

### CONSOLIDATED PLAN

For U.S. Department of Housing and Urban Development Planning and Reporting Activities

### 2021-2025

HOUSING & COMMUNITY DEVELOPMENT DIVISION 150 NORTH CAPITOL BOULEVARD BOISE, ID 83702-5920 (208) 570-6830

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### **EXECUTIVE SUMMARY**

#### 1. Introduction

The City of Boise (City) is submitting its 2021-2025 Five-Year Consolidated Plan (Plan) which is in accordance with HUD requirements. The Plan will govern the City's investment of federal funds for persons experiencing homelessness, various housing strategies, and non-housing community development activities for the next five-year period. This plan will be updated annually through preparation of the Annual Action Plan.

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

This plan identifies the highest priority need for the City derived from multiple inputs. The plan will focus on increasing affordable housing opportunities, especially for those under 30% Household Area Median Income (HAMI). The plan also directs efforts towards homelessness prevention and rapid re-housing, as well as many community development goals focused on improving conditions and opportunities, such as increasing supply of affordable housing units, preservation of existing housing units, improving access to social and housing related services and improving neighborhood equity. The plan was informed through the Community Development Analysis finalized in 2020, public outreach through survey methods, and interviews with key stakeholders involved in community development and housing.

#### 3. Evaluation of past performance

The City has made progress on the goals and objectives identified in the previous Consolidated Action Plan and each Annual Action Plan. In the City's most recent monitoring in 2019, HUD concluded that the City administers its programs in such a way that complies with regulations and is responsive to community need. However, the community need in the same general areas on which the previous Consolidated Plan focused remains high.

As the community continues to navigate COVID-19, newer and more urgent challenges have continued to emerge that require the City to take action. Significant housing pressures have resulted from the City's population growth, low housing supply and low vacancy rates. Ownership and rental prices have grown exponentially, creating a greater need for housing at various price points. Particularly for households under the 80% Area Median Income (AMI), finding clean, safe, accessible, and affordable housing is difficult. Increasing housing supply at such income levels, preserving housing that may already be at such incomes, and preventing residents from losing housing and facing homelessness, are of utmost priority. In addition to housing issues, nonhousing issues continue to compound. These include lack of access to mental

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healthcare, transportation challenges, and broadband internet access that allows for a more equitable community.

#### 4. Summary of citizen participation process and consultation process

Public involvement is a key element incorporated into this plan. As the Plan was compiled, the nation and city were facing unprecedented limitations due to the Covid-19 pandemic. While normal opportunities such as public meetings, roundtable discussions, and other in-person measures would be taken, the pandemic eliminated the majority of these opportunities due to Federal, State, and local health guidelines aimed at reducing the spread of the communicable disease. Despite the limitations, the City's Housing and Community Development (HCD) Division created and administered a public facing online survey answered by 3,900 citizens. In addition to the survey, the plan followed the City's described public hearing process, and public comment periods were afforded beyond HUD guidelines. Additionally, numerous interviews were conducted as part of the Consolidate Plan that included community members affiliated with housing and non-housing services. Those stakeholders included members from the public and private sectors, non-profit organizations, homelessness, elderly and disability organizations, and multiple other community partners. Other information gathered was conducted via the Community Development Analysis that included data review, extensive community member interviews, and field observations.

#### 5. Summary of public comments

The City received many public comments about the Consolidated Plan and Analysis of Impediments to Fair Housing. A summary of the comments, whether the comment was accepted or rejected, and why a comment was rejected is included as an attachment to this plan.

Many comments were related to services for those experiencing homelessness and recommendations regarding location of affordable housing and emergency shelters in the community.

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

The City of Boise recognizes the urgent need for affordable housing within the city and has identified many actions within this plan to direct federal funds towards increasing the supply of affordable housing. This plan also identifies support for services for those experiencing homelessness.

The City is exploring all available options to increase the supply of affordable housing, including re-purposing City-owned parcels, acquisition and rehabilitation of hotels, and working with partner organizations. The City considers zoning, density, cost of land, cost

per unit to build or operate, proximity to transit, services, parks, bike lanes, and other amenities (e.g., schools, grocery stores, medical care, etc.) when it sites a housing project.

#### 7. Summary

The 2021-2025 Consolidated Action Plan and the Annual Action Plan derived from it, was informed with significant data of HUD CHAS and ACS information, community representative input, and public comment.

### THE PROCESS

#### PR-05 Lead & Responsible Agencies

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	BOISE	Housing and Community Development Division
HOME Administrator	BOISE	Housing and Community Development Division

Table 1 – Responsible Agencies

#### Narrative

The City of Boise's Housing and Community Development (HCD) Division is located within the Planning and Development Services Department. HCD is responsible for administration of funds received from the U.S. Department of Housing and Urban Development (HUD) for Community Development Block Grants (CDBG) and the HOME Investments Partnerships Program (HOME).

#### **Consolidated Plan Public Contact Information**

The City of Boise's Housing and Community Development Division contact person for the Five-Year Consolidated Plan is:

Maureen Brewer Senior Manager Housing and Community Development Division Planning and Development Services mbrewer@cityofboise.org 208-570-6845 208-384-4131 (fax)

#### **PR-10** Consultation

#### 1. Introduction

The following section describes activities conducted to enhance coordination and consultations as part of the Consolidated Planning Process.

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

The City of Boise (City) owns and operates affordable rental properties that serve extremely low-, very low-, and low-income individuals. The City coordinates with local providers of health, mental health, homeless, and other services for its residents. Some affordable rental units are used as "match" for other clients of local service agencies. CDBG and HOME funding have been used to construct new housing units and acquire housing units for increased supply of affordable rental housing. This investment of federal funds has been in response to specific affordable housing needs in Boise. To further encourage coordination of services, the City uses CDBG Public Service and other local funds to support local nonprofit organizations. These nonprofits include health, mental health, housing, childcare, and homeless services within the community.

#### 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 Boise City/Ada County Continuum of Care (CoC) is coordinated by a full-time City employee. The primary focus of this position is the coordination of homeless activities to address local needs. City staff that administer the CoC, CDBG, and HOME programs are housed together. This provides an opportunity to decrease duplication of efforts, increase efficiency of systems, and implement initiatives that are designed to work in concert with each other.

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

The City does not receive ESG funds. As the lead agency for the Boise City/Ada County Continuum of Care, the City coordinates communication, facilitates meetings, manages strategy development, and annual reporting and HUD application oversight. The City contracts with the Idaho Housing and Finance Association (IHFA) to regulate the Homeless Management Information System (HMIS). The HMIS is used to meet HUD's data collection, management, and reporting standards regarding client data, as well as the housing and services provided.

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

Agency/Group/Organization	Boise City/Ada County Housing Authority
Agency/Group/Organization Type	РНА
What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Boise City/Ada County Housing Authority provided information about tenants, waiting list information, programs, and plans to inform plan development. The PHA works with the City to coordinate affordable housing.
Agency/Group/Organization	City of Boise
Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local
What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
How was the Agency/Group/Organization consulted and what are the anticipated	Staff from various City agencies provided insights, data, planning documents, and other information to create various sections of the plan. Specifically,

outcomes of the consultation or areas for improved coordination?	the Housing and Community Development team worked closely with staff from the City's Public Works Climate Action Division to understand the impacts that climate change will have on vulnerable populations within the next decade. This included gathering information about heat islands, neighborhoods with larger percentages of impervious surface and lower tree canopy, impacts of severe weather events, and details of the areas impact by updated flood plain maps. The City's Climate Action Division has been using research and data (https://www.cityofboise.org/programs/climate- action/research-and-data/) to develop a Climate Action Roadmap. This roadmap (found here: https://www.cityofboise.org/programs/climate- action/climate-action-roadmap/) details the action steps that the city, partner organizations, and community members will pursue to help the city achieve its goal of carbon neutrality community-wide by 2050. The Public Works Department also manages the city's water renewal systems and coordinates directly with other agencies that manage land and water resources to ensure that natural resources are being conserved and managed appropriately. Team members from the city's Information relating to their plan for expanding access to broadband and increasing internet speeds throughout the community. The IT team has been coordinating with local service providers to develop a plan for implementation over the next five years. The COVID-19 pandemic highlighted an increased need for broadband access throughout the community. Expanding that access in low-to-moderate-income areas is identified as a read within the near
Agency/Group/Organization	identified as a goal within this plan. El Ada Community Action Partnership
Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons

	Services-Persons with Disabilities
	Services-Persons with HIV/AIDS
What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	El-Ada CAP provides a broad range of services in Boise and participated as a key informant for the housing needs, homeless, and non-homeless special needs sections of the plan. El-Ada works with other Boise agencies to coordinate service delivery.
Agency/Group/Organization	Family Medicine Residency of Idaho
Agency/Group/Organization Type	Health Agency
What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff participated as a key informant for the non- homeless special needs section of the plan. The agency coordinates with many housing and service providers in Boise to deliver health services.
Agency/Group/Organization	Giraffe Laugh Early Learning Centers
Agency/Group/Organization Type	Services-Children
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Giraffe Laugh staff acted as a key informant for addressing early learning. Giraffe Laugh provides access to homeless families with children and non-homeless families with children.
Agency/Group/Organization	Interfaith Sanctuary
Agency/Group/Organization Type	Services-homeless
What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interfaith agency staff participated as a key informant for the homeless needs and homeless programs sections of the plan. The agency is part of the Continuum of Care.
Agency/Group/Organization	Salvation Army
Agency/Group/Organization Type	Services-homeless
What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Salvation Army was a key informant for development of the homeless needs and homeless programs sections of the plan. The agency is a member of the Continuum of Care in Boise.
Agency/Group/Organization	Terry Reilly Health Services
Agency/Group/Organization Type	Health Agency
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from Terry Reilly acted as a key informant for the non-homeless special needs section of the plan. The agency works in coordination with housing and other service providers in Boise.
Agency/Group/Organization	The Idaho Youth Ranch
Agency/Group/Organization Type	Services-homeless
What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from the Idaho Youth Ranch were key informants for the homeless needs and homeless facilities sections of the plan. The agency works with other Continuum of Care organizations to provide clients with a full range of services.
Agency/Group/Organization	Jesse Tree of Idaho
Agency/Group/Organization Type	Services-homeless
What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children

How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Jesse Tree staff were key informants for housing and homeless needs.
Agency/Group/Organization	United Way of Treasure Valley
Agency/Group/Organization Type	Housing Services-Employment Regional organization
What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	United Way staff were key informants for the housing and non-housing community development needs sections of the plan. The agency works in conjunction with other organizations throughout the Treasure Valley.
Agency/Group/Organization	Women's and Children's Alliance
Agency/Group/Organization Type	Services-Victims of Domestic Violence
What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	WCA staff were key informants for the homeless and housing needs sections of the plan. The agency works closely with the Housing Authority and other homelessness agencies and service providers to coordinate client services.
Agency/Group/Organization	New Beginnings Housing, LLC
Agency/Group/Organization Type	Housing
What section of the Plan was addressed by Consultation?	Housing Need Assessment
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff acted as key informants, providing insight into housing needs, current affordable housing inventory, the housing market, and priority housing needs.
Agency/Group/Organization	AutumnGold Senior Services, Inc
Agency/Group/Organization Type	Housing Services-Elderly Persons
What section of the Plan was addressed by Consultation?	Market Analysis

How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	AutumnGold staff were key informants and provided information about current housing needs, agency programs and plans, and the housing market. The agency coordinates with the City of Boise to provide affordable single-family housing units for purchase.
Agency/Group/Organization	Boise State University - Center for Aging
Agency/Group/Organization Type	University Department Private Sector Banking / Financing
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Boise State Center for Aging Director was a key informant providing information about the needs of Boise City seniors.
Agency/Group/Organization	Living Independence Network Corp
Agency/Group/Organization Type	Services-Persons with Disabilities
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	LINC's Executive Director was a key informant for the non-homeless special needs section of the plan. The agency works with many other providers to coordinate services for persons with disabilities.
Agency/Group/Organization	Idaho Nevada CDFI
Agency/Group/Organization Type	CDFI Private Sector Banking / Financing
What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Idaho Nevada CDFI staff acted as key informants related to housing needs, the housing market, housing finance and economic development.
Agency/Group/Organization	Idaho Office for Refugees
Agency/Group/Organization Type	Other government - State

How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Idaho Office for Refugees acted as a key informant for the housing and non-homeless special needs sections of the plan, specifically as these areas relate to the refugee population in Boise. The agency coordinates with nonprofit refugee providers in Boise.
Agency/Group/Organization	Idaho Commission on Aging
Agency/Group/Organization Type	Services-Elderly Persons
What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Idaho Commission on Aging acted as a key informant, specifically providing information related to senior citizen needs in Boise.
Agency/Group/Organization	LEAP Charities
Agency/Group/Organization Type	Housing
What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	LEAP Charities acted as a key informant, specifically to discuss market conditions, housing strategies, and obstacles to affordable housing.
Agency/Group/Organization	САТСН
Agency/Group/Organization Type	Housing Services - Housing
What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CATCH acted as a key informant, specifically in the realm of housing first, rapid re-housing, and related programs and strategies to keep or get citizens into housing.
Agency/Group/Organization	Life's Kitchen
Agency/Group/Organization Type	Services-Education
What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
How was the Agency/Group/Organization consulted and what are the anticipated	Life Kitchen acted as a key informant to discuss education and job training opportunities they

outcomes of the consultation or areas for improved coordination?	provide and the needs they see within the community.
Agency/Group/Organization	Idaho Housing and Finance Association
Agency/Group/Organization Type	Housing Community Development Financial Institution
What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	IHFA acted as a key stakeholder to assist in understanding the current lending and borrowing conditions for affordable housing including preservation of existing housing, financial education needs, and emergency housing assistance needs.

Table 2 – Agencies, groups, organizations who participated

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

No affected agencies were intentionally left out of the planning process.

## 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	City of Boise Housing and	The City has ensured that the
Corre	Community	Consolidated Plan is consistent with
Cule	Development (HCD)	the goals and action in the CoC
Boise City Housing Needs Assessment	HCD	The Housing Needs Assessment was used for development of the Housing and Markets sections of the Consolidated Plan
Blueprint Boise	City's Comprehensive Planning Division	MA-45 discussion is consistent with Blueprint Boise

Table 3 – Other local / regional / federal planning efforts

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

The City of Boise (City) coordinates activities with a variety of agencies, including:

- Capital City Development Corporation (CCDC) redevelopment agency, the city of Boise's Urban Renewal Authority,
- State of Idaho Housing and Finance Association,
- Ada County,
- The Community Planning Association of Southwest Idaho (COMPASS).
- Ada County Highway District (ACHD)

Current planning efforts are to increase housing density through zoning revisions and private sector development and to redevelop Boise's downtown area either through City led initiatives or numerous partnerships.

Other strategies include:

- encourage job growth and employment;
- eliminate homelessness;
- participate in rapid re-housing efforts;
- invest in neighborhood equity tools;
- increase homebuyer opportunities;
- finance/construct new affordable housing units.

These describe methods by and which the City will interact with partners during the implementation of the Five-Year Consolidated Plan.

#### **PR-15 Citizen Participation**

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

Input from a broad range of citizens and advocacy groups was collected during the development of the Five-Year Consolidated Plan (Plan). The public was encouraged to participate through multiple modes, including a community questionnaire (electronic due to COVID-19), a public hearing (1), public meetings (3), and receipt of written comments regarding the Plan. This process concluded with the final public hearing for the Mayor and City Council to adopt the plan. HCD used: legal notices, website updates, email outreach, the Boise City/Ada County Continuum of Care, CDBG Public Service subrecipients, and other communication methods. These varied and wide-reaching methods provided notification of public opportunities to participate in the development process. Input from citizens was used to determine the priority needs and five-year goals to meet these needs.

Public comment was accepted twice through this process, the first time from April 15 - May 17, 2021, and a second time from June 14 - July 14, 2021.

All notices were posted in both English and Spanish in the newspaper and on the City of Boise website. All materials were offered to be translated into any other document upon request (that information was posted in English, Spanish, Arabic, and Swahili). The City also advertised the availability of interpretation services available upon request for the public hearings held, as well as the availability of Idaho Relay Services (toll-free) for TTY services.

Information about the consolidated planning process, community survey, public comment periods, public hearing, and other community meetings was shared through city media channels (website & social media) as well as through partner organization networks. Partner organizations included the two local school districts, Boise State University, local refugee resettlement agencies, faith-based organizations, local social service providers, homeless shelters, non-profit affordable housing developers, Idaho State Independent Living Council, the Center for the Study of Aging, local Tribal Nations, and members of the Hispanic community. All partners were asked to share information with their clients and through their networks as widely as possible.

Due to the ongoing COVID-19 pandemic, all public hearings and community meetings were held virtually. Translators and interpretation services were available upon request.

### Citizen Participation Outreach

Mode	Target of Outreach	Summary of Response / attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
Community Survey	Minorities Non-English Speaking - Specify other language: Spanish Non-targeted/ broad community Low-income neighborhoods	The City received comments and responses from 3,900 people. The 26-question community survey was offered in English and Spanish. Approximately 30% of respondents were aged 50 or more, 44% between 36-49, with the balance <35. The survey had strong geographic representation from all city zip codes, though 35.5% of households reported a household income over \$100K when the city median income is closer to \$70,000.	Citizens suggested the City focus on low- income persons and people experiencing homelessness, provide more affordable housing and increased public transportation, improve services like healthcare access, K- 12 education, and mental health counseling.	None	
Public Hearing	Non-targeted/ broad community	April 2nd, 2021 was a public hearing to present initial findings of data collection, public survey responses, and preliminary Consolidated Plan objectives to weigh public sentiment and collect additional input.	None	None	https://ww w.cityofbois e.org/medi a/11676/co nplan-ai- community- meeting- presentatio n-slides.pdf

Public Meeting	Non-targeted/ broad community	On March 31, April 3rd, and April 7th, 2021, public meetings were held to gather input on the draft Five-Year Consolidated Plan, Annual Action Plan and Citizen Participation Plan. A total of 27 individuals attended these community meetings.	The participants either had questions or comments on HUD funding opportunities, how the disabled population is accounted for through development, how wages in the city are changing and how they relate to housing affordability, and how the City and HUD aim to prevent concentrations of poverty through the various funding mechanisms and tools used to address housing.		https://ww w.cityofbois e.org/medi a/11676/co nplan-ai- community- meeting- presentatio n-slides.pdf
Community Survey	Non- targeted/broa d community	Two public comment periods were held to request feedback on the draft of the Consolidated Plan and Annual Action Plan. Many comments were received about the Consolidated Plan and Analysis of Impediments to Fair Housing.	Many comments were related to services for those experiencing homelessness and recommendations regarding location of affordable housing and emergency shelters in the community.	Many comments were related to the need for more affordable housing. The City accepts these comments and recognizes the urgent need for affordable housing within the city and has identified many actions within this plan to direct	

		federal funds towards
		increasing the supply
		of affordable housing.
		This plan also identifies
		support for services for
		those experiencing
		homelessness. Several
		comments related to
		the location of
		affordable housing
		and emergency
		shelters, with
		recommendations to
		place housing and
		shelters in the
		downtown area only.
		These comments are
		not accepted - the
		City considers zoning,
		density, cost of land,
		cost per unit to build or
		operate, proximity to
		transit, services, parks,
		bike lanes, and other
		amenities (e.g.,
		schools, grocery stores,
		medical care, etc.)
		when it sites a housing
		project.
		<b>J J -</b> ·

Table 4 – Citizen Participation Outreach

### **NEEDS ASSESSMENT**

#### NA-05 Overview

Information for the Five-Year Consolidated Plan was gathered by the City of Boise (City) using multiple sources. Those sources include information contained within the Community Development Analysis (CDA), demographics from the US Census, Multiple Listing Service (MLS), City data, and others. A CDA was completed in the spring of 2020 that provides an assessment of housing needs, along with a myriad of additional needs contributing to overall quality of life. The analysis included gaps related to persons with disabilities, seniors, homeless persons, at-risk youth, persons in poverty, victims of domestic violence, veterans, and refugees. Public meetings were held during the development of the CDA but limited in scope due to the Covid-19 pandemic. Key Informant interviews were held with community leaders, industry specialists, city staff, nonprofit organizations serving low-income and special needs populations, housing developers and lending communities. An online survey was made available to all city residents. The survey requested that residents provide insight on housing, homeless, special needs, and community development needs within Boise. Community meetings were held and attendees were asked to rank priority needs and actions. All information has been considered in the drafting of the Plan and in the prioritization of actions to meet needs.

#### **NA-10 Housing Needs Assessment**

#### **Summary of Housing Needs**

Between 2009 and 2019, ACS data indicates:

- Population growth of 11%
- Number of Households grew by 14%
- Median income growth of 29%

Demographics	Base Year: 2009	Most Recent Year: 2019	% Change
Population	205,671	228,965	11%
Households	83,757	95,359	14%
Median Income	\$50,633.00	\$65,463.00	29%

#### Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name: American Community Survey and RealtyTrac Data Source Comments: 2019 ACS

#### **Population Forecast**

Data from 2000-2018 showed nearly a 1% annual growth rate. Using this figure, 2030 forecasted population will top 256,000.

Year	Population	Growth Rate
2030	256,263	1% Annual Growth Rate
2018	228,807	2000-2018 +19%
2010	206,286	2010-2018 +9.8%
2000	185,787	2000-2010 +10%

 Table 6 - Population Forecast

#### Population by Age Group

Increases in age were seen from 60-84 years of age, while decreases were seen in 10 years and younger. Average age in Boise has increased from 2010 to 2018.

Age	Population 2019	Percent of Population	Population 2010	Percent of Population
0-4	10981	4.8%	14234	6.9%
5-9	11787	5.1%	12583	6.1%
10-14	13868	6.1%	10727	5.2%
15-19	16256	7.1%	13202	6.4
20-24	17581	7.7%	16709	8.1%
25-29	17767	7.8%	17328	8.4%
30-34	19301	8.4%	14646	7.1%
35-39	14766	6.4%	12171	5.9%
40-44	16144	7.1%	15678	7.6%
45-49	14506	6.3%	13615	6.6%
50-54	13408	5.9%	14853	7.2%
55-59	14446	6.3%	12583	6.1%
60-64	14326	6.3%	12171	5.9%
65-69	10560	4.6%	8251	4.0%
70-74	9688	4.2%	5363	2.6%
75-79	5662	2.5%	4745	2.3%
80-84	4645	2.0%	3094	1.5%
85 & Over	3273	1.4%	4332	2.1%

Table 7 - Population by Age Group

#### Population by Ethnicity

The largest increases in growth percentage occurred in the Hispanic populations. The Black population shrunk from 3,610 in 2010 to 2,087 in 2018. The raw Hispanic population

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grew by 60.2% and now comprises 10.4% of the overall population in Boise. Other than Hispanics and White/Non-Hispanics, all other ethnic groups declined in raw numbers and percent of population.

Ethnicity	2018	Percent	2010	Percent	Growth Since 2010	Percent Change
White, Non-Hispanic	188,828	82.5%	174,629	84.7%	14,199	8.1%
Hispanic	23,761	10.4%	14,832	7.2%	8,929	60.2%
Black or African American	2,087	.9%	3,610	1.7%	-1,523	-42.2%
American Indian	650	.3%	1,135	.6%	-485	-42.7%
Asian	5,829	2.5%	7,254	3.5%	-1425	-19.6%
Native Hawaiian/Pacific Islander	229	.1%	319	.2%	-90	-28.2%
Two or More Races	6,897	3.0%	4,371	2.1%	2,526	57.8%

Table 8 - Population by Ethnicity

#### Hispanic Population Actual Population by Census Tract



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#### Poverty

Poverty status among Hispanic groups is over 20.6%.

	Total	Below Poverty	Percent Below Poverty
Total	224,716	30699	13.7%
Under 18	43,246	8,293	19.2%
18-64	148,441	20,139	13.6%
65 and Older	33,029	2,267	6.9%
White	185,548	22,157	11.9%
Hispanic	22,944	4,737	20.6%

Table 9 - Poverty Status

#### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	11,050	10,270	14,805	9,525	43,275
Small Family Households	2,195	2,750	4,485	3,715	21,615
Large Family Households	375	345	790	765	3,290
Household contains at least one person 62-74 years of age	405	515	1,555	1,275	6,955
Household contains at least one person age 75 or older	2,865	2,690	2,565	1,075	2,365
Households with one or more children 6 years old or younger	5,215	3,970	5,410	2,695	9,045

Table 10 - Total Households Table

Alternate Data Source Name: American Community Survey and RealtyTrac Data Source Comments: 2013-2017 CHAS DATA

#### Households in Poverty

Households by income is a data set provided by HUD.

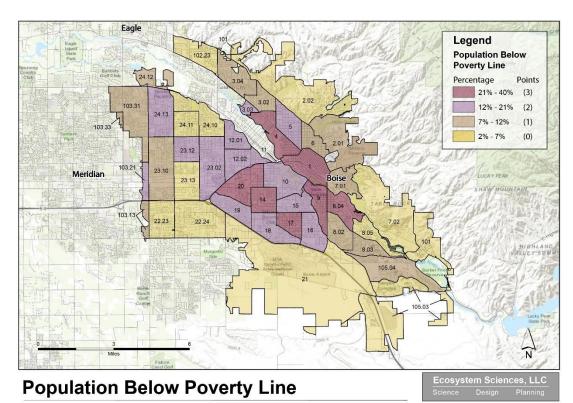
- Nearly half (47.2%) of households earning under 30% AMI are with one or more children under age 6 whereas 21% of households earning >100% AMI include one child 6 or younger.
- A slight majority, 51.3% of households, earn 100% AMI or less.
- Nearly half (49.9%) of households earning >100% of AMI are comprised of small families.

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	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
2011 Households	7,875	8,970	12,975	8,900	47,065
2017 Households	11.050	10,270	14,805	9,525	43,275
Growth	+3175	+1300	+1830	+625	-3,790

Year	HH Total	0-30% HAMFI Percent of Total	>30-50% HAMFI Percent of Total	>50-80% HAMFI Percent of Total	>80-100% HAMFI Percent of Total	>100% HAMFI Percent of Total
2011	85,785	9.17%	10.45%	15.12%	10.37%	54.86%
2017	88,925	12.42%	11.5%	16.64%	10.71%	48.7%
Growth as Percent	+3,140	+3.25%	+1.05%	+1.52%	+.34%	-6.16%

Table 11 - Change in Households 2011-2017



Percent of population below poverty line per census tract for the City of Boise.

Disclaimers - This map (or data product) is for illustration purposes only. It is not intended to be used for description, conveyance, autointative definition of legal boundary, or property tile. This is not a survey product. Users are encouraged to examine the documentation or meladata associated with the data on which this map is based for information related to its secrured, currentness, and initiations

#### Housing Needs Summary Tables

			Renter			Owner					
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	
Substandard Housing - Lacking complete plumbing or kitchen facilities	635	110	365	45	1,155	30	20	10	70	130	
Severely Overcrowded - With >1.51 people per room (complete kitchen and plumbing)	35	15	35	65	150	0	20	35	75	130	
Overcrowded - With 1.01-1.5 people per room (none of the above problems)	135	110	245	25	515	45	50	95	30	220	
Housing cost burden greater than 50% of income (none of the above problems)	4,810	2,030	350	25	7,215	1,535	1,225	675	160	3,595	
Housing cost burden greater than 30% of income (none of the above problems)	840	2,910	2,685	275	6,710	410	1,015	2,420	810	4,655	
Zero/negative Income (none of the above problems)	1,230	0	0	0	1,230	650	0	0	0	650	

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

#### Table 12 – Housing Problems Table

#### Alternate Data Source Name:

Data Source

Comments:

American Community Survey and RealtyTrac

2013-2017 CHAS Table 3. 0 Negative Income found in Table 8 but only includes kitchen/plumbing, not cost burden/over crowding. Apparently, "Housing cost burden not computed, means zero income/negative income."

#### Housing Summary Needs Table

HUD captures housing problems by level of household income. Housing problems include substandard housing, overcrowded homes, and housing cost burdens greater than 50% and 30%.

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The housing problems identified by HUD include:

- 1. Housing units lacking complete kitchens.
- 2. Housing units lacking complete plumbing facilities.
- 3. Overcrowding (1.01-1.5 persons per room)
- 4. Severe Overcrowding (greater than 1.5 persons per room)
- 5. Cost Burden (households paying between 30% and 50% of their income for housing)
- 6. Severe Cost Burden (household pays 50% or more of their income for housing)

Key information derived from the latest HUD data indicate:

- 7,215 renter households are cost burdened beyond 50%, but not facing any other defined housing problem.
- 13,925 renter households are cost burdened beyond 30%, but not facing any other defined housing problem.
- 1,285 renter and owner households live in substandard housing, though 49% of those households are renters earning >30% AMI.

AMI	Change in Units	Rent Amount per/Month
0-30%	-6,289	<\$500
31-50%	+12,957	\$500-\$999
51-80%	+2,413	\$1,000-\$1,499
81-100%	-2,069	\$1,500-\$1,999
Net	7,012	

Table 13 - Housing Units & Rents by Area Median Income

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

			Renter		Owner						
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	
Having 1 or more											
of four housing											
problems	5,620	2,265	900	160	8,945	1,605	1,315	815	340	4,075	
Having none of											
four housing											
problems	1,300	3,955	6,835	3,840	15,930	660	2,730	6,260	5,185	14,835	

	Renter						Owner						
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total			
Household has													
negative													
income, but													
none of the													
other housing													
problems	1,215	0	0	0	1,215	650	0	0	0	650			

Table 14 – Housing Problems 2

Alternate Data Source Name: American Community Survey and RealtyTrac Data Source Comments: 2013-2017 CHAS Data

The next HUD-provided table shows the number of households with one of the four severe housing problems; The four housing problems include lack of kitchen or complete plumbing, severe overcrowding or severe cost burden.

- In total, 8,945 or 34.2%, of renter households are facing one or more severe housing problem.
- 4,075, or 20.8%, of owner households earning 100% AMI or less are facing one or more severe housing problems.

3. Cost Burden > 30% (Number of households)

		Re	nter		Owner					
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total		
Small Related	1,555	1,530	1,010	4,095	335	635	815	1,785		
Large Related	275	105	180	560	80	120	200	400		
Elderly	1,330	730	510	2,570	1,070	910	1,015	2,995		
Other	3,125	2,705	1,595	7,425	500	380	1,130	2,010		
Total need by income	6,285	5,070	3,295	14,650	1,985	2,045	3,160	7,190		

Table 15 – Cost Burden > 30%

Alternate Data Source Name: American Community Survey and RealtyTrac Data Source Comments: 2013-2017 CHAS Data, Elderly Major Drop HUD tabulates the number of households experiencing cost burden greater than 30% of income by AMI level. According to the data:

- Renters are twice as likely to be cost burdened than owners (14,650 households vs. 7,190 households)
- Among renters who are cost burdened <30%, 42.9% earn 0-30% AMI.
- Among owners, 43.9% of those cost burdened are in between 50%-80% AMI.
- Cost burden rates among single person households include 50.6% of renters, and 27.9% of owners.

		Rei	nter		Owner					
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total		
Small Related	1,385	595	70	2,050	310	260	140	710		
Large Related	145	55	10	210	15	30	35	80		
Elderly	1,095	305	150	1,550	845	450	210	1,505		
Other	2,695	1,125	175	3,995	395	145	280	820		
Total need by income	5,320	2,080	405	7,805	1,565	885	665	3,115		

#### 4. Cost Burden > 50% (Number of households)

Table 66 – Cost Burden > 50%

Alternate Data Source Name: American Community Survey and RealtyTrac Data Source Comments: 2013-2017 CHAS

10,920 households earn 80% or less of AMI, and are cost burdened 50% or more. Of this population:

- 71.4% of those households are renters
- 27.9% are elderly households
- 63% are households earning 30% of AMI or less
- 51% of cost burdened households are renters and 26.3% are owners.

			Rente	r		Owner						
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total		
Single family households	170	114	170	25	479	45	50	130	120	345		
Multiple, unrelated family households	0	0	45	65	110	0	20	0	15	35		
Other, non-family households	60	10	60	0	130	0	0	0	0	0		
Total need by income	230	124	275	90	719	45	70	130	135	380		

Table 77 – Crowding Information – 1/2

#### 5. Crowding (More than one person per room – by number of households)

Alternate Data Source Name:

American Community Survey and RealtyTrac

Data SourceComments:2013-2017 CHAS Data

#### Overview of Crowding

Overcrowding data is provided by HUD and defined as more than one person per room. 2014-2018 data shows:

- Overcrowding is most prevalent in renter households.
- The majority of overcrowding among renters occurs in single family households.
- Among owners, the most overcrowding occurs at the 50-80% AMI single family households.

		Re	nter			Ow	vner	
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	Total
Households with Children Present	785	864	1,230	2,879	155	325	765	1,245

#### Table 88 – Crowding Information – 2/2

Data Source Comments: CHAS Data 2014-2018, Table 13, refers to households with children under 6 years of age. The table does NOT include information for households with any other youth ages.

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

Single person households can range from younger, college-age students to elderly individuals living alone. Data collected from speaking with community representatives indicates single person households most in need of housing assistance includes:

- Those with a disability- multiple instances of limited accessible housing were reported. Ensuring homes are safe and accessible for those with varying disabilities is challenging under typical conditions, but with historically low inventory and vacancy rates, finding those types of units is proving an even greater difficulty.
- Recently Incarcerated- for individuals recently released from prison terms and seeking housing, access is reported to be a challenge in a hyper competitive housing environment.
- Currently experiencing homelessness- once in a homeless situation, getting back into housing is reported to be difficult as lack of a current address, having adequate funds for initial housing fees and rent are significant hurdles.
- Limited or poor credit history- Several reports of needing to improve understanding of credit and the implications of poor credit were voiced by community stakeholders. In a hyper competitive housing market and/or for single individuals without a co-signature, this is seen as a need.
- Single Income- ownership and rental costs have grown at a faster pace than local wages. As the gap continues to widen, housing becomes more elusive. This is especially true for those earning 30% of AMI or less, as units matching this income level have been significantly reduced since the previous plan.

The Ada County Continuum of Care (Our Path Home) maintains information on those in the Coordinated Entry system. At this time, there are 782 single adult clients (representing 720 households) in the Coordinated Entry queue in need of housing assistance.

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

Disabled household members will be discussed in further detail in NA-40, Non-Homeless Special Needs Assessment. The 2013-2017 CHAS Data includes households with one of four types of disability categories, their incomes per AMI, and presence of a housing problem. The CHAS tables do not break down which households are families, individuals, and seniors. More detailed information is provided in NA-40. CHAS data concludes the following:

- Of the 9,165 households with a hearing or visually impaired household member, 3,950 (43.1%) earn 80% of AMI or less.
- Of the 8,585 households with a member who has an ambulatory limitation, 4,755 (55.4%) earn 80% of AMI or less.
- Of the 7,910 households with a member who has a cognitive limitation, 4,605 (58%) earn 80% of AMI or less.
- Of the 8,260 households with a member who has a self-care or independent living limitation, 4,980 (60.3%) earn 80% of AMI or less.

For families who have a member with a disability, needs typically include housing accessibility modifications, access to public transportation, and rent restrictions to reduce housing costs.

Using national data sources, it is estimated that approximately 22,600 women and 2,150 men in Boise have (at some point in their lives) been victims of intimate partner violence. Recent 2020 data included in NA-40 indicate 1902 families with adults and children experienced some degree of homelessness. Of this figure, 58% are those families are headed by a single woman and 46% of those families, headed by a single mother and experiencing domestic violence. Using this equation, 507 families suffering domestic violence.

According to homelessness data in NA-40, 6 people are in need of housing services and have AIDS/HIV.

#### What are the most common housing problems?

The most common housing problems experienced by Boise households are cost burden and severe cost burden. Housing costs in Boise (and the surrounding area) have been on the rise. Many factors contribute to this rise, including lack of new housing supply, continued influx of out of state migration adding to housing demand, higher material costs than in recent years, and a decreased supply of skilled labor to construct new housing. Low vacancy rates contribute to housing problems and make it difficult for renters to find housing, especially units offered at a lower monthly rate. Many low-and extremely low-income households are getting priced out of rental and for sale single family housing units. The reduced value of housing vouchers and diminished acceptance rates have contributed to the inability of low- and extremely low-income households to secure housing and return vouchers. For would-be homeowners, the lack of supply has led to bidding wars between potential buyers, resulting in purchase prices often 10-20% above asking price. The supply of available units has been on the decline, and households with moderate, low, and extremely low incomes are less able to pay for escalating housing costs than those with higher incomes. Please see the Housing Markets section for more information on the cost of housing in Boise.

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

Among the many subpopulations facing the most housing challenges, several are more affected than others, including:

- "Other" households and small, related households earning 0–30% AMI and 30-50% AMI respectively-those households have the highest incidence of cost burden.
- Renter households have a much higher incidence of cost burden than owner households for nearly all categories.
- Elderly households have nearly identical burden rates between renters and owners at total earnings.
- Persons living on fixed incomes, especially those with disabilities are more affected by rising housing costs and lower inventory of affordable rental units.

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

Imminent risk of experiencing homelessness exists for many Boise households, particularly those severely cost burdened or experiencing medical conditions that can result in significant medical bills- often cited as a reason for missing a rent or mortgage payment. The 2017 CHAS data estimated 5,320 renter households earning 0-30% AMI and 2,080 renter households earning 30-50% AMI are severely cost burdened (>50%). Among owners, 1,565 households earning 0-30% AMI and 885 households earning 30-50% AMI are severely cost burdened. All totaled, approximately 9,850 households earning 0-50% AMI are severely cost burdened and at imminent risk of residing in a shelter or becoming unsheltered.

Information provided by Our Path Home (Ada County's Continuum of Care) from their Coordinated Entry system identifies 487 households with children (1,473 total clients) in need of housing assistance. 397 families with children are active on the Coordinated Entry queue, receiving rapid re-housing or other assistance.

Victims of domestic violence pose another vulnerable lower-income group facing imminent risk of sheltered or unsheltered homelessness. This issue has been particularly prevalent throughout the 2020-2021 Covid-19 pandemic. Reports of increased rates of domestic violence continue to grow, and the immediate need to remove either oneself or entire family from the abuser equates to an imminent risk of housing insecurity.

Lastly, many stakeholders interviewed for the Five-Year Consolidated Plan indicated significant challenges finding affordable housing for those ready to leave a homeless program. The initial cost burdens associated with application fees and first and last month's rent, and the impositions of supplying a documented rental and income history all in tandem with historically low vacancies impedes the ability of these individuals to acquire more permanent housing solutions.

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

The City does not provide estimates of any specific at-risk populations.

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

The rapid rise in housing costs, low vacancy rate, and limited supply of new housing are common characteristics of housing instability in Boise. The rental market in Boise continues to demonstrate an extreme strain. Since the onset of the Covid pandemic, out-of-state transplants continue to relocate to the Boise region, further reducing vacancy while increasing costs. This rise in rental rates and reduction in vacancies has pushed many households out of the market and forced a relocation. Those households with the most cost burden have been renters earning 0-30% and 30-50% AMI. Homeless intervention providers report a rise in the number of households requesting rental assistance, especially since the onset of the Covid-19 pandemic. Further exacerbating affordability is the reduced utilization of housing vouchers among qualified renters. The Housing Authority and other housing partners continue to convey reports of renters returning vouchers without finding housing, as landlords increasingly refuse to accept them.

#### Discussion

Please refer to the MA-15 Cost of Housing section of the Consolidated Plan to read more about housing costs, as well as the gap in prices and unit availability for households in Boise.

#### NA-15 Disproportionately Greater Need: Housing Problems

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

#### Introduction

HUD compartmentalizes housing problems by income level, race, and ethnic group. Disproportional situations occur when a race or ethnic group has a 10% or higher percentage of households facing one or more problem(s) than the jurisdiction on the whole. Housing problems are defined as the following:

- 1. Lacking complete kitchen facilities
- 2. Lacking complete plumbing facilities
- 3. Housing more than one person per room
- 4. Having a cost burden greater than 30%

According to the data, jurisdictional rates and racial/ethnic disproportionate rates per AMI are as follows:

0-30% AMI

- Jurisdiction total: 92.2%
- Disproportionate group: None

#### 30-50% AMI

- Jurisdiction total: 73.1%
- Disproportionate group: Hispanics 88.1%

#### 50-80% AMI

- Jurisdiction total: 46%
- Disproportionate group: Black/African American 77.9%

#### 80-100% AMI

- Jurisdiction total: 16.5%
- Disproportionate group: Asian 44%

#### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,475	710	0
White	7,050	565	0
Black / African American	185	10	0
Asian	85	10	0
American Indian, Alaska Native	40	10	0
Pacific Islander	0	30	0
Hispanic	700	35	0

#### Table 99 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name: American Community Survey and RealtyTrac

Data Source 2013-2017 CHA

Comments:

2013-2017 CHAS Data. Table 1 does not include "No/Negative Income". Only table that does include term, does not include racial data.

#### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,515	2,760	0
White	6,345	2,435	0
Black / African American	105	60	0
Asian	120	70	0
American Indian, Alaska Native	45	95	0
Pacific Islander	0	0	0
Hispanic	670	90	0

#### Table 20 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name: American Community Survey and RealtyTrac Data Source

Comments:

2013-2017 CHAS Data< table 1 does not include "no/negative income" information by race.

#### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,815	7,990	0
White	5,610	6,830	0
Black / African American	230	65	0
Asian	85	100	0
American Indian, Alaska Native	40	80	0
Pacific Islander	0	0	0
Hispanic	243	810	0

Table 21 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name: American Community Survey and RealtyTrac

Data Source

Comments:

2013-2017 CHAS Data, Table 1 does not include "no/negative income" and racial data.

#### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,580	7,945	0
White	1,405	6,925	0
Black / African American	0	155	0
Asian	80	100	0
American Indian, Alaska Native	30	50	0
Pacific Islander	0	0	0
Hispanic	50	605	0

#### Table 22 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:

American Community Survey and RealtyTrac

Data Source Comments:

2013-2017 CHAS Data, Table 1 does not include "no/negative income" and racial data.

#### Discussion

As incomes rise, households in Boise experience fewer housing problems. The rates of housing problems experienced by Whites/Caucasians is in trend with the jurisdiction as a whole at for every income level. For other races, no such pattern exists and differences between and among races change within each income bracket.

# NA-20 Disproportionately Greater Need: Severe Housing Problems

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

#### Introduction

HUD compartmentalizes housing problems by income level, race, and ethnic group. Disproportional situations occur when a race or ethnic group has a 10% or higher percentage of households facing one or more problem(s) than the jurisdiction on the whole. Housing problems are defined as the following:

- 1. Lacking complete kitchen facilities
- 2. Lacking complete plumbing facilities
- 3. Housing more than one person per room
- 4. Having a cost burden greater than 30%

According to the data, jurisdictional rates and racial/ethnic disproportionate rates per AMI are as follows:

0-30% AMI

- Jurisdiction total: 78.6%
- Disproportionate group: None

#### 30-50% AMI

- Jurisdiction total: 35%
- Disproportionate group: Black/African American 48.4%, Asian 50%, Hispanic 55.2%

50-80% AMI

- Jurisdiction total: 11.5%
- Disproportionate group: Asian 32.4%

80-100% AMI

- Jurisdiction total: 5.2%
- Disproportionate group: Asian 27.7%

#### 0%-30% of Area Median Income

Severe Housing Problems*	Severe Housing Problems* Has one or housing problems		Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,225	1,960	0
White	6,150	1,465	0
Black / African American	85	105	0
Asian	65	30	0
American Indian, Alaska Native	20	30	0
Pacific Islander	0	30	0
Hispanic	30	125	0

Table 23 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name: American Community Survey and RealtyTrac Data Source Comments: 2013-2017 CHAS Data

#### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,580	6,685	0
White	2,870	5,915	0
Black / African American	80	85	0
Asian	95	95	0
American Indian, Alaska Native	45	95	0
Pacific Islander	0	0	0
Hispanic	420	340	0

#### Table 10 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name: American Community Survey and RealtyTrac Data Source Comments:

2013-2017 CHAS Data

#### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,715	13,095	0
White	1,445	11,000	0
Black / African American	40	255	0
Asian	60	125	0
American Indian, Alaska Native	0	120	0
Pacific Islander	0	0	0
Hispanic	120	1,280	0

Table 11 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name: American Community Survey and RealtyTrac Data Source Comments: 2013-2017 CHAS Data

#### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	
Jurisdiction as a whole	500	9,025	0	
White	420	7,910	0	
Black / African American	0	155	0	
Asian	50	130	0	
American Indian, Alaska Native	0	80	0	
Pacific Islander	0	0	0	
Hispanic	30	625	0	
Other	0	0	0	

Table 12 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name: American Community Survey and RealtyTrac

Data Source Comments:

2013-2017 CHAS Data

#### Discussion

Severe housing problems exist in Boise, especially for households with extremely low incomes (78.6%). The rates of severe housing problems decrease as incomes rise, falling the most between the 30-50% AMI (35%) and 50-80% AMI (11.5%) income brackets. This indicates that extremely low- and very low-income households are the most vulnerable households, regardless of race.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2) Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

#### Introduction:

More than two-thirds of households with extremely low incomes (0-30% AMI) experience housing cost burdens. In this income bracket, Asians (83%) and Pacific Islanders (100%) experience a disproportionately greater need in terms of housing cost burden when compared to the jurisdiction as a whole (68%). In the 30-50% AMI bracket, Black/African Americans experience housing cost burdens at a greater rate than other races.

# NOTE: Table does not define by AMI but rather by cost burden rate. <30% indicates no cost burden, 30-50% indicates cost burden between 30-50% of income, and 50% indicates a housing cost burden greater than 50% of income.

Approximately 70.1% of the jurisdiction <u>is not</u> cost burdened, meaning 29.9% of the jurisdiction <u>is</u> cost burdened. Among groups disproportionately affected by cost burden:

At the 30-50% cost burden rate

- Jurisdiction: 14.7%
- Disproportionate Race or Ethnic Group: Black/African American 36.4%

>50%

- Jurisdiction: 12.9%
- Disproportionate Race or Ethnic Group: None

#### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	60,910	12,840	11,217	1,930
White	54,475	11,240	9,872	1,570
Black / African American	640	430	85	25
Asian	1,745	160	200	105
American Indian, Alaska Native	405	90	65	0
Pacific Islander	30	0	0	0
Hispanic	3,615	920	995	230

Table 13 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name: American Community Survey and RealtyTrac Data Source Comments: 2013-2017 CHAS Data

### Discussion:

According to a study conducted by Apartment List and re-published by the New York Times, between 2020 and 2021, Boise experienced the largest median rent increase in the country (12%). The cost of housing continues to rise steadily, and wages lag significantly. Therefore, the lowest income households in Boise continue to be further burdened by the cost of housing, leading to an increase in housing insecurity and a greater risk for these households to lose their housing and/or experience homelessness.

### NA-30 Disproportionately Greater Need: Discussion

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

Extremely low- and very low-income households, regardless of race, are more likely to experience disproportionately greater need (housing problems, severe housing problems and/or housing cost burdens) than households with higher incomes. However, in several categories, races other than White have a disproportionately greater need than those of that income category as a whole:

• 0-30% AMI: None

- 30-50% AMI: Hispanics experience more housing problems, Black/African Americans, Asians, and Hispanics experience more severe housing problems than other races.
- 50-80% AMI: Black/African Americans experience more housing problems and Asians experience more severe housing problems than other races
- 80-100% AMI: Asians experience more housing problems and severe housing problems than other races
- For cost burden, Black/African Americans are disproportionately cost burdened between 30-50% than any other race. No race is disproportionately experiencing cost burdened greater than 50%.

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

Affixed wages lie dormant as housing costs continue to rise, making it increasingly difficult for low-wage earners to access and afford safe, decent and sanitary housing.

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

Following the definition found in the new AFFH analysis of poverty concentrations for racially/ethnically concentrated areas of poverty (R/ECAPs), Boise considers there to be a "concentration" of racial or ethnic minorities if there is more than 50% of one group in a census tract. An analysis using CPD Maps data shows that there are not currently any census tracts in Boise with such a concentration.

#### **NA-35 Public Housing**

#### Introduction

The Boise City/Ada County Housing Authorities (BCACHA) is a highly rated housing authority, which operates a variety of programs for residents of Boise City and Ada County. This includes Section 8 Housing Choice Vouchers and Public Housing. The BCACHA administers 1,640 housing choice vouchers within Boise and others throughout Ada County (the actual number of vouchers for Boise totals 1,393). They also operate 192 VASH Supportive Housing rental assistance vouchers. The following table is populated by the HUD IDIS system and may not necessarily match local PHA records.

# Totals in Use

	Program Type								
Vouchers									
		Mod-	Public	Special Purpose Voucher					her
	Certificate	Rehab	Housing	Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units with vouchers in use	0	0	170	1,259	66	1,193	175	4	131

Table 14 - Public Housing by Program Type

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

Alternate Data Source Name: American Community Survey and RealtyTrac Data Source Comments: Public Housing Data

The Public and Indian Housing Information Center (PIC) data provided by HUD is represented below. Per the data, the average annual income of all BCACHA residents is under \$13,000 per year. Data provided by BCACHA demonstrates that 77% of Housing Choice Voucher participants have extremely low incomes, 19% have very low incomes, and 4% have low incomes. An even greater percentage of public housing residents are extremely low-income (81%), while 17% are very low-income and 2% are low-income.

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#### **Characteristics of Residents**

Program Type								
			νου				chers	
		Mod-	Public				Special Purpose	e Voucher
	Certificate	Rehab	Housing	Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	13,022	14,573	9,004	14,781	13,077	9,330
Average length of stay	0	0	5	5	0	5	0	2
Average Household size	0	0	1	2	1	2	1	2
# Homeless at admission	0	0	0	3,788	0	11	175	0
# of Elderly Program Participants (>62)	0	0	78	334	0	174	63	1
# of Disabled Families	0	0	92	780	66	714	175	2
# of Families requesting accessibility features	0	0	0	1,175	0	1,095	60	8
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 153 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

American Community Survey and RealtyTrac

Data Source Comments:

Housing Authority Data

There are currently 1,342 households on the waiting list for a Section 8 Voucher in Boise. These are from an initial 2,200 households pulled from a lottery that was open between July 15 to September 6, 2019. There are 135 households on the waiting list for public housing units. The following tables show the demographic breakdown of households on the waiting list, nearly all of which are either extremely low-income or very low-income.

These households are least likely to be able to afford market rents in Boise, especially as rents rise and units become less available. Over 49% of households on the waiting list have a disabled household member. Just over 50%% are families with children.

	Number	Percent
Elderly households	282	21%
Disabled households	659	49%
Families with minor children	695	52%

Table 24 - Housing Authority Waiting List Housing Types

#### **Race of Residents**

Program Type											
					Vouchers						
							Specia	l Purpose Vo	ucher		
Race	Certificate	Mod- Rehab	Public Housing	Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *		
White	0	0	153	1,059	62	997	160	3	121		
Black/African American	0	0	4	145	2	143	10	1	6		
Asian	0	0	1	26	0	26	1	0	1		
American Indian/Alaska Native	0	0	2	20	1	19	2	0	2		
Pacific Islander	0	0	0	9	1	8	2	0	1		
Other	0	0	0	0	0	0	0	0	0		

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

Table 16 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

American Community Survey and RealtyTrac

Data Source

Comments: Housing Authority Data

Housing Authonity Data

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#### **Race of Residents**

According to data provided by BCACHA, white households make up between 73% and 86% of households in each program.

#### Ethnicity of Residents

Program Type										
			Vouchers							
							Specia	l Purpose Vo	ucher	
Ethnicity	Certificate	Mod- Rehab	Public Housing	Total		Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
Hispanic	0	0	6	132	2	130	12	2	3	
Not Hispanic	0	0	154	1,127	64	1,063	163	2	128	
*includes Non-Flderly	v Disabled Ma	instream ()	ne.Year M	ainstream l	ive vear an	d Nursina H	ome Transition			

rly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 17 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name: American Community Survey and RealtyTrac Data Source Comments:

Most residents are also not Hispanic. Just 7.5% of program participants are Hispanic, a figure which closely mirrors Boise's Hispanic data. Minority households are a small percentage of Boise City/Ada County Housing Authority (BCACHA) residents (10%). This also closely mirrors Boise's total non-white population (10.1%).

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

There are 309 households on the Public Housing and Section 8 New Construction waiting lists. These high-rise buildings, per Section 8, are designated for the elderly and/or disabled. Waiting lists are maintained by date and time of application only, and BCACHA does not track the number of applicants needing an accessible unit. Twenty-one (21) of the housing authority-owned units are accessible – 6/93 at Capitol Plaza, 4/67 at Franklin Plaza, 10/80 at Shoreline Plaza, and 1/10 at our scattered site properties. When an elderly or disabled applicant reaches the top of the waiting list, a resident in an accessible unit is transferred to a non-accessible unit and the applicant needing the features of the accessible unit is moved in.

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

According to staff at BCACHA, the most immediate need of a voucher holder is to find a willing landlord to take the voucher. Often, those who receive a voucher cannot find a suitable unit within the 60-day lease up period. This means the household has to return the voucher to BCACHA. BCACHA partners with agencies to address other immediate needs of residents. Healthcare needs are met by community providers, including: Family Medicine Residency of Idaho, Terry Reilly, and the Garden City Community Clinic. Allumbaugh House provides detoxification and mental health services.

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

The low incomes of BCACHA residents are often a result of a disability, age, or lack of employment. Those on fixed incomes have need for services to deal with disabilities, senior services, and job training. Low wage earners have a high reliance upon public transportation, which can be challenging in Boise. BCACHA residents have the advantage of affordable housing payments, which other extremely low-and very low-income households do not.

### Discussion

BCACHA programs are essential for providing housing to some of the City's lowestincome households.

### NA-40 Homeless Needs Assessment

# Introduction:

The City of Boise's Housing and Community Development (HCD) Division serves as the lead agency for the Boise City/Ada County Continuum of Care, locally branded as Our Path Home. Our Path Home is the public-private partnership working to prevent, reduce and end homelessness in Boise City/Ada County. In its role as the lead agency, the City of Boise continues to bolster the work of Our Path Home and its partner agencies by investing in evidence-based best practices and by exploring new opportunities to better serve our community, leverage local resources and serve households faster and more effectively. Our Path Home is working to ensure the partnership is coordinated, rapid and supportive with the goal of all residents being safe, healthy, and housed. Our Path Home conducts its work by responding to the lived experience of the partnership's clients, building partnerships across agencies and systems, making data-informed decisions, and ensuring equitable housing opportunities.

In the City's previous five-year Consolidated Plan, the Point-In-Time (PIT) count was the primary data available to illustrate the needs of our residents experiencing homelessness. However, since that time, Our Path Home has developed far more sophisticated data dashboards from its Homeless Management Information System (HMIS) and launched Our Path Home CONNECT (i.e., coordinated entry) in 2017. Our Path Home now uses the PIT count, HMIS data and Our Path Home CONNECT data (which is also reported and tracked in HMIS) to understand, evaluate and respond to homelessness needs.

Our Path Home has clearly delineated strategic initiatives to address the needs of Boise City and Ada County's homeless population. Broadly, those initiatives include increasing the capacity to permanently house people through rapid rehousing and permanent supportive housing through a campaign to end family homelessness and by creation of a supportive housing project pipeline, reducing the number of people experiencing homelessness for the first time, and by strengthening and evolving the partnership so as to be able to leverage private philanthropy with public funding and increase the efficiency and effectiveness of programming. Our Path Home uses a collective impact approach to offer homeless prevention, diversion and problem-solving, shelter and outreach, and permanent housing interventions to serve people experiencing homelessness and those who are experiencing housing insecurity.

#### **Homeless Needs Assessment**

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness	Estimate the # becoming homeless	Estimate the # exiting homelessness each year	Estimate the # of days persons experience								
	Sheltered	Unsheltered	each year	each year	each year	homelessness								
Persons in Households with Adult(s) and Child(ren)	92	2	1,902	450	339	354								
Persons in Households with Only Children	0	0	15	0	0	0								
Persons in Households with Only Adults	405	78	3,161	1,396	233	904								
Chronically Homeless Individuals	85	44	790	0	92	1,170								
Chronically Homeless Families	2	1	99	0	21	737								
Veterans	95	5	521	179	88	904								
Unaccompanied Child	0	0	15	0	0	0								
Persons with HIV	0	0	6	2	2	0								
	Table	18 - Homeless	Needs Assessmen	t		Table 18 - Homeless Needs Assessment								

Alternate Data Source Name:

American Community Survey and RealtyTrac

Data Source Comments: Data Source: Our Path Home's Homeless Management Information System, Calendar Year 2020For estimated # of days persons experience homelessness, the following are to be considered: Persons in Households with Only Children: The City does not serve this population. Unaccompanied Youth: The City does not serve this population. Persons with HIV: This is not a permissible question to ask.

Race:	Sheltered:	Unsheltered (optional)
White	485	68
Black or African American	32	2
Asian	6	0
American Indian or Alaska	16	4
Native	10	6
Pacific Islander	2	3
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	55	4
Not Hispanic	509	79

#### Nature and Extent of Homelessness: (Optional)

Table 28 – Nature and Extent of Homelessness by Race & Ethnicity

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

Data from Our Path Home's HMIS shows that 532 families with children were either assessed, by or active in, Our Path Home CONNECT because they were experiencing homelessness in 2020. 58% of families with children were single mothers and, of those households, 46% identified domestic violence as the primary reason for seeking assistance. Another 25% of families served in 2020 are two-parent families, and 52% of these families identified an economic or employment factors as the primary reason they were seeking assistance. At the end of calendar year 2020, 298 families were on Our Path Home's coordinated entry queue. Most (80%) are not experiencing chronic homelessness. Therefore, they do not qualify for Permanent Supportive Housing, but do need a Rapid Re-Housing intervention. Our Path Home is also acutely aware that many families with children are in doubled-up or hotel/motel situations. There are limited funds available for this gap population, as most fund sources require families to either be sleeping in emergency shelters or on the street to access Continuum of Care program funds, or in a rental agreement to access homeless prevention funds. In 2020, a Veterans Administration program served 132 adult-only households and 16 families with children.

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

Our Path Home last conducted a racial disparities assessment in March 2019 using census and HMIS data. Based on the total population of Ada County, racial distribution was analyzed to ascertain what proportion of each race Ada County would expect to see in the homeless services system.

- Was the expected vs. the observed statistically significant or could the differences have happened by chance?
- Did other, non-White races experience statistically significant different outcomes once they entered the homeless services system?

#### **General Population**

- White: 91.9%
- Black: 1.3%
- American Indian/Alaska Native: 0.8%
- Asian: 2.8%
- Native Hawaiian/Other Pacific Islander: 0.2%
- Multiple Races: 3.0%

#### **HMIS** Data

- White: 82.45%
- Black: 7.38%
- American Indian/Alaska Native: 4.06%
- Asian: 1.06%
- Native Hawaiian/Other Pacific Islander: 2.09%
- Hispanic: 14.37%

The analysis revealed that races other than White experience homelessness at a significant higher rate, indicating that racially disparate policies and practices outside of the services system contribute to homelessness. Once in the homeless services system, races other than White do not experience outcomes that are statistically different from Whites leading to the conclusion that disparities exist among which races are more likely to experience homelessness but evidence for those disparities continuing into or within the homeless services system does not exist.

### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In 2020, 1,924 households (2,149 clients) enrolled in emergency shelter or street outreach/supportive services. Approximately 13% of these households were experiencing unsheltered homelessness. Also in 2020, the average number of households active on Our Path Home CONNECT's coordinated entry queue at any given time was 832 households (1,473 clients).

The Our Path Home street outreach team (launched in February 2020) uses a by-name list to connect households experiencing unsheltered homelessness with services, including access to emergency overnight shelter. Further, primarily in response to COVID-19, Our Path Home expanded the capacity of its emergency shelter by adding a non-congregate shelter for families with children and those who are medically fragile, thereby allowing more adults to access the congregate shelter.

# Discussion:

Our Path Home has the capacity to serve approximately 1,100 households per yearroughly 500 that are experiencing homelessness or are already in a supportive housing program, and about 600 that are at risk of experiencing homelessness. Particularly due to a limited availability of affordable and accessible units for households experiencing homelessness many adult-only households and families with children languish on the coordinated entry queue, sleeping in emergency shelters or on the street.

About 305 of the 500 households to which Our Path Home provides supportive housing each year are already in permanent supportive housing (PSH) units; these units do not often experience turnover. Once a tenant is leased-up in a PSH unit, Our Path Home carries the cost of on-going rental assistance and support services and, therefore, must expand program capacity to serve more households. To illustrate this point, the 95 households served last year through our scattered-site PSH program are, by and large, the same 95 households that will be served by that program this year.

Sometimes, mainstream community partners of Our Path Home intervene to prevent housing instability. These programs are helpful to our community to the degree that they prevent households from experiencing increased housing instability. However, the research and evidence demonstrate that these kinds of universal prevention programs are inefficient because they serve a great number of households that would not have ended up sleeping in emergency shelters or on the street even if the program had not intervened. In other words, it is easy to spend a lot of money on homelessness prevention and assume it is impacting the number of people experiencing homelessness even though it is not.

Our Path Home's greatest needs are to increase its capacity to do three things:

- 1. Expand the availability of supportive housing to those households already in emergency shelter or sleeping outside by providing housing units, rental assistance, and support services % case management.
- 2. Divert people from entering emergency shelters or sleeping outside by engaging in a conversation that increasingly relies on our mainstream community partners to help problem-solve, rather than relying on an already overwhelmed homeless services system to intervene.
- 3. Target homelessness prevention efforts to those at the highest risk of entering emergency shelter or sleeping outside, and help these households access the supports needed to regain permanent housing. These households are most often non-lease holders who are doubled-up with friends or family, or who are staying in a hotel/motel.

Our Path Home struggles to respond to, and account, for issues beyond its control: wages, the cost of housing, the vacancy rate, lack of behavioral health resources, etc. Furthermore, Our Path Home clients are experiencing elevated levels of grief, despair, anxiety and trauma that, in effect, produces a fight-or-flight neural response. Housing First is mission critical as a philosophy. The homeless services system is limited in what it can provide on the street or in shelter. People need to be stabilized in housing first, and then provided with the wraparound services to keep them stably housed.

# NA-45 Non-Homeless Special Needs Assessment

#### Introduction:

Several special need sub-populations within the City of Boise have significant needs. These sub-populations include:

- Those experiencing domestic violence,
- Substance abuse disorders,
- Mental health challenges,
- Elderly, and frail elderly,
- Disabled

### Describe the characteristics of special needs populations in your community:

#### **Domestic Violence**

The Women's and Children's Alliance (WCA) provides services to domestic and sexual assault victims. According to WCA data, calls to the 24-hour hotline increased 57% and calls specific to domestic violence increased by 84% in 2020. From 2019 to 2020, intakes into the WCA's emergency shelter increased by 400%. Countywide (Boise makes up 50% of the county population), 5,529 calls were made to 911 that related to domestic abuse, sexual assault or child abuse; 84% of these calls were related to domestic violence or sexual assault.

As previously stated, in the United Way of Treasure Valley's 2020 CHNA, mental health, well-being and substance use were among the top six priorities identified. The need for substance use services was cited as a top service most needed in Boise. Drug related deaths in Ada County had a mortality rate of 15.8 per 100,000 from 2012-2017. In Ada County, 12% of adults are tobacco users and 17.9% of adults report drinking excessively. In Boise specifically, according to the City Health Dashboard, opioid overdose deaths from 2015-2017 was 8.6 for every 100,000 residents.

#### **Mental Health**

According to the CHNA, mental health care services were the second most identified health and social service that survey respondents felt are currently lacking. Mental health care was also in the top two overall concerns. A lack of mental health services was identified across multiple sub-populations including those with disabilities, the elderly, LGBTQIA+, veterans, children living in poverty, and households experiencing homelessness or housing insecurity. These findings align with the CDA and the community survey conducted for this Five-Year Consolidated Plan, as mental health was identified by both as a major need. Finally, Idaho has one of the highest suicide rates in the country; 23% of these deaths from 2013-2017 occurred in Ada County.

#### Elderly

- According to the ACS and CHAS data:
- Average age increased from 35.3 in 2010 to 36 as of 2018.
- Percent of people >65 has increased from 11.5% in 2011 to 13% of the population as of 2018.
- Between 2010-2018, the population among 65-69 increased from 4.0% to 5.3%, ages 70-74 increased from 2.6% to 3.7%, and 85+ increased from 2.1% to 2.2%, of the total population.
- Among residents >65, 4,200 or 12.2% of residents are below poverty status.
- Among all owners earning 0-30% AMI and 30-50% AMI and cost burdened, 45.3% and 22.5% are households with at least one person aged 62 or older.
- Among all renters earning 0-30% AMI and 30-50% AMI and cost burdened, 20% and 11.7% are households with at least one person aged 62 or older.

### Disabilities

- Approximately 11.8% of Boise residents are estimated to have a disability (ACS).
- Disability rate for >75 years of age is 46.7%.
- Approximately 16.8% of the >65 population have an ambulatory disability.
- Among >75 population, 23.9% are listed as unable to live independently.

# Frail Elderly

- Anyone over 65 years of age and needing assistance and care, would classify as "frail elderly." According to the ACS:
- 3.7% or 1,218 of residents over 65 years of age have a disability and have a "selfcare difficulty."
- 556 or 2.8% of those aged 65-74 have a disability and "self-care difficulty."
- 662 or 5.1% of those aged 75 years and older have a disability and "self-care difficulty."

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

For each identified sub-population, housing and supportive service needs were identified through multiple stakeholder discussions and information gathering, community survey responses, and CHAS and ACS data collection and analysis. Housing needs include access to affordable housing choices, homelessness prevention, rapid rehousing, housing with on-site medical and non-medical care providers, and modification of facilities to accommodate needs for those with various identified disabilities and self-care limitations. With regard to social services, mental health service access and treatment, substance abuse treatment facilities, family and individual counseling, and co-located social and housing services are needed. Financial education, credit knowledge, landlords willing to approve prospect tenants who may be experiencing temporary issues as identified, and initial housing financial assistance to access housing and overcome steep initial entry costs, are the types of areas the City can address where housing and supportive services meet.

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

According to AIDSVU, 41 out of 100,000 residents in Ada County are diagnosed with HIV/AIDS in 2018. Further, Idaho's the Department of Health and Welfare reported in 2020 that the number of persons living with HIV was 981 statewide and 468 in District 4 (which includes the City of Boise and Ada County). Health and Welfare also reported that the number of AIDS cases statewide was 992 and 378 in District 4. Total cases by age indicate a clear majority (84%) are between 20-49 years of age.

### Discussion:

The City of Boise is not a HOPWA grantee. However, housing and health care organizations interviewed as part of the City's 2020 Community Development Analysis who serve people living with HIV and AIDS stated that housing is difficult to find, particularly because identifying landlords who are willing to accept housing vouchers for people with HIV/AIDS is difficult.

### NA-50 Non-Housing Community Development Needs

### Describe the jurisdiction's need for Public Facilities:

The City of Boise's annual capital budget and Boise's five-year capital improvement plan provide a framework for the City's capital investments. Historically, CDBG and HOME funds have not generally been used for public facility improvement expenditures because the City leverages local funds for these needs. On a broad level, the 2020 Community Development Assessment, the accompanying community survey, and other outreach efforts conducted through community and public meetings did not identify any priority public facility needs; however, interviews with agencies that serve the needs of low-income households, especially the City's residents experiencing homelessness, have identified the need for improved emergency shelter, space and facility requirements for outreach and case management staff.

### How were these needs determined?

As part of developing its capital budget, the City prioritizes how to allocate resources among a number of competing needs using several criteria. These criteria include, but are not limited to: health and safety impacts, Boise residents' priorities, Mayor and City Council priorities, alignment with development impact fee plans, adequate lifespan and current condition of existing assets, mandated improvements, project scope, feasibility, and level of resources required, coordination with other projects, master planning documents such as the CIP, availability of donations and grants, and alignment with the City's Strategic Framework.

### Describe the jurisdiction's need for Public Improvements:

Boise has ongoing and increasing needs for public improvements to serve its growing population beyond what can be funded through the City's CDBG entitlement. Therefore, the City leverages other types of funding to finance prioritized needs. To accomplish this, the City has multiple plans that provide a framework, including the City's Capital Improvements Plan, Comprehensive Plan and Blueprint Boise. Each of these plans serve to integrate transportation needs with infrastructure, economic development, and housing. Additionally, the City has adopted a voluntary Green Building Code to encourage sustainable development for new construction and residential remodeling.

Beyond these guiding plans, the 2020 Community Development Assessment (CDA) and the accompanying survey and public outreach identified the need for several public improvements in the areas of broadband internet access, transit, street connectivity, pedestrian and ADA upgrades, park acreage and tree canopy.

### How were these needs determined?

The City determined these needs by synthesizing the information available in its guiding plans and through the 2020 Community Development Analysis (CDA). The CDA also provided for public input through surveys, interviews, focus groups, and public meetings.

- Broadband Internet Access: the CDA analyzed broadband internet access by census tract, which was supported by key informant interviews about its critical importance.
- Transit: the CDA analyzed transit routes by census tract, and considered factors such as income levels and access to reliable transportation, such as use of a personal vehicle. Although some tracts had multiple transit routes serving them, the majority were served by only one route or, in some cases, none.
- Street Connectivity: the CDA analyzed street connectivity by analysis of census tract, basis and by in-person observation. In tracts without a gridded street pattern, intersections with major collector or arterial roads were inventoried and the potential for connections was examined.
- Pedestrian and ADA Upgrades: the CDA inventoried sidewalks and crosswalks in certain census tracts with generally poor health indicators.
- Park Acreage: the CDA calculated park acres on a citywide basis, and by tract using City Parks and Recreation data. The data was then compared to the population sizes of each tract to determine an acreage ratio. In certain tracts, the park spaces were minimal, while others had significantly higher ratios comparatively speaking. For those tracts with little to no park space, infill parks are a means to improve greenspace access.
- Tree Canopy: the CDA reported on tree canopy coverage as a percentage of the total acreage by census tract. This information was coupled with proximity to nearby busy roads and highways to help determine which tracts lack tree canopy.

### Describe the jurisdiction's need for Public Services:

The City has identified vulnerable populations who need public services. These populations include households in low- and extremely low-income brackets, households experiencing homelessness or at-risk of experiencing homelessness, seniors, persons with mental health and substance-use issues, and persons with disabilities. The use of Public Service funds through CDBG to partially support the resources needed to deliver services is a critical component of an effective supportive service delivery system. In addition to CDBG funds, the City invests general funds to facilitate the transmission of supportive services to the City's most vulnerable residents.

Priority public service needs for the City of Boise include service navigation; case management and housing support for people experiencing homelessness or at risk of experiencing homelessness; increased access to multiple types of services for low- and extremely low-income households, seniors, and persons with disabilities; and supports for persons with mental health issues or substance-use disorders. In addition, the 2020 Community Development Analysis identified other services that these subpopulations could benefit from, including colocation of public services, skilled labor training, afterschool care, financial literacy, and language assistance.

- Colocation of Public Services Modeled After a Community Schools Approach: through key informant interviews, the CDA identified an opportunity exists to strategically co-locate services near areas of need in order to minimize transportation and other burdens often encountered by residents requiring access to multiple types of related services.
- Skilled Labor Training: the CDA specifically identified the lack of skilled laborers in the construction industry. Given a limited supply of skilled laborers and other factors, construction costs have increased, and the ability to keep up with demand has decreased.
- After-School Care: working households with children are common in Boise and having a safe location for dependents until a parent or guardian can pick the child up is necessary. Daycare and after-school care are costly, and publicly funded programs are severely limited.
- Financial Literacy: teaching residents the numerous details of the housing and financing system was cited as a need and would reduce negative outcomes. Teaching would consist of the education of renters or owners on tenant and loan agreements, how to maintain strong credit, and how to ensure people are knowledgeable about the full costs of any housing situation.
- Language Assistance: The City of Boise has a sizable Non-English speaking population, particularly of Hispanics and refugees. Ensuring language is not a barrier to housing or other needed services was identified in the CDA.

### How were these needs determined?

These needs were determined primarily through the analysis and community outreach/engagement efforts completed by the City's 2020 Community Development Analysis (CDA). The CDA included quantitative and qualitative analysis of multiple data sets, interviews, surveys, focus groups and public meetings to synthesize and identify patterns or themes. The partner agencies that participate in Our Path Home- the public-private partnership working to prevent, reduce and end homelessness- also provided data from its 2020 gaps analysis, proffering significant insight into the needs of the households they serve who are experiencing homelessness or housing insecurity. The most vulnerable populations within the City are housing or food insecure. Without meeting these basic needs first, other supports such as mental health or childcare become difficult to access.

# HOUSING MARKET ANALYSIS

#### MA-05 Overview

Boise's housing market continues to make national news and lead the country in terms of increased costs, including those affiliated with rising rents and rising home prices. Vacancy rates were at 6.6% in 2019. Unfortunately, this market has created gaps in the number of affordable units available to renters earning 30% AMI or less and for potential homebuyers with incomes between 80-100% AMI or less. The City's 2020 Housing Needs Assessment provides an overview of Boise's housing market, housing prices, and housing issues and needs. Information and conclusions from this report, HUD CHAS data, and supplemental data gathered during the 2020 Community Development Analysis were used to complete the Housing Market Analysis section of the Five-Year Consolidated Plan.

The most illustrative conclusions from the 2020 Housing Needs Assessment area as follows:

- Boise is growing fast. The City expects to grow by nearly 26,000 people in the next 10 years. This means that the City will need an additional 10,000 housing units over the next 10 years (1,000 per year) just to maintain current housing conditions.
- Housing costs are growing much faster than wages. Almost 48% of renter households are already cost burdened and spend more than 30% of their income on housing. Housing costs disproportionately affect special needs populations like the elderly, people experiencing homelessness, veterans, individuals with disabilities, and refugees.
- Between 2015 to 2020, 6,289 units offering rents affordable to residents earning 0-30% AMI were lost, while 2,069 units at 80-100% AMI were lost. Over that same timeframe, 12,957 units were gained for rents between 30-50% AMI, and 2,413 units were gained for rents offered at 50-80% AMI. The net number of units available over this time is 7,012 for 0-100% AMI incomes.
- HUD CHAS data show that more than 14,000 homeowners earn 80% AMI or less (26% of owner households), and more than 22,000 renter households earn 80% AMI or less (63% of renter households).
- Among owners and renters earning 0-30% AMI, 12.4% are cost burdened, and of households earning 30-50% AMI, 11.5% are cost burdened.
- The City needs to use and develop tools that create, maintain and preserve affordable rents, such as Low Income Housing Tax Credits (LIHTC) and HUD HOME funding.

- Our Path Home, the City of Boise's local Continuum of Care, needs larger investments in supportive housing to include both rapid re-housing (especially for adult-only households) and permanent supportive housing.
- Collaborative partnerships need to continue to take shape and strengthen to combine expertise and leverage funding, with the goal of developing more affordable housing units.

### MA-10 Number of Housing Units

#### Introduction

Nearly sixty-six percent (66%) of the housing stock in Boise is single family homes. Another 7% is attached townhomes and condos. Only 13% of units are rental or owneroccupied properties with five or more units. During consultations for the Five-Year Consolidated Plan, key informants noted that to address current rental housing shortages, increased density of multi-unit properties need to be constructed. Land and infrastructure costs create financial challenges to building increased density housing within Boise. Market rate rental properties are being constructed in Boise and surrounding communities. Development of price restricted rentals is not occurring within Boise at the same pace as market rate rental properties.

Property Type	Number	%
1-unit detached structure	64,245	66%
1-unit, attached structure	6,947	7%
2-4 units	8,289	9%
5-19 units	9,100	9%
20 or more units	4,020	4%
Mobile Home, boat, RV, van, etc.	4,635	5%
Total	97,236	100%

#### All residential properties by number of units

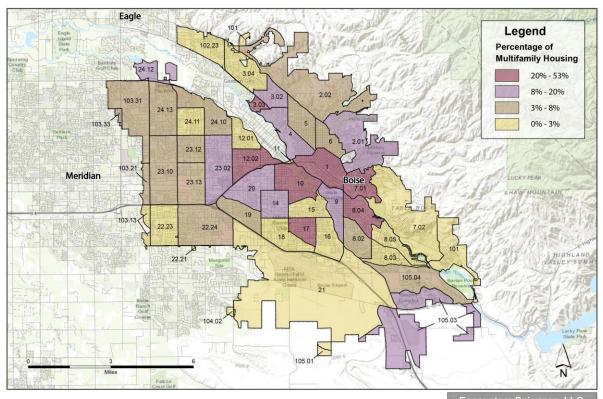
#### Table 29 – Residential Properties by Unit Number

Alternate Data Source Name:

American Community Survey and RealtyTrac
Data Source 2019 ACS Table DP04
Comments:

#### Percentages of Multifamily Units

An inventory of multi-family housing units per total of units in each Census tract demonstrates where the concentrations of multi-family housing exist, and where opportunities for additional multi-family housing stock may exist.



# **Distribution of High Density Housing**

Multifamily housing 10 units or greater as a percentage of total housing inventory per census tract for the City of Boise.

Ecosystem Sciences, LLC Science Design Planning

Disclaimers - This map (or data product) is for illustration purposes only. It is not intended to be used for description, conveyance, authoritative definition of legal boundary, or property title. This is not a survey product. Users are encuraged to examine the documentation or metadata associated with the data on which this map is based for information related to its accuracy currentness, and ilmitations.

#### Unit Size by Tenure

	Own	ers	Ren	ters
	Number	%	Number	%
No bedroom	175	0%	1,530	4%
1 bedroom	900	2%	7,395	21%
2 bedrooms	8,470	16%	14,905	42%
3 or more bedrooms	42,240	82%	11,295	32%
Total	51,785	100%	35,125	<b>99</b> %

#### Table 190 – Unit Size by Tenure

Alternate Data Source Name:

American Community Survey and RealtyTrac

Data SourceCensus table has changed and now includes No Bedroom, 1 Bedroom, 2 or 3 Bedrooms,Comments:and 4 or More Bedrooms.

#### Unit Size by Tenure

The US Census American Community Survey further refines this data by tenure. Almost 90% of all owners live in detached single-family homes, while renters are more evenly

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dispersed between single family homes, small, attached properties, and larger rental properties.

Unit Size	Own	ers	Renters		
UTIII SIZE	Number	%	Number	%	
No Bedroom	123	0.2%	1498	4.0%	
1 Bedroom	922	1.6%	7870	21.0%	
2 or 3 Bedroom	37645	64.6%	24349	65.7%	
4 or more bedroom	19590	33.6%	3362	9.1%	

Table 31 - Unit Size by Tenure

	Owner Occupied		Renter O	ccupied	To	otal Occup	bied
Type / Number of Unit(s)	Number	Percent	Number	Percent	Number	Percent	% Renter Occupied
Single-Family (1) detached	50,287	86.3%	10,387	28.0%	60,674	63.6%	17.1%
Single-Family (1) attached	3,362	5.8%	3,162	8.5%	6,524	6.8%	48.4%
Duplex (2)	192	0.3%	1,931	5.2%	2,123	2.2%	90.9%
3 or 4 units	683	1.2%	4,796	12.9%	5,479	5.7%	87.5%
5 to 9 units	37	0.1%	3,816	10.3%	3,853	4.0%	99.0%
10 or more units	448	0.8%	12,140	32.7%	12,588	13.2%	96.4%
Mobile home, Boat, RV, van, etc.	3,271	5.6%	847	2.3%	4,118	4.3%	20.5%
Total	58,280		37,079		95,359		

Table 32 - Physical Housing Characteristics for Occupied Housing Units

#### Physical Housing Characteristics for Occupied Housing Type

In 2019, most owners lived in homes with two or more bedrooms. In 2019, the average household size for owners was 2.43 persons, while renter households had a smaller average household size of 2.26 persons.

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

The following is a list of properties using federal funds to address affordable housing needs in Boise:

- 1990 Total Units
- 1272 Low Income Housing Tax Credit Properties
- 718 Multi-Family Units
- 41 Efficiency Units (2.1%)
- 923 1-Bedroom (46.4%)
- 689 2-Bedrooms (34.6%)
- 322 3-Bedrooms (16.2%)
- 15 4-Bedrooms (.8%)

These units serve families, seniors, persons with disabilities, and persons who would otherwise be experiencing homelessness.

Project Name	Total Units	Affordable Units	Placed in Service	Family, Senior, or Permanent Supportive Housing	Physical Address
Davis Park Apartments	41	40	1991	F	970 N. 29th St.
Arbor Crossing Apartments	228	96	1992	F	5131 W. Stoker Ln.
Brentwood Manor Apartments	80	80	1993	F	3137 S. Apple St.
Cassia Court	18	18	1993	F	5503-5597 Cassia St.
Greenfield Village	75	75	1993	F	4909 Albion St.
Patterson Apartments	20	20	1993	F	510 N. 12th St.
Ustick Village Apartments	64	32	1993		10887 Ustick Rd.
Northwest Pointe Apartments	77	52	1994	F	3475 N. Five Mile Rd.
Hillcreek Apartments	60	44	1994	F	2481 N. 15th St.
Towne Square Village II	80	79	1994	F	304 N. Allumbaugh St.
Oak Park Village	200	154	1996	F	2800 W. Cherry Ln.
Stewart Avenue Apartments	16	16	1996	F	3015 Stewart Ave.
River Plaza	116	87	2000	F	1249 Grand Ave.
Idanha Apartments	53	39	2001	F	928 W. Main St.
Civic Plaza	299	296	2004	F	190 E. Front St.

1		r		1
40	40	2006	S	4829 Franklin Rd.
-0	-0	2000	5	4027 HORKII KG.
25	25	2006	F	280 W. Boise Ave.
40	40	2007	E	
40	40	2006	Г	4683 Wylie Ln.
20	30	2009	E	3410 N. 34th St.
52	52	2009	Г	3410 N. 3411 SI.
40	40	2010	F	1070 Leadville Ave.
50	50	2012	c	514 S. 12th St.
55	52	2012	3	514 5. 121(15).
12	12	2012	E	1220 Grand Ave.
43	43	2012	Г	1220 Grand Ave.
100	100	2014	ç	3350 & 3360 N. Collister
100	100	2016	3	Dr.
20	07	2017	c	10482 W. Utahna Rd.
30	27	2016	3	10482 W. Oldrind Rd.
41	40	2019		2200 W. Fairview Ave.
41	40	2010	гэп	
134	120	2019	E	2403 W. Fairview Ave.
134	120	2017	I	
27	26	2020	PSH	4203 W. State St.
50	47	not yet	E	116 S. 6th Street
50	47	PIS	I	
28	25	not yet	F	10881 W. Florence St.
20	25	PIS	I	
	40 32 40 53 43 100 30 41 134	25       25         40       40         32       32         40       40         53       52         43       43         100       100         30       27         41       40         134       120         27       26         50       47	25     25     2006       40     40     2006       32     32     2009       40     40     2010       53     52     2012       43     43     2012       100     100     2016       30     27     2018       134     120     2019       27     26     2020       50     47     PIS       28     25     not yet	25 $25$ $2006$ F $40$ $40$ $2006$ F $32$ $32$ $2009$ F $40$ $40$ $2010$ F $40$ $40$ $2010$ F $53$ $52$ $2012$ S $43$ $43$ $2012$ F $100$ $100$ $2016$ S $30$ $27$ $2016$ S $41$ $40$ $2018$ PSH $134$ $120$ $2019$ F $27$ $26$ $2020$ PSH $50$ $47$ $not yet$ PISF $28$ $25$ $not yet$ PISF

Table 33 - Current Low Income Housing Tax Credit Properties

With 46% of all price restricted rental units being studios or one bedroom, these address the needs of single persons in need of smaller units. For families wanting larger units, there is a lack of affordable rental housing. The City has tried to fill the gap for larger units by using CDBG and HOME funds to purchase single family homes with a higher number of bedrooms that can be rented to low-income households.

Habitat for Humanity (Habitat), AutumnGold, and NeighborWorks Boise all build or purchase and rehabilitate affordable homes for households earning 60% or less of the AMI in Boise. Habitat provides a zero percent (0%) interest loan with affordable monthly payments to homeowners who contribute up to 500 hours of "sweat equity" in the building of their home. AutumnGold uses HOME CHDO funds to purchase, rehabilitate, and sell units to households at 80% AMI or less. NeighborWorks Boise is developing new single-family homes for sale to households- some for those who earn 80% AMI or less.

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

At this time, the Boise City/Ada County Housing Authority does not have any plans to dispose of public housing units that they own. Our view of the National Preservation Database from the National Low Income Housing Coalition for Boise shows that there are a few privately owned subsidized properties. Most will have expiring subsidies within the next five years. These properties have a total of 835 price-restricted units, and were funded with a variety of sources, including LIHTC, the Section 202 and 811 programs, and Section 8 New Construction. While owners may not choose to leave the subsidy under which they currently reside programs, these properties should be tracked to ensure that they are not lost from the affordable inventory.

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

No, the Housing Needs Assessment conducted in 2020 depicts gaps in housing inventory for households at 0–30% AMI and 81–100% AMI in Boise. The assessment shows that for every 1,000 extremely low-, and moderate-income households, there are only 77 subsidized housing units available.

There is also a waiting list for the Section 8 rental assistance program in Boise, and those who do get vouchers often have to turn them back in due to a lack of properties willing to accept them

# Describe the need for specific types of housing:

Affordable rental housing is an identified housing need, particularly for households at 30% AMI or less. Due to the current housing market in Boise, there is a shortage of affordable single-family housing units available for purchase by those at 80% AMI or less. For vulnerable populations, a need for Permanent Supportive Housing units has become a priority for the City. The City of Boise, Idaho Housing and Finance Association, and the Boise City/Ada County Housing units. All three partners are working to assist with financing the project. Terry Reilly and CATCH Inc. will coordinate the supportive services. These units will provide housing and supportive services for chronically homeless individuals, persons exiting homelessness, and those with disabilities. The extremely low-income renters in Boise need units with rents targeted at or below 30% AMI.

### MA-15 Housing Market Analysis: Cost of Housing

#### Introduction

Housing costs and rent costs in Boise have been rising particularly quickly over the past 3 years. During the COVID-19 pandemic, historically low inventories, high material costs for new residential units, labor shortages, low interest rates, and high rates of out of area relocations have accelerated the pace of housing costs, affecting individuals of all income levels.

The following section provides an analysis of current housing costs and recent trends in Boise. The following HUD-provided data shows an 11-year trend in Boise's housing costs. The median home value between 2009 and 2019 rose 58%, or 5.8% per year on average. The median contract rent rose 46% during this 10-year period, an average of 4.6% per year.

#### **Cost of Housing**

	Base Year: 2009	Most Recent Year: 2019	% Change
Median Home Value	196,600	310,900	58%
Median Contract Rent	647	944	46%

Table 204 – Cost of Housing

Alternate Data Source Name: American Community Survey and RealtyTrac Data Source 2019 ACS Data

#### **Rent Paid Narrative**

2019 ACS data indicates a slight majority (41%) of renters paid between \$500-\$999, per month which is a significant decrease from the 61.8% observed in 2015. In 2019, 54% of renters paid more than \$1,000. This is nearly twice the rate observed in 2015, which stood at 29.6%. In 2019, 1 in 6 renters were paying more than \$1,500 per month, compared to the 5.4% of renters paying this rate in 2015.

Rent Paid	Number of Units	%
Less than \$500	1,874	17.5%
\$500-999	15,169	68.6%
\$1,000-1,499	13,725	9.5%
\$1,500-1,999	4,635	2.1%
\$2,000 or more	1,351	2.2%
Total	36,754	100.0%

#### Table 215 - Rent Paid

Alternate Data Source Name: American Community Survey and RealtyTrac

#### **Housing Affordability**

The latest CHAS data from 2017 represents 20,245 affordable units. Rental units equaled 9,755 while owner occupied units totaled 10,490. By AMI%, the total percentage of units is as follows:

- 0-30% = 3.8%
- 30-50% = 14.4%
- 50-80% = 41.2%
- 80-100% = 40.6%

% of Units Affordable to Households Earning	Renter	Owner	
0-30% HAMFI	495	270	
30-50% HAMFI	1155	1760	
50-80% HAMFI	4435	3915	
80-100% HAMFI	3670	4545	
Total	9755	10490	

Table 36 - Housing Affordability

#### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	613	748	941	1,346	1,548
High HOME Rent	613	748	941	1,230	1,353
Low HOME Rent	613	701	842	972	1,085

Table 227 – Monthly Rent

Alternate Data Source Name:

American Community Survey and RealtyTracData SourceHUD FMR and HOME Rents 2020Comments:

### Is there sufficient housing for households at all income levels?

The supply of housing available for all income levels is insufficient. The lack of housing supply continues to drive prices for rent and ownership higher each month. Over the past year (2020) in particular, housing costs for rentals and for ownership have continued to escalate exponentially, making finding housing difficult for virtually every income level. For those earning 0-30% and 50-80% AMI in particular, units availability has decreased, making inventory scant. For owners, much of the housing available for purchase at incomes less than 200% AMI is substandard or in need of major repairs. Reports from realtors and lenders indicate that, for most local residents, home access is

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further reduced by an influx of cash offers 20-30% over asking price, and buyers (particularly from out of state) who are willing to pay all closing costs and even rent the unit back to seller's payment free.

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

It should be expected that these gaps will grow if current market conditions persist, and both rent and home prices rise while populations increase. Future gaps will depend upon the level of construction in Boise and the prices of new units brought into the market.

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

Rental costs in Boise rose more than any city in the nation between February 2020 to February 2021 (14%). Most recent data shows multi-family monthly rent for a 1 bedroom at \$850 per month, 2 bedrooms at \$1,105, and 3 bedrooms at \$1,265. For single-family rentals, 2 bedrooms were \$1,196, 3 bedrooms \$1,695, 4 bedrooms \$2,022, and 5 bedrooms \$2,229. These figures exceed all 2020 HOME program figures at each bedroom configuration except at the 65% rent limit for multi-family units.

# MA-20 Housing Market Analysis: Condition of Housing

### Introduction

Housing costs are one part of the housing picture, but do not represent the whole of issue. The condition of existing housing is another area of interest worthy of further analysis. Whether homes need rehabilitation, still include lead-based paint, lack sufficient elements like plumbing or kitchen facilities, or pose other hazards, having a complete understanding of the existing housing stock helps to determine necessary investments or services for Boise residents.

The following information provides an analysis of the condition of housing units in Boise. HUD calculates the number of occupied housing units having one or more "selected conditions" by tenure. These conditions include:

BOISE

- Lack of complete plumbing
- Lack of complete kitchen facilities
- More than one person per room
- Cost burden greater than 30%

Most households identified as having a housing condition in Boise only pose one of these issues.

Few housing units in Boise lack complete plumbing, with data indicating 1,055 rental units and 130 owner units occupied by households at 100% AMI or less exhibit such a need. These combined units should be candidates for the local housing rehabilitation programs. While HUD does not report which conditions exist in housing units, it is the cost burden that is the greatest threat and issue facing Boise households.

# Definitions

HUD requires that the local jurisdiction provide their definition for "standard condition" and "substandard condition but suitable for rehabilitation" in the Five-Year Consolidated Plan.

The City will employ the following definitions and standards to units which may be under consideration for rehabilitation and/or minor home repair services within the Home Improvement Loan Program:

1. Standard unit(s) not suitable for Rehabilitation: A unit is deemed "Standard, not suitable for rehabilitation" when the unit meets the agency's written rehabilitation standards at the time of the application, but after inspection and project estimation, the cost to bring the unit up to the Rehabilitation Standards is at or below \$1,000. Such a unit will not be approved to participate in the Home Improvement Loan Program. The client may be referred to other service programs for assistance achieving program standards.

2. Sub-standard unit(s) suitable for rehabilitation: A unit is deemed "sub-standard, suitable for rehabilitation", when the unit(s) does not meet the agency's written rehabilitation standards at the time of application, but after inspection and project estimation, the cost to bring the unit up to rehabilitation standards exceeds \$1,000 but is less than 75% of the assessed value of the unit. Such a unit will be approved to participate in the Home Improvement Loan Program if all other requirements are met.

3. Sub-standard unit(s) not suitable for rehabilitation: A unit is deemed "sub-standard, not suitable for rehabilitation", when the unit(s) does not meet the agency's written rehabilitation standards at the time of application, but after inspection and cost estimation, the costs to bring the unit up to the rehabilitation standards are found to exceed the 75% assessed value threshold. Such a unit will not be eligible to participate in the Home Improvement Ioan Program. Consideration may be made on a case-by-case basis by staff after review of the project assessment.

#### **Condition of Units**

Condition of Units	Owner-0	Occupied	Renter-	Occupied
Contailion of offins	Number	%	Number	%
With one selected Condition	10,850	21%	15,615	44%
With two selected				
Conditions	165	0%	1,250	4%
With three selected				
Conditions	8	0%	115	0%
With four selected				
Conditions	0	0%	0	0%
No selected Conditions	40,765	79%	18,155	52%
Total	51,788	100%	35,135	100%

Table 38 - Condition of Units

Alternate Data Source Name:

American Community Survey and RealtyTrac Data Source 2019 ACS Data Comments:

#### Year Unit Built

Year Unit Built	Owner		Rente	er
	Number	%	Number	%
2000 or Later	8680	16.1	5680	16.1
1980-1999	20240	37.6	13755	39.1
1960-1979	14140	26.2	10325	29.4
1940-1959	7195	13.3	3355	9.5
1939 and Earlier	3530	6.6	2025	5.8
	53785		35140	

Table 39 - Year Unit Built

#### **Risk of Lead-Based Paint Hazard**

Risk of Lead-Based Paint Hazard	Owner-C	Occupied	<b>Renter-Occupied</b>		
	Number	%	Number	%	
Total Number of Units Built Before 1980	0	0%	0	0%	
Housing Units build before 1980 with children present	6,514	0%	3,394	0%	

Table 40 – Risk of Lead-Based Paint

Alternate Data Source Name: 2013-2017 CHAS HUD Data Data Source Comments: HUD calculates the number of housing units that may be at risk for lead-based paint hazards. Units built before 1978 may have lead-based paint, which is dangerous to children if not properly encapsulated or remediated. The following table shows the number of homes built in Boise before 1980 where children are present. Idaho has not conducted any area-wide lead-based paint studies which would help determine how many children may be at risk for lead poisoning in Boise. Owners of rental housing domiciles should test for lead to ensure units are safe for children. In Idaho, owners are required to disclose any knowledge of lead hazards when selling their homes. Homes rehabilitated with CDBG funds must meet all HUD lead-based paint safety requirements.

HUD estimates the units built before 1980 where children are present; of these, 6,514 owner-occupied units and 3,394 renter-occupied units may contain a lead hazard.

Risk of Lead-Based Paint Hazard	Owner-Oc	r-Occupied Renter-Occupie			
	Number	%	Number	%	
Total Number of Units Built Before 1980	27,028	46.4%	15,811	42.6%	

Table 41 - Risk of Lead Based Paint Hazard

#### Vacant Units

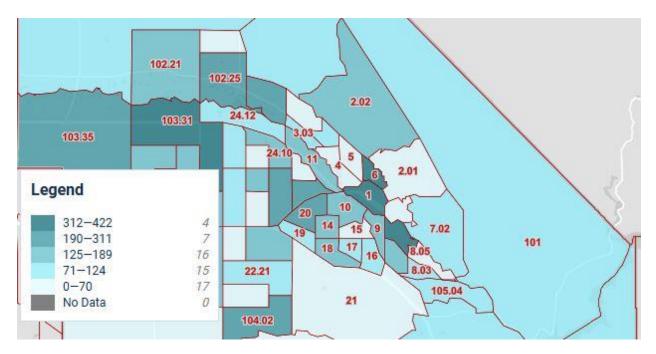
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	1,361	1,361	2,722
Abandoned Vacant Units	0	0	0
REO Properties	70	70	140
Abandoned REO Properties	0	0	0

Table 42 - Vacant Units

Alternate Data Source Name:

American Community Survey and RealtyTrac Data Source Comments:

#### Vacancy Rate map



#### Need for Owner and Rental Rehabilitation

The maps above show the percentage of housing units in each Boise census tract constructed before 1980. These units are more likely to contain lead-based paint, lack complete plumbing and kitchens, and need upgrades to major systems. Updates may include heating, cooling, roofs, electrical and plumbing. Units in these areas of Boise are more likely to benefit from the owner-occupied housing home improvement loan program than those in areas of town with higher concentrations of residential buildings constructed since 1980.

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

HUD estimated that 6,514 owner occupied units and 3,394 renter occupied units may contain lead.

#### Discussion

Housing rehabilitation is a need in the city of Boise.

#### MA-25 Public and Assisted Housing

#### Introduction

The Boise City/Ada County Housing Authority (BCACHA) owns 160 units of public housing and has no plans to dispose of units in the next five years. BCACHA also owns 80 units under the Section 8 New Construction program serving elderly and/or disabled residents.

All developments are included in an approved PHA Plan. This includes both Franklin Plaza and Capitol Plaza, which are scored together.

#### **Total Number of Units**

Program Type								
			Vouchers					
						Specia	l Purpose Vo	ucher
Certificate	Mod- Rehab	Public Housing	Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
		170	1,393	66	1,327	192	14	159
		21						
	Certificate	I Certificate I	CertificateMod- RehabPublic Housing170	CertificateMod- RehabPublic HousingTotal1701,393	Certificate     Mod- Rehab     Public Housing     Total     Project - based       170     1,393     66	CertificateMod- RehabPublic HousingTotalProject - basedValue1701,393661,327	CertificateMod- RehabPublic HousingTotalProject - basedTenant - basedSpecial Veterans Affairs Supportive Housing1701,393661,327192	CertificateMod- RehabPublic HousingProject - ItalProject - basedTenant - basedSpecial Purpose Vor Special Purpose Vor Affairs Supportive Housing1701,393661,32719214

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

Table 233 – Total Number of Units by Program Type

Alternate Data Source Name: American Community Survey and RealtyTrac Data Source BCACHA Comments:

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

BCACHA owns and manages two high-rise rental complexes and five scattered-site duplex public housing units. All high-rise complexes serve elderly and/or disabled residents. The ten units at the scattered-site duplexes serve families.

Upgrades to the two high-rise apartments includes:

- Elevator modernization
- Upgraded windows and sliding glass doors on all floors
- Upgraded shower stalls in most units
- Upgraded security system with additional lighting and cameras
- Upgraded key fob system
- Designated larger smoking area

#### Public Housing Condition

Public Housing Development	Average Inspection Score				
Franklin & Capitol Plazas	65%				
Table 244 - Public Housing Condition					

#### Inspection Information

The Franklin and Capitol Plaza developments are scored together. The latest PHAS score is 26/40 (65%), which was updated 7/9/21. Due to program size, financial management and capital fund are only scored every few years.

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

- Install handrails on the outside walkways for tenant/public safety
- Upgrade window/doors to units to be more energy efficient
- Replace cast iron main drainpipes
- Install lower or higher toilets in all units for ease of use (falling safety/body balance)

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

BCACHA continues to use capital funds to rehabilitate and modernize its public housing developments. This includes items identified in our Capital Fund Program-Five Year Action Plan:

- Replace apartment balcony awnings
- Install new energy efficient heating and cooling systems in apartments and hallways
- Employ a five-year standpipe test in compliance with an adequate fire system
- Install energy-efficient windows and patio doors in dwelling units

BCACHA continues to work closely with the residents in our complexes and with our resident boards to provide high-quality living, such as:

- Establish an onsite Service Coordinator to connect residents with local service providers and link participants to supportive services
- Coordinating and overseeing the delivery of services, ensuring services are provided on a regular, ongoing, and satisfactory basis

• Coordinating and sponsoring educational events on topics which may include health care, health care benefits, wellness programs for seniors, life skills training, computer skills, pet care, community safety, debt reduction, etc.

#### Discussion:

BCACHA continues to apply for any and all applicable funding that may become available. They have prioritized planning and training in the operations, maintenance, and administration of its assisted housing complexes.

#### **MA-30 Homeless Facilities and Services**

#### Introduction

Our Path Home is the Boise City/Ada County Continuum of Care (ID-500). Our Path Home offers homeless prevention, coordinated entry, diversion and problem-solving, emergency shelter, some transitional housing for specific subpopulations and supportive housing – specifically rapid re-housing and permanent supportive housing. Permanent supportive housing is prioritized, through coordinated entry, for individuals and families experiencing chronic homelessness. Our Path Home's strategic initiatives include a concerted effort to expand the capacity of the partnership to house these individuals and families developing additional permanent supportive housing units, and by partnering with property owners and managers to leverage units already on the market.

The table below summarizes the number of beds available to serve Boise City and Ada County residents experiencing homelessness, sorted by intervention type. Our Path Home's emergency shelter beds that serve households with adults and children and households with only adults serve households experiencing chronic homelessness. All permanent supportive housing beds are, by policy, required to serve any households experiencing chronic homelessness first; therefore, all beds are prioritized for individuals and families experiencing chronic homelessness.

	Emergency	Shelter Beds Beds Beds			ent Supportive using Beds
	Year- Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	146	0	48	105	0
Households with Only Adults	454	0	87	291	0
Chronically Homeless Households	0	0	0	0	0
Veterans	10	0	70	205	0
Unaccompanied Youth	4	0	0	0	0

#### Facilities and Housing Targeted to Homeless Households

Table 255 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

Mainstream providers are the backbone of Our Path Home. At every point of interaction within the partnership, mainstream services are the first referral. Therefore, access to mainstream services is facilitated by and through coordinated entry to determine eligibility for support. Mainstream service providers include those that provide housing stability supports for individuals and families experiencing housing insecurity, including homelessness, who may offer complementary support services such as access to healthcare, food/nutrition services, employment, etc. Coordinated entry staff seek to refer clients to a mainstream service to end their homelessness as often as possible. Between 2017 and 2019, 10% of clients exited homelessness because of mainstream services, and another 14% self-resolved after a light-touch interaction, most likely facilitated by a connection made to a mainstream service.

Mainstream providers that are formal partners of Our Path Home primarily include medical health centers, mental health agencies, school districts, homeless prevention programs, and employment services (211 Idaho Care Line, A Body and Mind Wellness, Access Behavioral Health, Ada County Indigent Services, Boise City/Ada County Housing Authorities, Boise and Meridian School Districts, Catholic Charities of Idaho, Idaho Department of Health and Welfare Navigation and Behavioral Health divisions, Idaho Department of Labor, Create Common Good, El-Ada community Action Partnership, Head Start, Human Supports of Idaho, Idaho Youth Ranch, Life's Kitchen, Pathways Community Crisis Center of Southwest Idaho, Recovery 4 Life, ReStore Missions, Salvation Army – Boise Corps, St Vincent de Paul, Terry Reilly Health Services, Jesse Tree, TRIO, Saint Luke's and Saint Alphonsus.)

Housing programs and service agencies in Boise City/Ada County are designed to meet the specific needs of individuals and families experiencing homelessness. These agencies include providers of primary health care, mental health, and substance-use disorder services. Additional detail may be found in MA-35 Special Needs Facilities and Services Section of the Consolidated Plan. Narratives about services are above.

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

#### **Emergency Shelters**

Boise Rescue Mission offers a men's overnight emergency shelter and transitional housing beds, and a women and children's emergency shelter and transitional housing beds.

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Interfaith Sanctuary is a low-barrier emergency shelter that serves men, women and families with children. Interfaith provides overnight and day shelter services.

Both the Rescue Mission and Interfaith Sanctuary serve individuals and families experiencing chronic homelessness.

The Women's and Children's Alliance provides emergency shelter and transitional housing to domestic violence survivors.

The Idaho Youth Ranch provides emergency shelter beds for unaccompanied youth experiencing homelessness, and youth who have run away from home.

Corpus Christi House offers day shelter services. The day shelter serves anyone experiencing homelessness, including those that are experiencing chronic homelessness.

#### Housing & Housing Support Agencies

CATCH operates a rapid re-housing (RRH) program that serves families with children. CATCH also serves as the coordinated entry access point for Our Path Home, offers rapid exit housing services and housing navigation, and manages Our Path Home's street outreach team. CATCH's RRH will accept referrals for families with children who need permanent supportive housing (PSH) and then transition them to a PSH program if they are not stable enough to graduate from CATCH's RRH program.

The Boise City/Ada County Housing Authorities administer Our Path Home's two PSH programs: the VASH program in partnership with the Veteran's Administration and CHOIS (Coordinated Housing Options and Individualized Services). Both programs prioritize households experiencing chronic homelessness and receive referrals from coordinated entry. The Housing Authorities also provide 40 project-based Section 8 vouchers to Our Path Home's site-based PSH project, New Path, that serves households who exited chronic homelessness.

El Ada Community Action Partnership administers the SSVF program for veterans.

Supportive Housing and Innovative Partnerships (SHIP) focuses on a recovery model for people with substance-use disorders.

Family Medical Residency of Idaho and Terry Reilly Health Services provide healthcare for households experiencing homelessness, including chronic homelessness. Terry Reilly serves as a support services provider for two of Our Path Home's permanent supportive housing programs that serve households experiencing chronic homelessness.

#### MA-35 Special Needs Facilities and Services Introduction

Boise has many services, facilities, and housing programs which are designed to support special needs populations. These are defined as:

- Elderly and frail elderly populations
- Persons with mental, physical and developmental disabilities
- People with substance-use disorders
- People with HIV/AIDS
- Victims of domestic violence
- Veterans
- At-risk youth
- Refugees

Some of the special needs facilities and services described also actively provide support to people experiencing homelessness. The primary housing need of many of these households is access to affordable rental units with supportive services and close proximity to transportation. Many people with special needs require supportive housing and services to enable them to live independently, and to avoid homelessness or institutionalization.

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

**Elderly and Frail Elderly-** For the elderly and frail elderly populations, maintaining independent living is a challenge. This population needs in-home health care, accessible and affordable living quarters, possibly light housekeeping, help with shopping, and other disability services. Being on fixed income and having additional health related costs, this group relies on available services and affordable options. In more extreme cases, there is a need for 24-hour care to allow for a safe experience in an individual's own home.

**Disabled-** With over 10% of the population having a disability, needs for this group include physical structure changes to housing units to allow easier access, including ramps to doorways, supportive railing near doors and in restrooms, potentially lowered countertops, and more durable flooring options due to the wear caused by wheelchairs and power chairs. Additional in-person services such as 24-hour care, assistance with adult daycare, door to door transportation, support with shopping, and housekeeping duties are needed.

Addictions- For those with various forms of addictions service needs include affordable quality housing with community-based and in-home case management and therapy, treatment plans that may require medication monitoring, vocational/ employment assistance, evidence-based therapeutic interventions, and possibly assistance with obtaining benefits or transportation. Other needs can include short- and long-term detoxification and treatment, and outpatient partial hospitalizations and day treatment.

**HIV/AIDS-** Needs among those afflicted with HIV/AIDS include access to diagnostic and monitoring labs for those who are uninsured, emergency financial assistance, medical transportation, psychosocial support services, and linguistic services and referral for health care services to all clients meeting eligibility criteria.

**Public Housing Residents-** For residents of public housing, service needs may include transportation access, vocational/employment training and placement, employment services, financial assistance and services, and access to health care.

**Refugees-** This unique population is in need of interim financial assistance, English language training, employment services, immigration assistance, language assistance, case management, and social adjustment services. Learning everyday tasks, as well as financial, legal, and employment skills to become self-sufficient are also necessary. Help is needed establishing employment and health care, accessing transportation (during non-traditional work hours), and decreasing the amount of time necessary for the approval and receipt of food stamps would help a refugee household build a foundation more expeditiously.

**Domestic Abuse Victims-** Victims of family and domestic violence often need emergency shelter and supportive services, emergency income support, rapid shelter, trauma support, and childcare. Other services may include legal advocacy, therapeutic support, counseling for women and children, case management, life skills, parenting and recovery classes, and safety planning assistance.

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

Upon discharge from the state mental hospital, the discharge coordinators at the Department of Health and Welfare (DHW) review all clients' living arrangements. If a client does not have a stable living arrangement, DHW sets the client up with an appointment at Our Path Home CONNECT (i.e., the coordinated entry access point). From there, a housing assessment is completed, and the client is placed in the prioritized queue for supportive housing. If Our Path Home CONNECT is aware a client is frequently institutionalized, every effort is made to ensure the client does not miss out on a supportive housing opportunity. Sometimes, Our Path Home is able to move clients directly from institutionalization into supportive housing. Additionally, Our Path Home

holds regular case management forums to train client-facing staff on diversion. Most recently, case managers (including those in institutional settings: e.g., Ada County Jail, both hospital systems and DHW) participated in a series of trainings on diversion and how to connect institutionally discharged clients to housing.

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

Our Path Home is launching a centralized phone line and triage team in July 2021. This new approach brings together all of the partner agencies working in the space of housing, homelessness and support services in an effort to more easily and holistically support any individual or household experiencing housing instability or who is at imminent risk of experiencing homelessness. The triage team will problem solve with clients and then refer that client to the appropriate partner agency for tailored services. Additionally, Our Path Home will continue to leverage Emergency Rental Assistance Program funds from the Treasury for homeless prevention and use other homeless prevention fund sources to address special needs of identified gap populations (e.g., those in a hotel/motel or not in a formal rent agreement). Further, Our Path Home's street outreach team works with people at imminent risk of homelessness who have mental health needs and has a process by which the partnership can refer clients to the Housing Choice Section 8 voucher program if deemed necessary.

#### MA-40 Barriers to Affordable Housing Negative Effects of Public Policies on Affordable Housing and Residential Investment

Public policies can have direct and indirect effects on the planning, construction, and access to affordable housing and residential investments. The City of Boise continues to see robust growth in the construction of housing units. Most of the units are market rate homes, as new home values continue to surge. Land prices, material and labor costs, and bidding wars for what homes are built exacerbate the issue, driving costs further from what is affordable to many area residents and households. The following factors were identified as potentially having negative effects on affordable units and residential investment:

 Zoning code and land-use map provide limited acreage by right for multi-family units: Recently, the City has embarked on making significant changes to the zoning ordinance. The changes will allow increased building densities in more locations than historically permitted. For the past several decades, the number of parcels allowed on a given plot has been limited, impacting the availability of more affordable units generally derived from an increased number of residences and reduced material costs. Any developer proposing to build such housing needed conditional use permissions or rezoning to accommodate their project, which poses additional obstacles absent from conventional, single-family market rate housing.

- 2. State land trust not funded: Though the State of Idaho has had a longestablished housing land trust intended to promote affordable housing projects, the State has not funded the trust, making it an irrelevant tool.
- 3. Parking standards: A requirement that land in any parcel be intended for anything other than residential use yields less buildable space for housing and a reduction in units. The stipulation of parking minimums is one provision that reduces the amount of acreage available for units and the potential for more affordable housing. In cities around the country, parking minimums are being eliminated and parking decisions entrusted to the developers.
- 4. Lack of Inclusionary Zoning: The Idaho legislature has not required inclusionary zoning as per the State's planning laws. Consequently, the City is not permitted to require below-market rate housing, leaving the construction of such housing to the private sector, non-profit organizations, or public/private partnerships and investments.
- 5. Limited value of housing vouchers: Without increasing the value of housing vouchers, prospective tenants employing this mode of support will meet with growing difficulty finding housing. Rents continue to rise each month, and landlords are increasingly opposed to accepting public housing vouchers as payment. Thus the use of these vouchers continue to diminish.
- 6. Impact fees: Developer fees for new or reconstructed residential properties are assessed to determine the anticipated need to cover public service costs. The development community repeatedly claims some of these fees are excessive and, in some cases, prohibitive to a project. Higher fees are assessed for development projects proposing fewer single-family homes as compared with more compact and higher density projects that help increase housing supply. These fees are most likely passed on to buyers or renters and increase the cost of the product.
- 7. Competitive tax credit market: Limited housing tax credits are highly competitive among builders. Many developers want to access the credit market but cannot, and ultimately turn away from projects that would otherwise address the affordability issue.

#### Impact Fees

Note: Boise City, Meridian, and Eagle impact fees do not include those for roads/streets/sidewalks, etc. Developers not only pay the City, but they pay Ada County Highway District for roads/streets/sidewalks. While the fee structure in the City is

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higher than in some smaller neighboring communities, it is less than in other major regional cities and lower than the national average. The Boise impact fee covers parks, fire, and police. The updated impact fee schedule also reflects a slight lowering of some fees for smaller homes based on the assumption that the occupancy level will be less than that of larger homes.

The Boise Impact Fee schedule is based on the occupancy levels of various types and sizes of residential units. Idaho statutes require a very precise method for calculating impact fees. The intent of the statute appears to be the limitation of the discretion of municipalities in setting impact fee charges. However, one of the consequences of the statutory requirements is the creation of a fairly complex structure for calculating the fees. To the average home builder or consumer, the fee structure is not transparent or understandable.

The City does have a provision for partial waiver of impact fees for affordable development. Sec. 4-12-08 of the Impact Fee Ordinance allows for some exemption for housing that is built for the homeless or for low-income residents. The exemption provision requires that "system improvement costs" must be paid from some other source of funds. It is not clear what the distinction is between "system improvement costs" and the capital improvements included in the Capital Improvements Plan.

The City has adopted design standards primarily for the exteriors and surrounding developed land of Boise buildings. Typically, formal design standards tend to increase the cost of construction, and those extra costs are most often passed onto the consumer. The Boise Design Standards apply to commercial buildings and multi-family housing with greater than two units. The trade off with a design standards requirement is that development is higher quality as compared to structures that are built with no concern for design factors such as durability or higher aesthetic and community appeal.

There are advantages in requiring higher-quality building materials and finishes. Maintenance costs are lower over the long term. Structures add to the urban environment and have longer term viability as compared to those constructed from cheaper materials. Cheaper materials tend to age faster and contribute to blight in developed areas. The design standards focus on connectivity and well-planned open spaces for projects occupying larger parcels of land. Those factors will produce a higher quality-built environment but do come at a higher cost to builders.

The City standards do not appear to be overly ambitious, yet those requirements will likely add to development costs. Connectivity, access to transit corridors and connections will benefit residents of affordable properties who cannot rely exclusively on an automobile as their primary means of transport.

#### MA-45 Non-Housing Community Development Assets

#### Introduction

Labor data is helpful in understanding local economic conditions and trends. Information is provided by HUD, the Census and ACS, and the Department of Labor. Labor figures are still very much in flux as a result of the COVID-19 pandemic and the ensuing economic upheaval from shutdowns, reduced building capacity, and changes in behaviors among consumers (increased delivery of goods, reduced in-person activities etc.) As the pandemic comes to a close, historic norms may be forever altered as consumers, businesses, and institutions change their habits and business models. Most recent economic data show the following:

As of April 1st, 2021, Boise's local economy was broken down as follows:

- Civilian Labor Force -134,378
- Unemployed -2,867
- Unemployment Rate 2.1%
- Total Employed 131,511

The Boise Metropolitan Statistical Area was broken down as follows:

- Civilian Labor Force 380,192
- Unemployed -8,868
- Unemployment Rate 2.3%
- Total Employed 371,324 (42.9% of Idaho Total)
- Idaho Total Employed- 865,321

Between 2020 and 2021, the Boise MSA saw a job increase of .2%.

Top 5 Employment Sectors, Employed/Median Wage:

- Office and Administration Support- 48,340/\$38,060
- Sales and Related Occupation- 31,650/\$39,710
- Food Prep. and Service-Related Occupations- 28,450/\$23,540
- Transportation and Material Moving Occupation- 25,530/\$35,370
- Management Occupations- 21,420/\$91,950

#### **Economic Development Market Analysis**

#### **Business Activity**

Business by Sector	Number of Workers	Share of Workers %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	701	1	-1
Arts, Entertainment, Accommodations	16,275	13	-13
Construction	8,995	7	-7
Education and Health Care Services	29,868	24	-24
Finance, Insurance, and Real Estate	6,639	5	-5
Information	3,198	3	-3
Manufacturing	12,268	10	-10
Other Services	5,051	4	-4
Professional, Scientific, Management Services	15,431	12	-12
Public Administration	5,033	4	-4
Retail Trade	13,278	11	-11
Transportation and Warehousing	5,499	4	-4
Wholesale Trade	3,114	2	98
Total	125,350		

Table 46 - Business Activity

Alternate Data Source Name:

American Community Survey and RealtyTrac

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Business by Sector	# of Workers	% of Workers
Agriculture, Forestry, Fishing, Hunting, and Mining	701	.6%
Construction	8995	7.2%
Manufacturing	12268	9.8%
Wholesale Trade	3114	2.5%
Retail Trade	13278	10.6%
Transportation and warehousing, and utilities	5499	4.4%
Information	3198	2.6%
Finance and insurance, and real estate and rental and leasing	6639	5.3%
Professional, scientific, and management, and administration and waste management services	15431	12.3%
Education services, and health care and social assistance	29868	23.8%
Arts, entertainment, and recreation, and accommodation and food service	16275	13.0%
Other service, except public administration	5051	4.0%
Public Administration	5033	4.0%
Total Workers	125351	

Table 47 - Business Activity

Business by Sector	Workers	Average Wage
Agriculture, Forestry, Fishing and Hunting	722	\$39,359
Mining, Quarrying, and Oil and Gas Extraction	140	\$61,422
Utilities	1,118	\$92,740
Construction	17,181	\$52,282
Manufacturing	17,528	\$99,644
Wholesale Trade	12,226	\$73,888
Retail Trade	28,237	\$34,545
Transportation and Warehousing	7,664	\$48,540
Information	3,669	\$58,009
Finance and Insurance	11,871	\$73,826
Real Estate and Rental and Leasing	3,641	\$45,869
Professional, Scientific and Technical Services	16,496	\$67,223
Management of Companies and Enterprises	4,331	\$121,325
Administrative and Support and Waste Management and Remediation Services	20,909	\$36,837
Educational Services	16,370	\$40,526
Health Care and Social Assistance	38,266	\$52,224
Accommodation and Food Service	23,442	\$18,736
Public Administration	16,163	\$59,782

Table 52 - Wages

#### Labor Force

Total Population in the Civilian Labor Force	134,378
Civilian Employed Population 16 years and over	131,511
Unemployment Rate	2.10
Unemployment Rate for Ages 16-24	24.06
Unemployment Rate for Ages 25-65	4.67

Table 53 - Labor Force

Alternate Data Source Name: American Community Survey and RealtyTrac Data Source ACS Data Comments:

HUD also provides the number of people employed in various occupations by business sector. U.S. Department of Commerce BEA data from 2020 shows the largest employment industries in Ada County are healthcare and social assistance, state and local government, retail trade, and administration.

Occupations by Sector	Number of People
Management, business and financial	58081
Service Occupations	20912
Sales and Office Occupations	25733
Natural Resources, construction, and maintenance occupations	8665
Production, transportation, and material moving occupations 11959	
Production, transportation and material moving	4160

Table 54 - Occupations by Sector

#### **Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	101,125	87%
30-59 Minutes	12,499	11%
60 or More Minutes	2,994	3%
Total	116,618	100%

Table 55 - Travel Time

Alternate Data Source Name:

American Community Survey and RealtyTrac Data Source ACS Data Comments:

#### Commuting

The vast majority of Boise residents commute for less than 30 minutes. With regard to transit, multiple stakeholders interviewed as part of the Community Needs Assessment

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and this Plan indicate the dire need for additional services, including an increase in the number of routes, trip frequency, and transit capacity. However, due to State law limitations on funding opportunities, the local authority is restricted in its capacity to raise the necessary revenues through municipal sources and federal grants or FTA sources.

#### Education:

Educational Attainment by Employment Status (Population 16 and Older)

	In Labor Force		
Educational Attainment	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	4,610	263	2,647
High school graduate (includes equivalency)	17,076	546	6,127
Some college or Associate's degree	31,252	1,349	7,059
Bachelor's degree or higher	45,725	1,344	6,662

 Table 56 - Educational Attainment by Employment Status

 Alternate Data Source Name:

American Community Survey and RealtyTrac

Data Source Comments: 2019 ACS Data but in a different format. See table. Data above is derived from Census Table \$2301, which DOES NOT include under 25 populations.

ACS data from the 2019 survey indicated that the unemployment rate among persons in the Boise without a high school diploma stood at 5.5%, which is more than double the rate among those with a college degree. Job training and placement programs could reduce the unemployment rate for these residents.

Educational Attainment	Labor Force Participation Rate	Unemployment Rate
Less than high school graduate	64.8%	5.5%
High school graduate (includes equivalency)	74.2%	3.1%
Some college or Associate's degree	82.2%	3.9%
Bachelor's degree or higher	87.6%	2.5%

Table 57 - Educational Attainment by Employment Status for Population 16 and Older

#### Educational Attainment by Age

Less than high school graduate	25953 2365 6716	9.1% 25.9%
	6716	
High school graduate (includes equivalency)		25.097
		ZJ.7/0
Some bachelor's degree or higher	14128	54.4%
Bachelor's degree or higher	2744	10.6%
Population 25 to 34 years	37068	
High school graduate or higher	34968	94.3%
Bachelor's degree or higher	14914	40.2%
Population 35 to 44 years	30910	
High school graduate or higher	29207	94.5%
Bachelor's degree or higher	13618	44.1%
Population 45 to 64 years	56686	
High school graduate or higher	52968	93.4%
Bachelor's degree or higher	25200	44.5%
Population 65 years and over	33828	
High school graduate or higher	32182	95.1%
Bachelor's degree or higher	13222	41.1%

Table 58 - Educational Attainment by Age

#### **Earnings By Educational Attainment**

On average, residents with a graduate or professional degree report an annual income three times higher than that earned by those with less than a high school diploma. When compared with residents possessing a Bachelor's degree alone, advanced degree holders maintain a \$14,000 annual edge, or nearly a 20% higher median income.

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	25,000
High school graduate (includes equivalency)	31,863
Some college or Associate's degree	32,484
Bachelor's degree	51,887
Graduate or professional degree	65,335

#### Table 59 – Median Earnings in the Past 12 Months

#### Alternate Data Source Name:

American Community Survey and RealtyTrac
Data Source 2019 ACS Data
Comments:

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

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

The major sectors in the Boise job market:

- Education and Health Care Services (23.8%)
- Arts, Entertainment, Accommodations (13.0%)
- Professional, Scientific, and Management Services (12.3%)
- Retail Trade (10.6%)
- Manufacturing (9.8%)

#### Describe the workforce and infrastructure needs of the business community:

Boise's local economy continues to see growth in many areas, including the education and medical service sector, technology and manufacturing, and a new phenomenonteleworkers. These trends imply a continued need for a highly trained, mobile, and skilled workforce. Recent phenomena resulting from the Covid-19 pandemic indicate Boise is growing in appeal for distance teleworker populations. This group works from their home in Boise for out-of-area employers. Increased access to broadband internet and fiber connectivity, transportation options, and a more diverse population have been identified as areas of need.

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

Major investments have come in the form of business expansion projects, major construction, and new business ventures in multiple sectors. The Boise economy will have an ongoing need to information technology, construction and skilled labor, medical and education services. Additionally, investments in support services for workers, such as transportation elements like regional rail and expanded transit services, will be necessary to improve transportation, and reduce household costs and cut greenhouse gas emissions.

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

Based on interviews, the local education system and current work force align, though shortages exist in certain sectors. The local area currently lacks doctorate programs at higher education institutions, and recently became bereft of a law school. With Boise entering a new era of growth, technology, medical expansion, and out of area investments, these gaps need to be addressed in order to supply the sort of diverse workforce often sought by employers. Focusing job training programs on these individuals could help reduce the unemployment rate meet the labor needs local business.

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

Numerous workforce training initiatives exist, and all aim to improve the workforce climate by fostering relevant and marketable skills. The programs were devised to address the needs within the marketplace identified by public and private partners and are intended to meet the demands of existing and evolving local economic sectors.

- 1. Workforce and continuing education options through Boise School District: (https://www.boiseschools.org/cms/one.aspx?portalid=508306&pageid=1526226 http://dtec.boiseschools.org/our\_school/history)
- 2. Boise Startup Week: <u>https://boisestartupweek.org/about/</u>
- 3. BSU's Venture College has various community programs: <u>https://www.boisestate.edu/venturecollege/</u>
- Boise Chamber Professional Development Education Series: <u>https://www.boisechamber.org/business-education-series.html</u>
- The Small Business Development Center offers various trainings: <u>https://business.idahosbdc.org/Events.aspx?mode=3&area=Region+III&</u> <u>days=90</u>
- 6. Ascent free learning platform for women entrepreneurs: <u>https://ascent.sba.gov/?utm\_medium=email&utm\_source=govde</u> <u>livery</u>
- The City has plans to launch a Climate Economy Incubator see 2nd goal under A Clean City for Everyone: <u>https://www.cityofboise.org/departments/mayor/strategic-</u> priorities/#clean
- 8. Boise State University offers numerous programs to help local businesses: <u>https://www.boisestate.edu/cobe/community/centers-programs-and-business-assistance/</u>
- 9. Boise Valley Economic Partnership has various incentives for businesses moving to Idaho: <u>https://www.bvep.org/doing-business-here/incentives-taxes</u>
- 10. The City of Boise Economic Development team PDS department offers a Project Management training program:<u>https://www.cityofboise.org/departments/planning-and-development-</u> services/project-management/

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#### MA-50 Needs and Market Analysis Discussion

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

The City considers there to be a "concentration" of housing problems if more than 40% of the population in the census tract has one of the identified problems. This aligns with the definition found in the Affirmatively Furthering Fair Housing (AFFH) analysis of poverty concentrations for racially/ethnically concentrated areas of poverty (R/ECAPs). Two sources were used to review housing problems by census tract: HUD's CDP Maps and the Office of Policy Development and Research (PDAR). The analysis indicates no census tracts in Boise have concentrations of households with any of the four housing problems or multiple housing problems. When income classifications decrease to low-or very low- income, the number of tracts with a housing problem grows conversely.

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

The City considers there to be a "concentration" of racial or ethnic minorities if there is more than 50% of one ethnic group in a census tract. This also aligns with the definition found in the AFFH analysis for racially/ethnically concentrated areas of poverty (R/ECAPs). Again, an analysis using CPD Maps data shows that there are no census tracts in Boise where there are concentrations of any racial or ethnic minorities. To define "low-income", the City again aligns with the AFFH analysis, using a threshold of 50% or more of families earning 80% AMI or less within a census tract. In the latest data, there are nine Census tracts that exceed the 50% threshold. These tracts and their percent of low income are as follows:

- 17, 67.6%
- 4, 58.6%
- 20, 68.7%
- 1, 70.8%
- 11, 72.7%
- 14, 58.2%
- 12.02, 52.3%
- 10, 57.1%
- 19, 54.7%
- 9,65.6%

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

The tracts identified have market characteristics as follows:

- Highest renter occupied housing in the city
- Most of the tracts have renter households exceeding 55% of all housing
- The majority of the rental housing in the tracts is older than 1980
- The highest rates of renter cost burden are in the identified tracts
- The tracts are among those with lowest median household income

#### Are there any community assets in these areas/neighborhoods?

The tracts share many assets, including a strong mix of housing and job access, transportation options like public transit, generally completed sidewalk networks, City parks and centralized schools, a strong mix of nearby social service providers, and relatively easy access into downtown Boise.

#### Are there other strategic opportunities in any of these areas?

The City has many strategic and enabling tools to help improve the identified tracts. Opportunities include the Comprehensive Plan, Blueprint Boise, the Energize Neighborhood program, grant programs for registered neighborhood associations, and cooperative agreements with organizations like Capital City Development Corporation and the Urban Renewal Authority in Boise. The tools in place serve one of two purposes: support various policies, programs, and engagement initiatives to invest and improve the identified neighborhoods; have structural policies and ordinance provisions to further encourage improvements to the residential elements of the tracts and the surrounding built environment. The City continues to actively pursue housing initiatives in multiple locations throughout the community. These initiatives encourage the creation of new housing units. Strategies employed in the tracts include increasing the number of market rate rental housing units downtown and investing in public improvements, parking, and transportation. The City is focusing on dense development in the key identified areas to increase the number of housing units and infill opportunities in other close Boise neighborhoods. Public investment should increase the living conditions of low-income households but could threaten to price many out if housing costs rise as a result of public investment.

### MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households

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

Multiple tracts with the highest numbers of low- and moderate-income households exist. Tracts 1, 14, 20, 17, 23.02, and 3.02 were identified in the Community Needs Assessment as highest priority tracts and include some of the lowest rates of internet access in the city. Tracts 1, 14, and 20 contain both the lowest internet connection rates and highest

Consolidated Plan 2021-2025

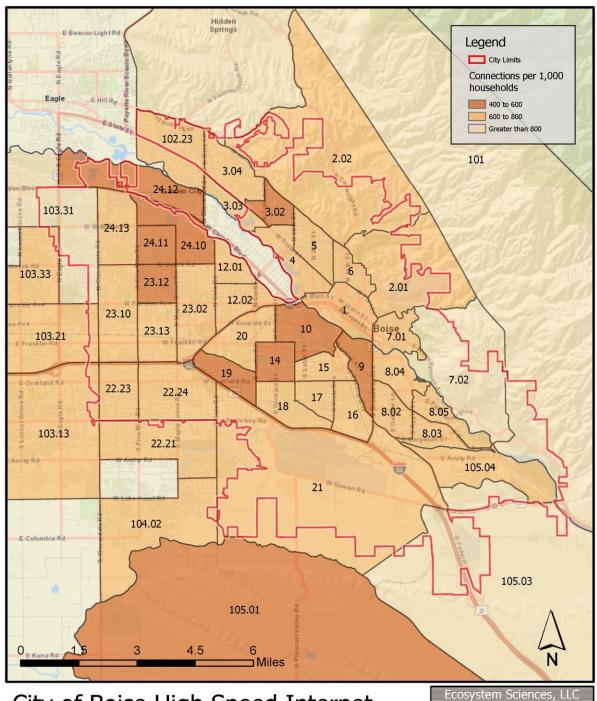
low-income households. Those tracts with the lowest connection rates overall all include:

- 1
- 3.02
- 14
- 15
- 17
- 12.02
- 20
- 23.02
- 23.12
- 23.10

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

Currently, the city and residents are served by two primary internet connection providers: CableOne and SparkLight. While several smaller providers do exist, the services they supply are minimal in comparison. Increasing competition is critically important to furnishing residents with the highest quality services at affordable rates. Often, residents voice frustration at having limited choice over who they contract with for internet services.

#### **High Speed Internet Map**

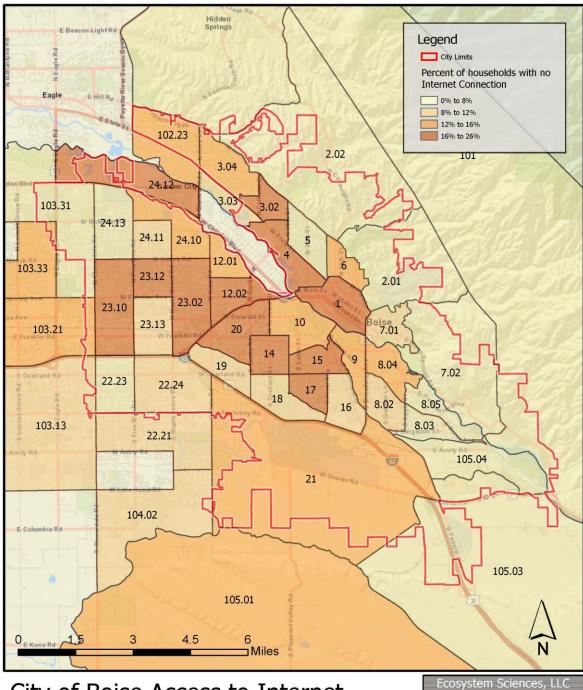


#### City of Boise High Speed Internet

Residential fixed high-speed connections at least 10Mbps downstream and at least 1 Mbps upstream per 1,000 households

Disclaimer - This map (or data product) is for illustration purposes only. It is not intended to by used for description, conveyance, authoritative definition of legal boundary, or properly line. This is not a survey product. Users are encouraged to examine the documentation or metadata associated with the data upon which this may is based for information related to its accuracy, currency, and limitations.

#### Access to Internet Map



#### City of Boise Access to Internet

Percent of households without a connection to the internet per census tract

Disclaimer - This map (or data product) is for illustration purposes only. It is not intended to by used for description, conveyance, authoritative definition of legal boundary, or properly line. This is not a survey product. Users are encouraged to examine the documentation or metadata associated with the data upon which this map is based for information related to its accuracy, currency, and limitations.

Design

BOISE

#### MA-65 Hazard Mitigation

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

#### **Climate Change**

The City's recently created Climate Action Division reports that Climate Change will affect the Boise area in the following ways:

- Heat Stress Days: Moderate Risk days (heat index >91 degrees F) for heat extremes will increase from a historical baseline of around 16 days per summer to 66 days per summer. High Risk days (heat index greater >103 degrees F) have been exceedingly rare in Boise; however, such days will become more common.
- Heavy Precipitation: The occurrence of these events (daily total exceeding 0.7") is projected to increase in Boise by approximately 50%.
- Increased Irrigation Demands: Climate change will increase evaporative demand and irrigation requirements during the warm season. An increase of approximately 2" of irrigation is projected.
- Increased Drought Frequency: Moderate drought is projected to occur in 1 of every 2 years on average. Drought frequency is projected to increase despite a rise in heavy precipitation events due to greater evaporative demand. Likewise, exceptional drought that historically occurs, on average, 1 out of every 12 years is projected to occur in nearly 1 of every 3-4 years.
- Poor Air Quality: The duration of the summer period under which forests and high desert landscapes are predicted to be critically dry is projected to increase 40-100%, and the odds of very large fires in the Boise airshed region is projected to increase by 400%. These changes suggest a greater potential for chronic air quality problems within the metropolitan area.
- Flooding: No overall change in river flooding is projected. However, a greater proportion of high streamflow events are projected to occur during the fall through winter. This is a consequence of changes in snow and snowmelt timing on upstream watersheds, and more winter precipitation falling as snow and directly running off.
- Decreased Water Quality: Earlier mountain snowmelt, increased evaporative demand and extended period of warm and dry conditions during the summer months are projected to result in further declines to low flows in the Boise River. Conditions that are detrimental to water quality and aquatic life are expected to increase substantially, with a 400% uptick in the frequency of what are historically considered low flow levels.

BOISE

#### Wildfire Hazards

Southwest Idaho is one of the most fire-prone areas in the western United States and Boise is expanding into wildland-urban interface (WUI) areas, where wildfires threaten homes, and the people that live in them. In response, the Boise Fire Department has focused efforts on wildfire mitigation, including increased staffing, new building and fire prevention codes specific to the WUI, creation of a Citizen Fuel Reduction Policy, and partnerships with multiple outside agencies.

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

Some of the more vulnerable neighborhoods identified in the Community Development Analysis and through CHAS data are also where the heat-island effect in summer months is more intense. These vulnerable neighborhoods are often locations where low to moderate income households exist, especially multifamily developments which are often located near arterial roadways with few trees and large paved parking lots.

Many residents living in older homes not equipped with air conditioning or ceiling fans will endure poor health effects of hotter temperatures. If their homes are equipped with such systems, residents may not operate them due to limited household income and the associated costs.

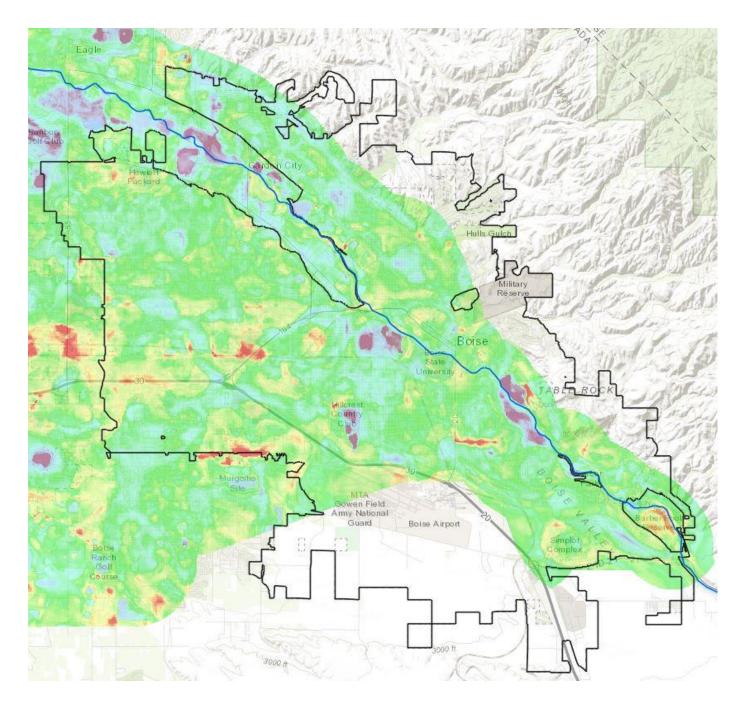
This may be particularly problematic for the more vulnerable residents with low and moderate incomes, including older adults or those with disabilities. Those Census tracts that have a higher proportion of lower income households and include areas with measured heat island effects include the following:

Census Tract #	Percentage of Low- Income Households
1	70.8%
4	58.6%
14	58.2%
19	54.7%
20	68.7%

Table 60 – Percentage of low-income households by census tract

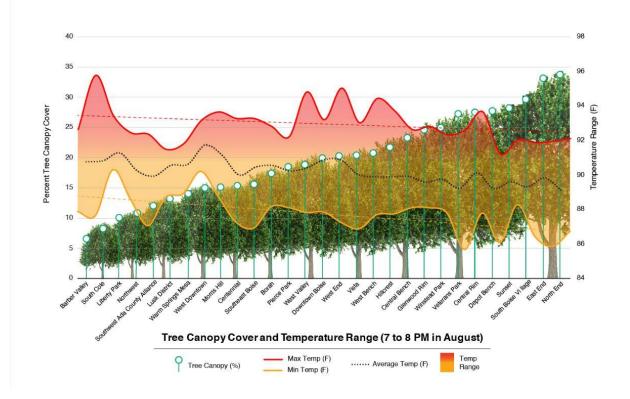
Heat-island maps are included below (areas in red). and demonstrate the areas experiencing greater heat-island effects throughout the city.

#### Heat Islands



BOISE

#### Tree Canopy



#### STRATEGIC PLAN

#### **SP-05** Overview

The Five-Year Strategic Plan is the overarching guide identifying the priority needs in the City of Boise and demonstrates how strategic initiatives will address housing and service needs for residents. The sections of the Strategic Plan include, Geographic Priorities, Priority Needs, Influence of Market Conditions, Anticipated Resources, Institutional Delivery System, Goals, Public Housing, Barriers to Affordable Housing, Homeless Strategy, Lead-Based Paint Hazards, and an Anti-Poverty Strategy.

#### **SP-10 Geographic Priorities**

#### Geographic Area

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

Table 61 - Geographic Priority Areas

#### General Allocation Priorities

The City does not target funding or programs to specific geographies within its jurisdiction. Funds are allocated based upon need priorities and goals.

#### **SP-25 Priority Needs**

The priority needs for the City are as follows:

- 1. Increase access to and inventory of affordable housing
- 2. Increase housing and services for households experiencing homelessness or housing insecurity
- 3. Increase neighborhood equity
- 4. Increase support services
- 5. Preserve affordable housing units

	Priority Need Name	Access/inventory of affordable housing
	Priority Level	High
1	Priority Level Population	High         Extremely Low         Low         Moderate         Large Families         Families with Children         Elderly         Chronic Homelessness         Individuals         Families with Children         Mentally III         Chronic Substance Abuse         veterans         Persons with HIV/AIDS         Victims of Domestic Violence         Elderly         Persons with Mental Disabilities         Persons with Physical Disabilities         Persons with Alcohol or Other Addictions         Persons with HIV/AIDS and their Families
		Victims of Domestic Violence
	Geographic Areas Affected	City-wide
	Associated Goals	Increase access/inventory of affordable housing Preserve affordable housing units

	Description	Increase availability of affordable housing for lower-income households with a special emphasis on those residents that have specific vulnerabilities such as those experiencing homelessness, seniors, or those with a disability.
	Basis for Relative Priority	Housing prices, including mortgages and rental costs, continue to rapidly increase and outpace local wage growth. A regional housing survey, City survey, stakeholder interviews, and CHAS/ACS data all indicate the widening gap between housing costs and income levels is reducing housing options and affordability. This gap affects households across all demographic sectors, including single- person households, households with children, households with someone diagnosed with a disability, elderly households, and households earning 100% or less of AMI. Historically low inventories of available units coupled with continued inward migration of residents from other states and regions have inflated costs and reduced vacancy. Although housing is being built, the pace is dwarfed by demand.
	Priority Need Name	Housing services for homeless or housing insecure
	Priority Level	High
2	Population Geographic Areas	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally III Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Persons with Mental Disabilities Persons with Mental Disabilities Persons with Physical Disabilities Persons with Physical Disabilities Persons with Alcohol or Other Addictions Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas	City-wide

Associated Goals	Increase access/inventory of affordable housing Support housing services for homeless
Description	Tight housing markets combined with rapid growth like the City of Boise and outlying region are experiencing (i.e., low vacancy rates, increasing rents, and high population growth) lead to increased homelessness. The City of Boise will continue to augment its investments in its crisis response to homelessness to include supportive housing, homelessness prevention, and efforts to boost housing supply to house those without homes and stabilize those who are at risk of losing housing.
Basis for Relative Priority	Homelessness is costly to a community. Providing the housing and supports necessary to prevent and reduce homelessness improves health outcomes, increases cost savings, and helps ensure all City residents are healthy, safe and housed.
	Our Path Home data shows that less than 10% of households exiting homelessness into supportive housing return to the homeless ser-vices system.
Priority Need Name	Neighborhood equity
Priority Level	High
Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children veterans Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence Non-housing Community Development
Geographic Areas Affected	City-wide
	Description Basis for Relative Priority Priority Need Name Priority Level Population Geographic Areas

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	Associated Goals	Increase neighborhood equity			
	Description	Two focus areas for this goal are: - Access: Work to increase availability of broadband internet service in underserved areas and improve communication and outreach methods for underserved/vulnerable populations. - Infrastructure: Investments in public improvements will increase safe transportation options for pedestrians and bicyclists, improve neighborhood safety, and address equity in available neighborhood amenities and aesthetics.			
	Basis for Relative Priority	Equitable neighborhoods are the cornerstone of a community that protects people, welcomes all, and offers opportunity for everyone. Equitable development emphasizes that all residents should be protected from environmental hazards and enjoy access to environmental, health, economic, and social necessities such as clean air and water, adequate infrastructure, and job opportunities			
	Priority Need Name	Support services			
	Priority Level	High			
4	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally III Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities			
	Geographic Areas Affected	City-wide			
	Associated Goals	Support housing services for homeless Provide support services			

Description		Through each part of the Consolidated Plan development, increasing mental health services was identified as a need across many input sectors. During local stakeholder interviews and housing expert interviews, the public survey, and data collection efforts, access to and increase of mental health services were distinguished as a notable priority. Although the City does not directly operate such services, increasing opportunities for residents through community partnerships, transportation needs, working with schools, and collaborating for on-site services in city-affiliated properties are some ways people can gain increased access to these support services.
		Support services in the form of programs for victims of domestic violence and child abuse are important to residents and much needed. Stresses on Boise residents have grown as a result of the global pandemic and challenging health and economic conditions. Domestic violence and child abuse cases have increased, as have rates of alcohol and drug abuse.
	Basis for Relative Priority	<ul> <li>School principals revealed a need for mental health services for both students and parents, including expanding on positive models in existing schools- such as Taft Elementary- to increase the ease of access for families.</li> </ul>
		<ul> <li>Increased investment by the City in high density, location- efficient properties with co-located mental health services when feasible.</li> </ul>
		<ul> <li>Area healthcare providers identified a need to provide on-site services through mobile clinics or co-location of housing and services.</li> </ul>
		<ul> <li>CDC data shows nearly 13% of Boise residents age 18 and older reporting poor mental health.</li> </ul>
		• On-site services (especially childcare) reduce the time and financial commitment necessary for low-income people to access these services, reducing stress related to time and household expenditures.
5	Priority Need Name	Preservation of existing affordable housing units
	Priority Level	High

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
Geographic Areas Affected	City-wide
Associated Goals	Increase access/inventory of affordable housing Preserve affordable housing units
Description	Rehabilitate and/or acquire existing units. Include emergency repairs, accessibility upgrade, and energy efficient modifications. Prevent conversion of such units to market rate. Preserve various types of housing, such as mobile homes.
Basis for Relative Priority	Of the estimated 95,000 occupied housing units, approximately 45% of units were built before 1980. For many of these units, improvements and maintenance is needed. Further, the City is continuing to see a trend wherein developers are purchasing older properties and creating units that are then put back on the market at a much higher price. It is more cost-effective to preserve existing housing and leverage units already on the market than it is to focus only on new construction.

Table 6226 – Priority Needs Summary

#### SP-30 Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type			
Tenant Based Rental Assistance (TBRA)	Demand outstrips the supply of subsidized affordable rental units. TBRA can provide a bridge for those seeking an HCV or a Public			
	Housing unit but can't obtain one because of the long waiting lists. Special needs households often have poverty level incomes and			
TBRA for Non-Homeless Special Needs	because of long waiting lists for assisted housing, TBRA can provide an interim term of two years while those households move up on PHA waiting lists			
New Unit Production	From 2016 to 2020, there were approximately 360 units of new affordable rental housing produced in Boise. The units were absorb quickly as the number of rent-burdened households outnumbered the new and available affordable housing units. Any new affordab units constructed that are targeted to the lowest income will be absorbed rapidly in the current market.			
Rehabilitation	A significant number of homes in Boise are more than thirty years old. Many of these homes are occupied by households with limited incomes that prevent them from making the necessary health and safety improvements to antiquated systems. With upgrades to basic systems, these homes will remain livable, and will also represent affordable purchase opportunities for households earning less than 80% of Area Median Income.			
Acquisition, including preservation	There is one CHDO in Boise that acquires existing single-family homes and provides necessary home improvements to them. These single- family homes are then sold to income-eligible households. This is an effective approach, both for increasing affordable homeownership opportunities in a tight market and preserving existing housing units that might not meet underwriting criteria for new loans without basic improvements. There are also a number of older rental buildings in Boise that need basic modernization to increase the livability and safety level of the units. The City hopes to encourage mission-driven housing agencies to acquire and rehabilitate units that will then be affordable to lower income households. The owners of functionally obsolescent apartment complexes are often not motivated to take on new debt in order to modernize units. Some owners would rather sell their older units at appreciated market values than make the improvements needed.			

Table 63 – Influence of Market Conditions

#### **Population Forecast**

Data from 2000-2018 showed nearly a 1% annual growth rate. Using this figure, 2030 forecasted population will top 256,000.

Year	Population	Growth Rate
2030	256,263	1% Annual Growth Rate
2018	228,807	2000-2018 +19%
2010	206,286	2010-2018 +9.8%
2000	185,787	2000-2010 +10%

Table 64 - Population Forecast

#### Population by Age Group

Increases in age were seen from 60-84 years of age, while decreases were seen in 10 years and younger. Average age in Boise has increased from 2010 to 2018.

Age	Population 2019	Percent of Population	Population 2010	Percent of Population
0-4	10981	4.8%	14234	6.9%
5-9	11787	5.1%	12583	6.1%
10-14	13868	6.1%	10727	5.2%
15-19	16256	7.1%	13202	6.4
20-24	17581	7.7%	16709	8.1%
25-29	17767	7.8%	17328	8.4%
30-34	19301	8.4%	14646	7.1%
35-39	14766	6.4%	12171	5.9%
40-44	16144	7.1%	15678	7.6%
45-49	14506	6.3%	13615	6.6%
50-54	13408	5.9%	14853	7.2%
55-59	14446	6.3%	12583	6.1%
60-64	14326	6.3%	12171	5.9%
65-69	10560	4.6%	8251	4.0%
70-74	9688	4.2%	5363	2.6%
75-79	5662	2.5%	4745	2.3%
80-84	4645	2.0%	3094	1.5%
85 & Over	3273	1.4%	4332	2.1%

 Table 65 - Population by Age Group

Poverty status among Hispanic groups is over 20.6%.

#### SP-35 Anticipated Resources

#### Introduction

The City of Boise receives federal assistance from the U.S. Department of Housing and Urban Development (HUD) under its primary allocation programs, CDBG and HOME. The City also anticipates receiving funding to administer the Continuum of Care for Ada County. The City anticipates allocating approximately \$22,914,280 through these programs over the next five years (2021-2025).

- Community Development Block Grant Program: \$11,172,435
- The HOME Investment Partnership Program: \$11,574,640
- Continuum of Care: \$167,205

These resources include the anticipated entitlement grants combined with unspent funds from previous years, and the program income expected to be generated over this time period from the CDBG and HOME programs.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1 (2021)		Expected Amount Available Remainder of ConPlan (2022- 2025)	Narrative Description
		Acquisition	Source	Amount		This funding will be invested in
		Admin and Planning	Annual Allocation	\$1,454,620		housing development,
CDBG	public - federal	Economic Development Housing	Program Income	\$594,035	\$8,198,480	preservation of affordable housing units, neighborhood facilities, and public services.
		Public Improvements Public Services	Prior Year Resources	\$925,300		
			TOTAL	\$2,973,955		
		ownersnip new	Source	Amount	\$6,536,432	This funding will be invested in the development and/or rehabilitation of multi-family rental housing and
			Annual Allocation	\$809,108		
	public		Program Income	\$825,000		
HOME - federal	- federal		Prior Year Resources	\$3,404,100		
		TOTAL	\$5,038,208		homebuyer assistance through community partners.	
of Care			Source	Amount	133,764	This funding supports the staff salaries of those administering of the Continuum of Care.
	public -	Other 33,441	Annual Allocation	\$33,441		
	federal		TOTAL	\$33,441		

Table 27 - Anticipated Resources

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

**HOME and CDBG funds** are leveraged with city general funds and other local financial resources. Agencies that receive CDBG and HOME funds must provide leverage with other local, state, and federal sources. Sources of leverage include: Low-income Housing Tax Credits, State HOME funds and Federal Home Loan Bank Board funding (FHLBB) grants, United Way funding, Public Health Services Funding (federal), Substance Abuse and Mental Health Services Administration (federal), Department of Justice, United States Department of Agriculture (USDA), private foundations and donation funding. On average, each HUD dollar is leveraged with approximately \$7 of other federal, state, local, and private funds. When projects are supported with HUD funds through the City of Boise (City), a greater reach is extended to those who earn less than 80% of area median income. This reach provides a safety net to assist in self-sufficiency for vulnerable persons.

**City General Funds:** The City's Continuum of Care Administrator is supported by local resources. This position demonstrates the City's commitment to Affirmatively Furthering Fair Housing and other Continuum of Care priorities through established working groups. Additional City General Funds support the Housing Management Information System (HMIS) and other housing programs and initiatives, including the land trust.

**HOME Match:** The HOME Program requires participating jurisdictions to provide a 25 percent match on most HOME entitlement funds expended each program year. Match is a permanent contribution to affordable housing of non-federal funds. Applicants for HOME-CHDO set-aside funds are encouraged to demonstrate matching funds. Matching funds are reported and approved by the city of Boise's (City) Housing and Community Development Division annually. In the event a HOME-CHDO is unable to contribute the match requirement, the City will fulfill the match commitment. HOME-funded projects and match resources are reported in the Consolidated Annual Performance and Evaluation Report (CAPER). The City has available match in the amount of \$2,815,513 (bond financing) and \$2,196,022 (other resources). HOME regulations restrict the percentage of bond financing that can be used as match. City staff track all HOME eligible match funds to ensure the 25% match requirement is met. Available match is not a liquid asset; rather it is from projects in previous program years that HOME funds were partnered with other funds (ex: first position home ownership loans, Habitat for Humanity, and Mercy Senior Housing).

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

The City continues to identify land ideal for purchase through the established land trust. The land trust supports the development of a variety of housing types, allowing for homeownership and rental opportunities for income-restricted households. The City actively pursues opportunities when they are presented, and the number of properties fluctuates. While the City does own a number of properties, not all are suitable for housing projects. As part of the CDA, multiple properties were identified as suitable and ideal to address housing needs, especially in Census tracts where residents may be experiencing multiple socio-economic challenges.

#### Discussion

The City will continue to use HUD and local funding sources to support a variety of eligible projects to meet high priority needs and goals

#### SP-40 Institutional Delivery Structure

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Boise	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
Boise City/Ada County Continuum of Care	Continuum of care	Homelessness	Region
Boise City/Ada County Housing Authority (BCACHA)	РНА	Rental	Jurisdiction
Idaho Housing and Finance Association	Non-profit organizations	Ownership Rental	State
The Pacific Companies	Developer	Rental	Region
NeighborWorks	Non-profit organizations	Economic Development Ownership Rental neighborhood improvements	Nation
AutumnGold Senior Services, Inc	Non-profit organizations	Non-homeless special needs neighborhood improvements	Region
Boise School District	Government	Homelessness	Jurisdiction
САТСН	Non-profit organizations	Homelessness	Jurisdiction
Terry Reilly Health Services	Non-profit organizations	public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
The Jesse Tree of Idaho	Non-profit organizations	Homelessness	Jurisdiction
Salvation Army	Non-profit organizations	Homelessness	Jurisdiction
Women's and Children's Alliance	Non-profit organizations	Non-homeless special needs public facilities	Jurisdiction
United Way of Treasure Valley	Non-profit organizations	Economic Development Non-homeless special needs neighborhood improvements public services	Region
Idaho Department of Health and Welfare	Government	Non-homeless special needs public services	Jurisdiction
Saint Alphonsus Health System	Other	Non-homeless special needs public services	State
St. Luke's Health System	Other	Non-homeless special needs public services	Region
Idaho Women's Charitable Foundation	Philanthropic organization	Homelessness Non-homeless special needs	State
Idaho Community Foundation	Philanthropic organization	Homelessness Non-homeless special needs	State

Table 67 - Institutional	Delivery Structure
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#### Assessment of Strengths and Gaps in the Institutional Delivery System

The local government and agencies that serve homeless and low-income populations have a well-coordinated service and housing delivery system. The City of Boise's Housing and Community Development (HCD) Division is the lead for providing planning, coordination, and financial assistance to the agencies delivering services in Boise. HCD also serves as the lead agency for the Boise City/Ada County Continuum of Care. Housing programs and services in Boise, and to some extent in Ada County, are designed to meet the specific needs of persons experiencing homelessness, persons at risk of becoming homeless, and special needs populations, including the elderly and those with physical and mental health challenges. The City works closely with the local health systems, non-profit partners and an array of housing providers to address housing needs of homeless persons, the disabled, the elderly, and low-income households. The City supports the efforts of those agencies through the use of federal and local funds that are made available for program support. HCD also provides technical assistance and performance evaluation for agencies receiving federal and local funds. The City does an effective job of leading the effort to have a comprehensive array of services and resources available to support low-income populations.

As Boise emerges from the COVID-19 pandemic and continues to see a surging economy, the housing market is stressed to provide housing for low-incomes residents (those making less than 80% of Area Median Income). There is pressure on housing providers to expand the supply of needed, affordable rental units for both special populations and low-income households. Presently, the affordable housing production has not kept up with the existing demand, let alone future demand. This was made worse by historically low turnover brought about by the pandemic. This is also attributable to several factors; increased land prices, material costs, and skilled labor shortages all equate to development costs that largely prohibit construction of units at the 80% AMI levels or below. Further, developers have been reluctant to initiate new projects because they do not feel that Boise projects can compete successfully with proposals in the non-entitlement areas of the State's adopted QAP plan (favoring smaller non-entitlement communities). The City, through it's housing strategy, will be working with private and non-profit developers to increase the supply of affordable housing by leveraging the existing tools and incentives available and exploring new options to partner on housing and service delivery.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV					
Home	essness Prevention Se	ervices						
Counseling/Advocacy	Х	Х	Х					
Legal Assistance	Х	Х	Х					
Mortgage Assistance	Х							
Rental Assistance	Х	Х	Х					
Utilities Assistance	Х		Х					
St	reet Outreach Service	es						
Law Enforcement	Х	Х	Х					
Mobile Clinics		Х						
Other Street Outreach Services	Х	Х	Х					
Supportive Services								
Alcohol & Drug Abuse	Х	Х	Х					
Child Care	Х	Х	Х					

Education	Х	X	Х					
Employment and Employment								
Training	Х	Х	Х					
Healthcare	Х	Х	Х					
HIV/AIDS	Х	Х	Х					
Life Skills	Х		Х					
Mental Health Counseling	Х	Х	Х					
Transportation	Х		Х					
Other								
	Х	Х						

Table 28- Homeless Prevention Services Summary

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

Mainstream providers are the backbone of Our Path Home. At every point of interaction within the partnership, mainstream services are the first referral. Therefore, access to mainstream services is facilitated by and through coordinated entry of clients to determine eligibility for support. Such mainstream services may include emergency shelter case managers, weekly case conferencing meetings, and assignment to thorough case managers once clients are referred to a housing program. All referrals occur to the degree that coordinated entry staff can direct clients to a mainstream service to end their homelessness. Between 2017 and 2019, 10% of clients exited homelessness because of mainstream services, and another 14% self-resolved after a light-touch interaction- most likely facilitated by a connection made to a mainstream service.

Mainstream providers that are formal partners of Our Path Home primarily include medical health centers, mental health agencies, school districts, homeless prevention programs, and employment services (211 Idaho Care Line, A Body and Mind Wellness, Access Behavioral Health, Ada County Indigent Services, Boise City/Ada County Housing Authorities, Boise and Meridian School Districts, Catholic Charities of Idaho, Idaho Department of Health and Welfare Navigation and Behavioral Health divisions, Idaho Department of Labor, Create Common Good, El-Ada community Action Partnership, Head Start, Human Supports of Idaho, Idaho Youth Ranch, Life's Kitchen, Pathways Community Crisis Center of Southwest Idaho, Recovery 4 Life, ReStore Missions, Salvation Army – Boise Corps, St Vincent de Paul, Terry Reilly Health Services, Jesse Tree, TRIO, Saint Luke's and Saint Alphonsus.)

Housing programs and service agencies in Boise City/Ada County are designed to meet the specific needs of homeless persons. This is done through the utilization of a

coordinated network of homeless shelters, transitional housing, and permanent supportive housing and service providers. There are many service providers that supply services to both homeless and non-homeless low-income populations in Boise City/Ada County. These include providers of primary health care, mental health, and substanceuse disorder services. Additional detail may be found in MA-35 Special Needs Facilities and Services Section of the Consolidated Plan. Narratives about services are above.

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

Boise residents benefit from an institutional structure that provides supportive services to those who need and can access them. However, ongoing pressure to obtain resources from federal and local sources makes it difficult to respond to increased demand. All of the service delivery agencies in Boise report increased demand. To some extent, the ability to expand service delivery systems is dependent on greater resource availability and agency capacity. This is a challenge for local governments to respond by simply allocating more money. State statutes and other community needs emerge, thereby forcing local governments to prioritize competing needs, with limited tools to increase revenue.

Development of Permanent Supportive Housing that addresses the needs of special populations and those experiencing homelessness is critical. The two fundamental barriers to addressing this need is developer capacity to pull together multiple funding sources to make the proposed plan "pencil out" and service provider capacity to address the specific client-centered supportive needs.

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

The City plans to approach this challenging situation through a number of strategic actions. The City will work with affordable housing developers to acquire the necessary capacity to design development proposals. This should help with successful development reviews and coordinating funding resources through the City, Idaho Housing and Finance Association, and the Boise City/Ada County Housing Authority. At a minimum, the City will promote the following internal resources: Affordable Housing Development Incentive, Affordable Housing Impact Fee Waiver, and HOME and/or CDBG funds where eligible. The current federal allocations of HOME and CDBG are not adequate to address the needed demands for new, affordable housing development. Ongoing financial collaboration with Idaho Housing and Finance Association for tax credits and state HOME funds is a key ingredient to assisting developments move from concept to occupancy.

#### SP-45 Goals Summary

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase access/inventory of affordable housing	2021	2025	Affordable Housing	City-wide	Access/inventory of affordable housing Housing services for homeless or housing insecure Preservation of existing affordable housing units	CDBG: \$5,267,148 HOME: \$11,574,640 Continuum of Care: \$0	Rental units constructed: 200 Household Housing Unit Homeowner Housing Added: 15 Household Housing Unit Direct Financial Assistance to Homebuyers: 5 Households Assisted
2	Support housing services for homeless	2021	2025	Homeless	City-wide	Housing services for homeless or housing insecure Support services	CDBG: \$552,910 HOME: \$0 Continuum of Care: \$167,205	Tenant-based rental assistance / Rapid Rehousing: 75 Households Assisted Homelessness Prevention: 300 Persons Assisted

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Increase neighborhood equity	2021	2025	Non-Housing Community Development	City-wide	Neighborhood equity	CDBG: \$1,000,000 HOME: \$0 Continuum of Care: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 16000 Persons Assisted
4	Provide support services	2021	2025	Homeless Non- Homeless Special Needs	City-wide	Support services	CDBG: \$552,910 HOME: \$0 Continuum of Care: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 25000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 38000 Households Assisted
Į	Preserve affordable housing units	2021	2025	Affordable Housing	City-wide	Access/inventory of affordable housing Preservation of existing affordable housing units	CDBG: \$3,799,467 HOME: \$0 Continuum of Care: \$0	Rental units rehabilitated: 200 Household Housing Unit Homeowner Housing Rehabilitated: 30 Household Housing Unit

Table 69 – Goals Summary

#### **Goal Descriptions**

Goal Name	Increase access/inventory of affordable housing
Goal Description	Increase availability of affordable housing for lower-income households with a special emphasis on those residents that have specific vulnerabilities such as those experiencing homelessness, seniors, or those with a disability
Goal Name	Support housing services for homeless
Goal Description	Tight housing markets combined with rapid growth like the City of Boise, and surrounding region, is experiencing (i.e., low vacancy rates, increasing rents, and high population growth) leads to increased homelessness. The City of Boise will continue to augment its investments in its crisis response to homelessness to include supportive housing, homelessness prevention, and efforts to boost housing supply to house those without homes and stabilize those who are at risk of losing housing.
Goal Name	Increase neighborhood equity
Goal Description	<ul> <li>Two focus areas for this goal are:</li> <li>Access: Work to increase availability of broadband internet service in underserved areas and improve communication and outreach methods for underserved/vulnerable populations.</li> <li>Infrastructure: Investments in public improvements will increase safe transportation options for pedestrians and bicyclists, improve neighborhood safety, and address equity in available neighborhood amenities and aesthetics.</li> </ul>

Goal Name	Provide support services
Goal	Through each part of the Consolidated Plan development, an increased demand for mental health services was identified across many input sectors. During local stakeholder interviews and housing expert interviews, the public survey, and through the data collection efforts, access to and increased need of mental health services were a notable priority. Although the City does not directly operate such services, increasing opportunities for residents through community partnerships, transportation needs, working with schools, and collaboration to create on-site services in city-affiliated properties, are some ways people can gain increased access to these support services.
Description	Support services in the form of programs for domestic and child abuse services are much needed by and important to residents. Stresses on Boise residents have grown as a result of the global pandemic and challenging health and economic conditions. Domestic violence and child abuse cases have increased, as have rates of alcohol and drug abuse.
Goal Name	Preserve affordable housing units
Goal Description	Rehabilitate and/or acquire existing units. Include emergency repairs, accessibility upgrade, and energy efficient modifications. Prevent conversion of such units to market rate. Preserve various types of housing, such as mobile homes.

Table 70 – Goal Descriptions

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

The estimated number of extremely low-income, low-income, and moderate-income families who will be provided affordable housing is 220.

This includes those expected to be served by development or rehabilitation of affordable housing, homeownership opportunities for low-to-moderate income households, and direct financial assistance to homebuyers.

#### SP-50 Public Housing Accessibility and Involvement

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

No Section 504 Voluntary compliance agreement in place.

#### Activities to Increase Resident Involvements

The Boise City/Ada County Housing Authority works closely with its residents and resident boards to provide high quality living such as:

- Work with local service providers and link participants to supportive services
- Coordinate and oversee the delivery of services, ensuring services are provided on a regular, ongoing, and satisfactory basis.
- Coordinate and sponsor educational events, which may include topics relating to health care, health care benefits, wellness programs for seniors, life skills training, computer skills, pet care, community safety, debt reduction, etc.

#### SP-55 Barriers to affordable housing

#### Barriers to Affordable Housing

Public policies can have direct and indirect effects on the planning, construction, and access to affordable housing and residential investments. The City of Boise continues to see robust growth in the construction of housing units. Most of the units are market rate homes, as new home values continue to surge. Land prices, material and labor costs, and bidding wars for what homes are built exacerbate the issue, driving costs further from what is affordable to many area residents and households. The following factors were identified as potentially having negative effects on affordable units and residential investment:

 Zoning code and land-use map provide limited acreage by right for multi-family units: Recently, the City has embarked on making significant changes to the zoning ordinance. The changes will allow increased building densities in more locations than historically permitted. For the past several decades, the number of parcels allowed on a given plot has been limited, impacting the availability of more affordable units generally derived from an increased number of residences and reduced material costs. Any developer proposing to build such housing needed conditional use permissions or rezoning to accommodate their project, which poses additional obstacles absent from conventional, single-family market rate housing.

- 2. State land trust not funded: Though the State of Idaho has had a longestablished housing land trust intended to promote affordable housing projects, the State has not funded the trust, making it an irrelevant tool.
- 3. Parking standards: A requirement that land in any parcel be intended for anything other than residential use yields less buildable space for housing and a reduction in units. The stipulation of parking minimums is one provision that reduces the amount of acreage available for units and the potential for more affordable housing. In cities around the country, parking minimums are being eliminated and parking decisions entrusted to the developers.
- 4. Lack of Inclusionary Zoning: The Idaho legislature has not required inclusionary zoning as per the State's planning laws. Consequently, the City is not permitted to require below-market rate housing, leaving the construction of such housing to the private sector, non-profit organizations, or public/private partnerships and investments.
- 5. Limited value of housing vouchers: Without increasing the value of housing vouchers, prospective tenants employing this mode of support will meet with growing difficulty finding housing. Rents continue to rise each month, and landlords are increasingly opposed to accepting public housing vouchers as payment. Thus, the use of these vouchers continue to diminish.
- 6. Impact fees: Developer fees for new or reconstructed residential properties are assessed to determine the anticipated need to cover public service costs. The development community repeatedly claims some of these fees are excessive and, in some cases, prohibitive to a project. Higher fees are assessed for development projects proposing fewer single-family homes as compared with more compact and higher density projects that help increase housing supply. These fees are most likely passed on to buyers or renters and increase the cost of the product.
- 7. Competitive tax credit market: Limited housing tax credits are highly competitive among builders. Many developers want to access the credit market but cannot, and ultimately turn away from projects that would otherwise address the affordability issue.

#### Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Barriers identified that prevent more affordable housing from being built, being accessed, or preserved exist at three levels: local, state, and federal. For those barriers that can be addressed by the City, the following actions have been taken:

**Impact Fees Reduction-** The City has provisions in place that can reduce potential impact fees and thereby reduce development costs for those developments that achieve an increase in affordable units. The limitations for impact fee reduction is that impact fees are also assessed by other entities than the city. These fees can contribute to overall costs and preventative for some applicants. Though the reduction of fees by the City can help, further reductions of fees by other agencies would assist in the creation of more affordable housing.

**Zoning Code Revisions-** The City has historically allowed multi-family housing by right in certain zoning codes. Recently, the City has made significant zoning ordinance changes that continue to evolve at the time of draft. The recent zoning actions enacted will translate into significant more acreage and parcels available for multi-family housing and at a more dense building pattern. These parcels are also largely colocated along arterial roadways where transit is located to help improve transportation access. The purpose of the changes and the anticipation among PDS and the City as a whole is that housing projects of greater variety and offering more affordable housing options will result. This will occur through increased numbers of units, smaller square footage requirements, reduced parking requirements and more developable acreage, and a great variety of bedroom configurations.

**Connection of Funding to Developers/Builders-** The City has a role as a conduit between funding grated through state and federal programs and developers of affordable housing. The City can work with developers and non-profits to identify how they aim to implement affordable housing project and match their proposal with appropriate funding opportunities, if applicable.

#### SP-60 Homelessness Strategy

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

Our Path Home has a street outreach team that focuses on those experiencing unsheltered homelessness, especially those with a severe and persistent mental illness. The street outreach team partners closely with the emergency overnight shelters, day shelters, the coordinated entry access point, the City's police department's bike patrol unit, and mobile crisis to ensure coordination of care and connection to services. The team has also partnered with Human Supports of Idaho, a community mental health clinic, to continue care with clients.

Our Path Home CONNECT is the partnership's coordinated entry access point. This system is tasked with assessing the individual needs of every household experiencing homelessness in Boise City/Ada County, and prioritizing them for housing and other

services. Partner agencies meet weekly to conduct case conferencing for clients and work on the next steps necessary to move individuals out of homelessness and back into housing.

#### Addressing the emergency and transitional housing needs of homeless persons

Our Path Home has five primary emergency shelters that serve families with children, women and children, men, victims of domestic violence, and unaccompanied youth by providing a safe place to stay and offering support services, including nutrition and transportation. A subset of these shelters include transitional housing programs. Additionally, Supportive Housing and Innovative Partnerships (SHIP) offers transitional safe and sober housing in shelters across the City. Bed utilization is tracked through Our Path Home's Homelessness Management Information System. The City's role as the lead agency for Our Path Home includes ensuring an appropriate level of response to the night-by-night crisis managed by the emergency shelters while also staying primarily focused on the solutions to homelessness: housing and support services. As the City grows, managing and maintaining this balance will become even more critical. In the last five years, the City has invested heavily in two site-based permanent supportive housing projects to meet the needs of people experiencing homelessness and is currently creating a supportive housing action plan to bring more units to the market. Additionally, Our Path Home offers scattered-site Rapid Re-Housing and Permanent Supportive Housing programs to move individuals and families out of homelessness and into permanent housing with wraparound support services.

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.

As mentioned previously, Our Path Home offers supportive housing to adult-only households and families with children and prioritizes those households with the longest tenure of homelessness and the highest severity of service need. Two recent projects (completed in 2018 and 2020, respectively) are site-based, permanent supportive housing projects that serve those experiencing chronic homelessness. Tenants enter one-year, renewable leases and both locations offer on-site support services. Our Path Home's other efforts to re-house people experiencing homelessness and keep people in permanent housing include investing in eviction prevention, launching a property manager/landlord participation program, and engaging in diversion and problem-solving techniques at all side doors to the homeless services system. Our Path Home also employs housing support specialists whose focus is to locate and facilitate move-ins for vulnerable households who cannot navigate the system on their own.

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

See above. Additionally, Our Path Home works closely with our network of mainstream community partners to help low-income households avoid experiencing homelessness. The new centralized phone line and triage team will help clients navigate the system and access resources before they experience homelessness.

#### SP-65 Lead based paint Hazards Actions to address LBP hazards and increase access to housing without LBP hazards

The City adheres to requirements that all buildings constructed prior to January 1, 1978 have a lead hazards assessment when federal funds will be used to purchase or rehabilitate the property. The City also follows EPA regulations which require that any federally funded organization performing an action which causes disruption of lead use only EPA-certified workers. Procedures must be followed to minimize the spread of lead. Lead hazards in public housing units have been stabilized and/or removed in previous years during rehabilitations of these units. All properties must be cleared of lead hazards before funding is provided by the City. All applicants acquiring housing built prior to 1978 receive the EPA booklet at application.

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

As housing providers purchase, rehabilitate, and lease housing units located in Boise, they are required to assess and mitigate lead hazards according to the guidelines provided in the Lead Safe Housing Rule.

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

All CDBG and HOME sub-grantees are required to follow the HUD Lead Safe Housing Rule and all requirements pertaining to the activity they are undertaking. Grantees involved in leasing, acquiring, rehabilitating, or maintaining housing units must keep files that provide compliance with these rules and regulations. Sub-grantees must provide clients with the "Protect Your Family from Lead in Your Home" pamphlet. Verification of this notification must be maintained in client files.

#### SP-70 Anti-Poverty Strategy Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Boise is devoted to reducing poverty by every means possible. The COVID-19 pandemic put a spotlight on the issue of inequity from all perspectives. For those households and individuals experiencing poverty, local shutdowns meant sudden loss of job access, reductions in transportation option, and threats to housing security. The Five-Year Consolidated Plan and associated programs under the authority of the City and its partners aim to foster an equitable community for all through economic access, housing security, educational opportunities, and social service access.

Funding at the local and federal levels are intended to be temporary in nature and improve people's station in life. The funds do this by addressing numerous areas, including employment and affordable housing. The objectives of local and federal funding are self-sufficiency and long-term sustainability through short-term investments. Job training, educational endeavors, training and small business assistance, and cultural programs are examples of employment advancements. The City invests in housing advocacy, homelessness prevention, expiring affordable rental preservation, rental development, rehabilitation and homeownership assistance to address affordable housing. The City also invests funds in transportation facilities and services, quality of life elements like park, trail, and open space preservation and access, broadband and fiber infrastructure for internet access, libraries and school programs, and much more. This is done through the utilization of various funds, including and beyond CDBG and HOME.

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

The City makes a conscious effort to coordinate the Five-Year Consolidated Plan with other City plans such as Blueprint Boise (comprehensive plan), economic strategies, and other community plans. City staff work with the lead agency for the Boise City/Ada County Continuum of Care (CoC) organization, agency staff and stakeholder groups to align CoC activities with the Plan, particularly with regard to those strategies meant to combat homelessness. The social service safety net is well coordinated in Boise, by having human services providers and housing agencies participate in community planning efforts. By planning and coordinating the services and resources, providers are able to direct these supports toward priority needs using the strategies and actions identified in HUD's required Five-Year Consolidated Plan.

This ensures that scarce resources are implemented in such a way as to best serve those who have the greatest need, including those areas with the greatest concentrations of poverty. In addition to the Plan programs, a number of other public, private, and partnership initiatives have been designed to assist in the reduction of poverty rates. These programs include Boise City/Ada County Housing Authority's Family Self-Sufficiency, Head Start, Welfare to Work, and the CoC. These previously mentioned services, along with the City's support and participation, will provide households living in poverty an opportunity to obtain needed services, support, and more self-sufficiency.

#### SP-80 Monitoring - 91.230

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

The City's Housing and Community Development Division (HCD) staff monitors of its entitlement programs through a variety of methods. Methods are dictated by the complexity of the activity, funding source regulations, subrecipient performance, citizen complaints, agency capacity and available resources.

The City has a well-established procurement and contracting process that ensures subgrantees meet the established goals and outcomes for the project, program, or services funded by the City. All RFPs soliciting proposals for funding contain minority business outreach language. In addition, contracts for funding awardees contain provisions emphasizing the importance of MBE-WBE outreach and inclusion.

Each subrecipient is monitored to ensure files contain the necessary documentation to validate program funds have been expended on appropriate expenses that will produce the outcomes specified in contract documents. Public Service projects are monitored monthly as reimbursement requests are processed and receive an annual onsite monitoring to ensure compliance with all contract requirements. The City's Housing and Community Development Division (HCD) monitors housing projects receiving federal funds through the review of monthly or quarterly reports submitted for active projects, desk reviews of annual rent and occupancy reports, and site visits in accordance with established federal schedules and guidelines for CDBG and HOME.

The City surveys documentation to ensure the subrecipient meets the cross-cutting requirements contained in HOME and CDBG regulations, including Section 3, National Environmental Protection Agency (NEPA) requirements, procurement, and Fair Housing Marketing and Outreach. The City also works with other entities (for example, the Idaho Housing and Finance Administration) on projects where multiple financial subsidy layers exist.

The City partners with subrecipients to ensure their activities are tracked and documented for use in other City plans and strategies that measure how well the City is meeting the milestones and outcome indicators. The City requires monthly submission

for reimbursement and beneficiary data from sub-grantees. The City updates the CAPER annually to reflect progress and deficiencies within the stated Goal Outcome Indicators included in the Strategic Plan and Annual Action Plan.

The City stays abreast of all HUD bulletins, technical assistance, training, and other guidance tools to ensure compliance with comprehensive planning requirements.

#### **APPENDIX A - ALTERNATE/LOCAL DATA SOURCES**

	Data Source Name								
	American Community Survey and RealtyTrac								
	List the name of the organization or individual who originated the data set.								
	The ACS is overseen by the US Census Bureau. RealtyTrac is a private company that tracks real estate sales nationwide.								
	Provide a brief summary of the data set.								
ACS is the annual census. RealtyTrac foreclosure data tracks all foreclosure activity by city and county in the nation.									
	What was the purpose for developing this data set?								
	tracking housing units and foreclosures								
1	Provide the year (and optionally month, or month and day) for when the data was collected.								
	2014 ACS, RealtyTrac is 2015								
	Briefly describe the methodology for the data collection.								
	nationwide surveys								
	Describe the total population from which the sample was taken.								
	Total US								
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.								
	Demographics is that of the entire us population for the ACS. RealtyTrac is survey of all real estate sales								
	Data Source Name								
	2013-2017 CHAS HUD Data								
	List the name of the organization or individual who originated the data set.								
	HUD								
2	Provide a brief summary of the data set.								
	City level community housing related data that has been updated via HUD but not updated in IDIS.								
	What was the purpose for developing this data set?								
	THe purpose of the data was to fill in required housing tables with the most up to date information.								

How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

HUD CHAS Data is extensive and available at various geographic levels, City level data was used for this report.

What time period (provide the year, and optionally month, or month and day) is covered by this data set?

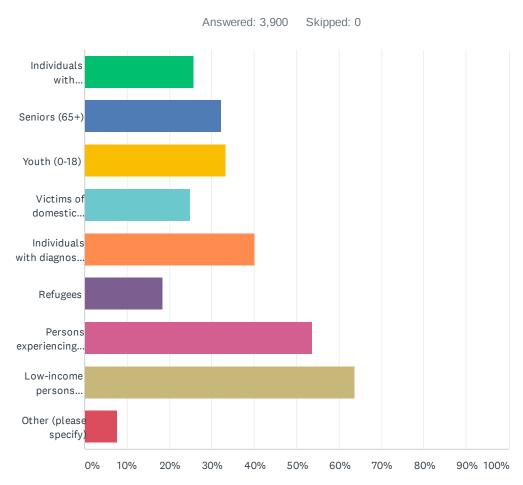
2013-2017

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

Complete

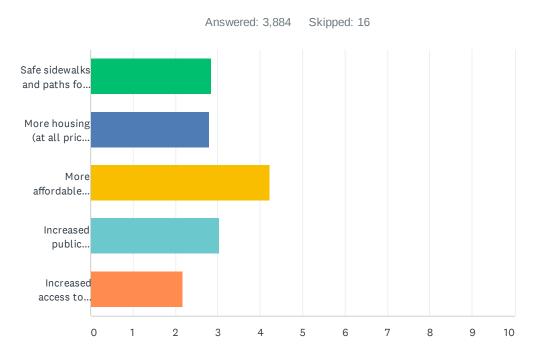
**APPENDIX B: COMMUNITY SURVEY** 

### Q1 Which population of residents should the City focus support on? (Choose three)



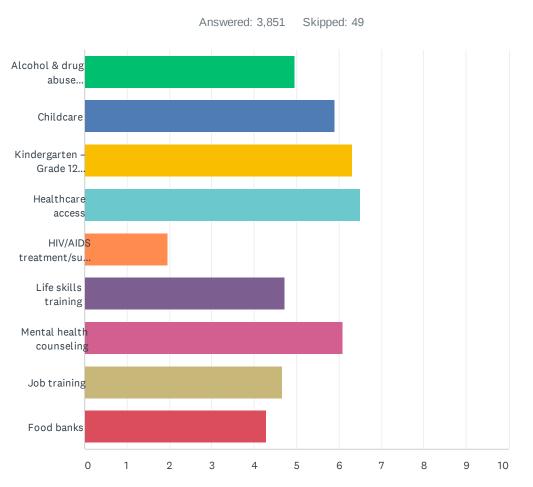
ANSWER CHOICES	RESPONSES	
Individuals with disabilities	25.64%	1,000
Seniors (65+)	32.31%	1,260
Youth (0-18)	33.36%	1,301
Victims of domestic violence	25.00%	975
Individuals with diagnosed mental health needs	40.15%	1,566
Refugees	18.31%	714
Persons experiencing homelessness	53.77%	2,097
Low-income persons (individuals making less than \$26,200/year)	63.74%	2,486
Other (please specify)	7.72%	301
Total Respondents: 3,900		

### Q2 Which of the following is the most urgent need in our community (Please rank; 1 being the highest priority)



	1	2	3	4	5	TOTAL	SCORE
Safe sidewalks and paths for walking/bicycling	9.63% 362	17.88% 672	31.77% 1,194	28.74% 1,080	11.97% 450	3,758	2.84
More housing (at all price points)	12.44% 465	27.82% 1,040	16.19% 605	15.81% 591	27.74% 1,037	3,738	2.81
More affordable housing	62.67% 2,399	16.54% 633	7.63% 292	7.21% 276	5.96% 228	3,828	4.23
Increased public transportation service	10.63% 404	28.41% 1,080	29.20% 1,110	18.18% 691	13.58% 516	3,801	3.04
Increased access to parks/open spaces/recreational opportunities	6.48% 244	10.23% 385	15.92% 599	28.38% 1,068	38.98% 1,467	3,763	2.17

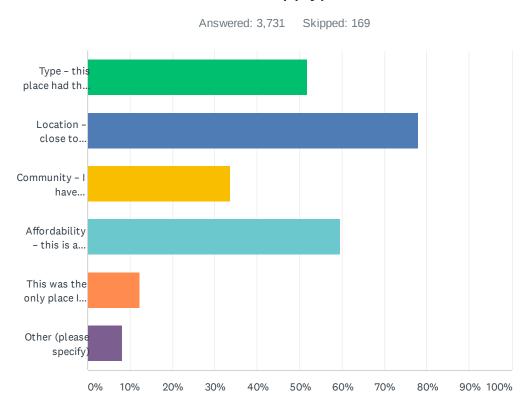
### Q4 What services are most needed in our community? (Please rank; 1 being highest priority)



#### Five Year Consolidated Plan Needs Assessment - Community Survey

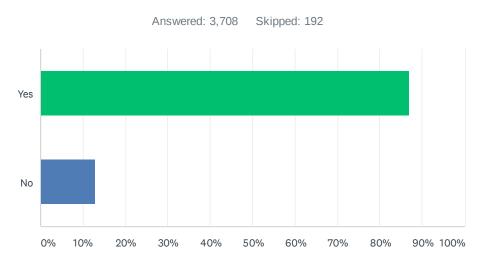
1	2	3	4	5	6	7	8	9	TOTAL	SCORE
7.01% 257	12.06% 442	10.75% 394	12.74% 467	11.54% 423	13.07% 479	12.79% 469	15.79% 579	4.26% 156	3,666	4.95
13.35% 493	17.08% 631	14.62% 540	13.67% 505	13.75% 508	9.91% 366	8.42% 311	6.63% 245	2.57% 95	3,694	5.91
28.53% 1,055	14.95% 553	12.25% 453	9.55% 353	8.57% 317	8.09% 299	6.63% 245	6.11% 226	5.33% 197	3,698	6.32
20.56% 767	17.66% 659	18.55% 692	13.48% 503	10.61% 396	7.96% 297	6.06% 226	4.32% 161	0.80% 30	3,731	6.50
0.17% 6	0.36% 13	0.44% 16	1.71% 62	5.03% 182	7.21% 261	11.25% 407	16.28% 589	57.55% 2,082	3,618	1.96
5.80% 214	9.09% 335	9.60% 354	11.99% 442	13.70% 505	15.41% 568	15.54% 573	13.34% 492	5.53% 204	3,687	4.73
18.56% 691	15.12% 563	14.77% 550	13.27% 494	10.69% 398	10.21% 380	10.69% 398	5.35% 199	1.34% 50	3,723	6.09
5.19% 193	9.14% 340	11.51% 428	11.88% 442	13.25% 493	12.42% 462	13.82% 514	14.49% 539	8.31% 309	3,720	4.66
4.53% 167	6.92% 255	8.96% 330	11.29% 416	12.02% 443	14.28% 526	13.17% 485	16.23% 598	12.60% 464	3,684	4.28
	7.01% 257 13.35% 493 28.53% 1,055 20.56% 767 0.17% 6 5.80% 214 18.56% 691 5.19% 193 4.53%	7.01%       12.06%         257       442         13.35%       17.08%         493       631         28.53%       14.95%         1,055       553         20.56%       17.66%         767       659         0.17%       0.36%         6       13         5.80%       9.09%         214       335         18.56%       15.12%         563       5.19%       9.14%         193       340         4.53%       6.92%	$\begin{array}{c cccc} 7.01\% & 12.06\% & 10.75\% \\ 257 & 442 & 394 \\ \hline 13.35\% & 17.08\% & 14.62\% \\ 493 & 631 & 540 \\ \hline 28.53\% & 14.95\% & 12.25\% \\ 1,055 & 553 & 453 \\ \hline 20.56\% & 17.66\% & 18.55\% \\ 767 & 659 & 692 \\ \hline 0.17\% & 0.36\% & 0.44\% \\ 6 & 13 & 16 \\ \hline 5.80\% & 9.09\% & 9.60\% \\ 214 & 335 & 354 \\ \hline 18.56\% & 15.12\% & 14.77\% \\ 691 & 563 & 550 \\ \hline 5.19\% & 9.14\% & 11.51\% \\ 193 & 340 & 428 \\ \hline 4.53\% & 6.92\% & 8.96\% \\ \end{array}$	7.01% $257$ $12.06%$ $442$ $10.75%$ $394$ $12.74%$ $467$ $13.35%$ $493$ $17.08%$ $631$ $14.62%$ $540$ $13.67%$ $505$ $28.53%$ $1,055$ $14.95%$ $553$ $12.25%$ $453$ $9.55%$ $353$ $20.56%$ $767$ $17.66%$ $659$ $18.55%$ $692$ $13.48%$ $503$ $0.17%$ $6$ $0.36%$ $13$ $0.44%$ $16$ $1.71%$ $622$ $5.80%$ $214$ $9.09%$ $563$ $9.60%$ $354$ $11.99%$ $442$ $18.56%$ $691$ $15.12%$ $563$ $14.77%$ $550$ $13.27%$ $494$ $5.19%$ $193$ $9.14%$ $340$ $11.51%$ $428$ $11.88%$ $442$ $4.53%$ $6.92%$ $8.96%$ $11.29%$	7.01% $257$ $12.06%$ $442$ $10.75%$ $394$ $12.74%$ $467$ $11.54%$ $423$ $13.35%$ $493$ $17.08%$ $631$ $14.62%$ $540$ $13.67%$ $505$ $13.75%$ $508$ $28.53%$ $1,055$ $14.95%$ $553$ $12.25%$ $453$ $9.55%$ $353$ $8.57%$ $317$ $20.56%$ $767$ $17.66%$ $659$ $18.55%$ $692$ $13.48%$ $503$ $10.61%$ $396$ $0.17%$ $6$ $0.36%$ $13$ $0.44%$ $16$ $1.71%$ $62$ $5.03%$ $182$ $5.80%$ $214$ $9.09%$ $353$ $9.60%$ $354$ $11.99%$ $442$ $13.70%$ $494$ $18.56%$ $691$ $15.12%$ $563$ $14.77%$ $550$ $13.27%$ $494$ $10.69%$ $398$ $5.19%$ $193$ $9.14%$ $340$ $11.51%$ $428$ $11.88%$ $442$ $13.25%$ $493$ $4.53%$ $6.92%$ $8.96%$ $11.29%$ $12.02%$	7.01% $257$ $12.06%$ $442$ $10.75%$ $394$ $12.74%$ $467$ $11.54%$ $423$ $13.07%$ $479$ $13.35%$ $493$ $17.08%$ $631$ $14.62%$ $540$ $13.67%$ $505$ $13.75%$ $508$ $9.91%$ $366$ $28.53%$ $1,055$ $14.95%$ $553$ $12.25%$ $453$ $9.55%$ $353$ $8.57%$ $317$ $8.09%$ $299$ $20.56%$ $767$ $17.66%$ $659$ $18.55%$ $692$ $13.48%$ $503$ $10.61%$ $396$ $7.96%$ $297$ $0.17%$ $6$ $0.36%$ $13$ $0.44%$ $16$ $1.71%$ $62$ $5.03%$ $182$ $7.21%$ $261$ $5.80%$ $214$ $9.09%$ $355$ $9.60%$ $3563$ $11.99%$ $442$ $13.70%$ $505$ $15.41%$ $568$ $18.56%$ $15.12%$ $14.77%$ $550$ $13.27%$ $494$ $10.21%$ $398$ $380$ $5.19%$ $193$ $9.14%$ $340$ $11.51%$ $428$ $13.25%$ $442$ $12.42%$ $493$ $4.53%$ $6.92%$ $8.96%$ $11.29%$ $12.02%$ $14.28%$	7.01% $257$ $12.06%$ $442$ $10.75%$ $394$ $12.74%$ $467$ $11.54%$ $423$ $13.07%$ $479$ $12.79%$ $469$ $13.35%$ $493$ $17.08%$ $631$ $14.62%$ $540$ $13.67%$ $505$ $13.75%$ $508$ $9.91%$ $366$ $8.42%$ $311$ $28.53%$ $1,055$ $14.95%$ $553$ $12.25%$ $453$ $9.55%$ $353$ $8.57%$ $317$ $8.09%$ $299$ $6.63%$ $245$ $20.56%$ $767$ $17.66%$ $659$ $18.55%$ $692$ $13.48%$ $503$ $10.61%$ $396$ $7.96%$ $297$ $6.06%$ $226$ $0.17%$ $6$ $0.36%$ $13$ $0.44%$ $16$ $1.71%$ $62$ $5.03%$ $182$ $7.21%$ $261$ $11.25%$ $407$ $5.80%$ $214$ $9.09%$ $355$ $9.60%$ $354$ $13.27%$ $442$ $10.69%$ $568$ $15.54%$ $573$ $18.56%$ $691$ $15.12%$ $563$ $14.77%$ $550$ $13.27%$ $494$ $10.21%$ $398$ $10.69%$ $380$ $5.19%$ $193$ $9.14%$ $340$ $11.51%$ $428$ $13.25%$ $442$ $12.42%$ $493$ $13.82%$ $462$	7.01% 25712.06% 44210.75% 39412.74% 46711.54% 42313.07% 47912.79% 46915.79% 57913.35% 49317.08% 63114.62% 54013.67% 50513.75% 5089.91% 3668.42% 3116.63% 24528.53% 1,05514.95% 55312.25% 4539.55% 4538.57% 3538.09% 3176.63% 2996.11% 24520.56% 76717.66% 65918.55% 69213.48% 50310.61% 3967.96% 2976.06% 2264.32% 1610.17% 60.36% 130.44% 161.71% 625.03% 1827.21% 26111.25% 40716.28% 5895.80% 6919.09% 5639.60% 35411.99% 44213.70% 39815.41% 38015.54% 39813.34% 49218.56% 69115.12% 56314.77% 55013.27% 49410.69% 39810.21% 38010.69% 3985.35% 39818.56% 69115.12% 56314.77% 55013.27% 49410.69% 39813.82% 46214.49% 5395.19% 1939.14% 34011.51% 42811.29% 44212.02%14.28% 46213.17%16.23%	7.01% $257$ 12.06% $442$ 10.75% $394$ 12.74% $467$ 11.54% $423$ 13.07% $479$ 12.79% $469$ 15.79% $579$ 4.26% $156$ 13.35% $493$ 17.08% $631$ 14.62% $540$ 13.67% $505$ 13.75% $508$ 9.91% $366$ 8.42% $311$ 6.63% $245$ 2.57% $955$ 28.53% $1,055$ 14.95% $553$ 12.25% $453$ 9.55% $353$ 8.57% $317$ 8.09% $299$ 6.63% $245$ 6.11% $226$ 5.33% $197$ 20.56% $767$ 17.66% $659$ 18.55% $692$ 13.48% $503$ 10.61% $396$ 7.96% $297$ 6.06% $226$ 4.32% $161$ 0.80% $300$ 0.17% $6$ 0.36% $13$ 0.44% $16$ 1.71% $62$ 5.03% $182$ 7.21% $261$ 11.25% $407$ 16.28% $589$ 57.55% $2.082$ 5.80% $9.09\%$ $214$ 9.60% $353$ 11.99% $442$ 13.70% $505$ 15.41% $568$ 13.34% $5.35\%$ $398$ 10.61% $497$ 7.21% $407$ 13.34% $589$ 5.53% $2.082$ 5.80% $9.09\%$ $214$ 9.60% $355$ 11.99% $442$ 13.70% $494$ 15.41% $398$ 13.34% $380$ 5.35% $398$ 13.44% $398$ 18.56% $5119\%$ 14.77% $553$ 13.27% $442$ 10.69% $398$ 5.35% $380$ 1.34% $398$ 13.26% $380$ 14.49% $398$ 8.31% $399$ 5.19% $9.14\%$ 11.51% $428$ 11.88% $442$ 13.25% $493$ 12.42% $462$ 13.82% $514$ <td< td=""><td>7.01%       12.06%       10.75%       12.74%       11.54%       13.07%       12.79%       15.79%       4.26%       3,666         13.35%       17.08%       14.62%       13.67%       13.75%       9.91%       8.42%       6.63%       2.57%       3,666         13.35%       17.08%       14.62%       505       508       366       311       245       95       3,694         28.53%       14.95%       12.25%       9.55%       8.57%       8.09%       6.63%       2.11%       533%       3,698         20.56%       17.66%       18.55%       13.48%       10.61%       7.96%       6.06%       4.32%       0.80%       3,731         0.17%       0.36%       0.44%       1.71%       5.03%       7.21%       11.25%       161       30       3,731         0.17%       0.36%       0.44%       1.71%       5.03%       7.21%       11.25%       16.28%       57.55%       2.082       3,618         5.80%       9.09%       9.60%       11.99%       13.70%       15.41%       15.54%       13.34%       5.53%       2.042       3,687         18.56%       15.12%       14.77%       13.27%       10.69%       10.21%</td></td<>	7.01%       12.06%       10.75%       12.74%       11.54%       13.07%       12.79%       15.79%       4.26%       3,666         13.35%       17.08%       14.62%       13.67%       13.75%       9.91%       8.42%       6.63%       2.57%       3,666         13.35%       17.08%       14.62%       505       508       366       311       245       95       3,694         28.53%       14.95%       12.25%       9.55%       8.57%       8.09%       6.63%       2.11%       533%       3,698         20.56%       17.66%       18.55%       13.48%       10.61%       7.96%       6.06%       4.32%       0.80%       3,731         0.17%       0.36%       0.44%       1.71%       5.03%       7.21%       11.25%       161       30       3,731         0.17%       0.36%       0.44%       1.71%       5.03%       7.21%       11.25%       16.28%       57.55%       2.082       3,618         5.80%       9.09%       9.60%       11.99%       13.70%       15.41%       15.54%       13.34%       5.53%       2.042       3,687         18.56%       15.12%       14.77%       13.27%       10.69%       10.21%

### Q6 What factors did you consider when deciding where to live? (Check all that apply)



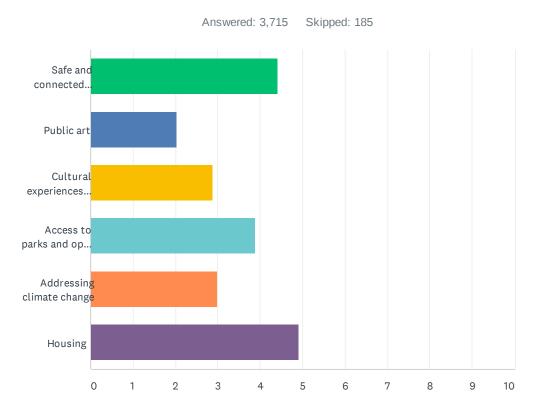
ANSWER CHOICES	RESPONSES	
Type – this place had the amenities/space I wanted/needed	51.84%	1,934
Location - close to school/work/services/points of interest	78.00%	2,910
Community – I have friends/family nearby	33.69%	1,257
Affordability – this is a neighborhood that has housing I can afford	59.64%	2,225
This was the only place I could find	12.33%	460
Other (please specify)	8.23%	307
Total Respondents: 3,731		

#### Q7 Do you feel welcome/included in your community?



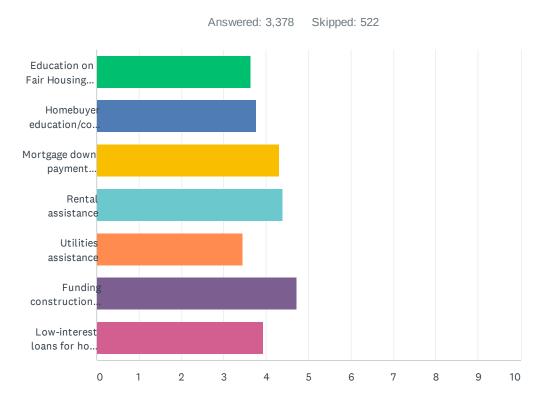
ANSWER CHOICES	RESPONSES	
Yes	86.97%	3,225
No	13.03%	483
TOTAL		3,708

## Q8 What elements of livability are most important for the City to invest in? (Please rank; 1 being highest priority)



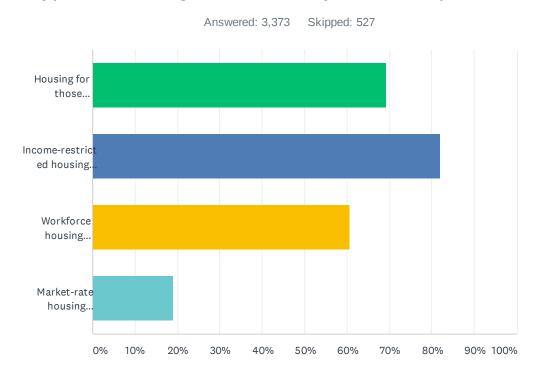
	1	2	3	4	5	6	TOTAL	SCORE
Safe and connected routes for pedestrians & bicyclists	17.89% 647	37.58% 1,359	24.78% 896	10.70% 387	5.72% 207	3.32% 120	3,616	4.41
Public art	0.68% 24	2.03% 72	7.93% 281	16.98% 602	34.13% 1,210	38.25% 1,356	3,545	2.03
Cultural experiences (museums, theater, etc.)	2.46% 88	8.12% 291	18.78% 673	28.82% 1,033	29.46% 1,056	12.36% 443	3,584	2.88
Access to parks and open spaces	13.26% 480	21.51% 779	27.95% 1,012	21.35% 773	10.27% 372	5.66% 205	3,621	3.89
Addressing climate change	10.43% 372	16.76% 598	12.11% 432	15.00% 535	13.60% 485	32.10% 1,145	3,567	2.99
Housing	57.13% 2,096	14.99% 550	8.99% 330	6.21% 228	5.78% 212	6.90% 253	3,669	4.91

## Q10 Which of these housing-related services would be most beneficial for residents? (Please rank; 1 being highest priority)



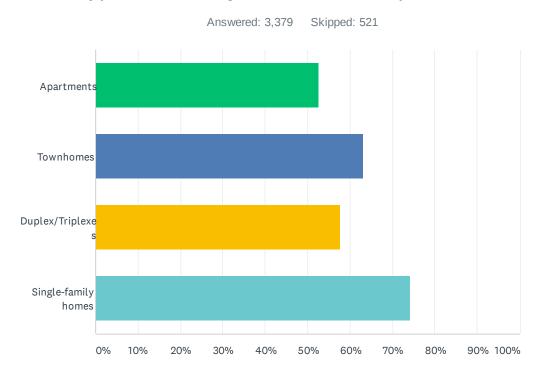
	1	2	3	4	5	6	7	TOTAL	SCORE
Education on Fair Housing laws and renters' rights/resources	11.61% 374	12.82% 413	12.29% 396	13.13% 423	13.01% 419	16.24% 523	20.89% 673	3,221	3.65
Homebuyer education/counseling	10.81% 351	14.51% 471	14.20% 461	12.45% 404	13.00% 422	19.69% 639	15.34% 498	3,246	3.77
Mortgage down payment assistance	15.37% 498	15.61% 506	19.19% 622	15.58% 505	13.79% 447	10.43% 338	10.03% 325	3,241	4.32
Rental assistance	14.29% 465	18.96% 617	16.10% 524	16.93% 551	15.61% 508	12.91% 420	5.19% 169	3,254	4.40
Utilities assistance	2.44% 79	11.14% 360	15.69% 507	17.36% 561	21.38% 691	18.16% 587	13.83% 447	3,232	3.46
Funding construction of housing specifically for people making 80% or less of the area median income	34.12% 1,118	12.82% 420	11.99% 393	9.77% 320	8.57% 281	10.22% 335	12.51% 410	3,277	4.73
Low-interest loans for home improvements (e.g. repair/replacement of roofs, windows, heating/cooling systems, ADA accessibility)	14.80% 489	16.07% 531	11.44% 378	13.89% 459	13.20% 436	10.65% 352	19.95% 659	3,304	3.94

## Q11 What types of housing should the City invest in? (Check all that apply)



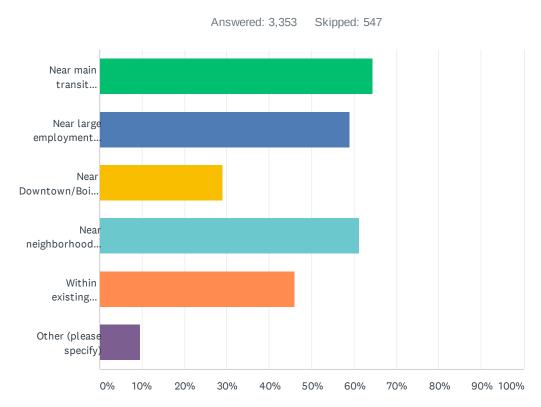
ANSWER CHOICES	RESPONSES
Housing for those experiencing homelessness	69.29% 2,337
Income-restricted housing (affordable to those earning 80% and below Area Media Income - \$59,850 or less per year for a family of 4)	82.09% 2,769
Workforce housing (affordable to those earing 81-120% of Area Median Income - \$60,000 - \$89,760 per year for a family of 4)	60.60% 2,044
Market-rate housing (affordable to those earning 120% or above Area Median Income - \$90,000+ per year for a family of 4)	19.00% 641
Total Respondents: 3,373	

## Q12 What types of housing should be built? (Check all that apply)



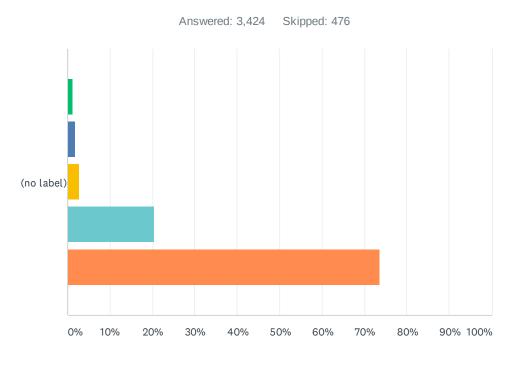
ANSWER CHOICES	RESPONSES	
Apartments	52.77%	1,783
Townhomes	63.27%	2,138
Duplex/Triplexes	57.68%	1,949
Single-family homes	74.37%	2,513
Total Respondents: 3,379		

# Q13 If you think more housing is needed, where should it be built? (Check all that apply)



ANSWER CHOICES	RESPONSES	
Near main transit routes/corridors (e.g. State St., Fairview Ave., Vista Ave.)	64.36%	2,158
Near large employment centers (e.g. Micron, Boise Townsquare Mall)	59.05%	1,980
Near Downtown/Boise State University	28.99%	972
Near neighborhood centers/services (e.g. grocery stores or a hospital)	61.35%	2,057
Within existing neighborhoods (e.g. new housing on vacant land)	46.02%	1,543
Other (please specify)	9.72%	326
Total Respondents: 3,353		

## Q14 Housing affordability is a concern in our community

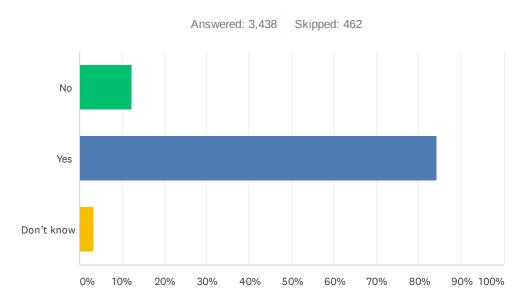


Yes, strongly agree

No, strongly disagree 🛛 No, disagree 📒 Not sure 📄 Yes, agree

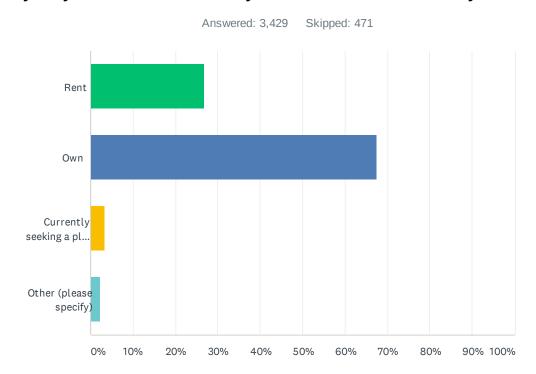
	NO, STRONGLY DISAGREE	NO, DISAGREE	NOT SURE	YES, AGREE	YES, STRONGLY AGREE	TOTAL	WEIGHTED AVERAGE
(no label)	1.26% 43	1.78% 61	2.66% 91	20.56% 704	73.74% 2,525	3,424	4.64

## Q15 Is housing affordability a concern to you or someone you know/work with?



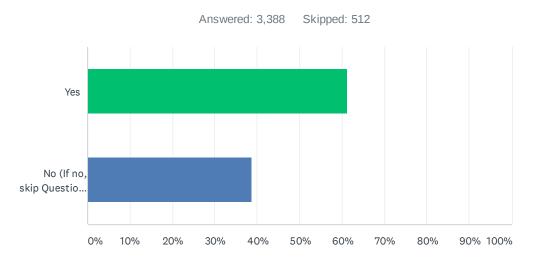
ANSWER CHOICES	RESPONSES	
No	12.39%	426
Yes	84.24%	2,896
Don't know	3.37%	116
TOTAL		3,438

## Q16 Do you/your clients currently rent or own the home you/they live in?



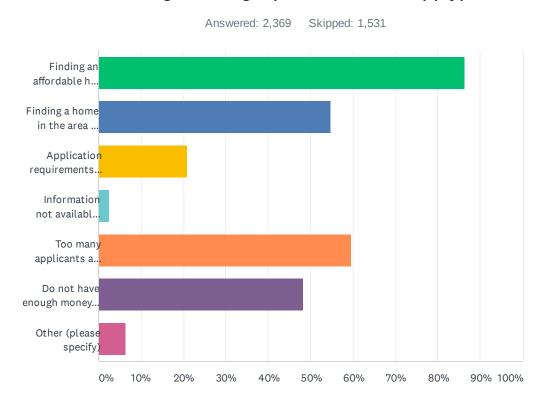
ANSWER CHOICES	RESPONSES	
Rent	26.74%	917
Own	67.57%	2,317
Currently seeking a place to live	3.44%	118
Other (please specify)	2.25%	77
TOTAL		3,429

## Q17 Have you/your clients had any difficulty in finding housing?

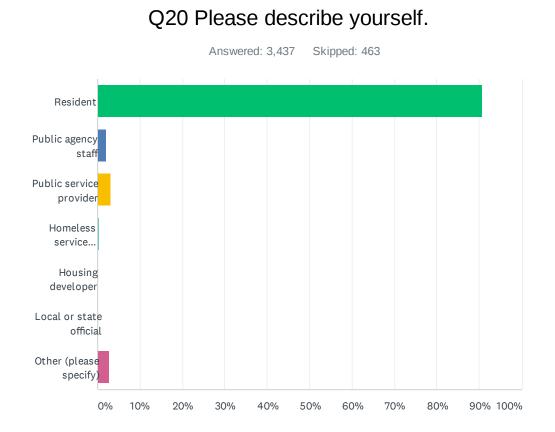


ANSWER CHOICES	RESPONSES	
Yes	61.28%	2,076
No (If no, skip Question #18)	38.72%	1,312
TOTAL		3,388

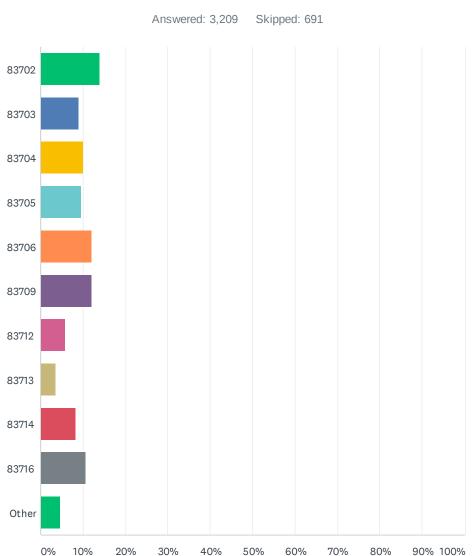
## Q18 What are the biggest obstacles you/your clients have faced when finding housing? (Check all that apply)



ANSWER CHOICES	RESPO	NSES
Finding an affordable home (rent/mortgage is less than 30% of monthly income)	86.49%	2,049
Finding a home in the area I want to live	54.88%	1,300
Application requirements too difficult or I/client do not meet requirements (e.g. credit score, employment, rental history)	20.89%	495
Information not available in my/my client's preferred language	2.49%	59
Too many applicants and not enough homes	59.56%	1,411
Do not have enough money for a down payment or required deposits/rental fees	48.37%	1,146
Other (please specify)	6.59%	156
Total Respondents: 2,369		



ANSWER CHOICES	RESPONSES	
Resident	90.89%	3,124
Public agency staff	2.07%	71
Public service provider	3.23%	111
Homeless service provider	0.47%	16
Housing developer	0.23%	8
Local or state official	0.29%	10
Other (please specify)	2.82%	97
TOTAL		3,437

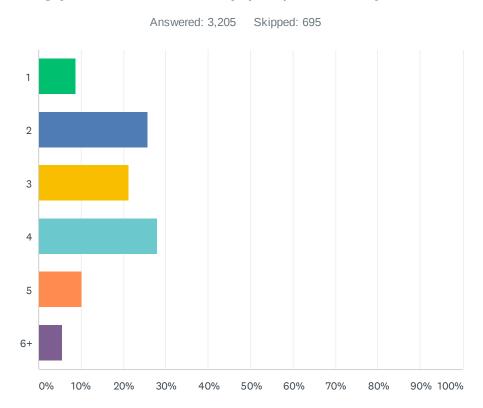


Q21 What is your zip code?

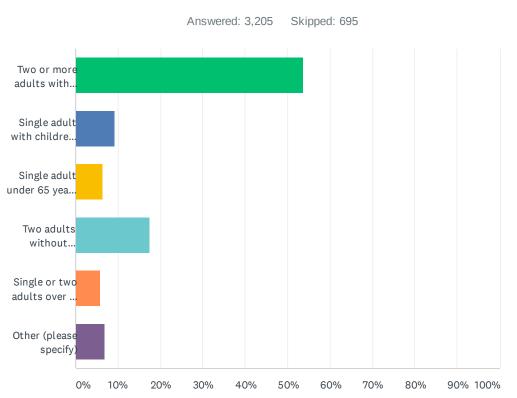
#### Five Year Consolidated Plan Needs Assessment - Community Survey

ANSWER CHOICES	RESPONSES	
83702	13.93%	447
83703	8.97%	288
83704	10.07%	323
83705	9.60%	308
83706	12.18%	391
83709	12.22%	392
83712	5.89%	189
83713	3.55%	114
83714	8.29%	266
83716	10.75%	345
Other	4.55%	146
TOTAL		3,209

## Q22 Including yourself, how many people are in your household?

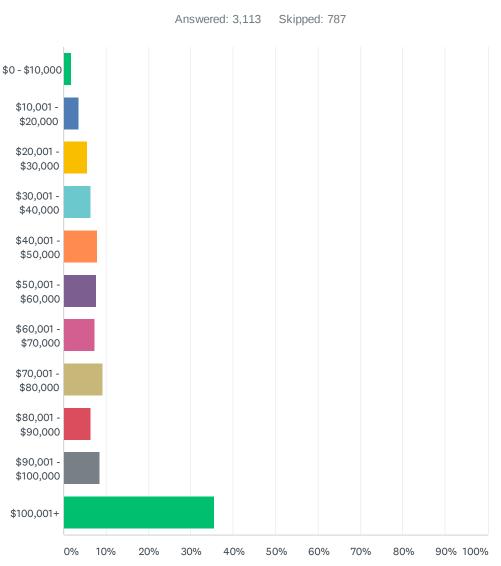


ANSWER CHOICES	RESPONSES	
1	8.86%	284
2	25.83%	828
3	21.31%	683
4	28.11%	901
5	10.17%	326
6+	5.71%	183
TOTAL		3,205



ANSWER CHOICES	RESPONSES	
Two or more adults with children living at home	53.79%	1,724
Single adult with children living at home	9.14%	293
Single adult under 65 years of age	6.58%	211
Two adults without children in the home, under age 65	17.66%	566
Single or two adults over 65 years of age	5.93%	190
Other (please specify)	6.90%	221
TOTAL		3,205

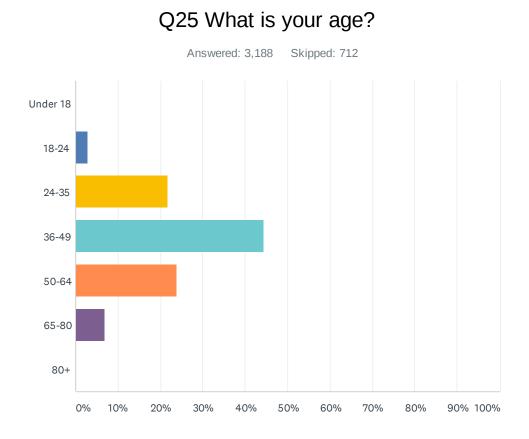
### Q23 Please describe your household



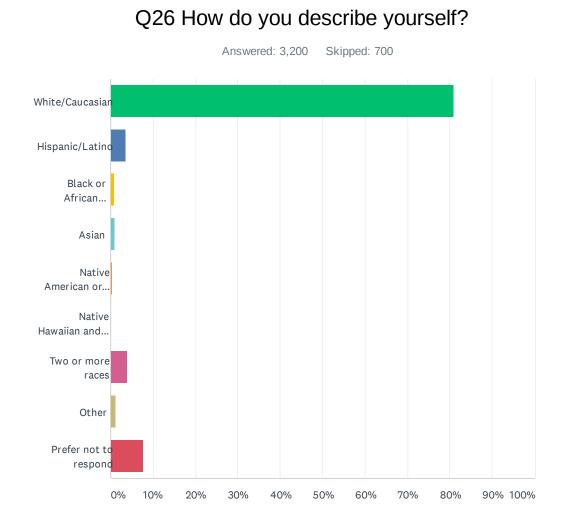
### Q24 What is your household income?

#### Five Year Consolidated Plan Needs Assessment - Community Survey

ANSWER CHOICES	RESPONSES	
\$0 - \$10,000	1.90%	59
\$10,001 - \$20,000	3.53%	110
\$20,001 - \$30,000	5.65%	176
\$30,001 - \$40,000	6.42%	200
\$40,001 - \$50,000	7.90%	246
\$50,001 - \$60,000	7.71%	240
\$60,001 - \$70,000	7.23%	225
\$70,001 - \$80,000	9.19%	286
\$80,001 - \$90,000	6.42%	200
\$90,001 - \$100,000	8.48%	264
\$100,001+	35.56%	1,107
TOTAL		3,113



ANSWER CHOICES	RESPONSES
Under 18	0.09% 3
18-24	2.92% 93
24-35	21.74% 693
36-49	44.29% 1,412
50-64	23.84% 760
65-80	6.81% 217
80+	0.31% 10
TOTAL	3,188



ANSWER CHOICES	RESPONSES	
White/Caucasian	80.91%	2,589
Hispanic/Latino	3.53%	113
Black or African American	0.78%	25
Asian	1.13%	36
Native American or Alaska native	0.44%	14
Native Hawaiian and/or Pacific Islander	0.28%	9
Two or more races	3.94%	126
Other	1.16%	37
Prefer not to respond	7.84%	251
TOTAL		3,200

# APPENDIX C: CITY OF BOISE'S HOME RESALE AND RECAPTURE POLICIES

#### City of Boise Resale and Recapture Requirements

## For direct homeownership activities, describe its recapture guidelines that ensure the affordability of units acquired with HOME funds?

#### **Recapture Provisions:**

The City will provide a direct HOME Subsidy in the form of a loan, to eligible home buyers for the purchase of an eligible housing unit. Recapture is based on the direct financial assistance (HOME Subsidy). Recapture will be enforced during the period of affordability. The period of affordability is based on the amount of direct HOME Subsidy. Recapture is capped by net proceeds, if any.

>\$15,000 = 5 years period of affordability \$15,001-\$40,000 = 10 years period of affordability \$40,001+ = 15 years period of affordability

To satisfy the recapture requirement, the home buyer must pay back the direct HOME Subsidy at the time of sale, transfer, or no longer occupies the property as the primary residence. Recapture is calculated by taking the sales price minus loan repayments (Non-HOME loan) and closing costs. This amount is the "Net Proceeds." The City's recapture is limited to the net proceeds, if any.

Once the original HOME Subsidy has been recaptured and, if there is equity; it will be split and subject to "shared appreciation." This is calculated by taking the HOME Subsidy and dividing it by the original purchase price. That percent is applied to the equity.

#### Explanation and Example of Recapture:

Sales price – Ioan debt (*non-HOME debt*) – closing costs = Net Proceeds (HOME amount to be recaptured, if any.) Net Proceeds – direct HOME Subsidy = Equity (if any) Equity x % of Home Investment towards purchase price = Amount due to borrower

Example:

\$150,000 - \$120,000 (1st position lien) - \$5,000 closing costs = \$25,000 (Net proceeds available for recapture) \$25,000 - \$15,000 (direct HOME subsidy) = \$10,000 (Equity) \$10,000 x .20 (percent of original HOME subsidy) = \$8000 to borrower; \$2000 to PJ for shared appreciation

## For indirect subsidies that support homeownership activities, describe its resale guidelines that ensure the affordability of units acquired with HOME funds?

#### **Resale Provisions:**

The resale method is used when the City of Boise provides HOME funding directly to a developer (CHDO) as a subsidy to reduce development costs, thereby, making the price of the home affordable to the buyer. Commonly referred as a "Development Subsidy," these funds are not repaid by the developer to the City but remain with the

property for the term of affordability. These subsidies are subject to resale provisions.

The HOME statute states that "resale provisions must limit subsequent purchase of the property to income-eligible families, provide the owner with a fair return on investment, including any improvements, and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers."

The City of Boise's policy is to assist households whose income is between 60-80% of AMI through its HOME-funded homeownership activities. The City considers affordability as a household spending no more than 30% of its income on the fixed costs of owning a home (payments of principle, interest, taxes, and insurance).

#### Fair Return on Investment

The City of Boise will administer its resale provisions by ensuring that the original homebuyer receives a fair return on his/her investment and that they home will continue to be affordable to a specific range of incomes. Fair Return on Investment means the total homeowner investment which includes the total cash contribution plus the approved capital improvements credits as described:

 The amount of down payment at the time of purchase;
 The cost of any capital improvements, documented with receipts provided by the homeowner (and approved by), including but not limited to:

> a) Any additions to the home such as bathroom, bedrooms, or garage; b) Replacement of HVAC systems;

c) Accessibility improvements (bathroom modifications for disabled or elderly, installation of wheel chair ramps and grab bars, etc.) any and all of which must have been paid for directly by the homeowner and were not installed with federal, state, or locally-funded grant programs; and d) Outdoor improvements (driveway, walkway, retaining wall, or fence)

Note: All capital improvements will be visually inspected to verify existence.

3. The percentage of change as calculated by the **Housing Price Index** (HPI) **Calculator** of the Federal Housing Finance Agency. The HPI Calculator is currently located at http://www.fhfa.gov/DataTools/Tools/Pages/HPICalculator.aspx and projects what a given house purchased at a point in time would be worth today if it appreciated at the average rate of all home in the area. The calculation shall be performed for the Boise City, Idaho Metropolitan Statistical Area.

#### **Calculating Fair Return on Investment**

Down Payment: The original amount of money the homebuyer was required to put down in earnest and was not returned to the homebuyer at closing.

For example: homebuyer made a down payment of \$1000. Cost of Capital Improvements: Any capital improvements that were made by the original

homebuyer. The project was originally approved, receipts were provided, and a visual inspection confirms the project is still in existence. For example, homebuyer had a privacy fence installed at the cost of \$1500 and provides receipts; inspection supports that fence is there; verified it was approved.

Principal Paid: Amount of money that the original homebuyer has paid towards the loan.

For example: The original homebuyer's mortgage was \$55,000 at 6.75% interest for 30 years and has made payments for 48 months. The current mortgage balance is \$52,460. The principal amount paid is \$2540.

Percentage of Change: Using the Federal Housing Finance Agency's Housing Price Index for a quantitative measure of change in the value of a property.

For example: The original homebuyer purchased the house for \$55,000 and the amount of developer subsidy was \$25,000; requiring a 10-year term of affordability. For the purposes of calculating the HPI, the home was purchased in the 3rd quarter of 2010, and be calculated using the most current quarter available, 1st quarter 2014. Using the HPI calculator, the house would be worth \$71,147. This is an increase of \$16,147.

Calculating the Fair Return to the Original Homebuyer

Down payment: \$1000 Capital Improvements: \$1500 Principal Paid: \$2540 <u>Increase Value: \$16,147</u> \$21,187 Fair Return on Investment

In order to realize a fair return on investment to the original homebuyer, the sales price must be set at roughly \$73,700 (i.e., \$55,000 [\$2540 in principal payments made plus remaining mortgage balance \$52,460] +\$1000 down payment + \$1500 capital improvements + \$16,147 HPI increase = \$73,647.

If the property is sold to an eligible HOME borrower (meet income eligibility guidelines) and the debt to ratios do not exceed 30% of the annual household income; then the borrower could assume the remaining six years for the affordability period. If the property is sold to a HOME borrower (meet income eligibility guidelines) and the debt to ratios do not exceed 30% of the annual household income, but they require additional HOME fund assistance; then the term of affordability would start over based on the amount of new HOME investment.

#### Long-Term Affordability

Housing must meet the following requirements during the Period of Affordability, (recorded in a restrictive covenant) and shall be required of the original and/or subsequent buyer of the subject property during the term of affordability:

• Period of Affordability is defined by the amount of HOME funds invested on a *per unit* basis by the following:

If the total HOME investment (resale) or direct subsidy (recapture) in the unit is:	The period of affordability is:
Under \$15,000	5 years
Between \$15,000 and \$40,000	10 years
Over \$40,000	15 years

- HOME-assisted homebuyer units must have an initial purchase price that does not exceed 95 percent of the median purchase price for Boise. The sales price must be determined by a third- party appraisal.
- HOME-assisted homebuyer units may only be acquired by an eligible lowincome household. Low-income is defined as 80% for less of median income as defined by the U.S. Department of Housing and Urban Development.
- If the housing is voluntarily transferred during the term of affordability, it must be made available for subsequent purchase to a buyer who qualifies as low-income.
- Subject property must be homebuyer's principal residence at all times during the term of affordability.
- Homebuyers must enter into a restrictive covenant, outlining resale requirements.
- Restrictive covenants between the original homebuyer and the City must be signed prior to purchase. This must state the amount of HOME subsidy, the Period of Affordability, and state the Fair Return provision. The new homebuyer must be low or moderate income, meeting the HOME Program definition, and occupy the property as the principal residence during the remaining term of affordability.
- Deed Restrictions on the property and Promissory Note must be executed and recorded by the Developer/Sponsor or Subrecipient on behalf of the City. It must include the number of years for the Period of Affordability; the amount of HOME subsidy used by the homebuyer; the terms of occupancy required as principal residence; and the restriction of the property's sale to incomeeligible homebuyers during the remaining term of affordability.

#### **Continued Affordability**

• HOME-assisted properties subject to resale requirements must be affordable to low- income homebuyers; the City of Boise's policy is to assist households whose income is between 60-80% of AMI through its HOME-funded homeownership activities. Affordable is defined as household income at or below 80 percent of area median income; no more than 30% of household income on housing debt (principal, interest, mortgage insurance, property taxes, insurance, etc.).

- Non-compliance with the residency requirement will necessitate the immediate repayment of HOME funds invested into the property unless the house is reoccupied original homebuyer or subsequently sold.
- Resale is triggered when the house is sold or occupied by a household other than the original homebuyer during the term of affordability and a direct subsidy was provided to a developer.
- When resale is triggered during the Period of Affordability, the Developer/Sponsor or Subrecipient shall notify the City who will:

1) agree to the new sale price with consultation from the

Subrecipient and written determination from a realtor or appraiser;

- 2) confirm the Fair Return calculation to the seller and/or City;
- 3) review the income eligibility of the subsequent buyer; and
- 4) determine the amount of time left to assume on the Period of Affordability.
- New HOME funds invested for a subsequent low-income homebuyer at resale, will extend the period of affordability according to the HOME guidelines.
- Pre-payment of HOME funds does not terminate the Period of Affordability. The owner will be required to reside in the unit until the Period of Affordability has concluded. The exception to this is the sale of the residence or foreclosure.
- The City may invest additional HOME funds to preserve affordability of the unit in the event of foreclosure.
- The City will seek to collect the HOME investment due if the house is sold or goes into foreclosure and no subsequent qualified low-income homebuyer can be identified. The collection will be limited to the net proceeds available (if any).

**APPENDIX D: COMMENTS RECEIVED ON THE PLAN** 

Citizen Name	Comment	Accepted	Not Accepted	Consolidated Plan	Analysis of Impediments to Fair Housing	ААР	СРР
E.B. Schofield	Those who are experiencing homelessness or are low income are more likely to not have a vehicle for personal transportation, therefore all types of housing facilities to serve this population group need to be located near the highest concentration of employment options, which is the downtown Boise area, and this area is also where the public transit center provides transit routes available to reach nearly all other services and employment.		The City considers zoning, density, cost of land, cost per unit to build or operate, proximity to transit, services, parks, bike lanes, and other amenities (e.g., schools, grocery stores, medical care, etc.) when it sites a housing project. Public services are provided by partner agencies; the city cannot prescribe the specific location where those agencies choose to provide their services.		x		
E.B. Schofield	Easy access to the largest employment area of the City, with job opportunities that involve non-traditional hours, is one of the best methods to achieve self-sufficiency, therefore the City needs to focus its homeless and low income housing initiatives to be in the downtown area. This will reduce the burden of transportation costs <u>and</u> the time spent commuting, as these are equally important issues. Most people regardless of income do not want to spend a large amount of each day commuting to/from work no mater what the form of transportation may be, and those with less means should not bare this burden by locating housing options away from the largest source of jobs.		The City considers zoning, density, cost of land, cost per unit to build or operate, proximity to transit, services, parks, bike lanes, and other amenities (e.g., schools, grocery stores, medical care, etc.) when it sites a housing project. Public services are provided by partner agencies; the city cannot prescribe the specific location where those agencies choose to provide their services.		x		
E.B. Schofield	The Five Year Consolidated Plan shows the initiatives to expand partnership capacity to house individuals and families experiencing homelessness by increasing the capacity to permanently house people through rapid re-housing and permanent supportive housing. This is of concern simply due to the lack of committed future funding to maintain such housing and wrap-around services.	The City intends to continue to invest in the solutions to homelessness and will also continue to pursue sustainable fund sources, including but not limited to federal resources and leveraging partnership and community resources in doing so.		X			

Citizen Name	Comment	Accepted	Not Accepted	Consolidated Plan	Analysis of Impediments to Fair Housing	ААР	СРР
E.B. Schofield	Permanent Supportive Housing does not have a committed annual funding source. Building these types of housing options that are reliant on annual renewal of funding from the Federal Government is not sound financial policy, especially when locating such facilities outside of the downtown area. What will happen if/when the Federal Government decides to cut back or eliminate this type of funding? This possibility could occur, therefore these type of facilities should only be constructed in the downtown Boise area where other social services are located as a backstop measure. Otherwise the City of Boise places other neighborhoods at higher risk by siting such housing outside of the downtown Boise area.		The City considers zoning, density, cost of land, cost per unit to build or operate, proximity to transit, services, parks, bike lanes, and other amenities (e.g., schools, grocery stores, medical care, etc.) when it sites a housing project. Homeless services are funded via multiple funding sources and streams.				
E.B. Schofield	Housing options for the following high-risk population groups should only be located in the downtown area near all of the other social service providers in order to mitigate the adverse impact on residential neighborhoods. Otherwise the City is wasting public resources while simultaneously placing safe and stable neighborhoods at higher risk: • The chronically homeless • Those with social and behavioral problems (i.e., mentally ill) • Persons with substance abuse that are not in a treatment program		The City considers zoning, density, cost of land, cost per unit to build or operate, proximity to transit, services, parks, bike lanes, and other amenities (e.g., schools, grocery stores, medical care, etc.) when it sites a housing project. Public services are provided by partner agencies; the city cannot prescribe the specific location where those agencies choose to provide their services.				

Citizen Name	Comment	Accepted	Not Accepted	Consolidated Plan	Analysis of Impediments to Fair Housing	AAP	СРР
E.B. Schofield	Campaign to End Family Homelessness This initiative also appears to not have a committed ongoing source of funding to be in place after the 6-year initial period. Please use caution with this campaign slogan and the slogan of "A Home For Everyone" as these really are not achievable goals unless you can put a halt to population increases and/or build a wall around the City. Learn from the City's prior mistake of over promoting itself as "The Most Livable City In The Country." If Boise once again over-promotes itself through this "Campaign to End Family Homelessness" – to be the first city to achieve net zero for homelessness - then we may just draw in even more people from all across the country who will come here seeking this, and "the solution" may actually create an even larger problem. Even if prior data did not show much in-migration of this type of risk, if the Federal Government continues to provide stimulus checks, there will be people who use this last source of income to come to where they have heard there may be a solution.		The Campaign to End Family Homelessness is not federally funded.				
E.B. Schofield	The City of Boise got way behind the curve, and the network that has been recently built and the partnerships are great, but we fell behind and are paying the price. The citizens know that Boise went way overboard in promoting itself across the country with its marketing campaign of being "The Most Livable City In The Country", which has contributed to its popularity and thus the escalation in home prices. It's no secret that this has been a major contributor to the risk of becoming homeless, since local wages have not kept pace. When is the City going to actually step up and acknowledge that they helped contribute to this problem? You need to do this first to build back the citizens trust in your ability to attempt to solve this problem. Admitting a mistake will go along way.		This comment is not related to these documents.				
E.B. Schofield	The City needs to realize that building and buying housing that will be retained as publicly owned housing is necessary to solve this issue. The private sector is simply not that interested in the hassle factor that is involved in the financing, construction and ongoing record management and reporting that is required under the regulations for "Affordable Housing. The profit margin and capitalism lead the way in the world of developers, and the majority in this industry simply does not see this as their responsibility to solve.	Increasing the supply of affordable rental housing is identified as a goal within the Consolidated Plan.		x			

Citizen Name	Comment	Accepted	Not Accepted	Consolidated Plan	Analysis of Impediments to Fair Housing	ААР	СРР
	The sheer dollar value of the housing bonus inceptives shown in						
	the draft Impediments to Fair Housing clearly show that the						
	developers are not interested and that the City is now nearly						
	bribing them to help solve a problem the City contributed to						
	creating. This dollar value is now exceptionally large most likely						
	because a December 2019 media story had reported the				х		
	developers said cash incentives were not enough to get them to						
	build affordable units, when they can build market rate and						
	luxury products with an endless supply of people moving here.						
	The private sector simply does not want to accept that it is time		Unclear on the comment to				
	they understand that whatever ROI they use to receive in the		respond to. The Housing Bonus				
	past must be modified with changing times, just like everything		Ordinance and Housing Incentives				
E.B. Schofield	else that is being "disrupted" by a rapidly changing world.		Program are not federally funded.				
			The funds used in the Five-Year				
	All incentives that the City is offering need to be ONLY for		Consolidated Plan and Annual				
	development / redevelopment that secures housing units at 60%		Action Plan serve households that		х		
	AMI or less. Otherwise, this is simply continuing to subsidize		earn 80% or less of Area Median				
E.B. Schofield	what the developers will already build without any incentive.		Income.				
	By the time the City gets around to full constructing another						
	affordable housing component we will be so far behind the						
	curve on this type of housing, that the economic impact on						
	downtown businesses may be nearly impossible to recover						
	from.						
	But the City can choose to immediately do something about this.						
	The former fire training facility near the Boise River is owned by						
	the public and this site could be, and should be, immediately						
	redeveloped into low-income affordable housing right now! Not						
	two or five years from now. Whatever was temporarily dreamt	The City is exploring all available options					
	up for this parcel several years ago as part of the Shoreline URD	to increase the supply of affordable					
E.B. Schofield	must now be set aside.	housing.					
	In addition, the City owns another parcel just across the way and						
	ACHD also owns a parcel in this immediate vicinity that can all be						
	used for low income housing and expanding the homeless						
	shelter system to keep these social service providers in the						
	downtown area near the other publicly funded social services.						
	This would allow an organization such as the Interfaith Sanctuary						
		to increase the supply of affordable					
E.B. Schofield	for families.	housing.					
		Increasing the supply of affordable					
	The issue of affordable housing for those making 60% AMI or	rental housing is identified as a goal					
E.B. Schofield	less has reached critical mass and is now dire.	within the Consolidated Plan.					

Citizen Name	Comment	Accepted	Not Accepted	Consolidated Plan	Analysis of Impediments to Fair Housing	ААР	СРР
	I watched the Our Path Home meeting on April 12, 2021 and as a						
	citizen, it is both revealing, and informative, to hear the						
	conversation around the lack of affordable housing units that						
	this public-private entity is dealing with in trying to address the						
	major housing problem this City has gotten itself into. This was						
	specifically stated as, "trying to clear the backlog and make sure						
	we never have this backlog again" when they were discussing		Unclear on the comment to				
	the ability, or lack thereof, to get families and individuals out of		respond to as related to federal				
E.B. Schofield	the 1–2 year waiting period they are spending in a shelter facility		funding.				
	The meeting conversation also included another comment by						
	Stephanie Day of, "We have to get creative to maximize						
	resources." From a citizen's perspective, looking in from the						
	outside, this means we need to build now, on land already owned by the public, using money that exists – even if the						
	money or land may have been intended for a different use when						
	times were not so dire. There is money to do this, and it is simply						
		The City is exploring all available options					
		to increase the supply of affordable					
E.B. Schofield		housing.					
L.B. Schoneid							
	We have nearly \$53 million set aside from the downtown library						
	that needs to be re-allocated to this more urgent and pressing						
	need. The City's record shows, "\$52,837,452 was not re-						
	budgeted in the Library's FY2020 capital plan, Council President						
	Pro Tem Clegg advocated that the funds remain in the City's		Unclear on the comment to				
	general capital fund and be preserved for a future main library		respond to as related to federal				
E.B. Schofield	project." (January 2020 Library Director's Report).		funding.				
	The federal government just announced another round of HOME		Unclear on the comment to				
	funding through the American Rescue Plan for nearly \$5 billion,		respond to as related to these				
E.B. Schofield	with Boise to receive \$2.9 million.		documents.				
	As a City we spend an enormous amount of time planning, and						
	then it is often too late. We know the problems, we know the						
	answers, we have the resources (land and the money) to tackle		Unclear on the comment to				
	some of the solution NOW, and we have the legal authority to		respond to as related to federal				
E.B. Schofield	do so through enacting a moratorium.		funding or these documents.				

Citizen Name	Comment	Accepted	Not Accepted	Consolidated Plan	Analysis of Impediments to Fair Housing	ААР	СРР
E.B. Schofield	We also have plenty of other land and areas that can address the housing problems, as the 2017 assessment of impediments shows - The City will engage Ada County and surrounding municipalities in an assessment of publicly owned properties that could possibly be utilized for affordable housing units. Every parcel on this list should be up for consideration; none should be held aside or "excused" from being considered. • The vacant parcel in the North End called Block 75 can expand homeless shelter services in order to maintain such social service programs in the downtown area and work in conjunction with the religious community to address this issue. • The vacant parking lot and land around The Armory can also provide shelter services as this is very close to major medical facilities, the Veterans Administration, and the City of Boise owned and operated Dick Eardley Senior/Community Center that already serves meals to the elderly on a daily basis. • The empty outlet mall – any noise mitigation issues related to the airport influence area can be addressed for this empty facility that already has sewer, water, electricity, etc • Dadeveloped land all around the ITD facility on State Street should be for low-income housing and publicly owned housing. • The east end area of the City appears to have no housing options except those for middle and higher income earners. Plenty of land in this area to ensure the City is following Fair housing and Fair-Share regulations.			X			
E.B. Schofield	<ul> <li>Section MA – 65 Hazard Mitigation</li> <li>This section does not include the growing risk of wildfire, yet the entire northern and southern boundaries of the Boise City limits are designated as the Wildland Urban Interface (WUI), which is the highest fire hazard area of the City. It is obfuscation (and somewhat negligent) to not include this risk factor, when the City's own record is clearly aware of this risk, as well as the county and state hazard planning documents: <ul> <li>Boise Climate Adaptation Assessment; Building Climate Readiness in Boise, John Abatzoglou November 2016</li> <li>Ada County Multi–Hazard Mitigation Plan, 2017</li> </ul> </li> </ul>	Information regarding the risk of wildfire has been added to the Hazard Mitigation section.		X			

Citizen Name	Comment	Accepted	Not Accepted	Consolidated Plan	Analysis of Impediments to Fair Housing	ААР	СРР
E.B. Schofield	The City frequently claims it is making data-based decisions, but this tends to be selectively used when the data supports what the City has already decided or intends to pursue. If the data is controversial, the City will choose not to transparently address the data in the decision making process. The fire science and climate science data show the risk of wildfire is escalating each year. This risk is proven by climate science data, which shows drought and increases in temperature contributing to more heat stress days which are very problematic for fire escalation. And severe weather events can alter the probability of wind events, lightning occurrence and other factors important to wildfire potential. This "moral hazard" risk factor needs to be added to this draft document, as the City has directly contributed to this risk through the lack of long-term planning to mitigate this known issue. Rather the city chose to pursue tax property revenue from more and more annexation and development in the WUI foothills coupled with decades of not building the necessary fire stations to maintain the 1.5 mile response distance for its ISO rating.	Information regarding the risk of wildfire has been added to the Hazard Mitigation section, which already includes risks associated with Climate Change.		X			
E.B. Schofield	Currently, the City has yet to build the fire station on Pierce Park Lane that was approved and purchased in 2010 (CUP06-00108 & CUP09-00093) to deploy quick response into the Wildland Urban Interface and to prevent gaps in coverage between Station 9 and Station 16. This station location is a critical component of effective risk management based on the data that documents the proven history of wildfire in the foothills, secondary devastation, and millions of dollars in past damage.		Unclear on the comment to respond to as related to federal funding/these documents.	x			
E.B. Schofield	A city with a sizeable and effective firefighting force will be less vulnerable to the large negative consequences of a wildfire than will a city with fewer resources allocated, especially a city that is bordered on two-thirds by the WUI. This requires proper station placement based on the 1.5 mile / 4 minute emergency response service standard (adopted by Ordinance 5517 and Ordinance 43- 16) that has been scientifically proven to save lives, reduce injuries, minimize damage to structures and land, and ultimately reduce the enormous costs from wildfire incurred by a City. Being outside of this response standard increases the chance of civilian and firefighter injury and death, as well as property damage and loss.		Unclear on the comment to respond to as related to federal funding/these documents.	x			

Citizen Name	Comment	Accepted	Not Accepted	Consolidated Plan	Analysis of Impediments to Fair Housing	ААР	СРР
	Digital Divide The study completed by Vitruvian Planning, LLC (City of Boise Community Development Analysis, Vitruvian Planning, LLC 2020) that is a part of this process shows that a "digital divide" exists in many areas within the Boise City limits, where a high number of residents are without internet access, do not have some form of home computer, or are without modern computer skills to navigate web-based services. This socio-economic issue creates a barrier for citizens to participate in community feedback such as this request regarding Federal funds and future plans, in order to have an equal opportunity to be informed and a fair	communities. Due to the COVID-19		X			
	family will choose to expend scarce resources on a monthly cost for internet service. In person community meetings will need to	The City looks forward to incorporating virtual and in-person opportunities to engage with the community, as safety protocols allow.		х			
		Public art is not identified as a goal or project within this plan.		х			

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Karen Scriver	The power of local government to determine the location of developments and homeless shelters is the most important factor contributing to housing options. Boise City should learn from the successes and failures of other cities in the design and location of Homeless Shelters. Columbus, OH is a great example of a city who has control of homelessness that Boise can tap into. Reno, NV recently opened a new shelter with the leadership involvement of all cities in its county and the county leadership itself. Homelessness in Boise should not be responsibility of Boise, but of all the cities within Ada County. Leadership for the Reno shelter made a decision to house its homeless population away from the downtowns of Reno/Sparks and neighborhoods, but include the services needed at the new shelter site. More private rooms within this shelter would be ideal. Reno is also giving \$400 vouchers to homeless people living along the Truckee River to move to a shelter.		The City considers zoning, density, cost of land, cost per unit to build or operate, proximity to transit, services, parks, bike lanes, and other amenities (e.g., schools, grocery stores, medical care, etc.) when it sites a housing project. Public services and emergency shelters are provided/operated by partner agencies; the city cannot prescribe the specific location where those agencies choose to provide their services.				
Karen Scriver	Ada County and all cities within the county should not place Emergency Low Barrier homeless shelters directly in neighborhoods. Low barrier shelters take guests for most of the day, and when they don't the homeless end up in the neighborhood camped in the parks/along the river or parked in RVs/Cars on neighborhood side roads. Shelters should be located in proximity to the services the guests require. Ideally, shelters can be dispersed across the city and county provided that they are near services, but should be specialized for families, needed care, or gender.		The City considers zoning, density, cost of land, cost per unit to build or operate, proximity to transit, services, parks, bike lanes, and other amenities (e.g., schools, grocery stores, medical care, etc.) when it sites a housing project. Public services and emergency shelters are provided/operated by partner agencies; the city cannot prescribe the specific location where those agencies choose to provide their services.				
Karen Scriver	Homelessness with never be under control unless Boise City, first and foremost, ensures that people who are currently housed are not pushed out of their homes due to rising property taxes, inappropriate landlord evictions, or inability to make repairs. Boise City should also clamp down on developers and require that all multi-unit housing projects are not approved without a percentage of low-income rooms being included in the plan along with restrictions on rent increases over x years.		The City is working to address the housing crisis through all available means. Affordable housing requirements, rent control, and property taxes are the purview of the State of Idaho and the county government.				

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	With regards to Housing First Principles, I question Principle 5: Promoting social and community integration and meaningful activities The City of Boise can locate a low barrier shelter in a non- neighborhood and still design a program to provide social and						
Karen Scriver	community integration. Businesses can sponsor residents with tickets to sporting events, busing to free music events, fireworks in the park, car shows, free fishing day, free zoo day, etc. Voluntary music groups can visit the center and perform much like they do for care facilities.		Not clear on the comment to respond to as it relates to investment of federal funds/these plans. The City does not own/operate shelters.				
	With regards to federal funding and how it can be spent, I would also like to suggest other options beside low-barrier shelters. Boise City should consider all options for combating homelessness.		The City is not focusing on low- barrier shelters. "Housing Services for homeless or housing insecure" actions include tenant based rental assistance, homeless prevention, and other initiatives as needed.	х			
		The City is exploring all of its City-owned parcels for housing.					
	RVs as Mobile ADUs: A Supportive Parking Program provides a secure environment for families living in their RVs. This provides a safe, well-lit environment and could include food, blankets, and case-management services as is the case in San Jose, CA. These parking areas could be constructed on city owned land.		The City is currently focused on permanent housing and reducing barriers to shelters with its federal funds.				

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Karen Scriver	Hotel conversions to affordable housing are cropping up across the US. Similar to tiny homes, this model of housing provides the homeless a lock on their door which has proven to aid in their well being due the privacy and safety that is provided. Private rooms also allow medical Providers the opportunity to see patients in private settings which allows a calmer atmosphere where patients can better communicate their issues. This also allows the medical Providers to better care for the patients in a more effective manner. Hotel shelters in other cities have also seen guests stay longer which fosters better connections with case managers to determine the services they need. Other cities have also seen a more successful transition to individual housing from guests who were living in hotels versus those living in congregate shelter transitions. A developer recently purchased a hotel in Meridian and is renovating it for lower-cost housing. Boise City should follow this path for homeless housing.	The City is exploring acquisition- rehabilitation options, including hotels, to provide non-congregate shelter and/or permanent housing. The City has leased hotels to provide non-congregate shelter since March 2020. The City is also currently working with the Corporation for Supportive Housing, a national expert in supportive housing, to create an action plan to house residents experiencing homelessness.					
Karen Scriver	Homeless Family/Adult Sponsorship: Boise City should consider a program where residents or businesses who want to directly sponsor a homeless family or individual can do so either with donations for individual housing, food, transportation, etc. Sponsors should commit to involvement in the stabilization of the individual(s) through mentoring and sharing their lives together. A mentorship program could be created for residents at a shelter. Individuals would need to be screened to determine those who would be able to participate and grow in the relationship, much like how Big Brothers and Sisters works.		CDBG funds only allow 15% of the allocation to be spent on public services. This allocation supports nonprofits that are serving households experiencing homelessness.				
Katy Decker	On Figure 3-4, la comment regarding 'hypersensitive focus on race' is duplicated in the "Race, Ethnicity, & Identity" quadrant	This duplication been corrected.			x		
Katy Decker	Section 6, Identified Impedimentss does not include Strategies, Next Steps, Success Factors, of Other Factors/Externalities for a majority of the impediments identified. This appears to be the heart of the plan and is incomplete. Can the plan be re- circulated for public comment once the strategies proposed to address these impediments and other information are filled in?		As these were draft documents, this information was provided in the second public comment period.		x		

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Katy Decker	As a general comment, the regional scope of this draft plan eliminates the data that policy makers could reference from the prior iteration focused on the Boise municipality regarding the potential for segregating housing by neighborhood. The current draft plan does note that barriers to fair housing can be identified at the neighborhood level, but this plan fails to provide information to help avoid creating or emphasizing these barriers. For instance, the analysis states: "When housing is not available to those along all points of a financial spectrum, denied due to race, gender, family dynamic, religion, or if a person is pushed towards a particular neighborhood as a result of systemic bias, a barrier has been created." The Draft Analysis also notes that residents with perceptions of crime in some areas despite regional reductions in crime rates may be basing their opinions on local factors.		Unclear on the comment to respond to.		X		
Katy Decker	The prior plan quotes a former section of Blueprint Boise, Goal NAC9 to "Assist in the provision of housing for low- and moderate-income households throughout the community." and includes an objective 2 to Disperse low- and moderate - income housing throughout Boise to avoid any overconcentration of lower income or special needs populations. This goal is still included in Blueprint Boise under NAC9.1 (c) but does not quote the rationale of avoiding the overconcentration of lower income or special needs populations. This could be interpreted as a lessening of Boise's commitment to avoiding segregating populations by income or protected class, and I would like to see the Draft Regional Analysis to Fair Housing Choice reaffirm commitments to over-concentrating poverty, low-income housing, or protected classes in limited neighborhoods within any given region.		The City considers zoning, density, cost of land, cost per unit to build or operate, proximity to transit, services, parks, bike lanes, and other amenities (e.g., schools, grocery stores, medical care, etc.) when it sites a housing project.		x		

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Katy Decker Katy Decker	I note that the R/ECAP standard is based on only neighborhoods with over 50% non-white residents, which are uncommon in Idaho, but that the standard allows for identification of R/ECAP areas outside of CBSA's in areas exceeding 20% non-white population. The intent of this would appear to apply to the Boise Metropolitan Area, if not by the letter. I would recommend the analysis include an identification of census tracts that can be identified as having existing concentrations of poverty, or areas at risk of meeting this standard, with areas which also meet either the greater than 20% and/or greater than 50% non-white population also identified. This data by census tract can also be used to avoid re- segregating areas by income level and ensuring fair housing choice of neighborhood as we push to build more affordable housing. executive summary, point 6 is blank. If no feedback has been omitted, this should be stated. Can this draft be recirculated for public comment once the draft is complete? page 13 appears to include an internal note "DOES RECENT PIT FIGURES REVEAL SEXUAL ASSAULT INFORMATION???" page 14 appears to include an internal note "MAY NEED TO EXPAND" on page 126 of the pdf, the following prompt does not have a response: Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and	As these were draft documents, this was addressed in the final version. As these were draft documents, these comments were addressed in the final version, which was also available for a second public comment period.	The regional analysis of impediments is intended to be more holistic and City based in nature and less Tract based. Each of the four cities keep tabs on racial composition by tract through other means including the Consolidated Plans, Community Development Analysis, and Comprehensive plans. While the AI may not include the 20% level discussed, racial considerations were a significant component in community survey's workshops, and other data gathering elements.		x		
Katy Decker	families, families with children, veterans and their families, and unaccompanied youth)						
Katy Decker	Regarding characteristics of households at risk of homelessness: Many individuals or families living in poverty or at low income levels are locked into their existing housing by the current housing crunch. If any change in circumstance in the neighborhood, such as redevelopment or sale of the low-income units being rented to them, or such as re-segregation of households such as low income or disability class, or concentration of poverty occurs, decreasing the standard of living in the neighborhood, these housed individuals do not have access to other housing options to move from their existing housing.			Х			

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Katy Decker	Page 27 - Boise as a whole has a relatively low minority population, and no areas of greater than 50% of non-whites. It would be informative to include identification of areas over the lower HUD standard of 20% concentration of non-whites outside of metro areas as a higher bar to avoid income segregation accompanied by minority populations greater than 20%.	Hispanic populations were a major focus through growth rates by tract, by burdened population, by poverty status, and by percent of population by tract. The Consolidated Plan is partly based on the Community Development Analysis, a separate effort used to inform the plan and other City efforts. Hispanic populations were a major consideration by tract in that effort and used to help populate goals and strategies in the ConPlan, below the 50% threshold used by HUD.		X			
Katy Decker	On page 34 - Homeless Needs Assessment, it appears that the unsheltered population is significantly greater than the sheltered population on any given night. This is contrary to Point in Time data, and to data on page 36. Are these columns possibly mislabeled? Or should this data be otherwise checked?	This information has been corrected in the final version.		X			
Katy Decker	On page 43, the draft Consolidated Plan states the following: On a broad level, the 2020 Community Development Assessment, the accompanying community survey, and other outreach efforts conducted through community and public meetings did not identify any priority public facility needs; however, interviews with agencies that serve the needs of low- income households, especially the City's residents experiencing homelessness, have identified the need for improved emergency shelter and space and facility requirements for outreach and case management staff. there is no additional elaboration on how the City intends to support the interviews indicating the need to improve emergency shelter and meet space requirements for outreach and case management staff. There is no further information provided to elaborate on basis for this need or elaborate on the extent of improvement required. There is no indication of whether government funds (and of what type) may be intended to support this need. This should be included in a draft circulated for public comment. Alternatively, if further information is not available, this reference should be removed.		The city does not own or operate emergency shelters. These documents identify goals for increasing housing services for homeless or housing insecure, as well as increasing support services. Funding associated with these goals will be granted to subrecipient agencies implementing programs.	X			

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Katy Decker	On page 45, the following section should be amended to reflect that co-location of public services should occur in the downtown planning area per Blueprint Boise's current goals of locating social services downtown; colocating services for those experiencing homelessness or at risk of experiencing homelessness elsewhere would require separation from some services or key destinations that cannot be removed from downtown, and is not supported by Blueprint Boise: Colocation of Public Services Modeled After a Community Schools Approach: through key informant interviews, the CDA identified an opportunity exists to strategically co-locate services near locations of need to minimize transportation and other burdens experienced by residents who need to access multiple types of related services.		The City considers zoning, density, cost of land, cost per unit to build or operate, proximity to transit, services, parks, bike lanes, and other amenities (e.g., schools, grocery stores, medical care, etc.) when it sites a housing project. Public services and emergency shelters are provided/operated by partner agencies; the city cannot prescribe the specific location where those agencies choose to provide their services.	X			
Katy Decker	On page 77, the Vacancy Rate Map does not include a legend.It is not clear how the map should be interpreted	This has been corrected in the final version.		х			
Katy Decker	in general, the Consolidated Plan seems to be missing a clear statement affirming the City's dedication to avoid concentrating poverty in geographic areas, neighborhoods, or census tracts, as the push for increased supply of workforce housing, affordable housing, and homeless housing services moves forward, it will be important to distribute these facilities equitably throughout neighborhoods to support fair housing choice for residents of the new units, and to avoid concentrating poverty in any one area.			X			