

**City of Coeur d'Alene, ID
2023-2027 DRAFT Consolidated Plan for the
Community Development Block Grant
(CDBG) Program**

**DRAFT DOCUMENT FOR PUBLIC REVIEW
JULY 22, 2023 – AUGUST 15, 2023**

Prepared by Coeur d'Alene's Planning Department

NOTE:

The consolidated plan guiding the next 5 years of funding for the Community Development Block Grant (CDBG) will be available for public review from July 22-August 15, with a public hearing at the regular meeting of the City Council on August 15, 2023 at 6pm in the Library Community Room (702 E. Front Ave.).

Comments can be emailed to Chelsea Nesbit, CDBG Community Development Specialist, at CNESBIT@cdaid.org, or sent to City Hall (710 E. Mullan Ave.) attention Chelsea Nesbit, Planning Department.

Executive Summary

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

1. Introduction

The Coeur d'Alene Consolidated Plan presents a strategic vision for housing and community development activities for the period beginning October 2023 and ending September 2027. The document also includes a One Year Action Plan for the City's Fiscal Year 2023-24 that identifies the allocation of federal funding provided to the City by the U.S. Department of Housing and Urban Development (HUD), through the Community Development Block Grant (CDBG) Program. The goals, strategies and projects outlined in the Consolidated Plan and accompanying Action Plan are based on priorities established by the Coeur d'Alene through a combination of research and data analysis, agency and expert consultation, and citizen participation.

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

This Consolidated Plan outlines a set of five-year objectives and strategies that the City of Coeur d'Alene will pursue through the application of its federal Community Development Block Grant program resources, as well as through participation with local providers in the network that coordinates the community's system of program and service delivery efforts.

Based on research, data analysis, consultation and citizen participation, this Plan identifies five general priority needs and goals on which the City will focus its resources over the next five years:

1. Maintain and Increase Housing Stock (both ownership and rentals) – This includes activities that support new housing construction such as acquisition, clearance, and street improvements housing, (ownership and rentals), rehabilitation of existing housing (ownership) - Emergency Minor Home Repair and Assistance Program (EMRAP), rehabilitation of existing housing (rentals), down payment assistance – direct financial assistance to homebuyers, residential historic preservation, etc. For information on the city's EMRAP program, visit: <https://www.cdaid.org/236/departments/planning/cdbg/emrap>

2. Public Facility and Infrastructure Projects (serving LMI residents) – This includes acquisition, creation and rehabilitation of public facilities and city facilities, and code enforcement. This includes sidewalks to help make connections, improve ADA accessibility, parks, water/sewer improvements, remediating code enforcement violations, etc.

3. Public Services (serving LMI residents) – This includes support for organizations that serve the LMI population in the support of child care services, mental health services, housing counseling, food banks, health services, legal services, youth services, subsistence assistance, etc.

4. Homelessness Assistance – This includes outreach, emergency shelter, rehousing services and homelessness prevention to persons experiencing or at-risk of homelessness.

5. Economic Development – This includes job creation/retention, business and technical assistance, microenterprise assistance, rehabilitation of publicly or privately owned commercial/industrial properties, etc.

HUD has identified a series of outcomes to be achieved through the application of the resources it provides. The primary outcomes that will be achieved as the City provides funding for and/or carries out activities each year during the period of this Consolidated Plan will include improving the availability, accessibility and affordability of housing; and creating or enhancing suitable living environments. Detailed descriptions of the foregoing priority needs, Consolidated Plan goals, and anticipated outcomes are described in the Strategic Plan and Action Plan sections of this document.

The City of Coeur d'Alene has made a commitment to support and promote activities and programs that benefit LMI residents and all citizens. The City advocates education and outreach to create a strong, involved and aware population who want to participate in community improvement. Furthermore, the City hopes for consistent growth of the CDBG program with widespread benefits through increased participation from stakeholders, innovative proposals and partnerships to make the most of the HUD funding to benefit community members who are most in need and at-risk populations.

3. Evaluation of past performance

The goals and projects identified in this Consolidated Plan and Action Plan represent both a continuation and an evolution of the goals that have been included in the City's Consolidated Plans since it became a CDBG entitlement community. Addressing the community's needs for affordable housing, especially for households with very low and extremely low incomes, has been a priority Consolidated Plan goal since program inception. Due to housing costs increasing and resulting cost burdens for these households continuing to worsen in recent years, goals both to create new affordable housing opportunities, and to maintain the quality of affordable units that currently exist, are being carried forward into the next five-year Plan period.

Finally, the City's past Consolidated Plans have also given priority to addressing the needs of low income and special needs populations, primarily through the delivery of housing assistance grants and support for social services. As housing has become generally less affordable in recent years, the availability of public and private resources to help those with low incomes and special needs still leaves a growing gap

in programs and services to meet community needs. Given this trend, this Consolidated Plan and its Strategic and Action Plans will seek to continue providing resources to help address these needs.

4. Summary of citizen participation process and consultation process

The City released a Notice of Funding Availability (NOFA) on March 17 and 31 of 2023 for the Community Opportunity Grant for Plan Year 2023 and held a public forum on April 5, 2023 at 4pm. Two public workshops were held on February 6, 2023 at 12 pm and 6 pm at the St. Vincent de Paul H.E.L.P. Center. A public hearing will be held August 15, at 6 pm at City Hall in the library room located at 710 E Mullan Ave., Coeur d'Alene, ID 83814.

5. Summary of public comments

All public comments received thus far are in 100% alignment with the goals proposed in the survey. Two public workshops were held on February 6, 2023. One at 12 pm and one at 6pm. All comments at the public workshops were also in support of affordable housing activities, subsidizing childcare and transportation. A public hearing will be held August 15, 2023 at 6pm. where further public comments may be heard.

Note: This section will be further updated at the end of the comment period.

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

There were a few comments that the City received through the surveys that will not be accepted. They were not relevant to CDBG and were disparaging to City officials.

Note: This section will be further updated at the end of the comment period.

7. Summary

The Consolidated Plan outlines an array of strategies and tools the City of Coeur d'Alene will utilize during the five-year period beginning October 1, 2023 to address identified community needs. As described in the Plan, the City's efforts will focus on creating, retaining and maintaining affordable housing opportunities, on overcoming and preventing homelessness, and on supporting efforts to meet the needs of low income and special needs populations.

This document reflects coordinated planning and citizen participation, and also aims to reduce duplication of efforts at the local level and provide smoother delivery of services. It allows community organizations, citizens, and developers to better grasp the context in which the City's CDBG program operates. With this tool, organizations are better able to shape various programs into effective and

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coordinated regional, local, community, and neighborhood strategies over the next five years. This Consolidated Plan aims to create and expand opportunities for every citizen in Coeur d'Alene, particularly those facing additional challenges due to income, illness, or special needs.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

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

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

Consolidated Plan Public Contact Information

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

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The Consolidated Plan was developed with a strong emphasis on community input. One hundred and eighty-nine (189) organizations and stakeholders were contacted during the development of the Consolidated Plan. The City consulted with organizations that assist special needs and low-income populations, such as United Way of North Idaho, St. Vincent de Paul, Community Action Partnership and Tesh. A community survey was emailed to all agencies on our stakeholder list, as well as posted on social media, the City's website and printed in the local newspaper. During the 30- day public comment period, the public hearing was advertised in the press twice, on the City's website, social media and CDATV, the City's Public Education and Government Channel. The plan was also available for physical review at City Hall.

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 held a public workshop for the Notice of Funding Availability for the Community Opportunity Grant program for Plan Year 2023 funds and two public forums for the Consolidated Plan to gather information regarding the City's greatest housing and community development needs, including the needs of special populations. The public forums helped to identify potential gaps not being met, and confirmed the 5 goals proposed for the plan were in alignment with the needs of the community. The City also conducted three surveys to gather community input on the biggest needs and priorities for funding. The surveys were of the community-at-large, City department heads and City Council members. The feedback from the forums and surveys was consistent -- the top priorities were housing, mental health, transportation and services for youth and seniors.

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. St. Vincent was awarded several grants over the last 5 year plan period, including funds to rehabilitate the restrooms and conference room, add new doors, and provide emergency shelter for those affected by COVID.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the 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 jurisdictions 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	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation during public workshops, emails, site visits, encouraged participation in public survey. Housing continues to be one of the biggest needs in the community, ongoing coordination with St. Vincent's will be vital in ensuring the support of the homelessness needs, rapid rehousing and emergency housing solutions.
2	Agency/Group/Organization	HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity was consulted regarding a possible down payment assistance program as well as expanding our capacity for minor home repairs in the city. The City is hopeful that there will be an opportunity to implement these activities within the next plan year.

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

The City reached out to 189 agencies and organizations within the local jurisdiction. It is unknown if there are any other agency types that were not notified or 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	There are no other plans.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City contacted agencies and organizations through email notifications, online public surveys, press notices, and social media. Included in that list were the department heads of the City of Coeur d'Alene, Kootenai County, Idaho Housing and Finance, Lake City Center, Tesh and other entities that serve the local community. Some survey responses and input by the City's department heads and City Council members was received, but no other governmental input was received to date.

Narrative (optional):

Each agency or organization was initially contacted through email for consultation and coordination and encouraged to complete the community survey. Several organizations were consulted mor in depth for information regarding specific information on homeless, non-homeless special needs, economic development, and housing problems. Anticipated outcomes include solidifying existing partnerships for increasing affordable housing stock, filling gaps with homeless and special needs populations, improving existing housing stock with common housing problems for the Emergency Minor Home Repair and Accessibility Program, and gaining additional partnerships in workforce development in areas of job training and LMI Entrepreneurs the Community Opportunity Grant.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

The Consolidated Plan was developed with a strong emphasis on community input. The City's Public Education and Government Channel ran advertisements explaining the purpose of the plan and how citizens could contribute. A public survey was emailed to 189 relevant organizations and stakeholders representing community and economic development, community members and businesses, education, financial institutions, City and County government, service providers, housing agencies, disability advocates and real estate development. Information was also placed on the City's web page, social media and advertised in the press twice to advertise the public forums as well as the survey.

Two public workshops were held on February 6, 2023. One at 12 pm and one at 6 pm at St. Vincent's H.E.L.P. Center. The survey was available for participation through March 17, 2023.

The City followed its Citizen Participation plan to place a notice in the Coeur d'Alene Press. The City also utilized its Facebook page, website, stakeholder email list to get the word out about the notice.

The general consensus of the participants included the five (5) proposed goals listed in the survey, with an emphasis on affordable housing and services for youth and seniors. Written and verbal comments were accepted, but none were received outside of the survey and the comments at the forums.

A public hearing is set for August 15, 2023 to finalized and hear any further comments on the plan.

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	Public Meeting	Non-targeted/broad community	Two public meetings were held. Attendance was low, but the information we were able to give was helpful and the low attendance allowed us to answer the questions about the process and educated on the overall CDBG program.	Comments were in alignment with the survey responses, prioritizing affordable housing and activities to support affordable housing. Other priorities were for childcare and transportation.	All comments were accepted.	https://www.cdaid.org/7018/departments/planning/cdbg/con-plan-survey

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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	Newspaper Ad	Non-targeted/broad community	surveys were completed, all responses are in the final survey response document.	No comments were directly received as a result of the ad, but survey responses were received as a result of the ad.		
3	Public Hearing	Non-targeted/broad community	Open to the public, hearing to be held August 15, 2023 at 6 pm			

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

In order to estimate the type and number of persons in need of housing assistance, it is important to note HUD's definition of the following terms:

- **Cost Burdened:** A household that pays more than 30% of gross income for housing and utilities.
- **Severely Cost Burdened:** A household that pays more than 50% of gross income for housing and utilities.
- **Housing Problem:** A household that pays more than 30% of income for housing, and/or lives in an overcrowded housing unit, and/or lives in a housing unit with incomplete kitchen or plumbing facilities.
- **Substandard Housing Condition:** A deteriorated or dilapidated housing unit that lacks complete plumbing; complete kitchen facilities; public or well water systems, and heating fuel.
- **Substandard Condition but Suitable for Rehabilitation:** A substandard unit that is both economically and structurally viable.
- **Overcrowding:** The number of renter-occupied housing units with an occupancy ratio of 1.01 or more persons per room (24 CFR 791.402(b))

Cost burden greater than 30% and greater than 50% is the largest housing problem in Coeur d'Alene, solidifying the need of additional affordable housing stock in the City. As noted in the December 2021 Housing Availability and Affordability Study for Kootenai County, 75% of County residents could afford to buy a home in 2016, whereas 75% of County residents cannot afford to buy a home and median home prices are now over \$530,000. From September 2018 to 2020, Idaho had the 3rd fastest growing rent prices in the country and approximately 44% of county households cannot afford to pay average market rent prices. The Regional Housing & Growth Issues Partnership is attempting to educate, inform and engage community members, organizations, jurisdictions, and developers on possible solutions and partnerships to address some of the issues.

In contrast to its housing challenges, the City has an excellent record of working with local organizations such as 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.

According to the U.S. Census Bureau's American Community Survey (ACS) for 2021, the median value of housing was \$309,000, while the median income was only \$42,343. The Coeur d'Alene Association of

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Realtors reports on their website that the current average price of a home in Kootenai County, including Coeur d'Alene, is \$517,500. With a median household income for Coeur d'Alene of \$42,343 and the current HUD FY 2022 Income Limits Documentation System identifying the Median Family Income for Kootenai County at \$93,900 the cost of housing is greater than the ability for an average household's ability to purchase.

The estimated five-year housing needs include affordable housing for the LMI, elderly and non-homeless special needs populations; and additional transitional housing and emergency shelter facilities. These needs were determined based on feedback from the public forums, consultation with St. Vincent de Paul, United Way of North Idaho, IHFA, and HUD data tables included in this Plan.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (albic)

Summary of Housing Needs

The following tables provided by HUD identify the number and types of families in need of housing assistance by income levels, tenure and household type, and by housing problem. In summary, 41% of households are considered LMI households (80% and below the HUD Area Median Family Income (HAMFI)).

It should be noted that the tables below auto populate and the data may not be the most current. The current estimated population of the City is closer to 55,000 in 2023.

Demographics	Base Year: 2009	Most Recent Year: 2017	% Change
Population	41,898	48,565	16%
Households	17,245	20,065	16%
Median Income	\$38,410.00	\$47,606.00	24%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,390	2,220	3,685	2,470	9,300
Small Family Households	620	590	1,255	1,010	4,480
Large Family Households	45	100	175	110	605
Household contains at least one person 62-74 years of age	480	350	840	460	2,280
Household contains at least one person age 75 or older	295	615	675	340	595
Households with one or more children 6 years old or younger	385	405	650	545	1,360

Table 6 - Total Households Table

Data Source: 2013-2017 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	70	155	65	60	350	0	50	0	0	50
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	35	0	0	0	35	0	0	0	10	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	40	30	45	115	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	835	480	85	15	1,415	490	215	155	65	925
Housing cost burden greater than 30% of income (and none of the above problems)	160	610	795	120	1,685	150	170	640	315	1,275

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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	205	0	0	0	205	130	0	0	0	130

Table 7 – Housing Problems Table

Data 2013-2017 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	945	670	180	125	1,920	490	265	155	75	985
Having none of four housing problems	335	830	1,660	850	3,675	290	450	1,695	1,420	3,855
Household has negative income, but none of the other housing problems	205	0	0	0	205	130	0	0	0	130

Table 8 – Housing Problems 2

Data 2013-2017 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	305	460	280	1,045	105	110	290	505
Large Related	30	50	40	120	10	0	55	65
Elderly	230	370	360	960	405	220	315	940
Other	535	385	250	1,170	115	65	135	315

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	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,100	1,265	930	3,295	635	395	795	1,825

Table 9 – Cost Burden > 30%

Data 2013-2017 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	295	210	10	515	50	100	20	170
Large Related	30	30	0	60	10	0	0	10
Elderly	110	190	80	380	365	60	110	535
Other	480	160	15	655	60	65	25	150
Total need by income	915	590	105	1,610	485	225	155	865

Table 10 – Cost Burden > 50%

Data 2013-2017 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	35	40	30	45	150	0	40	0	0	40
Multiple, unrelated family households	0	0	0	0	0	0	0	0	10	10
Other, non-family households	40	0	0	0	40	0	0	0	0	0
Total need by income	75	40	30	45	190	0	40	0	10	50

Table 11 – Crowding Information – 1/2

Data 2013-2017 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

According to the US Census Bureau, the estimated number of single person households in 2021 was 4,347, with 2,313 of those being 65 years of age or older. Of the 7,955 listed in the small family’s category above, just over half can be estimated as single person households. Roughly 31% of small households are in the HAMFI category, which means it could be estimated that 31% of the single person households are in need of assistance.

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

THIS SECTION WILL UPDATED WITH DATA ONCE RECEIVED FROM OTHER ORGANIZATIONS.

What are the most common housing problems?

The largest challenge facing individuals and families with children are cost burdens exceeding 30% and 50% of HAMFI. Characteristics of individuals and families with children who enter the homeless assistance system include a need for affordable housing, sustainable employment, reduce housing cost burden as well as affordable child care and transportation.

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

Households typically affected by these problems are individuals, families with children and the elderly, who are either unemployed or not earning a living wage.

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

Low-income individuals and families with children who are at imminent risk of residing in shelters or becoming unsheltered include a lack of sustainable employment, lack of the availability of public

transportation, and the lack of quality lower-rent housing stock. When individuals are no longer eligible for rapid re-housing assistance, they are faced with limited affordable housing options within Coeur d'Alene. According to St. Vincent de Paul, all Low-Income Permanente Housing units are full, and include waitlists that can extend 9 months. Transitional Housing Units are well utilized in Coeur d'Alene and can include stays up to 12 months in certain housing units. In the absence of these available options coupled with the <1% available and affordable housing rentals on the market, families struggling with homelessness or near-homelessness are likely to need assistance in order to avoid homelessness.

St. Vincent de Paul, a Continuum of Care site in Coeur d'Alene, shared the following information regarding families utilizing HPRR benefits. Families nearing the end of their HPRR assistance are usually in a sustainable situation and that is because the family needed to increase their monthly income either through renewed job skills, more training, or extended education. If the household is unable to work, case management works to collaborate with other agencies to either apply for social security benefits or pair the client with an agency who could assist the client through the legal process of obtaining benefits.

According to St. Vincent de Paul, all situations are case by case but the most common characteristics for individuals seeking assistance include untreated mental illness, chemical dependency, and lack of employment or full-time employment. Many jobs in the area are part time and if they are full time there are conflicting issues with school schedules for children and work schedules. A prominent need in a household with children is affordable child care. Families cannot afford child care and that, coupled with a lack of affordable housing in this area, creates a situation where families cannot afford for both parents to not be working, if there are in fact two parents in the household. A common situation for families obtaining assistance is that they make too much money to receive benefits like food stamps or Medicaid but they do not make enough to afford both a months' worth of groceries or rent.

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

Not Applicable. The City of Coeur d'Alene does not estimate at-risk populations.

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

Instability and an increased risk of homelessness in Coeur d'Alene are both characterized by the lack of employment and/or mental or physical disabilities as well as increasing housing costs in combination with low paying employment.

Discussion

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Affordable housing continues to be a priority need in the City, and therefore, the goals to increase for sale affordable housing and increase affordable rental housing continue to be included in this 5-Year Plan.

Specific data is not available for the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking. A Housing Inventory Chart obtained from IHFA identifies unmet needs in Region I, covering a 5-County area. The data categorizes needs in three areas: Emergency Shelter, Transitional Housing, and Permanent Supportive Housing.

For purposes of reporting the data, a bed is a literal bed—single, bunk, full, queen or king. A unit on the other hand can be a congregate facility such as a house, apartment, rooms within a house, etc. Under the Emergency Shelter Category, there is a need for 22 Beds for Households without Children and under Transitional Housing there is a need for 33 Beds for Households without Children. Permanent Supportive Housing has a need for 75 Beds for Households with at Least One Adult and One Child, 14 Units for Households with at Least One Adult and One Child, and 40 Beds for Households without Children. This adds up to a need of 170 beds and 14 units within the five-County Region 1 of North Idaho.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

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

Introduction

HUD defines "disproportionately greater need" when the percentage of persons in a specific racial or ethnic group is at least 10 percentage points higher than the persons in the category as a whole. In each Area Median Income category tables using 2013-2017 data below under "Has one or more of four housing problems", White comprises 96% of the total count, which correlates with the total population being estimated at 94% White.

Comparing the housing problems with the population by race identifies that there is a correlation between the two. The U.S. Census Bureau American Community Survey Population by Race data 2021 estimates that White persons comprise 94% of Coeur d'Alene's population, followed by Hispanic (5.6%), American Indian/Alaskan Native (1.1%), Asian (1.1%), Black/African American (0.4%), and Native Hawaiian and Other Pacific Islander (0.0%).

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,745	315	335
White	1,680	315	245
Black / African American	0	0	0
Asian	4	0	45
American Indian, Alaska Native	20	0	35
Pacific Islander	0	0	0
Hispanic	20	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,715	500	0
White	1,545	490	0
Black / African American	0	0	0
Asian	20	0	0
American Indian, Alaska Native	54	0	0
Pacific Islander	0	0	0
Hispanic	35	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,775	1,910	0
White	1,675	1,675	0
Black / African American	10	0	0
Asian	0	95	0
American Indian, Alaska Native	30	15	0
Pacific Islander	0	0	0
Hispanic	10	95	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	635	1,835	0
White	550	1,675	0
Black / African American	0	0	0
Asian	55	0	0
American Indian, Alaska Native	0	80	0
Pacific Islander	0	0	0
Hispanic	10	55	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

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

Discussion

According to the 2009-2013 Comprehensive Housing Affordability Strategy (CHAS) data above, in the City of Coeur d'Alene, the following groups have a disproportionate need:

- White, 0%-30% of Area Median Income
- White, 30-50% of Area Median Income
- White, 50-80% of Area Median Income
- White, 80-100% of Area Median Income

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

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

Introduction

As with the previous section with Housing Problems, HUD defines "disproportionately greater need" when the percentage of persons in a specific racial or ethnic group is at least 10 percentage points higher than the persons in the category as a whole. In each Area Median Income category tables using 2013-2017 CHAS data below under "Has one or more of four housing problems," percentage points for Black/African American, American Indian/Alaska Native, and Hispanic range between 0%-5% of the total count; while White ranges at 95% of the total count.

Comparing the housing problems with the population by race identifies that there is a correlation between the two. The U.S. Census Bureau, 2016-2021 American Community Survey 5-Year Estimates Population by Race data identifies that White persons comprise 94.4% of Coeur d'Alene's population, followed by Hispanic (5.6%), Asian (1.1%), American Indian/Alaskan Native (1.1%), Black/African American (0.4%), and Native Hawaiian, and Other Pacific Islander (0.0%).

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,435	625	335
White	1,370	625	245
Black / African American	0	0	0
Asian	4	0	45
American Indian, Alaska Native	20	0	35
Pacific Islander	0	0	0
Hispanic	20	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	935	1,280	0
White	845	1,195	0
Black / African American	0	0	0
Asian	20	0	0
American Indian, Alaska Native	54	0	0
Pacific Islander	0	0	0
Hispanic	20	15	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	335	3,355	0
White	325	3,015	0
Black / African American	10	0	0
Asian	0	95	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	0	0
Hispanic	0	105	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	200	2,270	0
White	165	2,065	0
Black / African American	0	0	0
Asian	15	40	0
American Indian, Alaska Native	0	80	0
Pacific Islander	0	0	0
Hispanic	0	65	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

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

Discussion

According to the 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) data above, in the City of Coeur d'Alene, the following groups have a disproportionate need:

- White, 0%-30% of Area Median Income
- White, 30-50% of Area Median Income
- White, 50-80% of Area Median Income
- White, 80-100% of Area Median Income

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

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

Introduction:

HUD defines "disproportionately greater need" when the percentage of persons in a specific racial or ethnic group is at least 10 percentage points higher than the persons in the category as a whole. In each Area Median Income category tables using 2013-2017 data below under "Has one or more of four housing problems", percentage points for Black/African American, American Indian/Alaska Native, and Hispanic range between 1%-3% of the total count; while White ranges between 92% and 93% of the total count.

Comparing the housing problems with the population by race identifies that there is a correlation between the two. The U.S. Census Bureau, 2017-2021 American Community Survey Population by Race data and identifies that White persons comprise 94.4% of Coeur d'Alene's population, followed by Hispanic (5.6%), American Indian/Alaskan Native (1.1%), Asian (1.1%), Black/African American (0.4%), and Native Hawaiian and Other Pacific Islander (0.0%).

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	13,780	3,300	2,650	330
White	12,705	3,075	2,475	245
Black / African American	0	0	10	0
Asian	120	40	24	45
American Indian, Alaska Native	170	30	75	35
Pacific Islander	0	0	0	0
Hispanic	490	45	40	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2013-2017 CHAS

Discussion:

The very low-income category (0-30% HAMFI) bears the brunt of housing cost burdens, followed in order of income levels: low income and then moderate-income. According to the 2017-2021 American Community Survey, the median value of occupied owner units in Coeur d'Alene in 2021 was \$309,000. (The "median price" is the point at which half of the units are valued at less than the median

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and half are valued at more than the median.) According to the Coeur d'Alene Association of Realtors in June of 2023, the median home price was \$517,500, significantly higher than the survey estimate.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

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

There is not much racial diversity in Coeur d'Alene as only 5.6% of the City's population comprises racial or ethnic groups other than White (94.4%). Under each of the "Disproportionately Greater Need" sections, the racial/ethnic populations comprise a very small percentage of the needs, with both the largest and the smallest percentages in the category of severe housing problems.

The extremely low-income group as a whole, not a specific racial group, is the largest population affected by housing problems, severe housing problems, and/or cost burden. This is the greater population group with cost burden, and as a result, the most likely to enter the homeless assistance program.

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

The Median housing prices in Kootenai County now exceed \$500,000 and have more than doubled in the last four years (Windermere CDA Realty and Coeur d'Alene MLS). According to the Housing Needs and Availability Study for Kootenai County conducted in 2021 by the University of Idaho in partnership with the Coeur d'Alene Area Economic Development Corporation and Panhandle Affordable Housing Alliance, only 24% of Kootenai County households could afford to purchase a median priced house in Coeur d'Alene as of October 2021. In 2016, 75% of all households would have been able to afford a median priced house. Approximately 44% of Kootenai County households cannot afford to pay the October 2021 average Kootenai County market rent of \$1,402, based on a 30% gross monthly income maximum rent ceiling. Kootenai County has a housing unit deficit of 2,353 units. The median Kootenai County housing prices increased 120% in just over four years. The average price has increased by 144% from 2016 to 2021. All of this, combined with below living wage employment, create a need for more affordable housing units, rental, childcare, transportation and other subsidies to keep people housed.

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

No neighborhoods have been identified in Coeur d'Alene where a racial or ethnic group has disproportionately greater needs.

NA-35 Public Housing – 91.205(b)

Introduction

The City is not, and does not have, a local public housing authority. IHFA administers the Section 8 program in Coeur d'Alene. The 2015 Analysis of Impediments to Fair Housing Choice (Attachment 3), prepared by BBC, states that 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.

The HUD data table titled "Totals in Use" below identifies 75 public housing units. Consultation with IHFA identified there are 76 public housing units in the entire State of Idaho, with 47 units in neighboring Shoshone County and the remaining in the City of Idaho Falls (Southeastern Idaho). As such, the subsequent HUD data table in this section titled "Characteristics of Residents" is information for the public housing units in Shoshone County and in the City of Idaho Falls. There are no public housing units in Coeur d'Alene.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	75	0	0	0	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	14,873	0	0	0	0	0
Average length of stay	0	0	3	0	0	0	0	0
Average Household size	0	0	2	0	0	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	16	0	0	0	0	0
# of Disabled Families	0	0	36	0	0	0	0	0
# of Families requesting accessibility features	0	0	75	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	73	0	0	0	0	0	0
Black/African American	0	0	1	0	0	0	0	0	0
Asian	0	0	1	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	6	0	0	0	0	0	0
Not Hispanic	0	0	69	0	0	0	0	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

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Data Source: PIC (PIH Information Center)

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

As of 2017, the IHFA has about 1,606 applications on their waiting list for Section 8 tenant-based rental assistance. Of the total, about 1,051 are for elderly and/or disabled families. The remaining units are for families with children and single people without a preference. The immediate needs of this population are stable, affordable, safe and decent housing.

THIS SECTION TO BE UPDATED WITH CURRENT INFORMATION FROM OUR PARTNERS.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

THIS SECTION TO BE UPDATED WITH CURRENT INFORMATION FROM OUR PARTNER

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

Typically housing needs for the general population are no different than those stated above, and include stable, affordable, safe and decent housing—all critical components.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

THIS SECTION TO BE UPDATED WITH CURRENT INFORMATION FROM OUR PARTNERS

Idaho's two Continuums of Care (CoCs) regularly conduct a Point-in-Time (PIT) count, the latest one being the *"State of Idaho January 2016 Region One Point-in-Time Count Report"*. Idaho is divided into two CoCs: Boise City Ada County (Region Seven) and Balance of State (regions One through Six). For the PIT count, CoCs are instructed to count all adults, children in households, and unaccompanied youth who, on the night of the count, resides in one of the places described below:

- An unsheltered homeless person resides in a place not meant for human habitation. Included in this count are people in temporary tents or armory shelters, encampments, and warming centers.
- A sheltered homeless person resides in an emergency shelter, transitional housing or supportive housing for homeless persons who originally came from the streets or emergency shelters.

The PIT count consists of two methods to collect data. The sheltered homeless data is collected from surveys filled out by the shelters and from the Idaho HMIS database. The unsheltered homeless survey is administered by "street or known locations" and "service based" counts conducted in each region in the State and entered into HMIS. Note that the data in the table below is for the *entire* Region I of Idaho, which includes Benewah, Bonner, Boundary, Kootenai and Shoshone Counties. The data is not broken down by County or Municipality. Further, the data does not include "Precariously Housed" individuals and households in the main count results. "Precariously Housed" is characterized as being at imminent risk of becoming homeless--these persons may be staying with friends or relatives, in a hotel/motel, in a treatment facility or in jail.

The Homeless Needs Assessment Table below identifies the number of sheltered and unsheltered homeless on a given night. Data is unavailable for for the categories of number experiencing homeless each year, number becoming homeless each year, number exiting homelessness each year, and number of days persons experience homelessness. The "PIT Sheltered and Unsheltered" chart below the Table provides the PIT counts for years 2012 and 2016. The January 2016 count identified 450 sheltered and unsheltered homeless households on any given night in Region 1 of North Idaho, an increase from 2012, which identified 427 sheltered and unsheltered homeless on any given night in. It is important to note

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that these numbers reflect significant decreases from the PIT count in 2011 of 559 sheltered and unsheltered. Sheltered numbers rose in Region 1 from 177 in 2012 to 193 in 2016.

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

The PIT Count includes the five northern Counties of Idaho. Although as a whole North Idaho is rural, the City of Coeur d'Alene is not considered a rural area. In North Idaho, unemployment is the largest contributor to homeless persons, followed by substance abuse, inability to find affordable housing, bad credit history, evicted/unable to pay rent, and mental disabilities. Of the 450 sheltered and unsheltered homeless individuals and persons in households, the 2016 PIT Count identifies that 28% are homeless (sheltered and unsheltered) as a result of substance abuse, and 17% as a result of a serious mental illness. Communication with St. Vincent de Paul, Region I lead for CoCs, indicates that women with children are one of the largest population of homeless families, with a rising number of men with children accounting for homeless families as well. There is an imbalance between fair market rents, jobs, and availability of affordable housing.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

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

Based on the "Homeless Needs Assessment" table above, sheltered and unsheltered families with children comprise 22% of the homeless population on a given night. The North Idaho PIT count only provides information on homeless veterans; therefore it is unknown how many homeless families of veterans there are in North Idaho.

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

Data is not obtainable specifically for the population categories identified in Table 25, Homeless Needs Assessment. The 2016 PIT Count as a whole increased 14% from 2015, primarily due to a 57% increase in the number of unsheltered persons counted. Most housing programs operate at or near capacity therefore the sheltered count tends to stay fairly stable but may fail to reflect the true nature of homelessness across the state. Even as programs move more people into stable housing there are still a large number of newly homeless people needing assistance. Decreases in the sheltered population may be due to the direct placement of homeless persons in Rapid Rehousing programs and increased Veteran Affairs Supportive Housing (VASH) and Supportive Services for Veteran Families (SSVF) vouchers. Persons residing in these program types are not included in the PIT Count.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

North Idaho does not have a wide range of diversity in racial and ethnic groups. Of the total identified in Nature and Extent of Homeless table above, the white population comprises 94.4% of the homeless

population, Hispanic (5.6%), followed by American Indian or Alaska Native (1.1%), Other Race not of Hispanic Origin (1%), and Black or African American (.8%).

Discussion:

According to the PIT in 2016, the unsheltered homeless accounted for 32% of all homeless persons, which is an increase from 2015 when only 24% of the total homeless were unsheltered. Most housing programs operate at or near capacity therefore the sheltered count tends to stay fairly stable but may fail to reflect the true nature of homelessness across the state. Even as programs move more people into stable housing there are still a large number of newly homeless people needing assistance.

St. Vincent de Paul credits any decreases in homeless to HPRR program, which supports families experiencing homeless with job skill support, in addition to case management and service agency collaboration.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

THIS SECTION TO BE UPDATED WITH CURRENT INFORMATION FROM OUR PARTNERS.

This section outlines the characteristics and resources of the non-homeless special needs populations.

Describe the characteristics of special needs populations in your community:

Elderly. Senior Citizens comprise nearly 16% of Coeur d'Alene's total population and roughly 25% of all households. This population typically has lower incomes and a need for supportive services or structural adaptations.

Persons with Disabilities. According to the 2012-2016 ACS, 34% of Coeur d'Alene's senior population have a disability. The non-senior population has a 13% disability recording. Among all persons living with a disability in the Coeur d'Alene population, 45% have an ambulatory disability, 38% have a cognitive disability, 31% have a hearing difficulty, and 16% have a vision difficulty.

Severe Mental Illness. A *State Estimates of Adult Mental Illness* report by the National Survey on Drug Use and Health (NSDUH) in July of 2017 reports that mental illness is one of the leading causes of disability in the United States. The combined 2012 to 2017 NSDUHs surveys identified that the mental illness average for adults age 18 and over for Idaho in Region 1 is 20.09%. The severe mental illness average for adults age 18 and older is 4.98%, according to the *2015-2016 National Survey on Drug Use and Health: Model-Based Prevalence Estimates*.

Substance Abuse. According to the Idaho Substance Use, Safety, and School Climate Survey (SUSSCS) administered by the Safe and Drug Free School office of the Idaho Department of Education, the three most common substances used by Idaho's minors are alcohol, tobacco, and marijuana.

According to a June 2017 news release from the Substance Abuse and Mental Health Services Administration (SAMHSA), mental and substance use disorders often go hand in hand. The news release further reveals that alcohol dependence is four times more likely to occur among adults with mental illness than among adults with no mental illness. A May 2011 SAMHSA report identified that nationally, 13.2% of persons with alcohol dependence also had a serious mental illness.

At-Risk Youth. There are three segments of the youth population in Coeur d'Alene who have potential housing and supportive services needs: Youths aging out of the foster care system; older youths transitioning to adulthood with uncertain future plans; and youths who are homeless.

The Idaho KIDS COUNT Data Center Indicators reports that in 2017 there were 88,786 children ages 0-17 on Food Stamps. The Indicators also identifies 220,408 Medicaid Participants ages 0-17; (per 100,00 for the following) 64 Teen Births ages 15-17; 25 Child Deaths; 39 Teen Violent Deaths; and 15 Teen Suicide.

Maltreatment of children, i.e., emotional abuse, medical neglect, neglect, physical abuse, sexual abuse, or other, is prevalent in Idaho. The Idaho Child Welfare Summary identifies 1,664 child maltreatment victims in the State of Idaho for 2010. This equates to approximately 1.6 children for every 1,567 residents. Using this rate, approximately 48 children 18 and under experienced maltreatment in Coeur d'Alene during 2010. This rate is expected to have remained consistent or to have risen with the 2012-2016 ACS 6,148 population increase determinations in Coeur d'Alene between 2010 and 2016.

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

There is a myriad of supportive services for the non-homeless special needs populations. For persons unable to live alone, there are 32 assisted living facilities with 720 beds for persons with disabilities and the elderly in Kootenai County. Almost half (49%) of the beds are located in 14 developments in Coeur d'Alene. All of the facilities specifically target the elderly except for Harmony House Assisted Living I and II, which targets persons with severe needs: developmentally disabled, physically disabled, patients with traumatic brain injury and persons with mental illness.

Affordable housing programs available to Coeur d'Alene residents include the LIHTC program; the HOME program; the Project-Based Section 8 program; and the Section 8 Housing Choice Voucher program.

Through the Section 811 program rent is charged based on income. To qualify for assistance, at least one member of a household must be 18 or older with a physical, developmental and/or mental disability. Section 811 projects provide rental assistance to tenants by covering the difference between the HUD-approved operating costs and the tenants rent contribution (usually 30% of adjusted income). The 811 development connects residents with St. Vincent de Paul programs on an as-needed basis.

Additional resources for the low-income include Habitat for Humanity of North Idaho, providing affordable for sale housing to those in need; United Way of Kootenai County, providing basic needs and crisis intervention to help those in need within Kootenai County; and the Community Action Partnership (CAP) providing services to the low-income households. CAP services include weatherization assistance, home energy assistance, emergency food assistance and telephone service assistance. CAP is aligned with the Idaho Hunger Relief Task Force, Idaho Food Bank, Idaho Interfaith Roundtable Against Hunger, and IHFA.

The Dirne Community Health Center provides medical care on a sliding fee scale, based on household income and family size, with emphasis on the LMI and homeless populations. Types of care includes,

but is not limited to, individual and family medical, medication assistance, chronic disease management, minor orthopedic injuries and lacerations, preventative care, and immunizations.

TESH provides services for persons with disabilities, including child development, independent living and employment.

The H.E.L.P. Center, operated 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 with various organizations represented on site.

The Children's Village operates the Miller and Moyer Homes which serve privately-surrendered or state-place children who experience difficulties such as depression, behavioral difficulties, poor social development, and lack of anger management that impairs the child from functioning on a daily basis. These children receive structured, individualized and behaviorally focused residential treatment. The two homes total 22 beds combined. Children at the Miller and Moyer Homes attend the Children's Village Academy, an accredited school by the State of Idaho and located on-site.

The Idaho Youth Ranch provides troubled children a bridge to a valued, responsible and productive future.

The Idaho Drug Free Youth (IDFY) educates youth, families and community members about the risks of using drugs, alcohol and tobacco by promoting and encouraging positive peer and adult influence through interactive after-school activities.

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

According to the Idaho Department of Health and Welfare, the reported cases among residents of Idaho as of September 2017 living with AIDS and HIV was 207 in Region 1. Compared to the statewide average of 1,770 reported cases of people living with AIDS and HIV, Region 1 only carries 11% in this category. (Source: <http://healthandwelfare.idaho.gov/Health/FamilyPlanning,STDHIV/STDStatistics/tabid/393/Default.aspx>)

These numbers indicate a decrease in Region 1 Idaho residents living with HIV and AIDS, even as population has risen.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

In most communities, there is no one affordable housing product that addresses the wide range of housing needs. The amount and type of housing assistance lower-income households need to avoid being cost burdened varies depending on their income and household characteristics. For example, persons who have a physical disability may require special adaptations to their homes. Persons with mental illnesses and/or developmental disabilities might need housing with health care services nearby. Families living in poverty usually need subsidies to help them pay their rental costs.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Public facilities needed in Coeur d'Alene include health facilities for substance abuse and an increase in transitional housing and shelter facilities to further meet the needs of homeless adults, homeless youth, and victims of domestic violence.

How were these needs determined?

Input from consultations and public participation concluded that there is not enough room to serve everyone in the City that is in need of homeless shelters, women's shelters, and transitional housing. It was further strongly expressed that a Detoxification facility is greatly needed to serve those with substance abuse.

Describe the jurisdiction's need for Public Improvements:

The largest public improvement need in the City is sidewalk construction, repair, replacement, and accessible intersections. The City Council adopted a goal of bringing city sidewalks into compliance with the Americans with Disabilities Act (ADA). The City's CDBG funds continue to support the "ADA Sidewalk Hazard abatement Program", a supported CDBG initiative since the 2008-2012 Consolidated Plan. The continued implementation of funds work to assist Coeur d'Alene bring its city sidewalks into compliance, specifically in low-income-census tracts.

How were these needs determined?

The City met with citizens representing the disabled population and discussed how to prioritize the sidewalk needs for the next five years, resulting in a five-year Priority Plan for Sidewalk Hazard Abatement. The Plan is updated and approved by the City Council on an annual basis, and guides the City to prioritize repairs first in civic areas, followed by commercial areas, and then residential areas.

The City's current five-year sidewalk plan focuses on "catch up" work necessary to make an accessible route to connect the investment already made in the 300+ pedestrian ramps constructed on 4th Street, Lakeside Avenue, Front Avenue, and Hastings, and 7th Street. By completing these areas first, the pedestrian ramp costs already invested will provide a complete and more useable ADA route in high traffic and civic corridors with some residential and commercial benefit.

In 2017, the City created a Pedestrian and Bike Committee to represent and gain public input on ADA sidewalk and bike safety needs. This initiative includes discussions for a safe-route-to-school initiative and a safe-to-access commercial zone transportation corridor. This committee engages in discussions for

the ongoing needs of the community at large, but also specifically for mobility challenged residents and children.

Describe the jurisdiction’s need for Public Services:

There are limited funds in the community for homeless programs and services for seniors, disabled, substance abuse, battered/abused spouses, employment training, crime awareness/prevention, housing counseling and mental health.

How were these needs determined?

Input from consultations with service providers and within the public forums and surveys resulted in the recognition that there is a greater need for public services in Coeur d’Alene for all populations, especially in the areas of substance abuse, mental health, crime reduction and awareness, and homebuyer down payment assistance.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis was prepared by BBC Consulting, Inc. (BBC), Denver, Colorado in 2015 as part of the Analysis of Impediments to Fair Housing Choice. Information in this section has been extrapolated from the attached 2015 Analysis of Impediments to Fair Housing Choice, Final Report, October 12, 2015 by BBC. Discussion points of the report examine the current housing market as well as overall affordability in the City. It also compares the housing market in 2006 to the market in 2015 when a similar study for the City was completed by BBC. This section includes updated recommendations from the 2015 housing market study and references the 2012-2016 American Community Survey.

(BBC 2015 Study:

http://www.cdavid.org/files/Municipal_Services/CDBG/CDA_Housing_Needs_Assessment_and_Housing_Barriers_Analysis_101215.pdf)

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The 2017-2021 American Community Survey (ACS) reported 23867 housing units in 2021, which is 2,441 more than reported between 2012-2016. The 2017-2021 ACS indicates about 63% of the City's residential units are detached single-family homes, 10% are 2–4-unit complexes, and 4% are mobile homes. The remaining 23% of units are made up of townhomes and apartments.

According to the 2017-2021 ACS, 47% of the City's households rent their current home. With renters comprising nearly half of the City's households, the availability of quality and affordable rental housing is essential to attract and retain the City's workforce, students, and persons who simply prefer renting over owning.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	13,740	63%
1-unit, attached structure	715	3%
2-4 units	2,265	10%
5-19 units	2,260	10%
20 or more units	1,945	9%
Mobile Home, boat, RV, van, etc.	910	4%
Total	21,835	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2013-2017 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	4	0%	320	4%
1 bedroom	95	1%	1,700	19%
2 bedrooms	2,385	21%	3,500	39%
3 or more bedrooms	8,715	78%	3,345	38%
Total	11,199	100%	8,865	100%

Table 27 – Unit Size by Tenure

Data Source: 2013-2017 ACS

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

Affordable housing programs available to Coeur d'Alene residents include the LIHTC program; the HOME program; the Project-Based Section 8 program; and the Section 8 Housing Choice Voucher program.

As of December 2017, there were 21 low-income housing tax credit and HOME developments in Coeur d'Alene. These developments had 1,313 subsidized units and 166 market rate units: 882 family units, 303 units for seniors, and 108 were accessible to persons with disabilities.

Since 2007, CDBG funds were leveraged to construct 4 rental units with HUD 811 grants. Although no CDBG funds were used, through a land lease, the City supported 37 units of HUD 202 units and 14 of HUD 811 units. CDBG funds also leveraged IHFA tax credit allocations for an additional 77 affordable units in the City.

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

The 2015 Analysis of Impediments to Fair Housing (AI) identified seven facilities comprising 272 units of Project-Based Section 8 housing in Coeur d'Alene. Of the total, 156 are designated as family units; 210 units are set aside for the elderly; and 37 units are accessible to persons with disabilities. The 2015 AI further states that HUD maintains a database of subsidized units that utilized government contracts which are time-limited. Upon maturity of these contracts, property owners may elect to convert their units to market rates. A review of the HUD "expiring use" database found that, of the Project-Based Section 8 units, 59% or 160 units were subject to expiration by 2020.

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

The national housing preservation database maintains data on federally subsidized rental properties. As of July 2015, the database reported a total of 1,436 subsidized rental units in Coeur d'Alene. These units represented about 8 % of all federally subsidized units in the State of Idaho and 18 % of all rental units in the city. Since the last housing needs assessment in 2012, approximately 700 assisted rentals have been developed in the city. These units have helped alleviate rental housing needs and helped the rental gap be lower than it would have been otherwise. Without development of these units, the rental gap in 2013 may have been approximately 200 units larger for households in the \$10,000 to \$20,000 income range.

An analysis of the pricing of these units relative to privately provided (non-assisted) units from 2007 through 2014 found the assisted rentals to have average and median rents below those offered by the private market. The median rent for assisted units was \$600 per month; the average rent was \$584. This compares to a median rent of \$725 per month and an average of \$756 per month for non-assisted units. Assisted units are providing low-income renters with a subsidy of between \$125 and \$175 per month, or \$1,500 to \$2,100 per year.

Despite these added units, the City continues to struggle to house its lowest income renters. The 2015 BBC Housing Needs Survey determined that in 2013 a gap of 946 units existed for renters earning less than \$15,000 per year--although this gap did decrease from 1,070 units in 2011. Renter households earning \$20,000 per year or less account for 29% of all total households, according to the 2012-2016 ACS, resulting in a rental gap upwards of 1,745 for these households in 2016. Section 8 Vouchers may provide some financial relief for low-income families in Coeur d'Alene, but with wait times exceeding three years, Vouchers provide little to no short-term relief for many households.

As of 2016, this rental gap is significant as nearly *half* of all renters in Coeur d'Alene earn 30 percent or less of HAMFI—a little higher than the poverty level. Only 12 percent of owners earn 30 percent or less of HAMFI.

Describe the need for specific types of housing:

The City's housing market is not drastically different in 2016 than compared to 2011. Many of the challenges the City faced in providing its residents with affordable and quality housing in 2011 remain, while some changes have occurred. The City continues to struggle to house its lowest income renters (those earning 30% or less of the median income). In 2007, a gap of 861 units existed for renters earning less than \$15,000 per year. In 2011 the gap increased to 1,070 units. The gap did decrease slightly from 2011 to 2016 by 946. It is suspected that much of this gap is a result of economic conditions. If the City maintains the same level of population growth as experienced between 2000 and 2009, and these renters experience the same population growth as the City overall, and no new units are developed to assist this group, this need will increase to approximately 1,117 units in 2017. This 10% increase is based on the number and percentage of increase of extremely low-income households, as reported in the 2005-2009 CHAS data.

Housing affordable for the City's workforce continues to be a need in the City. Competition is high for quality rentals and for sale homes priced affordably for the City's workforce. Stakeholders contributing to the 2007 market study identified the City's workforce as a segment of the population in need of affordable housing opportunities, and the analysis completed in the 2015 report revealed the same need.

Housing quality is still a concern for homeowners. According to the 2013 resident survey, 30% of homeowners said they have repairs they need to make to their home.

Discussion

The national housing preservation database maintains data on federally subsidized rental properties. As of July 2015, the database reported a total of 1,436 subsidized rental units in Coeur d'Alene. These units represented about 8 % of all federally subsidized units in the State of Idaho and 18 % of all rental units in the city. Since the last housing needs assessment in 2012, approximately 700 assisted rentals have been developed in the city. These units have helped alleviate rental housing needs and helped the rental gap

be lower than it would have been otherwise. Without development of these units, the rental gap in 2013 may have been approximately 200 units larger for households in the \$10,000 to \$20,000 income range. An analysis of the pricing of these units relative to privately provided (non-assisted) units from 2007 through 2014 found the assisted rentals to have average and median rents below those offered by the private market. The median rent for assisted units was \$600 per month; the average rent was \$584. This compares to a median rent of \$725 per month and an average of \$756 per month for non-assisted units. Assisted units are providing low-income renters with a subsidy of between \$125 and \$175 per month, or \$1,500 to \$2,100 per year. The wait period for a HUD Section 8 Voucher has increased from 28 months in 2007 to more than 44 months by 2017. As such, it has become more challenging to obtain a Section 8 Voucher from the IHFA to use in Coeur d'Alene. This indicates even greater need for affordable housing opportunities in the City to meet unmet demand from the Section 8 Voucher program.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Coeur d'Alene's renters and homeowners have experienced increases in housing costs which have exacerbated the housing needs of the City's lowest income residents. The first chart under Rent Paid displays the results of the gaps analysis for the City.

The American Community Survey reported a 2021 median contract rent (without utilities) in Coeur d'Alene of \$1084. As seen in the second chart under Rent Paid, most rental units were far less expensive in 2017, priced between \$500 and \$999. In 2021, 58% of rental units were over \$1,000. All of these factors indicate a significant and consistent rise in rental cost with a decrease in affordable rental options for LMI families at the 30, 50, and 80 percent margins, with the greatest difficulty being for the 30 % HAMFI margin.

As noted in the December 2021 Housing Availability and Affordability Study for Kootenai County, 75% of County residents could afford to buy a home in 2016, whereas today 75% of County residents cannot afford to buy a home and median home prices are now over \$530,000. From September 2018 to 2020, Idaho had the 3rd fastest growing rent prices in the country and approximately 44% of county households cannot afford to pay average market rent prices. The Regional Housing & Growth Issues Partnership is attempting to educate, inform and engage community members, organizations, jurisdictions, and developers on possible solutions and partnerships to address some of the issues. In contrast to its housing challenges, the City has an excellent record of working with local organizations such as 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.

GROSS RENT

Occupied units paying rent

Less than \$500	532	5.6 %
\$500 to \$999	3492	36.5%
\$1,000 to \$1,499	3788	39.6%
\$1,500 to \$1,999	1247	13.0%
\$2,000 to \$2,499	403	4.2%
\$2,500 to \$2,999	0	0.0%
\$3,000 or more	94	1.0%

Cost of Housing

	Base Year: 2009	Most Recent Year: 2017	% Change
Median Home Value	194,200	184,800	(5%)
Median Contract Rent	633	769	21%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,440	16.3%
\$500-999	5,195	58.6%
\$1,000-1,499	1,980	22.3%
\$1,500-1,999	90	1.0%
\$2,000 or more	160	1.8%
Total	8,865	100.0%

Table 29 - Rent Paid

Data Source: 2013-2017 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	405	No Data
50% HAMFI	1,135	475
80% HAMFI	4,385	2,335
100% HAMFI	No Data	4,175
Total	5,925	6,985

Table 30 – Housing Affordability

Data Source: 2013-2017 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 31 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

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

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

Discussion

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Census data reports that (41%) of owner-occupied housing and renter-occupied housing were built before 1980. Housing gaps identified in the 2015 Analysis of Impediments to Fair Housing Choice identified that there is an existing shortage of about 1,745 affordable housing units.

The 2012-2016 ACS findings indicated a \$172,700 median value of owner-occupied units, with a median rental rate of \$850. The 2021 Census data identifies the median home cost as \$309,00, and a median rental rate of \$1,084. However, the Coeur d'Alene Association of Realtors estimated the median home cost at \$517,500 in June of 2023.

Housing stock is available, though lower in availability than demand, to those with special needs and include the Low-Income Housing Tax Credit program; the HOME program; the Project-Based Section 8 program; and the Section 8 Housing Choice Voucher program. Each of these programs is available through, and managed by, the IHFA.

Definitions

Units are in standard condition if they meet the HUD Section 8 quality standards. Units that are substandard but suitable for rehabilitation do not meet one or more of the HUD Section 8 quality standards. These units are also likely to have deferred maintenance and may have some structural damage such as leaking roofs, deteriorated interior surfaces, and inadequate insulation.

A unit is defined as being substandard if it is *lacking the following*: complete plumbing, complete kitchen facilities, public or well water systems and heating fuel (or uses heating fuel that is wood, kerosene or coal).

Units that are substandard but suitable for rehabilitation include units with some of the same features of substandard units. The difference between substandard and substandard but suitable for rehabilitation is that units suitable for rehabilitation will have in place infrastructure that can be improved upon. In addition, these units might not be part of public water and sewer systems, but they will have sufficient systems to allow for clean water and adequate waste disposal.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,460	22%	3,360	38%
With two selected Conditions	60	1%	315	4%
With three selected Conditions	0	0%	75	1%
With four selected Conditions	0	0%	40	0%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	8,675	77%	5,080	57%
Total	11,195	100%	8,870	100%

Table 32 - Condition of Units

Data Source: 2013-2017 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,265	29%	2,545	29%
1980-1999	3,355	30%	2,255	25%
1950-1979	2,995	27%	3,075	35%
Before 1950	1,580	14%	990	11%
Total	11,195	100%	8,865	100%

Table 33 – Year Unit Built

Data Source: 2013-2017 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,575	41%	4,065	46%
Housing Units build before 1980 with children present	2,170	19%	1,120	13%

Table 34 – Risk of Lead-Based Paint

Data Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Overall, most properties in the LMI Census Tract areas are in sound condition or need minor repairs. In Program Year 2008 the City instituted the Emergency Minor Repair and Accessibility Program

(EMRAP). This program provides up to \$5,000 in grant funding to qualifying home-owners to correct substandard conditions eligible for rehabilitation, such as broken sewer lines, leaking roofs, sagging floors, inoperable furnaces or hot water heaters, as well as to provide needed ADA modifications for residents. Each year, between 10 and 15 homes are repaired to livable conditions with these CDBG funds. This single activity is the most successful of the City's CDBG program and, with every program year, there are more applications received from homeowners than funding allows.

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

According to the 2012-2016 ACS data, an estimated 10.2% (2,027 units) were built before 1940 when lead-based paint was most common. Another 7.7% (1,501 units) were built between 1940 and 1960, when lead-based paint was still used, but the amount of lead in the paint was being reduced.

The 2007-2011 ACS data for Total Housing Units and Year Structure Built by Census Tract identifies over 11,000 housing units constructed prior to 1980 within eleven Census Tracts; however, six of the Census Tracts contain property outside Coeur d'Alene City limits. As a result, calculations were made by using both the 2007-2011 ACS and the HUD Percent of Low- and Moderate-Income Persons by Census Tract and Block Group, 2000 Census. Populations on the HUD percent of LMI persons were converted to households using the average household size in Coeur d'Alene of 2.93, and then multiplied by the LMI % for each Tract and Block Group, resulting in 4,912 households in the eleven Census Tracts. The 2007-2011 ACS data was used to calculate the percent of housing units on the total number of structures built pre-1980 for each Tract. The resulting percentages of total housing units were then multiplied by the total of LMI households. This methodology provided an estimate of 2,517 LMI households within Coeur d'Alene City Limits constructed prior to 1980 and therefore may contain lead-based paint. This assumption does not include property vacancies, nor does it include households that may have been remediated of lead-based paint hazards since 1980.

Discussion

The January 1, 2012 Comprehensive Housing Market Analysis provided by the HUD Office of Policy Development and Research reports that the "rental housing market conditions in the Coeur d'Alene Housing Market Area (HMA) are tight, with an overall rental vacancy rate estimated at 5.5 percent, down from the 7.7 percent rate recorded in April 2010. During the forecast period by 2020, demand is estimated for about 1,050 rental units."

According to the Housing Study completed in 2021, there is an estimated 2,353 housing unit deficit in Kootenai County which represents about a 1–2-year supply of needed housing in the county. This is calculated by employing the same methodology used for measuring the U.S. and Idaho deficits. A complicating factor in this assessment is the purchase of second homes by nonresidents which increases the demand for housing, but is not included in the deficit estimate.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The IHFA has 76 public housing units in the State of Idaho. Shoshone Apartments in Kellogg, Idaho has 47 units. The remaining 29 units are in Idaho Falls in Southeastern Idaho. There are no public housing units in Coeur d'Alene.

Totals Number of Units

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

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

The City does not have a public housing authority in operation. The IHFA administers the Section 8 program in Coeur d'Alene. Affordable housing programs available to residents in Coeur d'Alene include the LIHTC program; the HOME program; the Project-Based Section 8 program; and the Section 8 Housing Choice Voucher program.

It is unknown the number and physical condition of the public housing units. The LIHTC program provides a developer with Federal Tax Credits to build or rehabilitate housing for low-income persons. The Federal HOME program provides subsidies to construct or rehabilitate affordable rental housing.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

There are no public housing units in the City of Coeur d'Alene.

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

Not Applicable.

Discussion:

The Section 8 Voucher wait period has increased from about 2-1/2 years in 2008 to over 3 years by 2017. Although there are no public housing units in Coeur d'Alene, there is a demonstrated need for subsidized units, in part, due to the Section 8 Voucher period.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

This section is being updated by our partners; new data will be input as soon as it is available.

The City of Coeur d'Alene receives no funding beyond the CDBG Entitlement for homelessness activities. St. Vincent de Paul North Idaho distributes McKinney-Vento funding through the Supportive Housing Program (SHP), Shelter Plus Care Program (S+C) and the Emergency Shelter Grant Program (ESG).

The City works closely with local organizations such as St. Vincent de Paul, North Idaho Housing Coalition, the Committee to End Homelessness, IHFA, the Regional Homeless Coalition (Continuum of Care) and other government and non-profit organizations to identify areas of need and appropriate activities to mitigate the problems as resources allow.

For persons experiencing homelessness and women who are domestic violence victims, there are 6 emergency shelters in the County to assist these persons: Children's Village, St. Vincent de Paul Women's Shelter, St. Vincent de Paul Men's Shelter, St. Pius Church, the Women's Center and the OASIS Post Falls Police Department, which is the only emergency shelter located outside of Coeur d'Alene.

In addition, Family Promise of North Idaho is an interfaith effort to assist homeless families achieve independence. The focus of Family Promise is to keep families together by allowing them to sleep in one of 17 local host churches, for a week at a time up to 90 days. Families receive support services, food, and a temporary safe place to sleep.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

The City supports an innovative partnership lead by St. Vincent de Paul whose H.E.L.P. Center is an excellent start to transitioning people to independence. This program 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 with various organizations represented on site. 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 on-going and flexible as possible, within the confines of established regulations, to address the conditions and circumstances adherent to Coeur d'Alene.

Between years 2013-2017, the City of Coeur d'Alene funded a project for St. Vincent de Paul to utilize \$350,000 of CDBG funds to purchase their H.E.L.P. Center, thus allowing them to utilize their funds directly towards providing more services and expanding programs instead of allocating those funds towards a high monthly rent. St. Vincent de Paul was awarded the funds through a competitive process via the Community Opportunity Grant. In this crucial way, the City's CDBG program has supported many critical services to families or persons in need.

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

The 2016 Annual Point-In-Time count found there are 450 homeless individuals on the street, in shelters, and in transitional housing in Region 1. The 10-year Plan to End Homelessness Committee found there are \$6.5 million in services already being provided in Coeur d'Alene and the surrounding community. Approximately 1,300 volunteers assist in providing services to the homeless, including warming shelters, and community kitchens which open when the temperature falls below 20 degrees. Aggregate statistics are collected for Kootenai County (not just Coeur d'Alene). Housing First, administered by St. Vincent de Paul, is a model that has been promoted by the Federal Government and as implemented will be customized for the local realities in Coeur d'Alene.

Under a HPRP grant, St. Vincent de Paul has been tracking accomplishments in two categories: homeless prevention and rapid re-housing. Under the homeless prevention program, 349 have been served and, under the rapid re-housing program, 209 individuals have been served. Additionally, St. Vincent de Paul operates a homeless family sheltering project under an Angel Arms grant they received that provides funding for 16 single unit apartments for chronically homeless individuals. The program also provides intensive weekly case management, which begins with a self-sufficiency plan that includes job training services, substance abuse counseling, Life Skills classes, parenting classes, and financial literacy classes.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Due to lower incomes and the need for supportive services or structural adaptations, special needs groups are more likely than the general population to encounter difficulty in finding and paying for adequate housing, and often require enhanced community services. This section provides summary background information on special needs populations in Coeur d'Alene and describe the housing programs available to serve these groups.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

In most communities, there is no one affordable housing product that addresses the wide range of housing needs. The amount and type of housing assistance lower-income households need to avoid being cost burdened varies depending on their income and household characteristics. For example, persons who have a physical disability may require special adaptations to their homes. Persons with mental illnesses and/or developmental disabilities might need housing with health care services nearby. Families living in poverty usually need subsidies to help them pay their rent costs.

The City does not have housing set aside just for individuals with HIV/AIDS and their families. The North Idaho Aids Coalition (NIAC) is contracted with IHFA to provide grant application assistance, utility assistance, short term rent, mortgage and utility assistance, and case management for the HOPWA to prevent homelessness for HIV positive individuals that qualify for the services.

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

The Section 811 program provides rental housing to very low-income households with disabilities where rents are based on income. To qualify for assistance, at least one member of a household must be 18 or older with a physical, developmental and/or mental disability. Additionally, Trinity Group Homes provides homeless and non-homeless housing for those with mental illnesses.

For persons unable to live alone, including the elderly and persons with disabilities, there are 32 assisted living facilities in the County from which to choose. Almost half (49%) of the beds are located in 14 developments in Coeur d'Alene. The majority of the remaining facilities are in the City of Hayden. All of the facilities specifically target the elderly except for Harmony House Assisted Living I and II, which targets persons with severe needs: developmentally disabled, physically disabled, patients with traumatic brain injury and persons with mental illness.

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

Through participation in the Region I Continuum of Care Coalition, the City will continue to be supportive in addressing housing and those with special needs. This activity falls under Public Service to offer public service program assistance to service organizations supporting LMI residents. The City has provided land for the construction of a 14-unit HUD 811 complex that was completed in August 2014 and has provided funds for the facility rehabilitation of a variety of service facilities supporting special needs populations. Additionally, the City seeks competitive grants each year which support housing rehabilitation, economic development, and supportive services that support special-needs housing goals.

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

The City has an on-going land-lease partnership with St. Vincent de Paul for HUD 811 housing, has supported St. Vincent de Paul for new construction of a HUD 811 apartment complex (14 units), and has helped St. Vincent to purchase its H.E.L.P. center through a CDBG funded Community Opportunity Grant, allowing them to turn their rental dollars into support service dollars.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

A zoning, land use, and housing policy review was completed in conjunction with a statewide Analysis of Impediments to Fair Housing in 2015. The statewide study revealed that there are no fair housing barriers in Kootenai County. The City of Coeur d'Alene provides even more options for developing density and increasing affordability, than the County, indicating that there are no major fair housing barriers in the City. A few important differences of the City from the County's housing barrier analysis include the following:

- The City allows for 300 SF accessory dwelling units (ADU) in all zoning districts. Special permits are not required to build an ADU.
- The City has a density bonus incentive in place in the Downtown Core to induce workforce housing development. Four square feet of floor area is allowed for each square foot of workforce housing provided within 1.5 miles of the project site and within City limits.
- The County's minimum lot size of 3,000 square feet was among the lowest reviewed in the State. Coeur d'Alene accommodates pocket residential in the R-8, R-12, and R-17 residential districts, as well as the C-17L and C-17 commercial districts. Pocket residential has no lot size and setback minimums on the site, but overall density is set by the zoning.

As noted in the December 2021 Housing Availability and Affordability Study for Kootenai County, 75% of County residents could afford to buy a home in 2016, whereas today 75% of County residents cannot afford to buy a home and median home prices are now over \$530,000. From September 2018 to 2020, Idaho had the 3rd fastest growing rent prices in the country and approximately 44% of county households cannot afford to pay average market rent prices. The Regional Housing & Growth Issues Partnership is attempting to educate, inform and engage community members, organizations, jurisdictions, and developers on possible solutions and partnerships to address some of the issues. In contrast to its housing challenges, the City has an excellent record of working with local organizations such as 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.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	382	343	2	1	-1
Arts, Entertainment, Accommodations	3,045	4,832	16	19	3
Construction	1,561	1,197	8	5	-3
Education and Health Care Services	3,223	4,646	17	18	1
Finance, Insurance, and Real Estate	1,340	2,369	7	9	2
Information	325	519	2	2	0
Manufacturing	1,716	1,170	9	5	-4
Other Services	595	752	3	3	0
Professional, Scientific, Management Services	1,170	1,557	6	6	0
Public Administration	0	0	0	0	0
Retail Trade	3,156	4,658	17	18	2
Transportation and Warehousing	355	246	2	1	-1
Wholesale Trade	620	506	3	2	-1
Total	17,488	22,795	--	--	--

Table 39 - Business Activity

Data Source: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	24,310
Civilian Employed Population 16 years and over	22,455
Unemployment Rate	7.62
Unemployment Rate for Ages 16-24	28.20
Unemployment Rate for Ages 25-65	4.58

Table 40 - Labor Force

Data Source: 2013-2017 ACS

Occupations by Sector	Number of People
Management, business and financial	4,920
Farming, fisheries and forestry occupations	1,130
Service	2,655
Sales and office	5,945
Construction, extraction, maintenance and repair	2,010
Production, transportation and material moving	990

Table 41 – Occupations by Sector

Data Source: 2013-2017 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes		
30-59 Minutes		
60 or More Minutes		
Total		

Table 42 - Travel Time

Data Source: 2013-2017 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate			
High school graduate (includes equivalency)			
Some college or Associate's degree			
Bachelor's degree or higher			

Table 43 - Educational Attainment by Employment Status

Data Source: 2013-2017 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	4	70	20	175	150
9th to 12th grade, no diploma	1,090	595	205	625	690
High school graduate, GED, or alternative	1,785	1,755	1,360	3,040	1,995
Some college, no degree	2,075	2,230	1,755	3,360	2,185
Associate's degree	195	675	360	1,440	895
Bachelor's degree	375	1,375	1,305	2,250	1,320
Graduate or professional degree	0	415	515	800	645

Table 44 - Educational Attainment by Age

Data Source: 2013-2017 ACS

Educational Attainment – Median Earnings in the Past 12 Months

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

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2013-2017 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Describe the workforce and infrastructure needs of the business community:

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

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

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

MA-50 Needs and Market Analysis Discussion

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

BBC prepared the PY 2013-2017 Consolidated Plan and subsequent 2015 Analysis of Impediments to Fair Housing Choice. In both reports, there were no areas identified where households with multiple housing problems are concentrated.

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

HUD defines "disproportionately greater need" when the percentage of persons in a specific racial or ethnic group is at least 10 percentage points higher than the persons in the category as a whole; therefore, the City of Coeur d'Alene defines "concentration" as the percentage of persons where a category is at least 10 percent of the population. The U.S. Census Bureau, 2012-2016 American Community Survey Population by Race data and identifies that White persons comprise 93.5% of Coeur d'Alene's population, followed by Hispanic (5.1%), American Indian/Alaskan Native (1.6%), Asian (0.8%), Black/African American (0.4%), and Native Hawaiian and Other Pacific Islander (0.0%).

Based on this data, there are no areas in Coeur d'Alene where racial or ethnic minorities are greater than 10%, where 10% is the baseline for concentration. The majority of the population in all areas is White. Within the City of Coeur d'Alene there are several low-income census tracts which comprise of concentrations of families who are under 80% of the median area income. Other than low-income census tracts, there have been no identified low-income concentration areas.

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

Not applicable.

Are there any community assets in these areas/neighborhoods?

Not applicable.

Are there other strategic opportunities in any of these areas?

Not applicable.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This section summarizes Coeur d'Alene's community development and housing priorities, goals, and strategies for program years 2023 through 2027. The City's top housing and community development needs identified through the Consolidated Plan research process and public input include the following:

Shortage of affordable rental housing for extremely low-income renters. According to the Housing and Affordability Study, the median Kootenai County housing prices increased 120% in just over four years. The average price has increased by 144% from 2016 to 2021. In 2021, the minimum annual income needed to afford a median priced house in Coeur d'Alene was \$87,926, and \$100,552 for an average priced house. From September 2018 to September 2021 the state of Idaho had the 3rd fastest growing rent prices in the U.S. Approximately 44% of Kootenai County households cannot afford to pay the October 2021 average market rent of \$1,402, based on a 30% gross monthly income ceiling. These families are paying more than 30% of their income in housing and some are paying more than 50%.

Shortage of affordable housing to buy for low-to moderate-income households. Increased home prices are not limited to the rental market. By late fall of 2021, the median home price was nearly \$500,000 (Windermere CDA Realty).

Nearly 75% of Households Cannot Afford a Home in the Current Market .As of October 2021, only 24% of Kootenai County households could afford to purchase a median priced house in Coeur d'Alene.

Economic development that produces jobs paying a livable wage. According to the Idaho Department of Labor:

Workers in the Coeur d'Alene, ID Metropolitan Statistical Area had an average (mean) hourly wage of \$24.20 in May 2022, 19 percent below the nationwide average of \$29.76, the U.S. Bureau of Labor Statistics reported today. Regional Commissioner Chris Rosenlund noted that, after testing for statistical significance, wages in the local area were lower than their respective national averages in 20 of the 22 major occupational groups, including legal, management, and computer and mathematical.

When compared to the nationwide distribution, Coeur d'Alene area employment was more highly concentrated in 7 of the 22 occupational groups, including food preparation and serving related, construction and extraction, and office and administrative support. Ten groups had employment shares significantly below their national representation, including business and financial operations, transportation and material moving, and computer and mathematical.

One occupational group—food preparation and serving related—was chosen to illustrate the diversity of data available for any of the 22 major occupational categories. Coeur d'Alene had 7,980 jobs in food preparation and serving related, accounting for 11.7 percent of local area employment, significantly higher than the 8.5-percent share nationally. The average hourly wage for this occupational group locally was \$13.80, significantly below the national wage of \$15.45.

https://www.bls.gov/regions/west/news-release/occupationalemploymentandwages_coeurdalene.htm

Sidewalk repair. Many sidewalks in the City are chipped, cracked, and/or broken due to age of the concrete and/or tree root intrusion, posing public safety hazards. Navigation can be difficult for those with disabilities.

Public Services. General public services for the LMI population include but are not necessarily limited to activities such as substance abuse, mental health, crime reduction and awareness, and down payment assistance.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

1	Area Name:	LMI Census areas
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Code Enforcement
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Sidewalk Improvement Program
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Sidewalk Improvement in LMI Census tract
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	

	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

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

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

All CDBG investments under Goals 3-Sidewalks and 4-Neighborhood Revitalization are geographically located in LMI Census Tract areas or individuals that income qualify as LMI. All other Goals funded under the CDBG program are targeted to 51% LMI, with the exception of the Emergency Minor Home Repair and Accessibility Program (EMRAP), which receives allocations meeting 100% LMI. The LMI Census Tracts in the City are based on the FY 2017 LMISD by State - All Block Groups, Based on 2006-2010 American Community Survey provided by HUD.

- Tract 9, Block 1 - 70.3%
- Tract 9, Block 2 - 68.5%
- Tract 9, Block 3 - 66.1%
- Tract 9, Block 4 - 89.5%
- Tract 12, Block 1 - 57.6%
- Tract 13, Block 1 - 62.2%
- Tract 15, Block 3 - 59.0%
- Tract 16, Block 1 - 65.8%

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Owner Occupied Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	
	Associated Goals	Affordable For Sale and For Rent Housing
	Description	Our Emergency Minor Home Repair Program is valuable to seniors and other low income individuals and families. Home repairs can be costly, and this program helps keep the housing stock intact, as well as keeping people housed.
	Basis for Relative Priority	With the costs of mobile home park rents on the rise, as well as inflation, this program is essential to keep people housed, safe and make ADA modifications and upgrades. The cost of home repairs has significantly increased, making it impossible for low to moderate income residents to afford the repairs while also keeping up with their other living expenses. This item ranked number one in the housing needs on our community survey.
2	Priority Need Name	Homeowner Assistance (Down Payment Assistance)
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children veterans Persons with HIV/AIDS Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Affordable For Sale and For Rent Housing
	Description	This could include down payment assistance or closing cost assistance to LMI residents as a pathway to homeownership. At this point, the median home price is such that the LMI population likely would not qualify for a loan on a home, so this is a lower priority in our first year, but if the real estate market changes, this would move up on the priority list.
	Basis for Relative Priority	At this point, the median home price is such that the LMI population likely would not qualify for a loan on a home, so this is a lower priority in our first year, but if the real estate market changes, this would move up on the priority list.
3	Priority Need Name	Affordable Housing including acquisition
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children veterans Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Affordable For Sale and For Rent Housing
	Description	Activities that support construction of Affordable Housing including acquisition, clearance and demolition are included in this category.
	Basis for Relative Priority	Activities that support affordable housing could alleviate some of the gaps we are finding in our housing availability and affordability. We have a shortage of affordable housing units in Coeur d'Alene and the surrounding areas.
4	Priority Need Name	Public Facilities Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities

	Geographic Areas Affected	
	Associated Goals	Public Facility and Infrastructure Projects
	Description	The top three priorities in this category are: <ul style="list-style-type: none"> • Childcare Centers • Youth Centers • Facilities for Disabled LMI
	Basis for Relative Priority	There is a need for more support for our childcare centers, youth centers and facilities that support our LMI disabled population. Childcare and youth centers ranked in the top of the survey, with the facilities for disabled LMI ranking third.
5	Priority Need Name	Homelessness Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	

	Associated Goals	Homelessness Assistance
	Description	The top three priorities in this category are: <ul style="list-style-type: none"> • Homelessness Prevention • Emergency Shelter • Re-housing services (relocation and stabilization of housing)
	Basis for Relative Priority	Homelessness is on the rise in Kootenai County, this priority is a high level in the areas of homelessness prevention and rapid rehousing solutions.
6	Priority Need Name	Economic Development
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Economic Development
	Description	<i>Top 3 priorities for Economic Development</i> <ul style="list-style-type: none"> • Assistance to for-profit agencies serving LMI residents • Commercial infrastructure development • Commercial building acquisition, construction and rehabilitation
	Basis for Relative Priority	This ranked last in the priorities on the community survey due to the minimal impact expected because of our small allocation and ability to administer the program.
7	Priority Need Name	Healthcare Services

	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Public Services
	Description	Subsidizing or creating additional healthcare options for LMI families
	Basis for Relative Priority	This priority ranked low as there are options in place provided through Heritage Health and other organizations, as well as state funded healthcare insurance options available at discounted or free rates.
8	Priority Need Name	Mental Health Services
	Priority Level	High

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	
Associated Goals	Public Services
Description	Mental health services would include counseling, resources, case management, drug counseling programs and others.
Basis for Relative Priority	Mental health concerns and needs in the community have been on the rise since COVID hit.

Narrative (Optional)

The City developed a community survey in 2023 with priority needs based on the HUD CDBG eligible activities that fit within the community. This survey was previously available on-line through the City’s

web page and also provided at previous public forums. The above-listed priority needs are based on community input from that survey, The City believes that the Goals identified in this Consolidated Plan adequately cover the above-stated priorities over the next five years. Public input from the public forums for this consolidated plan were in 100% alignment with the goals outlined and need observed for the 2023-2027 Consolidated Plan. The City believes that the community survey shows a true voice of the Coeur d'Alene community as to the needs and wants for CDBG activity goals and funding as outlined in this Consolidated Plan.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The market characteristics are low paying jobs, inflation, cost of rental housing, and utilities that impact funding availability. The more that is spent per person, the fewer people can be served. These characteristics are the same for the following items listed below.
TBRA for Non-Homeless Special Needs	See Above.
New Unit Production	See Above.
Rehabilitation	See Above.
Acquisition, including preservation	See Above.

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 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	349,112	0	200,000	549,112	1,396,448	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 49 - Anticipated Resources

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

The City of Coeur d’Alene receives no federal funding in addition to CDBG for housing and non-housing community development and there are no matching requirements for the City's CDBG program. IHFA is the Public Housing Authority (PHA) for the region and administers the Section 8 program. The estimated amount available to assist households through the Section 8 Housing Choice Voucher Program during Plan Year 2021,

based on 2020 data provided by the IHFA is approximately \$3,071,588 in the City of Coeur d’Alene and approximately \$6,189,729 for the Coeur d’Alene Region under the Project-Based Section 8 Program. Of those assisted with the Choice Voucher Program, 618 families were assisted in the City of Coeur d’Alene, with 1,262 families being assisted in the greater Coeur d’Alene Region.

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

If appropriate, describe 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.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
COEUR D'ALENE	Government	Planning	Region
IDAHO HOUSING AND FINANCE ASSOCIATION	Non-profit organizations	Homelessness Ownership Rental	State
HABITAT FOR HUMANITY	Non-profit organizations	Non-homeless special needs neighborhood improvements	Region

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City's system of institutional structure is strong and well-coordinated, with little duplication of services. The City will work with their selected grant administrator to address any gaps as they arise.

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

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

Healthcare	X		
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			
	X		

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Services targeted to the homeless include intake, warming shelters, community kitchens and transitional housing programs offered through St. Vincent de Paul and local churches. Additional programs through the Community Action Partnership (CAP) include foreclosure counseling and a Community Service Block Grant that provides a range of services and activities to assist the needs of low-income individuals including the homeless, migrants and the elderly. CAO is aligned with the Idaho Hunger Relief Task Force, Idaho Food Bank, Idaho Interfaith Roundtable Against Hunger, and IHFA.

Heritage Health provides medical care on a sliding fee scale, based on household income and family size, with an emphasis on the LMI and homeless populations.

The H.E.L.P. Center, operated by St. Vincent de Paul provides office space and basic operating functions in a "one stop shop" so that LMI and homeless persons can make inquiries and receive services from employment searches to housing assistance, to basic health care with various organizations represented on site.

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

The H.E.L.P. Center, is the strength of the special need’s populations, including homeless individuals. The gap in the service delivery system is lack of funding to support or expand services.

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

The City's system of institutional structure is strong and well-coordinated, with little duplication of services. Gaps in delivery are typically a result of reduction in State and Federal funding to support Continuum of Care organizations in their ability to carry out a complete service delivery system.

The City plans to carry out its 2023-2027 and subsequent Annual Action plans through a collaborative effort with area developers, nonprofit housing and social service providers, surrounding communities, health care agencies and the private real estate sector. In order to further develop the institutional structure, the City will continue to provide CDBG and local funding to agencies that serve target populations in order to help bring stability to those organizations, and to support service expansion as needs increase.

The City will continue to implement incentives to private and nonprofit developers for creation of affordable and workforce housing.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable For Sale and For Rent Housing	2023	2027	Affordable Housing		Owner Occupied Housing Rehabilitation Homeowner Assistance (Down Payment Assistance) Affordable Housing including acquisition	CDBG: \$75,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Public Facility and Infrastructure Projects	2023	2027	Non-Housing Community Development		Public Facilities Rehabilitation		
3	Public Services	2023	2027	Non-Homeless Special Needs Non-Housing Community Development		Healthcare Services Mental Health Services		
4	Homelessness Assistance	2023	2027	Homeless		Homelessness Assistance		
5	Economic Development	2023	2027	Non-Housing Community Development		Economic Development		

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable For Sale and For Rent Housing
	Goal Description	Make affordable For Rent housing and 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	Public Facility and Infrastructure Projects
	Goal Description	This includes acquisition, creation and rehabilitation of public facilities and city facilities, and code enforcement. This includes sidewalks to help make connections, improve ADA accessibility, parks, water/sewer improvements, remediating code enforcement violations, etc.
3	Goal Name	Public Services
	Goal Description	This includes support for organizations that serve the LMI population in the support of child care services, mental health services, housing counseling, food banks, health services, legal services, youth services, subsistence assistance, etc.
4	Goal Name	Homelessness Assistance
	Goal Description	This includes outreach, emergency shelter, rehousing services and homelessness prevention to persons experiencing or at-risk of homelessness.
5	Goal Name	Economic Development
	Goal Description	This includes job creation/retention, business and technical assistance, microenterprise assistance, rehabilitation of publicly or privately owned commercial/industrial properties, etc.

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

Not applicable. the City does not provide HOME funding.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

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

There is no public housing in the City of Coeur d'Alene. The City recognizes that agencies, such as IHFA, who has been acting as the public housing authority for the region for many years, has 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.

Activities to Increase Resident Involvements

The City of Coeur d'Alene receives no Federal funding in addition to CDBG for housing. Activities to increase resident involvement through the Section 8 program are managed by IHFA.

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

N/A

Plan to remove the 'troubled' designation

Not applicable; there is no public housing agency in Coeur d'Alene.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

A zoning, land use, and housing policy review was completed in conjunction with a statewide Analysis of Impediments to Fair Housing in 2015. The statewide study revealed that there are no fair housing barriers in Kootenai County. The City of Coeur d'Alene provides even more options for developing density and increasing affordability, than the County, indicating that there are no major fair housing barriers in the City. A few important differences of the City from the County's housing barrier analysis include the following:

- The City allows for 300 SF accessory dwelling units (ADU) in all zoning districts. Special permits are not required to build an ADU.
- The City has a density bonus incentive in place in the Downtown Core to induce workforce housing development. Four square feet of floor area is allowed for each square foot of workforce housing provided within 1.5 miles of the project site and within City limits.
- The County's minimum lot size of 3,000 square feet was among the lowest reviewed in the State. Coeur d'Alene accommodates pocket residential in the R-8, R-12, and R-17 residential districts, as well as the C-17L and C-17 commercial districts. Pocket residential has no lot size and setback minimums on the site, but overall density is set by the zoning.

As noted in the December 2021 Housing Availability and Affordability Study for Kootenai County, 75% of County residents could afford to buy a home in 2016, whereas today 75% of County residents cannot afford to buy a home and median home prices are now over \$530,000. From September 2018 to 2020, Idaho had the 3rd fastest growing rent prices in the country and approximately 44% of county households cannot afford to pay average market rent prices. The Regional Housing & Growth Issues Partnership is attempting to educate, inform and engage community members, organizations, jurisdictions, and developers on possible solutions and partnerships to address some of the issues. In contrast to its housing challenges, the City has an excellent record of working with local organizations such as 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.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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. The Comprehensive Plan that was adopted in February 2022 also includes proposed action items related to affordable, workforce and attainable housing.

Coeur d'Alene is also working with Kootenai County, Hayden, Post Falls, Rathdrum, Kootenai Metropolitan Planning Organization (KMPO) and about 30 organizations to address regional housing and growth issues. A partnership 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 Regional Housing and Growth Issues Partnership continues to meet monthly, with additional monthly meetings with the working group. The partnership is following up on the findings and recommendations from the December 2021 Housing Availability and Affordability Study for Kootenai County. Some of these efforts include evaluating multigenerational housing codes to provide more housing options for two adult generations to live under one roof but with separate dwelling spaces (e.g., separate kitchens, bedrooms, bathrooms and living areas) and other infill housing codes, modifications to short-term rental codes, land trusts, and public-private partnerships. A HomeShare project was just launched in early 2022 to provide house sharing opportunities.

SP-60 Homelessness Strategy – 91.215(d)

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

Many of the activities to assist homeless persons in Coeur d'Alene and Kootenai County are delivered through an assortment of well-established programs under the direction of organizations and agencies such as St. Vincent de Paul, IHFA and the Disability Action Center.

The City of Coeur d'Alene attends the Region I Homeless Coalition on a regular basis to foster a communication network with these agencies and to remain informed regarding local and regional programs. The City provides support as appropriate and practical, including web postings, information on the local broadcast station, distribution of printed materials, consultations and other aid as requested.

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 and agencies, however, correcting those problems are not quick or easy fixes. Plans and programs can provide resources, encouragement, and even a system of rewards or punishments, but no one solution will work for everyone.

Addressing the emergency and transitional housing needs of homeless persons

There are several organizations in Coeur d'Alene that address emergency shelter and transitional housing needs. The City continues to coordinate with these organizations to develop a strong system to meet the needs of homeless persons.

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.

Barriers created or exacerbated by the homeless are varied, as are the methods to mitigate those barriers. Lack of education, job training and financial management skills can be improved through government-funded programs. However, the success of those efforts is unpredictable and not always permanent as it requires a level of commitment by the homeless individual.

Coeur d'Alene School District #271 has identified over 320 students that have been determined to be homeless during the first half of the 2017-2018 school year. There are 3,534 students that receive free lunch, with another 873 participating in the reduced lunch program. The School District has taken steps

to assist families in need; working toward removing barriers to education caused by homelessness and poverty.

Barriers involving health and mental health issues require different and often more expensive resources, and a greater commitment to change by the homeless person. With more resources being cut from State and Federal budgets, it is increasingly more difficult for local service organizations to continue to serve the homeless population.

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

The City and other partners in the *Ten Year Plan to End Homelessness* will concentrate their efforts on helping as many persons as possible, using all resources at their disposal. The following approaches are identified in the *Ten Year Plan to End Homelessness*:

- Develop better data collection and coordination of agency efforts
- Identify and increase the inventory of available affordable housing stock
- Improve economic development opportunities and coordinate the response among local governments
- Deploy the Housing First model for Permanent Supportive Housing
- Create a "One-Stop-Shop" to end the practice of having individuals who are struggling and have no transportation, from being "bounced" from one agency (and location) to the next when seeking services
- Increase community awareness to draw new and concerned voices to the table to help win the battle against homelessness.

SP-65 Lead based paint Hazards – 91.215(i)

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

Lead based paint is most commonly found on windows, trim, doors, railings, columns, porches, and exterior walls, can be found in buildings that were built before 1960 but was phased out of homes by 1978. Generally speaking, the older the home, the more likely it is to have lead-based paint. Children are the most susceptible to lead poisoning as they often put their hands and other objects into their mouth which may have lead on them. The Idaho Department of Health and Welfare reports that growing bodies absorb more lead, their brains and nervous systems are more sensitive to the damaging effects of lead. Lead in children can cause behavioral and learning problems, slowed growth, hearing problems, headaches and damage to the brain and central nervous system. Exposure to lead is even more dangerous for unborn babies. Adults exposed to lead can suffer from reproductive problems, high blood pressure, digestive disorders, muscle and joint pain, memory and concentration problems, and nerve disorders.

The National standards for blood lead levels are:

- 0 to 10 ug/dL: Normal
- 10 to 20 ug/dL: Elevated
- 20 to 40 ug/dL: High
- 40 to 70 ug/dL: Very High
- Over 70 ug/dL: Medical Emergency

In Coeur d'Alene, nearly half (45%) of owner-occupied and renter-occupied housing units were built before 1980, with 20% of these built before 1970. The Panhandle Health District keeps track of the number of persons where testing for blood lead levels exceed 10 ug/dL. Data obtained from the Panhandle Health District states that there are 40 reported lead poisoning cases in Kootenai County for the period 2008-2012. Of these, nearly 28% (11) cases were in the City of Coeur d'Alene.

Since HUD issued a new regulation to protect young children from lead-based paint hazards, the City of Coeur d'Alene has been taking steps to ensure its regulations are in compliance, which includes revising program procedures and performing lead hazard reduction, when necessary, by level of CDBG funding.

How are the actions listed above related to the extent of lead poisoning and hazards?

Program procedures include distribution of pamphlets and fact sheets on lead-based paint hazards, specifically to homes with children and older neighborhoods with potentially higher incidence rates of poisoning.

The City has provided pamphlets and information to the North Idaho Building Contractors Association (NIBCA). Beginning in April 2010, all for-hire construction work in child-occupied facilities must comply

with the HUD Renovation, Repair and Painting (RRP) Rule, which requires that any person performing this type of work must receive RRP Certification and perform additional recordkeeping and site cleanup. In 2010 the City sponsored an EPA RRP training for local contractors. Of the 23 individuals who received certification, some have been contractors working on EMRAP projects.

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

The City and area partners all distribute information on lead-based paint hazards, precautions and symptoms, including the U.S. Environmental Protection Agency's (EPA) pamphlet, *Protect Your Family From Lead In Your Home* and Panhandle Health District's pamphlet *Elevated Blood Lead Information and Prevention* to all homeowners, renters, and landlords involved in housing services and rehabilitation. Lead hazard information is also available on the City's web page and within their Customer Service Center where building permits are issued.

The City of Coeur d'Alene, under the Emergency Minor Home Repair and Accessibility Program (EMRAP) provides information on lead-based paint hazards to all homeowners funded under the program where the home was constructed prior to 1978. In addition, if and when all pre-1978 housing is purchased by the City or CDBG-funded organizations as part of affordable/workforce housing programs, the City/Organization will test the housing for lead-based paint hazards, provide a risk assessment, and conduct mitigation if warranted.

SP-70 Anti-Poverty Strategy – 91.215(j)

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

The ultimate goals of the City's anti-poverty efforts described below are to assure that families are provided with safe places to live, food and clothing, adequate transportation, jobs skills, parenting classes, high school completion programs, health care and education, and opportunities to participate as functional members of community.

Support economic development efforts. Coeur d'Alene has experienced record-setting high unemployment rates in the past, 9.2% as of August 2012. Those numbers have stabilized relatively to form the relatively low unemployment rate of 3.3% unemployment as of December, 2017. The City recognizes that availability of jobs that pay a living wage can be a large factor in preventing and reducing poverty. The City will continue to work with Jobs Plus to encourage businesses to locate within the City limits.

Promote workforce development. Education and training are important components of achieving long-term success in the work world; therefore, a key strategy must be to invest in education and training, particularly those programs that motivate and assist low-income individuals and families to pursue education and training opportunities while they are already working in low-wage jobs. Local colleges have recently created an "education corridor" which will allow the colleges to grow and provide more educational opportunities, as well as create jobs.

Provide services to at-risk youth. Working families often find affordable child care is difficult to access. The City will continue to seek the best child care regulations and encourage growth in this industry throughout the community. The Salvation Army Kroc Center is providing many youth programs, and the City will continue to work with the Salvation Army to coordinate appropriate and needed activities and encourage at-risk youth to attend the activities. In addition, the City's local Head Start agency provides an enhanced early childhood education curriculum that focuses on school readiness skills. Coeur d'Alene School District #271 continues to provide "CDA for Kids," an after-school program, and participates in the McKinney-Vento Homeless Education Act. The School District also has strategies to end homelessness for children that include finding resources, financial literacy program and provide materials. The City agrees that education, especially at the earliest level, is important to eliminating the cycle of poverty and will continue to support Head Start.

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

As with all of the listed goals, programs and policies in this Plan, the City continues to coordinate with all jurisdictional, regional and statewide organizations and agencies through a regular communication process.

Environmental Resiliency. In Terms of Environmental Resiliency, the City is prepared to coordinate with local agencies in times of crises to mitigate negative environmental impacts for all Coeur d'Alene residents, including LMI residents: DEQ, EPA, Kootenai Environmental Alliance (KEA), University of Idaho, Kootenai County, CDA 2030, Coeur d'Alene Tribe. In addition to these relationships, the City has adopted CDA 2030's Community Vision, Statement, Strategy and Implementation Plan on June 17, 2014 which will impact future progressive planning efforts. 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. Area wide negative environmental effects have been considered and the City's active hazard mitigation plan is illustrated in Kootenai County's Multi-Jurisdictional 2015 All Hazard Mitigation Plan, which can be found on the City's Website at www.cda.id/cdbg.

Broadband Resiliency. In terms of Broadband Resiliency, the City is dedicated to increasing access for its LMI residents to internet connection opportunities and boasts free internet at its two libraries, as well as computer and printer access and loanable wifi equipment. The City also features free wifi connectivity at one of its most popular downtown park, McCuen Park. The City estimates that one third of the City's residents do not have broadband access in their homes and seek library broadband as a means to study, work, or search for job opportunities. The City intends to maintain its support of free wifi at these locations in order to support its citizens needing broadband connection.

SP-80 Monitoring – 91.230

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

The City of Coeur d'Alene has instituted a comprehensive monitoring and technical assistance program designed to promote communication and accountability. The monitoring process consists of four components: 1) Pre-Assessment, 2) Desk Monitoring, 3) On-Site Monitoring, and 4) Ongoing Technical Assistance.

1) Pre-Assessment. During the application process, sub-recipients will be evaluated on the capacity of the organization to complete the project as described and will be scored appropriately.

2) Desk Monitoring. Monitoring will be an ongoing process for the City of Coeur d'Alene. A review of the sub-recipient's progress and capacity will be conducted at all stages of the contract. The formal stages of the contract will include draw requests, quarterly reports and closeout. At the end of the contract year, City CDBG staff will comply with all client demographic data reported by the CDBG sub-recipients on their quarterly reports that will become part of the annual CAPER.

3) Risk Analysis. Each program year, sub-recipients are identified that should be monitored.

3) On-Site Monitoring. In addition to desk monitoring, City CDBG staff will conduct a minimum of two on-site monitoring reviews each year. These site visits review sub-recipients' records for program and/or financial compliance. A checklist will be used at these site visits.

4) Ongoing Technical Assistance. The monitoring process will be further enhanced by regular contact between the CDBG grant staff and the CDBG sub-recipients. Constant communication and technical assistance will be offered at all stages of the program from application to close-out to ensure compliance with appropriate regulations. Additionally, CDBG grant staff will remain in contact with other City officials to facilitate any permitting and inspections necessary for any building or construction activities.

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	349,112	0	200,000	549,112	1,396,448	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 53 - Expected Resources – Priority Table

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

The City of Coeur d'Alene receives no federal funding in addition to CDBG for housing and non-housing community development and there are

no matching requirements for the City's CDBG program. IHFA is the Public Housing Authority (PHA) for the region and administers the Section 8 program. The estimated amount available to assist households through the Section 8 Housing Choice Voucher Program during Plan Year 2021, based on 2020 data provided by the IHFA is approximately \$3,071,588 in the City of Coeur d'Alene and approximately \$6,189,729 for the Coeur d'Alene Region under the Project-Based Section 8 Program. Of those assisted with the Choice Voucher Program, 618 families were assisted in the City of Coeur d'Alene, with 1,262 families being assisted in the greater Coeur d'Alene Region.

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

If appropriate, describe 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	Affordable For Sale and For Rent Housing	2023	2027	Affordable Housing				Homeowner Housing Rehabilitated: 10 Household Housing Unit
3	Public Services	2023	2027	Non-Homeless Special Needs Non-Housing Community Development				

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable For Sale and For Rent Housing
	Goal Description	Activities that support new housing construction such as acquisition, clearance, and street improvements such as lighting, safety, ADA improvements, and water and sewer improvements, (ownership and rentals), rehabilitation of existing housing (ownership) - EMRAP program, rehabilitation of existing housing (rentals), down payment assistance – direct financial assistance to homebuyers, residential historic preservation, etc. For information on the city's EMRAP program, visit: https://www.cdavid.org/236/departments/planning/cdbg/emrap
3	Goal Name	Public Services
	Goal Description	This includes support for organizations that serve the LMI population in the support of child care services, mental health services, housing counseling, food banks, health services, legal services, youth services, subsistence assistance, etc.

Projects

AP-35 Projects – 91.220(d)

Introduction

Due to popular demand, the City of Coeur d’Alene anticipates the continuation of sidewalk repairs in LMI census tract areas, the continuation of its Emergency Minor Home Repair & Accessibility Program, and its Community Opportunity Grant program. The Community Opportunity Grant has allowed for a variety of eligible proposals for HUD approved activities, including public service activities, which often specifically address gaps within our local Continuum of Care. Public Service activities are subject to a cap of 15% of the annual allocation of HUD funds, though the City is eager to provide as much needed services to City LMI residents.

Projects

#	Project Name
1	General Administration
2	Emergency Minor Home Repair and Accessibility Program
3	Meals on Wheels
4	Rental Subsidies
5	Affordable Housing Support

Table 55 – Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	General Administration
	Target Area	
	Goals Supported	Affordable For Sale and For Rent Housing Public Services
	Needs Addressed	
	Funding	CDBG: \$69,822
	Description	General Administration activities include payroll for a CDBG Administrator to manage everyday administration of the grant, sub-recipient monitoring, and reporting requirements such as the Annual Action Plan, Consolidated Plan, and CAPER. Tasks are varied but can include Davis Bacon Monitoring, contract review, public information management, and ongoing community engagement involved with running and reporting on CDBG programs. This General Administration fund includes CDBG related administration costs including advertisements, training costs, and printing as well as all Fair Housing support. Additionally, some of the Administration funds will be used to help update the Analysis of Impediments and conduct a Housing Assessment for Coeur d'Alene.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Payroll for CDBG Grant Administrator, project delivery, subrecipient management/monitoring, EMRAP program management, supplies, advertisements, training, brochures.
2	Project Name	Emergency Minor Home Repair and Accessibility Program
	Target Area	
	Goals Supported	Affordable For Sale and For Rent Housing
	Needs Addressed	
	Funding	CDBG: \$75,000

	Description	This program provides emergency housing repairs or ADA accessibility improvements to single family dwellings. Projects can include roofing replacement or repair, furnace replacement, electrical repair, hot water heater replacement and ADA sidewalk improvements or grab-bars/levers. This program is designated for CDA LMI homeowners of single-family dwellings. It would also include allowable Program Delivery costs for City staff to administer the program.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Between 10 and 15 LMI households are expected to benefit from the EMRAP program.
	Location Description	All qualifying LMI families living in owner-occupied residential single-family dwellings within Coeur d'Alene City limits are eligible for this program. All locations are deemed eligible within City of Coeur d'Alene limits.
	Planned Activities	The program provides for grant funds for emergency repair, accessibility improvements, and other minor repairs that relate to the correction of hazardous building conditions that threaten the health and safety of the homeowner or the soundness of their home.
3	Project Name	Meals on Wheels
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	
	Funding	CDBG: \$10,000
	Description	This is an annual non-competitive allocation to Lake City Center's Meals on Wheels Program for at-risk seniors. Per City Council Request, this will be funded yearly pending need and citizen approval and does counts towards the public service cap of 15%.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	120 shut-in seniors with disabilities, based on prior year reports and the increased funding, are estimated to benefit from this activity.

	Location Description	The great majority of seniors served in this program are Coeur d'Alene residents. All locations within the City are eligible.
	Planned Activities	One non-competitive grant of \$10,000 is planned to support costs for one month's worth of food reimbursement for the Meals on Wheels program serving shut-in seniors.
4	Project Name	Rental Subsidies
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	
	Funding	CDBG: \$42,367
	Description	Public Service funds targeted to support rental, subsistence activities.
	Target Date	9/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	We estimate up to 28 individuals and their dependents will benefit from these activities. This will benefit LMI families who are in need of rental assistance in order to maintain and secure housing stability.
	Location Description	There is no specific targeted location area for this project.
	Planned Activities	Planned activities will support rental, utility, transportation and childcare subsistence within the City's LMI population.
5	Project Name	Affordable Housing Support
	Target Area	
	Goals Supported	
	Needs Addressed	Owner Occupied Housing Rehabilitation Homeowner Assistance (Down Payment Assistance) Affordable Housing including acquisition
	Funding	CDBG: \$151,000
	Description	Support for Affordable Housing, including acquisition, down payment and closing cost assistance and residential property rehabilitation activities.
	Target Date	9/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

AP-50 Geographic Distribution – 91.220(f)

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

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

The City of Coeur d’Alene does not have significant, dense areas of low-income residents nor are there areas of racial/minority concentration; the total minority population (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
LMI Census areas	
Sidewalk Improvement Program	

Table 56 - 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 2022.

Discussion

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	0
Special-Needs	0
Total	0

Table 57 - 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	0
Acquisition of Existing Units	0
Total	0

Table 58 - 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 2021, IHFA oversaw 3,114 affordable housing units in Region 1. The Section 8 Housing Choice Voucher program provided \$3,071,588 in vouchers to 618 families in the City of Coeur d'Alene.

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

The City of Coeur d'Alene has partnered with Habitat for Humanity of North Idaho on past projects supporting new home ownership opportunities and will continue to look for avenues of continued partnerships with them and all others. With the 2020 funds, Habitat for Humanity began a 20 unit project of affordable for sale housing in Coeur d'Alene, as noted above, that will be part of a land trust with townhouse ownership units. This project should be completed by the end of 2023.

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

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

Discussion

The City continues to consider all partnership opportunities that may arise with local and statewide agencies for affordable housing projects within the city limits of Coeur d'Alene for LMI residents. One opportunity may be through the Idaho Workforce Housing Fund, that will be administered by IHFA and is being funded with the State's ARPA dollars. The goal is to assist with Idaho's housing crisis and provide gap financing for affordable housing.

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

Introduction

The City receives no funding beyond their CDBG Entitlement for the homelessness activities. St. Vincent de Paul North Idaho (SVDP) distributes IHFA / HUD funding through the CoC and ESG. During 2021, SVDP provided over 29,000 services to low-to-no income individuals. The agency saw a notable rise in the number of ALICE (Asset Limited Income Constrained Employed) individuals and families in need of assistance. Much of this trend was due to the rising costs of housing in the area.

Services provided to community members include: Emergency Shelters for Men and Women & Children, a Winter Warming Shelter, a Community Dining Hall, Laundry and Shower facilities, Case Management and Resource Referrals, Homeless Prevention, Rapid Re-Housing, Parenting Classes, Payee Services, Veterans Services and offering over 300 units of low-income housing, serving low-income elderly or people with physical disabilities and mental health challenges.

PY 2023 Community Opportunity Grant applications were encouraged to include housing, health, social services, employment, education, youth needs, as well targeted support for homeless individuals and families who are being discharged from publicly funded institutions and systems of care and those who are receiving assistance from public or private agencies.

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

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

SVDP operates numerous programs to help reduce homelessness. In 2021, they housed 179 individuals in their emergency shelters for a total of 6,152 bed nights. Their Angel Arms & Healing Hearts and First Step programs house people who were formerly homeless. In 2021, these programs provided 38 beds for a total of 23,296 bed nights.

The SVDP Winter Warming Shelter, which is designed to steer the chronically homeless to case management programs and help secure housing, was open 68 nights, providing 1,103 bed nights.

The agency registered 191 people through their Homeless Connect program, also a function originating from the SVDP HELP Center, which is a designated HUD EnVision Center. The Homeless Connect program is a first step for the homeless population of Region One to find housing and during the last year, case managers assisted 67 people who obtained housing or remained housed.

Additionally, SVDP has assistance programs for utility payments, ID cards, computer use and basic needs such as hygiene items, diapers, clothing vouchers, food and pet pantry, etc.

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 homeless individuals are varied, as are the methods to mitigate barriers. Lack of education, job training and financial management skills can be provided through government-funded programs; the success of those efforts is unpredictable and not always permanent, and dependent upon a certain level of commitment by the homeless individual. Barriers involving health and mental health issues require different, and often more expensive resources, and a greater commitment to change by the homeless person.

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 who 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 that serve our homeless population or precariously housed population to submit applications to meet the highest needs of those populations.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

For persons experiencing homelessness and women who are domestic violence victims, there are five emergency shelters in the County to assist them: Children's Village, St. Vincent de Paul North Idaho Women's Shelter, St. Vincent de Paul North Idaho Men's Shelter, Safe Passage and the OASIS Post Falls Police Department (which is the only emergency shelter located outside of Coeur d'Alene). Together, these shelters provide beds to 68 people in need of housing because they are homeless. St. Vincent de Paul North Idaho provides a Warming Shelter that is activated November 1 through April 1, open only when temperatures fall below 28 degrees. When activated, the SVDP Warming Shelter will be open from 7:00pm-7:00am. This shelter is able to accommodate 60 individuals and will have available sleeping bags, blankets, gloves, stocking caps, coats, a commode with sink, warm food and drinks.

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

The Kootenai County Recovery Center provides a drop-in facility for the homeless and mentally ill to

clean up and receive clothes and food. They also offer computers with internet connection to facilitate job searches and communication with family and other support systems. A mail drop address is provided to further the communication support services they offer.

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

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

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

St. Vincent de Paul North Idaho has been tracking accomplishment in two categories: Homeless Prevention and Rapid Re-housing. Under the Homeless Prevention Program and Rapid Rehousing program from 1-1-21 to 12-31-21, 68 people were served. These programs also provide intensive weekly case management, which begins with a self-sufficiency plan that includes job training services, substance abuse counseling, Life Skills classes, parenting classes and Financial Literacy classes.

The Angel Arms & Healing Hearts and First Step programs provide housing for those formerly homeless. Case Management and regular house inspections are program requirements. In 2021, these programs provided 38 beds to people who would otherwise have been homeless. Services rendered that utilize IHFA funding are closely monitored and recorded in the state mandated, confidential client HMIS system; a CRM tool with robust client management and data tracking capabilities with strict sharing proficiencies between authorized local agencies receiving federal funding.

The Community Opportunity Grant can be a resource to agencies such as St. Vincent de Paul North Idaho whereby urgent needs can be addressed with qualifying HUD projects to prevent and/or support homeless individuals and families. Annually, the City's CDBG staff hosts an Annual Action

Plan Forum and Survey in order to collect information on rising trends. These trends help shape CDBG funding dispersal by anticipating high-level community needs.

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

The one-stop-shop concept of the HELP Center became a reality in 2009 and continues to assist a majority of people in need throughout the county. It is the Access Point (point of entry) site for most homelessness services in Coeur d'Alene and Region 1 that provided over 29,000 services in 2021 (6,368 unduplicated). From rental assistance to job searching, the HELP Center provides 23 different plans and a multitude of services under each of these programs. Counts: Last year 2,921 individuals visited the HELP Center, 5,111 meals were served at Father Bill's Community Kitchen, 1,188 community members used the shower and laundry facilities and over 600 people were housed in SVDP North Idaho facilities .

The City collaborates with St. Vincent de Paul North Idaho several times each year to understand potential service improvements and is aware of the housing difficulty residents face when being discharged from publicly funded institutions and systems of care. The City does not want to replicate services for individuals and families being discharged from publicly funded institutions and systems of care but instead wishes to support area agencies who currently support these populations. The City will continue to educate area agencies on opportunities for them to apply for funding through the City's CDBG Community Opportunity Grant.

Discussion

he 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. In 2021, Habitat for Humanity received \$120,000 in PY 2020 CDBG funding for their 20-unit townhouse project, utilizing a land trust model.

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

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

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

In 2019, the City amended the Accessory Dwelling Unit (ADU) code which will encourage additional ADU's to be built in Coeur d'Alene by allowing them over garages in the rear yard and an increased height for the structure if they are built over a garage. The new code language also removed the

requirement for one of the units to be owner-occupied unless one of the units is to be used as a short-term rental. This code in its updated form incentivizes more units to be built and could result in a greater number of long-term rental opportunities to become available to residents of Coeur d'Alene. The City is also working on drafting another Zoning Code amendment related to infill and missing middle housing, which would allow additional housing types and densities throughout the City. The Comprehensive Plan that was adopted in February 2022 also includes proposed action items related to affordable, workforce and attainable housing.

Coeur d'Alene also worked with Kootenai County, Hayden, Post Falls, Rathdrum, Kootenai Metropolitan Planning Organization (KMPO) and about 30 organizations to address regional housing and growth issues. A partnership began meeting in April 2021. This group, called the Regional Housing & Growth Issues Partnership, helped do research and come up with recommendations related to housing and growth pressures, and possible code amendments. The Regional Housing and Growth Issues Partnership continues to meet monthly, with additional monthly meetings with the working group. The partnership is following up on the findings and recommendations from the December 2021 Housing Availability and Affordability Study for Kootenai County. Some of these efforts include evaluating multigenerational housing codes to provide more housing options for two adult generations to live under one roof but with separate dwelling spaces (e.g., separate kitchens, bedrooms, bathrooms and living areas) and other infill housing codes, modifications to short-term rental codes, land trusts, and public-private partnerships. A HomeShare project was just launched in early 2022 to provide house sharing opportunities. The final report can be found here: <https://rhgip.com/news-%26-events/f/the-housing-availability-affordability-study>

Discussion:

Other major barriers facing households and individuals trying to obtain homeownership are the extremely low inventory of affordable homes for sale, and, in relative terms, available to low/moderate income persons. This trend in rising housing costs is due to many factors which include the following: the landlocked geographic nature of the City; the increasing cost of land and existing housing stock; the increasing cost of labor and shortage of labor, increased cost of building materials and shortage of some materials exacerbated by the pandemic and growth in the Coeur d'Alene region, as well as a shortage of skilled construction workers; the great influx in population from higher cost cities (that has become even more pronounced with the pandemic), which has increased housing prices; the deteriorating housing stock available, which incentivizes builders not to rehabilitate but to tear down housing and build new--a high cost/high profit endeavor. These market realities create a trickle-down effect which further inflates the market and eliminates housing stock available to low/moderate income families. The City's ADU policy may positively impact the City's density related to availability of long-term rentals. In addition to this, the City's management of the CDBG funded EMRAP programs sustains current housing stock that is deteriorating. Other efforts by local organizations are being made with the intent to catch-up with the rising demand of housing. As noted in the December 2021 Housing Availability and Affordability Study for Kootenai County, 75% of County residents could afford to buy a home in 2016, whereas today 75% of County residents cannot afford to buy a home and median home prices are now over \$530,000. From

September 2018 to 2020, Idaho had the 3rd fastest growing rent prices in the country and approximately 44% of county households cannot afford to pay average market rent prices. The Regional Housing & Growth Issues Partnership is attempting to educate, inform and engage community members, organizations, jurisdictions, and developers on possible solutions and partnerships to address some of the issues. In contrast to its housing challenges, the City has an excellent record of working with local organizations such as 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 2023 will bring new potential projects to the table with the Community Opportunity Grant, along with any ongoing projects working towards completion. The City encourages and supports affordable housing by looking for partnerships to add to the affordable housing stock and intends to continue utilizing methods similar to those already used in the past where CDBG funds are leveraged produce the best benefit for the investment. Habitat for Humanity received 2020 CDBG funds to support their 20-unit affordable housing project, which is a land trust model, which will be completed by the end of 2023 or early 2024.

Additionally, the City's CDBG funded Emergency Minor Home Repair and Accessibility Improvement Program will continue to be funded during plan year 2023 and staff is proposing to increase the dollar amount to provide assistance to more LMI home owners. This program assists families remain in their home by improving structural livability conditions to a residence thus maintaining the condition of current deteriorating housing stock available to qualifying low to moderate income residents.

Actions planned to reduce lead-based paint hazards

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

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

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

Actions planned to reduce the number of poverty-level families

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

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

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

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

Because transportation costs can be a large portion of the personal budget, the City of Coeur d'Alene is a partner with the Coeur d'Alene Tribe and other local jurisdictions in a regional bus system, CityLink,

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

Kootenai County and Citylink are currently pursuing grant funds to provide bus shelters for the Coeur d'Alene route, that will make public transit more desirable for riders, including LMI community members.

Actions planned to develop institutional structure

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

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

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

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

The City is the lead agency for the CDBG funding. The City has established goals under their Entitlement program, and works to integrate City planning and projects with the related activities of other agencies in the area using the Citizen Participation Plan, direct email requests, and other various methods of communication to facilitate this goal. The City does not plan to duplicate services of other established and successful programs.

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

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

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

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

Discussion:

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

help fill their gaps as program funding allows.

Program Specific Requirements

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

Introduction:

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

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

Appendix - Alternate/Local Data Sources

1	Data Source Name Number of Households Table
	List the name of the organization or individual who originated the data set. Data correction from Nancy Mabile
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
2	Data Source Name CPD Maps
	List the name of the organization or individual who originated the data set. Information pulled from CPD Maps Demographic Reports
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?

	What is the status of the data set (complete, in progress, or planned)?
--	--