

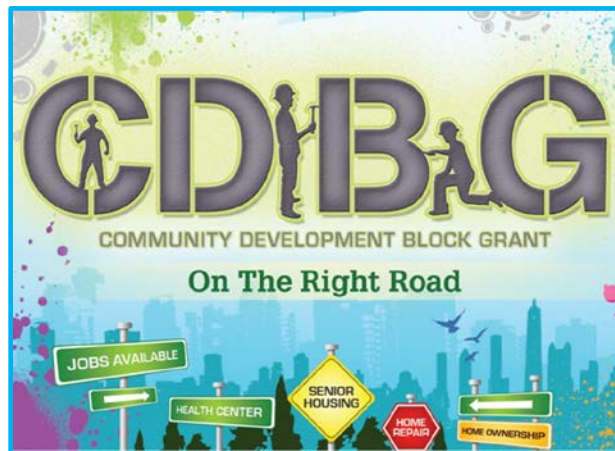
City of Coeur d'Alene, ID

2023 Annual Action Plan

SUBSTANTIAL AMENDMENT

for the

Community Development Block Grant (CDBG) Program



Draft 07192024 (7/11/2024)

Comment Period 7/19/2024 – 8/20/2024

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 Year One 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 (5) 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 childcare 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.

The City published notice of the PY23 Annual Action Plan substantial amendment and the opportunity for citizen participation and comments in the Coeur d'Alene Press on July 5, and July 19, 2024, inviting the public to comment on the amendments and attend the Public Hearing being held on August 20, 2024, at 6:00p.m. in the Coeur d'Alene Public Library's Community Room. The Substantial Amendment comment period is from July 19 – August 20, 2024.

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.

[Any and all comments received on the substantial amendment will be included at the conclusion of the Public Hearing and comment period.]

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.

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

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

Consolidated Plan Public Contact Information

- Sherrie Badertscher, City of Coeur d'Alene, 710 E. Mullan Avenue, Coeur d'Alene, ID 83814; email: SherrieB@cdaid.org; phone: 208-769-2382
- Hilary Patterson, City of Coeur d'Alene, 710 E. Mullan Avenue, Coeur d'Alene, ID 83814; email: hpatterson@cdaid.org; phone: 208-769-2270

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 2 - 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 publicly 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: \$75,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit
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
4	Public Facility and Infrastructure Projects	2023	2027	Non-Housing Community Development	LMI Census areas	Public Facilities Rehabilitation Homelessness Assistance	CDBG: \$201,848	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 275 Persons Assisted Homelessness Prevention: 25 Persons Assisted

Table 3 – 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.cdavid.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.
4	Goal Name	Public Facility and Infrastructure Projects
	Goal Description	Public Facility Rehabilitation providing support to organizations assisting the homeless and precariously housed in the community.

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
6	Public Facility Rehabilitation

Table 4 - 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	
	Goals Supported	Public Services
	Needs Addressed	
	Funding	CDBG: \$0.0
	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	\$0.0
	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>While drafting the 2023 Annual Action Plan it was expected that 2023 CDBG funds for Affordable Housing Activities and Subsistence Payments would be used to 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. The Habitat for Humanity project is not yet at the point in the project where downpayment assistance is needed. Future CDBG funds could be targeted to this activity in the future. 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, yet they were unable to bring the project to fruition as they were unable to secure land for the project. At this time, funding is being reallocated toward Public Facility Improvements-Homeless Facilities to support organizations providing services to the community's extremely low income and unhoused residents.</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>																		
<p>6</p>	<table border="1"> <tr> <td data-bbox="235 1094 532 1152"> <p>Project Name</p> </td> <td data-bbox="532 1094 1430 1152"> <p>Public Facility Rehabilitation</p> </td> </tr> <tr> <td data-bbox="235 1152 532 1211"> <p>Target Area</p> </td> <td data-bbox="532 1152 1430 1211"> <p></p> </td> </tr> <tr> <td data-bbox="235 1211 532 1270"> <p>Goals Supported</p> </td> <td data-bbox="532 1211 1430 1270"> <p>Public Facility and Infrastructure Projects</p> </td> </tr> <tr> <td data-bbox="235 1270 532 1358"> <p>Needs Addressed</p> </td> <td data-bbox="532 1270 1430 1358"> <p>Public Facilities Rehabilitation Homelessness Assistance</p> </td> </tr> <tr> <td data-bbox="235 1358 532 1417"> <p>Funding</p> </td> <td data-bbox="532 1358 1430 1417"> <p>CDBG: \$201,848</p> </td> </tr> <tr> <td data-bbox="235 1417 532 1514"> <p>Description</p> </td> <td data-bbox="532 1417 1430 1514"> <p>Public Facility funds targeted to support organizations who provide homelessness, rehousing, and emergency shelter services.</p> </td> </tr> <tr> <td data-bbox="235 1514 532 1572"> <p>Target Date</p> </td> <td data-bbox="532 1514 1430 1572"> <p>9/30/2025</p> </td> </tr> <tr> <td data-bbox="235 1572 532 1787"> <p>Estimate the number and type of families that will benefit from the proposed activities</p> </td> <td data-bbox="532 1572 1430 1787"> <p>It is estimated that up to 300 individuals and their dependents will benefit from the rehabilitation of the facilities serving homeless and/or precariously housed persons.</p> </td> </tr> <tr> <td data-bbox="235 1787 532 1879"> <p>Location Description</p> </td> <td data-bbox="532 1787 1430 1879"> <p>There is no specific targeted location area for this project although locations will be in the City limits.</p> </td> </tr> </table>	<p>Project Name</p>	<p>Public Facility Rehabilitation</p>	<p>Target Area</p>	<p></p>	<p>Goals Supported</p>	<p>Public Facility and Infrastructure Projects</p>	<p>Needs Addressed</p>	<p>Public Facilities Rehabilitation Homelessness Assistance</p>	<p>Funding</p>	<p>CDBG: \$201,848</p>	<p>Description</p>	<p>Public Facility funds targeted to support organizations who provide homelessness, rehousing, and emergency shelter services.</p>	<p>Target Date</p>	<p>9/30/2025</p>	<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>It is estimated that up to 300 individuals and their dependents will benefit from the rehabilitation of the facilities serving homeless and/or precariously housed persons.</p>	<p>Location Description</p>	<p>There is no specific targeted location area for this project although locations will be in the City limits.</p>
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<p>Location Description</p>	<p>There is no specific targeted location area for this project although locations will be in the City limits.</p>																		

Planned Activities	Planned activities will support St. Vincent de Paul of North Idaho's HELP Center, which is the Access Point for Region 1, and Safe Passage's Safe Shelter with needed facility rehabilitation.
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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/coeurdalenecityidaho>) 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 benefiting 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 5 - 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.

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 \$75,000 to support affordable housing and \$201,848 for public facility and infrastructure activities in PY 2023. In the original Action Plan, the anticipated projects to receive funding would be the Habitat for Humanity project which is being constructed with 20 for-sale townhouses. The PY 23 would have assisted the homebuyers in that project with downpayment assistance, yet the project is not yet at the stage of requiring downpayment assistance. The City was interested in supporting a low-income apartment developer in helping to bring their project to fruition, but they have not found a project site to date. Therefore, the funds are being reallocated toward public facility rehabilitation supporting St. Vincent de Paul's HELP Center (Homeless Access Point) and Safe Passage's confidential domestic violence Safe Shelter. \$75,000 of funding would be used for the EMRAP rehabilitation project which typically funds 10-12 households per year and helps retain existing affordable housing stock within the community.

One Year Goals for the Number of Households to be Supported	
Homeless	300
Non-Homeless	10
Special-Needs	0
Total	310

Table 6 - 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	10
Acquisition of Existing Units	0
Total	10

Table 7 - 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 began the planning phase of a community land trust project for 20 units of affordable for-sale housing. Future CDBG funds could assist the homebuyers in the Habitat for Humanity project with downpayment assistance.

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 a 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

The City is submitting a substantial amendment to the PY 2023 Annual Action Plan to facilitate the award of grant funds to St. Vincent de Paul so that they may replace the HELP Center's roof in order to continue to provide services to the homeless and precariously housed populations. In 2023, they provided services to over 8,000 individuals. Grant funds will also be provided to Safe Passage to replace the roof and make updates to the kitchen in their emergency Safe Shelter which provides housing to women and their children who are fleeing domestic violence. The substantial amendment to the PY 23 Annual Action Plan allocates \$201,848 in grant funds to Public Facility Rehabilitation-Homeless Facility improvements. 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 1 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. Safe Passage provides safety, education, and empowerment to victims of violence and is one of the largest victim service agencies in the state of Idaho. They serve an average of 1600 people each year with 47% of clients from the City of Coeur d'Alene.

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. 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. 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 School District notes that 34.13% of students were on the Free & Reduced lunch program in April 2020. The School District has taken steps to assist families in need; working toward removing barriers to education caused by homelessness and poverty.

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.

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 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 homeowners. 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 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%

Housing Trust Fund (HTF)
Reference 24 CFR 91.220(l)(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; Capital Needs Assessments (if applicable); and broadband infrastructure (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."