Grantee: Idaho

Grant: B-11-DN-16-0001

April 1, 2023 thru June 30, 2023 Performance Report

Grant Number: B-11-DN-16-0001
Obligation Date: 
Award Date: 

Grantee Name: Idaho
Contract End Date: 
Review by HUD: Reviewed and Approved

Grant Award Amount: $5,000,000.00
Grant Status: Active
QPR Contact: No QPR Contact Found

LOCCS Authorized Amount: $5,000,000.00
Estimated PI/RL Funds: $10,500,000.00

Total Budget: $15,500,000.00

Disasters:
Declaration Number
NSP

Narratives
Summary of Distribution and Uses of NSP Funds:
Effective 12/22/15, the NSP3 Substantial Amendment was amended and approved by HUD to redefine program requirements for distribution and uses of funds. Refer to 3rd Revision to Substantial Amendment for description. HFA has three goals for the NSP funding: 1) To maximize the revitalization and stabilization impact on neighborhoods; 2) To leverage with other federal, state and local investments where possible in the targeted neighborhoods. Developer goals at the neighborhood/block-group level will be required to be consistent with HFA’s goals for the program; HFA’s goals have a primary focus on neighborhood stabilization within tight target areas. Developers are expected to create measurable impact. Eligible NSP3 Activities are for housing purposes: homeownership and/or transitional/rental housing not included. Eligible uses identified in the Dodd-Frank Act must be available to the Developer: 1) Financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties. 2) NSF funds used by Subrecipients and/or developers will have no interest rate accrual or repayment schedule other than to be repaid to HFA at the time of closing of property sale to qualified homebuyer, less any amount approved to become “Homeownership Assistance” evidenced by 2nd Deed of Trust to the homebuyer. 3) Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon in order to sell, rent or redevelop. 4) Demolish blighted structures and redevelop (demolished or vacant properties as housing) within program timeline (limited to 10 percent of total grant funds). 5) Administration costs (limited to 10 percent of total grant).

LOW INCOME TARGETING = INCOME RESTRICTIONS. At least $1,250,000 of the grant funds administered by HFA will be used to house individuals and families with incomes not exceeding 50% of AMI. Activities funded with NSP funds must benefit households with incomes at or below 120% of area median income (low, moderate and middle income households). Targeted Area Determination Methodology - HFA staff compiled and analyzed following data: 1) HUD Mapping Tool generating a recommended minimum Needs Score of 17 for census tract eligibility. 2) NCST filtered mapping tools identifying in-depth census tract-level data including the volume of total listed homes inventory of Real Estate Owned (REO) for sale volume and inventory of Notices of Default (NOD) filed aged of affected REO and NOD housing stock marketing time per category of housing stock. 3) Area realtor (Bullock & Company) local marketing information. 4) Local market issues. Accordingly, HFA reports that the targeted census tracts of greatest need for the State of Idaho are within Canyon County, in areas generally contiguous to the city limits of Nampa and Caldwell. Exhibits 1-3 map Idaho with Census Tract Eligibility (provided by HUD) & 2 (Enlarged Map of Idaho with Census Tract Eligibility) illustrate the HUD eligible communities by minimum Needs Rating of 12. Exhibits 3, 4, & 5 provide subsequent detail from NCST informing the recommendation to expand the eligible census tracts to those scoring 15 and higher. In order to offer Developer applicants a larger area within which to identify, purchase, rehabilitate and sell eligible properties according the 20% impact criteria, HFA analyzed three criteria for selecting target areas: previous eligibility for NSP1 funds, significant foreclosure impact, and marketability. In the target selection areas meeting these criteria, an estimated 318 total properties.

How Fund Use Addresses Market Conditions:
Idaho’s NSP3 program will focus the available funding in the census tracts of greatest need. To stabilize a neighborhood, HUF recommends that grantees select target areas small enough so that at least 20 percent of the foreclosures in the target area receive NSP3 assistance. HUD has estimated, by block group, the number of REOs properties and foreclosure starts between July 2009 through June 2010, and the number of properties that need assistance to have a stabilizing impact. Given that Idaho only received $5 million of funding, the ability of Developers to create an impact according to HUD’s 20% requirement necessitates expanding the eligible census tract needs score from the national target of 17 to a local target serve of 15. Additionally, due to the data on concentration of REOs, grantees will be able to propose multiple property acquisitions within a three block area to create the necessary impact. HFA used five criteria to select areas for potential funding. To be targeted for funding, census tracts must meet each of the following criteria: Primary Requirements 1) Previous eligible area for NSP1 funds (City or County) 2) Significant foreclosure impact (rating of 15), 3) HUD provides a foreclosure need score for each census tract in the state and considers a score of 17 and above to be a high need area. Each
census tract is ranked on a scale of 1 to 20, with 20 being the highest. Idaho's indicated minimum target score is 12. The property types available within areas that received a score of 17 in Idaho were limited to the oldest housing stock in the counties involved and complicated with LBP issues and historical district rehab restrictions that severely impact the cost per unit calculation. For these reasons as well as the limited availability of certified Lead Based Paint assessors, contractors and inspectors, IFHA determined that it was important to expand the target areas to allow a broader variety of housing options to the potential awardees. Therefore, all target areas have a foreclosure score of 15 or higher. 4) In addition to considering the HUD score, IFHA cross-referenced the foreclosure impact areas against data provided by NCST including marketing time and unit density information, in order that reasonable marketing expectations will exist in targeted areas. 5) IFHA eliminated from consideration communities which had NSPI funds unobligated or where the identified target areas had less than 10 REO properties currently listed for sale. IFHA analyzed three criteria for selecting target areas: previous eligibility for NSPI funds, significant housing need, and marketability. In the target selection areas meeting these criteria, an estimated 1.8 total properties would require assistance to have a stabilizing impact. To reduce the properties needing assistance to more closely match the available funding, IFHA further narrowed the target areas by considering grantee capacity and the level of need (the number of foreclosures in the potential target area). All Developers may need to modify their activities based upon the dynamics of the target area over the duration of their program. Should the Developer need to modify the activities in their plan midstream to improve impact, the Developer must provide adequate information to IFHA prior to such planned modification such that IFHA may conduct an internal evaluation and determine/approve additional/eligible uses A, B, C, D or E accordingly, and prior to submission of cost reimbursement for said modified activities. As the market conditions evolve, it has been necessary to submit a revision to HUD. Taken from the letter: "Expansion of the specific subdivisions targeted within the NSPI Final Substantial Amendment to actual Census Tracts. Attached to this letter, please find data from the National Community Stabilization Trust documenting that within the State of Idaho, it takes an average of one

### Ensuring Continued Affordability:

<table>
<thead>
<tr>
<th>Assistance Amounts</th>
<th>Minimum Period of Affordability in years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $15,000</td>
<td>5</td>
</tr>
<tr>
<td>$15,000 to $40,000</td>
<td>10</td>
</tr>
<tr>
<td>Over $40,000</td>
<td>15</td>
</tr>
</tbody>
</table>

Affordability of owner-occupied housing will be enforced by recapture deed restrictions and consistent with IFHA's HOME program recapture restrictions. Annual monitoring efforts will be made by IFHA to enforce affordability obligations.

### Definition of Blighted Structure:

Definition of "blighted structure" in context of state or local law. The State of Idaho does not define "blighted structure" in its statutes. For purposes of NSPI, IFHA will use the national standard. "Blighted Structure" will be defined as follows: Structures that have objectively determined signs of deteriorated conditions that are considered to be a threat to health, safety, and public welfare. Recipients/developers must confirm that "blighted" properties do not need to meet the definition of foreclosed or abandoned properties under NSPI. All "blighted" properties will be inspected by a qualified inspector to confirm that the property does indeed meet the program definition. NSPI funding through IFHA may only be used for demolition of blighted residential structures if the structures will be replaced with housing. Redevelopment activities using NSPI funds must be for housing. Demolition must be part of a plan for redevelopment of the targeted neighborhoods. No more than 10% of funds may be used for demolition with a maximum of 11 properties. Subrecipients/developers should re-use cleared sites in accordance with a comprehensive or neighborhood plan with the NSPI program timelines. All demolition sites should be planned for re-use within the term of a Developer's NSP grant as replacement housing.

### Definition of Affordable Rents:

Definition of "affordable rents." IFHA will adopt the definition of affordable rents that is equivalent to Low HOME rents consistent with IFHA NSPI Memorandum of Restrictive Covenants and Regulatory Agreement Article 1, Section 1.

### Housing Rehabilitation/New Construction Standards:

Any identified deficiencies will require rehabilitation prior to sale to the homebuyer. Home inspection reports are required to identify deficiencies based on the following:
- Local code/property standard/ordinances
- 2012 Idaho Residential Code for existing structures
- NSPI property standard (HOS)
- IFHA Rehabilitation Standards as outlined in HOME Admin Plan Exhibit C

### Vicinity Hiring:

Developers shall, to the maximum extent feasible, provide for the hiring of employees who reside in the vicinity or contract with small businesses that are owned and operated by persons residing in the vicinity of projects funded with NSPI. Vicinity is defined as each NSPI target area. The following are suggested procedures: Outreach to workforce services, commercial associations, local churches, civic clubs, and other agencies/organizations; Identify business phone numbers, search zip code lists; Develop email distributions or mailers; Utilize employment agencies; Develop documents such as flyers, program sheets, and other general materials that provide additional information to community members; Citizen participation process.

### Procedures for Preferences for Affordable Rental Dev.:

IFHA NSPI relies on IFHA HOME program restrictions as outlined in both single-family and multi-family developments.

### Grantee Contact Information:

IFHA is the state's responsible organization, 535 W. Myrtle Street, Boise, ID 83702 (PO Box 7899, Boise, ID 83707-1899)
Agency Contact: Julie Williams Mitchell (208)331-4889 juliew@ifha.org

<table>
<thead>
<tr>
<th>Overall</th>
<th>This Report Period</th>
<th>To Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Projected Budget from All Sources</td>
<td>$0.00</td>
<td>$12,984,692.58</td>
</tr>
<tr>
<td>Total Budget</td>
<td>$0.00</td>
<td>$12,949,842.09</td>
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<tr>
<td>Total Obligated</td>
<td>$5,879.92</td>
<td>$9,774,585.83</td>
</tr>
</tbody>
</table>

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Community Development Systems
Disaster Recovery Grant Reporting System (DRGR)
Total Funds Drawdown $5,879.92 $9,675,765.16
Program Funds Drawdown $0.00 $3,677,844.31
Program Income Drawdown $5,879.92 $5,997,920.85
Program Income Received $1,350.00 $6,217,733.97
Total Funds Expended $5,879.92 $9,481,359.98
HUD Identified Most Impacted and Distressed $0.00 $2,973.56
Other Funds $0.00 $34,850.49
Match Funds $0.00 $34,850.49
Non-Match Funds $0.00 $0.00

Funds Expended

Overall This Period To Date
AutumnGold Senior Services $0.00 $4,531,602.42
Canyon County Habitat for Humanity $0.00 $473,676.48
IHFA $5,879.92 $839,594.74
LEAP CHARITIES, INC $0.00 $512,841.84
MERCY HOUSING NORTHWEST-IDaho $0.00 $2,918,496.20
Neighborhood Housing Services, Inc $0.00 $205,146.30

Progress Toward Required Numeric Targets

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<th>Requirement</th>
<th>Target</th>
<th>Projected</th>
<th>Actual</th>
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<tr>
<td>Overall Benefit Percentage</td>
<td>99.99%</td>
<td>.00%</td>
<td>.00%</td>
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<td>Minimum Non Federal Match</td>
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<td>$34,850.49</td>
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<td>Overall Benefit Amount</td>
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<tr>
<td>Limit on Admin/Planning</td>
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<td>$1,000,000.00</td>
<td>$867,999.92</td>
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<tr>
<td>Limit on Admin</td>
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<td>$867,999.92</td>
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<tr>
<td>Most Impacted and Distressed</td>
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<td>Progress towards LH25 Requirement</td>
<td>$3,875,000.00</td>
<td>$3,920,013.19</td>
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</table>

Overall Progress Narrative:

Through June 30, 2023 total NSP3 expended was $9,708,417. Of that, $3,678,293 was Program Funds and $6,030,124 was Program Income. Zero units met end use.

Project Summary

<table>
<thead>
<tr>
<th>Project #, Project Title</th>
<th>This Report</th>
<th>To Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Funds Drawdown</td>
<td></td>
<td></td>
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<tr>
<td>PROGRAM END</td>
<td></td>
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<tr>
<td>ADMINISTRATION, Administration</td>
<td>$0.00</td>
<td>$1,000,000.00</td>
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<tr>
<td>Eligible Use B, Acquisition/Rehab - Homebuyer/50% &amp;</td>
<td>$0.00</td>
<td>$3,500,000.00</td>
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<tr>
<td>Eligible Use B., Acquisition/Rehab - Homebuyer 51% -</td>
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<td>$6,500,000.00</td>
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<tr>
<td>Eligible use B., Acquisition/Rehab - Rental50%below</td>
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<tr>
<td>Eligible Use E, Redevelopment</td>
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Activities
Grantee Activity Number: ADMIN - IHFA Grant Administrator
Activity Title: Administration-IHFA Grant Administrator

Activity Type: Administration
Project Number: ADMINISTRATION
Projected Start Date: 03/11/2011
Benefit Type: N/A
National Objective: N/A

Activity Status: Under Way
Project Title: Administration
Projected End Date: 03/10/2014
Completed Activity Actual End Date: N/A
Responsible Organization: IHFA

Overall
Total Projected Budget from All Sources $0.00 Apr 1 thru Jun 30, 2023 $1,000,000.00
Total Budget $0.00 To Date $1,000,000.00
Total Obligated $5,879.92 $867,999.92
Total Funds Drawdown $5,879.92 $867,999.92
   Program Funds Drawdown $0.00 $235,125.41
   Program Income Drawdown $5,879.92 $632,874.51
Program Income Received $0.00 $0.00
Total Funds Expended $5,879.92 $839,594.74
   IHFA $5,879.92 $839,594.74
Most Impacted and Distressed Expended $0.00 $2,973.56

Activity Description:
Administration of all NSP 3 Activities

Location Description:
Administration of all NSP 3 Activities

Activity Progress Narrative:
Funds used for the administration of the NSP3 program

Activity Progress Narrative Type:

Accomplishments Performance Measures
No Accomplishments Performance Measures
Benefits Performance Measures
No Beneficiaries Performance Measures found.

Activity Locations
No Activity Locations found.

Other Funding Sources
No Other Funding Sources Found

Other Funding Sources Budgeted - Detail
No Other Match Funding Sources Found

<table>
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<tr>
<th>Activity Supporting Documents:</th>
<th>None</th>
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<tbody>
<tr>
<td>Project # /</td>
<td>Eligible use B. / Acquisition/Rehab - Rental/50%below</td>
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</tbody>
</table>
Grantee Activity Number: B- AR- RENTAL50%-Neighborhood Housing
Activity Title: NW BOISE ACQUISITION/REHAB RENTAL

Activity Type:
Rehabilitation/reconstruction of residential structures

Project Number:
Eligible use B..

Projected Start Date:
11/14/2017

Benefit Type:
Direct (Household)

National Objective:
NSP Only - L/H - 25% Set-Aside

Activity Status:
Under Way

Project Title:
Acquisition/Rehab - Rental50%below

Projected End Date:
12/31/2019

Completed Activity Actual End Date:

Responsible Organization:
Neighborhood Housing Services, Inc

Overall

<table>
<thead>
<tr>
<th>Description</th>
<th>Apr 1 thru Jun 30, 2023</th>
<th>To Date</th>
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<td>Total Funds Drawdown</td>
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<td>Total Funds Expended</td>
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<tr>
<td>Most Impacted and Distressed Expended</td>
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Activity Description:

Location Description:

Activity Progress Narrative:

Activity Progress Narrative Type:

Accomplishments Performance Measures

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<tr>
<th></th>
<th>This Report Period</th>
<th>Cumulative Actual Total / Expected</th>
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<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Total / Expected</td>
</tr>
<tr>
<td># of Housing Units</td>
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<tr>
<td># of Singlefamily Units</td>
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### Beneficiaries Performance Measures

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<th></th>
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<th>Cumulative Actual Total / Expected</th>
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<tbody>
<tr>
<td></td>
<td>Low</td>
<td>Mod</td>
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<tr>
<td># of Households</td>
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<td>0</td>
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<tr>
<td># Renter</td>
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### Activity Locations

No Activity Locations found.

### Other Funding Sources

No Other Funding Sources Found

### Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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**Activity Supporting Documents:** None