

## Expected Resources

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

#### Introduction

The City has a history of collaborating with nonprofit service organizations to address priority housing needs. Below is a summary of resources to be utilized during PY 2016-2020.

**HUD resources.** HUD entitlement funding is the primary resource to achieve goals in the Five-Year Consolidated Plan. In PY 2016, the City will receive \$1,299,794 (CDBG) and \$583,007 (HOME). In addition, the City anticipates receiving program income of \$300,000 (CDBG) and \$250,000 (HOME). Program income is earned from rent and loan payments. To administer the CoC, the City expects to receive \$58,642 from McKinney-Vento Funding.

**Federal resources.** Other federal resources used to assist homeless, low- to moderate-income persons and families are shown below. Nonprofit service organizations that receive contracts with the HUD funds are required to report all leveraged resources.

McKinney-Vento funding is secured by the Boise City/Ada County Continuum of Care. As the lead agency, the City is responsible for submitting the application. These funds are not included in the Consolidated Plan.

**State resources.** Developers may access state resources through the Low Income Housing Tax Credit (LIHTC) Program. This program is administered by the Idaho Housing and Finance Association (IHFA). LIHTC projects within the City may be eligible for HOME-CHDO\* set-aside funds. \*Community Housing Development Organization

**Local resources.** Grants for rents, deposits, and utility arrears will be nonprofit service organizations that prevent homelessness. Other

organizations that rapidly re-house those who are homeless are eligible for grant funds. Organizations receiving grants must leverage City resources with administrative and case management services.. The local funding is allocated to projects not included in the Consolidated Plan and is not included in the chart below.

The City’s Specialized Programs Coordinator facilitates fair housing education and is supported by local resources. This position demonstrates the City’s commitment to Affirmatively Furthering Fair Housing.

HCD’s property management leverages five rental units from its rental portfolio to aid community partners (i.e. Boise City/Ada County Housing Authority, Supportive Housing and Innovative Partnerships and Veterans Administration). Rental units are for programs that serve homeless and special needs populations. Partners leverage case management and administration for participants.

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 HCD 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 CAPER. The City has available match in the amount of \$2,815,512.62 (bond financing) and \$1,238,218 (other resources). HOME regulations restrict the percentage of bond financing that can be used as match.

The Boise City Housing Authority receives HOME funds for tenant-based rental assistance (TBRA). TBRA provides affordable housing opportunities for those “least likely to apply” with 24 months of rental assistance. The City will provide the necessary HOME match for TBRA.

Boise City staff track all HOME eligible match funds to ensure the 25% match requirement is met. The City will use an estimated \$1,596,285 in CDBG and \$415,252 in HOME funds for administration over the next five years.

**Anticipated Resources**

| Program | Source | Uses of Funds | Expected Amount Available Year 1 | Expected | Narrative Description |
|---------|--------|---------------|----------------------------------|----------|-----------------------|
|---------|--------|---------------|----------------------------------|----------|-----------------------|

|       | of Funds         |   | Annual Allocation:<br>\$ | Program Income:<br>\$ | Prior Year Resources:<br>\$ | Total:<br>\$ | Amount Available Reminder of ConPlan<br>\$ |  |
|-------|------------------|---|--------------------------|-----------------------|-----------------------------|--------------|--|--|
| CDBG  | public - federal | Acquisition<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services  | 1,299,794                | 300,000               | 0                           | 1,599,794    | 6,150,206                                  | This is based on average over last years. It has been as high as 1.29 million and as low as 1.24 million.  |
| HOME  | public - federal | Acquisition<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental new construction<br>Multifamily rental rehab<br>New construction for ownership<br>TBRA | 583,007                  | 250,000               | 0                           | 833,007      | 2,890,114                                  | Average based on averages and expected decline in funding. Tenant-Based Rental Assistance (\$280,000 Prior Year Resources), the Boise City/Ada County Housing Authority administers this funding |
| Other | public - local   | Housing<br>Other  | 1,000,000                | 0                     | 0                           | 1,000,000    | 0  | General funds allocated for up to 40 new units of Permanent Supportive Housing   |

**Table 1 - Expected Resources – Priority Table**

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

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 \$6-\$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.

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

**Discussion**

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

## 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:<br>\$203,969                       | Public service activities for Low/Moderate Income Housing Benefit: 5000 Households Assisted |
| 2          | Address needs of Chronically Homeless Households | 2016       | 2020     | Affordable Housing Homeless       | City-wide       | Address needs of Chronically Homeless Households | General Fund<br>- PSH:<br>\$1,000,000    | Housing for Homeless added: 55 Household Housing Unit                                       |
| 3          | Increase supply of affordable/accessible rentals | 2016       | 2020     | Affordable Housing                | City-wide       | Increase supply of affordable/accessible rentals | CDBG:<br>\$519,868<br>HOME:<br>\$500,000 | Rental units constructed: 120 Household Housing Unit  |
| 4          | Homeless Prevention and Rapid Re-housing         | 2016       | 2020     | Homeless                          | City-wide       | Homeless Prevention and Rapid Re-housing         | CDBG:<br>\$36,000                        | Public service activities for Low/Moderate Income Housing Benefit: 250 Households Assisted  |
| 5          | Preserve older homeowner and rental units        | 2016       | 2020     | Affordable Housing                | City-wide       | Preserve older homeowner and rental units        | CDBG:<br>\$300,000                       | Homeowner Housing Rehabilitated: 20 Household Housing Unit                                  |

| Sort Order | Goal Name                                 | Start Year | End Year | Category                          | Geographic Area | Needs Addressed                           | Funding         | Goal Outcome Indicator   |
|------------|---|------------|----------|-----------------------------------|-----------------|---|-----------------|--|
| 6          | Increase affordable homeownership options | 2016       | 2020     | Affordable Housing                | City-wide       | Increase affordable homeownership options | HOME: \$336,983 | Direct Financial Assistance to Homebuyers: 8 Households Assisted   |
| 7          | Increase Neighborhood Livability          | 2016       | 2020     | Non-Housing Community Development | City-wide       | Increase Neighborhood Livability          | CDBG: \$300,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted |

Table 2 – Goals Summary

## Goal Descriptions

|   |                         |  |
|---|-------------------------|--|
| 1 | <b>Goal Name</b>        | Supportive Services and Outreach   |
|   | <b>Goal Description</b> | Many households in Boise are priced out of the appreciating housing market. This economic stress on individuals and families is further exacerbated by the lack of other services that also contribute to a positive living situation. Many households which are at the lower end of the income spectrum are also dealing with other challenges that make it more 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. The City, through its local trust fund and federal allocations, partners with local agencies and charitable groups to provide a level of basic services to assist those 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 systems can assist people challenged by poverty in getting the necessary help they need to overcome a range of challenging situations. |

|   |                         |   |
|---|-------------------------|---|
| 2 | <b>Goal Name</b>        | Address needs of Chronically Homeless Households  |
|   | <b>Goal Description</b> | <p>The individuals and households who are experiencing chronic homelessness are the most challenging subpopulation to place in affordable rental housing. Those with multiple episodes of homelessness may have co-occurring mental health and substance abuse issues; or co-morbidities. The CoC has adopted Housing First (Permanent Supportive Housing) for chronically homeless households. The City, in collaboration with Idaho Housing and Finance Association, Boise City/Ada County Housing Authority, private landlords, Terry Reilly, and CATCH Inc. will make available up to 55-units of Permanent Supportive Housing. Up to 40-units will be site-based and the other 15-units will be scattered site. The physical space is one piece of Permanent Supportive Housing. The more critical component is client-centered supportive services. This will ensure that chronically homeless households have the best chance possible of maintaining stability in provided housing. Local funds will fund the system development for Coordinated Entry in Annual Action Plan 2016. This is the first phase to creating a comprehensive and organized system for assuring Housing First is successful.</p> |
| 3 | <b>Goal Name</b>        | Increase supply of affordable/accessible rentals  |
|   | <b>Goal Description</b> | <p>The private non-subsidized rental market is not able to produce an adequate supply of affordable and accessible housing units for the low income households; particularly those earning less than 50% of AMI. The growing Boise population and employment opportunities have resulted in high demand for any available rental units. In response to the demand, new multi-family units have been constructed that are market rate rental units. As land, hard, and soft costs to develop the units' increases, investors and owners have to rent the new units at rates that exceed what very low, low and moderate income households can afford. Therefore, private developers have a difficult time making affordable rental developments pencil out. The City is working with developers to expand affordable and accessible rental housing, by using federal and local resources to assist private developers. The City's resources will be combined with Idaho Housing and Finance Association programs (tax credits and/or bond financing). At minimum, 120-units will be started in Annual Action Plan 2016.</p>  |



|   |                         |   |
|---|-------------------------|---|
| 4 | <b>Goal Name</b>        | Homeless Prevention and Rapid Re-housing  |
|   | <b>Goal Description</b> | Homeless Prevention is achieved through one-time rent/utility arrear payment and is identified as a successful strategy. This maintains the housing unit for the household and if not for this one-time assistance, the household would become homeless. The City, with federal and local funds will support two agencies that provide one-time rental/utility arrears. These two agencies will support up to 300 households. Rapidly re-housing is an effective approach for minimizing the damaging effects of homelessness. Households that are currently in an emergency shelter are rapidly placed into permanent housing. Local funds provide rental, deposit, and utility support for six months. Agencies receiving federal or local funds must provide case management and administration support as match.  |
| 5 | <b>Goal Name</b>        | Preserve older homeowner and rental units   |
|   | <b>Goal Description</b> | Both hard and soft costs associated with the construction of new housing continue to increase in Boise. It is more cost effective and involves less environmental impact to maintain and preserve the existing housing stock. Approximately 30% of the single family and 20% of the multi-family housing units in Boise are over 30 years old. Basic health and safety 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, plumbing, and electrical systems. Additionally, many of these homes lack energy 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 and make the homes more affordable to residents with limited income. Homes occupied by elderly and persons with disabilities may need of accessibility improvements so that the residents can maintain a higher level of independence and not be forced to move to an institutional setting. 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. As program income will be used to fund loans, it is anticipated that 20 housing units will be improved. |

|   |                         |   |
|---|-------------------------|---|
| 6 | <b>Goal Name</b>        | Increase affordable homeownership options   |
|   | <b>Goal Description</b> | While the homeowner housing market in Boise has appreciated considerably over the last couple of years, there is becoming fewer single family homes available to those earning less than 80% of AMI. Often, with downpayment assistance, households with good credit and stable employment can move into the ranks of homeowners. Making investments in single-family housing units for households under 80% of AMI, with priority on 60% or less, will benefit Boise in the long-term. Homeownership provides stability for a household and is local economic driver. Using program income and regulatory set-aside funds, the City will create 8 new homeownership opportunities. |
| 7 | <b>Goal Name</b>        | Increase Neighborhood Livability  |
|   | <b>Goal Description</b> | 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

The City has allocated CDBG and HOME funds to projects in Program Year 2016 that meet Priority Needs and Annual Goals. These were refined after an extensive public comment period. During Annual Action Plan 2016, priority will be on developing affordable rental housing, public services, improved livability, and preserving affordable living environments. Collaboration is key as up to 120-units of affordable rental housing. Projects that are funded with local investments are not included in this project list; as they are not entered into the Integrated Disbursement Information System (IDIS).

### Projects

| #  | Project Name   |
|----|--|
| 1  | Terry Reilly Boise Clinic (medical care)                 |
| 2  | Giraffe Laugh Early Learning Childcare                   |
| 3  | Emergency Rental and Mercy Assistance                    |
| 4  | Finally Home!  |
| 5  | Listening to and Caring for Victims of Domestic Violence |
| 6  | Affordable Homeownership                                 |
| 7  | Affordable Rental Housing                                |
| 8  | Boise Home Improvement Loan Program                      |
| 10 | Program Administration                                   |
| 11 | Improve Neighborhood Livability                          |
| 12 | Permanent Supportive Housing Units                       |

**Table 3 - Project Information**

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

Allocation priorities were made based upon annual goals and priority needs; agency funding requests and needs; and current opportunities to meet goals.

**AP-38 Project Summary**  
**Project Summary Information**

|   |  |  |
|---|--|--|
| 1 | <b>Project Name</b>  | Terry Reilly Boise Clinic (medical care)   |
|   | <b>Target Area</b>   | City-wide  |
|   | <b>Goals Supported</b>   | Supportive Services and Outreach<br>Address needs of Chronically Homeless Households   |
|   | <b>Needs Addressed</b>   | Supportive Services and Outreach<br>Address needs of Chronically Homeless Households   |
|   | <b>Funding</b>   | CDBG: \$83,200   |
|   | <b>Description</b>   | Medical Care Services. National Objective LMC. CDBG Activity Code 05M.   |
|   | <b>Target Date</b>   | 9/30/2017  |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | An estimated 4,150 households will benefit from this activity.<br>Of those approximately:<br>70% (0-30% Area Median Income)<br>21% (31-50% Area Median Income)<br>7% (51-80% Area Median Income)<br>2% (Over Income) |
|   | <b>Location Description</b>  | 300 S. 23rd Street<br>Boise, Idaho 83702   |
|   | <b>Planned Activities</b>  | Integrated primary and behavioral health care services for very-low income, including those who are homeless.  |
| 2 | <b>Project Name</b>  | Giraffe Laugh Early Learning Childcare   |
|   | <b>Target Area</b>   | City-wide  |
|   | <b>Goals Supported</b>   | Supportive Services and Outreach   |
|   | <b>Needs Addressed</b>   | Supportive Services and Outreach   |
|   | <b>Funding</b>   | CDBG: \$31,200   |
|   | <b>Description</b>   | Childcare scholarships for income eligible children. National Objective LMC. CDBG Activity Code 05L.   |
|   | <b>Target Date</b>   | 9/30/2017  |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | An estimated 100 children will benefit from these scholarships.<br>Of those approximately:<br>69% (0-30% Area Median Income)<br>16% (31-50% Area Median Income)<br>15% (51-80% Area Median Income)                   |

|                           |  |  |
|---------------------------|--|--|
|                           | <b>Location Description</b>  | 901 Resseguie St, Boise<br>1191 W Grand Ave, Boise<br>1617 N. 24th St, Boise<br>3641 N. Market Lane, Boise   |
|                           | <b>Planned Activities</b>  | Provide early learning childcare scholarships to income eligible families.   |
| <b>3</b>                  | <b>Project Name</b>  | Emergency Rental and Mercy Assistance  |
|                           | <b>Target Area</b>   | City-wide  |
|                           | <b>Goals Supported</b>   | Homeless Prevention and Rapid Re-housing   |
|                           | <b>Needs Addressed</b>   | Homeless Prevention and Rapid Re-housing   |
|                           | <b>Funding</b>   | CDBG: \$37,200   |
|                           | <b>Description</b>   | Subsistence payments. National Objective LMC. CDBG Activity Code 05Q.  |
|                           | <b>Target Date</b>   | 9/30/2017  |
|                           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 250 households will benefit from this activity.<br>Of those approximately:<br>35% (0-30% Area Median Income)<br>32% (31-50% Area Median Income)<br>33% (51-80% Area Median Income) |
|                           | <b>Location Description</b>  | 1121 N. Miller Street, Boise   |
| <b>Planned Activities</b> | One time support for rental arrears to income eligible households to prevent homelessness      |  |
| <b>4</b>                  | <b>Project Name</b>  | Finally Home!  |
|                           | <b>Target Area</b>   | City-wide  |
|                           | <b>Goals Supported</b>   | Supportive Services and Outreach<br>Address needs of Chronically Homeless Households   |
|                           | <b>Needs Addressed</b>   | Supportive Services and Outreach<br>Address needs of Chronically Homeless Households   |
|                           | <b>Funding</b>   | CDBG: \$31,200   |
|                           | <b>Description</b>   | Case management for vulnerable populations. National Objective LMC. CDBG Activity Code 5.  |
|                           | <b>Target Date</b>   | 9/30/2017  |

|   |  |  |
|---|--|--|
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 40 homeless persons will benefit from this activity<br>Of those approximately:<br>100% (0-30% Area Median Income)  |
|   | <b>Location Description</b>  | 4308 W. State Street, Boise  |
|   | <b>Planned Activities</b>  | Intensive case management services to ensure that previously sheltered persons successfully transition to permanent housing  |
| 5 | <b>Project Name</b>  | Listening to and Caring for Victims of Domestic Violence   |
|   | <b>Target Area</b>   | City-wide  |
|   | <b>Goals Supported</b>   | Supportive Services and Outreach<br>Homeless Prevention and Rapid Re-housing   |
|   | <b>Needs Addressed</b>   | Supportive Services and Outreach<br>Homeless Prevention and Rapid Re-housing   |
|   | <b>Funding</b>   | CDBG: \$56,200   |
|   | <b>Description</b>   | services for battered and abused spouses. National Objective LMC. CDBG Activity Code 05G.  |
|   | <b>Target Date</b>   | 9/30/2017  |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | An estimated 80 victims will benefit from these services.<br>Of those approximately:<br>75% (0-30% Area Median Income)<br>12% (31-50% Area Median Income)<br>13% (51-80% Area Median Income) |
|   | <b>Location Description</b>  | 720 W. Washington, Boise<br>4477 Willow Lane, Boise  |
|   | <b>Planned Activities</b>  | Case management and counseling for persons who have fled domestic abuse  |
| 6 | <b>Project Name</b>  | Affordable Homeownership   |
|   | <b>Target Area</b>   | City-wide  |
|   | <b>Goals Supported</b>   | Increase affordable homeownership options  |
|   | <b>Needs Addressed</b>   | Increase affordable homeownership options  |
|   | <b>Funding</b>   | HOME: \$337,456  |
|   | <b>Description</b>   | Acquisition, rehabilitation and resale to income eligible households. National Objective LMH.  |
|   | <b>Target Date</b>   | 9/30/2017  |

|                           |  |  |
|---------------------------|--|--|
|                           | <b>Estimate the number and type of families that will benefit from the proposed activities</b>   | Up to 8 homebuyers at 80% AMI or less will benefit.  |
|                           | <b>Location Description</b>  | TBD  |
|                           | <b>Planned Activities</b>  | Acquire, rehabilitate, and sell to income eligible families  |
| 7                         | <b>Project Name</b>  | Affordable Rental Housing  |
|                           | <b>Target Area</b>   | City-wide  |
|                           | <b>Goals Supported</b>   | Increase supply of affordable/accessible rentals   |
|                           | <b>Needs Addressed</b>   | Increase supply of affordable/accessible rentals   |
|                           | <b>Funding</b>   | CDBG: \$441,537<br>HOME: \$412,256   |
|                           | <b>Description</b>   | Construction of rental units in Boise. National Objective LMH. In addition, \$280,000 in already committed HOME funds will be used for TBRA to meet current rental needs.  |
|                           | <b>Target Date</b>   | 6/30/2018  |
|                           | <b>Estimate the number and type of families that will benefit from the proposed activities</b>   | Construction of 120-units of affordable rental housing<br>12 units (0-30% Area Median Income)<br>26 units (31-50% Area Median Income)<br>61 units (51-80% Area Median Income)<br>11 units (Market Rate)<br>10 units (Low/High HOME)<br>Final Section 108 Loan Payment on 80-units of affordable rental housing<br><br>Demolition, site preparation, infrastructure for new affordable housing developments |
|                           | <b>Location Description</b>  | City-wide  |
| <b>Planned Activities</b> | Construction of up to 120 rental units; 10 will be funded with home and targeting low/high HOME rent. In addition, \$280,000 in already committed HOME funds will be used for TBRA to meet rental needs. |  |
| 8                         | <b>Project Name</b>  | Boise Home Improvement Loan Program  |
|                           | <b>Target Area</b>   | City-wide  |
|                           | <b>Goals Supported</b>   | Preserve older homeowner and rental units  |
|                           | <b>Needs Addressed</b>   | Preserve older homeowner and rental units  |



|   |  |  |
|---|--|--|
|   | <b>Funding</b>   | CDBG: \$300,000  |
|   | <b>Description</b>   | Home improvements and housing refinancing for income eligible households. National Objective LMH. CDBG Activity Code 14.   |
|   | <b>Target Date</b>   | 9/30/2017  |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | An estimated 20 owners at 80% AMI or below will benefit.   |
|   | <b>Location Description</b>  | City-wide  |
|   | <b>Planned Activities</b>  | Assist income qualified homeowners with home improvements. Where feasible, refinance first position loans and provide home improvements to preserve affordability  |
| 9 | <b>Project Name</b>  | Program Administration   |
|   | <b>Target Area</b>   | City-wide  |
|   | <b>Goals Supported</b>   | Supportive Services and Outreach<br>Address needs of Chronically Homeless Households<br>Increase supply of affordable/accessible rentals<br>Homeless Prevention and Rapid Re-housing<br>Preserve older homeowner and rental units<br>Increase affordable homeownership options<br>Increase Neighborhood Livability |
|   | <b>Needs Addressed</b>   | Supportive Services and Outreach<br>Address needs of Chronically Homeless Households<br>Increase supply of affordable/accessible rentals<br>Homeless Prevention and Rapid Re-housing<br>Increase affordable homeownership options<br>Increase Neighborhood Livability  |
|   | <b>Funding</b>   | CDBG: \$319,257<br>HOME: \$83,300  |
|   | <b>Description</b>   | Boise City will use 20% of CDBG funds and 10% of HOME funds, as well as 20% of CDBG program income and 10% of HOME program income, for administration of these programs and projects in 2016.  |
|   | <b>Target Date</b>   | 9/30/2017  |

|           |  |   |
|-----------|--|---|
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> |   |
|           | <b>Location Description</b>  |   |
|           | <b>Planned Activities</b>  | Administration of CDBG and HOME programs.   |
| <b>10</b> | <b>Project Name</b>  | Improve Neighborhood Livability   |
|           | <b>Target Area</b>   | City-wide   |
|           | <b>Goals Supported</b>   | Increase Neighborhood Livability  |
|           | <b>Needs Addressed</b>   | Increase Neighborhood Livability  |
|           | <b>Funding</b>   | CDBG: \$300,000   |
|           | <b>Description</b>   | The City will use funds that support projects improving infrastructure, public art, public facilities, etc. National Objective LMA. CDBG Activity Code 3. |
|           | <b>Target Date</b>   | 9/30/2017   |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Public Art, Facilities, Infrastructure  |
|           | <b>Location Description</b>  | City-wide   |
|           | <b>Planned Activities</b>  |   |
| <b>11</b> | <b>Project Name</b>  | Permanent Supportive Housing Units  |
|           | <b>Target Area</b>   | City-wide   |
|           | <b>Goals Supported</b>   | Address needs of Chronically Homeless Households  |
|           | <b>Needs Addressed</b>   | Address needs of Chronically Homeless Households  |
|           | <b>Funding</b>   | General Fund - PSH: \$1,000,000   |
|           | <b>Description</b>   | The City of Boise will provide funding to construct up to 40 units of permanent supportive housing for the homeless in Boise.                             |
|           | <b>Target Date</b>   | 9/30/2018   |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 40 chronically homeless households will be served at this project.  |

|  |                             |  |
|--|-----------------------------|--|
|  | <b>Location Description</b> | TBD  |
|  | <b>Planned Activities</b>   | Construction of 40 supported rental units. |

## **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 does not target funding or programs to specific geographies within the City. Funds are allocated based upon need, priorities, and goals.

### **Geographic Distribution**

| <b>Target Area</b> | <b>Percentage of Funds</b> |
|--------------------|----------------------------|
| City-wide          | 100                        |

**Table 4 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

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

### **Discussion**

During the public comment period, the pressing need identified by citizens was increasing the number of affordable and accessible rental units. To realize the outcome of new, affordable and accessible rental units; time and collaboration are two key resources. The City is working with a developer to bring 120- units of affordable and accessible rental housing by 2018. A recently completed affordable rental housing project took 13 funding partners to become a reality. The City will continue to foster relationships with developers, funding partners, and look to existing resources that can assist in the production of more rental units.

In Annual Action Plan 2016, emphasis will 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 will start to be realigned. 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. Realignment will provide one piece of a funding puzzle for on-going client centered supportive services.

While not determined a pressing need by citizens, data demonstrates the priority for assisting income eligible families to become homeowners in Boise. As the housing market continues its rise, those earning 80% or less of Area Median Income will be priced out. Making financial resources available is critical. Finally, having resources to assist those with home improvements is key to preserving and maintaining affordable housing in Boise.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

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

| <b>One Year Goals for the Number of Households to be Supported</b> |     |
|--|-----|
| Homeless   | 40  |
| Non-Homeless   | 250 |
| Special-Needs  | 14  |
| Total  | 304 |

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

| <b>One Year Goals for the Number of Households Supported Through</b> |     |
|--|-----|
| Rental Assistance  | 250 |
| The Production of New Units  | 120 |
| Rehab of Existing Units  | 20  |
| Acquisition of Existing Units  | 8   |
| Total  | 398 |

**Table 6 - 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 a single family home. This helps to meet the housing needs of low-income households who wish to have housing options in Boise. The City recently adopted Housing Needs Assessment (2015) identified priority needs and actions for meeting affordable housing in the City. As the City works to bring 120 new affordable and accessible units; on-going partnerships and collaboration will be needed to create additional units.

For the development and preservation of affordable homeownership, the City partners with one Community Housing Development Organization (CHDO). This CHDO purchases, rehabilitates, and then sells the single family housing unit to income eligible households. To date, this program has created an affordable homeownership opportunity to a household at 42% Area Median Income and 62% Area Median Income. Neither of these households would have been able to purchase if not for this partnership.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

BCACHA has a PHA Five Year 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**

- 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.
- Continue to increase the number of applicants served from the Housing Choice Voucher waiting list.
- 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**

The BCACHA has a goal of Promoting Homeownership Opportunities with the following objectives:

- Continue to refer 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**



NA - not troubled.

**Discussion**

NA

## **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 planning process. The Boise City/Ada County Continuum of Care (CoC) is implementing strategies that conform with the 2006 Opening Doors: Federal Strategic Plan to Prevent and End Homelessness. As a part of this process collecting data to drive decisions, is key. Annually, one data set that is collected is the Point in Time count (PIT). The PIT identifies the unduplicated number of sheltered and unsheltered homeless persons in Boise on one night in January. This effort is coordinated as part of a statewide count. The PIT is aligned with HUD's national strategy to end homelessness.

### **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 Boise City/Ada County Continuum of Care (CoC) has a Coordinated Entry (CE) outreach system conducted through monthly CoC meetings, involving the CoC geographic area and ESG providers using a standardized Housing Barrier Form. This CE is advertised through meetings and the CoC website. Referring agencies have case managers who work with clients to determine appropriate program referrals. A more effective CE process is being developed. Outreach will be conducted by the CE Working Group (CEWG). The CEWG will educate the CoC at large and will reach out to entities that are not actively engaged to increase awareness of CE. Outreach will be conducted through flyers, newspapers, radio, and websites in English and Spanish. The CEWG will work closely with local refugee agencies. This process will ensure appropriate housing and service referrals by using a well-established assessment tool; training of staff administering the tool; and client-centered conversations for autonomy. The Homeless Management Information System (HMIS) will be used for CE.

The CoC CEWG will identify risk factors for homelessness by using targeted questions in the assessment tool. Data gathered from the assessment tool will be entered into HMIS by the system access points.

To reduce homelessness, designated CE staff will be trained in HMIS data quality standards. The CoC just received direct access to HMIS, this will allow for timely review of the data. The Specialized Programs Coordinator (City of Boise Employee) will provide reports to the Performance Measurement Working Group (PMWG). The PMWG will analyze the data and identify the top three (3) factors in order to set system performance measures to address these factors. The Housing Working Group (HWG) will establish and implement strategies to address these factors. Along with the implementation of CE, prevention assistance and housing counseling will be placed at the housing crisis response system's

front door for screening.

### **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 homeless persons. This is met through a coordinated network of homeless shelters, transitional housing, and permanent supportive 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.

Over the last year, the Mayor has conducted roundtables that focus on solutions to housing and homelessness. Data collected from this and citizen comments support that resources need to focus on Permanent Supportive Housing. This effort was further memorialized by a partnership with the City of Boise, Idaho Housing and Finance, Boise City/Ada County Housing Authority, Terry Reilly, and CATCH Inc. These partners agreed to commit funds and resources for up to 55 units of Permanent Supportive Housing. Fifteen units will be scattered-site and up to 40 units will be site-based.

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

The CoC Performance Measurement Working Group (PMWG) is working on establishing baseline data for: current lengths of time individuals and families remain homeless and common factors that contribute to the difficulty of accessing housing. This data will be analyzed with reports from HMIS. The PMWG will establish performance targets for reducing the length of time that households experience homelessness. The Housing Working Group will establish and implement strategies to address contributing factors. Progress will be monitored monthly. The Coordinated Entry Working Group determined that length of time homeless is a factor for prioritization of families and individuals in Coordinated Entry, which will be implemented in 2016.

The City owns and operates 304 units of affordable housing for very low- & extremely low-income persons. Currently, 20% of these tenants were homeless upon entry. Four units are set-aside for CHOIS PSH vouchers to serve as match for the Boise City/Ada County Housing Authority's CoC grant. Affordable housing is a serious challenge for the CoC. Over the last year, Boise's Mayor has convened roundtables that address housing and homelessness. This outreach brought together faith leaders, funders, governmental entities, universities, and nonprofits in an effort to better understand the challenges of

homelessness. The roundtables identified Permanent Supportive Housing for the chronically homeless as the top priority. This priority also has received support from Idaho Housing and Finance, the City of Boise, and the Boise City Ada/County Housing Authority for collaborative funding.

**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 coordinates the Boise City/Ada County Continuum of Care (CoC). Jesse Tree, the Boise School District, 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 Jesse Tree and the Boise School District for their homelessness prevention programs. The CoC is working to establish stronger connections with the healthcare and corrections systems to better coordinate discharge efforts from those institutions. A CoC working group is planning to implement a Coordinated Entry system. This will increase collaboration between all providers in the housing crisis response system; a team approach to helping people stay housed and helping people who have lost their housing get rehoused. The Ada County Sheriff's Office, local hospitals, and low-income healthcare clinics are involved in implementation of Coordinated Entry.

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**

see above

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

### **Introduction:**

Various public participation forums yielded comments that the perception of the Planning and Development Services' (PDS) review process is challenging for developers. However, in comparing policies, procedures, fees, and other requirements with other regional population centers, the review process does not appear to be as onerous as described by some community stakeholders. 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.

### **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**

PDS has implemented an electronic review system that 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.

Based on the CSI analysis of the Boise zoning classifications that would permit construction of multi-family, affordable rental units as a use by right; it appears that the City has provided for an adequate supply of land that would be suitable for multi-family development. The chart below enumerates the classifications with the number of acres included in the zoning areas that allow multi-family development as a use by right. Over the course of the last few years, the City has added a limited array of 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.

This waiver was just recently used for the first time on a 30-unit affordable housing unit for seniors.

### **Discussion:**

The greatest barrier to expanding affordable housing inventory in Boise is recruiting developers with the capacity to produce affordable housing. The financial resources available in the community have been inadequate to move proposals forward. There is a need for pre-development funds to pay for basic upfront costs of land control, site analysis, soil studies, basic engineering, and design studies. There presently is no Community Housing Development Organization (CHDO) which is working on multi-family affordable housing. Other agencies who are not certified CHDOs (and cannot qualify as a CHDO) have various development proposals in the gestation stage, but cannot close in on a solid development proposal without predevelopment financing. The only local CHDO which has had multi-family development experience has recently undergone extensive staffing changes. NeighborWorks local affiliate has taken a retrenchment approach at least for the near term and is focused on affordable, single family housing units. However, predevelopment funds are not the only missing piece of the puzzle. Private affordable developers have indicated in key informant interviews that the Idaho Housing and Finance Association has adopted a Qualified Allocation Plan (QAP) that favors rural areas over the urban population center of the state. Developers are not willing to invest the necessary predevelopment costs. Some of these costs are the application expense and market study, as they do not feel the current QAP will allow them the necessary points to get a tax credit allocation.

Identifying strategies for funding collaboration will be a continued priority during Program Year 2016. Over the last four months, the City has used parcels it owns to leverage for affordable rental housing. This type of strategy, along with continued collaboration with Idaho Housing and Finance Association will be a key component to moving affordable housing from discussion to reality.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

#### **Actions planned to address obstacles to meeting underserved needs**

The Five-Year Consolidated 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. During Program Year 2016, the City will start a realignment of public and local funds that support agencies whom will provide "supportive services" as part of Permanent Supportive Housing. This aligns with priorities identified during the public comment period and roundtables facilitated by the Mayor. 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.

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

With the City's facilitation and support, the CoC will implement 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.

#### **Actions planned to foster and maintain affordable housing**

In order to address these two barriers and create opportunities for new affordable rental housing, the City will deploy the following strategies. The City of Boise's Planning and Development Services Department is lead for providing planning, coordination, and connecting to local financial resources for developers. Given the barriers related to developer capacity for skills and an array of financing partners, the City is paving the way with community partners. As a first step, the City, Boise City/Ada County Housing Authority and private landlords will provide 15 units of scattered-site Permanent Supportive Housing. Terry Reilly and CATCH, Inc. will provide supportive services. Additionally, the City has committed \$1 million of general funds in collaboration with Low-Income Housing Tax Credits from Idaho Housing and Finance Association. This financial collaboration will provide up to 40 new units of Permanent Supportive Housing in one location.



Currently, the City is leveraging a parcel it owns for the development of 120-units of affordable housing. For these units, the City will work with the developer to secure HOME funds with the City and the State; Affordable Housing Impact Fee Waiver; and an Affordable Housing Developer Incentive. These all become imperative financial resources to ensure the development is completed.

The City will continue to collaborate with Idaho Housing and Finance Association (IHFA) to evaluate strategies to increase development projects in Boise. Currently, a Low Income Housing Tax Credit (LIHTC) Allocation has been created for 30-units of Permanent Supportive Housing. This could be a model moving forward to create more affordable units, while allowing IHFA to keep its Qualified Allocation Plan in place, focusing on rural areas. On-going engagement will center on how the City and IHFA can more effectively coordinate their resources to build an equity pool large enough to create feasible low rent housing projects. The City acknowledges that its resources alone are not sufficient to bring rents down to a level that is affordable to the lowest income households in the community. However, with the support of statewide HOME funds and the use of Private Activity Bonds and LIHTC investments, feasible projects would be possible.

The need to expand the affordable rental inventory is a top priority for the City and this strategy is one which will address the two major challenges constraining the affordable housing production in Boise.

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

### **Actions planned to reduce lead-based paint hazards**

All CDBG and HOME sub-grantees are required to follow the HUD Lead Safe Housing Rule 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 Lead Safe Housing Rule. The City will provide technical assistance and Lead Safe Housing classes at least two times during Program Year 2016. If needed, the City may offer grants to contractors to complete all required

certifications.

### **Actions planned to reduce the number of poverty-level families**

The emphasis of activities funded through local and federal sources is to help people rise out of poverty, rather than mere temporary assistance. Although essential short-term direct aid such as emergency rental assistance; the thrust of the City's 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 City focuses its 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 public transit system, so households can access employment centers that are less expensive than driving a car. Recognizing that limited funds should be focused where the need is greatest, Boise gives preference to projects that directly benefit low- and moderate-income residents or serve low- and moderate-income neighborhoods over those that will benefit the City as a whole. The City finances public improvements such as roads and other infrastructure items with other funds, not CDBG or HOME funds.

### **Actions planned to develop institutional structure**

### **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 Continuum of Care Housing Working Group (HWG) is planning an annual Landlord Engagement event. This will aim to enhance communication between service and housing providers, dispelling myths, providing education and honoring landlords who have chosen to help serve those being referred by service providers.

The City will develop communication tools regarding housing strategies. This will help to coordinate the way in which information is distributed regarding affordable housing options, investments, and goals.

**Discussion:**

see above

## 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 2016. 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. | 148,017        |
| 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              |
| <b>Total Program Income:</b>   | <b>148,017</b> |

#### 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. | 100.00% |

**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 will recapture HOME funds. The City of Boise Recapture Provisions are as follows:

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.

>\$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)

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

For indirect subsidies that support homeownership activities, the City of Boise will use resale provisions when HOME funding is provided to a developer as a subsidy to reduce development costs. The resale provisions are as follows:

The resale method is used when the City of Boise provides HOME funding directly to a developer (CHDO) as a subsidy to reduce development costs, thereby, making the price of the home affordable to the buyer. Commonly referred to as a "Development Subsidy," these funds are not repaid by the developer to the City, but remain with the property for the term of affordability. These subsidies are subject to resale provisions.

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:

Please see the Grantee Specific Attachments for the City of Boise's detailed resale and recapture requirements. The City uses these guidelines for all direct homebuyer subsidies, and for CHDOs and other grantees using HOME funds for development of units for sale.

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 plan to do this.

**Discussion:**

see above