

Executive Summary

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

1. Introduction

The City of Coeur d'Alene became eligible to receive Federal Community Development Block Grant (CDBG) funds in 2007, resulting in the first Consolidated Plan for Program Years 2008-2012. The 2021 Annual Action Plan (AAP) is the fourth year in the City's third 5-Year Consolidated Plan which includes Program Years 2018-2022. The purpose of this Annual Action Plan is to:

1. Identify the City's housing and community development needs, priorities, goals, and strategies; and
2. Stipulate how funds will be allocated to housing and community development activities to address the City's housing and community development needs.

This Consolidated Plan for PY 2018-2022 was prepared in accordance with Sections 91.100 through 91.230 of the U.S. Department of Housing and Urban Development's (HUD) Consolidated Plan Final Rule. While the City's population has reached 'Entitlement' status as it pertains to HUD, Coeur d'Alene retains a small town feel and works with its community partners for the betterment of all of its citizens. The City's Entitlement allocations have not been large enough to fund, in their entirety, substantial housing projects, rehabilitation on a neighborhood size scale, or healthy economic development projects. As a result, the City focuses on partnerships and collaboration where their modest funding may tip the balance toward a successful project. The City of Coeur d'Alene has made a commitment to support and promote activities and programs that benefit LMI residents and all citizens. The City advocates education and outreach to create a strong, involved and aware populous who want to participate in community improvement. Furthermore, the City hopes for consistent growth of the Entitlement Program with widespread benefits through increased participation from stakeholders, innovative proposals and North Idaho enthusiasm.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Objectives and outcomes identified in the plan include the following:

- Neighborhood Revitalization, includes the City's Emergency Minor Home Repair and Accessibility Program (EMRAP), designed to improve the condition of housing and commercial properties in low and moderate income areas. The EMRAP program generally assists 10-15 households with the \$50,000 allocated to the program.

- Continue with Community Opportunity Grant program which allows public and private entities to apply for funding for a variety of allowable activities that would benefit LMI persons and households. This includes public services and public facilities projects, and can include affordable housing and economic development. This is an open competitive grant process.
- Public Service Program assistance to service organizations supporting low and moderate income residents of Coeur d'Alene. Annual Meals on Wheels Program \$10,000, which is expected to serve approximately 120 homebound seniors. this is a non-competitive grant given annually.
- Improving the city's sidewalks within LMI Census Tract areas to make them more accessible to persons with disabilities, no specific projects are identified for 2021, however \$5,000 is being set aside for future projects once additional CDBG funding accrues over the next few plan years

Continuing to rehabilitate affordable housing stock remains a high priority of the City and funds are set aside annual for the EMRAP program for LMI home owners. Additionally, the City encourages Habitat for Humanity and other affordable housing providers to apply for the Community Opportunity Grant funds to support affordable home ownership and affordable housing rentals, including public infrastructure extensions, housing vouchers, and other eligible expenses.

Cost burden greater than 30% and greater than 50% continues to be the largest housing problem in Coeur d'Alene, solidifying the need for additional affordable housing stock in the City.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City established 6 guiding goals in its 5-Year Consolidated Plan for Program Years 2018-2022 to guide funding during Program Years 2018-2022, including:

- **Goal 1:** Increase the supply of for-sale housing at prices affordable to the City's low and moderate-income workers.
- **Goal 2:** Increase the supply of rental housing affordable to the City's extremely low-income renters and residents with special needs, including persons who are homeless.
- **Goal 3:** Improve the City's sidewalks to make them more accessible to persons with disabilities.
- **Goal 4:** Continue with neighborhood revitalization efforts to improve the condition of housing in low-income areas.
- **Goal 5:** Expand higher-paying employment opportunities for the residents of Coeur d'Alene through economic development.

- **Goal 6:** Offer Public Service Program assistance to service organizations supporting low and moderate-income residents of Coeur d'Alene.

The City had not accomplished Goals 1 or 5 until PY 2020 when grant proposals were received and accepted to provide affordable for-sale housing and microenterprise support for economic development and job creation. For-rent affordable housing is still a goal that has not been met.

Funded goals in the 2020 Plan Year included Neighborhood Revitalization, Public Service and ADA Sidewalk Accessibility. Projects included support for shut-in seniors, public facility rehabilitation to a skill development center supporting adults with disabilities, counseling services for abused and neglected children, emergent housing rehabilitation for LMI residents in distress, and much more. Two goals that will be achieved with PY 2020 funding were Economic Development and Increase of Affordable For-Sale Housing. They were not completed in PY 2020 and will be reported in the PY 2021 CAPER. The City's CDBG Community Development Specialist works to support and develop relationships with community partners.

In addition to looking at past performance, the City uses public comments to help guide funding for the upcoming PY. The majority of public comments accepted for the 2021 Annual Action Plan suggested maintaining the same funding levels to past programs, along with some suggestions for small deviations in funding amounts (either to slightly increase or decrease a program) and largely agreed that the 6 goals chosen in the Consolidated Plan are still the highest needs in the community. An example of this would be the matter of increased early childhood education; such an objective is qualifying and can be potentially funded in the following ways: public service goal, economic development via direct business expansion assistance where a qualifying clientele is served, or neighborhood revitalization goal via land or building acquisition where the future use is a childcare center supporting predominantly LMI clientele.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Coeur d'Alene held a virtual public forum using Zoom (due to the COVID-19 pandemic) on January 14, 2021, in compliance with the CDBG Citizen Participation Plan to hold one public forum prior to posting its draft 2021 Annual Action Plan (AAP). The City also conducted an online survey from January 14, 2021 to February 16, 2021 to seek additional input on CDBG funding for PY 2021.

The draft 2021 Annual Action Plan was posted on the City's website on January 14, 2021, with notice published in the Coeur d'Alene Press on January 12, 2021 stating the comment period of January 14, 2021 through February 16, 2021 and date of the public hearing on February 16, 2021. Additionally, it was noticed via the stakeholder emailed list, City main page, the City's Public Education and Government Channel, City Facebook, City Twitter, and by phone calls to stakeholders. The draft PY 2021 AAP was posted online and available in hardcopy at City Hall on January 7, 2021 and was available for

public comment for thirty days, January 14, 2021-February 16, 2021. The public comment period ended at the conclusion of the City Hall Public Hearing held on February 16, 2021, where the Mayor and City Council reviewed and approved the draft 2021 Annual Action Plan. Overall, 185 organizations, stakeholders, and units of government were directly contacted for input on the development of this Annual Action Plan.

Additional key outreach included direct outreach to engaged citizens, placing postings on several pages of the City's website, City Facebook, City Twitter, and the airing of ads on the City's Public Education and Government Channel requesting public participation at the public forum. This outreach was central to gathering input on the City's greatest housing and community development needs, including special needs populations, as well as establishing a draft project budget for PY 2021.

There was only one attendee at the public forum, who shared great feedback on the needs for low income disabled community members.

After the public forum was held, an online survey was shared with the community to collect additional feedback. Eighty-two citizens completed the online survey assessing community needs and CDBG project funding. Citizens who participated represented private industry as well as crucial services and agencies, such as the local senior center, low-income family childcare center, workforce training college, school district, community health district, transportation district, and adult disability services. Interested citizens and stakeholders who were unable to attend the public forum were instructed to share their observations on community needs and funding suggestions via the 2021 Annual Action Plan Community Survey or by contacting the City's CDBG Administrator by phone or email.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The participants in the 2021 public forum and survey demonstrated strong alignment with the 6 Goals identified Consolidated Plan and indicated a need for ongoing Public Service/Continuum of larger scale projects, such as affordable rental housing and increased focus on the lack of housing stock for the very low-income populations.

The City had one person attend the public forum that was held January 14, 2021, via Zoom. Frances Huffman, of TESH, indicated a high need for services for those with disabilities, including those who work full or part time. The need for transportation services and assistance with the cost of transportation to maintain employment was also discussed.

Eighty-two 2021 AAP surveys were completed (summary included in attachment). These were completed anonymously in an effort to encourage diverse and unbiased participation. Comments from the survey included robust support and thoughtful suggestions for the City's 2021 CDBG goals and future spending priorities. Affordable Quality Childcare Services and Affordable Housing for Sale and for Rent were also top priorities in the public survey. It is important to note, that some suggestions were not eligible as they related to issues not related to CDBG eligible activities, and could not be considered. See comments not accepted in number 6 below. All other comments mentioned above are eligible for funding under the 2021 Annual Action Plan's proposed goal list and budget.

It is important to note that larger projects need additional solvent partners than have come forward in recent years for CDBG funding. The City will continue to cultivate community partnerships with non-profits and for-profits alike in order to try and meet this request. All eligible projects, unless specifically set aside in the budget for an activity, must be submitted in application form to the City during its 2021 Community Opportunity Grant.

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

The City received a few comments that were not accepted. These include:

- Cut property taxes
- Traffic congestion
- Create building code/guidelines for new builds so they are not so unattractive and out of place
- Paying off debt, return monies to citizens. Stick the costs of infrastructure to developers and out of state buyers, not those who have been living and working here.

The comments and suggestions above are verbatim from the survey and were rejected because they are ineligible for CDBG funds and do not meet the 6 Consolidated Plan Goals.

7. Summary

This document reflects coordinated planning and citizen participation, and also aims to reduce duplication of efforts at the local level and provide smoother delivery of services. It allows community organizations, citizens and developers to better grasp the context in which the City's CDBG program operates. With this tool, organizations are better able to shape various programs into effective and coordinated regional, local, community, and neighborhood strategies during 2021. The City is a recipient of CDBG funds and aims to create and expand opportunities for every citizen in Coeur d'Alene, particularly those facing additional challenges due to income, illness or special needs.

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

The City of Coeur d'Alene employs a CDBG Grant Administrator to manage grant reporting requirements for its entitlement allocation which include the following reports: Consolidated Plan, Annual Action Plan, Comprehensive Annual Performance and Evaluation Report (CAPER). Additional duties involved in the CDBG Grant Administrator’s position include administration of the City’s CDBG funded programs which include the Community Opportunity Grant and the Emergency Minor Home Repair and Accessibility Improvement Program (EMRAP).

Consolidated Plan Public Contact Information

- Hilary Anderson, City of Coeur d'Alene, 710 E. Mullan Avenue, Coeur d'Alene, ID 83814; email: handerson@cdaid.org; phone: 208-769-2270
- Chelsea Nesbit, City of Coeur d'Alene, 710 E. Mullan Avenue, Coeur d'Alene, ID 83814; email: cnesbit@cdaid.org; phone: 208-769-2382

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The City's CDBG Grant Administrator oversaw the completion of the 2021 Annual Action Plan.

The Annual Action Plan (AAP), guided by the goals determined in the 2018-2022 Consolidated Plan, was developed with a strong emphasis on community input. One hundred and eighty-five (185) organizations, agencies and stakeholders were contacted during the development of the AAP. The entire list of Community Stakeholders/Interested groups is included at the end of this document. The City also consulted with organizations that assist special needs and low-income populations such as the United Way of North Idaho, Idaho Vocational Rehabilitation, Disability Action Center, Community Action Partnership, and St. Vincent de Paul. Each of the aforementioned agencies/organizations plus local tax credit apartments were urged to complete an Annual Action Plan Community Needs Assessment Survey (included in attachment), which was shared with the community and advertised via the Coeur d'Alene Press, City's Facebook, City Twitter, City Website, and local government and education television channel (CDA TV). As noted above, a virtual public forum was held prior to the posting of the draft AAP, and attendants were provided an overview of CDBG eligible projects, past spending, and current goals, and were given opportunity to share input on projects. During the 30-day public comment period, the AAP draft and public hearing notice was advertised in the press twice, sent out via email to stakeholders, posted on the City's website, and shared on the City's social media, and CDA TV and was available for physical review at City Hall. Accepted comments on the posted draft Annual Action Plan were submitted to the City's CDBG Grant Administrator by the deadline and were incorporated into the Plan as summarized under AP-05 Section 5.

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

The City of Coeur d'Alene regularly coordinates with housing providers, and agencies and organizations providing housing services, mental health support, assistance to disabled community members, services to seniors, family childcare services, workforce training, school district, community health district, transit/public transportation services, health district, opioid and alcohol recovery services, support for domestic violence survivors, and many other organizations serving the LMI community. Many of these groups participated in the online survey assessing community needs and CDBG project funding, and one of the groups participated in the virtual public forum to share community observations, funding desires, and future City CDBG goal suggestions. One of the new organizations to receive CDBG funds for housing vouchers is Love Inc.

In addition to local issues, the City contacted several Local and State government agencies to address regional issues, including the Department of Labor, Idaho Department of Vocational Rehabilitation, Kootenai County Probation, and City Police.

Consultations with local and regional stakeholders, public forum feedback, and survey data analysis are the basis for the project goals and funding suggestions in the Annual Action Plan.

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

The Region I Homeless Coalition, headed by St. Vincent de Paul, covers all five counties of North Idaho. The City regularly attends their meetings for awareness and coordination to address the needs of the homeless and persons at risk of homelessness within Coeur d'Alene. The City includes this group on its stakeholder list and routinely shares funding availability notices and seeks partnering opportunities. During the City's previous CDBG Five-Year Consolidated Plan, 2013-2017, the City awarded St. Vincent de Paul \$350,000 via a Community Opportunity Grant in order to help them purchase their H.E.L.P Center, a site where the great majority of their services for the homeless and near homeless are provided. Subsequent projects have included a Public Facility Rehabilitation project to a transitional group home for adults living with severe mental health illnesses to a program of St. Vincent de Paul, Trinity Group Homes, and several grants for public facility projects at the St. Vincent de Paul H.E.L.P. Center, which is also a designated HUD EnVision Center.

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

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

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

Table 2 – Agencies, groups, organizations who participated

| | | |
|---|--|--|
| 1 | Agency/Group/Organization | ST. VINCENT DE PAUL |
| | Agency/Group/Organization Type | Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation during drafting of the AAP; encouraged participation in Community Forum via email notifications, flyers; encouraged participation in the Annual Action Plan Community Survey. Additional consultation included information on homeless, non-homeless special needs, affordable housing, HPRP and Section 8. |
| 2 | Agency/Group/Organization | HABITAT FOR HUMANITY |
| | Agency/Group/Organization Type | Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS |

| | | |
|---|--|--|
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Lead-based Paint Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation during drafting of the AAP; encouraged participation in Community Forum via email notifications, flyers; encouraged participation in the Annual Action Plan Community Survey. |
| 3 | Agency/Group/Organization | COMMUNITY ACTION PARTNERSHIP |
| | Agency/Group/Organization Type | Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Regional organization |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation during drafting of the AAP; encouraged participation in Community Forum via email notifications, flyers; encouraged participation in the Annual Action Plan Community Survey. |
| | | |
| 4 | Agency/Group/Organization | Safe Passage |
| | Agency/Group/Organization Type | Services - Housing Services-Children Services-Victims of Domestic Violence Services - Victims |
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Families with children |

| | | |
|---|--|--|
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation during drafting of the AAP; encouraged participation in Community Forum via email notifications, flyers; encouraged participation in the Annual Action Plan Community Survey. |
| 5 | Agency/Group/Organization | KOOTENAI MEDICAL CENTER |
| | Agency/Group/Organization Type | Health Agency Major Employer |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation during drafting of the AAP; encouraged participation in Community Forum via email notifications, flyers; encouraged participation in the Annual Action Plan Community Survey. |
| 7 | Agency/Group/Organization | PANHANDLE HEALTH DISTRICT |
| | Agency/Group/Organization Type | Services-homeless Services-Health Services - Victims Neighborhood Organization |
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Lead-based Paint Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation during drafting of the AAP; encouraged participation in the Annual Action Plan Community Survey. Provided Community Health Improvement Plan created by Panhandle Health District. |

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

The City of Coeur d'Alene reached out to 185 agency types within the local jurisdiction (Stakeholder list attached), the region and the State of Idaho. The same agencies and stakeholders are contacted each year. The City’s stakeholder list has been expanded over the past two years to include additional organizations that provide services to LMI community members. It is unknown if there were any other agencies not consulted.

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

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|-----------------------------------|---------------------------------------|--|
| Continuum of Care | St. Vincent De Paul | St. Vincent de Paul functions as the Continuum of Care for Region 1 of North Idaho. Goals naturally align as the City aims to support Coeur d'Alene residents who require St. Vincent services. Overlapping goals relate to homeless and precariously housed services. |
| Community Health Improvement Plan | Panhandle Health District | Panhandle Health District shared their recent public health assessment and contributed public comment based on their assessment. Overlapping goals relate to health of the community. |
| Idaho Housing Data | Idaho Housing and Finance Association | Idaho Housing and Finance Association shared updated data sources for Region 1 Idaho Housing. Overlapping goals relate to affordable housing availability for Region 1. |

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

As noted above, the City reached out to 185 agency types within the local jurisdiction, region, and State of Idaho. This is a comprehensive list of partnering organizations and agencies providing services to LMI community members. It is unknown if there were any other agencies not consulted.

Environmental Resiliency. The City coordinates with local agencies in times of crises to mitigate negative environmental impacts for all Coeur d'Alene residents, including LMI residents; DEQ, EPA, Panhandle Health District, Kootenai Environmental Alliance (KEA), University of Idaho, Kootenai County, CDA 2030, and the Coeur d'Alene Tribe. The City adopted CDA 2030's Community Vision, Statement, Strategy and

Implementation Plan on June 17, 2014. This adoption included the following environmental goals: Lake and River Enhancement, Open Space Protection, Urban Forest Enhancement, Watershed Planning, Integrated Trail System, Increased Recycling, Sustainability Programs and Activities, Connecting Youth with Nature. The City also reviewed Kootenai County's Airport Master Plan in 2019, which addressed environmental conditions in the region. It can be viewed online.

Kootenai County Multi-Jurisdictional All Hazard Mitigation Plan - Area wide negative environmental effects have been considered and the City's active hazard mitigation plan is illustrated in Kootenai County's Multi-Jurisdictional All Hazard Mitigation Plan. The City was involved in the review and providing information for the 2020 plan. Kootenai County, participating municipalities and special purpose districts in the county developed a multi-jurisdictional hazard mitigation plan to reduce risk from all hazards by identifying resources, information, and strategies for risk reduction. The Disaster Mitigation Act of 2000 provides the legal basis for FEMA mitigation planning requirements for State, Local and Indian Tribal governments as a condition of mitigation grant assistance. The new requirements emphasize the need for State, Local and Indian Tribal entities to closely coordinate mitigation planning and implementation efforts. To prepare the plan, the participating partners organized resources, assessed risks from natural hazards within the county, developed planning goals and objectives, reviewed mitigation alternatives, and developed an action plan to address probable impacts from natural hazards. By completing this process, these jurisdictions maintained compliance with the Disaster Mitigation Act of 2000 and achieved eligibility for mitigation grant assistance opportunities afforded under the Robert T. Stafford Act. The City regularly participates in the plan updates. The plan can be viewed online.

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

AP-12 Participation – 91.105, 91.200(c)

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

As part of its Citizen Participation Plan, the City held a 2021 Annual Action Plan Public virtual forum on January 14, 2021. One person attended the public forum, while eighty-two citizens completed the online survey assessing community needs and CDBG project funding.

Platforms for sharing events and input opportunities took place in a variety of methods: circulating notices/invitations to 185 stakeholders who work directly with many at-risk residents, placing postings on several pages of the City's website, use of City Facebook, and newspaper press notices. Due to the global COVID-19 pandemic, the public forum that is usually held in person was held virtually using Zoom. Only one agency representative attended, but the PowerPoint with information was also made available to the stakeholder list and community at large. The online survey was done to receive input from partnering agencies and community members on needs and CDBG funding priorities.

Survey comments were mainly focused on affordable for rent and for sale housing, economic development and access to affordable, quality child care. Other comments were consistent with continuing to fund activities such as the Emergency Minor Home Repair and Accessibility Program. Goals established in the 2018-2022 Consolidated Plan remained consistent with top needs identified in the community falling under the six goals for the PY 2021 AAP.

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 | 2021 Annual Action Plan Survey | <p>Non-targeted/broad community</p> <p>Stakeholder list representatives of local non-profits and regional organizations which support LMI</p> | <p>The City advertised the Annual Action Plan Community Forum Survey in multiple ways. Eighty-two (82) citizens completed the survey. These were available to be completed anonymously in an effort to encourage diverse and unbiased participation.</p> | <p>Survey comments were mainly focused on affordable for rent and for sale housing, economic development and access to affordable, quality child care. Other comments were consistent with continuing to fund activities such as the Emergency Minor Home Repair and Accessibility Program. and Goals established in the 2018-2022 Consolidated Plan remained consistent with top needs identified in the community and thus were adopted as goals to follow in the PY 2021 AAP.</p> | <p>All survey comments were accepted that were eligible, however some comments were directed at items which are ineligible. These comments can be found in the attached survey results and are summarized in section AP-05 under number 6..</p> | |
|---|--------------------------------|---|--|--|---|--|

| 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) |
|------------|------------------|------------------------------|---|--|---|---------------------|
| 2 | Public Hearing | Non-targeted/broad community | The City advertised the draft Annual Action Plan for public review with appropriate notice to the press, emailed key stakeholder list of 185 contacts, City Twitter, City Facebook, and City television ad. | There were no comments given at the public hearing or provided in writing. | No comments were rejected. | |
| 4 | Newspaper Ad | Non-targeted/broad community | The City advertised the Annual Action Plan Community Forum, Survey, and Public Hearing with Comment Period via newspaper public hearing notice in the Coeur d'Alene Press resulted in a successful online survey with 82 responses. | See comments received from forum and online survey for responses. | See comments received from forum and online survey for responses. | |

| 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) |
|------------|-------------------|------------------------------|--|--|--|---------------------|
| 5 | Internet Outreach | Non-targeted/broad community | The City advertised the Annual Action Plan Community Forum, Survey, and Public Hearing with Comment Period via City Facebook, City Twitter, and City website notifications, as well as the City's local TV channel. We believe these methods increased survey responses and viewing of the public hearing, specifically those not overly familiar with CDBG grant information. | See attached 2021 Public Forum Results for comments received from forum and online survey. | See attached 2021 Public Forum Results for comments received from forum and online survey. | |

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

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

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|---|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 360,490 | 0 | 0 | 360,490 | 600,000 | This allocation is isolated for spending in 5 projects: Emergency Minor Home Repair and Accessibility Program, Sidewalk Improvement, Meals on Wheels support, Community Opportunity Grants, and Administration. |

Table 5 - Expected Resources – Priority Table

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

The City of Coeur d'Alene receives no federal funding in addition to CDBG for housing and non-housing community development and there are no matching requirements for the City's CDBG program. IHFA is the Public Housing Authority (PHA) for the region and administers the Section 8 program. The estimated amount available to assist households through the Section 8 Housing Choice Voucher Program during in Plan Year 2021, based on 2020 data provided by the IHFA is approximately \$2,974,705 in the City of Coeur d'Alene and approximately \$5,713,060 for the Coeur d'Alene Region under the Project-Based Section 8 Program. Of those assisted with the Choice Voucher Program, 571 families were assisted in the City of Coeur d'Alene, with 1,118 families being assisted in the greater Coeur d'Alene Region.

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

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

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

Discussion

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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|---|-----------------|---|---------------|---|
| 1 | 1-Increase For Sale Affordable Housing | 2018 | 2022 | Affordable Housing | | Housing Rehabilitation Water/Sewer Improvements | CDBG: \$0 | |
| 2 | 2-Increase Affordable Rental Housing | 2018 | 2022 | Affordable Housing Homeless Non-Homeless Special Needs | | Downpayment Assistance Property Acquisition for Benefit of LMI Persons Water/Sewer Improvements | CDBG: \$0 | |
| 3 | 3-Sidewalk Accessibility | 2018 | 2022 | Affordable Housing Non-Housing Community Development | | ADA modifications to public facilities Sidewalk Repairs/Accessibility | CDBG: \$5,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|-------------------------------|------------|----------|---|-----------------|---|--------------------|--|
| 4 | 4-Neighborhood Revitalization | 2018 | 2022 | Affordable Housing Non-Housing Community Development | | ADA modifications to public facilities Crime Reduction/Awareness Emergency Shelter/Transitional Housing Parks/Recreation Water/Sewer Improvements | CDBG: \$204,319 | Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 60 Households Assisted Homeowner Housing Rehabilitated: 10 Household Housing Unit |
| 5 | 5-Economic Development | 2018 | 2022 | Non-Housing Community Development | | Job Training LMI Business Sidewalk Repairs/Accessibility | CDBG: \$25,000 | |
| 6 | 6-Public Service | 2018 | 2022 | Affordable Housing Homeless Non-Homeless Special Needs | | Emergency Shelter/Transitional Housing Public Services | CDBG: \$54,073 | Public service activities other than Low/Moderate Income Housing Benefit: 220 Persons Assisted |

Table 6 – Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|---|
| 1 | Goal Name | 1-Increase For Sale Affordable Housing |
| | Goal Description | Make the purchase of for-Sale Affordable housing available for Low to moderate income persons through partnerships in the area. CDBG funds were also used in prior years to support infrastructure improvements to the water and sewer lines, asphalt and utilities. |
| 2 | Goal Name | 2-Increase Affordable Rental Housing |
| | Goal Description | Increase supply of rental housing affordable to the City's extremely low income renters and residents with special needs, including persons who are homeless |
| 3 | Goal Name | 3-Sidewalk Accessibility |
| | Goal Description | Improve the city's sidewalks within LMI Census Tract areas to make them more accessible to persons with disabilities and to invest in the neighborhood infrastructure. . \$5,000 will be allocated to our sidewalks program, however, there are no specific sidewalks projects identified for 2021, therefore our outcome indicator is 0 for PY 2021 |
| 4 | Goal Name | 4-Neighborhood Revitalization |
| | Goal Description | Continue with neighborhood revitalization efforts through the Emergency Minor Home Repair and Accessibility Program (EMRAP) \$50,000, including code enforcement activities, to improve the condition of housing and commercial properties in low and moderate income areas. Continue with Community Opportunity Grant which allows public and private entities to apply for funding for a variety of allowable activities that would benefit LMI persons and households. |
| 5 | Goal Name | 5-Economic Development |
| | Goal Description | Increase higher paying employment and business opportunities through economic development activities. |

| | | |
|---|-------------------------|--|
| 6 | Goal Name | 6-Public Service |
| | Goal Description | Offer Public Service Program assistance to service organizations supporting low and moderate income residents of Coeur d'Alene. Annual Meals on Wheels Program \$10,000, other Public Service projects estimated at \$44,073. A total of \$54,073 can be used for public service grants. |

Projects

AP-35 Projects – 91.220(d)

Introduction

In the Fall of PY 2021 a Community Opportunity Grant cycle will open once again for applications. Outside of the Community Grant project, all other eligible funding for 2021 must fall within one of other identified projects listed below.

Due to popular demand, the City of Coeur d'Alene proposes to continue the funding of the Meals on Wheels public service funding, increasing the annual grant amount to \$10,000, Emergency Minor Home Repair & Accessibility Program, and its Community Opportunity Grant program. The Community Opportunity Grant has allowed for a great deal of flexibility for HUD approved activities, including public service activities, which often specifically address gaps within our local Continuum of Care and the City. Public Service activities are subject to a cap of 15% of the annual allocation of HUD funds, though the City is eager to provide as much needed services to City LMI residents.

Projects

| # | Project Name |
|---|---|
| 1 | Community Opportunity Grant |
| 2 | Emergency Minor Home Repair and Accessibility Program |
| 3 | Meals on Wheels |
| 4 | Sidewalk Accessibility |
| 5 | General Administration |

Table 7 - Project Information

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

The City will continue the funding of the Meals on Wheels public service funding at an increased amount of \$10,000, and fund its Emergency Minor Home Repair and Accessibility Program, these programs continue to support our senior populations as well as LMI residents in a significant way. The Community Opportunity Grant program is vital for addressing gaps in funding that allow organizations to carry out projects that otherwise would not be able to be created or continued. Our sidewalk accessibility project is ongoing and addresses the need to increase the ease and safety of travel in an LMI census tract for families and children, improving route of travel. For PY 2021, the sidewalk funds will be set aside to accrue more funds to do a project in a few years.

AP-38 Project Summary
Project Summary Information

| | | |
|---------------------------|---|---|
| 1 | Project Name | Community Opportunity Grant |
| | Target Area | |
| | Goals Supported | 1-Increase For Sale Affordable Housing 2-Increase Affordable Rental Housing 3-Sidewalk Accessibility 4-Neighborhood Revitalization 5-Economic Development 6-Public Service |
| | Needs Addressed | Property Acquisition for Benefit of LMI Persons Emergency Shelter/Transitional Housing Parks/Recreation Water/Sewer Improvements Code Enforcement |
| | Funding | CDBG: \$218,392 |
| | Description | This program offers competitive grants to eligible applicants who propose a project primarily benefitting CDA LMI residents. It can include a wide variety of proposals and is subject to the public service cap of 15%, public benefit measures, and the Spot Blight cap of 30%. |
| | Target Date | 3/31/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | Targeted beneficiaries can include the following: LMI families, seniors, homeless persons, disabled residents, and non-homeless special needs residents. |
| | Location Description | No location determined |
| Planned Activities | No specific projects have been identified to date for 2021. However, the City anticipates receiving plenty of applications for eligible grant projects when RFPs are opened. Because the allocation of funds is relatively minimal, the City plans on funding only projects requesting at least \$35,000 and the grant applications would need to clearly outline how these funds would be used and leveraged, and how they would meet all CDBG requirements. | |
| 2 | Project Name | Emergency Minor Home Repair and Accessibility Program |
| | Target Area | |
| | Goals Supported | 4-Neighborhood Revitalization |
| | Needs Addressed | Housing Rehabilitation |

| | | |
|----------|--|--|
| | Funding | CDBG: \$55,000 |
| | Description | This program provides emergency housing repairs or ADA accessibility improvements to single family dwellings. Projects can include roofing replacement or repair, furnace replacement, electrical repair, hot water heater replacement and ADA sidewalk improvements or grab-bars/levers. This program is designated for CDA LMI homeowners of single-family dwellings. It would also include allowable Program Delivery costs for City staff to administer the program. |
| | Target Date | 3/31/2022 |
| | Estimate the number and type of families that will benefit from the proposed activities | |
| | Location Description | All qualifying LMI families living in owner-occupied residential single-family dwellings within Coeur d'Alene City limits are eligible for this program. All locations are deemed eligible within City of Coeur d'Alene limits. |
| | Planned Activities | The program provides for grant funds for emergency repair, accessibility improvements, and other minor repairs that relate to the correction of hazardous building conditions that threaten the health and safety of the homeowner or the soundness of their home. |
| 3 | Project Name | Meals on Wheels |
| | Target Area | |
| | Goals Supported | 6-Public Service |
| | Needs Addressed | Public Services |
| | Funding | CDBG: \$10,000 |
| | Description | This is an annual non-competitive allocation to Lake City Center's Meals on Wheels Program for at-risk seniors. Per City Council Request, this will be funded yearly pending need and citizen approval and does counts towards the public service cap of 15%. |
| | Target Date | 3/31/2022 |

| | | |
|----------|--|---|
| | Estimate the number and type of families that will benefit from the proposed activities | 120 shut-in seniors with disabilities, based on prior year reports and the increased funding, are estimated to benefit from this activity. |
| | Location Description | The great majority of seniors served in this program are Coeur d'Alene residents. All locations within the City are eligible. |
| | Planned Activities | One non-competitive grant of \$10,000 is planned to support costs for one month's worth of food reimbursement for the Meals on Wheels program serving shut-in seniors. |
| 4 | Project Name | Sidewalk Accessibility |
| | Target Area | |
| | Goals Supported | 3-Sidewalk Accessibility |
| | Needs Addressed | ADA modifications to public facilities Sidewalk Repairs/Accessibility |
| | Funding | CDBG: \$5,000 |
| | Description | These funds replace and repair sidewalks in LMI Census Tracts to improve accessibility for LMI persons. |
| | Target Date | 3/31/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | In PY2021, there are no specific planned activities for sidewalks, however, the City allocates \$5,000 per year toward sidewalks to leverage funds for larger future projects, such as our Safe Routes to Schools project that was completed in July of 2021, using funding from PY 2016-2019 |
| | Location Description | No projects identified for PY 2021. |
| | Planned Activities | There are no specific planned activities for the is project for 2021. |
| 5 | Project Name | General Administration |
| | Target Area | |
| | Goals Supported | 1-Increase For Sale Affordable Housing 2-Increase Affordable Rental Housing 3-Sidewalk Accessibility 4-Neighborhood Revitalization 5-Economic Development 6-Public Service |
| | Needs Addressed | |

| | |
|--|---|
| Funding | CDBG: \$72,098 |
| Description | General Administration activities include payroll for a CDBG Administrator to manage everyday administration of the grant, sub-recipient monitoring, and reporting requirements such as the Annual Action Plan, Consolidated Plan, and CAPER. Tasks are varied but can include Davis Bacon Monitoring, contract review, public information management, and ongoing community engagement involved with running and reporting on CDBG programs. This General Administration fund includes CDBG related administration costs including advertisements, training costs, and printing as well as all Fair Housing support. Additionally, some of the Administration funds will be used to help update the Analysis of Impediments and conduct a Housing Assessment for Coeur d'Alene. There are some additional administrative activities in preparation for the 5-year Consolidated Plan. |
| Target Date | 3/31/2022 |
| Estimate the number and type of families that will benefit from the proposed activities | |
| Location Description | |
| Planned Activities | Payroll for CDBG Grant Administrator, project delivery, subrecipient management/monitoring, EMRAP program management, supplies, advertisements, training, brochures. |

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

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

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

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

Geographic Distribution

| Target Area | Percentage of Funds |
|--------------------|----------------------------|
| | |

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City’s planning is focused more toward the number of persons who can be helped and identifying projects that will produce the best benefit for the investment. There are no target areas identified for PY 2021.

Discussion

Not applicable.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Affordable housing programs available to Coeur d'Alene residents include the Low Income Housing Tax Credit (LIHTC) program, the HOME program, the Project-Based Section 8 program, and the Section 8 Housing Choice Voucher program.

As of December 2019, there were 21 LIHTC and HOME developments in Coeur d'Alene. These developments had over 882 family units, 306 units for seniors, and 108 were accessible to persons with disabilities.

Since 2007, CDBG funds have been leveraged to construct four rental units with HUD 811 grants.

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

The City continually looks for community partners to fund joint projects which would create additional affordable homes for sale and for rent within City limits.

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

Table 9 - One Year Goals for Affordable Housing by Support Requirement

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

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Habitat for Humanity of North Idaho has, in past years, used CDBG funds for constructing infrastructure to support a four-unit housing development in mid-town Coeur d'Alene. The first of the housing units were occupied during the 2010 calendar year, the second in 2011, the third in 2012, and the fourth in 2013. Providing homes for purchase by low/moderate income persons is a goal of the City, but one that takes more time and resources than other City goals. Community funding support is available annually

through the City's annual Community Opportunity Grant cycle.

With the 2020 grant funds, Habitat for Humanity of North Idaho will begin the planning phase of a community land trust project for 20 units of affordable for-sale housing.

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

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

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

IHFA administers the Section 8 program in the City of Coeur d'Alene. During 2020, IHFA oversaw 3,114 affordable housing units in Region 1. The Section 8 Housing Choice Voucher program provided \$2,974,705 in vouchers to 571 families in the City of Coeur d'Alene. The estimated amount available to assist households during Plan Year 2021 is based on 2020 figures and projected to be approximately the same.

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

The City of Coeur d'Alene has partnered with Habitat for Humanity of North Idaho on past projects supporting new home ownership opportunities and will continue to look for avenues of continued partnerships with them and all others. With the 2020 funds, Habitat for Humanity will begin a 20 unit project of affordable for sale housing in Coeur d'Alene

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

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

Discussion

The City continues to consider all partnership opportunities that may arise with local and statewide agencies for affordable housing projects within the city limits of Coeur d'Alene for LMI residents.

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

Introduction

The City receives no funding beyond their CDBG Entitlement for the homelessness activities. St. Vincent de Paul distributes IHFA / HUD funding through the CoC and ESG. During 2020, funds provided 44 different types of services to upwards of 6,000 (unduplicated) individuals, including clothing, food, utility, rental assistance, and vouchers. Service needs are expected to increase for 2021 as housing instability increases, based on market trends.

The one-stop-shop concept of the H.E.L.P. Center became a reality in 2009 and continues to assist a majority of the people in need throughout the county. It is the point of entry site for most homelessness services in Coeur d'Alene and Region 1, assisting approximately 6,000 unduplicated individuals in 2020 alone. From rental assistance to job searching, the H.E.L.P. Center provides 16 different programs and a multitude of services under each of these programs, services that assist over 180 – 200 people per day.

Encouraged PY 2021 Community Opportunity Grant applications include housing, health, social services, employment, education, youth needs, as well targeted support for individuals and families who are being discharged from publicly funded institutions and systems of care and those who are receiving assistance from public or private agencies.

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

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

The 2021 Point-in-Time Count estimated an average of 143 individuals were homeless on any given night, with an average of 183 in 2020. Statistics collected for Region 1 include the Northern five counties in Idaho and not solely Coeur d'Alene; however, Coeur d'Alene is part of the coordination of these efforts and functions as the point of entry for many of the area homeless services that St. Vincent de Paul manages in its function as the Continuum of Care for the Northern five counties. The trend shows the average number of individual homeless persons in Region 1 going down steadily; however, family homelessness numbers are rising. The effects of COVID-19 are yet to be determined. The declining trend may be an anomaly?

Over \$5.5 million in services is already being provided in Coeur d'Alene and the surrounding community. Approximately 29,600 points of service were provided to the homeless, including a warming shelter, which opens when the temperature falls below 28 degrees. St. Vincent de Paul's H.E.L.P. Center became a reality in 2009 and continues to assist a majority of the people in need throughout the county with a one-stop-shop methodology.

Under the HPRR grant, St. Vincent de Paul has been tracking accomplishment in two categories: Homeless Prevention and Rapid Re-housing. Under the Homeless Prevention Program and Rapid Rehousing program from 10-1-2019 to 9-30-2020, 38 people were served under homeless prevention; and under the Rapid Re-Housing program, 30 individuals have been served.

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

The City works with local organizations such as St. Vincent de Paul, IHFA, and the Region 1 Coalition for the Homeless (Continuum of Care) and other government and non-profit organizations to identify area of need and appropriate activities to mitigate the problems as resources allow.

For persons experiencing homelessness and women who are domestic violence victims, there are five emergency shelters in the County to assist them: Children's Village, St. Vincent de Paul Women's Shelter, St. Vincent de Paul Men's Shelter, Safe Passage and the OASIS Post Falls Police Department (which is the only emergency shelter located outside of Coeur d'Alene). Together, these shelters provide beds to 68 people in need of housing because they are homeless.

St. Vincent de Paul provides a warming center that is activated November 1 through February 28, open only when temperatures fall below 28 degrees. When activated, the St Vincent's Warming Shelter will be open from 7:00pm-7:00am St Vincent de Paul is able to shelter 45 individuals and will have available sleeping bags, blankets, gloves, stocking caps, coats, a full bathroom, warm food and drinks.

Family Promise of North Idaho acts as an interfaith effort to assist homeless families achieve

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

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

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

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

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

St. Vincent de Paul has been tracking accomplishment in two categories: Homeless Prevention and Rapid Re-housing. Under the Homeless Prevention Program and Rapid Rehousing program from 10-1-2019 to 9-30-2020, 38 people were served under homeless prevention; and under the rapid re-housing program, 30 individuals have been served. The program also provides intensive weekly case management, which begins with self-sufficiency plan that includes job training services, substance abuse counseling, Life Skills classes, parenting classes, and financial literacy classes.

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

Helping low-income individuals and families avoid becoming homeless, especially extremely

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

The one-stop-shop concept of the H.E.L.P. Center became a reality in 2009 and continues to assist a majority of the people in need throughout the county. It is the point of entry site for most homelessness services in Coeur d'Alene and Region 1, assisting approximately 6,000 unduplicated individuals in 2020 alone. From rental assistance to job searching, the H.E.L.P. Center provides 16 different programs and a multitude of services under each of these programs, services that assist over 180 – 200 people per day. The City collaborates with St. Vincent de Paul several times each year to understand potential service improvements and is aware of the housing difficulty residents face when being discharged from publicly funded institutions and systems of care. The City does not want to replicate services for individuals and families being discharged from publicly funded institutions and systems of care but instead wishes to support area agencies who currently support these populations. The City will continue to educate area agencies on opportunities for them to apply for funding through the City's CDBG Community Opportunity Grant.

Discussion

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

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

Introduction:

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

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

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

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

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

housing, which would allow additional housing types and densities throughout the City.

Staff is working with an advisory committee and continuing public input to develop the new code, which is being called the Coeur Housing Code. The goal is for adoption in 2021 after the Comprehensive Plan update is adopted. The Comprehensive Plan also includes proposed action items related to affordable, workforce and attainable housing.

Coeur d'Alene is also working with Kootenai County, Hayden, Post Falls, Rathdrum, KMPO and about 30 organizations to address regional housing and growth issues. A partnership has been formed and began meeting in April 2021. This group, called the Regional Housing & Growth Issues Partnership, will help do research and come up with recommendations related to housing and growth pressures, and possible code amendments. The City is also partnering with other agencies, including CDA-EDC and Panhandle Affordable Housing Alliance, on a Regional Housing Assessment that is being conducted by the University of Idaho for Kootenai and Shoshone Counties. Results from that assessment will be used to help provide data and recommendations for Coeur d'Alene's required Housing Assessment.

Some administration funds from PY 2021 will be used to prepare for the 5-year Consolidated Plan.

Discussion:

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

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

The City will continue to write letters of support for projects seeking LMI tax credits that fit the goals of the Consolidated Plan. The City continues to seek additional methods of encouraging developers to construct LMI housing and encourages its non-profit partners to consider its CDBG funded Community

Opportunity Grant when they are considering creative solutions to the housing shortage. A recent example is the Habitat for Humanity land trust project that will develop between 20-25 affordable townhouse units in Coeur d'Alene. The City Council approved \$100,000 in 2020 CDBG Community Opportunity Funds to pay for design efforts related to the project. The City, through the Regional Housing & Growth Issues Partnership is also exploring other incentives and partnerships for affordable housing projects.

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

Plan year 2021 will bring new potential projects to the table with the Community Opportunity Grant, along with any ongoing projects working towards completion. The City encourages and supports affordable housing by looking for partnerships to add to the affordable housing stock and intends to continue utilizing methods similar to those already used in the past where CDBG funds are leveraged produce the best benefit for the investment. An example of this method is evidenced by projects such as the partnership with Whitewater Creek, Inc. for the Riverstone Apartments where \$10,000 was used for architecture and engineering costs was leveraged to produce a \$6,350,000 facility with 38 out of 50 rental units reserved for LMI persons.

Additionally, the City's CDBG funded Emergency Minor Home Repair and Accessibility Improvement Program will continue to be funded during plan year 2021. This program assists families remain in their home by improving structural livability conditions to a residence thus maintaining the condition of current deteriorating housing stock available to qualifying low to moderate income residents.

Actions planned to reduce lead-based paint hazards

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

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

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

Actions planned to reduce the number of poverty-level families

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

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

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

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

Because transportation costs can be a large portion of the personal budget, the City of Coeur d'Alene is

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

Actions planned to develop institutional structure

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

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

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

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

The City is the lead agency for the CDBG funding. The City has established goals under their Entitlement program, and works to integrate City planning and projects with the related activities of other agencies in the area using the Citizen Participation Plan, direct email requests, and other various methods of

communication to facilitate this goal. The City does not plan to duplicate services of other established and successful programs.

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

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

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

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

Discussion:

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

Program Specific Requirements

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

Introduction:

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

The City of Coeur d'Alene's CDBG funds do not have any other program specific requirements to address at this time. Should any program income begin, HUD regulations would be followed on usage and reporting. No grant funds have been returned to the line of credit. City staff has designated the overall benefit period for PY 2021 Annual Action Plan to be four years and includes PY 2018, PY 2019, PY 2020, PY2021.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

| | |
|--|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 0 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | 0 |
| 5. The amount of income from float-funded activities | 0 |
| Total Program Income: | 0 |

Other CDBG Requirements

| | |
|---|-------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 0.00% |

The City of Coeur d'Alene's CDBG funds do not have any other program specific requirements to address at this time. Should any program income begin, HUD regulations would be followed on usage and reporting. No grant funds have been returned to the line of credit. City staff has designated the overall benefit period for PY 2021 Annual Action Plan to be three years and includes PY 2018, PY 2019, PY 2020 and PY 2021.

Attachments

Citizen Participation Comments

Grantee Unique Appendices

Grantee SF-424's and Certification(s)