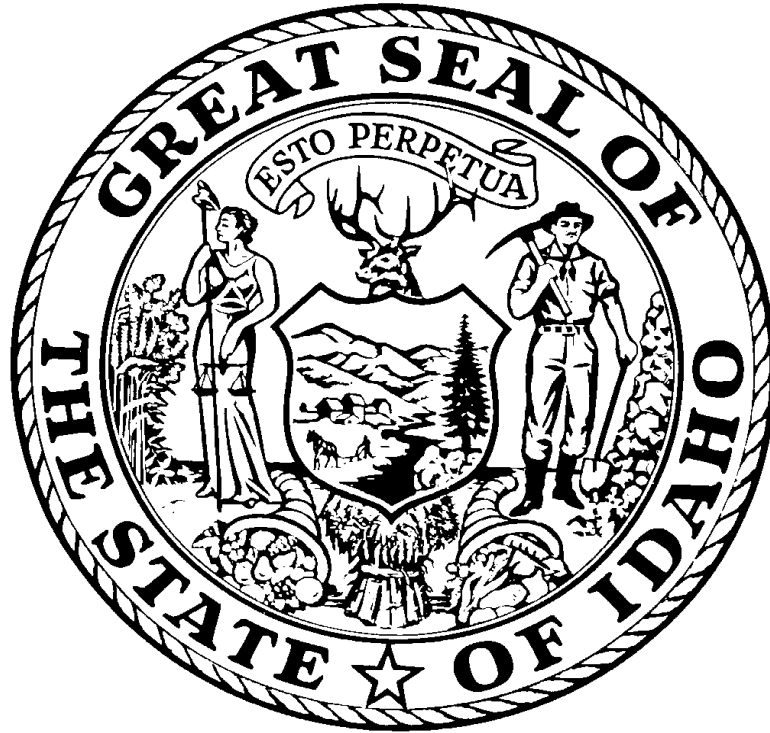


2011 ANNUAL ACTION PLAN

April 1, 2011 through to March 31, 2012



**Idaho Housing
and Finance**

Association

www.ihfa.org

IDAHO

DEPARTMENT OF COMMERCE

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Preface

The *2010-2014 Five-Year Strategic Consolidated Plan* is the overview of goals, strategies, priorities and needs for HUD's affordable housing and community development programs in Idaho. *The 2011 Action Plan* is the anticipated overview of the goals, strategies, priorities and needs for 2011 Program Year.

Following the Public Participation Plan for Idaho's affordable housing and community development programs, the *2011 Annual Action Plan* was available to the public for review and comment for 30 days, January 3, 2011 through February 4, 2011. See the Public Participation section (Page 7) for additional information.

The adopted *2011 Action Plan* is available online at www.commerce.idaho.gov and <http://www.ihfa.org/ihfa/grant-programs/plans-and-reports.aspx>

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Executive Summary

The *2011 Annual Action Plan* is the annual planning report for Idaho’s housing and community development programs that are funded by the Department of Housing and Urban Development. This plan is designed to outline how HOME, CDBG and ESG funds are expended during 2011 Program Year, which is April 1, 2011 through March 31, 2012. The *2011 Annual Action Plan* is prepared by the Idaho Housing and Finance Association (IHFA) in partnership with the Idaho Department of Commerce (IDC).

IHFA and IDC have identified goals and strategies that can best address Idaho’s housing and community development needs with the funding received from HUD. The five-year goals and strategies are set forth in the *Five-Year Strategic Plan (2010-2014) for Housing and Community Development Programs*. The annual goals and strategies for year of the five years are identified in the annual action plan. For the Program Year 2011, Idaho anticipates approximately \$14 million dollars from the Department of Housing and Urban Development (HUD) for the these programs, the HOME Investment Partnership Program (HOME), the Emergency Shelter Grant Program (ESG), and the Community Development Block Grant program (CDBG).

Idaho Housing and Finance Association (IHFA) and Idaho Department of Commerce (IDC) partner with local and regional stakeholders in an effort to create and support safe decent living environments and economic opportunities Idaho communities. Both IHFA and IDC strive to make these opportunities accessible and affordable to communities and individuals they serve and to ensure outcomes that are sustainable and measurable.

HUD has adopted affordable housing and community development goals and objectives that allow its program administrators to report program accomplishments in a uniform manner. The table below identifies HUD’s Goals and Objectives and Idaho’s corresponding Goals and Objectives.

HUD	IDAHO
<i>Goals & Objectives</i>	<i>Corresponding Goals & Objectives</i>
<p><i>Provide Suitable Living Environment</i></p> <ul style="list-style-type: none"> • Availability/accessibility to create suitable living environments • Affordability to create suitable living environments • Sustainability to create suitable living environments 	<p><i>Preserve and Enhance Suitable Living Environment</i></p> <ul style="list-style-type: none"> • Improve Safety & Livability of Communities • Improve affordability and sustainability of quality facilities and services • Increase access to quality facilities and services
<p><i>Provide Decent Housing</i></p> <ul style="list-style-type: none"> • Accessibility for the purpose of providing decent housing • Affordability for the purpose of creating decent housing • Sustainability for the purpose of creating decent housing 	<p><i>Provide Decent Housing</i></p> <ul style="list-style-type: none"> • Sustain and increase home ownership • Sustain and increase affordable rental housing • Support equal access to a continuum of housing services
<p><i>Expand Economic Opportunities</i></p> <ul style="list-style-type: none"> • Accessibility for the purpose of creating economic opportunities • Affordability for the purpose of creating economic opportunities • Sustainability for the purpose of creating economic opportunities 	<p><i>Expand Economic Opportunities</i></p> <ul style="list-style-type: none"> • Create and retain jobs primarily for low- to moderate income persons • Revitalize downtowns
<p><i>No corresponding HUD Goal or Objective</i></p>	<p><i>Increased Community Investment and Involvement</i></p> <ul style="list-style-type: none"> • Promote effective partnerships • Support efforts to increase local capacity in planning, administration and implementation

Community Development Block Grant

Funds are distributed in accordance with the State CDBG rules, which may be accessed at <http://adm.idaho.gov/adminrules/bulletin/bul/06sept.pdf> . State CDBG funds serve communities throughout the State, excluding Idaho's seven entitlement communities, Boise, Idaho Falls, Pocatello, Coeur d'Alene, Meridian, Lewiston, and Nampa, each of which receives funds directly from HUD.

Based on HUD's formula allocation of CDBG, which takes into account the State's population, poverty levels, and overcrowded housing number, the State expects to receive approximately \$8,500,000 million in PY 2011. With the PY2011 allocation and the PY2010 carryovers and reversions, which are expected to equal \$3,500,000 the State projects to have the following amounts for each of its set-asides:

- \$300,000 to spend on imminent threats
- \$510,000 to spend on community and senior citizen centers
- \$6,167,500 to spend on public facilities (infrastructure, facilities, utilities, housing infrastructure)
- \$6,167,500 to spend on economic development projects (job creation and downtown revitalization)

In addition, the majority of CDBG projects are dependent upon funds leveraged by local communities from local, private, state, and federal sources.

IDC expects to fund approximately 25 to 30 CDBG applications for PY 2011 with funding requests ranging from \$50,000 to \$500,000. (\$500,000 is the maximum amount available per application). All applications will be required to meet a national objective, with a target of 70% of the projects benefiting low to moderate-income individuals. It is expected that for every CDBG dollar invested it will leverage \$5.00 or above in other funds. PY 2011 CDBG funds should be available for eligible and awarded projects in May 2011.

During the 2010 CDBG program year, Idaho communities leveraged on average \$6.33 to match every CDBG dollar awarded. Also, IDC met the 15-month timeliness obligation of the PY2009 CDBG funds. Idaho ranks 12th nationally for State CDBG funding obligations as of HUD's October 2010 State expenditure report.

Home Investment Partnership Program

In January 1991, the Governor of Idaho appointed IHFA as the Administer the State's HOME Investment Partnership Program (HOME). Since 1992 Idaho's HOME program has awarded \$81,856,157 to project sponsors to help create and sustain long-term, safe, decent, affordable housing for Idaho's low-income households in their communities throughout Idaho. HOME funds can be used to help expand the affordable housing throughout the state with the exception of the city of Boise (receives its own HOME allocation).

IHFA HOME funds are awarded in accordance with federal regulations, state and local codes, and IHFA's HOME Administrative Plan (available at www.ihfa.org/grants).

Most current completed Program Year- Past performance

As of 6/30/2010, HUD's Dashboard report indicates Idaho's HOME program funds are expended on the following activities: 78.2% homebuyer, 20.2% rental. Idaho is ranked 39th in % of commitments, 31st in % of disbursements, 16th in the leverage of HOME funds, 47th in disbursements on CHDO activities; and 1st in % of rental units occupied to completed.

The table below depicts the completed units during the most recent completed Program Year of 2009. The Program Year was April 1, 2009-March 31, 2010.

The results of the 2010 Program Year will be published in the 2010 CAPER June 2011.

HOME-Assisted Units Completed by Area Median Income 2009 Program Year
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	0-30% AMI	31-50% AMI	51-60% AMI	61-80% AMI	0-80% AMI
Rental Units	27	37	0	0	64
Homebuyer Units	4	20	22	38	84
Total	31	58	22	38	149

Anticipated Outcomes

During the 2011 Program Year, IHFA estimates it will receive approximately \$5.5 million in HOME funds. The investment in affordable housing in Idaho will continue to be impacted by volatility of the housing market, Idaho's job market and high unemployment. These factors combine to impact the demand for HOME funds as a gap financing for LIHTC projects, both new construction and acquisition, acquisition/rehabilitation multi-family rental projects. IHFA anticipates 2011 will see continued decrease in the demand for HOME down payment/closing cost assistance funds.

2011 Program Year Estimated HOME funds	
2010 Estimated Ending Balance	(\$276,000)
2010 Funding Commitments	(\$4,694,069)
2011 Estimated Allocation	\$5,500,000
2011 Estimated Program Income	\$320,000
Estimated Balance	\$849,931

Emergency Shelter Grant Program

Emergency Shelter Grant Program (ESG) funds are distributed in accordance with the ESG Policies and Procedures Manual, available at www.ihfa.org. ESG funds serve communities throughout the State of Idaho supporting emergency shelter services. IHFA will receive approximately \$536, 000.00 in ESG funding for the 2011 program year. ESG funds are used provide homeless persons with access to safe and sanitary shelter as well as to supportive services and mainstream assistance needed to move them toward transitional or permanent housing options.

Citizen Participation

The Public Participation Plan for Idaho's affordable Housing and Community Development programs was created in 2002 and revised in 2009. Following the plan, notices were published in major Idaho newspapers regarding a 30-day Public Comment Period, January 3, 2011 through February 4, 2011. The notice was published before the comment period and again during the comment period. The copy of the draft was emailed to several of Idaho's major public libraries, IHFA branch offices, and the Idaho Department of Commerce to be available for the public. It was also available online at the IHFA and IDC websites. In addition to the published notice, local and regional stakeholders were notified by mass email. IDC emailed the link to the draft publication to local governments and ICDBG-Certified Grant Administrators throughout Idaho. The Public Hearing was held in Boise on January 25, 2011.

- Written/oral comments received- 0
- Public hearing comments received- 0

Objectives & Resources 91.320 (c)

1. *Provide a summary of the annual goals (objectives) the State expects to achieve in the coming program year.*
2. *Provide a concise summary of all funds that are expected to be made available from federal, private, and non-federal public sources to leverage program funds. Also, include how those funds will help meet the matching requirements of the various HUD programs.*

1. Objectives

HOME Program

Goal: Preserve and Enhance Suitable Living Environment

Improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial de-concentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

Strategy: Improve safety and livability of communities

Annual Objective will include the following activities:

- All HOME projects adhere to applicable federal regulations found at 24 CFR Part 50 and 58 and receive the appropriate level of environmental clearance to help ensure the site location provides a suitable living environment.
- All HOME projects meet the applicable national or state/ local building codes (new construction and rehabilitation) or in the absence of state or local code, the HUD Housing Quality Standards (HQS) at the time of purchase (homebuyer activities) or occupancy (for acquisition projects/activities).
- All HOME projects adhere to applicable federal requirements including EPA and HUD's Lead-Based Paint rules, Environmental Review, Environmental Justice, ADA, Fair Housing including Affirmatively-Furthering Fair Housing, Affirmative Marketing Plan, Uniform Relocation and Section 3, Davis-Bacon, etc.

Goal: Provide Decent Housing

Strategy: Sustain and increase homeownership through the following activities:

IHFA's HOME program provides direct homebuyer down payment/closing cost assistance to help make homeownership for low-income households more affordable. The HOME program will also provide development subsidy to eligible non-profit housing development organizations to build or rehabilitate single-family home properties to sell to qualified low-income homebuyers. HOME funds can be leveraged with other federal programs such as USDA-RD, SHOP, and CDBG funds.

- HOME Acquisition activity-Single-family down payment/closing cost assistance to eligible qualified homebuyers
- HOME Homebuyer Properties activity- Construction loans to qualified non-profit project sponsors who then sell the completed homes to qualified low-income homebuyers. The homebuyers assume a portion of the construction loan as a 0%, deferred, due on sale permanent loan.

Annual Objective- HOME will provide down payment/closing cost assistance to 400 eligible qualified low-income households to purchase their first home.¹

¹ Annual Objectives taken from the 2010-2014 Five-Year Consolidated Plan's HOME Priority Housing Needs/Investments- table 2-A

Strategy: Sustain and increase affordable rental housing through the following activities:

- New construction, acquisition, and/or rehabilitation of affordable rental housing

Annual Objective- HOME will provide gap financing to ensure affordability for 100 HOME-assisted units in multi-family projects²

Strategy: Support equal access to a continuum of housing services

- Handicap accessible/adaptable new construction and substantial rehabilitation rental housing projects.
- Project and program sponsors are required to have a Limited-English Proficiency Plan.
- Project sponsors are required to have an Affirmatively-Furthering Fair Housing plan that includes a description of how they will inform persons not likely to apply for housing without special outreach (based on census information for the market area).

Annual Objective: Section 504- A minimum of 5% of all rental units in new construction projects will be accessible to individuals with mobility impairments, and an additional 2 percent of the units (but not less than one) must be accessible to individual with sensory impairments.

Goal: Increased Community Investment and Involvement

Strategy: Promote effective partnerships

Annual Objectives:

- *Encourage training opportunities to help affirmatively-further fair and affordable housing in Idaho*
- *Collaborate with affordable housing stakeholders, program sponsors, and community representatives that attend the Regional Housing Round Table, housing conferences, and other opportunities.*
- *Encourage development of projects that are able to demonstrate local community support.*

Community Development Block Grant

Goal: Preserve and Enhance Suitable Living Environments

The annual objective is to obligate 45% to 60% of the state CDBG funds to meet this goal.

Objective Strategy (outcome): Improve safety and livability of communities

Will include a variety of projects such as:

- Activities under this strategy will include bringing public facilities systems (infrastructure, community facilities, public utilities) into compliance with environmental laws, federal and state standards, industry standards, or best management practices.

Objective Strategy (outcome): Increase access to quality facilities and services

- Activities under this strategy include installing a new public facility (infrastructure, community facilities, and public utilities) system or extending a system to a new service area. This includes new infrastructure to support affordable housing.

Objective Strategy: Improve affordability and sustainability of quality facilities and services

- Activities under this strategy will include rehabilitation, replacement, or remodeling of a public facilities (infrastructure, community facilities, public utilities, and housing) system.

² Annual Objectives taken from the 2010-2014 Five-Year Consolidated Plan's HOME Priority Housing Needs/Investments- table 2-A

Goal: Expand Economic Opportunities

The annual objective is to obligate 20% to 40% of the state CDBG funds to meet this goal.

Objective Strategy: Create jobs primarily for low and moderate-income persons

- Activities under this strategy will include installation, upgrade, construction, and acquisition of public facilities (public infrastructure, community facilities, and public utilities) to assist in the public cost to promote expansion of an existing business or location of a new business

Objective Strategy: Revitalize downtowns

- Activities under this strategy will include the prevention/elimination of slum and blight conditions in downtowns through improvements to public facilities (public infrastructure, communities facilities, public utilities) acquisition of property, façade improvements, demolition of dilapidates properties. This can include mitigation of negative downtown impediments

Goal: Increase Community Investment and Involvement

The annual objective is to obligate a portion of the state 1% CDBG technical assistance.

Objective Strategy: Promote effective partnerships

Activities under this strategy will include:

- Meet with state and federal agencies that provide funding for community projects to help understand potential projects and facilitate the efficient use of ICDBG funds
- Meet with funding partners and regulatory agencies to review merits of ICDBG applications

Objective Strategy: Support efforts to increase local capacity in planning, administration, and implementation

Activities under this strategy include:

- Support of the Northwest Community Development Institute
- Grant administration certification workshops
- Grant application workshops
- Provide one-on-one and on-site technical assistance for project development

Emergency Shelter Grant

Goal: Increased access to quality facilities and services

- The ESG program measures its' goal of increased access to quality facilities and services by utilizing each sub grantee's Annual Progress Report (APR) to analyze the services provided by agencies as well as the number of individuals and households who are stabilized in transitional or permanent housing.
- Measure outcomes based on the annual desk risk analysis that considers the compliance of the project, management of expenditures and contract deadline

Goal: Promote Effective Partnerships

The ESG program will aid in promoting effective partnerships by

- Continuing to require regional meetings and analyzing the documented services provided to the homeless in the communities as well as the coordination to provide services between agencies
- Match funding documentation will also continue to be required along with the APR

Goal: Increased access to quality facilities and services

The ESG program measures its' goal of increased access to quality facilities and services by:

- Utilizing each sub grantees Annual Progress Report (APR) to analyze the services provided by agencies

as well as the number of individuals and households who are stabilized in transitional or permanent housing

- Measure outcomes based on the annual desk risk analysis that considers the compliance of the project, management of expenditures and contract deadlines

2. Resources

CDBG

The Community Development Block Grant Program does not require match except for administration at the State level, but the Idaho Community Development Block Grant Program (ICDBG) does award points to projects based upon the level of match they provide to complete the project. The local, State, and federal match categories leverage the ICDBG funds by completing the funding package necessary to construct public infrastructure projects. The private match leverage is from businesses or developers rehabilitating, expanding, or building new facilities as a result of the ICDBG infrastructure improvements.

In addition to the projected \$8.5 million the State expects to receive in CDBG funding, the following is a table of the projected resources from other Federal, non-Federal (state and local), and private sources to be made available to CDBG funded projects and the associated strategies they will address in accordance with the State’s strategic plan.

Match source	Match description	Amount	Strategies addressed
Local	Cash, in-kind, loans, loan secured by bond passed by local residents	\$42,040,902	<ul style="list-style-type: none"> · Improve safety and livability of communities. · Increase access to quality facilities and services. · Improve affordability and sustainability of quality facilities and services. · Create and retain jobs primarily for low-and moderate-income persons. · Revitalize downtowns.
State	Grants from state agencies (Dept of Environmental Quality, Idaho Transportation Dept., etc) and IDC staff time	\$278,000	<ul style="list-style-type: none"> · Improve safety and livability of communities. · Increase access to quality facilities and services. · Improve affordability and sustainability of quality facilities and services. · Create and retain jobs primarily for low-and-moderate-income persons. · Promote effective partnerships. · Support efforts to increase local capacity in planning, administration, and implementation. · Revitalize downtowns.
Federal	Grants from federal agencies (USDA-Rural Development, Economic Development Agency, Environmental Protection Agency, Army Corps of Engineers, etc.)	\$10,085,218	<ul style="list-style-type: none"> · Improve safety and livability of communities. · Increase access to quality facilities and services. · Improve affordability and sustainability of quality facilities and services. · Create and retain jobs primarily for low-and-moderate-income persons. · Promote effective partnerships. · Support efforts to increase local capacity in planning, administration, and implementation. · Revitalize downtowns.
Private	Business and developer investment	\$2,530,895	<ul style="list-style-type: none"> · Create and retain jobs primarily for low-and moderate-income persons. · Improve safety and livability of communities. · Revitalize downtowns.
TOTAL		\$66,858,056	

HOME

HOME is the largest federal block grant to state and local governments designed exclusively for the creation, preservation, and maintenance of affordable housing to low-income households. IHFA estimates it will administer \$5.5 million in new HOME funds and approximately \$320,000 of HOME program income during

the 2011 Program Year. HOME program rules require that HOME funds to be leveraged to their maximum extent feasible with other Federal and/or private sources. Below are the projected leverage resources from federal, non-federal, and private sources during the 2011 Program Year.

2011 Estimated Leverage			
Source	Leverage description	Amount	Strategy addressed
Local	Local Government	\$ 130,000	<ul style="list-style-type: none"> Sustain and increase affordable homeownership. Sustain and increase affordable rental housing. Support equal access to a continuum of housing services. Improve safety and livability of communities. Promote effective partnerships. Support efforts to increase local capacity
State	State of Idaho Health and Welfare Weatherization	\$ 20,000	<ul style="list-style-type: none"> Sustain and increase affordable homeownership. Sustain and increase affordable rental housing. Improve safety and livability of communities.
Federal	United States Dept. of Agriculture Rural Development(USDA-RD) Federal Home Loan Bank Annual Section 42 Tax Credit HUD's Community Development Block Grant (CDBG) HUD's Supportive Housing Program (SHP) HUD's Self Help Opportunities Program	\$2,500,000 \$ 250,000 \$3,323,472 \$ 100,000 \$ 330,000 \$ 600,000	<ul style="list-style-type: none"> Sustain and increase affordable homeownership. Sustain and increase affordable rental housing. Support equal access to a continuum of housing services. Improve safety and livability of communities. Promote effective partnerships. Support efforts to increase local capacity
Private	Deferred Developer Fee Donations Conventional Financing Foundations, Grants IHFA private Financing Sweat Equity Foregone Fees (architecture, other) Non-For Profit Financing Mortgage Revenue Bonds Idaho Community Reinvestment Corp. (ICRC)	\$1,000,000 \$ 400,000 \$5,000,000 \$ 75,000 \$ 50,000 \$ 20,000 \$ 5,000 \$ 370,000 \$ 200,000 \$ 180,000	<ul style="list-style-type: none"> Sustain and increase affordable homeownership. Sustain and increase affordable rental housing. Support equal access to a continuum of housing services. Improve safety and livability of communities. Promote effective partnerships. Support efforts to increase local capacity

IHFA incurs a .25 match liability for every HOME dollar drawn for project costs. Match is defined as a permanent contribution to the project.

2011 Program Year Estimated Match	
Mortgage Revenue Bond, Home Start Grants	\$0
Foundations/Grants, Private Donations, Local Govt., Private Financing, Non-For-Profit Financing, Foregone Fees, Taxes, Charges, Below Market Interest Rate Financing	\$432,220
Sweat Equity	\$1,400
Total	\$433,620

ESG

The Emergency Shelter Grants (ESG) program is a formula-funded program that uses the Community Development Block Grant (CDBG) formula as the basis for allocating funds to eligible jurisdictions, including States, territories, and qualified metropolitan cities and urban counties. During the 2011 Program Year, IHFA will receive approximately \$536,000 in ESG funding.

The following is a table of the projected resources from Federal, non-Federal (State and local), and private sources to be made available to ESG funded projects and the associated strategies they will address in accordance with the State's Five-Year Strategic Plan. These projections would offer a total of \$1,426,847 in various financial resources to match the ESG 2011 grant. This amount is greater than the anticipated

\$436,000.00 match requirement. By law, the first \$100,000 of ESG assistance provided to the State of Idaho does *not* require match, however any additional funding requires a one-to-one match.

Estimated 2011 Program Year Resources			
Match Source	Match Description	Amount	Strategy Addressed
Local	Local Government Local Businesses	\$165,000	<ul style="list-style-type: none"> · To help coordinate efforts by different organizations within geographic areas in order to fill gaps in facilities and services identified in each Regional Continuum of Care Plan · To support projects that use program funds to complement the use of other available public and private funds and other resources to improve services to the homeless · To fund projects which address severe shortages in services to the homeless with clearly defined methods to measure the outcomes of these services · To support projects which use funds to expand or make improvements to existing facilities for the homeless, support projects that best assist persons in moving through the Continuum of Care toward independent living · To support projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals · To support projects that can be completed in a timely manner, with measurable outcomes, within budget, and in conformance with all applicable federal and State requirements
State	Idaho Council on Domestic Violence & Victim Assistance Idaho Dept. of Education LBOCC MCC	\$132,000	<ul style="list-style-type: none"> · To support projects that use program funds to complement the use of other available public and private funds and other resources to improve services to the homeless · To fund projects which address severe shortages in services to the homeless with clearly defined methods to measure the outcomes of these services · To support projects which use funds to expand or make improvements to existing facilities for the homeless · To support projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals · To support projects that can be completed in a timely manner, with measurable outcomes, within budget, and in conformance with all applicable federal and State requirements
Federal	Community Development Block Grant Program Community Service Block Grant Federal Emergency Management Agency EFSP	\$376,000	<ul style="list-style-type: none"> · To help coordinate efforts by different organizations within geographic areas in order to fill gaps in facilities and services identified in each Regional Continuum of Care Plan · To support projects that use program funds to complement the use of other available public and private funds and other resources to improve services to the homeless · To fund projects which address severe shortages in services to the homeless with clearly defined methods to measure the outcomes of these services · To support projects which use funds to expand or make improvements to existing facilities for the homeless · To support projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals
Private	United Way Private Donations Runaway Youth Foundation	\$754,000	<ul style="list-style-type: none"> · To support projects that use program funds to complement the use of other available public and private funds and other resources to improve services to the homeless · To support projects that can best assist persons in moving through the Continuum of Care toward independent

	Glanbia Foods Post Register Alltel Volunteer Hour		living To support projects which will carry out Homelessness Prevention activities To support projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals
TOTAL		1,427,000	

Other resources, both Federal and non-Federal, that are expected to be available during the 2011 program year in order to meet a variety of housing and supportive service needs identified in the State of Idaho's Five-Year Strategic Plan include the following:

Housing Opportunities for Persons with AIDS (HOPWA) Program

HOPWA funding provides both housing and supportive services to persons diagnosed with HIV/AIDS. HUD makes available HOPWA funds nationally both on a formula and competitive basis. HOPWA distributes program funds using a statutory formula that relies on AIDS statistics. The State of Idaho does not receive a formula allocation of HOPWA funds because of its low HOPWA population. Accordingly, IHFA competes nationally on behalf of the State of Idaho for a competitive HOPWA allocation. IHFA worked closely with the State of Idaho's STD/AIDS program and other advocates to coordinate efforts during the early stages of this grant.

In addition to federal HOPWA funds, there are currently three additional state sources funding for HIV/AIDS related services. The state funds are available through the Idaho Department of Health and Human Services and the Center for Disease Control, commonly referred to as the CDC. The state STD/AIDS Program includes Ryan White Title II and Title III. Because the total amount of funding available from different sources is not enough to adequately address the need, IHFA works closely with the other organizations to avoid duplicative of services.

During the 2011 program year, IHFA estimates it will expend approximately \$500,000.00 in HOPWA funding to provide housing and supportive services for an estimated 120 citizens of Idaho who are diagnosed with HIV/AIDS.

The Shelter Plus Care Program (S+C)

The Shelter Plus Care Program provides rental assistance and supportive services to homeless persons who also have been diagnosed with a mental illness, substance abuse issues, or dual diagnoses. The program started in 1996 with nine units in Idaho Falls, and added nine units in the Pocatello area and ten units in the Coeur d'Alene region in 1997. As of 2010, this number increased to 74. IHFA does not anticipate adding additional units in 2011.

Funding was secured in the 2000 Continuum of Care application to extend the program into areas around Twin Falls (Region IV), Lewiston (Region II), and Nampa/Caldwell (Region III). In addition, IHFA's Shelter Plus Care renewal project in Idaho Falls, Region VI, was funded. All projects have been funded on a renewal basis as needed. Additionally, a new Statewide S+C program was applied for and awarded under the 2002 Continuum.

Within the 2010 Continuum of Care Homeless Assistance Application, IHFA has applied for four (4) Shelter Plus Care Renewal Applications. If successful, this application will bring \$549,156 of Shelter Plus Care funds to Idaho for 74 units of continued housing.

The Supportive Housing Program

The Supportive Housing Program is authorized by Title IV, Subtitle C, of the McKinney-Vento Homeless Assistance Act of 1987, as amended. It is designed to promote the development of supportive housing and supportive services to assist homeless persons in transition from homelessness and to enable them to live as

independently as possible. Eligible applicants are States, units of local government, other governmental entities such as Public Housing Authorities, and private nonprofits. As part of the State of Idaho's Continuum of Care strategy, IHFA submits a competitive application annually to the U.S. Department of Housing and Urban Development.

During the 2011 program year, IHFA is estimated to distribute approximately \$2,195,000 of Supportive Housing Program funds for leasing, operational and service related activities for transitional housing. In addition, IHFA will contribute approximately \$480,000 of private funding to match the federal portion of each of those HUD-funded programs. Based on information currently available, IHFA anticipates serving approximately 400 people in HUD-funded transitional housing. Of that, approximately 100 units are projected to be single, unaccompanied individuals, and 100 will be adults in families and 200 will be children in families.

Accessibility Improvements Program

IHFA administers a program that allows low-income persons with disabilities to modify their homes for accessibility purposes. The Accessibility Improvements Program (AIP) is intended to help persons unable to afford the financing for accessibility modifications on their own. An applicant must first exhaust all other possibilities of funding sources for their modification, as AIP funds are considered a source of last resort. Low-income, disabled Idahoans submit the application to one of three designated Independent Living Centers in Idaho for a grant amount up to \$5,000. The grant funds can be used for modifications to a rental unit as well. Funding for this program is provided through settlement agreements reached between the U.S. Department of Housing and Urban Development and respondents to complaints regarding possible violation of the Fair Housing Act provisions with respect to standards for housing accessibility.

To date, the program has received \$734,494.89 and expended \$733,253.50 for individual households and fair housing workshops. IHFA is unable to predict how much money will become available during the 2011 program year. The program currently has a waiting list of 5 individuals.

Tax Exempt Mortgage Revenue Bonds Program

For over 35 years, IHFA has helped over 70,000 Idahoans achieve the goal of home ownership by providing affordable home mortgage loans to low and moderate-income families through its Single-family Mortgage Loan Program. The program operates with the full participation and cooperation of over 44 banks and mortgage companies and 250 mortgage brokers. The lenders qualify eligible homebuyers, underwrite and close the loans, then sell them to IHFA. Mortgage Brokers process the loan and then submit it to IHFA for underwriting, closing, and funding.

Proceeds from the sale of tax-exempt mortgage revenue bonds are utilized to purchase/fund the mortgages. The tax exempt status of the bonds allows the Single Family Mortgage Loan Program to offer interest rates that range from 1/4 to 1/2 percentage point below market rates. Currently, IHFA operates a homeownership-lending center in Boise offering homebuyer education, reverse mortgage counseling, mortgage, and foreclosure counseling services for all of Idaho. IHFA's current loan portfolio consists of over 21,000 mortgage loans.

Finally Home! ® Program

Finally Home! ® is a comprehensive homebuyer education program that was designed by Idaho Housing and Finance Association and other organizations in Idaho. This program is sponsored in part by a Housing Counseling grant from the U.S. Department of Housing and Urban Development. The grant supports one-on-one housing counseling through IHFA, as well as partial support for the Idaho Partners for Home Buyer Education, Inc.'s homebuyer education classes throughout the State. The grant encompasses housing counseling through group counseling (classes), and one-on-one counseling in the areas of: pre-occupancy, mortgage default, post-purchase non-default, rental delinquency issues, and homeless prevention.

IPHBE, Inc. has textbooks in Spanish, a set of DVDs covering the homebuyer education course in Spanish, and a web-based, on-line course in Spanish. The DVDs are available by contacting one of the eight Regional Training Partners.

For the 2011 calendar year, IPHBE, Inc. estimates it will serve 2650 persons with homebuyer education, expending approximately \$49,500. In the area of one-on-one counseling, IHFA and IPHBE, Inc. are estimating approximately 2500 households will be served for over 4,000 hours in the areas of pre-occupancy, default, post-purchase non-default, rental delinquency and homeless prevention counseling.

During the 2011 calendar year, IHFA estimates it will expend approximately \$95,000 for services provided through Finally Home!® Through this homebuyer education program with one-on-one counseling, IHFA anticipates it will expend \$160,000 to serve and provide approximately 4,000 hours in the areas of post-purchase, pre-occupancy, rental delinquency, post-purchase non-default and homeless prevention counseling.

Method of Distribution

Describe each program's method of distributing funds to local governments and non-profit agencies to carry out activities to meet the State's goals and strategies, the reasons for the allocation priorities, how the proposed distribution of funds will address propriety needs and specific objectives described in the consolidated plan, and any obstacles to addressing underserved needs.

Community Development Block Grant

IDC distributes CDBG funds on a competitive statewide basis where applications are ranked against each other for funding. The ICDBG Application A handbook that details the application review procedures is available online at www.community.idaho.gov. IDC does set-aside the CDBG funds as follows:

- Two percent (2%) plus \$100,000 of the total allocation is reserved for the department's administrative costs;
- One percent (1%) of the total is reserved for technical assistance;
- Five percent (5%) or \$300,000, whichever is less, of the total allocation is set aside for imminent threat grants with a maximum grant amount of \$100,000. Applications are received quarterly.
- Six percent (6%) or \$600,000, whichever is less, of the total allocation is set aside for senior citizen center and community center grants with a maximum grant amount of \$150,000; Applications are received annually.
- Fifty percent (50%) of the remaining allocation, plus 50% of the program income, recaptured funds, and carryover funds from previous program year is reserved for public facility and housing grants. Maximum grant amount available is \$500,000. Applications are received annually.
- Fifty percent (50%) of the remaining allocation, plus 50% of program income, recaptured funds, and carryover funds from the previous year is reserved for economic development grant for both job creation and downtown revitalization projects. Maximum grant amount available is \$500,000. Job creation applications are received quarterly and downtown revitalization applications are received annually.

Idaho State CDBG program rules allow for flexibility between these funding set-asides based upon public need in the various categories (i.e. if the State receives fewer requests for public facilities, and a larger than normal number of senior center funding requests, we may choose to increase the senior center funding above the projected set-aside).

Idaho State's goals and strategies have been identified through a combination of stakeholder and public input, past application submittals and other knowledge of social, environmental, and economic trends as identified in the Consolidated Plan. Based on these factors, the ICDBG non- housing community development goals and strategies are as follows:

Goal: Preserve and Enhance Suitable Living Environments

Strategy: Improve safety and livability of communities

Activities under this strategy will include a variety of projects such as: Bringing public facilities systems (infrastructure, community facilities, public utilities) into compliance with environmental laws, federal standards, Idaho Standards for Public Works Construction or best management practices.

Strategy: Increase access to quality facilities and services

Activities under this strategy will include a variety of projects such as installing new public facility (infrastructure, community facilities, and public utilities) system or extending a system to a new service area. This includes infrastructure to support affordable housing.

Strategy: Improve affordability and sustainability of quality facilities and services

Activities under this strategy will include rehabilitation, replacement, or remodeling of a public facility (infrastructure, community facilities, public utilities, and housing) system.

Goal: Expand Economic Opportunities

Strategy: Create and retain jobs primarily for low- and moderate-income persons:

Activities under this strategy will include installation, upgrade, construction, and acquisition of public facilities (public infrastructure, community facilities, and public utilities.) to assist in the public cost to facilitate expansion of an existing business or location of a new business.

Strategy: Revitalize downtowns

Activities under this strategy will include the prevention/elimination of slum and blight conditions in downtowns through improvements to public facilities (public infrastructure, community facilities, public utilities) acquisition of property, façade improvements, demolition of dilapidated properties. This can include mitigation of negative downtown impediments and bring infrastructure into Idaho Standards for Public Works Construction.

Goal: Increase Community Investment and Involvement

Strategy: Promote effective partnerships

Activities under this strategy will include meeting with state and federal agencies that provide funding for community projects to help understand potential projects and facilitate the efficient use of ICDBG funds. Meet with funding partners and regulatory agencies to review merits of ICDBG applications.

Strategy: Support efforts to increase local capacity in planning, administration, and implementation

Activities under this strategy will include continuing support of the Northwest Community Development Institute, holding grant administration certification workshops, holding grant application workshops and providing one-on-one and on-site technical assistance for project development.

Method of Distribution	Strategy Addressed
2% plus \$100,000 for IDC's administration	
1% reserve for Technical Assistance	-Promote effective partnerships. -Support efforts to increase local capacity in planning, administration, and implementation.
5% or \$300,000 set-aside for imminent threat grants	-Improve safety and livability of communities
6% or \$600,000 set-aside for senior citizen and community center grants	-Increase access to quality facilities and services. -Improve affordability and sustainability of quality facilities and services

50% set-aside for public facilities and housing grants	-Improve safety and livability of communities -Increase access to quality facilities and services -Improve affordability and sustainability
50% set-aside for economic development grants	-Create and retain jobs primarily for low-and-moderate-income persons -Revitalize downtowns

Although these grants have a specified set-aside, Idaho State CDBG rules allow IDC the flexibility to adjust these amounts according to State needs. IDC does not establish specific numerical goals as community needs vary from program year to program year. (Note: The complete rules for the program and application materials can be obtained from our website at www.commerce.idaho.gov or by calling 208-334-2470.)

Home Investment Partnership Program

IHFA is the Participating Jurisdiction for the State of Idaho’s HOME Investment Partnership Program. Idaho’s HOME program is administered according to the HOME Investment Partnership Program Final Rule, HUD regulations, and IHFA’s HOME Administrative Plan. IHFA awards HOME funds through a competitive application scoring process for non-entitlement areas of Idaho. Because HOME funds are awarded through a competitive application process, IHFA does not necessarily allocate funds based on geographic region. Additional points are awarded for to community based non-profit housing development organizations, projects located in rural communities, and projects that target priority needs such as senior, elderly, mentally/physically disabled, green building design, site suitability, and experience of the developer.

Eligible HOME activities:

- 1) Rental Housing
 - o New Construction
 - o Acquisition Only
 - o Rehabilitation Only
 - o Acquisition and Rehabilitation
- 2) Single-Family
 - o Down-payment/closing cost Assistance
 - o Homebuyer Properties Activity (Owned/ Developed/Sponsored by qualified non-profits or CHDOs)

HOME applications must meet a minimum threshold score before the project is submitted to the IHFA Resource Committee for review and approval. Application scoring includes affordability restrictions, financial feasibility, project characteristics, and the development team, etc.

Each year, IHFA HOME Administrative Plan undergoes a review, and is then updated as needed. Substantial amendments to the plan follow the Public Participation process and may be subject to final approval by the IHFA Board of Commissioners.

Anticipated Distribution of HOME Funds during 2011 Program Year		
Activity	Estimated % of HOME Project awards	Strategy addressed
Acquisition and/or Rehabilitation of Multi-family Rental Housing	40%	<ul style="list-style-type: none"> • Sustain and increase affordable rental housing. • Support equal access to a continuum of housing services. • Improve safety and livability of communities. • Promote effective partnerships. • Support efforts to increase local capacity
Down payment/Closing Cost Assistance to First-time homebuyers	14%	<ul style="list-style-type: none"> • Sustain and increase affordable homeownership.

Special Needs/Transitional Housing	Included in New construction, acquisition and/or rehabilitation of Affordable Rental Housing (15 units)	<ul style="list-style-type: none"> • Sustain and increase affordable rental housing. • Support equal access to a continuum of housing services.
Set-aside for eligible HOME activities owned, developed sponsored by IHFA CHDOs	31%	<ul style="list-style-type: none"> • Sustain and increase affordable rental housing. • Sustain and increase affordable homeownership.
CHDO Operating Assistance	5%	<ul style="list-style-type: none"> • Promote effective partnerships • Support efforts to increase local capacity
Administration	10%	<ul style="list-style-type: none"> • Promote effective partnerships • Support efforts to increase local capacity

Emergency Shelter Grant

ESG funds are awarded on a competitive basis to eligible applicants. IHFA estimates it will receive \$536,000.00 in Emergency Shelter Grant funds for the 2011 Program Year. Eligible applicants are units of general local government or private non-profit organizations.

Eligible activities under the ESG program regulations are:

- Rehabilitation/renovation/conversion of emergency shelters
- Essential services provided in conjunction with emergency shelters
- Operations and/or maintenance of emergency shelters
- Homelessness prevention

Operations and Maintenance of Emergency Shelters will be the first priority. IHFA will set aside 10-15% of the available ESG funds for homelessness prevention activities and will limit Essential Services to 26% of the statewide allocation.

Homelessness prevention funds will be accessible to qualified service providers, but will be distributed statewide by award to qualified applicants that have demonstrated the capacity to serve their region of Idaho with these funds. The application deadline is normally early February.

ESG provides homeless persons with access to safe and sanitary shelter as well as to supportive services and mainstream assistance needed to move them toward transitional or permanent housing options. The State of Idaho's progress toward meeting its ESG goals, using both Federal and non-Federal projected resources during the 2011 Program Year will be measured using the following goals and strategies with the outcomes reported in the 2010 Consolidated Annual Progress and Evaluation Report (CAPER).

ESG funds are distributed on a competitive basis to eligible applicants. IHFA will receive approximately \$536,000.00 in Emergency Shelter Grant funds for the 2011 Program Year. Eligible applicants are units of general local government or private non-profit organizations.

Eligible activities under the ESG program regulations are:

- Rehabilitation/renovation/conversion of emergency shelters
- Essential services provided in conjunction with emergency shelters
- Operations and/or maintenance of emergency shelters
- Homeless prevention
- IHFA will set aside 10-15% of the available ESG funds for homeless prevention activities
- Essential Services will be limited to 30% of the statewide allocation

Homeless Prevention funds will be allocated regionally to the organization chosen by each region as the most capable. Applications will be due the beginning of February. ESG provides homeless persons with access to

safe and sanitary shelter as well as to supportive services and mainstream assistance needed to move them toward transitional or permanent housing options. The State of Idaho's progress toward meeting its ESG goals, using both Federal and non-Federal projected resources during the 2011 Program Year, will be measured using the following goals and strategies. Outcomes will be reported in the 2011 Consolidated Annual Progress and Evaluation Report (CAPER).

Goal: Increased access to decent affordable housing

Strategy: Activities under this strategy will include support for an equal access to a continuum of housing services. IHFA encourages all projects to work with other agencies in their region, to assist people through the Continuum of Care. Projects work together to make sure that homeless persons are receiving the assistance they need to transition towards independent living. Each region of the state has a complete continuum where individuals can receive a variety of services. There is also at least one agency in every region that provides Homelessness Prevention. The regions work together to determine who will provide Homelessness Prevention in their area. IHFA works with the regions to make sure each region is working together, ensuring funds are spent appropriately.

Goal: Preserve and enhance suitable living environments

Strategy: Activities under this strategy will include improving safety and livability of communities, increasing access to quality facilities and services, and improving affordability and sustainability of quality facilities and services. IHFA works with each project to ensure that their facilities are suitable and meet HQS standards. Improvements of facilities are constantly implemented with the help of IHFA and/or other funding sources. Expansion of facilities is encouraged to help meet the demand and needs of the homeless population. IHFA works with all projects to ensure they are receiving the support needed to improve or expand and support the facility.

Goal: Increased Community Investment and Involvement

Strategy: Activities under this strategy will include promoting effective partnerships, supporting efforts to increase local capacity in planning, administration, and implementation. Participation in Regional Homeless Coordination Committee meetings is a requirement of the Statewide Continuum of Care. IHFA works with agencies around the State to coordinate and promote the regional meetings. Attendance at the meetings will be a factor in the rating of their Continuum application. IHFA is the lead agency of the statewide Idaho Homeless Coordination Committee. IHFA encourages representatives from each region to participate on and contribute to this council. Also, IHFA encourages agencies to leverage their funding by tapping into other federal, local, private, and public sources. IHFA works with agencies to best use available funds from all funding sources. All agencies receiving funding from IHFA are required to match grant funding with other sources of money, encouraging projects to use these outside funding sources to support their programs.

Housing Opportunities for Persons With AIDS (HOPWA)

IHFA receives funding for HOPWA through HUD's competitive application process. The competitive application requires an Annual Progress Report (APR) be submitted to the local HUD-CPD field office and the Office of HIV/AIDS Housing for review. When IHFA its award, it allocates HOPWA service funding to eligible service providers throughout the state. Vouchers are allocated on a first come, first served basis to eligible clients. IHFA enters into contracts annually with several qualified sponsors to deliver the supportive services and distribute short-term rental, utility, or mortgage assistance funding. Each of the contracted service providers specializes in either providing housing-related services or supportive services. These service providers play a key role in their respective regions (see-attached map) with regard to providing services to persons with HIV/AIDS. In many cases, they are the only HIV/AIDS service providers in the region. Additionally, the currently contracted service providers are the only agencies recognized by the Idaho Department of Health and Welfare STD/AIDS Program, as qualified service providers based on past performance.

Although there is no contract or agreement between IHFA and the Idaho Department of Health and Welfare, project sponsors use HOPWA funds in conjunction with Ryan White Title A, Title BI, and Title C, state funding for HIV/AIDS prevention counseling and medical treatment to ensure adequate mainstream resources are supporting efforts for persons with HIV/AIDS and their families.

Section 8 Rental Assistance

IHFA is under contract with HUD to administer the federal rental assistance programs in Idaho that help low-income families, and elderly or disabled individuals to obtain decent, affordable rental housing.

To be eligible for rental assistance, tenants must qualify under HUD income limits and other eligibility criteria. Tenant incomes allowances and family compositions are all verified and recertified annually by IHFA staff. Tenants under these programs pay 30 percent of their adjusted gross monthly income for rent and utilities. Or, if they can afford it, a family may choose a unit where their portion of rent and utilities may not exceed 40 percent of their monthly-adjusted income. As a tenant's income changes, the rent share changes proportionately.

The demand for rental assistance far exceeds the funds available. Applicants are usually placed on waiting lists, and must wait from two to 24 months, depending on their current housing status and the area of the State. Persons requiring rental assistance can apply at the IHFA Branch Office that serves their region. Offices are located in Coeur d'Alene, Lewiston, Twin Falls, and Idaho Falls.

Family Self-Sufficiency

Families who participate in the Federal Section 8 Housing Choice Voucher program are eligible to be part of IHFA's Family Self-Sufficiency (FSS) Program. FSS is a voluntary program that helps families become economically independent. Through the program, households learn to set goals that always include employment and often include home ownership.

FSS Program participants agree, via a five-year contract, to establish and attain specific goals. The program's goals include assisting families to become free of all forms of State and federal welfare through employment. FSS Specialists in each branch office meet with household members to establish goals that might include: employment, job training, education, job search, money management, credit repair, and home ownership. Working as a team, the family, local service providers and the FSS Specialists help families identify and eliminate obstacles to self-sufficiency.

Participants may receive an interest-bearing escrow (savings) account that accrues as their household's portion of the rent increases because of an increase in earned-income. The tax-free account is given to the family when they complete their FSS Contract of Participation and are free of welfare for 12 consecutive months.

Homeless Management Information System (HMIS)

IHFA collected demographic information on individuals and families experiencing homelessness seeking housing and social services prior to 1997. Collection methods have evolved from a paper system, to a PC based system and currently to a vendor product. ServicePoint, a web-based application designed for human services providers, coalitions, and communities, manages real-time client and resource data. IHFA purchased the system in 2001 with the intention that it serve as the Homeless Management Information System (HMIS) for IHFA on behalf of the State of Idaho. Implementation and data entry was initiated in 2002.

As the vendor made improvements to the system, IHFA has maintained efforts to keep current with system upgrades. One of the improvements has been the ability to create custom assessment and reports. Customizing the system has allowed IHFA to develop personalized data fields for service providers. In some instances, the data collection system has become more versatile to the service providers as use of data collection complements other efforts to document outcomes. In addition to providing technical assistance in collecting data specific to HUD grants, IHFA has assisted service providers in coordinating the collection of information for other grants and reporting needs.

IHFA uses ServicePoint for recording the data from the annual Point-in-Time (PIT) Count, the Annual Progress

Report (APR) for SHP grant recipients, the CoC Application for funding, and the Annual Homeless Assessment Report (AHAR). IHFA is investigating the use of the product to collect Program Year information needed for a variety of reports and outcome measurements. Financial support for the administration of ServicePoint is projected in part, to be provided by an annual HUD Supportive Housing Program grant in the amount of \$72,502.

Housing Information and Resource Center/Idaho's Housing Hotline

During the 2011 program year, IHFA will continue to support and staff its bilingual Housing Hotline, which currently averages 250 calls per month. We estimate a slight increase in call volume in proportion to planned promotional efforts in the coming year. The Idaho Housing Hotline is part of the Housing Information and Resource Center (HIRC), a free, non-governmental service for housing consumers, providers, and advocates. Since 1998, this service has helped locate appropriate services and resources for homeless support services, rental assistance, first-time buyer options, low-cost apartments, multifamily development financing, and other housing-related resources. HIRC staff also participates in statewide planning efforts for the Idaho Community Review Team, and provides significant support for the Idaho Fair Housing Forum and its many education and outreach efforts, including the Idaho Fair Housing Calendar, and www.fairhousingform.org a web-based clearinghouse for all stakeholders impacted by the Fair Housing Act.

Idaho Housing Hotline callers are self-selecting and do not represent a statistical or random sample of the state's population. However, hotline call topics mirror trends identified by case managers and housing stakeholders participating in IHFA's regional housing roundtable meetings and other forums. Based on call volume during 2010, the most commonly requested resources involved rental assistance, homelessness prevention, and sliding-scale/subsidized rental alternatives. The large majority of callers fall into the categories of very low to low-income; they typically represent the elderly and/or disabled, and households struggling with underemployment/unemployment, and/or divorce or abandonment.

Along with the 211 Care Line, which is administered by the Department of Health and Welfare, the IHFA hotline refers tenant calls involving fair housing and/or potential discrimination to local providers, including Intermountain Fair Housing Council, Idaho Commission on Human Right, Idaho Legal Aid Services, and/or the toll-free HUD/FHEO Fair Housing line. IHFA is applying for a FHIP/EOI grant that would play a large role in promoting fair housing awareness and the availability of existing referral options.

The 2010 year is unfortunately a continuation of previous year's trends and saw a dramatic increase in the number of homeless persons or persons at risk of homelessness seeking emergency assistance throughout the state. The concentration of homeless appears to be greatest in SW Idaho within Ada and Canyon Counties, the main destination for refugee resettlement in Idaho; the limited resources available for resettlement, coupled with the bleak employment prospects in the region have led to many refugees joining the ranks of homeless or at-risk of homelessness. Most homeless persons report having spent several weeks or months in a series of temporary stays with friends or family following a layoff or other major financial hardship.

Housingidaho.com

IHFA will continue to support and expand our online rental housing listing and locator service at www.housingidaho.com. This bilingual, ADA-compliant site also includes a fully-staffed bilingual call center to assist tenants, providers and case managers unable or unwilling to use the online resource. The site features a robust search feature, reporting tools and a Special Needs/Saved Search feature for case managers working with hard-to-house clients or cases requiring confidentiality. IHFA's HIRC staff conducted one-on-one and group training on request to case managers, refugee resettlement agencies, the Idaho Department of Labor and local shelter populations. The purpose of these presentations was to expand housing choice for all tenants, and ensure that case managers were aware of the tools available to them to assist clients.

As in the 2009 program year, virtually all sliding scale, and/or subsidized rental units (affordable to households at or below 30% of AMI) in Idaho's most populous communities continue to maintain waiting lists. This

indicator is consistent with the message from housing providers and case managers across the state. Those vacancies that still exist have rents that are unattainable for the majority of constituents calling the hotline, or for household incomes relying on minimum wage employment or a fixed income such as Social Security or Disability benefits.

Providers offering emergency assistance report insufficient resources to keep up with growing demand as Idaho's allocation of HPRP funds have largely been expended. A general assessment of need (from the sources noted above) indicates continued high demand for the following resources:

- Emergency rental assistance (from one to three months) to prevent homelessness
- Resources to assist renters with move-in costs and initial rent (those who have lost their housing)
- Help for renters with poor credit due to loss of income/current economic downturn (providers are reluctant to offer any flexibility in this area for fear of fair housing complaints)
- Additional rental housing units affordable to households at or below 30% of AMI
- Additional shelter and transitional housing options that meet the needs of various populations in transition or uprooted from their historic situation
- Clear guidance from HUD/FHEO in coordination with the US State Department and the office of the UN High Commissioner on Refugees to create coherent and practical guidelines for local entities working to house refugees.
- 'One-stop' service centers in each region or major population center. These could be similar to the center recently established in Coeur d'Alene by the Saint Vincent de Paul, where clients can access social and human service providers, and can apply for housing, employment, education, health care, utility, and other resources in one setting.

Outcome Measures 91.320(e)

Describe the State's outcome measures for activities included in this action plan. Activities to be completed under each strategy (outcome) as well as a description of how those activities will be funded under the State's method of distribution were included in the previous section (Activities 91.320 d). Below is a description of the State's goals and strategies and the outcome measures the State will use to assess the effectiveness of funded activities.

CDBG Program

- ***Goal: Preserve and Enhance Suitable Living Environments***

Strategy: Improve safety and livability of communities

Measurement: Annually the amount of ICDBG funds awarded; the number of systems brought up to compliance with laws, Idaho public work standards, or best practices; and the number of people benefiting from this strategy including the percentage of low and moderate income person.

Strategy: Increase access to quality facilities and services

Measurement: Annually the amount of ICDBG funds awarded; the number of new systems developed or new service areas expanded; and the number of people benefiting from this strategy including the percentage of low and moderate-income persons.

Strategy: Improve affordability and sustainability of quality facilities and services

Measurement: Annually the amount of ICDBG funds awarded; the number of public facilities rehabilitated, replaced or remodeled; and the number of people benefiting from this strategy including the percentage of low and moderate-income persons.

- ***Goal: Expand Economic Opportunities***

Strategy: Create or retain jobs primarily for low- and- moderate-income persons.

Measurement: Annually the amount of ICDBG funds awarded; the number of jobs (full-time equivalent) created or retained and the number of jobs (full-time equivalent) created or retained for low to moderate income

persons.

Strategy: Revitalize downtowns

Measurement: Annually the number of substandard infrastructure systems or facilities that were brought into compliance with building and zoning codes, Idaho public works standards, or impediment eliminated; and the number of people benefiting from this strategy.

- ***Goal: Increase Community Investment and Involvement***

Strategy: Promote effective partnerships

Measurement: Annually number of meetings held with funding partners regarding ICDBG applications.

Strategy: Support efforts to increase local capacity in planning, administration, and implementation

Measurement: Annually number of annual trainings held, number of attendees, and number of cities and counties receiving technical assistance.

The proposed distribution of funds will address the strategies described in the Consolidated Plan as illustrated in the table contained in the previous section (Activities 91.320 d).

HOME Program

- ***Goal: Increase Access to Decent Affordable Housing***

Strategy: Sustain and increase affordable homeownership

Measurement: Output indicators may include the number of low-to-moderate income households transitioning to first-time homeownership in a given time period.

Strategy: Sustain and increase affordable rental housing

Measurement: Measurable output to include the number of housing units created, improved, and occupied by low-income households.

Strategy: Support equal access to a continuum of housing services

Measurement: Output indicators may include number of rental and homebuyer units that are handicap accessible or special-needs.

- ***Goal: Preserve and Enhance Suitable Living Environments***

Strategy: Improve safety and livability of communities

Measurement: Outcomes include the annual number of affordable housing units brought up to local and/or state property standards and in the case of acquisition properties, HUD's Housing Quality Standards; the number of infill housing units developed or improved; the number of people benefiting from those improvements, including the percentage of low- and moderate-income persons served; the number of people benefiting from those improvements. Also measured will be the amount of money leveraged from other funding sources.

- ***Goal: Increased Community Investment and Involvement***

Strategy: Promote effective partnerships

Measurement: May include well-documented community and potential low-income resident participation in project planning, approval, implementation, and oversight; growth and development of appropriate types of affordable housing needed in the community and demonstrated use of diverse financial and local in-kind resources to ensure long-term project viability.

Strategy: Support efforts to increase local capacity in planning, administration, and implementation measurement. May include the trainings held by a variety of sponsors who may be local, regional, and national, around the state.

Measurement: IHFA will further efforts to utilize an outcomes measurement system in order to address and evaluate the State's goals and strategies, includes HUD's Integrated Disbursement and Information System (IDIS).

Emergency Shelter Grant Program

- **Goal: Increased access to decent affordable housing**

Strategy: Support equal access to a continuum of housing services

Measurement: Outcomes are based on each agency's Annual Progress Report (APR). APRs provide information to assist in comparing the services that are provided by agencies to the identified needs for each region of the State, documentation of the people served and the services provided and comparison of the initial goals established by each agency with their actual outcomes, the number of individuals who are stabilized and in transitional or permanent housing, as well as the review of the homelessness prevention activities. Outcomes will also be measured by the number of households assisted as shown on the draws, the yearly APR and the HMIS system. In addition, goals will be evaluated using an annual desk risk analysis that considers the compliance of the project, management of expenditures and contract deadlines. Results are used to determine if monitoring is needed and on-going assistance by IHFA employees is necessary on all listed issues.

- **Goal: Preserve and enhance suitable living environments**

Strategy: Improve safety and livability of communities, increase access to quality facilities and services, and improve affordability and sustainability of quality facilities and services.

Measurement: Outcomes include documentation of repairs throughout the year, request for budget modifications and funding to meet the demand and the number of bed nights that are provided to the homeless compared to previous years through the yearly APR and HMIS system. The ESG grant is projected to serve 120 households with Homeless Prevention funding, and 270 households with Emergency Shelter.

- **Goal: Increased Community Investment and Involvement**

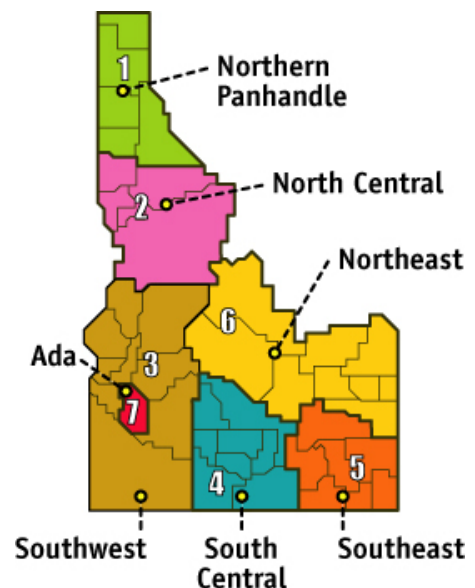
Strategy: Promote effective partnerships, support efforts to increase local capacity in planning, administration, and implementation.

Measurement: Outcomes include tracking the number of regional meetings that agencies attend on a yearly basis, documented services provided to the homeless in their communities and an increase in coordination to provide services between agencies. Other outcomes are documentation of match funding that is recorded on the Annual Progress Report (APR) and entered into IHFA's database; and the comparison of actual and estimated amounts of received funds. Outcomes also include the services that projects list on their application, compared to what is listed on their APR and reported in the HMIS system; and comprehensive list of the services that are provided in each region.

Geographic Distribution 91.320 (f)

Describe the geographic areas of the State, including areas of minority concentration, where it will award funding during the 2010 program year.

The State of Idaho is the Participating Jurisdiction (PJ) for the State, excluding the following cities



- Boise (CDBG and HOME)³
- Pocatello (CDBG only)
- Nampa (CDBG only)
- Meridian (CDBG only)
- Coeur d’Alene (CDBG only)
- Lewiston (CDBG only)
- Idaho Falls (CDBG only)

Neither IHFA nor IDC award funds based on geography. Both agencies follow a competitive application process and allocate funds based on demonstrated need, sustainability of project if funded, and the overall strength of individual application.

Community Development Block Grant Program

CDBG funds are allocated on a competitive basis: annually for public infrastructure and facilities, community facilities, housing infrastructure, downtown revitalization, and senior and community center projects; quarterly for economic development - job creation projects; and throughout the year for imminent threat projects. The most competitive projects are funded without using any artificial targeting of areas or beneficiaries. Funding per region varies year to year depending on the greatest needs and project sustainability Statewide. Idaho generally spends on average over 75% of the CDBG funds on activities that benefit low-to-moderate income persons.

Home Investment Partnership Program

The HOME program accepts project applications twice each year following a published NOFA (Notice of Funding Availability). Applications must meet a minimum threshold before advancing to the competitive scoring. Applications are then scored, summarized, and submitted to IHFA’s Resource Committee for final review and approval or denial. Because HOME funds are awarded to projects based on a NOFA and a competitive application process, there may be disproportionate distribution of funds by geographic region.

HOME Program Impact on Affordable Housing in Idaho by Region (inception to 12/2010)		
Region	HOME Units	Total Funds Awarded
I	500	\$11,858,579
II	145	\$4,391,471
III & VII ⁴	2541	\$28,404,331
IV	1334	\$10,333,048
V	690	\$15,735,154
VI	733	\$11,133,574

I. Obstacles to addressing underserved needs

The Idaho Affordable Housing Trust Fund was established in 1992 with the premise that affordable housing is fundamental to the health of every community. Thirty-eight states have created forty-nine

³ City of Boise does not offer a HOME down payment/closing cost assistance program , accordingly, IHFA offers its HOME DPCC program within Boise city limits

⁴ The City of Boise does not offer a HOME down payment/closing cost assistance program, IHFA allows its HOME DPCC program within Boise city limits

housing trust funds, as well as the District of Columbia. Eight states have created more than one state housing trust fund.

Six states have created housing trust funds legislatively, but did not create a mechanism to fund the trust. Idaho is one of these states. This has effectively eliminated state funding for any affordable housing in Idaho, leaving private developers and federal programs.

a. Increasing the property taxes on Section 42 Low-income properties

The Low-Income Housing Tax Credit program was created under the Tax Reform Act of 1986 to give incentives for the utilization of private equity in the development of affordable housing aimed at low-income Americans. These incentives are commonly called Section 42 credits in reference to the applicable section of the Internal Revenue Code. Tax credits are considered more attractive than tax deductions as they provide a dollar-for-dollar reduction in a taxpayer's federal income tax, whereas a tax deduction only provides a reduction in taxable income. The "passive loss rules" and similar tax changes made by TRA86 greatly reduced the value of tax credits and deductions to individual taxpayers. A result of this change is that almost all investors in LIHTC projects are now corporations.

During the 2008 Idaho legislature, Senate Bill 1138 was signed into law effective 1/1/09. This law provides guidance to Idaho's county assessors to provide market value assessment to section 42 Low-income housing projects and to outline procedures for valuing the federal tax credits associated with these properties.

b. Speculative investment and cascading inflation

Many Idaho communities were hit hard by speculative investment and cascading inflation as predicted in the previous Five-year Consolidated Plan (2005-2009). Currently some experts predict that Idaho's home sales and prices will stabilize within the next 2 years.

c. Increasing tax burden on homeowners

The burden of property taxes in Idaho has shifted to residential homeowners. Currently, residential property tax accounts for 85% of total property tax collections, while all non-residential uses including agriculture, industry, timber, mining, utilities, commercial, and multifamily rental housing contribute only 15%. Residential property taxes have increased 224% since 1990, compared to a 71.5% increase in non-residential property taxes. At the same time, reduced state funding for schools has shifted an additional burden onto residential property taxpayers. In 1985, the homeowner exemption was set at \$50,000. For the first time since 1985, it was adjusted to \$104,471 in 2009. Combined with inflated property valuations in several markets, this cost burden on homeowners threatens the stability of many long-time homeowners, particularly retirees on set incomes and limited-income households.

d. Unfunded mandates

With each new federal initiatives or mandate, regulations place increasing demands on communities and organizations that choose to accept or participate in these programs. These regulations place an even greater burden on smaller communities/organizations because they typically demand additional administrative capacity. When federal mandates are not accompanied by adequate administrative resources this can siphon off even more limited local resources. The consequence is most often seen in a decrease of actual service delivery from other existing programs. The practical limitations of administering and complying with unfunded federal mandates typically meets with strong local resistance, which in turn limits or suspends program implementation, effectiveness, and efficiency.

Idaho is well known for its diverse geography and recreation. It is also diverse in its commerce, population density, and communities. While IHFA may prioritize Idaho's affordable housing needs, it is ultimately individual communities that determine their needs and priorities. It is noteworthy that these priorities are impacted by changes in the annual funding allocation, local, regional, state, and national economic conditions, and local, state, and national politics.

Emergency Shelter Grant Program

ESG funds are awarded to eligible applicants based on a competitive application process. Funds are not awarded by geographic region. Eligible applicants are a unit of general local government or a private nonprofit organization.

Eligible activities under the program:

- Rehabilitation/renovation/conversion of emergency shelters
- Essential services provided in conjunction with emergency shelters
- Operations and/or maintenance of emergency shelters
- Homelessness prevention

Operations and maintenance of emergency shelters are the first priority for ESG funding for the 2010 program year. IHFA will set aside 10-15% of available ESG funds for Homelessness Prevention activities. IHFA will limit Essential Services to 26% of the statewide allocation. Homelessness Prevention funds will be awarded on a statewide basis, to qualified applicants who have demonstrated capacity to serve. The application deadline is normally in early February.

Affordable Housing Goals 91.320 (g)

The State must specify one-year goals for the number of homeless, non-homeless, and special-needs households to be provided affordable housing using funds made available to the state, and one-year goals for the number of households to be provided affordable housing through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units using funds made available to the state.

HOME Program

- 100 Units- HOME-Assisted multi-family rental-housing.
- 45 units- HOPWA rental assistance(number not included in rental production total)
- 400 units- Single-family down payment/closing cost assistance
- 25 units- Homebuyer Properties Activity- New construction/ acquisition/rehabilitation(sponsored by qualified Idaho non-profit or IHFA CHDO)

* Idaho's HOME program *does not* provide Tenant-Based Rental Assistance.

ESG Program

Program funds will support transitional housing and emergency shelter programs throughout the state to help individuals and families move successfully through the Continuum of Care into permanent housing. ESG funds are used in conjunction with IHFA private funds to help individuals and families remain housed through homeless prevention initiatives throughout the state. By making these services and funds available to a wide range of special needs populations in all areas of the state, IHFA will continue to provide equal access to the beginning steps of the continuum of housing services.

- 20 agencies will receive ESG funding
- 6 agencies will receive Homeless Prevention funding

HOPWA Program

- Rental Assistance for 60 persons/families diagnosed with HIV/AIDS

Homeless and Other Special Needs Activities

Describe activities the State plans to undertake during the 2010 program year to address emergency shelter and transitional housing

needs of the homeless, to prevent low-income persons and families from becoming homeless, to help homeless persons make the transition into permanent housing and independent living, specific action steps to end chronic homelessness and address the special needs of persons who are not homeless that were identified in the strategic plan as needing housing or housing with supportive services.

IHFA is the appointed agency to administer homeless programs in 43 of the State's 44 counties. IHFA is also appointed by the Governor of Idaho to develop the statewide plan to end chronic homelessness. In this role, IHFA regularly meets with service providers throughout the State and develops programs and services consistent with the needs of the homeless people in Idaho, especially in the more rural regions of the State. During 2006, the 10-year plan to end homelessness was completed. During the 2011 Program Year, the goal set by the Idaho Homelessness Coordinating Committee (IHCC) will be to work collaboratively with federal Homelessness Prevention and Rapid Re-Housing program providers to more adequately cover the needs of the homeless or about the to become homeless populations.

IHFA developed and improves yearly the State Continuum of Care strategy, which is designed to move people from a State of homelessness into permanent and suitable housing. With the exception of a few projects in Ada County (not in IHFA's jurisdiction), IHFA provides general oversight to all homeless projects in Idaho.

IHFA's current chronic homeless strategy is to eliminate and prevent homelessness in Idaho through awareness, collaboration, and access to housing and services and create housing specifically for chronically homeless people. The plan, "Improving Access to Mainstream Resources for the Chronically Homeless", was developed during the calendar year 2003 was finalized and presented to the Idaho Homelessness Coordinating Committee (which grew out of the Idaho Homelessness Policy Council) in February of 2004.

IHFA will not only build upon and advance past efforts by meeting with each Regional coalition/council and providing them with specific training and assistance in understanding the plan, but will also help regions plan for additional or increased chronic homelessness services and actively solicit new service providers to offer supportive housing program activities to chronically homeless persons. This strategy will capitalize on the current strength of the state and our CoC jurisdiction by communicating the strategy opportunities of our current efforts through the many different scheduled meetings throughout the year.

- **Emergency Shelter and Transitional Housing**

IHFA administers the Emergency Shelter Grant (ESG) funds for the State of Idaho. As the lead agency, IHFA has the opportunity to work closely with most of the shelters in the state in some capacity. Idaho has approximately 30 emergency shelters, 15 of those receive some type of federal assistance through IHFA. During the 2011 program year, IHFA will distribute approximately \$452,000 for shelter operations and services and \$57,000 for homelessness prevention. IHFA will contribute an additional \$100,000 in private funds for additional homelessness prevention activities. Based on information currently available, IHFA estimates the funds can serve approximately 3,300 people. Of this number, projections indicate 1,400 will be single, unaccompanied individuals and 1,900 families. IHFA also anticipates serving 600 households through Emergency Shelter Grant homeless prevention funds and 900 households through IHFA private funding for homeless prevention.

Because of limited ESG funds and statutory requirements, IHFA is only allowed to fund shelters currently operating and serving homeless persons. At this time, there are no anticipated revisions to the regulations that will allow IHFA to build or purchase any new emergency shelters. All ESG funds (less the amount allocated for homelessness prevention) are allocated to existing emergency shelters in good standing with IHFA and HUD. It is estimated the current unmet need for emergency shelter is 55 units.

Although funding is limited, IHFA is still able to assist emergency shelters in Idaho by providing technical assistance, general grant oversight, and inspecting the units for generally accepted habitability standards.

- **Transitional Housing and Permanent Housing Needs**

IHFA administers all federal homeless programs in Idaho except for those located in Ada County. Idaho has 24 transitional and permanent housing projects that receive some type of federal assistance through IHFA. During the 2011 program year, IHFA estimates it will distribute approximately \$2 million in Supportive Housing Program funds for leasing, operational, and service-related activities for both transitional and permanent housing. IHFA will contribute approximately \$500,000 in private funds as match to the federal portion of the HUD-funded programs. Based on information currently available, IHFA estimates it will serve approximately 375 people in the HUD-funded transitional housing: 75 will be single, unaccompanied individuals; 300 will be families.

Although annual increases in funding are limited, IHFA is able to fund permanent housing projects in various regions of the State. In the last six years, IHFA has added six new permanent housing projects in Idaho. It is estimated that the unmet need for transitional housing is 64 units. IHFA will continue, through its efforts to create a statewide homeless strategy, to plan for additional transitional and permanent housing and is actively seeking new applications for affordable and supportive housing projects.

- **Homelessness Prevention**

IHFA anticipates it will allocate approximately \$157,000 throughout Idaho for homelessness prevention activities. Of that amount, the Emergency Shelter Grant Program will support approximately \$57,000 and an additional \$100,000 will be contributed from IHFA private funding. In addition to the funding allocated through IHFA, both IHFA and contracted service providers will provide over 2,800 people with homebuyer education, post purchase default counseling, rental delinquency counseling, homeless prevention counseling and reverse mortgages (HECM) counseling during the next program year with the primary goal of helping persons live independently in their own housing.

Finally, IHFA has received additional Homelessness Prevention funding through the American Recovery and Reinvestment Act that will provide \$4,438,807 for homelessness prevention and rapid re-housing programs statewide.

- **Transitional to Permanent Housing**

IHFA has a fully developed Continuum of Care process that places emphasis on transitioning homeless persons to permanent housing. Approximately 100 people are projected to leave transitional housing for a more permanent living arrangement and about 80 persons with mental disabilities will receive permanent rental assistance during the next program year.

- **Non-Homeless Needs**

Through the on-going planning process for the 10-year plan to end homelessness, IHFA will ensure a representative(s) that primarily work to fund statewide programs for persons with mental illness participates. Through the planning process, a continuum of services for mentally ill that is integrated into the community will be analyzed and alignment of funding sources will be encouraged.

IHFA will promote and support production of adaptable, affordable, and accessible rental housing with HOME. During the 2011 Program Year, IHFA will also continue to administer and promote the Accessibility Improvements Program, which provides grants for up to \$5,000 for renters and homeowners to modify their residence for accessibility. These non-federal funds are accessed through independent living centers across the State of Idaho.

Other activities the State of Idaho plans on undertaking during the program year 2010 to address special needs populations includes: the promotion of senior housing developments for the elderly and frail elderly, transitional housing for person completing residential drug and alcohol treatment programs and the distribution of federal funding for housing and services for persons with HIV/AIDS. The following 2010 goals represent the number of persons in special needs subpopulations that meet program and income guidelines.

Other Actions 91.320 (j)

Actions the state plans to take during program year 2011 to address obstacles to meeting underserved needs, including community and economic development, foster and maintain affordable housing, address lead-based paint hazards, reduce the number of poverty level families, develop institutional structure, enhance coordination between housing and social service agencies, foster public housing resident initiatives.

Administrative burden for non-entitlement areas

Actions: IDC staff will continue to offer training and technical assistance to cities and counties, engineers, architects, and certified grant administrators. IDC will hold application workshops in various locations across the State and provide one-on-one technical assistance to communities who seek funding. Both the grant administration manual and the application handbook are available on IDC's website www.commerce.idaho.gov. IDC staff will continue to conduct certified grant administration workshops.

IHFA will continue to hold regional Housing Coordination Roundtables twice each year in an ongoing effort to bring local, regional, and state officials, stakeholders, project sponsors, and agency representatives together to receive updated information, updates, new programs, and networking opportunities to may help meet underserved needs. IHFA will continue to work closely with its CHDOs and offer training opportunities and one-on-one technical assistance to help build staff and organizational capacity to help meet their community's underserved needs. IHFA will encourage its CHDOs to use their operating assistance grant funds to attend HOME and CHDO trainings to gain additional organization capacity to develop and manage affordable housing in their communities.

Inadequate capacity for local cooperation, planning, or support

Action: IDC and IHFA will continue their involvement with the Community Review Process, a collaborative project of the Association of Idaho Cities, the Idaho Rural Partnership, the U.S. Dept. of Housing & Urban Development, Idaho Housing & Finance Association, Boise State University, University of Idaho, Idaho Department of Labor, and other federal, State, local, and private organizations as needed. The mission of the Community Review Process is to efficiently and effectively provide the host community with objective information from external community development professionals, create a forum to express internal leadership viewpoints and citizen feedback, recommend resources, and provide follow-up as needed.

Inadequate funding

A fundamental impediment involves inadequate funding for programs. While at the federal level there may be an increase in affordable housing programs and/or funding, however this is at the same time state and local governments are stretched financially to the point of breaking. Because the State of Idaho does not allocate state funds for affordable housing development or rehabilitation activities, local communities must rely on federal programs and private developers to meet the housing and community development needs of their citizens.

Also involves the costs associated with public outreach and participation, long-term planning and local cooperation among public and private stakeholders. Rapidly increasing property tax assessments are also threatening the viability of many restricted-rent housing options. Successful programs depend to a large extent on the support and investment of local elected officials and community members. Communities that are unable to plan strategically are less likely to focus effectively on priorities. Therefore, we see an ongoing benefit to encouraging public participation and comprehensive planning, especially in smaller

communities.

The Idaho Affordable Housing Trust Fund was established in 1992. The premise of the Trust is that good housing is fundamental to the health of every community. Thirty-eight states have created forty-nine housing trust funds, as well as the District of Columbia. Eight states have created more than one state housing trust fund. Six states have created housing trust funds legislatively, but did not create a mechanism to fund the trust. Idaho is one of these states.

2011 Actions: IHFA will continue to host quarterly regional housing Coordination roundtables that inform and involve local and regional stakeholders in identifying and addressing local housing needs.

2011 Actions: To help address obstacles to meeting underserved needs, IHFA will continue to participate in statewide efforts to engage local policy makers in a dialogue about affordable housing's role in their community well-being and its affect on positive long-term economic development. IHFA will continue to partner with local officials, policymakers, and affected stakeholders to advocate for decent, safe, affordable housing in communities throughout Idaho.

Add Section: Complexities in accessing affordable housing

A commonly identified barrier to housing affordability is the sheer complexity of housing resources, i.e. the types of assistance and number of specialized housing providers throughout the state and the evolving interpretation(s) of Fair Housing law and changing policy emphasis in areas of compliance.

Since its inception in 1998, IHFA's Housing Information and Referral Center (HIRC) has represented IHFA in several diverse stakeholder networks: The ADA Task Force, Idaho Rural Partnerships board, the Northwest Community Development Institute, the Idaho Fair Housing Forum, the Regional Housing Coordination Roundtables, and the Campaign for Housing Justice.

2011 Actions: HIRC staff will provide training to case managers from various agencies serving low-income, minority, special needs, and refugee populations, as well as interacting directly with the general public via our toll-free housing hotline. HIRC staff work to educate partners and consumers regarding the availability of housing resources and service providers.

HIRC will introduce its new Housing Assistance Guide in April 2011 during the regional Housing Roundtable events. The guide provides straightforward, client-centered information on the most commonly requested services, resources and programs since HIRC inception. The guide will be available initially in English, Spanish, French and Arabic; other languages will follow. After an initial comment period, the guide will be featured as a downloadable.pdf from www.housingidaho.com in early May, 2011. The impact of this will be to broaden and diversify the scope of housing searches, and to increase affordable housing access and choice.

IHFA and Commerce will conduct a statewide education and outreach process to inform and engage housing and planning professionals, along with elected officials, on the impact of housing and land-use policies on fair housing compliance.

Speculative investment and cascading inflation

2011 Actions: IHFA will participate in a statewide effort to engage local and state policy-makers in a dialogue about affordable housing's role in Idaho community's well-being and the affects affordable and workforce housing on positive long-term economic development. IHFA will continue to collaborate with local officials, policymakers, and affected stakeholders to advocate for decent, safe, affordable housing in communities throughout Idaho in a continuing effort to help meet Idaho's underserved needs

Tax burden on homeowners

Over the past decade, the Idaho legislature has shifted the burden of property taxes to residential homeowners. Currently, residential property tax accounts for 85% of total property tax collections, while all non-residential uses (including agriculture, industry, timber, mining, utilities, commercial, and multifamily rental housing) contribute only 15%. Residential property taxes have increased 224% since 1990, compared to a 71.5% increase in non-residential property taxes. At the same time, reduced state

funding for schools has shifted an additional burden onto residential property taxpayers. The homeowner exemption was set in 1985 at \$50,000. In 2009, this was adjusted to \$104,471. Combined with inflated property valuations in several markets, this cost burden threatens the housing stability of many long-time homeowners, particularly retirees and limited-income households.

2011 Actions: IHFA- Participate in statewide efforts to engage local policy makers in a dialogue about affordable housing's role in their community well-being and its affect on positive long-term economic development. IHFA will continue to collaborate with local officials, policymakers, and affected stakeholders to advocate for decent, safe, affordable housing in communities throughout Idaho.

Unfunded mandates

With each new federal initiatives or mandate, the increasing regulations place increasing demands on small communities and organizations that choose to accept or participate in the programs. These requirements typically demand additional administrative capacity at the local level. When federal mandates are not accompanied by adequate administrative resources, they siphon off ever increasing limited local resources from the actual service delivery or from other existing programs. In many cases, the federal mandates may actually inhibit the use of federal funds; the practical limitations of administering and complying with unfunded mandates typically meet with strong local resistance, which limits or deters program implementation, effectiveness, and efficiency.

2011 Action: IHFA will continue to participate in statewide efforts to engage local policy makers in a dialogue about affordable housing's role in their community well-being and its affect on positive long-term economic development. IHFA will continue to collaborate with local officials, policymakers, and affected stakeholders to advocate for decent, safe, affordable housing in communities throughout Idaho. IHFA provides technical assistance and one-on-one training for project sponsors using HOME funds to help understand and navigate through the federal regulations involved with developing and managing affordable housing.

Maintain Affordable Housing

IHFA's Board of Commissioners is appointed by the Governor. to administer Section 8 Tenant Based Rental Assistance vouchers in 34 of 44 counties and encourage Public Housing programs Statewide.

Action: IHFA will continue to offer the Homeownership Voucher Program, which is available to disabled individuals and families. During the 2010 Program Year, IHFA anticipates it will have an additional five successful home closings to add to the existing 30 families who have already taken advantage of the Section 8 voucher program to provide mortgage payment subsidy on a long-term basis.

Action: IHFA will hold regional Public Housing Authority (PHA) Plan hearings in January 2010 and will perform outreach in each region with an IHFA branch office that administers Section 8 vouchers.

The Idaho Partners for Home Buyer Education Inc. (IPHBE), a 501(c) (3) created by IHFA and several other statewide organizations to provide a homebuyer education program called Finally Home! The course is designed specifically to address many of the issues a potential homeowner may face with making a big investment like purchasing a home, such as qualifying for a mortgage, choosing a realtor, making an offer, and closing costs. Participants who successfully complete Finally Home!® may be eligible for incentives such as down payment and closing cost assistance, programs that accept higher debt ratios and using "gifted funds" at closing. More than 19,000 students statewide have graduated from the program since its inception in 1999. Approximately 200 classes are offered statewide each year through eight regional training partners. It is anticipated that more than 2,000 persons will participate in the course in the year 2011. It is anticipated over 2700 households will be served with over 3,000 hours of counseling in the areas of pre-occupancy, default, reverse mortgage, rental delinquency, and homeless prevention. In 2011, Idaho Partner for Home Buyer

Education will offer classes in English and Spanish, online courses in English and Spanish, as well as English and Spanish textbooks.

Actions: Additional activities include IHFA's coordination of its HOME investment into affordable housing in combination with low-income housing tax credits and other resources. IHFA is designated by Idaho Executive Order, as the designated administrator of Idaho's Tax Credit Allocation Plan with the responsibility of allocating Idaho's annual credit ceiling in accordance with an approved qualified Allocation Plan.

Similar to the HOME Program, Idaho's Tax Credit Allocation Plan establishes a process whereby low-income housing tax credits may be awarded to affordable housing development which address low-income housing priorities throughout the State. Applications for Tax Credits will be available during the 2011 Program Year during two to three Application Periods. LIHTC/HOME applications are specifically designed to allow housing developers to utilize one application to requesting both HOME funds and Tax Credits as sources of funding. Program coordination is enhanced because the HOME and Tax Credit departments at the same location.

IHFA administers the loan program by the Idaho Community Reinvestment Corporation (ICRC). The ICRC utilizes pooled bank funds to provide below market interest rate permanent loans amortized over 30 years to affordable rental housing developers. In addition to administering the ICRC permanent loan program, IHFA has the financial resources and lending expertise to provide developers with affordable construction/permanent combination loans. This lending alternative has the potential to benefit future development by reducing expenses from duplicate third-party expenses incurred by using two separate loans (construction and permanent).

Lead-Based Paint Hazards

IHFA strongly supports education regarding the hazards and regulatory requirements of EPA's Final Rule regarding Lead Based Paint. In 2011, IHFA will continue to partner with non-profit organizations throughout the State as they provide training opportunities and technical assistance to assist local stakeholders comply with EPA's Lead Based Paint Final Rule and HUD requirements. Because Idaho has not adopted its own LBP regulations, the private sector is left to find its own way to fund the education, training and necessary certifications to meet the federal requirements.

Action: Continue to be a participant in the Idaho Healthy Homes Network, a group of interested stakeholders whose mission is to help educate interested parties about lead-based paint and other hazards in Idaho.

Action: Require necessary certifications, disclosures, and notices for any projects/activities funded through HOME that involves pre-1978 housing.

IDC- Non-housing community development activities are not subject to lead based paint standards. IDC will ensure that CDBG funded housing projects adhere to federal lead-based paint standards.

Anti-Poverty Strategy

IDC's anti-poverty strategy consists of four activities.

First, IDC makes available CDBG funds to cities and counties who construct public infrastructure or facilities that leads to a business's ability to create or retain jobs. At a minimum, 51% of these jobs must be "taken by" low-to-moderate income (LMI) individuals, which includes individuals at poverty level. Jobs taken by LMI individuals should increase their annual income and help them develop more marketable skills as well as their confidence. IDC is creating opportunity for low income and poverty individuals.

Second, the implementation of HUD's Section 3 program fosters local economic development and individual self-sufficiency for low income persons in the solicitation of professional services and construction work needed to complete ICDBG projects. The purpose of these requirements is to ensure that a greater share of economic opportunities generated by ICDBG funding is targeted to low income families who live in the grantee's jurisdiction.

ICDBG funded grantees and contractors must make a good faith effort to award contracts to Section 3 business concerns and utilize Section 3 area residents as trainees and employees.

Third, IDC advertises ICDBG funded projects through Idaho's Procurement Technical Assistance Center to ensure professional and construction services on CDBG funded projects are directly solicited to Disadvantaged and Women Business Enterprises, HUB Zone businesses, disabled veteran owned businesses, and SBA Section 8 (a) businesses.

Fourth, IDC provides additional points to job creation projects that are located or sited in the Small Business Administration's HUB zones. HUB zones are historically underutilized business zones that typically have higher rates of unemployment or lower per capita income than national levels.

In 2003, the Idaho Partners for Prosperity (IPFP) was formed by community and educational leaders in Eastern Idaho and was one of four organizations invited to apply for Northwest Area Foundation grant intended to reduce poverty and increase prosperity. IPFP subsequently applied for and in 2004 was awarded one of two private community grants of \$11 million dollars over a ten-year period; funds are to be used to improve local economic, educational and services collaboration in order to reduce poverty.

Actions: IPFP representatives regularly participate in IHFA's regional housing roundtable forum discussions, the Idaho Community Review, and the IDC Rural forum meetings. This collaboration will provide an opportunity to identify needs and explore cooperative anti-poverty efforts among various State and regional entities.

Institutional Structure

In accordance with our Five-Year Consolidated Plan, the gap within our institutional structure includes increasing needs in geographically isolated communities. To address this need, IDC will make its community development specialists available to provide on-site technical assistance at communities' requests. The department is also providing a larger amount of information on our website to further statewide accessibility.

Actions: IHFA will provide training for CHDO applicants during the program year, as well as technical assistance and on-line versions of HOME Administrative Plan and project funding applications. IHFA will continue to sponsor quarterly regional housing roundtable meetings in various regions, which provide a forum to discuss and resolve outstanding issues.

Enhance Coordination between Public and Private Housing and Social Service Agencies

Actions: IHFA and IDC will continue to facilitate and participate in the following stakeholder forums during the program year to enhance collaboration and coordination of public, private and faith based service providers for housing, economic development, and other services:

- The Housing Coordination and Policy Forum (www.ihfa.org/research_hirc_forum.asp)
- Rural Forums
- The Idaho Community Review (www.idahocities.org)
- Idaho Homeless Coordinating Council
- Idaho's ADA Task Force
- Coalition for Idahoans with Disabilities
- Idaho Hispanic Profile Project
- IHFA Funding Allocation Committee
- Idaho Commission on Aging
- State of Idaho HIV/STD Planning Committee

Actions: Both IHFA and IDC participate in the Fair Housing forum, which works with members of various agencies throughout the State of Idaho to address fair housing concerns.

Foster Public Housing Resident Initiatives

IHFA administers the Section 8 Housing Choice Voucher program in 34 of 44 counties and encourages public housing programs statewide. IHFA is only one in a statewide network of public housing providers. IHFA does not oversee any citywide or countywide Participating Jurisdictions (PJs) for public housing. These jurisdictions have local official governing boards responsible to appoint the board of a Public Housing Authority (PHA) and direct PHA activities. With this consideration a description of efforts to foster public housing resident initiatives during the 2011 program year are as follows:

IHFA will continue to make available the Family Self-Sufficiency (FSS) program as part of its overall Housing Choice Voucher program. Voucher participants are eligible to enroll in the FSS program where they work with an FSS Specialist to identify and overcome barriers to self-sufficiency and economic independence through goal setting and employment.

IHFA will continue to make available a Housing Choice Voucher Homeownership program, currently available only to disabled, elderly and FSS households. Presently, 36 participants have been successful in purchasing homes using Section 8 Housing Choice Vouchers to provide mortgage payment subsidy on a long-term basis.

IHFA will hold regional PHA Annual Agency Plan hearings and perform outreach in each area that IHFA has a branch office administering Section 8 vouchers and Low Rent Public Housing to encourage participation in a Resident Advisory Board.

IHFA will continue to operate a Low Rent Public Housing program with 29 individual scattered site units in Idaho Falls, and a 47-unit complex in Kellogg. Public Housing residents will continue to be asked to serve on Resident Advisory Boards.

- IHFA- No Public Housing Program within IHFA's jurisdiction is designated as a "troubled".
- IDC-The State of Idaho does not own any public housing nor does IDC have jurisdiction over public housing, therefore IDC does not have a forum to foster public housing resident initiatives.

Program Specific Requirements 91.320 (k)

Description of all criteria used to select applications for funding

Community Development Block Grant

CDBG funds are awarded through a competitive application process. Projects are awarded funding in accordance with the Method of Distribution described earlier in this report under the Activities (91.320 d) headline and the Idaho State CDBG rules (which may be found at <http://adm.idaho.gov/adminrules/bulletin/bul/06sept.pdf>).

Application Review Process

Below is a summary of the ICDBG application process, for a more complete description of the process visit www.commerce.idaho.gov and read the ICDBG Application Handbook or visit <http://adm.idaho.gov/adminrules/bulletin/bul/06sept.pdf> to review the ICDBG program rules.

- After submittal to IDC, each application must be reviewed and ranked before it is taken to the Economic Advisory Council. The following process is followed:
- The application is reviewed for eligibility. If an application or project does not meet threshold criteria, it is considered disqualified and will not continue through the review process

- Department staff review qualified applications using the ranking system described in this handbook. They assign points to various project components
- Department staff also meets with other funding agencies to look at project funding, viability and the community's previous performance on large, funded projects
- The two staff members ranking the application meet to come to a consensus regarding the project's points
- The entire grant team meets to look at all of the projects and ensure comparability between similar projects
- After the entire staff has agreed on the points awarded, they make their recommendations to the Economic Advisory Council
- The council reviews the applications and invites applicants to make presentations that are optional, and may be done through teleconferencing. The presentation should be made by an elected official of the local government applying for the grant. The presentation should briefly review the project, the local commitment to the project, the local effort on the project, the degree of local economic impact from the project, and the degree to which the projects improve the quality of life within the communities
- Under special circumstances, the council may hold a special meeting to consider Economic Development/Job Creation projects. A special meeting may be held if in the opinion of the chairperson, a project's urgency will not permit a delay in processing the application
- For public facilities and economic development projects, the council will invite the most competitive projects to submit an addendum
- After the addendum has been submitted or, after the presentation, the council makes its recommendation to the governor
- The governor awards the projects

Each application will be ranked by department staff using the guidelines outlined in the application and in the Idaho Community Block Grant rules. Each application, excluding imminent threats, is worth 1,000 points. These points are a combination of department staff ranking and the points assigned by the Economic Advisory Council. Economic development applications have minimum point thresholds that must be verified by department staff to be considered by the council. The points available per application type and applicable point thresholds are listed below.

Note: Imminent threat applications do not receive points. They are reviewed by IDC staff to ensure the imminent threat criterion is met before recommending it to the council for review.

Application Type	Maximum Award	Max Points Available		Max. Total Points Available	Minimum Threshold	
		IDC	EAC		IDC	EAC & IDC
Public Facility/Housing	\$500,000	800	200	1000	N/A	N/A
Senior/Community Centers	\$150,000	800	200	1000	N/A	N/A
Economic Development/ Downtown Revitalization	\$500,000	900	100	1000	600	N/A
Economic Development/Jobs	\$500,000	800	200	1000	500	N/A
Imminent Threat	\$100,000	NA – No Ranking Section				

Points are awarded in accordance with ICDBG State rules. Each application type is awarded points as follows:

Public Facility/Housing

Public Facility/Housing application will be evaluated according to the following criteria.

Program Impact

- CDBG and local funds in project, eligible activities 320 points
 - National Objectives
 (% LMI to benefit, need and impact, fire station bonus)..... 260 points
 - Project Categories
 (Planning, previous action, schedule and cost analysis) 220 points
 - Economic Advisory Council Evaluation
 (local financing, effort, & commitment, and economic impact) 200 points
- TOTAL 1,000 points

Funds are awarded to the top-ranked applications until all EAC allocated funds are awarded. Applicants not funded are typically encouraged to seek technical assistance from department staff and to re-apply during the next funding round.

Senior Citizen/Community Centers

Senior Citizen Center and Community Center applications will be evaluated according to the following criteria.

- Physical Conditions..... 350 points
 - Planning and Schedule 200 points
 - Benefits
 (Activities provided, LMI and minority outreach) 150 points
 - Match 100 points
 - Economic Advisory Council Evaluation
 (local financing, effort & commitment and project impact) 200 points
- TOTAL 1,000 points

Funds are awarded to the top-ranked applications until all EAC allocated funds are awarded. Applicants not funded are typically encouraged to seek technical assistance from department staff and to re-apply during the next funding round.

Economic Development/Downtown Revitalization

Economic Development – Downtown Revitalization applications will be evaluated according to the following criteria.

- Organization 75 points
 - Economic Assessments 75 points
 - Implementation (Action items, implementation time frame,
 planning, previous amount accomplished) 200 points
 - Slum and Blight (Need and impact, relation of CDBG
 project to overall revitalization plan) 200 points
 - ICDBG Project (local match, other match, BID/LID
 related expenditures, longtime program involvement) 350 points
 - Economic Advisory Council Evaluation
 (project’s impact on revitalization of the downtown economy) 100 points
- TOTAL..... 1,000 points

Funds are awarded to the top-ranked applications until all EAC allocated funds are awarded. The minimum number of points for an application to be considered for funding, which does not include EAC evaluation points is 600. Applicants not funded are typically encouraged to seek technical assistance from department staff and to re-apply during the next funding round.

Economic Development/Job Creation

Economic Development – Job Creation or retention applications will be evaluated according to the following criteria.

- Quality of New or Retained Jobs 100 points
- Fringe Benefits 100 points
- Business Risk and Management 125 points
- Planning, Schedule and Cost (Planning, Schedule, and Environmental) 170 points
- Minority Benefit 15 points
- Local Investment Leverage 100 points
- Distressed Area..... 20 points
- Existing Idaho Business 20 points
- Private Leverage 100 points
- Activities..... 25 points
- Grant Management 25 points
- Economic Advisory Council Evaluation (economic impact, community commitment, and overall value) 200 points

TOTAL 1,000 points

HOME Program

The legislative intent of the HOME program is to (1) Provide decent affordable housing to lower-income households; (2) Expand the capacity of nonprofit housing providers; (3) Strengthen the ability of local and state governments to provide housing and; (4) Leverage private-sector funds. IHFA is the Idaho Participating Jurisdiction for the HOME program for the entire state of Idaho with the exception of the City of Boise⁵.

Out of each annual allocation a minimum fifteen percent (15%) must be set-aside for housing development activities owned, developed or sponsored by IHFA-Certified Community Housing Development Organizations (CHDOs); up to five percent (5%) for CHDO Operating Assistance Grants; up to ten percent (10%) for IHFA HOME administrative fees. The remaining funds plus any HOME program income are awarded to single-family homebuyer and multi-family rental activities. HOME funds are awarded as loans.

The HOME Administrative Plan (www.ihfa.org/grants) provides the overview of IHFA’s HOME program. The Plan is reviewed on an annual basis. Amendments to the Plan follow the Public Participation Plan with final approval made by the IHFA’s Board of Commissioners. Amendments can be made during the year, however, if the amendment is substantial, the Public Participation Process is followed with final approval by the IHFA Board of Commissioners.

Recapture of HOME Funds

IHFA uses the Recapture option as defined under the HOME rules. Under the single-family activities, this option allows IHFA to recapture the HOME funds used as downpayment/closing costs assistance and/or gap

⁵ City of Boise does not use HOME funds for a down-payment/closing cost assistance program; therefore, IHFA allows its HOME DPCC program funds to be used within the city limits to eligible homebuyers.

financing when the house is sold. This option also allows the homebuyer to sell their home to any willing buyer. The sale (voluntary or involuntary) triggers the recapture. Under HOME regulations, a homeowner is not required to repay more than the net proceeds of the sale of property, defined as sales price minus superior non-HOME debt and closing costs.

Rental Rehabilitation

The HOME program jointly with the IHFA Section 42 Tax Credit Program will periodically establish the minimum level of rehabilitation per unit needed to qualify for funding by IHFA and the ratio to be required between rehabilitation funding and funding for equity or acquisition costs. This level will be consistent between the two programs and will be the primary purpose for funding. IHFA will ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.

Multi-Family Refinancing

IHFA has determined that using HOME funds to refinance multi-family rental housing projects *is not* the best use of HOME funds.

Emergency Shelter Grant

Operations and Maintenance of Emergency Shelters are the first priority under this grant. IHFA sets aside 10-15% of available ESG grant funds for homeless prevention activities. It limits essential services to 30% of the statewide allocation. Homeless prevention funds are accessible to qualified service providers, but will be distributed statewide by awards to qualified applicants that have demonstrated the capacity to serve their region of the state with these funds. The application deadline is usually early May. Using defined rating criteria, applications are reviewed and rated by an Independent Review Panel comprised of professionals and community members with knowledge and experience in homelessness issues. Scores from each member are averaged for each proposal; the averaged score reflects the Panel's determination of the merit of the project.

Monitoring

Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Idaho Community Development Block Grant Program

IDC monitors all CDBG funded projects to ensure compliance with applicable program rules and regulations. The IDC monitoring process starts before the actual funding of an application and continues until project closeout. This dynamic process helps to ensure projects meet program requirements and improves the chances that any violations or potential violations are identified and corrected.

Pre-Development Monitoring:

Local governments who anticipate applying for CDBG funds are encouraged to contact their regional IDC specialist. IDC specialists provide recommendations and technical assistance to local governments to help them understand the CDBG program requirements. Pre-development reviews also provide IDC an understanding of the potential projects and an early assessment to determine if it will meet the CDBG goals and regulations. IDC also maintains and updates its CDBG application handbook for grantees. The handbook helps grantees understand the program rules up-front, thereby hopefully avoiding non-compliance issues in the future. The handbook is available at IDC's website.

Application Monitoring:

During the review of the applications, IDC staff first determines if the application meets the required eight threshold factors, which includes national objectives and eligible activities. If the application meets the eight threshold factors, further review of the application continues to determine if the project will meet the program goals and strategies, procurement rules, acquisition and relocation requirements, citizen participation, and an

assessment of the environmental review requirements. Local governments' accomplishments towards furthering fair housing and accessibility (504) standards are also reviewed.

Generally, IDC conducts a monitoring of the environmental review conducted by the local government prior to execution of the IDC contract. If the environmental review is not completed before contract execution, it is monitored prior to the release of funds.

Project Monitoring:

IDC conducts a risk assessment of each project, utilizing the department's Determination of On-site Monitoring criteria to establish if the project will require on-site monitoring or if the desk monitoring process will suffice. IDC monitors all CDBG funded projects and reviews the Grantee's financial audits. During the course of a project IDC, specialists are continually monitoring the following applicable project components:

- | | | |
|---------------------------|----------------|------------------|
| -Financial Management | -Procurement | -Labor Standards |
| -Acquisition & Relocation | -Civil Rights | -Fair Housing |
| -Citizen Participation | -504 Standards | -Performance |

IDC has developed a new project-monitoring guide that is required to be completed by staff project specialist prior to closeout. IDC specialists approve every CDBG request for payment. Requests for payment are required to be supported by an invoice and executed contract. IDC has an established process of receiving and reviewing a local government's independent financial audit for any open project or project closed out within one year. The audit is reviewed by IDC to determine if there are any findings and if so do they affect the CDBG funds. IDC also maintains and updates its CDBG grant manual for grantees. The manual helps grantees understand the specific program rules and guides grantees on the procedures to comply with the rules. The manual is available at IDC's website.

On-Site Monitoring:

IDC conducts an onsite monitoring of at least 25% of the CDBG funded projects for each program year. On-site monitoring consists of review of the grantee's project files, interviewing grantee staff, site observation, and exit conference.

Before closeout of a CDBG funded project, the local government chief official is required to submit a final financial and performance report. The report is reviewed by an IDC specialist for accuracy and comparable with IDC monitoring documentation.

HOME Investment Partnership Program

As the Participating Jurisdiction for the State of Idaho's HOME program, IHFA is responsible for implementation and compliance of applicable program rules, federal requirements, state laws, as well as IHFA and HOME program policies. Some Examples:

- Fair Housing and Equal Opportunity
 - Title VI of the Civil Right Act of 1964 (HUD- 24CFR Part 1)
 - The Fair Housing Act(including Site and Neighborhood Standards)
 - Equal Opportunity Housing
 - Age Discrimination Action of 1975
- Affirmatively-Furthering Fair Housing
- Handicapped Accessibility
 - Americans with Disabilities Act
 - Section 504 of the Rehabilitation Act
- Employment and Contracting
 - Section 3 of the Housing and Urban Development Act of 1968
 - Minority/Women's Business Enterprise and Outreach practices

- Davis-Bacon and related Acts
- Contract Work Hours and Safety Standards Act
- Copeland(Anti-Kickback) Act
- Fair Labor Standards Act
- Contracting and Procurement Practices
 - Procurement(24 CFR84)
 - Debarred Contractors
 - Conflict of Interest
- Environmental Requirements
- Title X of the 1992 Housing and Community Development Act(24 CFR35)(Lead-Based Paint requirements)
- Environmental Review requirements at 24 CFR 84.21

IHFA monitors each HOME project for compliance throughout the project's Period of Affordability, which is determined (1) by the amount of HOME funds in the project; (2) based on the application and terms IHFA approved at the application phase.

HOME Project development and compliance monitoring:

1. *Application*-The HOME Project applications are scored following a minimum threshold competitive scoring process. To continue in the review process an application receive a minimum score threshold. Applications include documentation that provides evidence of a potential project's financing commitments, long-term viability, experience, HOME match, and ability to meet the required affordable rent structure. The project application must provide evidence the sponsor will adhere to applicable federal requirements, and statutes.
2. *Pre-construction*- If approved by IHFA's Resource Committee, a project enters the pre-construction phase. Pre-construction conditions include the applicable federal regulation, HOME requirements, and IHFA policies must be met before HOME funds are conditionally committed to the project. When these conditions are met the project may move to construction loan closing.
3. *Construction*- Monthly progress reports and periodic site visits tract the project time-line. Applicable federal requirements are monitored during each phase. Disbursements are reviewed for eligible costs and their reasonableness, and accuracy. Management requirements are reviewed.
4. *In-Service*- IHFA conducts on-site compliance monitoring throughout the period of affordability. Monitors may include rent/utility allowance levels for HOME-assisted units, re-certifications of tenant income, compliance with Housing Quality Standards, and other requirements as specified in the regulatory agreement.

IHFA's HOME program does not allow subrecipient activities.

IHFA maintains records of HOME projects in both written and/or electronic format.

Emergency Shelter Grant Program

- Service providers that have received ESG grant funds are monitored at least once annually
- A closeout-monitoring visit is performed prior to disbursing the last ten percent of funds. The monitor consists of an on-site visit and file review. Examples: Organization, conflicts of interest, insurance coverage, nondiscrimination and drug-free workplace policies, project activities and timelines, financial management and matching funds, procurement procedures, demographics, essential services, operations, homeless prevention and rehabilitation activities.
- A monitor "finding" for noncompliance will include the corrective action(s). All findings must be resolved. Failure to resolve a finding may result in repayment of expended funds.

Additional Items

Although the Code of Federal Regulations only requires the state to submit a form certifying that it will seek to affirmatively further fair housing, the Seattle Office Fair Housing and Equal Opportunity has in previous years requested that the state identify what actions will be undertaken to affirmatively-further fair housing during PY2011.

Affirmatively-Furthering Fair Housing

- During the ranking and review process for ICDBG public facilities and housing projects, IDC will continue to award additional points to projects in communities that have adopted the 2006 International Building Code, which incorporates fair housing and accessibility standards.
- Both IDC and IHFA will continue their active participation in and support of the Idaho Fair Housing Forum (IFHF), a group of housing stakeholders working together to promote the principles of fair and accessible housing for all Idahoans. With representatives from local, state, and federal government, Idaho's housing industry, human and disability rights organizations and consumer advocates, the IFHF provides a means for coordination and collaboration among diverse interests. In the most recent 2010 Analysis Statewide Survey (an Analysis of Perceptions Among Multiple Stakeholder Groups), many respondents identified the Idaho Fair Housing Forum as their primary informational resource. These partners have worked together throughout 2010 on an extensive Analysis of Impediments process that includes participation from Idaho's seven entitlement communities to create a more unified and consistent understating of barriers and best practices.
- IHFA will support joint 2011 Fair Housing Forum activities as they are proposed by the coalition.
- IHFA will continue to distribute education and outreach materials (developed in partnership with Idaho Fair Housing Forum partners) to stakeholders throughout Idaho during scheduled regional Housing Roundtable meetings and other activities. These include the FHF pocket folders that contain information on fair housing basics, protected classes, prohibited activities and contact information to learn more or to file a fair housing complaint. IHFA distributed over 600 of these pocket folders statewide: 300 to the NW Disability Action Center for use during fair housing training in 2010, and 300 used during the April 19, Fair Housing conference featuring speaker Michael Allen.
- IHFA and IDC will work closely with diverse stakeholders to implement the best practices indicated by the current 2010-2011 Analysis of Impediments, with an anticipated release in early 2011. Planned activities include presentation and training events to consumers and providers, as well as planners, P&Z officials and policy makers and lenders to address potential areas of noncompliance in land-use planning, lending and other aspects of siting and constructing housing.
- IHFA will continue to support and expand awareness among housing providers and consumers of www.housingidaho.com and www.viviendaidaho.com, a bilingual (English and Spanish) and ADA-compliant housing search, and listing resource website. This includes continuing outreach to case managers and others who assist those with special needs and/or limited English proficiency (LEP), including refugees.
- IHFA will implement a Housing Assistance Guide in multiple languages that can be downloaded from www.housingidaho.com, and plans to include a translate feature for the entire web site in the coming year.
- IHFA will assess its policies and practices to identify and address potential areas of noncompliance and improve program and resource access and effectiveness.
- HOME project funding applications include an Affirmative Marketing Plan. The Plan is monitored for compliance on an annual basis and be updated a minimum of every five years throughout the HOME project's Period of Affordability. The Affirmative Market Plan addresses the racial composition of the

housing market area as well as special outreach to those groups in the market area that are least likely to apply.

- HOME project application include demographic mapping of the primary market area that includes the percentage of low-income residents to overall population and the number of affordable housing units to total units.
- HOME project applications include a copy of an *adopted Affirmatively-Furthering Fair Housing resolution* by a potential project's unit of local government.
- IDC will require each ICDBG grantee to develop a Fair Housing Plan as per the ICDBG grant manual. As part of the plan, grantees are required to promote and educate their community about fair housing and assess fair housing impediments.