

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	318,476	0	0	318,476	1,215,000	This is merely expected funding for the 2018-2022 plan years and does not reflect unspent funds to date. Funding allocations are subject to change each year.

Table 1 - Expected Resources – Priority Table

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

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 2016 is approximately \$2,000,000 in the City of Coeur d'Alene and approximately \$2,500,000 for the region under the Project-Based Section 8 Program.

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.

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	1-Increase For Sale Affordable Housing	2013	2018	Affordable Housing		Water/Sewer Improvements	CDBG: \$0	
2	2-Increase Affordable Rental Housing	2013	2018	Affordable Housing Homeless Non-Homeless Special Needs		Property Acquisition for Benefit of LMI Persons	CDBG: \$0	
3	3-Sidewalk Accessibility	2013	2018	Affordable Housing Non-Housing Community Development		ADA modifications to public facilities Sidewalk Repairs/Accessibility	CDBG: \$14,600	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 60 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	4-Neighborhood Revitalization	2013	2018	Affordable Housing Non-Housing Community Development		Code Enforcement Housing Rehabilitation Sidewalk Repairs/Accessibility Water/Sewer Improvements	CDBG: \$241,820	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 Households Assisted Homeowner Housing Rehabilitated: 10 Household Housing Unit
5	5-Economic Development	2013	2018	Non-Housing Community Development		Job Training LMI Business Sidewalk Repairs/Accessibility	CDBG: \$0	
6	6-Public Service	2013	2018	Affordable Housing Homeless Non-Homeless Special Needs		Emergency Shelter/Transitional Housing Public Services	CDBG: \$5,000	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	1-Increase For Sale Affordable Housing
	Goal Description	Make the purchase of For-Sale Affordable Housing available for Low- to Moderate-Income persons through partnerships in 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	2-Increase Affordable Rental Housing
	Goal Description	Increase the supply of rental housing affordable to the City's extremely low-income renters and residents with special needs, including persons who are homeless.
3	Goal Name	3-Sidewalk Accessibility
	Goal Description	Improve the City's sidewalks within LMI Census Tract areas to make them more accessible to persons with disabilities and to invest in the neighborhood infrastructure.
4	Goal Name	4-Neighborhood Revitalization
	Goal Description	Continue with neighborhood revitalization efforts through the Emergency Minor Home Repair and Accessibility Program (EMRAP), including code enforcement activities, to improve the condition of housing and commercial properties in low and moderate-income areas (\$50,000). Continue with Community Opportunity Grant program which allows public and private entities to apply for funding for a variety of allowable activities that would benefit LMI persons and households in Coeur d'Alene (\$191,820).
5	Goal Name	5-Economic Development
	Goal Description	Expand higher-paying employment opportunities for the residents of Coeur d'Alene through economic development.
6	Goal Name	6-Public Service
	Goal Description	Offer Public Service Program assistance to service organizations supporting low and moderate-income residents of Coeur d'Alene.

Projects

AP-35 Projects – 91.220(d)

Introduction

Plan year 2018 will bring new projects to the table, as all long-term projects will have been concluded. Project areas can fall within any of the 5 projects listed below.

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	Increase Affordable Rental Housing
2	Emergency Minor Home Repair & Accessibility Improvements Program (EMRAP)
3	Sidewalk Accessibility
4	Community Opportunity Grants
5	General Administration
6	Lake City Center Grant--Meals on Wheels

Table 3 - Project Information

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

The City’s planning for allocation priorities is focused toward the number of persons who can be helped and identifying projects that will produce the best benefit for the investment. One of the larger budget items (60%) for Plan Year 2018 is the continuation of the Community Opportunity Grant, which includes the Public Service Grant (capped at 15% of yearly allocation). This large allocation coincides with the City’s number one priority status, as it does encourage applications for projects which would support Affordable Rental Housing, and coincides with all other priority items the City has identified. The City’s Emergency Minor Home Repair & Accessibility Program (EMRAP) (16%) is available to homeowners within the City limits who meet the income eligibility and program requirements. This program occurs throughout the community, as it is not a geographically based program. The EMRAP program has been very successful in the past five years and continued project funding is frequently requested in public forums. More applications are received than can be funded every year. The funding for Public

Service (15%) activities is carried out through a competitive and/or informal process; appropriate projects may be located anywhere as long as the beneficiaries are LMI residents of Coeur d'Alene. No specific projects have been identified to date for 2018, outside of a \$5,000.00 non-competitive annual grant to the Lake City Center's Meals on Wheels program, per City Council request. However, the City anticipates receiving plenty of applications for a responsible and effective grant project when Request for Proposals are made available to the public for the Community Opportunity Grant. Funding for sidewalks (6%) has been determined to be best addressed with a two-year planning approach. The first year involves identification of projects and partial allocation and the second year involves the actual construction activity and the final allocation. This project serves an area wide benefit for LMI census tracts, facilitating ADA conformance among many other benefits. The proposed budget allocates 80% of all funds to be utilized to benefit LMI. The average over the past five years has been 82% of funding used for LMI benefit, due to the remaining funds being used for administration.

The City based the budget and allocations on the best information available at the time this document was created. It is unknown if HUD will allocate slightly more or less than the estimated amount. If more or less funds are allocated, it is the City's plan that additional dollars or deletion of dollars will be added or removed from either Public Services or EMRAP, or some from both.

AP-38 Project Summary
Project Summary Information

1	Project Name	Increase Affordable Rental Housing
	Target Area	
	Goals Supported	2-Increase Affordable Rental Housing
	Needs Addressed	Property Acquisition for Benefit of LMI Persons
	Funding	:
	Description	This project will be provided opportunity for funding through the Community Opportunity Grant with aims to acquire property for residential rental units that will be offered to Low- to Moderate-Income individuals.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	Project Name	Emergency Minor Home Repair & Accessibility Improvements Program (EMRAP)
	Target Area	
	Goals Supported	4-Neighborhood Revitalization
	Needs Addressed	Water/Sewer Improvements Sidewalk Repairs/Accessibility Housing Rehabilitation
	Funding	CDBG: \$50,000
	Description	Minor home repair grants for \$5,000 or less serving Coeur d'Alene LMI homeowners who need emergency minor home repairs or accessibility modifications to maintain/create a sustainable living environment.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	A minimum of 10 households will benefit from this program each year. The families will be Coeur d'Alene residents who are LMI and in need of assistance to maintain the livability of their home.

	Location Description	
	Planned Activities	The program provides for up to \$5,000 in 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. Eligible work includes, but is not limited to: repairing of electrical, plumbing, sewer, water, or heating system; repair leaking roof; installation of ramps, grab bars, and lever hardware; and the creation of accessible pathways, including sidewalk repair/replacement.
3	Project Name	Sidewalk Accessibility
	Target Area	
	Goals Supported	3-Sidewalk Accessibility
	Needs Addressed	ADA modifications to public facilities Sidewalk Repairs/Accessibility
	Funding	CDBG: \$14,600
	Description	Sidewalk repair/replacement within LMI Census block areas.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Sidewalk repair/replacement within LMI Census tract areas. No new projects have been put under contract; however, there is discussion between the City's planning department and CDBG staff regarding ADA compliant sidewalk needs in LMI census tract areas abutting East Sherman as well as in cooperation with the City's safe-routes-to-school initiative.
4	Project Name	Community Opportunity Grants
	Target Area	
	Goals Supported	1-Increase For Sale Affordable Housing 2-Increase Affordable Rental Housing 5-Economic Development 6-Public Service

	Needs Addressed	Property Acquisition for Benefit of LMI Persons Emergency Shelter/Transitional Housing Water/Sewer Improvements Public Services Substance abuse/mental health Job Training Crime Reduction/Awareness Downpayment Assistance Rental Housing Rehabilitation Code Enforcement LMI Business
	Funding	CDBG: \$191,820
	Description	This is a generalized allocation reserved for all HUD approved activity requests and public services, which could include public service program support, economic development funding, rental housing funding, and affordable housing funding. A competitive and/or informal process may be used to determine if an applicant's project is awarded. Appropriate projects may be located anywhere in City limits, providing the beneficiaries are primarily LMI Coeur d'Alene residents.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	No specific projects have been identified to date for 2018. However, the City anticipates receiving plenty of applications for responsible and effective grant projects when RFP's are opened. Because the allocation of funds is relatively minimal, the City plans on funding only projects requesting at least \$20,000 and the grant applications would need to clearly outline how these funds would be used and leveraged.
5	Project Name	General Administration
	Target Area	
	Goals Supported	
	Needs Addressed	

	Funding	CDBG: \$57,056
	Description	CDBG Grant Administrator employee wages, training and travel costs, advertisements, brochures, and supplies.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Payroll for CDBG Grant Administrator, supplies, advertisements, training, brochures.
6	Project Name	Lake City Center Grant--Meals on Wheels
	Target Area	
	Goals Supported	6-Public Service
	Needs Addressed	Public Services
	Funding	CDBG: \$5,000
	Description	This is an annual \$5,000.00 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	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

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 (2012-2016 ACS) is less than 7%. 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).

Geographic Distribution

Target Area	Percentage of Funds

Table 4 - 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.

Discussion

Not applicable.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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.

As of December 2017, there were 21 LIHTC and HOME developments in Coeur d'Alene. These developments had over 882 family units, 306 units for seniors, and 108 were accessible to persons with disabilities.

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

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

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	5
Acquisition of Existing Units	0
Total	5

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

Discussion

Habitat for Humanity of North Idaho 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.

The City is also partnering with St. Vincent de Paul, by leasing the property at 106 Homestead Avenue, containing 7 LMI rental units as a tax credit property. Additionally, St. Vincent de Paul is leasing land owned by the City located at 102 Homestead Avenue. St. Vincent de Paul received a HUD 811 grant and constructed a 14-unit apartment complex. Although no CDBG funds were used for this project, it did meet the goal to increase the supply of affordable rental units.

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 2017, IHFA oversaw 1,313 affordable housing units. The Section 8 Housing Choice Voucher program provided \$2,056,726 in vouchers to 267 families in the City of Coeur d'Alene. The estimated amount available to assist households during Plan Year 2017 is based on 2012 figures and projected to be approximately the same.

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

The City of Coeur d'Alene agreed to have the North Idaho Housing Coalition (NIHC) administer the Neighborhood Stabilization (NSP) funds. NIHC works in Kootenai County. Of the 56 families assisted since 2009, 12 have been City residents. The City of Coeur d'Alene strongly supports NIHC's goal to help provide affordable and workforce housing.

NIHC works with families that are LMI; approximately 30% of the total families assisted are at 50% of the median and below and 80% of the total families assisted are at 120% of the median and below. NIHC spent \$5,770,738 through 2011 in NSP funding throughout the Kootenai County area. An additional, \$2,300,000 was used in 2012 and another \$2,000,000 was used in 2013.

Through the use of the NSP funding, NIHC works to acquire foreclosed homes and rehabilitates them as needed. The homes are then marketed to potential buyers that meet the NSP qualifications. NIHC assists qualified buyers with closing costs and mortgage reductions, based on need. Buyers obtain a mortgage loan through the lender of their choice and sale proceeds are returned to the NSP program managed by IHFA.

NIHC requires participants to contribute a minimum of \$500 toward the housing purchase and to participate in credit counseling if needed. Participants also contribute to the community by donations of time through the Deeds of Distinction program. Several local non-profits have benefitted from over 400 hours of service, such as the Food Bank, St. Vincent de Paul, Family Promise, United Way, Special Olympics and numerous churches and schools.

NIHC also received a \$1,600,000 HOME grant in August 2012 to assist families with incomes at or below 80% of the area median income in purchasing a home. This program is similar to the NSP program (purchase, rehabilitation, and reselling) but is not limited to foreclosed properties.

The City has a council member acting as a liaison who attends meetings with NIHC and will concentrate on identifying new avenues for partnerships to expand on accomplishments to date. NIHC is currently conducting a Housing Needs Assessment to further define the housing needs of LMI families and individuals. NIHC anticipates helping more families further their goals with HOME funds each year.

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

The PHA has not been designated as troubled, and the City feels it would be redundant, expensive, and inefficient for the City of Coeur d'Alene to attempt to create a jurisdictional service separate from the current program. The likelihood of failure is unforeseeable; however, if the system were to fail, the City would work with the State and local service organizations to determine the best method of forming a new system.

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.

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 distributes McKinney-Vento funding through the SHP, ESG, and S+C. During 2017, funds provided 82 different types of services to upwards of 2,100 (unduplicated) individuals, including clothing, food, utility, rental assistance, and vouchers.

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

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

The City's 10-Year Plan to End Homelessness estimates that in 2012 there would be 427 homeless individuals on the street, in shelters, and transitional housing. These estimates have, unfortunately, been right on track with the actual 2017 Point-in-Time Count which estimated an average of 450 individuals who are homeless in Region 1 on any given night. In January 2018, a new Point-in-Time Count of area homeless individuals will be conducted to update of understanding of the current situation. Aggregate statistics are collected for Kootenai County, not just Coeur d'Alene, but Coeur d'Alene is part of the coordination for this effort. Over \$5.5 million in services is already being provided in Coeur d'Alene and the surrounding community. Approximately 17,000 points of service were provided to the homeless, including warming shelters, which open when the temperature falls below 25 degrees. Housing First, administered by St. Vincent de Paul, is a model that has been promoted by the federal government and used as funding allows.

Currently, the 10-Year Plan to End Homelessness Committee is working toward focusing on one identified area per year to increase understanding and results in specific efforts. The one-stop-shop concept of the H.E.L.P. Center became a reality in 2008 and continues to assist a majority of the people in need throughout the county.

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 the homeless individuals are varied, as are the methods to mitigate those 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 depends on 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 in the Plan to End Homelessness will concentrate their efforts on helping as many persons as possible, using all resources at their disposal.

The City's 10-Year Plan to End Homelessness will be a living document; implementation and periodic reviews of the Plan are vital to the success of the Plan. The City and partner agencies intend to work with and include citizens that are homeless and/or have been homeless to find and address gaps in the system.

The full plan is available on the City's website at:

http://www.cdaid.org/files/municipal_services/city_10_year_homeless_plan.pdf

Addressing the emergency shelter and transitional housing needs of homeless persons

The City works closely with local organizations such as St. Vincent de Paul, NIHC, the Committee to End Homelessness, IHFA, the Region 1 Coalition for the Homeless (Continuum of Care) and other government and non-profit organizations to identify area 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 six emergency shelters in the County to assist them: Children's Village, St. Vincent de Paul Women's Shelter, St. Vincent de Paul Men's Shelter, St. Pius Church, the Women's Center 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.

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 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.

Fresh Start 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. Fresh Start stays open all night, beginning at 7:00 p.m., when the temperatures are expected to drop below 25 degrees and a free medical clinic, Dirne Community Health Center, is available every Thursday morning and some Saturdays.

Union Gospel Mission is a faith-based organization out of Spokane, Washington that has recently expanded across state line to include 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 mid-town 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.

Under a HPRP grant, St. Vincent de Paul has been tracking accomplishment in two categories: homeless prevention and rapid re-housing. Under the homeless prevention program 122 have been served; and under the rapid re-housing program 141 individuals have been served from. Additionally, St. Vincent de Paul operates a homeless family shelter under an Angel Arms grant they received providing funding for ten single unit apartments for chronically homeless individuals. The program also provides intensive weekly case management, which begins with self-sufficiency plan that includes job training services, substance about counseling, Life Skills classes, parenting classes, and financial literacy classes.

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

The City's 10-Year Plan to End Homelessness describes the following approaches to combat homelessness in the Coeur d'Alene area, which will continue to be the focus areas of the City's efforts: (1) Develop better data collection and coordination of agency efforts; (2) Identify and increase the inventory of available affordable housing stock; (3) Improve economic development opportunities and coordinate the response among local governments; (4) Deploy the Housing First model for Permanent Supportive Housing; (5) 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; (6) Increase community awareness to draw new and concerned voices to the table to help win the battle against homelessness.

The City will continue to support the efforts of local service providers and the School District through its 10-Year Plan to End Homelessness.

The Coeur d'Alene School District #271 has identified over 320 homeless students that qualify for the McKinney-Vento unstable housing program in 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. 41% of the District families are living in various degrees of poverty. It is, and will continue to be, important to work together to surround the families with needed services and long-term housing opportunities. Housing is very important to the child's ability to function in the educational environment.

The School District's Hope on the Homefront program assists families in need and work toward removing barriers to education caused by poverty. Through the use of school counselors, the District has been able to connect families with services. Often older students are connected directly to services, such as food backpack programs.

Goals/Benchmarks:

- To end homelessness for children within the School District. Strategies: The School District will continue to work with existing organizations to seek resources to house families and provide long term needed assistance.
- Break the generational cycle of homelessness and poverty. Strategies: (1) The School District will work with the homeless coalition and existing organizations to establish a job-training program for parents as well as youth; (2) Continue to provide and increase the number of after-school programs (e.g., CDA for Kids).
- Educate children and families to look at long-term goals. Strategies: A financial literacy program would help to educate families to look toward long-term goals.
- Continue to train District staff regarding the needs of homeless students. Strategies: Provide training materials and contact information.

St. Vincent de Paul operates a number of programs aimed at the transition to permanent housing and independent living such as the Fashions for your Future program that helps those looking for work to look their best. Youth are supported with programs such as Art on the Edge, an after-school program filled with public art projects and festivals teaching youth to use art as a tool for problem-solving, goal setting, self esteem and community values. Project Safe Place works directly with at-risk-youth and run-away prevention.

The local H.E.L.P Center and the Department of Labor both serve as resources to connect veterans with services. The 106 Homestead Avenue CDBG project currently houses veterans while also being open to all LMI persons upon vacancy.

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

The City does not currently have a discharge policy or have direct responsibility for discharge planning and protocols for persons leaving publicly funded institutions or health care systems. These responsibilities are handled at the State level directly through the Department of Corrections and Health and Welfare for persons still enrolled in their systems as they are required to find suitable housing

before discharge.

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. The City attends these monthly meetings and works to find partnerships to leverage additional project funding to further the goals under the 10-Year Plan to End Homelessness.

As stated in the PY 2018-2022 Consolidated Plan under the Non-Homeless Special Needs Assessment, there is 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 these individuals and families.

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 the partnership with Whitewater Creek, Inc. for the Riverstone Apartments where \$10,000 was used for architecture and engineering costs was leveraged to produce a \$6,350,000 facility with 38 out of 50 rental units reserved for LMI persons.

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, pocket residential has no lot size or setback minimums, 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.

Discussion:

The City has realized additional affordable rental housing through the purchase of 106 Homestead Avenue which is a 7-unit property and the construction of a HUD 811 on the neighboring property under

a long-term lease to St. Vincent de Paul as a tax credit property.

Other major barriers facing households and individuals trying to obtain homeownership are the high unemployment rate and limitations regarding home loans for low/moderate income persons. The City has an excellent record of working with local organizations such as Jobs Plus 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 is working with the University of Idaho, Lewis-Clark State College, and Idaho State University to finalize an education corridor and provide better opportunities for residents to reach a level of education or expertise that will assist them in achieving living wage employment while creating additional jobs at the colleges (e.g., professors, service workers, and building maintenance staff).

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.

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 the 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, NIHC, the Committee to End Homelessness, IHFA, the Continuum of Care Coalition, 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.

Additionally, the City will continue to advocate to the community, the need for warming shelters and Project Homeless Connect.

Actions planned to foster and maintain affordable housing

Plan year 2018 will bring new contract projects to the table, as any ongoing contracted projects will be completed. 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. An example of this method is evidenced by projects such as the partnership with Whitewater Creek, Inc. for the Riverstone Apartments where \$10,000 was used for architecture and engineering costs was leveraged to produce a \$6,350,000 facility with 38 out of 50 rental units reserved for LMI persons.

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.

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 Jobs Plus for job creation and Lake City Development Corporation 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 focus their efforts elsewhere.

The City promotes workforce development and has been a strong supporter of the proposed education corridor, which will provide access for local residents to four institutions of higher learning (University of Idaho, North Idaho College, Lewis-Clark State College, Idaho State University). Additionally the 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. 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 approximately \$46,000 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 are combining modes of transportation. City Link has recently expanding its bussing circuits to reach more transportation deserts and business centers serving LMI people.

Actions planned to develop institutional structure

Many of the activities to assist low-to-moderate income persons, special needs individuals, the homeless, and other disadvantaged groups in 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 and the Disability Action Center. Newer programs such as the H.E.L.P. Center, SHP, ESG and S+C are overseen by St. Vincent de Paul, or other local not for profit organizations.

Additional non-profit efforts include Family Promise providing transitional housing for family and Community Action Partnership providing food bank services, weatherization, and circles (mentorship) program.

The City of Coeur d'Alene attends meetings 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 City's Public Education and Government Channel, distribution of printed materials, consultations and other aid as requested.

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 federal funding in addition to 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. During previous years, the IHFA put \$2,672,075 into Region One for Project-Based Section 8 activities assisting 497 families. The Section 8 Housing Choice Voucher program provided \$2,056,726 in vouchers to 267 families in the City of Coeur d'Alene. The estimated amount available to assist households during Plan Year 2017 is based on 2012 figures and projected to be approximately the same.

The City is also partnering with St. Vincent de Paul by long-term leasing City owned property at 102 Homestead Avenue. This property is a HUD 811 project and is a 14-unit rental property. Currently, no CDBG dollars are allocated to be used at 102 Homestead Avenue.

The City will continue to attend IHFA quarterly housing roundtables and to support implementation of the 10-Year Plan to End Homelessness, which provides opportunities to discuss issues with most service providers within our community. Additionally, the City will continue attendance, support, and participation at the Region 1 Homeless Coalition meetings (Continuum of Care group).

The established H.E.L.P. Center in Coeur d'Alene is the focal point for outreach and service to individuals and families seeking assistance. The City will continue to support and promote these efforts in coordination with the 10-Year Plan to End Homelessness.

The established H.E.L.P. Center in Coeur d'Alene provides a means for homeless, non-homeless and special-needs populations to access services. Numerous organizations and agencies assist LMI persons to participate by maintaining "office space" and conducting appointments at the Center, the services include housing, health care, social services, employment assistance, and Veteran's programs. The H.E.L.P. Center is an innovative partnership in which the City is contributing use of the old library building at a modest rent.

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%

Housing Trust Fund (HTF)
Reference 24 CFR 91.220(I)(5)

1. Distribution of Funds

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).

- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.

- c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.

- d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.

- e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.

f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.

g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.

h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).

i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.

j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

4. Performance Goals and Benchmarks. The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

5. Rehabilitation Standards. The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for

the rehabilitation of housing, enter “N/A”.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

6. Resale or Recapture Guidelines. Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter “N/A”.

7. HTF Affordable Homeownership Limits. If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter “N/A”.

8. Limited Beneficiaries or Preferences. Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter “N/A.”

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

9. Refinancing of Existing Debt. Enter or attach the jurisdiction’s refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If

the jurisdiction will not refinance existing debt, enter "N/A."

<TYPE=[section 9 end]>

Discussion:

The City of Coeur d'Alene's CDBG funds do not have any other program specific requirements to address at this time. Should any program income begin, HUD regulations would be followed on usage and reporting. No grant funds have been returned to the line of credit.