

Executive Summary

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

1. Introduction

The city of Boise's Housing and Community Development Division is responsible for the administration of federal funds received from the U.S. Department of Housing and Urban Development (HUD). To maintain compliance, the city of Boise's (City) Housing and Community Development Division completed its regulatory Five-Year Consolidated Plan for program years 2016-2020. The Five-Year Consolidated Plan describes the anticipated investments, strategies, goals, and community development needs. To receive funding, needs must comply with Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME). This Annual Action Plan is for the fourth year of the Five-Year Consolidated Plan and will identify investments using CDBG and HOME funds, for the program year (October 1, 2019 - September 30, 2020).

Resources to achieve goals of the 2019 Annual Action Plan are entitlement funds through HUD. The City is awarded \$1,367,330 in CDBG and \$720,129 in HOME entitlement funding. In addition, the City anticipates program income in the amount of \$300,000 of (CDBG) and \$400,000 (HOME) from loan payoffs and monthly payments.

The City established goals, outcomes and objectives for Program Year 2019 (PY19). Strategies were outlined in the Five-Year Consolidated Plan, as approved by the U.S. Department of Housing and Urban Development (HUD). The seven (7) identified strategies (in no particular order) are: Supportive Services and Outreach; Address Needs of Chronically Homeless Households; Increase Supply of Affordable/Accessible Rentals; Homeless Prevention and Rapid Re-Housing; Preserve Older Housing and Rental Units; Increase Affordable Homeownership Options; and Increase Neighborhood Livability. Any major changes to these strategies will require amendments to the Annual Action Plan and/or Five-Year Consolidated Plan. The City will be making no amendments to the Five-Year Consolidated Plan (2016-2020) during this program year.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Priority needs for the city of Boise (City) continue to revolve around housing and non-housing community development activities. All objectives and outcomes need to address those with activities

that serve those earning less than 80% of area median income; households experiencing homelessness; and special needs. The City's Energize Our Neighborhoods team (a part of Housing and Community Development) has been meeting with registered Neighborhood Associations to collect data through *Visioning Events*. These events are to solicit feedback, input, and engagement with citizens on the following topics by voting in-person, online, and on paper:

- 1) What does a livable neighborhood look like?
- 2) What are the biggest strengths of the neighborhood?
- 3) What else should be shared (from the individual perspective)?
- 4) What projects and improvements can be worked on together?

Three neighborhood associations were focused on over the past year and provide a foundation for how federal funds may be leveraged to support community driven projects. These three neighborhoods represent a total of 550 participants (452 participants over the age of 18) providing feedback. All three neighborhoods identified transportation, housing, and healthy communities as three of the top four "ways to work together on projects." Priority projects to increase neighborhood livability would include: road improvements, bicycle/pedestrian connectivity, traffic calming, mixed-income/mixed-use housing, and park improvements. Projects that meet CDBG fund eligibility will be evaluated for implementation. It should be noted that the City of Boise does not own its streets or sidewalks; these are owned by Ada County Highway District. Projects involving roads/sidewalks may not be feasible.

This type of neighborhood outreach and feedback is invaluable to obtaining data from our citizens whom may not necessarily participate in other data collection measures tied to a federal application process. Quality of life, safety, and transportation improvements align with the Five-Year Consolidated Plan strategy of increasing neighborhood livability. As Energize Our Neighborhoods continues to expand, so will the opportunities to increase neighborhood livability through low-mod area benefit activities.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

During the 2018 Program Year, the city of Boise (City) in collaboration with Idaho Housing and Finance Association (IHFA) has monitored the construction of Adare Manor which was an investment of \$2.3 million (\$800,000 - City) of HOME funds to support 134-units of mixed income housing (121-units are for incomes less than 80% of area median income). HOME funds will ensure that 13-units are for incomes less than 50% of area median income. The City of Boise also committed funds to a 27-unit Permanent Supportive Housing project for chronically homeless veterans. The loan will close in July 2019, start construction by August 2019; and completed by August 2020.

Coordinated Entry continues to assist families experiencing homelessness. This accomplishment has resulted in the prioritization of those whom need housing and a more efficient, coordinated delivery of supported services for those most in need; on average Coordinated Entry screen approximately 60 households per month. The Boise City/Ada County Continuum of Care (CoC) continues to thrive in its ability to make real-time data driven decisions with the ownership of its Homeless Management Information System (HMIS).

As in past years, the real estate continues to appreciate at unprecedented levels. AutumnGold Senior Services (AutumnGold) has continued to use HOME Investment Partnership Funds to create affordable homeownership opportunities. In 2018, construction was completed on two new single-family housing units. These were then sold to income eligible households. AutumnGold was also certified as a Community Housing Development Organization (CHDO) and was able to acquire a parcel of land that will allow for five new constructed single-family housing units. These are expected to be completed in spring 2020. NeighborWorks (a CHDO) is in the process selling four single family houses that are supported with HOME funds to preserve affordable housing.

The City has also continued to assist eligible homeowners with home improvement loans to maintain and preserve affordability of their single-family house. During this year, the City continued its work on needed improvements to its own rental housing. The City has over 300 units of affordable rental housing. Given that the City charges far below fair market rent, being able to make improvements has been difficult. By September 2019, 50 of the 80-units will have been completely renovated.

Through April 2019, public services funds have assisted 5,577 income eligible households (a 5% increase from last year at this time) with medical care, early learning childcare, critical counseling, case management, and job training. These continue to serve as a safety net for a vulnerable population.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

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

7. Summary

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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 (optional)

The city of Boise’s Housing and Community Development Division is located within Planning and Development Services. Housing and Community Development is responsible for the administration of funds received from the U.S. Department of Housing and Urban Development (HUD). Funds from HUD include Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME).

It is worth reiterating the ways in which these federal funds can be used, as those new to this process may be unaware and/or desire to use all entitlement funds for the construction of affordable housing and/or to provide housing for homeless households. CDBG regulations provide oversight for eligible activities. These include: acquisition of real property (usually for the development of affordable housing or public facilities), relocation and demolition, rehabilitation of residential and non-residential structures, construction of public facilities (water and sewer facilities, streets, and neighborhood centers), public services, activities relating to energy conservation, and provision of assistance to profit-motivated businesses to carry out economic development with job creation/retention activities. CDBG funds **cannot** be used to construct new housing (with the exception of land acquisition/site preparation/infrastructure), political activities, construction of buildings for the conduct of government, and certain income payments.

Aside from being an eligible activity, funds must be used to meet a national objective. There are three national objectives:

- 1) Benefit low-and moderate income persons;

- 2) Aid in the prevention or elimination of slums or blight; and
- 3) Urgent need.

To meet the benefit of low-and moderate income persons, the activity must be:

- An area benefit (51% of the census tract is low – mod income)
Activities: Public Art, Sewer, Sidewalks, Public Facility, etc.
- A housing benefit (household is under 80% area median income)
Activities: Home Improvement, Home Ownership, Rental Housing
- Limited Clientele (Individual is under 80% area median income)
Activities: Public Services, Public Facility
- Job Creation/Preservation
Activities: Economic Development

To use funds for the prevention and/or elimination of blight, the area must meet certain tests. At this time, there are no designated areas of slum/blight.

Urgent need is described best as, using CDBG to respond after a natural disaster (tornado, hurricane, etc.). The City has not used CDBG for these purposes to date.

HOME Investment Partnership Program funds exist with the sole outcome of putting income eligible persons into housing. This can be through the creation of new housing or rehabilitation.

Whether using CDBG or HOME funds, projects and partners must comply with other cross cutting federal regulations including, but not limited to: Fair Housing, American’s With Disabilities Act, Affirmative Marketing, Accounting, Environmental, Labor Standards, Lead-based Paint, Uniform Relocation, and Housing Counseling.

Consolidated Plan Public Contact Information

The city of Boise’s Housing and Community Development Division contact person for the Five-Year Consolidated Plan and Annual Action Plan is:

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Planning and Development Services
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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

For the draft plan, agencies have been identified from participation in the Annual Public Services Grants Workshop, HOME Investment Partnerships Application Workshop, data from Energize Our Neighborhoods, and priorities from the Boise City/Ada County Continuum of Care. Other City planning documents and initiatives, where applicable, are also guiding principles for prioritization of funding.

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. Local and federal investments during PY16 and PY18 (with CDBG and HOME) have been used in partnership with other funding sources to develop 66-units of Permanent Supportive Housing; this is the best example of enhancing coordination between public, private, health, mental health, and service organizations. It is also providing a road-map for the City to evaluate contracting supportive services for the most vulnerable tenants housed by the City of Boise. This will be a continued discussion during the program year. 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 Continuum of Care Manager has led the coordination of an advisory committee for New Path (the first Permanent Supportive Housing project in Boise). The committee works to ensure medical services and case management services are working in harmony with the project owner and property management team to ensure the long-term success of the previously homeless households. Through weekly meetings, needs, barriers, concerns, etc. are discussed and solutions identified.

The framework established by the New Path advisory committee paved the foundation to proactively establish an advisory committee for Valor Pointe (Veteran's Permanent Supportive Housing). This advisory committee, comprised of the development team, finance team, supportive services, and Continuum of Care Manager are working in advance of the construction/lease-up for the project. The relationship building, expectation setting, and strategies for consistent processes are discussed in advance to ensure a successful transition for homeless veteran households.

Both of these projects are examples of collaboration between all entities to ensure the most vulnerable households are met and coordinated.

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 of Boise employee. The 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 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. CoC efforts have resulted in the launch of Coordinated Entry. This single point of entry for homeless households reduces the duplication gathering household information, care provided by agencies; while prioritizing housing and supportive service needs. Local funds support program staff of Our Path, the CoC's Coordinated Entry provider. Through April 2019, Our Path has assessed 511 unduplicated homeless persons (an increase of 14% from last year) for housing and supportive services. Our Path has identified the need for additional case management support.

The CoC continues to benefit from owning its own Homeless Management Information System (HMIS) system. This has provided accurate, timely, and increased accessibility that the CoC had not been privy to. This has increased transparency, efficiency, and effectiveness of the CoC in identify needs to reduce chronic homelessness. CDBG Public Service grantees whom also report into HMIS now have a report that will extract the necessary information to meet the data reporting for CDBG contract compliance. This report, has decreased the duplication of data and reduced the potential for errors. Over the next program year, the CoC will be launching with other public/private partners a campaign to end family homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area 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 of Boise (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, annual reporting, and HUD application oversight. The City continues to contract with Innovative Community Alliances for management of the Homeless Management Information System (HMIS). This will be used to meet HUD's data collection, management, and reporting standards on client data and housing and services provided.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of Boise
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Lead-based Paint Strategy Neighborhood Outreach and Education
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from various City departments provide insight, data, planning documents, and other information to create various sections of the plan. This also includes the data from three neighborhoods and priorities expressed in projects to increase the livability of their neighborhoods.
2	Agency/Group/Organization	Boise City/Ada County Housing Authority (BCACHA)
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Boise City/Ada County Housing Authority just completed its annual action plan. Information was reviewed for alignment and priorities. The Boise City Housing Authority has been a key collaborator in identify the use of vouchers to benefit new development.

3	Agency/Group/Organization	TERRY REILLY HEALTH SERVICES, INC.
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Terry Reilly through its participation in the Grants Workshop and application for public services, continues to demonstrate the power of wrap around supportive services through access to health care. In addition to basic health care, mental health, pharmaceutical assistance, and intensive case management are pillars to self sufficiency. They are a collaborative agency with the Continuum of Care and Coordinated Entry; providing wrap around supportive services.
4	Agency/Group/Organization	Boise School District
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Boise School District through its application for public services, continues to demonstrate the importance of homeless prevention through one-time payment of rental and/or utility arrears. Households receive case management and HQS inspection to ensure safety of the housing unit. They are a collaborative agency with the Continuum of Care and Coordinated Entry.
5	Agency/Group/Organization	CATCH, INC.
	Agency/Group/Organization Type	Housing Services-homeless

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CATCH Inc through its participation in the Grants Workshop and application for public services, is a key stakeholder in the administration of Coordinated Entry and providing rapid rehousing. They are leading the coordination and implementation of the CoC's strategy.
6	Agency/Group/Organization	WOMEN'S AND CHILDREN'S ALLIANCE, INC.
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Women's and Children's Alliance through its participation in the Grants Workshop and public services application demonstrates the importance of supportive services. Households may receive intensive case management, financial literacy, emergency shelter, and group therapy as they transition to self-sufficiency. They are a collaborative agency with the Continuum of Care and Coordinated Entry.
7	Agency/Group/Organization	Create Common Good
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Create Common Good, through its participation in the Grants Workshop and public services application demonstrates the importance of providing quality job training and placement.

8	Agency/Group/Organization	Boys and Girls Club of Ada County
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Boys and Girls Club of Ada County through its submission of a public services application demonstrated the importance of supportive services. Eligible households receive after/before school care, meals, tutoring, and summer education. This ensures that children are provided a safe place to learn, interact socially, and thrive; while parents are focused on working. The Boys and Girls Club of Ada County is a first time applicant to the City of Boise.
10	Agency/Group/Organization	EL-ADA COMMUNITY ACTION AGENCY, INC.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans Non-Homeless Special Needs Increase Affordable Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	El-Ada, through its participation in the HOME application workshop and application submission demonstrate the responsiveness to assisting with constructing new affordable housing. The proposed project would bring 28 units of housing in the west side of Boise serving 27 households that are less than 80% AMI and 1 market rate unit.
	Agency/Group/Organization	Northwest Real Estate Capital Corp
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Increase Affordable Housing

11	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Northwest Real Estate Capital Corp., through its participation in the HOME application workshop and application submission demonstrate the responsiveness to assisting with creating new affordable housing. The proposed project would bring 80 units of housing in the bench area of Boise serving 80 households that are less than 80% AMI.
	Agency/Group/Organization	Moonlake Consulting, LLC
	Agency/Group/Organization Type	Housing
12	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Increase Affordable Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Moonlake Consulting, LLC, through its participation in the HOME application workshop and application submission demonstrate the responsiveness to assisting with constructing new affordable housing. The proposed project would bring 80 units of housing in the downtown area of Boise serving 50 households that are less than 80% AMI.

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

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	The City continues to ensure that the Annual Action Plan is consistent with priorities and strategies identified in the Continuum of Care. The Continuum of Care has broad representation through working groups.
Blueprint Boise	City of Boise	A comprehensive guide to manage the City's growth for the next 20 years.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Transportation Action Plan	City of Boise	A planning guide to look at transportation needs for growth and evaluates whats possible to increase connectivity for all types of transportation.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The city of Boise’s Housing and Community Development (HCD) Division is located within Planning and Development Services. 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).

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

As previously stated, the City of Boise's Housing and Community Development Division is responsible for the administration of federal funds, general funds, property management, and neighborhood outreach and planning. Through the neighborhood planning, three neighborhood associations engaged with City team members to identify needs, projects, and how to make their neighborhood more livable. This data is important to the overall planning needs of Housing and Community Development.

The city of Boise's Annual Action Plan is available for public comment June 14 - July 16, 2019. This ensures that the Annual Action Plan can be approved by Mayor and Council on July 23, 2019. There are no additional council meetings until August 20, 2019.

A public hearing will be held on July 5, 2019.

The Annual Action Plan is available on the Housing and Community Development website from June 14 - July 16, 2019. Legal Announcements will be published on June 14 and July 1, 2019.

Citizen Participation Outreach

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	Neighborhood Association Visioning Events	Non-targeted/broad community	550 responses in total; 452 responses by persons over the age of 18. Responses were from in-person, on-line, and paper submissions.	Transportation, Housing, and Improving Parks emerged as projects of priority.		

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

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	1,367,330	300,000	0	1,667,330	1,300,000	The City received an increased amount by \$1,504 from Program Year 2018. It is anticipated that the remaining years will be around \$1,300,000.

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	720,129	400,000	1,679,871	2,800,000	700,000	The City received a decreased amount by \$89,105 from Program Year 2018. It is anticipated that the remaining years will be around \$700,000.

Table 5 - 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. Sources of leverage include: Low-income Housing Tax Credits, State HOME funds and Federal Home Loan Bank Board funding (FHLBB) grants, United Way funding, Public Health Services Funding (federal), Substance Abuse and Mental Health Services Administration (federal), Department of Justice, United States Department of Agriculture (USDA), private foundations and donation funding. On average, each HUD dollar is leveraged with approximately \$7 of other federal, state, local, and private funds. When projects are supported with HUD funds through the City of Boise (City), a greater reach is extended to those who earn less than 80% of area median income. This reach provides a safety net to assist in self-sufficiency for vulnerable persons.

City General Funds: The City's Continuum of Care Manager facilitates fair housing education, administration of the Continuum of Care, and is supported by local resources. This position demonstrates the City's commitment to Affirmatively Furthering Fair Housing and other Continuum of Care priorities through established working groups. Additional City General Funds support the Housing Management Information System (HMIS), Energize Our Neighborhoods, and the Grow Our Housing Initiative. Grow Our Housing will focus on four strategies; Housing and Community Development will be the lead division for the Housing Land Trust position and program.

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 of Boise's (City) 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). The City has available match in the amount of \$2,815,513 (bond financing) and \$2,196,022 (other resources). HOME regulations restrict the percentage of bond financing that can be used as match. City staff track all HOME eligible match funds to ensure the 25% match requirement is met. *Available match is not a liquid asset; rather it is from projects in previous program years that HOME funds were partnered with other funds (ex: first position home ownership loans, Habitat for Humanity, and Mercy Senior Housing).*

AutumnGold Senior Services also receives HOME CHDO funds to create affordable homeownership opportunities. As needed, the City will provide the necessary HOME match for AutumnGold.

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 of Boise will continue to evaluate the use of publically owned land to facilitate the expansion and/or preservation of affordable rental housing. This continues to be a high priority.

During PY18, the City has been working with a consultant to establish a Housing Land Trust that would be owned/operated by the City of Boise. This Housing Land Trust has received support from Mayor and Council with \$5 million of seed money and funds to hire a Manager to run the program. The Housing Land Trust will provide a mechanism for private, public, and City-owned land to be used for the development of housing throughout the City of Boise.

Discussion

The city of Boise will continue to educate and prioritize the use of HUD and local funds to bring a variety of projects that meet high needs, priority goals, and align with citizen input with Energize Our Neighborhoods.

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	Supportive Services and Outreach	2016	2020	Non-Housing Community Development	City-wide	Supportive Services and Outreach	CDBG: \$205,100	Public service activities other than Low/Moderate Income Housing Benefit: 7798 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 150 Households Assisted
2	Increase supply of affordable/accessible rentals	2016	2020	Affordable Housing	City-wide	Address needs of Chronically Homeless Households Increase supply of affordable/accessible rentals	CDBG: \$250,000 HOME: \$2,527,987	Rental units constructed: 177 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Preserve older homeowner and rental units	2016	2020	Affordable Housing			CDBG: \$788,764 HOME: \$0	Rental units rehabilitated: 30 Household Housing Unit Homeowner Housing Rehabilitated: 6 Household Housing Unit
4	Increase affordable homeownership options	2016	2020	Affordable Housing	City-wide		HOME: \$200,000	Direct Financial Assistance to Homebuyers: 5 Households Assisted
5	Increase Neighborhood Livability	2016	2020	Non-Housing Community Development	City-wide		CDBG: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Supportive Services and Outreach
	Goal Description	<p>The city of Boise (City) will use the maximum allowed by regulation (15% of entitlement) to fund public service projects. These projects and agencies must be a 501(c)(3), demonstrate compliance with cross cutting federal regulations, and serve persons in the municipal boundaries of Boise.</p> <p>Economic stress on individuals and families can be further exacerbated by the lack of other services that contribute to a positive living situation. Many households which are at the lower end of the income spectrum are also dealing with other financial challenges that make it difficult to maintain stable housing. Medical challenges, substance abuse challenges, domestic violence, mental health issues, needs of children, and support for elderly residents in poverty all contribute to conditions that tear at the fabric of independence and financial stability.</p> <p>The City, through its local and federal allocations, partners with local agencies to provide a level of basic services to assist households in maintaining greater independence and stability. An essential aspect of this support system also involves making people aware they can obtain help when the need arises. Boise is served by a strong supportive service system, as well as a very active emergency response system; these can assist people by getting the necessary assistance they need.</p> <p>General Funds will provide \$125,000 of support for projects that rapidly rehouse and prevent homelessness to community partners; and provide some administrative support for Coordinated Entry.</p>
2	Goal Name	Increase supply of affordable/accessible rentals
	Goal Description	<p>The city of Boise (City) will use its HOME funds to support the development of 158 units of new multi-family construction. Three projects have received a conditional support of HOME funds but are contingent upon receiving Low-Income Housing Tax Credits. These projects were selected through a one-time competitive application. CDBG will support the 2018 Valor Pointe project with additional infrastructure work. This will be 28 units of Permanent Supportive Housing for homeless veterans. Note: 177 units will be for households earning less than 80% of Area Median Income.</p>

3	Goal Name	Preserve older homeowner and rental units
	Goal Description	<p>The city of Boise (City) is one of the largest operators of affordable rental housing, with over 300 units and a very low vacancy rate. The first property purchased by the City was in the early 1990's. It continues to be more cost effective with less environmental impact to maintain and preserve the existing housing stock. Improvements can keep the older housing stock viable, safe, and affordable. These housing units may need expensive system replacement such as new roofs, mechanical systems, energy efficiency upgrades, plumbing, and electrical systems. CDBG Entitlement funds will be used to finish the final 30 units at the Vista complex.</p> <p>One-third of the single-family housing stock in Boise is over 30 years of age. These single-family homes may be able to maintain and sustain affordability with the investment in efficiency improvements such as insulation, energy star heating and water heating systems, thermal windows, and weather stripping. These types of improvements will lower operating costs. Homes occupied by elderly and persons with disabilities, may need of accessibility improvements so that the residents can maintain independence and not be forced to move to an institutional setting.</p> <p>The City will provide low-interest loans and project management to income eligible owners. Households that are less than 50% of area median income may qualify for grants. Program income will be used to fund owner-occupied improvement loans, it is anticipated that 6 housing units will be improved. Where reasonable, as part of home improvement, the City may refinance the first position loan to preserve affordability of the housing unit.</p>
4	Goal Name	Increase affordable homeownership options
	Goal Description	As the market continues to appreciate, supporting households earning 80% or less of AMI with low-interest loans to purchase a single-family housing unit in the municipal boundaries of Boise, is incredibly important. HOME funds will be used to provide downpayment/closing cost assistance for income eligible households.

5	Goal Name	Increase Neighborhood Livability
	Goal Description	Neighborhood Livability is a collaborative effort between Boise’s residents, public and private partners, and the City to keep neighborhoods desirable. This effort focuses on aligning community resources to improve livability and make measurable change. By focusing on individual neighborhoods and using data as a road map, this strategy will help to create vibrant and connected neighborhoods, thereby preventing slum and blight. Activities may include infrastructure improvements (sidewalks, streets, etc.), public art, expanded/upgraded public facilities, ADA accessibility, or other needs identified.

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects selected for the Annual Action Plan represent those that were reviewed and ranked by the Citizen's Advisory Committee (Public Services); HOME Review Committee, and other local needs.

A table with 4 columns and 4 rows, all cells containing dots, representing a placeholder for project information.

Table 7 - Project Information

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

In addition to the federal resources being used for these projects, the City will provide general funds to assist the Boise School District and Jesse Tree of Idaho with homeless prevention resources (\$95,000); as well as \$35,000 to CATCH for Coordinated Entry (CDBG will provide an additional \$25,000).

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

Obstacles to addressing needs continues to be that rental supply is not keeping up with rental demand, regardless of income.

AP-38 Project Summary
Project Summary Information

No.	Project	Goals Supported	Geographic Areas	Needs Addressed	Funding
1	Terry Reilly - Boise Clinic (Medical Care)	Supportive Services and Outreach	City-wide - Local Target area	Supportive Services and Outreach	CDBG : \$60,000
	Description	Medical Care Services. National Objective LMC. CDBG Activity Code 05M.			
	Target Date for Completion	09/30/2020			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	<p>An estimated 6,000 households will benefit from this activity. Of those approximately:</p> <p>65% (0-30% Area Median Income) 25% (31-50% Area Median Income) 7% (51-80% Area Median Income) 3% (Over Income)</p> <p>200 Chronically Homeless Persons 1350 Homeless Persons 1250 Special Needs Persons</p>			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	300 S. 23rd Street, Boise, Idaho 83702			
Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	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. The services to be provided by this request include ACT-type case management, an integrated delivery of comprehensive medical and behavioral health treatment and wrap-around support. Services will be targeted to the homeless population in Boise with an emphasis on the chronically homeless with co-occurring substance use disorders and mental health disorders. This project will work with the launch of the Boise City/Ada County Coordinated Entry system to prioritize eligible participants. Through this system, a coordinated outreach plan with agencies across the county will be utilized to identify, access and enroll chronically homeless individuals.				
2	Case Management - Striving for Self-Sufficiency	Supportive Services and Outreach	City-wide - Local Target area	Supportive Services and Outreach	CDBG : \$80,000
	Description	Services for battered and abused spouses. National Objective LMC. CDBG Activity Code 05G.			
	Target Date for Completion	09/30/2020			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	<p>An estimated 153 victims will benefit from these services. Of those approximately:</p> <p>60% (0-30% Area Median Income) 20% (31-50% Area Median Income) 20% (51-80% Area Median Income)</p> <p>15 Chronically Homeless Households 65 Homeless 28 Special Need Households</p>			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	720 W. Washington, Boise 4477 Willow Lane, Boise			
Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Case Management is a free service provided by three full-time Case Managers to both community and shelter clients. Due to demand for services, community clients are initially placed on a waitlist for case management which also notes the date service was requested. Case Managers will call community clients weekly, and based on availability, will schedule them for an intake appointment. Case Managers may schedule up to six sessions with a community client. Clients completing a shelter intake are assigned a Case Manager who they will begin meeting with within the first two weeks of moving into the shelter and weekly, thereafter. The Case Manager and the resident establish goals and objectives that they work on each week during their stay at the shelter. Case Management services are client-centered and trauma-informed and are provided for the purposes of facilitating access to, coordinating, and ensuring holistic care.				
4	Boys and Girls Club - Youth Development Services	Supportive Services and Outreach	City-wide - Local Target area	Supportive Services and Outreach	CDBG : \$15,000
	Description	Youth Services. National Objective LMC. CDBG Activity Code 05D.			
	Target Date for Completion	09/30/2020			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	<p>An estimated 70 children will benefit from these scholarships. Of those approximately:</p> <p>20% (0-30% Area Median Income) 40% (31-50% Area Median Income) 40% (51-80% Area Median Income)</p> <p>5 Chronically Homeless Persons 10 Homeless Persons 0 Special Needs Persons</p>			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	610 E. 42nd Street, Garden City, Idaho 83714 9325 W Mossywood Dr, Boise, ID 83709			
Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Youth will be provided with scholarships for participation in before/after school programs and/or summer programs. These programs provide activities, child care, tutoring, social interaction, and meals. Services ensure that vulnerable youth are provided a safe environment to grow (academically and socially) while their parents work.				
5	Create Common Good - Foodservice Training and Job Placement	Supportive Services and Outreach	City-wide - Local Target area	Supportive Services and Outreach	CDBG : \$27,517
	Description	Employment Training. National Objective LMC. CDBG Activity Code 05H.			
	Target Date for Completion	09/30/2020			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	<p>60% (0-30% Area Median Income) 20% (31-50% Area Median Income) 20% (51-80% Area Median Income)</p> <p>3 Chronically Homeless 26 Homeless 31 Special Needs</p>			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	2513 S. Federal Way, Boise, Idaho 83705			
Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	<p>Create Common Good (CCG) uses food to change lives and build healthy communities for our most vulnerable neighbors who are overcoming significant barriers to employment. Through our eight-week Foodservice Training and Job Placement program, we are committed to reducing financial instability for our community members that are experiencing homelessness and reliance on SNAP benefits.</p> <p>In our commercial kitchen, our trainees master the skills necessary to successfully work in the foodservice industry. Focusing on food safety, kitchen math, recipe preparation, kitchen sanitation, knife skills, and professionalism, we empower our trainees to create a fresh start for themselves. CCG serves individuals from all walks of life with varied backgrounds including: those experiencing homelessness, refugees, women escaping domestic violence, past incarceration, addiction, veterans, mental or physical disabilities; many facing multiple barriers.</p>				

6	Our Path Home - CATCH	Supportive Services and Outreach	City-wide - Local Target area	Supportive Services and Outreach	CDBG : \$25,000
	Description	Other Public Services. National Objective LMC. CDBG Activity Code 05Z.			
	Target Date for Completion	09/30/2020			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	1500 non-duplicated persons will be served. 75% (0-30% Area Median Income) 15% (31-50% Area Median Income) 10% (51-80% Area Median Income) 114 Chronically Households 1251 Homeless Persons 135 Special Needs Persons			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	503 S. Americana Boulevard, Boise, Idaho			
Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	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 launching and managing this new community wide partnership. Coordinated Entry strives to take a fragmented system of care and build one access point, one assessment of service needs, and one prioritized queue for all persons wanting to end their homelessness. The Program Director role serves as the programmatic leader of Our Path Home, charged with implementing the Coordinated Entry System, administering the program, managing relationships with all CoC providers, supervising Our Path Home staff members and volunteers, and continuously improving the public-private partnership in accordance with national evidence-based practices.				
7	Moonlake Consulting - New Construction Rental Housing	Increase supply of affordable/accessible rentals	City-wide - Local Target area	Increase supply of affordable/accessible rentals	HOME : \$550,000
	Description	New multi-family construction. National Objective LMH			
	Target Date for Completion	09/30/2021			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	0-30% - 2 units 31-50% - 15 units 51-80% - 28 units Market Rate - 5 units			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	5th and Grove			
Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Acquisition and construction of 50 units of multi-family housing in the heart of downtown Boise. This project will serve primarily households under 80% AMI. 4-HOME assisted units will be developed.				
8	Northwest Real Estate Capital Corp. - New Construction Rental Housing	Increase supply of affordable/accessible rentals	City-wide - Local Target area	Increase supply of affordable/accessible rentals	HOME : \$1,000,000
	Description	Increasing access to a variety of affordable rental housing units in Boise. National Objective LMH			
	Target Date for Completion	09/30/2021			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	80 units will be constructed 0-30% - 8 units 31-50% - 5 units 51-80% - 67 units			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Still negotiating terms - will be finalized prior to submission of Low-Income Housing Tax Credits			
Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Acquisition and new Construction of 80-units of multi-family housing in the bench area of Boise; contingent upon receiving Low-Income Housing Tax Credits. This will provide 6-HOME assisted units.				
9	El-Ada Community Action Partnership - New Construction Rental Housing	Increase supply of affordable/accessible rentals	City-wide - Local Target area	Increase supply of affordable/accessible rentals	HOME : \$750,000
	Description	Increasing access to a variety of affordable rental housing units in Boise. National Objective LMH			
	Target Date for Completion	09/30/2021			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	28 units will be constructed 31-50% - 6 units 51-80% - 19 units Market - 3 units			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	10881 W. Florence, Boise, Idaho			
Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Construction of 28 units of multi-family housing, contingent upon receiving Low-Income Housing Tax Credits. This will create 6-HOME assisted units.				
10	Valor Pointe Permanent Supportive Housing	Increase supply of affordable/accessible rentals	City-wide - Local Target area	Increase supply of affordable/accessible rentals	CDBG : \$250,000
	Description	Water/Sewer Improvements. National Objective LMH. CDBG Activity Code 03J			
	Target Date for Completion	09/30/2020			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	28 units 0-30% - 5 units 31-50% - 15 units 51-80% - 7 units Manager Unit - 1			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	4203 W. State Street, Boise, Idaho			
Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Assist with the infrastructure to complete the permanent supportive housing project. This may include water/sewer improvements, street improvements, or sidewalk construction. The matrix code will be updated to reflect the activity.				

11	Preserve older home and rental units	Preserve older homeowner and rental units	City-wide - Local Target area	Preserve older homeowner and rental units	CDBG : \$788,764
	Description	Home improvements and housing refinancing for income eligible households. National Objective LMH. CDBG Activity Code 14.			
	Target Date for Completion	09/30/2020			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	City-Owned Rental Housing - Final 30 Units 0-30% - 10 units 31-50% - 15 units 51-80% - 5 Owner Occupied Preservation 0-30% - 1 31-50% - 3 51-80% - 2			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	2717 S. Vista, Boise, Idaho (City-Owned) TBD for Owner Occupied			
Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Assist income qualified homeowners with home improvements. Where feasible, refinance first position loans and provide home improvements to preserve affordability Remodel final 30-units at Vista complex.				
12	Affordable Homeownership	Increase affordable homeownership options	City-wide - Local Target area	Increase affordable homeownership options	HOME : \$200,000
	Description	Acquisition of single-family homes for income eligible households. National Objective LMH.			
	Target Date for Completion	09/30/2020			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	31-50% - 2 households 51-80% - 3 households			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	TBD			
Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	HOME funds will support the acquisition of single family houses with downpayment assistance for income eligible families whom purchase a property in the municipal boundaries of Boise.				
13	Neighborhood Livability	Increase Neighborhood Livability	City-wide - Local Target area	Increase Neighborhood Livability	CDBG : \$150,000
	Description	The City will use funds that support projects improving infrastructure, public art, public facilities, etc. National Objective LMA. CDBG Activity Code 3.			
	Target Date for Completion	09/30/2020			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	20,000 persons - Low Mod Activity 51% low-mod			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	TBD			
Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Public Art, Facilities, and/or Transportation improvements				
14	Administration	Supportive Services and Outreach Increase supply of affordable/accessibile rentals Preserve older homeowner and rental units Increase affordable homeownership options Increase Neighborhood Livability	City-wide - Local Target area	Supportive Services and Outreach Address needs of Chronically Homeless Households Increase supply of affordable/accessibile rentals Homeless Prevention and Rapid Re-housing Preserve older homeowner and rental units Increase affordable homeownership options Increase Neighborhood Livability	CDBG : \$2,734,766 HOME : \$72,013
	Description	Boise City will use 10% of HOME Entitlement funds (\$72,013) and 20% of CDBG Entitlement funds (\$273,466) and maximum allowed from Program Income for administration of these programs and projects in 2019.			
	Target Date for Completion	09/30/2020			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	N/A			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	150 N. Capitol Boulevard, Boise, Idaho			
Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	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 target funding or programs to specific geographies within the municipal boundaries of Boise. Funds are allocated based upon need, priorities, and goals.

Geographic Distribution

Target Area	Percentage of Funds
City-wide	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City's primary method of allocating CDBG, HOME, and local funds is to assist low- to moderate-income and special needs populations.

Discussion

The Annual Action Plan (fourth) for Program Year 2019 is continuing to be guided by public comment period from the Five-Year Consolidated Plan, Public Service applications, HOME applications, Neighborhood feedback, and other city of Boise priorities. The pressing need identified by citizens was increasing the number of affordable and accessible rental units. The continues to be a high priority need. The city of Boise (City) is supporting three (3) tax-credit applications submitted by the El-Ada, Northwest Real Estate Capitol Corp., and Moonlake Consulting. These three projects would bring an additional 156 units of newly constructed rental housing to Boise by 2021.

The City continues to educate on the complexity of developing affordable housing from concept to reality. Context is provided that to construct 30 units of affordable rental housing, 13 funding partners had to collaborate. The City has worked diligently to foster relationships with developers, funding partners, and look to existing resources that can assist in the production of more affordable rental units. This effort has come to fruition with a competitive application for \$2.4 million of HOME funds; yielding three projects (out of five submitted) that were found to have developer capacity, financial capacity, will comply with cross-cutting federal regulations, and fill a need in the community.

Emphasis continues to be placed on collaborating and strategically realigning resources to ensure a successful implementation of Permanent Supportive Housing. To achieve this, public service and local funds have started to realign. This realignment is for agencies that will or have services in place that can meet the needs of the most vulnerable who have transitioned to permanent housing from homelessness. Realignment will provide one piece of a funding puzzle for on-going client centered

supportive services.

Again, while not determined a pressing need by citizens, data continues to demonstrate the priority for assisting income eligible families to become homeowners in Boise. Data from April 2019 shows the average purchase price in Ada County is \$300,000 for a single-family home. This acquisition price continues to price those earning 80% or less of area median income out. Making financial resources available is critical. Finally, having resources to assist those with home improvements is key to preserving and maintaining an affordable housing stock in Boise.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

As a participating jurisdiction, the city of Boise (City) dedicates HOME and CDBGI funding for the development, creation, and preservation of affordable housing.

One Year Goals for the Number of Households to be Supported	
Homeless	26
Non-Homeless	30
Special-Needs	0
Total	56

Table 9 - 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	156
Rehab of Existing Units	36
Acquisition of Existing Units	5
Total	187

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Investments will be directed at the development of new affordable rental housing and preservation of existing housing units. Preservation may include the rehabilitation of older units or downpayment assistance for the purchase of an existing single family home. This helps to meet the housing needs of low-income households who wish to have housing options in Boise. This continues to align with data from the 2015 Housing Needs Assessment, data from the Five-Year Consolidated Plan, updated rental vacancy rates, real estate market trends.

HOME funds will support 156 new units of rental housing, contingent upon approval of Low-Income Housing Tax Credits.

CBDG funds will assist with infrastructure improvements on the previously funded Valor Pointe (PY18) for 28-units of Permanent Supportive Housing for veterans.

AP-60 Public Housing – 91.220(h)

Introduction

The Boise City Housing Authority (BCHA) has recently submitted its Annual Action Plan, which was used to create the following Annual Action Plan for Public Housing.

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

BCHA continues to operate 60 units of Public Housing and 1329 Housing Choice Vouchers.

Additionally, it will:

- Continue to apply for additional housing opportunities that may become available to create additional rental housing for low-income families.
 - Work with the City, housing finance agencies and local partners to target resources towards specific housing needs that can benefit the BCACHA client base.
 - Participate in local community groups that focus on affordable housing and homelessness.
 - Affirmatively market to races/ethnicities shown to have disproportionate needs.
 - Conduct outreach to local landlords and provide information/resources about various programs and the benefits of participating.

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 encourages public housing resident to participate in homeownership by:

- Referring families 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.
 - Provide one-on-one meetings with a Homeownership Coordinator to determine short and long term goals in obtaining homeownership and to make a plan to reduce any barriers that need to be addressed.
 - Collaborate with nonprofit partner agencies, lenders, and realtors in the delivery of counseling services for low- to moderate-income first-time homebuyers in the FSS/HCV programs.
 - Expand partnerships with community organizations, lending institutions, and real estate

professionals.

- Provide Section 8 Homeownership Vouchers and assist, at a minimum, 10 families with purchasing a home over the next five-year period.
- Actively market the Homeownership program to existing voucher holders through quarterly newsletters and attending the annual recertification meetings for voucher holders to explain the programs.

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) planning process. The CoC is a group of community members who are responsible for the planning and implementation of interventions to prevent and reduce homelessness in Ada County. The plan to prevent and reduce homelessness includes a system of outreach, engagement, and assessment; emergency shelter; rapid re-housing; transitional housing; permanent housing and prevention strategies.

The City of Boise provides administrative support and facilitation for the CoC and is committed to the CoC's mission. The CoC's priorities combine both the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act and local planning processes.

- **The City’s Role**

As the lead agency and collaborative applicant for the Boise City/Ada County Continuum of Care, the City of Boise coordinates communication, facilitates meetings, and manages strategy development, annual reporting, and HUD application oversight. The City now contracts with the Institute for Community Alliances (ICA) to manage the Homeless Management Information System (HMIS) used to meet data collection, management, and reporting standards on client data and housing and services provided.

- The **Executive Committee** is the decision-making authority of the CoC. The Executive Committee is responsible for ensuring the CoC meets the standards set forth in 24 CFR Part 578. As part of this responsibility, the Executive Committee oversees the CoC’s standing committees.
- The **Coordinating Team** takes part in high-level planning for the CoC and increases public awareness and participation in preventing, reducing, and ending homelessness. Meetings of this body offer a regular opportunity to provide feedback and input to the Executive Committee and lead agency, to network with organizations, agencies, and individuals providing homeless services, to receive training on best practices, and to stay up to date on CoC activities.
- **Standing Committees** include Planning and Development, Data and Performance, Score and Rank, Housing, Our Path Home Evaluation. Each of the standing committees form sub-committees and working 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 priority during the next year for reaching out to persons experiencing homelessness and assessing their individual needs through coordinated entry and street outreach. Street outreach is provided by peer specialists and a housing specialist to connect persons experiencing unsheltered homelessness with services, including connecting them to the coordinated entry access point and mainstream resources.

Coordinated entry has entered its second year of implementation and has continued to add service providers and agencies to the partnership. The Our Path Home Evaluation Committee (and advisory board) has defined the relevant outputs and outcomes and will begin this year to track that are associated with coordinated entry and the value of the assessment process. The Data and Performance Committee plans to design a data monitoring tool to continuously evaluate the value added of coordinated entry and the degree to which street outreach effectively engages unsheltered persons.

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. There are many service providers that provide services to both homeless and non-homeless low-income populations in Boise City/Ada County. These include providers of primary health care, mental health, and substance use disorder services.

The Mayor continues to host roundtables that focus on solutions to housing and homelessness. Coordinated Entry is a key component to the strategies to deploy in response to need. It should be noted that gauging the exact number of persons experiencing homeless and chronic homelessness is difficult. However, by triangulating the data now available through coordinated entry with the number of entries into street outreach projects and the number of entries into the shelter system with the Point-In-Time Count data, the CoC has a more accurate picture of its resource capacity and gaps in care. It should be noted that both emergency shelters are members of the Continuum of Care; however, neither shelter accepts federal funds and only one emergency shelter enters data into HMIS.

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

With the launch of Coordinated Entry and transitioning to the ownership of a Homeless Management Information System (HMIS), the CoC's Data and Performance Committee will continue to develop

baseline data for lengths of time individuals and families remain homeless and common factors that contribute to the difficulty of accessing housing. The CoC also has Youth Homelessness Working Group whose purpose is to understand and describe the state of youth homelessness in Ada County with the goal of recommending strategies to the Executive Committee.

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. Affordable housing is a serious challenge for the CoC. Boise's Mayor continues to convene roundtables that address housing and homelessness. This outreach brings together faith leaders, funders, governmental entities, universities, and nonprofits in an effort to better understand the challenges of homelessness and identify solutions to prevent homelessness in the future.

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.

The City of Boise coordinates the Boise City/Ada County Continuum of Care (CoC). Jesse Tree, the Boise School District, CATCH, Inc., and El-Ada Community Action Partnership, all members of the CoC, provide homelessness prevention services for individuals and families who are at risk of homelessness. The City provides local funding to the Boise School District for homeless prevention. Coordinated Entry continues to establish stronger connections and coordination to better coordinate discharge efforts. A new permanent supportive housing project, set to open in Fall 2018, has brought together the law enforcement, local hospitals, and low-income healthcare clinics in an unprecedented way in Ada County to ensure the most vulnerable, high utilizers of our emergency systems find and sustain permanent housing.

The Boise City/Ada County Housing Authority (BCACHA) and Supportive Housing and Innovative Partnership (SHIP) Permanent Supportive Housing 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. The Women's and Children's Alliance Transitional Housing Program has SOAR trained case managers. These case managers assist homeless participants in navigating and expediting the application process for SSI/SSDI. 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 homeless is a critical component in moving a person from homelessness to stable, permanent housing. BCACHA coordinates housing assistance with Terry Reilly (a community health center who accepts Medicaid). Terry Reilly assists people in need of

mental health care, primary care, dental services, inpatient mental health treatment, and detoxification services. BCACHA also administers the Pathways program which links health outcomes with housing.

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 Transitional Housing (TH) program provide case management to assist families in job searches. Housing Authority residents 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

As the Boise City/Ada County Continuum of Care continues to implement and evaluate not only coordinated entry but also the transition from the previous HMIS provider to a new one, the CoC will be better positioned to make data-driven decisions based upon local need.

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

Introduction:

Previous outreach for obtaining comments on barriers to affordable housing have yielded comments that the review process is challenging for developers. The city of Boise's Planning and Development Services Department provides an on-line review process that allows for an electronic submission. One of the challenges in working a project through the development review process is that applicants often do not provide the full depth of information and disclosure that allows planners and reviewers to approve a development proposal in the timeliest manner.

As demonstrated in the last years Boise Citizen Survey and comments from three neighborhood associations; improvements on the availability of housing near desired locations and affordability of housing is a priority; while maintaining current housing conditions. Given the continued restrictions based on State statute for affordable housing financing tools, the City is working with a consultant to establish a Housing Land Trust. This Housing Land Trust will be owned and operated by the City of Boise. It is anticipated that this will become an important tool into working with developers to defray costs associated with the construction/preservation of housing.

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

The city of Boise's Planning and Development Services Department electronic review system allows applicants to submit development applications electronically. In addition to expediting the submittal process, an electronic review allows for a level of concurrency in having different city departments and authority's access plan documents. This provides for individual agency reviews occurring at the same time. This system provides for a shorter review timeline because reviewers don't have to spend time physically transferring documents to other offices and departments.

The municipal boundaries of Boise provide an adequate supply of land (based on zoning classifications) that is suitable for construction of multi-family, affordable rental units as a use by right. The city of Boise (City) has limited incentives that could positively impact the cost of new affordable development. A density bonus is available for parcels that connect to transit corridors.

The City has also made some modifications to its on-site parking requirements. These modifications have lowered the required on-site parking spaces in a proposed development. The newer requirements are less stringent and include: for efficiency units-.75 parking space per unit; for one- bedroom units-1 parking space; for two-bedroom units-1.25 parking spaces; for three-bedroom dwellings-1.5 parking slots per unit. Affordable housing projects (meeting HUD income guidelines) and affordability restrictions as defined by the City; the amount of on-site parking may be reduced another 10%. To

qualify for this, the development must have at least 80% of the units meeting the definition of affordable. The City does have a provision for partial waiver of impact fees for affordable development. Sec. 4-12-08 of the Impact Fee Ordinance allows for some exemption for housing that is built for the homeless or for low-income residents. The exemption provision requires that “system improvement costs” must be paid from some other source of funds. It is not clear what the distinction is between “system improvement costs” and capital improvements included in the Capital Improvements Plan.

The City is currently working with a consultant to identify the impact of a variety of incentives that (in addition to land) may help spur the production of rental housing for all income types.

Discussion:

A continued barrier to expanding affordable housing is recruiting developers with the capacity to produce affordable housing. The financial resources available in the community have been inadequate to move proposals forward. Entitlement funds administered by the city of Boise are limited for the purpose of developing affordable housing. Thus, developers must not only be skilled in the construction, but the multiple layers to finance a project.

Up until this Qualified Action Plan (QAP) for Low-Income Housing Tax Credits, a barrier to expanding affordable housing is the conflict of regulation between the Low-Income Tax Credit Program and Affirmatively Furthering Fair Housing. The Low-Income Tax Credit Program prioritizes developments that are in low-income census tract areas. This conflicts with Affirmatively Furthering Fair Housing. Effectively, Affirmatively Furthering Fair Housing strives to increase opportunities for housing that do not continue to concentrate or segregate housing in already identified low-income or racially concentrated areas. This year, the QAP was developed to not penalize projects that are not in a low-income census tract. This improvement has provided the City an opportunity to financially support three different applications for the upcoming application with Idaho Housing and Finance Association.

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

The Annual Action Plan identifies priority needs of underserved populations. This plan highlights the need for outreach and support services to assist underserved populations. Investing in outreach and supportive services helps to build the foundation for coordinated systems in serving the needs of our vulnerable. Other priorities will include working to provide affordable homeownership opportunities, particularly for those identified as very-low income; assisting with home improvements on older housing units to maintain affordability; and working with developers on new affordable rental housing. Preservation of older multi-family affordable housing is an interim strategy to maintaining and sustaining existing housing.

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 Marketing 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.

With the City's facilitation and financial support, the CoC implemented and will continue Coordinated Entry. The CoC will continue to define goals and programs to achieve those goals. CoC agencies and other supportive service providers will help provide outreach to the community who are reluctant to participate in community programs and services such as chronic homeless, immigrants, and refugees.

Through collaborative efforts, agencies collectively can address the obstacles to underserved needs; individually, no single agency can address all obstacles.

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 owns and operates over 300 units of affordable rental housing. Given the low rents, the ability to complete major improvements has been non-existent. The City will invest entitlement funds to preserve these older housing units. This will maintain the affordable housing to some of our communities most vulnerable.

The City will continue to sponsor its Home Improvement Loan program to 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.

Home improvement with refinance for income eligible homeowners. These loans will preserve affordability for the homeowner, improving the safety and efficiency of the housing unit, while improving financial sustainability. A priority population for refinance is special needs populations.

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 reviewed to provide for successful homeownership.

Seeking partnerships and utilizing resources with CDBG and HOME will be explored. As previously mentioned, funds are being allocated for an additional 156 new units of affordable rental housing and continued support for 28 units of Permanent Supportive Housing for Homeless Veteran's.

Actions planned to reduce lead-based paint hazards

Unlike Idaho's neighboring states, the State of Idaho does not administer and 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 the 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. Although essential short-term direct aid such as emergency rental assistance; the thrust of the city of Boise's (City) policy is to address poverty's root causes and assist people in becoming self-sufficient in the long-term goal. Two key components of helping people attain self-sufficiency are employment and affordable housing. Examples of employment programs that directly influence people's ability to escape poverty include job readiness education, micro-enterprise training and assistance, cultural enrichment, and job placement services. The United Way of the Treasure Valley is a key stakeholder in providing grants to employment programs.

The City focuses on housing efforts on: 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 expense 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, Neighbors In Need Trust Fund, 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

If additional gaps to delivering service or new emergening 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, homeless, 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 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 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:

Program Specific Requirements

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

Introduction:

The City expects to generate and deposit approximately \$300,000 into CDBG revolving loan fund accounts during PY 2019. These deposits will come from a variety of sources, including:

- second mortgages for homeownership;
- loan payments from rehabilitated owner occupied units;
- loan payments from rehabilitated non-owner occupied units; and
- income generated from the City's rental housing portfolio

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.	92.00%

**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, the city of Boise (City) will recapture HOME funds for PY19.

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:

Not applicable for PY19.

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.