



ANNUAL ACTION PLAN PROGRAM YEAR 2022

For U.S. Department of Housing and Urban Development
Planning and Reporting Activities

OCTOBER 1, 2022 – SEPTEMBER 30, 2023

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Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

Introduction

In accordance with HUD requirements, the City of Boise (City) is submitting its 2022 Annual Action Plan, which is the second year of its 2021-2025 Five-Year Consolidated Plan (Plan). The Plan will govern the City's investment of federal funds for persons experiencing homelessness, various housing strategies, and non-housing community development activities for the next program year.

Summary of the objectives and outcomes identified in the Plan Needs

Assessment Overview

This plan identifies the highest priority need for the City derived from multiple inputs. The plan will focus on increasing affordable housing opportunities, especially for those under 60% Household Area Median Income (HAMI). The plan also directs efforts towards homelessness prevention and many community development goals focused on improving conditions and opportunities, such as increasing supply of affordable housing units, preservation of existing housing units, and improving access to social and housing related services. The plan was informed through public outreach through survey methods, community meetings, and interviews with key stakeholders involved in community development and housing.

Evaluation of past performance

The City has made progress on the goals and objectives identified in the current Consolidated Action Plan.

Summary of citizen participation process and consultation process

Public involvement is a key element incorporated into this plan. In addition to a survey, the plan followed the City's described public hearing process and public comment periods. Additionally, numerous interviews were conducted as part of the engagement process that included community members affiliated with housing and non-housing services. Those stakeholders included members from the public and private sectors, non-profit organizations, homelessness, elderly and disability organizations, and multiple other community partners.

Summary of public comments

TBD

Summary of comments or views not accepted and the reasons for not accepting them

TBD

PR-05 Lead & Responsible Agencies - 91.300(b)

Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	BOISE	Housing and Community Development Division
HOME Administrator	BOISE	Housing and Community Development Division

Table 1 – Responsible Agencies

Narrative

The City of Boise's Housing and Community Development (HCD) Division is located within the Planning and Development Services Department. HCD is responsible for administration of funds received from the U.S. Department of Housing and Urban Development (HUD) for Community Development Block Grants (CDBG) and the HOME Investments Partnerships Program (HOME).

Consolidated Plan Public Contact Information

The City of Boise's Housing and Community Development Division contact person for the Five-Year Consolidated Plan is:

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AP-10 Consultation - 91.110, 91.300(b); 91.315(I)

Introduction

The following section describes activities conducted to enhance coordination and consultations as part of the Action Planning Process.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

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, homeless, and other services for its residents. Some affordable rental units are used as “match” for other clients of local service agencies. CDBG and HOME funding have been used to construct new housing units and acquire housing units for increased supply of affordable rental 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, childcare, and homeless services within the community.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Boise City/Ada County Continuum of Care (CoC) is coordinated by a full-time City employee. The primary focus of this position is the coordination of homeless activities to address local needs. City staff that administer the CoC, CDBG, and HOME programs are housed in the same division. 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.

Describe consultation with the Continuum(s) of Care that serves the State in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City does not receive ESG funds. As the lead agency for the Boise City/Ada County Continuum of Care, the City coordinates communication, facilitates meetings, manages strategy development, and annual reporting and HUD application oversight. The City contracts with the Idaho Housing and Finance Association (IHFA) to regulate the Homeless Management Information System (HMIS). The HMIS is used to meet HUD's data collection, management, and reporting standards with regard to client data, as well as the housing and services provided.

Agencies, groups, organizations and others who participated in the process and consultations

1	Agency/Group/Organization	BOISE CITY/ADA COUNTY HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	How was the Agency/Group/Organization consulted and what are the	The Boise City/Ada County Housing Authority provided information about tenants, waiting list information, programs,

	anticipated outcomes of the consultation or areas for improved coordination?	and plans to inform plan development. The PHA works with the City to coordinate affordable housing.
2	Agency/Group/Organization	CITY OF BOISE
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from various City agencies provided insights, planning documents, and other information to create various sections of the plan.
3	Agency/Group/Organization	EI ADA CAP
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	EI-Ada CAP provides a broad range of services in Boise and works with other Boise agencies to coordinate service delivery.
4	Agency/Group/Organization	OUR PATH HOME
	Agency/Group/Organization Type	COC
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff provided perspectives on the needs of people experiencing homelessness and at risk of homelessness.
5	Agency/Group/Organization	INTERMOUNTAIN FAIR HOUSING COUNCIL
	Agency/Group/Organization Type	Services-Legal
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Intermountain Fair Housing Council provided information on increase in need for renter protections and rise in call volume for assistance.
6	Agency/Group/Organization	INTERFAITH SANCTUARY

	Agency/Group/Organization Type	Services-homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interfaith agency staff participated as a key informant for the homeless needs and homeless programs sections of the plan. The agency is part of the Continuum of Care.
7	Agency/Group/Organization	SALVATION ARMY
	Agency/Group/Organization Type	Services-homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency is a member of the Continuum of Care in Boise.
8	Agency/Group/Organization	TERRY REILLY HEALTH SERVICES, INC.
	Agency/Group/Organization Type	Health Agency
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency works in coordination with housing and other service providers in Boise.
9	Agency/Group/Organization	THE IDAHO YOUTH RANCH, INC.
	Agency/Group/Organization Type	Services-homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency works with other Continuum of Care organizations to provide clients with a full range of services.
10	Agency/Group/Organization	THE JESSE TREE OF IDAHO
	Agency/Group/Organization Type	Services-homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Jesse Tree staff were key informants for housing and homeless needs.
11	Agency/Group/Organization	WOMEN'S AND CHILDREN'S ALLIANCE
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the	The agency works closely with the Housing Authority and other homelessness agencies and service providers to coordinate client services.

	consultation or areas for improved coordination?	
12	Agency/Group/Organization	AutumnGold Senior Services, Inc
	Agency/Group/Organization Type	Housing Services-Elderly Persons
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency coordinates with the City of Boise to provide affordable single-family housing units for purchase.
13	Agency/Group/Organization	Idaho Office for Refugees
	Agency/Group/Organization Type	Other government - State
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency coordinates with nonprofit refugee providers in Boise.
14	Agency/Group/Organization	CATCH
	Agency/Group/Organization Type	Housing Services - Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CATCH acted as a key informant, specifically in the realm of housing first, rapid re-housing, and related programs and strategies to keep or get citizens into housing.
15	Agency/Group/Organization	IDAHO HOUSING AND FINANCE ASSOCIATION (IHFA)
	Agency/Group/Organization Type	Housing Community Development Financial Institution
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	IHFA acted as a key stakeholder to assist in understanding the current lending and borrowing conditions for affordable housing including preservation of existing housing, financial education needs, and emergency housing assistance needs.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

No affected agencies were intentionally left out of the planning process.

Citizen Participation Outreach

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Boise Housing and Community Development (HCD)	The City has ensured that the Consolidated Plan is consistent with the goals and action in the CoC

Table 3 - Other local / regional / federal planning efforts

Narrative (Optional)

AP-12 Participation - 91.115, 91.300(c)

Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal setting

Input from a broad range of citizens and advocacy groups was collected during the development of the 2022 Annual Action Plan. The public was encouraged to participate through multiple modes, including a community survey, a public hearing (1), public meetings (4), and receipt of written comments regarding the Plan. This process concluded with the final public hearing for the Mayor and City Council to adopt the plan. HCD used: legal notices, website updates, email outreach, social media, and other communication methods. These varied and wide-reaching methods provided notification of public opportunities to participate in the development process. Input from citizens was used to determine the priority needs and five-year goals to meet these needs.

Public comment was accepted June 8 through July 8, 2022.

All legal notices were posted in both English and Spanish in the newspaper and on the City of Boise website. All materials were offered to be translated into any other document upon request (that information was posted in English, Spanish, Arabic, Farsi, Bosnian, and Kiswahili). The City also advertised the availability of interpretation services available upon request for the public hearings/meetings held, as well as the availability of Idaho Relay Services (toll-free) for TTY services. All public meetings were held in an ADA-accessible location.

Information about the annual planning process, community survey, public comment periods, public hearing, and other community meetings was shared through city media channels (website & social media) as well as through partner organization networks. All partners were asked to share information with their clients and through their networks as widely as possible.

Due to the ongoing concerns about the COVID-19 pandemic, meetings were held both virtually and in person for citizens to choose the option that felt most comfortable for them. Translators and interpretation services were available upon request.

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Community Survey	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>low income neighborhoods</p>	<p>The City received comments and responses from 269 respondents . The 33 question community survey was offered in English and Spanish. Approximately 64% of respondents were aged 50 or more, 18% between 35-49, with the balance <35. The survey had strong geographic representation from all city zip codes, though 32% of households reported a household income over \$100K when the city median income is closer to \$70,000.</p>	<p>Citizens suggested the City focus on low-income persons, housing affordability, and people experiencing homelessness, and, improve services like healthcare access, K-12 education, and mental health counseling.</p>	None	
2	Public Hearing	Non-targeted/broad community	July 27 th a public hearing was held to	TBD	None	

			present initial findings of public survey responses and preliminary Annual Plan objectives to weigh public sentiment and collect additional input.			
3	Public Meeting	Non-targeted/broad community	On April 11, 12, 13, and 14 public meetings were held to gather input on the Annual Action Plan. These meetings were a mix of virtual and in person opportunities to accommodate those with varying levels of comfort with in person gatherings.	The participants either had questions or comments about housing affordability, homelessness, and services delivery within the City.		
4	Public Comment Period	Non-targeted/broad community	A public comment period was held between June 8 and July 8 to request feedback on the draft of the	TBD		

			Annual Action Plan.			
5	Stakeholder Interviews	Targeted stakeholders	Select community stakeholders were interviewed to collect expert perspectives on community needs and thoughts on solutions for overcoming challenges.	Stakeholders provided perspectives on issues of housing affordability, homelessness, domestic violence, child welfare, fair housing, and more.	None.	

Table 4 – Citizen Participation Outreach

Introduction

AP-15 Expected Resources

The City of Boise receives federal assistance from the U.S. Department of Housing and Urban Development (HUD) under its primary allocation programs, CDBG and HOME. The City also anticipates receiving funding to administer the Continuum of Care for Ada County. The City anticipates allocating approximately \$22,914,280 through these programs over its five-year Consolidated Plan period beginning in 2021 and ending in 2025. This Annual Action Plan is the second year of the five-year Consolidated Plan. Amounts anticipated over the Consolidated Plan period include:

- Community Development Block Grant Program: \$11,172,435
- The HOME Investment Partnership Program: \$11,574,640
- Continuum of Care: \$167,205

These resources include the anticipated entitlement grants combined with unspent funds from previous years, and the program income expected to be generated over this time period from the CDBG and HOME programs.

Anticipated Resources

Table 1 -

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2 (2022)		Expected Amount Available Remainder of ConPlan (2023-2025)	Narrative Description
			Source	Amount		
CDBG	public - federal	Acquisition, Admin and Planning. Homebuyer assistance, Public Improvements, Public Services	Annual Allocation	\$1,483,035	\$5,914,888	This funding will be invested in preservation of affordable housing units, neighborhood facilities, and public services.
			Revolving Loan Fund	\$533,447		
			Prior Year Resources	\$267,111		
			TOTAL	\$2,283,592		
HOME	public - federal	Acquisition Multifamily rental new construction	Annual Allocation	\$886,915	\$2,853,474	This funding will be invested in the development and/or rehabilitation of multi-family rental housing
			Program Income	\$56,635		
			Prior Year Resources	\$2,186,677		
				\$552,732		
			TOTAL	\$3,682,958		
Continuum of Care	public - federal	Other 33,441	Annual Allocation	\$37,648	133,764	This funding supports the staff salaries of those administering the Continuum of Care.
			TOTAL	\$37,648		

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.

HOME and CDBG funds are leveraged with City general funds and other local financial resources. Agencies that receive CDBG and HOME funds must provide leverage with other local, state, and federal sources. Other sources of leverage include: Low-income Housing Tax Credits, ARPA. State HOME and CDBG funds, Federal Housing Trust Fund, State Workforce Housing Fund, Federal Home Loan Bank Board funding (FHLBB) grants, Public Health Services Funding (federal), Substance Abuse and Mental Health Services Administration (federal), private foundations and donation funding. On average over the last program year, each HUD dollar leveraged approximately \$8.60 in other federal, state, local, and private funds. **City General Funds:** The City has budgeted \$17,000,000 in general funds for its upcoming fiscal year (October 1, 2022 – September 30, 2023) to support the creation and preservation of affordable housing, focusing on households earning 60% and below of area median income. Additionally, the City invests general funds to support the Continuum of Care and systemwide needs including staff, the coordinated entry system, housing crisis hotline, homeless prevention and the CoC's Homeless Management Information System (HMIS) and other housing programs and initiatives, including the land trust.

HOME Match: The HOME Program requires participating jurisdictions to provide a 25 percent match on most HOME entitlement funds expended each program year. Match is a permanent contribution to affordable housing of non-federal funds. Applicants for HOME-CHDO set-aside funds are encouraged to demonstrate matching funds. Matching funds are reported and approved by the City's Housing and Community Development Division annually. In the event a HOME-CHDO is unable to contribute the match requirement, the City will fulfill the match commitment. HOME-funded projects and match resources are reported in the Consolidated Annual Performance and Evaluation Report (CAPER).

If appropriate, describe publicly 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 funding sources to support a variety of eligible projects to meet high priority needs and goals

Goals Summary Information

AP-20 Annual Goals and Objectives

	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	City-wide	Access/inventory of affordable housing	HOME: \$3,682,959 CDBG: \$300,000	Rental units constructed: 100 Household Housing Units. Direct Financial Assistance to Homebuyers: 3 Households Assisted
4	Provide support services	2021	2025	Homeless Non-Homeless Special Needs	City-wide	Support services	CDBG: \$255,662	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 30 Households Assisted
5	Preserve affordable housing units	2021	2025	Affordable Housing	City-wide	Preservation of existing affordable housing units	CDBG: \$2,027,930	Homeowner Housing Rehabilitated: 10 Household Housing Unit. Public facility or infrastructure activities for low-/moderate-income housing benefit: 20 households assisted

Table 2 – Goals Summary

Goal Descriptions

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
Goal Name	Provide support services
Goal Description	<p>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.</p> <p>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.</p>
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.

AP-35 Projects

Introduction

Based on data collected through the development of the 2021-2025 Consolidated Plan, 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.

All new construction projects and all public service projects will be solicited via competitive application process. Opportunities to apply for both CDBG and HOME funds will be advertised via the City's website (cityofboise.org/hcd), posting in local newspapers, sharing through partner networks, and via social media. Applications will be reviewed for alignment with Consolidated Plan Goals, internal city housing-related strategies, capacity of the applicant, financial strength, feasibility, and other qualifications before funds are awarded.

#	Project Name
1	CDBG Services
2	HOME Housing
3	CDBG Housing
4	CDBG Homeowner Activities
5	Administration

Table 3 - Project Information

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

Priorities were based on the continued, intense 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 ongoing collaboration to provide services and support for those who are housing insecure or experiencing homelessness.

AP-38 Project Summary

1	Project Name	CDBG Services
	Target Area	City-wide
	Goals Supported	Provide support services
	Needs Addressed	Support services
	Funding	CDBG: \$222,455
	Description	This program supports public services provided to low- to moderate income individuals or households and assists with activities designed to improve livability and access to basic needs. Examples of services include emergency shelter assistance, self-sufficiency services, and medical treatment services, etc. CDBG is utilized to maintain access to these vital services.
	Target Date	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 180 extremely low, low, and low-to-moderate income individuals in Boise will be served in PY22.
	Location Description	City of Boise
	Planned Activities	Services include staffing for the housing crisis hotline, housing residents experiencing homelessness, providing services for victims of domestic violence and sexual assault, and providing medical, dental, behavioral health, trauma counseling, and substance abuse detoxification services.
2	Project Name	HOME Housing
	Target Area	City-wide
	Goals Supported	Increase access/inventory of affordable housing
	Needs Addressed	Access/inventory of affordable housing
	Funding	HOME: \$3,594,267
	Description	construction of new units.

	Target Date	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 100 households will benefit. All households will be at or below 80% AMI.
	Location Description	City of Boise
	Planned Activities	Through this project, new multi-family rental units will be constructed.
3	Project Name	CDBG Housing
		City-wide
	Goals Supported	Preserve affordable housing units
	Needs Addressed	Access/inventory of affordable housing
	Funding	CDBG \$1,031,083
	Description	Preservation of existing naturally occurring affordable housing
	Target Date	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	20 households
	Location Description	City of Boise
	Planned Activities	Purchase of existing multi-family housing properties and/or rehabilitation of units to retain affordability
4	Project Name	CDBG Homeowner Activities
	Target Area	City-wide
	Goals Supported	Preserve, affordable housing units & Increase access/inventory of affordable housing
	Needs Addressed	Preservation of existing affordable housing units & Increase access for affordable housing

	Funding	CDBG: \$733,447
	Description	Home improvements (rehabilitation) for income eligible households. National Objective LMH. CDBG Activity Code 14. And direct financial assistance to home buyers.
	Target Date	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 income eligible single-family homes and will be rehabilitated and 3 households will be assisted with direct financial assistance for down payments.
	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. Assist income eligible households (under 80% AMI) with financial assistance to purchase a home within the municipal boundaries of Boise.
5	Project Name	Administration
	Target Area	City-wide
	Goals Supported	Increase access/inventory of affordable housing Provide support services Preserve affordable housing units
	Needs Addressed	Access/inventory of affordable housing Support services Preservation of existing affordable housing units
	Funding	CDBG: \$296,607 HOME: \$88,691 Continuum of Care: \$37,648
	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	9/30/2023
	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

Introduction

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.

Target Area	Percentage of Funds
City-wide	100

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.

The Community Development Analysis (CDA) identified numerous opportunities and potential projects within higher priority Census tracts. That assessment is being used in numerous ways to inform housing and many other city services. However, themes such as access and inventory to affordable housing, homelessness prevention, rapid re-housing, neighborhood equity, and preservation of existing affordable housing stock are universal throughout the community. While numerous City-led programs and partnerships have addressed many of these issues since the previous Consolidated Plan, the demand for services and housing projects has only grown stronger as housing costs have increased. The need for investment and housing and service interventions is particularly acute in light of the COVID-19 pandemic. The pandemic has exacerbated already challenging affordable housing issues and affected households earning 100% AMI and lower.

The City is proactively addressing affordable housing needs by continuing to bolster the land trust, working to purchase properties so that the private and non-profit sectors can build housing at reduced costs, actively work on homelessness prevention strategies, and steadily increasing its rapid re-housing initiatives and partnerships under the Continuum of Care.

Beyond an active role, the City is also addressing housing, particularly affordable housing, through zoning changes. The recent changes made to the zoning ordinance will permit multi-family and denser housing projects to be constructed more easily, increasing housing supply. The zoning ordinance changes also foster an environment ripe for density bonuses which may translate into below market rate units. Changes to the zoning ordinance making accessory dwelling units easier to construct have also been made. This change allows homeowners to

either convert existing structures, or to erect new structures, in existing neighborhoods, also adding to housing supply.

AP-55 Affordable Housing

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	10
Non-Homeless	30
Special-Needs	0
Total	76

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	100
Rehab of Existing Units	10
Acquisition of Existing Units	20
Total	130

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

Discussion

The City will continue to invest in the development of new affordable rental housing and preservation of existing housing units. Preservation may include the rehabilitation of older units or down payment assistance for the purchase of a single-family home. This helps to meet the housing needs of low-income households who wish to have housing options in Boise. In recent years, the City has worked with partners to deliver multiple housing projects addressing the needs of affordable rental units. This need has grown, and the City will take appropriate actions to further expand such opportunities.

Preservation efforts will continue to be a priority focus area for CDBG funds. The preservation of existing affordable ownership units will include acquisition of naturally occurring affordable housing and rehabilitation of existing affordable housing for low- and moderate-income homeowners. Naturally occurring affordable housing refers to residential rental properties that are affordable but are unsubsidized by any federal program. Their rents are relatively low compared to the regional housing market. Rehabilitation of existing affordable housing may include targeting needed repairs to roofs, heating and cooling systems, weatherization, energy efficiency, lead-paint abatement, accessibility upgrades and other repairs necessary

to ensure that homes are safe, decent, and sanitary. These actions will reduce the inventory of homes experiencing identified housing problems and potentially prevent their demolition in favor of new and possibly higher priced homes in their place.

AP-60 Public Housing

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.

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

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

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.

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

- 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.

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

Introduction

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

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 CONNECT, ENGAGE, FUND, HOUSE, and the Campaign to End Family Homelessness. Each of the standing committees form sub-committees and work groups as needed to fulfill their duties.

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

The CoC's one-year goals include advancing its Campaign to End Family Homelessness, seeking a development partner for the first project in its Permanent Supportive Housing pipeline, and augmenting its day services (including in-reach and outreach). Within each of these major initiatives are specific action steps aimed at housing people experiencing

homelessness and connecting them with the services needed to secure and maintain stable housing.

The City has also budgeted new funds for its upcoming fiscal year to support key outreach and assessment needs of people experiencing homelessness including funds for the CoC's coordinated entry system, the housing crisis hotline that makes referrals to appropriate community resources including the access point, and maintaining the CoC's street outreach team to connect unsheltered individuals and households to mental health or substance use services, emergency shelter and permanent housing. The City will also continue to provide funds for the outreach team to use for rapid re-housing efforts.

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 implementing mid-to-long term range plans to create a new, trauma-informed and low-barrier shelter and a new day services resource center that will enhance the services Boise City/Ada County is extremely challenged by a tight rental market (recently named the least affordable in the country) and limited affordable housing inventory, especially for households with barriers to housing such as criminal records.

The CoC is beginning to implement its Permanent Supportive Housing (PSH) pipeline to bring 250 new units of PSH online and has also launched a Dedicated Units Program to secure 500 units of existing rental inventory reserved for households exiting 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 the CoC's street outreach team and the emergency shelters helps the CoC to expediently serve the most vulnerable, especially those experiencing chronic homelessness. The single biggest barrier to shortening the time between transitioning households out of homelessness and into permanent housing is the lack of affordable housing in the City of Boise and surrounding area, compounded by City seeing the highest increase in rental rates in the nation. The CoC, through federal relief funds, has more rental assistance available than it ever has but is struggling to lease up households. To

that end, the CoC has set needs-based goals to create new Permanent Supportive Housing (PSH) via a pipeline of five new PSH projects and to recruit 500 units of supportive housing in units already existing on the market by partnering with property owners across the valley.

In partnership with the CoC, the City is singularly focused on affordable housing and three goals to create new affordable housing, create new PSH, and preserve naturally occurring affordable housing. Additionally, the City of Boise owns and operates approximately 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 focus areas of the CoC's HOUSE standing committee. Service providers such as the Jesse Tree of Idaho, the Boise School District, 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 Jesse Tree for homeless prevention with a specific fund source for eviction prevention. Jesse Tree and the Boise City/Ada County Housing Authorities (BCACHA) 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 has redesigned 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. Further, the CoC launched a countywide Housing Crisis Hotline – a one-stop shop (virtual and physical) for anyone experiencing a housing crisis or housing insecurity to centralize all referrals to mainstream and community resources. This helps ensure the CoC can help keep people housed and/or provide safe diversion options from the homeless services system.

AP-75 Barriers to affordable housing

Introduction:

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

1. **Worsening Housing Affordability-** According to information released by Oxford Economics in 2022, Boise home prices are about 70% higher than what the median household income of City residents suggests they can afford indicating that the affordability gap is among the worst in the nation. Typical home prices in the Boise metro area have climbed more than 76% above their long-term trendline, also the biggest such divergence in the nation, according to another model by researchers at Florida Atlantic University and Florida International University. As housing becomes less affordable, the number of residents at risk of housing instability and homelessness rises. In its 2021 Housing Needs Analysis, the City identified that it needs 2,773 homes each year for the next 10 years and 78% percent of that need is for housing affordable to households earning 80% AMI or below. To address these affordability concerns, the City has adopted a Housing Investment Strategy for 2022- 2026 that is described in more detail below.
2. **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. Additionally, the zoning code often makes impossible the ability to develop lower-cost housing types, such as accessory dwelling units, missing middle housing (duplexes to fourplexes), and multifamily housing. Revisions to the zoning code can remove barriers that often limit housing supply and/or increase the cost to build a variety of housing types at all price points.
3. **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. The City's A Home for Everyone Action

Plan 2022-2026 includes implementation actions across several goals. One implementation step toward investing in housing projects that produce deeply affordable multifamily units is to identify land to add to the City's Housing Land Trust – either City-owned or through acquisition, including through opportunities identified by pre-qualified developers.

4. 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.
5. 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.
6. 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.
7. 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.
8. 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 or are included in the City's Housing Investment Strategy under its vision for A Home for Everyone.

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

Housing Investment

The Housing Investment Program uses a flexible approach to invest in housing developments that serve a public good by providing affordable housing opportunities to income-qualified households. The Housing Investment Program achieves housing affordability goals by supporting the construction and preservation of affordable housing units and meeting market opportunities as budget, staff capacity, and leveraged fund sources allow.

The City of Boise will strategically invest in projects that 1) produce multifamily rental housing units affordable to households earning 60% AMI and below or households exiting homelessness and 2) preserve housing affordable to households earning 80% AMI and below. The following are the ways the city will invest in housing:

- **Housing Land Trust:** Ground lease city-owned property to a developer to create affordable housing and ensure that housing remains affordable into the future.
- **Gap Financing:** Funds that help fill the gap between total development/preservation costs and what can be financed with debt or equity for projects that serve households earning 60% AMI or below.
- **Impact Fee Exemption:** For those projects in which the city invests, the city may have the ability to exempt impact fees.

Aligning Public and Private Funding and Resources and Cross Agency Collaboration

- 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). The City is working to formalize an MOU with Permanent Supportive Housing partners to facilitate the implementation of a

pipeline of 5 supportive housing projects. The City has also partnered to create the Supportive Housing Investment Fund with key stakeholder from the health systems. Our Path Home has established this fund at Idaho Housing and Finance Association's Home Partnership Foundation – the fiscal agent of Our Path Home.

- 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. The Housing and Community Development Division will monitor affordability covenant compliance for CCDC.
- The city has identified multiple parcels of land to become part of its housing land trust, representing a \$28.6M contribution of city assets.

Maximizing Land Use Allowances

- The City adopted a Housing Bonus Ordinance (Boise City Code Chapter 11-06-03.4) in 2021 in order 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. Through it's A Home for Everyone (AHE) Action Plan 2022-2026, the City will increase the use of the Housing Bonus Ordinance, including revisions to incent deeper affordability and ownership. The AHE Action Plan also calls for conducting pilot programs around innovative housing approaches, including for Accessory Dwelling Units and Tiny Homes on Wheels.

Enhancing City Policies to Support Preservation and Create Housing Stability

The City's A Home for Everyone Action Plan includes many goals for housing production as well as preservation and housing stability. These goals have implementation steps that seek to address needed policy changes and to leverage regional resources through the use of collaboration with other community stakeholders.

AP-85 Other Actions

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. Our Path Home launched 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.

Further, the City's vision of A Home for Everyone and its 2022-2026 Housing Investment Strategy is focused on housing affordability, but its goals achieve much more. A Home for Everyone means that we are a community centered in the deep acknowledgment of every human being's inherent worth. A Home for Everyone is rooted in the values of resilience, inclusivity, equity, and affordability. The City has three overarching goals to support and realize this vision: increase housing affordability, keep people in their homes, and house people without homes. These three goals concentrate on Boise's most pressing areas of need related to housing as they exist today, but also lay strategic track for the City that residents will want to live, work, and play in tomorrow and generations from now.

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.

As part of the City's vision of a Home for Everyone, the City recognizes it must make direct investments. Investing a total of \$45 million through its Housing Investment Strategy to close funding gaps for those projects in the affordable housing project pipeline would position the City to create 1,500 homes: 1,250 homes at 60% AMI and 250 units of Permanent Supportive Housing by FY26 to support the City's goal to house people without homes. The City's A Home for Everyone Action Plan 2022-2026 include housing production and preservation targets along with specific implementation actions.

Actions planned to reduce lead-based paint hazards

Unlike neighboring states, the State of Idaho does not administer or enforce their own Lead-based paint (LBP) program. EPA requirements are in place nationwide, but some states, including Oregon, Washington, and Utah, operate their own program in lieu of the EPA program allowing for greater State and/or local government oversight. These programs must certify to EPA that they are as protective as the federal program and that there is adequate compliance and/or enforcement.

EPA's Region 10 includes Idaho, Alaska, Oregon, and Washington. Idaho is an EPA state whereas the EPA oversees the compliance and enforcement requirements for the State of Idaho.

Both the U.S. Department of Housing and Urban Development (HUD) and the Environmental Protection Agency (EPA) have Lead Safe Housing Rules and/or Requirements/Regulations for all pre-1978 Housing and/or Child Occupied Facilities, defined as Target Housing. The main differences between the HUD's Lead Safe Housing Rule (LSHR) and the EPA's Renovation Repair and Painting (RRP) are the workers and/or company training and certification requirements and third-party Clearance Testing upon completion of renovation activities and/or prior to occupancy.

HUD's LSHR also requires that all Lead Based Paint (LBP) Hazards be abated and/or

permanently removed on all renovation projects that exceed \$25,000.00 per unit. All housing receiving federal assistance through the city of Boise's Housing and Community Development Division will comply with both EPA's RRP and HUD's LSHR as applicable.

All CDBG and HOME sub-grantees are required to follow HUD's LSHR requirements as well as the EPA's RRP rules and/or regulations as applicable, based upon the activity that they are undertaking and/or amount of funding used and/or received. 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 a disclosure of known LBP and the "Protect Your Family from Lead in Your Home" and/or the "Renovate Right pamphlet" as applicable. Verification of the disclosure notification and certification of the pamphlet delivery 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 the guidelines provided in the LSHR. The City will provide technical assistance and/or training on HUD's LSHR and/or EPA's RRP rules and/or regulations as needed during the program year. If needed, the City may offer grants to contractors to complete all required certifications.

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.

Through the City's A Home for Everyone Action Plan 2022-2026, the City has identified many implementation steps that will increase coordination with other public agencies and private agencies that provide housing and social services. The City is working to formalize an MOU with Permanent Supportive Housing partners to facilitate the implementation of a pipeline of 5 supportive housing projects. The City has also partnered to create the Supportive Housing Investment Fund with key stakeholder from the health systems.

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 completed an Analysis of Impediments for Barriers to Fair Housing. 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.

AP-90 Program Specific Requirements

Introduction:

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

The City expects to generate and deposit approximately \$533,447 from Program Income into the CDBG revolving loan fund during PY22. 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.

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

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(2)**

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.	100.00%

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:

See Grantee Specific Attachments for the detailed explanation.

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:

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.

Appendix: HOME Resale & Recapture Policy

Pursuant to HOME regulations at 24 CFR 92.254(a)(5) each HOME-funded homebuyer unit must be subject to either resale or recapture requirements during the affordability period. In most cases, the City of Boise anticipates using recapture provisions as defined herein and will only consider the use of resale provisions in the context of affordable housing integrated into a community land trust.

Recapture: The City of Boise may provide HOME-funded direct buyer assistance to income eligible buyers through two avenues:

- The City may directly implement a Homebuyer Assistance Program to provide buyers with assistance toward their down payment, closing costs, and/or to “buy down” their first mortgage to an affordable level. When directly implementing the Homebuyer Assistance Program, the City provides funds on behalf of the buyer at the closing when they purchase their home.
- The City also provides HOME funds to nonprofit developers, including CHDOs, to finance the production of for-sale housing, including both new and rehabilitated units. Units are sold exclusively to income eligible buyers, and a portion of the HOME assistance that was provided to the developer is transferred to the buyer at closing as assistance toward the buyer’s down payment, closing costs, and/or “mortgage buy down.”

In both cases, the level of HOME assistance provided to a buyer is determined based on underwriting the buyer according to the City’s underwriting policy, which takes into account income and resources to sustain homeownership, debts, and assets to acquire housing. Depending on the level of homebuyer assistance provided, the affordability period may be five (5) years (less than \$15,000 in direct assistance), ten (10) years (\$15,000 or more but less than \$40,000 in direct assistance), or fifteen (15) years (\$40,000 or more in direct assistance). Based on market dynamics in Boise, in nearly all cases the affordability period will be 15 years.

All buyers sign a HOME written agreement with the City outlining the affordability period and, as applicable, recapture provisions. HOME assistance is provided in the form of a deferred loan secured by a second-position deed of trust which is due and payable upon sale or transfer of title. Buyers may choose to voluntarily prepay the HOME loan, in whole or in part, at any time. However, prepayment does not end the term of the affordability period or the written agreement. Additionally, absent a voluntary prepayment, in the event buyers have not sold or transferred title to the unit before the end of the affordability period, the HOME loan remains outstanding until sale or transfer of title even though the HOME affordability period expires.

In the event of a sale or transfer of title during the affordability period, the City will recapture all of the original direct HOME assistance to the buyer plus a portion of the home’s appreciation equal to the percentage increase in value since the buyer’s purchase, if any.

For example, the Smith family purchase a \$400,000 house. The City provides \$100,000 in HOME assistance to the Smiths which helped cover their down payment, closing costs, and reduced the first mortgage to an affordable level. After 10 years, the Smith family decides to sell their home. The house sells for \$650,000, \$250,000 more than the original purchase price. This represents total appreciation of 62.5% over the period of the Smith's ownership. When the Smiths sell, the City will recapture a total of \$162,500 representing the original \$100,000 in direct HOME assistance plus 62.5% (i.e., the cumulative rate of appreciation). The remaining proceeds of the sale are retained by the Smith family as shown in the table below:

Original Purchase Price:	\$400,000
Subsequent Sales Price:	\$650,000
Appreciation Percentage:	$\$650K/\$400K = 162.5\%$
Original HOME Assistance	\$100,000 <i>(Brown family had a \$300,000 first mortgage from a bank lender.)</i>
Recapture Amount	$\$100,000 \times 162.5\% = \$162,500$
Sales Price:	\$650,000
Seller Closing Costs:	<i>(\$39,000) (Assumes 6% of sales price)</i>
Payoff 1 st Mortgage:	<i>(\$232,000) (Principal remaining after 10 yrs of payments on 30-year loan.)</i>
City Recapture:	<i>(\$162,500)</i>
Sales Proceeds to Seller (i.e., original buyer):	\$216,500

Notwithstanding, in the event the Net Proceeds of the sale are inadequate to fully repay the City's HOME loan, the City will only recapture the Net Proceeds, defined to be the sales price less the sum of senior secured debt and reasonable seller's closing costs, as full and final payoff of the note. In the event the Net Proceeds are less than the outstanding HOME loan balance, the City reserves the right to determine whether the sales price is comparable to the sales price

in an arms-length transaction for a similar unit and to evaluate the closing costs being charged to the original buyer to ensure they are reasonable and customary.

For example, assume the Smith family sold their house after only a year of ownership. Assume also that, the market value had only increased to \$410,000 (only a 2.5% increase as the real estate market had slowed down). After paying seller closing costs of \$25,000 (approximately 6% of the sales price) and the first mortgage's \$295,000 balance (only \$5,000 of principal has been paid after only 12 months), the Net Proceeds available are only \$90,000. This is less than the \$102,500 due under the HOME agreement and loan documents (i.e., the original HOME assistance of \$100,000 and the shared appreciation of another 2.5%). The City only recaptures \$90,000 in this instance, and there are no remaining proceeds available to the Smith family.

To the extent a buyer has not sold the home during the HOME affordability period, the HOME loan continues to remain in force until the buyer's eventual sale or transfer. The financial terms of the loan continue to remain the same – that is, the amount due is the original HOME loan times the cumulative rate of appreciation (i.e., the future sales price divided by the original purchase price) limited to the Net Proceeds of sale. The distinction as to whether the HOME affordability period has expired has no practical effect for the buyer. Rather it impacts the City's accounting for and reporting of any loan payments received.

Receipts received as a result of a sale or transfer within the affordability period are recorded by the City as "recaptured funds." Receipts collected after the affordability period has expired are recorded as "program income."

Resale: A Community Land Trust (CLT) is defined within the HOME statute as a Community Housing Development Organization (CHDO) that seeks to provide "permanently" affordable homeownership opportunities to low-income buyers. CLTs retain ownership of the underlying land upon which homes are built. Low-income buyers purchase the home itself, obtaining certain rights to the underlying property via a ground lease from the CLT. The CLT typically sells homes at a deliberately below-market price set to be affordable to a range of low-income buyers (typically from 65% to 80% AMI but potentially as low as 50% to 80% AMI if such affordability can be achieved at reasonable subsidy cost). Via the ground lease, the CLT retains a preemptive option to purchase the home back when the initial buyer is otherwise ready to sell and move on. The purchase option defines the future re-purchase price by formula, seeking to provide the initial buyer with a reasonable return on their investment while keeping the home affordable to similarly situated future buyers.

As of 2022, NeighborWorks Boise, a City-designated CHDO, is developing a CLT approach to its homeownership development activities. In the event the City provides HOME funds to support the development of housing by a CLT, whether NeighborWorks Boise or a future CLT, the City will impose a resale provision on the property being developed via deed restriction, declaration of restrictive covenants, or another similar means and separately impose the same restrictions as part of its written agreement with the assisted buyers. The resale provision imposed by the City will be in effect for the required HOME affordability period, but the City will work with the CLT to ensure that additional longer-term provisions remain in place following the formal end of the HOME affordability period intended to keep CLT units affordable to low-income buyers in perpetuity.

To provide a fair return to assisted buyers while ensuring homes remain affordable to a reasonable range of future low-income buyers, the City will limit any given buyer's future resale price to the lesser of i) their purchase price plus 1.5% for each year of ownership or ii) the then current appraised value of the property (which the City expects is highly unlikely to be the controlling factor). The City does not anticipate providing a "step up" in sales price for capital improvements made by the initial buyer as CLT-developed homes will be newly constructed and not require substantial capital investments during a presumed 15-year HOME affordability period. Additionally, capital improvements such as an addition to the home may fundamentally change the initial projections of future affordability.

For example, the Jones family purchase a CLT-developed unit for \$300,000 which is well below the \$400,000 market value of the home. The CLT's ability to sell the unit for less than market value was the result of a City HOME investment in the project. At closing, the Jones family signs a ground lease with the CLT and purchases the unit. They also sign an agreement with the City and acknowledge the declaration of restrictive covenants the City had placed on the property during its development. After 10 years the Jones family decides to sell the home. The restrictions allow them to sell it for \$348,162 as shown by the table below:

Resale Example – 1.5% annual appreciation	
Original Purchase Price	\$300,000
Initial Buyer Sells...	
After Year 1 (purchase price + 1.5%)	\$304,500
After Year 2 (prior year + 1.5%)	\$309,068
After Year 3 (prior year + 1.5%)	\$313,704
After Year 4 (prior year + 1.5%)	\$318,409
After Year 5 (prior year + 1.5%)	\$323,185
After Year 6 (prior year + 1.5%)	\$328,033
After Year 7 (prior year + 1.5%)	\$332,953
After Year 8 (prior year + 1.5%)	\$337,948
After Year 9 (prior year + 1.5%)	\$343,017
After Year 10 (prior year + 1.5%)	\$348,162

In the example of the Jones family, in a sale after 10 years, they would recognize appreciation of \$48,162 and, assuming they originally financed the purchase with a 30 year mortgage at 5%, they would have repaid approximately \$56,000 in principle, leaving them with approximately

\$104,000 in sales proceeds before accounting for any seller closing costs (which can be expected to be modest since the CLT will usually identify a subsequent buyer, eliminating the need to list the home through a realtor).