

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City has a history of collaborating with nonprofit service organizations to address priority housing needs. Below is a summary of resources to be utilized during PY 2021 – 2025.

In PY21, the City will receive \$1,454,620 (CDBG) and \$809,108 (HOME). In addition, the City anticipates receiving program income of \$500,000 (CDBG) and \$800,000 (HOME). Program income is earned from rent and loan payments. To administer the CoC, the City expects to receive

\$33,441.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,454,620	500,000	734,812	2,689,432	7,600,000	Figures derived by: CDBG = (\$1.4m EN + \$500k PI) x 4 remaining years = \$7.6m HOME = (\$799k EN + \$800k PI) x 4 remaining years = \$6.316m Estimated EN for each year and kept the same PI estimate for CDBG and HOME, even though there will be fluctuations with the loan portfolio.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	809,108	800,000	1,556,186	3,165,294	6,316,000	

Table 1 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City continues to identify land ideal for purchase through the established land trust. The land trust supports the development of a variety of housing types, allowing for homeownership and rental opportunities for income-restricted households. The City actively pursues opportunities when they are presented, and the number of properties fluctuates. While the City does own a number of properties, not all are suitable for housing projects. As part of the CDA, multiple properties were identified as suitable and ideal to address housing needs, especially in Census tracts where residents may be experiencing multiple socio-economic challenges.

Discussion

The City will continue to use HUD and local funds to fund a variety of eligible projects to meet high-priority needs and goals

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase access/inventory of affordable housing	2021	2025	Affordable Housing			CDBG: \$200,000 HOME: \$750,000	Rental units constructed: 40 Household Housing Unit Homeowner Housing Added: 3 Household Housing Unit Direct Financial Assistance to Homebuyers: 1 Households Assisted
2	Housing services for homeless or housing insecure	2021	2025	Homeless			CDBG: \$150,000	Tenant-based rental assistance / Rapid Rehousing: 15 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Homelessness Prevention: 60 Persons Assisted Housing for Homeless added: 0 Household Housing Unit Housing for People with HIV/AIDS added: 0 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Increase neighborhood equity	2021	2025	Non-Housing Community Development			CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
4	Increase support services	2021	2025	Homeless Non-Homeless Special Needs			CDBG: \$70,000	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 7600 Households Assisted
5	Preserve affordable housing units	2021	2025	Affordable Housing			CDBG: \$640,000	Rental units rehabilitated: 40 Household Housing Unit Homeowner Housing Rehabilitated: 6 Household Housing Unit

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Increase access/inventory of affordable housing
	Goal Description	Increase availability of affordable housing for lower-income households with a special emphasis on those residents that have specific vulnerabilities such as those experiencing homelessness, seniors, or those with a disability

2	Goal Name	Housing services for homeless or housing insecure
	Goal Description	Tight housing markets combined with rapid growth like the City of Boise, and surrounding region, is experiencing (i.e., low vacancy rates, increasing rents, and high population growth) leads to increased homelessness. The City of Boise will continue to augment its investments in its crisis response to homelessness to include: supportive housing, homelessness prevention, and efforts to boost housing supply to house those without homes and stabilize those who are at risk of losing housing.
3	Goal Name	Increase neighborhood equity
	Goal Description	Two focus areas for this goal are: <ul style="list-style-type: none"> - Access: Work to increase availability of broadband internet service in underserved areas and improve communication and outreach methods for underserved/vulnerable populations. - Infrastructure: Investments in public improvements will increase safe transportation options for pedestrians and bicyclists, improve neighborhood safety, and address equity in available neighborhood amenities and aesthetics.
4	Goal Name	Increase support services
	Goal Description	Through each part of the Consolidated Plan development, an increased demand for mental health services was identified across many input sectors. During local stakeholder interviews and housing expert interviews, the public survey, and through the data collection efforts, access to and increased need of mental health services were a notable priority. Although the City does not directly operate such services, increasing opportunities for residents through community partnerships, transportation needs, working with schools, and collaboration to create on-site services in city-affiliated properties, are some ways people can gain increased access to these support services. Support services in the form of programs for domestic and child abuse services are much needed by and important to residents. Stresses on Boise residents have grown as a result of the global pandemic and challenging health and economic conditions. Domestic violence and child abuse cases have increased, as have rates of alcohol and drug abuse.

5	Goal Name	Preserve affordable housing units
	Goal Description	Rehabilitate and/or acquire existing units. Include emergency repairs, accessibility upgrade, and energy efficient modifications. Prevent conversion of such units to market rate. Preserve various types of housing, such as mobile homes.

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Projects

AP-35 Projects – 91.220(d)

Introduction

Based on data collected through the development of the 2021-2025 Consolidated Plan and the applications for funding received, projects have been selected that meet community needs. These projects will bring additional affordable rental and homeownership housing options to the City of Boise, increase the capacity of service providers, and support community organizations in meeting community needs.

Projects

#	Project Name
1	CATCH - Rapid Rehousing
2	Terry Reilly - Boise Clinic (Medical Care)
3	CATCH - Our Path Home Connect
4	Acquisition & Rehabilitation of existing affordable housing
5	CATCH - Office Space Rehabilitation
6	NeighborWorks: Affordable Homeownership
7	El Ada: Affordable Rental Housing
8	Boise Home Improvement Loan Program
9	Boise Home Ownership Loan Program
10	Administration

Table 3 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Priorities were based on the continued need for increased rental housing, specifically targeted at households earning less than 80% AMI, public services that continue to provide needed access to vulnerable households, and collaboration for on-going Coordinated Entry.

AP-38 Project Summary
Project Summary Information

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1	Project Name	CATCH - Rapid Rehousing
	Target Area	
	Goals Supported	Increase support services
	Needs Addressed	Increase support services
	Funding	CDBG: \$68,040
	Description	Homeless Programs. National Objective LMC. CDBG Activity Code 03T. Funds will support the rapid rehousing program, Taking Root, to assist client expenses, such as rent, utilities, arrears, deposits, and application fees.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	503 S. Americana Blvd. Boise, ID
	Planned Activities	
2	Project Name	Terry Reilly - Boise Clinic (Medical Care)
	Target Area	
	Goals Supported	Increase support services
	Needs Addressed	Increase support services
	Funding	CDBG: \$72,500
	Description	Medical Care Services. National Objective LMC. CDBG Activity Code 05M. Funds will support a front desk staff and a medical assistant. Terry Reilly supports patient-centered integrated primary and behavioral health care services for very low and low income persons with an emphasis on the local homeless population, chronically homeless, persons with disability, and working families.
	Target Date	9/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	<p>An estimated 5,000 unduplicated households will benefit from this activity.</p> <p>Of those, approximately:</p> <ul style="list-style-type: none"> • 60%: 0-30% AMI • 25%: 31-50% AMI • 7%: 51-80% AMI • 3%: over 80% AMI <p>250 Chronically homeless persons 1,300 Homeless persons 1,250 Special needs persons</p>
	Location Description	300 S. 23rd St. Boise, ID 83702
	Planned Activities	
3	Project Name	CATCH - Our Path Home Connect
	Target Area	
	Goals Supported	Increase support services
	Needs Addressed	Increase support services
	Funding	CDBG: \$74,484
	Description	Homeless Programs. National Objective LMC. CDBG Activity Code 03T. Funds will support the Our Path Home (Coordinated Entry) Program Director position. CATCH, Inc. was selected by the Boise City/Ada County Continuum of Care (CoC) as the lead agency in managing this community-wide partnership.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	503 S. Americana Blvd. Boise, ID
	Planned Activities	
4	Project Name	Acquisition & Rehabilitation of existing affordable housing
	Target Area	
	Goals Supported	Increase access/inventory of affordable housing

	Needs Addressed	Increase access/inventory of affordable housing
	Funding	CDBG: \$598,672
	Description	Purchase of two existing multi-family housing properties, rehabilitation of units to retain affordability and construction of new units.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 120 households will benefit from this activity. All households will be at or below 80% AMI.
	Location Description	City of Boise
	Planned Activities	Through this project, multi-family properties currently for sale will be acquired. The units at the property will be rehabilitated and some new units will be added.
5	Project Name	CATCH - Office Space Rehabilitation
	Target Area	
	Goals Supported	Housing services for homeless or housing insecure
	Needs Addressed	Housing services for homeless or housing insecure
	Funding	CDBG: \$350,000
	Description	Rehabilitation of Office Space (03C - Homeless Facilities) as a response to increase staff to assist homeless households. Staffing was also increased as a response to COVID-19.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	One facility will be renovated to assist households experiencing homelessness.
	Location Description	503 S. Americana Blvd. Boise, ID 83702
	Planned Activities	The project will renovate office space that supports people experiencing homelessness with finding housing and case management
6	Project Name	NeighborWorks: Affordable Homeownership
	Target Area	
	Goals Supported	Increase access/inventory of affordable housing

	Needs Addressed	Increase access/inventory of affordable housing
	Funding	HOME: \$600,000
	Description	Cole Cottages
	Target Date	7/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	The project will construct 40 units and six (6) will be for income eligible households. The HOME funds will provide up to \$100,000 of assistance for each of the six income eligible households identified in Phase 1.
	Location Description	Cole and Fairview, Boise.
	Planned Activities	Construct single family houses and then sell to income eligible households.
7	Project Name	El Ada: Affordable Rental Housing
	Target Area	
	Goals Supported	Increase access/inventory of affordable housing
	Needs Addressed	Increase access/inventory of affordable housing
	Funding	HOME: \$800,000
	Description	Celebration Acres
	Target Date	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	42 units will be constructed for households earning less than 80% AMI.
	Location Description	10881 W. Florence Boise
	Planned Activities	This funding is in addition to the amount allocated in PY20 for the construction of 42 units. The development team has been responsive to increasing the density of the project (from 28-42; increase of 14 units) and adding a public road.
8	Project Name	Boise Home Improvement Loan Program
	Target Area	
	Goals Supported	Preserve affordable housing units
	Needs Addressed	Preserve affordable housing units
	Funding	:

	Description	Home improvements for income eligible households. National Objective LMH. CDBG Activity Code 14.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 25 income eligible households will be provided assistance.
	Location Description	City of Boise
	Planned Activities	Home improvements, including bringing homes up to code, safety and accessibility improvements, and renovations necessary to preserve existing housing that is serving households under 80% AMI.
9	Project Name	Boise Home Ownership Loan Program
	Target Area	
	Goals Supported	Increase access/inventory of affordable housing
	Needs Addressed	Increase access/inventory of affordable housing
	Funding	:
	Description	Acquisition of single-family homes for income eligible households. National Objective LMH
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Assist income eligible households with down payment assistance (and partnership with a local lender) for the purchase of a single-family housing unit. Due to current market conditions, an estimated two households will be served. This project is funded with CDBG RLF funds.
	Location Description	City of Boise
	Planned Activities	Assist income eligible households (under 80% AMI) with financial assistance to purchase a home within the municipal boundaries of Boise.
10	Project Name	Administration
	Target Area	
	Goals Supported	Increase access/inventory of affordable housing Housing services for homeless or housing insecure Increase neighborhood equity Increase support services Preserve affordable housing units

Needs Addressed	Increase access/inventory of affordable housing Housing services for homeless or housing insecure Increase neighborhood equity Increase support services Preserve affordable housing units
Funding	CDBG: \$290,924 HOME: \$80,910
Description	Boise City will use 10% of HOME Entitlement funds (\$80,910) and 20% of CDBG Entitlement funds (\$290,924) for administration of these programs and projects in Program Year 2021.
Target Date	9/30/2022
Estimate the number and type of families that will benefit from the proposed activities	n/a
Location Description	150 N. Capitol Blvd.
Planned Activities	Activities include preparing required reports and planning documents, contract administration, grant management, citizen participation, subrecipient monitoring, fair housing education and outreach, analysis of impediments, Section 504 Assessment and Transition Plan, lead education, environmental reviews, and the identification and development of programs to meet the needs of the community's lower income residents and household experiencing homelessness. HCD will budget for the allowable administration funding under both the CDBG and HOME Programs.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Boise does not specifically target the goals and associated strategies in this Plan by geography. Allocated funds are distributed based on identified needs and the agreed upon priorities and goals set forth in the Consolidated 5 Year Action Plan.

Geographic Distribution

Target Area	Percentage of Funds

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The needs of Boise residents identified in this planning effort are better prioritized by income levels than geography. CDBG and HOME funds are to be distributed and allocated to households and individuals in the very low, low, and moderate-income categories.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Increasing and preserving affordable housing in Boise is a priority of the City and both CDBG and HOME funds will be used to address the issue.

One Year Goals for the Number of Households to be Supported	
Homeless	50
Non-Homeless	300
Special-Needs	20
Total	370

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	300
The Production of New Units	150
Rehab of Existing Units	30
Acquisition of Existing Units	10
Total	490

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Boise City Housing Authority (BCHA) is currently operating under its 2020-2024 Five Year Strategic Plan. The strategic plan, in combination with BCHA's 2020 Annual PHA Plan, was used to create the following Annual Action Plan for Public Housing.

BCHA continues to operate 160 units of Public Housing and 1393 Housing Choice Vouchers. The number of vouchers increased from 1379 in October 2020.

Actions planned during the next year to address the needs to public housing

BCHA continues to provide quality housing that is affordable to the low, very low, and extremely low-income households. Strategies pursued by the PHA as outlined in the 5-year PHA plan continue to be successful and allows the authority to meet their mission to promote adequate and affordable housing, economic opportunities, and a suitable living environment free from discrimination.

The organization's strategic goals are:

1. Expand the Supply of Assisted Housing
2. Improve the Quality of Assisted Housing
3. Operate at a High Level of Efficiency
4. Promote Self-Sufficiency and Asset Development of Assisted Households
5. Promote Homeownership Opportunities
6. Ensure Equal Opportunity and Affirmatively Further Fair Housing

Actions to encourage public housing residents to become more involved in management and participate in homeownership

BCHA encouraged public housing residents to become more involved in management by conducting its Resident Advisory Board Meeting.

BCHA promoted self-sufficiency and asset development for assisted households by:

- BCHA actively marketed the Family Self-Sufficiency (FSS) program to existing voucher holders through quarterly newsletters, attending the annual recertification meetings for voucher holders to explain the programs, and regular outreach. BCHA served a total of 136 families over the last year, 35 of them being new enrollments.
- The FSS program provided quarterly workshops for all participants that included topics such as debt reduction, job search and training, budgeting, and homeownership;
- BCHA successfully graduated 11 families from the FSS program after working with them to

increase their earned income. The average amount of escrow that was disbursed to graduates was \$6,560.

- Out of the 136 families that were served, 43% have escrow balances that were accrued by increasing their earned income.
- FSS Coordinators connected families to partnering agencies in order to improve families' employability. Partnering agencies include Dress for Success, Idaho Department of Labor, Small Business Administration, Deseret Industries, Disability Rights of Idaho, and Create Common Good.

BCHA encourages public housing resident to participate in homeownership by:

- BCHA actively promoted the Homeownership program to all existing voucher holders through quarterly newsletters and by attending weekly voucher briefings meetings for new households.
- BCHA referred 10 families who were interested in homeownership to first-time homebuyer workshops covering the following topics: benefits of and preparation for homeownership, credit analysis, FICO scoring methodology, mortgage types and requirements, private mortgage insurance, loan to value ratio, down payment assistance programs, escrow and title process, property taxes, home maintenance and homeowner responsibilities.
- BCHA's Homeownership Coordinator facilitated a homeownership workshop and provided one-on-one meetings with current FSS participants to determine short and long term goals in obtaining homeownership, and to make a plan to reduce any barriers that need to be addressed.
- BCHA was able to collaborate with the following local agencies to provide services that will prepare interested participants for future homeownership: NeighborWorks Boise, Washington Trust Bank, Debt Reduction Services, Vocational Rehabilitation, Finally Home, IHFA, Love Inc, Dress for Success, Idaho Department of Labor, TRIO, and Idaho Department of Health and Welfare.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A - not a troubled PHA

Discussion

BCHA has been an invaluable partner by making available project-based vouchers for two permanent supportive housing projects. Both projects would not be financially viable without this resource.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Boise’s Housing and Community Development (HCD) Division coordinates the local Continuum of Care (CoC). The CoC is a public-private partnership working to prevent and end homelessness in Boise City/Ada County with the expressed goal of managing a collaborative community approach to ending homelessness and, when homelessness does occur, ensuring the experience is rare, brief and only happens one time. The CoC approaches its work through four primary lenses: the lived experience of clients, partnership, data and equity.

- **The City of Boise** – As the lead agency and collaborative applicant for the Boise City/Ada County Continuum of Care, the City of Boise’s responsibilities include administration, planning, monitoring, reporting and systems coordination. The City also serves as the collaborative applicant for CoC Program funds and contracts with the Institute for Community Alliances (ICA) to manage the Homeless Management Information System (HMIS) used to guide local, data-driven decision-making.
- **The Executive Committee** – As the governing authority of the CoC, the Executive Committee is responsible for ensuring the CoC meets the standards set forth in 24 CFR Part 578 and provides the overall strategic direction for the CoC, including establishing priorities and goals. The Executive Committee is supported in its work by the City of Boise and several standing committees, advisory committees and work groups.
- **Standing Committees** – Sub-entities of the CoC, which support planning and implementation of system service work include Planning and Development, Data and Performance, Score and Rank, and Coordinated Entry Oversight and Evaluation. Each of the standing committees form sub-committees and work groups as needed to fulfill their duties.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The CoC’s one-year goals stem from its five-year strategic plan which includes four primary initiatives: mature the CoC, end family homelessness, scale-up supportive housing and reduce first-time homelessness. One-year goals within these initiatives include the official launch of the Campaign to End Family Homelessness, reviewing the coordinated entry prioritization process through a racial equity lens, identifying a sustainable funding source for supportive services, strengthening our cross-agency street outreach program, prioritizing partnership resources to create additional affordable and supportive housing projects, and developing a system level housing unit work group.

The CoC's street outreach team was expanded in 2020 to better enable the team to connect unsheltered individuals and households to mental health or substance uses services, emergency shelter and permanent housing. The City also provided funds for the outreach team to use for rapid re-housing efforts and the coordinated entry access point is co-located with the street outreach team's staff. Efforts, including outputs and outcomes, are empirically tracked through HMIS.

Addressing the emergency shelter and transitional housing needs of homeless persons

Housing programs and service agencies in Boise City/Ada County are designed to meet the specific needs of persons experiencing homelessness. This is met through a coordinated network of emergency shelters, transitional housing (particularly for victims of domestic violence) providers, and permanent housing and service providers. Through the CoC's response to COVID-19, innovative ways to meeting the needs of those in emergency shelter have been implemented by the CoC. The CoC is in the process of making mid-to-long term range plans to enhance the services provided by emergency shelters while other partner agencies come alongside the shelters to move people into permanent housing. Not unlike other areas of the country, Boise City/Ada County is extremely challenged by a tight rental market, limited affordable housing inventory and a dearth of landlords and property managers willing to work with the housing programs the CoC provides. The CoC is in the process of coalescing a housing work group by partnering with developers, landlords, service providers, housing specialists, and other stakeholders in an effort to centralize, simplify and maximize the number of housing units utilized by the CoC to meet the housing needs of people at imminent risk of or experiencing literal homelessness.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The degree to which coordinated entry is integrated with HMIS allows the CoC to expediently serve the most vulnerable, especially those experiencing chronic homelessness. As the CoC launches its campaign to end family homelessness, the CoC will increase with speed with which families with children can be served. The CoC is also exploring how to evolve its permanent supportive housing interventions to better serve those experiencing chronic homelessness or long-term and episodic homelessness. The CoC expanded its eligibility criteria for permanent supportive housing to include those households that meet the spirit of the definition of chronic homelessness but that did not meet the recordkeeping requirements. The CoC is also working to create a mechanism by which it can bridge housing interventions to step up the level of support services and the length of the rental subsidy should it be needed by the households. For example, households exiting rapid re-housing can now bridge to a Section 8 voucher. The CoC is also working to identify what new resources from the American Rescue

Plan Act that can be leveraged alongside existing partnership resources to create additional affordable and supportive housing.

The City of Boise owns and operates over 300 units of affordable housing for very low- and extremely low-income persons. Currently, 20% of these tenants were experiencing homelessness upon entry and the City prioritizes serving this population.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Homeless prevention efforts are part of the CoC and reducing first-time homelessness is one of the CoC's strategic initiatives. Service providers such as the Jesse Tree of Idaho, the Boise School District, CATCH, and El-Ada Community Action Partnership provide homelessness prevention services for individuals and families who are at risk of homelessness. The City provides local funding to the Boise School District and Jesse Tree for homeless prevention with a specific fund source for eviction prevention. Jesse Tree of Idaho and Boise City/Ada County Housing Authorities are providing rental assistance through increased funding from the Emergency Rental Assistance Program and Emergency Solutions Grant fund that have exponentially grown the prevention dollars being targeted at households experiencing housing instability as a result of COVID-19. The CoC is currently re-designing its homeless prevention partnerships to better leverage the relationships between providers delivering universal prevention services with providers that specifically target certain, high-risk sub-populations such as those with an eviction notice, those that are doubled up, non-lease holders, those with non-sustainable income or budgets, and those being discharged from a hospital, jail/prison, or aging out of foster care.

The Boise City/Ada County Housing Authorities (BCACHA) permanent supportive housing programs and Supportive Housing and Innovative Partnership (SHIP) programs help participants in accessing treatment options. Treatment options address physical health, mental health, and substance use disorder (SUD) barriers which often have high employment barriers. All of the CoC-funded permanent supportive housing projects connect participants to employment options with the support of case managers.

Access to mainstream resources for people who are experiencing homelessness is a critical component in moving a person from homelessness to stable, permanent housing. BCACHA coordinates housing assistance with Terry Reilly – a federally qualified health center. Terry Reilly assists people in need of mental health care, primary care, dental services, inpatient mental health treatment, and detoxification services.

The Supportive Housing and Innovative Partnership program (SHIP) is a nonprofit organization with a

goal of serving people exiting from recovery programs in need of support and housing. SHIP serves residents who come from corrections, mental health facilities, and jails. BCACHA's permanent supportive housing programs utilize case management, job training, and employment assistance to help households increase income. BCACHA tenants who have experienced homelessness benefit from services that include financial planning. The BCACHA's Family Self Sufficiency program and Section 8 Homeownership program both provide opportunities for upward mobility for low-income residents.

Discussion

See above.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The following barriers were identified as potentially having negative effects on affordable units and residential investment:

1. Zoning code and land use map provide limited acreage by right for multi-family units- Recently, the City has embarked in re-writing the zoning ordinance. The changes will allow increased densities than historically allowed and in more locations. For the past several decades, the limited number of parcels allowed for more affordable units derived from increased number of units and reduced material costs, have been limited. Any developer proposing to build such housing likely needed a conditional use permit or rezoning to accommodate their project, which brings a set of additional obstacles not experienced with conventional single family market rate housing.
2. Unfunded state land trust - Though the state of Idaho has had a long-established housing land trust intended to promote affordable housing projects, the state has not funded the trust, making it an irrelevant tool.
3. Parking standards- Requiring land in any parcel intended for anything other than residential units means less buildable space for housing and a reduction in units. Parking minimums are one of the requirements that reduce acreage for units and the potential for more affordable housing. In cities around the county, parking minimums are being eliminated and decisions for parking entrusted to the developers.
4. Lack of Inclusionary Zoning- The Idaho legislature has not required inclusionary zoning as per the states planning laws. Consequently, the City is not permitted to require below market rate housing, leaving the construction of such housing to the private sector, non-profit organizations, or through public/private partnerships and investments.
5. Limited value of housing vouchers- Rising rents continue to diminish the value and acceptance of housing vouchers. Without increasing the value of housing vouchers, users of such vouchers continue to struggle to find housing and landlords willing to accept the vouchers.
6. Impact fees- Assessed fees required of developers for new or reconstructed residential properties are used to pay for public services the development is anticipated to need. Repeated calls from the development community claim some of the fees are excessive and, in some cases, prohibitive to a project. Single-family homes are assessed lower fees compared with more compact and higher density projects that help increase housing supply and access to more units. These fees are most likely passed on to buyers or renters and increase the cost of the product.
7. Competitive tax credit market- The 9% Low Income Housing Tax Credit (LIHTC) application is highly competitive in Ada County. While developers may want to access the credit market, many are unable to secure the points needed to be competitive and ultimately turn away from projects that would otherwise address the affordability issue.

Actions it planned to remove or ameliorate the negative effects of public policies that serve

as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

For those barriers that can be addressed by the City, the following actions have been taken:

The Housing and Community Development Division is working to increase housing supply by focusing on the following four strategic priorities:

Establishing a Housing Land Trust

- Utilizing existing city-owned property, as well as acquiring new properties, the City is focused on the creation of 100s of additional new housing units at a variety of household income levels, primarily 80% AMI and below, over the next several years.

Expanding the City Housing Incentives Program

- The City relaunched its Housing Incentives Program in January 2021 with a specific focus on the creation of affordable housing throughout the City, vs. just the Downtown. Listed below are the incentives offered for housing servicing various household incomes:
 1. Up to \$20,000 per unit for units available to households earning between 51% and 80% AMI.
 2. Up to \$30,000 per unit for units available to households earning between 31% and 50% AMI.
 3. Up to \$40,000 per unit for units available to households earning 30% AMI or below.

* Minimum 15-year term of affordability. Rents cannot exceed 30% of AMI based on household size using Housing and Urban Development (HUD) income limits.

Aligning Public and Private Funding and Resources

- The City continues to seek out opportunities to align with public and private partners. Recent examples include the creation of two permanent supportive housing projects: Valor Pointe (27 units) and New Path (41 units). In addition, the City is partnering more closely with its urban renewal agency, Capitol City Development Corporation (CCDC) to require the inclusion of more affordable housing in its projects.

Maximizing land use allowances

- The City recently adopted a Housing Bonus Ordinance (Boise City Code Chapter 11-06-03.4) to increase housing supply and affordability within our community. This ordinance offers unlimited housing density, reduced parking, additional building height, and streamlined approval processes for projects incorporating affordable housing, located in close proximity to

community and regional activity centers, and/or utilizing adaptive reuse for the creation of new housing.

Discussion:

See above

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Boise leads many programs and projects to address community needs.

Actions planned to address obstacles to meeting underserved needs

The Annual Action Plan identifies priority needs of underserved populations. The community data demonstrates a clear and pressing need for additional housing units serving those making less than 80% AMI. The projects identified in this plan specifically address that need through the development and preservation of both rental and home ownership housing units serving our community's most vulnerable. Investing in supportive services helps to build the foundation for coordinated systems in serving the needs of our vulnerable. Other priorities will include assisting with home improvements on older housing units to maintain affordability and facilitating homeownership opportunities with community partners.

The city's Housing and Community Development Division will provide technical assistance and oversight to assist housing agencies. Technical assistance will focus on Affirmatively Furthering Fair Housing Market Plans to gain higher levels of participation in City-funded programs by underserved populations. This also aids in reduced barriers to affordable housing, with educated providers.

The City of Boise serves as the lead agency for the local Continuum of Care, Our Path Home. In this role, the City has contracted with the Corporation for Supportive Housing to create a five-year permanent supportive housing project pipeline to address the major obstacles facing households experiencing homelessness, primarily a lack of stable, permanent housing and the supportive services needed to ensure those households do not fall back into homelessness. Further, Our Path Home is set to launch a five-year Campaign to End Family Homelessness on July 1, 2021. The campaign involves specific plans to overcome obstacles experienced by families trying to navigate the system and regain housing, including a 300 homes initiative to secure units dedicated to the Continuum of Care, fundraising efforts, and a triage and diversion team.

Actions planned to foster and maintain affordable housing

Actions presented in this section are those in which the city of Boise (City) has direct oversight and/or regulatory control over through CDBG and HOME Entitlement Programs.

The City will continue to sponsor its Home Improvement Loan program will assist low-income households in maintaining safe and decent owner-occupied housing. Where needed, the City will offer grants to those households who earn less than 50% of Area Median Income.

The Affordable Homeownership Loan Program will provide low interest loans to households at/or below 80 percent of the area median income. Competitive loan products will continue to be explored to provide for successful homeownership.

Seeking partnerships and utilizing resources with CDBG and HOME will be explored.

Actions planned to reduce lead-based paint hazards

Unlike Idaho's neighboring states, the State of Idaho does not administer or enforce a Lead Renovation, Repair and Painting (RRP) program. Similar EPA requirements are in place nationwide, but some states, including Oregon, Washington and Utah, operate in lieu of EPA's program allowing for greater local oversight. These programs must certify to EPA that they are as protective as the federal program and that there is adequate enforcement. EPA's Region 10, includes Idaho, Alaska, Oregon and Washington. There are no local EPA staff enforcing RRP in Idaho.

Both the U.S. Department of Housing and Urban Development (HUD) and the Environmental Protection Agency (EPA) have lead safe rules, however, there are differences between the HUD Lead Safe Housing Rule (LSHR) and the EPA RRP Rule. One major difference is that the LSHR requires clearance examinations. All housing receiving federal assistance through the city of Boise's Housing and Community Development Division will comply with the LSHR.

All CDBG and HOME sub-grantees are required to follow the HUD LSHR requirements based on the activity that they are undertaking. Grantees involved in leasing, acquiring, rehabilitating, or maintaining housing units must keep files that provide compliance with these rules and regulations. Sub-grantees must provide clients with the "Protect Your Family from Lead in Your Home" pamphlet. Verification of this notification must be maintained in client files.

As housing providers purchase, rehabilitate, and lease housing units located in Boise, they are required to assess and mitigate lead hazards according to guidelines provided in the LSHR. The City will provide technical assistance and Lead Safe Housing classes at least two times during the program year. If needed, the City may offer grants to contractors to complete all required certifications.

Risk Assessments will be performed on all pre-1978 housing in the City's Affordable Housing and Home Improvement Programs. Lead hazard reduction activities are included in all home improvement, when necessary.

Actions planned to reduce the number of poverty-level families

The emphasis of activities funded through local and federal sources is to help people rise out of poverty, rather than mere temporary assistance. The City of Boise's position is to address poverty's root causes and assist people in becoming self-sufficient. Two key components of helping people attain self-sufficiency are employment and affordable housing.

The City focuses on the following housing efforts: housing advocacy, homelessness prevention, expiring affordable rental preservation, rental development, and rehabilitation and homeownership assistance. The City has invested local funds in building a long-term transportation plan that provides for greater connectivity. This would provide households the ability to access employment centers that are less expensive than driving a car. Recognizing that limited funds should be focused where the need is greatest, Boise gives preference to projects that directly benefit low- and moderate-income residents or serve low- and moderate-income neighborhoods over those that will benefit the City as a whole.

Actions planned to develop institutional structure

Municipal operations and services are organized within nine City departments. Plan review, building permits, inspections, planning and zoning functions and code enforcement are part of Planning and Development Services (PDS). HCD is a division of PDS and responsible for:

- Administration of CDBG, HOME, and other local funds
- Boise City/Ada County Continuum of Care
- Home Ownership Loan Program
- Home Improvement Loan Program
- Affordable Rental Housing
- Fair Housing Education and Outreach
- Administration and Operation of the City's Housing Land Trust
- Implementing the Mayor's Housing Strategy
- Compliance Monitoring

If additional gaps to delivering service or new emerging needs are identified, the city of Boise has the institutional structure to be responsive and identify solutions in a collaborative manner.

Actions planned to enhance coordination between public and private housing and social service agencies

The city of Boise (City) owns and operates affordable rental properties that serve extremely low, very low, and low-income individuals. The City coordinates with local providers of health, mental health, and other services for its residents. Some affordable rental units are used as "match" for other clients of local service agencies. Funding by CDBG and HOME has been used over the years to acquire housing units for increased supply of affordable housing. This investment of federal funds has been in response to specific affordable housing needs in Boise. To further encourage coordination of services, the City uses CDBG Public Service and other local funds to support local nonprofit organizations. These nonprofits include health, mental health, housing, and homeless services within the community.

The Boise City/Ada County Continuum of Care (CoC) is administered and coordinated by two full-time City employees. The primary focus of these positions is the coordination of activities to address local needs. City staff that administer the CoC, CDBG, and HOME programs are housed together. This provides an opportunity to decrease duplication of efforts, increase efficiency of systems, and implement initiatives that are designed to work in concert with each other.

The cities of Boise, Nampa, Meridian, and Caldwell annually collaborate to provide Fair Housing and Landlord Training. This is open to all landlords and/or housing providers. Education is provided on fair housing, discrimination, language assistance plans, companion/service animals, and provides a safe place to ask questions.

Discussion:

In addition to the collaboration for Fair Housing and Landlord Training, the cities of Boise, Nampa, Meridian, and Caldwell have been jointly working on the Analysis of Impediments for Barriers to Fair Housing during PY20. As these four entitlement communities are in the same Metropolitan Statistical Area, the ability to have similar strategies to reduce barriers is a great opportunity. While there will be similar barriers, each community will have individual actions too.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The City expects to generate and deposit approximately \$500,000 into CDBG revolving loan and \$100,000 CDBG Entitlement funding accounts during PY 2020. These deposits will come from a variety of sources, including:

- Pay-offs of homeownership mortgages;
- loan payments from rehabilitated owner occupied units;
- loan payments from rehabilitated non-owner occupied units.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City will not use any forms of investment beyond those identified in Section 92.205

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

For direct homeownership activities (acquisition that is not with a HOME funded development - ie. AutumnGold and NeighborWorks), the city of Boise (City) will recapture HOME funds for PY21.

Recapture Provisions:

The City will provide a direct HOME subsidy in the form of a loan, to eligible home buyers for the purchase of an eligible housing unit. Recapture is based on the direct financial assistance (HOME subsidy). Recapture will be enforced during the period of affordability. The period of affordability is based on the amount of direct HOME subsidy. Recapture is capped by net proceeds, if any.

If the investment is:

Under \$15,000 = 5 years period of affordability

\$15,001-\$40,000 = 10 years period of affordability

\$40,001+ = 15 years period of affordability

To satisfy the recapture requirement, the home buyer must pay back the direct HOME subsidy at the time of sale, transfer, or no longer occupies the property as the primary residence. Recapture is calculated by taking the sales price minus loan repayments (non-HOME loan) and closing costs. This amount is the "Net Proceeds." The City's recapture is limited to the net proceeds, if any.

Once the original HOME subsidy has been recaptured and, if there is equity,; it will be split and subject to "shared appreciation." This is calculated by taking the HOME subsidy and dividing it by the original purchase price. That percent is applied to the equity.

Explanation and Example of Recapture:

Sales price – loan debt (non- HOME debt) – closing costs = Net Proceeds (HOME amount to be recaptured, if any)

Net Proceeds – direct HOME subsidy = Equity (if any)

Equity x % of Home Investment towards purchase price = Amount due to borrower

Example:

\$150,000 - \$120,000 (1st position lien) - \$5,000 closing costs = \$25,000 (Net Proceeds available for recapture)

\$25,000 - \$15,000 (direct HOME subsidy) = \$10,000 (Equity)

\$10,000 x .20 (percent of original HOME subsidy) = \$8000 to borrower; \$2000 to PJ for shared appreciation

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Resale will apply to projects that are developed with a Loan and Regulatory Agreement with AutumnGold and NeighborWorks. See Grantee Specific Attachments for the detailed explanation.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not use HOME funds for this.