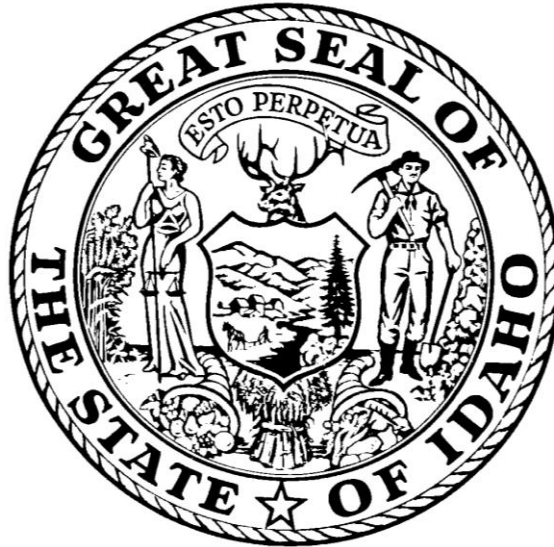


**Idaho's Federal Community Development and Affordable Housing Programs  
2015-2019 Five-Year Consolidated Plan & 2015 Action Plan  
AS AMENDED IN AUGUST 2016**



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## Contents

Executive Summary.....	4
<i>[Amended] ES-05 Executive Summary - 91.300(c), 91.320(b)</i> .....	4
The Process .....	6
<i>PR-05 Lead &amp; Responsible Agencies 24 CFR 91.300(b)</i> .....	6
<i>PR-10 Consultation - 91.110, 91.300(b); 91.315(l)</i> .....	7
Needs Assessment .....	22
NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c) .....	22
<i>NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)</i> .....	31
<i>NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)</i> .....	34
<i>NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)</i> .....	37
<i>NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)</i> .....	38
<i>NA-35 Public Housing – (Optional)</i> .....	39
<i>NA-40 Homeless Needs Assessment – 91.305(c)</i> .....	43
<i>NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)</i> .....	49
<i>NA-50 Non-Housing Community Development Needs - 91.315 (f)</i> .....	52
Housing Market Analysis.....	58
<i>MA-05 Overview</i> .....	58
<i>MA-10 Number of Housing Units – 91.310(a)</i> .....	60
<i>MA-15 Cost of Housing – 91.310(a)</i> .....	67
<i>MA-20 Condition of Housing – 91.310(a)</i> .....	73
<i>MA-25 Public and Assisted Housing – (Optional)</i> .....	77
<i>MA-30 Homeless Facilities – 91.310(b)</i> .....	79
<i>MA-35 Special Needs Facilities and Services – 91.310(c)</i> .....	83
<i>MA-40 Barriers to Affordable Housing – 91.310(d)</i> .....	85

<i>MA-45 Non-Housing Community Development Assets -91.315(f)</i> .....	86
<i>MA-50 Needs and Market Analysis Discussion</i> .....	93
Strategic Plan .....	95
<i>SP-05 Overview</i> .....	95
<i>[Amended] SP-10 Geographic Priorities – 91.315(a)(1)</i> .....	97
<i>[Amended] SP-25 Priority Needs – 91.315(a)(2)</i> .....	99
<i>[Amended ] SP-30 Influence of Market Conditions – 91.315(b)</i> .....	110
<i>[Amended] SP-45 Goals Summary – 91.315(a)(4)</i> .....	123
<i>SP-50 Public Housing Accessibility and Involvement – 91.315(c)</i> .....	135
<i>SP-55 Barriers to affordable housing – 91.315(h)</i> .....	136
<i>SP-60 Homelessness Strategy – 91.315(d)</i> .....	137
<i>SP-65 Lead based paint Hazards – 91.315(i)</i> .....	140
<i>SP-70 Anti-Poverty Strategy – 91.315(j)</i> .....	142
<i>SP-80 Monitoring – 91.330</i> .....	145

## Executive Summary

### ***[Amended] ES-05 Executive Summary - 91.300(c), 91.320(b)***

#### **1. Introduction**

The State of Idaho receives approximately \$13 million in block grant funds annually from the U.S. Department of Housing and Urban Development (HUD) for affordable housing and community development programs. They are the Community Development Block Grant (CDBG), the Emergency Solutions Grant (ESG), the HOME Investment Partnerships Program (HOME), and the Federal Housing Trust Fund (HTF).

As State Grantees of these HUD-CPD programs, Idaho Housing and Finance Association (IHFA) (HOME and ESG) can award funds anywhere in the state, while the Idaho Department of Commerce (IDC) can award CDBG funds anywhere in the state except for local CDBG entitlement areas. Although IHFA is not a State Agency, it does administer the State's housing programs. HUD refers to IHFA and IDC collectively as the "State".

State Grantees are required to submit a long-term plan to HUD summarizing the state's housing and community development needs, priorities, goals, and strategies for the next five (5) years. This document is the ***Five-Year Consolidated Plan***.

Each year in the Consolidated Plan is based on a Program Year that begins April 1st and ends March 31st of the subsequent year. Beginning with the first Program Year of the Consolidated Plan, Grantees draft an ***Annual Action Plan*** to HUD identifying each program's annual allocation, goals, strategies, and outcomes. The APP is submitted to HUD within 60 days of notification from HUD of allocation amount. Within 90 days of the end of the program year, Grantees are required to submit a report to HUD that evaluates individual program performance during the program year. This report is the Consolidated Annual Performance Evaluation Report (CAPER).

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

Response exceeds maximum number of characters, please refer to Unique Appendices

### **3. Evaluation of past performance**

Response exceeds maximum number of characters allowed, please refer to Unique Appendices.

### **4. Summary of citizen participation process and consultation process**

IDC and IHFA held a pre-drafting 30-day comment period for the public and stakeholders to provide the opportunity for input prior to drafting the Plan. Following the drafting of the Plan, a second 30-day public comment period is required to receive comments on the Draft Plan. Comments received during the pre-draft comment period are not included herein.

The Legal Notices for both comment periods was published on major Idaho newspapers including Idaho's El Hispano. A copy of the notice was emailed to local, regional, state level stakeholders, including continuum of care within the state, public housing authorities, state agencies, entitlement cities, major public libraries, IHFA branch offices. English and Spanish versions of the notices were posted on the IDC and IHFA websites.

Following the 30-day comment period (July 13, 2016-August 12, 2016) to amend the Con Plan to add the Housing Trust Fund Program as needed, the public participation process will be documented in the appropriate sections of this Plan. This applies to the sections below.

### **5. Summary of public comments**

The Summary of public comments exceeds maximum allowable characters. See Citizen Participation Attachment.

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

All Comments were accepted

## The Process

### ***PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)***

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

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

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
Lead Agency	IDAHO	
CDBG Administrator	IDAHO	Commerce
HOPWA Administrator	IDAHO	Homeless Programs
HOME Administrator	IDAHO	Grants Department
ESG Administrator	IDAHO	Homeless Programs

**Table 1 – Responsible Agencies**

#### **Narrative**

##### **Consolidated Plan Public Contact Information**

CDBG Program- State of Idaho Department of Commerce-Dennis J Porter, Manager 208-287-0782 Email: dennis.porter@commerce.idaho.gov

HOME Program- Idaho Housing and Finance Association- James M. Gruber jamesg@ihfa.org 208-331-4670

ESG Program- Idaho Housing and Finance Association- Brady B. Ellis bradye@ihfa.org 208-331-4839

## ***PR-10 Consultation - 91.110, 91.300(b); 91.315(l)***

### **1. Introduction**

In preparation for the consolidated planning process, IDC and IHFA conducted a statewide housing needs survey and a community development needs survey. Published notices invited the public to go online and participate in the anonymous housing needs survey. The notice was mass emailed to public, assisted, and special needs housing providers, special needs and homeless service providers, disability centers and advocates, fair housing advocates, affordable housing owners, developers and management, mortgage lenders, public and private agencies, CHDOs, Section 8 landlords and PHAs. The survey results and the commissioned report were posted online on IHFA's and IDC's websites prior to the pre-drafting citizen participation process. In addition, Federal housing administrators, Idaho Department of Health and Welfare, local units of government, and stakeholders were consulted during the pre-drafting and drafting process as applicable

### **Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))**

IHFA hosts a housing coordination round table event twice each year. The event provides a regional forum to discuss current housing issues, promote effective partnerships and enhance ongoing coordination between public and assisted housing providers and local/regional/state service agencies. It brings local, regional, state housing advocates, public and private service providers, developers, city/county/state/federal officials, state agencies, elected officials/representatives, lenders, and program administrators together to discuss housing, homeless, and services regionally. Attendees were asked to participate in the Statewide Housing Survey and provide comment regarding this year's Consolidated Plan. In addition IHFA used email distribution lists to request input regarding the consolidated planning process from Idaho's Public Housing Authorities, Section 8/USDA-RD/LIHTC/HOME property owners and developers, residential lenders, real estate brokers, homeless service providers, CHDOs, CDBG entitlement cities, CDBG non-entitlement jurisdictions, Idaho Homelessness Coordinating Committee (IHCC), Idaho Fair Housing Forum, Idaho's disability advocates and centers, Idaho Health & Welfare-Environmental Health, IDHW-TANF & Employment and Training Program. Additionally, IHFA hosts a housing conference every third year with the intent of encouraging these parties to convene together and have impactful and beneficial learning session and discussions on potential strategies used to increase affordable housing opportunities. Increased collaboration between the Balance of State Continuum of Care and the Boise City Ada County Continuum of Care has also emerged. This will encourage greater awareness to the statewide issue of homelessness and for the sharing of best practices and successful models throughout Idaho. The IHCC has and continues to invite state agencies to participate in homelessness resolution discussions and IHCC board planning sessions and activities. This body creates strategic plans designed to assist the Continuum in meeting the challenges posed by Opening Doors. Resources targeting and leveraging are also discussed to ensure

access priorities mirror HUD's goals for special populations. For example, one of the IHCC's regional coalitions is actively involved in participating in their region's efforts in extinguishing veteran homelessness. Further, newly established projects have focused on chronic homelessness and homeless families by implementing Housing First and Rapid Re-Housing endeavors. Additionally, the IHCC will now have a greater awareness of runaway and homeless youth now that programs statewide are required to enter project data into Idaho's HMIS.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

IHFA is both the Balance Of State (BOS) COC Collaborative Applicant and HMIS Lead, which ensures effective and constant collaboration between the Continuum and data collection, reporting, and evaluation activities. The HMIS Lead participates in IHCC sub-committee meetings to contribute pertinent program data and demographics to ensure policy decisions and funding allocations are done with a clear understanding of populations and geographical areas in the highest need of assistance and attention.

The IHCC has made efforts towards not just simply addressing the needs of homeless persons, but to address the needs of persons at risk of homelessness and specific sub-populations therein, which may be more prevalent in various regions of the state. The BOS COC currently utilizes a Coordinated Assessment system in the form of an Assessment of Barriers to Housing form used by subrecipients. Based on the evaluation performed, homeless persons can be referred to the type of housing that best aligns with their needs and circumstances. IHFA and the BOS COC will focus on transitioning to a Coordinated Entry concept which will increase the ability to serve the most vulnerable homeless individuals and families first, and more accurately define the State's and each regions' homeless population. Furthermore, the collection of assessments results will allow the Continuum to conduct 'right-sizing' evaluations to ensure resources allocations are proportionate to those served by each program type. Imbalances between outcomes and resource allocation can signify inefficiencies within a particular housing component type. Data collection and evaluation efforts will continue to grow as parties not currently collaborating with the BOS COC are willing to attend planning sessions, pair resources, and compare data and program outcomes. This renewed desire for collaboration will be demonstrated at a HUD-approved technical assistance planning session to be held in May, 2015, and will include housing, homeless, service, and health care providers with the goal of identifying system gaps and increasing linkages between health care and housing.

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



IHFA is the HUD grantee for all ESG funding in Idaho. This ensures constant COC and HMIS integration and collaboration. IHFA, and therefore COC policy makers, is heavily and actively involved in contributing to the creation of Emergency Solutions Grant allocation planning. ESG subrecipients are involved in the planning process through their participation in the BOS COC regional housing coalitions. Additionally, COC subrecipients are able to provide input based on their knowledge and experience in serving families and individuals that are homeless or at risk of homelessness. COC participation, along with IHFA's contributions, lead to the development and implementation of performance standards and outcome evaluations. IHFA will research performance outcomes and fund allocation methods used by other ESG grantees to assess whether there are more equitable or effective performance evaluations available. Furthermore, HMIS funding levels and policies and procedures are determined and employed to ensure ESG subrecipients participate in HMIS data collection and reporting. This ensures HMIS contribution and participation in the development of the competitive application process.

ESG Homelessness Prevention and Rapid Re-Housing fund allocation is currently based on a formula that considers population, area median income (AMI), unemployment rate, Point In Time Count results, bed utilization, and competitive project application scoring. The performance measures and outcome evaluations used in the competitive application process are created by IHFA staff and approved by COC and regional coalition representatives, and are used with the intent of utilizing an objective evaluation and allocation model. The BOS COC aids in contributing to the competitive application standards and scoring criteria. The HMIS Lead is essential in contributing data to each projects application. An unbiased evaluation process is implemented by recruiting individuals not connected with ESG projects to score applications.

IHFA staff regularly review ESG spending reports to evaluate variances between projected and actual budgets to ensure subrecipients are spending grant funds according to the priorities, allocations, and goals set prior to the grant term.

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

**Table 2 – Agencies, groups, organizations who participated**

1	Agency/Group/Organization	State of Idaho Dept of Commerce
	Agency/Group/Organization Type	Other government - State Other government - County Other government - Local Regional organization Planning organization Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development non housing community development needs

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>To better understand Idaho cities and counties non-housing community development needs, the IDC conducted a local government survey. The survey was sent out to 193 cities and 44 counties in August 2014. The survey did have specific questions related to CDBG current method of distribution. Of the 237 surveys sent out a total of 98 were received. In an effort to enhance economic development coordination statewide University of Idaho, with IDC's support, implemented the Idaho Pathways Project, which was developing- Idaho's Comprehensive Economic Development Strategy - 2015-20 (CEDS). This activity was unique in that it brought together Idaho's six economic development districts (EDD) to develop their regional CEDS plans based on unifying themes as projected in the statewide CEDS. This effort, which was completed in March 2015 helped to ensure a consistent overall vision and template from around the state that aligns with state's economic development goals. However, the effort more importantly allowed each region to maintain its economic strategies based on its unique characteristics and assets. The CEDS process does require engagement of private industry to better understand their needs, specifically workforce skill gaps. Now moving forward the U of I will transfer ownership of the statewide CEDS to Commerce to be responsible to ensure the EDDs continually work towards their CEDS objectives. Overall this process is galvanizing the coordination of IDC with Idaho's economic development stakeholders. As the Consolidated Plan was being developed, IDC assessed data and objectives identified in the EDDs CEDS report to compare and contract if the goals and method of distribution of the CDBG program were in alignment. IDC also utilizes and Economic Advisory Council to review IDC and CDBG policies as well as review of CDBG applications. The EAC is comprised of individuals who represent private industry and regularly provide feedback and advice on public/private partnership and business perspectives.</p>
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2	Agency/Group/Organization	IDAHO HOUSING AND FINANCE ASSOCIATION
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing Other government - County Other government - Local Public Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The above groups and organizations were asked to provide input through participation in an anonymous statewide housing needs survey prior to the pre-drafting process, and providing input during the drafting process. They were also asked to review the draft plan prior to submission to HUD. PHA's who require a Certification of Consistency from IHFA were asked provide input regarding their affordable housing needs, issues, and concerns, during the drafting process and after the plan was drafted.

3	Agency/Group/Organization	Idaho Balance of State Continuum of Care
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services - Victims Health Agency Child Welfare Agency Publicly Funded Institution/System of Care Other government - State Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through meetings and emails requesting comments regarding funding priority recommendations. Entitlement communities were contacted with a request for comment.
7	Agency/Group/Organization	Idaho Department of Health and Welfare
	Agency/Group/Organization Type	Health Agency Child Welfare Agency Other government - State

What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Idaho Department of Health and Welfare was consulted regarding the State's program to reduce the number of poverty-level families in Idaho and Lead-based Paint hazard reduction activities, and the State's Anti-Poverty strategies.

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

For purposes of receiving input on homelessness strategies, business leaders were not consulted through direct contact. In our professional experience and interaction as program administrators of multiple federally-funded homeless housing programs and the Collaborative Applicant for the BOS COC, we have not encountered community business leaders with an heightened awareness of homelessness issues or knowledge of homelessness interventions. However, for those who desire to provide input on the strategies and methodology used to address homelessness issues, the public hearing platform was offered to the public as a whole on two separate occasions.

### Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3 – Other local / regional / federal planning efforts

### Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(l))

Idaho's Balance of State COC governing board includes representation from multiple state departments, including the Department of Health and Welfare, the Department of Mental Health, the Department of Commerce, the Department of Labor, the Department of Education, the Department of Corrections, and the Department of Veteran Affairs. IHFA distributed solicitations for funding priority recommendations to the Balance of State COC, which includes these departments. Additionally, entitlement communities were contacted with a request for comment. *PR-15 Citizen Participation - 91.115, 91.300(c)*

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation

**Summarize citizen participation process and how it impacted goal-setting**

See PR-15 Attachment.

Amended Draft

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response /attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Pre-Draft Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing Stakeholders</p>	See PR-15 Attachment	Summary of comments exceeds the allowable characters. See Citizen Participation Attachment @ Pre-Draft Public Hearing Summary of Comments	N/A	
2	Newspaper Ad	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p>	Legal Notices in Idaho's major newspapers regarding two separate 30-day (PRE-DRAFT and POST-DRAFT) comment periods and two public hearings.	See PR-15 Citizen Participation Attachment for proof of publication for both public comment periods and both public hearing.	N/A	



3	Pre-Draft Public Hearing	<p>Persons with disabilities</p> <p>Disability Action Centers, Fair Housing Advocates, CoC members</p>	email asking for input regarding affordable housing needs for clients. Email included both Spanish and English version of the first (Pre-draft) legal notice.	See PR-15 Citizen Participation Attachment	N/A	
4	Pre-Draft Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Residents of Public and Assisted Housing</p> <p>Affordable housing property management, owners, developers</p>	Mass email sent to Section 8, IHFA Branch Offices(Section 8 Tenant-Based Vouchers), PHAs, HOME, & LIHTC property management/owners. Email included the legal notices in English and Spanish.	See PR-15 Citizen Participation Attachment	N/A	
5	Pre-Draft Public Hearing	Units of local Government	Pre-draft and Post-draft 30-day comment periods. Outreach included the legal notices in English and Spanish version. The public comment notice	See PR-15 Attachment	N/A	<a href="http://www.commerce.idaho.gov">www.commerce.idaho.gov</a>

			was also posted on the Commerce website.			
6	Pre-Draft Public Hearing	State, Regional, Local affordable housing stakeholders	Consolidated Planning consultation and outreach included as an agenda Item- IHFA discussed the upcoming Five-Year Consolidated Plan and its planning process. Stressed the importance of providing input regarding each community's housing and community development needs into the drafting process.	No comments	N/A	
7	Pre-Draft Public Hearing	Idaho Department of Health and Welfare	Individual outreach to IDHW personnel regarding the Lead-based Paint hazard reduction program(s). Individual outreach to IDHW personnel regarding the State's Anti-Poverty strategies. Responses are included in the Consolidated Plan.	Input from IDHW is included in the Lead-based Paint and Anti-Poverty Strategies sections of the Consolidated plan.	N/A	

8	Pre-Draft Public Hearing	Homeless Service providers, and statewide stakeholders	Agenda item for the annual in-person meeting. The Consolidated Plan and planning process was discussed. Included an invitation and importance of providing input into the process.	See PR-15 Citizen Participation Attachment	N/A	
9	Pre-Draft Public Hearing	Idaho Homelessness Coordination Members	To all members of the coalition throughout the state regarding the pre-drafting comment period, specifically asking for their input and that the public comment notice be posted in areas available to clients/residents/public	See PR-15 Citizen Participation Attachment	N/A	
10	Pre-Draft Public Hearing	Minorities  Non-English Speaking - Specify other language: Spanish  Residents of Public and Assisted Housing	All public comments are found in the PR-15 Attachment	No comments	N/A	

		Affordable housing owners, developers, including CHDOs				
11	Pre-Draft Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Residents of Public and Assisted Housing</p>	The legal notice was sent by email to the Executive Director of the Community Council of Idaho, with a request to make the notice available to residents and clients. The Council is specifically mentioned because they are Idaho's largest non-profit serving Idaho's Latino population, including healthcare, education and training, workforce preparation, early childhood education, and affordable and homeless housing.	No comment or input was received.	N/A	<a href="http://www.communitycouncilofidaho.org">http://www.communitycouncilofidaho.org</a>
12	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language:</p>	See PR-15 Attachment	See PR-15 Attachment	N/A	

		Spanish Speaking  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing				
13	Newspaper Ad	Non-targeted/broad community	See PR-15 Attachment	See PR-15 Attachment	N/A	

**Table 4 – Citizen Participation Outreach**

## Needs Assessment

### NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

#### Summary of Housing Needs

Response exceeds maximum allowable characters. See Unique Appendices.

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	1,293,953	1,567,803	21%
Households	470,133	577,648	23%
Median Income	\$37,572.00	\$47,015.00	25%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Extrapolation of American Community Survey data to future total households based on historical 2% increase each year		
2011-2013 ACS Estimates for Idaho		PY 2019
Total Housing Units	672,794	740,073
Total population in Occupied Units	583,452	641,797
Renter-Occupied %	31.3%	200,882
Homeowner-Occupied %	68.7%	400,914

#### Projected Rental and Homeowner Occupied Units

#### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	55,885	67,270	104,035	62,610	287,850
Small Family Households *	18,920	20,145	37,985	26,015	152,350
Large Family Households *	4,250	6,660	13,060	8,600	31,515
Household contains at least one person 62-74 years of age	7,840	12,380	19,765	11,915	56,810
Household contains at least one person age 75 or older	6,660	12,705	14,175	6,320	19,075
Households with one or more children 6 years old or younger *	11,715	13,345	23,990	13,825	37,020
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2008-2012 CHAS

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	965	970	705	280	2,920	495	540	495	195	1,725
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	290	610	685	145	1,730	240	175	215	145	775
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,290	1,190	2,090	840	5,410	575	670	1,520	1,095	3,860
Housing cost burden greater than 50% of income (and none of the above problems)	21,365	10,000	1,145	160	32,670	11,895	10,730	10,105	2,820	35,550
Housing cost burden greater than 30% of income (and none of the above problems)	3,580	13,675	15,865	2,370	35,490	2,865	7,340	17,225	12,010	39,440
Zero/negative Income (and none of the above problems)	2,450	0	0	0	2,450	2,465	0	0	0	2,465

**Table 7 – Housing Problems Table**

**Data** 2008-2012 CHAS  
**Source:**

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	23,920	12,770	4,625	1,425	42,740	13,205	12,115	12,335	4,260	41,915
Having none of four housing problems	8,065	21,410	36,770	16,900	83,145	5,780	20,975	50,300	40,025	117,080
Household has negative income, but none of the other housing problems	2,450	0	0	0	2,450	2,465	0	0	0	2,465

Table 8 – Housing Problems 2

Data 2008-2012 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	10,835	9,660	7,505	28,000	4,490	5,670	11,680	21,840
Large Related	2,015	2,465	1,680	6,160	1,560	2,335	4,130	8,025
Elderly	3,445	4,565	2,765	10,775	5,635	7,075	7,000	19,710
Other	10,635	8,775	5,820	25,230	3,920	3,545	5,200	12,665
Total need by income	26,930	25,465	17,770	70,165	15,605	18,625	28,010	62,240

Table 9 – Cost Burden > 30%

Data 2008-2012 CHAS

Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	9,520	3,970	415	13,905	4,135	3,485	4,065	11,685



	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	1,785	685	30	2,500	1,425	1,385	1,070	3,880
Elderly	2,500	2,015	655	5,170	3,910	3,575	2,860	10,345
Other	9,170	3,890	345	13,405	3,125	2,570	2,275	7,970
Total need by income	22,975	10,560	1,445	34,980	12,595	11,015	10,270	33,880

**Table 10 – Cost Burden > 50%**

Data 2008-2012 CHAS  
Source:

## 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,420	1,450	2,305	665	5,840	655	715	1,455	1,000	3,825
Multiple, unrelated family households	104	185	220	160	669	145	150	275	255	825
Other, non-family households	110	250	355	250	965	10	0	15	4	29
Total need by income	1,634	1,885	2,880	1,075	7,474	810	865	1,745	1,259	4,679

**Table 11 – Crowding Information – 1/2**

Data 2008-2012 CHAS  
Source:

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

**Table 12 – Crowding Information – 2/2**

Data Source  
Comments:

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

According to the 2009-2013 five-year American Community Survey (ACS), 23.9 percent of Idaho households are made up of people living alone. This equates to 138,600 single person households. Of these, about 9 percent are elderly residents living alone.

Data on the proportion of these residents with housing needs is not directly available from the Census or HUD. However, poverty can be used as a proxy for housing need. Applying the poverty rates of elderly residents and non-elderly residents to the number of single households by age produces an estimated 17,500 single person households with housing needs.

During the next five years, if single people in Idaho grow at the same as the state's population overall has grown in the past 10 years, an estimated 19,000 single person households will have needs in 2020.

For elderly households, twice as many owners are cost burdened than renters. In contrast, "other" households are more likely to be rent burdened.

The stakeholders interviewed for this study were asked about the extent of unmet housing needs by household type. Elderly—but not specifically single person households—was among the household categories in the 'unmet need' question. 18% of stakeholders identified 'elderly' as having some of the greatest unmet housing needs in Idaho. Stakeholders also tended to identify families, and not single person households, as the housing type with the greatest housing needs.

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

An estimated 3,000 residents in Idaho are developmentally disabled, are 18 years and older.

Approximately 21,000 Idahoans are physically disabled, older than 18 and live in poverty. As many as 43,000 have ambulatory, self-care and/or independent living needs and live in poverty, suggesting that they have both housing and supportive service needs.

The Center for Disease Control (CDC) collects national data on lifetime prevalence of intimate partner violence (IPV) through the National Intimate Partner and Sexual Violence Survey (NISVS).[1][1] This ongoing, nationally representative survey collects information about the IPV experiences of English- or

Spanish-speaking men and women age 18 years and older. The most recent survey data are as of 2010 and include state prevalence rates.

For Idaho women, the lifetime prevalence of rape, physical violence, and/or stalking by an intimate partner is 29 percent; for men, it is 33 percent. The CDC estimates there are as many as 166,000 women and 187,000 men in Idaho who have experienced some time of intimate partner related violence. The most common type of assault is physical.

The CDC also estimates that 3.6 percent of women and one percent of men who have experienced IPV have some type of housing need. This would put the number of women and men in Idaho who have experienced IPV at some point in their lives and had housing needs related to the event at nearly 6,000 women and 2,000 men.

Although the CDC has recently quantified the public costs of IPV, the studies have mostly focused on health care costs (e.g., medical visits, counseling, long term mental health support). The housing needs of Idahoans who have experienced IPV are unknown. In 2011, HUD released a memorandum discussing the housing challenges of IPV victims, which can include discrimination and immediate need for housing when threatened and/or living in an abusive situation.

The housing needs of special needs populations, including persons with disabilities and IPV victims, are discussed in the Needs Assessment Overview above.

### **What are the most common housing problems?**

According to the housing problems tables above, the most common housing problem in Idaho is cost-burden (homeowners and renters paying more than 30% of gross household income in housing costs). Of the more than 575,000 households in Idaho, 127,000 face cost burden and 65,000 are severely cost burdened (paying more than 50% of income in housing costs).

About 67,000 renters in the State of Idaho pay more than 30 percent of their household income in housing costs ("cost burden"). Nearly 33,000 pay more than 50 percent of their household incomes in housing costs ("severely cost burdened"). Severe cost burden mostly affects renters who earn less than 30 percent of the median family income (MFI) generally equivalent to poverty level. General cost burden is most prevalent among renters earning between 30 and 80 percent of MFI. Although these renters are

paying more than what is affordable to them in housing costs, these costs are not as crippling as for poverty-level renters.

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

Of those renters who are cost burdened and severely cost burdened, most live in small households (about 26, face cost burden and 13,000 face severe cost burden) or “other” arrangements (25,000 face cost burden and 13,000 face severe cost burden. These households are made up of roommates, non-family members, etc).

Owners most affected by housing cost burden are those living in small households, elderly households and, to a lesser extent, “other” households.

Amended Draft

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

The most common characteristics of precariously housed individuals and families reported in Idaho's 2012, 2013, and 2014 Point-in-time counts were unemployment, inability to find affordable housing, and divorce/family breakup as the most prevalent causes of housing instability. These households were primarily headed by white females age 25-61. The most common disabling condition reported was substance abuse, and the most common sub-population was victims of domestic violence. Most reported they are currently living in housing that they owned or rented, and have been at that location for one year or longer.

Families and individuals receiving rapid re-housing assistance and nearing the termination of that assistance indicated a need for affordable rental housing and stable employment to effectively continue beyond the re-housing assistance. Those nearing termination of assistance are connected with resources to identify affordable housing. Data estimating the number of individuals nearing graduation from the program is not available as all projects may determine their own desired maximum timeframes.

Once learning of the successfulness of rapid re-housing, and the improved efficiencies offered under the employ of this housing type, IHFA re-allocated funds to four rapid re-housing projects across Idaho. This shift in strategy will greatly impact families who are in need of placement out of shelter environments and have the ability to rebound into a stable financial and living environment.

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

N/A

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

Idaho's 2012, 2013, and 2014 Point-in-Time Count report the top six causes identified by survey respondents for their precarious housing situations as: 1) unemployment, 2) inability to find affordable housing, 3) divorce/family separation, 4) eviction, 5) substance abuse, and 6) lack of education/job skills. These declarations assist ESG, COC, and HOPWA program administrators in educating and encouraging housing and service providers to focus efforts on reducing these barriers.

The causes of homelessness identified point towards a need for discussion around strategic shifts in funding and program focus. Innovative, and now proven, models such as Rapid Re-Housing and Housing First demonstrate an increased ability to successfully improve an individual or family's chance of stabilizing life circumstances and becoming permanently and stably housed. IHFA has committed time and resources towards evaluating successful projects throughout the United States during the 2015 calendar year. The intent being, the BOS COC and IHFA will have the knowledge and information necessary to consider promoting and developing such models throughout Idaho. This effort is already coming to fruition in the three small Housing First projects and four new Rapid Re-housing projects recently added within the BOS COC.

Increased collaboration and partnering opportunities, which may arise from the Housing and Healthcare Planning Session scheduled for May, 2015, will be of extreme importance and focus for IHFA and the BOS COC through 2015 and 2016. Resource pairing and leverage associated with newly developed or currently existing permanent supportive housing is a crucial tool in preventing and reducing homelessness.

## **NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)**

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

### **Introduction**

A disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is 10 percentage points or higher than the percentage of persons in category as a whole.

### **0%-30% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	43,608	8,582	4,042
White	35,609	7,259	3,109
Black / African American	332	4	75
Asian	552	40	117
American Indian, Alaska Native	845	161	59
Pacific Islander	14	55	4
Hispanic	5,064	946	617

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2008-2012 CHAS

\*The four housing problems are:

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

### **30%-50% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	41,722	23,613	0
White	35,883	20,715	0
Black / African American	274	30	0
Asian	227	173	0
American Indian, Alaska Native	466	214	0
Pacific Islander	10	15	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	4,171	2,244	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2008-2012 CHAS

\*The four housing problems are:

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

#### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	44,541	60,011	0
White	38,449	51,510	0
Black / African American	239	135	0
Asian	561	411	0
American Indian, Alaska Native	348	618	0
Pacific Islander	30	0	0
Hispanic	4,425	6,280	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2008-2012 CHAS

\*The four housing problems are:

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

#### 80%-100% of Area Median Income



Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	17,111	46,647	0
White	15,356	41,837	0
Black / African American	45	118	0
Asian	289	267	0
American Indian, Alaska Native	59	464	0
Pacific Islander	50	14	0
Hispanic	1,081	3,257	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2008-2012 CHAS

\*The four housing problems are:

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

## Discussion

0%-30% AMI *Hispanic* is identified as a category with a disproportionately greater percentage of housing problems than the percentage of persons in this category as a whole.

## **NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)**

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

### **Introduction**

While the number of households with severe housing problems decreases as household income rises, the percentage of households with a severe housing problem remains fairly constant across all HUD income categories. The *2013 U.S. Census Estimates* indicates the race category "White alone, not Hispanic or Latino" makes up 83.1% of Idaho's total population, while "Hispanic (or Latino)" makes up 11.8% of Idaho's total population. These percentages are provided for comparison purposes when reviewing the race/ethnicity populations who have a severe housing problem.

### **0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	35,719	16,405	4,042
White	28,972	13,860	3,109
Black / African American	262	74	75
Asian	518	73	117
American Indian, Alaska Native	669	330	59
Pacific Islander	14	55	4
Hispanic	4,241	1,762	617

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2008-2012 CHAS

\*The four severe housing problems are:

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

### **American Fact Finder 2013 Estimates**

Idaho 588,490 occupied housing units: 0.6% lack plumbing facilities, 1.5% lack kitchen facilities, and 2.9% have no telephone service available. 50.3% are heated with utility gas, 33.4% with electricity, 7.9% with wood, and 1.7% with fuel oil, and kerosene. Remaining units are heating with solar, coal or coke, other fuel, and no fuel used. 97% of Idaho's housing units have 1 occupant or less per room.

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	19,030	46,298	0
White	16,127	40,447	0
Black / African American	155	149	0
Asian	94	311	0
American Indian, Alaska Native	320	357	0
Pacific Islander	0	25	0
Hispanic	2,012	4,443	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2008-2012 CHAS

\*The four severe housing problems are:

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

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,540	90,961	0
White	10,872	79,057	0
Black / African American	130	244	0
Asian	209	774	0
American Indian, Alaska Native	120	848	0
Pacific Islander	18	12	0
Hispanic	2,062	8,652	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2008-2012 CHAS

\*The four severe housing problems are:

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

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,526	59,242	0
White	3,738	53,485	0
Black / African American	25	138	0
Asian	94	463	0
American Indian, Alaska Native	23	500	0
Pacific Islander	50	14	0
Hispanic	510	3,830	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2008-2012 CHAS

\*The four severe housing problems are:

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

## Discussion

Idaho's Hispanic(or Latino) population has a disproportionately higher percentage of households with housing problems than other race/ethnicity income categories in all AMI groups 0%-30%(11%), 30-50% AMI(Hispanic 11%) and the 50-80% AMI(Hispanic 15%) and 80%-100%AMI(it is noted that the HOME program cannot serve this households with income  $\geq$ 80% AMI).

## **NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)**

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

### **Introduction**

Cost-burdened is defined as a household whose mortgage or rent is 30% or more of the household income. In 2013, the US Census indicates 28% of homeowners and 49% of renters in Idaho are defined as Cost-burdened. This translates to 111,360 homeowners, and 77,552 renters.

### **Housing Cost Burden**

<b>Housing Cost Burden</b>	<b>&lt;=30%</b>	<b>30-50%</b>	<b>&gt;50%</b>	<b>No / negative income (not computed)</b>
Jurisdiction as a whole	387,273	96,797	64,406	4,296
White	349,613	85,887	55,372	3,318
Black / African American	1,108	358	537	75
Asian	3,205	962	757	127
American Indian, Alaska Native	3,163	718	964	84
Pacific Islander	416	42	14	4
Hispanic	25,355	7,575	5,225	617

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2008-2012 CHAS

### **Discussion**

Based on the HUD definition of "disproportionately greater need", no non-white race/ethnic categories meet the definition of disproportionately greater need in these income categories. "Hispanic" was the closest, with percentages of 8%, 7%, and 8%.

### **NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)**

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

This section describes the population categories with disproportionate needs, based on the tables above. Disproportionate need occurs when a population category has a rate of housing problems that is at least 10 percentage points higher than the jurisdiction overall or predominant population category.

Disproportionate need in **housing problems** occurs for:

- African Americans at all income categories less than 80 percent of AMI, and
- Asians and Pacific Islanders at 50-80 percent and 80-100 percent of AMI.
- Disproportionate need in **severe housing problems** occurs for:
  - Asians earning less than 30 percent AMI,
  - African Americans and American Indians earning 30 to 50 percent AMI,
  - African Americans and Pacific Islanders earning 50 to 80 percent AMI, and
  - Pacific Islanders at 80-100 percent of AMI.
- Disproportionate need in **cost burden** occurs for:
  - Pacific Islanders earning less than 30 percent AMI, and
  - African Americans earning more than 50 percent AMI.

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

Persons of Hispanic descent—who tend to have larger families and have lower incomes than Non-Hispanic residents—need larger rental units and homes that are also affordable. These can be very difficult to find in markets where housing supply is limited and housing is expensive.

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

Not applicable to a state jurisdiction.

## NA-35 Public Housing – (Optional)

### Introduction

The Totals in Use numbers provided below by HUD below illustrate the Vouchers and Public Housing administered by IHFA. According to HUD reports on Public Housing Authorities (PHAs), there are 825 Public Housing units administered by PHAs statewide. Idaho currently has 6,493 households that receive a Section 8 Tenant Based Rental Assistance Voucher(Housing Choice).

Idaho Housing and Finance Association administers the Section 8 Housing Choice Voucher program in 34 of 44 counties and encourages public housing programs statewide. IHFA is only one in a statewide network of public housing providers. IHFA does not oversee any citywide or countywide Participating Jurisdictions (PJs) for public housing. These jurisdictions have local official governing boards responsible to appoint the board of a Public Housing Authority (PHA) and direct PHA activities. The State of Idaho does not own any public housing.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	75	3,241	0	2,984	19	9	196

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	31	0	31	0	0
# of Elderly Program Participants (>62)	0	0	16	563	0	546	2	0
# of Disabled Families	0	0	36	1,540	0	1,324	10	4
# of Families requesting accessibility features	0	0	75	3,241	0	2,984	19	9
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	73	3,129	0	2,876	19	9	192
Black/African American	0	0	1	28	0	27	0	0	1
Asian	0	0	1	3	0	3	0	0	0



Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	0	74	0	72	0	0	2
Pacific Islander	0	0	0	7	0	6	0	0	1
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	6	214	0	197	1	1	12
Not Hispanic	0	0	69	3,027	0	2,787	18	8	184
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

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

The State of Idaho does not own or manage any public housing units

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

IHFA branch offices maintain data on waitlists by family type, race, ethnicity and disability. The table located in the Unique Appendices shows the numbers and types of families on the waitlists for tenant based rental assistance.

See Unique Appendices

PHA Plans for local units of government with their own PHAs were consulted for additional waitlist information. These Plans were dedicated in large part to capitol improvement needs and did not contain data on wait lists.

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

People with disabilities are over-represented in the waitlists for Housing Choice Vouchers. These individuals are often single seniors living on very low fixed incomes who cannot afford market rate housing, particularly in Idaho's smaller communities and rural areas, where housing is limited.

**Discussion:**

See above

## NA-40 Homeless Needs Assessment – 91.305(c)

### Introduction:

The following tables contain information derived from Idaho's annual Point In Time count and Homeless Management Information System (HMIS). Idaho's homelessness issues are exacerbated by the rural make up of the state and the severe funding limitations experienced by any low population state.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	247	446	1,251	453	578	107
Persons in Households with Only Children	0	1	0	0	0	0
Persons in Households with Only Adults	343	314	1,664	535	855	54
Chronically Homeless Individuals	79	30	300	68	156	53
Chronically Homeless Families	49	4	263	48	125	99
Veterans	73	51	271	84	117	108
Unaccompanied Child	0	0	200	187	237	0
Persons with HIV	0	0	0	0	0	0

**Table 26 - Homeless Needs Assessment**

#### Data Source Comments:

The data contained in the Homeless Needs Table is limited to the information collected and stored within Idaho's HMIS. This data includes both emergency shelter and transitional housing projects, but excludes permanent housing, including rapid re-housing and victim service providers.

Indicate if the homeless population is: Partially Rural Homeless

## Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

**Table 27 - Homeless Needs Assessment**

**Data Source Comments:**

The data contained in the Homeless Needs Table is limited to the information collected and stored within Idaho's HMIS. This data includes both emergency shelter and transitional housing projects, but excludes permanent housing, including rapid re-housing and victim service providers.

**DV Only**

<b>Race:</b>	<b>Sheltered</b>
White	86
American Indian or Alaskan Native	13
Asian	2
Black or African American	8
Native Hawaiian or Pacific Islander	0
<b>Ethnicity</b>	
Hispanic	18

**Domestic Violence by Race and Ethnicity**

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

One measure of homelessness comes from Idaho's annual Point In Time count, which is conducted on the last Wednesday of January each year. The count is executed during a time when all individuals and families who are facing homelessness are utilizing any and all resources that may be available to them. Thus, the statewide effort provides a minimum count of those that are homeless who are presumed to have exhausted resources previously available through support networks. Of those counted, approximately thirty percent (30%) are unsheltered. However, the average shelter bed-nights provided- of those agencies contributing data to HMIS- experienced an average bed utilization rate of fifty eight percent (58%) for the previous ESG reporting year. This may demonstrate either a lack of awareness of, or access to, resources, or a desire to not utilize mainstream resources.

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

A large majority of Idaho consists of rural communities with small metropolitan areas widely spread throughout the state. While the Homeless Needs Table consists of a statewide portrayal of homelessness, including both urban and rural statistics, the data is more reflective of rural homelessness than not. Individual adults represent the largest group within the categories of becoming homeless and exiting homelessness, with households with adult and children coming in as a close second. Both chronically homeless individuals and chronically homeless families are far behind the leading categories but comprise of similar representation in the becoming homeless and exiting homelessness categories. Households with only youths are not represented in either category.

### Nature and Extent of Homelessness: (Optional)

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	1,162	759
Black or African American	72	50
Asian	10	6
American Indian or Alaska Native	75	12
Pacific Islander	4	5
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	114	71
Not Hispanic	0	0

Data Source

Comments:

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

The data suggests that chronically homeless families are much more likely to be unsheltered than sheltered. While non-chronically homeless families are more likely to be sheltered than not, Idaho still sees a proportionally high number of unsheltered families. Of those veterans which are confirmed as being homeless, the majority are unsheltered, some of which may have children.

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

The vast majority of homeless individuals, both sheltered and unsheltered, domestic violence victims and non-victims, are white/Caucasian. Both American Indian or Alaskan Native and Black or African American have similar representation to each other; however, experienced counts far below the most predominant race. While a minimum number of individuals declaring their ethnicity as being Hispanic is collected, Non-Hispanic is not a required response. Due to unanswered responses, IHFA is unable to determine the exact ratio of Non-Hispanic to Hispanic that are either sheltered or unsheltered. Furthermore, domestic violence information is collected separately and cannot report on the comparison of sheltered versus unsheltered or Hispanic versus Non-Hispanic. The data reported are a minimum number of self-reporting individuals.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

All races and ethnicities report more sheltered individuals than unsheltered except in one race classification- Black or African American. Yet, the difference in this one category is not heavily weighted on either side. In most cases the number of sheltered individuals is at least one third higher than those that are unsheltered. Overall, there are 37% more individuals sheltered than the alternative option of being unsheltered.

### **Discussion:**

Some reporting limitations are present, which result from the elements of data collected and reported by homeless service providers. Blacked out cells in the *Nature and Extent of Homeless Table* are an indication that the information has not been collected or cannot be verified as accurate, or if collected, carries severe limitations in its use or completeness.



## ***NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)***

### **Describe the characteristics of special needs populations in your community:**

The housing and supportive service needs of residents in Idaho with special needs are estimated based on demographic information from the Census, including poverty rates, and national studies on housing and service needs.

As discussed in NA-10, an estimated 3,000 residents in Idaho are developmentally disabled, 18 years and older, and live in poverty. Approximately 21,000 Idahoans are physically disabled, older than 18 and live in poverty. As many as 43,000 have ambulatory, self-care and/or independent living needs and live in poverty. The 2012 Census' American Community Survey estimates that 10,700 persons age 65 to 74 in Idaho lived below the poverty level in 2012. Idaho 2011 Profile of State OAA Programs indicates it has 19,736 registered clients, 22% live below the poverty line.

Based on data maintained by the Substance Abuse and Mental Health Services Administration (SAMHSA), an estimated 5,400 residents in Idaho have severe and persistent mental illnesses and are unemployed. 17,000 residents with mental illness live below the poverty line.

An estimated 25,000 Idahoans have substance abuse challenges and are unemployed; these individuals may need housing assistance. The supportive service needs of this population are large: More than 108,000 have substance abuse challenges and are not being treated.

An estimated 500 Idahoans could need housing and supportive services, based on data on the statewide prevalence of HIV/AIDS and the proportion of residents with HIV/AIDS needing housing assistance. Based on program participation, at least 215 households experiencing HIV/AIDS or mental illnesses require access to permanent supportive housing.

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

Approximately 21,000 Idahoans are physically disabled, older than 18 and live in poverty. As many as 43,000 have ambulatory, self-care and/or independent living needs and live in poverty, suggesting that they have both housing and supportive service needs.

The 2012 Census' American Community Survey estimates that 10,700 seniors aged 65 to 74 in Idaho lived below the poverty level in 2012. These seniors may need housing assistance, ranging from repairs on homes they own to subsidized rental assistance. Another 9,300 seniors aged 75 and older lived in poverty and likely have both housing and supportive service needs.

Based on data maintained by the Substance Abuse and Mental Health Services Administration (SAMHSA), an estimated 5,400 residents in Idaho have severe and persistent mental illnesses and are unemployed. 17,000 residents with mental illness live below the poverty line. These residents may have limited access to health care to address their needs and are very likely to need both housing and social service supports.

An estimated 25,000 Idahoans have substance abuse challenges and are unemployed; these individuals may need housing assistance. The supportive service needs of this population are large: More than 108,000 have substance abuse challenges and are not being treated.

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

HOPWA program statistical data is the most accessible to the Idaho Housing and Finance Association, and therefore, for program administration purposes, the fairest representation of the population of those living with HIV/AIDS in Idaho. In the most recently completely program year, there were over 200 participating households. Of those, the age of the HOPWA eligible individual was:

- 1% were younger than 18
- 14% were 18-30
- 59% were 31-50
- 26% were 51 or older

The gender declared by the HOPWA eligible individual was:

- 77% identified as male,
- 23% as female,
- 0% as transgender.

An overwhelming majority (84%) of HOPWA eligible individuals identified their race as white/Caucasian, and 90% as non-Hispanic/non-Latino HOPWA program, whether dispensed in the form of rental

assistance, STMRU, or supportive services, exists in each region of the state. Currently, the rental assistance waiting list holds approximately 65 applicant households. The program also currently serves approximately 65 participating households. Both the waiting list and program participant list contains an overwhelming majority of single individuals. Of the current 65 participating households, only 4 are families.

IHFA has recently engaged in efforts designed to expand HOPWA service area coverage to ensure that services are accessible in all regions within the state, which has not been the case historically.

Amended Draft

## ***NA-50 Non-Housing Community Development Needs - 91.315 (f)***

### **Describe the jurisdiction's need for Public Facilities:**

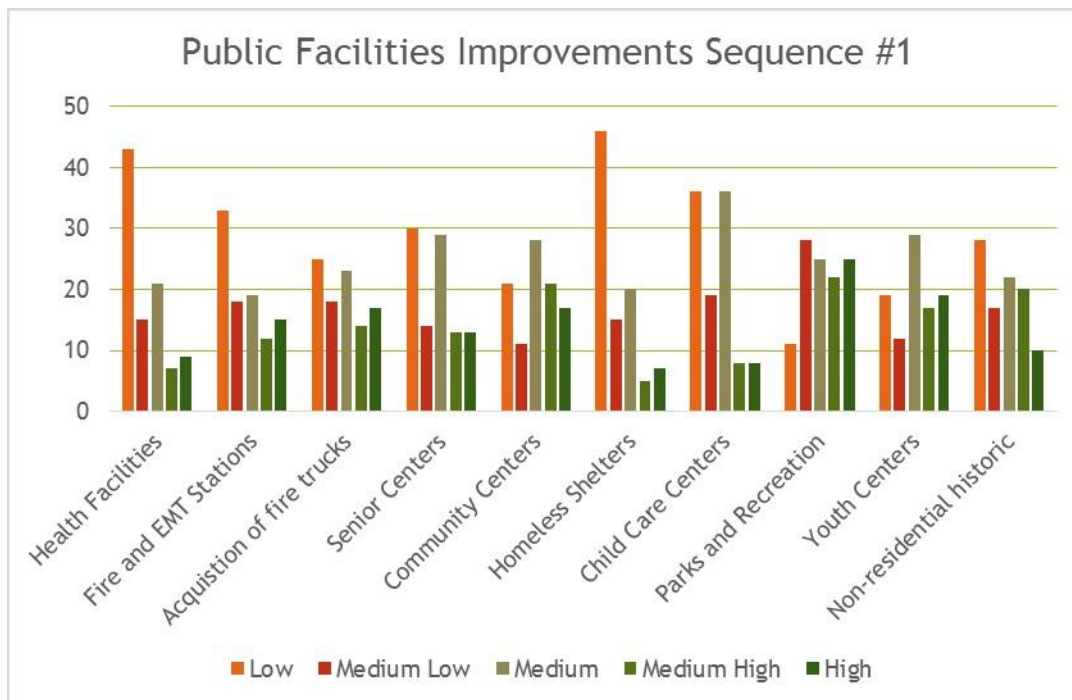
Based on the local government needs survey, sequence 1, the top three public facility needs are parks and recreation facilities, community centers and youth centers.

### **How were these needs determined?**

The needs of the state CDBGs' jurisdictions (cities and counties) for public facilities, public improvements (infrastructure), services, and economic development activities is based on a number of variables. These variables include geographic locations, economic variables, population, governance philosophies, and the existing services provided by the city or county. In an attempt to understand Idaho cities and counties non-housing community development needs, IDC conducted a local government needs survey. The survey was sent out to 193 cities and 44 counties in August 2014. Of the 237 surveys sent out a total of 98 responded.

See below the survey results for the CDBG eligible activity groups. Sequence No.1.

Public participation was another method to determine need. A number of pre-draft written and hearing comments, appendix, identified that housing of homeless families and individuals was a very important need as well as ensuring the development of affordable housing. A high majority of comments received, favor the implementation of a "housing first" type program to assist the homeless population.



## Public Facilities

### Describe the jurisdiction's need for Public Improvements:

Based on the local government needs survey, See Sequence 2, the top three needs are street, water and sewer systems.

### How were these needs determined?

IDC conducted a local government needs survey. The survey was sent out to 193 cities and 44 counties in August 2014. Of the 237 surveys sent out a total of 98 responded.

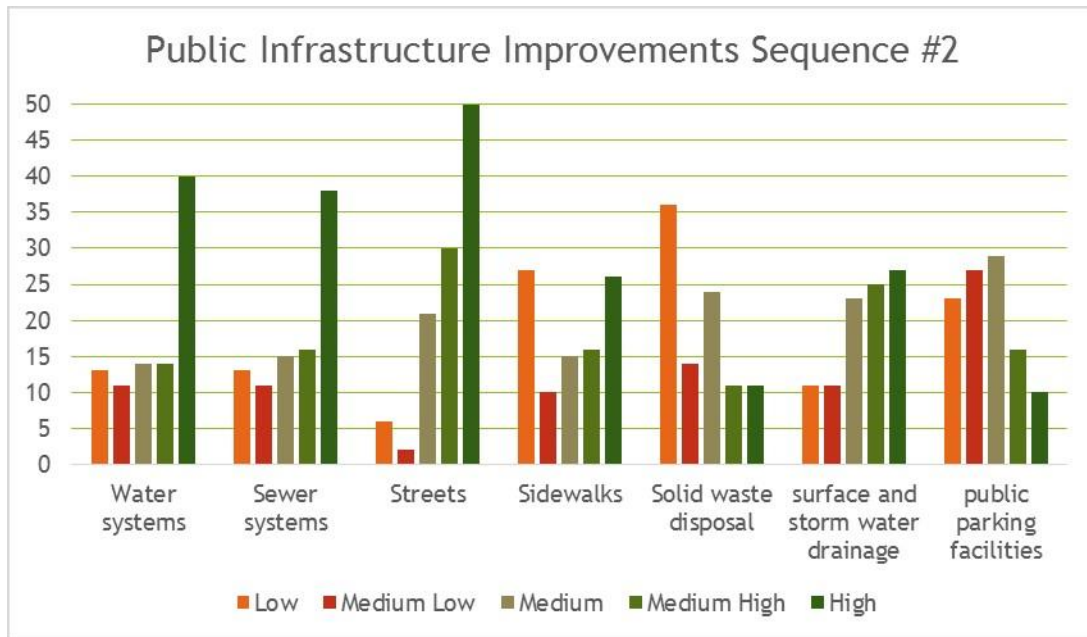
As side from the local government needs survey, another source, the American Society of Civil Engineers, 2012 Report Card for Idaho's infrastructure was used to further assess non-housing community development needs. Specific to public infrastructure the following systems were graded as such.

Drinking water systems – grade = (C+) - repair and replacement of distribution lines is well below ideal rates.

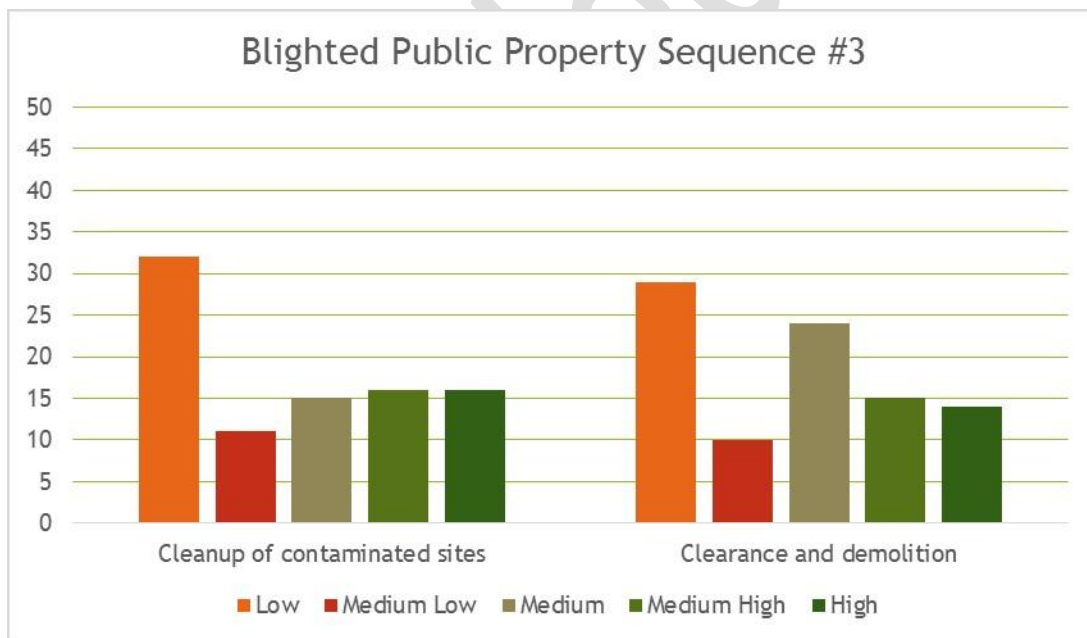
Transit – grade = (D) – Transit in Idaho is safe and relatively efficient, but lacks the accessibility and funding to meet the needs.

Wastewater – grade = (B-) - Replacement and repair of collection pipelines is not keeping pace with the ageing infrastructure. Many wastewater system have not been video inspected in the last 10 years.

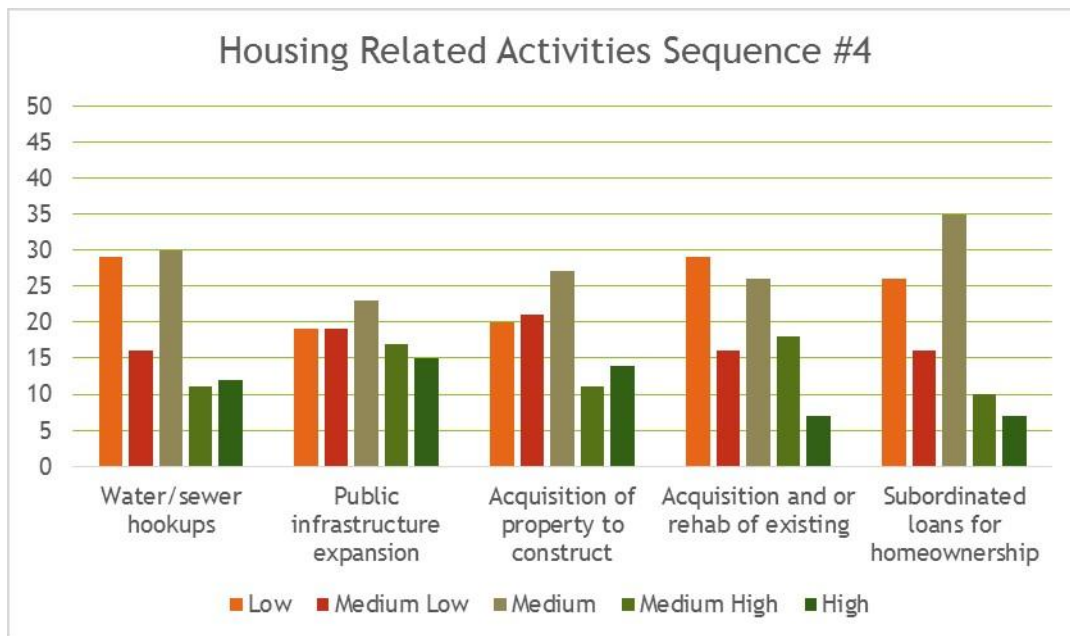
See below survey results for the CDBG eligible activity groups. Sequence 2 through 6.



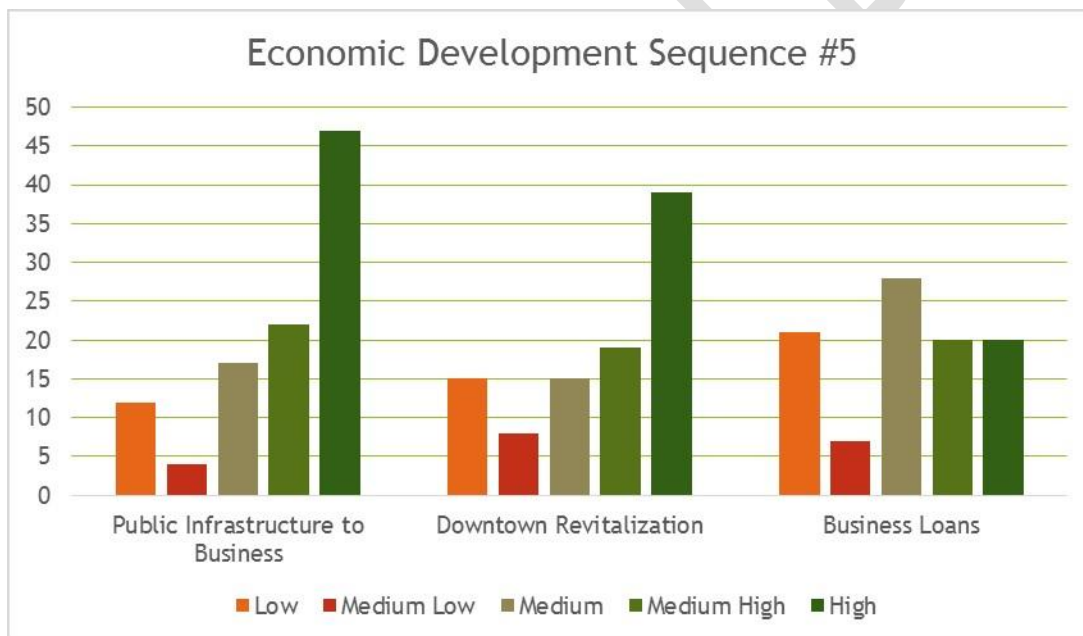
#### Public Infrastructure



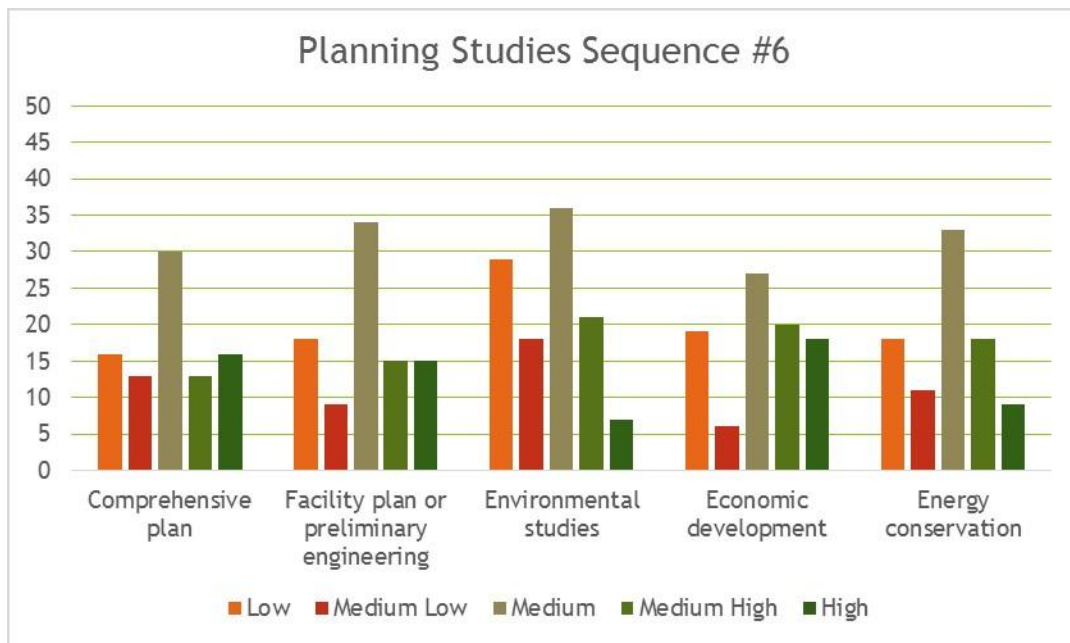
#### Blighted Properties



#### Housing Related



#### Economic Development



## Planning Studies

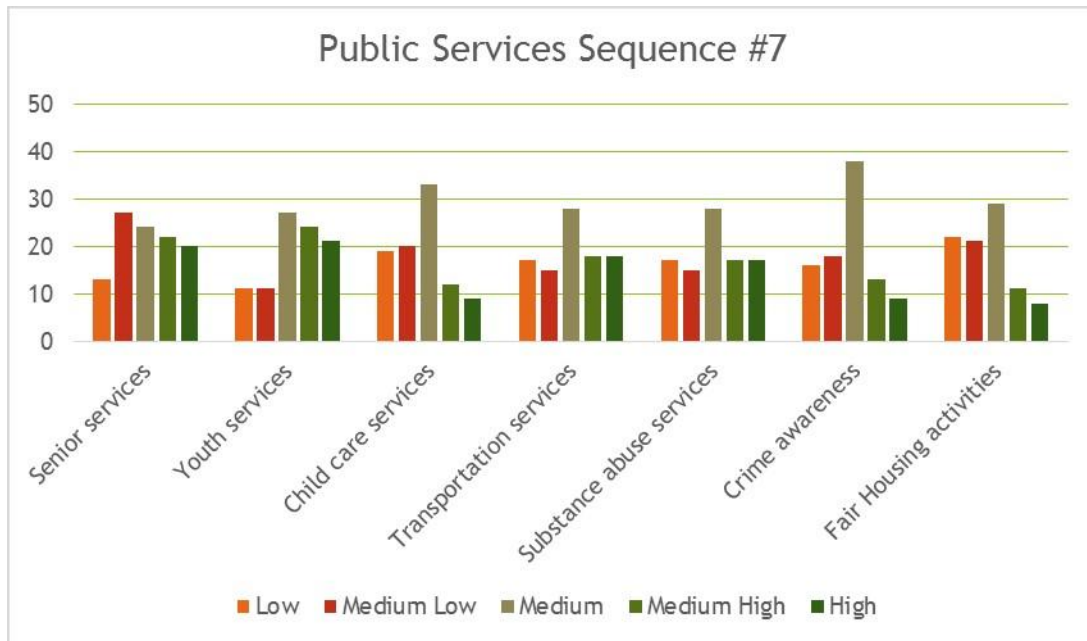
### Describe the jurisdiction's need for Public Services:

Based on the local government needs survey the top three public services, sequence 7, are for youth services, senior services and transportation services.

### How were these needs determined?

IDC conducted a local government needs survey. The survey was sent out to 193 cities and 44 counties in August 2014. Of the 237 surveys sent out a total of 98 were received.





**Public Services**

## Housing Market Analysis

### ***MA-05 Overview***

#### **Housing Market Analysis Overview:**

This section summarizes key aspects of the State of Idaho's housing market. The tables below are based on data provided by HUD for this eCon Plan; some are updated with newer Census data. Supplemental information on the state's housing market by county is located in the Grantee Unique Appendices attached to this eCon Plan. This appendix shows key demographic and housing market characteristics for every county in the State of Idaho.

Overall, about three-quarters of the state's housing units are single-family detached. Ten percent are mobile homes and the remainder are apartments, condos and duplexes. Counties with the lowest proportions of single family detached housing are generally those with expensive housing (e.g., Blaine County) or rural areas with high proportions of mobile homes (e.g., Power County, Lincoln County).

The Census estimates that 111,000 owners, or 28 percent of all homeowners in Idaho, pay more than 30 percent of their household income in housing costs and, as such, are "cost burdened." Nearly 78,000 renters, or 49 percent of all renters, are cost burdened.

Cost burdened owners and renters may need to cut back on other household goods to afford to pay their mortgage or rent. This can mean that they aren't investing in the local economy (e.g., buying consumer goods, going to restaurants), investing in quality education (preschool, job training) and, for renters, saving for a home. Owner cost burden is highest in Blaine County (46%) and lowest in Clark County (just 4%). Renter cost burden is highest in Madison County (65%) and lowest in Clark County (4%).

A comparison between the average wage earned by workers in the state and new hires with median home prices and rental costs found that, in the state overall, the average worker would need to stretch to afford the median-priced home. The average worker—making about \$3,100 per month—could afford a home priced at \$164,000, a bit lower than the statewide median price of \$167,000. This worker could afford to rent the median priced rental unit (\$720/month).

The average new hire, however, could not afford to buy the median-priced home. With monthly earnings of just \$2,000 per month, the average new hire would need a home priced at \$105,000 or less. This worker would even find renting the median-priced rental unit difficult on their wages: the median rent in the state is \$720 per month compared to an affordable rent of \$603 for the average new hire. It is likely that in most parts of the state, this worker would be rent burdened.

**Unmet Housing Needs according to Stakeholders**

Unmet housing need	Percent
Rental housing for households at 30% AMI or less	50%
Homeownership opportunities for low-income residents (\$38,000 for a household of three)	42%
Rental Housing for households at 80% AMI or less (low income, generally earning less than \$38,000 for a household of three)	38%
Housing for homeless families	29%
Emergency shelter for homeless/homeless shelter	26%
Housing rehabilitation for low-income homeowners (\$38,000 for a household of three).	24%
Housing for persons with serious mental illness	19%
Housing for homeless veterans	18%
Housing for elderly (62+)	18%
Housing for adults with criminal histories (felonies)	17%
Housing for chronically homeless	16%
Housing for homeless men	13%
Housing for persons with physical disabilities	10%
Housing for youth transitioning out of foster care	10%
Housing for persons with cognitive disabilities	10%
Housing for homeless women	10%
Housing for persons with HIV/AIDS	3%

Note: n=310. Numbers add to greater than 100 percent due to multiple responses.

Source: BBC Research & Consulting 2015-2019 State of Idaho Consolidated Plan Housing and Stakeholder Survey.

### Statewide Unmet Housing needs by on 2014 Housing Needs Survey

## MA-10 Number of Housing Units – 91.310(a)

### Introduction

Single unit detached structures make up the majority of housing in Idaho's market. Larger multi-family rental units can be found in Idaho's relatively urban economic centers around the state, with fewer rental housing available in Idaho's more rural areas. Manufactured housing is the second largest type of housing in Idaho, especially in the rural areas. Unfortunately, these units depreciate in several areas fairly quickly, and are situated on leased/rented ground.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	484,315	73%
1-unit, attached structure	19,970	3%
2-4 units	48,534	7%
5-19 units	31,837	5%
20 or more units	20,068	3%
Mobile Home, boat, RV, van, etc	61,994	9%
<b>Total</b>	<b>666,718</b>	<b>100%</b>

Table 28 – Residential Properties by Unit Number

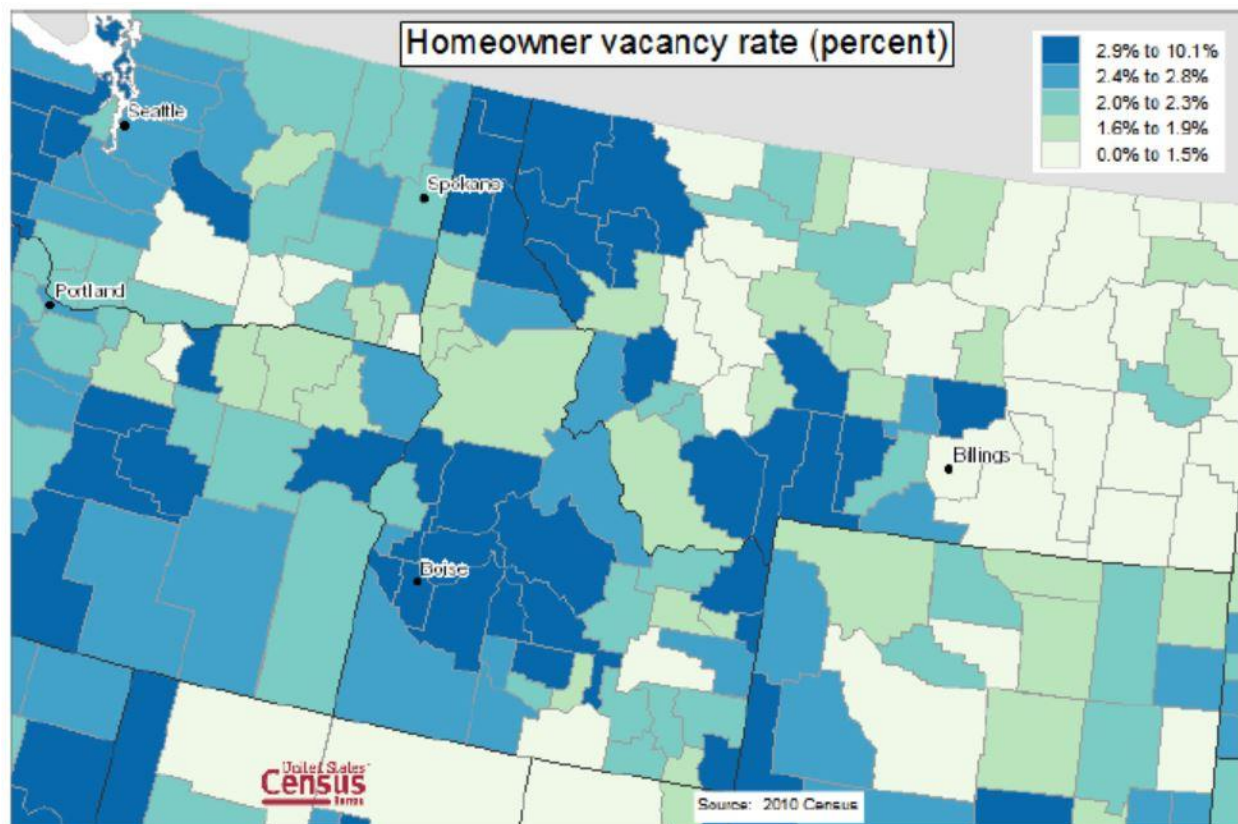
Data Source: 2008-2012 ACS

### Unit Size by Tenure

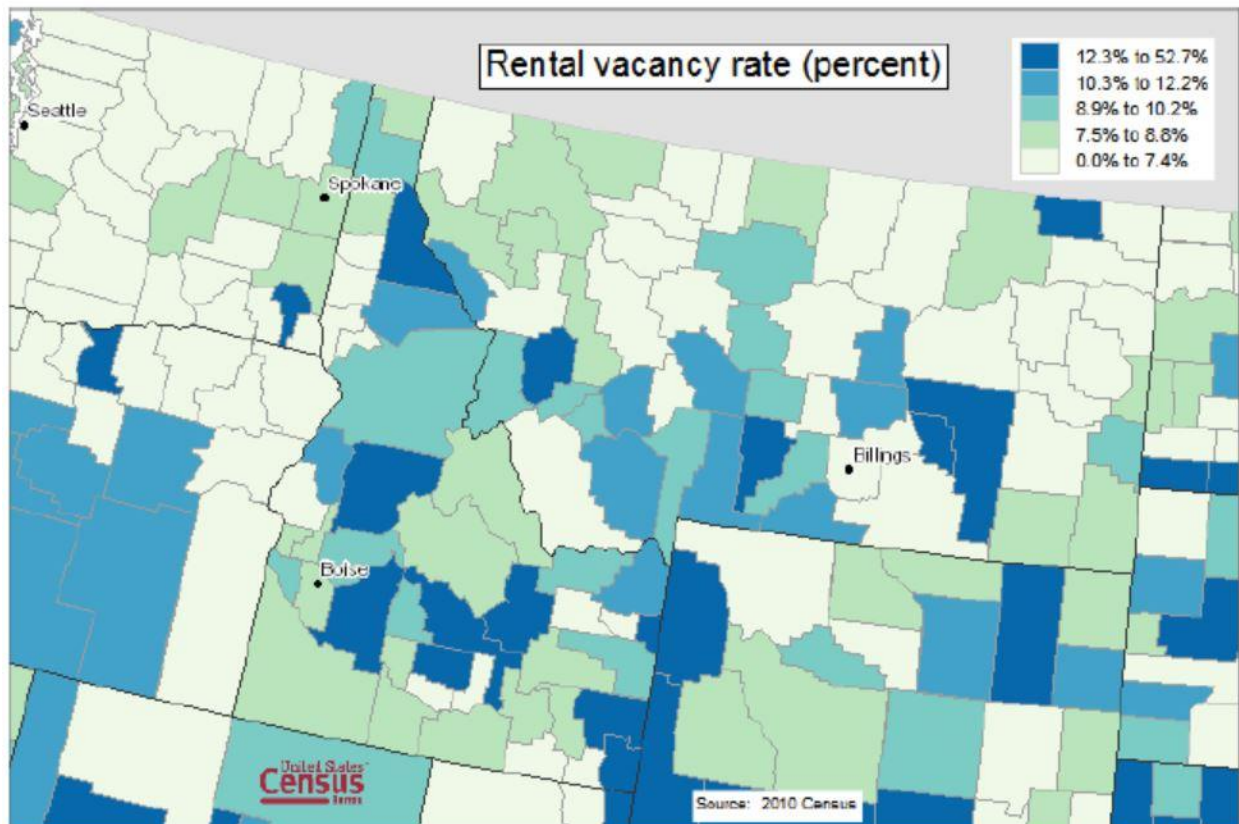
	Owners		Renters	
	Number	%	Number	%
No bedroom	1,050	0%	5,055	3%
1 bedroom	8,817	2%	28,299	16%
2 bedrooms	67,240	17%	68,828	40%
3 or more bedrooms	327,756	81%	70,603	41%
<b>Total</b>	<b>404,863</b>	<b>100%</b>	<b>172,785</b>	<b>100%</b>

Table 29 – Unit Size by Tenure

Data Source: 2008-2012 ACS



Idaho Counties Homeowner Vacancy Rate



Idaho Counties Rental Vacancy Rate

The programs below are under several different federal agencies. Because of this, the table can only provide a snapshot based on best estimate. It is important to remember these federal program may have different definitions of terms, timeframes, and calculations.

Current Estimated Total Federal, State, Local Assisted Units					
	Federal Agency	Family	Elderly	Senior	Special Needs
HOME	HUD-CPD	799	82	114	137
	Single-family homebuyer	4321			70
LIHTC	US Treasury	6126	1535	720	0
USDA-RD	US Dept. of Agriculture	1621	1500	NA	434*
Section 8 HAP	HUD – Office Of Public And Indian Housing	2508	779	101	
IHFA- Section 8 Housing Choice Voucher*	HUD – Office Of Public And Indian Housing	4535**			
ESG	HUD-CPD	1456	176	88	1716
CoC	HUD-CPD	187	50	25	1197
HOPWA	HUD-CPD				134
STRMU	HUD-CPD				42

\*Farm Labor Housing

\*\*A breakdown by family type is not available. IHFA is one of a statewide network of public housing providers and serves the "balance of state". It does not oversee any city or countywide public housing jurisdictions.

## Units by Federal/State/Local- assisted Units

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

See uploaded image as a JPEG for number of units by program and target population

The HUD Multifamily Assistance and Section 8 Contracts Database shows the number of subsidized rental units in Section 8 project-based developments. The database was developed by HUD to provide a way of measuring the potential impact of expiring project-based subsidy contracts in cities and states (see below). According to HUD, the database represents one the most comprehensive picture of project-based subsidies available.

Forty-five percent of the units rent for more than 120 percent of the HUD Fair Market Rent (FMR). Another 30 percent rent between 100 and 120 percent. Twenty-three percent rent for less than 100 percent of the FMR.

Twenty-three percent of the units provide housing to low-income elderly, less than 3 percent are targeted to persons with disabilities. About 9 percent of the units are part of affordable rentals in rural areas.



Section 8 Housing Choice Voucher Program- IHFA is only one of a statewide network of public housing providers, and as such, does not oversee any city or countywide jurisdiction for public housing.

Most Low-Income Housing Tax Credit (LIHTC) rental units in Idaho are still in their LIHTC Period of Affordability or the LIHTC Extended Use Period. All units are  $\leq$  60% AMI. Approximately 50% of these units have a deeper skew, serving 30-50% AMI households.

USDA-RD- See table

The State of Idaho does not provide state funding for any type of housing.

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

The Multifamily Assistance and Section 8 Contracts Database identifies 1,297 units that have contracts expiring between 2014 and 2018. Of these units, 386 are affordable senior rentals and 103 provide affordable rentals to persons with disabilities. About one-quarter provide deep affordability, at less than 80 percent of the HUD defined FMR. IHFA does not anticipate losing any Section 8 HAP contract units over the next 5 years.

LIHTC does not anticipate the loss of any LIHTC units over the next 5 years.

IHFA's HOME program anticipates it could lose approximately 50 HOME-assisted units in the next 5 years because they have satisfied the HOME Period of Affordability requirements.

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

Homeowner Vacancy- According to the 2010 U.S. Census 42 of Idaho's 44 counties had homeowner vacancy rates that ranged between 1.6 to 10.1%; two counties in southeast Idaho had homeowner vacancy rates that ranged from 0.0-1.5%. Idaho's most northern counties had a higher homeowner vacancy rate, ranging from 2.9-10.1%. See attached Idaho Counties Homeowner Vacancy Rate.

Rental Vacancy rate- The 2010 U.S. Census indicates there is a wide range of vacancy rates in Idaho's 44 counties. At the lowest end of the vacancy rate, nine counties have a 0-7.4% rental vacancy rate, at the highest, 8 counties have a vacancy rate % range of 12.3-52.7%. See attached Idaho Counties Rental Vacancy Rate.

Overall in the state, there is a shortage of affordable rental units or subsidies for renters earning less than \$20,000 per year. The rental gaps are largest in the state's most urban counties, where the numbers of low-income renters are the largest and housing costs are generally higher. Yet there are also very high proportions of low income renters in some rural counties. For example, 50 percent of renters



in Butte County earn less than \$20,000 per year; 69 percent earn less than \$25,000. Similarly, 56 percent of renters in Oneida County (59% earn less than \$25,000) and 50 percent of renters in Washington County earn less than \$20,000 (56% earn less than \$25,000).

### **Describe the need for specific types of housing:**

The 2014 Idaho Statewide Housing Needs Survey indicates Idaho's highest unmet housing need affordable rental housing for households with incomes  $\leq 30\%$ AMI. The survey also indicates there is an unmet housing need for affordable homeownership opportunities for low-income households  $\leq 80\%$ AMI, affordable rental housing for households  $\leq 80\%$ AMI, emergency shelter for the homeless, including homeless families with children.

The *2014 Idaho County-by-County Demographic, Housing, and Transportation Report* indicates 28% of Idaho's homeowners are defined as Cost-burdened, with 49% of Idaho's renters (a household that spends 30% of household income on a mortgage or rent). HUD's data indicates households  $\leq 30\%$ AMI are severely Cost-burdened (a household that spends 50% of household income on a mortgage or rent).

The 2014 County-by County Housing, Demographic, and Transportation Report indicates that when transportation costs are added to monthly rent or a mortgage, Idaho's low-income households are expending  $>100\%$  of their monthly household income. On average, Idaho's low-income homeowners expend 20% more of their household income on housing and transportation costs than low-income renters.

In 2013, the average home value an Idaho worker could afford, based on their average monthly earnings, was \$164,230, however, the average home value an Idaho's "new hire" could afford was \$104,676; Idaho's median home value in 2013 was \$167,100.

Based on a overall net positive growth of 2% in the number of households in Idaho each year, the current low vacancy rates for both rental and homebuyer housing, it can be estimated the need for affordable rental housing and homebuyer housing will also increase by 2% each year.

## Discussion

Idaho's overall rural character, with varied geographic areas, and small and sometimes isolated communities, creates the backdrop to Idaho's cost-burdened homeowners and renters in all 44 counties.

Stakeholders were asked their opinions about the top needs of specific housing types (and for specific population types) in the survey conducted for this Consolidated Plan. The top housing needs by type, according to stakeholders is included in the 2014 State of Idaho Housing Needs Assessment

## MA-15 Cost of Housing – 91.310(a)

### Introduction

According to the 2014 Idaho County-by County Housing, Demographic, and Transportation Report, Idaho has a total of 676,192 housing units: 73% of these units are defined as single-family detached, 3% single-family attached, 15% multifamily attached, and 9% mobile homes/other. The median value of a owner-occupied unit in 2013 was \$159,000, which is a 4% increase from 2012. The median gross rent in 2013 was \$720, which is a 2% increase from the previous year.

HUD's self populated table below uses the term "Contract Rent". This term is defined as Section 8 Project-Based Rents and Section 8 Tenant-Based 8 Rents. In a discussion about Idaho's Cost of Housing, "Contract Rents" should be included in that discussion, but should be recognized as only one component.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	102,100	167,100	64%
Median Contract Rent	443	603	36%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	62,567	36.2%
\$500-999	94,684	54.8%
\$1,000-1,499	12,315	7.1%
\$1,500-1,999	1,786	1.0%
\$2,000 or more	1,433	0.8%
<b>Total</b>	<b>172,785</b>	<b>100.0%</b>

Table 31 - Rent Paid

Data Source: 2008-2012 ACS

## Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	10,225	No Data
50% HAMFI	42,190	22,000
80% HAMFI	110,890	77,505
100% HAMFI	No Data	128,000
<b>Total</b>	<b>163,305</b>	<b>227,505</b>

Table 32 – Housing Affordability

Data Source: 2008-2012 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent					
High HOME Rent					
Low HOME Rent					

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Locality Name	2 BD FMR	2 BD High Home	Median Gross Rent	Difference
Ada County	\$736	\$736	\$821	-\$85
Adams County	\$643	\$643	\$564	\$79
Bannock County	\$643	\$643	\$609	\$34
Bear Lake County	\$643	\$643	\$573	\$70
Benewah County	\$643	\$643	\$594	\$49
Bingham County	\$643	\$643	\$573	\$70
Blaine County	\$947	\$947	\$931	\$16
Boise County	\$736	\$736	\$637	\$99
Bonner County	\$736	\$736	\$751	-\$15
Bonneville County	\$674	\$674	\$698	-\$24
Boundary County	\$643	\$643	\$647	-\$4
Butte County	\$643	\$643	\$533	\$110
Camas County	\$648	\$648	\$735	-\$87
Canyon County	\$736	\$736	\$731	\$5
Caribou County	\$643	\$643	\$513	\$130
Cassia County	\$643	\$643	\$535	\$108
Clark County	\$643	\$643	\$504	\$139
Clearwater County	\$643	\$643	\$583	\$60
Custer County	\$643	\$643	\$446	\$197
Elmore County	\$684	\$684	\$676	\$8
Franklin County	\$649	\$649	\$623	\$26
Fremont County	\$676	\$676	\$629	\$47
Gem County	\$657	\$657	\$758	-\$101
Gooding County	\$643	\$643	\$586	\$57
Idaho County	\$643	\$643	\$571	\$72
Jefferson County	\$674	\$674	\$680	-\$6
Jerome County	\$643	\$643	\$676	-\$33
Kootenai County	\$743	\$743	\$809	-\$66
Latah County	\$670	\$670	\$659	\$11
Lemhi County	\$643	\$643	\$535	\$108
Lewis County	\$643	\$643	\$574	\$69
Lincoln County	\$643	\$643	\$696	-\$53
Madison County	\$660	\$660	\$633	\$27
Minidoka County	\$643	\$643	\$557	\$86
Nez Perce County	\$695	\$695	\$640	\$55
Oneida County	\$643	\$643	\$529	\$114
Owyhee County	\$736	\$736	\$535	\$201
Payette County	\$680	\$680	\$666	\$14
Power County	\$643	\$643	\$539	\$104
Shoshone County	\$643	\$643	\$585	\$58
Teton County	\$784	\$784	\$865	-\$81
Twin Falls County	\$664	\$664	\$683	-\$19
Valley County	\$686	\$686	\$659	\$27
Washington County	\$643	\$643	\$585	\$58

## Is there sufficient housing for households at all income levels?

To determine the sufficient provision of housing across income levels, the state conducted a “gaps analysis,” which compares the supply of rental and ownership housing with demand. For the gaps analysis, housing demand is defined as what renters at various income levels can afford to rent or buy. Supply is the actual distribution of rental and ownership housing. The source of data for the gaps analysis was the 2008-2012 Census American Community Survey (ACS), which was available for every county in the state.

For the State of Idaho overall, 34 percent of renters, or 59,000 renters, earned less than \$20,000 per year. To avoid being cost burdened, these renters needed units that rented for less than \$500 per month, including utilities costs.

Approximately 34,000 rental units were affordable for these renters, leaving a gap of about 25,000 rental units. This gap is similar to the number of renters who are severely cost burden and who are below the poverty level.

Renters earning more than \$20,000 per year have an adequate supply of affordable rentals. However, many of the units affordable to these renters are being occupied by lower income renters who cannot find affordable units.

Gaps analyses were also conducted for every county in the state. The counties with the largest rental gaps for households earning less than \$20,000 per year included:

- Ada (gap of 9,700 units priced less than \$500 per month, including utilities),
- Canyon (3,200 unit rental gap), and
- Kootenai (3,000 unit rental gap).

Other counties with relatively large rental gaps included:

- Bannock, with a rental gap of 1,500 units affordable to renters earning less than \$15,000 per year (units priced less than \$375 per month, including utilities),
- Bonneville (also 1,500 for renter earning less than \$15,000 per year), and
- Madison (1,500 units for renters earning less than \$25,000 per year).

In addition to the rental gaps analysis, the proportion of affordable homes to buy was examined for the state overall and for each county. Home value data from the Census was used as a proxy for the price distribution of homes for sale.

This analysis found approximately 40 percent of homes to be affordable to renters earning \$35,000. Yet 60 percent of renters earn less than \$35,000.

Renters earning \$50,000 will have an easier time finding an affordable home to buy: of these 76 percent of renters, 67 percent of units are affordable to them.

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

Since 2000, median homes values in the State of Idaho overall have risen 45 percent—from \$106,300 in 2000 to \$154,500 as of the 2012 ACS. On average, home prices in Idaho's counties rose by 65 percent, according to the 2008-2012 ACS, which provides the latest data for small counties. The counties in the state that experienced the smallest home value increases were also those with some of the highest poverty and unemployment rates.

Counties experiencing the strongest price increases were rural, and some, rural resort counties. Shoshone County experienced a 111 percent increase in home prices; Lemhi, 100 percent; Bonner, 97 percent; and Bear Lake, 94 percent. The highest priced counties in the state contain resort areas and include Blaine, Valley, Bonner, Teton and Kootenai.

Rental price increases in the state overall paralleled home price growth, rising by 46 percent. At the county level, rents grew the most in Madison (112%), Lewis (68%) and Bear Lake (66%) Counties. Rent growth was lowest for Oneida and Custer Counties.

No counties experienced declines in median home values or median gross rent between 2000 and 2008-2012, according to the Census.

It is difficult to tell how housing prices will change during the next five to 10 years, given the unpredictable trends in housing prices during the past 10 years. It is likely that price increases will continue and be strongest in the state's resort areas. If aging residents in the state's rural areas migrant

to larger cities to be close to family, housing prices in these areas may flatten. It is most likely that price changes will be more modest than in the past decade except in areas with strong economic growth.

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

IHFA has included a county by county table that compares High HOME rents for a 2 bedroom rental unit to the 2 bedroom FMR to the county median gross rent. The comparison indicates High HOME rent for a 2 bedroom rental unit is equal to each county's FMR. However, the median gross rents are higher than the FMR/High HOME rent in 13 counties: Ada, Bonner, Bonneville, Boundary, Camas, Gem, Jefferson, Jerome, Kootenai, Lincoln, Teton, and Twin Falls, while 31 counties have lower median gross rents. Owyhee County is noted as having the greatest difference with a median gross rent that is \$201 less than High HOME and FMR rent levels.

The comparison data is somewhat useful from a general statewide perspective, however, it will not be used to develop a statewide housing strategy. IHFA will continue to rely on current professional local information and data for each proposed rental activity. The professionally prepared market study includes an extensive evaluation of the market conditions, including the area's market and affordable housing, current economic conditions and long-term forecast, and demographic (including total population vs low-income population) information and need. In addition, the proposed project is reviewed for overall feasibility, cost reasonableness, and long-term viability.

As IHFA explores the possibility of a tenant-based rental assistance program for extremely low-income households and individuals, the data may be more useful as one component of the research.



## **MA-20 Condition of Housing – 91.310(a)**

### **Introduction:**

Many of Idaho's counties and smaller local jurisdictions do not have a local housing code or local property/housing quality standards. The State of Idaho has adopted a building, residential, other applicable codes.

### **Definitions**

**Standard Condition- A property** that meets all of the following: Local housing code, local property standard, local ordinances, Idaho building code as applicable to the type of housing, and the HOME program's property standard.

**Substandard Condition- A property** that does not meet one or more of the following: Local housing code, local property standard, local ordinance(s), Idaho building code as applicable to the type of housing, or the HOME program's property standard.

**Substandard Condition but suitable for rehabilitation- A property** that can be brought up to local housing code, local property standard and ordinances, Idaho building code as applicable to the type of housing, and the HOME program's property standard, with total rehabilitation costs that are less than 75% of the property's total cost of replacement after the rehabilitation.

### **Condition of Units**

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	107,096	26%	75,437	44%
With two selected Conditions	2,978	1%	5,151	3%
With three selected Conditions	398	0%	476	0%
With four selected Conditions	39	0%	9	0%
No selected Conditions	294,352	73%	91,712	53%
<b>Total</b>	<b>404,863</b>	<b>100%</b>	<b>172,785</b>	<b>100%</b>

**Table 34 - Condition of Units**

**Data Source:** 2008-2012 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	93,699	23%	34,567	20%
1980-1999	123,282	30%	49,554	29%
1950-1979	135,854	34%	63,828	37%
Before 1950	52,028	13%	24,836	14%
<b>Total</b>	<b>404,863</b>	<b>100%</b>	<b>172,785</b>	<b>100%</b>

**Table 35 – Year Unit Built**

Data Source: 2008-2012 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	187,882	46%	88,664	51%
Housing Units build before 1980 with children present	42,180	10%	22,185	13%

**Table 36 – Risk of Lead-Based Paint**

Data Source: 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)

## Risk of Lead-Based Paint Hazards in housing constructed prior to January 1, 1978

While HUD's pre-populated table indicates all housing built prior 1980 has the risk of lead-based paint, the 2012 HUD Lead Safe Housing Rule Update indicates this number is most likely much lower, i.e. 11% of the housing built between 1966 and 1977 is estimated to have "significant" lead-based paint hazards as compared to 39% for housing built in the period 1940-1959 and 67 % for units built before 1940. Federally-assisted housing in Idaho is required to have an EPA Risk Assessment/Paint Testing to determine the presence of Lead-based Paint prior to rehabilitation activities.

## Vacant Units

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

**Table 37 - Vacant Units**

Data Source: 2005-2009 CHAS

## **Need for Owner and Rental Rehabilitation**

Selected Conditions- (1) lacks complete plumbing facilities, (2) lacks kitchen facilities, (3) more than one person per room, (4) cost burden greater than 30%.

46% of owner-occupied housing in Idaho was built before 1979. The largest percentage of this housing was actually built between 1950-1979. However, 72% of owner-occupied housing has been identified by HUD as having "No Selected Conditions", and 25% having "One Selected Condition", which is most likely Cost-burdened because 29% of Idaho homeowners are defined as Cost-burdened. Homeowner rehabilitation was not identified as a priority housing need in Idaho. IHFA does not use HOME funds to rehabilitate owner-occupied housing.

52% of Idaho's rental housing stock was built prior to 1979, with 38% being built between 1950-1979. 54% of this housing stock has been identified by HUD as having no "Selected Conditions" and 42% having one "Selected Condition". Although this specific Condition is not defined, it is noted that 50% of Idaho's renters are identified as being Cost-burdened.

Data on the extent of the state's housing units that need rehabilitation are scarce. As shown in Table 34 above, the majority of the state's owner occupied and rental units were built before 2000, with 50 percent of owner-occupied and 55 percent of rentals built before 1980. Thus, a significant portion of the state's housing units are older and likely in need of some rehabilitation.

Twenty-four percent of stakeholders responding to the survey conducted for this eCon Plan identified a need for owner rehabilitation, particularly units targeted to low income homeowners (earning less than \$38,000 per year). However, local stakeholders and other survey participants indicate there is a much higher need for the creation of affordable units vs the rehabilitation of existing units.

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

The U.S. Census estimates 47% of Idaho's housing stock was built prior to 1980. Based on the age of this housing, one could make the assumption that some of these units will have Lead-based paint (LBP). While not all pre-78 housing has Lead-based paint, housing constructed prior to 1959 (77,207 units) has a higher risk for having LBP. While it is unknown how many units in Idaho have undergone LBP

remediation activity, including abatement, it is realistic to assume a lower income family would not be able to afford this type of activity. 12% of Idaho residents live at or below the poverty line, with an additional 4% of Idaho families with children at or below the poverty line. Based on a total of Idaho families with children living in poverty(257,941 persons) one could assume that 16% of Idaho families live in housing that was built pre-78 (279,944 units). Based on this information, it could also be extrapolated that 44,791 persons who live in poverty, also live in housing built prior to January 1, 1978, with 13% or approximately 5, 823 persons live in housing built before 1950, which has an even higher incidence of LBP.

## ***MA-25 Public and Assisted Housing – (Optional)***

### **Introduction:**

IHFA administers the Section 8 Housing Choice Voucher program in 34 of 44 counties in Idaho and encourages public housing programs statewide. IHFA is only one in a statewide network of public housing providers. IHFA does not oversee any citywide or countywide Participating Jurisdictions (PJs) for public housing. These jurisdictions have a local official governing board responsible to appoint the board of a Public Housing Authority (PHA) and direct PHA activities. With this consideration, a description of efforts to foster public housing resident initiatives during the 2014 program year are as follows:

IHFA will continue to make available a Housing Choice Voucher Homeownership program, currently available only to disabled households and those voucher households currently participating in the voucher Family Self Sufficiency program. Presently, 41 participants have been successful in purchasing homes using Section 8 Housing Choice Vouchers to provide mortgage payment subsidy on a long-term basis. IHFA will hold regional PHA Plan hearings and perform outreach in each area that IHFA has a branch office administering Section 8 vouchers and Low Rent Public Housing to encourage participation in a Resident Advisory Board.

IHFA implemented a Homeownership program for the 29 scattered-site Low Rent Public Housing units in Idaho Falls offering the homes first to public housing residents. To date five homes have been purchased, and numerous public housing and family self-sufficiency clients are working toward homeownership. IHFA submitted an application for the HUD Rental Assistance Demonstration program for its 47-unit complex in Kellogg. Once approved this would provide for long-term affordability by converting the property to the Section 8 project-based program. Until such time as these efforts are finalized the remaining residents will be asked to serve on Resident Advisory Boards.

**No Public Housing Program within IHFA's jurisdiction is designated as "troubled."**

## Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			76	3,419			34	0	945
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 38 – Total Number of Units by Program Type**

Data PIC (PIH Information Center)

Source:

**Describe the supply of public housing developments:**

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

State response not required

**Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:**

State response not required

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

State response not required

## MA-30 Homeless Facilities – 91.310(b)

### Introduction

See Unique Appendices- Exceeds number of allowable characters.

### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	182	11	470	415	0
Households with Only Adults	436	42	395	411	0
Chronically Homeless Households	0	0	0	305	0
Veterans	4	0	136	297	0
Unaccompanied Youth	14	0	3	0	0

Table 39 - Facilities Targeted to Homeless Persons

Data Source

Comments:

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	181	0	39	8	NA
Households with Only Adults	46	0	5	1	NA
Chronically Homeless Households	NA	NA	NA	1	NA
Veterans	0	0	0	0	NA
Unaccompanied Youth	4	0	0	0	NA

## Facilities targeting DV only

State of Idaho: Housing and Services For Homeless Persons		
<b>Facilities</b>	Idaho State School and Hospital – Specialized services for the most severely impaired persons with developmental disabilities. Provides safety net for those who have no other placement options and pursues the most appropriate opportunities for clients who are ready to leave the facility. Discharges are to available community-based services such as supported living with the goal of increasing the ability to return clients to their homes.	
Intermediate Care Facilities – Group living for adults and children with developmental disabilities and intense needs to support.		
<b>Supportive Services</b>	Vocational Rehabilitation – State program to assist persons with disabilities to prepare for, secure, retain, or regain employment.	
Substance Abuse Providers- There is an array of providers across the state that offer services, including crisis intervention and referral, counseling, detox programs, and inpatient treatment.		
H&W, Adult Behavioral Health- Personalized case management services for individuals with severe and persistent mental illnesses. Additionally, ABH can provide referrals to PSH projects across the state which provides tenant-based rental assistance.		
Housing Opportunities For Persons with HIV/AIDS (HOPWA)- Housing-related case management is provided through this program. It may assist households in locating affordable housing, establishing stable living situations, and assisting with securing permanent housing.		
Continuum of Care (COC)- COC projects may provide supportive services to homeless individuals participating in PSH projects, including case management, counseling, and financial management, among other services.		
Emergency Solutions Grant- Financial counseling, housing locator assistance, and case management are all services available to homeless individuals accessing this program.		
Idaho School Districts- Employ homeless liaisons which provide support, services, and referrals for homeless school-aged children and their families. This may include connections to nutrition supplements, housing programs, healthcare, and stabilization programs, among other services.		
<b>Supportive Housing</b>	Veteran Affairs Supportive Housing (VASH)- Homeless veterans receive tenant-based rental assistance from the local PHA while also receiving case management through the Veterans Administration.	
Continuum of Care (COC)- Homeless individuals and families can receive transitional or permanent housing, or rapid re-housing while also receiving supportive services either through the housing provider or through a partnering agency.		
<b>Emergency Shelters</b>	Emergency Solutions Grant- Homeless persons may gain entry to emergency shelters which may provide up to 90 days of living accommodations, along with supportive services to assist individuals and families in locating more permanent living situations.	
Faith-Based Organizations- Various faith organizations across the state provide shelter beds or short-term housing assistance, including motel vouchers.		
<b>Affordable Housing</b>	Low-Income Housing Tax Credits- This resource is used to finance the development of housing that is affordable to households with incomes at predetermined intervals below the area median income.	
Section 202 Housing- Designated specifically for elderly and disabled to live as independently as possible, although some amenities such as housekeeping, transportation, referrals, and counseling services may be provided.		
Section 8 Housing Choice Vouchers- Low-income households receive tenant-based rental assistance that allow for tenant choice in the selection of their living location. They pay 30-40% of their income towards rent and utilities.		
<b>Domestic Violence</b>	Council on Domestic Violence and Victim Assistance- funds, promotes, and supports services to victims of domestic violence. There are 32 sub-grantees across Idaho providing refuge and supportive services.	

## Housing and Services for Homeless



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

In addition to receiving housing assistance, homeless individuals and families have the opportunity to receive services, whether via the COC, ESG, or HOPWA programs, or partnering agencies. Services may include case management, child care assistance, education and career counseling, employment assistance, job training, health care, mental health services, substance or alcohol abuse treatment, transportation, and utility assistance, among other supportive services. The level of services and length of care or participation varies greatly. To the extent that program regulations allow, service providers attempt to offer as much support as possible for as long as is needed. Apart from projects and agencies operating COC, ESG, and HOPWA programs, the Department of Health and Welfare's Behavioral Health Division, the Substance Abuse and Mental Health Services Administration, and faith-based welfare programs, along with other federal and/or state agencies, are the primary agencies offering services which target homeless individuals and families.

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

According to homeless individual declarations from past Point In Time count surveys and the expertise of highly involved service providers, the most commonly reported causes of homelessness are identified as: 1) unemployment; 2) inability to find affordable housing; 3) divorce/family separation; 4) eviction; 5) substance abuse; and 6) lack of education or job skills. One prevalent commonality among those experiencing homelessness is the existence of a disabling condition. With this understanding, the BOS COC and staff administering COC, ESG and HOPWA programs attempt to seek out services and resources linked to the causes of homelessness listed above, as these most certainly become barriers to later locating and securing housing. To that end, services must also include resources that aid those experiencing homelessness in extinguishing barriers that may have arisen as a result of becoming homeless, such as poor credit, criminal history, poor finances, etc.

Additional efforts will be made to link healthcare and housing providers and promote affordable housing projects which encourage access to supportive services for homeless families and individuals. IHFA's efforts in researching homelessness solutions, the receipt of HUD technical assistance to form

partnerships between housing and healthcare providers, and proactively seeking systems that successfully pair vulnerable populations to appropriate services will all generate a positive impact on Idaho's homeless population.

See attached JPEG *Housing and Services for Homeless*

Amended Draft

## ***MA-35 Special Needs Facilities and Services – 91.310(c)***

**To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Supportive housing is made available in two forms; scattered- or single-site. Services associated with supportive housing projects are case management, transportation, life skills training, counseling, and educational and career building, among others. Access to public assistance through programs such as SSI/SSDI Outreach, Access, and Recovery (SOAR) greatly improve one's ability to experience a stable living environment. These housing and service options assist not only those coming directly into housing from the streets, but those exiting institutions as well. The housing provided offers stability, and safe, decent, and sanitary environments. The services offered aid individuals in working towards being employable, gainfully employed, receiving linkages to resources, and removing barriers to attaining stable housing.

See Unique Appendices for Idaho's Facilities and Services for Special Needs Populations"

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

One definition of homelessness includes those individuals that are exiting a facility or institution who were homeless prior to entry, and when exiting, do so without services made available through their placement into society. Resources to house these individuals, and potentially their families, are used to house them rapidly to minimize their potential to become, or time experiencing, homelessness. Services necessary to eliminate barriers to permanent housing and gainful employment are made available. Encouraging housing providers to adopt low-barrier eligibility screening, and promoting this system-wide within the COC, will help to avoid homelessness or minimize the length of time individuals and families spend in homelessness. The Facilities and Services For Non-Homeless Persons table includes resources that those exiting mental or physical health institutions can access supportive housing or appropriate services.

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

The special needs housing programs administered by IHFA predominately serve homeless persons. In many cases, these HUD program requirements do not allow funds to be used for non-homeless individuals. However, ESG funds can be used for homelessness prevention and rapid re-housing

activities. Although an applicant must meet one of several HUD homeless definitions, one of those is being imminently at risk of homelessness (Category 2 of HUD's homeless definition) which means they would still be housed when assistance is provided. Those accessing ESG homelessness prevention and rapid re-housing assistance may receive short to medium term tenant-based rental assistance and/or housing relocation and stabilization services, including financial counseling, housing locator assistance, and housing stability case management. IHFA also provides housing and/or supportive services to households participating in the Housing Opportunities For Persons With HIV/AIDS (HOPWA) program. Homelessness is not a required program admittance requirement. HOPWA participants may receive permanent rental subsidies, along with individualized case management. While the COC, ESG, and HOPWA programs may serve vulnerable populations (elderly, frail elderly, persons with disabilities, etc.), the only specifically targeted subpopulations are HIV/AIDS and disabled.

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

Not applicable to State Grantees.

***MA-40 Barriers to Affordable Housing – 91.310(d)***

**Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Response exceeds maximum allowable characters- See Unique Appendices.

Amended Draft

## MA-45 Non-Housing Community Development Assets -91.315(f)

### Introduction

### Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	20,537	23,110	7	10	4
Arts, Entertainment, Accommodations	36,247	26,303	12	12	0
Construction	19,426	17,902	6	8	2
Education and Health Care Services	48,841	29,219	16	13	-3
Finance, Insurance, and Real Estate	15,030	8,712	5	4	-1
Information	5,175	3,233	2	1	0
Manufacturing	38,365	30,505	12	13	1
Other Services	9,345	7,064	3	3	0
Professional, Scientific, Management Services	20,154	10,356	6	5	-2
Public Administration	0	0	0	0	0
Retail Trade	48,593	34,692	16	15	0
Transportation and Warehousing	11,879	10,062	4	4	1
Wholesale Trade	17,611	12,964	6	6	0
Total	291,203	214,122	--	--	--

**Table 40- Business Activity**

**Data Source:** 2008-2012 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	454,811
Civilian Employed Population 16 years and over	417,617
Unemployment Rate	8.18
Unemployment Rate for Ages 16-24	20.71
Unemployment Rate for Ages 25-65	4.95

**Table 41 - Labor Force**

Data Source: 2008-2012 ACS

Occupations by Sector	Number of People
Management, business and financial	87,428
Farming, fisheries and forestry occupations	15,484
Service	44,291
Sales and office	98,594
Construction, extraction, maintenance and repair	59,312
Production, transportation and material moving	28,092

**Table 42 – Occupations by Sector**

Data Source: 2008-2012 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	287,257	75%
30-59 Minutes	76,730	20%
60 or More Minutes	20,923	5%
<b>Total</b>	<b>384,910</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2008-2012 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	31,266	4,282	18,753
High school graduate (includes equivalency)	92,605	8,094	35,820
Some college or Associate's degree	129,960	8,831	42,336
Bachelor's degree or higher	85,805	2,670	20,312

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2008-2012 ACS

### Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	1,763	5,141	6,464	11,020	8,580
9th to 12th grade, no diploma	12,747	8,329	7,878	15,469	13,452
High school graduate, GED, or alternative	30,105	34,581	30,428	71,775	43,068
Some college, no degree	37,165	34,283	30,511	69,821	31,916
Associate's degree	5,084	12,004	12,317	23,481	6,164
Bachelor's degree	4,319	18,463	20,288	38,786	15,983
Graduate or professional degree	262	4,759	7,965	19,037	9,157

**Table 45 - Educational Attainment by Age**

Data Source: 2008-2012 ACS



Educational Attainment – Median Earnings in the Past 12 Months

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

**Table 46 – Median Earnings in the Past 12 Months**

**Data Source:** 2008-2012 ACS

**Based on the Business Activity table above, what are the major employment sectors within the state?**

1. Education and Health Care Service
2. Retail Trade
3. Manufacturing
4. Construction

**Describe the workforce and infrastructure needs of business in the state.**

See Unique Appendices.

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

See Unique Appendices

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

- Idaho is large geographically, yet sparsely populated. It is still experiencing some in-migration, but stakeholders and policy makers must remember the significant rural population when developing strategies.
- Idaho's population continues to grow and age, yet connecting youth to employment and long-term workforce retention must be emphasized.
- Idaho private sector, nonfarm employment is 82 percent in the service sector, not typically offering sustainable wages or career opportunities. But there are opportunities for growth in a variety of other professional/ business service subsectors.
- Technical skills required of today's workers are evolving as technology rapidly progresses, making collaboration among education, workforce and economic development systems critical to address skill needs of growth industries.
- While strong technical skills are necessary for job function, the demand for interpersonal, or soft, skills remain a concern for employers

**Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.**

**Workforce Development Training Fund Program** – This program administered by the Idaho Department of Labor can reimburse employee training costs to eligible companies that are bringing jobs to Idaho, adding jobs through expansion or upgrading skills of current workers who are at risk of being permanently laid off. The fund is financed by employers through an offset to the unemployment insurance tax.

**Business Solutions Initiative** – This effort includes training One-Stop management staff and selected workforce consultants to reach out and consult with businesses in targeted industries to better understand their workforce needs and help provide solutions by coordinating education and workforce resources. The initiatives will better serve both employer and workers by meeting the skill, recruitment and retention needs of employers and the training, employment and career advancement needs of workers. Sector initiatives:

The business solutions approach will:

- Focus intensively on the workforce needs to a specific industry sector over a sustained period, often concentrating on a specific occupation or set of critical occupations;

Create formal career paths to good jobs, reducing barriers to employment and sustaining or increasing middle-class jobs; Bolster economic competitiveness by creatively engaging economic development experts in workforce issues and align education and workforce development planning; Engage a broader array of key stakeholders through partnerships; and Promote systemic flexibility and change that achieve ongoing benefits for the industry and workers. On-the Job Training Program. This program administered by the Idaho Department of Labor can will allow qualifying businesses to receive a reimbursement for partial training cost when they agree to hire and train an eligible worker. These efforts support the Consolidated Plan in that they are providing job training to individuals for skilled and semi-skilled positions in growing industries. This will improve an individual's ability to qualify for and retain a good paying job. Having a good job skill set should reduce the number of low income and poverty level families in the state.

**Describe any other state efforts to support economic growth.**

- **Idaho Tax Reimbursement Incentive (TRI)** - TRI is a performance based incentive that provides tax credit up to 30% for up to 15 years on new corporate income tax, sales tax, and payroll taxes paid as a result of a new qualifying project. To qualify, a new project must meet certain requirements for creating high-paying jobs in Idaho. The credit is refundable and is available to both existing and new companies. The tax credit percentage and project term is negotiated based upon the quality of jobs created, regional economic impact and return on investment for Idaho.
- **Business Advantage Program** – If your business invests at least \$500,000 in new facilities and creates 10 or more jobs with salaries averaging \$40,000 a year with benefits, you may qualify for an incentive package which could include a variety of tax credits, sales tax rebates, and property tax exemptions.
- **3% Investment Tax Credit** – If a business makes qualifying new investments in personal property, they may earn a 3% income tax credit to offset up to 50% of their tax liability.
- **Property Tax Exemption** – If a business invests \$3 million in a new manufacturing facility, they may receive a full or partial property tax exemption on the building facilities and personal property for up to five years.
- **Idaho Opportunity Fund** – Grants can be awarded to local governments to support the expansion or extension of infrastructure to support a qualifying businesses. A qualifying business must be creating jobs.

Idaho Collateral Loan program - The Program is a collaborative partnership between the U.S. Department of Treasury, Idaho Department of Commerce, Idaho Housing and Finance Association, and the Idaho Bankers Association that launched in November 2011. In summary, the Program places pledged cash deposits with lending institutions to enhance the collateral of qualified small business borrowers who would not otherwise be able to obtain financing. The deposits are available to cover loan losses, in the event of a default, or are returned to be recycled for the benefit of another qualified borrower.

Comprehensive Economic Development Strategies (CEDS) - The State of Idaho participated in helping Idaho's six Economic Development Districts develop their CEDS goals and objectives. The state is committed, where it can, to help the districts implement action items as identified in their CEDS.

## ***MA-50 Needs and Market Analysis Discussion***

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

The State of Idaho's last Analysis of Impediments to Fair Housing Choice (AI) examined concentrations of households by protected class. At the time the study was conducted, "concentration" was defined using HUD's disproportionate need (10 percentage points) definition. This is a broader definition of concentration than more recent definitions used by HUD, including a 50 percent minority threshold and a 20 percentage points threshold.

The state has only a handful of Census Tracts where the proportion of non-White residents is 10 percentage points greater than the state proportion overall. Two tracts are located in northern Idaho along the state's western border, one in is southeast Idaho and one in southwest Idaho. Two of these Census Tracts have high concentrations, 58 and 73 percent, of non-White populations. Overall, the minorities in these Census tracts represent less than 3 percent of the state's total non-White populations. There are fewer than 25 Census Tracts where the proportion of Hispanic residents exceeds 21 percent

(the threshold for "Hispanic concentration"). Three Census Tracts in the entire state have Hispanic proportions exceeding 50 percent. However, in these Census Tracts where the Hispanic population is proportionately the highest, the Census Tract represents less than 2 percent of the state's entire Hispanic population.

A comparison of Hispanic residents to all residents by county found that Canyon County is the only county that has disproportionately more persons of Hispanic descent than its overall share of the state's population.

Only one Census Tract in the state showed a concentration of persons with disabilities

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

There are fewer than 25 Census Tracts where the proportion of Hispanic residents exceeds 21 percent (the threshold for "Hispanic concentration"). Three Census Tracts in the entire state have Hispanic

proportions exceeding 50 percent. However, in these Census Tracts where the Hispanic population is proportionately the highest, the Census Tract represents less than 2 percent of the state's entire Hispanic population. A comparison of Hispanic residents to all residents by county found that Canyon County is the only county that has disproportionately more persons of Hispanic descent than its overall share of the state's population. Only one Census Tract in the state showed a concentration of persons with disabilities.

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

All Census tracts high non-White concentrations are adjacent to Native American reservations. Many Census tracts with Hispanic concentrations are located in Canyon County or counties with similar agricultural influences.

**Are there any community assets in these areas/neighborhoods?**

State Grantees response not required

**Are there other strategic opportunities in any of these areas?**

State Grantee response not required

Amended Draft

# Strategic Plan

## ***SP-05 Overview***

### **Strategic Plan Overview**

The Strategic Plan identifies Idaho's affordable housing goals and community development needs, as well as the strategies and resources used to help address the priority needs as identified herein. IHFA and IDC conducted a statewide affordable housing and community development survey, commissioned a *2014 Housing, Demographic, and Transportation Report*, solicited input from the public and other entities prior to drafting the 2015-2019 Five-Year Consolidated Plan and the 2015 Action Plan.

The State of Idaho consists of small towns and cities with six Metropolitan Statistical areas: Boise City-Nampa, Idaho Falls, Coeur d'Alene, Pocatello, Lewiston, ID-WA, Logan UT-ID. The geographical makeup within Idaho's borders, including two major mountain ranges, five major river systems, and 44 individual counties, create a unique set of barriers that can create barriers to the delivery of services. This creates a challenge when prioritizing affordable housing and homeless needs.

### **State of Idaho-CDBG Program**

Commerce will not target CDBG funds geographically, but will ensure at least 70 % of the CDBG funds will benefit low-to-moderate income persons in whatever eligible geographic area they reside.

The needs for the CDBG program were established by a local government survey, public hearing, and review of prior demand. The top needs indicated are broad. They range from streets to public parks to housing for homeless to public infrastructure support for job growth. Based on these needs, Commerce has increased the CDBG funding percentage objective under the public facilities / infrastructure goal from the 2010 consolidated plan.

The CDBG delivery structure consisting of threshold factors; application format, submission dates, scoring criteria, and the five funding set-asides may have some slight changes made to them but they will not be significant. This constant, keeps the process familiar and recognizable for local governments. This is helpful since almost all local governments do not regularly submit for CDBG funds and may not have the resources to learn of a new process or procedures. Consistency of delivery structure has kept the CDBG funds accessible.

Commerce does recognize a need to make some changes to the CDBG state agency rules (administrative code). Changes that Commerce will look to incorporate include:

- slightly decreasing match points available,
- increasing points for project readiness and preparedness,
- Combining the health and safety, housing, and social services categories and their separate pointing into one category instead of the three separate.
- Adding public parks to the senior / community center set-aside.

These change should level the playing field for all applications under the public facilities set-aside.

Whereas, Idaho local governments lack the tools necessary to generate revenue (such as a local option tax, limits on tax increases, and debt limitations) for improvements to public infrastructure and facilities they do look to CDBG to help fill the financial gap in meeting the needs of their citizens.



## ***[Amended] SP-10 Geographic Priorities – 91.315(a)(1)***

### **Geographic Area**

**Table 47 - Geographic Priority Areas**

#### **General Allocation Priorities**

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

[Amended in 2016] IHFA does not award HTF or HOME funds based on geographic distribution or locally targeted areas. IHFA awards HOME and HTF funds statewide based on a published NOFA or RFP, minimum threshold scoring, application review process. This method allows IHFA to award federal affordable housing resources to eligible recipients throughout Idaho who are committed to creating affordable housing that serves low, very-low and extremely-low income households. This provides IHFA with the maximum flexibility to allow both urban and rural communities in Idaho address their unique affordable housing priorities and needs. Prior to the award of funds, the local unit of government in which the activity is located, must have documented evidence they are committed to affirmatively furthering fair housing.

The HOME Program supports community-based non-profit housing development organizations around the state. These “CHDOs” are responsible to their individual communities to identify and help address their affordable housing needs.

CDBG-Idaho CDBG program does not award funds based on geographic distribution. The State CDBG program benefits low to moderate income areas throughout the State of Idaho as required to meet HUDs national objective.

ESG- ESG fund allocation is not determined by geographic distribution. Each year IHFA solicits requests for proposals throughout the state of Idaho. Agencies from all regions of the state are eligible to participate in a competitive application and selection process. Therefore, communities and regions are given the ability to lobby for the level of funding they deem appropriate as opposed to limiting the impact the ESG program may have on any particular region of the state.

See Uploaded Image-ESG and HOPWA



**ESG Regions**

**[Amended] SP-25 Priority Needs – 91.315(a)(2)**

**Priority Needs**

**Table 48 – Priority Needs Summary**

<b>1</b>	<b>Priority Need Name</b>	Create and Preserve Affordable Rental Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low-Income Low-Income Elderly Families with Children Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Provide Decent Affordable Housing
	<b>Description</b>	The 2014 Idaho Housing Needs Assessment Survey identified affordable rental housing for households at or below 80% AMI as a high priority, with rental housing for households at or below 30% AMI the highest unmet need.

	<b>Basis for Relative Priority</b>	<p>The HOME program includes the Program Rule and Project Rule. These rules restrict the income levels of tenants occupying HOME-assisted units at initial occupancy as well as throughout the HOME period of affordability. The Program Rule require 90% of tenants in HOME-assisted housing to have incomes <math>\leq 60\%</math> AMI (Program Rule) with an additional 20% of the units housing tenants with household income at or below 50% AMI the first time the HOME-assisted unit is occupied (Project Rule).</p> <p>[Amended in 2016] Housing Trust Fund:</p> <p>The 2014 Idaho Housing Needs Assessment Survey and the 2014 Idaho Housing, Demographic, and Transportation Report have identified affordable rental housing for households at or below 30% AMI the highest unmet housing need in Idaho. Within the 0-30% AMI income level, elderly and disabled households were identified as special housing needs populations.</p> <p>Therefore, IHFA has determined when HTF funds are used to help create and preserve permanent rental housing for extremely-low income households [§93.20], project owners may designate a preference for elderly (all members of the household must be at least 62 years of age) and/or disabled households, in HTP- assisted units. Any tenant preference must not violate the non-discrimination laws and requirements identified at §93.350. Additionally, HTP-funded units must not limit or give preference to students [Limited Beneficiaries or Preferences- § 91.320(k)(5)(vii)].</p>
2	<b>Priority Need Name</b>	Create Decent Affordable Homeownership
	<b>Priority Level</b>	High
	<b>Population</b>	Low
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Provide Decent Affordable Housing

	<b>Description</b>	<ul style="list-style-type: none"> <li>• Down-Payment/Closing Cost Assistance</li> <li>• Homebuyer Properties Activities</li> <li>• Acquisition and RehabilitationNew Construction</li> </ul> <p>The HOME program serves households with income not to exceed 80% AMI. Low-Income is defined as household income between 50-80%. Homeownership opportunities using the HOME Program are often available to low-income households because they are able to qualify for a primary mortgage. The HOME Homebuyer Properties activity provides HOME-assistance to help fill the gap (up to a maximum amount) between the primary loan and the sales price. The HOME Down Payment/ Closing Cost assistance program provides up to a maximum amount only for DPCC. IHFA's HOME program requires the household to fist qualify for a primary loan with a product that can be purchased by IHFA through an an IHFA-approved lender. Acceptable loan products are Conventional, VA, USDA-RD and FHA.</p>
	<b>Basis for Relative Priority</b>	The 2014 Housing Needs Survey, input from the public (including units of local government, local regional and state level stakeholders), American Community Survey 5-Year Estimates(2008-2012 & 2013, and the 2014 Idaho County-by-County Housing, Demographic, and Transportation Report.
<b>3</b>	<b>Priority Need Name</b>	Tenant-Based Rental Assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Provide Suitable Living Environment

	<b>Description</b>	<p>The 2014 Idaho Housing Needs Survey, the 2014 Idaho County by County Demographic, Housing and Transportation report, and public input identified permanent rental housing for extremely low-income(1st) and homeless individuals and families (4th) as unmet housing needs in Idaho. This income categories would certainly include the non-homeless in need of supportive services, such as persons with mental, physical, and cognitive disabilities. IHFA believes in some areas of Idaho, a HOME TBRA program may be beneficial if there is rental housing available. IHFA will explore the possibility of a HOME TBRA program in PY2015.</p> <p>The 2015-2019 Five-Year Consolidated Plan submitted to HUD on or before April 1, 2015 will not contain a HOME TBRA program except to identify it as a priority housing need. IHFA will develop the TBRA program during PY2015. Once developed, IHFA will follow its Public Participation Plan and amend the Consolidated Plan. Once the amendment has been approved by HUD-CPD, IHFA will implement a HUD approved HOME TBRA program. The most recent Public Participation Plan for Idaho's Federal Affordable Housing and Community Development Programs can be found at <a href="http://www.idahohousing.com/Portals/0/Media/grant%20programs/2014%20Adopted%20Citizen%20Participation%20Plan-021715.pdf">http://www.idahohousing.com/Portals/0/Media/grant%20programs/2014%20Adopted%20Citizen%20Participation%20Plan-021715.pdf</a></p>
	<b>Basis for Relative Priority</b>	The 2014 Idaho Housing Needs Survey, and public comments identified housing for extremely-low income includes homeless families as two priority unmet housing needs.
4	<b>Priority Need Name</b>	Public Facilities
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low-Income Low-Income Moderate-Income Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Victims of Domestic Violence Elderly Frail Elderly Persons with Developmental Disabilities Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Facilities/Infrastructure-Compliance Public Facilities/Infrastructure-New Construction Public Facilities/Infrastructure-Rehabilitation
	<b>Description</b>	Public Facilities - health facilities, fire and EMT stations, fire trucks, senior centers, community centers, homeless shelters, child care centers, parks, youth centers, domestic shelters and non-residential historic.
	<b>Basis for Relative Priority</b>	<p>The basis has been determined by four sources:</p> <ul style="list-style-type: none"> <li>• The local government needs survey that was conducted by IDC August 2014</li> <li>• The American Society of Civil Engineers, 2012 Report Card for Idaho's infrastructure was used to further assess non-housing community development needs.</li> <li>• Public participation was another method to determine need. A number of pre-draft written and hearing comments, see attached, identified that housing of homeless families and individuals was a very important need as well as ensuring the development of affordable housing. A high majority of comments received, favor the implementation of a "housing first" type program to assist the homeless population.</li> <li>• Prior five years of CDBG application submissions</li> </ul>
5	<b>Priority Need Name</b>	Public Infrastructure

	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Facilities/Infrastructure-Compliance Public Facilities/Infrastructure-New Construction Public Facilities/Infrastructure-Rehabilitation
	<b>Description</b>	Public Infrastructure - water systems, sewer systems, streets, sidewalks, solid waste disposal, surface and storm water drainage, public parking facilities.
	<b>Basis for Relative Priority</b>	<p>The basis has been determined by four sources:</p> <ul style="list-style-type: none"> <li>• The local government needs survey that was conducted by IDC August 2014</li> <li>• The American Society of Civil Engineers, 2012 Report Card for Idaho's infrastructure was used to further assess non-housing community development needs.</li> <li>• Public participation was another method to determine need. A number of pre-draft written and hearing comments, see attached, identified that housing of homeless families and individuals was a very important need as well as ensuring the development of affordable housing. A high majority of comments received, favor the implementation of a "housing first" type program to assist the homeless population.</li> <li>• Prior five years of CDBG application submissions</li> </ul>
6	<b>Priority Need Name</b>	Housing related activities
	<b>Priority Level</b>	High



	<b>Population</b>	Extremely Low-Income Low-Income Moderate-Income Middle Large Families Families with Children Elderly Rural Chronic Homelessness
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Provide Suitable Living Environment Public Facilities/Infrastructure-Compliance Public Facilities/Infrastructure-New Construction
	<b>Description</b>	Housing related activities - water/sewer hookups to low to moderate income persons, public infrastructure expansion to affordable housing, acquisition of property to construct affordable housing, acquisition or rehabilitation of existing affordable housing, subordinated loans for homeownership.
	<b>Basis for Relative Priority</b>	The basis has been determined by four sources: <ul style="list-style-type: none"> <li>• The local government needs survey that was conducted by IDC in August 2014.</li> <li>• The American Society of Civil Engineers, 2012 Report Card for Idaho's infrastructure was used to further assess non-housing community development needs.</li> <li>• Public participation was another method to determine need. A number of pre-draft written and hearing comments, see appendix, identified that housing of homeless families and individuals was a very important need as well as ensuring the development of affordable housing. A high majority of comments received, favor the implementation of a "housing first" type program to assist the homeless population.</li> <li>• Prior five years of CDBG application submissions</li> </ul>
7	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low-Income Low-Income Moderate Rural Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Economic Development-Downtown Revitalization Economic Development-Job Creation
	<b>Description</b>	Economic Development - job creation and downtown revitalization (expansion or extension of public infrastructure that serves a business that will create new jobs). Providing business loans.
	<b>Basis for Relative Priority</b>	The basis has been determined by four sources: <ul style="list-style-type: none"> <li>• The local government needs survey that was conducted by IDC in August 2014.</li> <li>• The American Society of Civil Engineers, 2012 Report Card for Idaho's infrastructure was used to further assess non-housing community development needs.</li> <li>• Public participation was another method to determine need. A number of pre-draft written and hearing comments, see appendix, identified that housing of homeless families and individuals was a very important need as well as ensuring the development of affordable housing. A high majority of comments received, favor the implementation of a "housing first" type program to assist the homeless population.</li> <li>• Prior five years of CDBG application submissions</li> </ul>
8	<b>Priority Need Name</b>	Cleanup of blighted properties
	<b>Priority Level</b>	Low
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Economic Development-Downtown Revitalization Public Facilities/Infrastructure-Rehabilitation

	<b>Description</b>	Clean-up of contaminated public property and sites; and clearance and demolition of blighted properties
	<b>Basis for Relative Priority</b>	<p>The basis has been determined by four sources:</p> <ul style="list-style-type: none"> <li>• The local government needs survey that was conducted by IDC in August 2014.</li> <li>• The American Society of Civil Engineers, 2012 Report Card for Idaho's infrastructure was used to further assess non-housing community development needs.</li> <li>• Public participation was another method to determine need. A number of pre-draft written and hearing comments, see appendix, identified that housing of homeless families and individuals was a very important need as well as ensuring the development of affordable housing. A high majority of comments received, favor the implementation of a "housing first" type program to assist the homeless population.</li> <li>• Prior five years of CDBG application submissions</li> </ul>
9	<b>Priority Need Name</b>	Planning Studies
	<b>Priority Level</b>	Low
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	<p>Economic Development-Downtown Revitalization</p> <p>Economic Development-Job Creation</p> <p>Public Facilities/Infrastructure-Compliance</p> <p>Public Facilities/Infrastructure-New Construction</p> <p>Public Facilities/Infrastructure-Rehabilitation</p>
	<b>Description</b>	Comprehensive plan, facility plan or preliminary engineering, environmental studies, economic development and energy conservation.
	<b>Basis for Relative Priority</b>	The basis has been determined by the local government needs survey that was conducted by IDC in August 2014.
1	<b>Priority Need Name</b>	Homeless Shelter Operations & Prevention

0	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Provide Suitable Living Environment
	<b>Description</b>	Shelter operations and supportive services offered through shelters in all seven regions in Idaho. Rapid Re-housing and Homelessness Prevention made available through homeless services providers in all seven regions in Idaho.
	<b>Basis for Relative Priority</b>	2014 Statewide Housing Needs Homeless Needs Assessment demonstrates a need to direct resources towards efforts which offer opportunities that assist homeless individuals and families in avoiding homelessness, reducing time spent homeless, and reprove from living in environments not meant for human habitation.

### Narrative (Optional)

According to the 2014 Idaho Housing Needs Assessment, the most urgent housing needs are(highest to lowest):

- Rental housing for households at 30 percent AMI or less;
- Homeownership opportunities for low income residents;
- Rental housing for households at 80 percent AMI or less;
- Emergency shelter for homeless/homeless shelter; and
- Housing for homeless families.

IHFA is a non-profit housing corporation created by the State of Idaho to receive and administer federal programs and resources. The State of Idaho does not own or provide housing or housing resources.

The special needs housing programs administered by IHFA predominately serve homeless persons. In many cases, these HUD program requirements do not allow funds to be used for non-homeless individuals. However, ESG funds can be used for homelessness prevention and rapid re-housing activities. Although an applicant must meet one of several HUD homeless definitions, one of those is being imminently at risk of homelessness (Category 2 of HUD's homeless definition) which means they would still be housed when assistance is provided. Those accessing ESG homelessness prevention and rapid re-housing assistance may receive short to medium term tenant-based rental assistance and/or housing relocation and stabilization services, including financial counseling, housing locator assistance, and housing stability case management. IHFA also provides housing and/or supportive services to households participating in the Housing Opportunities For Persons With HIV/AIDS (HOPWA) program. Homelessness is not a required program admittance requirement. HOPWA participants may receive permanent rental subsidies, along with individualized case management. While the COC, ESG, and HOPWA programs may serve vulnerable populations (elderly, frail elderly, persons with disabilities, etc.), the only specifically targeted subpopulations are HIV/AIDS and disabled. Limited resources and service providers, the lack of local financial support, and the rural make-up of Idaho make providing services and housing to non-homeless persons an extreme challenge. Further, the limited federal resources awarded to Idaho are to be targeted towards special needs and specific populations, such as the chronically homeless and veterans, which can make meeting the needs of non-homeless persons with COC and ESG programs difficult.

**[Amended ] SP-30 Influence of Market Conditions – 91.315(b)**

**Influence of Market Conditions**

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	IHFA will explore the need for a TBRA program in certain areas in Idaho in PY2015. If IHFA determines the parameters of a proposed TBRA program, it will prepare to substantially amend the Con Plan to include the program, including any target populations and areas.
TBRA for Non-Homeless Special Needs	
New Unit Production	Amended to the following: Data and information from Idaho's 2014 Housing Needs Survey, the 2014 Housing, Demographics, and Transportation Report, and individual market area studies indicate affordable rental housing remains a high priority unmet housing need in Idaho, especially for households with incomes at or below 30% AMI. Data also indicates Idaho's aging population, net in-migration, and the percentage of cost-burdened renters and owners (currently 49% of all wage earners in Idaho who live in rental housing are defined as cost-burdened (rent equals 30% or more of the total household income), create a priority need for additional rental and homebuyer units in Idaho.
Rehabilitation	Fifty-seven percent (57%) of Idaho's housing stock was built prior to 1990, with 47% being built prior to 1979. This includes existing Section 8 and USDA-RD project-based subsidy properties in many of smaller or rural communities in Idaho. Older rental housing may require rehabilitation to meet or continue to meet code and property standards. There are several areas in Idaho that have a steady market of modest single-family homes for sale. When purchased and rehabilitated, they provide safe decent housing these community's low-income households that want to own their own home and not live in rental housing. In these communities, rehabilitating existing single-family units to be sold to low-income households helps to create a continuum of housing choices in these communities.
Acquisition, including preservation	As Idaho's affordable housing rental properties age, there is increased demand for federal funds to help acquire these properties. Rental property must meet the definition of Standard Condition housing at the time ownership is transferred (defined as meeting local and/or Idaho building or residential code, local code/property standards/zoning/ordinances and HOME and/or HTF property standards).

**Table 49 – Influence of Market Conditions**

Extrapolation of American Community Survey data to future total households based on historical 2% increase each year		
2011-2013 ACS Estimates for Idaho		PY 2019
Total Housing Units	672,794	740,073
Total population in Occupied Units	583,452	641,797
Renter-Occupied %	31.3%	200,882
Homeowner-Occupied %	68.7%	400,914

#### **Projected Rental and Homeowner Occupied Units**

### **[Amended] SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)**

#### **Introduction**

Idaho Housing and Finance Association is the Allocating Agency for Idaho's Low-Income Housing Tax Credit program(LIHTC), the designated Administrator for Idaho's HOME Investment Partnership Program, National Housing Trust Fund Program, Neighborhood Stabilization Program, and the Emergency Solutions Grant Program. The Idaho Department of Commerce is the designated Administrator of Idaho's CDBG Program.

This section of the ConPlan did not require an amendment to add the Housing Trust Fund Program in 2016 because IHFA added it as an anticipated resource under the original Con Plan.

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	7,822,995	0	0	7,822,995	30,000,000	Over the next year it is expected CDBG funding will be used to construct or improve eligible public facilities, public infrastructure, housing related activities, and economic development activities specific to job creation or downtown improvements. These high priority activities will typically benefit populations including low-to-moderate income, families, rural, special needs, and non-housing community development



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	3,252,306	5,000,000	0	8,252,306	12,000,000	Homeowner rehabilitation not an approved program under IHFA HOME Program

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	1,013,565	0	0	1,013,565	4,052,260	Shelter Operations and services, homelessness prevention and rapid re-housing. Conversion and rehab of transitional housing is not an approved activity under IHFA's ESG Program.
Continuum of Care	public - federal	Admin and Planning Housing Rental Assistance Services Other	3,111,636	0	0	3,111,636	12,446,544	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Housing Trust Fund  [no amendment required]	public - federal	Acquisition Admin and Planning Conversion and rehab for transitional housing Multifamily rental new construction Multifamily rental rehab Other	0	0	0	0	12,000,000	
LIHTC	private	Multifamily rental new construction Multifamily rental rehab	3,700,000	0	0	3,700,000	14,800,000	Low-Income Housing Tax Credits

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	private	Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services	813,000	0	0	813,000	3,252,000	Match may be Federal and State, but is primarily private funding
Other	public - federal	Admin and Planning Services TBRA Other	463,423	0	0	463,423	1,853,692	Match is not currently a HOPWA program requirement; therefore, all contributions are considered leverage. Sources of HOPWA donations of time, expertise, and funds include public, private, grants, and Ryan White programs. Contributions to the HOPWA program offer HIV/AIDS prevention, medical care, HIV/AIDS treatment, HIV/AIDS medication assistance, case management, utility assistance, transportation, food assistance, among other activities.

Table 50 - Anticipated Resources

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

The CDBG program does not require match except for administration at the State level, but CDBG does award points to projects based partially on the percentage of match they provide to the project. The local, State, and Federal match categories leverage the CDBG funds by completing the funding package necessary to construct public facilities and infrastructure and housing related projects. The private match leverage is from businesses expanding or building new facilities as a result of the CDBG infrastructure improvements.

With the projected \$37.5 million over 5 year period the Idaho Department of Commerce expects to receive in CDBG funding it is estimated a total of \$30 million annually from other local, State, Federal, and private sources will be partnered with the CDBG funded project.

Idaho's HOME program provides the gap financing to IHFA-approved rental and homebuyer activities. The HOME funds are leveraged with private loans and other Federal housing program funds. IHFA incurs a 25% match liability for every HOME entitlement expended on housing activities. IHFA meets this match liability by identifying eligible forms match as defined at HOME CPD Notice 97-03.

The HUD table above appears to indicate HOME funds identified appear to be the total amount available for HOME-assisted activities. However, what the table does not identify is the estimated amounts that will be used for administrative and planning costs and CHDO Operating Assistance (and not HOME housing activities). Each annual HOME allocation and program income receipt is subject to a maximum 10% Administrative/planning fee (to help cover the costs of administering the program) and up to 5% for Community Housing Development Organizations (CHDOs) operating assistance grants.

Idaho's HTF program provides the gap financing to IHFA-approved rental activities that include HTF-assisted units serving households at or below 30% AMI. HTF funds will be leveraged with private loans and other Federal housing program funds as needed to make the viable during the period of affordability.

ESG contribution sources include other non-ESG HUD funds, other federal funds, state government, local government, private funds, and other. ESG imposes a 100% match requirement which may be fulfilled by cash or in-kind services. Donations to the ESG encouraged and supported numerous

activities, including encouraging homeownership, increasing access to facilities and services, case management, life skills guidance, counseling, among other support and service efforts.

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

The State of Idaho does not designate publically-owned land or property to help address the needs identified in this plan.

Amended Draft

## SP-40 Institutional Delivery Structure – 91.315(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
IDAHO HOUSING AND FINANCE ASSOCIATION	Other	Homelessness Non-homeless special needs Ownership Rental	Jurisdiction
State of Idaho Dept of Commerce	Government	Economic Development neighborhood improvements public facilities	State

Table 51 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

See *Grantees Unique Appendices* for individual program responses

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

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

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

Table 52 - Homeless Prevention Services Summary

**Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction**

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

Due to the lack of a high concentration of individuals living with HIV/AIDS, funding, support, and awareness can limit the services and resources dedicated to this population. This is further exacerbated by Idaho's rural character. Small towns are not well equipped, if at all, to appropriately serve HIV/AIDS patients. This is evident in Table 49's demonstration of a lack of services targeting individuals with HIV/AIDS.

The second largest gap in service delivery is the absence of services which promote education and career growth. These services include child care, education, employment services, and legal assistance. While these services may be available in Idaho communities or regions, they oftentimes do not offer preference to homeless individuals or families.

When it comes to housing services, acceptance to rental assistance programs may be possible; however, landlord screening and backgrounds checks may restrict homeless households from attaining housing. Poor credit/rental history or a criminal record can prohibit someone from being selected from a pool of prospective tenants. This issue is currently exacerbated in some regions within Idaho due to very low vacancy rates.



The Continuum of Care network and structure which has been established is a huge contributor to Idaho's success in addressing homelessness issues. Although the BOS COC covers a large geographical area, activities, efforts, service delivery, and fund allocation have been regionalized. This ensures that issues are addressed locally by those with hands on experience and exposure. This promotes local support, awareness, and advocacy. As each region experiences issues and setbacks, or is exposed to new situations, updates are presented to the BOS COC governing body. The BOS COC, in turn, distributes suggestions, guidance, and feedback to all regions across the state. As guidance from HUD is received regarding any particular situation, direction is offered to all. This improves the program knowledge and administrative competency of all agencies participating in the BOS COC. Due to the scarce resources which may sometimes plaque certain regions or cities, most service providers are intimately aware of the resources available, how to access them, and what the eligibility criteria and process is which can, at times, make services more accessible than they may originally seem to an inquiring individual or family.

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

IHFA has sought several types of technical assistance from HUD in an effort to promote homelessness awareness, cross-agency collaboration, and mission support. Approval of the technical assistance requests have been granted and will provide IHFA and the BOS COC with guidance on initiating the next steps towards an improved and more involved coordinated assessment system. This effort will educate State Departments on the need to better target homeless individuals and families, as well as improve IHFA's ability to prioritize limited program funds. A robust coordinated entry system, with a thorough and documented assessment process, will also increase the BOS COC understanding and usefulness of homelessness data collection. The additional statistics will benefit developers and organizations seeking to add affordable housing to Idaho communities by providing accurate and irrefutable data on which areas are in the most need of homelessness preferences and the level and extent of supportive housing needed. IHFA, as representatives of the BOS COC governing body, will increase participation in regional housing coalitions with a focus on educating participating agencies on the importance of cultivating local effort to address the homeless issue in each region. The BOS COC plans to develop an agenda to successfully seek out state and local support in combating and preventing homelessness, and increasing service-area coverage for individuals with HIV/AIDS.

IHFA is committing resources towards investigating successful Housing First models and projects currently operating in the western United States. This endeavor will consist of a planning and development team of IHFA department managers with knowledge and understanding of resources that have been found to be associated with Housing First implementations. IHFA will visit three to four agencies and multiple projects to study project development, access to and delivery of services, successful partnerships, reducing housing access barriers, financial structure, and the prioritization of homeless households. These visits, and potentially future visits, will also focus on effective coordinated entry systems and vulnerability assessments intended to identify those who will receive first priority.

IHFA will also take the above opportunity to further investigate incentivizing developers to address the need for affordable housing for the homeless, or households with incomes at or below 30% of the area median income. Initiatives, such as instituting bonus points for permanent supportive housing projects or communities that offer housing for the homeless will be located and reviewed. Additional efforts to promote development of housing that meets the needs of Idaho's homeless will be actively sought after.

## [Amended] SP-45 Goals Summary – 91.315(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facilities/Infrastructure-Compliance	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Housing related activities Planning Studies Public Facilities Public Infrastructure	CDBG: \$9,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 108000 Persons Assisted  Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted  Homeless Person Overnight Shelter: 40 Persons Assisted  Overnight/Emergency Shelter/Transitional Housing Beds added: 40 Beds

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Public Facilities/Infrastructure-Rehabilitation	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Cleanup of blighted properties Planning Studies Public Facilities Public Infrastructure	CDBG: \$10,800,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 108000 Persons Assisted  Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 120 Households Assisted  Rental units rehabilitated: 25 Household Housing Unit  Homeless Person Overnight Shelter: 40 Persons Assisted  Overnight/Emergency Shelter/Transitional Housing Beds added: 40 Beds

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Facilities/Infrastructure-New Construction	2015	2019	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development		Housing related activities Planning Studies Public Facilities Public Infrastructure	CDBG: \$9,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 108000 Persons Assisted  Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
4	Economic Development-Job Creation	2015	2019	Non-Housing Community Development		Economic Development Planning Studies	CDBG: \$3,600,000	Jobs created/retained: 300 Jobs  Other: 8 Other
5	Economic Development-Downtown Revitalization	2015	2019	Non-Housing Community Development		Cleanup of blighted properties Economic Development Planning Studies	CDBG: \$3,600,000	Other: 8 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Provide Suitable Living Environment	2015	2019	Homeless		Homeless Shelter Operations & Prevention Housing related activities Tenant-Based Rental Assistance	ESG: \$5,065,825 Continuum of Care: \$15,558,180 ESG Match: \$4,065,000 HOPWA Competitive Grant: \$2,317,115	Tenant-based rental assistance / Rapid Rehousing: 375 Households Assisted  Homeless Person Overnight Shelter: 3113 Persons Assisted  Homelessness Prevention: 223 Persons Assisted  Other: 335 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Provide Decent Affordable Housing	2015	2019	Affordable Housing		Create Decent Affordable Homeownership Create and Preserve Affordable Rental Housing	HOME: \$20,252,306  Housing Trust Fund: \$12,000,000 (PY2016-2019)  LIHTC: \$18,500,000	Rental units constructed: 1042 Household Housing Unit  Rental units rehabilitated: 400 Household Housing Unit  Homeowner Housing Added: 225 Household Housing Unit  Direct Financial Assistance to Homebuyers: 175 Households Assisted  Tenant-based rental assistance / Rapid Rehousing: 80 Households Assisted

Table 53 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Public Facilities/Infrastructure-Compliance
	<b>Goal Description</b>	<p>Activities include bringing public facilities systems (infrastructure, community facilities, public utilities) into compliance with environmental laws, federal and state standards, industry standards or best management practices.</p> <p>25%</p> <p>Why 25%?</p> <p>First, for the state CDBG program, the Public Facilities/ Infrastructure- Compliance goal consists of a large diverse number of activities, therefore, by going with 25% it gives local governments a fair amount of flexibility to submit an application based on their Public Facilities/Infrastructure-Compliance needs. The original intent of the CDBG program was meant to not be a top down driven model.</p> <p>Second, over the last four years the CDBG percentage expended on public facilities/infrastructure-compliance was 19%. This continues to meet the 2010-14 Consolidated Plan's five year goal of expending 15% to 20% on the public facilities / infrastructure – compliance.</p> <p>Backed by Idaho Department of Commerce's local government needs survey, 87% of responders were satisfied with the existing allocation percentages.</p> <p>Further rationale for 25%, includes an increasing interest to assist with housing for the homeless population, see attached public comment section. Homeless and domestic violence shelters could fall within this goal. A housing first approach to mitigating homelessness type projects will be considered a public facility, but could also be identified under homelessness prevention or public facilities housing benefit, depending on lease agreement. Another reason for the 25% is that the survey indicated a higher than average need for park and recreational facilities, which could fall within the public facilities/infrastructure compliance goal.</p> <p>Third, projects funding from this allocation priority will help to ensure Idaho Department of Commerce meets its 70% of funding to benefit low-to-moderate income requirement.</p>



2	<b>Goal Name</b>	Public Facilities/Infrastructure-Rehabilitation
	<b>Goal Description</b>	<p>Activities include rehabilitation, replacement or remodeling of a public facilities (infrastructure, community facilities, public utilities and affordable housing) systems.</p> <p>30% - Public Facility / Infrastructure – Rehab</p> <p>Why 30?</p> <p>First, for the state CDBG program, the Public Facilities/Infrastructure- Rehab. Consists of a large diverse number of activities, therefore, by going with 30% it gives local governments a fair amount of flexibility to submit an application based on their Public Facility/Infrastructure- Rehab needs. The original intent of the CDBG program, was not meant to be a top down driven model.</p> <p>Second, over the last four years the CDBG percentage expended on Public Facilities/Infrastructure-Rehab was 17%. This meets the 2010-14 Consolidated Plan’s five year goal of expending 15% to 20% on the Public Facilities /Infrastructure – Rehab.</p> <p>Backed by Idaho Department of Commerce’s local government needs survey 87% of responders were satisfied with the existing allocation percentages.</p> <p>Further rationale for 30%, includes an increasing interest to assist with housing for the homeless population, see attached public comment section. Homeless and domestic violence shelters could fall within this goal. A housing first approach to mitigating homelessness type project will at this time be considered a public facility, but could also be identified under homelessness prevention or public facilities housing benefit, depending on lease agreement. Another reason for the 30% is that the survey indicated a higher than average need for park and recreational facilities, which could fall within the Public Facilities/Infrastructure-Rehab goal.</p> <p>Third, projects funding from this allocation priority will help to ensure Idaho Department of Commerce meets its 70% of funding to benefit low-to-moderate income requirement.</p>

3	<b>Goal Name</b>	Public Facilities/Infrastructure-New Construction
	<b>Goal Description</b>	<p>Activities include installing new public facilities systems (infrastructure, community facilities, and public utilities) or extending a system to an eligible service area. This includes new infrastructure to support housing related activities and affordable housing.</p> <p>25% - Public Facility / Infrastructure – New Construction</p> <p>Why 25%?</p> <p>First, for the state CDBG program, the Public Facilities/Infrastructure-New Construction goal consists of a large diverse number of activities, therefore, by going with 25% it gives local governments a fair amount of flexibility to submit an application based on their Public Facility/Infrastructure-New Construction needs. The original intent of the CDBG program was not meant to be a top down driven model.</p> <p>Second, over the last four years the CDBG percentage expended on Public Facilities/Infrastructure-New Construction goal was 14%. This is slightly under the five year goal the 2010-14 Consolidated Plan's five year goal of expending 15% to 20% on the Public Facilities /Infrastructure – New Construction.</p> <p>Backed by Idaho Department of Commerce's local government needs survey 87% of responders were satisfied with the existing allocation percentages.</p> <p>Third, projects funding from this allocation priority will help to ensure Idaho Department of Commerce meets its 70% of funding to benefit low-to-moderate income requirement.</p>

4	<b>Goal Name</b>	Economic Development-Job Creation
	<b>Goal Description</b>	<p>Public infrastructure improvements for business expansion and subsequent job creation for low to moderate income persons.</p> <p>10% - Job Creation</p> <p>Why 10%?</p> <p>No question job creation, especially higher paying jobs, is a need in Idaho. However, utilizing CDBG for job creation is not always user friendly for local governments and their partnering business due to environment review timelines, property acquisition standards, and job creation/retention requirements. Therefore, only a limited number of eligible job creation projects that are not in a fast tracking mode nor obligating a large percentage of private funds to the public infrastructure expansion, are an effective and efficient use of CDBG.</p> <p>Second, over the last five years the CDBG percentage expended on job creation was 16.6%. This met the 2010-14 five year goal of expending 10% to 20% on the job creation priority.</p> <p>Third, the local government survey indicated job creation as the 2nd highest priority with the “public infrastructure to business” as the highest need activity.</p> <p>Fourth, projects funding from this allocation priority will help to ensure IDC meets its 70% of funding to benefit low-to-moderate income requirement.</p>

5	<b>Goal Name</b>	Economic Development-Downtown Revitalization
	<b>Goal Description</b>	<p>Public improvements to downtown blighted areas.</p> <p>10% - Downtown Revitalization</p> <p>Why 10%?</p> <p>Many smaller cities that are served by the CDBG program have seen retail box type businesses establish outside their downtown area which have pulled business and jobs out of their downtown core or have experienced a general lack of sustainable investment in the existing private buildings. In an effort to mitigate these elements some cities are looking to reinvest back into their downtowns. In part because it's a significant part of their sense of place, but also the infrastructure is in-place. Therefore, a demand exists to improve their downtown infrastructure, which typically includes ADA improvements.</p> <p>Over the last four years the CDBG percentage expended on downtown revitalization was 9% This did not met the 2010-14 Consolidated Plan's five year goal of expending 10% to 20% on the downtown revitalization priority, however, Idaho Department of Commerce is expecting to see a renewed interest in some cities pursuing CDBG funding for downtown revitalization.</p> <p>Third, Idaho Department of Commerce's local government needs survey indicated the existing downtown revitalization goal as the 3rd highest need priority.</p>
6	<b>Goal Name</b>	Provide Suitable Living Environment
	<b>Goal Description</b>	<p>ESG program funds will be used for the following eligible activities: shelter, homelessness prevention, and rapid re-housing. IHFA's goal will be to, through collaboration with and participation in the Balance of State and Boise City/Ada County COC's, continually impress a positive impact upon the homeless families and individuals in Idaho. As data collection evolves through HMIS and COC innovations, ESG funds will be used in a manner that best fits the needs of those seeking the refuge it can offer.</p>

7	<b>Goal Name</b>	[Amended] Provide Decent Affordable Housing
	<b>Goal Description</b>	<p>The total number of units constructed and rehabilitated shown in the <i>Goal Outcome Indicators</i> below includes 5 years rental unit production. It should be noted this goal reflects only 4 years of rental unit production with HTF because the first allocation was received late in PY2016, the second year in the 2015-2019 Five-Year Consolidated Plan.</p> <p>The Goal Outcome Indicators include rental housing units produced in partnership with Idaho's Low-Income Housing Tax Credit program, HOME and HTF. IHFA will award HOME to approved and eligible rental housing and homebuyer activities a</p> <p>IHFA will award HTF to approved and eligible rental housing activities.</p> <p>90% of the annual HTF allocation will be used for rental housing, with up to 10% for program administrative costs. HTF funds will not be used for homebuyer activities.</p>

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

PY 2015-2019 estimates are based on recent HOME and HTF allocation amounts and the number of HOME-assisted units produced in the past. IHFA estimates it should be able to provide the following HOME and HTF- assisted rental units: Extremely-Low Income households(0-30% AMI)- 224, Very-Low Income households(31-60% AMI)-365, and Low-Income(61-80%)-851. However, it should be noted that the actual number of total rental units provided because of HOME HTF financing will be a larger.

Special needs program estimates are based on recent program allocation amounts and may fluctuate based on the number of special needs assisted units and future program funding. IHFA estimates providing ESG assistance to over 3,200 individuals per PY, COC assistance to over 1,100 individuals per PY, and HOPWA assistance to over 200 individuals per PY. All participants of COC, HOPWA, and ESG shelter and rapid re-

housing (approximately 3,700 individuals) have income of anywhere from 0 to 50% AMI (very-low income). ESG homelessness prevention participants (approximately 291 individuals) have income of less than 30% AMI (extremely-low income).

## ***SP-50 Public Housing Accessibility and Involvement – 91.315(c)***

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

IHFA administers the Section 8 Housing Choice Voucher program in 34 of 44 counties and encourages public housing programs statewide. IHFA is only one in a statewide network of public housing providers. IHFA does not oversee any citywide or countywide Participating Jurisdictions (PJs) for public housing. These jurisdictions have local official governing boards responsible to appoint the board of a Public Housing Authority (PHA) and direct PHA activities.

### **Activities to Increase Resident Involvements**

With this consideration a description of efforts to foster public housing resident initiatives during the 2014 program year are as follows:

IHFA will continue to make available a Housing Choice Voucher Homeownership program, currently available only to disabled households and those voucher households currently participating in the voucher Family Self Sufficiency program. Presently, 41 participants have been successful in purchasing homes using Section 8 Housing Choice Vouchers to provide mortgage payment subsidy on a long-term basis. IHFA will hold regional PHA Plan hearings and perform outreach in each area that IHFA has a branch office administering Section 8 vouchers and Low Rent Public Housing to encourage participation in a Resident Advisory Board.

IHFA implemented a Homeownership program for the 29 scattered-site Low Rent Public Housing units in Idaho Falls offering the homes first to public housing residents. To date five homes have been purchased, and numerous public housing and family self-sufficiency clients are working toward homeownership. IHFA submitted an application for the HUD Rental Assistance Demonstration program for its 47-unit complex in Kellogg. Once approved this would provide for long-term affordability by converting the property to the Section 8 project-based program. Until such time as these efforts are finalized the remaining residents will be asked to serve on Resident Advisory Boards.

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

No

***SP-55 Barriers to affordable housing – 91.315(h)***

**Barriers to Affordable Housing**

Response exceeds maximum allowable characters- See Unique Appendices.

**Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Response exceeds 4000 Characters- See Unique Appendices

Amended Draft



## ***SP-60 Homelessness Strategy – 91.315(d)***

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

Traditionally, sixty percent (60%) of ESG funds have been directed towards emergency shelter activities. This provides financial support for operational costs and services within the sixteen (16) facilities statewide receiving ESG shelter funds. The remaining forty percent (40%) of ESG funds are distributed to nine (9) agencies statewide for homelessness prevention and rapid re-housing activities. To determine homelessness prevention and rapid re-housing awards, a proportionate fund allocation is determined using a formula that incorporates five regional factors, including population, percentage of households at or below 30% of the area median income, unemployment rate, Point In Time count results, and bed utilization. All ESG awards take competitive application scoring into consideration when making final awards to subrecipients.

Additionally, Continuum of Care bodies include representation from a currently or previously homeless individual. The inclusion of individuals with firsthand experience of the issue is extremely valuable in adding insight regarding the needs of those misfortunate with homelessness into policy decision making. Although the BOS COC spans across 43 of Idaho's 44 counties and ESG serves all of Idaho, the organizational structure successfully pools the knowledge, experience, and encounters of all those participating. This collection of individuals closely connected to the issue of homelessness provides invaluable insight into the housing needs and services of the homeless individuals they serve.

Each shelter and homelessness provider implements their own marketing strategies to ensure that their services are known to those in need of the services offered, and are easily accessible. All program subrecipients and sponsors are encouraged to perform outreach within their community to increase project awareness and access. Outreach may include attending local service provider meetings, partnering with local agencies to pair resources, attending homeless stand down events, locating offices in accessible and visible locations, ensuring community provider lists include current agency

IHFA is also researching assessment models and coordinated entry systems across the United States to determine which tools would have the highest impact on Idaho's ability to assess the needs of homeless households. A proper and effective assessment and coordinated entry system will aid the BOS COC in ensuring resources strategically target specific homeless sub-populations and to identify successful

models and projects and any system gaps that may exist. The BOS COC is forming a Coordinated Entry Committee to oversee the continuum's strategic plan for coordinated entry. Preliminary research and meetings have been coordinated with the Boise City Ada County COC.

### **Addressing the emergency and transitional housing needs of homeless persons**

The need for emergency shelter services is high in Idaho. For this reason, sixty percent (60%) of ESG funds are committed to shelter activities. The distribution of these funds is determined based on the agencies that respond to the funding availability notice and the scoring of each project's application. This allows agencies to demonstrate their capacity to administer grant funds and experience in serving the homeless population. The BOS COC also addresses the needs of homeless persons by recognizing the benefit and success of rapid re-housing programs. Although this is a form of permanent housing, it is time restricted and can be used as a more efficient alternative to transitional housing. Higher efficiencies computes to more people being served.

The BOS COC currently funds 30 COC projects specifically targeting homeless individuals and/or families, 13 of which operate transitional housing programs. Of the BOS COC funding that is used for housing activities, 34% is reserved for transitional housing purposes. Services are oftentimes associated with these housing projects to ensure individuals and families receive the resources needed to obtain permanent housing, if necessary, and achieve self-sufficiency, if possible.

**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.**

In the absence of appropriate and effective intervention efforts and resources, many families and individuals will become homeless as life changes such as loss of employment, lack of affordable housing, loss of support networks, exit from an institution or facility, and other severe circumstances present themselves. For those that experience these misfortunes, recovery can be extremely difficult when disability, controlled substance or alcohol dependency, or other extreme circumstances exist. Certain individuals may require more permanent support and services, traditionally associated with permanent housing. The BOS COC has made permanent housing a priority while serving Idaho's homeless population. Of the 30 BOS COC housing projects currently operating, 17 are offering permanent housing options to homeless families and individuals. However, the emphasis on permanent housing is not so

heavily weighted as to discount the benefits of transitional housing, which can be used as an effective and useful method to divert individuals into life and housing stability.

IHFA and the BOS COC acknowledges and supports the commitment preventing and ending homelessness displayed by HUD through *Opening Doors*. Whether a participant receives housing and service support through transitional or permanent housing, each agency strives to individualized goal-based service planning to increase the likelihood for success long-term success, including self-sufficiency; ensure access to situations that offer a permanent housing plan; and establish support networks and habits that reduce the likelihood of recidivism. These efforts are especially crucial in transitional and rapid re-housing programs to increase the chance of individuals with an opportunity for self-sufficiency to succeed in the goals for independence. The BOS COC placed an emphasis on rapid re-housing during the 2014 Continuum of Care Competition. Funds from other housing projects became available for reallocation and all funds were dedicated to rapid re-housing. This emphasis is designed to shorten the length of time homeless individuals and families experience homelessness.

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

Of the ESG funding not associated with shelter activities, approximately 40% is used towards homelessness prevention efforts. These funds can be leveraged with services which assist families or individuals in evaluating their primary causes for being at risk of homelessness. Doing so increases the probability that those receiving assistance will not allow similar habits or situations to occur in the future. Education on budget, finances, and credit can oftentimes assist a family or individual in making changes necessary to avoid a reoccurrence of the contributing factor(s).

The BOS COC is working with a HUD contractor to identify points of entry which may increase the Continuum's ability to redirect individuals and families away from becoming homeless. The effort will include a collaboration of state agencies, homeless network providers, both continuums of care in Idaho, and all others who may meet, treat, serve, or interact with the homeless on a regular basis.

## ***SP-65 Lead based paint Hazards – 91.315(i)***

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

The Lead-Based Paint Poisoning Prevention Act prohibits the use of Lead-Based paint in all residential structures constructed on or after January 1, 1978(exemptions apply). HUD estimates 11% of U.S. housing built between 1960 and 1977 has significant lead-based paint hazards, with 39% of housing built between 1940-1959, and 67% of housing built prior to 1939 (Guidelines for Evaluation of Control of LBP hazards in HUD Housing, 2012 Update: Chapter 5, pg. 12)]. Idaho has a total of 676,192 housing units; 46% of these units were built before 1970. Using HUD's estimates, a total of 93,583 housing units in Idaho could have significant LBP hazards. It is noted that these estimates do not account for the number of housing units that have had lead hazard reduction or elimination activities. Accordingly, the number of residential units in Idaho with significant LBP hazards is likely to be significantly lower. Additional information available below.

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

The State of Idaho has not adopted a Lead-based paint/hazard reduction program. Because of this, Idaho is required to adhere to the Federal EPA Lead-Based Paint Renovation, Repair, and Paint Rule (RRP). This rule applies to all permanent residential housing built before January 1, 1978. Because there is no state level program, EPA must approve and certify all Idaho's LBP trainers, risk assessors/paint testers and renovation firms/workers in Idaho; it does not recognize other state level programs or certifications, i.e. Oregon.

When HOME funds are used for acquisition and/or rehabilitation activities, HUD's Lead-Safe Housing Rule(LSHR) also applies to the activity. When one Federal rule(RRP and LSHR) is more restrictive than the other, the most restrictive rule applies. In many cases this is the HUD LSHR.

There are certain LBP rule exemptions under EPA's RRP rule, however to be defined as an acceptable exemption under the HOME Program, the HUD LSHR must also identify it as an exemption. The most restrictive rule will apply.

HOME LBP policies and procedures are identified in the HOME Administrative Plan and enforced through written agreement with the owner. LBP tenant disclosure requirements and LBP

hazard identification and reduction activities requirements are monitored for compliance during the HOME period of affordability.

IHFA supports the position that education and training will reduce lead-based paint hazards in Idaho's residential housing. While IHFA is not a State agency, HUD defines it as such, and is therefore ineligible to apply for HUD Lead-based Paint training program funds. Local units of government are eligible to apply for these same training funds, as available.

Housing Units in Idaho with Significant Lead-based Paint Hazards			
Total Housing Units in Idaho- 676,192	11% of Housing built 1960-1977	39% of Housing built 1940-1959	67% of Housing built prior to 1930
HUD estimate of Idaho Housing units with significant LBP Hazards	19,373	30,026	44,184

**Pre-78 Housing Units in Idaho**

Amended

## ***SP-70 Anti-Poverty Strategy – 91.315(j)***

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

While IHFA is not a state agency, the populations it serves in affordable housing are often the same population that the Idaho Department of Health and Welfare serves. Although not necessarily a coordinated effort, IDHW goals and anti-poverty strategies are consistent with some of IHFA's affordable housing strategies.

IDHW goals: Addressing processes and procedures that challenge clients' ability to enroll in and retain key work supports, improve childcare eligibility policies along with Idaho Child Care Program (ICCP) business processes and technology by building on successes in SNAP, Medicaid, and cash assistance programs.

Better integrate Idaho's work support programs (including SNAP, Medicaid, and ICCP) to streamline benefit renewal for eligible families and, thus, to support improved outcomes for these families.

Increase the productivity of the department's eligibility workforce by further implementing a universal workforce service delivery model.

IHFA- Small Business Loan Program-Funding for this Program is provided by the U.S. Department of Treasury under the State Small Business Credit Initiative (SSBCI), authorized under the Small Business Jobs Act of 2010. IHFA was approved as administrator for Idaho's \$13.2 million allocation on August 15, 2011. The Program is a collaborative partnership between the U.S. Department of Treasury, Idaho Department of Commerce, Idaho Housing and Finance Association, and the Idaho Bankers Association. Idaho small businesses who are interested in this Program work through their local lending institutions to qualify. In summary, the Program places pledged cash deposits with lending institutions to enhance the collateral of qualified small business borrowers who would not otherwise be able to obtain financing. In September of 2013, Treasury granted IHFA permission to add non-federal funds into the Collateral Support Program.

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

IHFA- Households who participate in the federal Section 8 Housing Choice Voucher program are eligible to be part of Idaho Housing's Family Self-Sufficiency (FSS) Program, a voluntary program that helps families become economically independent. The goals include assisting families to become free of all forms of state and federal welfare through employment. Participants may receive an interest-bearing escrow (savings) account that accrues as their household's portion of the rent increases because of an increase in earned-income. This tax-free account is given to the family when they complete their FSS Contract of Participation and are free of welfare for 12 consecutive months. The program matches an individual's savings, up to \$2,000, dollar-for-dollar towards the down payment on a home.

When HUD funds are used to create multifamily affordable housing, HUD's Section 3 and Minority and Women-Owned Business Entities (MBE/WBE) requirements help target local economic development to low-income residents and business entities, as well as MBE/WBE. Section 3 outreach requirements are determined on the basis of the entire project's aggregate federal funding. Examples of local outreach can include an advertising potential employment in area the project will be located, and submitting the project information Idaho's and HUD's Section 3 Business Entity Registration. Section 3 and MBE/WBE requirements are identified in the HOME Administrative Plan and are included in HOME written agreements, as they apply to the project.

## **CDBG**

The Idaho Department of Commerce's anti-poverty strategy is to assist cities and counties who construct infrastructure that aids in a businesses' development that leads to job creation and retention. At a minimum, 51% of these jobs must be taken by low-to-moderate income (LMI) individuals, including individuals at poverty level. Jobs taken by LMI individuals should increase their income and help them develop more marketable skills as well as their confidence. Commerce is creating opportunity for poverty individuals.

Second, is the implementation of HUD's Section 3 regulations, which fosters local economic development and individual self-sufficiency for low income persons in the solicitation of professional services and construction work needed to complete ICDBG projects. The purpose of these requirements is to ensure that a greater share of economic opportunities generated by ICDBG funding is targeted to low income individuals and families who live in the grantee's jurisdiction. ICDBG funded grantees and contractors must make a good faith effort to award contracts to Section 3 business concerns and utilize

Section 3 area residents as trainees and employees. Section 3 requirements are applicable when projects receive \$200,000 or more in federal funds.

Third, IDC advertizes ICDBG funded projects through Idaho's Procurement Technical Assistance Center to ensure professional and construction services on CDBG funded projects are directly solicited to Disadvantaged and Women Business Enterprises.

Fourth, IDC provides additional points to job creation projects that are located or sited in the Small Business Administration's HUB zones. HUB zones are historically underutilized business zones that typically have higher rates of unemployment or lower per capita income than national levels.

Amended Draft



### ***SP-80 Monitoring – 91.330***

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

The standards and procedures that the state will use to monitor activities are described in the *Unique Appendices*.

Amended Draft

## Appendix - Alternate/Local Data Sources

1	
	<b>List the name of the organization or individual who originated the data set.</b> County
	<b>Provide a brief summary of the data set.</b> County needs assessment for regional plan
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> 2015
	<b>Briefly describe the methodology for the data collection.</b> Mail
	<b>Describe the total population from which the sample was taken.</b> Population 325
	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b> Causian middle class farmers
	<b>Provide a brief summary of the data set.</b> County
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> 2013
5	<b>Data Source Name</b> Idaho Statewide Housing Needs Survey
	<b>List the name of the organization or individual who originated the data set.</b> BBC Research and Consulting
	<b>Provide a brief summary of the data set.</b> 2015-2019 State of Idaho Housing and Stakeholder Survey
	<b>What was the purpose for developing this data set?</b> To assess Idaho's housing needs at a community and stakeholder level to support the State of Idaho's 2015-2019 Five- Year Consolidated Plan.
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> June 2014

	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>The survey invitation was sent to a wide variety of stakeholders in three separate email blasts. More than 3,700 stakeholders were invited by email to take the online anonymous survey. In addition to the email blasts, legal notices were published in major Idaho newspapers inviting the public to participate in the online survey.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>3,700 stakeholders were invited to take the survey in addition to the public.</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>A total of 487 stakeholders participated in the online stakeholder survey. Participants represented a variety of industries and organizations offering services at the jurisdictional, regional, and statewide level.</p>
6	<p><b>Data Source Name</b></p> <p>Idaho Housing, Demographic and Transportation Repo</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>BBC Consulting</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>2014 Idaho County-By-County Demographic, Housing, and Transportation Report</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>Develop current information regarding Idaho's housing, demographics is a concise summary</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>Data is consistent on a county-by county level as well as the entire state of Idaho. The information is more current data than many of the eCon pre-populated tables.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2008-2012 American Community Survey 5-Year Estimates; US Census 2000; 2010; 2013 Population Estimates</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
7	<p><b>Data Source Name</b></p> <p>2013 American Community Survey-Comparative Housing</p>

	<b>List the name of the organization or individual who originated the data set.</b> U.S. Census
	<b>Provide a brief summary of the data set.</b> Comparative Housing characteristics for Idaho
	<b>What was the purpose for developing this data set?</b> To provide recent data.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Data is for the entire state of Idaho.
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2013 one-year estimates.
	<b>What is the status of the data set (complete, in progress, or planned)?</b> Complete
8	<b>Data Source Name</b> 2012 Guidelines for LPB Title 24 Part 35
	<b>List the name of the organization or individual who originated the data set.</b> Office of Healthy Homes and Lead Hazard Control, Second Edition, July 2012
	<b>Provide a brief summary of the data set.</b> 2012 Update to HUD's Lead-based Paint Poisoning Prevention in Certain Residential Structures Rule.
	<b>What was the purpose for developing this data set?</b> See above
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Nationally for all HUD programs
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> Updated in 2012
	<b>What is the status of the data set (complete, in progress, or planned)?</b> Complete

9	<b>Data Source Name</b> Local Government Survey
	<b>List the name of the organization or individual who originated the data set.</b> State of Idaho Department of Commerce
	<b>Provide a brief summary of the data set.</b> The survey asked the recipients to prioritize the needs in their community, identify their assessment of the current CDBG method of distribution, and inquired if there should be changes made to method of distribution.
	<b>What was the purpose for developing this data set?</b> Cities and counties in the State of Idaho were surveyed to determine their priority needs within the eligible activities of the CDBG program.
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> The local government survey was conducted in August 2014.
	<b>Briefly describe the methodology for the data collection.</b> All cities and counties within the State of Idaho, excluding the seven entitlements: Coeur D Alene, Lewiston, Nampa, Meridian, Boise, Pocatello and Idaho Falls, were mailed a hard copy of the survey and asked to return it to the Department of Commerce within two weeks. A self-addressed stamped envelope was included with the survey.
	<b>Describe the total population from which the sample was taken.</b> The survey was sent to 44 counties and 193 cities in the State of Idaho.
	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b> The surveys were addressed to the city and county officials of the 44 counties and 193 cities.
10	<b>Data Source Name</b> 2012 Report Card for Idaho Infrastructure
	<b>List the name of the organization or individual who originated the data set.</b> American Society of Civil Engineers

	<p><b>Provide a brief summary of the data set.</b></p> <p>An assessment of 11 infrastructure systems throughout the State of Idaho. These systems included energy, water, wastewater, dams, bridges, rail, aviation, school facilities, and public transit.</p> <hr/> <p><b>What was the purpose for developing this data set?</b></p> <p>To assess and grade the infrastructure systems based on their current conditions. Then to evaluate the cost to improve any deficiencies and measure projected demand.</p> <hr/> <p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>State-wide</p> <hr/> <p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2012</p> <hr/> <p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>The report was complete.</p>
11	<p><b>Data Source Name</b></p> <p>Idaho Workforce Development Council</p> <hr/> <p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Idaho Department of Labor – Workforce Development Council</p> <hr/> <p><b>Provide a brief summary of the data set.</b></p> <p>Data set include state unemployment rate, wage rates, and percentage of Idaho students who pursue post-secondary education opportunities.</p> <hr/> <p><b>What was the purpose for developing this data set?</b></p> <p>Understanding the unique needs of business, workers and students, will make policy recommendations to the Governor and the Board of Education, and will facilitate coordination of an integrated Idaho workforce development systems.</p>

	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>State-wide</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2011-2012</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>The report is complete.</p>
12	<p><b>Data Source Name</b></p> <p>Idaho Business and Opportunity</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Idaho Department of Commerce</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Data set include tax exemptions, new job tax credits, and other incentive resources available for business creating jobs in Idaho.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>To educate business about the resources and incentives of creating jobs in Idaho.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>Statewide</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2014</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>The report is complete.</p>
13	<p><b>Data Source Name</b></p> <p>Entire state including entitlement communities</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>BBC Consulting</p>

	<b>Provide a brief summary of the data set.</b> HUD's data excluded local entitlement areas for the year 2000.
	<b>What was the purpose for developing this data set?</b> Table adjusted to include total households for the entire state of Idaho in the year 2000, which now include local entitlement areas(HOME and CDBG)
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> 2000 Census (Base Year), 2010-2013 ACS(most recent year)
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2000 Census through 2013 American Community Survey estimates
	<b>What is the status of the data set (complete, in progress, or planned)?</b> complete
14	<b>Data Source Name</b> Renter and homeowner data past, present and future
	<b>List the name of the organization or individual who originated the data set.</b> Idaho Housing and Finance Association
	<b>Provide a brief summary of the data set.</b> Using the 2013 American Community Survey 1-Year Estimates
	<b>What was the purpose for developing this data set?</b> Using historical data as the predictor for the number of renters and homeowners, rents, and number of available and affordable units over the next 5 years.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Because IHFA is a state PJ, the data is required for the entire state. However, because like many states, Idaho's character varies by county by county and community by community based on factors that are too numerous to mention in this report. IHFA will use historical data from the 2013 ACS to make general predictions for the next 5 years in each category.
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> PY 2015-2019
	<b>What is the status of the data set (complete, in progress, or planned)?</b> N/A



15	<b>Data Source Name</b>
	Estimated number of families and family types
	<b>List the name of the organization or individual who originated the data set.</b>
	BBC Consulting
	<b>Provide a brief summary of the data set.</b>
	Estimates of current housing assistance needs for family types as required by §91.305 (b)(1) and projected housing needs for these family types of ensuing five-year period.
	<b>What was the purpose for developing this data set?</b>
To meet Con Plan requirements	
<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b>	
Projections and estimates are statewide	
<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b>	
PY2015-PY2019	
<b>What is the status of the data set (complete, in progress, or planned)?</b>	
16	<b>Data Source Name</b>
	Number of Housing Units including entitlement area
	<b>List the name of the organization or individual who originated the data set.</b>
	2010-2013 3-Year ACS
	<b>Provide a brief summary of the data set.</b>
	Provided because this includes the entire state of Idaho, not just the non-entitlement areas, which is what HUD's pre-populated data provides.
	<b>What was the purpose for developing this data set?</b>
More complete picture of the state's housing units.	
<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b>	
See above	
<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b>	
See above	

	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>It is the 3-year American Community Survey</p>
17	<p><b>Data Source Name</b></p> <p>Unit Size by Tenure</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>2010-2012 3-Year ACS</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>See above</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>Provide more inclusive numbers for the entire state</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>See above</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2010-2012 3-Year ACS</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>See above</p>
18	<p><b>Data Source Name</b></p> <p>Cost of Housing</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>2012 1-Year ACS</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Cost of Housing 2012 1-Year ACS</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>To replaces HUD's prepopulated data with more current estimates</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>See above-</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>See above</p>

	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>See above</p>
19	<p><b>Data Source Name</b></p> <p>County HOME rents/FMR/Median Rent</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Idaho Housing and Finance Association</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>County by County comparision of HOME rents to FMR and gross median rent</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>to respond to a required econ plan discussion question regarding how do these rent figures impact the statewide strategy to provide or preserve affordable housing.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>County by County for entire state</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>Current as of 2015( 2015 HOME rents, U.S. Census Bureau 2008-2012 American Comunity Survey Five-Year estimates, 2013</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>complete</p>