

**2026 Annual Action Plan
For
Idaho's Federal Community Development and
Affordable Housing & Development Programs**



Contents

Executive Summary.....	3
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	3
PR-05 Lead & Responsible Agencies - 91.300(b)	5
AP-10 Consultation - 91.110, 91.300(b); 91.315(l)	7
AP-12 Participation - 91.115, 91.300(c)	12
Expected Resources	13
AP-15 Expected Resources – 91.320(c)(1,2)	13
Annual Goals and Objectives	21
AP-25 Allocation Priorities – 91.320(d).....	30
AP-30 Methods of Distribution – 91.320(d)&(k).....	32
AP-35 Projects – (Optional).....	50
AP-38 Project Summary	52
AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)	60
AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)	61
AP-50 Geographic Distribution – 91.320(f).....	62
Affordable Housing	64
AP-55 Affordable Housing – 24 CFR 91.320(g)	64
AP-60 Public Housing - 24 CFR 91.320(j).....	65
AP-65 Homeless and Other Special Needs Activities – 91.320(h)	67
AP-75 Barriers to affordable housing – 91.320(i)	71
AP-85 Other Actions – 91.320(j)	73
Program Specific Requirements.....	78

Executive Summary

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

1. Introduction

See Unique appendices.

2. Summarize the objectives and outcomes identified in the Plan

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

See AP-20 of this plan.

3. Evaluation of past performance

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

Response exceeds maximum allowable characters - See Unique Appendices

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Unique Appendices - AP-05 Citizen Participation and Consultation Process.

In accordance with the current public participation plan, the English legal notice is published twice in Idaho's major newspapers: first before the 30-day comment period, and again before the public hearing. This notice includes a Spanish statement directing readers to the IHFA and IDC websites for a translated copy. Yes

5. Summary of public comments

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

The Public Participation Plan for Idaho's CPD programs is available on the IHFA website at <https://www.idahohousing.com/partners/federal-programs-plans-and-reports/>

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

See attachment titled "Citizen Participation"

7. Summary

See attachment titled "Citizen Participation"

PR-05 Lead & Responsible Agencies - 91.300(b)

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

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

Agency Role	Name	Department/Agency
Lead Agency	IDAHO	
CDBG Administrator	IDAHO	Idaho Department of Commerce
HOPWA Administrator	IDAHO	
HOME Administrator	IDAHO	HOME Programs Department
ESG Administrator	IDAHO	Homelessness Programs
	IDAHO	HOME Programs Department

Table 1 – Responsible Agencies

Narrative

Idaho Housing and Finance Association is Lead Agency for HUD-CPD reporting.

IHFA is the State of Idaho's designated administrator of HUD-funded housing and housing development programs.

Consolidated Plan Public Contact Information

CDBG Program - Department of Commerce

HOME - Idaho Housing and Finance Association

HTF - Idaho Housing and Finance Association

ESG - Idaho Housing and Finance Association

AP-10 Consultation - 91.110, 91.300(b); 91.315(l)

1. Introduction

N/A

Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies

IHFA hosts housing coordination round table events each year. The events provide a regional forum to discuss current housing issues, promote effective partnerships and enhance ongoing coordination between public and assisted housing providers and local/regional/state service agencies. They bring local, regional, and state housing advocates, public and private service providers, developers, city/county/state/federal officials, state agencies, elected officials/representatives, lenders, and program administrators together to discuss housing, homelessness, and services regionally. Attendees were asked to participate in the Statewide Housing Survey and provide comment regarding this year's Consolidated Plan. In addition, IHFA used email distribution lists to request input regarding the consolidated planning process from Idaho's Public Housing Authorities, Section 8/USDA-RD/LIHTC/HOME property owners and developers, residential lenders, real estate brokers, homeless service providers, CHDOs, CDBG entitlement cities, CDBG non-entitlement jurisdictions, House Idaho Collaborative, Idaho Fair Housing Forum, Idaho's disability advocates and centers, Idaho Health & Welfare-Environmental Health, and IDHW-TANF & Employment and Training Program. Additionally, IHFA hosts a housing conference every third year with the intent of encouraging these parties to convene together and have impactful and beneficial learning session and discussions on potential strategies used to increase affordable housing opportunities. Increased collaboration between the Balance of State Continuum of Care (aka the House Idaho Collaborative or HIC) and the Boise City Ada County Continuum of Care (aka Our Path Home) has also emerged. This encourages greater awareness of the statewide issue of homelessness and provides space for the sharing of best practices and successful models throughout Idaho. The HIC has and continues to invite a variety of service providers, developers, elected officials, and state agencies to participate in homelessness resolution discussions and HIC board planning sessions and activities. This body creates strategic plans designed to meet the challenges in the HIC. Resources for targeting and leveraging are also discussed to ensure access priorities mirror HUD's goals for special populations at a local level through Six Regional Coalitions, and are reported back to the HIC for strategic, state-wide decision-making.

The QAP continues to include language that may allow for a set aside up to 15% of the annual per capita tax credit amount to address special housing need populations. If this set aside is not utilized or if qualified applications are not received, the set-aside will be made available to other qualified non-targeted applications. If utilized, IHFA will announce specific guidelines that may apply to the application

for these funds at least 120 days prior to the application round. Specific guidelines will be included in the Notice of Funding Opportunity (NOFO).

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

ESG funding from HUD is awarded to the State of Idaho, and it is through the Office of the Governor that IHFA is designated to administer these funds on behalf of the State. As the recipient, IHFA allocates funding across the entire state of Idaho, with the goal of promoting community-wide commitment to prevent and end homelessness. Programs in Idaho work to quickly re-house homeless individuals and families while minimizing the trauma and dislocation they have experienced, promoting access to mainstream resources and programs, and encouraging self-sufficiency. IHFA's Homelessness Programs team manages statewide efforts to this end, including the administration of Coordinated Entry and the Homeless Management Information System (HMIS) in addition to CoC and ESG grants.

The recipient hosts biannual housing roundtables to facilitate communication and build strong partnerships among housing stakeholders, including representatives from public and private agencies, as well as business and civic leaders. Input gained in these public forums is utilized when developing policies, performance standards, and program evaluation. Information is also utilized to modify the allocation structure of ESG funding among eligible activities.

To support efforts to address the needs of homeless persons and persons at risk of homelessness, subrecipients that receive ESG and CoC funding are required to use a Coordinated Entry system for housing prioritization. Coordinated Entry utilizes Access Points to administer assessments, and it is through this system that individuals and families are prioritized. To address the needs of chronically homeless individuals and families with children, housing prioritization includes length of time homeless and children in the household as prioritization factors. Further refinement includes the prioritizing groups including veterans, survivors of domestic violence, youth, and households with a person age 62+.

The HIC has several committees that help guide work and ensure resources are maximized. The Housing Idaho Committee develops policies and procedures which are adopted into the HIC's Governance Charter. Such work ensures the ESG operates in an effective manner to meet the goals and strategies adopted. The Informing Idaho Committee evaluates outcomes of projects and activities assisted by ESG funds. The committee works in conjunction with the recipient, who serves as the HMIS lead agency, on projects involving HMIS and other data sources within the HIC to provide a comprehensive picture of clients, services provided, and unmet needs, and coordinates requirements for the statewide HMIS. Data collection, reporting, and evaluation involve HUD funded programs, other federal partners including Veteran Affairs and Health & Human Services, faith-based organizations and nonprofit agencies not participating in HMIS.

Six Regional Coalitions from the HIC are comprised of representatives from public and private agencies that address housing, health, social services, victim services, employment, and education needs of low-income, homeless, and special needs populations. These geographically diverse coalitions each have a voting representative on the HIC Board and meet regularly to assess the homeless housing and supportive service gaps in their region, providing for the timely dissemination of information to a diverse set of service providers.

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

The State of Idaho has two Continuum of Care organizations: one for Boise City/Ada County, which represents one region, and a second for the Balance of State called the House Idaho Collaborative (HIC), which represents six regions. The Guiding Idaho Committee serves as the governing body for the HIC. The manager of the Boise City/Ada County CoC, called Our Path Home (OPH), is a member of the HIC's executive board, and therefore has a voice in statewide efforts to address the needs of homeless persons through ESG and CoC funding. Likewise, the chair of the HIC is a member of OPH's executive board. The HIC also reserves seats on the board for individuals representing institutions and systems of care that may discharge persons into homelessness, such as healthcare, veteran affairs, and corrections. Other board seats are reserved for individuals representing education, medical centers, employment, commerce, and lived experience.

Through the HIC, Guiding Idaho and the recipient oversee the allocation of ESG funds, and work collaboratively on the development of policies, performance standards, and program evaluation. Subcommittees including Access Point, Lived Experience Panel, and Youth Action Board support this governing structure, as their input ensures that scarce resources devoted to alleviating homelessness are maximized by filling identified gaps in service in communities throughout Idaho.

Using benchmarks derived from the System Performance Measures, the Informing and Housing Idaho Committees develop performance standards for ESG-funded projects, helping the HIC determine what steps can be taken to address homelessness issues throughout the state. These committees have established several areas on which to focus their work, including methods for identifying those most at risk for becoming homeless for the first time and developing outreach and engagement strategies to reach those who are not currently connected to the HIC's system of providers.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	IDAHO HOUSING AND FINANCE ASSOCIATION
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing Other government - County Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	IHFA is in ongoing consultation with its service providers, agencies, local and state governments, CoCs, property owners and developers. Through this ongoing consultation IHFA maintains updated information on issues and concerns regarding affordable housing, homelessness, and services

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

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3 - Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.115, 91.300(c)

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

In preparing and adopting the 2026 Annual Action Plan, IDC and IHFA followed the current Public Participation Plan for Idaho's Federal Community Development and Affordable Housing Programs.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	IHFA and IDC were in attendance. No public attendance			
2	Newspaper Ad	Non-targeted/broad community				
3	Email	Non-targeted/broad community				

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

Idaho Housing and Finance Association is the Allocating Agency for Idaho's Low-Income Tax Credit program (LIHTC), the designated administrator for Idaho's HOME Investment Partnership Program, National Housing Trust Fund Program, Neighborhood Stabilization Program,

and the Emergency Solutions Grant Program. The Idaho Department of Commerce is the designated Administrator for Idaho's CDBG Program.

Actual allocation amounts are not yet available. Expected resources and outcomes will be updated based on actual amounts when published.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	8,658,249.00	0.00	5,442,855.00	14,101,104.00	0.00	Over the next year it is expected CDBG funding will be used to construct or improve eligible public facilities, public infrastructure, housing related activities, and economic development activities specific to job creation or downtown improvements. These high priority activities will typically benefit populations including low-to-moderate income, families, rural, special needs, and non-housing community development.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	5,214,839	3,954,403.00	0.00	9,169,242.00	30,511,830.00	Acquisition, Construction, Rehabilitation, Permanent Financing, and TBRA are all eligible activities for IHFAs HOME funds.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	1,141,845.00	0.00	0.00	1,141,845.00	4,567,416.00	Shelter Operations and Services, Homelessness Prevention and Rapid Re-housing are all eligible activities for ESG funds.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HTF	public - federal	Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	3,000,000.00	0.00	0.00	3,000,000.00	9,000,000.00	Extremely low-income rental units may be rehabbed and constructed with HTF funds.

Table 5 - Expected Resources – Priority Table

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

CDBG - The state of Idaho does provide 2% match of the annual CDBG allocation it receives. The state CDBG program does not require match from potential grantees but does award points to a grantee's application / project based on the percentage of match they are committing to the project. Typically the more match provided by the potential grantee the higher score they receive on their application. On almost all projects, either local, state, and/or federal match funds will leverage the CDBG funds thereby completing the funding necessary to construct public facilities and infrastructure project. Private match leverage is typically from businesses expanding or building new facilities that will lead to new job creation as a result of the CDBG funded infrastructure improvements.

ESG - Match contributions include external funding from a variety of federal, state, local, and private sources. ESG imposes a 100% match requirement which is fulfilled by cash donations and in-kind services. These cash and in-kind donations to the ESG program encourage and support numerous activities including homeownership, increasing access to facilities and services, case management, life skills guidance, and counseling, among other support and service efforts.

The **HOME** program provides the gap financing to eligible and approved owners and developers for rental and homebuyer activities. HOME funds are leveraged to the maximum extent feasible, with private and federal program funds. IHFA incurs a 25% match liability for every HOME entitlement dollar expended on housing activities. IHFA meets its match liability by identifying and banking eligible forms match.

Ten percent (10%) of each annual allocation and program income may be used for HOME administrative costs, 5% of each allocation may be awarded to Community Housing Development Organization (CHDO)s as an annual operating assistance grant. The remaining funds are awarded to owners, developers, and homebuyers for eligible HOME-assisted activities.

Housing Trust Fund (HTF) does not require matching funds. Housing Trust Fund- 90% of each allocation will be used for eligible HTF rental activities. Ten percent (10%) of each allocation may be used to help HTF units with operational support and/or operating reserves. Up to 10% of each allocation may be used by IHFA for program and administrative costs.

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

The State of Idaho does not designate publicly owned land or property to address the needs identified in this plan.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facilities/Infrastructure-Compliance	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Public Facilities Public Infrastructure Housing related activities	CDBG: \$3,525,276.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 12000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 12 Households Assisted
2	Public Facilities/Infrastructure-Rehabilitation	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development			CDBG: \$4,230,331.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 17000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 24 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Facilities/Infrastructure/Public Service Ne	2025	2029	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development			CDBG: \$3,525,276.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 12000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 12 Households Assisted
4	Economic Development-Job Creation	2025	2029	Non-Housing Community Development			CDBG: \$1,410,110.00	Jobs created/retained: 50 Jobs Businesses assisted: 1 Businesses Assisted
5	Economic Development-Downtown Revitalization	2025	2029	Non-Housing Community Development		Cleanup of blighted properties	CDBG: \$1,410,110.00	Other: 2 Other
6	Provide Suitable Living Environment	2025	2029	Homeless			ESG: \$1,141,845.00	Tenant-based rental assistance / Rapid Rehousing: 220 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 1305 Beds Homelessness Prevention: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Provide Decent Affordable Housing	2025	2029	Affordable Housing		Create and Preserve Affordable Rental Housing Create Affordable Homeownership Opportunities	HOME: \$9,169,242 HTF: \$3,000,000.00	Rental units constructed: 8 Household Housing Unit SF Homeowner Rehab: 10 Households Assisted Direct Financial Assistance to Homebuyers: 38 Households Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Public Facilities/Infrastructure-Compliance
	Goal Description	<p>Activities include bringing public facilities systems (infrastructure, community facilities, public utilities) into compliance with environmental laws, federal and state standards, industry standards, building codes, or best management practices.</p> <p>First, for the state CDBG program, the Public Facilities/ Infrastructure- Compliance goal consists of a large diverse number of activities, therefore, by selecting a 25% fund goal, it gives local governments a fair amount of flexibility to submit an application based on their compliance needs. The original intent of the CDBG program was meant to not be a top down driven model, so we want to provide flexibility and options for the local governments.</p> <p>Further rationale for 25%, is based on the results of a 2024 needs survey. Some of the activities identified with the highest needs were parks and recreation facilities, senior centers, fire/EMT stations, water and sewer system. Many of these facilities and infrastructure thorough out Idaho's smaller communities are falling out of compliance with applicable codes due to the age of the system or building and inability to keep the system or building current with updated codes. Also, supportive infrastructure activities for affordable housing, especially mobile home parks with dated water and septic system, could fall within this goal.</p> <p>Also, projects funding from this allocation priority will help to ensure Idaho Department of Commerce meets its 70% (or greater) funding to benefit low-to-moderate income requirement.</p>

2	Goal Name	Public Facilities/Infrastructure-Rehabilitation
	Goal Description	<p>Activities include rehabilitation, replacement or remodeling of a public facilities (infrastructure, community facilities, public utilities and affordable housing) systems.</p> <p>First, for the state CDBG program, the public facilities/infrastructure- rehabilitation goal consists of a large diverse number of activities, therefore, by going with 30% it gives local governments a fair amount of flexibility to submit an application based on their public facility and infrastructure rehab needs. The original intent of the CDBG program, was not meant to be a top down driven model, therefore by allowing for 30%, it allows the local government more more flexibility and options to qualify a project.</p> <p>Further rationale for 30%, is based on the results of the CDBG 2024 needs survey. Some of the activities identified with the highest needs were parks and recreation facilities, senior centers, fire/EMT stations, water and sewer systems. These activities to improve local government facilities and infrastructure could fall within the rehabilitation goal. A number of small local government facilities and infrastructure system are in need of rehablitation due to their age, lack of funding or tax base to keep up with maintenance, the communities fast population growth, and in some rural communitis where growth is not occuring, its population is aging rapidly.</p> <p>Also, projects funded from this allocation priority will help to ensure Idaho Department of Commerce meets its 70% (or greater) of funding to benefit low-to-moderate income requirement.</p>

3	Goal Name	Public Facilities/Infrastructure/Public Service Ne
	Goal Description	<p>Public Facilities / Infrastructure / Service - New Construction or Purchasing</p> <p>For the CDBG program, the public facilities / Infrastructure / Service new construction or purchasing goal consists of a diverse number of activities, therefore, by allocating 25% of the CDBG funding to this goal it gives local governments a fair amount of flexibility to submit an application based on their public facility, infrastructure, and service needs. This includes new infrastructure to support the new construction of affordable housing, which is a big need throughout Idaho.</p> <p>Further rationale for 25%, is based on the results of the CDBG 2024 needs survey. Some of the activities identified with the highest needs were parks and recreation facilities, senior centers, fire/EMT stations, water and sewer systems. These activities to improve local government facilities and infrastructure could fall within the new construction or purchasing goal. A number of small local government facilities and infrastructure system are in need of new facilities or systems due to their age and in some communities to keep up with their population growth.</p> <p>Projects funding from this allocation priority will help to ensure Idaho Department of Commerce meets its 70% (or greater) of funding to benefit low-to-moderate income requirement.</p>

4	Goal Name	Economic Development-Job Creation
	Goal Description	<p>For CDBG job creation projects, the CDBG funding is used to improve public infrastructure that helps for a business to expand and subsequently creating jobs for low-to-moderate income persons.</p> <p>No question job creation, especially higher paying jobs, is a need in Idaho. However, utilizing CDBG for job creation is not always user friendly for local governments and their partnering business due to environment review timelines, property acquisition standards, and job creation/retention requirements. Therefore, only a limited number of eligible job creation projects that are not in a fast-tracking mode nor obligating a large percentage of private funds to the public infrastructure expansion, are an effective and efficient use of CDBG.</p> <p>Last year the CDBG percentage expended on job creation was 0%. Obviously, this percentage did not meet the 2025-2029 five year goal of expending 10% on the job creation priority. Based on this, Commerce had considered lowering the percentage, however, one of the best tools to benefit a low-to-moderate income population is to provide job opportunities. Even though using CDBG for job creation projects is not always user friendly, Commerce will keep the goal at 10%.</p> <p>Also, projects funding from this allocation priority will help to ensure IDC meets its 70% (or greater) of funding to benefit low-to-moderate income requirement.</p>

5	Goal Name	Economic Development-Downtown Revitalization
	Goal Description	<p>Public improvements to improve and revitalize blighted downtown areas.</p> <p>Many smaller cities that are served by the CDBG program have seen retail box type businesses establish outside their downtown area which have pulled business and jobs out of their downtown core and/or have experienced a general lack of sustainable investment in the existing private buildings. To mitigate these elements and help keep small businesses downtown, some cities are looking to reinvest back into their downtowns. In part because the downtown is a significant part of the community's sense of place, has existing infrastructure, and can also be a draw for tourism. Therefore, a demand exists to improve their downtown infrastructure, which typically includes ADA improvements. Downtown improvements can also contribute to the economic improvement of a community.</p> <p>Last year the CDBG percentage expended on downtown revitalization was 7% This did not meet the 2025-2029 Consolidated Plan's five year goal of expending 10% on the downtown revitalization priority. Whereas, the goal was almost met, the need remains moderate, Commerce will keep the goal at 10%. Another reason for leaving the goal at only 10% is that downtown projects do <u>not</u> contribute to the requirement of spending 70% of funding to benefit low-to-moderate income.</p> <p>Note: Idaho Department of Commerce's local government needs survey indicated the existing downtown revitalization goal as the 2nd highest need priority.</p>
6	Goal Name	Provide Suitable Living Environment
	Goal Description	
7	Goal Name	Provide Decent Affordable Housing
	Goal Description	The HOME Program will award funds to approved eligible affordable rental housing and homebuyer activities during the 2026 Program year. IHFA anticipates all activities approved in the program year 2026 should be completed by the end of Program year 2030.

AP-25 Allocation Priorities – 91.320(d)

Introduction:

See Unique Appendices.

Funding Allocation Priorities

	Public Facilities/Infrastructure- Compliance (%)	Public Facilities/Infrastructure- Rehabilitation (%)	Public Facilities/Infrastructure/Public Service Ne (%)	Economic Development- Job Creation (%)	Economic Development- Downtown Revitalization (%)	Provide Suitable Living Environment (%)	Provide Decent Affordable Housing (%)	Total (%)
CDBG	25	30	25	10	10	0	0	100
HOME	0	0	0	0	0	0	100	100
ESG	0	0	0	0	0	100	0	100
HTF	0	0	0	0	0	0	100	100

Table 7 – Funding Allocation Priorities

Reason for Allocation Priorities

Community Development Block Grant (CDBG)- See AP 20 Goals 1,2,3,4 and 5 descriptions

ESG - Other than funding from faith-based organizations and Federal programs, Idaho’s homelessness, housing, and social service programs receive little financial support. Across the state, faith-based organizations fund shelters they built to support individuals and families facing homelessness.. They create local leveraging opportunities and capacity to complete ESG objectives, leading Idaho todirects a substantial portion of ESG funds (45%) towards emergency shelter activities. Historically, the volume of Shelter applications has been higher than others under ESG, which also supports its prioritization. The remaining 55% is used for Homelessness Prevention and Rapid Rehousing activities, generally with an emphasis placed on Rapid Rehousing. The additional emphasis aligns with HUD objectives and precedence within the Homelessness Prevention and Rapid Rehousing programs, which diverts individuals out of homelessness and shortens shelter stays. Further descriptions are included in section AP-20. IHFA coordinates with the Boise CoC and incorporates their priorities and recommendations into allocation decisions for ESG

funding.

HOME & Housing Trust Fund (HTF)- The 2024 Idaho Housing Needs Survey, 2024 Idaho County-level Housing and Demographic Data, as well as input from the public indicate the creation and preservation of affordable permanent rental housing for extremely low-income, elderly, and disabled persons and families is Idaho's highest priority housing needs. This is followed closely by affordable homebuyer housing.

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

ESG - While IHFA still places an emphasis on the importance of supporting shelter activities, all remaining funds have been reserved for homelessness prevention and rapid re-housing activities (IHFA also prioritizes rapid rehousing projects, but is only able to do so due to funding limitations imposed by HUD). Due to the changes in program regulations and need to prioritize resources yearly based upon the changing population needs, IHFA felt it appropriate to impose a goal of ensuring that the changes in policy and regulations do not decrease the number of homeless households served. In such scenarios, if a decrease in households served occurs while no waiting lists exist in emergency shelters, this would indicate a decreased need for emergency shelter beds which could allow for funds to be redirected towards homelessness prevention and rapid re-housing. This would be an appropriate and positive example of not meeting the set goal.

HOME - See AP 20 Goal 7 descriptions

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

The Housing Trust Fund (HTF) regulations require Idaho Housing and Finance Association (IHFA) to describe how the HTF per unit subsidy limits were determined. IHFA chose to use the HOME Maximum Per-Unit Subsidy Limits as the appropriate limits for the HTF Program- Idaho's HOME Maximum Per-unit Subsidy Limits are established by Region X HUD-CPD Office, are currently 240% of the base limit for the Section 234 Program (Condominium housing basic housing limits for elevator-type projects). Prior to receiving the first HTF allocation, IHFA reviewed the amount of HOME funds invested on a per-unit basis throughout Idaho. HOME funds were invested in affordable housing throughout Idaho, including high cost and resort areas. In most cases, the HOME per-unit maximum subsidy limits were more than sufficient to meet the gap financing needs of the project. Accordingly, IHFA has determined the HOME Per-Unit Maximum Subsidy limits are the appropriate per-unit subsidy limit for the Housing Trust Fund Program.

Actual allocation amounts are not yet available. Expected resources and outcomes will be updated based on actual amounts when published and divided based on allocation priority percentages as described in the plan.

Distribution Methods

Table 8 - Distribution Methods by State Program

1	State Program Name:	Down Payment/Closing Cost Assistance
	Funding Sources:	HOME

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>DP/CC assistance is awarded to low-income homebuyers as a 0% interest, due on sale or default loan to help with the purchase of a Standard Condition affordable home. Standard condition is defined as a unit that meets state and local residential code and the HOME program's property standards at the time of purchase without any rehabilitation or minor repairs.</p> <p>A HOME-assisted homebuyer must reside in the assisted unit as a primary residence during the HOME period of affordability. If an assisted homebuyer rents or otherwise occupies their HOME-assisted unit during the period of affordability, and refuses to return to the unit as their primary residence, IHFA calls the loan due and payable.</p> <p>The HOME period of affordability is determined by the amount of HOME subsidy the homebuyer receives. Following the HOME Program's Recapture Option, the homebuyer is allowed to sell their HOME-assisted unit at any time, to any willing buyer, at whatever price the market will bear. At the time title is transferred, IHFA will attempt to recapture the entire HOME subsidy amount as available from the Net proceeds of the sale. IHFA's Recapture Option follows §92.254 (a)(ii)(A) (4 and 5). IHFA reviews the maximum amount of DPCC available on an annual basis and may increase or decrease the amount, depending on funding availability and market conditions. The maximum amount available and application requirements are published in the Annual Administrative Plan.</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>The homebuyer(s) must be able to document annual (gross) household income ≤80% AMI as defined by 24 CFR 5.609. Underwriting requirements are identified in the Annual Administrative Plan.</p> <p>The sales price of the assisted unit cannot exceed the HOME program's annual Homeownership Value Limit for the area. IHFA will conduct its own analysis for the first year action plan.</p>

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>N/A</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	

<p>Describe how resources will be allocated among funding categories.</p>	<p>N/A</p>
<p>Describe threshold factors and grant size limits.</p>	<p>This program is reviewed on an annual basis and is revised as needed in the annual HOME Administrative Plan.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>It is estimated that thirty-eight (38) qualified low-income homebuyers will result.</p>
<p>2</p>	<p>State Program Name: Rental Housing Production</p>
	<p>Funding Sources: HOME HTF</p>

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>Following a published NOFA, private and non-profit developers can apply for funds for eligible rental housing activities. The application must include certain minimum threshold criteria and other project-specific criteria as identified in the Annual Administrative Plan. Eligible recipients must be registered Business Entities with the State of Idaho and in Good Standing with IHFA (defined as demonstrated experience and capacity to own, develop, manage, and market federally-assisted rental housing, are familiar with the requirements of other Federal housing programs that may be used in conjunction with CPD funds to ensure compliance with applicable requirements and regulations). Demonstrated experience includes evidence of completing previous projects on time and within the approved budget, and no outstanding or material findings of non-compliance during the period of affordability. IHFA awards HOME/HTF funds as a low or no interest loan (HOME) or Due on Sale (HTF only), depending on the type of project, other programs involved in the project, and the type of preference tenant population(s) served. HOME and/or HTF funds are not committed to any activity until it has received the appropriate level of environmental clearance and all sources of financing in the project have been reasonably secured. IHFA's HOME and HTF programs are designed to work with a variety of public and private funding sources and programs to help create and preserve affordable housing. Single-family rental activities must be owned by a non-profit or unit of local government at application and during the period of affordability. HOME and HTF developers partner with the Low-Income Housing Tax Credit program to create affordable multifamily rental housing units. The HOME and HTF programs are designed to work well with a variety of public and private funding sources to help create and preserve affordable housing. IHFA is the Allocating Agency for Idaho's Low-Income Housing Tax Credit Program.</p>
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<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>HOME/HTF applications/proposals must include specific threshold criteria (see threshold criteria below) to receive a full review and scoring. Additional criteria includes type, scope, and description of the activity, per-unit total and assistance level of investment, proposed project replacement reserves, other funding sources, debt service coverage ratio, proposed loan repayment structure, ownership structure, federal cross-cutting requirements, local planning and zoning approval, proposed tenant population(s), match contributions, development timeline, developer capacity, proximity to essential services based on the proposed tenant population, green building energy efficiency design components, site and building unit design and amenities. HOME specific - Loan Repayment/Thirty (30) Year Maturity/MATCH/ HTF specific - Additional HTF Units/HTF Repayment choice</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>N/A</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>

<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	
<p>Describe how resources will be allocated among funding categories.</p>	<p>HOME applications/proposals must include specific threshold criteria (see threshold criteria below) to receive a full review and scoring. Additionally, IHFA awards HOME and HTF funds to eligible owner/developers following a published NOFA/RFP application/proposal review process. The multifamily rental projects are funded once each year, which coincides with IHFA's Low-income Housing Tax Credit program. Single-family rental housing proposals are accepted following a published RFP, usually after multifamily rental project funding is known. 90% of Idaho's HTF funds will be used for rental housing production and preservation. The funds will target extremely low-income (30% AMI) households.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>Threshold factors for rental housing activities are identified in the Annual HOME, HTF and NSP Administrative Plan. This plan is reviewed and revised each year as determined by IHFA. The HOME maximum subsidy limit is the Section 234 limits.</p> <p>See Unique Appendices.</p>

	What are the outcome measures expected as a result of the method of distribution?	Eight (8) HOME and HTF-assisted rental units serving Low, Very low, and Extremely low-income families and individuals. Projects with a tenant preference for elderly, disabled or 30% AMI received additional points during the application scoring process. The points are reviewed annually and included in the Annual Administrative Plan.
3	State Program Name:	State of Idaho - Community Development Block Grant Program
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	See Unique Appendices.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	See Unique Appendices.

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>See Unique Appendices.</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	

	Describe how resources will be allocated among funding categories.	See Unique Appendices.
	Describe threshold factors and grant size limits.	See Unique Appendices.
	What are the outcome measures expected as a result of the method of distribution?	See Unique Appendices.
4	State Program Name:	State of Idaho ESG
	Funding Sources:	ESG

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>Through the state recipient, ESG funding is available to units of local government or private nonprofit organizations across the state of Idaho. These funds are awarded on a competitive basis through an application and award process. Funding supports programs focused on homelessness prevention, rapid rehousing, outreach, and emergency shelters.</p> <p>With the support of the HIC and its subcommittees, the recipient is responsible for administering HMIS and Coordinated Entry. As the grant administrator, the recipient also oversees the following:</p> <p>CoC consultation, Establishment and maintenance of Written Standards, Grant competition and award distribution, Payments to subrecipients and financial management, Training and technical assistance to subrecipients, Policy and procedure review, Recordkeeping, Monitoring and compliance, Consolidated Annual Performance and Evaluation Report, and Communication with HUD.</p>
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<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>In order to be considered for funding, applicants must agree to the following conditions: Comply with HUD’s Code of Federal Regulations, Abide by the Written Standards developed by IHCC, Participate in Coordinated Entry, Utilize HMIS or a comparable database, Implement Housing First principles, Match 100% of grant funds, Participate in Regional Coalition meetings, Participate in annual Point-In-Time count, Submit performance reports and comply with annual monitoring, and Maintain an individual with lived experience on the board of directors or in another policy-making capacity</p> <p>For new grants, the relative importance of application criteria is as follows: Agency narrative: 30% Project narrative: 30% Regional allocation: 20% Financial stability and match ability: 20%</p> <p>Criteria for renewal grants also includes narratives, regional allocation, financial stability, and match ability. A score for previous grant performance is incorporated, and accounts for 23% of the total score. Outcome scoring criteria includes: Ability to meet project goals, Percentage of award expended at grant year-end, relative to the initial award amount, Number of monitoring findings (scaled to program size), HMIS/CMIS or DVIMS data quality, Regional Coalition participation, and Fulfillment of matching funds requirement.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>Approximately two months prior to the grant application deadline, the ESG application is advertised to the public through email communication, the IHFA website, and announcements in Regional Housing Coalition meetings. Units of general local government and non-profit organizations are required to submit a notice of intent to apply, at which time, the applicant is provided access to the submission program. The submission program is a secure portal used to upload the grant application and supporting documentation. Along with the grant application, applicants are required to submit the following documentation:</p> <p>Conditions for funding, signed by authorized representative Current organizational chart, Current list of Board of Directors, IRS 501(c) (3) determination letter, Most current financial audit, Balance sheet, Profit & loss statements, Federally approved cost allocation plan and indirect cost rate, if applicable, Policies and procedures relating to: Confidentiality, Recordkeeping, Conflicts of interest, Affirmative outreach, Agency intake procedures, Nondiscrimination and equal opportunity, Involuntary family separation, and Homeless child and family educational support, if applicable.</p> <p>The grant application includes 12 narrative questions, which accounts for 60% of the total score. Narrative questions are scored by an Independent Review Panel (IRP), which consists of a minimum of three, unbiased and vetted volunteers.</p> <p>20% of the application score is based on regional need, which takes the following data into account: Population, Average rent, Median income, Percentage of population at or below poverty level, Number of homeless individuals</p> <p>20% of the application score is based on the applicant’s financial stability and ability to match grant funds. The total application score, as well as past grant administration performance and outcomes, is used to rank projects. Members of the recipient’s Homelessness Programs department review the proposed grant funding allocation to ensure each grant component will be adequately implemented throughout the state. During the 2025 ESG competition, 24 agencies submitted 34 grant applications for emergency shelter, homelessness prevention, and rapid rehousing. In total, 28 projects were funded.</p>
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<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	
<p>Describe how resources will be allocated among funding categories.</p>	<p>During the 2025 ESG competition, 27 projects were funded. Funding is allocated to subrecipients among funding categories, as follows:</p> <p>Emergency shelter: 40% Homelessness prevention: 22% Rapid rehousing: 30% IHFA Data collection: 5% IHFA Administration: 3%</p>
<p>Describe threshold factors and grant size limits.</p>	<p>Through the ESG grant application, applicants describe their organization and explain their experience effectively utilizing grant funds. A budget request, as well as project goals, are submitted. The data gleaned from this information is the basis for determining grant award amounts. Although the ESG program does not set grant size limits, the final allocation will reflect the regional need and other factors described in the Action Plan.</p>

	What are the outcome measures expected as a result of the method of distribution?	Each year with ESG funds, subrecipients will intend to assist 220 individuals and households with RRH assistance, 500 with Homelessness Prevention, and provide 1,305 Emergency Shelter beds.
5	State Program Name:	Homeowner Rehab
	Funding Sources	HOME
	Describe the state program addressed by the Method of Distribution.	IHFA will solicit qualified non-profit developers to administer a rehabilitation program through an Request for Proposal.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	N/A

<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>N/A</p>
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>N/A</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>The RFP will be available to non-profit developers across Idaho</p>
<p>Describe threshold factors and grant size limits.</p>	<p>This program is reviewed on an annual basis and is revised as needed in the annual HOME Administrative Plan.</p>

What are the outcome measures expected as a result of the method of distribution?	It is estimated that ten (10) qualified low-income homeowners will result in the first year.
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Discussion:

None

AP-35 Projects – (Optional)

Introduction:

The projects below outline the program funds expected to be available in the 2026 program year. Estimates are based on 2025 allocation amounts. If the total grants received by the State for 2026 are lower or higher than the funds allocated to the projects below, then each project amount will be reduced or increased in the same proportion as the percentage difference between the estimated total grant set out in AP-15 and the actual total grant.

#	Project Name
1	State of Idaho ESG
2	2026 HOME Administration
3	2026 Multifamily Rental
4	HOME TBRA (Not funded in 2026)
5	2026 Single Family - Homebuyer - DPCC
6	2026 HTF Administration
7	CDBG-Public Facilities/Infrastructure-Compliance
8	CDBG-Public Facilities/Infrastructure-Rehabilitation
10	CDBG-Public Facilities/Infrastructure/Service-New Construction or Purchase
11	CDBG-Economic Development-Job Creation
12	CDBG-Economic Development-Downtown Revitalization
13	CDBG State Administration
14	CDBG Technical Assistance
15	2026 Single Family – Homeowner Rehab

Table 9 – Project Information

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

Community Development Block Grant (CDBG) – Allocation priorities were established based on local government services and activities that serve the public that are under constant challenge to meet demand and regulatory requirements; and have consistently been the highest demand for CDBG funding. The priorities were also established on what realistically could be effectively managed and ensuring the CDBG funds benefit at least 70% low-to-moderate income persons. The obstacles to addressing the needs include: decreasing funding, increasing project costs, the size and the rural nature of a high number of communities, and the local government’s ability to communicate and implement some of the complex requirements with limited staff and resources. The state has set-up the CDBG program to assist the elderly and frail elderly special needs population by continuing to keep in-place the senior center set-aside. Having this set-aside allows for senior center facilities to compete for CDBG funding within a limited number of applications, thereby, improving opportunities to receive

funding. Senior centers are more than a socializing location but also prepare and cook for meals on-site and the delivery of meals to seniors who are unable to commute or are home bound. The state also provides scoring incentives to projects that address physical handicapped accessibility obstacles.

HOME and Housing Trust Fund (HTF)- To help address Idaho's affordable housing needs, IHFA allocates funds to permanent rental and homebuyer housing activities to address the following underserved housing needs: (1) Create and preserve affordable rental housing (HOME and HTF); (2) Provide low interest loans to nonprofit developers and units of local government to acquire and construct or rehabilitate single-family units to be sold or rented to qualified low-income homebuyers (HOME and/or HTF); (3) Provide downpayment/closing cost assistance for income eligible households to purchase a single-family housing unit; (4) Provide assistance for eligible homeowners with rehabilitation to their existing unit.

ESG - Other than funding from faith-based organizations and Federal programs, Idaho's homeless housing and service programs receive little financial support. In the absence of essential emergency shelter funding, many individuals and families are unable to receive reprieve from homelessness through temporary assistance or access to rapid re-housing. For this reason, Idaho has directed a substantial portion of ESG funds (45%) towards emergency shelter activities. The remaining 55% is used for homelessness prevention and rapid re-housing activities, generally with an emphasis placed on rapid re-housing. The additional emphasis is imposed due to IHFA's alignment with HUD objectives, and HUD precedence within the Homelessness Prevention and Rapid Re-Housing Program, which was born out of the American Recovery and Reinvestment Act of 2009, to divert individuals out of homelessness and shorten shelter stays. Further descriptions are included in section AP-20. IHFA coordinates with both Continuums of Care--the HIC and OPH--and incorporates their priorities and recommendations into allocation decisions for ESG funding.

AP-38 Project Summary

Project Summary Information

1	Project Name	State of Idaho ESG
	Target Area	
	Goals Supported	Provide Suitable Living Environment
	Needs Addressed	Homeless Shelter Operations, Homelessness Preventi
	Funding	:
	Description	Includes shelter, homelessness prevention, rapid rehousing, data collection and administrative activities. The Special Needs Housing Programs administered by IHFA predominately serve homeless persons. In many cases, these HUD funds can be used for homelessness prevention and rapid rehousing activities.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Through ESG we expect to help at least 220 households with rapid rehousing, at least 556 households with homelessness prevention, and to support at least 1305 individuals with shelter services. Our shelters include family shelters, domestic violence shelters, and one youth shelter.
	Location Description	IHFA provides ESG funds throughout the state of Idaho, including the cities of Boise, Pocatello, Moscow, Nampa, Coeur d'Alene, Salmon, Malad, Lewiston, Twin Falls, and Idaho Falls.
Planned Activities	With ESG funding IHFA will provide funding for shelter services and operations, homelessness prevention, rapid rehousing, data collection, and administration.	
2	Project Name	2026 HOME Administration
	Target Area	
	Goals Supported	Provide Decent Affordable Housing
	Needs Addressed	
	Funding	HOME: \$916,924.20
	Description	Administration and Planning costs - 10% of HOME Grant and 10% of 2026 Program Income
	Target Date	3/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Idaho
	Planned Activities	Administration and Planning costs
3	Project Name	2026 Multifamily Rental
	Target Area	
	Goals Supported	Provide Decent Affordable Housing
	Needs Addressed	Create and Preserve Affordable Rental Housing
	Funding	HOME: \$0 HTF: \$2,700,000.00
	Description	
	Target Date	3/31/2030
	Estimate the number and type of families that will benefit from the proposed activities	8 Units of HOME and/or HTF funded rental housing units targeting low, very low, and/or extremely low-income households.
	Location Description	Idaho
	Planned Activities	Multifamily Rental - New Construction
4	Project Name	HOME TBRA (Not funded in 2026)
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	HOME TBRA will be funded in future years to provide rental assistance to low-moderate income households.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	TBD
	Location Description	Idaho
	Planned Activities	Tenant-based rental assistance for low-moderate income households.
5	Project Name	2026 Single Family - Homebuyer - DPCC
	Target Area	
	Goals Supported	Provide Decent Affordable Housing
	Needs Addressed	Create Affordable Homeownership Opportunities
	Funding	HOME: \$7,252,317.80
	Description	This Project will provide down payment assistance and closing costs for low to moderate income homebuyers.
	Target Date	3/31/2030
	Estimate the number and type of families that will benefit from the proposed activities	Thirty-eight (38) Low-income Households
	Location Description	Idaho
	Planned Activities	Downpayment assistance and closing costs.
6	Project Name	2026 HTF Administration
	Target Area	
	Goals Supported	Provide Decent Affordable Housing
	Needs Addressed	Create and Preserve Affordable Rental Housing
	Funding	HTF: \$300,000.00
	Description	Administration of Program
	Target Date	3/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Idaho
	Planned Activities	N/A
7	Project Name	CDBG-Public Facilities/Infrastructure-Compliance
	Target Area	
	Goals Supported	Public Facilities/Infrastructure-Compliance
	Needs Addressed	Public Facilities Public Infrastructure Housing related activities
	Funding	CDBG: \$352,576.00
	Description	Activities that bring public facility systems (infrastructure, community facilities, public utilities) into compliance with environmental laws, federal and state standards, industry standards, building codes, and best management practices.
	Target Date	2/1/2031
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
8	Project Name	CDBG-Public Facilities/Infrastructure-Rehabilitation
	Target Area	
	Goals Supported	Public Facilities/Infrastructure-Rehabilitation
	Needs Addressed	Public Facilities Public Infrastructure Housing related activities
	Funding	CDBG: \$4,230,331.00

	Description	Activities that include rehabilitation, replacement, and/or remodeling of public facilities (infrastructure, community facilities, public utilities, and affordable housing) systems.
	Target Date	2/1/2031
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
10	Project Name	CDBG-Public Facilities/Infrastructure/Service-New Construction or Purchase
	Target Area	
	Goals Supported	Public Facilities/Infrastructure/Public Service Ne
	Needs Addressed	Public Facilities Public Infrastructure Housing related activities
	Funding	CDBG: \$3,525,276.00
	Description	
	Target Date	2/1/2031
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
11	Project Name	CDBG-Economic Development-Job Creation
	Target Area	
	Goals Supported	Economic Development-Job Creation
	Needs Addressed	Public Facilities Public Infrastructure Economic Development

	Funding	CDBG: \$1,410,110.00
	Description	Public infrastructure and/or utility improvement or expansion for business development and subsequent job creation for low-to-moderate income persons.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
12	Project Name	CDBG-Economic Development-Downtown Revitalization
	Target Area	
	Goals Supported	Economic Development-Downtown Revitalization
	Needs Addressed	Cleanup of blighted properties
	Funding	CDBG: \$1,410,110.00
	Description	Public infrastructure improvements to prevent blighted downtown areas.
	Target Date	2/1/2031
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
13	Project Name	CDBG State Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	State administrative costs associated with projects and activities

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
14	Project Name	CDBG Technical Assistance
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Fair housing costs associated with projects and activities, training, and technical assistance.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
15	Project Name	2026 Single Family – Homeowner Rehab
	Target Area	N/A
	Goals Supported	Provide Decent Affordable Housing
	Needs Addressed	Create and Preserve Affordable Homeownership Opportunities
	Funding	HOME: \$1,000,000
	Description	Assist 10 income eligible households with necessary repairs
	Target Date	3/31/2029

Estimate the number and type of families that will benefit from the proposed activities	Ten (10) Low-Income Households
Location Description	Idaho
Planned Activities	Solicit non-profits, provide funding, reimburse non-profit developer

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

No

Available Grant Amounts

N/A

Acceptance process of applications

N/A

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

No

State’s Process and Criteria for approving local government revitalization strategies

N/A

AP-50 Geographic Distribution – 91.320(f)

Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

Community Development Block Grant (CDBG) Program - See Unique Appendices.

HOME and Housing Trust Fund (HTF) - See Unique Appendices

ESG - For community planning and development (CPD) program administration purposes, Idaho is divided into seven regions. See Unique Appendices for a map with the regional break-down.

The following notes the percentage of the population at or below poverty level, using the regions described above:

Region 1: 13%

Region 2: 15%

Region 3: 14%

Region 4: 15%

Region 5: 14%

Region 6: 14%

Region 7: 11%

As reported in the most recent census data for Idaho (census.gov) in 2023, Idaho’s population is 92.6% White, and Hispanic or Latino residents comprise the largest ethnic minority group, at 13.5% of the population. As of the 2021 data, the majority of Hispanic residents, 61%, reside in metro as opposed to rural counties, and disproportionately reside in the southern part of the state, with the greatest concentration of Hispanic residents living in Regions 3 and 7. While Idaho has no racially or ethnically concentrated areas of poverty by region (areas of very high poverty and racial and ethnic minorities), there are neighborhoods with more than 50% non-white Hispanic residents and high rates of poverty (between 23-37%). These areas are found within and near cities in Regions 3, 4, and 5.

Geographic Distribution

Target Area	Percentage of Funds

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

ESG - Funds are distributed across the seven regions through a competitive application process, as described in AP-30. Final awards are based on a total application score, of which 20% is based on regional need. The regional need formula is calculated using four, equally weighted factors:

- Percentage of Idaho population
- Median rent-to-income ratio

- Percentage of population at or below poverty level
- Number of individuals experiencing homelessness

The usage of this formula currently reveals the following need break-down (minus IHFA admin):

Region 1: 16%

Region 2: 10%

Region 3: 18%

Region 4: 3%

Region 5: 15%

Region 6: 3%

Region 7: 20%

Because there are other factors considered during the award allocation, there may be a slight (up to 8%) variance between the regional need and regional allocation.

Discussion

None.

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

The numbers below will reflect the one-years goals for the provision of affordable housing to benefit low, very low, and extremely low-income families and individuals through the State of Idaho's HOME and HTF programs. Goals will be based on final allocation amounts and the annual per unit subsidy limits that are available at <https://www.idahohousing.com/partners/project-financing/developers/home-program/>. IHFA expects HOME to apply 90% of the awarded allocation for downpayment assistance/closing costs and 100% of receipted 2025 Program income for multi-family rental housing construction, and 90% of the HTF allocation on housing projects. That amount will then be used based on allocation priorities.

ESG's goal of individuals for Homeless and Rental Assistance in the tables above corresponds with the number of individuals assisted with ESG TBRA. HOME/HTF will construct 30 units of housing and assist 25 households with financial assistance to purchase a single-family housing unit.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	56
Special-Needs	0
Total	56

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	8
Rehab of Existing Units	10
Acquisition of Existing Units	38
Total	56

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion:

The tables above indicate the number of estimated HOME and Housing Trust Funds rental and homebuyer units to be preserved or created during Program Year 2026. The 38 units under acquisition of existing units related to downpayment assistance for homebuyers. The 10 units of rehab are for homeowners needing assistance to repair their current housing unit.

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

Idaho Housing and Finance Association (IHFA) administers the Section 8 Housing Choice Voucher (HCV) program in 34 of 44 Idaho counties and encourages housing programs statewide, as IHFA is only one in a statewide network of 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.

Actions planned during the next year to address the needs to public housing

Actions planned during the next year to address the needs to public housing

- IHFA will actively apply for additional voucher funding when available and appropriate for its program.
- To provide more housing opportunities for voucher holders, IHFA will continue to assess opportunities to develop additional PBV projects in 2024. These projects may be limited to certain targeted populations such as persons with disabilities, veterans, or persons experiencing homelessness.
- IHFA will continue 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 Family Self-Sufficiency (FSS) Program, as well, when Housing Opportunity Through Modernization Act (HOTMA) regulations go into effect. To date, forty four (4) 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 to encourage public housing residents to become more involved in management and participate in homeownership

IHFA will hold regional PHA Plan hearings and perform outreach to encourage participation in a Resident Advisory Board in each area that has an IHFA branch office that administers Housing Choice vouchers.

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

IHFA's rental assistance program is not designated as troubled and currently maintains a designation as a High Performer per HUD definitions and recent Section 8 Management Assessment Program (SEMAP)

scores.

Discussion:

None.

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

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

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

To execute outreach efforts across the Balance of State Continuum of Care's (HIC) broad geographic area, which spans 82,582 square miles, the recipient leverages partnerships with nonprofit organizations throughout Idaho. In the upcoming years, the recipient will continue to support these agencies in their efforts to ensure persons experiencing unsheltered homelessness are identified and assessed. Many agencies utilize staff, advocates, and volunteers to provide outreach efforts. Agencies also leverage partnerships with organizations such as school districts, law enforcement agencies, healthcare providers, parks and recreational departments, libraries, food pantries, emergency shelters, and others to facilitate outreach efforts.

Outreach is conducted during the annual Point-In-Time (PIT) Count through identification of those experiencing unsheltered homelessness in each administrative region of the state. Partner agency staff and PIT count volunteers are trained to "meet" individuals experiencing homelessness where they are physically located and to assess their level of readiness to engage in services. During initial conversations, representatives provide helpful information based on an individual's specific need.

The recipient will continue to administer the Coordinated Entry system, which ensures homeless persons are directed towards the resources that have the highest likelihood of reducing their extent of homelessness, or are diverted from homelessness altogether. Using a consistent and well-coordinated approach, the process relies on streamlining access to housing assistance, screening applicants for eligibility, and assessing their needs to determine which interventions are most appropriate. This has proved to be an invaluable tool in assessing the vulnerability, needs, and extent of barriers of those experiencing homelessness. To reach people least likely to seek homelessness assistance, the recipient works in collaboration with the Idaho Department of Health and Welfare's 211 Care Line, Health and Welfare Navigators, Regional Coalition members, United Way's FindhelpIdaho.org, and PATH peer specialists to ensure people throughout the HIC's geographic area are aware of, and have access to, the Coordinated Entry system.

In addition to the outreach efforts above, the HIC created compensated subcommittees that gather information from adults and youth with lived experience of unsheltered homelessness. These subcommittees are the Lived Experience Panel (LEP) and the Youth Action Board (YAB). Between the two subcommittees, there are more than 35 representatives across all six regions of the HIC who

provide LE feedback on outreach and resources in the continuum. Many HIC policies and governing documents have been revised by members of the LEP and YAB.

Addressing the emergency shelter and transitional housing needs of homeless persons

Although ESG funding awards can vary year by year, roughly 45% of annual ESG funding is allocated to emergency shelters. During the current grant term, of the 12 emergency shelters receiving funding in Idaho, five (5) focus on domestic violence survivors, two (2) focus on runaway/homeless youth, and one (1) focuses on veterans. Representatives from the subrecipients managing these shelters, as well as representatives from transitional housing agencies not funded through ESG, participate in Regional Coalition meetings. Coalitions provide a monthly or quarterly forum for the recipient, subrecipients, and other community stakeholders to collectively address needs of homeless persons unique to their area. Qualitative data on emergency shelters and transitional housing programs is gathered through the LEP, comprised of individuals with lived experience of homelessness, many being participants in ESG emergency shelter projects. Lived experience feedback is also gathered via annual Coordinated Entry (CE) participant surveys, wherein the HIC gains feedback from participants regarding how they feel they have been treated by CE agencies. Throughout the year, the recipient collects and analyzes data to gain a better understanding of the needs of individuals utilizing emergency shelters and transitional housing in Idaho. This data also informs decisions pertaining to the CE system.

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 HIC currently provides grants to 12 permanent supportive housing (PSH) projects throughout the state. In addition, the CoC and ESG programs fund 16 rapid rehousing (RRH) projects. Many of these projects employ a housing specialist, who works with landlords to facilitate affordable housing access. Subrecipients that receive ESG and CoC funding are required to use a Coordinated Entry system for housing prioritization. Coordinated Entry utilizes regional Access Points to administer assessments. This system prioritizes individuals experiencing chronic homelessness, households with pregnant members, individuals within the justice system, survivors of domestic violence, youth, households with children, and households with persons aged (62) and older. Assessments also identify if a client has recently left a mental or physical health facility, and ensure they receive the appropriate supportive housing. Through Access Points, those at risk of homelessness are referred to agencies engaged in homelessness prevention services.

Additionally, the HIC has two lived experience subcommittees: the Lived Experience Panel (LEP) and the

Youth Action Board (YAB). The LEP and YAB are statewide groups designed to integrate the feedback of individuals and families with LE. The LEP and YAB have input on the CE assessment rating and ranking scale. Additionally, they share how to improve the transition to PSH programs. There are currently 30 individuals in the LEP subcommittee and 15 YAB members.

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

The HIC continues to work to help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are (1) 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 (2) receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs. The following goals and strategies guide this work:

1. The recipient will, over the next year, leverage the work IHFA does in administering the HUD Housing Choice Voucher (HCV) rental assistance program in 34 of the 44 counties in Idaho. The program helps low-income families, the elderly, and disabled individuals obtain decent, safe, and affordable rental housing. IHFA was awarded Mainstream Vouchers which target non-elderly disabled individuals who are either chronically homeless or are exiting institutions. Mainstream vouchers have been allocated throughout the CoC's six regions, with clients identified and prioritized in collaboration with the CoC's Coordinated Entry system. This ensures all housing options are made available to clients within this population and facilitates the goal of filling all the mainstream voucher slots to house as many clients as possible within this population.
2. The recipient will continue, over the next year, to strengthen relationships with school systems and the foster care system in Idaho to prevent homelessness among youth aging out of foster care. The recipient received Youth Homeless System Improvement (YHSI) funds to build capacity for partnerships with these entities and other stakeholders in youth homelessness prevention and response. They also received Youth Homeless Development Planning (YHDP) grant funding to assist youth exiting the foster care system transition into more permanent housing.
3. The recipient will continue to let the Youth Action Board (YAB) lead YHSI and YHDP initiatives. The YAB is comprised of many youths who have exited foster care, corrections programs, and other institutions or have exited from homelessness. The YAB use their insight to guide program development and prevent

other youths from experiencing homelessness.

4. Over the next year, the recipient will ensure that all agencies receiving ESG funds in Idaho offer services that educate and counsel individuals and families to develop skills that promote self-sufficiency.

5. Approximately 55% of the ESG funding not associated with shelter activities is used to fund Homelessness Prevention or Rapid Rehousing efforts. This funding allocation will remain fairly consistent over the coming year. These funds also include services to assist families or individuals in evaluating their primary cause(s) of becoming or being at risk of homelessness.

6. Over the next year, the recipient will continue to work with public and private agencies that address housing, health, social services, employment, education, or youth needs in making them aware of the Coordinated Entry system so that those needing housing assistance can be referred and assessed and have access to appropriate programs as they are available.

Discussion

None.

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

A barrier to affordable housing in an action, omission, or decision (1) taken because of race, color, religion, sex, disability, familial status, or national origin (referred to as protected classes) that restrict housing choices or the availability of housing choices, (2) that have the effect of restricting housing choices or the availability of housing choices based on a protected class, or (3) that constitutes or contributes to a denial of housing. Beyond basic education and outreach, any recipient of federal funds from the U.S. Department of Housing and Urban Development must document actions that ‘affirmatively further fair housing.’ The State’s 2022-2027 Analysis of Impediments to Fair Housing (AI) provides an overview of impediments to housing access and fair housing compliance. The AI also sets forth action steps to address these impediments over the next five years. These impediments and actions are summarized below.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Below are key impediments and corresponding broad action items identified in the 2022-2027 AI. These actions will be carried out during the period of this Consolidated Plan to address barriers to affordable housing.

Impediment No. 1: Many Idaho workers earn low wages that have failed to keep pace with housing cost increases and some residents remain unemployed despite a strong labor market. These residents face persistent cost burden.

Action item No. 1: Address workers’ and residents’ housing needs through incentives, funding, and technical assistance.

Impediment No. 2: Housing needs persist—and disproportionately affect persons with disabilities and racial and ethnic minority households.

Action item No. 2a: Reduce disparities in housing needs among persons with disabilities and racial and ethnic minority households.

Action item No. 2b: Increase the number of accessible and visitable housing units and accessible neighborhoods for persons with disabilities.

Impediment No. 3: Idaho’s regulatory stance on laws affecting affordable housing does not actively

facilitate housing production.

Action item No. 3: Support legislative efforts to expand housing choice.

Discussion:

None.

AP-85 Other Actions – 91.320(j)

Introduction:

This section discusses other actions under each of the funded programs in this Consolidated Plan.

Actions planned to address obstacles to meeting underserved needs

ESG - Like many locations throughout the United States, Idaho is experiencing a lack of available rental units. To address this obstacle, the recipient is devoting additional resources to ESG homelessness prevention programs. These programs help individuals and families remain in their current home and avoid the need to find a new rental unit in this competitive market. The recipient is encouraging subrecipients to fund positions for housing specialists, who can focus on building relationships with landlords and support housing mediation.

In conjunction with the lack of housing inventory, available housing is unaffordable for many individuals and families, causing a rise in first-time homelessness. The recipient is addressing this obstacle by allowing subrecipients to utilize rent reasonableness standards, versus fair market rent values. By utilizing rent reasonableness standards, subrecipients are able to pay a competitive rent and either keep clients housed or find reasonable accommodations.

The recipient oversees ESG funding for the entire state of Idaho. This expansive and diverse geographic area can sometimes lead to obstacles regarding communication and consistency. In order to overcome this challenge, the recipient requires all ESG subrecipients to participate in regional housing coalition meetings and/or HIC subcommittees. These meetings provide the recipient with a forum to disseminate important information while gaining insight into local communities. The recipient also provides technical assistance to subrecipients throughout the year. Housing roundtables, hosted by IHFA, are one more opportunity to improve communication and consistency among housing stakeholders.

HOME and Housing Trust Fund (HTF)- Statewide affordable housing strategies to meet underserved permanent housing needs include the creation and preservation of permanent affordable rental housing throughout Idaho. IHFA will publish a notice of funding availability for multifamily rental activities as program income is available and will transition to a rolling application in 2026, should funds be made available.

Actions planned to foster and maintain affordable housing

ESG - The recipient has utilized a non-renewable planning grant to help expand current activities and establish governing structures and systems, which ensure proper oversight and coordination of HUD-funded homeless programs. The activities identified by the recipient are coordination activities, project evaluation, participation in the consolidated plan, CoC application activities, and developing a CoC system. Several of these activities include efforts that enhance coordination between public and private housing and service agencies. The CoC has made itself more visible in regional planning and advocacy

bodies to ensure all agencies and individuals connected to homelessness issues are familiar with resources available. This promotes and fosters relationships between housing and service providers. ESG providers are also included in the CoC's efforts

HOME and HTF-

1. IHFA will conduct rental housing compliance monitoring and on-site inspections as required at §92.504 and §93.404. This will include tenant files and other documentation to help determine the property remains in compliance with specific program rent limits, income limits, and lease requirements. Rental projects will also be monitored for compliance with applicable federal, state, and local laws and regulations, i.e. lead-based paint disclosures, affirmative marketing plans, language access plans, fair housing, and Section 504, and LEP. IHFA will conduct annual financial risk assessment on HOME and HTF-assisted multifamily rental properties with 10 or more HOME and/or HTF assisted units, and additional financial oversight as required by HUD. IHFA will take appropriate action(s) when necessary to bring an assisted project back into compliance as described in the project's written agreement with the owner.
2. Fifteen (15) percent % of the annual per capita tax credit will be set-aside for the rehabilitation of existing federally assisted rent-restricted developments and/or for the new construction of developments financed or guaranteed by USDA Rural Development. For rehabilitation developments the scope of the rehabilitation must meet the per unit hard cost requirements identified in Section 4.17 of the LIHTC QAP. The set-aside will be available on a statewide basis during the August Application Round, if sufficient applications are received. Otherwise, it will be available for all other qualified non-targeted applications.
3. HTF project applications will receive additional scoring points if the proposed project currently has project-based rental assistance or other mechanisms in place to help ensure long-term affordability. IHFA may also subgrant funds to CDBG Entitlement Communities who have projects needing financial assistance for extremely low-income households.

Actions planned to reduce lead-based paint hazards

IHFA allows HTF and HOME-assisted developers to purchase pre-78 residential housing units with the following requirements: (1) The owner-developer and developer must be an Environmental Protection Agency (EPA)-Certified Renovation Firm; (2) Application for funding must include evidence the area in which the property(s) are located has an adequate supply of EPA-Certified Risk Assessors and Renovation contractors and workers; (3) hard rehabilitation costs minus the LBP hazard assessment, interim controls, and clearance testing cannot exceed \$24,999 of federal funding per unit.

- HOME and HTF - Whenever funds are awarded to acquire and/or rehabilitate residential housing constructed on or before January 1, 1978, IHFA will require the seller and buyer to comply with the applicable requirements at 24 CFR Part 35, and as determined by the scope of the activity and the amount of federal assistance on a per-unit basis as defined at §31.915. These

requirements are enforced through written agreement with the owner.

- Because the State of Idaho does not have a Lead-based paint (LBP) hazard reduction program, the Federal EPA Lead-Based Paint Renovation, Repair, and Paint (RRP) Rule apply. In addition, because HOME is a HUD program, the HUD Lead-Safe Housing Rule (LSHR) also applies to acquisition and/or rehabilitation activities involving pre-78 housing. In those cases when one Federal rule is more restrictive than the other, the most restrictive rule will apply. When program requirements differ, IHFA will follow the most restrictive rule.
- Owners are required to follow the EPA RRP Rule and the HUD Lead Safe Housing Rule. Lead-based Paint procedures are identified in the annual Administrative Plan and enforced through written agreement with the owner. LBP tenant disclosures, hazard identification and reduction requirements are monitored during the HOME period-of-affordability.
- Certain housing activities may preclude pre-1978 housing stock due to the limited availability of EPA Lead-Based Paint Certified contractors and inspectors.

Actions planned to reduce the number of poverty-level families

IHFA- Households who participate in the Federal Section 8 Housing Choice Voucher program are eligible to be part of Idaho Housing's Family Self-Sufficiency (FSS) Program, a voluntary program that helps families become economically independent during the five (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. HOME funds will be made available to assist income eligible households with downpayment assistance.

HOPES Program- HOPES provides tools and education to help FSS participants move toward homeownership. FSS Participants that qualify and wish to participate must make monthly savings goals and complete HOPES financial education components to graduate. HOPES participants have the opportunity to save up to \$2,000 at a two-to-one match, which upon successful completion of the program, provides up to \$6,000 for down payment and closing cost assistance through the Home Partnership Foundation. HOME funds will be made available to assist income eligible households with downpayment assistance.

HOME/Community Development Block Grant (CDBG)/HTF- HUD's Section 3 regulation require development activities to include to provide, to the maximum extent feasible, work and training opportunities that target low-income persons/ business concerns when aggregate federal funding in the project meets the applicable Section 3 threshold amounts. Project owners also conduct outreach to Minority/Women-Owned Business Enterprises. Developers are encouraged to use Idaho Apex

Accelerator when professional and construction services are needed. APEX Accelerator procurement center provides information about bidding opportunities to Disadvantaged and Women Business enterprises, HUD Zone businesses, disabled veteran-owned businesses, and SBA Section 8(a) business around the state.

Actions planned to develop institutional structure

ESG - Three gaps/weaknesses were identified in the con plan, SP-40:

1. A lack of services targeting individuals with HIV/AIDS - IHFA's HOPWA program was dissolved in May of 2024. Although a thorough search was done to find a replacement recipient of HOPWA funds who would have the administrative capabilities of running the program, none were found.
2. A lack of services which promote education and career growth among individuals experiencing homelessness was another issue. The recipient partners with subrecipients throughout Idaho who are responsible for providing localized services to children experiencing homelessness or who are at risk of homelessness. Through outreach efforts, agencies collaborate with education providers to ensure local needs are being met. Agencies work with school districts, colleges, Head Start, Early Start, the Youth Action Board (YAB) and parenting education programs. The HIC also includes representation from the Department of Education. Subrecipients create housing stability plans and case managers work with families to assess employment goals, employment history, current income level, strengths supporting income goals, barriers to income goals, training and education needs, and other factors to develop an action plan. Families are assisted in completing budgets (current and projected) to assist in scoping employment goals and identifying community resources that would assist overall financial stability. Subrecipients also support individuals' career growth. Case managers identify potential employment training and support organizations to decrease barriers to employment and assist clients in skill development or to obtain certifications. Specifically, they will work with clients to contact employment support organizations and gather information to link services with need accurately. Common partner agencies include the Idaho Department of Labor, vocational rehabilitation services, GED programs, local colleges and universities, and other skills development programs.
3. Another gap identified was the lack of rental units available to individuals and families experiencing homelessness. To address the lack of available rental units, the recipient devotes additional resources to ESG homelessness prevention projects as needed. The recipient encourages subrecipients to fund positions for housing specialists, who can focus on building relationships with landlords and facilitating mediation when they can prevent evictions.

HOME/HTF will continue to provide technical assistance as needed to help HOME project developers for the development of compliant rental housing.

Actions planned to enhance coordination between public and private housing and social service agencies

ESG - IHFA and IDC will continue to facilitate and participate in stakeholder forums to enhance

collaboration and coordination of public, private and faith-based service providers for housing, economic development, and other services like:

The Housing Coordination and Policy Forum (www.ihfa.org/research_hirc_forum.asp), Rural Forums, The Idaho Community Review (www.idahocities.org), Idaho Homelessness Coordinating Council, Idaho's ADA Task Force, Coalition for Idahoans with Disabilities, Idaho Hispanic Profile Project, Idaho Commission on Aging, State of Idaho HIV/STD Planning Committee, Regional Housing Coalitions, Cities and counties, Local planning districts, USDA-RD Both IHFA and IDC are participating members of the Fair Housing forum, which works with members of various agencies throughout the State of Idaho to address fair housing concerns.

The recipient was awarded a HUD CoC planning grant. The planning grant aids CoCs in expanding current activities and establishing governing structures and systems which ensure proper oversight and coordination of HUD-funded homelessness programs. The activities identified by the recipient are coordination activities, project evaluation, participation in the consolidated plan, CoC application activities, and CoC system development. Several of these activities include efforts that will enhance coordination between public and private housing and service agencies. The HIC will make itself more visible in regional planning and advocacy bodies to ensure all agencies and individuals connected to homelessness issues are familiar with resources available. This enhances coordination in the implementation of the jurisdiction's consolidated plan among stakeholders. The recipient hosts biannual housing roundtables, which facilitate communication and build strong partnerships among housing stakeholders, including representatives from public and private social service agencies, business, and civic leaders. Input gained in these public forums is utilized when developing policies, performance standards, and program evaluation.

Discussion:

None.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

This section reviews specific requirements of the programs funded under this Annual Action Plan.

HOME & Housing Trust Fund (HTF) Programs- The IHFA's 2026 Annual Administrative Plan outlines programs for single-family and multifamily activities, including financing, regulatory requirements, and the award and funding process is available at:

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.320(k)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	300,000
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.320(k)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is	
Annual Action Plan	78
2026	

as follows:

Idaho's HOME funds are not used as any other form of investment not otherwise described in 24 CFR 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

See Unique Appendices AP-30.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Beginning on the Integrated Disbursement Information System (IDIS) Completion date (the date entered in HUD's IDIS, a HOME/HTF-assisted activity is required to remain affordable for a specified period of affordability (POA) as determined by HUD, based the amount of HOME/HTF funds invested on a per unit basis. IHFA does not exceed the regulatory minimum POA [§92.254(a)(4) & §93.302 (d)(1)]. During the POA, IHFA monitors the homebuyer annually to verify they continue to reside in the unit as a primary residence. Requirements are fully defined in the current Annual Administrative Plan.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

See Unique Appendices.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Current Permanent Rental Housing Tenant Preference Populations identified in the State of Idaho Five-Year Consolidated Plan are:

- o Elderly (minimum of one household member \geq age 62)
- o Disabled (minimum of one household member)
- o Household Annual Gross income \leq 30% AMI

Emergency Solutions Grant (ESG) Reference 91.320(k)(3)

1. Include written standards for providing ESG assistance (may include as attachment)

The HIC has developed the attached written standards which provide guidance for CoC and ESG funded projects. These written standards have been established to ensure that persons experiencing homelessness, or who are at risk of homelessness, will be given consistent support and services. The majority of the standards are based on the CoC, ESG, and/or the HEARTH Interim Rules. The written standards are not intended to be used in lieu of the interim regulations for the HEARTH Act; rather, they are intended to establish and clarify local decisions regarding program administration.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Coordinated Entry (CE) Access Points in each of the six CoC regions assist clients with their housing and homelessness prevention needs through a consistent and uniform assessment and referral process. Housing prioritization is based on a variety of factors, including: Length of Time Homeless, Whether a client is fleeing DV, Age (If they have young children in the home OR are pregnant, OR have a teen in the home.), Accessing Emergency Services in the last six months, and, How many times they have been arrested, incarcerated, or had encounters with the police in the last six months.

Clients in need of housing are placed on a centralized, regional queue to ensure those who are most vulnerable receive assistance first. The CoC works in collaboration with the statewide 211 system, FineHelpIdaho.org, service providers, and other community stakeholders to facilitate client access to the Coordinated Entry system. Client data and system reporting is administered through HMIS. The CE process includes multiple assessment tools to evaluate and identify client needs. The process for all clients begins with a Crisis Needs Assessment to determine a client's housing status and the

appropriate path through the system. This step also includes diversion tactics to keep people housed without the use of homelessness assistance resources. The next step is the Housing Assistance Assessment. Clients who are at risk of homelessness leave the Housing Assistance Assessment and continue through the process with a Homelessness Prevention Assessment

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Applications are scored based on the following: agency narrative, project narrative, regional allocation, financial stability, match ability, and grant outcomes (renewal grants). Grant proposals are funded based on the application score and ranking. Conditional awards are issued to subrecipients. Once a contract is signed and the budget is finalized, the subrecipient may begin submitting draw requests for eligible expenses incurred within the grant cycle.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The ESG recipient supports the HIC's structure, which reserves a seat on the board for an individual who is currently experiencing homelessness or has experienced homelessness in the past seven years. Additionally, all ESG and CoC subrecipients are required to include an individual with lived experience (LE) of homelessness on their board, or in another policy-making capacity.

5. Describe performance standards for evaluating ESG.

Performance standards are set by IHFA staff, with the recommendations and input from the HIC, as well as the Guiding Idaho Committee to evaluate target outcomes set for each project participating in the program. The following performance measures have been established for ESG:

1. Reduce the Number of Those Living on Streets or In Shelters or First Time Homeless: Sixty-five percent (65%) of households receiving homelessness prevention will not enter a HUD-funded shelter or rapid re-housing program or access homelessness prevention funding again within twelve (12) months of receiving assistance. Achievement of the applicable goal will be verified using HMIS data or a comparable database (Homelessness Prevention (HP) projects apply).
2. Shorten the Length of Homelessness and Risk of Housing Instability: Fifty percent (50%) of participants living in shelter will exit to permanent housing. Achievement of this goal will be verified using HMIS data or a comparable database (Emergency Shelter (ES) projects apply).
3. Reduce Housing Barriers or Risk of Housing Stability: Sixty percent (60%) of participants will exit the program receiving at least one mainstream resource. Achievement of this goal will be verified using HMIS data or a comparable database (ES and Rapid Rehousing (RRH) projects apply). Ten percent (10%) of households will gain or increase employment or other income at the time of project exit. Achievement of this goal will be verified using HMIS data or a comparable database

(RRH projects apply).

4. Maintain Data Quality: Programs will maintain 95% data completeness of the Universal Data Elements in HMIS or a comparable database. Achievement of this goal will be verified using HMIS data or a comparable database (all ESG projects apply: ES, RRH, and HP).

Housing Trust Fund (HTF)
Reference 24 CFR 91.320(k)(5)

1. How will the grantee distribute its HTF funds? Select all that apply:
2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

IHFA may make available HTF funds to CDBG entitlement communities who have projects which could benefit from HTF resources. If IHFA chooses to do this, it would be through a competitive Request For Proposal. After reviewing, IHFA would subgrant the funds to the entitlement community.

3. If distributing HTF funds by selecting applications submitted by eligible recipients,
 - a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Eligible recipients are owners-developers registered as a Business Entities with the State of Idaho, in "Good Standing" with IHFA, have demonstrated experience and capacity to own, develop, manage, and market federally assisted rental housing, and are familiar with the requirements of other federal housing programs that may be used in conjunction with CPD funds. These requirements help to ensure compliance with applicable requirements and regulations. Demonstrated experience includes completing previous projects on time, within approved budget, with no outstanding material findings or non-compliance during the period of affordability.

- b. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

MINIMUM APPLICATION THRESHOLD CRITERIA

- CPA audited financial statements. For prior year-end, CPA audited financial statement is not required if the entity is newly formed. The HOME Department will use the financial statement to

help determine if the recipient has adequate financial management systems and practices in place, and sufficient financial resources to carry out the project to completion, including positive net income for the most recent year end.

- Capital Needs Assessment for all acquisition and/or rehabilitation activities.
- Exhibit S- Site Selection and Environmental Checklist. Previously, submission of this form was recommended, but is now required as part of the application.
- Language Access Plan for Limited English Proficient (LEP) Persons. See chapter 6 for LEP requirements.
- Section 3 and MBE/WBE Developer Plan.
- Independent third-Party Capital Needs Assessment- Required for all projects.
- Operating Costs – Minimum operating costs per unit per year benchmarks.
- Market Study. See Exhibit M for requirements
- Affirmatively Furthering Fair Housing (AFFH) Resolution adopted by the proposed project’s unit of local government (City or County) depending on the location of the project). Resolution should be no more than 5 years old. Refer to Chapter 6 and Exhibit F for requirements that should be included in resolution. If the local government does not have an affirmatively furthering fair housing plan, the developer may adopt action’s to support IHFAs AI.
- Fair Housing Requirements. If the proposed activity will be located in a CDBG Non-Entitlement area, then submit the local jurisdiction's most recent Fair Housing Assessment Plan reviewed by the State of Idaho's CDBG Program (Idaho Department of Commerce); **or** If the proposed activity will be located in a CDBG Entitlement Area (Boise, Nampa, Meridian, Lewiston, Coeur d'Alene, Idaho Falls, Caldwell, and Pocatello, and Twin Falls), submit that city's most recent Analysis of Impediments To Affirmatively Further Fair Housing.
- Evidence the recipient has the experience and capacity to begin construction within 12 months and complete the project within a reasonable time period. A narrative should be included in the application detailing the experience and not just a list of past projects and resumé.
- Evidence of site control that complies with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and Environmental Review Procedure 24 CFR §58.22
- Green Standards. Must meet one of four Green Building Design Standards or certifications: Energy Star, LEED, Enterprise Green Communities, and/or IHFA Green Building Standards. Once the standard is selected the proposed project may not change the standard.
- Request for Release of Information. To all/any outside agencies the recipient has an active project(s)
- Pro forma. All operating costs and revenues must be in sufficient detail to compare line items against properties that are similar in physical type and size, so that the HOME Department may determine whether the planned expenditures are sufficient and reasonable.
- Minimum Match Requirement of 10% requested loan amount-HOME Only.
- Subsidy Layering sheet.
- Funding Commitments. To receive the points, the application must include a written

commitment from **all** proposed funding sources (excluding HOME, HTF, and LIHTC). An application that does not include evidence of commitments will not be underwritten and be deemed incomplete.

- Project Narrative Description.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

In addition to the minimum threshold criteria described in 3.b. (above), HTF applications/proposals undergo receive a full review of additional criteria. This includes type, scope, and description of the project, per-unit investment, proposed project reserves, other proposed funding sources/programs, debt service coverage ratio, proposed loan or repayment structure, ownership structure, federal cross-cutting requirements, local planning and zoning approval, proposed tenant preference population(s), geographic diversity, development timeline, developer capacity, and proximity to essential services based on tenant population (based on proposed tenant population, i.e. elderly, family, special needs), green building, energy efficiency, site/unit design and amenities, additional units over minimum required, etc. IHFA, as described above reserves the right to make HTF resources available through a RFP to CDBG entitlement communities with eligible activities. There is not a threshold per se, rather projects which meet a need and the CDBG entitlement community can describe its efforts to comply with all regulations.

d. Describe the grantee's required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Geographic Diversity three (3) Pts if Project is located in an Opportunity Incentive Area

The project site is located in an "Opportunity Incentive Area." (*Meaning it is located in a census tract with a poverty rate that is less than or equal to the corresponding city's Persons in Poverty Rate. If the city's population is less than 5,000, or if the development is located in a census tract located outside of the corresponding city limits, then the site's census-tract poverty rate will be compared against the corresponding county's Persons in Poverty Rate.*)

e. Describe the grantee's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The Minimum Threshold requirement is described in 3b above.

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Project Based Rental Assistance three (3) pts

The project has project based-rental assistance or other mechanisms that ensure affordability. If using vouchers a contract must be signed and in place to receive points.

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

No point selection criteria for extending past the thirty (30)-year Period of Affordability. Financial feasibility is reviewed to ensure projects successfulness through the lifespan of all funding sources within the applicant's proforma.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Project will provide a housing preference (minimum three (3) units) for two (2) of the three (3) Priority

Housing Needs categories below, as identified in the Consolidated Plan. Three (3) pts.

- ≤30% AMI (families or individuals)
- Elderly (at least one member of the household is aged sixty two (62) and older.
- Disabled. Two (2) pts per identified preference.

i. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

To be considered, the application must document all sources of funding committed at the time the application is submitted. For scoring purposes, "commitment" is defined as a letter from the issuing entity and outlines the source of funding and the purpose of the funding (permanent loan, construction loan, interim financing, etc.). The Minimum Threshold requirement is described in 3b above.

4. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

5. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

6. Performance Goals and Benchmarks. The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds. Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

Idaho's HOME Maximum Per-unit Subsidy Limits are 240% of the base limit for the Section 234 limits... In determining the most appropriate maximum per-unit subsidy limits for the HTF program, has determined the HOME Per-Unit Maximum Subsidy limits are an appropriate per-unit subsidy limit for the Housing Trust Fund Program.

8. Rehabilitation Standards. The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

The HTF Rehabilitation Standards are available online in the 2026 Annual Administrative Plan Exhibit C-2 at <https://www.idahohousing.com/partners/project-financing/developers/home-program/>

9. Resale or Recapture Guidelines. Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A- Idaho's HTF program is not used for homebuyer activities.

10. HTF Affordable Homeownership Limits. If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter “N/A”.

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

Tenant Selection Criteria & Preference Populations

(1) Limit the housing to income eligible families;

(2) Are reasonably related to the applicants’ ability to perform the obligations of the lease (i.e., to pay the rent, not to damage the housing; not to interfere with the rights and quiet enjoyment of other tenants);

(3) Limit eligibility or give a preference to a particular segment of the population if permitted in its written agreement with the grantee (and only if the limitation or preference is described in the grantee’s consolidated plan).

(i) Any limitation or preference must not violate nondiscrimination requirements in § 93.350. A limitation or preference does not violate nondiscrimination requirements if the housing also receives funding from a federal program that limits eligibility to a particular segment of the population (e.g., the Housing Opportunity for Persons With AIDS program under 24 CFR part 574), and the limit or preference is tailored to serve that segment of the population.

(ii) If a project does not receive funding from a federal program that limits eligibility to a particular segment of the population, the project may have a limitation or preference for persons with disabilities who need services offered at a project only if:

(A) The limitation or preference is limited to the population of families (including individuals) with disabilities that significantly interfere with their ability to obtain and maintain housing;

(B) Such families will not be able to obtain or maintain themselves in housing without appropriate supportive services; and

(C) Such services cannot be provided in a non-segregated setting. The families must not be required to accept the services offered at the project. In advertising the project, the owner may advertise the project as offering services for a particular type of disability; however, the project must be open to all otherwise eligible persons with disabilities who may benefit from the services provided in the project.

(4) Do not exclude an applicant with a voucher under the Section 8 Tenant- Based Assistance: Housing Choice Voucher program (24 CFR part 982) or an applicant participating in a HOME tenant-based rental assistance program (24 CFR part 92) because of the status of the prospective tenant as a holder of such voucher or comparable HOME tenant-based assistance document.

(5) Provide for the selection of tenants from a written waiting list in the chronological order of their application, in so far as is practicable; and

(6) Give prompt written notification to any rejected applicant of the grounds for any rejection. Idaho's current Five-Year (2025-2029) Consolidated Plan has identified three (3) Priority Housing Needs (PHN) Populations: Elderly, Disabled, and ≤30% AMI households. Permanent rental housing owners may choose to provide a tenant preference for any one or more of these PHN populations. If approved by IHFA, the priority Housing needs Population(s) will be identified as a tenant preference(s) in the HTF written agreement.

12. Refinancing of Existing Debt. Enter or attach the grantee's refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

See Unique Appendices- AP-90 Refinance of Existing Debt

HOME & HTF Programs

IHFA may consider refinancing of existing debt if the debt was not made or insured by any Federal Program (CDBG, USDA-RD, VA, HUD-202 or 811 or 221(d(4), PHA Capitol Fund, FHA), and substantial rehabilitation will be the primary activity. Activity is eligible within Idaho, except the City of Boise.

Requirements:

- 1) Refinancing is necessary to permit the continued affordability of the project;
- 2) Affordability period is no less than fifteen (15) Years;

- 3) A review of the owner’s financial and property management practices clearly demonstrates there was no disinvestment in the property;
- 4) Feasibility of serving the current target population over an extended period is demonstrated by pro forma;
- 5) Substantial rehabilitation of all units and tenant common areas is necessary as demonstrated by a Physical Needs Assessment.
 - a) “Substantial Rehabilitation” defined as \geq \$25,000 per unit in hard rehabilitation costs. “Hard” rehabilitation costs for this activity are defined as site work, physical improvements, and construction contingency.
- 6) CNA must meet the following requirements:
 - a) Assessment must be conducted or updated within the previous six (6) months;
 - b) Assess the physical condition of all major systems, structures, units, and tenant common areas:
 1. Identify any major system with a useful remaining life of less than fifteen (15) years. Any system with less than a fifteen (15)-year useful remaining life must be replaced as part of the rehabilitation project:
 - c) Prepared by an independent architect/engineer who is licensed and certified by the State of Idaho;
 - d) Architect or engineer must certify the PNA is an accurate assessment of the entire property and includes an assessment of the items needed to comply with the Property Standards:

Property Standards- State of Idaho's building codes, applicable local property standards and ordinances, Uniform Physical Condition Standards (UPCS), applicable federal crosscutting regulations (Fair Housing Act, Section 504, ADA, UFAS, HUD Lead Safe Housing Rule) and ASHRAE 90.1 for Multifamily buildings.

Discussion: