

Federal Community Development and Affordable Housing Programs

**Consolidated Annual Performance Evaluation Report
2024 Program Year in Review**



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CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan.

91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

CDBG – See Unique Appendices

Idaho Housing and Finance Association, on behalf of the State of Idaho (“State”) receives HOME Investment Partnership Program (HOME) Funds annually from HUD. This CAPER is for Program Year 2024 (PY2024): April 1, 2024- March 31, 2025.

IHFA sets its priorities and plans for funding each year in its Annual Action Plan, which is part of a larger five-year strategic plan called the Five-Year Consolidated Plan. The CAPER is the reporting tool for HUD and a resource for residents to review the performance of HUD-funded housing projects during the program year. PY24 is the fifth year of the Five-Year Consolidated Plan for 2020-2024.

The below tables show the number of affordable housing units the HOME Program completed during the 2024 program year in comparison to the goals provided in the Annual Action plan.

Multi family construction is approximately 24-26 months from time of application to completion, and Single family construction is approximately 15 months.

Developer capacity in response to higher interest rates, construction costs, updated regulations and difficulties in finding labor have created larger finance gaps in projects funded from 2020-2023 leading to an underperformance in constructed units.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Economic Development-Downtown Revitalization	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	2505		0	2505	
Economic Development-Downtown Revitalization	Non-Housing Community Development	CDBG: \$	Other	Other	10	2	20.00%	2	0	0.00%
Economic Development-Job Creation	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	250	52	20.80%	50	0	0.00%

Economic Development- Job Creation	Non-Housing Community Development	CDBG: \$	Businesses assisted	Businesses Assisted	5	2	40.00%	1	0	0 . 0 0 %
Prepare, prevent, respond to COVID-19 infectious	CDBG-CV CARES	CDBG-CV- CARES: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	800	36223	4,527.88%	0	11026	
Prepare, prevent, respond to COVID-19 infectious	CDBG-CV CARES	CDBG-CV- CARES: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1000	112716	11,271.60%	0	37130	
Prepare, prevent, respond to COVID-19 infectious	CDBG-CV CARES	CDBG-CV- CARES: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	250	0	0.00%			
Prepare, prevent, respond to COVID-19 infectious	CDBG-CV CARES	CDBG-CV- CARES: \$	Homeless Person Overnight Shelter	Persons Assisted	100	0	0.00%			
Prepare, prevent, respond to COVID-19 infectious	CDBG-CV CARES	CDBG-CV- CARES: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	100	0	0.00%			
Prepare, prevent, respond to COVID-19 infectious	CDBG-CV CARES	CDBG-CV- CARES: \$	Housing for Homeless added	Household Housing Unit	100	0	0.00%			
Provide Decent Affordable Housing	Affordable Housing	HOME: \$ / HTF: \$	Rental units constructed	Household Housing Unit	165	119	72.12%	16	10	62.50%

Provide Decent Affordable Housing	Affordable Housing	HOME: \$ / HTF: \$	Rental units rehabilitated	Household Housing Unit	10	2	20.00%			
Provide Decent Affordable Housing	Affordable Housing	HOME: \$ / HTF: \$	Homeowner Housing Added	Household Housing Unit	65	51	78.46%	0	14	
Provide Decent Affordable Housing	Affordable Housing	HOME: \$ / HTF: \$	Direct Financial Assistance to Homebuyers	Households Assisted	0	0		25	0	0.00%
Provide Decent Affordable Housing	Affordable Housing	HOME: \$ / HTF: \$	Housing for Homeless added	Household Housing Unit	0	0				
Provide Suitable Living Environment	Homeless	ESG: \$ / Continuum of Care: \$ / ESG Match: \$ / ESG-CV: \$ / HOPWA Competitive Grant: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	1500	1669	111.27%	251	200	79.68%
Provide Suitable Living Environment	Homeless	ESG: \$ / Continuum of Care: \$ / ESG Match: \$ / ESG-CV: \$ / HOPWA Competitive Grant: \$	Homeless Person Overnight Shelter	Persons Assisted	7500	7131	95.08%			

Provide Suitable Living Environment	Homeless	ESG: \$ / Continuum of Care: \$ / ESG Match: \$ / ESG-CV: \$ / HOPWA Competitive Grant: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0		1354	1267	93.57%
Provide Suitable Living Environment	Homeless	ESG: \$ / Continuum of Care: \$ / ESG Match: \$ / ESG-CV: \$ / HOPWA Competitive Grant: \$	Homelessness Prevention	Persons Assisted	3300	2070	62.73%	568	419	73.77%
Public Facilities/Infrastructure- Compliance	Affordable Housing Homeless Non- Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	60000	19987	33.31%	12000	5392	44.93%

Public Facilities/Infrastructure- Compliance	Affordable Housing Homeless Non- Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	60	0	0.00%	12	0	0.00%
Public Facilities/Infrastructure -New Construction	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	60000	110624	184.37%	12000	27792	231.60%
Public Facilities/Infrastructure -New Construction	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	60	0	0.00%	12	0	0.00%

Public Facilities/Infrastructure -Rehabilitation	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	85000	42262	49.72%	17000	5353	31.49%
Public Facilities/Infrastructure -Rehabilitation	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	120	0	0.00%	24	0	0.00%
Public Facilities/Infrastructure -Rehabilitation	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Rental units rehabilitated	Household Housing Unit	25	0	0.00%			

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

ESG funds have prioritized Rapid Rehousing and Homelessness Prevention programs by allocating a higher percentage of ESG funds to projects including those component types. In 2024, there were 15 shelter, 9 Homelessness Prevention and 9 Rapid Rehousing grants and in the BoS. Of the funds spent 43% went to Shelter, 20% went toward homelessness prevention, and 29% went toward rapid rehousing. The Coordinated Entry system has helped to ensure that homeless individuals and families are directed to resources that reduce the duration of homelessness and transition households to permanent, independent housing as quickly as possible. The need for emergency shelter services in Idaho is high; ESG shelter funding represents roughly 43% of BoS ESG funding in 2024 and helped keep families and individuals safe while the appropriate resources are found to effectively house them.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME	HTF
White	532	17	6
Black or African American	2	0	0
Asian	6	0	0
American Indian or American Native	0	1	0
Native Hawaiian or Other Pacific Islander	0	0	0
Total	540	18	6
Hispanic	91	5	5
Not Hispanic	449	13	1

Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)

	HESG
American Indian, Alaska Native, or Indigenous	98
Asian or Asian American	15
Black, African American, or African	51
Hispanic/Latina/e/o	185
Middle Eastern or North African	1
Native Hawaiian or Pacific Islander	12
White	1,206
Multiracial	273
Client doesn't know	0
Client prefers not to answer	2
Data not collected	43
Total	1,886

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

ESG-See uploaded Sage report (Q12) for further breakdown by race/ethnicity.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	13,102,108	
HOME	public - federal	7,604,628	2,988,958
ESG	public - federal	1,115,776	742,847
HTF	public - federal	3,144,833	2,463,053
Continuum of Care	public - federal	3,755,831	
Tax Credits	private	6,602,160	6,638,441
Tax Exempt Bond Proceeds	private	378,230,000	129,026,851
Other	private	0	
Other	public - federal	0	

Table 3 - Resources Made Available

Narrative

HOME - PR-23 Summary of Accomplishments - Does not include costs for Administration or HOME-ARP

HTF - PR07

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description

Table 4 – Identify the geographic distribution and location of investments

Narrative

ESG - IHFA has divided the state of Idaho into seven regions. As the sole ESG recipient for the state, IHFA is careful to balance funding among the seven regions when awarding ESG funds. All seven regions have similar poverty statistics, with the population at or below the poverty level ranging between 10 and 14%. Region 2 has a lower population than the other regions (6% of Idaho's total). Region 7 has the highest population, with 27% of Idaho's total; but this region also has the most resources, including housing resources that are not HUD-funded.

HOME and HTF- IHFA does not award HOME/HTF program funds based on geographic distribution model. IHFA awards funds to approved projects that have met IHFA and HUD criteria following a published NOFA and competitive scoring process. The criteria includes the market area demonstrated need, demonstrated long-term viability & sustainability of the project, owner and developer experience

and current standing with IHFA. For rental activities, IHFA reviews the owner, the developer, and the management company and their previous experience and current capacity. In addition, the project's application is reviewed for overall strength and long-term performance potential.

There may come a time when IHFA determines there is an area of Idaho with exceptional need for rental housing. In this case, the additional points for projects or types of projects in that area, or other incentives, such as points for projects located in rural areas, or permanent supportive housing units. If IHFA makes such a determination, the need will be published following the normal NOFA process.

CDBG - See Unique Appendices for 2024 project maps.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

ESG Leveraging & Match - ESG funds were matched at least at 100% of the total FY awards for their respective amounts. In-kind donations of staff time and local leveraged resources contributed to the individual projects. However, since most ESG subrecipients only report in-kind donations as contributing toward match, additional leveraged funding in the ESG program rarely applies throughout the state of Idaho and this was true for the 2024 CAPER. Under ESG, providers agree to match 100% of funds available under their grant agreements with funding from other sources. All match funds must be spent on ESG-eligible activities within the period outlined in the grant agreement. Only "Cash" and "In-Kind" are eligible types of match contributions. Match is tracked individually in provider budgets, but we only request the 100% match at the end of the grant period. Match reported in Sage is that which is identified in their grant applications. With In-Kind contributions we assess them as such: The value of any real property, equipment, goods, or services contributed to the subrecipient's ESG program, provided that if the recipient or subrecipient had to pay for them with grant funds, the costs would have been allowable. This may also include the purchase value of any donated building. Costs paid by program income shall count toward meeting the recipient's matching requirements, provided the costs are eligible ESG costs that supplement the recipient's ESG program. Under the ESG program there was not publicly owned land or property that were utilized to house individuals directly with ESG funds.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	40,739,192
2. Match contributed during current Federal fiscal year	1,365,986
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	42,105,177
4. Match liability for current Federal fiscal year	827,250
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	41,277,927

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
7570 - Vineyard @ Merlin	11/14/2023	0	150,086	0	0	0	0	150,086
7604 - Alder Apartments	12/07/2023	0	0	0	0	0	266,000	266,000
7648 - El Millagro III	08/07/2024	0	0	480,000	0	0	0	480,000
7695 - Trappers Perch	06/12/2024	0	0	220,000	0	0	0	220,000
7696 - The Core	09/10/2024	0	0	0	0	0	249,900	249,900

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
10,936,674	3,954,403	2,175,669	0	12,715,408

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	26,534,194	0	0	0	0	26,534,194
Number	11	0	0	0	0	11
Sub-Contracts						
Number	159	0	0	0	0	159
Dollar Amount	29,898,382	0	0	0	0	29,898,382
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	26,534,194	0	26,534,194			
Number	11	0	11			
Sub-Contracts						
Number	159	11	148			
Dollar Amount	29,898,382	1,370,771	28,527,612			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	251	0
Number of Non-Homeless households to be provided affordable housing units	33	0
Number of Special-Needs households to be provided affordable housing units	0	0
Total	284	0

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	251	0
Number of households supported through The Production of New Units	8	20
Number of households supported through Rehab of Existing Units	0	0
Number of households supported through Acquisition of Existing Units	25	4
Total	284	24

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The annual goal in non-homeless column in table #1 was set up in the Consolidated Plan to reflect Homelessness programs goals, not the HOME or HTF programs.

The production of new units has been impacted by supply chain interruptions, increased costs of goods and services, increased interest rates and time delays. Acquisition of single-family units as rental or homebuyer units is no longer feasible in most areas of Idaho due to escalating home values. Multifamily

rental acquisition and rehabilitation has slowed because preservation activities of existing USDA-RD and Section 8 units has currently slowed down.

Discuss how these outcomes will impact future annual action plans.

Affordable rental housing development activities will continue as market conditions allow and the projects are feasible in the long-term. Homebuyer activities will continue as the market conditions allow and the units remain affordable for low-income homebuyers with annual incomes at or below 80% AMI. In the current market, it is anticipated IHFA will target more of its allocation to rental housing activities and Direct Assistance to Homebuyers.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual	HTF Actual
Extremely Low-income	0	1	6
Low-income	0	5	
Moderate-income	0	12	
Total	0	18	

Table 13 – Number of Households Served

Narrative Information

The table above provides a more detailed breakdown of household income levels for both the HOME and the HTF programs. It is noted the National Housing Trust Program is restricted to serving households who at initial occupancy, have an annual income of $\leq 30\%$ AMI. The HOME Program is limited by regulation to serve households with an annual income of $\leq 80\%$ AMI at initial occupancy. See Unique Appendices for completed HTF and HOME units during PY2024 by region.

Worst Case Housing Needs

HUD defines U.S. households spending more than 30 percent of their income on housing as "Cost-burdened". A cost-burdened household can have difficulty affording other necessities such as food, clothing, transportation, and medical care. An estimated 12 million U.S. households now pay more than 50 percent of their annual incomes for housing. A family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for two-bedroom apartment anywhere in the United States. [1] According to the U.S. Census Bureau, 49% of Idaho's renters are defined as Cost burdened [2]. The HOME and HTF funded projects require rent restrictions during the period of affordability which limit the amount of rent a low-income household is required to pay. HOME and HTF funds help increase the number of affordable rent restricted housing units in Idaho to help meet the needs of low-income

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The Idaho Balance of State (BOS) Continuum of Care (CoC) (ID-501) Board provides oversight for both CoC and ESG projects. There is always a currently or previously homeless individual serving on the CoC Board. The inclusion of individuals with firsthand experience of homelessness is essential to effective decision making in all CoC policies. The BOS CoC is comprised of 43 of Idaho's 44 counties. Our ESG program serves all of Idaho. As a result, the organizational structure successfully pools the knowledge and experience of all those participating, providing invaluable insight into the housing needs and services of the homeless individuals they serve. Additionally, each CoC and ESG subrecipient is required to have a homeless or formerly homeless member serving on that agency's Board. Subrecipients are also encouraged to provide forums or discussions for participants in their projects to provide feedback and direction regarding program policies and procedures.

Each shelter and homelessness provider implements their own marketing strategies to ensure that their services are known to those in need of the services offered, and are easily accessible. All program subrecipients and sponsors are encouraged to perform outreach within their communities to increase project awareness and access. Outreach may include attending local service provider meetings, partnering with local agencies to pair resources, attending homeless stand down events, locating offices in accessible and visible locations, ensuring community provider lists include current agency information, and locating and engaging with homeless individuals, among other efforts.

Addressing the emergency shelter and transitional housing needs of homeless persons

The need for emergency shelter services is high in Idaho, largely due to the high percentage of rural geography. For this reason, roughly forty-five percent (45%) of ESG funds are committed to shelter activities annually. The distribution of these funds is determined based on the response of Idaho's homeless-serving agencies to the funding availability notice and the scoring of each project's application. This allows agencies to demonstrate their capacity to administer grant funds and experience in serving the homeless population. The BOS CoC also addresses the needs of homeless persons by recognizing the benefit and success of rapid re-housing programs. Although this is a form of permanent housing, it is time restricted and can be used as a more efficient alternative to transitional housing. Higher efficiencies result in more people being served, more effectively. The BOS CoC currently funds 22 CoC projects specifically targeting homeless individuals and/or families. Services are associated with these housing projects to ensure individuals and families receive the resources needed to obtain permanent housing and achieve self-sufficiency.

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

In the absence of appropriate and effective intervention efforts and resources, many families and individuals will become homeless as life changes such as loss of employment, lack of affordable housing, loss of support networks, exit from an institution or facility, and other circumstances present themselves. Through the use of ESG funding to support individuals from becoming homeless, we currently dedicate at least 18% of our HPRR funds to Homeless Prevention. The Idaho BOS CoC coordinates with the Idaho Department of Corrections, Idaho Department of Health and Welfare, Idaho Department of Labor, and the State Department of Education to identify areas of concern and support for persons in their systems who may become homeless. For those that experience these misfortunes, recovery can be extremely difficult when disability, controlled substance or alcohol dependency, or other barriers exist. Certain individuals may require more permanent support and services, traditionally associated with permanent housing. The BOS CoC has made permanent housing a priority while serving Idaho's homeless population. All of the BOS CoC housing projects currently operating offer permanent housing options to homeless families and individuals. IHFA does not have a specific "Discharge Coordination Policy", but we utilize the Mainstream Voucher program and coordinate with the local PHA to make mainstream vouchers available to those being directly discharged from institutions.

IHFA and the BOS CoC acknowledge and support the commitment to preventing and ending homelessness. Whether a participant receives housing and service support through transitional or permanent housing, each agency strives to provide individualized goal-based service planning to increase the likelihood for long-term success, including self-sufficiency; ensure access to a permanent housing plan; and establish support networks and habits that reduce the likelihood of recidivism. These efforts are especially crucial in transitional and rapid re-housing programs to help individuals attain self-sufficiency. The BOS CoC continues to emphasize rapid re-housing during its Continuum of Care Competitions. This emphasis is designed to shorten the length of time that individuals and families experience homelessness

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

The Idaho Balance of State (BOS) CoC uses its Coordinated Entry (CE) system to transition homeless

persons into permanent housing and independent living, especially the identified target populations (chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth). People experiencing homelessness, especially these priority populations, receive higher scores during assessment, which places them higher on the CE queue. As openings become available, those highest in the queue are referred to housing. Service providers then work to rapidly transition households into housing, and work to keep them there.

Of the ESG funding *not* associated with shelter activities, almost 45% is for homelessness prevention and rapid re-housing efforts. These funds can be leveraged with services to assist families or individuals in evaluating their primary causes for being at risk of or becoming homeless. Doing so increases the probability that those receiving assistance will work to break the cycle of homelessness for their household in the future. Education in budgeting, finances, and credit can assist a family or individual in making the changes necessary to successfully maintain permanent housing.

The BOS CoC's CE process uses diversion and prevention efforts to prevent individuals and families from becoming homeless. This effort includes a collaboration of state agencies, homeless network providers, both continuums of care in Idaho, and all others who treat, serve, or interact with the homeless on a regular basis.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

Idaho Housing and Finance Association (IHFA) does not operate, manage or oversee any citywide, countywide or statewide Participating Jurisdictions (PJs) for public housing. These jurisdictions have local official governing boards responsible to appoint the board of a local Public Housing Authority (PHA) and direct PHA activities. IHFA administers the Section 8 Housing Choice Voucher program in 34 of 44 Idaho counties, being only one in a statewide network of housing providers and encourages other housing programs statewide.

IHFA will actively apply for additional voucher funding when available and appropriate for its program. In addition, in our effort to provide more housing opportunities for voucher holders, IHFA will continue to assess opportunities to develop additional PBV projects in the future. These projects may be limited to certain targeted populations such as persons with disabilities, veterans, or persons experiencing homelessness.

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

IHFA holds regional PHA Plan hearings and performs outreach to encourage participation of our HCV participants in the Resident Advisory Board in each area that has an IHFA branch office that administers Housing Choice Vouchers.

Additionally, Households who participate in the Section 8 Housing Choice Voucher program are eligible to be part of IHFA's Family Self-Sufficiency (FSS) Program, a voluntary program that helps families become economically independent during the 5-year contract of participation. FSS assists participating families in setting individualized training and service goals, serves to provide case management services that link them to community resources, and aims to help them overcome barriers to gainful employment. FSS participants also have the opportunity to accrue money in an interest-bearing escrow savings account as their earned income grows, and their rent portion responsibility increases, leading them toward self-sufficiency. When they have completed their self-sufficiency goals, and are free of cash welfare assistance, the family is eligible to graduate the program successfully and is awarded their escrow earnings, which can be used in the process of obtaining homeownership.

IHFA also continues to administer the Section 8 Housing Choice Voucher Homeownership program, which is currently available only to disabled households and elderly households. This will expand to qualified households in the FSS program, as well, when HOTMA regulations go into effect. To date, 44 participants have successfully purchased a home using IHFA's Section 8 Housing Choice Voucher Homeownership program, which can provide mortgage payment subsidy on a long-term basis.

Actions taken to provide assistance to troubled PHAs

IHFA's program is not designated as troubled, and currently maintains a designation as a High Performer per HUD definitions and recent SEMAP scores.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

See Unique Appendices.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

See Unique Appendices.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

IHFA: Continues to support the education of Idaho's citizens and communities regarding the hazards of lead-based paint. The State of Idaho has not adopted a state lead-based paint hazard reduction program. Because of this, all contractors, developers, real estate agents, and lenders involved in pre-78 residential housing must adhere to the EPA- RRP rule and any other federal oversight. Lead-based paint hazard reduction trainers, renovators, risk assessors, and paint testers, must be certified by EPA and follow the RRP Rule. When HUD funds are used to rehabilitate pre-78 housing, the owners must ensure the RRP is followed as well as HUD's Lead Safe Housing Rule. In many instances, HUD's rule is more stringent than EPA. As the administrator of HOME and HTF funds, which can be used to rehabilitate pre-78 housing, IHFA helps to insure the appropriate level of lead hazard identification and reduction activities are undertaken and program rules are followed.

Action: Whenever an activity includes rehabilitation of pre-78 residential housing, the owner and developer, and general contractor must provide evidence to IHFA they are an EPA-Certified Renovation Firm with an adequate supply EPA-certified renovation contractors in the area in which the project is located, to complete the work.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

CDBG See Unique Appendices.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

CDBG See Unique Appendices.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

CDBG See Unique Appendices.

CR-40 - Monitoring 91.220 and 91.230

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

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

ESG - The ESG program reports are included with the HOME program public comment postings on the IHFA website. In addition, the ESG program follows the approved Citizen Participation Plan listed on the IHFA website. As noted: Participation is further encouraged through regular regional housing and homelessness stakeholder meetings, monthly Idaho Balance of State Continuum of Care committee meetings, quarterly Continuum of Care open board meetings, and annual regional Housing Roundtable meetings.

HOME - Follows the approved Citizen Participation Plan listed on the IHFA website.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

See Attachment - 2024 HOME + HTF Monitoring and Risk Assessment.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

During the period of affordability, HOME & HTF-assisted activities with five or more assisted units are required to follow their Affirmative Marketing Plan (AMP), based on requirements at 24 CFR 200.625. Vacant HOME and HTF units are required to be marketed to persons in the market area who are least likely to apply without special outreach without regard to race, age, color, national origin, sex, religion, familial status, sexual orientation, gender identity or disability. Owners update their Affirmative Marketing Plan every 5 years. A review of the affirmative marketing outreach as described in the activity's Affirmative Marketing Plan is a component of compliance monitoring.

PY 2024 Assessment: Eighteen (18) HOME units and Six (6) HTF units were completed during the program year. Of this, the 7 HOME/HTF rental units were initially occupied by white households who also did not identify as Hispanic. Three (3) HOME/HTF rental units were initially occupied by households who identify as Hispanic (PR-23 Summary of Accomplishments). In 2024, the percentage of Hispanic households in Idaho is 13.8%.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

HOME & HTF- The 2024 Program year began with \$10,936,674 of HOME program income. Based on the IDIS PR-23, Summary of Accomplishments, the HOME program expended \$2,175,669 during the 2024 program year on affordable rental and homebuyer housing development activities. IHFA's HTF program expended \$2,463,053.05 in PY2024 on affordable housing development for extremely low-income rental housing.

HOME Program Income was disbursed to eight (8) multifamily rental activities during PY2024. The eight (8) multifamily rental activities that received program income are located in Nampa, Payette, Kuna,

Mountain Home, Meridian, Caldwell and Sandpoint. The 8 multifamily rental projects are funded in partnership with LIHTC and are estimated to create 54 new constructed HOME units, 23 HTF units along with LIHTC units and create a total of 490 total new units in Idaho. Because of the LIHTC requirements the HOME units will serve households who have an annual income of $\leq 60\%$ AMI. Because the projects have more than 5 HOME units, the owners will be required to follow their Affirmative Marketing Plan and provide special outreach to those who would be least likely to apply.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

See Unique Appendices.

CR-56 - HTF 91.520(h)

Describe the extent to which the grantee complied with its approved HTF allocation plan and the requirements of 24 CFR part 93.

During the 2024 program year, IHFA's HTF program continued to follow the approved HTF allocation plan and requirements of 24 CFR 93. During PY2024 several rental activities were completed with six (6) units.

Tenure Type	0 – 30% AMI	0% of 30+ to poverty line (when poverty line is higher than 30% AMI)	% of the higher of 30+ AMI or poverty line to 50% AMI	Total Occupied Units	Units Completed, Not Occupied	Total Completed Units
Rental	6	0	0	6	0	6
Homebuyer	0	0	0	0	0	0

Table 15 - CR-56 HTF Units in HTF activities completed during the period

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	11	7	0	0	1
Total Labor Hours	5,116	12,080			9,225
Total Section 3 Worker Hours	190	2,178			2,479
Total Targeted Section 3 Worker Hours	2	358			0

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers		6			1
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.		6			1
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.	1	6			1
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					1
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	1				
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Other.	4				
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Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

HOME had seven (7) projects complete in PY2024 subject to 24 CFR Part 75. HTF had one (1) project completed in PY2024. Two (2) of the HOME projects met the 25% Section 3 Benchmark and the HTF project met the 25% Section 3 Benchmark. One (1) HOME project met the Targeted Labor Hour benchmark.