City of Coeur d'Alene

2026 Annual Action Plan

for the

Community Development Block Grant (CDBG) Program

Approved by HUD 8/12/2026

Prepared by Coeur d'Alene's Planning Department

Version: 06292026

OMB Control No: 2506-0117 (exp. 09/30/2021)

Contents

Executive Summary 4
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) 4
PR-05 Lead & Responsible Agencies – 91.200(b) 8
AP-10 Consultation – 91.100, 91.200(b), 91.215(l) 9
AP-12 Participation – 91.105, 91.200(c) 27
Expected Resources 33
AP-15 Expected Resources – 91.220(c)(1,2) 33
Annual Goals and Objectives 36
Projects 38
AP-35 Projects – 91.220(d) 38
AP-38 Project Summary 40
AP-50 Geographic Distribution – 91.220(f) 45
Affordable Housing 46
AP-55 Affordable Housing – 91.220(g) 46
AP-60 Public Housing – 91.220(h) 48
AP-65 Homeless and Other Special Needs Activities – 91.220(i) 49
AP-75 Barriers to affordable housing – 91.220(j) 55
AP-85 Other Actions – 91.220(k) 58
Program Specific Requirements 63

Executive Summary

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

1. Introduction

The Coeur d'Alene 2026 Annual Action Plan (Action Plan) for the City of Coeur d'Alene (City) Fiscal Year 2026 is the fourth 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 2025, the City was able to meet goals 1, 3, & 4 as follows:

1. Maintain and Increase Housing Stock: Provided support to Heritage Place Apartments, LLC, to replace 156 electrical panels in their HUD Section 8 subsidized senior living apartments. Provided assistance to nine (9) LMI households through the City's EMRAP program which included bathroom rehabilitation, water line replacement, furnace replacements, water heater replacements, new energy efficient windows, radon mitigation systems, plumbing repairs, and roof replacement. The City anticipates assisting 2-5 additional households by the end of the plan year (Sep 30).

3. Public Service goal: Provided funds to Lake City Senior Center's "Meals on Wheels" program with a $20,000 award which provided food security for 2-months to homebound seniors.

4. Homelessness Assistance: Supported the Coeur d'Alene School District with grant funds to expand its McKinny-Vento Supports for Homeless Families program which was used for short-term motel stays for homeless students and their families while seeking permanent housing.

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 23, and May 6, 2026, for the Community Opportunity Grant for Plan Year 2026. A public workshop was held on May 7, 2026, at 2:00 pm at City Hall. The City released a Notice of the 2026 AAP Public Forum, Comment Period, and Public Hearing that was printed in the Coeur d'Alene Press on June 10, and 23, 2026. The Public Forum was held at City Hall on June 25, 2026, at 3:00 pm and the public hearing was held on August 4, 2026, 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 and were in support of the annual action plan and the proposed projects and activities included in the plan. See the Citizen Participation attachment in the appendices to read the comments.

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

• Sherrie Badertscher, Community Development Specialist, City of Coeur d'Alene, 710 E. Mullan Avenue, Coeur d'Alene, ID 83814; email: SherrieB@cdaid.org; phone: 208-769-2382

• 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(l)

1. Introduction

The development of the Action Plan placed significant emphasis on community input. Throughout the process, 190 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, , TESH, Inc., Intermountain Fair Housing Association, State of Idaho Division of Public Health, Community Action Partnership, United Way North Idaho, CDAIDE, North Idaho College, 208 Recovery, Panhandle Health District, Canopy Village, Idaho Youth Ranch, Kootenai Health, Kootenai County Recovery Center, and Safe Passage. Additionally, several local business and civic organizations were consulted with closely which included Intermax Networks, Ziply Fiber, Kootenai County, Coeur d'Alene Area EDC–Jobs Plus, and the Coeur d'Alene Regional Chamber of Commerce. 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(l))

The City conducted a public workshop for the Notice of Funding Availability for the Community Opportunity Grant program for Plan Year 2026. A public forum was held on June 25, 2026, 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	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?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation during 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 Services-Health
	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 Services - Narrowing the Digital Divide
	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, and Ziply Fiber. 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	Agency - Emergency Management Other government - County

	What section of the Plan was addressed by Consultation?	Economic Development Transit
	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 and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy
	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-homeless Services-Education Major Employer

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	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 McKinney-Vento Act data related to households with children under 18 which are homeless or at-risk of homelessness. 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 Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Other government - State Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy
	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	Housing 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**	WOMENS CENTER, INC. dba NORTH IDAHO VIOLENCE PREVENTION CENTER
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Womens Center (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	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-Health Services-Education Regional organization
	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-Persons with HIV/AIDS Services-homeless Services-Health Services-Education Services-Employment Services - Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth 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-Health Services-Education Services - Victims Health Agency Child Welfare Agency Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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.
15	**Agency/Group/Organization**	IDAHO DEPARTMENT OF HEALTH AND WELFARE
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Health Agency Child Welfare Agency Other government - State

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	State of Idaho Public Health was consulted to obtain up-to-date information on lead-based paint hazards and related data.
16	**Agency/Group/Organization**	ZIPLY FIBER
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs 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, AND Ziply Fiber. The City will continue to reach out to this group to see if there are opportunities to expand broadband access for LMI community members.
17	**Agency/Group/Organization**	TESH, Inc.
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Health Services-Education Services-Employment Regional organization Neighborhood Organization

	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?	TESH, INC., 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.
18	**Agency/Group/Organization**	COEUR D'ALENE ECONOMIC DEVELOPMENT CORPORATION (CDAEDC)
	Agency/Group/Organization Type	Services - Housing Services-Education Services-Employment Regional organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy
	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 Economic Development Corporation (Jobs Plus) is on the City's stakeholder list. The CDAEDC 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.

19	**Agency/Group/Organization**	INTERMOUNTAIN FAIR HOUSING COUNCIL
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Education Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Fair Housing Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	IFHC was consulted to obtain up-to-date information on fair housing issues and needs. IFHC participates with the City to address fair housing needs in the region and provides free fair housing training each year in Coeur d'Alene.
20	**Agency/Group/Organization**	CDAIDE
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Regional organization
	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?	CDAIDE 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. CDAIDE provided information on the hospitality workers they support with their Emergency Rent Assistance program.
21	**Agency/Group/Organization**	NORTH IDAHO COLLEGE
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Education Services-Employment Other government - State Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	NIC 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. NIC provided information on their students and the unique challenges they sometimes must overcome to finish their education and obtain well paying jobs and the current services which they provide and areas where there are gaps in services.

22	**Agency/Group/Organization**	CANOPY VILLAGE
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Health Child Welfare Agency Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Canopy Village 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.
23	**Agency/Group/Organization**	IDAHO YOUTH RANCH
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Health Child Welfare Agency Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Idaho Youth Ranch 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.
24	**Agency/Group/Organization**	KOOTENAI MEDICAL CENTER
	Agency/Group/Organization Type	Health Agency Publicly Funded Institution/System of Care Regional organization Major Employer
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Kootenai Health 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.
25	**Agency/Group/Organization**	KOOTENAI RECOVERY COMMUNITY CENTER
	Agency/Group/Organization Type	Health Agency Publicly Funded Institution/System of Care Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Kootenai Recovery 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.

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

The City consulted 190 local agencies and organizations; to our knowledge, no relevant agency types were omitted from notification.

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 North Idaho	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, housing problems, and lead-based paint hazards. 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 utilizing the Emergency Minor Home Repair and Accessibility Program, gaining additional partnerships in workforce development in areas of job training and LMI Entrepreneurs, and lead-based paint strategies for city residents.

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 190 relevant organizations and stakeholders spanning areas such as economic development, education, financial institutions, city, county, & state 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, 2026, and the survey was available for participation through July 20, 2026. 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.

A public hearing was held on August 4, 2026, 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.	One attendees comment was that the CDBG program supported a well diversified group of organizations.	All comments were accepted.	
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.	

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)
3	Public Hearing	Non-targeted/broad community	A Public Hearing will be held in order to give the citizens an additional opportunity to comment on the Annual Action Plan and CDBG Program in general.	Three comments were received during the public hearing and were in support of the annual action plan, proposed projects and activities. See appendices-Citizen Participation for more information.	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 will increase 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.	www.cdaid.org/cdbg

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Direct Outreach	Non-targeted/broad community	Consultation was initiated with 190 local partner organizations and interested community members from the city of Coeur d'Alene CDBG stakeholder list. All persons/groups were emailed a press release and information on how to participate in the development of the Action Plan and encouraged to complete a short survey. We expect to receive valuable feedback from community members to gauge if the City's plan is in alignment with community needs.	No comments were received.	No comments were received.	

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 which includes $4,863.94 of Plan Year 2019 and Plan Year 2022 funds for reallocation to Plan Year 2026 projects.

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	272,696.00	0.00	4,865.00	277,561.00	550,257.00	Reallocating $1.70 of PY2019 and $4,863.94 of PY2022 funds toward PY26 projects ($4,865).

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 2026, based on the program's budget authority and IHFA's current voucher utilization in the region is approximately $9,129,549. These funds supported over 1,200 households with rental assistance across the 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 $1,187,885 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	CDBG: $143,000.00	Homeowner Housing Rehabilitated: 12 Household Housing Unit
2	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
3	Homelessness Assistance	2023	2027	Homeless	LMI Census areas	Homelessness Assistance	CDBG: $20,000.00	Homelessness Prevention: 45 Persons Assisted
4	Public Facility and Infrastructure Projects	2023	2027	Non-Housing Community Development	LMI Census areas	Public Facilities Rehabilitation Homelessness Assistance	CDBG: $40,022.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 220 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.
2	**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.
3	**Goal Name**	Homelessness Assistance
	Goal Description	This includes outreach, emergency shelter, rehousing services and homelessness prevention for persons experiencing or at-risk of homelessness.
4	**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.

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, slightly increasing its funding to $143,000. 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) 2026 include General Administration, the Emergency Minor Home Repair & Accessibility Program (EMRAP), Meals on Wheels, and the Volunteer Ad-Hoc Committee recommendations of funding for Public Services Homelessness Prevention and two (2) Public Facility Rehabilitation projects.

The Public Facility Rehabilitation projects will be funded using funds from PY2026 and reallocated funds from prior plan years. An estimated $4,865.64 in reallocated funds will be used, broken down as follows:

• PY2019: $1.70

• PY2022: $4,863.94

Any funds remaining after Plan Year 2025 projects are completed will be allocated to the Public Facility Rehabilitation projects to fully fund the two projects' total cost of $47,252.00, plus costs associated with radon mitigation if required.

Projects

#	Project Name
1	General Administration
2	Emergency Minor Home Repair and Accessibility Improvement Program
3	Meals on Wheels
4	Homelessness Prevention
5	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. Also, Coeur d'Alene's transitional shelters are seeing an increase in need due to the housing affordability crisis. In response, the CDBG program will prioritize the rehabilitation of a Senior Center, Women and Children's Emergency Transitional Shelter, 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 and CDAIDE's Homeless Prevention initiatives. School District 271's McKinney-Vento program 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. CDAIDE's Emergency Rent Assistance program assists hospitality workers with one-time financial assistance to avert homelessness ensuring temporary struggles do not become insurmountable issues.

Rehabilitation of St. Vincent de Paul North Idaho's Women and Children's Emergency Transitional Shelter will improve health and safety and create a more dignified living space for those that seek supportive housing while they transition toward self-sufficiency. (Note: The project received partial funding in Plan Year 2025 ($3,799.89) and it is expected that along with Plan Year 2026 funding ($17,252), SVdP will be able to complete the project.)

Rehabilitation of Lake City Senior Center will ensure improved reliability and uninterrupted operation of the facility which provides nutritious meals, activities, and a safe daytime space for at-risk seniors.

These funding priorities ensure the City's limited resources go to our most at-risk residents. The priorities are shaped by community grant applications, volunteer committee recommendations, and City Council's approval of the Annual Action Plan. Grant agreements will be finalized after HUD releases the funds, which is expected in mid-October 2026.

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 Healthcare Services Mental Health Services
	Funding	CDBG: $54,539.00
	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 may be used to help update the Analysis of Impediments and conduct a Housing Assessment for Coeur d'Alene.
	Target Date	9/30/2027
	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 Improvement Program
	Target Area	LMI Census areas

	Goals Supported	Affordable For Sale and For Rent Housing
	Needs Addressed	Owner Occupied Housing Rehabilitation
	Funding	CDBG: $143,000.00
	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 Activity Delivery Costs for City staff to administer the program.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Between 12 and 16 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 the City of Coeur d'Alene 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 Mental Health Services
	Funding	CDBG: $20,000.00
	Description	This represents an annual non-competitive allocation to the Lake City Center's Meals on Wheels Program, which serves at-risk seniors. As directed by the City Council, this funding will be renewed yearly, subject to need and citizen approval. Importantly, this allocation contributes to the 15% public service cap.
	Target Date	9/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	120 shut-in seniors with disabilities, based on prior year (2025) 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 the City are eligible.
	Planned Activities	One non-competitive grant of $20,000 is planned to support 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: $20,000.00
	Description	Expand short-term housing and support options (short-term motel stays or one-time financial assistance) for families or individuals in crisis to avert homelessness.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The project will assist approximately 45 persons 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, or experiencing homelessness. CDAIDE’s Emergency Rent Assistance program will provide one-time emergency financial assistance to avert homelessness.
5	**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: $40,022.00
	Description	Public Facilities Rehabilitation projects may include restroom rehabilitation, roofing, and other eligible public facility improvements. Projects are awarded through the City's Community Opportunity Grant process and PY26 projects include rehabilitation of a Women & Children's Emergency Transitional Shelter and a Senior Center. Funding includes $35,156.36 from PY 2026 and $4,865.64 in reallocated PY 2019 and PY 2022 funds. If additional prior-year funds become available, they will be applied to these projects to fully fund the proposals totaling $47,252 and, if needed, cover radon mitigation costs at the facilities.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 20 Extremely Low-Income, Homeless, and or special needs women and their children will benefit from these activities, and approximately 200 low- to moderate-income seniors.
	Location Description	Public Facilities located in the City of Coeur d'Alene.
	Planned Activities	St. Vincent de Paul North Idaho (SVdP) Women & Children's Emergency Transitional Shelter project will replace the cabinets and flooring of the shelter. This project will use funding from prior plan years of $3,799.89 (PY22-$2,325.24 and PY24-$1,474.65 reallocated in PY25's AAP), along with $17,252 of PY26 funds. Lake City Senior Center's project will be funded with $17,904.36 of PY26 funding along with the reallocated funds from PY19 & PY22 of $4,865.64 to replace the furnaces and A/C units at the Senior Center. (Note: If any PY25 funds are remaining at the completion of open projects, funds will be reallocated toward these two (2) projects for radon mitigation if required.)

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/coeurdalenecityidaho) 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 2026.

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

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	12
Special-Needs	0
Total	12

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	12
Acquisition of Existing Units	0
Total	12

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

Discussion

Community funding support is available annually through the City's annual Community Opportunity Grant cycle.

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. With Plan Year 2020 grant funds, they 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 2026. 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.

Completed in Plan Year 2025, the Orchard Ridge Senior Living Apartments rehabilitation project replaced electrical panels in 131 low-income, rent-subsidized apartments. By replacing outdated electrical systems, this project mitigated potential fire hazards for residents and will help sustain affordable housing in our community.

The City manages an Emergency Minor Home Repair and Accessibility Improvement 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 examples highlight the meaningful and lasting impact of CDBG-assisted housing investment 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 (HCV) 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 HCV program in the City of Coeur d'Alene. During 2025, IHFA oversaw 3,089 affordable housing units and provided rental assistance to over 1,000 households at any given time across the region. There are currently 1,202 housing vouchers in use with an expected wait time of 41 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 2026.

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 2025, SVDP provided 27,049 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.

In mid-2026 SVDP's ICARE program received a grant from the Idaho Children's Trust Fund which will enable them to expand parenting and child abuse prevention classes and programming. The newly designated "Family Resource Center" will operate with the H.E.L.P. Center.

Plan Year 2026 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 2025, SVDP provided emergency shelter for 381 individuals, totaling 12,732 bed nights. Their Angel Arms, Healing Hearts, and First Step programs provide transitional housing for formerly homeless individuals. In 2025, these programs offered 60 beds and accounted for 23,360 bed nights. The SVDP Winter Warming Shelter designed to engage chronically homeless individuals and connect them with case management and housing resources operated for 45 nights, providing 2,112 bed nights.

SVDP also operates the Homeless Connect program through its HELP Center, a HUD-designated Envision Center. In 2025, 1,687 individuals were registered through the program representing a 300% 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 115 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 2025-2026 school year the Coeur d'Alene School District (CDASD) identified approximately 183 students as homeless as defined under the McKinney-Vento Act. Approximately 86 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 19 unaccompanied homeless graduating seniors of which eight (8) received scholarships and are accepted into post-secondary educational institutions; three (3) graduates are pursuing workforce training opportunities, and the remaining two (2) students will pursue a GED. This represents a 70% graduation success rate for homeless young adults. This Action Plan includes funding for the CDASD to expand the McKinney-Vento Supports for the Homeless Families program which will help families cover the cost of short-term motel

stays to minimize learning 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 four 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, and Safe Passage. Together, these shelters provide beds for 68 individuals in need of housing. Additionally, SVDP also operates a Winter Warming Shelter (Nov 1–Apr 1, below 28°F), open 6 p.m.–6 a.m., serving up to 32 people with basic necessities and meals. In addition to the area shelters, the Post Falls Police Department's OASIS Domestic Violence Program provides hotel stays for domestic violence victims outside Coeur d'Alene.

SVDP offers additional support services, including internet access, mail services, clothing vouchers, a community kitchen (five nights/week), and free showers and laundry. It also partners with Second Chance Ministries at Fr. Bill's Kitchen to provide weekday breakfasts and sack lunches.

Safe Passage addresses the urgent safety and housing needs of low- and moderate-income residents who are fleeing violence and often face immediate homelessness or housing instability as a result of abuse. It provides a confidential 16-bed emergency shelter for survivors and their children, with hotel placements when full. Services include case management, safety planning, transportation, basic needs, and connections to long-term housing. Safe Passage also offers transitional housing and advocacy to help clients overcome barriers such as income, credit, safety, childcare, and legal challenges.

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 recovering from substance use through a long-term residential recovery center located in 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 75 women and 45 children annually.

208 Recovery provides peer-led support for individuals and families facing addiction and mental health challenges in North Idaho. Services include housing assistance (via public defender referrals), harm reduction education, and Narcan distribution to prevent overdoses. They have quickly helped hundreds of community members access 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, 2025, a total of 68 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 2025, these programs offered 31 units with 60 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 27,049 services in 2025. From rental assistance to job placement support, the center offers 23 distinct programs, each providing a wide range of services. In 2025, the H.E.L.P. Center received 16,717 individual visits. Additionally, 5,905 meals were served at Father Bill's Community Kitchen, 2,154 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. The City has also included CDAIDE's Emergency Rent Assistance program in the Action Plan. The program provides one-time financial support to meet basic needs, avert homelessness, and ensure that temporary struggles do not become insurmountable issues.

Through collaboration with local partners, the City will continue supporting individuals and families who are at risk of homelessness or currently experiencing homelessness. The City will also continue to inform and encourage area agencies to seek 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 Plan Year 2012 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 was focused on fair housing it also provided 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 community a desirable place to have and build affordable housing. The 2015 AI identified 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 (ADUs) are allowed by right in all zoning districts where a single-family home is permitted as an accessory use to the home; 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 revealed no significant barriers. In 2019, the City amended its ADU code. The amendments allowed ADUs to be constructed over garages in rear yards and increased the allowable height from 18 feet to 24 feet if constructed over a garage. These amendments were designed to increase housing opportunities. Free pre-approved ADU plans are available for property owners to use. These plans have been reviewed by building officials and planners from local municipalities and are available for use throughout Kootenai County.

In the Downtown Core, projects can take advantage of the Floor Area Ratio (FAR) bonus to increase allowable square footage and height if they provide workforce housing either on the same site or somewhere within the downtown or immediate surrounding district. The City allows a variety of housing product types in several of its residential and mixed-use zoning districts. The 2022-2042 Comprehensive Plan includes proposed action items related to affordable, workforce and attainable housing. One such effort is a twin home code to allow fee simple ownership on lots that are large enough for a duplex. Coeur d'Alene continues to work with other organizations to address regional housing and growth issues, led by the Housing Solutions Partnership – which was formed by Coeur d'Alene Councilmember Kiki Miller. The partnership continues to hold workshops for staff, and appointed/elected officials, and encourages code amendments to allow more housing opportunities such as ADUs, twin homes, tiny homes, cottages, and multigenerational housing. A HomeShare project was also launched in early 2022 to provide house sharing opportunities throughout Kootenai County and legislation was signed into law in 2024 that allows mobile home parks to become resident-owned communities (ROC) thereby allowing them to become a cooperative of homeowners to help preserve affordability.

Two pieces of housing legislation were signed into law by Idaho Governor Little in March 2026 - Senate Bill 1354, the Accessory Dwelling Unit legislation (SB 1354) and Senate Bill 1352, the Starter Home Subdivision legislation (SB 1352). Both apply to cities with a population of 10,000 or greater. SB 1354 requires cities to allow one internal or detached ADU per eligible residential lot and addresses the size and setbacks of an ADU and off-street parking. SB 1352 requires cities to allow starter home subdivisions with lot sizes of 1,500 square feet and reduced setbacks for projects on four acres or more. While Coeur d'Alene already allows ADUs by right and allows for smaller lot sizes through the Planned Unit Development process, the City will be amending the Comprehensive Plan and Zoning Code by February 1, 2027, to comply with the new laws.

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, increased cost of building materials; the great influx in population from higher cost cities (that became more pronounced with the pandemic); 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 2023 Updated Housing Availability and Affordability Study for Kootenai County, 75% of County residents could afford to buy a home in 2016, whereas in 2023, 80% of County residents could not afford to buy a home at the median home prices of $530,000. From September 2018 to 2020, Idaho had the 3rd fastest growing rent prices in the country and approximately 44% of county households in 2023 were not able to afford 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, Idaho Housing and Finance Association (IHFA), Intermountain Fair Housing Council, Family Promise, Panhandle Affordable Housing Alliance, 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 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 2026 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 were 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 2026. Completed in Plan Year 2025, the Orchard Ridge Senior Living Apartments rehabilitation project replaced electrical panels in 131 low-income, rent-subsidized apartments. By replacing outdated electrical systems, this project mitigated potential fire hazards for residents and will help sustain affordable rental housing in our community.

In Plan Year 2026, the City's CDBG-funded Emergency Minor Home Repair and Accessibility Improvement Program will receive a modest increase in funding. This change will 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 safe in their homes while also preserving the existing housing stock that serves qualifying residents.

Actions planned to reduce lead-based paint hazards

The City consults with the Idaho Department of Health & Welfare (DHW) and Panhandle Health District (PHD) on lead-based paint hazards. The DHW provides outreach and education on lead-based paint hazards throughout the state and encourages parents to get children ages 0-6 years tested for lead exposure. The City distributes lead-based paint 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.

It should be noted that the majority of EMRAP projects tend to be reroofing, walk-in showers, bathroom ADA improvements, water heater, radon mitigation systems, 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 (CDAEDC) 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.

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 October 2026, the City will host 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 there are 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 generate 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 2026.

Attachments

Citizen Participation Comments

CITIZEN PARTICIPATION

Public Comments Received During Public Hearing of August 4, 2026

Scott Ferguson, Executive Director of St. Vincent de Paul (SVdP), thanked the Mayor and Council for the opportunity to be a part of this year's comprehensive plan. He said his organization works diligently to make sure those who are in need have shelter, safety and help. Finishing the project at the Women and Children's Emergency Transitional Shelter is essential to that plan. He noted one statistic that they were proud of in regard to what the service provided was they saw 210 families/individuals utilize the resource last year, and of those, 86% were able to find permanent housing within 90 days. He said what they were most proud of was not just that they have the opportunity to enhance a much utilized resource, but with the particular funding, ensure that those who were in need were taken care of with quality care and compassion. With that they find permanent supportive housing and self worth. Honored to support the comprehensive plan to and hope to see it continue in the future.

Nancy Phillips, Executive Director of Lake City Center, commented that Lake City Center provides more than just "Meals on Wheels" and congregate meals. She said it was a gathering place for many in the community. They host lunches three-times per week, have education and wellness programs, and host celebrations and community gatherings. It is a place where connections are made, and the community comes together. She stated that being nominated by CDBG to replace the air conditioning and furnaces was a must as last winter they were forced to rely on the use of space heaters to heat the center as the furnaces were not working. Alternatively, in the summer they are forced to utilize fans as the A/C units do not work well. She said the CDBG funds would help them bring more comfort to those they serve and were thankful for the nomination by the committee to fund their much needed repairs at the center.

Heather Somers, Executive Director of Elementary Education and Federal Programs at Coeur d'Alene School District 271, thanked council for considering their McKinney-Vento program (Federal Act to provide stability and access to education for students experiencing homelessness). She said they do a lot of things for a lot of families and kids in the district, and work in conjunction with many community partners including St. Vincent de Paul. She stated there was a gap for emergent housing for families with adolescent boys. She noted that many shelters and community resources do not house boys and the CDBG grant allows an opportunity to quickly house families (including those with young boys) for short amount of time of usually a couple weeks which may be extended if the need is there and upcoming permanent housing has been identified. She stated they serve roughly 184 McKinney-Vento program families in the school district. She noted that to-date, the CDBG grant has allowed them to serve 8 families

which included 29 individuals and 15 students. The grant program continues through Sep 30, and they were currently providing emergency housing for additional families. She said the funding provides a stop-gap and place for families to stay together. She commented it is a helpful resource to keep families safe and together.

Grantee Unique Appendices

Unique Appendices

AFFIDAVIT OF PUBLICATION

STATE OF IDAHO)
) ss.
County of Kootenai)

RikkiJade Lindstrom, being first duly sworn upon oath, deposes and states:

1. I am now and at all times hereinafter mentioned was a citizen of the United States, resident of the State of Idaho, over the age of twenty-one years and not a party of the above entitled action.

2. I am now and at all times hereinafter mentioned was the printer (principal clerk) of the "Coeur d'Alene Press", a newspaper printed and published daily in Coeur d'Alene, Kootenai County, Idaho, and having a general circulation in said county.

3. The Legal Notice of which the annexed is a printed copy, was published in the regular Wednesday + Tuesday issue of said newspaper for 2 consecutive days commencing on the 10 day of June, 2026 and ending on the 23 day of June, 2026, and such publication was made as often during said period as said daily newspaper was regularly issued.

4. That said newspaper has been continuously and uninterruptedly published in said Kootenai County, during a period of more than seventy-eight consecutive weeks immediately prior to the first publication of said notice.

RStLindstrom

On this 23 day of June, in the year of 2026 before me, a Notary Public, personally appeared RikkiJade Lindstrom, known or identified to me to be the person whose name subscribed to the within instrument, and being by me first duly sworn, declared that the statements therein are true, and acknowledged to me that he/she executed the same.

ANGELA MINEHART NOTARY PUBLIC Comm. No. 20231555 STATE OF IDAHO

Angela Minehart
Notary Public for the State of Idaho
Residing in Coeur d'Alene, Idaho

My Commission Expires 03/20/2029

Notice of Public Forum, Public Comment Period, and Public Hearing on the City's CDBG Annual Action Plan

The City of Coeur d'Alene will be drafting an Annual Action Plan for the use of Community Development Block Grant (CDBG) funds for plan year (PY) 2026. The City expects to receive CDBG funds in the amount of $272,696.00 for PY2026 beginning October 1, 2026.

A Public Forum will be held at City Hall (710 E. Mullan Avenue, Coeur d'Alene, ID 83814) on June 25, 2026, at 3:00 p.m. in the Ron Edinger Conference Room (#6), to inform residents on how CDBG funds were used in past program years and gather citizen input on current needs and spending priorities for PY2026.

The draft Annual Action Plan for PY2026 will identify goals, strategies, projects and priorities based on grant applications, citizen participation, and the City's 2023-2027 Consolidated Plan that guides 5 years of CDBG funding. The draft plan will be available for review and comment for a period of 30 days from July 2, 2026 through August 4, 2026 on the City's website at www.cdaid.org/cdbg and in person at City Hall. Submit comments to CDBG Administrator Sherrie Badertscher at SherrieB@cdaid.org.

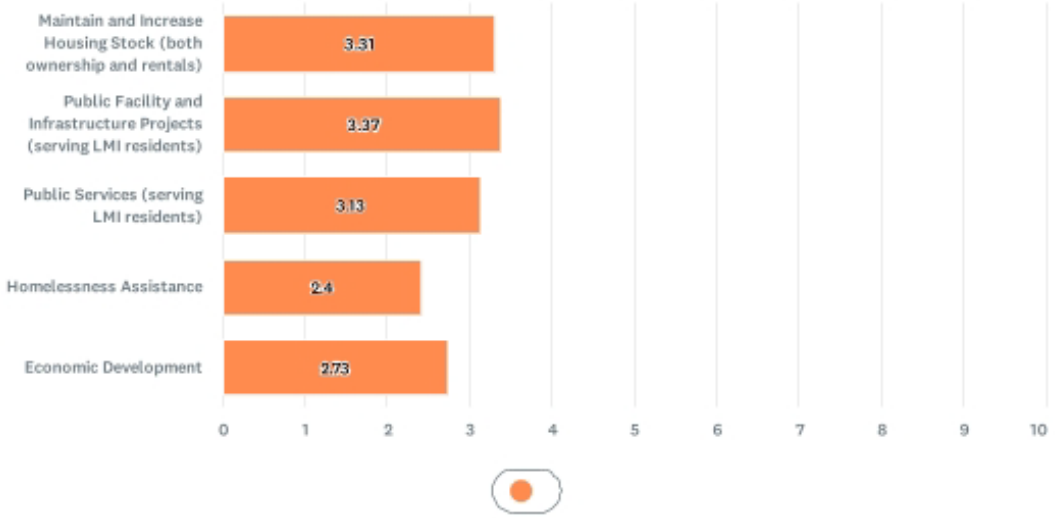
A Public Hearing to receive public comments on the Annual Action Plan will be held at the regular meeting of the City Council on August 4, 2026, at 6:00 p.m. For the meeting agenda and details on how to participate, visit https://www.cdaid.org/government/city-council-agenda-packets prior to the meeting.

For additional information, contact CDBG Administrator Sherrie Badertscher at 208-769-2287 or by email SherrieB@cdaid.org.

Legal#18473 AD#30903
June10,23, 2026

Q1 30 responses

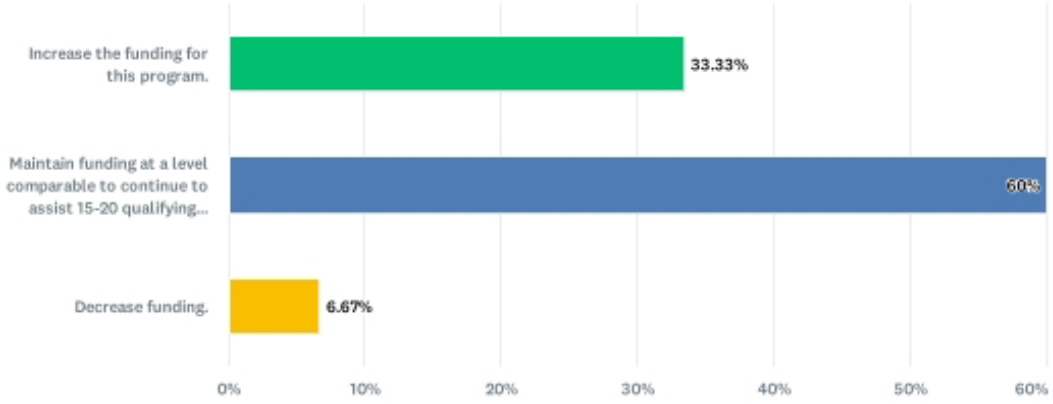
Below are the 5 identified goals established for the City of Coeur d'Alene's CDBG 5-Year Consolidated Plan that was approved by City Council and incorporated public input. Please rank these goals (from highest to lowest) in terms of urgency for PY2026.



1 / 9

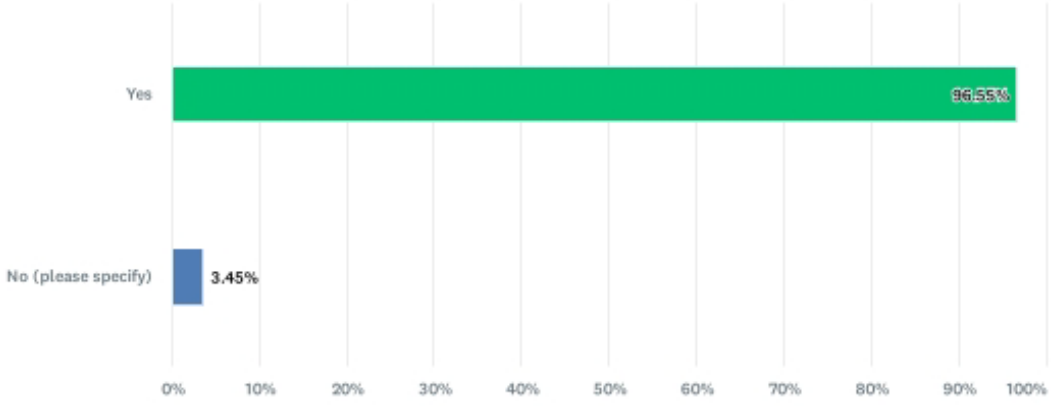
Q2 30 responses

The City's CDBG funded Emergency Minor Home Repair and Accessibility Improvement Program (EMRAP) received funding in the past year at $136,700. The great majority of beneficiaries of this program are disabled seniors living on fixed incomes. This program assists an average of 15-20 qualifying Low- and Moderate-Income (LMI) homeowners each year by addressing housing deteriorations which threaten the livability of the home. Do you support maintaining this program's funding at a level comparable for PY 2026?



Q3 29 responses

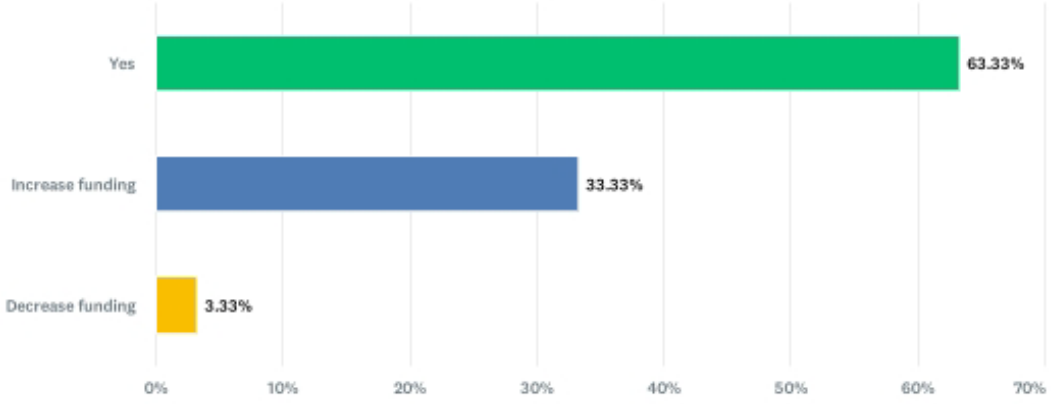
The City's CDBG Grant supports an annual Community Opportunity Grant which allows for private and non-profit entities to submit an application soliciting funding to target community needs. All projects are considered on a competitive basis, must be a HUD eligible activity, and must benefit low- and moderate-income (LMI) residents of Coeur d'Alene. Community Opportunity Grant funding varies based on the CDBG Grant's annual allocation. Do you support funding the Community Opportunity Grant in its current competitive fashion?



#	NO (PLEASE SPECIFY)	DATE
1	T	6/22/2026 7:34 PM

Q4 30 responses

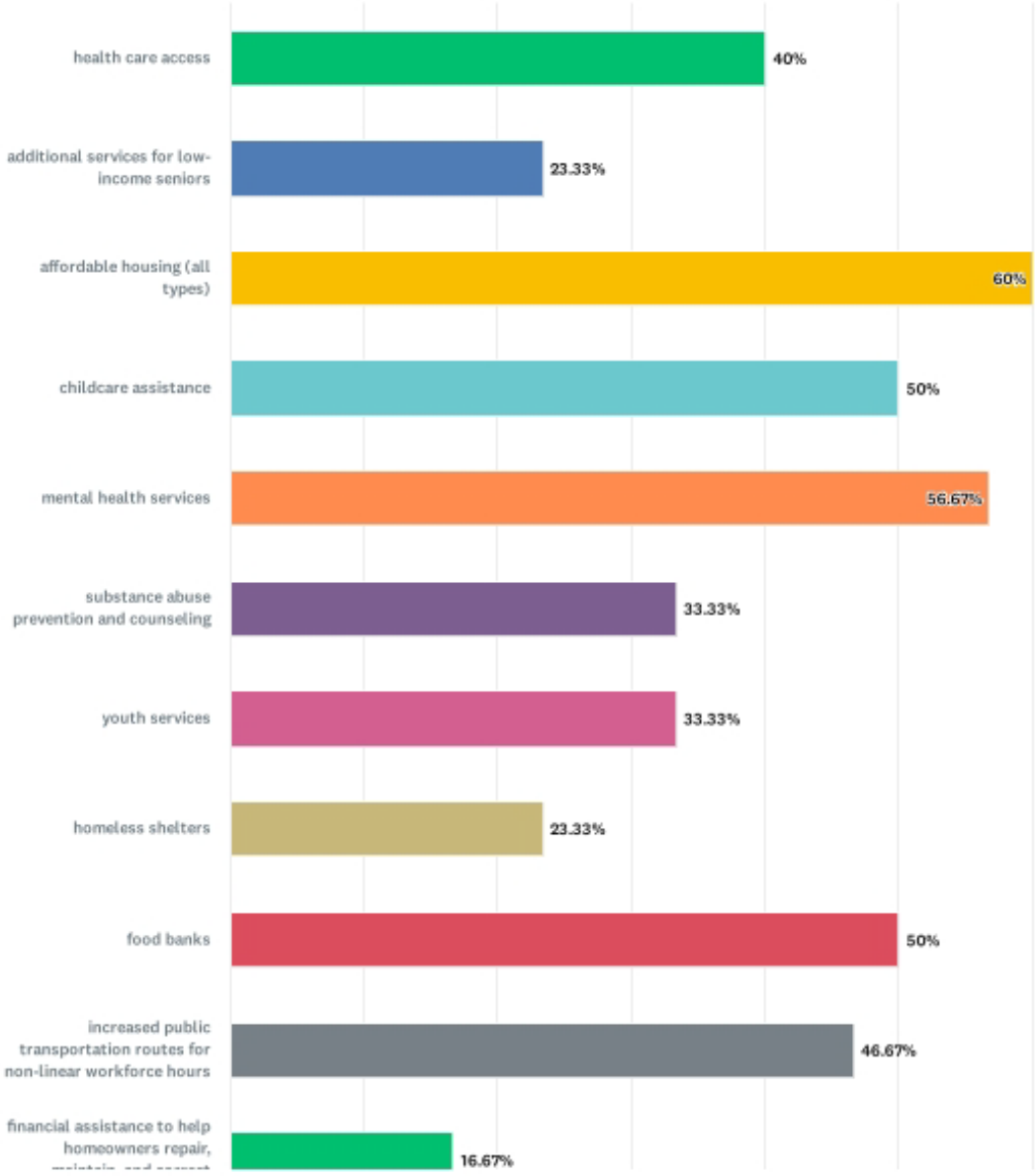
The City supports Lake City Center's Meals on Wheels program with $20,000 in annual CDBG Funding. This support covers roughly 2-months worth of program food costs for homebound seniors. Do you support the non-competitive funding of $20,000 for Meals on Wheels?



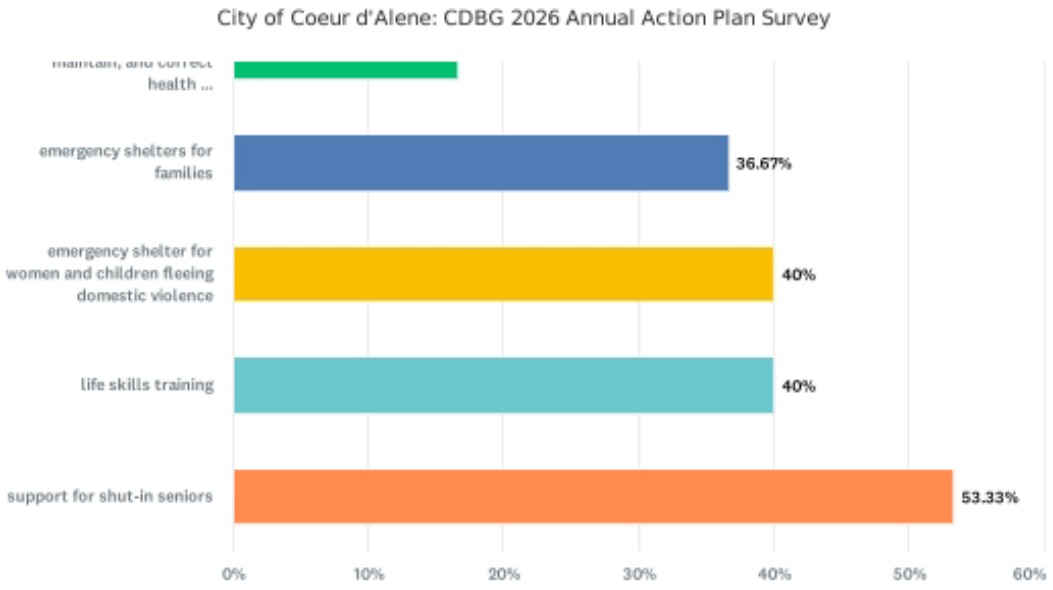
City of Coeur d'Alene: CDBG 2026 Annual Action Plan Survey

Q5 30 responses

In addition to its 5 guiding goals, the following community needs were identified as urgent and relevant for PY 2025 to benefit low- and moderate-income families with CDBG funds. Please check the needs below that you consider to still be urgent and relevant for Coeur d'Alene in PY 2026.



5 / 9


City of Coeur d'Alene: CDBG 2026 Annual Action Plan Survey
health ...
emergency shelters for families
36.67%
emergency shelter for women and children fleeing domestic violence
40%
life skills training
40%
support for shut-in seniors
53.33%
0%
10%
20%
30%
40%
50%
60%

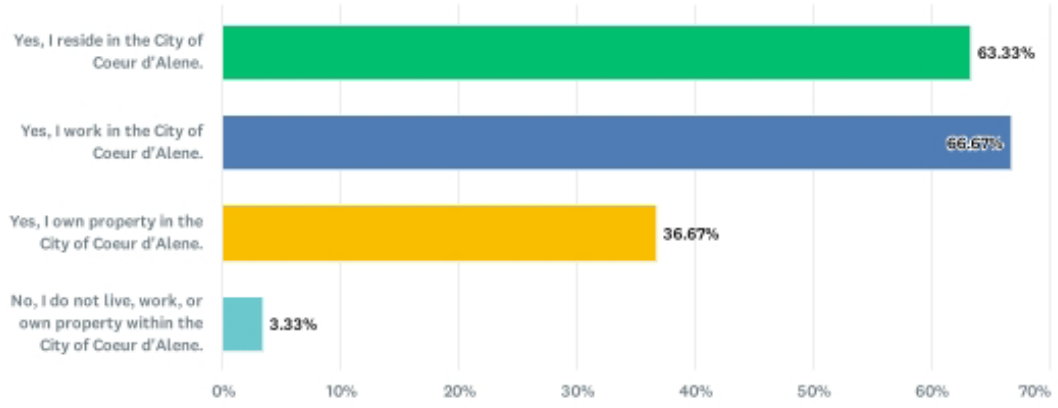
Q6 If not listed above, please identify any high-level community needs you consider urgent in the City of Coeur d'Alene that you would like to see addressed in the PY 2026 CDBG Annual Action Plan.

Answered: 8 Skipped: 22

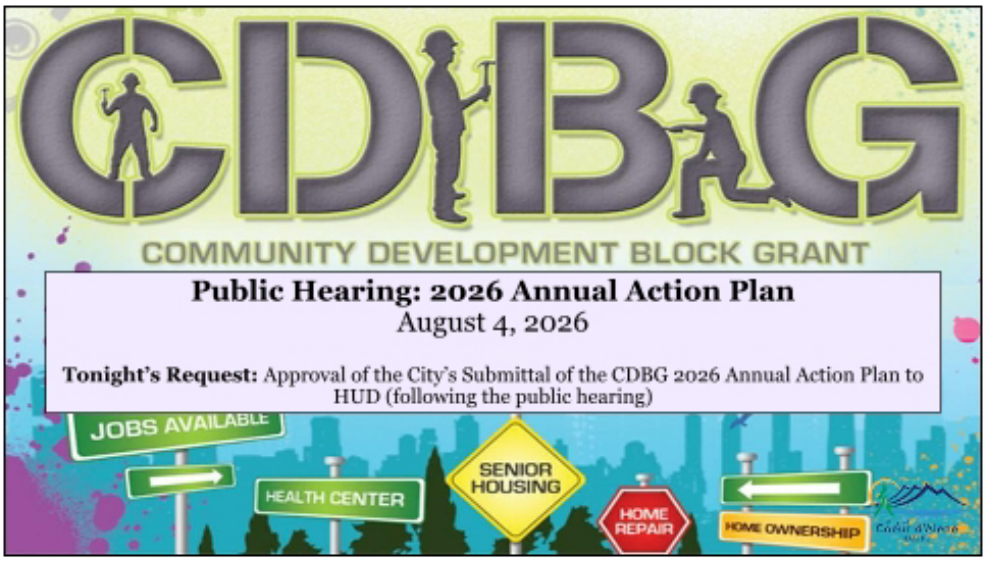
#	RESPONSES	DATE
1	Digital access initiatives, including internet connectivity, devices, and technology training for seniors and low-income households.	6/30/2026 9:50 AM
2	Improved infrastructure for pedestrian and bicycle transportation including ADA accessibility.	6/28/2026 1:53 PM
3	thank you! I would love to see recognition for companies that contribute to solutions for low income households reaching out for repairs/assistance.	6/25/2026 4:42 PM
4	Park needed for children near apartments by Winco.	6/23/2026 3:12 PM
5	Specific assistance for veterans	6/23/2026 10:42 AM
6	Coeur d'Alene	6/22/2026 5:30 PM
7	As roads get more congested and more people move into the community we really need more viable alternatives to car dependency to get from point A to point B. The bus would be utilized so much more if funding goes towards increasing frequency to every 15-20 minutes rather than every hour. We also need things to be built closer together to improve walkability and bikeability so having medium and high density attainable housing along corridors of public transit and bike infrastructure is so important. We need safer protected bike lanes and safe connections across intersections such as bike tunnels, bridges, etc. But even something as basic as adding painted designs to crosswalks to increase visibility of those crossing would be helpful.	6/22/2026 1:28 PM
8	Senior affordable housing.	6/22/2026 10:07 AM

Q7 30 responses

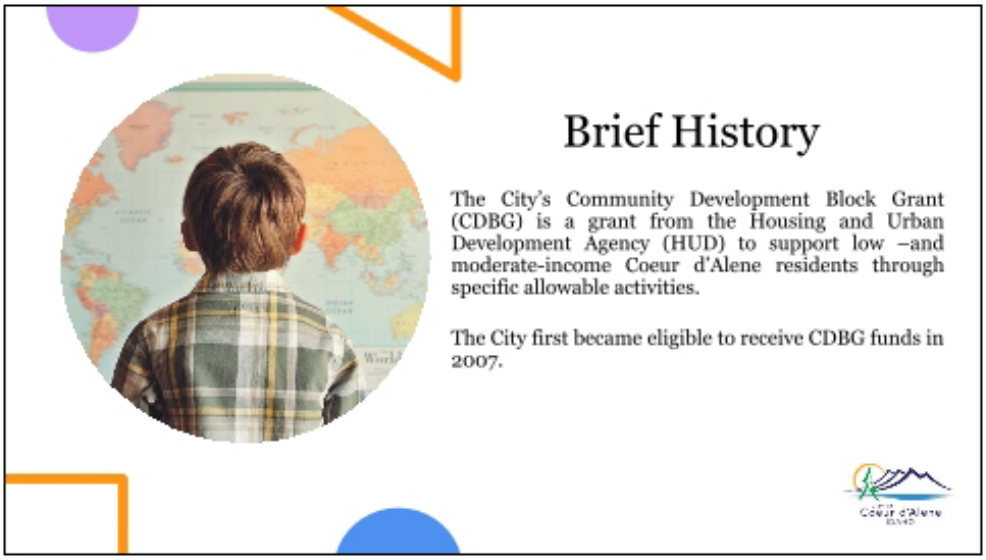
Are you a City of Coeur d'Alene resident, property owner, or work within the City?



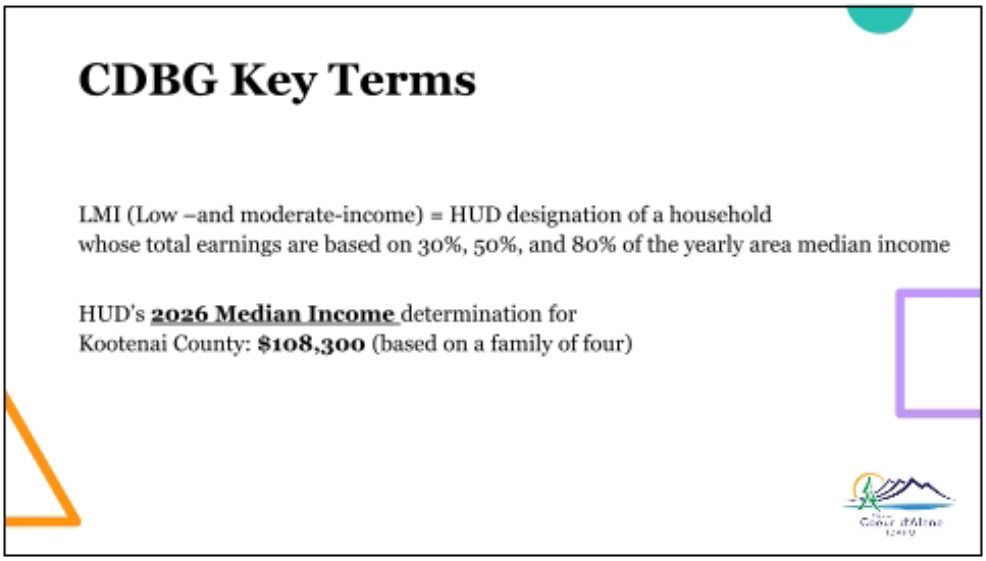
Answer Choices	Percentage	Responses
Yes, I reside in the City of Coeur d'Alene.	63.33%	19
Yes, I work in the City of Coeur d'Alene.	66.67%	20
Yes, I own property in the City of Coeur d'Alene.	36.67%	11
No, I do not live, work, or own property within the City of Coeur d'Alene.	3.33%	1
Total		**51**


CDBG
COMMUNITY DEVELOPMENT BLOCK GRANT
Public Hearing: 2026 Annual Action Plan
August 4, 2026
Tonight's Request: Approval of the City's Submittal of the CDBG 2026 Annual Action Plan to HUD (following the public hearing)
JOBS AVAILABLE
HEALTH CENTER
SENIOR HOUSING
HOME REPAIR
HOME OWNERSHIP

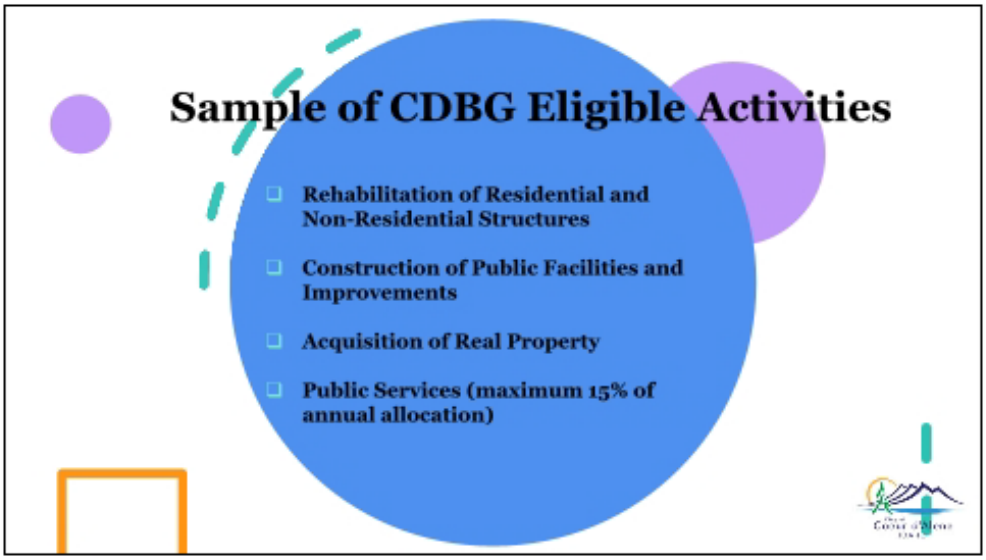
1


Brief History
The City's Community Development Block Grant (CDBG) is a grant from the Housing and Urban Development Agency (HUD) to support low –and moderate-income Coeur d'Alene residents through specific allowable activities.
The City first became eligible to receive CDBG funds in 2007.

2


CDBG Key Terms
LMI (Low –and moderate-income) = HUD designation of a household whose total earnings are based on 30%, 50%, and 80% of the yearly area median income
HUD's 2026 Median Income determination for Kootenai County: $108,300 (based on a family of four)

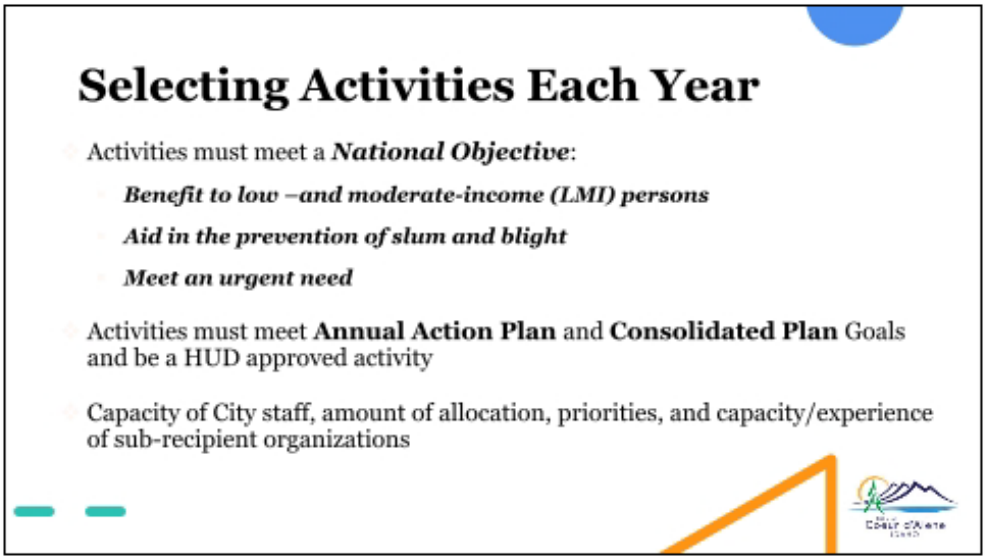
3


Sample of CDBG Eligible Activities
Rehabilitation of Residential and Non-Residential Structures
Construction of Public Facilities and Improvements
Acquisition of Real Property
Public Services (maximum 15% of annual allocation)

4



5



6

OMB Control No: 2506-0117 (exp. 09/30/2021)

Consolidated Planning Goals for 2023-2027

1. Maintain and Increase Housing Stock (ownership & rentals)
2. Public Facility and Infrastructure Projects
3. Public Services
4. Homelessness Assistance
5. Economic Development

7

Overview of Administrative Costs

**Subject to 20% cap of annual allocation budget*

Eligible Administrative Costs:

- Employee Wages and Benefits
- Administration of Grant Awards
- Travel and Training Expenses
- Consultant Assistance
- Advertising
- Supplies
- Support of Fair Housing Activities



8

Citizen Participation

Public Forum, Community Survey, 33-Day Public Comment Period, Public Hearing:

- ✓ Advertised: Coeur d'Alene Press notices, Public Education and Government Channel Ads, City Facebook and website updates, shared community flyers, and ongoing email communications to 190+ community stakeholders

Citizen Participation Results:

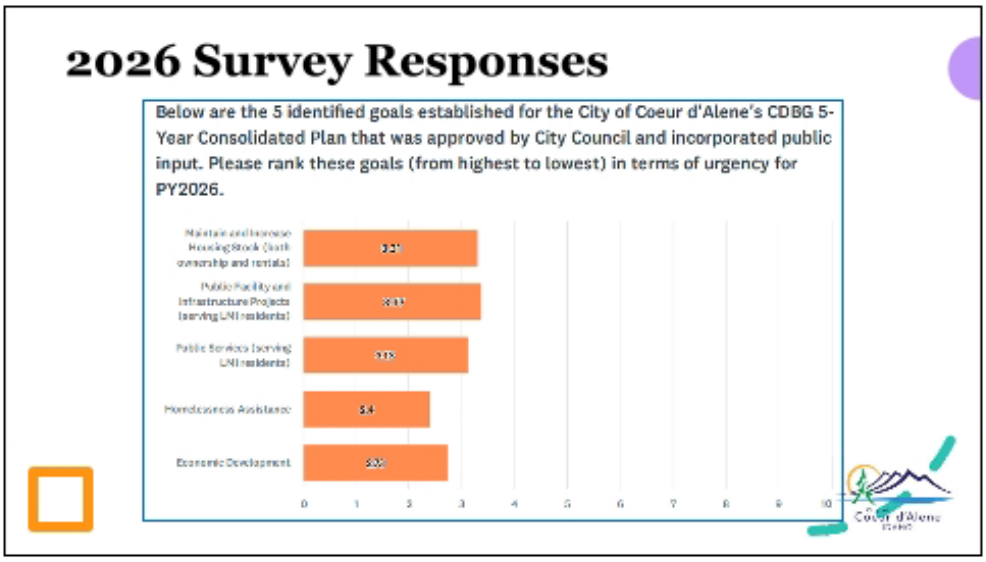
- ✓ Public Survey Results, Forum attendees, and Consultations with Stakeholders revealed support for proposed goals set forth in the survey

9

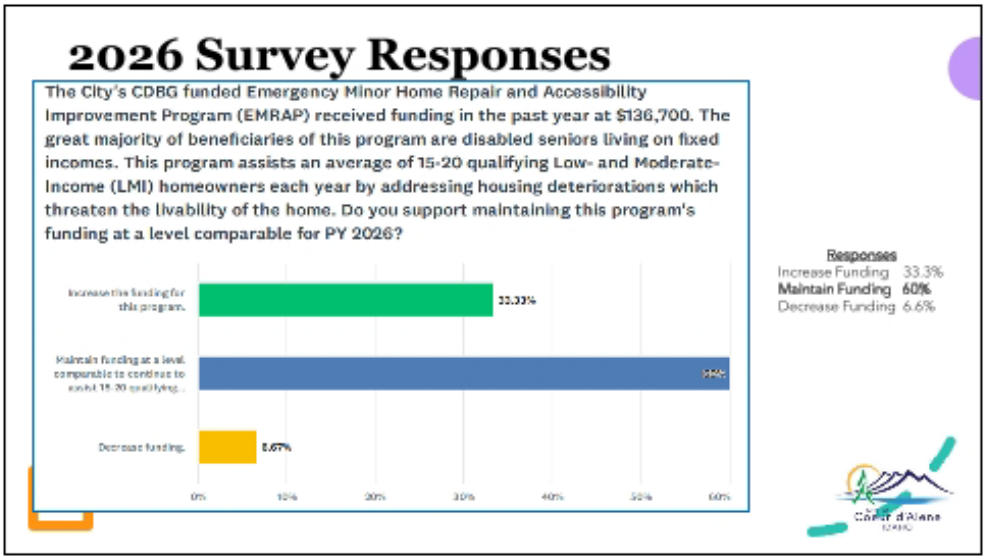
2026 Survey Responses

Survey Responses are in Order of Priority:
1. Public Facility and Infrastructure Projects
2. Maintain and Increase Housing Stock (ownership and rentals)
3. Public Services
4. Economic Development
5. Homelessness Assistance

10



11

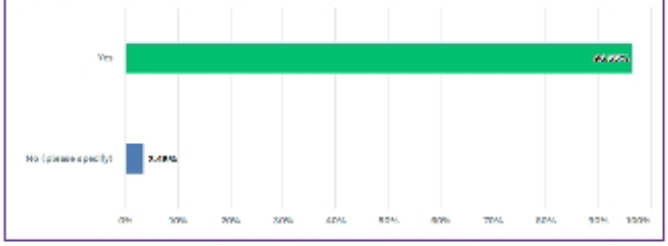


12

OMB Control No: 2506-0117 (exp. 09/30/2021)

2026 Survey Responses

The City's CDBG Grant supports an annual Community Opportunity Grant which allows for private and non-profit entities to submit an application soliciting funding to target community needs. All projects are considered on a competitive basis, must be a HUD eligible activity, and must benefit low- and moderate-income (LMI) residents of Coeur d'Alene. Community Opportunity Grant funding varies based on the CDBG Grant's annual allocation. Do you support funding the Community Opportunity Grant in its current competitive fashion?



Responses
Yes 96.5%
No 3.4%

13

Draft 2026 AAP Budget

Based on Funding of Annual Allocation of $272,696 + $4,865 of Prior Year Funds. Total: $277,561

2026 Funding	Project
$20,000	Lake City Center's "Meals on Wheels"
$143,000	Emergency Minor Home Repair and Accessibility Improvement Program (EMRAP)
$60,022	Community Opportunity Grants (Includes Public Service activities capped at 15% annual allocation) *Includes $4,865 of prior year funds
$54,539	Administration (Employee wages and benefits, administration of EMRAP program, travel and training expenses, advertising, supplies, support of Fair Housing activities—Subject to 20% cap of annual allocation budget)
$277,561	**PY26 Total**

14

AD-HOC COMMITTEE FUNDING RECOMMENDATIONS

AMOUNT	ORGANIZATION
$10,000	Coeur d'Alene School District 271- McKinney-Vento Supports (Public Service)
$10,000	CDAIDE- Emergency Rent Assistance (Public Service)
$22,770	Lake City Center- Replacement of Furnaces and A/C units (Public Facility Project)
$17,252	St. Vincent de Paul- Balance of funding needed for Women and Children's Emergency Shelter Rehabilitation Project (Public Facility Project)

Community Opportunity Grants: $60,022

15

Tonight's Actions:

- Hold the Public Hearing on the 2026 AAP
- City Council Decision Point:

  Approve the Submittal of the 2026 Annual Action Plan to HUD for Official Review.

16

Grantee SF-424's and Certification(s)

OMB Number: 4040-0004
Expiration Date: 03/31/2028

Application for Federal Assistance SF-424

* 1. Type of Submission:	* 2. Type of Application:	* If Revision, select appropriate letter(s):
☐ Preapplication	☒ New	
☒ Application	☐ Continuation	* Other (Specify):
☐ Changed/Corrected Application	☐ Revision	

* 3. Date Received: 06/02/2026	4. Applicant Identifier:
5a. Federal Entity Identifier:	5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:	7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name:	City of Coeur d'Alene
* b. Employer/Taxpayer Identification Number (EIN/TIN): 82-6000170	* c. UEI: FVMELE7F1931

d. Address:

* Street1:	710 E. Mullan Ave
Street2:	
* City:	Coeur d'Alene
County/Parish:	
* State:	ID: Idaho
Province:	
* Country:	USA: UNITED STATES
* Zip / Postal Code:	83814-3958

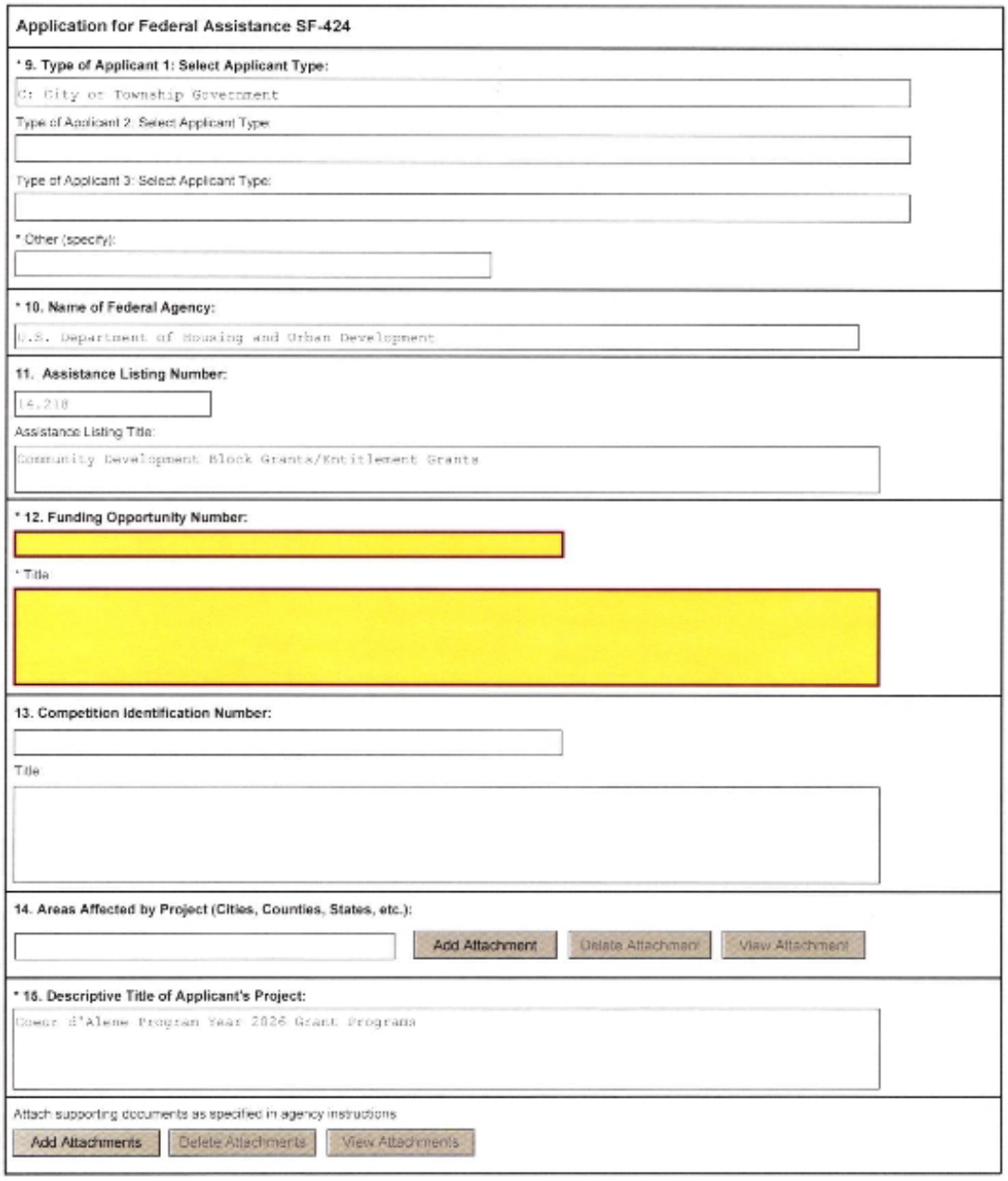
e. Organizational Unit:

Department Name: Planning	Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:	* First Name: Hilary
Middle Name:	
* Last Name:	Patterson
Suffix:	
Title:	Community Planning Director
Organizational Affiliation:	City of Coeur d'Alene
* Telephone Number:	208-769-2270 Fax Number:
* Email:	hpatterson@cdaid.org

OMB Control No: 2506-0117 (exp. 09/30/2021)



Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

U.S. Department of Housing and Urban Development

11. Assistance Listing Number:

14.218

Assistance Listing Title:

Community Development Block Grants/Entitlement Grants

* 12. Funding Opportunity Number:

* Title

13. Competition Identification Number:

Title

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

* 15. Descriptive Title of Applicant's Project:

Coeur d'Alene Program Year 2026 Grant Programs

Attach supporting documents as specified in agency instructions

Add Attachments | Delete Attachments | View Attachments

OMB Control No: 2506-0117 (exp. 09/30/2021)

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: ID-001 * b. Program/Project: ID-001

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 10/01/2026 * b. End Date: 09/30/2027

18. Estimated Funding ($):

* a. Federal	272,696.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	4,865.00
* f. Program Income	
* g. TOTAL	277,561.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	Dan
Middle Name:	
* Last Name:	Cookin
Suffix:	
* Title:	Mayor
* Telephone Number:	208-769-2330
Fax Number:	
* Email:	DCookin@cdaid.org
* Signature of Authorized Representative:	[signature]
* Date Signed:	5-5-2026

OMB Control No: 2506-0117 (exp. 09/30/2021)

Applicant and Recipient Assurances and Certifications

U.S. Department of Housing and Urban Development

OMB Number: 2501-0044
Expiration Date: 02/28/2027

Instructions for the HUD-424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications, which replace any requirement to submit an SF-424-B or SF-424-D. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant:

*Authorized Representative Name:

Prefix: Mr. *First Name: Dan

Middle Name:

*Last Name: Gookin

Suffix:

*Title: Mayor

*Applicant Organization: City of Coeur d'Alene

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C 2000(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8; the American Disabilities Act (42 U.S.C. §§ 12101 et.seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable; and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.

6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

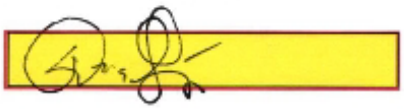
7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et.seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct.

WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(1)(iii)).

*Signature: 

*Date: 8-5-2026

Form HUD-424-B (02/23)

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

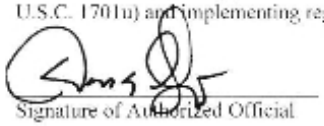
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.



Signature of Authorized Official

8-5-2026
Date

Mayor
Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) **2026** [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.

Signature of Authorized Official

8-5-2026
Date

Mayor
Title

OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

N/A

Signature of Authorized Official

Date

Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

N/A

Signature of Authorized Official

Date

Title

Emergency Solutions Grants Certifications

The Emergency Solutions Grants Program recipient certifies that:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for these individuals.

Matching Funds – The recipient will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

Discharge Policy – The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

N/A

Signature of Authorized Official

Date

Title

Housing Opportunities for Persons With AIDS Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,

2. For a period of not less than 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

N/A

Signature of Authorized Official Date

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.