

City of Coeur d'Alene, ID 2023-2027 DRAFT Consolidated Plan for the Community Development Block Grant (CDBG) Program

Plan Approved by HUD

9/26/23

Prepared by Coeur d'Alene's Planning Department



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Executive Summary

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

1. Introduction

The Coeur d'Alene Consolidated Plan presents a strategic vision for housing and community development activities for the period beginning October 2023 and ending September 2027. The document also includes a One Year Action Plan for the City's Fiscal Year 2023-24 that identifies the allocation of federal funding provided to the City by the U.S. Department of Housing and Urban Development (HUD), through the Community Development Block Grant (CDBG) Program. The goals, strategies and projects outlined in the Consolidated Plan and accompanying Action Plan are based on priorities established by the Coeur d'Alene through a combination of research and data analysis, agency and expert consultation, and citizen participation.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

This Consolidated Plan outlines a set of five-year objectives and strategies that the City of Coeur d'Alene will pursue through the application of its federal Community Development Block Grant program resources, as well as through participation with local providers in the network that coordinates the community's system of program and service delivery efforts.

Based on research, data analysis, consultation and citizen participation, this Plan identifies five general priority needs and goals on which the City will focus its resources over the next five years:

1. Maintain and Increase Housing Stock (both ownership and rentals) – This includes activities that support new housing construction such as acquisition, clearance, and street improvements housing, (ownership and rentals), rehabilitation of existing housing (ownership) - Emergency Minor Home Repair and Assistance Program (EMRAP), rehabilitation of existing housing (rentals), down payment assistance – direct financial assistance to homebuyers, residential historic preservation, etc. For information on the city's EMRAP program, visit: <https://www.cdaid.org/236/departments/planning/cdbg/emrap>

2. Public Facility and Infrastructure Projects (serving LMI residents) – This includes acquisition, creation and rehabilitation of public facilities and city facilities, and code enforcement. This includes sidewalks to help make connections, improve ADA accessibility, parks, water/sewer improvements, remediating code enforcement violations, etc.

3. Public Services (serving LMI residents) – This includes support for organizations that serve the LMI population in the support of child care services, mental health services, housing counseling, food banks, health services, legal services, youth services, subsistence assistance, etc.

4. Homelessness Assistance – This includes outreach, emergency shelter, rehousing services and homelessness prevention to persons experiencing or at-risk of homelessness.

5. Economic Development – This includes job creation/retention, business and technical assistance, microenterprise assistance, rehabilitation of publicly or privately owned commercial/industrial properties, etc.

HUD has identified a series of outcomes to be achieved through the application of the resources it provides. The primary outcomes that will be achieved as the City provides funding for and/or carries out activities each year during the period of this Consolidated Plan will include improving the availability, accessibility and affordability of housing; and creating or enhancing suitable living environments. Detailed descriptions of the foregoing priority needs, Consolidated Plan goals, and anticipated outcomes are described in the Strategic Plan and Action Plan sections of this document.

The City of Coeur d'Alene has made a commitment to support and promote activities and programs that benefit LMI residents and all citizens. The City advocates education and outreach to create a strong, involved and aware population who want to participate in community improvement. Furthermore, the City hopes for consistent growth of the CDBG program with widespread benefits through increased participation from stakeholders, innovative proposals and partnerships to make the most of the HUD funding to benefit community members who are most in need and at-risk populations.

3. Evaluation of past performance

The goals and projects identified in this Consolidated Plan and Action Plan represent both a continuation and an evolution of the goals that have been included in the City's Consolidated Plans since it became a CDBG entitlement community. Addressing the community's needs for affordable housing, especially for households with very low and extremely low incomes, has been a priority Consolidated Plan goal since program inception. Due to housing costs increasing and resulting cost burdens for these households continuing to worsen in recent years, goals both to create new affordable housing opportunities, and to maintain the quality of affordable units that currently exist, are being carried forward into the next five-year Plan period.

Finally, the City's past Consolidated Plans have also given priority to addressing the needs of low income and special needs populations, primarily through the delivery of housing assistance grants and support for social services. As housing has become generally less affordable in recent years, the availability of public and private resources to help those with low incomes and special needs still leaves a growing gap in programs and services to meet community needs. Given this trend, this Consolidated Plan and its Strategic and Action Plans will seek to continue providing resources to help address these needs.

4. Summary of citizen participation process and consultation process

The City released a Notice of Funding Availability (NOFA) on March 17 and 31 of 2023 for the Community Opportunity Grant for Plan Year 2023 and held a public forum on April 5, 2023 at 4pm. Two public workshops were held on February 6, 2023 at 12 pm and 6 pm at the St. Vincent de Paul H.E.L.P. Center. A public hearing was held August 15, at 6 pm at City Hall in the library room located at 710 E Mullan Ave., Coeur d'Alene, ID 83814.

5. Summary of public comments

All public comments received thus far are in 100% alignment with the goals proposed in the survey. Two public workshops were held on February 6, 2023. One at 12 pm and one at 6pm. All comments at the public workshops were also in support of affordable housing activities, subsidizing childcare and transportation. A public hearing will be held August 15, 2023 at 6pm. where further public comments may be heard.

During the public hearing, Suzanne Knudsen spoke on behalf of the Regional Accessibility Subcommittee that is through the Human Rights Education Institute (HREI) on the need for accessibility and not just ADA. Many businesses need assistance in upgrading their buildings for accessibility. The issue also applies to renters, but the EMRAP program is geared toward homeownership. There is a concern about youth in foster care needing support. 20-25% of the population in the region is disabled. There are organizations that serve the disabled community, but they don't qualify for CDBG funds.

Councilmember Miller inquired about the use of CDBG funds in support of downpayments and a regional effort on pre-approved Accessory Dwelling Unit (ADU) plans. Councilmember Wood inquired about using CDBG funds to support LMI community members in helping pay their pet deposit fees. Councilmember English followed up saying that maybe there was a possibility under mental health support and emotional support animals.

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

There were a few comments that the City received through the surveys that will not be accepted. They were not relevant to CDBG and were disparaging to City officials.

7. Summary

The Consolidated Plan outlines an array of strategies and tools the City of Coeur d'Alene will utilize during the five-year period beginning October 1, 2023 to address identified community needs. As

described in the Plan, the City's efforts will focus on creating, retaining and maintaining affordable housing opportunities, on overcoming and preventing homelessness, and on supporting efforts to meet the needs of low income and special needs populations.

This document reflects coordinated planning and citizen participation, and also aims to reduce duplication of efforts at the local level and provide smoother delivery of services. It allows community organizations, citizens, and developers to better grasp the context in which the City's CDBG program operates. With this tool, organizations are better able to shape various programs into effective and coordinated regional, local, community, and neighborhood strategies over the next five years. This Consolidated Plan aims to create and expand opportunities for every citizen in Coeur d'Alene, particularly those facing additional challenges due to income, illness, or special needs.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

Agency Role	Name	Department/Agency
Lead Agency	COEUR D'ALENE	
CDBG Administrator	COEUR D'ALENE	Planning Department
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The City of Coeur d'Alene has a full-time employee that administers the City's CDBG program and oversaw the preparation of the Consolidated Plan.

Consolidated Plan Public Contact Information

- Chelsea Nesbit, City of Coeur d'Alene, 710 E. Mullan Avenue, Coeur d'Alene, ID 83814; email: cnesbit@cdaid.org; phone: 208-769-2382
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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The Consolidated Plan was developed with a strong emphasis on community input. One hundred and eighty-nine (189) organizations and stakeholders were contacted during the development of the Consolidated Plan. The City consulted with organizations that assist special needs and low income populations, such as United Way of North Idaho, St. Vincent de Paul, Community Action Partnership and Tesh. A community survey was emailed to all agencies on our stakeholder list, as well as posted on social media, the City's website and printed in the local newspaper. During the 30- day public comment period, the public hearing was advertised in the press twice, on the City's website, social media and CDATV, the City's Public Education and Government Channel. The plan was also available for physical review at City Hall. The City also held forums and workshops as described below. In order to meet the required public comment period timeframe for the Consolidated Plan, the City did a second review following the public hearing with City Council that met all the required noticing required. No comments were received.

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 held a public workshop for the Notice of Funding Availability for the Community Opportunity Grant program for Plan Year 2023 funds and two public forums for the Consolidated Plan to gather information regarding the City's greatest housing and community development needs, including the needs of special populations. The public forums helped to identify potential gaps not being met, and confirmed the goals proposed for the plan were in alignment with the needs of the community. The City also conducted three surveys to gather community input on the biggest needs and priorities for funding. The surveys were of the community-at-large, City department heads and City Council members. The feedback from the forums and surveys was consistent -- the top priorities were housing, mental health, transportation and services for youth and seniors.

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 Region I Homeless Coalition, headed by St. Vincent de Paul, covers all five counties of North Idaho. The City regularly attends their meetings for awareness and coordination to address the needs of the homeless and persons at risk of homelessness within Coeur d'Alene. The City includes this group on its stakeholder list and routinely shares funding availability notices and seeks partnering opportunities. St. Vincent was awarded several grants over the last 5 year plan period, including funds to rehabilitate the

restrooms and conference room, add new doors and provide emergency shelter for those affected by COVID.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

St. Vincent de Paul of North Idaho receives and allocates Emergency Shelter Grant (ESG) funds. The City does not develop performance standards, evaluate outcomes or develop funding policies and procedures for the administration of HMIS, as it does not administer HMIS.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	ST. VINCENT DE PAUL
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation during public workshops, emails, site visits, encouraged participation in public survey. Housing continues to be one of the biggest needs in the community, ongoing coordination with St. Vincent's will be vital in ensuring the support of the homelessness needs, rapid rehousing and emergency housing solutions.
2	Agency/Group/Organization	HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity was consulted regarding a possible down payment assistance program as well as expanding our capacity for minor home repairs in the city. The City is hopeful that there will be an opportunity to implement these activities within the next plan year.
3	Agency/Group/Organization	CDAIDE
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Subsistence

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CDAIDE works closely with the city and the CDBG program. They have received multiple grants for housing and utility subsistence to assist hospitality workers in our community. We have had multiple one on one phone calls and they participate in our workshops and forums as well as surveys and input on housing needs within the hospitality industry.
4	Agency/Group/Organization	Intermax
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers
	What section of the Plan was addressed by Consultation?	Economic Development broadband
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City notifies the stakeholder list of opportunities to provide comments on the Annual Action Plan and 5-Year Plan. The stakeholder list is also notified of grant opportunities through the annual Community Opportunity Grant program. Local broadband providers include Intermax, Spectrum, TDS, Ziplly, and Fatbeam. The City will continue to reach out to this group to see if there are opportunities to expand broadband access for LMI community members.
5	Agency/Group/Organization	KOOTENAI COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Transit and emergency management
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Kootenai County is part of the City's stakeholder list. They are notified of opportunities to comment on the plans and they receive Notice of Funding for the annual community grants. County staff and City staff regularly communicate on transit planning efforts and City staff from the Fire and Planning Departments participate in the All Hazard Mitigation Plan. The Fire and Police Departments also work closely with the Sheriff's office and Office of Emergency Management.
6	Agency/Group/Organization	Coeur d'Alene Regional Chamber
	Agency/Group/Organization Type	Business and Civic Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Coeur d'Alene Regional Chamber is on the City's stakeholder list. The Chamber share the perspective of the business community and provides critical information on the needs of the workforce and service section related to housing and economic development opportunities.
7	Agency/Group/Organization	Coeur d'Alene School District
	Agency/Group/Organization Type	Services-Children Services-Education Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The school district was consulted to gather current data related to households with children under 18. The City works with the school district on a regular basis on community initiatives.
8	Agency/Group/Organization	IDAHO HOUSING AND FINANCE ASSOCIATION
	Agency/Group/Organization Type	Services - Housing Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	IHFA was consulted to receive current data on public housing, housing vouchers, affordable units, and other related information. IHFA participates with the City on the Connect Kootenai on Housing and Growth regional partnership to address housing needs in the region.
9	Agency/Group/Organization	North Idaho College Foundation, Inc.
	Agency/Group/Organization Type	Services-Education Major Employer
	What section of the Plan was addressed by Consultation?	Economic Development

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>NIC was consulted through the outreach process. NIC staff participated in the workshops and online surveys. They expressed the needs of their students and faculty for affordable housing and were exploring different projects that might be viable for CDBG grant funding.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

The City reached out to 189 agencies and organizations within the local jurisdiction. It is unknown if there are any other agency types that were not notified or consulted.

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	St. Vincent de Paul	There are no other plans.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City contacted agencies and organizations through email notifications, online public surveys, press notices, and social media. Included in that list were the department heads of the City of Coeur d'Alene, Kootenai County, Idaho Housing and Finance, Lake City Center, Tesh and other entities that serve the local community. Some survey responses and input by the City's department heads and City Council members was received, but no other governmental input was received to date. The list of stakeholders is attached.

Narrative (optional):

Each agency or organization was initially contacted through email for consultation and coordination and encouraged to complete the community survey. Several organizations were consulted mor in depth for information regarding specific information on homeless, non-homeless special needs, economic development, and housing problems. Anticipated outcomes include solidifying existing partnerships for increasing affordable housing stock, fill in gaps with homeless and special needs populations, improving existing housing stock with common housing problems for the Emergency Minor Home Repair and Accessibility Program, and gaining additional partnerships in workforce development in areas of job training and LMI Entrepreneurs the Community Opportunity Grant.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

The Consolidated Plan was developed with a strong emphasis on community input. The City's Public Education and Government Channel ran advertisements explaining the purpose of the plan and how citizens could contribute. A public survey was emailed to 189 relevant organizations and stakeholders representing community and economic development, community members and businesses, education, financial institutions, City and County government, service providers, housing agencies, disability advocates and real estate development. Information was also placed on the City's web page, social media and advertised in the press twice to advertise the public forums as well as the survey.

Two public workshops were held on February 6, 2023. One at 12 pm and one at 6 pm at St. Vincent's H.E.L.P. Center. The survey was available for participation through March 17, 2023

The City followed its Citizen Participation plan to place a notice in the Coeur d'Alene Press. The City also utilized its Facebook page, website, stakeholder email list to get the word out about the notice.

The general consensus of the participants included the five (5) proposed goals listed in the survey, with an emphasis on affordable housing and services for youth and seniors. Written and verbal comments were accepted, but none were received outside of the survey and the comments at the forums.

A public hearing is set for August 15, 2023 to finalized and hear any further comments on the plan.

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)
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1	Public Meeting	Non-targeted/broad community stakeholders were targeted representing persons with disabilities, minorities & public housing	Two public meetings were held. Attendance was low, but the information we were able to give was helpful and the low attendance allowed us to answer the questions about the process and educated on the	Comments were in alignment with the survey responses, prioritizing affordable housing and activities to support affordable housing. Other priorities were for childcare and transportation.	All comments were accepted.	https://www.cdavid.org/7018/departments/planning/cdbg/con-plan-survey
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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)
			overall CDBG program.			

2	Newspaper Ad	Non-targeted/broad community	Not applicable. The City did two newspaper ads regarding the public comment period and public hearing. There was a previous newspaper ad for the Notice of Funding and corresponding workshop.	No comments were directly received as a result of the ad, but survey responses were received as a result of the ad.		
3	Public Hearing	Non-targeted	Open to the	Suzanne Knudsen spoke on behalf of the Regional Accessibility Subcommittee that is through the Human	There were no	

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)
		d/broad community	public, hearing to be held August 15, 2023 at 6 pm	Rights Education Institute (HREI) on the need for accessibility and not just ADA. Many businesses need assistance in upgrading their buildings for accessibility. The issue also applies to renters, but the EMRAP program is geared toward homeownership. There is a concern about youth in foster care needing support. 20-25% of the population in the region is disabled. There are organizations that serve the disabled community, but they don't qualify for CDBG funds. Councilmember Miller inquired about the use of CDBG funds in support of downpayment assistance and a regional effort on pre-approved Accessory Dwelling Unit (ADU) plans. Councilmember Wood inquired about using CDBG funds to support LMI community members in helping pay their pet deposit fees. Councilmember English followed up saying that maybe there was a possibility under mental health support and emotional support animals.	unaccepted comments received.	

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)
4	Internet Outreach	Non-targeted/broad community	Email outreach to our stakeholder list	Survey responses and comments were in alignment with our proposed goals.	Some survey responses included foul language and comments irrelevant to CDBG. Those responses are included in the final survey response document , but have been edited for language.	

5	Internet Outreach	Non-targeted/broad community	Community Survey sent to stakeholder list, posted on social media and advertised in the CDA Press	Responses to the survey were in 100% alignment with the goals proposed in the survey.	There were a few comments that the City received through the surveys that were not accepted due to irrelevance and disparaging remarks directed toward city officials and council members.	
6	Direct Outreach	Non-targeted/broad community	Coordination with St. Vincent de Paul	We received valuable feedback and data from St. Vincent which is included in this plan.	NA	

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)
			to gather relevant data and input regarding homelessness services, veterans services and other services provided through their programs			

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

In order to estimate the type and number of persons in need of housing assistance, it is important to note HUD's definition of the following terms:

- **Cost Burdened:** A household that pays more than 30% of gross income for housing and utilities.
- **Severely Cost Burdened:** A household that pays more than 50% of gross income for housing and utilities.
- **Housing Problem:** A household that pays more than 30% of income for housing, and/or lives in an overcrowded housing unit, and/or lives in a housing unit with incomplete kitchen or plumbing facilities.
- **Substandard Housing Condition:** A deteriorated or dilapidated housing unit that lacks complete plumbing; complete kitchen facilities; public or well water systems, and heating fuel.
- **Substandard Condition but Suitable for Rehabilitation:** A substandard unit that is both economically and structurally viable.
- **Overcrowding:** The number of renter-occupied housing units with an occupancy ratio of 1.01 or more persons per room (24 CFR 791.402(b))

Cost burden greater than 30% and greater than 50% is the largest housing problem in Coeur d'Alene, solidifying the need of additional affordable housing stock in the City. As noted in the December 2021 Housing Availability and Affordability Study for Kootenai County, 75% of County residents could afford to buy a home in 2016, whereas 75% of County residents cannot afford to buy a home and median home prices are now over \$530,000. From September 2018 to 2020, Idaho had the 3rd fastest growing rent prices in the country and approximately 44% of county households cannot afford to pay average market rent prices. The Regional Housing & Growth Issues Partnership is attempting to educate, inform and engage community members, organizations, jurisdictions, and developers on possible solutions and partnerships to address some of the issues.

In contrast to its housing challenges, the City has an excellent record of working with local organizations such as CDA Area Economic Development Corporation to promote the City as an optimal place to establish a business. The local community college (North Idaho College) and Workforce Development Center provide opportunities for individuals to upgrade and improve employment skills.

According to the U.S. Census Bureau's American Community Survey (ACS) for 2021, the median value of housing was \$309,000, while the median income was only \$42,343. The Coeur d'Alene Association of

Realtors reports on their website that the current average price of a home in Kootenai County, including Coeur d'Alene, is \$517,500. With a median household income for Coeur d'Alene of \$42,343 and the current HUD FY 2022 Income Limits Documentation System identifying the Median Family Income for Kootenai County at \$93,900 the cost of housing is greater than the ability for an average household's ability to purchase.

The estimated five-year housing needs include affordable housing for the LMI, elderly and non-homeless special needs populations; and additional transitional housing and emergency shelter facilities. These needs were determined based on feedback from the public forums, consultation with St. Vincent de Paul, United Way of North Idaho, IHFA, and HUD data tables included in this Plan.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The following tables provided by HUD identify the number and types of families in need of housing assistance by income levels, tenure and household type, and by housing problem. In summary, 41% of households are considered LMI households (80% and below the HUD Area Median Family Income (HAMFI)).

It should be noted that the tables below auto-populate and the data may not be the most current. The current estimated population of the City is closer to 55,000 in 2023.

Demographics	Base Year: 2009	Most Recent Year: 2017	% Change
Population	41,898	48,565	16%
Households	17,245	20,065	16%
Median Income	\$38,410.00	\$47,606.00	24%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,390	2,220	3,685	2,470	9,300
Small Family Households	620	590	1,255	1,010	4,480
Large Family Households	45	100	175	110	605
Household contains at least one person 62-74 years of age	480	350	840	460	2,280
Household contains at least one person age 75 or older	295	615	675	340	595
Households with one or more children 6 years old or younger	385	405	650	545	1,360

Table 6 - Total Households Table

Data Source: 2013-2017 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	70	155	65	60	350	0	50	0	0	50
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	35	0	0	0	35	0	0	0	10	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	40	30	45	115	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	835	480	85	15	1,415	490	215	155	65	925

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	160	610	795	120	1,685	150	170	640	315	1,275
Zero/negative Income (and none of the above problems)	205	0	0	0	205	130	0	0	0	130

Table 7 – Housing Problems Table

Data 2013-2017 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	945	670	180	125	1,920	490	265	155	75	985
Having none of four housing problems	335	830	1,660	850	3,675	290	450	1,695	1,420	3,855
Household has negative income, but none of the other housing problems	205	0	0	0	205	130	0	0	0	130

Table 8 – Housing Problems 2

Data 2013-2017 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	305	460	280	1,045	105	110	290	505
Large Related	30	50	40	120	10	0	55	65
Elderly	230	370	360	960	405	220	315	940
Other	535	385	250	1,170	115	65	135	315
Total need by income	1,100	1,265	930	3,295	635	395	795	1,825

Table 9 – Cost Burden > 30%

Data 2013-2017 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	295	210	10	515	50	100	20	170
Large Related	30	30	0	60	10	0	0	10
Elderly	110	190	80	380	365	60	110	535
Other	480	160	15	655	60	65	25	150
Total need by income	915	590	105	1,610	485	225	155	865

Table 10 – Cost Burden > 50%

Data 2013-2017 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	35	40	30	45	150	0	40	0	0	40

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	0	0	0	0	0	10	10
Other, non-family households	40	0	0	0	40	0	0	0	0	0
Total need by income	75	40	30	45	190	0	40	0	10	50

Table 11 – Crowding Information – 1/2

Data 2013-2017 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source James Curb with the Coeur d'Alene School District provided updated data on the number of homeless students in the district. The current number is 550 students that qualify as homeless from their 2022 numbers. Other household data on income and renters versus owners is not available.

Describe the number and type of single person households in need of housing assistance.

According to the US Census Bureau, the estimated number of single person households in 2021 was 4,347, with 2,313 of those being 65 years of age or older. Of the 7,955 listed in the small families category above, just over half can be estimated as single person households. Roughly 31% of small households are in the HAMFI category, which means it could be estimated that 31% of the single person households are in need of assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the 2021 American Community Survey, 15% of Coeur d'Alene's population have a disability. Among all persons living with a disability in the Coeur d'Alene population, 6.8% have an ambulatory disability, 6.2% have a cognitive disability, 6% have an independent living difficulty, 5.6% have a hearing difficulty, 2.4% have a self-care difficulty and 1.4% have a vision difficulty.

What are the most common housing problems?

The largest challenge facing individuals and families with children are cost burdens exceeding 30% and 50% of HAMFI. Characteristics of individuals and families with children who enter the homeless assistance system include a need for affordable housing, sustainable employment, reduce housing cost burden as well as affordable child care and transportation.

Are any populations/household types more affected than others by these problems?

Households typically affected by these problems are individuals, families with children and the elderly, who are either unemployed or not earning a living wage.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Low-income individuals and families with children who are at imminent risk of residing in shelters or becoming unsheltered include a lack of sustainable employment, lack of the availability of public transportation, and the lack of quality lower-rent housing stock. When individuals are no longer eligible for rapid re-housing assistance, they are faced with limited affordable housing options within Coeur d'Alene. According to St. Vincent de Paul, all Low-Income Permanent Housing units are full, and include waitlists that can extend 9 months. Transitional Housing Units are well utilized in Coeur d'Alene and can include stays up to 12 months in certain housing units. In the absence of these available options coupled with the <1% available and affordable housing rentals on the market, families struggling with homelessness or near-homelessness are likely to need assistance in order to avoid homelessness.

St. Vincent de Paul, a Continuum of Care site in Coeur d'Alene, shared the following information regarding families utilizing HPRR benefits. Families nearing the end of their HPRR assistance are usually in a sustainable situation and that is because the family needed to increase their monthly income either through renewed job skills, more training, or extended education. If the household is unable to work, case management works to collaborate with other agencies to either apply for social security benefits or pair the client with an agency who could assist the client through the legal process of obtaining benefits.

According to St. Vincent de Paul, all situations are case by case but the most common characteristics for individuals seeking assistance include untreated mental illness, chemical dependency, and lack of employment or full time employment. Many jobs in the area are part time and if they are full time there are conflicting issues with school schedules for children and work schedules. A prominent need in a household with children is affordable child care. Families cannot afford child care and that, coupled with a lack of affordable housing in this area, creates a situation where families cannot afford for both parents to not be working, if there are in fact two parents in the household. A common situation

for families obtaining assistance is that they make too much money to receive benefits like food stamps or Medicaid but they do not make enough to afford both a months' worth of groceries or rent.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Not Applicable. The City of Coeur d'Alene does not estimate at-risk populations.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Instability and an increased risk of homelessness in Coeur d'Alene are both characterized by the lack of employment and/or mental or physical disabilities as well as increasing housing costs in combination with low paying employment.

Discussion

Affordable housing continues to be a priority need in the City, and therefore, the goals to increase for sale affordable housing and increase affordable rental housing continue to be included in this 5-Year Plan.

Specific data is not available for the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking. A Housing Inventory Chart obtained from IHFA identifies unmet needs in Region I, covering a 5-County area. The data categorizes needs in three areas: Emergency Shelter, Transitional Housing, and Permanent Supportive Housing.

For purposes of reporting the data, a bed is a literal bed—single, bunk, full, queen or king. A unit on the other hand can be a congregate facility such as a house, apartment, rooms within a house, etc. Under the Emergency Shelter Category, there is a need for 22 Beds for Households without Children and under Transitional Housing there is a need for 33 Beds for Households without Children. Permanent Supportive Housing has a need for 75 Beds for Households with at Least One Adult and One Child, 14 Units for Households with at Least One Adult and One Child, and 40 Beds for Households without Children. This adds up to a need of 170 beds and 14 units within the five-County Region 1 of North Idaho.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines "disproportionately greater need" when the percentage of persons in a specific racial or ethnic group is at least 10 percentage points higher than the persons in the category as a whole. In each Area Median Income category tables using 2013-2017 data below under "Has one or more of four housing problems", White comprises 96% of the total count, which correlates with the total population being estimated at 94% White.

Comparing the housing problems with the population by race identifies that there is a correlation between the two. The U.S. Census Bureau American Community Survey Population by Race data 2021 estimates that White persons comprise 94% of Coeur d'Alene's population, followed by Hispanic (5.6%), American Indian/Alaskan Native (1.1%), Asian (1.1%), Black/African American (0.4%), and Native Hawaiian and Other Pacific Islander (0.0%).

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,745	315	335
White	1,680	315	245
Black / African American	0	0	0
Asian	4	0	45
American Indian, Alaska Native	20	0	35
Pacific Islander	0	0	0
Hispanic	20	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2013-2017 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,715	500	0
White	1,545	490	0
Black / African American	0	0	0
Asian	20	0	0
American Indian, Alaska Native	54	0	0
Pacific Islander	0	0	0
Hispanic	35	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2013-2017 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,775	1,910	0
White	1,675	1,675	0
Black / African American	10	0	0
Asian	0	95	0
American Indian, Alaska Native	30	15	0
Pacific Islander	0	0	0
Hispanic	10	95	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2013-2017 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	635	1,835	0
White	550	1,675	0
Black / African American	0	0	0
Asian	55	0	0
American Indian, Alaska Native	0	80	0
Pacific Islander	0	0	0
Hispanic	10	55	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2013-2017 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

According to the 2009-2013 Comprehensive Housing Affordability Strategy (CHAS) data above, in the City of Coeur d'Alene, the following groups have a disproportionate need:

- White, 0%-30% of Area Median Income
- White, 30-50% of Area Median Income
- White, 50-80% of Area Median Income
- White, 80-100% of Area Median Income

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As with the previous section with Housing Problems, HUD defines "disproportionately greater need" when the percentage of persons in a specific racial or ethnic group is at least 10 percentage points higher than the persons in the category as a whole. In each Area Median Income category tables using 2013-2017 CHAS data below under "Has one or more of four housing problems," percentage points for Black/African American, American Indian/Alaska Native, and Hispanic range between 0%-5% of the total count; while White ranges at 95% of the total count.

Comparing the housing problems with the population by race identifies that there is a correlation between the two. The U.S. Census Bureau, 2016-2021 American Community Survey 5-Year Estimates Population by Race data identifies that White persons comprise 94.4% of Coeur d'Alene's population, followed by Hispanic (5.6%), Asian (1.1%), American Indian/Alaskan Native (1.1%), Black/African American (0.4%), and Native Hawaiian, and Other Pacific Islander (0.0%).

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,435	625	335
White	1,370	625	245
Black / African American	0	0	0
Asian	4	0	45
American Indian, Alaska Native	20	0	35
Pacific Islander	0	0	0
Hispanic	20	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	935	1,280	0
White	845	1,195	0
Black / African American	0	0	0
Asian	20	0	0
American Indian, Alaska Native	54	0	0
Pacific Islander	0	0	0
Hispanic	20	15	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	335	3,355	0
White	325	3,015	0
Black / African American	10	0	0
Asian	0	95	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	0	0
Hispanic	0	105	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	200	2,270	0
White	165	2,065	0
Black / African American	0	0	0
Asian	15	40	0
American Indian, Alaska Native	0	80	0
Pacific Islander	0	0	0
Hispanic	0	65	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

According to the 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) data above, in the City of Coeur d'Alene, the following groups have a disproportionate need:

- White, 0%-30% of Area Median Income
- White, 30-50% of Area Median Income
- White, 50-80% of Area Median Income
- White, 80-100% of Area Median Income

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

HUD defines "disproportionately greater need" when the percentage of persons in a specific racial or ethnic group is at least 10 percentage points higher than the persons in the category as a whole. In each Area Median Income category tables using 2013-2017 data below under "Has one or more of four housing problems", percentage points for Black/African American, American Indian/Alaska Native, and Hispanic range between 1%-3% of the total count; while White ranges between 92% and 93% of the total count.

Comparing the housing problems with the population by race identifies that there is a correlation between the two. The U.S. Census Bureau, 2017-2021 American Community Survey Population by Race data and identifies that White persons comprise 94.4% of Coeur d'Alene's population, followed by Hispanic (5.6%), American Indian/Alaskan Native (1.1%), Asian (1.1%), Black/African American (0.4%), and Native Hawaiian and Other Pacific Islander (0.0%).

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	13,780	3,300	2,650	330
White	12,705	3,075	2,475	245
Black / African American	0	0	10	0
Asian	120	40	24	45
American Indian, Alaska Native	170	30	75	35
Pacific Islander	0	0	0	0
Hispanic	490	45	40	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2013-2017 CHAS

Discussion:

The very low-income category (0-30% HAMFI) bears the brunt of housing cost burdens, followed in order of income levels: low income and then moderate-income. According to the 2017-2021 American Community Survey, the median value of occupied owner units in Coeur d'Alene in 2021 was \$309,000. (The "median price" is the point at which half of the units are valued at less than the median

and half are valued at more than the median.) According to the Coeur d'Alene Association of Realtors in June of 2023, the median home price was \$517,500, significantly higher than the survey estimate.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

There is not much racial diversity in Coeur d'Alene as only 5.6% of the City's population comprises racial or ethnic groups other than White (94.4%). Under each of the "Disproportionately Greater Need" sections, the racial/ethnic populations comprise a very small percentage of the needs, with both the largest and the smallest percentages in the category of severe housing problems.

The extremely low income group as a whole, not a specific racial group, is the largest population affected by housing problems, severe housing problems, and/or cost burden. This is the greater population group with cost burden, and as a result, the most likely to enter the homeless assistance program.

If they have needs not identified above, what are those needs?

The Median housing prices in Kootenai County now exceed \$500,000 and have more than doubled in the last four years (Windermere CDA Realty and Coeur d'Alene MLS). According to the Housing Needs and Availability Study for Kootenai County conducted in 2021 by the University of Idaho in partnership with the Coeur d'Alene Area Economic Development Corporation and Panhandle Affordable Housing Alliance, only 24% of Kootenai County households could afford to purchase a median priced house in Coeur d'Alene as of October 2021. In 2016, 75% of all households would have been able to afford a median priced house. Approximately 44% of Kootenai County households cannot afford to pay the October 2021 average Kootenai County market rent of \$1,402, based on a 30% gross monthly income maximum rent ceiling. Kootenai County has a housing unit deficit of 2,353 units. The median Kootenai County housing prices increased 120% in just over four years. The average price has increased by 144% from 2016 to 2021. All of this, combined with below living wage employment, create a need for more affordable housing units, rental, childcare, transportation and other subsidies to keep people housed.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

No neighborhoods have been identified in Coeur d'Alene where a racial or ethnic group has disproportionately greater needs.

NA-35 Public Housing – 91.205(b)

Introduction

The City is not, and does not have, a local public housing authority. IHFA administers the Section 8 program in Coeur d'Alene. The 2015 Analysis of Impediments to Fair Housing Choice (Attachment 3), prepared by BBC, states that affordable housing programs available to Coeur d'Alene residents include the Low Income Housing Tax Credit (LIHTC) program; the HOME program; the Project-Based Section 8 program; and the Section 8 Housing Choice Voucher program.

The HUD data table titled "Totals in Use" below identifies 75 public housing units. Consultation with IHFA identified there are 76 public housing units in the entire State of Idaho, with 47 units in neighboring Shoshone County and the remaining in the City of Idaho Falls (Southeastern Idaho). As such, the subsequent HUD data table in this section titled "Characteristics of Residents" is information for the public housing units in Shoshone County and in the City of Idaho Falls. There are no public housing units in Coeur d'Alene.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	47	533	0	0	0	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Alternate Data Source Name:

IHFA Housing Data

Data Source Comments:

IHFA indicated that there are 533 vouchers leased up in the City of Coeur d'Alene. The waiting list is approximately 18-19 months.

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	14,873	0	0	0	0	0
Average length of stay	0	0	3	0	0	0	0	0
Average Household size	0	0	2	0	0	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	16	255	0	0	0	0
# of Disabled Families	0	0	36	315	0	0	0	0
# of Families requesting accessibility features	0	0	75	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	3	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

IHFA Housing Data

Data Source Comments:

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	73	506	0	0	0	0	0
Black/African American	0	0	1	7	0	0	0	0	0
Asian	0	0	1	1	0	0	0	0	0
American Indian/Alaska Native	0	0	0	8	0	0	0	0	0
Pacific Islander	0	0	0	1	0	0	0	0	0
Other	0	0	0	10	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

IHFA Housing Data

Data Source Comments:

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	6	503	0	0	0	0	0
Not Hispanic	0	0	69	30	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

IHFA Housing Data

Data Source Comments:

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

As of 2017, the IHFA has about 1,606 applications on their waiting list for Section 8 tenant-based rental assistance. Of the total, about 1,051 are for elderly and/or disabled families. The remaining units are for families with children and single people without a preference. The immediate needs of this population are stable, affordable, safe and decent housing.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

IHFA currently has 535 housing vouchers in use in the City of Coeur d'Alene, with a waiting list of 18-19 months.

Although there are no public housing units in Coeur d'Alene, there is a demonstrated need for subsidized units, in part, due to the Section 8 Voucher waiting period.

How do these needs compare to the housing needs of the population at large

Typically housing needs for the general population are no different than those stated above, and include stable, affordable, safe and decent housing—all critical components.

Discussion

With the deficit in units available, the high cost of rent and the long waiting lists for housing vouchers, there continues to be a housing crisis for those in the LMI demographic. Landlords and homeowners in the area are often not willing to accept the housing vouchers, as they can collect much higher rents on the open market currently.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Idaho's two Continuums of Care (CoCs) regularly conduct a Point-in-Time (PIT) count, the latest one being the *"State of Idaho January 2016 Region One Point-in-Time Count Report"*. Idaho is divided into two CoCs: Boise City Ada County (Region Seven) and Balance of State (regions One through Six). For the PIT count, CoCs are instructed to count all adults, children in households, and unaccompanied youth who, on the night of the count, resides in one of the places described below:

- An unsheltered homeless person resides in a place not meant for human habitation. Included in this count are people in temporary tents or armory shelters, encampments, and warming centers.
- A sheltered homeless person resides in an emergency shelter, transitional housing or supportive housing for homeless persons who originally came from the streets or emergency shelters.

The PIT count consists of two methods to collect data. The sheltered homeless data is collected from surveys filled out by the shelters and from the Idaho HMIS database. The unsheltered homeless survey is administered by "street or known locations" and "service based" counts conducted in each region in the State and entered into HMIS. Note that the data in the table below is for the *entire* Region I of Idaho, which includes Benewah, Bonner, Boundary, Kootenai and Shoshone Counties. The data is not broken down by County or Municipality. Further, the data does not include "Precariously Housed" individuals and households in the main count results. "Precariously Housed" is characterized as being at imminent risk of becoming homeless--these persons may be staying with friends or relatives, in a hotel/motel, in a treatment facility or in jail.

The Homeless Needs Assessment Table below identifies the number of sheltered and unsheltered homeless on a given night. Data is unavailable for for the categories of number experiencing homeless each year, number becoming homeless each year, and number of days persons experience homelessness. The "PIT Sheltered and Unsheltered" chart below the Table provides the PIT counts for years 2012 and 2016. The January 2016 count identified 450 sheltered and unsheltered homeless households on any given night in Region 1 of North Idaho, an increase from 2012, which identified 427 sheltered and unsheltered homeless on any given night. It is important to note that these numbers reflect significant decreases from the PIT count in 2011 of 559 sheltered and unsheltered. Sheltered numbers rose in Region 1 from 177 in 2012 to 193 in 2016.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	42	118	0	0	0	0
Persons in Households with Only Children	13	39	0	0	0	0
Persons in Households with Only Adults	208	59	0	0	0	0
Chronically Homeless Individuals	71	22	0	0	0	0
Chronically Homeless Families	6	22	0	0	0	0
Veterans	43	29	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: Data provided by St. Vincent de Paul

Indicate if the homeless population is: Partially Rural Homeless

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	356	637	0	0	0	0
Persons in Households with Only Children	96	217	0	0	0	0
Persons in Households with Only Adults	396	859	0	0	0	0
Chronically Homeless Individuals	137	103	0	0	0	0
Chronically Homeless Families	16	18	0	0	0	0
Veterans	65	202	0	0	0	0
Unaccompanied Youth	41	89	0	0	0	0
Persons with HIV	2	3	0	0	0	0

Table 27 - Homeless Needs Assessment

Data Source Comments: Data provided by St. Vincent de Paul

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

The data provided includes the 5-county region of North Idaho, which is all considered rural except for the City of Coeur d'Alene. The extent and nature of those who are homeless or at risk of homeless in the region is not unlike those within the jurisdiction. As shown in the table above, the 2016 point in time

count identified a total of 450 persons in the region experiencing homelessness on a given night. On the whole, the unsheltered population across the state increased by 57% while the sheltered count only increased by 8% since 2015, according to the 2016 PIT. Since the shelters are generally full, and no new projects were added this year, it is not unusual for the sheltered count to remain stagnant.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The PIT Count includes the five northern Counties of Idaho. Although as a whole, North Idaho is rural, the City of Coeur d'Alene is not considered a rural area. In North Idaho, unemployment is the largest contributor to homeless persons, followed by substance abuse, inability to find affordable housing, bad credit history, evicted/unable to pay rent, and mental disabilities. Of the 450 sheltered and unsheltered homeless individuals and persons in households, the 2016 PIT Count identifies that 28% are homeless (sheltered and unsheltered) as a result of substance abuse, and 17% as a result of a serious mental illness. Communication with St. Vincent de Paul, Region I lead for CoCs, indicates that women with children are one of the largest populations of homeless families, with a rising number of men with children accounting for homeless families as well. There is an imbalance between fair market rents, jobs, and availability of affordable housing.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	176	217
Black or African American	1	5
Asian	0	1
American Indian or Alaska Native	7	21
Pacific Islander	0	1
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	15	20
Not Hispanic	9	12

Data Source

Comments:

Data provided by St. Vincent de Paul

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Based on the "Homeless Needs Assessment" table above, sheltered and unsheltered families with children comprise 22% of the homeless population on a given night. The North Idaho PIT count only provides information on homeless veterans; therefore it is unknown how many homeless families of veterans there are in North Idaho.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Data is not obtainable specifically for the population categories identified in Table 25, Homeless Needs Assessment. The 2016 PIT Count as a whole increased 14% from 2015, primarily due to a 57% increase in the number of unsheltered persons counted. Most housing programs operate at or near capacity therefore the sheltered count tends to stay fairly stable but may fail to reflect the true nature of homelessness across the state. Even as programs move more people into stable housing there are still a large number of newly homeless people needing assistance. Decreases in the sheltered population may be due to the direct placement of homeless persons in Rapid Rehousing programs and increased Veteran Affairs Supportive Housing (VASH) and Supportive Services for Veteran Families (SSVF) vouchers. Persons residing in these program types are not included in the PIT Count.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

North Idaho does not have a wide range of diversity in racial and ethnic groups. Of the total identified in Nature and Extent of Homeless table above, the white population comprises 87% of the homeless

population, Hispanic (7%), followed by American Indian or Alaska Native (6%), Other Race not of Hispanic Origin (5%), and Black or African American (1%).

Discussion:

According to the PIT in 2016, the unsheltered homeless accounted for 32% of all homeless persons, which is an increase from 2015 when only 24% of the total homeless were unsheltered. Most housing programs operate at or near capacity therefore the sheltered count tends to stay fairly stable but may fail to reflect the true nature of homelessness across the state. Even as programs move more people into stable housing there are still a large number of newly homeless people needing assistance.

St. Vincent de Paul credits any decreases in homeless to the HPRR program, which supports families experiencing homeless with job skill support, in addition to case management and service agency collaboration.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section outlines the characteristics and resources of the non-homeless special needs populations.

Describe the characteristics of special needs populations in your community:

Elderly. According to the latest census statistics, **18.5%** of the residents of Coeur d'Alene are 65 or older. This population typically has lower incomes and a need for supportive services or structural adaptations.

Persons with Disabilities. According to the 2021 American Community Survey, 15% of Coeur d'Alene's population have a disability. Among all persons living with a disability in the Coeur d'Alene population, 6.8% have an ambulatory disability, 6.2% have a cognitive disability, 6% have an independent living difficulty, 5.6% have a hearing difficulty, 2.4% have a self-care difficulty and 1.4% have a vision difficulty.

Mental Illness. According to the *2023 Heritage Health Community Needs Assessment*:

The ratio of mental health providers to population is 480:1. In 2021 – there were 25 suicides in Kootenai County. According to the National Alliance on Mental Illness (NAMI) 1 in 5 adults suffer from a mental illness, 1 in 20 suffer from a severe mental illness. There are several virtual support options available to Coeur d'Alene residents but there is still a marked shortage of in-person providers.

Substance Abuse. Opioid use has soared in the past three years. Fentanyl plays a major role in both arrests and overdoses. With the closing of Kootenai Health in-patient substance use unit, a valuable treatment option no longer exists for Region One. In 2022, Source of charts – Harm Reduction Department – Panhandle Health District.

At-Risk Youth. There are three segments of the youth population in Coeur d'Alene who have potential housing and supportive services needs: Youths aging out of the foster care system; older youths transitioning to adulthood with uncertain future plans; and youths who are homeless.

The Idaho KIDS COUNT Data Center Indicators reports that in 2017 there were 88,786 children ages 0-17 on Food Stamps. The Indicators also identifies 220,408 Medicaid Participants ages 0-17; (per 100,00 for the following) 64 Teen Births ages 15-17; 25 Child Deaths; 39 Teen Violent Deaths; and 15 Teen Suicide.

Maltreatment of children, i.e., emotional abuse, medical neglect, neglect, physical abuse, sexual abuse, or other, is prevalent in Idaho. The Idaho Child Welfare Summary identifies 1,664 child maltreatment victims in the State of Idaho for 2010. This equates to approximately 1.6 children for every 1,567 residents. Using this rate, approximately 48 children 18 and under experienced maltreatment in Coeur d'Alene during 2010. This rate is expected to have remained consistent or to have risen with the 2012-2016 ACS 6,148 population increase determinations in Coeur d'Alene between 2010 and 2016.

What are the housing and supportive service needs of these populations and how are these needs determined?

There is a myriad of supportive services for the non-homeless special needs populations. For persons unable to live alone, there are 32 assisted living facilities with 720 beds for persons with disabilities and the elderly in Kootenai County. Almost half (49%) of the beds are located in 14 developments in Coeur d'Alene. All of the facilities specifically target the elderly except for Harmony House Assisted Living I and II, which targets persons with severe needs: developmentally disabled, physically disabled, patients with traumatic brain injury and persons with mental illness.

Affordable housing programs available to Coeur d'Alene residents include the LIHTC program; the HOME program; the Project-Based Section 8 program; and the Section 8 Housing Choice Voucher program.

Through the Section 811 program rent is charged based on income. To qualify for assistance, at least one member of a household must be 18 or older with a physical, developmental and/or mental disability. Section 811 projects provide rental assistance to tenants by covering the difference between the HUD-approved operating costs and the tenants rent contribution (usually 30% of adjusted income). The 811 development connects residents with St. Vincent de Paul programs on an as-needed basis.

Additional resources for the low-income include Habitat for Humanity of North Idaho, providing affordable for sale housing to those in need; United Way of Kootenai County, providing basic needs and crisis intervention to help those in need within Kootenai County; and the Community Action Partnership (CAP) providing services to the low-income households. CAP services include weatherization assistance, home energy assistance, emergency food assistance and telephone service assistance. CAP is aligned with the Idaho Hunger Relief Task Force, Idaho Food Bank, Idaho Interfaith Roundtable Against Hunger, and IHFA.

Heritage Health provides medical care on a sliding fee scale, based on household income and family size, with emphasis on the LMI and homeless populations. Types of care includes, but is not limited to, individual and family medical, medication assistance, chronic disease management, minor orthopedic injuries and lacerations, preventative care, and immunizations.

TESH provides services for persons with disabilities, including child development, independent living and employment.

The H.E.L.P. Center, operated by St. Vincent de Paul, provides office space and basic operating functions in a "one stop shop" so that LMI persons can make inquiries and receive services from employment searches to housing assistance, to basic health care with various organizations represented on site.

The Children's Village operates the Miller and Moyer Homes which serve privately-surrendered or state-place children who experience difficulties such as depression, behavioral difficulties, poor social development, and lack of anger management that impairs the child from functioning on a daily basis. These children receive structured, individualized and behaviorally focused residential treatment. The two homes total 22 beds combined. Children at the Miller and Moyer Homes attend the Children's Village Academy, an accredited school by the State of Idaho and located on-site.

The Idaho Youth Ranch provides troubled children a bridge to a valued, responsible and productive future.

The Idaho Drug Free Youth (IDFY) educates youth, families and community members about the risks of using drugs, alcohol and tobacco by promoting and encouraging positive peer and adult influence through interactive after-school activities.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the Idaho Department of Health and Welfare, the reported cases among residents of Idaho as of September 2017 living with AIDS and HIV was 207 in Region 1. Compared to the statewide average of 1,770 reported cases of people living with AIDS and HIV, Region 1 only carries 11% in this category. (Source:

<http://healthandwelfare.idaho.gov/Health/FamilyPlanning,STDHIV/STDStatistics/tabid/393/Default.aspx>
)

These numbers indicate a decrease in Region 1 Idaho residents living with HIV and AIDS, even as population has risen.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

In most communities, there is no one affordable housing product that addresses the wide range of housing needs. The amount and type of housing assistance lower-income households need to avoid being cost burdened varies depending on their income and household characteristics. For example, persons who have a physical disability may require special adaptations to their homes. Persons with mental illnesses and/or developmental disabilities might need housing with health care services nearby. Families living in poverty usually need subsidies to help them pay their rental costs.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Public facilities needed in Coeur d'Alene include health facilities for substance abuse and behavioral health treatment services, and emergency shelter facilities to further meet the needs of homeless adults, homeless youth, and victims of domestic violence. A winter warming shelter is also a critical need to literally save lives during inclement weather. For the past decade, St. Vincent de Paul has provided this service, however, they may no longer have a facility to house the warming center in 2024.

How were these needs determined?

Input from consultations and public participation concluded that there is a great need of men's homeless shelters, women's shelters, and transitional housing. The number one need stated at the 2023 Sequential Intercept Mapping workgroup was for additional men's emergency shelter.

Describe the jurisdiction's need for Public Improvements:

The largest public improvement need in the City is sidewalk construction, repair, replacement, and accessible intersections. The City Council adopted a goal of bringing city sidewalks into compliance with the Americans with Disabilities Act (ADA). The City's CDBG funds continue to support the "ADA Sidewalk Hazard abatement Program", a supported CDBG initiative since the 2008-2012 Consolidated Plan. The continued implementation of funds would work to assist Coeur d'Alene bring its city sidewalks into compliance, specifically in low-income-census tracts.

How were these needs determined?

The City met with citizens representing the disabled population and discussed how to prioritize the sidewalk needs for the next five years, resulting in a five-year Priority Plan for Sidewalk Hazard Abatement. The Plan is updated and approved by the City Council on an annual basis, and guides the City to prioritize repairs first in civic areas, followed by commercial areas, and then residential areas.

The City's current five-year sidewalk plan focuses on "catch up" work necessary to make an accessible route to connect the investment already made in the 300+ pedestrian ramps constructed on 4th Street, Lakeside Avenue, Front Avenue, and Hastings, and 7th Street. By completing these areas first, the pedestrian ramp costs already invested will provide a more complete and more useable ADA route in high traffic and civic corridors with some residential and commercial benefit.

In 2017, the City created a Pedestrian and Bike Committee to represent and gain public input on ADA sidewalk and bike safety needs. This initiative includes discussions for a safe-route-to-school initiative and a safe-to-access commercial zone transportation corridor. This committee engages in discussions for

the ongoing needs of the community at large, but also specifically for mobility challenged residents and children.

Describe the jurisdiction’s need for Public Services:

There are limited funds in the community for homeless programs and services for seniors, disabled, substance abuse, battered/abused spouses, employment training, crime awareness/prevention, housing counseling and mental health.

How were these needs determined?

Input from consultations with service providers and within the public forums and surveys resulted in the recognition that there is a greater need for public services in Coeur d’Alene for all populations, especially in the areas of substance abuse, mental health, crime reduction and awareness, and homebuyer down payment assistance.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Idaho and Kootenai County Housing Prices Are Among the Fastest Increasing Home Prices in the U.S. according to the 2021 Housing Availability and Affordability Study for Kootenai County, sponsored by Coeur d'Alene Area Economic Development Corporation (CDA EDC or Jobs Plus), Panhandle Affordable Housing Alliance, Avista Foundation, and University of Idaho's College of Business and Economics, Vandal Impact Center.

Causes of Real Estate Price Increases (Supply Factors)

- Lack of new residential unit construction during the last decade originating from the 2007-2009 recession.
- World-wide supply chain disruptions affecting lumber, steel, and a wide variety of housing products and goods.
- Skilled labor shortages.
- Skyrocketing land values.

Causes of Real Estate Price Increases (Demand Factors)

- Workers telecommuting from home because of COVID-19 and needing bigger space for a home office.
- Shutdown of recreational activities, travel and entertainment due to COVID-19, creating greater home-related preferences and activities.

Additionally, a Housing Market Analysis was prepared by BBC Consulting, Inc. (BBC), Denver, Colorado in 2015 as part of the Analysis of Impediments to Fair Housing Choice. Information in this section has been extrapolated from the attached 2015 Analysis of Impediments to Fair Housing Choice, Final Report, October 12, 2015 by BBC. Discussion points of the report examine the current housing market as well as overall affordability in the City. It also compares the housing market in 2006 to the market in 2015 when a similar study for the City was completed by BBC. This section includes updated recommendations from the 2015 housing market study and references the 2012-2016 American Community Survey.

(BBC 2015 Study:

http://www.cdavid.org/files/Municipal_Services/CDBG/CDA_Housing_Needs_Assessment_and_Housing_Barriers_Analysis_101215.pdf)

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The 2017-2021 American Community Survey (ACS) reported 23867 housing units in 2021, which is 2,441 more than reported between 2012-2016. The 2017-2021 ACS indicates about 63% of the City's residential units are detached single-family homes, 10% are 2-4 unit complexes, and 4% are mobile homes. The remaining 23% of units are made up of townhomes and apartments.

According to the 2017-2021 ACS, 47% of the City's households rent their current home. With renters comprising nearly half of the City's households, the availability of quality and affordable rental housing is essential to attract and retain the City's workforce, students, and persons who simply prefer renting over owning.

Assuming the decade 2020-2030 has the same growth rates that occurred from 2010 to 2020 (per U.S. Census), a total of 21,397 units will be needed in Kootenai County before 2030 (per weighted average of Kootenai County cities and rural county regions). This assumes the persons per dwelling will remain constant from the 2010 U.S. Census. Of those units, an estimated 16,074 new housing units will be needed in cities and another 5,323 will be needed for the rural regions of the county.

According to the 2021 Housing Availability and Affordability Study for Kootenai County, sponsored by Coeur d'Alene Area Economic Development Corporation (CDA EDC or Jobs Plus), Panhandle Affordable Housing Alliance, Avista Foundation, and University of Idaho's College of Business and Economics, Vandal Impact Center, As of October 2021, only 24% of Kootenai County households could afford to purchase a median priced house in Coeur d'Alene. At 2016 prices (just five years ago), 75% of all households would have been able to afford a median priced house.

From September 2018 to September 2021 the State of Idaho had the 3rd fastest growing rent prices in the U.S. (35%) (Apartment List Blog). Approximately 44% of Kootenai County households cannot afford to pay the October 2021 average Kootenai County market rent of \$1,402, based on a 30% gross monthly income maximum rent ceiling.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	13,740	63%
1-unit, attached structure	715	3%
2-4 units	2,265	10%
5-19 units	2,260	10%
20 or more units	1,945	9%
Mobile Home, boat, RV, van, etc	910	4%

Property Type	Number	%
<i>Total</i>	<i>21,835</i>	<i>100%</i>

Table 28 – Residential Properties by Unit Number

Data Source: 2013-2017 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	4	0%	320	4%
1 bedroom	95	1%	1,700	19%
2 bedrooms	2,385	21%	3,500	39%
3 or more bedrooms	8,715	78%	3,345	38%
<i>Total</i>	<i>11,199</i>	<i>100%</i>	<i>8,865</i>	<i>100%</i>

Table 29 – Unit Size by Tenure

Data Source: 2013-2017 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Affordable housing programs available to Coeur d'Alene residents include the LIHTC program; the HOME program; the Project-Based Section 8 program; and the Section 8 Housing Choice Voucher program.

According to IHFA data from their Regional Affordable Project Listing 2023, there are 13 multifamily housing projects funded by Tax Credits, seven (7) multifamily housing projects funded by a combination of Tax Credits and HOME, and five (5) multifamily housing projects funded by HOME funds. In total, there are 1,223 affordable multifamily units. Of those, 448 are for Elderly/Senior and 13 are for Disabled community members. There is one (1) project with permanent supporting housing units in the Hudson Way project in Coeur d'Alene. Additionally, there are five HUD subsidized housing projects in Coeur d'Alene funded through Section 8 that total 302 units. Of those, 223 units are for Elderly community members.

Since 2007, CDBG funds were leveraged to construct 4 rental units with HUD 811 grants. Although no CDBG funds were used, through a land lease, the City supported 37 units of HUD 202 units and 14 of HUD 811 units. CDBG funds also leveraged IHFA tax credit allocations for an additional 77 affordable units in the City.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The 2015 Analysis of Impediments to Fair Housing (AI) identified seven facilities comprising 272 units of Project-Based Section 8 housing in Coeur d'Alene. Of the total, 156 are designated as family units; 210 units are set aside for the elderly; and 37 units are accessible to persons with disabilities. The 2015 AI further states that HUD maintains a database of subsidized units that utilized government contracts which are time-limited. Upon maturity of these contracts, property owners may elect to convert their units to market rates. A review of the HUD "expiring use" database found that, of the Project-Based Section 8 units, 59% or 160 units were subject to expiration by 2020. The two Section 8 apartment projects on Anton Avenue, Lakeside Manor and Lakeside Village, were purchased in 2017 and the Section 8 was renewed. These provide 60 units for elderly community members and 55 units for families.

Does the availability of housing units meet the needs of the population?

The national housing preservation database maintains data on federally subsidized rental properties. As of September 2023, the database reported a total of 1,853 subsidized rental units in Coeur d'Alene. This is an increase of more than 400 since the 2022 Con Plan. These units have helped alleviate rental housing needs and helped the rental gap be lower than it would have been otherwise.

An analysis of the pricing of these units relative to privately provided (non-assisted) units found the assisted rentals to have average and median rents below those offered by the private market. From the 2022 rental survey done by Connect Kootenai (formerly CDA 2030), 93.65% of renters in Kootenai County had an increase in rent since 2021 and the average increase was \$376. Average rent in 2022 was \$1648 per month and average percent of income towards rent is 51%. There were 1,495 respondents to the survey.

Despite these added units, the City continues to struggle to house its lowest income renters. Section 8 Vouchers may provide some financial relief for low income families in Coeur d'Alene, but with wait times exceeding three years, Vouchers provide little to no short-term relief for many households.

As of 2016, this rental gap is significant as nearly *half* of all renters in Coeur d'Alene earn 30 percent or less of HAMFI—a little higher than the poverty level. Only 12 percent of owners earn 30 percent or less of HAMFI.

Describe the need for specific types of housing:

The City's housing market has changed significantly due to COVID and the increased cost of land, labor and materials, as well as increased interest rates that made the housing divide that much greater. Recent data from the University of Idaho shows that only 20% of community members in Kootenai County can now afford to buy a home. Many of the challenges the City faced in providing its residents with affordable and quality housing in 2011 remain, while some changes have occurred. The City continues to struggle to house its lowest income renters (those earning 30% or less of the median income).

Housing affordable for the City's workforce continues to be a need in the City. Competition is high for quality rentals and for sale homes priced affordably for the City's workforce. Additionally, housing quality is still a concern for homeowners.

Discussion

The national housing preservation database maintains data on federally subsidized rental properties. As of July 2015, the database reported a total of 1,436 subsidized rental units in Coeur d'Alene. These units represented about 8 % of all federally subsidized units in the State of Idaho and 18 % of all rental units in the city. These units have helped alleviate rental housing needs and helped the rental gap be lower than it would have been otherwise. According to 2023 data from IHFA, the average rent or "payment standard" for a 3-bedroom unit is \$1,635 per month. The maximum subsidy is \$1,046. If the contract rent for the voucher program is \$1,500, the tenant would be responsible for \$454 per month for the remaining portion of rent due plus utilities. The wait list for vouchers is 18-19 months in Coeur d'Alene. As such, it has become more challenging to obtain a Section 8 Voucher from the IHFA to use in Coeur d'Alene. This indicates even greater need for affordable housing opportunities in the City to meet unmet demand from the Section 8 Voucher program.

See Spring 2023 Housing Roundtable Attachment for more data.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Coeur d'Alene's renters and homeowners have experienced increases in housing costs which have exacerbated the housing needs of the City's lowest income residents. The first chart under Rent Paid displays the results of the gaps analysis for the City.

The American Community Survey reported a 2021 median contract rent (without utilities) in Coeur d'Alene of \$1084. As seen in the second chart under Rent Paid, most rental units were far less expensive in 2017, priced between \$500 and \$999. In 2021, 58% of rental units were over \$1,000. All of these factors indicate a significant and consistent rise in rental cost with a decrease in affordable rental options for LMI families at the 30, 50, and 80 percent margins, with the greatest difficulty being for the 30 % HAMFI margin.

As noted in the December 2021 Housing Availability and Affordability Study for Kootenai County, 75% of County residents could afford to buy a home in 2016, whereas today 75% of County residents cannot afford to buy a home and median home prices are now over \$530,000. From September 2018 to 2020, Idaho had the 3rd fastest growing rent prices in the country and approximately 44% of county households cannot afford to pay average market rent prices. The Regional Housing & Growth Issues Partnership is attempting to educate, inform and engage community members, organizations, jurisdictions, and developers on possible solutions and partnerships to address some of the issues. In contrast to its housing challenges, the City has an excellent record of working with local organizations such as CDA Area Economic Development Corporation to promote the City as an optimal place to establish a business. The local community college (North Idaho College) and Workforce Development Center provide opportunities for individuals to upgrade and improve employment skills.

GROSS RENT

Occupied units paying rent
Less than \$500 532 5.6 %
\$500 to \$999 3492 36.5%
\$1,000 to \$1,499 3788 39.6%
\$1,500 to \$1,999 1247 13.0%
\$2,000 to \$2,499 403 4.2%
\$2,500 to \$2,999 0 0.0%
\$3,000 or more 94 1.0%

Cost of Housing

	Base Year: 2009	Most Recent Year: 2017	% Change
Median Home Value	194,200	184,800	(5%)
Median Contract Rent	633	769	21%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,440	16.3%
\$500-999	5,195	58.6%
\$1,000-1,499	1,980	22.3%
\$1,500-1,999	90	1.0%
\$2,000 or more	160	1.8%
Total	8,865	100.0%

Table 31 - Rent Paid

Data Source: 2013-2017 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	405	No Data
50% HAMFI	1,135	475
80% HAMFI	4,385	2,335
100% HAMFI	No Data	4,175
Total	5,925	6,985

Table 32 – Housing Affordability

Data Source: 2013-2017 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	838	1,007	1,228	1,745	2,092
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 33 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

From September 2018 to September 2021 the State of Idaho had the 3rd fastest growing rent prices in the U.S. (35%) (Apartment List Blog).

Approximately 44% of Kootenai County households cannot afford to pay the October 2021 average Kootenai County market rent of \$1,402, based on a 30% gross monthly income maximum rent ceiling.

How is affordability of housing likely to change considering changes to home values and/or rents?

Housing affordability will become more and more of a problem as home values and rents continue to increase, leaving more of the population unable to afford rents or a home purchase.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

In June of 2022, CDA2030, an Idaho non-profit, surveyed Kootenai County residents and found some people were spending 51% of their income on rent payments. The survey reported a 71% increase in average rent prices for Kootenai County. In May 2017, renters paid an average of \$989 a month. Now, renters are paying an average of \$1,695 a month. The Coeur d'Alene association of realtors found the average rent in Kootenai County in December 2021 was over \$1,400 a month.

Discussion

Renters in Kootenai County are spending upwards and above 50% of their income on rent payments. As the housing market continues to inflate, this problem will only escalate. This leaves low and moderate income families in a precarious housing situation, and at an increased risk of homelessness. A shortage of affordable housing in the area means there are no options as people become unable to afford to pay rents.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Census data reports that (41%) of owner-occupied housing and renter-occupied housing were built before 1980. Housing gaps identified in the 2015 Analysis of Impediments to Fair Housing Choice identified that there is an existing shortage of about 1,745 affordable housing units.

The 2012-2016 ACS findings indicated a \$172,700 median value of owner-occupied units, with a median rental rate of \$850. The 2021 Census data identifies the median home cost as \$309,00, and a median rental rate of \$1,084, However, the Coeur d'Alene Association of Realtors estimated the median home cost at \$517,500 in June of 2023.

Housing stock is available, though lower in availability than demand, to those with special needs and include the Low Income Housing Tax Credit program; the HOME program; the Project-Based Section 8 program; and the Section 8 Housing Choice Voucher program. Each of these programs is available through, and managed by, the IHFA.

As noted in the December 2021 Housing Availability and Affordability Study for Kootenai County, 75% of County residents could afford to buy a home in 2016, whereas 75% of County residents cannot afford to buy a home and median home prices are now over \$530,000. From September 2018 to 2020, Idaho had the 3rd fastest growing rent prices in the country and approximately 44% of county households cannot afford to pay average market rent prices. The Regional Housing & Growth Issues Partnership is attempting to educate, inform and engage community members, organizations, jurisdictions, and developers on possible solutions and partnerships to address some of the issues.

Definitions

Units are in standard condition if they meet the HUD Section 8 quality standards. Units that are substandard but suitable for rehabilitation do not meet one or more of the HUD Section 8 quality standards. These units are also likely to have deferred maintenance and may have some structural damage such as leaking roofs, deteriorated interior surfaces, and inadequate insulation.

A unit is defined as being substandard if it is *lacking the following*: complete plumbing, complete kitchen facilities, public or well water systems and heating fuel (or uses heating fuel that is wood, kerosene or coal).

Units that are substandard but suitable for rehabilitation include units with some of the same features of substandard units. The difference between substandard and substandard but suitable for rehabilitation is that units suitable for rehabilitation will have in place infrastructure that can be improved upon. In addition, these units might not be part of public water and sewer systems, but they will have sufficient systems to allow for clean water and adequate waste disposal.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,460	22%	3,360	38%
With two selected Conditions	60	1%	315	4%
With three selected Conditions	0	0%	75	1%
With four selected Conditions	0	0%	40	0%
No selected Conditions	8,675	77%	5,080	57%
Total	11,195	100%	8,870	100%

Table 34 - Condition of Units

Data Source: 2013-2017 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,265	29%	2,545	29%
1980-1999	3,355	30%	2,255	25%
1950-1979	2,995	27%	3,075	35%
Before 1950	1,580	14%	990	11%
Total	11,195	100%	8,865	100%

Table 35 – Year Unit Built

Data Source: 2013-2017 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,575	41%	4,065	46%
Housing Units build before 1980 with children present	2,170	19%	1,120	13%

Table 36 – Risk of Lead-Based Paint

Data Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	601	601
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Alternate Data Source Name:

The Real Estate Report, Fall 2022

Data Source Comments:

This data is for Kootenai County, not specifically Coeur d'Alene. The data on properties suitable for rehabilitation and REO properties is not available at this time. There was an overall vacancy of 3.6% for housing units in Kootenai County. Coeur d'Alene has a 3% vacancy rate according to the report. The estimated vacancy rate of apartments in Kootenai County in March 2022 was 0.6% of the total 3,528 units. The data source of the Kootenai County vacancy data is supplied by WCRER, based on CoStar data.

Need for Owner and Rental Rehabilitation

Overall, most properties in the LMI Census Tract areas are in sound condition or need minor repairs. In Program Year 2008 the City instituted the Emergency Minor Repair and Accessibility Program (EMRAP). This program provides up to \$5,000 in grant funding to qualifying home-owners to correct substandard conditions eligible for rehabilitation, such as broken sewer lines, leaking roofs, sagging floors, inoperable furnaces or hot water heaters, as well as to provide needed ADA modifications for residents. Each year, between 10 and 15 homes are repaired to livable conditions with these CDBG funds. This single activity is the most successful of the City's CDBG program and, with every program year, there are more applications received from homeowners than funding allows.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to the 2012-2016 ACS data, an estimated 10.2% (2,027 units) were built before 1940 when lead-based paint was most common. Another 7.7% (1,501 units) were built between 1940 and 1960, when lead-based paint was still used, but the amount of lead in the paint was being reduced.

The 2007-2011 ACS data for Total Housing Units and Year Structure Built by Census Tract identifies over 11,000 housing units constructed prior to 1980 within eleven Census Tracts; however, six of the Census Tracts contain property outside Coeur d'Alene City limits. As a result, calculations were made by using both the 2007-2011 ACS and the HUD Percent of Low and Moderate Income Persons by Census Tract and Block Group, 2000 Census. Populations on the HUD percent of LMI persons were converted to households using the average household size in Coeur d'Alene of 2.93, and then multiplied by the LMI % for each Tract and Block Group, resulting in 4,912 households in the eleven Census Tracts. The 2007-2011 ACS data was used to calculate the percent of housing units on the total number of structures built pre-1980 for each Tract. The resulting percentages of total housing units were then multiplied by the total of LMI households. This methodology provided an estimate of 2,517 LMI households within Coeur d'Alene City Limits constructed prior to 1980 and therefore may contain lead based paint. This assumption does not include property vacancies, nor does it include households that may have been remediated of lead based paint hazards since 1980. More current data was not available for this report at the time of submittal.

Discussion

The January 1, 2012 Comprehensive Housing Market Analysis provided by the HUD Office of Policy Development and Research reports that the "rental housing market conditions in the Coeur d'Alene Housing Market Area (HMA) are tight, with an overall rental vacancy rate estimated at 5.5 percent, down from the 7.7 percent rate recorded in April 2010. During the forecast period by 2020, demand is estimated for about 1,050 rental units."

According to the Housing Study completed in 2021, there is an estimated 2,353 housing unit deficit in Kootenai County which represents about a 1–2-year supply of needed housing in the county. This is calculated by employing the same methodology used for measuring the U.S. and Idaho deficits. A complicating factor in this assessment is the purchase of second homes by nonresidents which increases the demand for housing, but is not included in the deficit estimate.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The IHFA has 76 public housing units in the State of Idaho. Shoshone Apartments in Kellogg, Idaho has 47 units. The remaining 29 units are in Idaho Falls in Southeastern Idaho. There are no public housing units in Coeur d'Alene.

IHFA currently has 535 housing vouchers in use in the City of Coeur d'Alene, with a waiting list of 18-19 months.

Currently there is a 64-bed skilled nursing facility for veterans in Post Falls, which opened in 2022. Harmony House (Hayden) operates 4 houses that provide shelter and support for tenants with mental illness, traumatic brain injury or developmental disabilities. Trinity Group Homes (St. Vincent de Paul) house up to 52 residents with mental health issues who can live semi-independently, either in a studio apartment or group home setting. Case Management, life and social skills classes are provided to residents.

The Angel Arms and Healing Hearts programs of St. Vincent de Paul currently house 22 adults with children and 16 single adults. These programs provide housing for chronically homeless individuals and families. Additionally, the head of household must have a documented disability. It is the goal of the program to move up to independent living within 2 years. The program also provides intensive weekly case management, which begins with a self-sufficiency plan that includes job training services, substance abuse counseling, Life Skills classes, parenting classes, and financial literacy classes. Additionally, Habitat for Humanity has built 49 homes in north Idaho. Coeur D'Alene, Idaho Affordable Housing Data Income Based Apartments in Coeur d'Alene, Idaho Affordablehousing online.com

Coeur D'Alene features 126 income-based apartments. Tenants of income-based apartments typically pay no more than 30% of their income towards rent and utilities. Low Rent Apartments in Coeur d'Alene, Idaho There are 200 rent subsidized apartments that do not provide direct rental assistance but remain affordable to low-income households in Coeur d'Alene. Housing Choice Vouchers in Coeur d'Alene, Idaho On average, Section 8 Housing Choice vouchers pay Coeur d'Alene landlords \$500 per month towards rent. The average voucher holder contributes \$300 towards rent in Coeur d'Alene. The maximum amount a voucher would pay on behalf of a low-income tenant in Coeur d'Alene, Idaho for a two-bedroom apartment is between \$1,105 and \$1,351.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			76						
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The City does not have a public housing authority in operation. The IHFA administers the Section 8 program in Coeur d'Alene. Affordable housing programs available to residents in Coeur d'Alene include the LIHTC program; the HOME program; the Project-Based Section 8 program; and the Section 8 Housing Choice Voucher program.

It is unknown the number and physical condition of the public housing units. The LIHTC program provides a developer with Federal Tax Credits to build or rehabilitate housing for low-income persons. The Federal HOME program provides subsidies to construct or rehabilitate affordable rental housing.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 39 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

There are no public housing units in the City of Coeur d'Alene.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Not Applicable.

Discussion:

IHFA currently has 535 housing vouchers in use in the City of Coeur d'Alene, with a waiting list of 18-19 months.

Although there are no public housing units in Coeur d'Alene, there is a demonstrated need for subsidized units, in part, due to the Section 8 Voucher waiting period.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City of Coeur d'Alene receives no funding beyond the CDBG Entitlement for homelessness activities. St. Vincent de Paul North Idaho distributes McKinney-Vento funding through the Supportive Housing Program (SHP), Shelter Plus Care Program (S+C) and the Emergency Shelter Grant Program (ESG).

The City works closely with local organizations such as St. Vincent de Paul, North Idaho Housing Coalition, the Committee to End Homelessness, IHFA, the Regional Homeless Coalition (Continuum of Care) and other government and non-profit organizations to identify areas of need and appropriate activities to mitigate the problems as resources allow.

For persons experiencing homelessness and women who are domestic violence victims, there are 6 emergency shelters in the County to assist these persons: Children's Village, St. Vincent de Paul Women's Shelter, St. Vincent de Paul Men's Shelter, the Women's Center and the OASIS Post Falls Police Department, which is the only emergency shelter located outside of Coeur d'Alene.

In addition, Family Promise of North Idaho is an interfaith effort to assist homeless families achieve independence. The focus of Family Promise is to keep families together by allowing them to sleep in one of 17 local host churches, for a week at a time up to 90 days. Families receive support services, food, and a temporary safe place to sleep.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	13	0	113	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	16	0	0

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Veterans	11	0	0	0	0
Unaccompanied Youth	44	0	0	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Information provided by St. Vincent de Paul

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The City supports an innovative partnership lead by St. Vincent de Paul whose H.E.L.P. Center is an excellent start to transitioning people to independence. This program provides office space and basic operating functions in a "one stop shop" so that LMI persons can make inquiries and receive services from employment searches to housing assistance, to basic health care with various organizations represented on site. The obstacles to meeting underserved needs are as varied as the individuals who seek assistance. As organizations and agencies record program activities including successes and failures, adjustments are made to the process to incorporate the most effective methodologies and modify or eliminate those that are not working. The process is on-going and flexible as possible, within the confines of established regulations, to address the conditions and circumstances adherent to Coeur d'Alene.

Between years 2013-2017, the City of Coeur d'Alene funded a project for St. Vincent de Paul to utilize \$350,000 of CDBG funds to purchase their H.E.L.P. Center, thus allowing them to utilize their funds directly towards providing more services and expanding programs instead of allocating those funds towards a high monthly rent. St. Vincent de Paul was awarded the funds through a competitive process via the Community Opportunity Grant. In this crucial way, the City's CDBG program has supported many critical services to families or persons in need.

St. Vincent has been awarded CDBG grant funds for projects that include a new HVAC system, rehabilitation of their conference room and restrooms, new doors and funds for emergency shelter for those affected by COVID.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The 2016 Annual Point-In-Time count found there are 450 homeless individuals on the street, in shelters, and in transitional housing in Region 1. The 10-year Plan to End Homelessness Committee found there are \$6.5 million in services already being provided in Coeur d'Alene and the surrounding community. Approximately 1,300 volunteers assist in providing services to the homeless, including warming shelters, and community kitchens which open when the temperature falls below 20 degrees. Aggregate statistics are collected for Kootenai County (not just Coeur d'Alene). Housing First, administered by St. Vincent de Paul, is a model that has been promoted by the Federal Government and as implemented will be customized for the local realities in Coeur d'Alene.

Under a HPRP grant, St. Vincent de Paul has been tracking accomplishments in two categories: homeless prevention and rapid re-housing. Under the homeless prevention program, 349 have been served and, under the rapid re-housing program, 209 individuals have been served. Additionally, St. Vincent de Paul operates a homeless family sheltering project under an Angel Arms grant they received that provides

funding for 16 single unit apartments for chronically homeless individuals. The program also provides intensive weekly case management, which begins with a self-sufficiency plan that includes job training services, substance abuse counseling, Life Skills classes, parenting classes, and financial literacy classes.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Due to lower incomes and the need for supportive services or structural adaptations, special needs groups are more likely than the general population to encounter difficulty in finding and paying for adequate housing, and often require enhanced community services. This section provides summary background information on special needs populations in Coeur d'Alene and describe the housing programs available to serve these groups.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

In most communities, there is no one affordable housing product that addresses the wide range of housing needs. The amount and type of housing assistance lower-income households need to avoid being cost burdened varies depending on their income and household characteristics. For example, persons who have a physical disability may require special adaptations to their homes. Persons with mental illnesses and/or developmental disabilities might need housing with health care services nearby. Families living in poverty usually need subsidies to help them pay their rent costs.

The City does not have housing set aside just for individuals with HIV/AIDS and their families. The North Idaho Aids Coalition (NIAC) is contracted with IHFA to provide grant application assistance, utility assistance, short term rent, mortgage and utility assistance, and case management for the HOPWA to prevent homelessness for HIV positive individuals that qualify for the services.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Section 811 program provides rental housing to very low-income households with disabilities where rents are based on income. To qualify for assistance, at least one member of a household must be 18 or older with a physical, developmental and/or mental disability. Additionally, Trinity Group Homes provides homeless and non-homeless housing for those with mental illnesses.

For persons unable to live alone, including the elderly and persons with disabilities, there are 32 assisted living facilities in the County from which to choose. Almost half (49%) of the beds are located in 14 developments in Coeur d'Alene. The majority of the remaining facilities are in the City of Hayden. All of the facilities specifically target the elderly except for Harmony House Assisted Living I and II, which targets persons with severe needs: developmentally disabled, physically disabled, patients with traumatic brain injury and persons with mental illness.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Through participation in the Region I Continuum of Care Coalition, the City will continue to be supportive in addressing housing and those with special needs. This activity falls under Public Service to offer public service program assistance to service organizations supporting LMI residents. The City has provided land for the construction of a 14-unit HUD 811 complex that was completed in August 2014 and has provided funds for the facility rehabilitation of a variety of service facilities supporting special needs populations. Additionally, the City seeks competitive grants each year which support housing rehabilitation, economic development, and supportive services that support special-needs housing goals.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City sold St. Vincent de Paul 14 apartment units that is considered HUD 811 housing and helped St. Vincent to purchase its H.E.L.P. center through a CDBG funded Community Opportunity Grant, allowing them to turn their rental dollars into support service dollars.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

A zoning, land use, and housing policy review was completed in conjunction with a statewide Analysis of Impediments to Fair Housing in 2015. The statewide study revealed that there are no fair housing barriers in Kootenai County. The City of Coeur d'Alene provides even more options for developing density and increasing affordability, than the County, indicating that there are no major fair housing barriers in the City. A few important differences of the City from the County's housing barrier analysis include the following:

- The City allows for 800 square foot accessory dwelling units (ADU) in all zoning districts. Special permits are not required to build an ADU.
- The City has a density bonus incentive in place in the Downtown Core to induce workforce housing development. Four square feet of floor area is allowed for each square foot of workforce housing provided within 1.5 miles of the project site and within City limits.

As noted in the December 2021 Housing Availability and Affordability Study for Kootenai County, 75% of County residents could afford to buy a home in 2016, whereas today 75% of County residents cannot afford to buy a home and median home prices are now over \$530,000. From September 2018 to 2020, Idaho had the 3rd fastest growing rent prices in the country and approximately 44% of county households cannot afford to pay average market rent prices. The Regional Housing & Growth Issues Partnership is attempting to educate, inform and engage community members, organizations, jurisdictions, and developers on possible solutions and partnerships to address some of the issues. In contrast to its housing challenges, the City has an excellent record of working with local organizations such as CDA Area Economic Development Corporation to promote the City as an optimal place to establish a business. The local community college (North Idaho College) and Workforce Development Center provide opportunities for individuals to upgrade and improve employment skills.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The disparity between wages and cost of living in Coeur d'Alene continues to be the biggest barrier to affordable housing in the area. Higher paying jobs, workforce housing and low income subsidized housing are needed to bridge the gap. The types of jobs available in the area simply do not pay enough to meet the cost of living. See the latest from United for ALICE here: <https://www.unitedforalice.org/state-overview/idaho>

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	382	343	2	2	0
Arts, Entertainment, Accommodations	3,045	4,832	17	21	4
Construction	1,561	1,197	9	5	-4
Education and Health Care Services	3,223	4,646	18	20	2
Finance, Insurance, and Real Estate	1,340	2,369	8	10	2
Information	325	519	2	2	0
Manufacturing	1,716	1,170	10	5	-5
Other Services	595	752	3	3	0
Professional, Scientific, Management Services	1,170	1,557	7	7	0
Public Administration	0	0	0	0	0
Retail Trade	3,156	4,658	18	20	2
Transportation and Warehousing	355	246	2	1	-1
Wholesale Trade	620	506	4	2	-2
Total	17,488	22,795	--	--	--

Table 41 - Business Activity

Data Source: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	24,310
Civilian Employed Population 16 years and over	22,455
Unemployment Rate	7.62
Unemployment Rate for Ages 16-24	28.20
Unemployment Rate for Ages 25-65	4.58

Table 42 - Labor Force

Data Source: 2013-2017 ACS

Occupations by Sector	Number of People
Management, business and financial	4,920
Farming, fisheries and forestry occupations	1,130
Service	2,655
Sales and office	5,945
Construction, extraction, maintenance and repair	2,010
Production, transportation and material moving	990

Table 43 – Occupations by Sector

Data Source: 2013-2017 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	0	0%
30-59 Minutes	0	0%
60 or More Minutes	0	0%
Total	0	0%

Table 44 - Travel Time

Data Source Comments:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	0	0	0

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	0	0	0
Some college or Associate's degree	0	0	0
Bachelor's degree or higher	0	0	0

Table 45 - Educational Attainment by Employment Status

Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	4	70	20	175	150
9th to 12th grade, no diploma	1,090	595	205	625	690
High school graduate, GED, or alternative	1,785	1,755	1,360	3,040	1,995
Some college, no degree	2,075	2,230	1,755	3,360	2,185
Associate's degree	195	675	360	1,440	895
Bachelor's degree	375	1,375	1,305	2,250	1,320
Graduate or professional degree	0	415	515	800	645

Table 46 - Educational Attainment by Age

Data Source: 2013-2017 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 47 – Median Earnings in the Past 12 Months

Data Source Comments:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Major employment sectors are in retail, hospitality and manufacturing

Describe the workforce and infrastructure needs of the business community:

Workforce housing, subsidized housing and increased wages are all needed in order to bridge the gap between wages and cost of living.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

North Idaho College (NIC) meets the diverse educational needs of students, employers, and north Idaho communities it serves through a commitment to student success, educational excellence, community engagement, and lifelong learning. NIC's Workforce Training Center in Post Falls offers a wide variety of credit-free classes for career development and personal interest. Classes are open to the public, and generally without pre-admission, academic or residential requirements. A catalog of classes offered are published each fall, spring, and summer, and is mailed to all north Idaho residents. Each of the following programs are offered through NIC. • Workforce Training offers open enrollment career or job-related classes in instructor-led classrooms or online in a variety of subject areas to enhance skills for employment. Classes are generally short term, credit-free, conveniently scheduled, and do not require lengthy preparation. The instructors are experts in their fields with hands-on, practical information. Classes are offered for health professions and emergency services; business and enterprise; computers and technology, and industry and trades including apprenticeship instruction in electrical, plumbing, heating, ventilation, and air conditioning. Specialized industry-specific training programs are offered in Certified Nursing Assistant, Commercial Truck Driver, Emergency Medical Technician, Fire Fighter 1 Academy, and Welding Certification. Panhandle Area Council 5 Comprehensive Economic Development Strategy: 2020-2025

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

More educational opportunities to expand the ability to increase wages, is necessary. As the majority of employment opportunities in the area are in lower paying hospitality and retail, the gap will continue to grow if there are not some housing subsidies or truly affordable housing units constructed, as well as housing for students as they try to gain more education in an effort to obtain higher paying employment.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The NIC Office of Entrepreneurship offers educational programming, partnerships, resources, and support dedicated to help launch and grow early-stage business and product ideas. This includes access to tools and equipment through community makerspace Gizmo-CDA, prototyping expertise through the NIC Venture Center, and entrepreneurial education through the Avista Center for Entrepreneurship. All programs associated with the NIC Office of Entrepreneurship are accessible to both regional community members and students, all conveniently located on North Idaho College's downtown Coeur d'Alene Campus. • Customized Training is the regional leader responding to the training needs of business and industry for the incumbent worker. It specializes in assessing, developing, and delivering industry and company specific training to employees at the request of an organization. Customized training works directly with the organization to clearly identify and deliver convenient, affordable, and high-quality training solutions for increased knowledge, performance, and productivity. • The Idaho Small Business Development Center (SBDC) exists to help businesses in Idaho to thrive and grow, and helps improve their profit, margin, sales, cash flow, management, productivity and exporting by providing a) no cost business coaching, b) business training, and c) business resources. Businesses that receive coaching and training assistance from the Idaho SBDC grow on the average 700 percent faster than typical businesses in Idaho. • The Continuing Education Unit (CEU) is a nationally recognized measure of participation in an approved non-credit continuing education program. One Continuing Education Unit (1.0) is defined as 10 contact hours of participation in an organized continuing education experience under responsible sponsorship, capable direction, and qualified instruction. The Idaho PTECH Network is a partnership between industry, high schools and community colleges that prepares students for careers in Idaho's high growth industries, including aerospace/advanced manufacturing, technology, and health care.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

THE LATEST (2021) CEDS IS HERE: <https://pacidaho.org/wp-content/uploads/2023/04/2023-CEDS-Update-Panhandle-Area-Council.pdf>

Discussion

The disparity between wages and cost of living continues to increase. Affordable housing solutions and increase in wages, as well as public transportation to support LMI and ALICE workers are all needed in order to bridge this gap.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

BBC prepared the PY 2013-2017 Consolidated Plan and subsequent 2015 Analysis of Impediments to Fair Housing Choice. In both reports, there were no areas identified where households with multiple housing problems are concentrated.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

HUD defines "disproportionately greater need" when the percentage of persons in a specific racial or ethnic group is at least 10 percentage points higher than the persons in the category as a whole; therefore, the City of Coeur d'Alene defines "concentration" as the percentage of persons where a category is at least 10 percent of the population.

Comparing the housing problems with the population by race identifies that there is a correlation between the two. The U.S. Census Bureau American Community Survey Population by Race data 2021 estimates that White persons comprise 94% of Coeur d'Alene's population, followed by Hispanic (5.6%), American Indian/Alaskan Native (1.1%), Asian (1.1%), Black/African American (0.4%), and Native Hawaiian and Other Pacific Islander (0.0%).

Based on this data, there are no areas in Coeur d'Alene where racial or ethnic minorities are greater than 10%, where 10% is the baseline for concentration. The majority of the population in all areas is White. Within the City of Coeur d'Alene there are several low-income census tracts which comprise of concentrations of families who are under 80% of the median area income. Other than low-income census tracts, there have been no identified low-income concentration areas.

There are seven (7) Census Tracts with more than 50% LMI population in Coeur d'Alene. These include Tracts 7, 9, 12, 13, 14, 15, and 16. Tracts 13 and 15 have approximately 57% LMI population. The tracts with the highest percentages of LMI are Tracts 8 and 12 with over 70%. The other tracts range in percentages from 61-69% LMI. The City evaluates sidewalk projects that use CDBG funds and other project proposals through the Community Opportunity Grant program to see if they are potentially an LMA benefit. Any CDBG-funded sidewalk project would need to be within a qualifying Census Tract and the City also evaluates potential locations to see if they could help provide gaps in the sidewalk network and provide a safe route to school.

What are the characteristics of the market in these areas/neighborhoods?

Not applicable.

Are there any community assets in these areas/neighborhoods?

Not applicable.

Are there other strategic opportunities in any of these areas?

Not applicable.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband Resiliency. The City has an established relationship with all the organizations and broadband providers noted in the Con Plan. The City is working closely with TDS to allow fiber networks to be installed throughout the community, which will provide access for LMI community members. Broadband fiber is currently being installed throughout the City. Additionally, the City has maintained free wifi at McEuen Park and both public libraries, and wifi pucks that can be checked out through the library to provide access for community members unable to afford internet. The libraries also offer free computer and printer access. The City estimates that one third of the residents do not have broadband access in their homes, and the library resources provide access for studying, working, and job opportunities. The City intends to maintain its support of free wifi at these locations in order to support its citizens needing broadband connections. There are currently grants for broadband expansion. If requested by the service providers, the City will support grant applications furthering broadband service throughout Coeur d'Alene.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

More internet companies are moving into the area, which will provide increased competition in the area. During the COVID pandemic there were some emergency Broadband programs implemented, such as the one by Intermax described below. Most internet providers do have a program for those living below the poverty threshold.

Intermax Networks is working to help build consumer awareness about the Emergency Broadband Benefit, a new Federal Communications Commission (FCC) program. It is our hope that you will help us spread the news about this valuable program to your community.

The temporary benefit will help to lower the cost of broadband service for eligible households during the on-going COVID-19 pandemic.

As a qualified Emergency Broadband Benefit (EBB) Program provider, Intermax Networks is providing high-speed home internet to qualifying households for \$25/month through the life of the program.

A household is eligible if one member of the household meets at least *one* of the criteria below:

- Has an income that is at or below 135% of the Federal Poverty Guidelines or participates in certain assistance programs, such as SNAP, Medicaid or the FCC's Lifeline program;

- Approved to receive benefits under the free and reduced-price school lunch program or the school breakfast program, including through the USDA Community Eligibility Provision, in the 2019-2020 or 2020-2021 school year;
- Received a Federal Pell Grant during the current award year; or
- Experienced a substantial loss of income through job loss or furlough since February 29, 2020 and the household had a total income in 2020 at or below \$99,000 for single filers and \$198,000 for joint filers.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Coeur d'Alene participated in the Kootenai County Multi-Jurisdictional All Hazard Mitigation Plan. The most recent plan was completed in 2020. Volume 2 includes a chapter that is specific to Coeur d'Alene. The plan includes hazard mitigation plan point of contact, jurisdiction profile, capability assessment, jurisdiction-specific natural hazard event history, local hazard concerns, hazard risk ranking, status of previous plan initiatives, hazard mitigation action plan and evaluation of recommended initiatives, and future needs to better understand risk/vulnerability. According to the plan, the most severe hazards are associated with winter weather (blizzard, snowstorm, ice storm), followed by windstorm, earthquake, wildfire, and flooding. The plan does list CDBG as a financial resource that is accessible and eligible for use.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Many of the LMI households in Coeur d'Alene live in substandard housing in mobile home parks and older structures that are in need of repair. These homes are more likely to be damaged as a result of major storms because they were not built or repaired to sustain the damage from storms, and a high percentage of the LMI home owners do not carry homeowners insurance. A significant number of households were impacted by windstorms that brought down large trees and damaged roofs.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This section summarizes Coeur d'Alene's community development and housing priorities, goals, and strategies for PY 2023-2027. The City's top housing and community development needs identified through the Consolidated Plan research process and public input include the following:

Shortage of affordable rental housing for extremely low-income renters. According to the Housing and Affordability Study, the median Kootenai County housing prices increased 120% in just over four years. The average price has increased by 144% from 2016 to 2021. In 2021, the minimum annual income needed to afford a median priced house in Coeur d'Alene was \$87,926, and \$100,552 for an average priced house. From September 2018 to September 2021 the state of Idaho had the 3rd fastest growing rent prices in the U.S. Approximately 44% of Kootenai County households cannot afford to pay the October 2021 average market rent of \$1,402, based on a 30% gross monthly income ceiling. These families are paying more than 30% of their income in housing and some are paying more than 50%.

Shortage of affordable housing to buy for low-to moderate-income households. Increased home prices are not limited to the rental market. By late fall of 2021, the median home price was nearly \$500,000 (Windermere CDA Realty).

As of October 2021, only 24% of Kootenai County households could afford to purchase a median priced house in Coeur d'Alene.

Economic development that produces jobs paying a livable wage. According to the Idaho Department of Labor:

Workers in the Coeur d'Alene, ID Metropolitan Statistical Area had an average (mean) hourly wage of \$24.20 in May 2022, 19 percent below the nationwide average of \$29.76, the U.S. Bureau of Labor Statistics reported today. Regional Commissioner Chris Rosenlund noted that, after testing for statistical significance, wages in the local area were lower than their respective national averages in 20 of the 22 major occupational groups, including legal, management, and computer and mathematical.

When compared to the nationwide distribution, Coeur d'Alene area employment was more highly concentrated in 7 of the 22 occupational groups, including food preparation and serving related, construction and extraction, and office and administrative support. Ten groups had employment shares significantly below their national representation, including business and financial operations, transportation and material moving, and computer and mathematical.

One occupational group—food preparation and serving related—was chosen to illustrate the diversity of data available for any of the 22 major occupational categories. Coeur d'Alene had 7,980 jobs in food

preparation and serving related, accounting for 11.7 percent of local area employment, significantly higher than the 8.5-percent share nationally. The average hourly wage for this occupational group locally was \$13.80, significantly below the national wage of \$15.45.

https://www.bls.gov/regions/west/news-release/occupationalemploymentandwages_coeurdalene.htm

Public Facilities Services. This includes support for organizations that serve the LMI population (e.g., child care services, mental health services, housing counseling, food banks, health services, legal services, youth services, subsistence assistance, etc.).

Public Services. General public services for the LMI population (e.g., activities such as substance abuse, mental health, crime reduction and awareness, and down payment assistance).

Homeless Services. While no specific projects or actions have been identified, homeless services was identified as a priority and is one of the goals. The City partners with St. Vincent de Paul to help address homeless needs and services.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 48 - Geographic Priority Areas

1	Area Name:	LMI Census areas
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Code Enforcement
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Sidewalk Improvement Program
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Sidewalk Improvement in LMI Census tract
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	

	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

All CDBG investments under Sidewalks and Neighborhood Revitalization are geographically located in LMI Census Tract areas or individuals that income qualify as LMI. All other Goals funded under the CDBG program are targeted to 51% LMI, with the exception of the Emergency Minor Home Repair and Accessibility Program (EMRAP), which receives allocations meeting 100% LMI. The LMI Census Tracts in the City are based on the FY 2017 LMISD by State - All Block Groups, Based on 2006-2010 American Community Survey provided by HUD.

- Tract 9, Block 1 - 70.3%
- Tract 9, Block 2 - 68.5%
- Tract 9, Block 3 - 66.1%
- Tract 9, Block 4 - 89.5%
- Tract 12, Block 1 - 57.6%
- Tract 13, Block 1 - 62.2%
- Tract 15, Block 3 - 59.0%
- Tract 16, Block 1 - 65.8%

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Owner Occupied Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	LMI Census areas
	Associated Goals	Affordable For Sale and For Rent Housing
	Description	Our Emergency Minor Home Repair Program is valuable to seniors and other low income individuals and families. Home repairs can be costly, and this program helps keep the housing stock intact, as well as keeping people housed.
	Basis for Relative Priority	With the costs of mobile home park rents on the rise, as well as inflation, this program is essential to keep people housed, safe and make ADA modifications and upgrades. The cost of home repairs has significantly increased, making it impossible for low to moderate income residents to afford the repairs while also keeping up with their other living expenses. This item ranked number one in the housing needs on our community survey.
2	Priority Need Name	Homeowner Assistance (Down Payment Assistance)
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children veterans Persons with HIV/AIDS Victims of Domestic Violence
	Geographic Areas Affected	LMI Census areas
	Associated Goals	Affordable For Sale and For Rent Housing
	Description	This could include down payment assistance or closing cost assistance to LMI residents as a pathway to homeownership. At this point, the median home price is such that the LMI population likely would not qualify for a loan on a home, so this is a lower priority in our first year, but if the real estate market changes, this would move up on the priority list.
	Basis for Relative Priority	At this point, the median home price is such that the LMI population likely would not qualify for a loan on a home, so this is a lower priority in our first year, but if the real estate market changes, this would move up on the priority list.
3	Priority Need Name	Affordable Housing including acquisition
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children veterans Victims of Domestic Violence
	Geographic Areas Affected	LMI Census areas
	Associated Goals	Affordable For Sale and For Rent Housing
	Description	Activities that support construction of Affordable Housing including acquisition, clearance and demolition are included in this category.
	Basis for Relative Priority	Activities that support affordable housing could alleviate some of the gaps we are finding in our housing availability and affordability. There is a shortage of affordable housing units in Coeur d'Alene and the surrounding areas.
4	Priority Need Name	Public Facilities Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities

	Geographic Areas Affected	LMI Census areas Sidewalk Improvement Program
	Associated Goals	Public Facility and Infrastructure Projects
	Description	The top three priorities in this category are: <ul style="list-style-type: none"> • Childcare Centers • Youth Centers • Facilities for Disabled LMI
	Basis for Relative Priority	There is a need for more support for our childcare centers, youth centers and facilities that support our LMI disabled population. Childcare and youth centers ranked in the top of the survey, with the facilities for disabled LMI ranking third.
5	Priority Need Name	Homelessness Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	LMI Census areas

	Associated Goals	Homelessness Assistance
	Description	The top three priorities in this category are: <ul style="list-style-type: none"> • Homelessness Prevention • Emergency Shelter • Re-housing services (relocation and stabilization of housing)
	Basis for Relative Priority	Homelessness is on the rise in Kootenai County, this priority is a high level in the areas of homelessness prevention and rapid rehousing solutions.
6	Priority Need Name	Economic Development
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	LMI Census areas
	Associated Goals	Economic Development
	Description	<i>Top 3 priorities for Economic Development</i> <ul style="list-style-type: none"> • Assistance to for-profit agencies serving LMI residents • Commercial infrastructure development • Commercial building acquisition, construction and rehabilitation
	Basis for Relative Priority	This ranked last in the priorities on the community survey due to the minimal impact expected because of our small allocation and ability to administer the program.
7	Priority Need Name	Healthcare Services

	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	LMI Census areas
	Associated Goals	Public Services
	Description	Subsidizing or creating additional healthcare options for LMI families
	Basis for Relative Priority	This priority ranked low as there are options in place provided through Heritage Health and other organizations, as well as state funded healthcare insurance options available at discounted or free rates.
8	Priority Need Name	Mental Health Services
	Priority Level	High

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	LMI Census areas
Associated Goals	Public Services
Description	Mental health services would include counseling, resources, case management, drug counseling programs and others.
Basis for Relative Priority	Mental health concerns and needs in the community have been on the rise since COVID hit.

Narrative (Optional)

The City developed a community survey in 2023 with priority needs based on the HUD CDBG eligible activities that fit within the community. This survey was previously available on-line through the City’s

web page and also provided at previous public forums. The above-listed priority needs are based on community input from that survey, The City believes that the Goals identified in this Consolidated Plan adequately cover the above-stated priorities over the next five years. Public input from the public forums for this consolidated plan were in 100% alignment with the goals outlined and need observed for the 2023-2027 Consolidated Plan. The City believes that the community survey shows a true voice of the Coeur d'Alene community as to the needs and wants for CDBG activity goals and funding as outlined in this Consolidated Plan.

It should be noted that the City does evaluate LMI Census Tracts for possible sidewalk projects and as a consideration of funding projects with CDBG grant funds related to LMA benefit. However, the Census Tracts are not the only consideration. The City must factor in the limited funding that is available, the eligible projects requesting funding, capacity of the organization to properly administer the funds and comply with all CDBG requirements, and the City's capacity to oversee such projects. For sidewalk projects, the main goal would be that it is serving an LMI area but consideration of also benefiting the community by providing a safe route to school and filling gaps in the sidewalk network are also considerations. While a priority, the funds are not strictly limited to the Census Tracts with 51% more LMI residents in the community.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The market characteristics are low paying jobs, inflation, cost of rental housing, and utilities that impact funding availability. The more that is spent per person, the fewer people can be served.
TBRA for Non-Homeless Special Needs	The market characteristics for the special needs' population is similar to the TBRA above. Many of the same factors apply. However, for this category, there are very limited special needs providers in the region and they do not focus on providing rental assistance. They have limited funds and limited staffing.
New Unit Production	The cost of land, labor, materials, and interest rates are a major factor inhibiting new unit production. Many builders and developers are cautious of beginning new housing starts at this time with interest rates over 7%. There are possible opportunities to fund Habitat for Humanity and another low income housing developer looking to building in the Coeur d'Alene market. This is an opportunity to assist them in making the projects more successful by contributing CDBG funds to allow them to stack capital.
Rehabilitation	Rehabilitation can be very costly and the number of available properties to acquire and improve is very limited. The City's EMRAP program assists LMI homeowners with rehabilitating their homes so that we can retain affordable housing stock in the community. But the \$5,000 grants do not stretch very far and are generally limited to accessibility, plumbing repairs in bathrooms, insulation for manufactured/mobile homes, new roofs (although the cost typically exceeds \$5,000), window replacements, water heater and HVAC replacements. The City also offers \$10,000 EMRAP grants to assist with replacing sewer laterals.
Acquisition, including preservation	Similar to the rehabilitation challenges, acquiring property and preserving it (especially if it is a historic property) can be very costly and restrictive.

Table 50 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Coeur d'Alene does not have any anticipated resources at its disposal for the Strategic Plan, other than CDBG funding.

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	358,560	0	0	358,560	1,396,448	

Table 51 - Anticipated Resources

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

The City of Coeur d’Alene receives no federal funding in addition to CDBG for housing and non-housing community development and there are no matching requirements for the City's CDBG program. IHFA is the Public Housing Authority (PHA) for the region and administers the Section 8 program. The estimated amount available to assist households through the Section 8 Housing Choice Voucher Program during Plan Year 2021, based on 2020 data provided by the IHFA is approximately \$3,071,588 in the City of Coeur d’Alene and approximately \$6,189,729 for the Coeur

d'Alene Region under the Project-Based Section 8 Program. Of those assisted with the Choice Voucher Program, 618 families were assisted in the City of Coeur d'Alene, with 1,262 families being assisted in the greater Coeur d'Alene Region.

Although the City of Coeur d'Alene is not a direct recipient of any IHFA funding/grants, the projected amount of funding for the Coeur d'Alene area is approximately \$3,500,000 through Supportive Housing Program (SHP) and Emergency Shelter Grants (ESG), including Community Housing Development Organization (CHDO) funding and Homelessness Prevention and Rapid Re-housing (HPRP) grants. These funds are managed by St. Vincent de Paul as the recipient of IHFA funding for north Idaho and they have assisted over 2,050 individuals into housing with these funds within Kootenai County annually. The Helping Empower Local People (H.E.L.P.) Center, a one-stop-shop, in Coeur d'Alene is the focal point for outreach and service to individuals and families seeking assistance.

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

No, the City does not have any current land available that would be able to address the needs identified in this plan at this time.

Discussion

Additional resources from private, state and local funds will be leveraged as opportunities arise for the City to partner with in order to further each goal in this plan.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
COEUR D'ALENE	Government	Planning	Region
IDAHO HOUSING AND FINANCE ASSOCIATION	Non-profit organizations	Homelessness Ownership Rental	State
HABITAT FOR HUMANITY	Non-profit organizations	Non-homeless special needs neighborhood improvements	Region

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City's system of institutional structure is strong and well-coordinated, with little duplication of services. The City will work with their selected grant administrator to address any gaps as they arise.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services		X	
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		

Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			
	X		

Table 53 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Services targeted to the homeless include intake, warming shelters, community kitchens and transitional housing programs offered through St. Vincent de Paul and local churches. Additional programs through the Community Action Partnership (CAP) include foreclosure counseling and a Community Service Block Grant that provides a range of services and activities to assist the needs of low-income individuals including the homeless, migrants and the elderly. CAO is aligned with the Idaho Hunger Relief Task Force, Idaho Food Bank, Idaho Interfaith Roundtable Against Hunger, and IHFA.

Heritage Health provides medical care on a sliding fee scale, based on household income and family size, with an emphasis on the LMI and homeless populations.

The H.E.L.P. Center, operated by St. Vincent de Paul provides office space and basic operating functions in a "one stop shop" so that LMI and homeless persons can make inquiries and receive services from employment searches to housing assistance, to basic health care with various organizations represented on site.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The H.E.L.P. Center, is the strength of the special needs populations, including homeless individuals. The gap in the service delivery system is lack of funding to support or expand services.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City's system of institutional structure is strong and well coordinated, with little duplication of services. Gaps in delivery are typically a result of reduction in State and Federal funding to support Continuum of Care organizations in their ability to carry out a complete service delivery system.

The City plans to carry out its 2023-2027 and subsequent Annual Action plans through a collaborative effort with area developers, nonprofit housing and social service providers, surrounding communities, health care agencies and the private real estate sector. In order to further develop the institutional structure the City will continue to provide CDBG and local funding to agencies that serve target populations in order to help bring stability to those organizations, and to support service expansion as needs increase.

The City will continue to implement incentives to private and non profit developers for creation of affordable and workforce housing.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable For Sale and For Rent Housing	2023	2027	Affordable Housing	LMI Census areas	Owner Occupied Housing Rehabilitation Homeowner Assistance (Down Payment Assistance) Affordable Housing including acquisition	CDBG: \$700,000	Public service activities for Low/Moderate Income Housing Benefit: 60 Households Assisted Rental units constructed: 100 Household Housing Unit Homeowner Housing Added: 20 Household Housing Unit Homeowner Housing Rehabilitated: 100 Household Housing Unit Direct Financial Assistance to Homebuyers: 20 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Public Facility and Infrastructure Projects	2023	2027	Non-Housing Community Development	LMI Census areas Sidewalk Improvement Program	Public Facilities Rehabilitation	CDBG: \$412,240	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
3	Public Services	2023	2027	Non-Homeless Special Needs Non-Housing Community Development	LMI Census areas	Healthcare Services Mental Health Services	CDBG: \$262,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 60 Households Assisted
4	Homelessness Assistance	2023	2027	Homeless	LMI Census areas	Homelessness Assistance	CDBG: \$10,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8240 Persons Assisted Homelessness Prevention: 20 Persons Assisted
5	Economic Development	2023	2027	Non-Housing Community Development	LMI Census areas	Economic Development	CDBG: \$50,000	Businesses assisted: 5 Businesses Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable For Sale and For Rent Housing
	Goal Description	Make affordable For Rent housing and the purchase of for-Sale Affordable housing available for Low to moderate income persons through partnerships in the area. CDBG funds were also used in prior years to support infrastructure improvements to the water and sewer lines, asphalt and utilities.
2	Goal Name	Public Facility and Infrastructure Projects
	Goal Description	This includes acquisition, creation and rehabilitation of public facilities and city facilities, and code enforcement. This includes sidewalks to help make connections, improve ADA accessibility, parks, water/sewer improvements, remediating code enforcement violations, etc.
3	Goal Name	Public Services
	Goal Description	This includes support for organizations that serve the LMI population in the support of child care services, mental health services, housing counseling, food banks, health services, legal services, youth services, subsistence assistance, etc.
4	Goal Name	Homelessness Assistance
	Goal Description	This includes outreach, emergency shelter, rehousing services and homelessness prevention to persons experiencing or at-risk of homelessness.
5	Goal Name	Economic Development
	Goal Description	This includes job creation/retention, business and technical assistance, microenterprise assistance, rehabilitation of publicly or privately owned commercial/industrial properties, etc.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Not applicable. the City does not provide HOME funding.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

There is no public housing in the City of Coeur d'Alene. The City recognizes that agencies, such as IHFA, who has been acting as the public housing authority for the region for many years, has a well-established, successful and time-tested process in place to deliver needed services to the area. It is the City's position that programs which are meeting the requirements of the residents should be encouraged to request assistance when needed, and that the City's nominal resources can be best used to support the network of organizations and programs already in place.

Activities to Increase Resident Involvements

The City of Coeur d'Alene receives no Federal funding in addition to CDBG for housing. Activities to increase resident involvement through the Section 8 program are managed by IHFA.

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A

Plan to remove the 'troubled' designation

Not applicable; there is no public housing agency in Coeur d'Alene.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

A zoning, land use, and housing policy review was completed in conjunction with a statewide Analysis of Impediments to Fair Housing in 2015. The statewide study revealed that there no fair housing barriers in Kootenai County. The City of Coeur d'Alene provides even more options for developing density and increasing affordability, than the County, indicating that there are no major fair housing barriers in the City. A few important differences of the City from the County's housing barrier analysis include the following:

- The City allows for 800 square foot accessory dwelling units (ADU) in all zoning districts. Special permits are not required to build an ADU.
- The City has a density bonus incentive in place in the Downtown Core to induce workforce housing development. Four square feet of floor area is allowed for each square foot of workforce housing provided within 1.5 miles of the project site and within City limits.

As noted in the December 2021 Housing Availability and Affordability Study for Kootenai County, 75% of County residents could afford to buy a home in 2016, whereas today 75% of County residents cannot afford to buy a home and median home prices are now over \$530,000. From September 2018 to 2020, Idaho had the 3rd fastest growing rent prices in the country and approximately 44% of county households cannot afford to pay average market rent prices. The Regional Housing & Growth Issues Partnership is attempting to educate, inform and engage community members, organizations, jurisdictions, and developers on possible solutions and partnerships to address some of the issues. In contrast to its housing challenges, the City has an excellent record of working with local organizations such as CDA Area Economic Development Corporation to promote the City as an optimal place to establish a business. The local community college (North Idaho College) and Workforce Development Center provide opportunities for individuals to upgrade and improve employment skills.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In 2015, an Analysis of Impediments to Fair Housing Choice (AI) included discussions on land use controls, zoning ordinances, building codes, and fees and charges. While this report is focused on fair housing it also provides valuable insight into affordable housing and the general housing climate in the City of Coeur d'Alene. The flexibility in the laws and awareness of housing issues by the leadership positions of the City assists in making the City both a desirable place to have and build affordable housing. The 2015 AI identifies no barriers in the community due to the above listed issues. The City has an even disbursement of residential, commercial, and industrial zoning with many areas of mixed use facilitating affordable housing near areas that offer jobs for the residents. Minimum lot sizes are among the lowest in the state, and accessory dwelling units are allowed in all zoning districts with no special

permits required; these are all identified as favorable conditions compared to industry accepted barriers.

Investigation into tax policies, growth limitations, and policies affecting the return on investment also reveal no significant barriers. In fact, the City has an incentive program called the Density Bonus Incentive which allows downtown projects to use a larger footprint of the parcel than current code generally allows as long as new workforce housing is built as part of the project. The workforce housing can be located on the same site or somewhere within the downtown core and its immediate surrounding district.

In 2019, the City amended the Accessory Dwelling Unit (ADU) code which will encourage additional ADU's to be built in Coeur d'Alene by allowing them over garages in the rear yard and an increased height for the structure if they are built over a garage. The new code language also removed the requirement for one of the units to be owner-occupied unless one of the units is to be used as a short-term rental. This code in its updated form incentivizes more units to be built and could result in a greater number of long-term rental opportunities to become available to residents of Coeur d'Alene. The City is also working on drafting another Zoning Code amendment related to infill and missing middle housing, which would allow additional housing types and densities throughout the City. The Comprehensive Plan that was adopted in February 2022 also includes proposed action items related to affordable, workforce and attainable housing.

Coeur d'Alene is also working with Kootenai County, Hayden, Post Falls, Rathdrum, Kootenai Metropolitan Planning Organization (KMPO) and about 30 organizations to address regional housing and growth issues. A partnership has been formed and began meeting in April 2021. This group, originally called the Regional Housing & Growth Issues Partnership (now Connect Kootenai on Housing & Growth), will help do research and come up with recommendations related to housing and growth pressures, and possible code amendments. The partnership continues to meet monthly, with additional monthly meetings with the working group. The partnership is following up on the findings and recommendations from the December 2021 Housing Availability and Affordability Study for Kootenai County. Some of these efforts include evaluating multigenerational housing codes to provide more housing options for two adult generations to live under one roof but with separate dwelling spaces (e.g., separate kitchens, bedrooms, bathrooms and living areas) and other infill housing codes, modifications to short-term rental codes, land trusts, and public-private partnerships. A HomeShare project was just launched in early 2022 to provide house sharing opportunities.

SP-60 Homelessness Strategy – 91.215(d)

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

Many of the activities to assist homeless persons in Coeur d'Alene and Kootenai County are delivered through an assortment of well-established programs under the direction of organizations and agencies such as St. Vincent de Paul, IHFA and the Disability Action Center.

The City of Coeur d'Alene attends the Region I Homeless Coalition on a regular basis to foster a communication network with these agencies and to remain informed regarding local and regional programs. The City provides support as appropriate and practical, including web postings, information on the local broadcast station, distribution of printed materials, consultations and other aid as requested.

Homelessness is a chronic problem and may never be totally eliminated. Some barriers to ending homelessness such as poor and non-existent housing stock and lack of jobs can be addressed by local governments and agencies, however, correcting those problems are not quick or easy fixes. Plans and programs can provide resources, encouragement, and even a system of rewards or punishments, but no one solution will work for everyone.

Addressing the emergency and transitional housing needs of homeless persons

There are several organizations in Coeur d'Alene that address emergency shelter and transitional housing needs. The City continues to coordinate with these organizations to develop a strong system to meet the needs of homeless persons.

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.

Barriers created or exacerbated by the homeless are varied, as are the methods to mitigate those barriers. Lack of education, job training and financial management skills can be improved through government-funded programs. However, the success of those efforts is unpredictable and not always permanent as it requires a level of commitment by the homeless individual.

Coeur d'Alene School District #271 has identified over 320 students that have been determined to be homeless during the first half of the 2017-2018 school year. There are 3,534 students that receive free lunch, with another 873 participating in the reduced lunch program. The School District has taken steps

to assist families in need; working toward removing barriers to education caused by homelessness and poverty.

Barriers involving health and mental health issues require different and often more expensive resources, and a greater commitment to change by the homeless person. With more resources being cut from State and Federal budgets, it is increasingly more difficult for local service organizations to continue to serve the homeless population.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City and other partners in the *Ten Year Plan to End Homelessness* will concentrate their efforts on helping as many persons as possible, using all resources at their disposal. The following approaches are identified in the *Ten Year Plan to End Homelessness*:

- Develop better data collection and coordination of agency efforts
- Identify and increase the inventory of available affordable housing stock
- Improve economic development opportunities and coordinate the response among local governments
- Deploy the Housing First model for Permanent Supportive Housing
- Create a "One-Stop-Shop" to end the practice of having individuals who are struggling and have no transportation, from being "bounced" from one agency (and location) to the next when seeking services
- Increase community awareness to draw new and concerned voices to the table to help win the battle against homelessness.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Lead based paint is most commonly found on windows, trim, doors, railings, columns, porches, and exterior walls, can be found in buildings that were built before 1960 but was phased out of homes by 1978. Generally speaking, the older the home, the more likely it is to have lead-based paint. Children are the most susceptible to lead poisoning as they often put their hands and other objects into their mouth which may have lead on them. The Idaho Department of Health and Welfare reports that growing bodies absorb more lead, their brains and nervous systems are more sensitive to the damaging effects of lead. Lead in children can cause behavioral and learning problems, slowed growth, hearing problems, headaches and damage to the brain and central nervous system. Exposure to lead is even more dangerous for unborn babies. Adults exposed to lead can suffer from reproductive problems, high blood pressure, digestive disorders, muscle and joint pain, memory and concentration problems, and nerve disorders.

The National standards for blood lead levels are:

- 0 to 10 ug/dL: Normal
- 10 to 20 ug/dL: Elevated
- 20 to 40 ug/dL: High
- 40 to 70 ug/dL: Very High
- Over 70 ug/dL: Medical Emergency

In Coeur d'Alene, nearly half (45%) of owner-occupied and renter-occupied housing units were built before 1980, with 20% of these built before 1970. The Panhandle Health District keeps track of the number of persons where testing for blood lead levels exceed 10 ug/dL. Data obtained from the Panhandle Health District states that there are 40 reported lead poisoning cases in Kootenai County for the period 2008-2012. Of these, nearly 28% (11) cases were in the City of Coeur d'Alene.

Since HUD issued a new regulation to protect young children from lead-based paint hazards, the City of Coeur d'Alene has been taking steps to ensure its regulations are in compliance, which includes revising program procedures and performing lead hazard reduction when necessary by level of CDBG funding.

How are the actions listed above related to the extent of lead poisoning and hazards?

Program procedures include distribution of pamphlets and fact sheets on lead-based paint hazards, specifically to homes with children and older neighborhoods with potentially higher incidence rates of poisoning.

The City has provided pamphlets and information to the North Idaho Building Contractors Association (NIBCA). Beginning in April 2010, all for-hire construction work in child-occupied facilities must comply with the HUD Renovation, Repair and Painting (RRP) Rule, which requires that any person performing

this type of work must receive RRP Certification and perform additional recordkeeping and site cleanup. In 2010 the City sponsored an EPA RRP training for local contractors. Of the 23 individuals who received certification, some have been contractors working on EMRAP projects.

How are the actions listed above integrated into housing policies and procedures?

The City and area partners all distribute information on lead based paint hazards, precautions and symptoms, including the U.S. Environmental Protection Agency's (EPA) pamphlet, *Protect Your Family From Lead In Your Home* and Panhandle Health District's pamphlet *Elevated Blood Lead Information and Prevention* to all homeowners, renters, and landlords involved in housing services and rehabilitation. Lead hazard information is also available on the City's web page and within their Customer Service Center where building permits are issued.

The City of Coeur d'Alene, under the Emergency Minor Home Repair and Accessibility Program (EMRAP) provides information on lead based paint hazards to all homeowners funded under the program where the home was constructed prior to 1978. In addition, if and when all pre-1978 housing is purchased by the City or CDBG-funded organizations as part of affordable/workforce housing programs, the City/Organization will test the housing for lead-based paint hazards, provide a risk assessment, and conduct mitigation if warranted.

There are \$10,000 EMRAP grants available for sewer lateral projects, all other EMRAP grants are limited to \$5,000 per homeowner, which tends to limit the types of projects to those not involving lead based paint. EMRAP projects are typically a reroof, a plumbing project in a bathroom, an accessibility project, an HVAC unit, water heater, and similar projects. Other EMRAP projects such as window or door replacement may trigger lead based paint. If a project is determined to have lead based paint, the City would require that the contractor follow all required protocols, and would evaluate if there is funding through the EMRAP grant program to pay for the remediation as well as the project.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The ultimate goals of the City's anti-poverty efforts described below are to assure that families are provided with safe places to live, food and clothing, adequate transportation, jobs skills, parenting classes, high school completion programs, health care and education, and opportunities to participate as functional members of community.

Support economic development efforts. Coeur d'Alene has experienced record-setting high unemployment rates in the past, 9.2% as of August 2012. Those numbers have stabilized relatively to form the relatively low unemployment rate of 3.3% unemployment as of December, 2017. The City recognizes that availability of jobs that pay a living wage can be a large factor in preventing and reducing poverty. The City will continue to work with Jobs Plus to encourage businesses to locate within the City limits.

Promote workforce development. Education and training are important components of achieving long-term success in the work world; therefore, a key strategy must be to invest in education and training, particularly those programs that motivate and assist low-income individuals and families to pursue education and training opportunities while they are already working in low-wage jobs. Local colleges have recently created an "education corridor" which will allow the colleges to grow and provide more educational opportunities, as well as create jobs.

Provide services to at-risk youth. Working families often find affordable child care is difficult to access. The City will continue to seek the best child care regulations and encourage growth in this industry throughout the community. The Salvation Army Kroc Center is providing many youth programs, and the City will continue to work with the Salvation Army to coordinate appropriate and needed activities and encourage at-risk youth to attend the activities. In addition, the City's local Head Start agency provides an enhanced early childhood education curriculum that focuses on school readiness skills. Coeur d'Alene School District #271 continues to provide "CDA for Kids," an after school program, and participates in the McKinney-Vento Homeless Education Act. The School District also has strategies to end homelessness for children that include finding resources, financial literacy program and provide materials. The City agrees that education, especially at the earliest level, is important to eliminating the cycle of poverty and will continue to support Head Start.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

As with all of the listed goals, programs and policies in this Plan, the City continues to coordinate with all jurisdictional, regional and statewide organizations and agencies through a regular communication process.

Environmental Resiliency. In Terms of Environmental Resiliency, the City is prepared to coordinate with local agencies in times of crises to mitigate negative environmental impacts for all Coeur d'Alene residents, including LMI residents: DEQ, EPA, Kootenai Environmental Alliance (KEA), University of Idaho, Kootenai County, CDA 2030 (dba Connect Kootenai), Coeur d'Alene Tribe. The City's new 20-year comprehensive plan through 2042 includes environmental goals: Lake and River Enhancement, Open Space Protection, Urban Forest Enhancement, Watershed Planning, Integrated Trail System, Increased Recycling, Sustainability Programs and Activities. Area wide negative environmental effects have been considered and the City's active hazard mitigation plan is illustrated in Kootenai County's Multi-Jurisdictional 2015 All Hazard Mitigation Plan, which can be found on the City's Website at www.cda.id/cdbg.

Broadband Resiliency. In terms of Broadband Resiliency, the City is dedicated to increasing access for its LMI residents to internet connection opportunities and boasts free internet at its two libraries, as well as computer and printer access and loanable wifi equipment. The City also features free wifi connectivity at one of its most popular downtown park, McCuen Park. The City estimates that one third of the City's residents do not have broadband access in their homes and seek library broadband as a means to study, work, or search for job opportunities. The City intends to maintain its support of free wifi at these locations in order to support its citizens needing broadband connection. As noted previously in the plan, there are a number of broadband companies serving Coeur d'Alene. They have been expanding their networks and applying for grant funds to provide broadband service to underserved communities surrounding the City.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Coeur d'Alene has instituted a comprehensive monitoring and technical assistance program designed to promote communication and accountability. The monitoring process consists of four components: 1) Pre-Assessment, 2) Desk Monitoring, 3) On-Site Monitoring, and 4) Ongoing Technical Assistance.

1) Pre-Assessment. During the application process, sub-recipients will be evaluated on the capacity of the organization to complete the project as described and will be scored appropriately.

2) Desk Monitoring. Monitoring will be an ongoing process for the City of Coeur d'Alene. A review of the sub-recipient's progress and capacity will be conducted at all stages of the contract. The formal stages of the contract will include draw requests, quarterly reports and closeout. At the end of the contract year, City CDBG staff will comply with all client demographic data reported by the CDBG sub-recipients on their quarterly reports that will become part of the annual CAPER.

3) Risk Analysis. Each program year, sub-recipients are identified that should be monitored.

3) On-Site Monitoring. In addition to desk monitoring, City CDBG staff will conduct a minimum of two on-site monitoring reviews each year. These site visits review sub-recipients' records for program and/or financial compliance. A checklist will be used at these site visits.

4) Ongoing Technical Assistance. The monitoring process will be further enhanced by regular contact between the CDBG grant staff and the CDBG sub-recipients. Constant communication and technical assistance will be offered at all stages of the program from application to close-out to ensure compliance with appropriate regulations. Additionally, CDBG grant staff will remain in contact with other City officials to facilitate any permitting and inspections necessary for any building or construction activities.

Expected Resources

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

Introduction

The City of Coeur d'Alene does not have any anticipated resources at its disposal for the Strategic Plan, other than CDBG funding.

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	358,560	0	0	358,560	1,396,448	

Table 55 - 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

The City of Coeur d’Alene receives no federal funding in addition to CDBG for housing and non-housing community development and there are no matching requirements for the City's CDBG program. IHFA is the Public Housing Authority (PHA) for the region and administers the Section 8 program. The estimated amount available to assist households through the Section 8 Housing Choice Voucher Program during Plan Year 2021,

based on 2020 data provided by the IHFA is approximately \$3,071,588 in the City of Coeur d'Alene and approximately \$6,189,729 for the Coeur d'Alene Region under the Project-Based Section 8 Program. Of those assisted with the Choice Voucher Program, 618 families were assisted in the City of Coeur d'Alene, with 1,262 families being assisted in the greater Coeur d'Alene Region.

Although the City of Coeur d'Alene is not a direct recipient of any IHFA funding/grants, the projected amount of funding for the Coeur d'Alene area is approximately \$3,500,000 through Supportive Housing Program (SHP) and Emergency Shelter Grants (ESG), including Community Housing Development Organization (CHDO) funding and Homelessness Prevention and Rapid Re-housing (HPRP) grants. These funds are managed by St. Vincent de Paul as the recipient of IHFA funding for north Idaho and they have assisted over 2,050 individuals into housing with these funds within Kootenai County annually. The Helping Empower Local People (H.E.L.P.) Center, a one-stop-shop, in Coeur d'Alene is the focal point for outreach and service to individuals and families seeking assistance.

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

No, the City does not have any current land available that would be able to address the needs identified in this plan at this time.

Discussion

Additional resources from private, state and local funds will be leveraged as opportunities arise for the City to partner with in order to further each goal in this plan.

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	Affordable For Sale and For Rent Housing	2023	2027	Affordable Housing	LMI Census areas	Owner Occupied Housing Rehabilitation Homeowner Assistance (Down Payment Assistance) Affordable Housing including acquisition	CDBG: \$276,848	Homeowner Housing Rehabilitated: 10 Household Housing Unit Direct Financial Assistance to Homebuyers: 20 Households Assisted
3	Public Services	2023	2027	Non-Homeless Special Needs Non-Housing Community Development	LMI Census areas	Healthcare Services Mental Health Services	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable For Sale and For Rent Housing
	Goal Description	Activities that support new housing construction (ownership and rentals) such as acquisition, clearance, and street improvements such as lighting, safety, ADA improvements, and water and sewer improvements, design and engineering for new construction of affordable housing, rehabilitation of existing housing for LMI homeowners (EMRAP program), rehabilitation of existing housing (rentals), down payment assistance – direct financial assistance to homebuyers, residential historic preservation, etc. For information on the city's EMRAP program, visit: https://www.cdaid.org/236/departments/planning/cdbg/emrap
3	Goal Name	Public Services
	Goal Description	This includes support for organizations that serve the LMI population in the support of child care services, mental health services, housing counseling, food banks, health services, legal services, youth services, subsistence assistance, etc. For 2023 funds, the public service would support the Lake City Senior Center's Meals on Wheels program.

Projects

AP-35 Projects – 91.220(d)

Introduction

Due to popular demand, the City of Coeur d’Alene anticipates the continuation of sidewalk repairs in LMI census tract areas, the continuation of its Emergency Minor Home Repair & Accessibility Program, and its Community Opportunity Grant program. The Community Opportunity Grant has allowed for a variety of eligible proposals for HUD approved activities, including public service activities, which often specifically address gaps within our local Continuum of Care. Public Service activities are subject to a cap of 15% of the annual allocation of HUD funds, though the City is eager to provide as much needed services to City LMI residents.

Projects

#	Project Name
1	General Administration
2	Emergency Minor Home Repair and Accessibility Program
3	Meals on Wheels
4	Rental Subsidies
5	Affordable Housing Support

Table 57 – Project Information

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

As the housing deficit increases, the affordable housing issues continue to increase, creating an even greater need to fund projects that support affordable housing activities. The EMRAP program will continue and Meals on Wheels is an annual grant that supports low income seniors who are homebound or disabled.

AP-38 Project Summary
Project Summary Information

1	Project Name	General Administration
	Target Area	LMI Census areas
	Goals Supported	Affordable For Sale and For Rent Housing Public Services
	Needs Addressed	Owner Occupied Housing Rehabilitation Homeowner Assistance (Down Payment Assistance) Affordable Housing including acquisition
	Funding	CDBG: \$71,712
	Description	General Administration activities include payroll for a CDBG Administrator to manage everyday administration of the grant, sub-recipient monitoring, and reporting requirements such as the Annual Action Plan, Consolidated Plan, and CAPER. Tasks are varied but can include Davis Bacon Monitoring, contract review, public information management, and ongoing community engagement involved with running and reporting on CDBG programs. This General Administration fund includes CDBG related administration costs including advertisements, training costs, and printing as well as all Fair Housing support. Additionally, some of the Administration funds will be used to help update the Analysis of Impediments and conduct a Housing Assessment for Coeur d'Alene.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Payroll for CDBG Grant Administrator, project delivery, subrecipient management/monitoring, EMRAP program management, supplies, advertisements, training, brochures.
2	Project Name	Emergency Minor Home Repair and Accessibility Program
	Target Area	LMI Census areas
	Goals Supported	Affordable For Sale and For Rent Housing
	Needs Addressed	Owner Occupied Housing Rehabilitation
	Funding	CDBG: \$75,000

	Description	This program provides emergency housing repairs or ADA accessibility improvements to single family dwellings. Projects can include roofing replacement or repair, furnace replacement, electrical repair, hot water heater replacement and ADA sidewalk improvements or grab-bars/levers. This program is designated for CDA LMI homeowners of single-family dwellings. It would also include allowable Program Delivery costs for City staff to administer the program.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Between 10 and 15 LMI households are expected to benefit from the EMRAP program.
	Location Description	All qualifying LMI families living in owner-occupied residential single-family dwellings within Coeur d'Alene City limits are eligible for this program. All locations are deemed eligible within City of Coeur d'Alene limits.
	Planned Activities	The program provides for grant funds for emergency repair, accessibility improvements, and other minor repairs that relate to the correction of hazardous building conditions that threaten the health and safety of the homeowner or the soundness of their home.
3	Project Name	Meals on Wheels
	Target Area	LMI Census areas
	Goals Supported	Public Services
	Needs Addressed	
	Funding	CDBG: \$10,000
	Description	This is an annual non-competitive allocation to Lake City Center's Meals on Wheels Program for at-risk seniors. Per City Council Request, this will be funded yearly pending need and citizen approval and does counts towards the public service cap of 15%.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	120 shut-in seniors with disabilities, based on prior year reports and the increased funding, are estimated to benefit from this activity.

	Location Description	The great majority of seniors served in this program are Coeur d'Alene residents. All locations within the City are eligible.
	Planned Activities	One non-competitive grant of \$10,000 is planned to support costs for one month's worth of food reimbursement for the Meals on Wheels program serving shut-in seniors.
4	Project Name	Rental Subsidies
	Target Area	LMI Census areas
	Goals Supported	Public Services
	Needs Addressed	
	Funding	CDBG: \$43,784
	Description	Public Service funds targeted to support rental, subsistence activities.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	We estimate up to 28 individuals and their dependents will benefit from these activities. This will benefit LMI families who are in need of rental assistance in order to maintain and secure housing stability.
	Location Description	There is no specific targeted location area for this project.
	Planned Activities	Planned activities will support rental, utility, transportation and childcare subsistence within the City's LMI population.
5	Project Name	Affordable Housing Support
	Target Area	LMI Census areas
	Goals Supported	Affordable For Sale and For Rent Housing
	Needs Addressed	Owner Occupied Housing Rehabilitation Homeowner Assistance (Down Payment Assistance) Affordable Housing including acquisition
	Funding	CDBG: \$158,064
	Description	Support for Affordable Housing, including acquisition, down payment and closing cost assistance and residential property rehabilitation activities.
	Target Date	9/30/2025

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>The 2023 CDBG funds for Affordable Housing Activities and Subsistence Payments will assist the homebuyers of the 20 Habitat for Humanity homes with downpayment assistance as well as subsistence payments in support of LMI service workers in the community. There was also a low-income apartment developer that was interested in building a low-to-moderate income apartment project in the City that would make a significant impact in meeting community needs for low income and workforce housing.</p>
<p>Location Description</p>	<p>The location of the Habitat for Humanity project is on 2nd Street south of Neider Avenue. The potential apartment project has not identified a property to date. The 10 homeowners assisted through the EMRAP homeowner rehabilitation program have not been identified.</p>
<p>Planned Activities</p>	<p>See description above.</p>

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 Coeur d’Alene, Idaho is located on the north shore of Lake Coeur d’Alene and extends north to Hayden. The eastern portion of Coeur d’Alene is bordered by the jurisdictions of Fernan Lake and Dalton Gardens, which have autonomous governing bodies, but share a zip code with Coeur d’Alene. To the west are the cities of Huetter and Post Falls.

The City of Coeur d’Alene does not have significant, dense areas of low-income residents nor are there areas of racial/minority concentration; the total minority population (2020 census report <https://www.census.gov/quickfacts/coeurdalencityidaho>) is 6.6%. The City of Coeur d’Alene does use Census Tract mapping when conducting planning activities for projects under the CDBG Entitlement program (for example sidewalk repair/replacement).

The funds will be distributed throughout the City depending on the organizations seeking assistance for public facilities and public services, as well as emergency minor home repair and economic development activities benefitting LMI community members. Otherwise, site specific public improvements such as sidewalks would only take place in LMI Census Tracts. The City of Coeur d’Alene uses Census Tract mapping when conducting planning activities for projects under the CDBG Entitlement program (for example sidewalk repair/replacement).

Geographic Distribution

Target Area	Percentage of Funds
LMI Census areas	
Sidewalk Improvement Program	

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City’s planning is focused more toward the number of persons who can be helped and identifying projects that will produce the best benefit for the investment. There are no target areas identified for PY 2023.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

According to IHFA data from their Regional Affordable Project Listing 2023, there are 13 multifamily housing projects funded by Tax Credits, seven (7) multifamily housing projects funded by a combination of Tax Credits and HOME, and five (5) multifamily housing projects funded by HOME funds. In total, there are 1,223 affordable multifamily units. Of those, 448 are for Elderly/Senior and 13 are for Disabled community members. There is one (1) project with permanent supporting housing units in the Hudson Way project in Coeur d'Alene. Additionally, there are five HUD subsidized housing projects in Coeur d'Alene funded through Section 8 that total 302 units. Of those, 223 units are for Elderly community members. According to the National Housing Preservation Database, in 2023 there are 1,853 affordable housing units in Coeur d'Alene.

The City has allocated \$276,848 to support affordable housing activities in PY 2023. As noted previously, the anticipated projects to receive funding would be the Habitat for Humanity project that is being constructed with 20 for-sale townhouses. The PY 23 would assist the homebuyers in that project with downpayment assistance. The City was interested in supporting a low-income apartment developer in helping bring that project to live, but they have not found a project site to date. If that project is feasible, the funds could pay for design and engineering of the project. The remaining funds would be used for the EMRAP rehabilitation project that typically funds 10-12 households per year and helps retain existing affordable housing stock in the community.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	58
Special-Needs	0
Total	58

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	28
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	20
Total	58

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

Habitat for Humanity of North Idaho has, in past years, used CDBG funds for constructing infrastructure to support a four-unit housing development in mid-town Coeur d'Alene. The first of the housing units

were occupied during the 2010 calendar year, the second in 2011, the third in 2012, and the fourth in 2013. Providing homes for purchase by low/moderate income persons is a goal of the City, but one that takes more time and resources than other City goals. Community funding support is available annually through the City's annual Community Opportunity Grant cycle.

With the 2020 grant funds, Habitat for Humanity of North Idaho will begin the planning phase of a community land trust project for 20 units of affordable for-sale housing. 2023 CDBG funds could assist the homebuyers in the Habitat for Humanity project with downpayment assistance.

The rental assistance would be a goal under Public Services and is expected to aid 28 households in Coeur d'Alene.

The City manages an Emergency Minor Home Repair and Accessibility Program (EMRAP) with CDBG funds which provides emergency supportive rehabilitation for homes in structural distress. Repairs for eligible homeowners provide sustained affordable housing for low-to-moderate income residents of Coeur d'Alene who face difficulty correcting emergent home repairs.

These are two examples of significant positive impacts effected by the contribution that CDBG funds for housing in our community.

AP-60 Public Housing – 91.220(h)

Introduction

The City of Coeur d'Alene does not oversee a PHA and there are no public housing units in the City.

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

IHFA serves the housing needs of the Idaho Panhandle, including the City of Coeur d'Alene. IHFA has an established system for providing service, which is well received within the region.

IHFA administers the Section 8 program in the City of Coeur d'Alene. During 2021, IHFA oversaw 3,114 affordable housing units in Region 1. The Section 8 Housing Choice Voucher program provided \$3,071,588 in vouchers to 618 families in the City of Coeur d'Alene. There are currently 535 housing vouchers in use, with an expected wait time of 18-19 months.

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

The City of Coeur d'Alene has partnered with Habitat for Humanity of North Idaho on past projects supporting new home ownership opportunities and will continue to look for avenues of continued partnerships with them and all others. With the 2020 funds, Habitat for Humanity began a 20 unit project of affordable for sale housing in Coeur d'Alene, as noted above, that will be part of a land trust with townhouse ownership units. This project should be completed by the end of 2023.

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

Since there is no Public Housing Authority in the City of Coeur d'Alene, the City defers to IHFA for use of Section 8 Vouchers.

Discussion

The City continues to consider all partnership opportunities that may arise with local and statewide agencies for affordable housing projects within the city limits of Coeur d'Alene for LMI residents. One opportunity may be through the Idaho Workforce Housing Fund, that will be administered by IHFA and is being funded with the State's ARPA dollars. The goal is to assist with Idaho's housing crisis and provide gap financing for affordable housing.

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

Introduction

The City receives no funding beyond their CDBG Entitlement for the homelessness activities. St. Vincent de Paul North Idaho (SVDP) distributes IHFA / HUD funding through the CoC and ESG. During 2021, SVDP provided over 29,000 services to low-to-no income individuals. The agency saw a notable rise in the number of ALICE (Asset Limited Income Constrained Employed) individuals and families in need of assistance. Much of this trend was due to the rising costs of housing in the area.

Services provided to community members include: Emergency Shelters for Men and Women & Children, a Winter Warming Shelter, a Community Dining Hall, Laundry and Shower facilities, Case Management and Resource Referrals, Homeless Prevention, Rapid Re-Housing, Parenting Classes, Payee Services, Veterans Services and offering over 300 units of low income housing, serving low income elderly or people with physical disabilities and mental health challenges.

PY 2023 Community Opportunity Grant applications were encouraged to include housing, health, social services, employment, education, youth needs, as well targeted support for homeless individuals and families who are being discharged from publicly funded institutions and systems of care and those who are receiving assistance from public or private agencies.

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

SVDP operates numerous programs to help reduce homelessness. In 2021, they housed 179 individuals in their emergency shelters for a total of 6,152 bed nights. Their Angel Arms & Healing Hearts and First Step programs house people who were formerly homeless. In 2021, these programs provided 38 beds for a total of 23,296 bed nights.

The SVDP Winter Warming Shelter, which is designed to steer the chronically homeless to case management programs and help secure housing, was open 68 nights, providing 1,103 bed nights.

The agency registered 191 people through their Homeless Connect program, also a function originating from the SVDP HELP Center, which is a designated HUD EnVision Center. The Homeless Connect program is a first step for the homeless population of Region One to find housing and during the last year, case managers assisted 67 people who obtained housing or remained housed.

Additionally, SVDP has assistance programs for utility payments, ID cards, computer use and basic needs

such as hygiene items, diapers, clothing vouchers, food and pet pantry, etc.

Homelessness is a chronic problem and may never be totally eliminated. Some barriers to ending homelessness such as poor and non-existent housing stock and lack of jobs can be addressed by local governments, though correcting these problems are not quick, easy, or inexpensive fixes. Barriers created or exacerbated by homeless individuals are varied, as are the methods to mitigate barriers. Lack of education, job training and financial management skills can be provided through government-funded programs; the success of those efforts is unpredictable and not always permanent, and dependent upon a certain level of commitment by the homeless individual. Barriers involving health and mental health issues require different, and often more expensive resources, and a greater commitment to change by the homeless person.

Plans and programs can provide resources, encouragement, even a system of rewards or punishments, but no one-solution will work for everyone. The City and other partners will concentrate their efforts on helping as many persons as possible, using all resources at their disposal. The City and partner agencies intend to work with and include citizens who are homeless and/or have been homeless to find and address gaps in the system.

The City operates an annual Community Opportunity Grant which allows for our partner agencies and key stakeholders that serve our homeless population or precariously housed population to submit applications to meet the highest needs of those populations.

The Free & Reduced (F&R) numbers for last April 2020 are as follows:

Of the District Total, 34.13% were on Free & Reduced

Let me break that down a bit. The F&R % at Borah was 68.21%, Bryan was 58.52%, Fernan was 55.05%, Winton was 58.76% and NEXA was at 52.74. (These are most of the CDA downtown schools.)

In Middle and High School the standouts are: Lakes was 52.53% and Venture was 66.67%

195 students qualified for the McKinney-Vento (homeless) program.

As of September of 2021, There were 2206 students that receive free lunch, with another 784 participating in the reduced lunch program. The School District has taken steps to assist families in need; working toward removing barriers to education caused by homelessness and poverty.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City works with local organizations such as St. Vincent de Paul North Idaho, IHFA, and the Region 1 Homeless Coalition (Continuum of Care) and other government and non-profit organizations to identify

areas of need and appropriate activities to mitigate the problems as resources allow.

For persons experiencing homelessness and women who are domestic violence victims, there are five emergency shelters in the County to assist them: Children's Village, St. Vincent de Paul North Idaho Women's Shelter, St. Vincent de Paul North Idaho Men's Shelter, Safe Passage and the OASIS Post Falls Police Department (which is the only emergency shelter located outside of Coeur d'Alene). Together, these shelters provide beds to 68 people in need of housing because they are homeless. St. Vincent de Paul North Idaho provides a Warming Shelter that is activated November 1 through April 1, open only when temperatures fall below 28 degrees. When activated, the SVDP Warming Shelter will be open from 7:00pm-7:00am. This shelter is able to accommodate 60 individuals and will have available sleeping bags, blankets, gloves, stocking caps, coats, a commode with sink, warm food and drinks.

Family Promise of North Idaho acts as an interfaith effort to assist homeless families achieve independence. The focus of Family Promise is to keep families together by allowing them to sleep in one of seventeen local host churches, for a week at a time for up to 90 days. Families receive support services, food, and a temporary safe place to sleep.

The Kootenai County Recovery Center provides a drop-in facility for the homeless and mentally ill to clean up and receive clothes and food. They also offer computers with internet connection to facilitate job searches and communication with family and other support systems. A mail drop address is provided to further the communication support services they offer.

Union Gospel Mission (UGM) is a faith-based organization out of Spokane, WA that supports women in need in Coeur d'Alene. They offer a long-term residential recovery center for women with children and women with substance abuse problems. It is located in uptown Coeur d'Alene and the City granted a special use permit to change from a residential zoning to better facilitate their expansion. Short-term emergency help is also available on a limited basis. Food, shelter, clothing, one-on-one and group therapy sessions, life-skills classes, and a medical clinic are some of the resources they offer.

The City feels that it can support homeless persons or precariously housed persons best by increasing the capacity of the area's service organizations. Area agencies are welcome to apply for funding each year and are regularly contacted to discuss possible projects which require long range planning. The City understands that it has residents who are homeless or precariously housed and plans to support these populations by providing area organizations opportunity to apply competitively for funding based on need and eligibility to meet housing, health, social services, employment education and youth needs.

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

St. Vincent de Paul North Idaho has been tracking accomplishment in two categories: Homeless Prevention and Rapid Re-housing. Under the Homeless Prevention Program and Rapid Rehousing program from 1-1-21 to 12-31-21, 68 people were served. These programs also provide intensive weekly case management, which begins with a self-sufficiency plan that includes job training services, substance abuse counseling, Life Skills classes, parenting classes and Financial Literacy classes.

The Angel Arms & Healing Hearts and First Step programs provide housing for those formerly homeless. Case Management and regular house inspections are program requirements. In 2021, these programs provided 38 beds to people who would otherwise have been homeless. Services rendered that utilize IHFA funding are closely monitored and recorded in the state mandated, confidential client HMIS system; a CRM tool with robust client management and data tracking capabilities with strict sharing proficiencies between authorized local agencies receiving federal funding.

The Community Opportunity Grant can be a resource to agencies such as St. Vincent de Paul North Idaho whereby urgent needs can be addressed with qualifying HUD projects to prevent and/or support homeless individuals and families. Annually, the City's CDBG staff hosts an Annual Action Plan Forum and Survey in order to collect information on rising trends. These trends help shape CDBG funding dispersal by anticipating high-level community needs.

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 one-stop-shop concept of the HELP Center became a reality in 2009 and continues to assist a majority of people in need throughout the county. It is the Access Point (point of entry) site for most homelessness services in Coeur d'Alene and Region 1 that provided over 29,000 services in 2021 (6,368 unduplicated). From rental assistance to job searching, the HELP Center provides 23 different plans and a multitude of services under each of these programs. Counts: Last year 2,921 individuals visited the HELP Center, 5,111 meals were served at Father Bill's Community Kitchen, 1,188 community members used the shower and laundry facilities and over 600 people were housed in SVDP North Idaho facilities.

The City collaborates with St. Vincent de Paul North Idaho several times each year to understand potential service improvements and is aware of the housing difficulty residents face when being discharged from publicly funded institutions and systems of care. The City does not want to replicate services for individuals and families being discharged from publicly funded institutions and systems of

care but instead wishes to support area agencies who currently support these populations. The City will continue to educate area agencies on opportunities for them to apply for funding through the City's CDBG Community Opportunity Grant.

Discussion

The Region 1 Coalition for the Homeless (Continuum of Care) and their associated network is always looking to provide those in need with housing, regardless of their history, and ways to add “beds” to the community. As stated in the PY 2018-2022 Consolidated Plan under the Non-Homeless Special Needs Assessment goal and Non-Housing Community Development goal, there are a myriad of supportive services in the community managed by other organizations for the non-homeless special needs populations. Goal 6-Public Service was included in the City’s Consolidated Plan. One of the opportunities under this goal is to partner with organizations that serve the non-homeless special needs populations in the community. As projects arise, it is possible that the City can leverage funding to better serve individuals and families who are being discharged from publicly funded institutions and systems of care as well as those who receive assistance from public or private agencies.

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

Introduction:

As discussed in AP-55: Affordable Housing, there are affordable housing units within the city limits, but like the majority of cities, more affordable housing could always be used. The City of Coeur d'Alene encourages and supports affordable housing by looking for partnerships to add to the stock and intends to continue utilizing methods similar to those already used in the past where CDBG funds are leveraged to produce the best benefit for the investment. An example of this method is evidenced by projects such as a former partnership with Whitewater Creek, Inc. for the Riverstone Apartments where \$10,000 in CDBG funding was used for architecture and engineering costs leveraged to produce a \$6,350,000 facility with 38 out of 50 rental units reserved for LMI persons. In 2021, Habitat for Humanity received \$120,000 in PY 2020 CDBG funding for their 20-unit townhouse project, utilizing a land trust model.

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

In 2015, an Analysis of Impediments to Fair Housing Choice (AI) included discussions on land use controls, zoning ordinances, building codes, and fees and charges. While this report is focused on fair housing it also provides valuable insight into affordable housing and the general housing climate in the City of Coeur d'Alene. The flexibility in the laws and awareness of housing issues by the leadership positions of the City assists in making the City both a desirable place to have and build affordable housing. The 2015 AI identifies no barriers in the community due to the above listed issues. The City has an even disbursement of residential, commercial, and industrial zoning with many areas of mixed use facilitating affordable housing near areas that offer jobs for the residents. Minimum lot sizes are among the lowest in the state, and accessory dwelling units are allowed in all zoning districts with no special permits required; these are all identified as favorable conditions compared to industry accepted barriers.

Investigation into tax policies, growth limitations, and policies affecting the return on investment also reveal no significant barriers. In fact, the City has an incentive program called the Density Bonus Incentive which allows downtown projects to use a larger footprint of the parcel than current code generally allows as long as new workforce housing is built as part of the project. The workforce housing can be located on the same site or somewhere within the downtown core and its immediate surrounding district.

In 2019, the City amended the Accessory Dwelling Unit (ADU) code which will encourage additional ADU's to be built in Coeur d'Alene by allowing them over garages in the rear yard and an increased height for the structure if they are built over a garage. The new code language also removed the

requirement for one of the units to be owner-occupied unless one of the units is to be used as a short-term rental. The code change allows for both units to be used as long-term rentals. This code in its updated form incentivizes more units to be built and could result in a greater number of long-term rental opportunities to become available to residents of Coeur d'Alene. The City is also working on drafting another Zoning Code amendment related to infill and missing middle housing, which would allow additional housing types and densities throughout the City. The Comprehensive Plan that was adopted in February 2022 also includes proposed action items related to affordable, workforce and attainable housing.

Coeur d'Alene is working with Kootenai County, Hayden, Post Falls, Rathdrum, Kootenai Metropolitan Planning Organization (KMPO) and about 30 organizations to address regional housing and growth issues. A partnership began meeting in April 2021. This group, Connect Kootenai on Housing & Growth (formerly called the Regional Housing & Growth Issues Partnership), helped do research and come up with recommendations related to housing and growth pressures, and possible code amendments. The partnership continues to meet monthly, with additional monthly meetings with the working group. The partnership is following up on the findings and recommendations from the December 2021 Housing Availability and Affordability Study for Kootenai County. Some of these efforts include evaluating multigenerational housing codes to provide more housing options for two adult generations to live under one roof but with separate dwelling spaces (e.g., separate kitchens, bedrooms, bathrooms and living areas) and other infill housing codes, modifications to short-term rental codes, land trusts, and public-private partnerships. A HomeShare project was just launched in early 2022 to provide house sharing opportunities. The final report can be found here: <https://rhgip.com/news-%26-events/f/the-housing-availability-affordability-study>

Discussion:

Other major barriers facing households and individuals trying to obtain homeownership are the extremely low inventory of affordable homes for sale, and, in relative terms, available to low/moderate income persons. This trend in rising housing costs is due to many factors which include the following: the landlocked geographic nature of the City; the increasing cost of land and existing housing stock; the increasing cost of labor and shortage of labor, increased cost of building materials and shortage of some materials exacerbated by the pandemic and growth in the Coeur d'Alene region, as well as a shortage of skilled construction workers; the great influx in population from higher cost cities (that has become even more pronounced with the pandemic), which has increased housing prices; the deteriorating housing stock available, which incentivizes builders not to rehabilitate but to tear down housing and build new--a high cost/high profit endeavor. These market realities create a trickle-down effect which further inflates the market and eliminates housing stock available to low/moderate income families. The City's ADU policy may positively impact the City's density related to availability of long-term rentals. In addition to this, the City's management of the CDBG funded EMRAP programs sustains current housing stock that is deteriorating. Other efforts by local organizations are being made with the intent to catch-up with the rising demand of housing. As noted in the December 2021 Housing Availability and Affordability Study for Kootenai County, 75% of County residents could afford to buy a home in 2016, whereas today 75% of

County residents cannot afford to buy a home and median home prices are now over \$530,000. From September 2018 to 2020, Idaho had the 3rd fastest growing rent prices in the country and approximately 44% of county households cannot afford to pay average market rent prices. The Connect Kootenai on Housing & Growth partnership is attempting to educate, inform and engage community members, organizations, jurisdictions, and developers on possible solutions and partnerships to address some of the issues. In contrast to its housing challenges, the City has an excellent record of working with local organizations such as Coeur d'Alene Area Economic Development Corporation to promote the City as an optimal place to establish a business. The local community college (North Idaho College) and Workforce Development Center provide opportunities for individuals to upgrade and improve employment skills.

The City will continue to write letters of support for projects seeking LMI tax credits that fit the goals of the Consolidated Plan. The City continues to seek additional methods of encouraging developers to construct LMI housing and encourages its non-profit partners to consider its CDBG funded Community Opportunity Grant when they are considering creative solutions to the housing shortage. A recent example is the Habitat for Humanity land trust project that will develop between 20-25 affordable townhouse units in Coeur d'Alene. The City Council approved \$100,000 in 2020 CDBG Community Opportunity Funds to pay for design efforts related to the project. The City, through the Regional Housing & Growth Issues Partnership is also exploring other incentives and partnerships for affordable housing projects.

AP-85 Other Actions – 91.220(k)

Introduction:

Because the City's allocation of HUD funds is relatively small it is difficult to have a significant impact on the local area to further housing goals. The City prefers to reserve its financial resources for projects already identified with measurable achievements. However, the City intends to continue being available as an educational resource for coordination and management and for letters of support.

Actions planned to address obstacles to meeting underserved needs

The City will continue to work with local organizations such as St. Vincent de Paul, Habitat for Humanity of North Idaho, United Way of North Idaho, IHFA, Family Promise and other government and non-profit organizations to identify areas of need and appropriate activities to mitigate the problems as resources allow. The H.E.L.P. Center is an excellent start to this process. The innovative partnership lead by St. Vincent de Paul provides office space and basic operating functions in a one-stop-shop so that LMI persons can make inquiries and receive services from employment searches to housing assistance to basic health care. The obstacles to meeting underserved needs are as varied as the individuals who seek assistance. As organizations and agencies record program activities including successes and failures, adjustments are made to the process, to incorporate the most effective methodologies and modify or eliminate those that are not working. The process is ongoing and as flexible (within the confines of established regulations) as possible to address the conditions and circumstances adherent to Coeur d'Alene.

Actions planned to foster and maintain affordable housing

Plan year 2023 will bring new potential projects to the table with the Community Opportunity Grant, along with any ongoing projects working towards completion. The City encourages and supports affordable housing by looking for partnerships to add to the affordable housing stock and intends to continue utilizing methods similar to those already used in the past where CDBG funds are leveraged produce the best benefit for the investment. Habitat for Humanity received 2020 CDBG funds to support their 20-unit affordable housing project, which is a land trust model, which will be completed by the end of 2023 or early 2024.

Additionally, the City's CDBG funded Emergency Minor Home Repair and Accessibility Improvement Program will continue to be funded during plan year 2023 and staff is proposing to increase the dollar amount to provide assistance to more LMI home owners. This program assists families remain in their home by improving structural livability conditions to a residence thus maintaining the condition of current deteriorating housing stock available to qualifying low to moderate income residents.

Actions planned to reduce lead-based paint hazards

The City distributes lead hazard information pamphlets to any residents seeking information and with

each application for the Emergency Minor Home Repair and Accessibility Improvement Program (EMRAP). The pamphlets are also available on the City's web page and within the customer service center where building permits are issued. Additionally, the City provided pamphlets and information to the local building contractors association. Starting in April 2010, all for-hire construction work in child-occupied facilities must comply with the EPA Renovator, Repair, and Painting (RRP) law. The RRP law requires that any person doing this work get RRP certification and perform additional recordkeeping and site cleanup. In October 2010, the City sponsored RRP training. Of the 23 individuals who received certification, some were contractors that have and will work on EMRAP projects.

It should be noted that the EMRAP projects tend to be reroofing, showers, flooring, bathrooms, and water heater projects. The grants are limited to \$5,000 per person per plan year, unless they are for a sewer lateral replacement and then the available grant is up to \$20,000.

Actions planned to reduce the number of poverty-level families

The City's anti-poverty strategy recognizes that individuals and their situations differ; there are those individuals who are capable of being gainfully employed and those who are not. Persons with debilitating diseases, persons with disabilities, and frail elderly are often limited in their ability to generate household income through employment. On the other hand, full-time employment does not always provide sufficient income to lift a household out of poverty, and income assistance can become a disincentive to work.

The City has committed to a number of strategies to help reduce poverty including partnerships with organizations such as Coeur d'Alene Area Economic Development Corporation (CDA-EDC) for job creation and Ignite CDA for economic development to provide better opportunities within the community. Also, there have been improvements to infrastructure including sidewalk repair/replacement in LMI neighborhoods to revitalize them which assists in alleviating burdens allowing people to better travel safely and efficiently, focusing their efforts elsewhere.

The City promotes workforce development and has been a strong supporter of the education corridor, which provides access for local residents to four institutions of higher learning (University of Idaho, North Idaho College, Lewis-Clark State College, Idaho State University). Additionally, NIC's Workforce Development Center offers job training and adult education opportunities beyond standardized secondary education.

Providing services to at-risk-youth is another priority for the City. Coeur d'Alene is diligent in seeking the best childcare regulations and encouraging growth of the industry so that working families can find affordable childcare and early education. The City supports the local Head Start agency and agrees that education is an important step in eliminating the cycle of poverty. The City is pleased to have been a partner in the project to construct a Kroc Community Center in Coeur d'Alene. The Center has exceeded anticipated enrollment several times over since its opening and has a sliding scale for fees, allowing low-to-moderate income families and individuals to benefit from the Center's many programs at little or no cost.

Because transportation costs can be a large portion of the personal budget, the City of Coeur d'Alene is a partner with the Coeur d'Alene Tribe and other local jurisdictions in a regional bus system, CityLink,

which provides transportation free of charge. The City contributes annually to the program. Mid-size buses, approximately 32 passengers, run established routes from the southernmost point of the Reservation on US Highway 95 to Coeur d'Alene, Hayden, Post Falls and Rathdrum. Three routes have been established, two in the urban areas, and a third (the rural route) which connects the populations centers with the regions to the south. CityLink buses are accessible by ramp for persons who are physically unable to enter by the stairs and equipped with bicycle racks for those who are combining modes of transportation. City Link has recently expanded its bussing circuits to reach more transportation deserts and business centers serving LMI people.

Kootenai County and Citylink are currently pursuing grant funds to provide bus shelters for the Coeur d'Alene route, that will make public transit more desirable for riders, including LMI community members.

Actions planned to develop institutional structure

In order to move the needle and support more quality childcare businesses to emerge and thrive, the City Council adopted a code amendment in 2020 allowing childcare businesses operating as home occupations to have one employee who is not a resident and family member. This measure is expected to create more childcare spots, increase earning potential of small childcare businesses and promote high quality childcare by supporting businesses and connecting them with United Way of North Idaho for childcare business mentorship. Childcare availability is an essential factor of a healthy community and is a critical factor for all families looking to increase income by taking on employment or attend secondary education.

Many of the activities to assist low-to-moderate income persons, special needs individuals, the homeless, and other at-risk residents of Coeur d'Alene and Kootenai County area are delivered through an assortment of well-established programs under the direction of established organizations and agencies such as IHFA, Lake City Center, and the Disability Action Center. These service organizations are supported by the City's Community Opportunity Grant for local funding.

The City provides support as appropriate and practical, including web postings, providing information on the City's Public Education and Government Channel, distribution of printed materials, consultations and other aid as requested. In addition to this, the City hosts free annual trainings to support these agencies with professional development and staff training. Between 2018 and 2019, the City hosted the following the following free events: (2) Fair Housing Trainings, (1) Davis Bacon Training for non-profits, (1) American Census Data Training. In addition to these free events, the City bolstered regional knowledge and networking by hosting a regional conference (Northwest Community Development Association) and an Advanced CDBG Training.

The City recognizes that agencies such as IHFA, who have been acting as the PHA for the region for many years, have a well-established, successful, and time-tested process in place to deliver needed services to the area. It is the City's position that programs which are meeting the requirements of the residents should be encouraged to request assistance when needed, and that the City's nominal resources can be best used to support the network of organizations and programs already in place.

The City is the lead agency for the CDBG funding. The City has established goals under their Entitlement program, and works to integrate City planning and projects with the related activities of other agencies in the area using the Citizen Participation Plan, direct email requests, and other various methods of communication to facilitate this goal. The City does not plan to duplicate services of other established and successful programs.

The City's system of institutional structure is strong and well-coordinated, with little duplication of services. Gaps in delivery, if any, are typically a result of reduction in state and/or federal funding to supporting Continuum of Care organizations in their ability to carry out a complete service delivery system.

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

The City of Coeur d'Alene receives no other federal funding outside of CDBG for housing and non-housing community development. IHFA is the PHA for the region and administers the Section 8 program in the City of Coeur d'Alene.

The City will continue to attend IHFA housing roundtables and support local awareness of Fair Housing Law by hosting Fair Housing Trainings. Additionally, the City will continue attendance, support, and participation at the Region 1 Homeless Coalition meetings (Continuum of Care group). During the City's CDBG annual reporting and citizen participation meetings, the City focuses on bringing partners to the table to increase area knowledge and connectivity of resources. In addition to its CDBG public meetings, the City annually hosts trainings to benefit residents and public/private housing agencies. One such example is the City hosting a US Census Data Training in downtown Coeur d'Alene, open to the public and stakeholder groups at no charge.

Discussion:

The availability of funding is always a key issue in providing necessary services to the community. CDBG funds and other social service funds are vital and if they continue to be cut, as they have in the recent past, more services will be lost and some organizations may not survive. The City's CDBG makes some funds available for public services and/or community grant opportunities to area non-profits in order to

help fill their gaps as program funding allows.

Program Specific Requirements

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

Introduction:

The City of Coeur d'Alene does not currently have any planned activities that would call for program income.

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.	80.00%

Attachments

Citizen Participation Comments

Community Needs & Priorities for CDBG Consolidated Plan
2023-2027

Community-Wide SURVEY RESULTS

Survey Participants: 87 CDA residents

1. 20 from these cities:

- 1 Boise
- 6 Post Falls
- 9 Hayden
- 1 Harrison
- 1 Blanchard
- 2 Rathdrum

The responses below are from the 87 Coeur d'Alene residents and representatives of organizations serving the LMI population that may live in one of the other cities listed above.

Organizations Represented

Do you represent an organization that serves the low-to-moderate income residents of Coeur d'Alene?

- Yes 24
- No 83

If yes, which organization do you represent and what types of services are offered by this organization?

Responses

North Idaho College - Economic Development / Entrepreneurship

Intermountain Fair Housing Council

North Idaho College Head Start

Disability Action Center

Plumbing and Remodeling Contractor

Community Development volunteer.

CDAFD

CDAIDE serves Coeur d'Alene-area hospitality workers by meeting their immediate needs, connecting them with resources for long term self-sufficiency, and ensuring they feel valued, respected, and loved.

Faith Walk Community Fitness Park

HomeShare Kootenai County

I work for the Coeur d'Alene School District.

Responses Continued

Children's Village: we provide free respite for youth, emergency shelter for youth, case management for families, and therapy for families

CDAIDE

CDAIDE - assists with housing, living, and medical expenses for those in the hospitality industry. We also connect them with other resources. Priest River Women's Ministries- emergency shelter, short term housing, and support for women who are abused, assaulted, or trafficked.

Cdaide non profit---help with rent & other financial needs in time of crisis--we assist only hospitality workers

St. Vincent de Paul North Idaho - housing, services and referrals for the homeless and ALICE populations.

St. Vincent de Paul of North Idaho- Housing, Rapid Rehousing, Homeless Prevention, Utility Assistance, basic needs, clothing vouchers, food assistance, parenting classes, payee services, Case Management, Veterans Services, Women's Shelter, Men's Shelter, Winter Warming Shelter, Shower and Laundry Facilities, Food Kitchen, Mail services,

CDAIDE - Offer emergency financial support to hospitality workers in the CDA area who need help with rent, utilities, transportation and medical/dental expenses.

Museum of North Idaho We offer free field trips and educational programming to students at Title I schools. We provide discounted and free admission to adults and youth who are EBT cardholders. We partner with other organizations who provide direct services to individuals who are low income to create programs and engagement to the Museum when it would otherwise be inaccessible.

208 Recovery North, Inc. - Peer Recovery Support Services GEO Re-Entry - Cognitive Behavioral Change for individuals with criminal justice involvement ILED (Idaho Law Enforcement Diversion) Program - Diversion Program for individuals to engage into recovery and treatment

2nd Chance Discipleship Ministries. We offer a breakfast and sack lunch to the homeless every Monday through Saturday. We also offer services for families in crisis (clothing, diapers, etc.) and are a branch of the national Strengthening Families program.

SVDP North Idaho. Emergency Shelter, Homeless and ALICE services, residency for precariously housed individuals, Winter Warming Shelter, Commercial Kitchen, Shower, Laundry, Thrift Retail, Parenting support programs, Veteran Services, Payee Services, general case management for housing, health, recovery and employment,

Willamette Valley Bank. We participate in the Freddie Mac Home Possible program, the Fannie Mae Home Ready program. The Home Possible program and the Home Ready program offers very low -to low-income borrowers a low, 3% down payment option, flexible funding and rental income from

Responses

roommates can count as qualifying income. We also offer financial literacy training for kids, teens, adults and the elderly and also firm time home buyers' workshops. We are looking for ways to serve our community,

GOALS

Based on the above listed possible goals, would you agree that these five goals should be included in the 2023-2027 Consolidated Plan?

76 % of survey participants said they would agree that the 5 goals should be included in the plan, 16% said No, and 11% said something other, or made a comment. These comments can be found below:

GOAL Priorities

Based upon the information above, how should the city prioritize these goals with CDBG funding over the next five (5) years?

Survey responses are in order of priority below:

1. Maintain and Increase Affordable Housing (ownership and rentals)
2. Other (if you answered that you would add a goal, please prioritize that goal here.)
3. Public Facilities and Infrastructure Projects
4. Public Services
5. Economic Development
6. Homelessness Assistance

Priority Needs Ranking

Priority Needs are listed below in order of priority ranking per the survey results in each section:

Top 3 Affordable Housing Needs

- Owner Occupied Housing Rehabilitation (EMRAP)
- Homeowner Assistance (Down Payment Assistance)
- Activities that support construction of Affordable Housing including acquisition, clearance and demolition.

Top 3 priorities for Public Facility needs serving the LMI population in the city

- Childcare Centers
- Youth Centers
- Facilities for Disabled LMI

Top 3 priorities for Public Service needs

- Healthcare Services
- Mental Health Services
- Employment Training

Top 3 priorities for Homelessness Assistance

- Homelessness Prevention
- Emergency Shelter
- Re-housing services (relocation and stabilization of housing)

Top 3 priorities for Economic Development

- Assistance to for-profit agencies serving LMI residents
- Commercial infrastructure development
- Commercial building acquisition, construction and rehabilitation

Housing Affordability

Do you feel you have the financial resources for adequate housing?

If you are representing an organization, do you feel the majority of the demographic you are working with has the financial resources for adequate housing?

Results: 51% No, 50% Yes

Do you need financial assistance to maintain or obtain stable housing?

If you are representing an organization, do you feel the majority of clients or those you represent need financial assistance to maintain or obtain stable housing?

Results: 57% No, 44% Yes

Do you feel you have equal access to housing?

If you are representing an organization, do you feel the majority of clients or those you represent have equal access to housing?

Results: 56% Yes, 42% No

Fair Housing

Do you feel you have equal access to housing choice?

If you are representing an organization, do you feel the majority of clients or those you represent have equal access to housing choice?

Fair housing choice is the right to choose housing free from unlawful discrimination. Federal, state and local fair housing laws protect people from discrimination in housing transactions such as rentals, sales, lending, and insurance

Comments related to Fair Housing

If you do not feel you or those you represent have equal access to housing or housing choice, why not?

Responses

n/a

1) There are not enough resources dedicated to holding landlord and property managers accountable by government so individuals feel despondent trying to survive in a system that does not uphold their rights, that prioritizes profit over people, and allows predatory housing transactors to operate which gives license to even more bad actors. 2) Cities should not rely on the private for-profit market for housing since it only builds what is more profitable and manipulates the market to keep rents high and ever growing and vacancy by willfully holding units off the market. The city must enact stronger laws to regulate the market, control speculation, and leverage the city's desirability to require MORE from those profiting off them. 3) Cities need to examine their land use decisions through a racial equity lens and enact strong affordability mandates, anti-displacement measures, and affirmatively further fair housing to close the growing wealth inequality gap.

There is a lot of predatory and illegal activities happening around rentals, including scams, high application fees, lack of ANY affordable housing for LMI

The people I work with are all on disability or social security. There is no AFFORDABLE housing anywhere so, no it's not equal. These people cannot compete with those that are able to \$1800.00 - \$2,000.00 a month for a rental.

Low income financial

Economically, a lot of us are just priced out of the market for any kind of housing in the area.

Low wages that are not in alignment with the available housing

Senior citizens on fixed income. We have nowhere to go. Cannot afford basic repairs.

They are prohibited in their choice by cost of housing and income.

Why in the world are we taking HUD money? Anyone with three brain cells knows government money--which is OUR money, by the way--comes with strings attached. Don't take our money for such useless purposes in the first place. Government's job is to punish evil, not regulate the economy! I didn't leave my crappy blue state just to end up living under more government regulation.

There's too much need for what is offered. There is also little support for those who are transitioning from a traumatic time that need to establish themselves with a job, especially if they have children to care for.

have several homeless clients that can't find housing, if they have impaired social skills the rental agencies are not good at assistance

We serve hospitality workers who often struggle with drug and alcohol addiction and also have a huge ebb and flow of income depending on the season. They often have money for rent in the summer, but struggle in the winter.

Our city is allowing too many investors to purchase houses as rental income - both short term and long term. Stop allowing investors to inflate the price of housing and take any kind of affordable housing available. Rentals should not be a solution for housing - they keep LMI persons in poverty by preventing them from building assets. Our community needs more opportunities for its residents to be homeowners, not renters and definitely not homeless.

Criminal History is a huge barrier for individuals seeking housing

A lot of the people we serve are stuck in a cycle of homelessness due to previous life choices (drug abuse, incarceration, etc.) and there is not a lot of opportunity for these marginalized people in our city.

Cost of housing. Wages to support rents. Supply and demand (low supply) is driving up cost.

The house I bought for \$123k in 2013, sold for \$480k in 2020 with no updates. We are being out priced of our own area.

Economy & prices of housing

It is not the government's job to provide housing.

City of Coeur d'Alene and North Idaho seems to think affordable housing equals 2-3x the average wage. As an engineer, one whole paycheck goes to rent an old, tiny house in a bad neighborhood. I don't have any debt, yet due to the rent price in the area, I'll never be able to save for a down payment on a house. This area isn't affordable and granting subsidies to rich developers to create "affordable housing" that none of the locals can afford is a waste of our taxpayer dollars. Incentivize true affordable housing, no matter what that looks like. This is homelessness prevention, drug addiction prevention, suicide prevention, etc. When people have shelter, they're able to make better choices and live healthier lives. Stop catering to developers who only see profit margins.

The ridiculous increase in property tax in the 30+ years I have owned my home in midtown is threatening to make continuation of living in my home unaffordable now that I have retired.

Due to income too low to qualify

Because property taxes are too high and too many out-of-state people are moving here. Also, short-term rentals are causing a huge problem with housing inventory.

I don't make enough money to rent or buy. If I pick up a second job or more hours my family would lose medicaid

Income is not increasing but housing costs are increasing.

I OWN MY (expletive) HOME BUT YOU (expletive) ARE DOING EVERYTHING YOU POSSIBLY CAN TO RAISE MY TAXES AND MAKE IT IMPOSSIBLE FOR ANYONE WHO IS NOT RICH TO LIVE HERE. YOU HATE EVERYONE WHO MAKES UNDER 6 FIGURES...

Because nobody is offering affordable housing unless you make absolutely nothing. The normal wages disqualify you for low income housing but is not enough to buy a house, and often times forces you to live paycheck to paycheck with high rent prices

Subtle racism

No. Nothing in north Idaho is affordable

Rents have become higher than income for me and many senior friends. No money to move so we wait to see what happens

Housing Discrimination Responses

Do you believe any of the following types of housing discrimination are occurring in the Coeur d'Alene community? Results Below:

Refusing, discouraging or charging more to rent an apartment or buy a home for reasons listed above.	36
Discouraging a person from living where he or she wants to live, often by steering him or her to another apartment, complex or neighborhood.	19
Refusing or making it hard to get a loan to buy or refinance a house or take out home equity by doing things like charging more money or offering a worse deal than someone should be able to get if he or she shopped around.	20
Refusing, discouraging or charging more for home insurance.	11
Discrimination based on disability: Refusing to make a reasonable accommodation for a person with a disability, refusing to allow a modification to make an apartment more accessible for a person with a disability or lack of accessible units.	24
Predatory lending: unfair, misleading, deceptive or fraudulent loan practices.	16
Other	3

Comments Related to Housing Discrimination

Comments Related to Housing Discrimination - If Other, please explain

Responses

n/a

Not really discrimination under this law, however, very low income people cannot afford anything in this area or there rent is increased so much that they are evicted!ppp

No consideration for low income senior citizen/fixed income long term residents. No mention at all in this survey at their distress. WHY?

We need to keep Idaho as it is. I am totally against setting up "safe houses, drug houses, homeless shelters, etc. It's the doom of a city.

There are already federal fair housing laws that landlords, realtors, etc. are required to abide by. It is not necessary for the city to intervene in fair housing issues.

What an idiotic questionnaire. Since when do I need the government's permission to rent or sell my property to a specific individual? It's my right not to sell or rent my property to a groomer or any other type of sexual pervert. These questions are disgusting.

People are discriminated against due to mental health issues and the belief that they are dangerous or risky to rent to.

Substance Use and Mental Health Disorders are considered disabilities

None of those are happening.

I do feel that there is an inner circle benefiting from their positions in government. It appears that each Cda Mayor leaves their position owning a considerable amount of real estate, especially high end rentals.

My lease was not renewed. They could not give a reason but a neighbor had posted on Facebook how they didn't like living in an apartment complex with "retards". A family member has a disability.

WHY IS IT NEVER GOVERNMENT'S FAULT??? YOU (expletive) KEEP RAISING PROPERTY TAXES, APPROVING INSANE UTILITY RATE INCREASES, AND INFINITE SCHOOL LEVY BALLOT VOTES...

None of these apply

Do you feel your (or your clients') housing choices are limited based on you (or your clients') or a family member's (check all that apply):

Race	12
Color	1
Religion	9
National Origin	5
Sex	7
Disability	1
Family Status	4
Age	8
Ancestry	1
Sexual Orientation	6
Gender Identity	4
Income	1
Source of Income (public benefits)	0
Veteran Status	5
Criminal Record	2
	4

What would you do if you encountered housing discrimination?

Do nothing and seek other housing options	13
Tell the person that you believe they are discriminating	2
Report it	2
Would not know what to do	5
Other	4

Comments Related to Housing Choice Responses

I'd grow up and realize that housing is a privilege and not a right. These questions are downright offensive.

I know my resources, but many people do not know the services offered. I think it needs to be discussed in high school. We did a poverty simulation that showed that even the people who work for nonprofit organization do not realize all the resources available out there for the public.

It is not happening.

Confront them with the facts of law then spend money elsewhere

I attempted to report but the landlord said if I complained they would give me a bad reference and I would not be able to rent anywhere in Coeur D Alene

It's disgusting how you're blaming home affordability on literally anything else instead of you ... bureaucrats

US Department of Housing and Urban Development	28
City or County Office	23
Idaho Attorney General's Office	27
Idaho Housing and Finance	23
Northwest Fair Housing Alliance	20
Don't know	32
Idaho Legal Aid	14
Other	7

If Other, please describe

Intermountain Fair Housing

There's no such thing as housing discrimination. If it's MY property, then I should be able to sell or rent to whomever I choose.

Intermountain Fair Housing

I don't know, but I'd find out.

It is not a problem.

What information regarding fair housing programs, laws, or enforcement have you seen or heard in your community?:

Fair housing flyers or pamphlets	20
Fair housing handbook	8
Fair housing public service announcement on the radio	4
Fair housing public service announcement on the television	4
Fair housing information at a public event	9
Fair housing information shared on websites and/or social media	25
None	51
Other	3

What do you feel would be the most effective way to inform residents about their fair housing rights and/or responsibilities?:

Public meeting(s)	9
Fair housing literature/information in public libraries and facilities	1
Television advertisements/announcements	0
Radio advertisements/announcements	3
Information on government and/or nonprofit websites	0
Social Media	9
Realtors, property managers and leasing agents sharing information with prospective tenants	3
Other	1
	2
	4
	9

Comments Related to Fair Housing Information

Responses

Tried clicking Fair Housing literature etc. above bit wouldn't let me. Also, public housing events at a park with public figures.

I don't believe there needs to be any fair housing intervention by the city.

Residents don't have a housing "right"; they have a housing privilege. The premise of your question is fallacious.

I'd check literature, but can't. It only allowed me to check one box.

You can't choose more than one option above. I would choose literature in public libraries and facilities, and realtors, managers, and leasing agents sharing info with prospective tenants

Abolishing the wasteful and corrupt and blatant disgusting financial rapists that are Coeur d'Alene City Hall

It would not let me chose multiple options, all apply depending on what your marketing budget allows.

Social media and tv ads, newspaper

Public Services

Do you feel there are adequate non-profits providing public services within Coeur d'Alene and surrounding communities?

Results: 50% Yes, 50% No

What services are working well?

Responses

Access point for homeless,

Community Development

Food banks

meals on wheels, food banks, boy and girls club

Our community has throngs of nonprofits wrapping people in services

St. Vincent De Paul

not familiar w/ the services enough to answer this.

Food banks and health services

rental assistance medical/dental

Homeless Prevention and Rapid Re-Housing

St. Vincent de Paul provides shelter, emergency/transitional housing, and subsidized housing

It seems there is a good network for homelessness through the Help Center at SVDP. We have adequate food banks and clothes closets.

All of our community's nonprofits do tremendous work, they just need more support. St Vincent de Paul Children's Village Safe Passage Tesh Habitat for Humanity Fosterful Orchard Ridge Museum of North Idaho

Not a lot of the current services are working well because of a lack of collaboration and communication.
I believe the network of services providing food and clothing to our homeless is working very well to serve our community in downtown CDA.
Our community nonprofits have the competency, but lacks the ability to handle demand.
Adequate # of nonprofits but most are underfunded.
Habitat for Humanity
Children's services, women's shelters, food banks,
TESH
Boys and Girl's Club
St. Vincent and Heritage Health programs work well, and need support to continue and improve their programs. Food banks work well and need support to continue and improve their programs. Community Action programs work well and need support as well.
No idea as I am not aware of services for the low income person who is working 2 jobs to provide & is nearly surviving thus does not qualify for anything due to surviving even though destroying health to work the multitude of jobs to provide basics
Children's village UGM
Literally nothing. Everything is stretched too thin. There are TOO MANY people and not enough infrastructure.
Business opportunities
All... No more needed
Churches
Food programs for students - backpack program
Current economy has upended everything
We are limited, UGM, St. Vincent. I do know they all have waiting lists.
St Vincent temp housing; TESH; food resources like CAP; etc.
None, not aware of any at all
Nonprofits
None

Food assistance, women's and children advocacy centers

What services are missing?

Enough affordable housing (all types), food insecurity is increasing, wages do not support a living wage

Senior low income

Social help for seniors with low income

Any involving health, mental health, dental, vision, and childcare

Specific low income senior citizen category. We worked hard here all our lives. No accommodation to counter balance cities push for STVR's and growth.

childcare assistance, mental help assistance

Emergency relief for immigrants

Secular non-profits to help with substance abuse and homelessness.

I think there should be more for senior citizens.

Help with property taxes and utilities

HomeShare Kootenai County

None, none and none. Why is the government even involved in providing services? Your job is to punish evil..., you're obviously not doing your job.

Resources for low income including, health care dental care counseling needs help for home repairs

The threshold for some folks to get assistance is too high.....so they make too much to qualify for programs but not enough to live.

Mental health services, more housing

enough shelters

Mental Health, housing, youth mental health services, healthcare services- for Medicaid patients

Adult Protective Services, Affordable Daycare

more support for mental health and emergency housing for seniors

There is always a dearth of help for mental illness and counseling.

Substance Use, Mental Health treatment, Youth and Elderly Services, and Housing

We need more emergency housing opportunities for our marginalized society that finds themselves experiencing homelessness.
For LMI, it's not all about a roof over a person's head. Intervention, or case management, is important to provide in addition to housing. 1) Men's shelter and a 2) better supported through CDBG Winter Warming Shelter and 3) sliding scale child care is imarative.
All of them.
Homeless shelters
Mental health, financial education
Childcare resources, senior care resources, and LMI health services
Mental Heath services for youths
More food banks
Need more police
Child care, teen mental health
More Childcare options
Help for people on the edge—information for how to find help
Mental health services
Health services and city works. And stop allowing kootenai health to single handedly ruin all healthcare in the city.
Financial assistance to help.lower.incomehomeowners repair, maintain, bring homes up.tp safety codes.
Non faith based services
Alcoholism and addiction recovery.
Affordable housing
Long term mental health service facilities. Adult behavioral health and youth behavioral health services (we need more and better).
Service for the elderly
And fair and equitable City Hall
I don't know enough of the community needs to answer this question.
All

Autism related help

Financial literacy training and life skills training.

Do you feel there is equal access to services?

Results: 59% Yes, 37% No

Comments Related to Access to Public Services

If no, why not?

Responses

Not everyone is open to these issues because of the overwhelming need for outreach face to face and not Zoom meetings They do not understand the issues or the solution

Because we know that there are a lot of service calls from the CdA area: people living precariously, being treated unfairly by LL/PM, constructively evicted due to lack of repairs and other issues, unable to find new housing they can afford, and who are homeless.

Community growth has put a huge strain on all support services

Because everyone who can't afford them should still have access.

Lack of information that is available and easily accessible

As an individual, community agencies take priority with the city. NO community agency represents... specifically, low income seniors on fixed income. Again, we worked here for decades... only the city's push for STVR's and growth is pushing us out of our homes... with nowhere to go.

I believe there to be pocket communities of undocumented immigrants, and they don't have equal access to services.

Income threshold is too low.

Too many services are not located on the City Link bus route. this is a barrier for many trying to get to services in our area.

Access may be equal, but it doesn't matter if you do not realize the services that are available.

Some are turned away from health services due to insurance plans or lack of insurance.

Many people cannot access the services they need because they work.

Affordability and not enough knowledge of how to refer and who to refer to.

Major Lack of Resources, Housing and Treatment for substance use and mental health for adults and youth

Although yes to above, there's a insufficient supply or lack altogether.
It remains a Hugh problem
Transportation, knowledge of available resources, saturation of non-profits in certain sectors
There is a housing crisis right now. There are not enough homes available for a price that is manageable for a majority of residents. Folks with college degrees and professional jobs cannot afford to buy a home here. It's a crisis.
not sure what is available
The community has grown too fast to keep up.
We need more free afterschool activities for children.
Most non profit organizations cater to elite white
Unless one is living on the state, we know nothing about where or how to get help
Services are not adequately supported financially in the community.
Many faith based service have additional criteria or expectations for those they serve. E.G. requiring them to attend service
Not enough available to evaluate this.
If you work most services are not available due to income and service hours
It's based on severity or crisis. Prevention is better and having access for services all ages of people
If people do not know about a service, then it cannot be equally accessed.
A person must have transportation
Not aware of any to use
Limited and scarce resources

Demographics

What age bracket do you fit within?

18-24	2
25-34	11
35-44	28
45-54	20
55-64	24
65 and older	

With which gender do you most identify?

Woman	76
Man	20
Non-binary	0
Transgender	0
Prefer not to say	7

What is the number of persons living in your household?

One	20
Two	44
Three	8
Four	14
Five	9
Six or more	5

What is your household income bracket? (This is the total of all income earners)

\$0-\$41,550	24
\$41,551 - \$47,449	3
\$47,450 - \$53,400	3
\$53,401-\$59,299	5
\$59,301-\$64,049	5
\$64,050-\$68,799	0
\$68,800-\$73,550	5
\$73,551-\$78,300	2
\$78,301-\$82,199	2
\$82,200 and up	44

Are you a person with a disability?

Yes 17
 No 75
 Prefer not to say 10

Which applies to your housing situation?

Rent 24
 Own 69
 Do not have permanent housing 2
 Prefer not to say 7

COMMENTS

Goals Comments

2	anonymous	I am not in agreement with the offering rentals within homes as a solution to the housing issue Vetting and background checks are not infallible because of the caliber of person applying I would not participate in that especially for seniors and those with families It is a fine line to walk
27	anonymous	No, Public Facility and Infrastructure Projects (serving LMI residents) should not be part of this process.
30	anonymous	Keeping historic areas intact to keep the character of the town. Help paying property taxes for the retired to stay in their homes. Help for retired people to get repairs on their homes. Police department that is proactive with traffic concerns in residential areas downtown.
32	anonymous	I agree these should be included, but I think that there should be an incentive to save for down payments. Maybe like some sort of match. If people are able to save more for a larger down payment they they are able to set goals and will have a be more likely to take care of their homes due to being financially invested. I also think that there needs to be a plan for better internet availability within the city in public locations without having to purchase anything. Technology is essential to every child and is important when finding a job.
35	anonymous	I do not believe that any funds should be used for new housing construction
42	anonymous	I don't see any goals that address the problem of affordable housing options for workers, who at the present time, cannot afford rent and are not in the position to purchase a house.

70	anonymous	Protect Our Aquifer
94	anonymous	Doesn't matter what the goals are, corrupt af city hall will make this plan work for their handlers first
95	anonymous	We need affordable housing but not MORE housss.

All of the above goals have limitations and ties to government agencies when the well runs dry its back to square one and the only alternative to lawmakers are Taxes

Expand the types of housing that is legal including tiny homes (both as moveable ADUs and to streamline tiny house village model), step up professionalization and code enforcement to require licences, inspections, and stepped up enforcement for bad actors to restrict predatory landlords, and create a one stop shop at city hall for tenants with all options and resources available to the over 1/3 of c

None at this time

Increase funds for EMRAP program for low income residents I have had more than six low income families including some handicap individuals that qualified and also didn't qualify for emergency home repairs. Requiring homeowners to have fire insurance is a definite issue. Most cannot afford the insurance Hiring licensed contractors with insurance should be looked at instead. Costs for material as well as labor costs have more than doubled in the last two years. \$5,000 isn't enough and needs to be increased for Emergency Home Repairs to help ones most in need in order to keep them in their homes.

L0w Low income senior assistance

Health Care support Mental Health support Public Transportation Services

Remove #2 and #5

I would be more macro on #2 Public Facility and Infrastructure Projects. It's cool that you did all the sidewalks in downtown, but this was too narrow of a goal and it left no room for other projects that closer align to HUD's purpose for CDBG (the elimination of blight in low-income neighborhoods and to mitigate health and safety threats).

Remove new housing construction and homeless assistance. I picked up a female hitchhiker. She said she was going back to Washington State (where she came from) because Idaho "doesn't give away free stuff." THAT'S the way I like it.

I don't agree with direct down payment assistance or the government getting too involved in housing stock. The free market does a better job of that. I think there should be more focus on helping seniors, veterans, and disabled, rather than just "low income". Not everyone is meant to be a home owner. I would like to see more senior housing built and incentives for that.

STRICT enforcement of current laws. Don't let violations slide such as for short term rentals.

Please add HomeShare Kootenai County as one of your projects.

Why is it the government's job to enforce "codes" on residents' private property? Our property is not private when some code enforcement policeman comes by and tells us what we can and cannot do WITH OUR OWN PROPERTY. Get rid of the code enforcement police. This is Coeur d'Alene freaking Idaho, not California! Also, it's not the government's job to provide affordable housing. Affordable housing is essentially a scam to enable rich business owners to pay their employees lower wages. If the government didn't step in and interfere with housing, it would force businesses to pay a fair wage to people who would couldn't afford to live in the area. By artificially regulating housing costs, government helps the corporations by enabling them to keep their wages down and hurts the laborers. Disgusting.

Stop using city funding for public services, it's never worked out well anywhere. Use your own money to setup a private institution to provide services.

Increase Housing Stock (both ownership and rentals): There needs to be more mixed use housing and light touch development. There are hardly any new triplex or Fourplex building being added to the housing stock. Lighter regulation is needed. And ADUs should be incentive to help add housing stock and reduce the continued sprawl of the city.

I mentioned technology above, but I think it could be its own category. Maybe even offer free public charging in certain locations as well. Again to help everyone stay connected and to give every child a way to get online. Also from the side of those in danger, it's a way to connect. A loss of basics like money and the ability to use a phone or internet is a way to control those in abusive relationships.

I do not believe that any funds should be used for new housing construction, this area is growing too rapidly and the schools, stores, roads, & more can not keep up with it. There is going to be a rise in all kinds of negative impacts for this area. Long-term residents here are upset.

Transportation - City Link needs to expand hours into evenings and weekends to provide transportation for local workers to get to their places of employment. Also develop concept of bike sharing programs.

no

On goal #3, having a viable bus system and bikeways that connect all parts of the city to businesses, in addition to sidewalks, would be helpful.

With all of the rampant growth, our community really needs to start prioritizing historical preservation. We will lose our sense of place and who we are as a community if we don't start valuing our heritage more.

None

Note, based on our interaction with LMI persons. Goal #2 above can take on a whole different meaning and drift from the intent of serving LMI citizens. For perspective, a person representing the LMI community would serve well in an advisory role. For example, sidewalk improvement where stated intent is to improve ADA access can frankly serve to beautify thoroughfares and address maintenance issues that come with age - tree root damage to sidewalks, snowplows tearing up curbs, etc. Albeit important, and a safety issue, property taxes should be used for such repairs. We state this because a handicap curb cutout was created at the corner of Spokane/1st Street that doesn't really serve the intended purpose. As a property owner of four lots between Spokane and Walnut, we were very happy a sidewalk was being installed. A sidewalk from Spokane St. to Fr. Bill's Commercial Kitchen would be a safe and welcome pathway for LMI shelter residents and others, especially during the winter. Although we're pleased that a sidewalk was poured from the corner to the Spokane house walkway, the neighborhood would have been better served to have extended the sidewalk another +/-80' to the Kitchen/Shower/Laundry. As it is, persons on foot walk in the street (not busy) to get to the Kitchen because there's no sidewalk, and the current earthen pathway cannot be easily shoveled in the winter.

Add to #5 living wage jobs.

Getting a handle on the conspiracy ridden population of this city. It is insane the power Fox has.

Funds to help with Habitat for Humanity 21 units being started in CdA.

Remove #1

Reducing gentrification of the downtown area. People of all income levels deserve to live in walkable neighborhoods close to the downtown core amenities.

sidewalks

Stop going after short term rental owners.

Remove Homelessness Assistance

Remove 4. And reorder the rest b highest priority: 1. Economic Development 2. Public Facilities 3. Public Services 4. Housing

Remove #4 replace it with continuing to enforce rules against panhandling and loitering/ illegal encampments. We moved here to escape this idiocracy of throwing money at a problem that will never go away. Remove #3 and adequately fund and support our police department. When I complained about speeding in our area I was told multiple times there are only 2 traffic enforcement officers, so they don't have the ability to enforce the laws.

I would certainly put some money aside to increase our mental illness programs. I know Kootenai Health cut back on that over the last six months. I am not sure what is still available to people. Most

people who find themselves homeless are either drug/alcohol dependent or Mentally unstable. I think attacking the issue from root is a bonus.

Establish growth parameters to maintain quality of life in CDA. Growth for growths sake is irresponsible.

Fix the sidewalks destroyed by the city's street trees at no cost to homeowner's impacted by the destruction of the sidewalks adjacent to their homes

1, 3, and 4 should go. Let's stabilize the infrastructure for the people we have and for the love please stop building apartments.

Do not let 'homelessness' become a habit. Give a hand UP, not constant handouts. The chronic 'homeless' will expect you to keep supportinh them instead of actually working to support themselves.

Under #2, add "connector bike paths to enhance commuting and shopping"

Choose slow growth! Before building, building, building; create the infrastructure to handle the growth. Don't just look at money! Look at the quality of life for the people already living here. Slow your roll!

Eliminate assistance based programs. I am tired of being taxed out of my own house. Include a goal to reduce property taxes. Quit spending frivolously in this economy.

First alcoholism and addiction services that are readily available to all who qualify.

Option number 1 maintain and increase house stock. Would like to see slower house developments - less high density housing.

The emphasis should be on home ownership for the working poor. This people group contributes to the community. If they can't afford housing they will move on or become homeless. Getting them into homeownership is a win!

Assist residences in creating more affordable housing, by reducing the extreme apartment creation

Literally anything that helps out the middle class, the goals laid out are exclusively so city hall can continue to (expletive) of business and developers while workers get the shaft

Remove adding houses, they are too expensive for anyone in low to middle income, so this plan would just cause more houses to go up in price

We don't need to build anything new. We have too much population for our aquifer and more population will just draw it down further creating more toxic algae and Lake CdA will die

Grantee Unique Appendices

Data and Updates from St. Vincent de Paul and IHFA Housing Roundtable1

Introduction:

The U.S Department of Housing and Urban Development (HUD) funds local homeless assistance and prevention networks called Continuums of Care (CoC). Idaho is divided into two CoCs: Balance of State (Regions 1 through 6) and Boise City/Ada County (Region 7). HUD requires each CoC jurisdiction to conduct a count of sheltered and unsheltered homeless persons carried out on one night in the last 10 calendar days of January. This report contains only the PIT Count information for the Balance of State Continuum of Care (CoC) and does not include the PIT Count for Boise City/Ada County CoC.

Point-In-Time Count Overview

The primary goal of the PIT Count is to provide a one-night "snapshot" of the number of homeless persons living on the streets, other places not meant for habitation, or currently residing in emergency shelters or homeless transitional housing projects. HUD's definition of homelessness for the PIT count does not include persons who may be staying with friends or relatives, in a hotel/motel, in a treatment facility, or who are incarcerated.

Using HUD's definition of homelessness for the PIT count, CoCs are instructed to count adults and children who, on the night of the count, reside in one of the places described below:

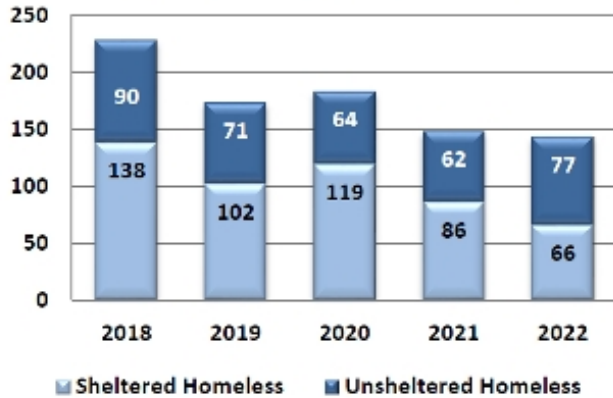
- An unsheltered homeless person resides in a place not meant for human habitation, a vehicle or on the streets. Included in this count are people in temporary tents, encampments, and warming centers.
- A sheltered homeless person resides in an emergency shelter, transitional housing or supportive housing for homeless persons who originally came from the streets or emergency shelters.

The unsheltered homeless survey is administered by "street or known locations." This includes libraries, food kitchens, warming shelters, train stations, city buses, parking lots and encampments.

Note that the data in the table below is for the *entire* Region I of Idaho, which includes Benewah, Bonner, Boundary, Kootenai and Shoshone Counties. The data is not broken down by County or Municipality. Further, the data does not include "Precariously Housed" individuals and households in the main count results. "Precariously Housed" is characterized as being at imminent risk of becoming homeless--these persons may be staying with friends or relatives, in a hotel/motel, in a treatment facility or in jail.

Comparison of Sheltered and Unsheltered Counts

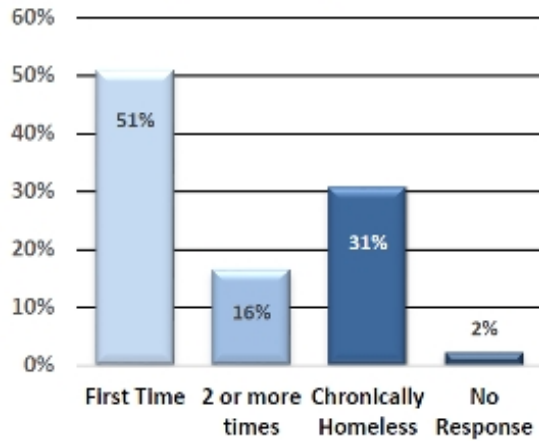
Region 1 2022 PIT Count - 143



Chronically Homeless

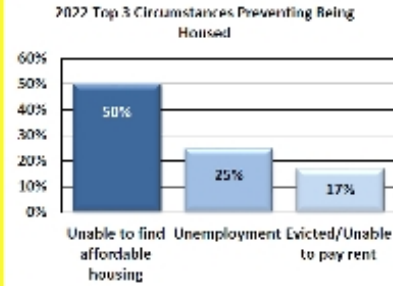
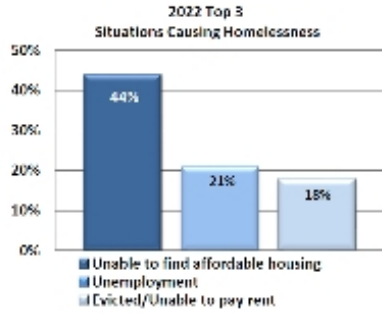
The chronically homeless are defined as an unaccompanied homeless individual with a disabling condition, or a family with a head of household who has a disabling condition, and who has either been continuously homeless for a year or more or has had at least four episodes of homelessness in the past three years totaling 12 months or longer.

Region 1 2022 Episodes



Reasons Cited for Homelessness and Circumstances Preventing from Becoming Housed

Individuals and heads of the household were asked to identify the situations that caused their homelessness. In a separate question, they were asked what circumstances were preventing them from becoming housed. Multiple responses were valid for each respondent and question. Charts show Statewide trends; however, Coeur d'Alene citizens face the same issues.



Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Point in Time Count - January 23, 2019	ID Total	Region One
<u>Sheltered Homeless</u>		
Households Without Children	320	42
Persons in Households Without Children	323	42
Households w/Children	114	22
Persons in Households w/Children	355	60
Total Sheltered Persons	678	102
<u>Unsheltered Homeless</u>		
Households Without Children	485	67
Persons in Households Without Children	620	69
Households w/Children	86	1
Persons in Households w/Children	304	2
Total Unsheltered Persons	924	71

Chronically Homeless Veterans (Sub-set of all CH)		
Chronically Homeless Veterans	22	2
Chronically Homeless Veterans Families	0	0
Persons in Chronically Homeless Families	0	0
<u>Sheltered Chronically Homeless Veterans</u>		
Chronically Homeless Veterans	3	1
Chronically Homeless Veteran Families	0	0
Persons in Chronically Homeless Veteran Families	0	0
<u>Unsheltered Chronically Homeless Veterans</u>		
Chronically Homeless Veterans	19	1
Chronically Homeless Veteran Families	0	0
Persons in Chronically Homeless Veteran Families	0	0

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Point in Time Count - January 23, 2019	Total	Region One
<u>Sheltered Homeless</u>		
American Indian or Alaska Native	14	5
Asian	6	0
Black or African American	16	2
Native Hawaiian or Other Pacific Islander	19	0
White	571	91
Other/Multi-racial	52	4
Hispanic/Latino	93	5
<u>Unsheltered Homeless</u>		
American Indian or Alaska Native	128	0
Asian	1	0
Black or African American	13	4
Native Hawaiian or Other Pacific Islander	8	0
White	730	61
Other/Multi-racial	44	6
Hispanic/Latino	101	2

According to Neighborhood Scout, total demographics for the city of Coeur d'Alene are as follows:

White – 86%

Multi-racial – 5.9%

Hispanic – 5.6%

Native American or Native Alaskan – 1.3%

Asian – 1.3%

Black - .4%

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

The data provided includes the 5-county region of North Idaho, which is all considered rural except for the City of Coeur d'Alene. The extent and nature of those who are homeless or at risk of homeless in the region is not unlike those within the jurisdiction.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The PIT Count includes the five northern Counties of Idaho. Requested data is not available, however, please see chart below, which categorizes populations.

	Sheltered	Unsheltered	Total
	Emergency Only		
Chronically Homeless Individuals	27	100	127
Chronically Homeless Families (Total Number of Households)	4	1	5
Chronically Homeless Families (Total Persons in Household)	12	3	15

Chronically Homeless Veterans (subset of CH All)

	Sheltered	Unsheltered	Total
	Emergency Only		
Chronically Homeless Individual Veterans	19	21	40
Chronically Homeless Veteran Families (Total Number of Households)	0	0	0
Chronically Homeless Veteran Families (Total Persons in Household)	0	0	0

Chronically Homeless Youth (subset of CH All)

Unaccompanied Youth	Sheltered	Unsheltered	Total
	Emergency Only		
Total number of persons	0	3	3

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section outlines the characteristics and resources of the homeless special needs populations.

Other Homeless Subpopulations

	Sheltered	Unsheltered	Total
	Emergency shelters and transitional housing		
Adults with a Serious Mental Illness	61	62	123
Adults with a substance use disorder	66	85	151
Adults with HIV/AIDS	1	1	2
Victims of Domestic Violence	83	39	122

Describe the characteristics of special needs populations in your community:

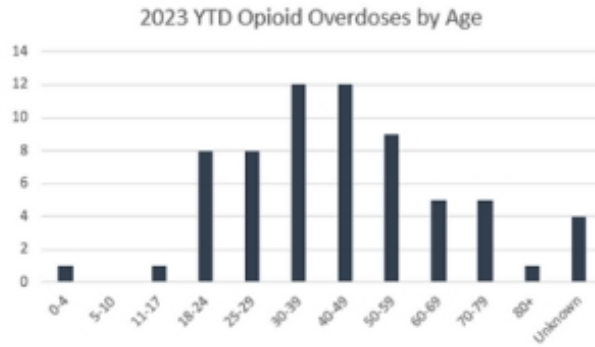
Elderly. According to the latest census statistics, 18.5% of the residents of Coeur d'Alene are 65 or older. This population typically has lower incomes and a need for supportive services or structural adaptations.

Persons with Disabilities. According to the 2021 American Community Survey, 15% of Coeur d'Alene's population have a disability. Among all persons living with a disability in the Coeur d'Alene population, 6.8% have an ambulatory disability, 6.2% have a cognitive disability, 6% have an independent living difficulty, 5.6% have a hearing difficulty, 2.4% have a self-care difficulty and 1.4% have a vision difficulty.

Mental Illness. According to the 2023 *Heritage Health Community Needs Assessment*: The ratio of mental health providers to population is 480:1. In 2021 – there were 25 suicides in Kootenai County. According to the National Alliance on Mental Illness (NAMI) 1 in 5 adults suffer from a mental illness, 1 in 20 suffer from a severe mental illness. There are several virtual support options available to Coeur d'Alene residents but there is still a marked shortage of in-person providers.

Substance Abuse. Opioid use has soared in the past three years. Fentanyl plays a major role in both arrests and overdoses. With the closing of Kootenai Health in-patient substance use unit, a valuable treatment option no longer exists for Region One. In 2022, Source of charts – Harm Reduction Department – Panhandle Health District.

Fatal and Non-Fatal Opioid overdoses in Region 1



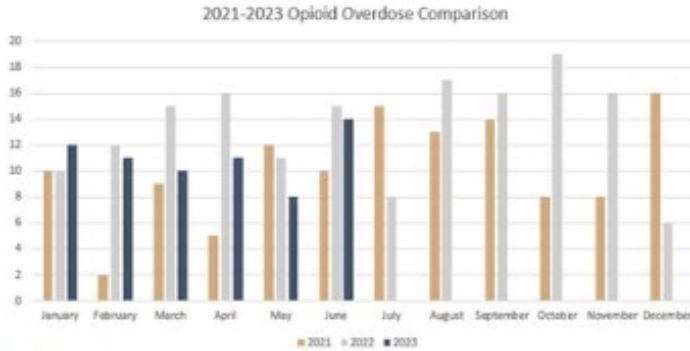
Since 01/01/2023 there has been 44 confirmed non-fatal opioid overdoses in Kootenai County. 23 of those took place in the city limits of Coeur d'Alene.

These do not include any fatal overdoses that occurred.

Idaho Resident Fentanyl-Involved Drug Overdose Deaths

Residence	2017	2018	2019	2020	2021	2022 (Preliminary)
Total Drug Overdose Deaths	241	248	265	287	353	358
Total Fentanyl-Involved	13	20	23	45	152	176
Benewah	-	-	-	2	1	-
Bonner	-	-	1	2	2	3
Boundary	-	1	-	-	-	2
Kootenai	1	-	2	8	18	27
Shoshone	1	-	-	-	-	3

Fatal and Non-Fatal Opioid Overdoses in Region 1



2021 - 121
 2022 - 161
 2023 - 66 (YTD as of June 2023)

At-Risk Youth. There are different segments of the Coeur d'Alene youth population who have potential housing and supportive services needs: Youth in the foster care system; youth in the Juvenile Corrections system, youth in need of mental health services and youth who are homeless.

Kootenai County's child poverty rate (for people under 18) was 12.6% in 2018. (University of Idaho, 2020). According to the Idaho Youth Risk Behavior Survey from 2021, 23.3% of high school students had at least one drink of alcohol during the last 30 days prior to the survey. 17% of students had their first drink of alcohol before the age of 13 and among students who currently drink alcohol, 47% usually got the alcohol they drank by someone giving it to them. In Region One the rate of alcohol use within the last 30 days was 23%. Region One has the highest rate of heavy alcohol users in the state, according to the (Substance Abuse Prevention Needs Assessment, Idaho 2017). The use of marijuana by high school students increased between 2009

Data and Updates from St. Vincent de Paul and IHFA Housing Roundtable9

and 2017 in Idaho. The current efforts to address the substance abuse problem in our community have been a variety of prevention programs targeting youth and their parents in North Idaho. Idaho Youth Ranch offers a virtual 8-week, Strengthening Families Parenting Group that targets parents of children, ages 9 to 17, who are looking or in need of tools and skills to build or improve their relationship with their kids and teens. The Kootenai County Substance Abuse Council is also becoming active in our local schools to educate our High School students about drugs and alcohol. Kootenai County Juvenile Diversion offers clients the Project Towards No Drugs program which meets once a week for 4- weeks with 8 hours of education.

A new resource in Kootenai County is the Family Resource Center which opened two years ago. They offer one-on one parenting or group sessions using the Strengthening Families and Love and Logic Curriculums. Additionally, the ICARE Program of St. Vincent de Paul works with parents of youth in our community by providing the evidence-based Nurturing Parenting Programs.

Maltreatment of children, i.e., emotional abuse, medical neglect, neglect, physical abuse, sexual abuse, or other, is prevalent in Idaho. Currently there are 313 children receiving services at the First Judicial District CASA. According to the 2022 Idaho Legislative Foster Care report, the following reasons resulted in foster care placement:

Table 3: Child Removal Reasons

Number of and Reason for Child Removal by State Fiscal Year

Removal Reasons	SFY 2018		SFY 2019		SFY 2020		SFY 2021		SFY 2022	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Neglect	1,129	82.2%	1,145	81.4%	784	66.8%	980	72.8%	823	67.7%
Physical Abuse	139	10.1%	141	10.0%	136	11.6%	153	11.4%	159	13.1%
Abandonment	16	1.2%	20	1.4%	95	8.1%	93	6.9%	92	7.6%
Sexual Abuse	60	4.4%	62	4.4%	84	7.2%	82	6.1%	73	6.0%
Homeless	30	2.2%	37	2.6%	74	6.3%	38	2.8%	66	5.4%
Voluntary Placement	0	0.0%	2	0.1%	0	0.0%	0	0.0%	2	0.2%
Other	*	*	*	*	*	*	*	*	1	0.1%
Total	1,374		1,407		1,173		1,346		1,216	

The ICARE program of St. Vincent de Paul provides community-based "Stewards of Children; Child Sexual Abuse Prevention" classes to educate about the warning signs present in potential predictors.

The Safety Net Inland Northwest program assists foster children turning 18 to transition into independent living.

What are the housing and supportive service needs of these populations and how are these needs determined?

There is a myriad of supportive services for the non-homeless special needs populations. For persons unable to live alone, there are 32 assisted living facilities with 720 beds for persons with disabilities and the elderly in Kootenai County. Almost half (49%) of the beds are located in 14 developments in Coeur d'Alene. All the facilities specifically target the elderly except for Harmony House Assisted Living I and II, which targets persons with severe needs: developmentally disabled, physically disabled, patients with traumatic brain injury and persons with mental illness.

Affordable housing programs available to Coeur d'Alene residents include the LIHTC program; the HOME program; the Project-Based Section 8 program; and the Section 8 Housing Choice Voucher program, TRAC 811 and 202 subsidized programs.

Through the TRAC 811 program rent is charged based on income. To qualify for assistance, at least one member of a household must be 18 or older with a physical, developmental and/or mental disability. TRAC 811 projects provide rental assistance to tenants by covering the difference between the HUD-approved operating costs and the tenants rent contribution (usually 30% of adjusted income). 202 programs operate in the same manner; however, these programs are for senior citizens aged 62 and older. St. Vincent de Paul operates 2 multi-unit TRAC 811 apartment complexes, and 3 multi-unit 202 apartment complexes. The remainder of the 300 plus units St. Vincent de Paul provides are subsidized through Rural Development and are not located within the City of Coeur d'Alene but are located within Region One.

Additional resources for the low-income include Habitat for Humanity of North Idaho, providing affordable for sale housing to those in need; The St. Vincent de Paul HELP Center, providing basic needs and crisis intervention to help those in need within Kootenai County; and the Community Action Partnership (CAP) providing services to the low-income households. CAP services include weatherization assistance, home energy assistance, emergency food assistance and telephone service assistance. CAP is aligned with the Idaho Hunger Relief Task Force, Idaho Food Bank, Idaho Interfaith Roundtable Against Hunger, and IHFA.

Heritage Health provides medical care on a sliding fee scale, based on household income and family size, with emphasis on the LMI and homeless populations. Types of care include, but are not limited to, individual and family medical, medication assistance, chronic disease management, minor orthopedic injuries and lacerations, preventative care, and immunizations. They also operate a mobile clinic in Kootenai and Shoshone Counties, as well as a stationary clinic targeted specifically to the homeless.

TESH provides services for persons with disabilities, including child development, independent living and employment.

Children's Village provides the following services:

Respite Shelter - 24-72-hour crisis placement by community families. Respite can help avoid long-term trauma services are provided immediately at their point of crisis. Residential Treatment - Federally accredited by the Commission on Accreditation of Rehabilitative Facilities (CARF), Children's Village is one of seven Qualified Residential Treatment Programs in all of Idaho, serving youth in the care of the Department of Health and Welfare aged 5 to 12 male and 5 to 17 female. Emergency Shelter - Shelter placement can be short or long term, there is no maximum for time in need of shelter. Children aged 0-12 male and 0-17 female can be placed, free of charge, into physical guardianship while caregivers get back on their feet. Family Support - Parent education is a priority for our work. Whether biological, foster, or adoptive, the family unit is engaged from the beginning of placement. This process is aimed at helping the family to succeed after the child leaves the care of Children's Village.

The Idaho Youth Ranch provides troubled children a bridge to a valued, responsible and productive future.

The Idaho Drug Free Youth (IDFY) educates youth, families and community members about the risks of using drugs, alcohol and tobacco by promoting and encouraging positive peer and adult influence through interactive after-school activities.

Project Home Share Kootenai County operates a matching service for potential tenants and homeowners wishing to rent a room in their house.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to Theresa Davis, Executive Director of the North Idaho Alliance of Care (NIAC), there are currently 105 clients receiving HIV services in the 10 county Region One and Region Two areas. NIAC provides numerous harm reduction and preventative services including syringe exchanges, prophylactic distribution, at home test kits, a mobile testing unit, wound and hygiene care products, recovery case management, HIV, HEP-C and HIV testing.

Discussion:

In most communities, there is no one affordable housing product that addresses the wide range of housing needs. The amount and type of housing assistance lower-income households need to avoid being cost burdened, varies depending on their income and household characteristics. For example, persons who have a physical disability may require special adaptations to their homes. Elderly people might need housing with health care services nearby. Those with mental health challenges or those with developmental disabilities may need to live in proximity to behavioral health providers and/or proximity to amenities such as drug stores and grocers. Families living in poverty usually need subsidies to help them pay their rental costs.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Public facilities needed in Coeur d'Alene include health facilities for substance abuse and behavioral health treatment services, and emergency shelter facilities to further meet the needs of homeless adults, homeless youth, and victims of domestic violence. A winter warming shelter is also a critical need to literally save lives during inclement weather. For the past decade, St. Vincent de Paul has provided this service, however, they may no longer have a facility to house the warming center in 2024.

How were these needs determined?

Input from consultations and public participation concluded that there is a great need of men's homeless shelters, women's shelters, and transitional housing. The number one need stated at the 2023 Sequential Intercept Mapping workgroup was for additional men's emergency shelter.

Describe the jurisdiction's need for Public Improvements:

The largest public improvement need in the City is sidewalk construction, repair, replacement, and accessible intersections. The City Council adopted a goal of bringing city sidewalks into compliance with the Americans with Disabilities Act (ADA). With the passage of the 2018-2022 5-Year Consolidated Plan, the City's CDBG funds would continue to support the "ADA Sidewalk Hazard abatement Program", a supported CDBG initiative since the 2008-2012 Consolidated Plan. The continued implementation of funds would work to assist Coeur d'Alene bring its city sidewalks into compliance, specifically in low-income-census tracts. Tied to foregone taxes, the ADA Sidewalk Hazard Abatement Program is budgeted at \$200,000 per year, and will produce

approximately 5,000 lineal of sidewalks annually, based on a five-year City Plan, 2018-2022, for sidewalk installation, mediation and repair.

How were these needs determined?

The City met with citizens representing the disabled population and discussed how to prioritize the sidewalk needs for the next five years, resulting in a five-year Priority Plan for Sidewalk Hazard Abatement. The Plan is updated and approved by the City Council on an annual basis and guides the City to prioritize repairs first in civic areas, followed by commercial areas, and then residential areas.

The City's current five-year sidewalk plan focuses on "catch up" work necessary to make an accessible route to connect the investment already made in the 300+ pedestrian ramps constructed on 4th Street, Lakeside Avenue, Front Avenue, and Hastings, and 7th Street. By completing these areas first, the pedestrian ramp costs already invested will provide a complete and more useable ADA route in high traffic and civic corridors with some residential and commercial benefit.

In 2017, the City created a Pedestrian and Bike Committee to represent and gain public input on ADA sidewalk and bike safety needs. This initiative includes discussions for a safe-route-to-school initiative and a safe-to-access commercial zone transportation corridor. This committee engages in discussions for the ongoing needs of the community at large, but also specifically for mobility challenged residents and children.

Describe the jurisdiction's need for Public Services:

There are limited funds in the community for homeless programs and services for seniors, disabled, substance abuse, battered/abused spouses, employment training, crime awareness/prevention, housing counseling and mental health.

How were these needs determined?

Input from consultations with service providers and within the public forums resulted in the recognition that there is a greater need for public services in Coeur d'Alene for all populations, especially in the areas of substance abuse, mental health, crime reduction and awareness, and homebuyer down payment assistance.

Heritage Health recently completed a comprehensive Needs & Gaps evaluation for Region One, the Region One Behavioral Health Board is currently developing their annual Needs & Gaps assessment as it pertains to behavioral health.

The Region One Homeless Coalition works on with goal development as it relates to homelessness and affordable housing and works closely with Idaho Housing & Finance Administration on these goals.

Introduction

The City of Coeur d'Alene receives no funding beyond the CDBG Entitlement for homelessness activities. St. Vincent de Paul annually applies for funding from the Idaho Housing and Finance Administration (IHFA) Emergency Solutions Grant, enabling them to operate the area's only men's shelter a women & children's shelter, a free laundry and shower facility and a community kitchen. Safe Passage operates a domestic violence shelter and receives funding in this manner as well.

The City works closely with local organizations such as St. Vincent de Paul, North Idaho Housing Coalition, IHFA, the Regional Homeless Coalition and other government and non-profit organizations to identify areas of need and appropriate activities to mitigate the problems as resources allow.

For persons experiencing homelessness and women who are domestic violence victims, there are 6 emergency shelters in the County to assist these persons: Children’s Village, Safe Passage, Union Gospel Mission, St. Vincent de Paul Women’s Shelter, St. Vincent de Paul Men’s Shelter, and the OASIS Post Falls Police Department, which is the only emergency shelter located outside of Coeur d’Alene.

In addition, Family Promise of North Idaho is an interfaith effort to assist homeless families achieve independence. The focus of Family Promise is to keep families together by allowing them to sleep in one of 17 local host churches, for a week at a time up to 90 days. Families receive support services, food, and a temporary safe place to sleep.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	29	0		16	0
Households with Only Adults	48	0	49	22	0
Chronically Homeless Households	24	0	0	0	0
Veterans		0	0	0	0
Unaccompanied Youth	44	0	0	0	0

Table 43 - Facilities and Housing Targeted to Homeless Households

Data Source
Comments:

Data obtained from Coeur d’Alene 2008-2012 Consolidated Plan and St. Vincent de Paul.

...

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Currently there is a 64-bed skilled nursing facility for veterans in Post Falls, which opened in 2022.

Harmony House (Hayden) operates 4 houses that provide shelter and support for tenants with mental illness, traumatic brain injury or developmental disabilities.

Trinity Group Homes (St. Vincent de Paul) house up to 52 residents with mental health issues who can live semi-independently, either in a studio apartment or group home setting. Case Management, life and social skills classes are provided to residents.

The Angel Arms and Healing Hearts programs of St. Vincent de Paul currently house 22 adults with children and 16 single adults.

These programs provide housing for chronically homeless individuals and families. Additionally, the head of household must have a documented disability. It is the goal of the program to move up to independent living within 2 years. The program also provides intensive weekly case management, which begins with a self-sufficiency plan that includes job training services, substance abuse counseling, Life Skills classes, parenting classes, and financial literacy classes.

Additionally, Habitat for Humanity has built 49 homes in north Idaho.

Coeur D'Alene, Idaho Affordable Housing Data
Income Based Apartments in Coeur d'Alene, Idaho
Affordablehousingonline.com

Coeur D'Alene features 126 income-based apartments. Tenants of income-based apartments typically pay no more than 30% of their income towards rent and utilities.

Low Rent Apartments in Coeur d'Alene, Idaho

There are 200 rent subsidized apartments that do not provide direct rental assistance but remain affordable to low-income households in Coeur d'Alene.

Housing Choice Vouchers in Coeur d'Alene, Idaho

On average, Section 8 Housing Choice vouchers pay Coeur d'Alene landlords \$500 per month towards rent. The average voucher holder contributes \$300 towards rent in Coeur d'Alene.

The maximum amount a voucher would pay on behalf of a low-income tenant in Coeur d'Alene, Idaho for a two-bedroom apartment is between \$1,105 and \$1,351.

2023 Coeur D'Alene, Idaho Fair Market Rents and Housing Choice Voucher Payment Standards

[Fair Market Rents](#) can be used to better understand the average housing costs of an area. Fair Market Rents are used by HUD to establish payment and rent standards for federal rental assistance programs like the Section 8 Housing Choice Voucher Program.

Studio	One BR		Two BR		
	Studio	One BR	Two BR	Three BR	Four BR
Coeur D'alene, Idaho Fair Market Rent	\$838	\$1,007	\$1,298	\$1,745	\$2,062
Coeur D'alene, Idaho Payment Standard Range	\$754 to \$922	\$909 to \$1,108	\$1,105 to \$1,351	\$1,571 to \$1,920	\$1,883 to \$2,301

Sourced from federal housing data and [Affordable Housing Online.com](#) research

Coeur D'alene, ID Affordable Housing Snapshot

Total Affordable Apartment Properties	3
Total Low Income Apartments	326
Total Housing Units with Rental Assistance	128
Percentage of Housing Units Occupied By Renters	41.95%
Average Renter Household Size	2.35
Average Household Size	2.40
Median Household Income	\$43,033 <small>(52.7% AMI)</small>
Median Rent	\$821 <small>(1.9% AMI)</small>
Percentage Of Renters Overburdened	50.31% <small>(4.9% AMI)</small>
Total Population	46,796

Population and Household Demographics

Coeur D'Alene is a city in [Kootenai County, Idaho](#) with a population of 46,796. There are 18,973 households in the city with an average household size of 2.40 persons. 41.65% of households in Coeur D'Alene are renters.

Income and Rent Overburden in Coeur d'Alene

The median gross income for households in Coeur d'Alene is \$43,033 a year, or \$3,586 a month. The median rent for the city is \$821 a month.

Households who pay more than thirty percent of their gross income are considered to be Rent Overburdened. In Coeur d'Alene, a household making less than \$2,737 a month would be considered overburdened when renting an apartment at or above the median rent. 50.31% of households who rent are overburdened in Coeur d'Alene.

Area Median Income In Coeur d'Alene

Affordable housing program eligibility is always determined by one's income. Each household's income is compared to the incomes of all other households in the area. This is accomplished through a statistic established by the government called the Area Median Income, most often referred to as AMI. The AMI is calculated and published each year by HUD.

HUD often uses an area larger than a city to determine the AMI because HUD anticipates those searching for housing will look beyond individual cities during their housing search. For Coeur d'Alene, the AMI is calculated from all households within [Kootenai County](#).

In Coeur d'Alene, HUD calculates the Area Median Income for a family of four as \$93,900

Most affordable housing programs determine eligibility based on the percent of AMI a given household's income is. Among the programs that determine eligibility based on the AMI are Section 8, HOME, LIHTC, Section 515, 202 and 811.

Rental Assistance in Coeur d'Alene

Rental assistance is a type of housing subsidy that pays for a portion of a renter's monthly housing costs, including rent and tenant paid utilities. This housing assistance can come in the form of Section 8 Housing Choice Vouchers, project-based Section 8 contracts, USDA Rental Assistance (in Section 515 properties) as well as HUD Section 202 and 811 properties for elderly and disabled households.

Income Qualifications for HUD Rental Assistance in Coeur d'Alene

30% AMI Income Limits

Renters earning up to 30% of the Coeur d'Alene AMI may qualify for rental assistance programs that target Extremely Low Income households.

50% AMI Income Limits

Renters earning up to 50% of the Coeur d'Alene AMI may qualify for rental assistance programs that target Very Low Income households.

80% AMI Income Limits

Renters earning up to 80% of the Coeur d'Alene AMI may qualify for rental assistance programs that target Low Income households.

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The City does not have a public housing authority in operation. The IHFA administers the Section 8 program in Coeur d'Alene. Affordable housing programs data regarding these units is covered in M-25.

The physical condition of the public housing units is unknown.

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

This data is unavailable.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:
Not Applicable.

Discussion:

The Section 8 Voucher wait period has increased from about 2-1/2 years in 2008 to over 3 years by 2017. There is a demonstrated need for subsidized units, in part, due to the Section 8 Voucher period. Other subsidized housing units, including the St. Vincent de Paul's 811 and 202 facilities that are designated low income, also have extensive waiting lists – most over a year.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City of Coeur d'Alene receives no funding beyond the CDBG Entitlement for homelessness activities.

The City works closely with local organizations such as St. Vincent de Paul, IHFA, the Regional Homeless Coalition, Connect Kootenai, Project Home Share Kootenai County, Habitat for Humanity and other government and non-profit organizations to identify areas of need and appropriate activities to mitigate the problems as resources allow.

For persons experiencing homelessness and women who are domestic violence victims, there are 5 emergency shelters in the County to assist these persons: St. Vincent de Paul Women & Children's Shelter, St. Vincent de Paul Men's Shelter, Union Gospel Mission and Safe Passage, which assists domestic violence victims.

Family Promise of North Idaho is an interfaith effort to assist homeless families achieve independence. The focus of Family Promise is to keep families together by allowing them to sleep in one of 17 local host churches, for a week at a time for up to 90 days. Families receive support services, food, and a temporary safe place to sleep.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	29	0		16	0
Households with Only Adults	48	0	49	22	0

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Chronically Homeless Households	24	0	0	0	0
Veterans		0	0	0	0
Unaccompanied Youth	44	0	0	0	0

Table 43 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

The City supports an innovative partnership lead by St. Vincent de Paul whose HELP Center is an excellent start to transitioning people to independence. This program provides case management and referrals so that low-to-no income persons can make inquiries and receive services including employment searches, housing assistance, payee services, parenting classes, a diaper bank and referrals to appropriate partner agencies. Additionally, they offer free laundry and showers, and a community kitchen that provides home-cooked meals five nights a week. During cold weather (28 degrees or below), St. Vincent's has operated the Winter Warming Center in the Post Falls area as well. This service has been provided by St. Vincent's for close to a decade, however, it may not be possible for them to continue to do so after the 2024 season.

The obstacles to meeting underserved needs are as varied as the individuals who seek assistance. Organizations and agencies record program activities and adjustments are made to the process to incorporate the most effective methodologies, as well as modify or eliminate those that are not working. The process is on-going and flexible as possible, within the confines of established regulations, to address the conditions and circumstances adherent to Coeur d'Alene.

Between years 2013-2017, the City of Coeur d'Alene funded a project for St. Vincent de Paul to utilize \$350,000 of CDBG funds to purchase their HELP Center, thus allowing them to utilize their funds directly towards providing more services and expanding programs instead of allocating those funds towards a high monthly rent. Since 2017, CDBG funds have also been granted to repair and maintain St. Vincent de Paul facilities. Grants were utilized to purchase a new heating and cooling system, new flooring in the Trinity Group Homes studios apartment building and a refurbishment of the original restrooms at the HELP Center, make them more ADA accessible and sanitary. The City awarded the funds through a competitive process via the

Community Opportunity Grant. In this crucial way, the City's CDBG program has supported many critical services to families or persons in need.

Other resources specifically targeted to the homeless population include Heritage Health's Homeless Outreach program, which consists of a free/sliding scale clinic, a mobile medical bus, and a team of case managers that work in the field, traveling to known homeless encampments.

Second Chance Ministries, located in downtown Coeur d'Alene provides breakfast and respite from adverse weather, as well as spiritual guidance to the homeless and those in need, during daytime hours. They can also provide emergency help with hotel rooms etc., during evening and weekend hours.

St. Pius Catholic Church assists the homeless by providing emergency assistance to those in need. This may be situations such as providing a gasoline voucher, basic needs, etc.

North Idaho Alliance of Care operates HIV/STD testing, a small food pantry, wound care, basic needs, rental assistance, and harm reduction programs for those diagnosed positively with HIV or AIDS. They have an office and a mobile testing unit.

Lake City Church operates a food bank and provides financial literacy classes on a regular basis.

LOVE Inc. works with the Kroc Center to provide life skills and budgeting classes, as well as emergency assistance.

The Kroc Center began providing mental health services, primarily targeted towards families in 2023, and has a clinician on staff. St. Vincent's clients (as well as other homeless citizens) can utilize these services for families residing on their emergency shelters.

Additionally, many local churches serve lunches and have food pantries which help to supplement the area Community Action Partnership CDA Food Bank, which is not easily accessible to those without transportation.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The 2022 Annual Point-In-Time count found there are 142 homeless individuals in Region 1. Aggregate statistics are collected for the 5 northern counties (not just Coeur d'Alene).

St. Vincent de Paul provides case management and referrals so that low-to-no income persons can make inquiries and receive services including employment searches, housing assistance, payee services, parenting classes, a diaper bank, and referrals to appropriate partner agencies. Additionally, they offer free laundry and showers, and a community kitchen that provides home-cooked meals five nights a week. Approximately 1,300 volunteer hours assist in providing services to the homeless, including the warming shelter, and community kitchen. The St. Vincent's Warming Shelter is open when the temperature falls below 28 degrees.

The First Step program, administered by St. Vincent de Paul, is a model that has been promoted by the Federal Government and as implemented, is customized for the local realities in Coeur d'Alene. Through use of the IHFA HMIS database, St. Vincent de Paul has been tracking accomplishments.

Additionally, St. Vincent de Paul operates homeless family sheltering projects through their Angel Arms and Healing Hearts programs. IHFA administered grants received provide funding for 38 apartment units for chronically homeless individuals and families. These programs also provide intensive weekly case management, which begins with a self-sufficiency plan that includes job training services, substance abuse counseling, life skills classes, parenting classes, child sexual abuse prevention classes and financial literacy classes.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Due to lower incomes and the need for supportive services or structural adaptations, special needs groups are more likely than the general population to encounter difficulty in finding and paying for adequate housing, and often require enhanced community services. This section provides summary background information on special needs populations in Coeur d'Alene and describes the housing programs available to serve these groups.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify and describe their supportive housing needs.

In most communities, there is no one affordable housing product that addresses the wide range of housing needs. The amount and type of housing assistance lower-income households need to avoid being cost burdened varies depending on their income and household characteristics. For example, persons who have a physical disability may require special adaptations to their homes. Persons with mental illnesses and/or developmental disabilities might need housing with health care services nearby. Families living in poverty usually need subsidies to help them pay their rent costs.

The City does not have housing set aside just for individuals with HIV/AIDS and their families. The North Idaho Alliance of Care (NIAC) provides grant application assistance, utility assistance, short term rent, mortgage and utility assistance, and case management for the HOPWA to prevent homelessness for HIV positive individuals that qualify for the services.

St. Vincent de Paul operates apartments and group homes specifically designated for residents with mental and behavioral health issues and units designated for the elderly. Veterans and domestic violence victims receive priority housing when available.

There is also a newly opened (2022) Veteran's Home located in Post Falls as well.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Section 811 program provides rental housing to very low-income households with disabilities where rents are based on income. To qualify for assistance, at least one member of

a household must be 18 or older with a physical, developmental and/or mental disability. Additionally, Trinity Group Homes provides homeless and non-homeless housing for those with mental illnesses.

For persons unable to live alone, including the elderly and persons with disabilities, there are 32 assisted living facilities in the County from which to choose. Almost half (49%) of the beds are in 14 developments in Coeur d'Alene. Most of the remaining facilities are in the cities of Hayden and Post Falls.

Harmony House Assisted Living (Hayden), targets persons with severe needs: developmentally disabled, physically disabled, patients with traumatic brain injury and persons with mental illness.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Through supporting programs that serve these populations, the City will continue to be assist in addressing housing and those with special needs. This activity falls under Public Service to offer public service program assistance to service organizations supporting LMI residents.

The City has provided funds for facility rehabilitations of a variety of service programs supporting special needs populations. Additionally, the City seeks competitive grants each year which support housing rehabilitation, economic development, and supportive services that support special-needs housing goals.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City helped St. Vincent to purchase its HELP Center through a CDBG funded Community Opportunity Grant, allowing them to offer numerous support services for these populations. They have granted CDBG funds for facility rehabilitation numerous times since 2018.

Spring 2023 Housing Roundtables

Region 1: Coeur d'Alene
May 11, 2023
9:00 a.m. – 10:30 a.m. PDT
Hampton Inn & Suites Coeur d'Alene

Region 2: Moscow
May 10, 2023
2:30 p.m. – 4:00 p.m. PDT
Best Western Plus University Inn

Agenda

Welcome and Introductions

IHFA

Resource/Program Updates

IHFA, Jack Hawkins

Roundtable Discussion

Participants

- Have you started a new program, received new resources, or expanded an existing program?
- What projects are you working on or have in your future plans that lack necessary resources? What resources are you in need of?
- What conversation(s) is your community having about identifying and addressing housing needs?
- Are there local community conversations about housing strategies and solutions taking place? Which stakeholders are engaged or need to be included? What housing models are being discussed?
- What do you see as the most significant factors impacting housing availability and affordability?
- Are public and/or private employers engaging in affordable housing discussions or investing in any solutions?

Adjourn

Save the date!

- 13th Annual Avenues for Hope Housing Challenge, December 12-31, 2023;
<https://www.avenuesforhope.org/>

IHFA Housing Roundtable Updates Spring 2023

The following is a summary document with updates on IHFA's affordable housing activities across Idaho.

Homelessness

Continuum of Care (CoC)

The U.S. Department of Housing and Urban Development (HUD) recently announced awards for the FY2022 CoC competition. All currently existing projects were awarded renewal funding. Total funding for the Balance of State CoC is \$3,755,831, approximately \$10,342 higher than FY21 awards. All CoC renewal grants had a start date of July 1, 2023 and will run until June 30, 2024. The Continuum of Care Program is the largest source of federal grant funding for services and housing for those experiencing homelessness. By statute, CoC Program grants must be awarded through an annual NOFO to which nearly 400 Continuum of Care communities apply for grants for approximately 7,000 homeless services projects.

With the CoC Planning grant funds, the CoC has created a Lived Experience Panel (LEP). They hope to expand to have at least one LEP hosted in each Regional Coalition. Currently, panelists with lived experience of homelessness meet monthly, on the second Friday of every month, to discuss the strategies, methods, and decisions taking place around the State to help solve homelessness. Please contact heidis@ihfa.org with questions.

Emergency Solutions Grant (ESG)/Emergency Solutions Grant COVID (ESG-CV)

HUD also awarded ESG funds to Idaho in the amount of \$1,103,073. The ESG grant began on Oct. 1, 2022 and will run until Sept. 30, 2023. Approximate distribution of ESG funding was 43% to Shelter, 35% to Rapid Rehousing, and 22% to homeless prevention projects. In addition to this, Idaho received \$15,274,658 in one-time ESG-CV funding, which was dispersed to eligible projects on March 1, 2020 with a tentative final end date of June 30, 2023. Of this funding, only \$419,102 remains. Most of the remaining funds are being utilized to finish long-standing rehabilitation projects affected by supply chain issues.

For more information, please refer to IHFA's Homelessness [webpage](#).

Information about any of these programs can be found [here](#), or by contacting SNAP@IHFA.org.

COVID-19 Response

IHFA has administered a COVID-19 response emergency rental assistance program since April 2020. The program ran out of funding (that had been appropriated by the State) and did not disburse any payments from late January 2023 to mid-April 2023. The State has appropriated the remaining \$32 million in federal funding for this program, which is currently operating. The program is only expected to be able to provide assistance for several more months.

All COVID-19 funding allocated through the Emergency Solutions Grant Program has been obligated.

Stay up to date on IHFA's COVID-19 response programs through our [COVID-19 page](#).

for multi-family housing. HTF funds must serve households earning less than 30% Area Median Income.

HOME-ARP

In March 2021, President Biden signed the American Rescue Plan Act of 2021 into law. Part of this plan allocated funding through the HOME program. IHFA has received \$19.46 million of HOME-ARP funding. IHFA has received approval on the allocation plan for expending the funds. IHFA opened the grant applications (\$6.8 million) for Supportive Services activities in March 2023. It is anticipated non-profits approved for the grants will receive awards around June 2023. IHFA is expecting to release \$9 million for Permanent Supportive Housing projects in the summer, depending on updated guidance from HUD.

The Home Partnership Foundation

Avenues for Hope Housing Challenge: The 12th annual online campaign was held December 2022 and raised nearly \$2.7M for 88 Idaho nonprofits and schools. Registration for the 13th annual 2023 campaign will be open mid-September through November 1st via www.avenuesforhope.org. The 2023 campaign will be held December 12-31, 2023. We welcome nonprofits and school districts that provide housing and/or supportive services to participate. New campaign sponsors are also needed to help fund the \$350,000+ prize pool and matching funds. Please direct any questions or feedback to Deanna Ward at deannaw@ihfa.org or 208-331-4756.

Housing Information and Referral Center (HIRC) | Housingidaho.com

IHFA's Housing Resources Coordinator continues to make housing referrals for any and all stakeholders. IHFA contracts with Emphasys Housing Locator to provide a toll-free bilingual Call Center at 1.877.428.8844 and a free rental listing and locator service at housingidaho.com / viviendaaidaho.com. As of April 24, 2023, there were 1,350 landlords representing 3,479 listings and 20,725 units posted to the site, with 138 units (0.66%) showing as available. The site averaged 6,970 visits per month in the first four months of 2023.

Beyond individual support and referrals, the HIRC offers housing needs assessment, fair housing, accessibility, and research and planning tools to land-use, community and economic professionals, and local or regional partners. Regular collaboration includes the [WeCAN Peer Learning Network](#), [Idaho APA Chapter](#), [Idaho Access Project](#), [Rural Development Initiative](#), Consortium for Idahoans with Disabilities, Association of Idaho Cities, Community Health Needs Assessment, Connected Canyon County Initiative, the [Community Development Council](#), and [Idaho Rural Partnership](#).

Recent presentations include [NIMBY, Equity and Liability for Communities](#) for the fall, 2022 APA Idaho Conference; [Asking Directions: Experts with disabilities lead the way](#) for the 2023 RMLUI conference. Presentations are scheduled for the *Association of Idaho Cities* in June (Housing Market Overview, Analysis of Impediments and AFFH; Access Planning for Communities); July NW Community Development Institute (Housing as a Second Language; Inclusive Planning and Design); and the Community Development Society (NW CDI; Rural Housing Challenges).

Are you homeless, at risk of homelessness, or fleeing Domestic Violence?

Contact Your Regional Access Points

Data and Updates from: Vincent de Paul and IHFA Housing Roundtable 6

Regions	Counties	Access Point
REGION 1	Benewah - Bonner Boundary - Kootenai Shoshone	St. Vincent de Paul 201 L. Harrison, Couer d'Alene 83817 208-664-3095
REGION 2	Clearwater Idaho - Latah Lewis - Nez Perce	Sojourners' Alliance 627 N. Van Buren, Moscow, 83843 208-310-4554
REGION 3	Adams - Boise - Canyon Elmore - Gem - Owyhee Payette - Valley - Washington	CATCH 1007 S. Elder St., Nampa, 83686 208-495-5688
REGION 4	Blaine - Camas - Cassia Gooding - Jerome - Lincoln Minidoka - Twin Falls	South Central Community Action Partnership 550 Washington St. S., Twin Falls, 83301 208-733-9351
REGION 5	Bingham - Power - Oneida Bannock - Caribou Bear Lake - Franklin	Aid For Friends 214 E. Center, Suite 50, Pocatello, 83201 208-254-0290
REGION 6	Bonneville - Butte - Clark Custer - Fremont - Jefferson Lemhi - Madison - Teton	CLUB, Inc. 1820 E. 17th St., Suite 150, Idaho Falls, 83404 208-529-4673
REGION 7	Ada	Our Path Home, CATCH 150 N. Capital Blvd., Boise, 83702 208-336-4663

For additional help and resources call the Idaho CareLine 2-1-1 or visit: info.idahohousing.com/homeless

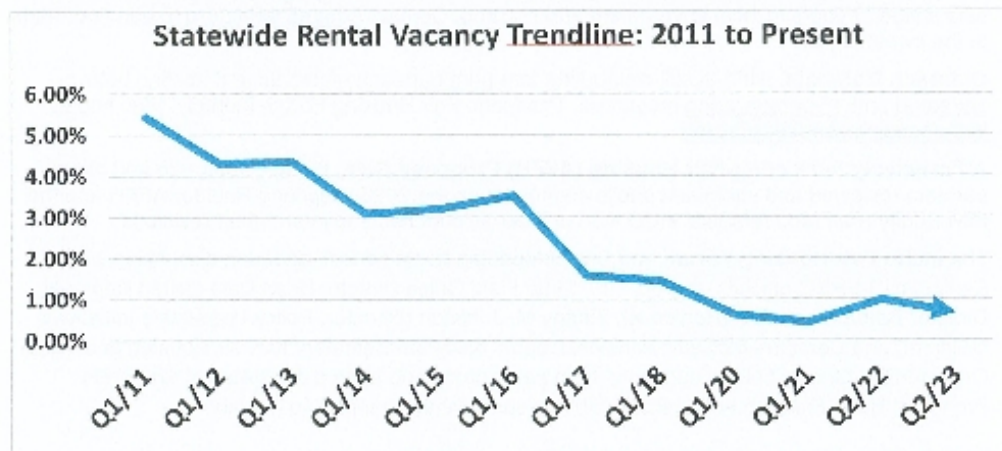
HIRC Updates – Spring 2023

Contact Erik Kingston, PCED | Housing Resources Coordinator, HIRC — erikk@ihfa.org

Housingidaho.com—please help us boost listings

HIRC is working with Marketing Communications and Emphasys Software (our housingidaho.com contractor) on a campaign to increase listing activity. As always, we're asking Roundtable and other partners to recruit housing providers to add more listings to [Housingidaho.com](https://www.housingidaho.com).

The chart below illustrates the historic decline in available units relative to units on the system, aka, the 'Rental Vacancy Rate' or RVR. Notes A 'healthy' RVR is between 5% and 7%, which supports housing choice and creates modest competition for tenants. This in turn moderates increases in rent. Contact Erik at erikk@ihfa.org or call 1-877-428-8844 to learn how you can help.



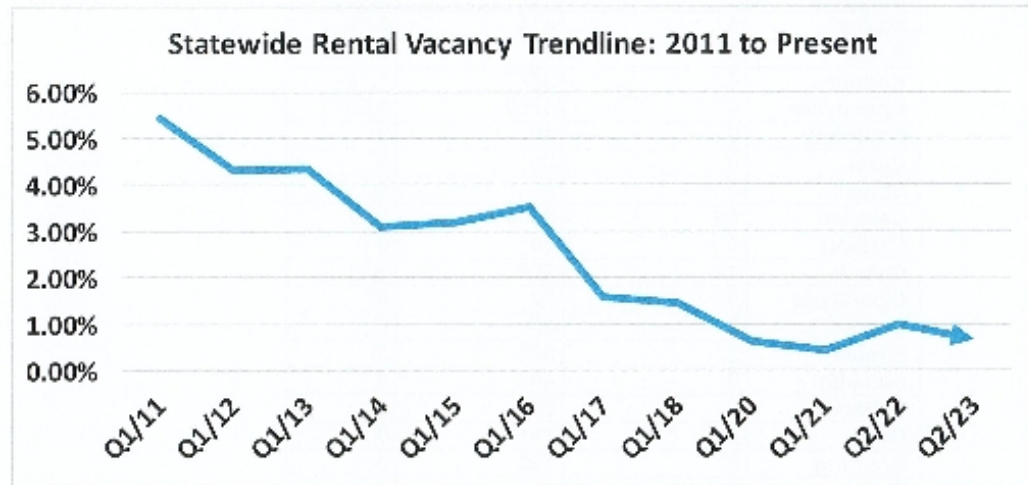
*Source: [housingidaho.com](https://www.housingidaho.com) 4/1/23 (mostly multifamily, affordable to household income equivalents up to \$20/hr FT)

Ongoing Partnerships

- **Western Community Assessment Network (WeCAN).** We're in the 6th year of a USDA/AFRI-funded multi-state community assessment initiative, the *Western Community Assessment Network*, or *WeCAN*. This initiative includes rural development partners from Idaho, Montana and Wyoming. The original \$500,000 AFRI grant was [renewed and extended to 2024](#).
- **Peer Learning Network (PLN):** [September 2022 Workforce Solutions Roundtable](#). The PLN process continues to help rural leaders/residents share information and experiences with their peers and content experts in housing, community, and economic development. We've hosted PLN Roundtables on Housing, Broadband and Workforce Development to date.
- **NW Community Development Institute (NWCDI).** IHFA has partnered with NWCDI since 2000, participating in post-graduate projects and presenting an annual *Housing as a Second Language* session for third-year students, and is represented on the [Community Development Council](#) (CDC) board. This year we're adding a course on disability and inclusive planning and design for housing and community access. Working with our CDC partners we're confirmed for July 10–14 at the Riverside Hotel in Boise.
- **Idaho Access Project (IAP).** IHFA partners with diverse groups to cultivate relationships that foster open communication about housing and community access needs. One such example is [Ramp Up Idaho](#), an economic development model informed by the 2012 Driggs Community Review. IAPs 2022-2023 focus on "Visitability" in single-family design and construction aims to narrow the gap between [the demand for visitable homes and available inventory](#). IAP has added a scholarship for individuals with disabilities to pursue Professional [Community and Economic](#)

Data and Updates from St. Vincent de Paul and IHFA Housing Roundtable²⁸

- 6/21-23 Association of Idaho Cities | Whose Home on the Range | Analysis of Impediments/AFFH
- 7/11 NWCDI | Housing as a Second Language | Inclusive Communities
- 7/19 Community Development Society | NWCDI



Search Activity for Idaho—page views through 4/18/2023

County	4/18/23	Calendar week to date	Past 7 days	April 23 to date	2023 to date	Past 365 days
Ada	129	87	524	1,314	7,479	25,872
Adams	0	0	0	8	36	150
Bannock	4	4	52	117	812	3,206
Bear Lake	0	0	1	6	24	170
Benewah	0	0	0	10	47	237
Bingham	0	2	28	30	586	2,330
Blaine	1	0	4	54	264	1,381
Boise	3	0	5	13	73	328
Bonner	0	0	3	87	408	1,628
Bonneville	34	21	204	448	2,950	10,179
Boundary	0	0	0	0	8	32
Butte	2	0	3	3	18	170
Carnas	0	0	0	0	0	0
Canyon	79	28	294	680	4,591	15,272
Caribou	2	0	10	14	59	284
Cassia	0	0	13	29	223	998
Clark	0	0	0	0	0	0
Clearwater	2	0	4	6	57	270
Custer	0	0	0	1	26	240
Elmore	5	3	14	23	179	801
Franklin	0	0	0	0	3	19
Fremont	4	0	4	5	49	363
Gem	2	0	2	9	36	389
Gooding	0	0	24	33	133	804
Idaho	1	0	4	28	137	513
Jefferson	12	0	28	49	240	1,119
Jerome	15	8	37	66	363	1,512
Kootenai	38	28	202	580	3,485	10,850
Latah	2	6	21	52	362	1,535
Lemhi	0	0	0	2	14	118
Lewis	0	0	0	0	6	6
Lincoln	0	0	1	6	6	41
Madison	15	0	25	49	201	776
Minidoka	0	0	3	12	151	652
Nez Perce	10	9	37	80	429	1,398
Oncola	0	0	0	0	1	14
Owyhee	0	2	3	13	108	530
Payette	1	0	7	46	283	1,234
Power	0	0	4	6	30	203
Shoshone	0	2	3	17	80	437
Teton	1	0	2	3	52	262
Twin Falls	42	18	157	369	2,144	7,483
Valley	0	0	2	21	141	631

Project Finance Collateral Support Program (CSP) Summary Report as of March 31, 2023

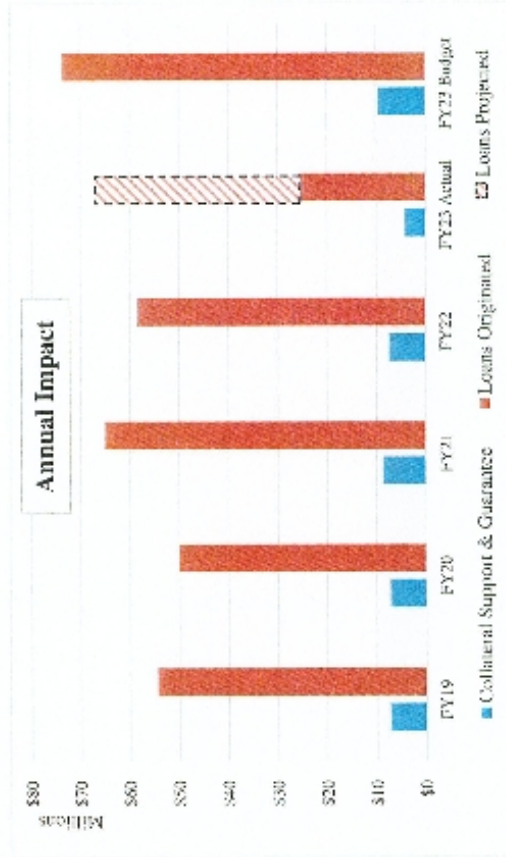


Historical Summary

Region Located in	Collateral Support & Guarantee	Loans Originated	FTE Jobs Created	FTE Jobs Retained
Region 1	\$6,053,317	\$41,021,325	200	202
Region 2	\$5,389,734	\$37,250,351	160	318
Region 3	\$40,362,357	\$269,874,781	1,207	1,942
Region 4	\$12,132,245	\$85,780,410	458	510
Region 5	\$6,979,643	\$49,909,080	208	295
Region 6	\$11,494,232	\$76,621,130	304	823
Total	\$82,411,628	\$560,457,077	2,537	4,090

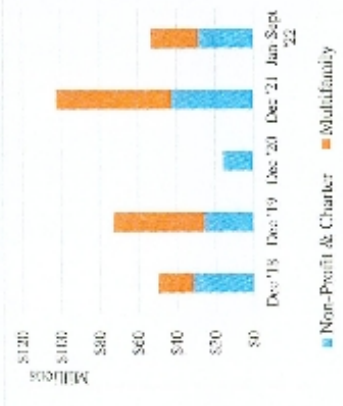
† CSP Revolving Balance \$22,155,500
 † 759 Collateral Deposit Accounts Funded
 † \$33.5 Million Recycled
 † Loss of \$157,485; 0.019%

The Idaho CSP provides qualified small businesses with additional loan collateral necessary for a Lender to grant the loan. The collateral is in the form of a pledged depository account held by the participating Idaho lending institution, up to a maximum of 20% of the loan amount. 50% percent of approved collateral is funded at loan closing, and if needed, up to 50% percent is funded if a loan loss is incurred. Some of the industries served include retail, restaurants, automotive, transportation, manufacturing, professional services and agriculture.





Historical Summary 2000 - Q1 2023



Annual Project Financings "Pass-through" Bonding Projects

"Pass Through" bonds are issued by IHFA to create preferable financing terms and conditions for project owners and borrowers, but which do not offer credit backing by IHFA. Credit risk for these bonds are assumed by bond investors who directly underwrite a project or provide some other credit enhancement.

Region	Charter	Nonprofit	Economic	Transportation	Multifamily	Total
Located in	Schools	Facilities	Development*			
Region 1	\$14,585,000	\$1,400,000		\$321,451,703	\$109,577,000	\$445,593,703
Region 2	\$752,000	\$1,400,000			\$4,160,000	\$6,312,000
Region 3	\$272,840,030	\$87,435,386	\$71,164,555	\$849,072,782	\$154,218,800	\$1,435,029,549
Region 4	\$29,941,517	\$12,375,000		\$4,700,208	\$55,026,088	\$103,042,813
Region 5	\$43,240,000			\$187,055,292		\$210,305,292
Region 6	\$9,427,033		\$105,601,000		\$8,185,000	\$124,223,033
Statewide	\$16,400,000	\$16,400,000	\$187,570,000		\$12,400,000	\$216,370,000
Total	\$370,765,580	\$117,610,366	\$364,635,555	\$1,342,290,000	\$345,574,888	\$2,540,876,389
Transactions In Process	4	1	0	0	3	8

* Includes Recovery Zone, Manufacturing, and Unemployment Insurance



Idaho Homelessness Coordinating Committee Newsletter

Winter 2022-23

We hope you enjoy the winter edition of the IHCC Newsletter.

If you know someone who would like to be added to the distribution list or to suggest/ contribute content, please email snac@ihfa.org with "NEWSLETTER" in the subject line.

Resource Updates

Grant Opportunity

Applications for grants are being accepted to support case management services of the VA Homeless Providers GPD program. These time-limited case management services will improve retention of housing by veterans who are at risk of becoming or were previously homeless and are transitioning to permanent housing from programs such as VA's Homeless Providers GPD program or VA's Health Care for Homeless Veterans (HCHV) Contracted Residential Services (CRS) program. Applications will be accepted through May 4, 2023. Learn more at: [www.federalregister.gov/documents/2023/02/03/...](http://www.federalregister.gov/documents/2023/02/03/)

Warming Shelters

View warming shelters in each region [here](#).

Compliance Monitoring Tips

If your agency is monitored for compliance, monitoring kicks off 2/27/23 and goes through 7/10/23. View important dates and Procurement tips [here](#).

Mental Health Directory

Updates to the HMIS Policy & Procedures and Standards Plan

View IHCC Board approved changes to the HMIS Balance of State Governance Charter Policy & Procedures and Standards plan [here](#).

View previous Policy Memos and Newsletters

You can now find all previously issued Policy Memos and IHCC Newsletters at <https://app.procorem.com/>. All IHCC Newsletters are posted on the IHCC website under the ["IHCC Quarterly Newsletters"](#) tab.

Partner Spotlight

Children's Village

Region 1

[Children's Village](#) in Coeur d'Alene received \$1.5 million from the Idaho Department of Juvenile Corrections to build a [Family Support Center](#) on their campus. The aim of the center is to provide a one-stop shop where the community can help identify underlying issues that are contributing to concerning behavior and partner with youth and families to get the individualized services and resources they need. "This Family Support Center is in line with our strategic plan to increase our reach into the community to keep children out of the state and federal systems," said Vanessa Moos, MPA, CEO. Once built, the Family Support Center will be run by a cooperative of agencies and nonprofits.

By the Numbers

2022 State of Homelessness Report

The [2022 State of Homelessness Report](#) highlights some notable changes from years past. For the first time in many years, the primary cause of homelessness shifted from Domestic Violence to an inability to pay rent / being forced from residence. Although more Idahoans experienced homelessness in 2022 the majority did so for the first time and half did so with a source of income.

If your organization would like copies of the 2022 report, submit an order [here](#).

2023 PIT Count: Region 2 Volunteer Experience

Joe Hightower's [unique experience](#) on the PIT Count team for the Nez Perce Tribal Authority in Lapwai includes a survey of a homeless encampment called "The Jungle".

At least **11,051 individuals** experienced an interaction with a homelessness program in 2022, up from the 8,814 interactions documented in 2021.



Idaho Housing and Finance Association, 565 W. Myrtle Street, Boise, ID 83702, United States, 208.351.4700

[Unsubscribe](#) [Manage preferences](#)

Participating Nonprofit Results

NORTH:

Alternatives to Violence of the Palouse-\$7,725
 Bonner Community Housing Agency-\$1,650
 Bonner County Homeless Task Force-\$60,460
 COAIDE-\$8,725
 Family Promise of North Idaho-\$43,855
 Family Promise of the Palouse-\$133,566
 Habitat for Humanity of North Idaho-\$2,350
 I-C Valley Habitat for Humanity-\$14,315
 LC Valley Youth Resource Center-\$32,091
 Moscow Affordable Housing Trust-\$11,281
 Palouse Habitat for Humanity-\$11,875
 Safe Passage-\$550
 Sojourners' Alliance-\$36,627
 St Vincent de Paul of North Idaho-\$76,013
 The Salvation Army of Lewiston-\$500
 Union Gospel Mission-\$5,255
 YWCA of Lewiston, ID-Clarkston, WA-\$2,854

SOUTHEAST:

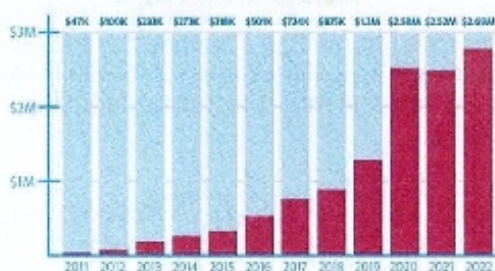
Aid For Friends-\$63,075
 Bannock Youth Foundation-\$1,050
 Bridges-\$9,200
 Cassia County Joint School District #151-\$7,100
 CLUB-\$4,060
 Community Resource Center of Teton Valley-\$22,360
 Everybody House-\$7,570
 Family Services Alliance of SE Idaho-\$13,778
 Gateway Habitat for Humanity Pocatello-\$8,230
 Habitat for Humanity Idaho Falls Area-\$30,250
 Habitat For Humanity of the Magic Valley-\$46,350
 Idaho Falls Rescue Mission-\$32,300
 Magic Valley Area Humanitarian Center-\$13,200
 Minidoka School District 331-\$4,500
 NeighborWorks Pocatello-\$53,616
 Oneida Crisis Center-\$6,300
 Promise Ridge-\$13,928
 SCCAP-\$1,200
 SEICAA-\$2,500
 The Mahoney House-\$12,475
 The Salvation Army Pocatello-\$1,100
 Twin Falls Optimist Youth House-\$10,100
 Twin Falls School District-\$3,500
 Valley House Homeless Shelter-\$16,125
 Valley Mission-\$25,300
 Voices Against Violence-\$500
 White Pine Charter Schools-\$2,550

SOUTHWEST:

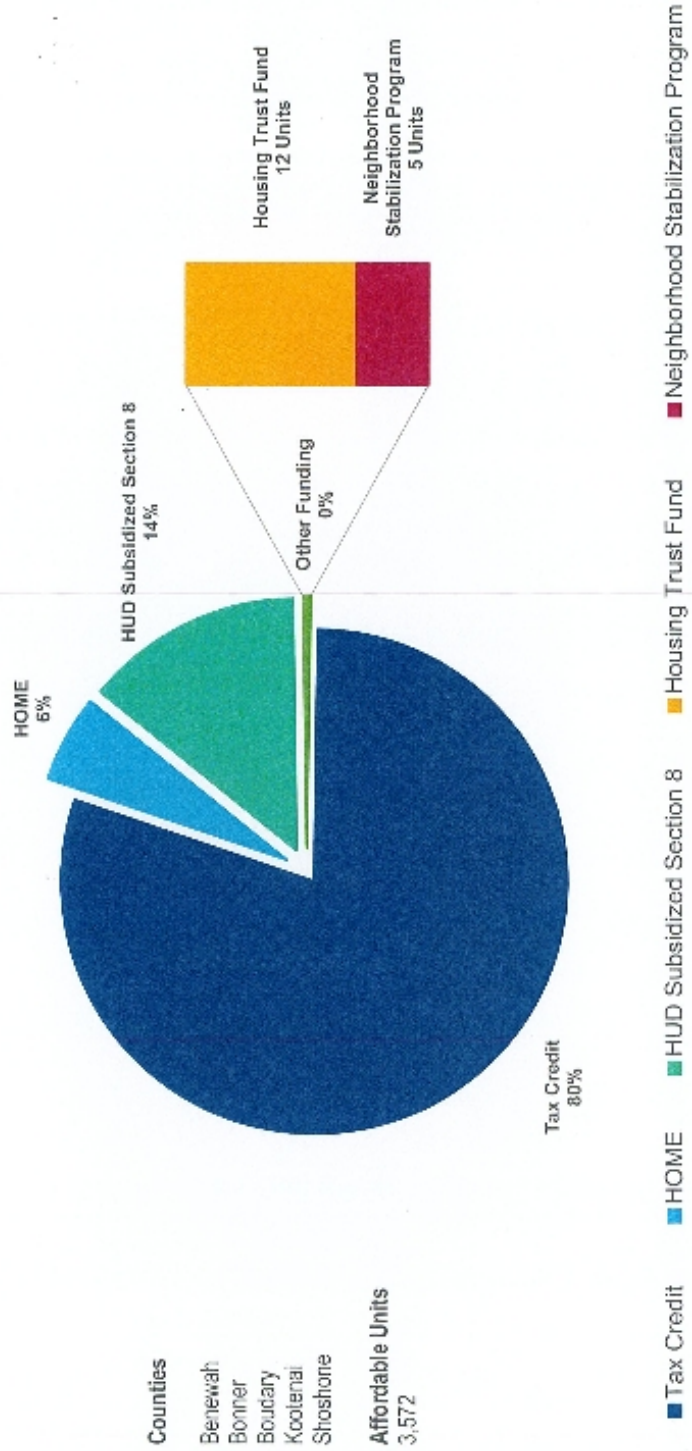
Advocates Against Family Violence-\$8,735
 Agency for New Americans-\$9,167
 Astegos.org-\$86,151
 Boise Public Schools Foundation-\$4,200
 Boise Rescue Mission Ministries-\$14,750
 Boise Valley Habitat for Humanity-\$40,152
 CATCH-\$215,113
 Chrysalis Women's Transitional Living-\$7,085
 Corpus Christi House-\$155,536
 Education Foundation for Joint School District No. 2-\$350
 Faces of Hope-\$6,545
 Family Justice Center Foundation of Idaho-\$20,260
 First Story-\$2,800
 Giraffe Laugh Early Learning Centers-\$7,861
 Good Samaritan Home-\$28,885
 Idaho Access Project-\$5,430
 Idaho Anti-Trafficking Coalition-\$3,900
 Idaho Community Reinvestment Corporation-\$6,795
 Idaho Legal Aid Services-\$850
 Idaho Veterans Chamber of Commerce-\$13,800
 Idaho Youth Ranch-\$4,860
 Interfaith Sanctuary Homeless Shelter-\$13,885
 Intermountain Fair Housing Council-\$3,600
 International Rescue Committee-\$9,490
 JEMfriends-\$17,250
 Jesse Tree-\$484,493
 LEAP Housing-\$300,871
 Low Income Support-\$6,300
 Nampa School District McKinney-Vento Program-\$350
 NeighborWorks Boise-\$38,750
 Ross Pantry, Kuna School District-\$550
 Safe Families for Children - Lutheran Community Services Northwest-\$21,727
 Shepherd's Home-\$1,000
 St. Vincent de Paul Southwest Idaho-\$192,684
 Terry Reilly Health Services-\$500
 The Community Builder-\$14,730
 The Home Partnership Foundation-\$3,675
 The House Next Door-\$34,250
 The Housing Company-\$6,330
 The Salvation Army Boise-\$650
 The Salvation Army Caldwell-\$7,880
 Toby's Place-\$1,950
 Trinity New Hope-\$15,751
 Women's and Children's Alliance-\$6,115



FUNDRAISING GROWTH



Region I Affordable Units by Program



Multifamily Housing Project List

PROJECT NAME	CITY	FUNDING PROGRAMS	TYPE	AFFORDABLE UNITS
6th Street Seniors Apts	Sandpoint	Tax Credit	Senior	31
Amy Lyn Apartments	Kellogg	Tax Credit	Family	39
Canyonside Apartments	Wallace	Tax Credit	Family	23
Cherry Ridge Apartments	Coeur d'Alene	Tax Credit	Family	71
Chestnut Apartments	Sandpoint	Tax Credit	Family	31
Coeur d'Alene Senior	Coeur d'Alene	Tax Credit	Elderly	29
Falls Creek	Coeur d'Alene	Tax Credit	Family	168
Hayden Country Ridge	Hayden	Tax Credit	Family	39
Hayden Senior Crossing	Hayden	Tax Credit	Senior	23
Heartland Senior Housing	Coeur d'Alene	Tax Credit	Senior	23
Heritage Place III	Coeur d'Alene	HOME	Elderly	4
Homestead Apartments	Coeur d'Alene	Tax Credit	Family	6
Hudson Park	Coeur d'Alene	Tax Credit	Family	53
Hudson Way	Coeur d'Alene	Tax Credit & HOME	Family	84
Jenni Lane	Bonniers Ferry	Tax Credit	Family	31
John O'Brien House	Coeur d'Alene	HOME	Senior	12
Kathleen Corners	Coeur d'Alene	Tax Credit	Family	53
Lake Wood Ranch	Coeur d'Alene	Tax Credit	Elderly	79
Lakeside Manor	Coeur d'Alene	Tax Credit	Elderly	126
Lakeside Village	Coeur d'Alene	Tax Credit	Family	
Lynn Peterson House	Coeur d'Alene	HOME	Family	7
Mill River Senior	Coeur d'Alene	Tax Credit & HOME	Senior	39
Miltown	Sandpoint	Tax Credit	Family	40
Montrose Apartments	Post Falls	Tax Credit	Elderly	53
Montrose Senior	Post Falls	Tax Credit	Senior	53
Mount Baldy	Ponderay	Tax Credit	Family	39
Neider House	Coeur d'Alene	HOME	Disabled	13
North Creek	Post Falls	Tax Credit	Family	54
Northwood Terrace	Sandpoint	Tax Credit	Family	34
Oak Street Apartments	Sandpoint	Tax Credit & HOME	Family	35
Park Ridge Apartments	Post Falls	Tax Credit	Family	53
Park Wood Place	Rathdrum	Tax Credit	Family	35
Park Wood Place II	Rathdrum	Tax Credit	Family	28
Parkside Apartments	Post Falls	Tax Credit & HOME	Family	23
Pointe Apartments	Post Falls	Tax Credit & HOME	Family	74
Ponderosa Apartments	Ponderay	Tax Credit & HOME	Family	53
Post Falls Senior	Post Falls	Tax Credit & HOME	Senior	65
Ridgeview Apartments	St. Maries	Tax Credit	Family	34

Multifamily Housing Project List

PROJECT NAME	CITY	FUNDING PROGRAMS	TYPE	AFFORDABLE UNITS
Riverstone Place	Coeur d'Alene	Tax Credit & HOME	Family	113
Riverstone Silver	Coeur d'Alene	Tax Credit & HOME	Elderly	71
Riverstone West	Coeur d'Alene	Tax Credit & HOME	Family	39
Riverstone West III	Coeur d'Alene	Tax Credit & HOME	Family	30
Sarah Street	Hayden	Tax Credit	Elderly	38
Schweitzer Ranch Sr.	Sandpoint	Tax Credit & HOME	Senior	40
Sellice Senior Apartments	Coeur d'Alene	Tax Credit & HOME	Senior	65
Silver Creek	Post Falls	Tax Credit	Senior	41
Silver Creek II	Post Falls	Tax Credit & HOME	Senior	32
Silver Hills	Wallace	Tax Credit	Elderly	23
Silver Lake I	Coeur d'Alene	Tax Credit	Family	39
Silver Lake II	Coeur d'Alene	Tax Credit	Family	53
Spencer Place	Post Falls	Tax Credit	Family	238
St. Vincent dePaul	Coeur d'Alene	HOME		16
Syringa Estates	Sandpoint	Tax Credit	Family	24
Timber Cove	Rathdrum	Tax Credit	Elderly	21
Trail Lodge	Coeur d'Alene	Tax Credit	Family	30
Treehouse	Rathdrum	Tax Credit	Family	28
Trestle Creek	Sandpoint	HOME	Family	8
Tullamore Commons	Post Falls	Tax Credit	Family	44
Tullamore Commons II	Post Falls	Tax Credit & HOME	Family	40
Tullamore Commons Senior	Post Falls	Tax Credit & HOME	Senior	44
Tullamore Place	Post Falls	Tax Credit & HOME	Family	119
Valley View Apartments	Post Falls	Tax Credit	Family	35
Woodland Crossing	Ponderay	Tax Credit	Senior	31

Total Multifamily Affordable Units: 2,917

Pending Housing Project List

PROJECT NAME	CITY	FUNDING PROGRAMS	TYPE	AFFORDABLE UNITS
Culver's Crossing Rentals	Sandpoint	Work Force Housing	Family	6
North Spencer Senior	Post Falls	Tax Credit	Senior	63
Parkway Place	Post Falls	Tax Credit & HOME	Family	118
Samuelson Place	Sandpoint	Tax Credit & HOME	Family	89
Samuelson Senior	Sandpoint	Tax Credit	Elderly	42

Total Pending Multifamily Units: 318

Projects with Permanent Supportive Housing Units

PROJECT NAME	CITY	FUNDING PROGRAMS	TYPE	PSH UNITS
Hudson Way	Coeur d'Alene	Tax Credit & HOME	Family	1
North Spencer Senior	Post Falls	Tax Credit	Senior	4
Parkway Place	Post Falls	Tax Credit & HOME	Family	6
Samuelson Place	Sandpoint	Tax Credit & HOME	Family	5
Samuelson Senior	Sandpoint	Tax Credit	Elderly	3
Tullamore Place	Post Falls	Tax Credit & HOME	Family	1

Total Permanent Supportive Housing Units: 20

HUD Subsidized Housing Project List

PROJECT NAME	CITY	FUNDING PROGRAM	TYPE	AFFORDABLE UNITS
Amy Lyn Apartments	Kellogg	Section 8	Family	40
Bonnars Ferry I & II	Bonnars Ferry	Section 8	Family	18
Heritage Place (The Grove I & II)	Coeur d'Alene	Section 8	Elderly	129
Howard Place	Coeur d'Alene	Section 8	Family	40
Lakeside Manor	Coeur d'Alene	Section 8	Elderly	80
Lakeside Village	Coeur d'Alene	Section 8	Family	55
Lightning Creek	Clark Fork	Section 8	Elderly	16
Lincoln Way Terrace	Coeur d'Alene	Section 8	Elderly	18
Maple Tree Court	Spirit Lake	Section 8	Elderly	12
Pinehurst Plaza	Pinehurst	Section 8	Family	24
Ridgeview	Saint Maries	Section 8	Family	34
Silver Hills	Wallace	Section 8	Elderly	24
Timberline Apartments	Spirit Lake	Section 8	Family	8
Whispering Pines	Pinehurst	Section 8	Elderly	20

Total Project-Based Section 8 Units: 498

Single Family Rentals (1-4 units)

PROJECT NAME	CITY	FUNDING PROGRAM	TYPE	AFFORDABLE UNITS
82 Sunset View	St. Maries	Neighborhood Stabilization Program	Single Family	1
309 E 15th Avenue	Post Falls	HOME	Single Family	1
636 S 6th Street	St. Maries	HOME	Single Family	1
1118 N Cherrywood Drive	Coeur d'Alene	Neighborhood Stabilization Program	Single Family	1
1200 E Soft Breeze Avenue	Post Falls	HOME	Single Family	1
1225 E Stetson Avenue	Post Falls	HOME	Single Family	1
1262 E Homestead Avenue	Coeur d'Alene	Housing Trust Fund	Single Family	1
1980 N Foxglove Lane	Post Falls	Neighborhood Stabilization Program	Single Family	1
2103 Cabinet Street	Post Falls	HOME	Single Family	1
2553 N Cool Water Drive	Post Falls	HOME	Single Family	1
2798 E Knapp Circle	Post Falls	Housing Trust Fund	Single Family	1
3000 W Cami Avenue	Post Falls	HOME	Single Family	1
3610 E Jordan Drive	Post Falls	Housing Trust Fund	Single Family	1
6913 W Majestic Avenue	Rathdrum	Housing Trust Fund	Single Family	1
7762 N Sweet River Court	Coeur d'Alene	Neighborhood Stabilization Program	Single Family	1
8078 W Arizona Street	Rathdrum	Housing Trust Fund	Single Family	1
12114 N Hauser Lake Road	Hauser	HOME	Single Family	1
20897 N Lonesome Lane	Rathdrum	HOME	Single Family	1
32353 N 9th Avenue	Spirit Lake	Neighborhood Stabilization Program	Single Family	1
The Cottage	Coeur d'Alene	HOME	Single Family	1


Total Single Family Rental Units: 20

Grantee SF-424's and Certification(s)

OMB Number 4040-0004
Expiration Date 11/30/2025

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: B-25-NC-16-0007	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="City of Coeur d'Alene"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="82-6300176"/>	* c. UEI: <input type="text" value="H0HELB*E0931"/>	
d. Address:		
* Street1: <input type="text" value="710 E Mullan Ave"/>	Street2: <input type="text"/>	
* City: <input type="text" value="Coeur d'Alene"/>	County/Parish: <input type="text"/>	
* State: <input type="text" value="ID: Idaho"/>	Province: <input type="text"/>	
* Country: <input type="text" value="USA: UNITED STATES"/>	* Zip / Postal Code: <input type="text" value="83814-3958"/>	
e. Organizational Unit:		
Department Name: <input type="text" value="Planning"/>	Division Name: <input type="text"/>	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text"/>	* First Name: <input type="text" value="Hillary"/>	
Middle Name: <input type="text"/>	* Last Name: <input type="text" value="Patterson"/>	
Suffix: <input type="text"/>	Title: <input type="text" value="Community Planning Director"/>	
Organizational Affiliation: <input type="text" value="City of Coeur d'Alene"/>		
* Telephone Number: <input type="text" value="208-769-2270"/>	Fax Number: <input type="text"/>	
* Email: <input type="text" value="hpatterson@cdaid.org"/>		

Application for Federal Assistance SF-424			
* 9. Type of Applicant 1: Select Applicant Type:			
<input type="text" value="C: City or Township Government"/>			
Type of Applicant 2: Select Applicant Type:			
<input type="text"/>			
Type of Applicant 3: Select Applicant Type:			
<input type="text"/>			
* Other (specify):			
<input type="text"/>			
* 10. Name of Federal Agency:			
<input type="text" value="U.S. Department of Housing and Urban Development"/>			
11. Catalog of Federal Domestic Assistance Number:			
<input type="text" value="14.210"/>			
CFDA Title:			
<input type="text" value="Community Development Block Grant"/>			
* 12. Funding Opportunity Number:			
<input type="text"/>			
* Title:			
<input type="text"/>			
13. Competition Identification Number:			
<input type="text"/>			
Title:			
<input type="text" value="Coeur d'Alene CDBG Entitlement"/>			
14. Areas Affected by Project (Cities, Counties, States, etc.):			
<input type="text"/>	<input type="button" value="Add Attachment"/>	<input type="button" value="Remove Attachment"/>	<input type="button" value="Cancel"/>
* 15. Descriptive Title of Applicant's Project:			
<input type="text" value="2025 Coeur d'Alene CDBG Entitlement"/>			
Attach supporting documents as specified in agency instructions			
<input type="button" value="Add Attachments"/>	<input type="button" value="Remove Attachment"/>	<input type="button" value="Cancel"/>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="ID-01"/>	* b. Program/Project: <input type="text" value="ID-01"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="10/01/2023"/>	* b. End Date: <input type="text" value="09/30/2024"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="358,560.00"/>
* b. Applicant	<input type="text" value=""/>
* c. State	<input type="text" value=""/>
* d. Local	<input type="text" value=""/>
* e. Other	<input type="text" value=""/>
* f. Program Income	<input type="text" value=""/>
* g. TOTAL	<input type="text" value="358,560.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/>	
21. "By signing this application, I certify (1) to the statements contained in the list of certifications" and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
<small>** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>	
Authorized Representative:	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="James"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Hammond"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Mayor"/>	
* Telephone Number: <input type="text" value="208-769-2300"/>	Fax Number: <input type="text"/>
* Email: <input type="text" value="jmayor@cedaid.org"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="8/16"/>

ASSURANCES - CONSTRUCTION PROGRAMS

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

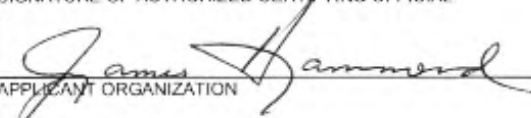
1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of the project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title, or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal interest in the title of real property in accordance with awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progress reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards for merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1665-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and, (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Standard Form 424D (Rev. 7-97)
Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-648) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL		TITLE	
 APPLICANT ORGANIZATION City of Coeur d'Alene		Mayor	
		DATE SUBMITTED	
		08-16-23	

SF-4240 (Rev. 7-97) Back

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.


8-15-23
 Signature of Authorized Official Date


 Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2023 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

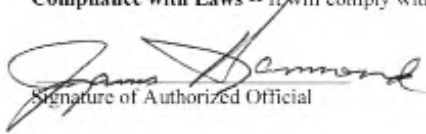
Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.


Signature of Authorized Official Date 8-25-23

Mayer
Title

OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.


Signature of Authorized Official 8-25-23
Date


Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Signature of Authorized Official

Date

Title

Emergency Solutions Grants Certifications

The Emergency Solutions Grants Program recipient certifies that:

Major rehabilitation/conversion/renovation – If an emergency shelter’s rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for these individuals.

Matching Funds – The recipient will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

Discharge Policy – The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Signature of Authorized Official

Date

Title

Housing Opportunities for Persons With AIDS Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility.
2. For a period of not less than 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature of Authorized Official

Date

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

AFFIDAVIT OF PUBLICATION

STATE OF IDAHO)
) ss.
 County of Kootenai)

RikkiJade Lindstrom, being first duly sworn upon oath, deposes and states:

1. I am now and at all times hereinafter mentioned was a citizen of the United States, resident of the State of Idaho, over the age of twenty-one years and not a party of the above entitled action.
2. I am now and at all times hereinafter mentioned was the printer (principal clerk) of the "Coeur d'Alene Press", a newspaper printed and published daily in Coeur d'Alene, Kootenai County, Idaho, and having a general circulation in said county.
3. The Legal Notice of which the annexed is a printed copy, was published in the regular Saturday issue of said newspaper for 2 ~~consecutive~~ days commencing on the 22 day of July, 2023, and ending on the 5 day of August, 2023, and such publication was made as often during said period as said daily newspaper was regularly issued.
4. That said newspaper has been continuously and uninterruptedly published in said Kootenai County, during a period of more than seventy-eight consecutive weeks immediately prior to the first publication of said notice.

RJ Lindstrom
 On this 5 day of August in the year of 2023 before me, a Notary Public, personally appeared RikkiJade Lindstrom, known or identified to me to be the person whose name subscribed to the within instrument, and being by me first duly sworn, declared that the statements therein are true, and acknowledged to me that he/she executed the same.



Angela Minehart
 Notary Public for the State of Idaho
 Residing in Coeur d'Alene, Idaho

My Commission Expires 03/20/2029

Notice of CDBG Consolidated 5-Year Plan Public Hearing

The City of Coeur d'Alene will hold a Public Hearing before the Mayor and City Council to present the 2023-2027 Consolidated Plan goals, proposed activities, estimated funding the City expects to receive, and the expected beneficiaries of the Community Development Block Grant (CDBG). This Consolidated Plan will guide the spending priorities for the City's annual allocation of CDBG funds over the five-year period, issued from the Housing and Urban Development Agency (HUD). The Public Hearing encourages citizen input and will provide an opportunity for public comment.

The Public Hearing has been scheduled for 6:00 p.m., August 15, 2023, at the Coeur d'Alene Library, 702 E. Front Avenue, Coeur d'Alene, Idaho 83814.

Verbal and written comments about the CDBG's Draft 2023-2027 Consolidated Plan will be accepted between July 22, 2023 and August 15, 2023. Written comments can be submitted to the CDBG Grant Administrator, Ailin, Chelsea Nesbit, City Hall, 710 E. Mullan Ave., Coeur d'Alene, ID 83814 or emailed to: cnesbit@cdald.org.

The Public Hearing will be held in a facility that is accessible to persons with disabilities. Special accommodation will be available, upon request, seven (7) days prior to the meetings. For more information, contact Chelsea Nesbit at (208) 769-2382.

Additional details for the City's CDBG Grant may be found on the City's website: www.cdald.org/complan.
 Legal310989
 AD#11932
 July 22, August 5, 2023

AFFIDAVIT OF PUBLICATION

STATE OF IDAHO)
) ss.
County of Kootenai)

RikkiJade Lindstrom, being first duly sworn upon oath, deposes and states:

1. I am now and at all times hereinafter mentioned was a citizen of the United States, resident of the State of Idaho, over the age of twenty-one years and not a party of the above entitled action.

2. I am now and at all times hereinafter mentioned was the printer (principal clerk) of the "Coeur d'Alene Press", a newspaper printed and published daily in Coeur d'Alene, Kootenai County, Idaho, and having a general circulation in said county.

3. The Legal Notice of which the annexed is a printed copy, was published in the regular Thursday issue of said newspaper for 1 consecutive day commencing on the 24 day of August, 2023, and ending on the 24 day of August, 2023, and such publication was made as often during said period as said daily newspaper was regularly issued.

4. That said newspaper has been continuously and uninterruptedly published in said Kootenai County, during a period of more than seventy-eight consecutive weeks immediately prior to the first publication of said notice.

RJ Lindstrom

On this 24 day of August in the year of 2023 before me, a Notary Public, personally appeared RikkiJade Lindstrom, known or identified to me to be the person whose name subscribed to the within instrument, and being by me first duly sworn, declared that the statements therein are true, and acknowledged to me that he/she executed the same.



Angela Minehart
Notary Public for the State of Idaho
Residing in Coeur d'Alene, Idaho

My Commission Expires 03/20/2029

Notice of CDBG Consolidated 5-Year Plan Public Comment Period Extended

The City of Coeur d'Alene is providing an additional six days of public comment on the draft 5-Year 2023-2027 Consolidated Plan that includes the draft 2023 Annual Action Plan. The Plan will guide the use of City's annual allocation of Community Development Block Grant (CDBG) funds, issued from the Housing and Urban Development Agency (HUD). The plan includes the goals, proposed activities, estimated funding and expected beneficiaries of the CDBG funds for the five year timeframe.

Verbal and written comments on the plan will be accepted between August 24 and August 29, 2023. Comments can be submitted to Community Planning Director, Hilary Patterson, City Hall, 710 E. Mullan Ave., Coeur d'Alene, ID 83814, or emailed to: hpatterson@cojalid.org. To provide verbal comments, call 208-763-2270.

The draft plan and additional details about the City's Community Development Block Grant may be found on the City's website: www.cojalid.org/corplan. Legalese 11179 AD# 13347 August 24, 2023

Appendix - Alternate/Local Data Sources

1	Data Source Name Number of Households Table
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
2	Data Source Name CPD Maps
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?

	What is the status of the data set (complete, in progress, or planned)?
3	Data Source Name St. Vincent de Paul Data
	List the name of the organization or individual who originated the data set. St. Vincent de Paul of North Idaho
	Provide a brief summary of the data set. Housing and homelessness data and updates on programs they administer or assist with.
	What was the purpose for developing this data set? This data supports the creation of this plan.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Data covers Idaho, Kootenai County and Coeur d'Alene
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? This is the most current data available
	What is the status of the data set (complete, in progress, or planned)? complete
	4
Data Source Name IHFA Housing Data	
List the name of the organization or individual who originated the data set. IHFA	
Provide a brief summary of the data set. Data from the latest housing roundtable, which includes housing voucher information	
What was the purpose for developing this data set? this data supports housing information in this plan.	
How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? This report includes all of Idaho.	
What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2023	
What is the status of the data set (complete, in progress, or planned)? Complete	

5	<p>Data Source Name</p> <p>The Real Estate Report, Fall 2022</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Spokane-Kootenai Real Estate Research Committee</p>
	<p>Provide a brief summary of the data set.</p> <p>The report includes data for Spokane, Kootenai and Bonner Counties related to economic indicators, real estate activity indicators, housing inventory, vacancy surveys, and additional population and demographic data for the region.</p>
	<p>What was the purpose for developing this data set?</p> <p>It is developed annually for the regional realtors.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Very comprehensive. However, it does not drill down into each jurisdiction. It provides data by county.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>the data provided includes 2022 data and historical data from the DMV, Idaho Transportation Department and figures for 2016-2021.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete.</p>