



2025 ANNUAL ACTION PLAN

**MINOR AMENDMENT
APPROVED BY HUD 1/26/2026**



Executive Summary

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

1. Introduction

The Coeur d'Alene 2025 Annual Action Plan (Action Plan) for the City of Coeur d'Alene (City) Fiscal Year 2025 is the third year in the City's 5-Year Consolidated Plan for years 2023-2027 and 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 purpose of this Action Plan is to identify the goals, strategies, projects, and priorities established by Coeur d'Alene through a combination of research and data analysis, agency and expert consultation, and citizen participation.

2. Summarize the objectives and outcomes identified in the Plan

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

This Action Plan outlines how the City will implement the five-year goals of the Consolidated Plan by leveraging federal CDBG resources and collaborating with local service providers. Informed by research, data analysis, community input, and consultation, it advances the Plan's five (5) priorities and goals for the upcoming year:

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, rehabilitation of existing housing (ownership) Emergency Minor Home Repair and Assistance Program, rehabilitation of existing housing (rentals), down payment assistance (direct financial assistance to homebuyers), residential historic preservation, etc.
2. Public Facility and Infrastructure Projects (serving LMI residents) – This includes acquisition, creation, 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 low- and moderate-income (LMI) population in the support of childcare services, mental health services,

housing counseling, food banks, health services, legal services, youth services, subsistence assistance, etc.

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

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

HUD has set specific outcomes for its resource allocations, which the City addresses through this Action Plan. Key objectives include improving housing availability, accessibility, and affordability, and fostering livable environments. The City continues its Community Opportunity Grant program, supporting public and private projects and public services that benefit low- and moderate-income (LMI) residents. Annual funding of \$20,000 supports Lake City Senior Center's 'Meals on Wheels' program, serving about 120 homebound seniors. The City also invests in affordable housing through the Emergency Minor Home Repair and Accessibility Improvement Program (EMRAP) for LMI homeowners. Through education, outreach, and strategic partnerships, the City aims to expand CDBG impact, engage the community, and support its most vulnerable residents.

3. Evaluation of past performance

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

The goals and projects in this Action Plan build upon the City's longstanding priorities outlined in previous Consolidated Plans since becoming a CDBG entitlement community. Affordable housing, especially for very low- and extremely low-income households, has remained a central focus. With rising housing costs intensifying financial burdens, the City continues to prioritize preserving and expanding affordable housing opportunities during the current five-year Consolidated Plan period.

Historically, the City has emphasized support for low-income and special-needs populations through housing assistance and social services. However, as housing affordability has declined, available public and private resources have struggled to meet growing demand, widening service gaps. In response, this Action Plan reaffirms the City's commitment to addressing these critical needs by providing targeted resources and support.

In looking at past performance for Plan Year 2024, the City was able to meet goals 1, 2, 3, & 4 as follows:

1. Maintain and Increase Housing Stock: Provided assistance to twelve (12) LMI households through the City's EMRAP program which included bathroom rehabilitation, sewer main replacement, water line replacement, sidewalk replacement, furnace repair, water heater repair, radon mitigation systems,

plumbing repairs, roof replacement, and replacement of subfloor and flooring. The City anticipates assisting 2-5 additional households by the end of the plan year (Sep 30).

2. Public Facility and Infrastructure Projects: Supported St. Vincent de Paul with grant funds to replace the roof on Region 1's HELP Center which is the homelessness resource center, funded kitchen rehabilitation and roof replacement at Safe Passage's "Safe House," benefitting women and children fleeing domestic violence, and supported TESH, Inc., with IT Server Upgrades, a new HVAC A/C unit, and the addition of an irrigation cap meter installation at their campus which provides services to severely disabled adults and children.

3. Public Service goal: Provided funds to Lake City Senior Center's "Meals on Wheels" program with a \$10,000 award, and supported United Way North Idaho's Childcare Scholarship program for LMI households.

4. Homelessness Assistance: Supported Safe Passage with grant funds for relocation of women and children fleeing domestic violence during the rehabilitation of their emergency housing "Safe House."

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City released Notices of Funding Availability (NOFA) on April 29, and May 6, 2025, for the Community Opportunity Grant for Plan Year 2025. A public workshop was held on May 13, 2025, at 2:00pm at City Hall. The City released a Notice of the 2025 AAP Public Forum, Comment Period, and Public Hearing on June 11, and 25, 2025. The Public Forum was held at City Hall on June 25, 2025, at 4:00pm and the public hearing was held on August 5, 2025, at 6:00 pm in the Coeur d'Alene Library Community Room located at 710 E Mullan Ave., Coeur d'Alene, ID 83814.

5. Summary of public comments

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

Public comments were received during the public hearing on August 5, 2025, and were in support of the Annual Action Plan and proposed activity funding.

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

All comments were accepted.

7. Summary

The City of Coeur d’Alene has crafted a focused Action Plan to address its most urgent community needs, with a strong emphasis on creating, preserving, and maintaining affordable housing. Reducing homelessness and supporting low-income and special-needs populations remain top priorities.

Developed through coordinated planning and active public engagement, the Action Plan promotes collaboration, reduces service overlap, and improves program delivery. It serves as a strategic guide for community organizations, developers, and residents to better understand the City’s CDBG goals. By fostering integrated local and regional efforts, the Action Plan aims to expand opportunities for all residents, especially those facing economic, health, or functional limitations.

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

The City of Coeur d'Alene has a full-time employee that administers the City's CDBG program and oversaw the preparation of the Action Plan and the Community Planning Director ensures compliance yet generally is not compensated by CDBG funds.

Consolidated Plan Public Contact Information

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

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

1. Introduction

The development of the Action Plan placed significant emphasis on community input. Throughout the process, one hundred and eighty-four (184) organizations and stakeholders were actively engaged. The City collaborated closely with organizations that support special needs and low-income populations including Lake City Senior Center, St. Vincent de Paul, Union Gospel Mission, Orchard Ridge Senior Living, Idaho Housing & Finance Association, Coeur d'Alene School District 271, Community Action Partnership, United Way North Idaho, and 208 Recovery. To gather even broader perspectives, a community survey was distributed via email to all agencies on our stakeholder list and was also shared on the City's social media, website, and newsletter, and in the local newspaper. During the 33-day public comment period, the public hearing was advertised twice in the press, on the City's website, social media channels and CDATV (the City's Public Education and Government Channel). Additionally, the Action Plan was made available online on the City's website and made available for physical review at City Hall. The City also facilitated forums and workshops as described below.

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 conducted a public workshop for the Notice of Funding Availability for the Community Opportunity Grant program for Plan Year 2025. A public forum was held on June 25, 2025, in preparation of the Action Plan in order to gather input regarding the City's greatest housing and community development needs, and the needs of special populations. The forum helped identify potential gaps not being met, and confirmed the goals proposed in the Action Plan were in alignment with the needs of the community. Additionally, a citywide survey was conducted to further assess key funding needs and priorities from the broader public.

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, spans all five (5) counties of North Idaho. The City actively participates in their meetings to enhance awareness and coordination in addressing the needs of homeless individuals and those at risk of homelessness within Coeur d'Alene. The City includes this group on its stakeholder list and routinely shares information about funding availability, actively seeking opportunities for collaboration.

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

St. Vincent de Paul of North Idaho receives and allocates Emergency Solutions 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. St. Vincent de Paul North Idaho does comply with CoC and ESG programs in a close working relationship with the Idaho Housing and Finance Association (IHFA) and HUD, while adhering to strict confidential HMIS use and guidelines.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	St. Vincent de Paul of North Idaho
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation during public workshops, via emails, and through site visits. Actively encouraged participation in the community-wide survey. Housing remains a critical priority within the community. Sustained collaboration with St. Vincent is essential to effectively address homelessness needs, facilitate rapid rehousing, and implement emergency housing solutions.
2	Agency/Group/Organization	LAKE CITY SENIOR CENTER
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Lake City Senior Center works closely with the City and the CDBG program. They have been awarded several grants aimed at supporting low-income elderly shut-in seniors.
3	Agency/Group/Organization	Intermax
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City notifies the stakeholder list of opportunities to provide comments on the Annual Action Plan. The stakeholder list is also notified of grant opportunities through the annual Community Opportunity Grant program. Local broadband providers include Intermax, Spectrum, TDS, Ziply, and Fatbeam. The City will continue to reach out to this group to see if there are opportunities to expand broadband access for LMI community members.
4	Agency/Group/Organization	KOOTENAI COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Transit and Emergency Management
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Kootenai County is part of the City's stakeholder list. They are notified of opportunities to comment on the plans, and they receive Notice of Funding for the annual community opportunity grants. County staff and City staff regularly communicate on transit planning efforts and City staff from the Fire and Planning Departments participate in the All-Hazard Mitigation Plan. The Fire and Police Departments also work closely with the Sheriff's office and Office of Emergency Management.

5	Agency/Group/Organization	Coeur d'Alene Regional Chamber
	Agency/Group/Organization Type	Business Leaders Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Coeur d'Alene Regional Chamber of Commerce is on the City's stakeholder list. The Chamber shares the perspective of the business community and provides critical information on the needs of the workforce and service section related to housing and economic development opportunities.
6	Agency/Group/Organization	Coeur d'Alene School District
	Agency/Group/Organization Type	Services-Children Services-Education Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The School District was consulted to gather current data related to households with children under 18. The City works with the School District on a regular basis on community initiatives.
7	Agency/Group/Organization	IDAHO HOUSING AND FINANCE ASSOCIATION
	Agency/Group/Organization Type	Housing PHA Services - Housing Other government - State

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	IHFA was consulted to obtain up-to-date information on public housing, housing vouchers, affordable units, and related data. IHFA participates with the City to address housing needs in the region.
8	Agency/Group/Organization	Union Gospel Mission
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation during public workshops, via emails, and actively encouraged participation in the community-wide survey.
9	Agency/Group/Organization	Safe Passage
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Safe Passage is part of the City's stakeholder list. They are notified of opportunities to comment on the plans, and they receive Notice of Funding for the annual community opportunity grants. Consultation during public workshops, via emails, and through site visits. Actively encouraged participation in the community-wide survey.
10	Agency/Group/Organization	United Way of North Idaho
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation during public workshops, via direct emails, and actively encouraged participation in the community-wide survey.
11	Agency/Group/Organization	COMMUNITY ACTION PARTNERSHIP
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-homeless Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation during public workshops, via direct emails, and actively encouraged participation in the community-wide survey.
12	Agency/Group/Organization	Orchard Ridge Senior Living (Heritage Place Apartments, LLC)
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Orchard Ridge provides low-income housing to seniors in the community. They provided information in regard to the housing affordability crisis and the number of low-income seniors seeking affordable housing options.
13	Agency/Group/Organization	208 Recovery North (dba 208 Recovery)
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation during public workshops, via direct emails, and actively encouraged participation in the community-wide survey.

14	Agency/Group/Organization	PANHANDLE HEALTH DISTRICT
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services - Victims Health Agency Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Panhandle Health District is part of the City's stakeholder list. They are consulted via public workshops, via emails, and actively encouraged to participate in the community-wide survey each year. PHD is also contacted directly on case-by-case basis as needed.

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

The City reached out to 184 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

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 more 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, fill in gaps with homeless and special needs populations, improving existing housing stock with common housing problems with the Emergency Minor Home Repair and Accessibility Program, and gaining additional partnerships in workforce development in areas of job training and LMI Entrepreneurs for the Community Opportunity Grant.

AP-12 Participation – 91.105, 91.200(c)

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

The Action Plan underwent development with a significant focus on community engagement. The City's Public Education and Government Channel broadcasted advertisements explaining the Action Plan's objectives and ways for citizens to participate. A public survey was distributed via email to 184 relevant organizations and stakeholders spanning areas such as economic development, education, financial institutions, city and county government, service providers, housing agencies, disability advocates, and real estate development. Information about the Action Plan was prominently featured on the City's web page, social media, and was advertised twice in the press to promote both the public forums and the survey. The public forum was held on June 25, 2025, and the survey was available for participation through July 25, 2025. The City adhered to its Citizen Participation Plan, posting a notice in the Coeur d'Alene Press. The City also utilized its Facebook page, website, and stakeholder email list to disseminate information about the notice. The general consensus of the participants included the five (5) proposed goals listed in the survey, with an emphasis on maintaining affordable housing, public facility improvements, and services for youth and seniors.

A public hearing was held on August 5, 2025 to finalize and hear any further comments on the Action 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	One public meeting was held. The information we were able to provide was helpful to those in attendance, allowed us to answer the questions about the process, and provide education on the overall program.	No comments were received.	No comments were received.	
2	Newspaper Ad	Non-targeted/broad community	The City ran two newspaper ads regarding the public forum, public comment period, and public hearing. There was a previous newspaper ad for the Notice of Funding and corresponding workshop.	No comments were received.	No comments were received.	
3	Public Hearing	Non-targeted/broad community	Comments were in support of the AAP and funding priorities.	The Public Hearing was held and Councilmembers and the public provided comments in support of the AAP and funding priorities.	All comments were accepted.	

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)
4	Internet Outreach	Non-targeted/broad community	The City advertised the Annual Action Plan Community Forum, Survey, and Public Hearing with Comment Period via City Facebook, City Twitter, and City website notifications, as well as the City's local TV channel. We believe these methods increased survey responses and viewing of the public hearing, specifically those not overly familiar with CDBG grant information.	No comments were received.	No comments were received.	
5	Direct Outreach	Non-targeted/broad community	Coordination with St. Vincent de Paul, IFHA, and Coeur d'Alene School District 271 to gather relevant data and input regarding homelessness services, veterans' services and other services provided through their programs.	We received valuable feedback and data from St. Vincent de Paul, IFHA, and Coeur d'Alene School District 271 which is included in this Plan.	All comments were included.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Coeur d'Alene does not have any anticipated resources at its disposal for the Action 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	290,998.00	0.00	47,720.00	338,718.00	629,716.00	Reallocating \$13,439.47 of PY2020, \$6,633.18 of 2021, \$16,851.73 of 2022, and \$10,796.51 of 2024 funds towards PY25 projects.

Table 5 - Expected Resources – Priority Table

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

The City of Coeur d'Alene receives no federal funding in addition to CDBG for housing and non-housing community development and there are no matching requirements for the City's CDBG program. Idaho Housing and Finance Association (IHFA) is the Public Housing Authority (PHA) for the region and administers the Housing Choice Voucher (HCV) program. The estimated amount available to assist households through the HCV Program during Plan Year 2025, based on 2025 data provided by the IHFA is approximately \$4,266,963 in the City of Coeur d'Alene and approximately \$7,857,566 for the Coeur d'Alene Region. Of those participating, 567 families were assisted in the City of Coeur d'Alene, with 1,056 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 Coeur d'Alene area receives approximately \$992,314 from IHFA through the Continuum of Care (CoC) program and Emergency Solutions Grant (ESG), for the following activities: homelessness prevention, rapid re-housing, emergency shelter, and permanent supportive housing. These funds are managed by local non-profits as recipients of IHFA funding for North Idaho and they have assisted approximately 800 individuals into housing with these funds within Kootenai County annually. The Helping Empower Local People (H.E.L.P.) Center, a one-stop-shop in Coeur d'Alene is the focal point for outreach and service to individuals and families seeking assistance.

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

No, the City does not have any current land available that would be available to address the needs identified in this Action 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 Action Plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable For Sale and For Rent Housing	2023	2027	Affordable Housing	LMI Census areas	Owner Occupied Housing Rehabilitation Public Facilities Rehabilitation	CDBG: \$236,700.00	Rental units rehabilitated: 140 Household Housing Unit Homeowner Housing Rehabilitated: 12 Household Housing Unit
2	Public Facility and Infrastructure Projects	2023	2027	Non-Housing Community Development	LMI Census areas	Public Facilities Rehabilitation	CDBG: \$3,799.00	Homeless Person Overnight Shelter: 20 Persons Assisted
3	Public Services	2023	2027	Non-Homeless Special Needs Non-Housing Community Development	LMI Census areas	Healthcare Services Mental Health Services	CDBG: \$20,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 120 Persons Assisted
4	Homelessness Assistance	2023	2027	Homeless	LMI Census areas	Homelessness Assistance	CDBG: \$20,020.00	Homelessness Prevention: 100 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable For Sale and For Rent Housing
	Goal Description	Activities that support new housing construction (ownership) such as acquisition, clearance, and street improvements such as lighting, safety, ADA improvements, and water and sewer improvements, design and engineering for new construction of affordable housing, rehabilitation of existing housing for LMI homeowners (EMRAP program), rehabilitation of existing housing (rentals), down payment assistance – direct financial assistance to homebuyers, residential historic preservation, etc. For information on the city's EMRAP program visit: https://www.cdavid.org/236/departments/planning/cdbg/emrap
2	Goal Name	Public Facility and Infrastructure Projects
	Goal Description	Acquisition, creation, and rehabilitation of public facilities, city facilities, and code enforcement. This includes sidewalks to help make connections, improvement to ADA accessibility, parks, water/sewer improvements, and remediating code enforcement violations.
3	Goal Name	Public Services
	Goal Description	This includes support for organizations that serve the LMI population in the support of childcare services, mental health services, housing counseling, food banks, health services, legal services, youth services, subsistence assistance, etc. For 2025 funds, Public Services activities would support “Meals on Wheels” in the amount of \$20,000.
4	Goal Name	Homelessness Assistance
	Goal Description	This includes outreach, emergency shelter, rehousing services and homelessness prevention for persons experiencing or at-risk of homelessness.

Projects

AP-35 Projects – 91.220(d)

Introduction

In response to strong community demand, the City of Coeur d’Alene will continue its Emergency Minor Home Repair & Accessibility Program in Plan Year 2025, slightly decreasing its funding to \$136,700. Grant awards are available for \$5,000 for general repairs, \$10,000 for re-roofing, and up to \$20,000 for sewer or water main replacement/connection. The City will also continue the Community Opportunity Grant program, which supports a wide range of HUD-eligible activities—many of which help fill critical service gaps in the local Continuum of Care. While public service activities are subject to a 15% cap of the annual HUD allocation, the City remains committed to delivering essential services to low- and moderate-income (LMI) residents. Projects planned for Plan Year (PY) 2025 include General Administration, the Emergency Minor Home Repair & Accessibility Program, and Meals on Wheels. The Volunteer Ad-Hoc Committee has recommended funding for Homelessness Prevention, Multi-Unit Rental Housing Rehabilitation, and Public Facility Rehabilitation projects in Plan Year 2025 (PY2025).

The Multi-Unit Rental Housing Rehabilitation project will be funded using funds from PY2025 and reallocated funds from prior plan years. The Public Facility Rehabilitation project will be funded using only reallocated funds from prior years. A total of \$47,720.89 in reallocated funds will be used, broken down as follows:

- PY2020: \$13,439.47
- PY2021: \$6,633.18
- PY2022: \$16,851.73
- PY2024: \$10,796.51

If there are any additional remaining funds once projects from prior plan years are completed, they will be programmed for use toward the Public Facility Rehabilitation project in order to fully fund the project’s cost of \$25,000.

Projects

#	Project Name
1	General Administration
2	Emergency Minor Home Repair and Accessibility Program
3	Meals on Wheels
4	Homelessness Prevention
5	Multi-Unit Rental Housing Rehabilitation
6	Public Facility Rehabilitation

Table 7 - Project Information

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

As the housing shortage deepens, the need for affordable housing solutions continues to grow, increasing the urgency to fund supportive projects. Low-income seniors in our area are particularly vulnerable, facing a heightened risk of homelessness due to the ongoing housing affordability crisis. In response, the program will prioritize the rehabilitation of a senior multi-unit low-income rental housing complex (using PY25 funds along with reallocated prior year funds), continue the successful EMRAP program, and fund the annual “Meals on Wheels” program which assists homebound or disabled low-income seniors. In addition, the City will support School District 271’s Homeless Prevention initiative, which plays a critical role in identifying and assisting students and families at risk of housing instability. This program helps ensure that vulnerable youth have the support they need to remain in school and maintain a stable living environment.

In addition, utilizing prior year unused funds, the City will support the rehabilitation of a Women and Children’s Emergency Transitional Shelter. Shelter upgrades will improve health and safety and create a more dignified living space for those that seek supportive housing while they transition toward self-sufficiency.

These funding priorities are designed to serve the community’s most at-risk residents while ensuring the City’s limited entitlement resources are directed where they are needed most.

AP-38 Project Summary
Project Summary Information

1	Project Name	General Administration
	Target Area	LMI Census areas
	Goals Supported	Affordable For Sale and For Rent Housing Public Facility and Infrastructure Projects Public Services Homelessness Assistance
	Needs Addressed	Owner Occupied Housing Rehabilitation Affordable Housing including acquisition Public Facilities Rehabilitation Homelessness Assistance
	Funding	CDBG: \$58,199.00
	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	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Payroll for CDBG Grant Administrator, project delivery, subrecipient management/monitoring, EMRAP program management, supplies, advertisements, training, brochures.
2	Project Name	Emergency Minor Home Repair and Accessibility Program
	Target Area	LMI Census areas
	Goals Supported	Affordable For Sale and For Rent Housing

	Needs Addressed	Owner Occupied Housing Rehabilitation
	Funding	CDBG: \$136,700.00
	Description	This program provides emergency housing repairs or ADA accessibility improvements to single family dwellings. Projects may include roofing replacement or repair, furnace replacement, electrical repair, hot water heater replacement, ADA sidewalk improvements or grab-bars/levers, and weatherization. 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	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Between 12 and 16 LMI households.
	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 limits.
	Planned Activities	The program provides grant funds for emergency repair, accessibility improvements, and other minor repairs that relate to the correction of hazardous building conditions that threaten the health and safety of the homeowner or the soundness of their home.
3	Project Name	Meals on Wheels
	Target Area	LMI Census areas
	Goals Supported	Public Services
	Needs Addressed	Healthcare Services
	Funding	CDBG: \$20,000.00
	Description	Annual non-competitive allocation to the Lake City Center's Meals on Wheels Program, which serves at-risk LMI seniors. As directed by the City Council, this funding will be renewed yearly, subject to need and citizen approval.
	Target Date	9/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	120 shut-in seniors with disabilities, based on prior year (2024) reports and 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 Coeur d'Alene are eligible.
	Planned Activities	One non-competitive grant of \$20,000 is planned to support program costs for two month's worth of food reimbursement for the Meals on Wheels program, serving shut-in seniors.
4	Project Name	Homelessness Prevention
	Target Area	LMI Census areas
	Goals Supported	Homelessness Assistance
	Needs Addressed	Homelessness Assistance
	Funding	CDBG: \$20,020.00
	Description	Expand short-term housing and support options (short-term motel stays) for families in crisis while they are working to get into apartments, rentals, or secure other housing.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The program will assist approximately 100 persons (35 families) experiencing or at risk of homelessness.
	Location Description	Persons served in this program are Coeur d'Alene residents.
	Planned Activities	School District 271's McKinney-Vento program will secure emergency lodging for Coeur d'Alene families who are at risk of and/or experiencing homelessness.
5	Project Name	Multi-Unit Rental Housing Rehabilitation
	Target Area	LMI Census areas
	Goals Supported	Affordable For Sale and For Rent Housing
	Needs Addressed	Affordable Housing including acquisition
	Funding	CDBG: \$100,000.00

	Description	Senior Living Multi-Unit Rental Housing Rehabilitation. Replace 156 electrical panels in Orchard Ridges Independent Living (The Grove) apartments. Funds are awarded via our Community Opportunity Grant process. \$56,079 of PY25 funds, and prior year funds of \$43,921 will be utilized to complete the PY25 project (\$13,439.47 of PY2020, \$6,633.18 of PY2021, \$14,526.49 of PY2022, and \$9321.86 of PY2024 funds).
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	140 low-income and extremely low-income seniors.
	Location Description	The Grove Apartments are located in the City of Coeur d'Alene.
	Planned Activities	Replace 156 electrical panels at Orchard Ridge's Senior Living Apartments "The Grove." The project will provide safety from fire hazards and electrical outages.
6	Project Name	Public Facility Rehabilitation
	Target Area	LMI Census areas
	Goals Supported	Public Facility and Infrastructure Projects
	Needs Addressed	Public Facilities Rehabilitation Homelessness Assistance
	Funding	CDBG: \$3,799.00
	Description	Public Facilities Rehabilitation projects including restroom rehab, roofing projects and other public facilities improvement activities. Funds are awarded via our Community Opportunity Grant process. This project will be funded with \$3,799.89 of unused PY2022 and PY2024 funds and will be used for rehab of a Women & Children's Emergency Transitional Shelter. If additional prior plan year funds become available, up to \$21,200.11 in additional funding may be applied to this project for a total funded amount of \$25,000.00.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 125 extremely low-income, homeless, and/or special needs women and their children will benefit from these activities.

	Location Description	Public Facilities located in the City of Coeur d'Alene.
	Planned Activities	Rehab the kitchen cabinets and/or flooring in St. Vincent de Paul's Women & Children's Emergency Transitional Shelter.

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 ethnic/minority concentration; the total minority population (2020 census report <https://www.census.gov/quickfacts/coeurdalencityidaho>) is 6.6%. 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).

The funds will be distributed throughout the City depending on the organizations seeking assistance for public facilities and public services, as well as emergency minor home repair and economic development activities benefiting LMI community members. Otherwise, site specific public improvements such as sidewalks would only take place in LMI Census Tracts.

Geographic Distribution

Target Area	Percentage of Funds
LMI Census areas	
Sidewalk Improvement Program	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City’s planning is focused more on 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 2025.

Discussion

The City remains committed to seeking out ways to support our LMI residents. Our ongoing collaboration with local non-profit organizations, dedicated to assisting those most in need within our community, will continue.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

According to Idaho Housing and Finance Association (IHFA) data from their Regional Affordable Project Listing 2025, there are 12 multifamily housing projects funded by Tax Credits, seven (7) multifamily housing projects funded by a combination of Tax Credits and HOME, and five (5) multifamily housing projects funded by HOME funds. In total, there are 3,656 affordable multifamily units serving families, seniors, the disabled, those experiencing homelessness, and the elderly in the Coeur d'Alene region. According to the National Housing Preservation Database, in 2023 there are 1,853 affordable housing units in Coeur d'Alene.

The City plans to allocate \$236,700 to support affordable housing activities in PY 2025. As noted previously, the anticipated projects to receive funding would be for the EMRAP rehabilitation project that typically funds 12-16 households per year and helps retain existing affordable housing stock in the community, and the multi-unit residential rental housing rehabilitation project which will sustain 140 affordable for-rent housing units for low and extremely low-income seniors.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	152
Special-Needs	0
Total	152

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	152
Acquisition of Existing Units	0
Total	152

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

Discussion

In past years, Habitat for Humanity of North Idaho has 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/mod 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 Plan Year 2020 grant funds, Habitat for Humanity of North Idaho began the planning phase of a community land trust project for 20 units of affordable for-sale housing. Four units were completed in fall 2024, with an additional four units expected to be completed by the end of 2025.

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- and moderate-income residents of Coeur d'Alene who face difficulty correcting emergent home repairs.

These are two examples of significant positive impacts affected 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 defers to Idaho Housing and Finance Association (IHFA) in matters relating to public housing in the City. IHFA manages the Housing Choice Voucher program in the Idaho Panhandle.

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 Housing Choice Voucher (HCV) program in the City of Coeur d'Alene. During 2024, IHFA oversaw 3,656 affordable housing units in Region 1. The HCV program provided \$4,266,963 in vouchers to 567 families in the City of Coeur d'Alene. There are currently 518 housing vouchers in use, with an expected wait time of 30-32 months.

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

The City of Coeur d'Alene has partnered with Habitat for Humanity of North Idaho on past projects supporting new home ownership opportunities and will continue to look for avenues of continued partnerships with them and all others. With PY 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. Four units were completed in 2024, and an additional four should be completed by the end of 2025.

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

Since IHFA serves as the area's Public Housing Authority, the City of Coeur d'Alene defers to IHFA for the use of Housing Choice Vouchers. At this time, IHFA is not designated as troubled, yet if that should change, the City of Coeur d'Alene will assist in identifying opportunities to build capacity, offer technical assistance, and/or assist the leadership with governance support and policy and procedure review.

Discussion

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

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

Introduction

The City receives no funding beyond their CDBG Entitlement for homelessness activities. St. Vincent de Paul North Idaho (SVDP) distributes IHFA/HUD funding through the Continuum of Care (CoC) and Emergency Solutions Grant (ESG) programs. During 2024, SVDP provided 32,400 services to low- to no-income individuals. The agency observed a notable increase in the number of ALICE (Asset Limited, Income Constrained, and Employed) individuals and families in need of assistance, largely due to the rising cost of housing in the region.

SVDP provides a wide range of services to community members, including emergency shelters for men, and for women and 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 over 300 units of low-income housing serving elderly individuals and those with physical disabilities or mental health challenges.

SVDP partners with the National Alliance on Mental Illness (NAMI) CDA to host an annual Housing Resource Fair, where numerous local nonprofits set up resource tables at a city park. NAMI CDA also maintains a physical presence at the SVDP H.E.L.P. Center by renting a cubicle, providing accessible mental health support for individuals who are visiting SVDP case managers.

Plan Year 2025 Community Opportunity Grant applications were encouraged to address housing, health, social services, employment, education, and youth needs. Special emphasis was placed on targeted support for homeless individuals and families who are being discharged from publicly funded institutions and systems of care, as well as those who are receiving assistance from public or private agencies.

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

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

The City provides 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.

St. Vincent de Paul North Idaho (SVDP) operates numerous programs aimed at reducing homelessness in the community. In 2024, SVDP provided emergency shelter for 376 individuals, totaling 6,738 bed nights. Their Angel Arms, Healing Hearts, and First Step programs provide transitional housing for formerly homeless individuals. In 2024, these programs offered 69 beds and accounted for 41,975 bed

nights. The SVDP Winter Warming Shelter designed to engage chronically homeless individuals and connect them with case management and housing resources operated for 132 nights, providing 2,112 bed nights.

SVDP also operates the Homeless Connect program through its HELP Center, a HUD-designated EnVision Center. In 2024, 481 individuals were registered through the program representing a 100% increase since 2021. Homeless Connect serves as a critical first step for unhoused individuals in Region 1 to begin accessing housing and services. Last year, SVDP case managers helped 75 participants obtain or maintain stable housing. In addition to housing and shelter services, SVDP offers a range of support programs, including assistance with utility payments, ID cards, computer access, mail services, and basic needs such as hygiene items, diapers, clothing vouchers, food, and pet supplies.

Homelessness is a persistent and multifaceted issue that cannot be entirely eradicated, as it stems from both systemic challenges—like the shortage of affordable housing and limited job opportunities—and individual barriers such as inadequate education, job skills, financial literacy, and health concerns. Addressing these requires a combination of government action, resource-intensive support services, and personal commitment from those affected. The City, in collaboration with partner agencies, is dedicated to using all available resources to support individuals experiencing homelessness through flexible, personalized strategies. This includes engaging those with lived experience to improve services and administering the annual Community Opportunity Grant to fund innovative proposals that address urgent needs among homeless and precariously housed populations.

During the 2024-2025 school year the Coeur d’Alene School District (CDASD) identified approximately 260 students as homeless as defined under the McKinney Vento Act. Approximately 94 middle and high school students qualified for the McKinney-Vento (homeless) program. The CDASD implements the federally mandated McKinney Vento grant funded program along with a comprehensive list of community resources and partners to assist families in need. The goal is to remove barriers to education caused by homelessness and poverty and provide students and their families with access to the same educational opportunities as their peers. In the current year the CDASD had 13 unaccompanied homeless graduating seniors of which 8 received scholarships and are accepted into post-secondary educational institutions; three graduates are pursuing workforce training opportunities, and the remaining two students will pursue a GED. This represents a 77% graduation success rate for homeless young adults. This Action Plan includes funding for the CDASD to expand the McKinney-Vento Supports for Homeless Families program which will help families cover the cost of short-term motel stays to minimize disruptions.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City collaborates with local partners such as St. Vincent de Paul North Idaho (SVDP), the Idaho Housing and Finance Association (IHFA), the Region 1 Homeless Coalition (Continuum of Care), and other governmental and nonprofit organizations to identify areas of need and implement appropriate activities to address homelessness as resources allow.

For individuals experiencing homelessness and survivors of domestic violence, there are five emergency shelters in the county: Children's Village, St. Vincent de Paul North Idaho Women's & Children's Shelter, St. Vincent de Paul North Idaho Men's Shelter, Safe Passage, and the OASIS Domestic Violence Program of the Post Falls Police Department, which is the only emergency homeless assistance program located outside of Coeur d'Alene. Together, these shelters provide beds for 68 individuals in need of housing. Additionally, SVDP operates a Winter Warming Shelter that is activated from November 1 through April 1 when temperatures fall below 28 degrees. When activated, the shelter is open from 6:00 p.m. to 6:00 a.m. and can accommodate 36 individuals. It provides sleeping bags, blankets, gloves, hats, coats, a commode with a sink, as well as warm food and drinks.

SVDP also offers supportive services such as access to computers with internet to facilitate job searches and communication with family and support networks. A mail drop address is available to help individuals maintain communication and apply for services. Clothing vouchers are offered through SVDP Thrift Stores to assist in emergencies and job readiness. The organization operates a community kitchen open five nights a week, along with free shower and laundry facilities.

Family Promise of North Idaho is an interfaith effort that helps homeless families achieve independence while keeping family units together. Families are hosted on a weekly rotation in one of seventeen local churches for up to 90 days, during which they receive support services, meals, and safe temporary shelter.

Union Gospel Mission (UGM), a faith-based organization based in Spokane, Washington, supports women and children in Coeur d'Alene through a long-term residential recovery center. The center serves women with children and those recovering from substance use and is located in uptown Coeur d'Alene. The City granted a special use permit to allow for rezoning to accommodate the facility's expansion. In addition to long-term recovery, UGM provides limited short-term emergency assistance. Services include food, shelter, clothing, one-on-one and group therapy, life-skills classes, and a medical clinic. On average, UGM serves 76 women and 46 children annually.

208 Recovery empowers individuals and families affected by addiction and mental health challenges through compassion, connection, and peer support. Their primary focus is to provide free, peer-led support services to those struggling with substance use and mental health disorders in North Idaho. They offer a housing assistance program with referrals from the local public defender's office, harm reduction education, and distribute Narcan to help prevent overdose deaths. In a short time, they have assisted over 200 community members with life-saving resources.

The City believes the most effective way to support people experiencing homelessness or housing instability is to increase the capacity of local service organizations. Agencies are encouraged to apply for funding each year and are regularly engaged in conversations regarding long-term planning and project development. The City recognizes the needs of its residents who are homeless or precariously housed and remains committed to providing competitive funding opportunities for qualified organizations to meet housing, health, social service, 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 (SVDP) tracks accomplishments in two key categories: Homeless Prevention and Rapid Re-Housing. From January 1 to December 31, 2024, a total of 55 individuals were served through these programs. Both programs provide intensive weekly case management that begins with a personalized self-sufficiency plan. Services offered include job training, substance abuse counseling, life skills classes, parenting classes, and financial literacy education.

The Angel Arms, Healing Hearts, and First Step programs provide transitional housing for individuals who were previously homeless. Participation in case management and regular home inspections is a requirement for program residents. In 2024, these programs offered 39 units with 70 beds for individuals who would otherwise be unhoused. All services that utilize Idaho Housing and Finance Association (IHFA) funding are closely monitored and recorded in the federally mandated, confidential Homeless Management Information System (HMIS), a secure client relationship management (CRM) tool with advanced data tracking and sharing capabilities, accessible only to authorized local agencies receiving federal funds.

The Community Opportunity Grant is a valuable resource for agencies like SVDP, enabling them to address urgent needs through eligible HUD-supported projects aimed at preventing and assisting individuals and families experiencing homelessness. Each year, the City's Community Development Block Grant (CDBG) staff hosts a public forum and distributes a community survey as part of the Annual Action Plan process. These outreach efforts gather input on emerging trends and help guide CDBG funding

priorities by anticipating the most pressing community needs.

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

The one-stop-shop concept of the H.E.L.P. Center became a reality in 2009 and continues to serve as a critical access point for individuals and families in need across the county. As the designated point of entry for most homelessness services in Coeur d'Alene and throughout Region 1, the H.E.L.P. Center delivered 29,618 services in 2024. From rental assistance to job placement support, the center offers 23 distinct programs, each providing a wide range of services. In 2024, the H.E.L.P. Center received 12,460 individual visits. Additionally, 7,680 meals were served at Father Bill's Community Kitchen, 2,177 community members accessed free shower and laundry facilities, and more than 600 people were housed through St. Vincent de Paul North Idaho facilities.

The City collaborates with St. Vincent de Paul North Idaho multiple times throughout the year to assess service delivery and explore opportunities for improvement. City leadership remains aware of the housing barriers faced by residents being discharged from publicly funded institutions and systems of care. Rather than duplicating services, the City seeks to support existing organizations that are already serving these vulnerable populations.

Currently, a significant number of students in the Coeur d'Alene School District's middle and high schools qualify for support under the McKinney-Vento Homeless Assistance Act. In response, the district has implemented measures to support families facing homelessness and poverty, aiming to eliminate barriers to education. As part of this effort, the City's Action Plan includes funding to expand the McKinney-Vento Supports for Homeless Families program. This expansion will help cover the cost of short-term motel stays, reducing disruptions and promoting stability for affected students.

To that end, the City will continue to inform and encourage area agencies to apply for support through the City's CDBG-funded Community Opportunity Grant program.

Discussion

The Region 1 Coalition for the Homeless (Continuum of Care) and its partner agencies remain committed to securing housing for individuals regardless of their background, while also working to increase the number of available shelter and housing beds in the community. In addition, there are numerous supportive service programs operated by other community organizations that assist non-homeless individuals with special needs. A key goal of the City's Public Services initiative is to partner with

organizations that serve these special populations. As new projects emerge, the City may be able to leverage its funding resources to better serve individuals and families being discharged from publicly funded institutions and systems of care, as well as those receiving services from public or private agencies.

National Alliance on Mental Illness (NAMI) Coeur d'Alene (CDA) is an essential partner to St. Vincent de Paul North Idaho, offering a wide range of mental health supports. These include peer support groups, family education groups, stigma-reduction presentations, and social activities for individuals living with mental health challenges. NAMI CDA also recently launched a mental health support program at the Kootenai County Jail. In addition, the NAMI CDA Executive Director facilitates suicide survivor support groups and teaches community-based QPR (Question, Persuade, and Refer) Suicide Prevention classes.

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

Introduction:

Affordable housing units exist within the city limits, yet as is the case in most cities, there is always room for more. The City of Coeur d'Alene actively promotes and champions affordable housing by seeking partnerships to expand the housing supply. Moving forward, the city intends to persistently employ effective methods, similar to those used in the past, where CDBG funds are strategically leveraged to maximize the return on 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 architectural 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 encourages 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. 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. Recently, free approved ADU plans have been made available, sponsored by Housing Solutions Partnership, and offer a practical solution to help address these challenges. The plans

have been reviewed by building officials and planners from local municipalities and are free for use in Kootenai County.

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

Coeur d'Alene is working with Kootenai County, the cities of Hayden, Post Falls, Rathdrum, and the Kootenai Metropolitan Planning Organization (KMPO), along with about 30 other organizations to address regional housing and growth issues. 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, twin homes codes, modifications to short-term rental codes, land trusts, and public-private partnerships. A HomeShare project was launched in early 2022 to provide house sharing opportunities.

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; the great influx in population from higher cost cities (that has become even more pronounced with the pandemic), which has increased housing prices; and the deteriorating housing stock available. The City's ADU policy may positively impact the City's density related to availability of housing. In addition to this, the City's management of the CDBG funded EMRAP program sustains current housing stock that is deteriorating. Other efforts by local organizations are being made with the intent of catching up with the rising demand for 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 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.

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 HELP Center is an excellent start to this process. The innovative partnership led 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 the 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 unique to Coeur d'Alene.

Actions planned to foster and maintain affordable housing

Plan Year 2025 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 to 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, in which 4-units were completed at the end of 2024, and it is expected 4 more units will be completed by the end of Plan Year 2025.

In Plan Year 2025, the City's CDBG-funded Emergency Minor Home Repair and Accessibility Improvement Program will receive a modest decrease in funding. This change will still enable the program to assist many low- and moderate-income (LMI) homeowners. By addressing structural issues and improving living conditions, the program helps families remain safely in their homes while also preserving the existing housing stock that serves qualifying residents. Additionally, a multi-unit residential rental housing rehabilitation project will be funded which will preserve 140 affordable for

rent housing units for low-income seniors.

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 gets RRP certification and performs 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 majority of EMRAP projects tend to be reroofing, walk-in showers, flooring, bathroom ADA improvements, water heater, and HVAC projects. The grants are limited to \$5,000 per person per year, unless they are for a sewer or water lateral replacement and then the available grant is up to \$20,000, or for roof replacements which is eligible for up to a \$10,000 grant. Sewer or water lateral replacement grants were increased in 2020, and roofing projects were increased in 2024, to help account for inflation and increased labor and material costs.

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 people 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 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 (4) institutions of higher learning (University of Idaho, North Idaho College (NIC), 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 for 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 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. Kootenai County and Citylink are currently pursuing grant funds to provide bus shelters for the Coeur d'Alene route, which will make public transit more desirable for riders, including LMI community members.

Actions planned to develop institutional structure

Major changes in the regulation of childcare providers have been implemented in Idaho House Bill 243 (HB243), passed by the Idaho Legislature in 2025, which introduced significant changes to the regulation of childcare providers in the state. The bill preempts local governments from enforcing stricter childcare regulations than the state and is aimed at streamlining and deregulating the system. The city will continue to support childcare businesses by 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 their income by taking on employment or to attend secondary education.

Many of the activities to assist low- and -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 Lake City Center, TESH, Inc., Safe Passage and St. Vincent de Paul. 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. In 2025, the City hosted free Fair Housing Training.

The City recognizes that agencies such as Idaho Housing and Finance Association, who have been acting as the Public Housing Authority 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 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 a reduction in state and/or federal funding to support 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 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.

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 Fair Housing 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(l)(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(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

Overall benefit - One year, Plan Year 2025.