

*COMMUNITY DEVELOPMENT  
BLOCK GRANT*

# ACTION PLAN

October 1, 2019 - September 30, 2020



*PREPARED BY*

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## Executive Summary

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

#### 1. Introduction

The City of Meridian was designated an Entitlement Community by the U.S. Department of Housing and Urban Development (HUD) in 2007. This designation allows the City to receive funds directly from HUD's Community Development Block Grant (CDBG) Program on an annual basis. The City is currently working under the regulatory Five-Year Consolidated Plan (Con Plan) for program years 2017-2021. The Con Plan describes the anticipated strategies, goals, and community development needs identified during a collaborative process that included input from community members and local entities.

This Action Plan is for the third year of the 2017-2021 Con Plan and will provide direction to the City of Meridian CDBG Program (Program) for Program Year 2019 (PY19) which spans from October 1, 2019 – September 30, 2020. The PY19 Action Plan provides a summary of the actions, activities, and resources that will be used during PY19 to address the goals and priority needs identified in the 2017-2021 Con Plan.

The City of Meridian was awarded CDBG-CV funds under the CARES Act during PY19. Per directives from HUD, all Action Plan amendments related to CDBG-CV funds will be made to the PY19 Action Plan. This includes amendments that occur during future program years.

#### 2. Summarize the objectives and outcomes identified in the Plan

The City is focusing its activities and funding during PY19 on 1) improving accessibility, 2) enhancing homeownership opportunities, 3) promoting fair housing, and 4) providing social services to Meridian LMI residents.

To improve accessibility the City will coordinate with the Parks and Recreation Department to connect the Five Mile Creek Pathway to Lakes Place, improving access and safety for pedestrians. City staff will also coordinate with the Public Works Department to upgrade/install streetlights along walking routes to Meridian schools. These activities will improve the public infrastructure to increase the ease of access for all Meridian residents.

To enhance homeownership opportunities the City will provide funding to the Ada County Housing Authority (ACHA) to supplement the down payment and closing costs associated with purchasing a home in Meridian for first-time homebuyers. This assistance combined with financial education will allow eligible households with a low- to moderate-income (LMI) overcome their financial barriers and access permanent housing they can afford.

To promote fair housing the City will collaborate with the Cities of Boise, Caldwell, and Nampa to educate the community on fair housing. This collaboration has a dual purpose, which benefits both residents and housing providers. Residents are informed of their rights and how to recognize and report possible discrimination. The other purpose is to be proactive by educating housing providers of their legal obligations to provide fair housing as well as the benefits of expanding fair housing choice.

To provide social services the City will provide funding to The Jesse Tree of Idaho and CATCH to offer emergency assistance to Meridian residents who are at risk of homelessness or termination of utilities; and the Boys & Girls Club to provide scholarships for children to participate in extended care programs. These projects were selected to provide stability with wrap-around services that offer childcare for caregivers to work and emergency housing assistance for those in need. Additionally, the City will use funding provided by the CARES Act (CDBG-CV) to prioritize projects for services related to homelessness prevention and stabilization, food security, behavioral health (mental health and substance use disorders), and domestic/intimate partner violence and sexual assault. Projects funded with CDBG-CV will provide assistance to those who have been affected by COVID-19.

### **3. Evaluation of past performance**

Since 2007, Meridian has successfully managed over \$3.5 million in resources from its annual CDBG allocation. Over these 12 years, the City's expenditures from its CDBG allocation have focused on supporting social service provider operations such as the Meridian Food Bank, improving community facilities for organizations such as the Boys and Girls Club and Meridian Development Corporation; addressing accessibility barriers to places such as parks and trails, Meridian Libraries, and sidewalk projects; preventing homelessness with emergency assistance through The Jesse Tree of Idaho; and assisting with homeownership attainment for low- and moderate-income buyers through the Ada County Housing Authority and NeighborWorks Boise.

The City successfully produced Consolidated Annual Performance and Evaluation Reports (CAPERs) for all previous program years. The CAPERs demonstrated that over 90 percent of the funds expended during the previous program years were invested in activities benefiting low to moderate-income individuals and families, which is well over the 70 percent statutory minimum requirement. Aside from Program Year 2016, the City has met its expenditure of grant funds deadlines imposed by HUD each year.

All of the prior program years' activities meet critical needs in Meridian. The primary challenges encountered during the last Consolidated Plan period were timing- and contact-related. To address these challenges, the City has implemented more stringent requirements for subrecipients, particularly in meeting expected schedules. Over the last 18 months, the City has been effective at organizing, streamlining, and managing its CDBG processes to provide the most benefit for each CDBG dollar granted while complying with federal timeliness requirements.

### **4. Summary of Citizen Participation Process and consultation process**

The citizen participation process for the PY19 Action Plan followed the process identified in the City's Citizen Participation Plan, adopted with the 2017-2021 Con Plan. Public comments were accepted from May 31, 2019 to July 16, 2019 with a public hearing being held on July 16, 2019. The City published legal notices in two local newspapers (Idaho Statesman and Meridian Press Tribune – formerly the Valley Times) and posted the draft Action Plan on the City's website on May 31, 2019. Presentations of the draft Action Plan and included projects were provided to the public and City Council on May 7, 2019, June 4, 2019, and July 16, 2019. The one comment that was received was reviewed, responded to, and included as an attachment to this plan.

To broaden public participation in the development of the plan, the City coordinated with several organizations that work with LMI populations to gain a better understanding of the community needs and identify projects that would be beneficial to the residents of Meridian. The feedback received supported the goals and strategies identified in the 2017-2021 Con Plan. Invitations to apply were provided through e-mails, phone calls, and publication announcements on the City website, Boise City/Ada County Continuum of Care (CoC) distribution list, Region 4 Behavioral Health Board distribution list, and in the local newspaper.

For the amendment, the public comment period opened on March 6, 2020 for all items other than those related to the CARES Act. The public comment period was scheduled to close after the public hearing on April 7, 2020. However, the public comment period was extended to April 28, 2020 so staff could include the additional funding provided by the CARES Act, which was passed on March 27, 2020. The updated amendment that includes CDBG-CV funding was available for public comment from April 22, 2020 to April 28, 2020. The public hearing was held at the Council meeting on April 28, 2020. The Citizen Participation Plan was also updated to reflect the waiver provided under the CARES Act to allow the reduction of the public comment period to five (5) days under extraordinary circumstances as well as to allow alternative hearing formats.

The second amendment was available for public comment from February 26, 2021 to March 23, 2021 with a public hearing being held on March 23, 2021. The City's Citizen Participation Plan requires a minimum five (5) day public comment period when there is a HUD waiver in place as there is now due to COVID-19. The City has exceeded the five (5) day requirement by providing 25 days for the public comment period. The City published legal notices in two local newspapers (Idaho Statesman and Meridian Press Tribune) and posted the draft Action Plan on the City's website on February 25, 2021. Presentations of the draft Action Plan and included projects were provided to the public and City Council on March 16, 2021 and March 23, 2021.

The third amendment was available for public comment from November 15, 2022 to December 16, 2022 with a public hearing being held on November 22, 2022. The legal notice was published in the Idaho Press, Meridian's newspaper of record, on November 17, 2022. A presentation of the proposed Wood Rose Apartment project was provided to the public and City Council on November 22, 2022.

## **5. Summary of public comments**

One comment was received from Councilman Borton regarding default rates during the lifetime of our Homeownership Assistance Program. There have been no defaults.

For the amendment, one public comment was received from CATCH requesting to change the scope of their project to homelessness prevention to better meet the needs in the current environment. Staff supports this request. Another comment was received from Councilwoman Strader regarding the likely need for additional services related to homelessness prevention. CDBG-CV funding prioritizes homelessness prevention.

During the public comment period for the second amendment five (5) comments were received and are summarized below:

- Georgia Konkoly – Commented that it was a well thought out plan.
- John Anderson – Recommended we do not accept the funding, this is part of a bigger issue where we are becoming dependent on the government.
- Councilwoman Perreault – Discussion during first public presentation regarding our ability to spend the funds.
- harris1054@hotmail.com – Comments included confusion over the source of CDBG-CV funding, concerns we have unspent funds, suggestions for incentives for people receiving vaccines, and frustrations that mask requirements are not being enforced in Meridian.
- [mommyofboys\\_2@aol.com](mailto:mommyofboys_2@aol.com) – Suggested funding go toward building schools and wanted to ensure accepting this funding would not take away constitutional rights.

Please see the Citizen Participation attachment for the full comments and responses.

No comments received for the third amendment.

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

N/A

**7. Summary**

The City of Meridian has collaborated with stakeholders throughout the community to develop the PY19 Action Plan in a manner that is consistent with the goals and strategies identified in the 2017-2021 Con Plan, which remains relevant to the current needs of the community. The City plans to continue improving the Program based on feedback from the community to ensure the intent of the Program continues to be met.

**PR-05 Lead & Responsible Agencies – 91.200(b)**

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

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

| Agency Role        | Name     | Department/Agency                              |
|--------------------|----------|--|
| CDBG Administrator | MERIDIAN | Planning Division, Community Development Dept. |

**Table 1 – Responsible Agencies**

**Narrative (optional)**

The Meridian CDBG Program is part of the City of Meridian’s Community Development Department and falls under the Planning Division. The Program works closely with Planning Division staff and Economic Development Division staff as well as other Departments in the City such as Public Works, Finance, and Parks and Recreation.

**Consolidated Plan Public Contact Information**

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## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

The City of Meridian engages stakeholders via social media, email, and the City's website. Community stakeholders include, but are not limited to: citizens of Meridian; current and past CDBG subrecipients; Idaho Housing and Finance Association (IHFA); Idaho Department of Health and Welfare (Divisions of Behavioral Health, Medicaid, and Public Health); Central District Health Department; Meridian Downtown Business Association; Region 4 Behavioral Health Board; Our Path Home (coordinated entry); Region 4 Crisis Center; and Boise City/Ada County Continuum of Care (CoC). Agencies were identified for participation in the PY19 Meridian CDBG competitive application based on the needs and priorities identified during the 2017-2021 Con Plan planning process.

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

The City collaborated with the Ada County Housing Authority (ACHA), which is the local public housing authority, to assist the City in better understanding ACHA's resources and needs. While there are no public housing units in Meridian, an estimated 10 percent of the housing authority's total voucher supply are used within Meridian City limits.

ACHA and the City are both regularly involved with the CoC. The CoC meetings provide an opportunity to collaborate with regional and local housing providers (public, nonprofit, and private) and health and social service agencies (including private and non-profit mental health, emergency, and healthcare providers).

During PY18 the City and CoC connected with the Region 4 Behavioral Health Board (BHB), a government entity established by the State of Idaho in coordination with Idaho Health and Welfare. The BHB advises the State Behavioral Health Authority and the State Planning Council of the needs in this region and is facilitated by Central District Health Department (CDHD). This collaboration provides access to a large number of agencies and citizens with expertise in mental health services, substance use disorders, law enforcement, education, and healthcare. The CoC Program Manager and City staff continue to be involved with the BHB to identify ways to enhance coordination between ACHA and healthcare providers, mental health services, and other supportive service agencies.

CDHD also provides information related to housing units in which children have been identified as being lead poisoned concerning lead-based paint hazards, but since the majority of houses in Meridian were built after 1980 this has not been a concern.

Additionally, the City is undertaking efforts as part of its internal strategic plan to develop a socioeconomic profile of Meridian that will identify gaps in service, likely partnerships, and needs of the community. The City is dedicated to extending further support to organizations that helps meet the identified needs of the community. One need that is readily apparent is the need for affordable housing and rental support. Meridian is dedicated to increasing its affordable housing inventory to ensure residents of all income levels can find housing in Meridian and to providing necessary supportive

services. City staff will continue to stay engaged with the affordable housing and supportive service community to ensure the City provides important tools and resources to affordable housing developers and supportive service providers.

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

The City participates in the CoC, which includes staff members from neighboring communities along with healthcare, foster care and other youth programs, mental health providers, Ada County Sheriff, Boise Police Department and Idaho Department of Juvenile Corrections. CoC efforts have resulted in the launch of Coordinated Entry. This single point of entry for homeless households reduces the duplication gathering household information, care provided by agencies; while prioritizing housing and supportive service needs. The involvement of foster care and other youth programs has encouraged the City to further evaluate the non-traditional homelessness experienced by youth and their families in Meridian.

The City has also updated internal policies to include a representative from the CoC in the CDBG Scoring Committee, which reviews applications for CDBG funding and recommends projects to be funded. This collaboration provides an opportunity to involve the CoC in the planning process and identify projects that will address the needs of those who are currently or at risk of homelessness.

Additionally, the City acts as a liaison between the Behavioral Health Board (BHB) and the Continuum of Care. The BHB is facilitated by the Central District Health Department and composed of 23 stakeholders, advocates, and professionals including the Idaho Department of Corrections for adults, Boise Police Department, Adult Mental Health staff that are responsible for discharging participants from state run psychiatric facilities, and Children's Mental Health staff that works with families in crisis. Involvement with this group allows the City to understand the broader needs of the community as related to behavioral health in general and specifically for those who are being discharged from institutional settings such as mental health facilities and corrections programs.

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

The City of Meridian does not receive ESG funds. Allocation of ESG is discussed at the CoC meetings, which Meridian staff attend. Meridian's lack of emergency shelters and demonstrated experience with rapid rehousing programs puts the City at a disadvantage for ESG funds. The City continues its work with the Executive and Data and Performance Management Committees of the CoC to provide feedback on changes to the HMIS and data management process of the CoC.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

|   |                                       |   |
|---|---------------------------------------|---|
| 1 | <b>Agency/Group/Organization</b>      | Boise City/Ada County Continuum of Care   |
|   | <b>Agency/Group/Organization Type</b> | Housing<br>PHA<br>Services – Housing<br>Services – Children<br>Services – Elderly Persons<br>Services – Victims of Domestic Violence<br>Services-homeless<br>Services – Health<br>Services – Education<br>Services Employment<br>Services – Fair Housing<br>Services – Victims<br>Health Agency<br>Child Welfare Agency<br>Publicly Funded Institution/System of Care<br>Other government – State<br>Other government – Local<br>Regional organization<br>Planning organization |

|          |   |   |
|----------|---|---|
|          | <p><b>What section of the Plan was addressed by Consultation?</b></p>   | <p>Homeless Needs - Chronically homeless<br/>         Homeless Needs - Families with children<br/>         Homelessness Needs - Veterans<br/>         Homelessness Needs - Unaccompanied youth<br/>         Homelessness Strategy</p>   |
|          | <p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p> | <p>The CoC was consulted as part of the 2017 Consolidated Planning efforts as well as during the current action planning efforts. Members of this group represent all of the agency/group/organization types listed above and assists the City in understanding the needs of the community as it relates to housing, homelessness, and fair housing. This consultation was effective in helping the City develop funding recommendations to address homelessness, homelessness prevention, and fair housing activities.</p> |
| <p>2</p> | <p><b>Agency/Group/Organization</b></p>   | <p>ACHA</p>   |
|          | <p><b>Agency/Group/Organization Type</b></p>  | <p>Housing<br/>         PHA<br/>         Services - Housing<br/>         Regional organization</p>  |
|          | <p><b>What section of the Plan was addressed by Consultation?</b></p>   | <p>Housing Need Assessment<br/>         Public Housing Needs<br/>         Homeless Needs - Chronically homeless<br/>         Homeless Needs - Families with children<br/>         Homelessness Needs - Veterans<br/>         Homelessness Needs - Unaccompanied youth<br/>         Homelessness Strategy<br/>         Non-Homeless Special Needs<br/>         HOPWA Strategy<br/>         Market Analysis</p>   |

|   |  |   |
|---|--|---|
|   | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> | ACHA was contacted by the City to discuss the viability of its homebuyer assistance program in the midst of a difficult housing market. These discussions helped the City develop funding recommendation for continuing to provide CDBG dollars to ACHA for down payment assistance. This consultation also led to a discussion about housing development and policies that may change how the City interacts and funds these efforts in the future.                                    |
| 3 | <b>Agency/Group/Organization</b>   | West Ada School District No.2   |
|   | <b>Agency/Group/Organization Type</b>  | Services-homeless<br>Services-Health<br>Services-Education<br>Publicly Funded Institution/System of Care  |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Homeless Needs - Families with children<br>Homelessness Needs - Unaccompanied youth<br>Homelessness Strategy<br>Non-Homeless Special Needs  |
|   | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The City discussed the needs of homeless and unaccompanied youth in Meridian's public education system with the West Ada School District. Conversations led to the City's understanding of the number of unaccompanied youth in the school system with relatively limited resources and services available to these students and their families. The City identified gaps in services and will continue to work with the West Ada School District to develop a plan to fill those gaps. |
| 4 | <b>Agency/Group/Organization</b>   | CATCH, INC.   |
|   | <b>Agency/Group/Organization Type</b>  | Housing<br>Services - Housing<br>Services-homeless  |

|   |  |  |
|---|--|--|
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth<br>Homelessness Strategy<br>Non-Homeless Special Needs  |
|   | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The City meets often with CATCH to discuss the state of homelessness in Meridian. CATCH currently houses the coordinated entry efforts of the County and is tracking data related to Meridian's homeless population. These consultations clarify the need for certain support in Meridian and helping to develop a short- and long-term strategy to meet the needs of those experiencing homelessness in Meridian and across the County. During the coming year the City will provide funding to CATCH to administer a program which provides care coordination and a fast-track process to access SSI/SSDI for those experiencing homelessness who have a disability. |
| 5 | <b>Agency/Group/Organization</b>   | City of Meridian   |
|   | <b>Agency/Group/Organization Type</b>  | Other government - Local<br>Planning organization<br>Civic Leaders<br>Grantee Department   |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Market Analysis<br>Economic Development<br>Anti-poverty Strategy  |

|   |   |  |
|---|---|--|
|   | <p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p> | <p>The City regularly consults with the Mayor's Office, Department of Community Development, Planning Division, Economic Development officials, Finance Department, Public Works Department, and law enforcement officials to explore and operationalize the needs of community members in Meridian. Much of the conversation during the consultations surrounding the Action Plan deals with housing needs, wage growth, vacancy and affordability rates of housing, identifying households and areas that may be affected by lead-based paint requirements, and work to address poverty in the community. Many of these conversations are still in their preliminary stage and have not directly created outcomes or improved coordination, but work continues to plan and strategize to develop 1) incentives for affordable housing development; 2) partnerships to address service gaps in Meridian; 3) a clear plan/strategy to increase workforce housing developments; 4) a new City Comprehensive Plan that better-addresses and plans for the needs of LMI residents, including those experiencing homelessness; and 5) a socioeconomic profile of the City. All of these will offer insight, strategy, and structure to the City's community development efforts in the coming years.</p> |
| 6 | <p><b>Agency/Group/Organization</b></p>   | <p>THE JESSE TREE OF IDAHO, INC.</p>   |
|   | <p><b>Agency/Group/Organization Type</b></p>  | <p>Services - Housing<br/>         Services-homeless</p>   |
|   | <p><b>What section of the Plan was addressed by Consultation?</b></p>   | <p>Non-Homeless Special Needs</p>  |
|   | <p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p> | <p>The Jesse Tree was consulted to discuss the possibility to expand their emergency rental assistance program in Meridian. They provided insights and clarity into the need for their program due to continually rising rents across the City. This consultation contributed to an expansion of CDBG funding that will be given to this organization for homelessness prevention services.</p>  |

|   |  |   |
|---|--|---|
| 7 | <b>Agency/Group/Organization</b>   | MERIDIAN DEVELOPMENT CORPORATION  |
|   | <b>Agency/Group/Organization Type</b>  | Publicly Funded Institution/System of Care<br>Other government - Local  |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Slum and Blight Strategy  |
|   | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The local urban redevelopment agency was consulted regarding the priority slum and blight needs in the City's redevelopment areas and the people in these areas that are affected. These consultations helped inform the priorities and decisions for funding given to slum and blight projects for PY19.   |
| 8 | <b>Agency/Group/Organization</b>   | UNITED WAY OF TREASURE VALLEY   |
|   | <b>Agency/Group/Organization Type</b>  | Planning organization<br>Foundation   |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Anti-poverty Strategy  |
|   | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The United Way was consulted in efforts to create a Socioeconomic Profile of Meridian in an effort to better understand the housing, transportation, health, food, financial, and education needs of Meridian's residents. This partnership is ongoing and will likely result in funding provided to the City by this organization to conduct research and create plans to understand and meet these needs. |
| 9 | <b>Agency/Group/Organization</b>   | City of Boise   |
|   | <b>Agency/Group/Organization Type</b>  | Other government - Local  |

|    |  |   |
|----|--|---|
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Homelessness Strategy<br>Non-Homeless Special Needs<br>Market Analysis<br>Economic Development<br>Anti-poverty Strategy<br>Administrative   |
|    | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The City regularly consults with the City of Boise to ensure that funding recommendations, administrative practices, and other activities are compliant with federal regulations. The coordination also reflects a shared goal to ensure that all activities undertaken with CDBG funds work to meet regional needs as well as local needs. |
| 10 | <b>Agency/Group/Organization</b>   | Neighborworks Boise   |
|    | <b>Agency/Group/Organization Type</b>  | Services - Housing<br>Service-Fair Housing<br>Major Employer  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Homelessness Strategy<br>Non-Homeless Special Needs   |
|    | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The City worked with NeighborWorks Boise to discuss the viability of a homeowner rehabilitation program in Meridian. NeighborWorks was not able to develop a program in time to apply for PY19 funding, but plans to work with the City during PY19 to explore this opportunity.  |
| 11 | <b>Agency/Group/Organization</b>   | Idaho Fair Housing Forum  |
|    | <b>Agency/Group/Organization Type</b>  | Service-Fair Housing  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Fair Housing  |

|    |  |  |
|----|--|--|
|    | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The City meets with this group to consult on how to advance the fair housing work of the City and region. These consultations have brought forth fair housing trainings and conferences educating over 1000 people about fair housing law and practice. These meetings also inform how the City will implement its strategies to affirmatively further fair housing.   |
| 12 | <b>Agency/Group/Organization</b>   | Neighbors United Collaborative   |
|    | <b>Agency/Group/Organization Type</b>  | Services - Housing<br>Services-Health<br>Services-Education<br>Services-Employment<br>Service-Fair Housing<br>Services - Refugees  |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Non-Homeless Special Needs<br>Fair Housing   |
|    | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The City regularly consults with this group to understand how to address the needs of LMI refugees in Meridian. Much of the discussion leading up to the development of this Annual Action Plan has been around fair housing and language access services in the community. The City is working with this and other groups to develop resources and materials that can better educate about fair housing best practices while providing refugees and others facing housing discrimination support to overcome negative situations. |
| 13 | <b>Agency/Group/Organization</b>   | Idaho Apartment Association  |
|    | <b>Agency/Group/Organization Type</b>  | Services - Housing<br>Business Leaders   |
|    | <b>What section of the Plan was addressed by Consultation?</b>   | Non-Homeless Special Needs<br>Fair Housing   |

|           |   |  |
|-----------|---|--|
|           | <p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p> | <p>The City consults, as needed, with this organization to get the private-sector perspective on micro and macro issues in the world of housing and fair housing. These consultations have often informed the conversations and decisions taken to and made by Neighbors United, Idaho Fair Housing Forum, and the CoC's Fair Housing Subcommittee.</p>  |
| <p>14</p> | <p><b>Agency/Group/Organization</b></p>   | <p>Region 4 Behavioral Health Board</p>  |
|           | <p><b>Agency/Group/Organization Type</b></p>  | <p>Services – Housing<br/>         Services – Children<br/>         Services – Elderly Persons<br/>         Services – Persons with Disabilities<br/>         Services – Victims of Domestic Violence<br/>         Services – Health<br/>         Services – Education<br/>         Services – Victims<br/>         Health Agency<br/>         Child Welfare Agency<br/>         Publicly Funded Institution/System of Care<br/>         Other government – State<br/>         Other government – Local<br/>         Regional organization<br/>         Planning organization<br/>         Business Leaders<br/>         Civic Leaders</p> |

|  |  |  |
|--|--|--|
|  | <b>What section of the Plan was addressed by Consultation?</b>   | Non-Homeless Special Needs   |
|  | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The BHB was consulted as part of the current action planning efforts. Members of this group represent all of the agency/group/organization types listed above and assists the City in understanding the needs of the community as it relates to people with mental health and substance use disorders. This consultation was effective in helping the City develop funding recommendations to address economic stability for people with disabilities. |

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

Not applicable; every agency identified was offered an opportunity to participate in the development of the plan. While no agencies were left out, the City does not have a citizen’s advisory group to consult with. Citizen’s are requested to participate in public hearings and public presentations via social media and local newspapers, but there is no formal group. To gather citizen input specific to the slum and blighted area where CDBG funds are to be used, the City contacted residents who live in that area directly while the Redevelopment Plan was being developed and again when the Redevelopment Plan was being approved. Residents were also informed of the potential projects in this area during the development of the plan as well as the CDBG process of selecting projects annually. Invitations for public presentations related to the Action Plan and Project Applications were then sent out by email and social media. During PY19 the City would like to formalize a citizen participation group that will be actively involved in providing feedback on the direction of Meridian’s CDBG program.

In PY19, the City would like to improve its coordination with housing developers, particularly those developers who specialize in the development of workforce and affordable housing. Increased efforts were not made this year to reach out to these groups as the City is still working to develop internal strategies and plans about how it wants to address the affordable housing needs in the community and how to engage developers in that process. The City is also developing a new Comprehensive Plan that includes consultants doing consultations in the coming months. The decision was made to couple the needed consultation efforts of these Community Development activities with comprehensive planning consultation activities.

**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                      | Idaho Housing and Finance Association, Ada County, City of Boise    | The City maintains goals of improving economic outcomes of low income residents, providing emergency rental assistance, and improving housing options and social and supportive services for people including but not limited to people with special needs and individuals/families leaving domestic violence situations. These will contribute to the CoC objective of Ending Chronic Homelessness by preventing Meridian residents from falling into homelessness. |
| State of Idaho Analysis of Impediments | Idaho Housing and Finance Association; Idaho Department of Commerce | The fair housing strategies established for Meridian considered opportunities to collaborate with the State. The City regularly involves representatives from IHFA, City of Boise, City of Nampa, City of Caldwell, and Idaho Department of Commerce in the planning, funding, and implementation efforts of fair housing activities in the region and state.  |
| Meridian Comprehensive Plan            | Meridian Planning Division  | The City Comprehensive Plan was consulted during preparation of the Consolidated Plan to ensure goals were consistent with the needs and desires of the community. Land use and zoning regulations were reviewed to assess barriers to housing choice.   |
| ACHA Policies and Procedures           | ACHA  | The housing authority policies and procedures were reviewed to ensure they support housing choice and address the greatest needs of low income residents.  |

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**

The City is working with various stakeholders throughout the region to develop a comprehensive Action Plan, which will improve collaboration between entities, thereby reducing the duplication of efforts and using limited time and resources more effectively.

## **AP-12 Participation – 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation**

#### **Summarize citizen participation process and how it impacted goal-setting**

In 2017, the City completed an extensive citizen participation procedure to gain public guidance and information for the 2017-2021 Consolidated Plan. The findings of those efforts have informed the priorities, needs, and goals entirely. During the consolidated planning process, the feedback received from public surveys, stakeholder interviews, and other public feedback created the framework for which all CDBG goals and action plans will be based on. The City has the goal to use the public feedback from the Con Plan to inform funding decisions proposed in this and subsequent annual action plans.

In addition to the consolidated plan citizen participation processes, the City has undergone all federally required citizen participation requirements for this action plan. The City encouraged participation in developing and implementing the plan with not only low- and moderate-income persons but also with local and regional institutions, the Continuum of Care, businesses, developers, non-profits, community members, and faith based organizations. These include a minimum 30-day public comment period with a formal public hearing during that comment period. The City published legal notices in two local newspapers (Idaho Statesman and Meridian Press) and posted the PY19 Draft Action Plan on the City's website. Staff worked with the City's Communication Department to share information regarding the recommended projects and priorities for the upcoming year as well as the public comment period and public hearing. The Communication Department shares information via Facebook, Twitter, Instagram, LinkedIn, Nextdoor, and a City-wide distribution list. CDBG staff also maintains a distribution list specific to those who have shown interest in CDBG and the same information was sent to that distribution list as well as several partner organizations distribution lists. All comments received were reviewed, acknowledged, and included as an attachment to this plan.

The CDBG Scoring Committee was responsible for scoring, ranking, and providing funding recommendations for all applications submitted. This Committee consisted of the following representatives:

- Four (4) Meridian residents;
- Two (2) Finance Department staff;
- One (1) City Council member;
- One (1) CoC member;
- One (1) Community Development Department staff; and
- One (1) Mayor's Office staff.

This multi-perspective approach to project funding recommendations allows the City to incorporate the viewpoints of a wide representation of interests throughout the community to better embody the needs of Meridian. The largest representation was intentionally Meridian residents to encourage the public to more actively participate in determining the path of the Program in the coming year. The CDBG Scoring Committee reviewed and discussed the merits of all grant applications to develop the final recommendations for funding included in this action plan.

**Citizen Participation Outreach**

| Sort Order | Mode of Outreach | Target of Outreach           | Summary of response/attendance   | Summary of comments received  | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|------------------------------|--|---|--|---------------------|
| 1          | Public Hearing   | Non-targeted/broad community | A public hearing was held at the City Council meeting on July 16.  | N/A   | N/A  |                     |
| 2          | Public Meeting   | Non-targeted/broad community | Public meetings were held during City Council meetings on May 7 and June 4. These meetings included presentations that outlined the applications received, funding recommendations, specific projects, presentations by recommended potential subrecipients, and discussion by Council on the proposed projects. | One comment was received from Councilman Borton regarding default rates during the lifetime of our Homeownership Assistance Program. There have been no defaults. | N/A  |                     |

| Sort Order | Mode of Outreach  | Target of Outreach           | Summary of response/attendance  | Summary of comments received | Summary of comments not accepted and reasons | URL (if applicable) |
|------------|-------------------|------------------------------|---|------------------------------|--|---------------------|
| 3          | Newspaper Ad      | Non-targeted/broad community | Legal notices were published in the Idaho Statesman and Meridian Press Tribune newspapers on May 31 that described the public presentations, comment period, and hearing regarding this plan. | N/A                          | N/A  |                     |
| 4          | Internet Outreach | Non-targeted/broad community | Notices of the public comment period and public hearing were sent out using the City's social media accounts (Facebook, Twitter, Instagram, LinkedIn, Nextdoor).                              | N/A                          | N/A  |                     |

| Sort Order | Mode of Outreach | Target of Outreach  | Summary of response/attendance  | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|---|---|------------------------------|--|---------------------|
| 5          | Email            | Minorities<br>Persons with disabilities<br>Non-targeted/broad community<br>Residents of Public and Assisted Housing | Notices of the public comment period and public hearing were sent out using multiple distribution lists including that of the Meridian CDBG Program, Mayor's Office, Behavioral Health Board, CoC and ACHA. | N/A                          | N/A  |                     |
| 6          | Flyers           | Minorities<br>Persons with disabilities<br>Non-targeted/broad community<br>Residents of Public and Assisted Housing | Flyers advertising the public comment period and public hearing were distributed to subrecipients to display to customers, potential customers, and other stakeholders.                                     | N/A                          | N/A  |                     |

Table 4 – Citizen Participation Outreach

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The City of Meridian anticipated receiving \$424,162 in CDBG funds for PY19 and will leverage staff time to complete projects implemented by the City. The majority of CDBG projects are implemented by subrecipients and the City expects funds to be leveraged with CDBG funds to improve the outcome of the project.

Additionally, the City has the following prior year resources totaling \$69,376.01:

- ACHA (IDIS #93) \$10,000 – participants had difficulty locating affordable homes that were not outbid by other homebuyers.
- Admin and Fair Housing (IDIS #94) \$25,700.10 – the City required less funding than anticipated.
- Meridian Library (IDIS #99) \$18,254 – completed under budget.
- Crestwood/Fenway Streetlights (IDIS #100) \$15,421.91 – completed under budget.

Reallocated funds will go toward PY19 Fairview Ave Sidewalk Connection and technical assistance for ACHA to enhance their homebuyer assistance program.

Under the CARES Act, Meridian received \$288,106 in the first tranche and \$254,197 in the third tranche for a total of \$542,303 to provide assistance to those who have been impacted by COVID-19. The City initially utilized all CDBG-CV funding for public services, prioritizing those related to homelessness prevention and stability, food security, behavioral health, and victims of domestic/intimate partner violence and sexual assault. The City later amended the action plan to allow funds to be used to for administrative costs and acquisition of property to build affordable housing.

**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<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 424,162                          | 0                  | 69,376                   | 424,162   | 800,000   | The City has allocated all prior year funding and expects to receive around \$400,000 for each of the remaining two years of the Con Plan. |
| CDBG-CV | Public – federal | Other To prevent, prepare for and respond to the Coronavirus   | 542,303                          | 0                  | 0                        | 542,303   | 0   | CDBG-CV funds to be used to prevent, prepare for and respond to the Coronavirus.   |

**Table 5 - Expected Resources – Priority Table**

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

The City of Meridian does not receive funding for HUD programs other than CDBG and there are no additional state or federal funds available to leverage for program activities. The City does use local funds to leverage staff time to implement all CDBG activities.

The projects identified below anticipates leveraging the following resources:

- ACHA – local and federal funds for staff time to administer the homeownership program and to assist with ongoing mortgages for those who qualify;
- Boys & Girls Club –private funds to administer the scholarship program and provide additional scholarships to those who are unable to access CDBG funding;
- CATCH, Inc. – private funds to administer the program;
- City of Meridian – local funds to pay staff salaries;
- The Jesse Tree of Idaho –private funds will be used to administer the program and provide additional assistance to those who are unable to access CDBG funding.

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

There are currently no publically owned lands within Meridian that have been identified to specifically address needs of the Con Plan or the Action Plan.

**Discussion**

The City and its subrecipients will work to leverage funding and in-kind resources to help maximize the usage of CDBG funding.

## Annual Goals and Objectives

### ***AP-20 Annual Goals and Objectives***

#### **Goals Summary Information**

| Sort Order | Goal Name                                  | Start Year | End Year | Category                   | Geographic Area | Needs Addressed   | Funding  | Goal Outcome Indicator   |
|------------|--|------------|----------|----------------------------|-----------------|---|--|--|
| 1          | Improve Accessibility                      | 2017       | 2021     | Non-Homeless Special Needs |                 | Better Accessibility in Meridian<br>Improve Accessibility in Meridian                       | CDBG:<br>\$495,662                             | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5,474 Persons Assisted  |
| 2          | Enhance Housing Opportunities              | 2017       | 2021     | Affordable Housing         |                 | Homeownership Opportunities: 80-120 Percent of AMI<br>Down Payment Assistance Opportunities | CDBG:<br>\$40,000<br><br>CDBG-CV:<br>\$200,000 | Direct Financial Assistance to Homebuyers: 4 Households Assisted<br><br>Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 25 Households Assisted |
| 3          | Administration and Fair Housing Activities | 2017       | 2021     | Admin                      |                 |   | CDBG:<br>\$45,000<br><br>CDBG-CV:<br>\$9,258   | Other: 0 Other   |

| Sort Order | Goal Name               | Start Year | End Year | Category                                       | Geographic Area | Needs Addressed  | Funding  | Goal Outcome Indicator  |
|------------|-------------------------|------------|----------|--|-----------------|--|--|---|
| 4          | Provide Social Services | 2017       | 2021     | Non-Homeless Special Needs Low income services |                 | Improvements in Economic Stability Homeownership Opportunities: 80-120 Percent of AMI Rental Assistance and Affordable Rental Units Improved Housing Options and Supportive Services Rental Assistance Programs and Rental Units Service Programs - Low Income and Special Needs | CDBG: \$53,500<br><br>Other – CDBG-CV: \$333,045 | Public service activities other than Low/Moderate Income Housing Benefit: 733 Persons Assisted<br><br>Homelessness Prevention: 414 Persons Assisted |

**Table 6 – Goals Summary**

**Goal Descriptions**

|          |                         |   |
|----------|-------------------------|---|
| <b>1</b> | <b>Goal Name</b>        | Improve Accessibility   |
|          | <b>Goal Description</b> | The City will coordinate with the Public Works and Parks and Recreation Departments to improve accessibility by funding pathway improvements and upgrading/installing streetlights. |
| <b>2</b> | <b>Goal Name</b>        | Enhance Housing Opportunities   |
|          | <b>Goal Description</b> | The City will provide funding for homebuyer assistance and acquisition of land to build affordable housing.   |

|          |                         |  |
|----------|-------------------------|--|
| <b>3</b> | <b>Goal Name</b>        | Administration and Fair Housing Activities   |
|          | <b>Goal Description</b> | The City will administer the Program, including collaboration with local entities to educate residents and landlords on fair housing rights and responsibilities.  |
| <b>4</b> | <b>Goal Name</b>        | Provide Social Services  |
|          | <b>Goal Description</b> | The City will address identified needs by providing local agencies with funding to provide childcare, homelessness prevention and stability, food security, behavioral health services, and services for victims of domestic/intimate partner violence and sexual assault. |

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The City has allocated CDBG funds to projects that meet the priority needs and goals identified in the 2017-2021 Con Plan.

#### Projects

| #  | Project Name                          |
|----|---------------------------------------|
| 1  | Homelessness Prevention               |
| 2  | Youth Extended Care Scholarships      |
| 3  | Homeownership Assistance              |
| 4  | Streetlight Improvements Near Schools |
| 5  | Fairview Ave Sidewalk Connection      |
| 7  | Administration                        |
| 8  | Fair Housing                          |
| 9  | CV-Public Services                    |
| 10 | CV-Administration                     |
| 11 | CV-Housing Affordability              |

**Table 7 - Project Information**

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

Projects were prioritized based on the needs identified in the 2017-2021 Con Plan, needs expressed in the PY19 CDBG competitive application process, and the experiences of the CDBG Scoring Committee.

A common obstacle for all public service projects (Projects 1, 2, and 9 in the table above) is the lack of available funding to provide the necessary level of services. To address this, subrecipients will leverage other funding sources and utilize screening criteria to provide services to those with the highest level of need first.

The Homeownership Assistance (Project 3 in the table above) program’s main obstacle is related to the soaring housing market in Meridian and lack of affordable homes. There are often bidding wars for the few affordable units that come onto the market. To address this, ACHA has developed close working relationships with lenders to identify additional sources of assistance that will make the homebuyers more competitive in this market.

The public facilities projects (Projects 4 and 5 in the table above) have the potential obstacle of rising construction costs, which is related to the soaring housing market. Oftentimes it is difficult to find a contractor to complete smaller construction projects because there is such a demand for large

construction projects right now.

No obstacles have been identified for Administration, Fair Housing, and Housing Affordability (Projects 7, 8, 10, and 11 above).

## **AP-38 Project Summary**

### **Project Summary Information**

|                           |  |  |
|---------------------------|--|--|
| 1                         | <b>Project Name</b>  | Homelessness Prevention and Stability  |
|                           | <b>Target Area</b>   | N/A  |
|                           | <b>Goals Supported</b>   | Provide Social Services  |
|                           | <b>Needs Addressed</b>   | Improvements in Economic Stability<br>Service Programs - Low Income and Special Needs  |
|                           | <b>Funding</b>   | CDBG: \$40,500   |
|                           | <b>Description</b>   | Provides emergency payments for rent and/or utilities on behalf of individuals or families for the purpose of stabilizing housing and preventing homelessness. |
|                           | <b>Target Date</b>   | 9/30/2020  |
|                           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 47 LMI households averaging 3 people per household who are at risk of homelessness.  |
|                           | <b>Location Description</b>  | Services will be offered in the community and at provider offices and will benefit households throughout Meridian.   |
| <b>Planned Activities</b> | (05Q) Subsistence Payments   |  |
| 2                         | <b>Project Name</b>  | Youth Extended Care Scholarships   |
|                           | <b>Target Area</b>   | N/A  |
|                           | <b>Goals Supported</b>   | Provide Social Services  |
|                           | <b>Needs Addressed</b>   | Improvements in Economic Stability<br>Service Programs - Low Income and Special Needs  |
|                           | <b>Funding</b>   | CDBG: \$13,000   |
|                           | <b>Description</b>   | Provides funding for low- to moderate-income families to participate in before and after school programs as well as summer programs at a free or reduced cost. |
|                           | <b>Target Date</b>   | 9/30/2020  |
|                           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 20 LMI households with children under age 13.  |
|                           | <b>Location Description</b>  | Services will be provided at the Meridian Boys & Girls Club, located at 911 N. Meridian Road in Meridian.  |

|          |  |   |
|----------|--|---|
|          | <b>Planned Activities</b>  | (05L) Child Care Services   |
| <b>3</b> | <b>Project Name</b>  | Homeownership Assistance  |
|          | <b>Target Area</b>   | N/A   |
|          | <b>Goals Supported</b>   | Enhance Housing Opportunities   |
|          | <b>Needs Addressed</b>   | Homeownership Opportunities: 80-120 Percent of AMI<br>Down Payment Assistance Opportunities   |
|          | <b>Funding</b>   | CDBG: \$40,000  |
|          | <b>Description</b>   | Provides safe and affordable housing and fostering self-sufficiency and stability for people in need through down payment and/or closing cost assistance.         |
|          | <b>Target Date</b>   | 9/30/2020   |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 4 LMI households purchasing a home in Meridian.   |
|          | <b>Location Description</b>  | Services will be provided at ACHA's offices located at 1001 S. Orchard Street in Boise and will benefit households throughout Meridian.                           |
|          | <b>Planned Activities</b>  | (13B) Homeownership Assistance  |
| <b>4</b> | <b>Project Name</b>  | Streetlight Improvements Near Schools   |
|          | <b>Target Area</b>   | N/A   |
|          | <b>Goals Supported</b>   | Improve Accessibility   |
|          | <b>Needs Addressed</b>   | Better Accessibility in Meridian<br>Improve Accessibility in Meridian   |
|          | <b>Funding</b>   | CDBG: \$115,662   |
|          | <b>Description</b>   | Install/upgrade to LED fixtures and poles on walking routes to Meridian schools in LMI areas to provide a safe and reliable access for children to get to school. |
|          | <b>Target Date</b>   | 9/30/2020   |

|          |  |  |
|----------|--|--|
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 166 households with an average of 4 persons per household, who reside in the LMI area.   |
|          | <b>Location Description</b>  | Neighborhoods in walking zone of Meridian Middle and Meridian High Schools near W. Camellia Ln, NW 12th Ave., and W. State St.   |
|          | <b>Planned Activities</b>  | (03K) Street Improvements  |
| <b>5</b> | <b>Project Name</b>  | Fairview Ave. Sidewalk ConnectionFairview Ave. Sidewalk Connection   |
|          | <b>Target Area</b>   | N/A  |
|          | <b>Goals Supported</b>   | Improve Accessibility  |
|          | <b>Needs Addressed</b>   | Better Accessibility in Meridian<br>Improve Accessibility in Meridian  |
|          | <b>Funding</b>   | CDBG: \$380,000  |
|          | <b>Description</b>   | Pathway connection to improve access and safety for pedestrians in an LMI area. During PY19 the City will allocate \$239,376 toward Phase 1, which will include moving electrical infrastructure, demolition, and installation of curb and gutter. Phase 2 will be funded during PY20 and will include the installation of the multi-use path and accessible ramp. Any unspent funds allocated for Phase 1 will roll into Phase 2 during PY20. |
|          | <b>Target Date</b>   | 9/30/2020  |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | An estimated 875 households with an average of four people per household who reside in the LMI area.   |
|          | <b>Location Description</b>  | Five Mile Creek Pathway on Fairview Ave to Lakes Place   |
|          | <b>Planned Activities</b>  | (03K) Street Improvements  |
| <b>7</b> | <b>Project Name</b>  | Administration   |
|          | <b>Target Area</b>   | N/A  |
|          | <b>Goals Supported</b>   | Administration   |
|          | <b>Needs Addressed</b>   | N/A  |
|          | <b>Funding</b>   | CDBG: \$35,000   |

|          |  |  |
|----------|--|--|
|          | <b>Description</b>   | This project will have activities that relate to the administrative, planning, and technical assistance for the CDBG program during PY19.  |
|          | <b>Target Date</b>   | 9/30/2020  |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | N/A  |
|          | <b>Location Description</b>  | Administration office is located in Meridian City Hall at 33 E. Broadway Ave. suite 102.   |
|          | <b>Planned Activities</b>  | (21A) Administration and Planning  |
| <b>8</b> | <b>Project Name</b>  | Fair Housing   |
|          | <b>Target Area</b>   | N/A  |
|          | <b>Goals Supported</b>   | Administration and Fair Housing Activities   |
|          | <b>Needs Addressed</b>   | N/A  |
|          | <b>Funding</b>   | CDBG: \$10,000   |
|          | <b>Description</b>   | This project will carry out activities that relate to fair housing. At a minimum, CDBG funds will be used to implement a Fair Housing Campaign in April. Other opportunities to promote fair housing activities will be evaluated as they arise. |
|          | <b>Target Date</b>   | 9/30/2020  |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 300 LMI households   |
|          | <b>Location Description</b>  | The Fair Housing Campaign will be promoted via television, radio, and social media.  |
|          | <b>Planned Activities</b>  | (21D) Fair Housing Activities  |
| <b>9</b> | <b>Project Name</b>  | CV-Public Services   |
|          | <b>Target Area</b>   | N/A  |
|          | <b>Goals Supported</b>   | Provide Social Services  |
|          | <b>Needs Addressed</b>   | Improvements in Economic Stability<br>Improved Housing Options and Supportive Services<br>Service Programs - Low Income and Special Needs  |

|           |  |   |
|-----------|--|---|
|           | <b>Funding</b>   | CDBG-CV: \$333,045  |
|           | <b>Description</b>   | CDBG public service projects for activities to prevent, prepare for, and respond to Coronavirus.  |
|           | <b>Target Date</b>   | 9/30/2023   |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 533 LMI households who reside in Meridian.  |
|           | <b>Location Description</b>  | Services will be provided throughout the community and at the offices of providers.   |
|           | <b>Planned Activities</b>  | Public service activities that will stabilize Meridian households affected by Coronavirus. Priority will be given to projects for services related to homelessness prevention and stabilization, food security, behavioral health (mental health and substance use disorders), and domestic/intimate partner violence and sexual assault. |
| <b>10</b> | <b>Project Name</b>  | CV-Administration   |
|           | <b>Target Area</b>   | N/A   |
|           | <b>Goals Supported</b>   | Administration  |
|           | <b>Needs Addressed</b>   | N/A   |
|           | <b>Funding</b>   | CDBG-CV: \$9,258  |
|           | <b>Description</b>   | This project will have activities that relate to the administrative, planning, and technical assistance for the CDBG program for CV funding.  |
|           | <b>Target Date</b>   | 9/30/2023   |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | N/A   |
|           | <b>Location Description</b>  | Administration office is located in Meridian City Hall at 33 E. Broadway Ave. suite 102.  |
|           | <b>Planned Activities</b>  | (21A) Administration and Planning   |
| <b>11</b> | <b>Project Name</b>  | CV- Housing Affordability   |

|  |  |   |
|--|--|---|
|  | <b>Target Area</b>   | N/A   |
|  | <b>Goals Supported</b>   | Enhance Housing Opportunities   |
|  | <b>Needs Addressed</b>   | Improved Housing Options and Supportive Services  |
|  | <b>Funding</b>   | CDBG-CV: \$200,000  |
|  | <b>Description</b>   | This project will provide funding for acquisition of land to develop an affordable housing complex in Meridian. |
|  | <b>Target Date</b>   | 9/30/2023   |
|  | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 25 LMI households in Meridian   |
|  | <b>Location Description</b>  | Wood Rose Apartments will be located at 1160 W. Ustick Rd., Meridian, ID  |
|  | <b>Planned Activities</b>  | (01) Acquisition of Real Property   |

## AP-50 Geographic Distribution – 91.220(f)

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

The City of Meridian’s basis for allocating projects is geographically delineated within its municipal boundaries. Funding is determined by meeting national objectives, qualifying eligible activities, and through a competitive application process. The City does not specify target areas by census tract or block group.

There are four (4) Census Tracts that are either fully or partially within Meridian’s municipal boundaries: census tracts 0103.21; 0103.22; 0103.33; and 0103.35. The use of CDBG funding is not pre-determined on areas of low- and moderate- income concentration or racial characteristics. Service agencies providing CDBG funded services are primarily located in Boise; however, low- and moderate-income clients served reside in Meridian.

Two LMI area benefit projects have been identified for PY19:

- Streetlights will be upgraded/installed in census tract 103.22
- Sidewalk connection will be completed in census tracts 103.21 and 103.33

### Geographic Distribution

| Target Area | Percentage of Funds |
|-------------|---------------------|
|             |                     |

Table 8 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

No projects were prioritized based solely on geographic area.

### Discussion

The City allocates funds to assist low- to moderate-income (LMI) Meridian residents without targeting or prioritizing specific geographic locations.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City of Meridian dedicates funding to providing LMI Meridian residents with affordable housing.

| One Year Goals for the Number of Households to be Supported |   |
|---|---|
| Homeless  | 0 |
| Non-Homeless  | 4 |
| Special-Needs   | 0 |
| Total   | 4 |

**Table 9 - One Year Goals for Affordable Housing by Support Requirement**

| One Year Goals for the Number of Households Supported Through |    |
|---|----|
| Rental Assistance   | 0  |
| The Production of New Units                                   | 25 |
| Rehab of Existing Units                                       | 0  |
| Acquisition of Existing Units                                 | 4  |
| Total   | 29 |

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

#### Discussion

Funding is allocated for acquisition of existing single-family units. ACHA will utilize this funding to subsidize mortgage principal amounts, assist with closing costs, and provide up to 50% of the required down payment.

To ensure the Section 215 definition of affordable housing is met, ACHA requires participants to qualify as a first-time homebuyer, purchase a home that will be their principal residence, and the homebuyer's annual household income must be at or below 80% of Area Median Income. Additionally, ACHA offers participants housing counseling and works with homebuyers to find housing where the cost of the housing is reasonable and affordable to the homebuyer, so the housing does not exceed 95 percent of the median purchase price for the area.

The Wood Rose Apartments will be constructed using HOME and LIHTC funds, with CDBG funds being used for acquisition. A requirement for this project is to adhere to the Section 215 definition of affordable housing when qualifying residents.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The City of Meridian is served by the Ada County Housing Authority (ACHA), who administers the Homeownership Voucher Program, Housing Choice Voucher, Mainstream Voucher, as well as managing the Family Self Sufficiency Program.

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

As part of the City's overall Comprehensive Plan, Meridian has identified a goal of offering a diversity of housing types for all economic levels throughout the City. To accomplish this goal, Meridian encourages quality housing projects for all economic levels throughout the city. The City supports a variety of residential categories (low-, medium-, medium-high and high-density single family, multi-family, townhouses, duplexes, apartments, condominiums, etc.) for the purpose of providing the City with a range of opportunities to provide housing affordability to all.

In spite of these efforts, ACHA has identified a lack of affordable units as a barrier to eligible renters and potential homeowners. Meridian is one of the towns within the greater Boise Metropolitan Area, locally known as the Treasure Valley, which ACHA serves. The Treasure Valley as a whole struggles with accessibility to affordable housing and necessary public services. ACHA estimates that 30% of households receiving Housing Choice Vouchers (HCV) are unable to identify a housing unit within 120 days, requiring them to relinquish the voucher and return to the waiting list.

The City will continue to collaborate with ACHA, the CoC, and other partners during PY19 to move forward with the steps identified in the "Housing Affordability in Meridian" whitepaper. The whitepaper is currently being developed and is anticipated to be presented to Council in Fall 2019, with specific action steps identified at that time. Likely actions will include exploring Idaho's Housing Trust Fund and funding opportunities with Idaho Housing and Finance Association; working with ACHA to evaluate various strategies of administering their homeownership programs; and working with potential partners to administer a homeowner rehabilitation program.

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

ACHA encourages public housing residents to participate in homeownership by:

- Referring families interested in homeownership to first-time homebuyer workshops covering the following topics: benefits of and preparation for homeownership, credit analysis, FICO scoring methodology, mortgage types and requirements, private mortgage insurance, loan-to-value ratio, down payment assistance programs, escrow and title process, property taxes, home maintenance, and homeowner responsibilities.
- Providing one-on-one meetings with a Homeownership Coordinator to determine short- and long-term goals in obtaining homeownership and to make a plan to reduce any barriers that need to be addressed.
- Collaborating with nonprofit partner agencies, lenders, and realtors in the delivery of counseling

services for low- to moderate-income first-time homebuyers in the FSS/HCV programs.

- Expanding partnerships with community organizations, lending institutions, and real estate professionals.
- Actively marketing the Homeownership Assistance program to existing voucher holders through quarterly newsletters and attending the annual recertification meetings for voucher holders to explain the programs.

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

ACHA is not a troubled PHA.

**Discussion**

The City is committed to helping LMI households access necessary services and homeownership as desired through a variety of methods.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The City coordinates with the Boise City/Ada County Continuum of Care (CoC) and the Region 4 Behavioral Health Board (BHB) to identify the strategies to address needs of those who are at risk of or currently experiencing homelessness.

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

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

The City of Meridian has been an active member of the CoC for the last four years to better understand and coordinate the needs that Meridian residents who are currently or at risk of experiencing homelessness face and how to better serve them. In addition, City representatives are frequently involved in public discussions, presentations, and meetings with citizens, other governmental officials, and local service providers including West Ada School District, Jesse Tree, and CATCH to provide support, understanding, and outreach to those who are experiencing homelessness in Meridian.

In previous years, the City worked with the CoC to add data points to the CoC's Homeless Management Information System (HMIS) to enable the City to determine how many Meridian residents are experiencing homelessness and the reasons for their housing crisis. This data and information will be evaluated during PY19 to better inform strategies and partnerships for the City to implement. The City is committed to serving the individual needs of Meridian's homeless population as identified by the CoC and local organizations.

The City has also worked with the CoC to conduct the annual Point-in-Time Count, which helps determine the number of people who are experiencing homelessness on a given day. This information allows the City to understand the level of homelessness in Meridian and to develop a program that better serves those in need. The City will continue to assist with this process in upcoming years.

The City intends to continue to use its partners to identify, understand, and support those experiencing homelessness (especially persons experiencing unsheltered homelessness) or at risk of homelessness with special needs in Meridian.

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

While there are emergency shelter and transitional housing facilities located in other nearby cities in the Treasure Valley, none of these facilities are located within City of Meridian. The City has prioritized funding homelessness prevention to mitigate the need for these services, but also works closely with the CoC and Coordinated Entry to assist Meridian residents who are in need of emergency shelter or transitional housing. The City encourages agencies who provide these services to apply for CDBG funding, but there were no applications during PY19 for projects directly related to emergency shelters or transitional housing projects. However, all services to be funded are available to those who qualify.

#### **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 City will provide funding to ACHA to assist with down payment and closing cost assistance to low- to moderate-income residents of Meridian. In addition, Meridian’s work with Jesse Tree and CATCH has helped provide rental and case management services aimed at preventing and resolving needs for those currently experiencing homelessness or at risk of homelessness in Meridian.

The partnerships that the City has with local committees, organizations, and networks in evaluating, understanding, and addressing the many needs of Meridian residents experiencing homelessness include Meridian Police Department, Ada County Sheriff’s Office, City of Boise, City of Nampa, City of Caldwell, Women’s and Children’s Alliance, Jesse Tree, Boys & Girls Clubs of Ada County, West Ada School District, CATCH, Ada County Housing Authority, Local HUD office, CoC, Meridian Food Bank, United Way, NeighborWorks Boise, IHFA, Terry Riley, El-Ada Community Action, Our Path Home, and many others. These partnerships are extensive and ongoing in order to help address and prevent homelessness in Meridian.

These efforts, particularly coordination and participation with CATCH and the CoC, are designed to assist local service providers in helping persons experiencing homelessness make the transition to permanent housing and independent living while shortening the time individuals and families experience homelessness.

In addition, the City's relationships with ACHA, CATCH, and Jesse Tree are aimed to develop activities through the Program that facilitate access for individuals and families experiencing homelessness to affordable housing units while also preventing individuals and families from becoming homeless.

**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 City is actively involved in the CoC, which is comprised of representation from ACHA, Health and Welfare, mental health service providers and other service agencies. The Ada County Sheriff, Boise Police Department and Idaho Department of Juvenile Corrections are also part of the CoC. The CoC coordinates, collects data, reviews data, and prioritizes strategies based on data and input from providers. The priority over the last two years has been Coordinated Entry and Permanent Supportive Housing. Coordinated Entry is housed with Our Path Home and is available to all communities within Ada County. Case conferencing is coordinated between health, mental health, and service providers for

vulnerable households.

The City is also involved in the Behavioral Health Board (BHB), which focuses on mental health and substance use disorders. The BHB is a government entity established by the Idaho legislature in 2014 to advise Idaho's behavioral health authority, identify gaps, and promote improvements to the delivery of integrated services for behavioral health in Idaho. The Board promotes and supports prevention, intervention, recovery and resiliency for individuals and families in need. It is composed of 23 stakeholders, advocates, and professionals across the continuum of care. Involvement with this group allows the City to understand the broader needs of the community as related to behavioral health in general and specifically for those who are being discharged from institutional settings such as mental health facilities and corrections programs.

During PY19 the City will also provide funding to Jesse Tree to keep families, individuals, and children who are at risk of eviction stably housed. Meridian partners with other organizations such as CATCH to assess needs and provide services for those at risk of becoming homeless.

### **Discussion**

Much of the work funded through the Program is directed at housing stability for Meridian's LMI residents. In addition to the services previously mentioned, the City is focusing on public transportation for seniors, ADA compliance improvements to public facilities, and public facility improvements such as sidewalk and streetlight improvements in LMI areas are focused, outside of those already noted, to meet the needs of persons who are and who are not homeless in the community.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

Section V of the Consolidated Plan and Fair Housing Assessment, a supplement to the City's 2017-2021 Consolidated Plan which can be found in the Grantee Unique Appendices, analyzes public and private barriers to housing choice in Meridian. Stakeholders were also interviewed about housing barriers. Barriers associated with tax policies, land use controls and zoning, building codes, fees and charges, growth limits, and policies affecting the return on residential investment were not identified as barriers. On the contrary, the review found a favorable environment for development and a migration toward more diverse housing types.

As such, the actions summarized below do NOT address the negative effects of public policies that serve as barriers to affordable housing (policies, procedures, processes). Instead, they focus on actions that address other types of identified barriers.

### **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**

The City has expressed a commitment to creating more diverse housing types through its redevelopment plan for downtown. The Destination Downtown plan states that creating diverse housing opportunities for different housing needs and life-cycles in downtown Meridian is important to support new businesses and activity. A healthy housing mix will also help to draw people downtown and ensure 24-7 activity. Housing created or redeveloped as part of the downtown plan is expected to include apartments, townhomes, condominiums, duplexes, and single-family homes. The City helped facilitate the recent RFP for a large portion of the publicly-owned properties in downtown Meridian with a priority given to proposals that focused on developing mixed use and high-density housing. The project that was awarded, Downtown Lofts, will bring several affordable units to downtown Meridian including six (6) that will be dedicated to CATCH participants. This project is expected to be completed in early 2021.

In 2017, to evaluate potential fair housing concerns within the City's zoning code, the City had BBC Consulting utilize a "Review of Public Policies and Practices (Zoning and Planning Codes)" form recently circulated by the Los Angeles fair housing office of HUD. The research did not reveal any negative effects of public policies that serve as barriers to affordable housing. This includes land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting returns on residential investment.

In addition, over the next few program years, the City intends to undergo a review of potential policy and code changes that will incentivize the future development of multi-family and affordable housing units in Meridian.

### **Discussion:**

Please see the Grantee Unique Appendices attached to the City's 2017-2021 Consolidated Plan for details (Section V, pages 9 through 11).

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

This section discusses the Other Actions the City will take to address the needs of low-income residents.

### **Actions planned to address obstacles to meeting underserved needs**

The City will continue to engage in conversations with neighboring communities and service providers to identify and address underserved needs, maintain affordable housing, and reduce the number of families living in poverty.

During PY19, the City has allocated funding to assist qualifying individuals with accessing SSI/SSDI benefits, housing stability for those at risk of homelessness, and extended care programs that offer youth a positive place to go. Additionally, the City is in the process of hiring a new Economic Development Administrator and has set the expectation that the Economic Development program will work closely with the CDBG program in an effort to better align the needs of our residents.

The City will increase relationships with private providers, developers, and social services providers to reduce the obstacles for Meridian residents to achieve decent housing, a suitable living environment, and expanded economic opportunities.

### **Actions planned to foster and maintain affordable housing**

The City intends to partner with local service providers that will assist in fostering and maintaining affordable housing. Projects funded during PY19 will provide: emergency assistance to families who are at risk of eviction and homelessness; scholarships for children to participated in extended care programs so their caregivers can work; and down payment assistance to help renter households become homeowners. Additionally, the City will be working with service providers that focus on providing stability to those with mental health and/or substance use disorders to allow them to gain or maintain affordable housing with access to care coordination and assistance for individuals applying for SSI/SSDI who are experiencing homelessness, have a behavioral health issue, and a disability.

The City will also explore additional partnerships—including partnerships with mission-driven and private developers—to bring more workforce housing into downtown and underutilized land parcels. The City is also in the process of hiring a new Economic Development Administrator that will collaborate with the CDBG Program in an effort to develop workforce housing and opportunities for residents to increase their income in an effort to foster and maintain affordable housing.

### **Actions planned to reduce lead-based paint hazards**

Over the course of the upcoming program year, the City will provide information regarding lead-based paint hazards to educate the public and continue to gauge the prevalence of lead paint contamination within the City. There is a wealth of information already available from HUD, the State, neighboring communities, and various organizations that staff will gather and make available at City Hall, on the

City's website, and at other locations throughout the community as needed.

### **Actions planned to reduce the number of poverty-level families**

The City will fund projects to assist poverty-level individuals and families access services that provide a support system and allow them to focus on the steps they need to take to improve their living situation. Projects include programs that provide emergency assistance to families who are at risk of homelessness, housing cost assistance for residents unable to cover the full costs of home purchases, and a fast-track process to access SSI/SSDI. The City's local strategic plan also plans to address poverty-based issues through the expansion of needed public services as well as the ever-strong focus of Meridian on economic development and the expansion of quality employment opportunities for the jurisdiction's LMI population.

As part of its Strategic Plan, the City is working on an in-depth socioeconomic profile of the City to help identify the needs of community members as it pertains to housing, finances, food, education, healthcare, and transportation. Completing this research will allow the City to better understand the factors that are contributing to residents who are facing poverty in Meridian, as well as help define solutions that could help mitigate those factors. The City's hope is that this research will provide long-term insights and strategies to reduce the number of poverty-level families in Meridian.

### **Actions planned to develop institutional structure**

The City recently made the CDBG Administrator position a full-time position and changed the position title to Community Development Program Coordinator. This position is now funded out of the City's general fund. This institutional change is designed to provide more time to effectively manage the CDBG program and provide flexibility for the position to expand efforts into economic and other areas that can help meet the community development needs of the City. Staff will continue to work to attain relevant and appropriate professional development trainings during the program year to learn and address current and future institutional problems. Discussions will continue about the expansion and opportunities to add new program staff to assist in this community development work.

The City has been involved in the institutional restructuring of the CoC as well as the implementation of new HMIS and Coordinated Entry standards for service providers in the County. These activities have dramatically altered the institutional framework of housing and other service providers in the region and has improved the efficiency and transparency of the coordinated work being done to address these needs. The City hopes to identify new institutional structures that can be developed, reformed or changed to better support the needs of those most at risk in the region (e.g. transitional and emergency housing networks).

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

City staff will be working with the CoC to identify ways to enhance coordination between public and private housing and social service agencies. As in many communities, there is not enough funding to provide the level of services we'd like so the CoC plans to identify a way of coordinating services that are available and reducing duplication of services for a more effective use of funding. Multiple methods will

be explored including phone apps and enhancing services that are already available.

The City's partnership and funding relationship with local housing service organizations including NeighborWorks Boise, Jesse Tree, and Ada County Housing Authority will continue to expand in this program year. In addition, coordination with other organizations like CATCH, Boise Rescue Mission, Interfaith Sanctuary, Terry Riley, El-Ada Community Action, Jannus, Idaho Office for Refugees, Agency for New Americans, Women's and Children's Alliance, and all members associated with the local CoC (including private housing developers) will continue to be built upon to improve networks, coordination, and problem solving in the jurisdiction. Meridian's participation in the local CoC, housing and homelessness roundtables, and other regional coordination efforts outlines the City's continued action plan for enhancing the networking and coordination between public and private housing and social service agencies.

**Discussion:**

The City intends to fund multiple projects that will improve access to affordable housing and suitable living environments for Meridian residents. Staff will be working with subrecipients to identify barriers within their programs and find ways to address them to provide more effective services. Staff will also identify ways to improve and expand Meridian's CDBG Program for future years.

## Program Specific Requirements

### ***AP-90 Program Specific Requirements – 91.220(I)(1,2,4)***

**Introduction:**

Below is a description of the program requirements for Meridian's CDBG program and its commitment to meet those requirements.

#### **Community Development Block Grant Program (CDBG)**

##### **Reference 24 CFR 91.220(I)(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        |
| <b>Total Program Income:</b>   | <b>0</b> |

#### **Other CDBG Requirements**

|   |      |
|---|------|
| 1. The amount of urgent need activities   | 0    |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 100% |

This City's certification period includes program years 2018, 2019, and 2020. Outside of admin and fair housing, the City will allocate all funding for PY19 to LMI projects. The City commits to meet the 70% LMI benefit requirement of the federal CDBG program over the span of that three-year certification period.

# Attachments

## Citizen Participation Comments

### PY19 Action Plan

| Date   | Method of Submission | Contributor       | Comment   | City Response   |
|--------|----------------------|-------------------|---|---|
| 6/5/19 | Email                | Councilman Borton | Do you have a data that shows the default rate of those who receive assistance, as compared to the common mortgage market? Something that shows perhaps a greater success rate I hope, which may be due to a thorough vetting process for those who applied for the assistance. | <p>Based on the population we serve with this program, I assume most of our loans are FHA loans, so my best guess at a comparison comes from CoreLogic, which reports that nationally FHA loans had a 3.7% serious delinquency rate in September 2018, which is the lowest it's been in 11 years.</p> <p>According to the two agencies who have administered the Homeownership Assistance Program for the City, there have been zero defaults since the beginning of this Program. This non-existent default rate reflects on ACHA and NeighborWorks Boise, who have done a phenomenal job of screening and educating potential participants. ACHA and NeighborWorks efforts not only set these households up for success, but also show the agencies abilities to be good stewards of public funds for the City of Meridian.</p> |

### PY19 Action Plan Amendment

| Date    | Method of Submission | Contributor          | Comment  | City Response   |
|---------|----------------------|----------------------|--|---|
| 3/26/20 | Email and Phone Call | Stephanie Day        | CATCH would like to change the focus of their program to better assist with the current needs. Instead of providing SOAR Care Coordination they would like to provide Homelessness Prevention.                   | The City supports this effort and will include it in the amendment.   |
| 4/7/20  | Email                | Councilwoman Strader | Given the deep recession that seems very likely to result from COVID-19 can the community development program make a recommendation on more robust plans for preventing homelessness? I'd like to hear about the | The City will be receiving an additional \$288,106 under the CARES Act. The priorities of this funding include homelessness prevention in the form of mortgage, rent, and utility assistance. Staff is working with multiple providers to apply for this funding. |

|         |                          |                        |  |  |
|---------|--------------------------|------------------------|--|--|
|         |                          |                        | scope of what we are facing, and how the city can try to help. The block grant for Jesse Tree seems like a good step, but I think the need will be pretty substantial.   |  |
| 4/28/20 | Email and Public Hearing | Councilwoman Perreault | <p>1 - Project #1 and #6 - The description says they will be offered in the community and at provider offices? Do you we know who will be administering these funds? With an amendment as significant as this, do we need to open up another application period? Sorry for all the questions, just wanting to make sure I understand how it all works.</p> <p>2 - Project #5 - This seems like a significant amount of funds to use towards City improvements, even if it does qualify as an LMI area. Do we need to make some kind of justification for this large of an allotment to a city improvement (vs. the funds being used for housing, for example). I'm afraid it might give a bad impression that the City is using CDBG to fund some of its projects, if that makes sense.</p> <p>3 - Also, of the 4 projects now receiving additional funds, how are the CARES funds being distributed specifically?</p> <p>4 - What is the additional \$10,000 going to CDBG administration being used for?</p> | <p>1 - Project #1 Homelessness Prevention will be administered by Jesse Tree and CATCH. The application for Project #6 Public Services Related to COVID-19 is currently open. Council will have an opportunity to approve the actual projects once they are selected. For the CARES Act funding, since it is new funding and Council hasn't already seen the projects, I will provide a memo detailing the projects that are selected and leave it up to Council if they would like a full presentation of the projects. Council will also have the opportunity to review the exact dollar amount and specific subrecipient when they review and approve the subrecipient agreements and amendments.</p> <p>2 - This program has historically completed projects in LMI areas that are not a priority for the city, and therefore do not have any funds allocated to them. Additionally, there were no other projects applied for during PY19 that would qualify. Even for the PY20 application that is currently open, we have two housing projects that requested less than what we planned to allocate toward housing and the only public facility and improvement projects are streetlights projects that the Public Works Dept. applied for.</p> <p>3 - There are 4 priorities, but I'm not sure how many actual projects there will be. Once the application closes on Friday and we complete the scoring in the next couple of weeks we will know exactly which projects will move forward.</p> <p>4 - This will be to provide TA to ACHA. If you are looking for the description in the document it is under AP-15 Expected Resources.</p> |
| 4/28/20 | Public Hearing           | Councilman Cavener     | Would the Park and Recreation Department's Care Enough to Share program be eligible to apply for funding in future years?  | This program would be a good fit for Meridian's CDBG Program. Staff will reach out to Parks and Rec.   |

PY19 Action Plan Amendment – CDBG-CV

No comments received.

PY19 Action Plan – CDBG-CV 2<sup>nd</sup> Amendment

| Date    | Method of Submission | Contributor            | Comment  | City Response   |
|---------|----------------------|------------------------|--|---|
| 3/9/21  | Email                | Georgia Konkoly        | Summary (full email below):<br>Commented that it was a well thought out plan.  | Summary (full email below):<br>City appreciated feedback.   |
| 3/9/21  | Email                | John Anderson          | Summary (full email below):<br>Recommended we do not accept the funding, this is part of a bigger issue where we are becoming dependent on the government.   | Summary (full email below):<br>Clarified the type of projects that are currently funded.  |
| 3/16/21 | Public Hearing       | Councilwoman Perreault | 1 – Have there been any changes to what the funds can be spent on?<br><br>2 – It was a challenge identifying subrecipients previously. Will we have the applicants to use these funds?<br><br>3 – Are we able to use admin funds for outreach efforts?               | 1 – There have been no changes.<br><br>2 – We will be using admin funds for additional outreach to identify current gaps and will contact those service providers directly. These funds will also be available over the next several years to deal with the fallout of COVID-19.<br><br>3 – Outreach is an eligible activity and is the main reason for including admin in the amendment. |
| 3/22/21 | Email                | harris1054@hotmail.com | Summary (full email below):<br>Comments included confusion over the source of CDBG-CV funding, concerns we have unspent funds, suggestions for incentives for people receiving vaccines, and frustrations that mask requirements are not being enforced in Meridian. | Summary (full email below):<br>Clarified funding source and previously funded projects.   |
| 3/22/21 | Email                | mommyofboys_2@aol.com  | Summary (full email below):<br>Suggested funding go toward building schools and wanted to ensure accepting this funding would not take away constitutional rights.   | Summary (full email below):<br>Provided clarification on purpose of funds and directed to West Ada School District’s Facility Plan webpage.   |

PY19 Action Plan – CDBG-CV 3<sup>rd</sup> Amendment

No comments received.

**Grantee Unique Appendices**  
Consolidated Plan and Fair Housing Assessment

**SECTION V.  
Public and Private Actions**

This section examines public and private decisions that affect housing choice. It begins with an examination of the land use regulations and the policies and practices of the Boise City/ Ada County Housing Authority (BCACHA), the largest provider of publicly-supported housing in the region. It also analyzes mortgage loan decisions of the private sector. Other private sector actions are examined in the fair housing legal cases discussed in Section VI.

**Public Housing Authority**

The policies and procedures of the Boise City/ Ada County Housing Authority (BCACHA) were reviewed as part of the fair housing analysis, using the discussion topics recommended by HUD in the AFH template. The following discussion of BCACHA policies and procedures is based on in-depth interviews with management.

Interviews with BCACHA staff about policies and practices revealed there may be some fair housing concerns in regards to access to services and housing for persons with disabilities.

In sum, the BCACHA subscribes to the following procedures:

- Equal weight preferences for elderly, disabled and families with minor children. People who are timing out of transitional housing go to the top of the list, while out-of-state requests are last.
- Buy, rehab and sell affordable homes through BCACHA's \$500,000 self-funded program. The grant focuses on down payment and closing cost assistance.
- Comply with HUD's April 2016 guidance on criminal history by evaluating violent, drug convictions individually and conducting a three year look back (BCACHA was already in compliance before the recent change in criminal history policy).

BCACHA currently assists 1,800 very-low income households with Section 8 rental assistance in Ada County. At the time this report was prepared, BCACHA was not accepting any additional applications for the Section 8 Housing Choice Voucher (HCV) program. The waitlist for voucher assistance is anywhere between 6 to 24 months, depending on federal funding. BCACHA staff feel that the market is relatively accepting of Section 8 vouchers, but this varies by location.

The greatest challenges faced by the BCACHA are:

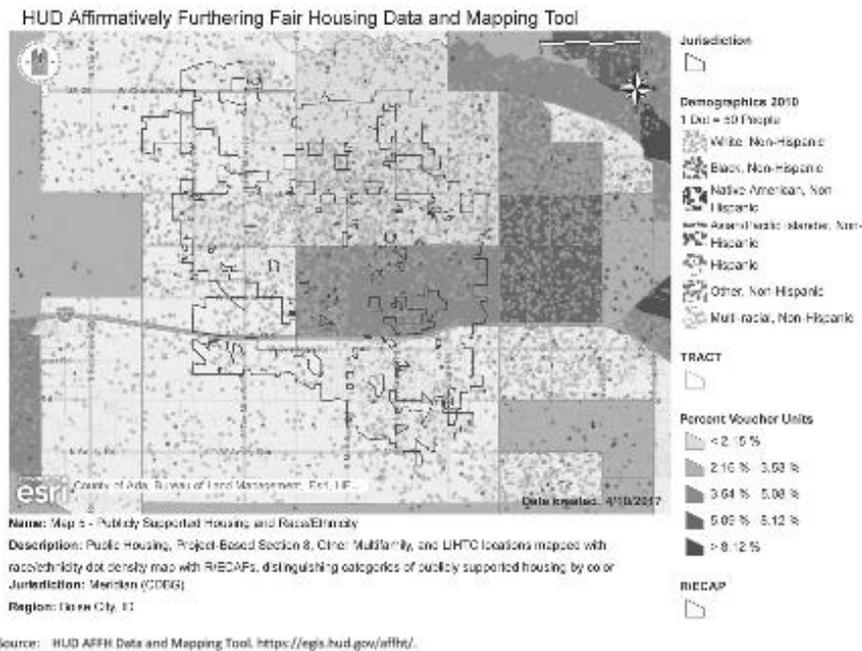
- Transportation barriers for accessing services. Although landlords are willing to take Section 8 in the area, the BCACHA has had most success with Boise landlords. Even when landlords take Section 8 in Meridian, most of the services are located in Boise and the lack of public transportation creates barriers.

- Physical accessibility in housing for person with disabilities.
- Lack of affordable housing and preservation of existing multifamily units, especially for seniors. The PHA's focus has been on rehabilitating homes and selling affordable units, rather than rental units. The biggest issues are push back from the community to prevent new affordable multi-family and difficulty in accessing LIHTC.

The geographic distribution of Housing Choice Voucher (HCV) holders is pictured in Figure V-1. Census tracts in eastern and southern Meridian either do not have available data or HCV don't exist. The area with the highest cluster of HCV holders is located in the central and west central census tracts of the City. As discussed in Section IV, this is an area of the City with relatively moderate opportunity.

In addition to providing HCVs, BCACHA offers a homeownership voucher through their Family Self Sufficiency (FSS) program. This program is available to residents currently participating in the HCV program. The Housing Authority's goal is to promote and support homeownership for families by payment assistance to help pay for the cost of homeownership and to provide additional assurance to mortgage lenders.

**Figure V-1.**  
**HUD AFFH Tool Jurisdiction Map of Meridian, Map 5, Publicly Supported Housing and Race/Ethnicity, 2010**



## Land Use Regulations and Policies

BBC reviewed the City of Meridian's zoning regulations, comprehensive plan and planning fees to assess potential fair housing concerns or opportunities resulting from the development process. This review did not identify any fair housing problems.

The City has recently expressed a commitment to creating more diverse housing types through its redevelopment plan for downtown. The plan states that creating diverse housing opportunities for different housing needs and life-cycles in downtown Meridian is important to support new businesses and activity. A healthy housing mix will also help to draw people downtown and ensure 24-7 activity. Housing created or redeveloped as part of the downtown plan is expected to include apartments, town homes, condominiums, duplexes, and single family homes.

**Land use and zoning laws.** To evaluate potential fair housing concerns within the City's zoning code, BBC utilized a "Review of Public Policies and Practices (Zoning and Planning Codes)" form recently circulated by the Los Angeles fair housing office of HUD. This section poses the questions from this checklist, along with responses about the City's code. The zoning code for the City of Meridian was updated in December 2016.

*Does the code definition of "family" have the effect of discriminating against unrelated individuals with disabilities who reside together in a congregate or group living arrangement?* No. The City's code defines the term "family" as a person living alone or two or more persons related by blood or marriage; a group of not more than ten persons who need not be related by blood or marriage living together in a dwelling unit; or eight or fewer unrelated mentally and/or physically handicapped or elderly persons residing in a dwelling under staff supervision.

"Group home" is not defined in the City's code, but the clear definition of "family" applies to congregate or group living arrangements.

*Zoning Regulation Impediment: Does the Code definition of "family" have the effect of discriminating against unrelated individuals with disabilities who reside together in a congregate or group living arrangement?* No. Although some jurisdictions do not define family to allow for flexibility, Meridian's definition provides a wide range of applications.

According to lawyer Brian Connolly, co-author of a recent American Bar Association book on group homes planning and regulations, some jurisdictions are removing definitions of family from local codes to avoid potential liability.<sup>1</sup> Instead, communities are using more flexible definitions that avoid distinctions based on the relation of the household members and instead focus on the "functional aspects of a family relationship."

*Zoning Regulation Impediment: Is the Code definition of "disability" the same as the Fair Housing Act?* The Zoning Code does not provide a definition of "disability," "disabled" or "handicap."

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<sup>1</sup> *Group Homes: Strategies for Effective and Defensible Planning and Regulation*, Connolly, Brian J. and Dwight H. Merriam.

*Practice Impediment: Does the zoning ordinance restrict housing opportunities for individuals with disabilities and mischaracterize such housing as a "boarding or rooming house" or "hotel"? No. The City's code does not define "boarding or rooming house".*

*Practice Impediment: Does the zoning ordinance deny housing opportunities for disability individuals with on-site housing supporting services? No. The definition for a family recognizes the need for supervisors, which is linked to on-site supportive services.*

*Does the jurisdiction policy allow any number of unrelated persons to reside together, but restrict such occupancy, if the residents are disabled? No, the City limits both. The number of unrelated persons in one household is restricted to ten and the occupancy limit for group homes is eight.*

*Does the jurisdiction policy not allow disabled persons to make reasonable modifications or provide reasonable accommodation for disabled people who live in municipal-supplied or managed residential housing? No.*

*Does the jurisdiction require a public hearing to obtain public input for specific exceptions to zoning and land-use rules for disabled applicants and is the hearing only for disabled applicants rather than for all applicants? No. Public hearings are required to obtain a subdivision, conditional use permit or variance, but the hearing is not specific to persons with disabilities.*

*Does the zoning ordinance address mixed uses? How are the residential land uses discussed? What standards apply? The City of Meridian has three mixed use zoning districts: Old Town, Traditional Neighborhood Center and Traditional Neighborhood Residential. Mixed use is addressed in Title 11, Chapter 2, Article B of City Code, and titled Traditional Neighborhood Districts. The Traditional Neighborhood District's purpose is "to encourage mixed use, compact development that is sensitive to the environmental characteristics of the land and facilitates the efficient use of services...A traditional neighborhood district diversifies and integrates land uses within close proximity to each other, and it provides for the daily recreational and shopping needs of the residents." The standards for developing within a mixed use area vary by zoning district - see MCC 11-2D-2.*

*Does the zoning ordinance describe any areas in this jurisdiction as exclusive? No.*

*Are there exclusions or discussions of limiting housing to any of the following groups: race, color, sex, religion, age, disability, marital status or familial status and/or creed of national origin? No.*

*Are there any restrictions for Senior Housing in the zoning ordinance? If yes, do the restrictions comply with Federal law on housing for older persons (i.e., solely occupied by persons 62 years of age or older or at least one person 55 years of age and has significant facilities or services to meet the physical or social needs of older people)? No. Senior housing is not uniquely addressed in the Code except in the definition of family.*

*Does the zoning ordinance contain any special provisions for making housing accessible to persons with disabilities? No.*

*Does the zoning ordinance establish occupancy standards or maximum occupancy limits? Yes.* Households are all subject to occupancy limits. Households composed of unrelated persons are restricted to ten people and restricted to eight people for mentally and/or physically handicapped or elderly persons under staff supervision.

*Does the zoning ordinance include a discussion of fair housing? No.*

*Describe the minimum standards and amenities required by the ordinance for a multiple family project with respect to handicap parking.* The City does not have explicit requirements for handicap parking for multi-family, or any other project. It is the responsibility of the applicant/developer to comply with ADA (MCC 113C-5A9).

*Does the zoning code distinguish senior citizen housing from other single family residential and multifamily residential uses by the application of a conditional use permit (cup)? No.*

*Does the zoning code distinguish handicapped housing from other single family residential and multifamily residential uses by the application of a conditional use permit (cup)? No.*

*How are "special group residential housing" defined in the jurisdiction zoning code?* Group housing is not defined in the code, but is referenced in other definitions:

- **Nursing or residential care facilities:** If the use results in more than ten (10) persons occupying a dwelling at any one time, the applicant or owner shall concurrently apply for a change of occupancy as required by the building code in accord with title 10 of this code. The owner and/or operator of the facility shall secure and maintain a license from the state of Idaho department of health and welfare, facility standards division.
- **Family:** A person living alone or two (2) or more persons related by blood or marriage; A group of not more than ten (10) persons who need not be related by blood or marriage living together in a dwelling unit; Eight (8) or fewer unrelated mentally and/or physically handicapped or elderly persons residing in a dwelling under staff supervision, provided that no more than two (2) staff members reside in the dwelling at any one time.

*Does the jurisdiction's planning and building codes presently make specific reference to the accessibility requirements contained in the 1988 amendment to the Fair Housing Act? Is there any provision for monitoring compliance? No.*

## **Private Sector Actions**

The concluding section in this chapter focuses on private sector actions that could present barriers to fair housing choice. It contains an analysis of Home Mortgage Disclosure Act (HMDA) data, which report lending activity of financial institutions.

HMDA data are widely used to examine potential discrimination in mortgage lending. Financial institutions have been required to report HMDA data since the 1970s, when civil rights laws prompted higher scrutiny of lending activity. The variables contained in the HMDA dataset have expanded over time, allowing for more comprehensive analyses and better results. However, despite expansions in the data reported, public HMDA data remain limited because of the

information that is *not* reported. As such, studies of lending disparities that use HMDA data carry a similar caveat: HMDA data can be used to determine disparities in loan originations and interest rates among borrowers of different races, ethnicities, genders, and location of the property they hope to own. The data can also be used to explain many of the reasons for any lending disparities (e.g., poor credit history). Violations of fair lending practices, however, generally originate with federal regulators who have access to a broader set of information (e.g., borrower loan files) of lending practices.

This section uses the analysis of HMDA data to determine if disparities in loan approvals and terms exist for loan applicants of different races and ethnicities. The HMDA data analyzed in this section reflect loans applied for by residents in 2014, the latest year for which HMDA were publicly available at the time this document was prepared. It also compares the results of the HMDA analysis with lending outcomes reported in the last AI.

This analysis was completed at the county level to provide a broader dataset of minority applicants and better detect any fair lending concerns. As discussed in Section I, the dissimilarity index was higher in the county than for the City alone.

**Loan applications.** During 2014, there were 15,791 loan applications processed in Ada County for home purchases, loan refinances, and home improvements. Twenty loan applications did not designate a census tract for where the home was located. Of the remaining 15,771 applications with a known census tract, 30 percent, or 4,768 applications, were located within the City of Meridian. This volume of applications is much lower than in prior years. In 2010, there were a total of 6,196 loan applications processed in Meridian.

Overall, more than half of the 8,607 loan applications (55%) were for home purchases. Another 44 percent were for refinances. Just 2 percent were for home improvements.

Nearly three-fourths (72%) of the loan applications were conventional (i.e., not government insured- or guaranteed), 14 percent were Federal Housing Administration-insured and 13 percent were Veterans Administration-guaranteed.

Figure V-2 shows the number and percentage of loan applications by race. Overall, White residents submitted more loan applications than any other racial or ethnic group. The Figure also provides a column comparing the racial and ethnic distribution of all County residents from the 2014 ACS. The percentage of Hispanic loan applicants (3%) was disproportionate to the percentage of the total Hispanic population (8%). Both White and Non-Hispanic residents experienced a similar trend of a lower percentage of applicants compared to their percentage of the total population.

**Figure V-2.  
Loan Applications Received by  
Race and Ethnicity, Ada  
County, 2014**

**Note:**

Does not include loans for multifamily properties or non-owner occupants. Data do not add to 100% because the "other" U.S. Census population category is not included.

**Source:**

FFIEC HMDA Raw Data, 2014, 2014 ACS and BBC Research & Consulting.

| Race/Ethnicity                      | Applicants |         | Percent of Total Population |
|-------------------------------------|------------|---------|-----------------------------|
|                                     | Number     | Percent |                             |
| <b>Race</b>                         |            |         |                             |
| American Indian or Alaska Native    | 81         | 1%      | 0%                          |
| Asian                               | 306        | 2%      | 2%                          |
| Black or African American           | 93         | 1%      | 1%                          |
| Native Hawaiian or Pacific Islander | 60         | 0%      | 0%                          |
| White                               | 13,968     | 88%     | 93%                         |
| <b>Ethnicity</b>                    |            |         |                             |
| Hispanic                            | 535        | 3%      | 8%                          |
| Non-Hispanic                        | 13,997     | 89%     | 92%                         |

**Outcome of loan applications.** Figure V-3 displays the actions taken on loan applications in 2014.

Of the potential actions that could be taken on a loan:

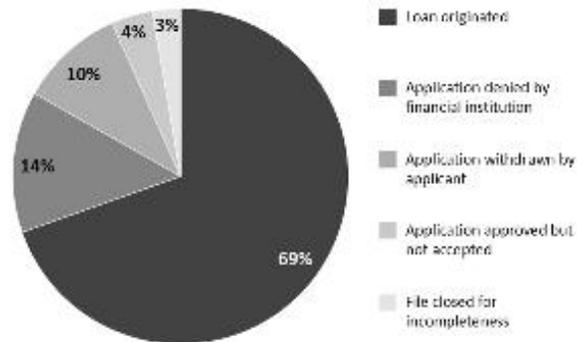
- "Loan originated" indicates that the application was approved and the applicant accepted the loan;
- "Approved, but not accepted" means that the application was approved, but the applicant chose not to accept the loan;
- "Denied by financial institution" signifies that the application was not approved;
- "Withdrawn by applicant" indicates that the applicant chose not to pursue the loan before an approval decision had been made; and
- "File closed for incompleteness" means that the application was incomplete and the loan was not evaluated.

More than two-thirds (70%) of all loans applied for were originated and 14 percent of applications were denied. Ten percent of loan applications were withdrawn by the applicant and the remaining applications were either approved but not accepted or closed for incompleteness.

**Figure V-3.  
Loan Applications and Action  
Taken, Ada County, 2014**

Note:  
Does not include loans for multifamily  
properties or non-owner occupants.

Source:  
FFIEC HMDA Raw Data, 2014 and BBC  
Research & Consulting.



The most recent distribution of loan application outcomes was similar to the outcomes for the City of Meridian in 2010: the percentage of denied loan applications (14%) remained the same in 2014. Loan applications that were originated were lower (67%) in 2010, but loan applications that were withdrawn by the applicant (11%) and approved but not accepted (7%) were higher. Overall, loan application actions since 2010 only differ slightly and reflect similar outcomes as 2014.

**Outcome of applications by race and ethnicity.** Figure V-4 presents more detail on the outcomes of loan applications, focusing on differences in race and ethnicity.

The racial and ethnic groups with the highest denial rate were Native Americans, with a denial rate of 20 percent, and Asians, African Americans and Hispanics, all with a denial rate of 16 percent. This compares to a denial rate of 14 percent for all loan applicants. Native Hawaiians/Pacific Islanders, White and Non-Hispanic residents had the lowest denial rate at 13 percent.

The mortgage lending outcomes shown in Figure V-4 differ from national and state outcomes in several ways. First, the difference in denials among African Americans and Whites was only 3 percentage points with more African Americans being denied than white residents. Nationally, the denial rate in 2014 was 25 percent for African American applicants, compared to just 10 percent of non-Hispanic White applicants—a difference of 15 percentage points. Second, denial rates for Asian applicants in Ada County were also higher than that of white applicants; this was also not the case nationally.

The HMDA analysis in the 2016 State of Idaho fair housing analysis found relatively high rates of denials for American Indian/Alaskan Native, Hispanic and Native Hawaiian/Pacific Islander applicants. Denial rates for other racial groups were not significantly different than the denial rates for White applicants.

**Figure V-4.  
Outcome of Mortgage Loan Applications by Race and Ethnicity, Ada County, 2014**

| Race/Ethnicity                           | Percent Originated | Percent Approved but Not Accepted by Applicant | Percent Denied | Percent Withdrawn | Percent Incomplete |
|--|--------------------|--|----------------|-------------------|--------------------|
| <b>Race</b>                              |                    |  |                |                   |                    |
| American Indian or Alaska Native         | 64%                | 4%   | 20%            | 11%               | 1%                 |
| Asian                                    | 68%                | 3%   | 16%            | 10%               | 2%                 |
| Black or African American                | 68%                | 3%   | 16%            | 9%                | 4%                 |
| Native Hawaiian or Pacific Islander      | 67%                | 5%   | 13%            | 10%               | 5%                 |
| White                                    | 71%                | 4%   | 13%            | 10%               | 3%                 |
| <b>Ethnicity</b>                         |                    |  |                |                   |                    |
| Hispanic                                 | 67%                | 5%   | 16%            | 9%                | 3%                 |
| Non-Hispanic                             | 71%                | 4%   | 13%            | 10%               | 3%                 |
| <i>African American/White Difference</i> | -3%                | -1%  | 3%             | -1%               | 2%                 |
| <i>American Indian/White Difference</i>  | -6%                | 0%   | 7%             | 1%                | -1%                |
| <i>Hispanic/non-Hispanic Difference</i>  | -3%                | 1%   | 3%             | -1%               | 0%                 |

Note: Does not include loans for multifamily properties or non-owner occupants.

Source: FHEC HMDA Raw Data, 2014 and BBC Research & Consulting.

Loan origination rates were somewhat similar across racial and ethnic categories, all above 60 percent. Native American applicants had the lowest origination rate at 64 percent. Non-Hispanic and White applicants had the highest rates both at 71 percent.

**Idaho's applications by race and ethnicity.** In the State of Idaho, American Indian/Alaska Native applicants had loans originated 55 percent of the time; Asian applicants, 62 percent; African Americans, 62 percent; and White applicants, 66 percent. Hispanic borrowers had loans originated 58 percent of the time—eight percentage points lower than non-Hispanic applicants. Across all races and ethnicities, Ada County's loan originations were higher than that of the state.

**Outcomes and types of loans.** Loan denial rates can also vary by race and ethnicity based on the type of loans applied for by applicants. Denial rates are typically highest for home improvement loans, often because the additional debt will raise the loan to value ratios above the levels allowed by a financial institution.

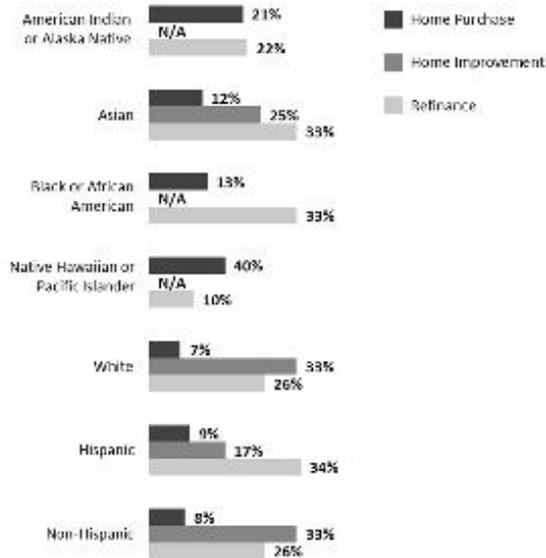
An examination of the types of loans applied for by applicants of varying races and ethnicities found that Native Hawaiian/Pacific Islander applicants were much more likely than other applicants to apply for home purchase loans (75% of loan applications). White, Non-Hispanic and Hispanic applicants had a lower rate of applications for home purchase loans (56% of loan applications). Applications for home improvement loans were low among all races and ethnicities, ranging from 0 to 2 percent of applications. Among minority groups, Hispanic applicants were the most likely of all applicants to apply for refinancing loans, while Native Hawaiian/Pacific Islander applicants were least likely to apply for refinancing loans.

Figure V-5 displays the denial rate by race and ethnicity and loan purpose. Denial rates for home purchases are relatively low across racial and ethnic groups except for Native Americans and Native Hawaiians/Pacific Islanders. Home purchase denials are lowest for White, Non-Hispanic and Hispanic borrowers. Asian, African American and Hispanic borrowers experienced a denial rate of one-third for refinancing loans. In general, denials were higher for home improvement and refinancing loans, as these can hold more risk than a home purchase loan.

**Figure V-5. Denial by Race and Ethnicity and Loan Purpose, Ada County, 2014**

Note:  
Excludes denial rates when fewer than 20 loans were made; denoted as N/A.

Source:  
FFEC HMDA Raw Data, 2014 and BBC Research & Consulting.



Ada County loan applicants were denied home purchase loans at about the same rate (14%) compared to applicants nationally (13%) and higher than all applicants in the State of Idaho (10%).

**Outcomes and income levels.** Figure V-6 examines differences in loan origination and denial rates by income range. As shown by Figure V-6, the difference in approval rates was modest, except for the lowest income applicants.

**Figure V-6. Mortgage Loan Application Originations and Denials by Income Level, Ada County, 2014**

Note:  
Does not include loans for multifamily properties or non-owner occupants.

Source:  
FFEC HMDA Raw Data, 2014 and BBC Research & Consulting.

|                   | Originated | Denied |
|-------------------|------------|--------|
| Less than 50% MFI | 54%        | 29%    |
| 50-80% MFI        | 68%        | 16%    |
| 80-100% MFI       | 73%        | 12%    |
| 100% MFI+         | 72%        | 12%    |

**Reasons for denial.** HMDA data contain some information on why loans were denied, which can help to explain differences in denials among racial and ethnic groups. Figure V-7 shows the reasons for denials in Ada County.

For all racial and ethnic categories, high debt-to-income ratio and inadequate or poor credit history were the top reasons for denials.

Inadequate or poor employment history and unverifiable information were very minor reasons.

There are many reasons why loan origination rates may be lower for certain racial and ethnic groups. First, some racial and ethnic groups are very small, so the pool of potential borrowers is limited and may skew towards lower income households, since minorities typically have lower incomes. Second, minority applicants are more likely to not accept their loan offers, even if they are approved. Differences in the completeness of loan applications and withdrawal of applications by potential borrowers also affect the origination rates.

Denial rates exhibit significant variation over time, according to the Federal Reserve, driven by changes in demand for certain types of loans, variation in borrower type and changes in credit standards. Nationally, denial rates on home purchase applications in 2014 was very low—even lower than during the housing boom years. The relatively low denial rate in 2014 is attributed to a drop in applications from riskier applicants, perhaps related to tightening of credit availability and lending standards.

**Figure V-7.**  
**Reasons for Denials of Loan Applications by Race and Ethnicity of Applicant, Ada County, 2014**

| Race/Ethnicity                      | Collateral Insufficient | Credit Application Incomplete | Credit History Inadequate/Poor | Debt-to-Income Ratio Too High | Employment History Inadequate/Poor | Insufficient Cash (downpayment, closing costs) | Unverifiable Information | Other Reasons |
|-------------------------------------|-------------------------|-------------------------------|--------------------------------|-------------------------------|------------------------------------|--|--------------------------|---------------|
| <b>Race</b>                         |                         |                               |                                |                               |                                    |  |                          |               |
| American Indian or Alaska Native    | 0%                      | 14%                           | 43%                            | 29%                           | 0%                                 | 14%  | 0%                       | 0%            |
| Asian                               | 2%                      | 5%                            | 33%                            | 36%                           | 2%                                 | 2%   | 10%                      | 7%            |
| Black or African American           | 0%                      | 13%                           | 25%                            | 50%                           | 13%                                | 0%   | 0%                       | 0%            |
| Native Hawaiian or Pacific Islander | 14%                     | 0%                            | 29%                            | 29%                           | 0%                                 | 29%  | 0%                       | 0%            |
| White                               | 17%                     | 13%                           | 25%                            | 27%                           | 3%                                 | 3%   | 3%                       | 9%            |
| <b>Ethnicity</b>                    |                         |                               |                                |                               |                                    |  |                          |               |
| Hispanic                            | 13%                     | 10%                           | 25%                            | 38%                           | 0%                                 | 2%   | 3%                       | 10%           |
| Non-Hispanic                        | 16%                     | 13%                           | 26%                            | 27%                           | 3%                                 | 3%   | 3%                       | 9%            |

Note: Does not include loans for multifamily properties or non-owner occupants.  
 Source: FFIEC HMDA Raw Data and 2014 and BBC Research & Consulting.

**Subprime loans.** The subprime lending market declined significantly following the housing market crisis. Nationally, in 2014, only about 3 percent of conventional home purchases and 2 percent of refinance loans were subprime. Interestingly, nationally, small banks and credit unions were much more likely to originate subprime loans than were mortgage companies or large banks in 2014.<sup>2, 3</sup>

In 2014, in Ada County, 4.9 percent of the loans were subprime. The average interest rate above the prime rate was 3 percent. A borrower with a subprime rate would pay, on average, about \$4,000 more per year than a prime rate borrower, or about \$120,000 over the life of the loan. Given that the top reasons for denials in the county were high debt-to-income ratio and inadequate or poor credit history—and considering the high cost of subprime loans to a borrower—this is an area that the county should monitor.

### Summary

This section examines public and private decisions that affect housing choice, including the public provision and regulation of housing and access to mortgage financing. The primary findings include:

- The procedures and practices of the Boise City/Ada County Housing Authority, and the City's land use and zoning regulations, do not appear to create barriers to housing choice and are in line with HUD regulations. Despite the BCACHA weighting preferences equally among the elderly, disabled and families with minor children, some barriers to housing choice may exist because of physical inaccessibility of housing units, lack of local services and aging multifamily units that are not being properly maintained.
- The differences in mortgage loan denials among borrowers of varying races and ethnicities are minor, particularly when compared to denials nationally. Native American applicants have the highest gap in loan origination rates when compared to non-Hispanic White applicants.

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<sup>2</sup> For the purposes of this section, "subprime" is defined as a loan with an APR of more than three percentage points above comparable Treasuries. This is consistent with the intent of the Federal Reserve in defining "subprime" in the HMDA data.

<sup>3</sup> [http://www.federalreserve.gov/pubs/bulletin/2015/pdf/2014\\_HMDA.pdf](http://www.federalreserve.gov/pubs/bulletin/2015/pdf/2014_HMDA.pdf)

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**Attention:** Crystal Campbell

CITY OF MERIDIAN  
 33 E BROADWAY AVE SUITE 308  
 MERIDIAN, ID 836422619

**CITY OF MERIDIAN  
 NOTICE OF PUBLIC HEARING AND PUBLIC COMMENT PERIOD  
 Regarding Meridian's Community Development Block Grant  
 (CDBG) Program**

The City of Meridian is designated an Entitlement Community by the U.S. Department of Housing and Urban Development (HUD). This designation allows the City to receive funds annually from HUD's Community Development Block Grant (CDBG) Program. The City anticipates that it will receive an allocation of \$424,162 on October 1, 2019. In order to receive these funds, the City must submit to HUD an annual Action Plan identifying the projects and goals the City will undertake to create new jobs, increase affordable and accessible housing, and revitalize Meridian neighborhoods during the next Program Year.

**ALL CITIZENS ARE INVITED TO ATTEND A PUBLIC HEARING ON TUESDAY, JULY 16, 2019 AT 6:00P.M.** in the Meridian City Council Chambers, Meridian City Hall, 33 E. Broadway Avenue, Meridian, Idaho, regarding the 2019 Action Plan. At this meeting, oral and written public comments will be accepted. Special invitation is extended to persons with disabilities, residents of assisted housing, and Meridian business and property owners. Meridian City Hall is a handicapped accessible facility. Individuals requiring accommodation of physical, sight, or hearing impairments or language interpretation please contact the City Clerk at (208) 888-4433. All citizens may review the draft plan and provide testimony. Copies of the draft plan are available beginning May 31, 2019 at the Meridian City Hall in the Community Development Department, and on the City's CDBG website, <http://meridiancity.org/cdbg>.

**A PUBLIC COMMENT PERIOD OPENED MAY 31, 2019 AND WILL CONTINUE THROUGH JULY 16, 2019.** During this period, oral and written comments about the 2019 Action Plan will be accepted. All comments should be addressed to Crystal Campbell in the City Community Development Department, who may be contacted by mail: City of Meridian, Community Development Department, 33 E. Broadway Ave., Ste. 102, Meridian, ID 83642; by phone: (208) 489-0575; by fax: (208) 888-6854; or by e-mail: [ccampbell@meridiancity.org](mailto:ccampbell@meridiancity.org).

0004224822-01

VICTORIA RODELA, being duly sworn, deposes and says: That she is the Principal Clerk of The Idaho Statesman, a daily newspaper printed and published at Boise, Ada County, State of Idaho, and having a general circulation therein, and which said newspaper has been continuously and uninterruptedly published in said County during a period of twelve consecutive months prior to the first publication of the notice, a copy of which is attached hereto: that said notice was published in The Idaho Statesman, in conformity with Section 60-108, Idaho Code, as amended, for:

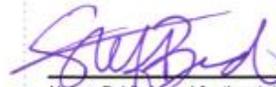
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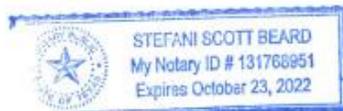
Beginning issue of: 05/31/2019

Ending issue of: 05/31/2019

  
 (Legals Clerk)

On this 31st day of May in the year of 2019 before me, a Notary Public, personally appeared before me Victoria Rodela known or identified to me to be the person whose name subscribed to the within instrument, and being by first duly sworn, declared that the statements therein are true, and acknowledged to me that she executed the same.

  
 Notary Public in and for the state of Texas, residing in Dallas County



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**AFFIDAVIT OF PUBLICATION  
 STATE OF IDAHO**

)  
 )SS.  
 )  
 County of Ada

Sharon Jessen  
 of Nampa, Canyon County, Idaho, being  
 first duly sworn, deposes and says:

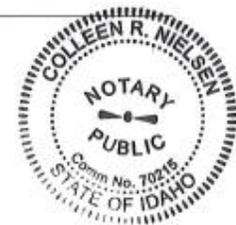
1. That I am a citizen of the United States, and at all times hereinafter mentioned was over the age of eighteen years, and not a party to the above entitled action.
2. That I am the Principle Clerk of the Meridian Press, a weekly newspaper published in the City of Meridian, in the County of Ada, State of Idaho; that the said newspaper is in general circulation in the said County of Ada, and in the vicinity of Meridian, and has been uninterruptedly published in said County during a period of seventy-eight consecutive weeks prior to the first publication of this notice, a copy of which is hereto attached.
3. That the notice, of which the annexed is a printed copy, was published in said newspaper 1 time(s) in the regular and entire issue of said paper, and was printed in the newspaper proper, and not in a supplement.

That said notice was published the following:  
 05/31/2019

*Sharon Jessen*  
 STATE OF IDAHO  
 County of Canyon)

On this 31st day of May in the year of 2019 before me a Notary Public, personally appeared Sharon Jessen, known or identified to me to be the person whose name is subscribed to the within instrument, and being by me first duly sworn, declared that the statements therein are true, and acknowledge to me that he/she executed the same.

*Colleen R. Nielsen*  
 Notary Public for Idaho  
 Residing at Canyon County  
 My Commission expires 06/28/2023



**LEGAL NOTICE**

**CITY OF MERIDIAN  
 NOTICE OF PUBLIC HEARING AND PUBLIC COMMENT PERIOD  
 Regarding Meridian's Community Development Block Grant (CDBG) Program**

The City of Meridian is designated an Entitlement Community by the U.S. Department of Housing and Urban Development (HUD). This designation allows the City to receive funds annually from HUD's Community Development Block Grant (CDBG) Program. The City anticipates that it will receive an allocation of \$424,162 on October 1, 2019. In order to receive these funds, the City must submit to HUD an annual Action Plan identifying the projects and goals the City will undertake to create new jobs, increase affordable and accessible housing, and revitalize Meridian neighborhoods during the next Program Year.

**ALL CITIZENS ARE INVITED TO ATTEND A PUBLIC HEARING ON TUESDAY, JULY 16, 2019 AT 6:00P.M.** in the Meridian City Council Chambers, Meridian City Hall, 33 E. Broadway Avenue, Meridian, Idaho, regarding the 2019 Action Plan. At this meeting, oral and written public comments will be accepted. Special invitation is extended to persons with disabilities, residents of assisted housing, and Meridian business and property owners. Meridian City Hall is a handicapped accessible facility. Individuals requiring accommodation of physical, sight, or hearing impairments or language interpretation please contact the City Clerk at (208) 888-4433. All citizens may review the draft plan and provide testimony. Copies of the draft plan are available beginning May 31, 2019 at the Meridian City Hall in the Community Development Department, and on the City's CDBG website, <http://meridiancity.org/cdbg>.

**A PUBLIC COMMENT PERIOD OPENED MAY 31, 2019 AND WILL CONTINUE THROUGH JULY 16, 2019.** During this period, oral and written comments about the 2019 Action Plan will be accepted. All comments should be addressed to Crystal Campbell in the City Community Development Department, who may be contacted by mail: City of Meridian, Community Development Department, 33 E. Broadway Ave., Ste. 102, Meridian, ID 83642; by phone: (208) 489-0575; by fax: (208) 888-6854; or by e-mail: [ccampbell@meridiancity.org](mailto:ccampbell@meridiancity.org).

May 31, 2019 1903014

**CITY OF MERIDIAN  
NOTICE OF PUBLIC HEARING  
AND PUBLIC COMMENT  
PERIOD**

**Regarding Meridian's Community Development Block Grant (CDBG) Program**

The City of Meridian has been designated an Entitlement Community by the U.S. Department of Housing and Urban Development (HUD). This designation allows the City to receive funds annually from HUD's Community Development Block Grant (CDBG) Program.

The City proposes to submit an amended Action Plan for Program Year 2019 (PY19). During PY19 MDC was awarded \$180,000 to upgrade the E. Third Right-of-Way, but other funds are now available so MDC rescinded the funding. There were also several projects that completed under budget during PY18, leaving \$69,376 in CDBG funds unspent. The amendment will identify how the funds will be reallocated.

**ALL CITIZENS ARE INVITED** to attend a public hearing on Tuesday, April 7, 2020, at 6:00 P.M., in the Meridian City Council Chambers, Meridian City Hall, 33 E. Broadway, Meridian, Idaho, regarding the PY19 Amended Action Plan. Special invitation is extended to persons with disabilities, residents of assisted housing, and Meridian business and property owners. Meridian City Hall is a handicapped accessible facility. Individuals requiring accommodation of physical, sight, or hearing impairments or language interpretation please contact the City Clerk at (208) 888-4433. All citizens may review the amended Action Plan and provide testimony. Copies of the drafted Action Plan will be available beginning March 6, 2020 at the Meridian City Community Development Department and on the City's CDBG website, <http://www.meridiancity.org/cdbg>.

**A PUBLIC COMMENT PERIOD WILL BE OPEN FROM MARCH 6, 2020 THROUGH THE PUBLIC HEARING ON APRIL 7, 2020.** During this period, all comments should be addressed to Crystal Campbell at [ccampbell@meridiancity.org](mailto:ccampbell@meridiancity.org), (208) 489-0575, or at City of Meridian, Community Development Department, 33 E. Broadway, Meridian, ID 83642.

0004586051-01

**LEGAL NOTICE**

**CITY OF MERIDIAN  
NOTICE OF PUBLIC HEARING AND PUBLIC COMMENT PERIOD  
Regarding Meridian's Community Development Block  
Grant (CDBG) Program**

The City of Meridian has been designated an Entitlement Community by the U.S. Department of Housing and Urban Development (HUD). This designation allows the City to receive funds annually from HUD's Community Development Block Grant (CDBG) Program.

The City proposes to submit an amended Action Plan for Program Year 2019 (PY19). During PY19 MDC was awarded \$180,000 to upgrade the E. Third Right-of-Way, but other funds are now available so MDC rescinded the funding. There were also several projects that completed under budget during PY18, leaving \$69,376 in CDBG funds unspent. The amendment will identify how the funds will be reallocated.

**ALL CITIZENS ARE INVITED** to attend a public hearing on Tuesday, April 7, 2020, at 6:00 P.M., in the Meridian City Council Chambers, Meridian City Hall, 33 E. Broadway, Meridian, Idaho, regarding the PY19 Amended Action Plan. Special invitation is extended to persons with disabilities, residents of assisted housing, and Meridian business and property owners. Meridian City Hall is a handicapped accessible facility. Individuals requiring accommodation of physical, sight, or hearing impairments or language interpretation please contact the City Clerk at (208) 888-4433. All citizens may review the amended Action Plan and provide testimony. Copies of the drafted Action Plan will be available beginning March 2, 2020 at the Meridian City Community Development Department and on the City's CDBG website, <http://www.meridiancity.org/cdbg>.

**A PUBLIC COMMENT PERIOD WILL BE OPEN FROM MARCH 6, 2020 THROUGH THE PUBLIC HEARING ON APRIL 7, 2020.** During this period, all comments should be addressed to Crystal Campbell at [ccampbell@meridiancity.org](mailto:ccampbell@meridiancity.org), (208) 489-0575, or at City of Meridian, Community Development Department, 33 E. Broadway, Meridian, ID 83642.

March 6, 2020

1999832

**CITY OF MERIDIAN  
NOTICE OF PUBLIC HEARING  
AND PUBLIC COMMENT  
PERIOD**

**Regarding Meridian's  
Community Development  
Block Grant (CDBG) Program**

The City of Meridian has been designated an Entitlement Community by the U.S. Department of Housing and Urban Development (HUD). This designation allows the City to receive funds annually from HUD's Community Development Block Grant (CDBG) Program.

The City proposes to submit an amended Action Plan for Program Year 2019 (PY19). The City will receive \$288,106 under the CARES Act. This amendment will add this amount to the available funding for the year and identify the type of projects it will be used for.

The City also plans to amend the Citizen Participation Plan per regulations in the CARE Act to allow the reduction of the public comment period to five (5) days under extraordinary circumstances as well as to allow alternative hearing formats.

**ALL CITIZENS ARE INVITED** to attend a virtual public hearing on Tuesday, April 28, 2020, at 6:00 P.M. at <https://meridiancity.org/live> regarding the PY19 Amended Action Plan and Citizen Participation Plan. Special invitation is extended to persons with disabilities, residents of assisted housing, and Meridian business and property owners. Meridian City Hall is a handicapped accessible facility. Individuals requiring accommodation of physical, sight, or hearing impairments or language interpretation please contact the City Clerk at (208) 888-4433. All citizens may review the amended Action Plan and Citizen Participation Plan and provide testimony. Copies of the drafted Action Plan will be available beginning April 22, 2020 on the City's CDBG website, <http://www.meridiancity.org/cdbg>.

**A PUBLIC COMMENT PERIOD WILL BE OPEN FROM APRIL 22, 2020 THROUGH THE PUBLIC HEARING ON APRIL 28, 2020.** During this period, all comments should be addressed to Crystal Campbell at [ccampbell@meridiancity.org](mailto:ccampbell@meridiancity.org), (208) 489-0575, or at City of Meridian, Community Development Department, 33 E. Broadway, Meridian, ID 83642.

0004629247-01

**LEGAL NOTICE**

**CITY OF MERIDIAN  
NOTICE OF PUBLIC HEARING AND  
PUBLIC COMMENT PERIOD  
Regarding Meridian's Community Development Block  
Grant (CDBG) Program**

The City of Meridian has been designated an Entitlement Community by the U.S. Department of Housing and Urban Development (HUD). This designation allows the City to receive funds annually from HUD's Community Development Block Grant (CDBG) Program.

The City proposes to submit an amended Action Plan for Program Year 2019 (PY19). The City will receive \$288,106 under the CARES Act. This amendment will add this amount to the available funding for the year and identify the type of projects it will be used for.

The City also plans to amend the Citizen Participation Plan per regulations in the CARE Act to allow the reduction of the public comment period to five (5) days under extraordinary circumstances as well as to allow alternative hearing formats.

ALL CITIZENS ARE INVITED to attend a virtual public hearing on Tuesday, April 28, 2020, at 6:00 P.M. at <https://meridiacity.org/live> regarding the PY19 Amended Action Plan and Citizen Participation Plan. Special invitation is extended to persons with disabilities, residents of assisted housing, and Meridian business and property owners. Meridian City Hall is a handicapped accessible facility. Individuals requiring accommodation of physical, sight, or hearing impairments or language interpretation please contact the City Clerk at (208) 888-4433. All citizens may review the amended Action Plan and Citizen Participation Plan and provide testimony. Copies of the drafted Action Plan will be available beginning April 22, 2020 on the City's CDBG website, <http://www.meridiacity.org/cdbg>.

A PUBLIC COMMENT PERIOD WILL BE OPEN FROM APRIL 22, 2020 THROUGH THE PUBLIC HEARING ON APRIL 28, 2020. During this period, all comments should be addressed to Crystal Campbell at [ccampbell@meridiacity.org](mailto:ccampbell@meridiacity.org), (208) 489-0675, or at City of Meridian, Community Development Department, 33 E. Broadway, Meridian, ID 83642.

April 24, 2020 2009596

**CITY OF MERIDIAN  
NOTICE OF PUBLIC  
HEARING AND PUBLIC COM-  
MENT PERIOD**

**Regarding Meridian's  
Community Development**

**Block Grant (CDBG) Program**  
The City of Meridian has been designated an Entitlement Community by the U.S. Department of Housing and Urban Development (HUD). This designation allows the City to receive funds annually from HUD's Community Development Block Grant (CDBG) Program.

The City proposes to submit an amended Action Plan for Program Year 2019 (PY19). The City will receive an additional \$254,197 under the CARES Act. This amendment will add this amount to the available funding for the year and identify the type of projects it will be used for.

**ALL CITIZENS ARE INVITED** to attend a virtual public hearing on Tuesday, March 23, 2021, at 6:00 PM, at <https://meridiacity.org/live> regarding the PY19 Amended Action Plan. Special invitation is extended to persons with disabilities, residents of assisted housing, and Meridian business and property owners. Meridian City Hall is a handicapped accessible facility. Individuals requiring accommodation of physical, sight, or hearing impairments or language interpretation please contact the City Clerk at (208) 888-4433. All citizens may review the amended Action Plan and provide testimony. Copies of the drafted Action Plan will be available beginning February 26, 2021 on the City's CDBG website, <http://www.meridiacity.org/cdbg>.

**A PUBLIC COMMENT PERIOD WILL BE OPEN FROM FEBRUARY 26, 2021 THROUGH THE PUBLIC HEARING ON MARCH 23, 2021.** During this period, all comments should be addressed to Crystal Campbell at [ccampbell@meridiacity.org](mailto:ccampbell@meridiacity.org), (208) 489-0575, or at City of Meridian, Community Development Department, 33 E. Broadway, Meridian, ID 83642.

IFL0012726  
Mar 3 2021

**LEGAL NOTICE**

**CITY OF MERIDIAN  
NOTICE OF PUBLIC HEARING AND PUBLIC COMMENT PERIOD  
Regarding Meridian's Community Development Block  
Grant (CDBG) Program**

The City of Meridian has been designated an Entitlement Community by the U.S. Department of Housing and Urban Development (HUD). This designation allows the City to receive funds annually from HUD's Community Development Block Grant (CDBG) Program.

The City proposes to submit an amended Action Plan for Program Year 2019 (PY19). The City will receive an additional \$254,197 under the CARES Act. This amendment will add this amount to the available funding for the year and identify the type of projects it will be used for.

**ALL CITIZENS ARE INVITED** to attend a virtual public hearing on Tuesday, March 23, 2021, at 6:00 P.M. at <https://meridiacity.org/live> regarding the PY19 Amended Action Plan. Special invitation is extended to persons with disabilities, residents of assisted housing, and Meridian business and property owners. Meridian City Hall is a handicapped accessible facility. Individuals requiring accommodation of physical, sight, or hearing impairments or language interpretation please contact the City Clerk at (208) 888-4433. All citizens may review the amended Action Plan and provide testimony. Copies of the drafted Action Plan will be available beginning February 26, 2021 on the City's CDBG website, <http://www.meridiacity.org/cdbg>.

**A PUBLIC COMMENT PERIOD WILL BE OPEN FROM FEBRUARY 26, 2021 THROUGH THE PUBLIC HEARING ON MARCH 23, 2021.** During this period, all comments should be addressed to Crystal Campbell at [ccampbell@meridiacity.org](mailto:ccampbell@meridiacity.org), (208) 489-0575, or at City of Meridian, Community Development Department, 33 E. Broadway, Meridian, ID 83642.

March 5, 2021

78442

AD# 305552AD#

**LEGAL NOTICE**

**CITY OF MERIDIAN  
NOTICE OF PUBLIC HEARING AND  
PUBLIC COMMENT PERIOD  
Regarding Meridian's Community Development  
Block Grant (CDBG) Program**

The City of Meridian has been designated an Entitlement Community by the U.S. Department of Housing and Urban Development (HUD). This designation allows the City to receive funds annually from HUD's Community Development Block Grant (CDBG) Program.

The City received \$542,303 under the CARES Act. These funds were allocated to public service and administrative activities. The City proposes to submit an amended 2017-2021 Consolidated Plan to update the goals to allow for assistance with rental activities. The City also plans to submit an amended Program Year 2019 (PY19) Action Plan to provide funding for development of the Wood Rose Apartments.

**ALL CITIZENS ARE INVITED** to attend a hearing regarding the Consolidated Plan and Action plan on **Tuesday, November 22, 2022, at 6:00 P.M.**, in person at Meridian City Hall or virtually at <https://meridiandcity.org/live>. Special invitation is extended to persons with disabilities, residents of assisted housing, and Meridian business and property owners. Meridian City Hall is a handicapped accessible facility. Individuals requiring accommodation of physical, sight, or hearing impairments or language interpretation please contact the City Clerk at (208) 888-4433. All citizens may review the draft Consolidated Plan and Action Plan and provide testimony. Copies of the documents are available on the City's CDBG website located at <http://www.meridiandcity.org/cdbg>.

**A PUBLIC COMMENT PERIOD OPENED NOVEMBER 15, 2022 AND WILL CONTINUE THROUGH DECEMBER 16, 2022.** During this period, oral and written comments about the Action Plan and Consolidated Plan will be accepted. All comments should be addressed to Crystal Campbell at: City of Meridian, Community Development Department, 33 E. Broadway Ave., Ste.102, Meridian, ID 83642; (208) 489-0575, or [ccampbell@meridiandcity.org](mailto:ccampbell@meridiandcity.org).

This Notice can be provided in a format accessible to persons with disabilities and/or persons with limited English proficiency upon request.

Se le puede proveer esta notificación en un formato accesible para las personas discapacidades y/o personas con conocimientos limitados del inglés a pedido.

November 17, 2022 305552

**AFFIDAVIT OF PUBLICATION  
STATE OF IDAHO**

**County of Canyon and Ada**

21410 305552  
1 MERIDIAN, CITY OF

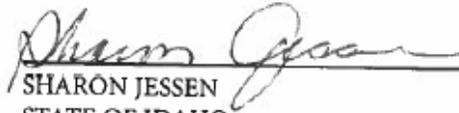
33 E. BROADWAY AVENUE  
MERIDIAN, ID 83642

**SHARON JESSEN**

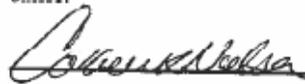
**of the State of Idaho, being of first duly sworn, deposes  
and says:**

1. That I am a citizen of the United States, and at all times hereinafter mentioned was over the age of eighteen years, and not a party to the above entitled action.
2. That I am the Principle Clerk of the Idaho Press-Tribune, a daily newspaper published in the Counties of Canyon and Ada, State of Idaho; that the said newspaper is in general circulation in the said counties of Canyon and Ada, and in the vicinity of Nampa, Caldwell, and Boise, and has been uninterruptedly published in said Counties during a period of seventy -eight consecutive weeks prior to the first publication of this notice, a copy of which is hereto attached.
3. That the notice, of which the annexed is a printed copy, was published in said newspaper 1 times(s) in the regular and entire issue of said paper, and was printed in the newspaper proper, and not in a supplement

That said notice was published the following: 11/17/2022

  
SHARON JESSEN  
STATE OF IDAHO

On this 17th day of November, in the year of 2022 before me a Notary Public, personally appeared. SHARON JESSEN, known or identified to me to be the person whose name is subscribed to the within instrument, and being by me first duly sworn, declared that the statements therein are true, and acknowledge to me that he/she executed the same.



Notary Public of Idaho  
My commission expires 6/28/23



305552

Resolution  
PY19 Action Plan

**CITY OF MERIDIAN**

**RESOLUTION NO. 19-2156**

**BY THE CITY COUNCIL:**

**BERNT, BORTON, CAVENER, MILAM,  
LITTLE ROBERTS, PALMER**

**A RESOLUTION APPROVING ADOPTION OF THE COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM YEAR 2019 ACTION PLAN AND SUBMISSION TO THE UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT; AUTHORIZING THE MAYOR AND CITY CLERK TO EXECUTE AND ATTEST THE SAME ON BEHALF OF THE CITY OF MERIDIAN; AND PROVIDING AN EFFECTIVE DATE.**

**WHEREAS**, it is necessary that an annual action be submitted to the United States Department of Housing and Urban Development (“HUD”) in order to receive Community Development Block Grant (“CDBG”) funding for the Program Year 2019; and

**WHEREAS**, the City held a public hearing on the Program Year 2019 Action Plan on July 16, 2019, and held a public comment period on the draft application materials from May 31, 2019 to July 16, 2019;

**NOW, THEREFORE, BE IT RESOLVED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF MERIDIAN, IDAHO:**

**Section 1.** That the Program Year 2019 Action Plan, and its certification documents, copies of which are attached hereto as EXHIBIT A and incorporated herein by reference, be, and the same hereby are, adopted as to both form and content.

**Section 2.** That the Community Development Program Coordinator be, and hereby is, authorized to submit such Program Year 2019 Action Plan to HUD.

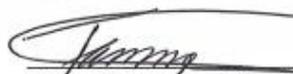
**Section 3.** That the Mayor and the City Clerk be, and they hereby are, authorized to respectively execute and attest the certifying documents for the Program Year 2019 Action Plan for and on behalf of the City of Meridian.

**Section 4.** That this Resolution shall be in full force and effect immediately upon its adoption and approval.

**ADOPTED** by the City Council of City of Meridian, Idaho this 23<sup>rd</sup> day of July, 2019.

**APPROVED** by the Mayor of the City of Meridian, Idaho, this 23<sup>rd</sup> day of July, 2019.

**APPROVED:**

  
Mayor Tammy de Weerd



CITY OF MERIDIAN

RESOLUTION NO. 20-2191

BY THE CITY COUNCIL:

BERNT, BORTON, CAVENER, HOAGLUN,  
FERREAULT, AND STRADER

A RESOLUTION APPROVING ADOPTION OF A SUBSTANTIAL AMENDMENT TO THE COMMUNITY DEVELOPMENT BLOCK GRANT ANNUAL ACTION PLAN FOR PROGRAM YEAR 2019; AUTHORIZING THE MAYOR AND CITY CLERK TO EXECUTE AND ATTEST THE SAME ON BEHALF OF THE CITY OF MERIDIAN; AUTHORIZING THE COMMUNITY DEVELOPMENT PROGRAM COORDINATOR TO SUBMIT THE SAME TO THE UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, pursuant to the regulations of the United States Department of Housing and Urban Development ("HUD"), it is necessary to complete and submit to HUD a substantial amendment of an Action Plan for a city's Community Development Block Grant ("CDBG") program when a change in a city's allocation plan redirects more than 20 percent of annual funding to a different activity; and

WHEREAS, the City held a public hearing on the attached substantial amendment to the Action Plan for Program Year 2019 ("PY19") on April 7, 2020, and held a public comment period on the draft application materials from March 6, 2020 to April 7, 2020;

NOW, THEREFORE, BE IT RESOLVED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF MERIDIAN, IDAHO:

Section 1. That the amended PY19 Action Plan, as attached hereto, be, and the same hereby is, adopted as to both form and content.

Section 2. That the Mayor and the City Clerk be, and they hereby are, authorized to respectively execute and attest the certifying documents for the amended PY19 Action Plan.

Section 3. That the Community Development Program Coordinator is hereby directed to submit the amended PY19 Action Plan to HUD.

Section 4. That this Resolution shall be in full force and effect immediately upon its adoption and approval.

ADOPTED by the City Council of City of Meridian, Idaho this 28th day of April, 2020.

APPROVED by the Mayor of the City of Meridian, Idaho, this 28th day of April, 2020.

APPROVED:

  
Mayor Robert E. Simison

ATTEST:

By:    
Chris Johnson, City Clerk

**CITY OF MERIDIAN**

**RESOLUTION NO. 20-2207**

**BY THE CITY COUNCIL:**

**BERNT, BORTON, CAVENER, HOAGLUN,  
PERREAULT, AND STRADER**

**A RESOLUTION APPROVING ADOPTION OF AN AMENDMENT TO THE CITIZEN PARTICIPATION PLAN FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT; AUTHORIZING THE MAYOR AND CITY CLERK TO EXECUTE AND ATTEST THE SAME ON BEHALF OF THE CITY OF MERIDIAN; AND PROVIDING AN EFFECTIVE DATE.**

**WHEREAS**, pursuant to the regulations of the United States Department of Housing and Urban Development ("HUD"), it is necessary to adopt a Citizen Participation Plan that sets forth the jurisdiction's policies and procedures for citizen participation; and

**WHEREAS**, the Coronavirus Aid, Relief and Economic Security Act (CARES Act) provides that the City may amend its Citizen Participation Plan to establish expedited procedures for amend consolidated plans and action plans;

**WHEREAS**, such expedited procedures must include notice and a comment period of at least 5 days;

**WHEREAS**, the City held a public hearing on the attached Citizen Participation Plan on April 28, 2020, and held a public comment period on the draft application materials from April 22, 2020 to April 28, 2020;

**NOW, THEREFORE, BE IT RESOLVED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF MERIDIAN, IDAHO:**

**Section 1.** That the amended Citizen Participation Plan, as attached hereto, be, and the same hereby is, adopted as to both form and content.

**Section 2.** That this Resolution shall be in full force and effect immediately upon its adoption and approval.

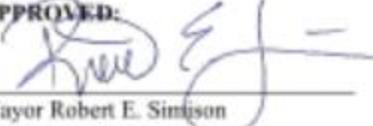
**ADOPTED** by the City Council of City of Meridian, Idaho this 28th day of

April, 2020.

**APPROVED** by the Mayor of the City of Meridian, Idaho, this 28th day of

April, 2020.

**APPROVED:**

  
\_\_\_\_\_  
Mayor Robert E. Simson

**ATTEST:**

By:   
Chris Johnson, City Clerk



**CITY OF MERIDIAN**

**RESOLUTION NO. 21-2262**

**BY THE CITY COUNCIL:**

**BERNT, BORTON, CAVENER, HOAGLUN,  
PERREAULT, AND STRADER**

**A RESOLUTION APPROVING ADOPTION OF A SUBSTANTIAL AMENDMENT TO THE COMMUNITY DEVELOPMENT BLOCK GRANT ANNUAL ACTION PLAN FOR PROGRAM YEAR 2019; AUTHORIZING THE MAYOR AND CITY CLERK TO EXECUTE AND ATTEST THE SAME ON BEHALF OF THE CITY OF MERIDIAN; AUTHORIZING THE COMMUNITY DEVELOPMENT PROGRAM COORDINATOR TO SUBMIT THE SAME TO THE UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT; AND PROVIDING AN EFFECTIVE DATE.**

**WHEREAS**, pursuant to the regulations of the United States Department of Housing and Urban Development (“HUD”), it is necessary to complete and submit to HUD a substantial amendment of an Action Plan for a city’s Community Development Block Grant (“CDBG”) program when a change in a city’s allocation plan redirects more than 20 percent of annual funding to a different activity; and

**WHEREAS**, the City held a public hearing on the attached substantial amendment to the Action Plan for Program Year 2019 (“PY19”) on March 23, 2021, and held a public comment period on the draft application materials from February 26, 2021 to March 23, 2021;

**NOW, THEREFORE, BE IT RESOLVED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF MERIDIAN, IDAHO:**

**Section 1.** That the amended PY19 Action Plan, as attached hereto, be, and the same hereby is, adopted as to both form and content.

**Section 2.** That the Mayor and the City Clerk be, and they hereby are, authorized to respectively execute and attest the certifying documents for the amended PY19 Action Plan.

**Section 3.** That the Community Development Program Coordinator is hereby directed to submit the amended PY19 Action Plan to HUD.

**Section 4.** That this Resolution shall be in full force and effect immediately upon its adoption and approval.

**ADOPTED** by the City Council of City of Meridian, Idaho this 6th day of April, 2021.

**APPROVED** by the Mayor of the City of Meridian, Idaho, this 6th day of April, 2021.

**APPROVED:**

  
\_\_\_\_\_  
Mayor Robert E. Simison

**ATTEST:**

By:   
\_\_\_\_\_  
Chris Johnson, City Clerk



**CITY OF MERIDIAN**

**RESOLUTION NO. 23-2364**

**BY THE CITY COUNCIL:**

**BORTON, CAVENER, HOAGLUN,  
PERREAULT, AND STRADER**

**A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF MERIDIAN, APPROVING ADOPTION OF A SUBSTANTIAL AMENDMENT TO THE COMMUNITY DEVELOPMENT BLOCK GRANT 2017-2021 CONSOLIDATED PLAN AND THE ANNUAL ACTION PLAN FOR PROGRAM YEAR 2019; AUTHORIZING THE MAYOR AND CITY CLERK TO EXECUTE AND ATTEST THE SAME ON BEHALF OF THE CITY OF MERIDIAN; AUTHORIZING THE COMMUNITY DEVELOPMENT PROGRAM COORDINATOR TO SUBMIT THE SAME TO THE UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT; AND PROVIDING AN EFFECTIVE DATE.**

**WHEREAS**, pursuant to the regulations of the United States Department of Housing and Urban Development (“HUD”) and the City of Meridian’s Citizen Participation Plan, it is necessary to complete and submit to HUD a substantial amendment of a Consolidated Plan or Annual Action Plan for a city’s Community Development Block Grant (“CDBG”) program when a change in a city’s allocation plan redirects more than 20 percent of annual funding to a different activity; or when the City intends to carry out a project that was not previously described in a Consolidated Plan or Annual Action Plan; and;

**WHEREAS**, the City held a public hearing on the attached substantial amendment to the Consolidated Plan for Program Years 2017 to 2021 and the Annual Action Plan for Program Year 2019 (“PY19”) on November 22, 2022, and held a public comment period on the draft amended Consolidated Plan and Annual Action Plan from November 15, 2022 to December 16, 2022;

**NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF MERIDIAN, IDAHO:**

**Section 1.** That the amended 2017-2021 Consolidated Plan and PY19 Action Plan, as attached hereto, be, and the same hereby is, adopted as to both form and content.

**Section 2.** That the Mayor and the City Clerk be, and they hereby are, authorized to respectively execute and attest the certifying documents for the amended 2017-2021 Consolidated Plan and PY19 Action Plan.

**Section 3.** That the Community Development Program Coordinator is hereby directed to submit the amended 2017-2021 Consolidated Plan and PY19 Action Plan to HUD.

**Section 4.** That this Resolution shall be in full force and effect immediately upon its adoption and approval.

**ADOPTED** by the City Council of City of Meridian, Idaho this 3rd day of January, 2023.

**APPROVED** by the Mayor of the City of Meridian, Idaho, this 3rd day of January, 2023.

**APPROVED:**

  
\_\_\_\_\_  
Mayor Robert E. Simison

**ATTEST:**

By:    
\_\_\_\_\_  
Chris Johnson, City Clerk