



Consolidated Plan and Fair Housing Assessment

City of Meridian, Idaho

FINAL REPORT

Final Report

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Consolidated Plan and Fair Housing Assessment

Prepared for

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EXECUTIVE SUMMARY

EXECUTIVE SUMMARY.

City of Meridian 2017-2021 Consolidated Plan and Analysis of Impediments to Fair Housing Choice

This document represents the Five-year Consolidated Plan for the City of Meridian.

A Consolidated Plan is required of any city, county or state that receives federal block grant dollars for housing and community development funding from the U.S. Department of Housing and Urban Development (HUD). There are four types of HUD block grant housing and community development programs: the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), the Emergency Solutions Grant (ESG), and the Housing Opportunities for People with AIDS (HOPWA) program.

The purpose of the Consolidated Plan is:

- To identify a city's, county's or state's housing and community development needs, priorities, goals and strategies; and
- To stipulate how funds will be allocated to housing and community development activities during the five year planning period.

Annually, recipients of HUD block grant funds must prepare an Action Plan that details how funds will be spent in the current program year. This document combines the Five-year Strategic Plan with the 2017 Action Plan.

The City of Meridian receives approximately \$350,000 each year from HUD for housing and community development activities. In the past, CDBG has funded activities such as:

- Picnic Shelter-Recreational Facility at Meridian Elementary
- Hunger relief (Meridian Food Bank)
- Homeless case management (CATCH)
- Senior's Resource Guide (Senior Advisory Council)
- Sidewalk construction
- Down-payment assistance (Neighborhood Housing Services and BCACH)
- Façade improvements Community Input Informing the Consolidated Plan

Nearly 500 Meridian residents and stakeholders helped inform the Consolidated Plan five-year goals and annual activities to address housing and community development needs. Residents participated in the Consolidated Plan process at community meetings and public hearings and through an online and in-person survey about housing needs.

Resident surveys were promoted through several media outlets of the City (e.g. Facebook, Twitter, Meridian City website). An article in the local Meridian newspaper was also composed. Staff also hand-delivered surveys to several residential developments and community service centers, to encourage participation by residents who are often underrepresented in community participation processes:

- James Court Apartments
- Traymore Senior Apartments
- Meridian Elementary
- Barbara Morgan STEM Academy
- The Meridian Food Bank
- Boys & Girls Club
- Special Olympics
- Friends of Children and Families
- Homecourt YMCA
- Meridian Community Center
- Meridian Library (all 3 locations)
- Meridian Senior Center
- Touchmark Senior Living Center

The survey was also available at Meridian City Hall (Front Information Desk, Parks and Recreation Offices and Utility Billing Center).

Summary of public comments. Citizens and stakeholders were also invited to comment on the Draft 2017-2021 Consolidated Plan during the 35-day public comment period beginning on May 16 and ending on June 20. A public hearing was held on June 20, 2017 where staff presented the proposed goals and objectives of the Five-year Consolidated Plan and funding allocation for the 2017 Annual Action Plan. All comments and views were accepted and considered in development of the Consolidated Plan and 2017 Action Plan.

Five-year Priorities and Goals

The following Priority Needs and Strategic Goals for the five-year Consolidated Planning cycle are based on:

- Input from almost 500 Meridian residents through a community survey;
- A focus group with stakeholders who assist special needs populations;
- A housing market analysis;
- Input received in the 35-day comment process and a public hearing; and
- The City's Strategic Plan and Comprehensive Plan.

High priority needs

- Improvements in economic stability for residents who are low income, have special needs, and/or are at risk of losing shelter or housing.
- Homeownership opportunities for residents earning 80-120 percent of the Area Median Income (AMI).
- Rental assistance and deeply affordable rental units for very low income renters and/or persons at-risk of losing shelter or housing.
- Improved 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.
- Improved weatherization of housing stock.
- Better accessibility in Meridian (e.g., sidewalks, ADA improvements, accessible and visitable homes, recreation and service facilities).

Housing Priorities

- Explore and support opportunities for rental assistance programs and units to serve very low income renters, especially families who are leaving domestic violence situations and/or residents at risk of losing shelter or housing.
- Explore and support down payment assistance opportunities for moderate-income renters wanting to buy in Meridian.
- Explore and improve housing rehabilitation opportunities for low and moderate income households, prioritizing weatherization and accessibility and visitability.

Economic Opportunity Priorities

- Improve and support service programs for low income and special needs residents—e.g., provision of food staples, emergency repairs, emergency rental assistance.

Neighborhood and Community Development Priorities

- Improve accessibility in Meridian (e.g., sidewalks, ADA improvements, accessible and visitable homes, handicapped parking, recreation and service facilities).
- Explore addition public and other transit options.

Five-year Goals and Rationale

Housing Goals

- 1) Stabilize the rental gap by providing incentives to organizations for the construction of housing and/or development of social support programs that help to reduce the number of individuals/families who are at risk of losing shelter or housing. As opportunities arise, provide non-monetary support—e.g., fast track development approvals, favorable regulatory environment—to organizations creating affordable rental housing.

Rationale: The last Consolidated Plan identified a shortage of 1,077 rental units to serve Meridian households earning \$25,000 and less (rents of \$625 and less, including utilities). This gap increased in the past 5 years to 1,348 units. The increase was largely due to additional households falling below the poverty line.

- 2) Enhance homeownership opportunities through downpayment assistance and homeownership counseling.

Rationale: Nearly 90 percent of renters who responded to the survey conducted for this study expressed an interest in homeownership. Not having enough money for a downpayment (40% of renters who want to buy) and poor credit (16%) were the top reasons these renters had not achieved homeownership. Although not a statistically significant sample of renters, the high percentage of renter respondents who want to be owners suggests a strong desire for homeownership in Meridian.

- 3) Explore a program to assist low income homeowners with needed repairs to lower energy costs, improve residents' quality of life and preserve affordable housing stock. This could be a grant or loan program administered by a regional organization to maximize efficiencies and reduce administrative costs.

Rationale: Respondents to the Consolidated Plan survey expressed the highest need for weatherization improvements to lower energy costs: more than one-third of Meridian residents said their homes need weatherization replacement or repairs. This was followed by repairs to walls and ceilings. The survey also found that 20 percent of Meridian residents had to find additional employment in the past year to afford housing costs and repairs.

Economic Opportunity Goals

- 1) Continue to use block grant funds to provide social services for low income and special needs residents—e.g., provision of food staples, emergency repairs, emergency rental assistance.

Neighborhood and Community Development Goals

- 2) Work through the Ada County Highway District's, Parks and Recreation Department's, and City's code enforcement processes to create a more accessible environment for persons with disabilities. Continue to improve sidewalks and provide proper signage and enforce requirements for handicapped parking spots. Explore opportunities to expand accessible recreation in parks (Pocatello is a best practice).

Rationale: Persons with disabilities interviewed and surveyed for this study prioritized accessibility improvements, particularly public infrastructure. Community access for persons with disabilities was identified as a barrier in reference to lack of/poor sidewalks and access to handicapped parking.

- 3) Explore future opportunities to serve and support individuals and families who are escaping domestic violence.

Rationale: Domestic violence is a top reason Meridian residents become at risk for losing shelter/housing. Stakeholders describe an acute need for housing and support services for individuals and families who are escaping domestic violence.

- 4) Work regionally to improve transportation options.

Rationale: Public transit was the public improvement chosen the most by survey respondents after road improvements: more than one-third of residents said this was the top community development need in Meridian.

Evaluation of past performance. Meridian's past Five-year Consolidated Plan was organized around the HUD initiatives of: 1) Creating a Suitable Living Environment, 2) Providing Decent Housing, and 3) Creating Economic Opportunities.

To this end, the City has focused on supporting social service provider operations (Meridian Food Bank), improving community facilities (Boys and Girls Club), addressing accessibility barriers (parks and trails), preventing homelessness with emergency assistance, and assisting with homeownership attainment for low and moderate income buyers.

All of these 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 intends to have more stringent requirements for grant recipients, particularly in meeting expected schedules.

Goals to Remove or Ameliorate the Barriers to Affordable Housing

During the 2017-2021 Consolidated Planning period, the City of Meridian will complete the following to improve housing choice and access to opportunity:

Fair Housing Goal No. 1: Improve the condition of sidewalks in Meridian, particularly in neighborhoods where persons with low-moderate income reside. Seek new funding opportunities and partnerships for sidewalk repairs.

Fair housing challenge addressed: Inaccessible infrastructure.

Contributing factors addressed: Aging public infrastructure and limited funding to make significant repairs.

Metrics and milestones:

Work through the Ada County Highway District's, Parks and Recreation Department's, Meridian Development Corporation, and City's code enforcement processes to create a more accessible environment for persons with disabilities. Continue to improve sidewalks and provide proper signage and enforce requirements for handicapped parking spots. Explore opportunities to expand accessible recreation in parks.

PY2017 outcome: Improve 5 segments of sidewalk in a neighborhood with again infrastructure and occupied by seniors and low income residents.

Fair Housing Goal No. 2: Support preservation of housing occupied by low income homeowners and stabilization of affordable rental housing by assisting low income renter households and supporting the creation of affordable housing.

Fair housing challenge addressed: Lack of affordable housing.

Contributing factors addressed: Low rental vacancies, rising housing costs, high demand to live in Meridian, increasing number of residents with housing needs.

Metrics and milestones:

Explore options to help stabilize the rental gap by: providing incentives to organizations for the construction of housing; support the development of social support programs that help to reduce the number of individuals/families who are at risk of losing shelter or housing. As opportunities arise, provide non-monetary support—e.g., fast track development approvals, favorable regulatory environment—to organizations creating affordable rental housing.

Continue to use block grant funds to provide social services for low income and special needs residents—e.g., provision of food staples, emergency repairs, emergency rental assistance.

Explore opportunities to fund and assist low income homeowners with needed repairs and weatherization to lower energy costs, improve residents' quality of life and preserve affordable housing stock.

PY2017 outcome: Assist 10 households with emergency assistance and 8 households with downpayment assistance. Assist 2,000 households with food assistance.

By the end of PY2017, determine options for implementing a weatherization program. During the next three years, explore potential development incentives for projects that provide at least 10 percent of units that are affordable to 30 to 80 percent AMI households.

Fair Housing Goal No. 3: Work regionally to improve transportation options.

Fair housing challenge addressed: Lack of public transportation.

Contributing factors addressed: Lack of funding and regional planning to address residents' transportation needs.

Metrics and milestones:

Explore opportunities to expand and improve public transportation options for low-income and special needs populations in Meridian. Explore, with transportation agencies and other municipalities in the region, additional funding sources for public transportation, including potential legislation. Utilize the support of local elected officials, public agencies, and research on other peer communities to learn more about public transportation opportunities and best practices.

PY2017 outcome: Convene two meetings with regional transportation providers and/or jurisdictions to explore best practices to expanding transportation options and garner support for making expanded transportation options that better serve low to moderate income residents and workers a high priority during the next five years .

Meet as scheduled with the Meridian Transportation Commission, the ACHD Capital Improvement Citizen Advisory Committee (ACHD CICAC), the COMPASS Regional Technical Advisory Committee (COMPASS RTAC).

Fair Housing Goal No. 4: Increase education and understanding of fair housing laws by landlords, builders, and residents.

Fair housing challenge addressed: Lack of accessible housing.

Contributing factors addressed Landlords' failure to comply with reasonable accommodations provisions of the Fair Housing Act; builders' failure to comply with fair housing accessibility rules.

Metrics and milestones:

Continue to sponsor regional fair housing campaigns and trainings.

Conduct annual internal trainings for City leaders and relevant staff on fair housing design and construction guidelines. Ensure relevant City staff are aware of fair housing design and construction guidelines.

PY2017 outcome: Fund two regional fair housing campaigns and trainings. Provide flyers and posters to at least 5 landlords and 5 homeowner's associations in Meridian.

2017 Annual Action Plan

During PY2017, CDBG will fund the following activities to address high priority needs of providing emergency services to low income residents to prevent homelessness, helping low and moderate income residents achieve homeownership, and improving accessibility through sidewalk reconstruction. The expected program allocation and outcomes will include the following. Note: five segments of sidewalks in Census tract 103.21, Block Group 2, are expected to be repaired with the allocation to the Meridian Development Corporation. There are 995 households living in this Block Group. About 20 percent of these households are comprised of senior females living alone. Another 35 percent are families with young children; half are households led by a single mother.

Category & Activity	Total	Outcomes: Persons or Households Assisted
Administration & Planning (no more than 20% of Entitlement Grant)		
Administration, Fair Housing & Planning Activities	\$71,200.00	N/A
SUBTOTAL		
<i>Public Facility</i>		
Meridian Development Corporation—Sidewalk Improvements	\$147,000.00	
<i>Public Service (no more than 15% of Entitlement Grant)</i>		
Hunger Relief/Meridian Food Bank	\$40,000.00	2,000
Boys & Girls Club – Scholarship Program	\$10,000.00	50
The Jesse Tree of Idaho – Homelessness Prevention	\$2,250.00	5
<i>Affordable Housing</i>		
Homebuyers Assistance/Neighborhood Housing Services	\$30,000.00	3
Homebuyers Assistance/Ada County Housing Authority	\$50,000.00	5
SUBTOTAL		
TOTAL	\$349,076	

SECTION I.

Demographic Summary

SECTION I.

Demographic Summary

The Demographic Summary is the starting point for the Consolidated Plan’s identification of housing and community development needs. It provides information on how the drivers of housing choice—income, household characteristics, age and disability status—have changed over time. The section also provides indicators of potential fair housing issues and priorities. For example, strong growth in senior residents may increase demand for accessible, visitable housing with services, which is typically challenging to find in most communities.

Section Content and Organization

This section begins with an overview of how the City has grown and changed since 2000, 2007 (before the economic downturn) and 2011, the full year before the prior Consolidated Plan was conducted.

The remainder of the section follows the structure suggested in HUD’s Consolidated Plan and the new framework for fair housing analyses (Assessment of Fair Housing or AFH), examining demographic patterns related to:

- Segregation and integration of residents of differing races, ethnicities, country of origin and language spoken; and
- Concentrated areas of poverty.

Disparities in access to opportunity, also an AFH requirement, are examined in the Disability and Access to Opportunity section. Where possible, the section contains an analysis of the factors that contribute to the identified disparities.

Community Overview

Meridian is located in Ada County in southwestern Idaho, off of Highway I-84, between Boise and Nampa. Over the past decade, Meridian has surpassed nearby Nampa in population size and is now the second largest city in Idaho. The U.S. Census reported the City’s population at 84,018 for 2015.

Over 90 percent of Meridian residents identify themselves as White. This has declined slightly, as the percentage of residents who identify as of Hispanic descent has risen in the past 15 years. Still, City residents predominantly report their race as non-Hispanic White. The City is less diverse than the state overall and nearby Boise and Nampa.

Between 2007 and 2015, the fastest growing age cohorts were Baby Boomers (ages 45 to 64) and seniors (65 and older), at a rate of 107 and 236 percent, respectively. This growth indicates an increasing need for services and housing aimed an aging population.

The age trends in Meridian are similar to many “bedroom communities,” who saw a decrease in prime working age residents in the past decade.

Population. The population of Meridian increased by 12,010 residents between 2011 and 2015, a 4.2 percent annual growth rate. As shown in Figure I-1, as measured by the annual growth rate, the City’s population increased the fastest in the period before the Great Recession, between 2000 and 2007.

Figure I-1.
Population and Households, City of Meridian, 2000 to 2015

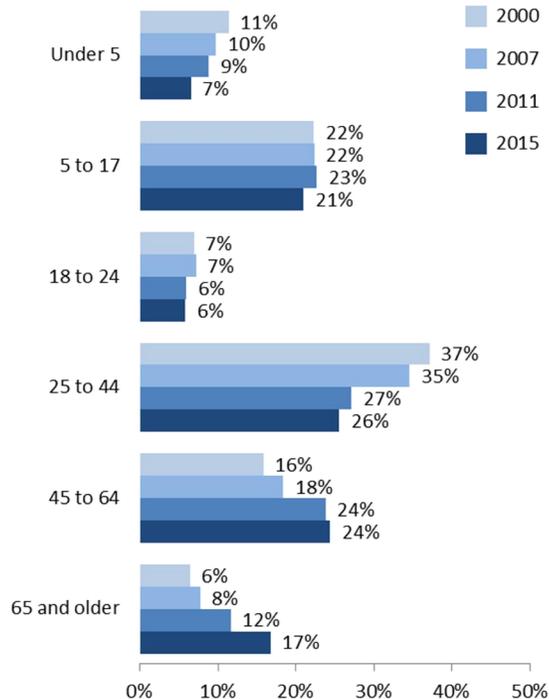
Year	Population	Annual Growth Rate	Households	Annual Growth Rate
2000	34,919		11,829	
2007	58,254	9.5%	20,502	10.5%
2011	72,008	5.9%	25,260	5.8%
2015	84,018	4.2%	29,499	4.2%

Source:
Year 2000 and 2010 population and household estimates are from the US Census, 2007, 2011 and 2015 population and household estimates are from the American Community Survey (ACS).

Meridian's share of the county population has steadily increased over the last 15 years – from 12 percent in 2000 to 20 percent in 2015.

Age distribution. Figure I-2 compares the age distribution of the City's population in 2015 to 2000, 2007 and 2010. Meridian’s population between the ages of 45 to 64 increased from 16 percent of the total population in 2000 to 24 percent in 2015, primarily due to young adults aging into the 45 to 64 cohort from the 25 to 44 cohort. Across all age groups, growth remained relatively stable except for the age groups of 5 to 7 and 18 to 24, whose cohorts decreased from 22 to 21 percent and 7 to 6 percent, respectively, in the same time period.

Figure I-2.
Age Distribution, City of Meridian, 2000, 2007, 2010 and 2015



Source:
2000 and 2010 US Census; 2007 and 2015 ACS.

Race and ethnicity. While the racial distribution of Meridian residents has changed only slightly since 2000, the City’s ethnic distribution saw increasing numbers of Hispanic residents. According to 2015 data, residents that are of Hispanic descent make up 8 percent of the total population, up from 4 percent in 2000. Eighty-six percent of residents identify as non-Hispanic White, 2 percent are Asian, 1 percent is Native American and 1 percent is African American. Compared to the state overall, the City of Meridian has a higher proportion of residents who are non-Hispanic White—mostly due to the lower Hispanic population.

Meridian’s composition of Hispanic and non-Hispanic White residents is similar to that of Boise—8 percent Hispanic in both cities and 86 percent non-Hispanic White in Meridian compared to Boise’s 84 percent. Neighboring Nampa has a far greater proportion of Hispanic residents at 23 percent of the total population (and 72% non-Hispanic White).

Figure I-3.
Race and Ethnicity, City of Meridian, 2000 through 2015

	City of Meridian				Idaho
	2000	2007	2011	2015	2015
Total Population	34,919	58,254	72,008	84,018	1,654,930
Race					
White	94%	93%	94%	93%	92%
Black or African American	0%	1%	1%	1%	1%
American Indian and Alaska Native	0%	1%	0%	0%	1%
Asian	1%	2%	2%	2%	1%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	0%	0%
Some other race	1%	1%	1%	1%	2%
Two or more races	2%	1%	2%	2%	3%
Ethnicity					
Hispanic	4%	4%	6%	8%	12%
Non-Hispanic	96%	96%	94%	92%	88%
Non-Hispanic white	91%	91%	89%	86%	83%

Source: 2000 Census, 2007 ACS, 2011 ACS and 2015 ACS.

National origin. National origin, a protected class in Federal Fair Housing Law, can be based either on the country of an individual’s birth or where his or her ancestors originated. Census data available to analyze segregation by national origin are more limited in definition, however: they represent the foreign-born population, not ancestry.

In 2015, approximately 98,000 residents of Idaho were born in a country outside of the U.S. These residents represented just 6 percent of the state’s total population.

Sixty-five percent of the state’s foreign-born citizens are of Hispanic descent. According to the University of Idaho, McClure Center for Public Policy Research, the majority of Idaho’s Hispanic

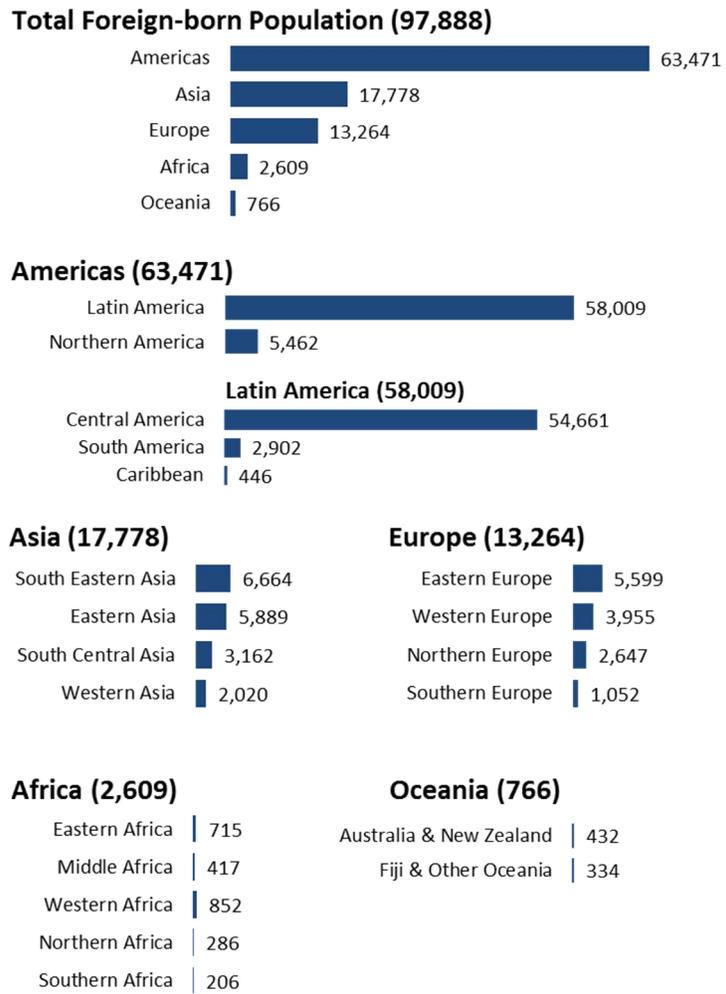
residents were born in the U.S. and the vast majority are U.S. citizens. Immigrants who came to the U.S. since 2010 make up only 2 percent of Idaho’s Hispanic population.¹

Foreign-born residents have slightly higher rates of employment than Idahoans overall, according to 2014 Census data: 68 percent of foreign-born residents are in the labor force compared with 62 percent of all residents. Foreign-born residents also have more working members in their household (1.2 v. 1.5); higher poverty rates (15% v. 22%); and lower incomes than Idahoans overall.

Figure I-4 shows the top countries of origin for foreign-born residents living in Idaho.

Figure I-4.
Foreign-born Population,
State of Idaho, 2010-2015

Source:
2010-2015 ACS 5-year estimates.

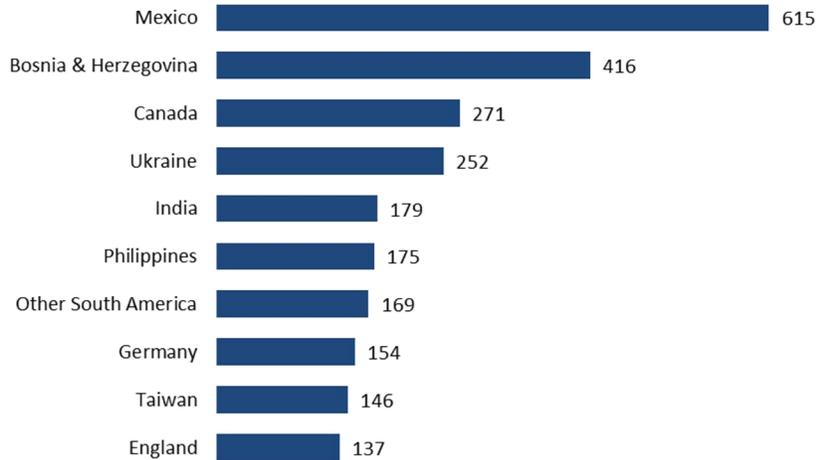


Meridian has a similar distribution of foreign-born residents as the state overall. Figure I-5 shows the top ten countries where Meridian’s foreign-born residents are from. Individuals of Mexican origin make up the largest percentage of foreign-born residents.

¹ “Hispanics: An Overview,” January 2016.

**Figure I-5.
National Origin, City of
Meridian, 2010**

Source:
HUD AFFH Data and Mapping Tool's
Raw Data.
<https://www.hudexchange.info/resource/4868/affh-raw-data/>.



Limited English proficiency residents. In 2015, only 1 percent of Meridian households had no one over the age of 14 who spoke English very well. Residents living in such households are called “Limited English Proficiency” populations, or LEP. Meridian’s 2015 LEP proportion is slightly less than that of the county overall (1.7%) and lower than the State of Idaho (2%).

Figure I-6 shows the top languages spoken in Meridian and by LEP status. The highest proportions of households with LEP are those speaking Spanish or Spanish Creole. Altogether, about 2,300 residents in Meridian have LEP needs—about 3 percent of all residents.

Figure I-6.
Language Spoken at Home, City of Meridian, 2015

Language Spoken at Home	Population 5 years and Older				Households		
	Total People	Total People that are LEP	Speak English "very" well	Speak English less than "very well"	Total Households	Total Households that are LEP	Percent of Households that are LEP
Total Population/Households	77,496	2,275			29,499	286	1%
Speak only English	70,976				26,273		
Speak a language other than English	6,520	2,275	65%	35%	3,226	286	9%
Spanish or Spanish Creole	3,139	1,071	66%	34%	1,628	104	6%
Other Indo-European languages	1,868	643	66%	34%	941	98	10%
Asian and Pacific Island languages	1,113	526	53%	47%	451	84	19%
Other languages	400	35	91%	9%	206	0	0%

Source: 2011-2015 ACS 5-year estimates.

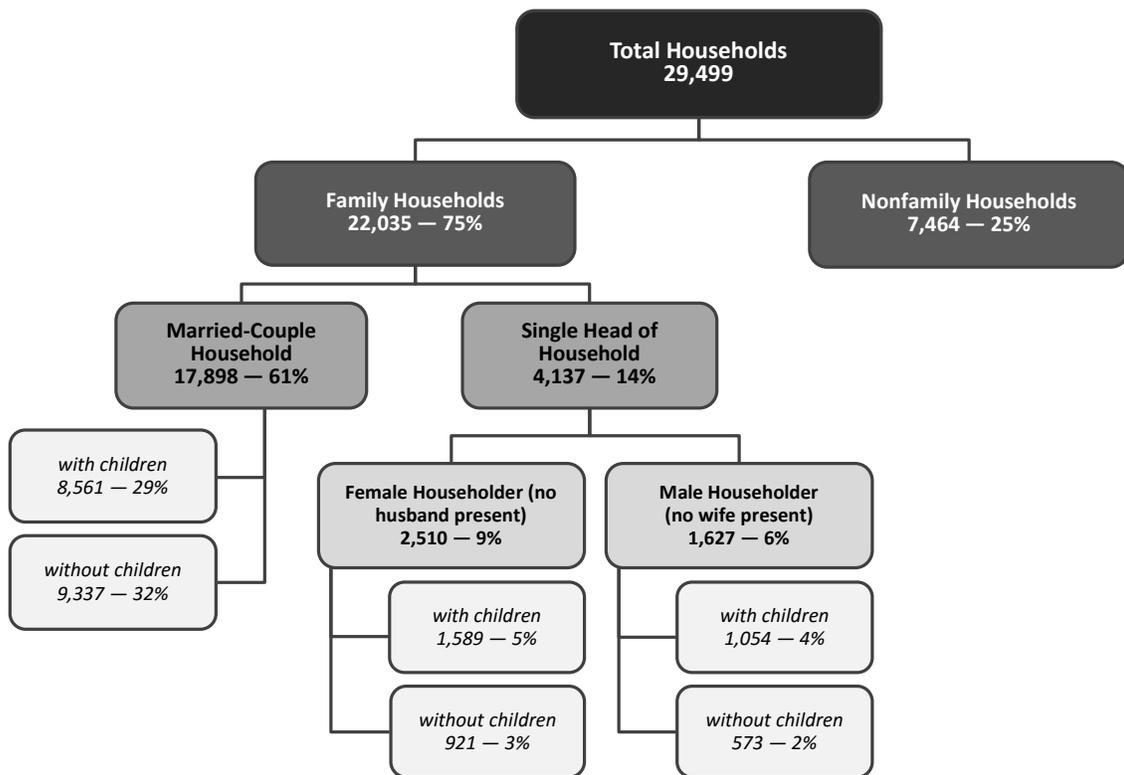
Familial status. The majority of Meridian households are family households (75%), which include related persons living together. This includes married couples, families with children and other arrangements of related individuals. “Non-family” households include people living alone or with roommates.²

Since 2010, the City’s proportion of “non-family” households has grown slightly—from 22 percent to 25 percent—likely due to growth of seniors, who often live alone after a spouse passes away. Single heads of household with children has also grown, from 11 to 14 percent. Conversely, the proportion of married couple families has declined slightly (67% to 61%).

Of households with children in 2015, the majority (76%) were married couple families.

Figure I-7 shows the distribution of Meridian households by household type.

Figure I-7.
Household Composition, City of Meridian, 2015



Note: Percentages in figure show proportions of total households, not proportions of subtotals.

Source: 2015 ACS 5-year estimates.

² Federal familial status protections apply to families with children, a person who is pregnant and anyone in the process of securing legal custody of any individual who has not attained the age of 18 years. The State of Idaho does not have comparable familial status protections.

The two household groups that typically have fewer choices in housing markets and face the highest rates of discrimination are large households (5 family members and more) and single parent households. These household groups need larger units, which are often in limited supply, are less affordable, and can be costly to development.

In 2015, 15 percent of Meridian's households were "large"—containing five or more household members. Of these, 74 percent were owners; 26 percent were renters. As shown above, Meridian has about 2,600 single parent households (1,600 female-headed and 1,050 male-headed). Single parent households are more likely to rent than other household groups (homeownership rate of 60%, compared to 76% for all households).

Disability. Eight percent of persons in Meridian have one or more disabilities, lower than the county (10%) and the state (13%) overall.

Persons with disabilities are typically more vulnerable to housing discrimination due to housing providers' lack of knowledge about reasonable accommodation provisions in fair housing laws. Persons with disabilities also face challenges finding housing that is affordable, accessible and located near transit and supportive services.

The poverty rate for persons with disabilities is very low at 1.3 percent. The majority of people with disabilities that live below the poverty rate are within the age range of 18 to 64 and 75 and over - most children who live with a disability do not live in poverty.

Figure I-9 shows the ages of persons living with disabilities in Meridian, along with the disability types. Seniors are disproportionately to have disabilities: they make up 53 percent of the population of persons with disabilities in Meridian compared to 8 percent of residents overall.

Of seniors, 32 percent has some type of disability. The most common types of disabilities are ambulatory and hearing.

Eleven percent of non-senior adult residents have a disability; their most common types of disabilities are cognitive and ambulatory.

Five percent of children under 18 are disabled, with the most common types of disability cognitive and self-care.

Figure I-9.
Incidence of Disability by Age, City of Meridian, 2015

Source:
 2015 ACS 5-year estimates.

	Number with a Disability	Percent of Age Cohort with Disability
Total Population with a Disability	6,586	8%
Population Under 18 years	962	5%
Hearing	80	0%
Vision	7	0%
Cognitive	552	3%
Ambulatory	112	1%
Self-care	211	1%
Population 18 to 64 years	5,444	11%
Hearing	771	2%
Vision	601	1%
Cognitive	1,474	3%
Ambulatory	1,144	2%
Self-care	549	1%
Independent living	905	2%
Population 65 years and over	4,788	53%
Hearing	1,055	12%
Vision	472	5%
Cognitive	415	5%
Ambulatory	1,599	18%
Self-care	453	5%
Independent living	794	9%

Income and poverty. The median household income in the City of Meridian was \$54,746 in 2015, higher than the state overall (\$48,275) but lower than Ada County (\$57,399). Figure I-10 displays median household income of both renters and owners in Meridian for 1999, 2007, 2010, 2011 and 2015. Median household income increased between 1999 and 2007, but has continuously declined since the Great Recession. In 2007, the median household income was \$62,042—12 percent higher than today. Between 2007 and 2015, renters experienced a 27 percent decrease in income (from \$42,534 to \$31,012) and owners experienced a 5 percent decrease (from \$68,470 to \$64,932).

Figure I-10.
Median Household Income by Tenure, City of Meridian 1999, 2007, 2010, 2011 and 2015

Source:
 2000 and 2010 US Census; 2007, 2011 and 2015 ACS.

	All Households	Owners	Renters
1999	\$52,722	\$57,243	\$27,148
2007	\$62,042	\$68,470	\$42,534
2010	\$60,230	\$65,537	\$38,494
2011	\$56,810	\$63,863	\$32,098
2015	\$54,746	\$64,932	\$31,012

Nearly 7,700 Meridian residents (9% of the population) are living in poverty. The percent of people in poverty is similar across all age groups and is in line with the overall population rate. The City has a lower poverty rate than the state (16%) and Ada County (12%), Figure I-11 displays poverty by age for Meridian residents in 2015.

Figure I-11.
Poverty by Age, City of Meridian, Ada County and Idaho, 2015

	City of Meridian		Ada County		Idaho	
	Number in Poverty	Percent in Poverty	Number in Poverty	Percent in Poverty	Number in Poverty	Percent in Poverty
Total population	7,679	9%	50,551	12%	245,177	16%
Under 18 years	2,478	10%	14,294	14%	81,049	19%
18 to 64 years	4,397	9%	32,353	13%	145,480	15%
65 years and over	804	9%	3,904	8%	18,648	9%

Source: 2015 ACS.

Segregation/Integration

This section discusses racial and ethnic segregation/integration. In analyzing data on segregation and integration, it is important to note that college towns often have more diversity than others cities since students come from many different backgrounds. Residents of certain nationalities or backgrounds may cluster near others who are like them; these preferences can lead to concentrations of residents by race and ethnicities.

Segregation. According to HUD, “segregation” occurs when concentrations of protected classes *are a result of fair housing barriers or impediments.*

Segregation can also be measured by the dissimilarity index. The dissimilarity index is a mathematical way to measure the evenness of minority resident distribution across geographic units—such as census tracts—that make up a larger geographic area—usually a county. The index compares the proportion of the total population of a minority group in a census tract and the proportion of the total number of Whites in that same census tract.

The index is measured between 0 and 1. An index of 0 indicates perfect distribution of racial and ethnic groups across all census tracts in a region; conversely, an index of 1 indicates complete segregation of racial groups across the region. HUD’s ratings of dissimilarity are determined by the following score ranges: “Low Dissimilarity”—below 0.40; “Moderate”—between 0.40 and 0.55; and “High”—above 0.55. The U.S. cities found to be the most segregated using the dissimilarity index (Milwaukee, New York and Chicago) have indices approaching 0.8.

The dissimilarity index was calculated for Ada County and Meridian:

- Ada County’s index is low for all races and ethnicities except for: African American/non-Hispanic White (Moderate) and Native American/non-Hispanic White (also Moderate).
- Meridian’s index is very low across all races, which has changed from historical trends. In 1990, Meridian’s index for African American/non-Hispanic White residents was closer to moderate at 0.31. Meridian’s dissimilarity index for Hispanic residents (the largest minority group) is 0.16, lower than nearby Nampa (0.18) and Boise (0.23).

Concentrations. This section examines the distribution of residents by race and ethnicity in more detail. It identifies concentrations. Concentrations are different than segregation because they can be due to housing and locational preferences –and not be solely due to impediments.

Concentrations are identified as:

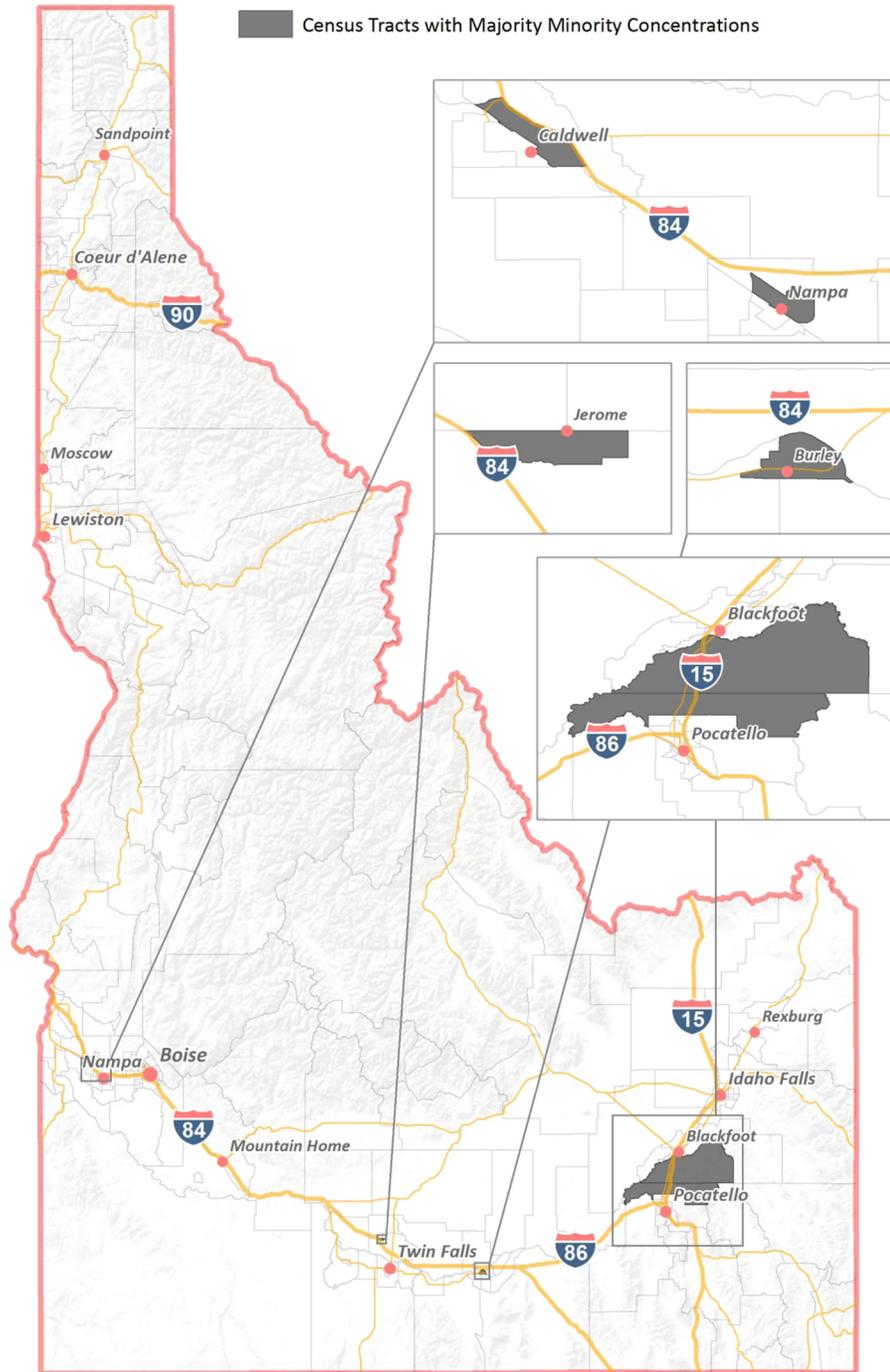
- Census tracts in which the proportion of a protected class is 20 percentage points higher than that in the market area overall, which is specified as the county. This threshold applies to individual racial categories and in non-metro areas, and
- Census tracts that are more than 50 percent minority. Minority residents are defined as those identifying as Hispanic/Latino and/or a Non-White race.

Figure I-12 shows all of the majority-minority concentrations in the State of Idaho. No census tracts in Meridian have majority-minority concentrations. Two minority concentrations exist in nearby Nampa and Caldwell, but the needs of these communities differ greatly from Meridian.

Concentrations for Hispanic residents occur when the proportion exceeds 27 percent (20 percentage points above the county proportion of 7%). Figure I-13 shows that no Hispanic-concentrated census tracts exist in the City of Meridian. This is positive finding, given that Hispanic residents have driven the City's growth in recent years.

**Figure I-12.
Major Minority
Concentrations,
Idaho**

Source:
ESRI, USGS, NOAA and
BBC Research &
Consulting.



**Figure I-13.
Hispanic
Concentrations,
Idaho**

Source:
ESRI, USGS, NOAA and
BBC Research &
Consulting.

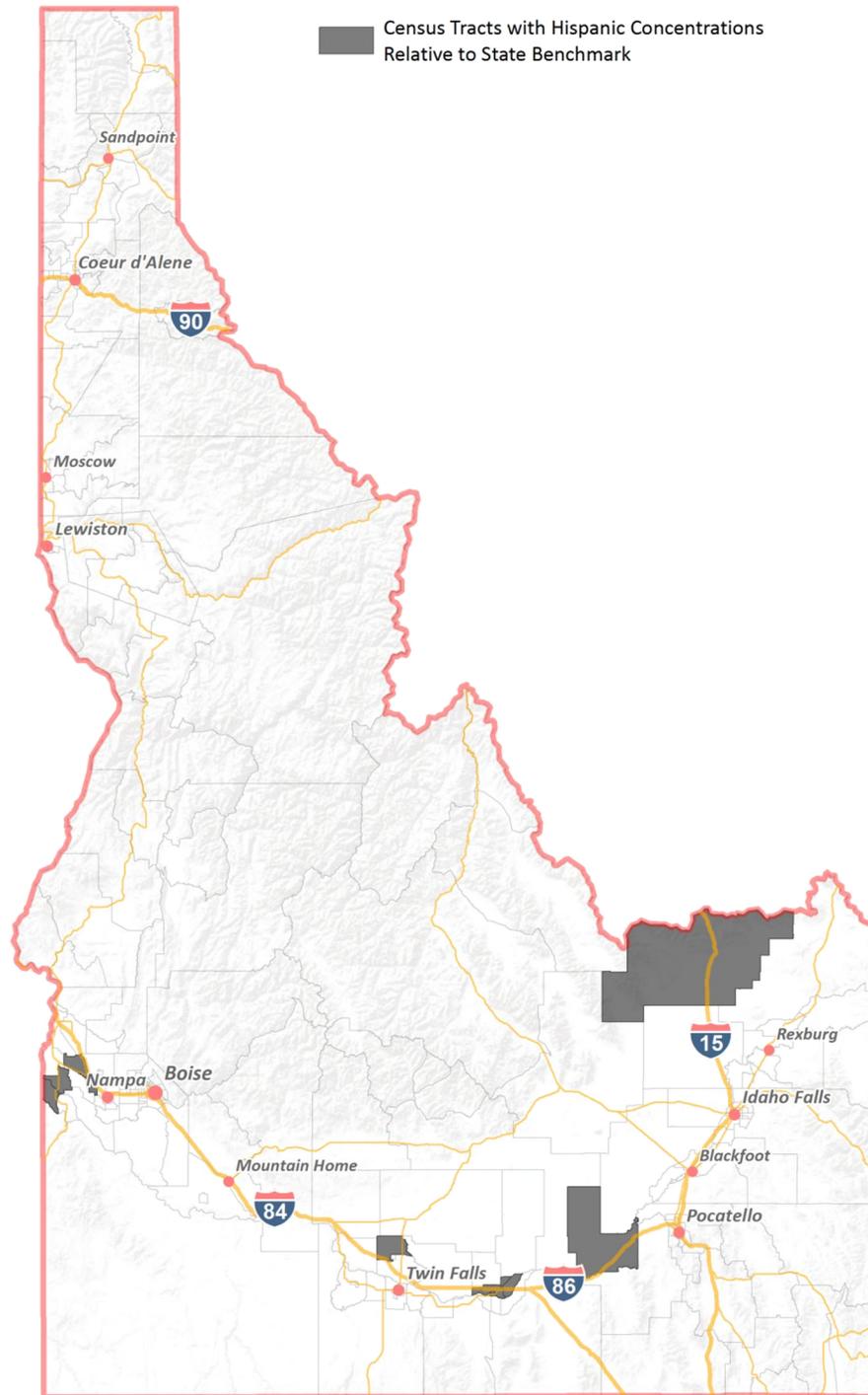
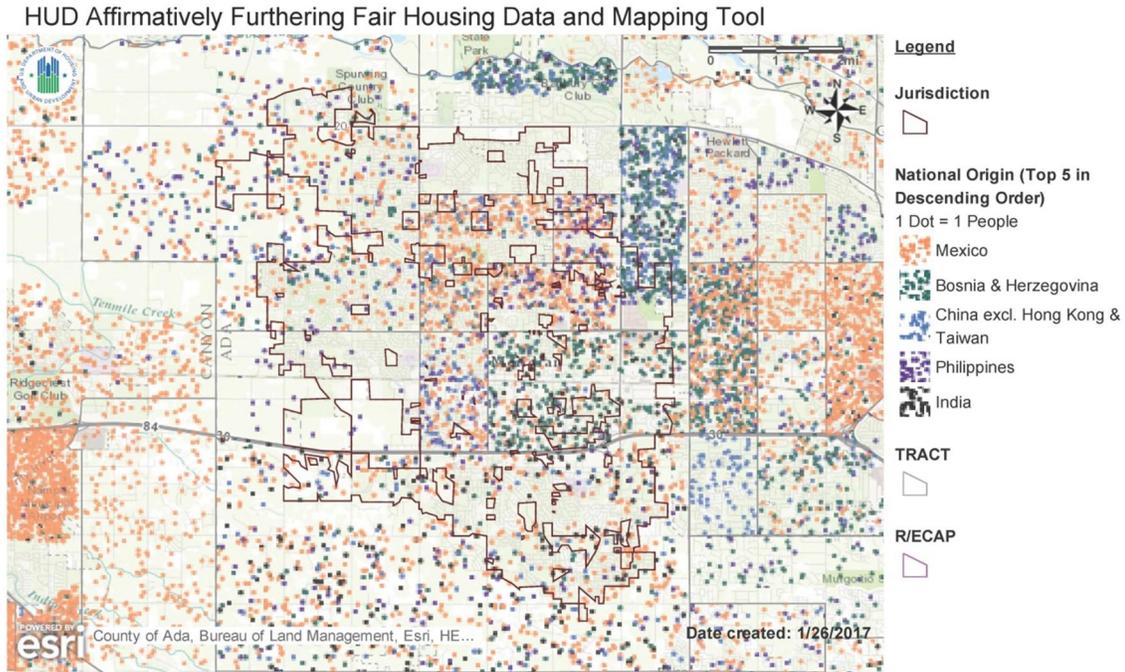


Figure I-14 shows where cultural groupings exist within the City. Clusters of residents of Mexican and Chinese origin are located in central and northeastern Meridian census tracts. There is also a cluster of residents of Bosnian origin in eastern census tracts. Overall, individuals with a national origin other than the U.S., reside in centrally-located census tracts within the City.

Figure I-14.
HUD AFFH Tool Jurisdiction Map of Meridian, Map 3, National Origin, 2010



Name: Map 3 - National Origin

Description: Current national origin (5 most populous) dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Meridian (CDBG)

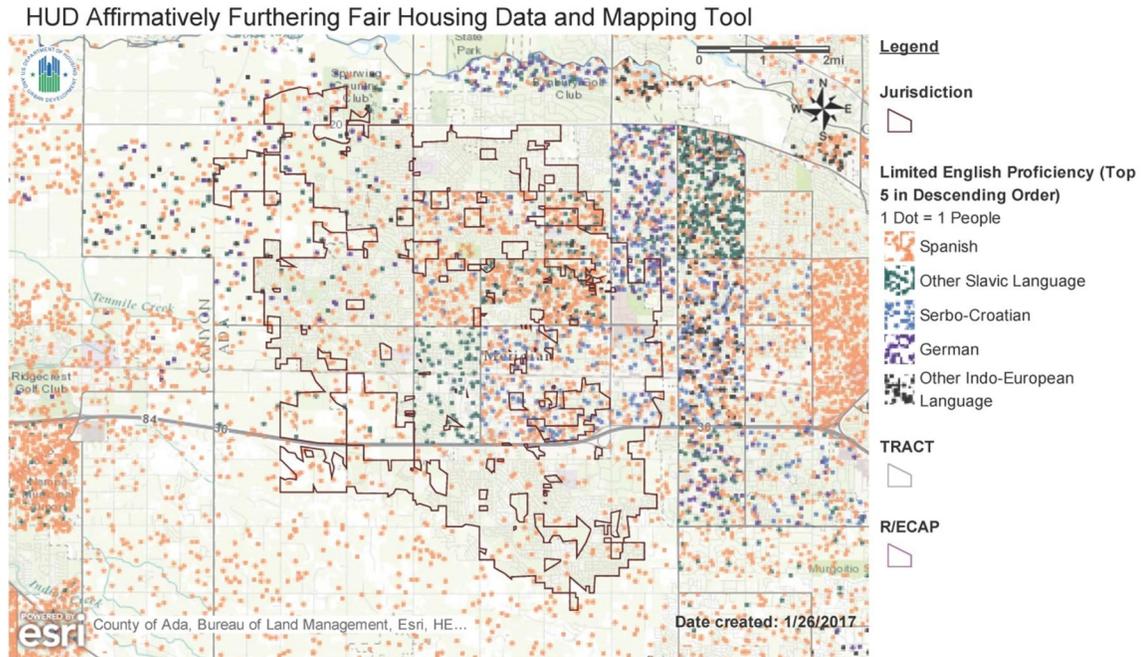
Region: Boise City, ID

Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Residents of Mexican, Chinese, and Bosnian origin are distinctly located in central parts of the City and not in the northern and western census tracts. These clusters by national origin could be attributed to a number of factors including the desire or need to reside with or in close proximity to family, affordable housing options, access to jobs or access to the highway.

The ability to speak English and the degree to which one can speak may also impact where an individual resides. To that end, Figure I-15 shows the distribution of Limited English Proficiency (LEP) by language in Meridian.

Figure I-15.
HUD AFFH Tool Jurisdiction Map of Meridian, Map 4, LEP, 2010



Name: Map 4 - LEP

Description: LEP persons (5 most commonly used languages) for Jurisdiction and Region with R/ECAPs

Jurisdiction: Meridian (CDBG)

Region: Boise City, ID

Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Spanish speakers are the most prevalent among those with LEP, followed by other Slavic languages and Serbo-Croatian. The clusters of Spanish and Slavic speakers within the City reflect a similar distribution as national origin, with the largest populations in the central census tracts. There are also some individuals who speak German and other Indo-European languages scattered among these census tracts, but these individuals with LEP make up a small portion compared to Spanish and Slavic speakers.

Concentrated Areas of Poverty

National research has identified neighborhoods with poverty levels exceeding 40 percent as the most challenged economically; these are often areas that could benefit the most from concerted efforts to increase employment and educational opportunities. Due to lack of investment, high poverty environments are also much more likely to lack healthy food and recreational opportunities, leading to food insecurity among children and long term health challenges and costs.³

A new component of fair housing studies is an analysis of “racially or ethnically concentrated areas of poverty,” also called RCAPs and ECAPs. An RCAP or ECAP exists when a neighborhood

³ Understanding the Link between Poverty and Food Insecurity among Children: Does the Definition of Poverty Matter? Vanessa Wright, et. al., Journal of Children and Poverty, 1-20. 2014.

has high poverty and is majority-minority. The purpose of the RCAP and ECAP approach is to examine if racial and ethnic minorities' economic opportunities are limited by high poverty environments.

HUD's definition of an R/ECAP is:

- A census tract that has a Non-White population of 50 percent or more (majority-minority) AND a poverty rate of 40 percent or more or three times the region's poverty rate; OR
- A census tract that has a Non-White population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the county, whichever is lower.

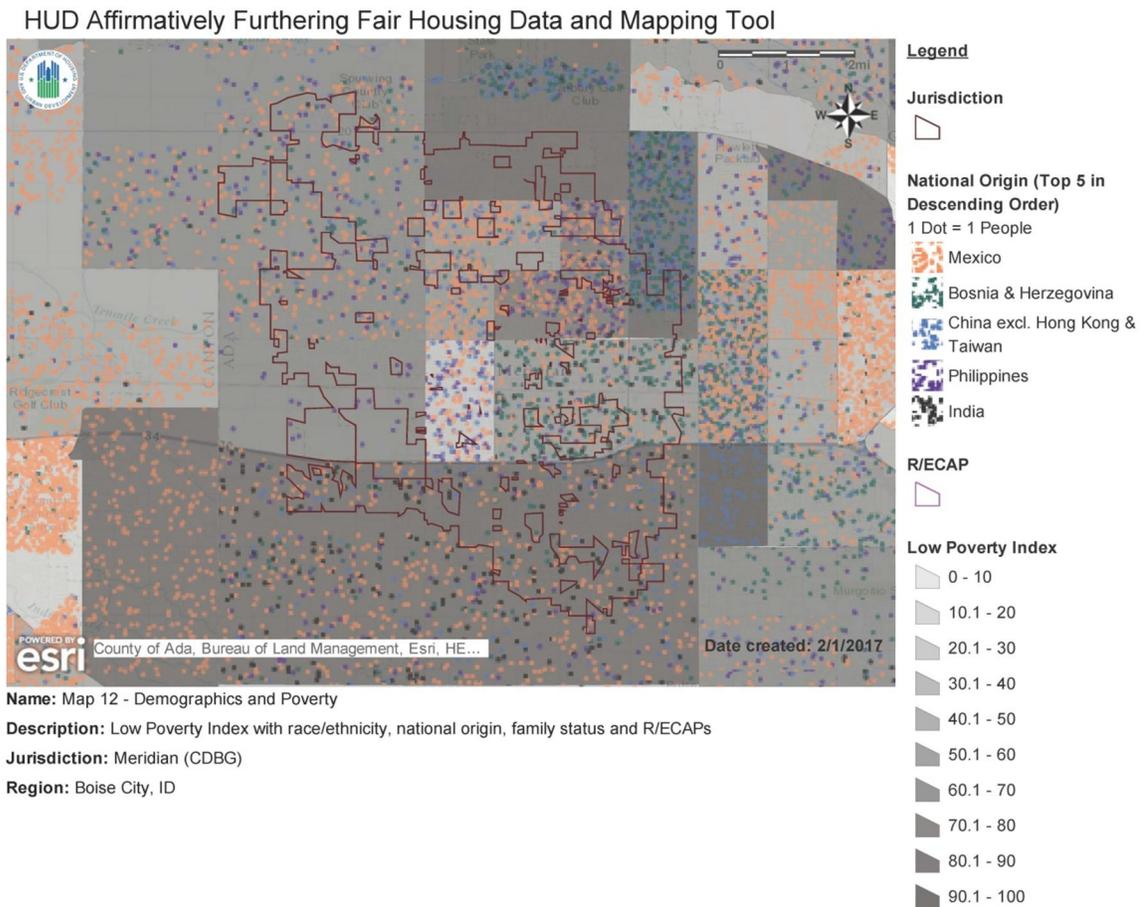
Households within R/ECAP census tracts frequently represent the most disadvantaged households within a community and often face a multitude of housing challenges. By definition, a significant number of R/ECAP households are financially burdened, which severely limits housing choice and mobility. The added possibility of racial or ethnic discrimination creates a situation where R/ECAP households are likely more susceptible to discriminatory practices in the housing market. Additionally, due to financial constraints and/or lack of knowledge (i.e. limited non-English information and materials); R/ECAP households encountering discrimination may believe they have little or no recourse, further exacerbating the situation.

Figure I-16 uses the HUD AFFH tool to show if poverty and race and ethnicity overlap in Meridian, as of 2010. In this map, **low poverty** is indicated by darker grey shading; high poverty, light shading. Each dot is equivalent to one individual.

The City of Meridian has no racially and ethnically concentrated area of poverty. Despite having no presence of R/ECAPs, a single census tract in the middle of the City has a high poverty rate. This census tract is also one that has a concentration of residents with a national origin other than the U.S.

In general, the map indicates that Meridian is composed mostly of low-poverty neighborhoods, of which the majority of residents are from the U.S.

Figure I-16.
HUD AFFH Tool Jurisdiction Map of Meridian, Map 12, Demographics and Poverty, Poverty and National Origin, 2010



Name: Map 12 - Demographics and Poverty

Description: Low Poverty Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Meridian (CDBG)

Region: Boise City, ID

Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

SECTION II.

Citizen Participation

SECTION II.

Citizen Participation

This section of the Consolidated Plan and Fair Housing Assessment:

- Describes outreach activities undertaken to encourage community participation;
- Identifies media outlets and efforts to reach underrepresented populations (e.g., those in poverty-concentrated areas, with limited English proficiency, persons with disabilities);
- Discusses how successful these efforts were in eliciting community participation; and
- Reports the findings from the community outreach process.

Participation Opportunities and Outreach Activities

Citizen participation opportunities for the development of the Consolidated Plan and Fair Housing Assessment included:

- A resident survey offered online and on paper—479 respondents;
- Stakeholder in-depth interviews—11 participants; and
- Facilitated discussion with Continuum of Care members at their January 2017 meeting.

Outreach. Resident surveys were promoted through media relations resulting in an article in the Meridian Press. Paper postage-paid response surveys and promotional flyers were distributed to locations where Meridian’s low and moderate income residents’ and members of special needs populations live, recreate, receive services or where their children attend school.



- | | |
|--|--|
| <ul style="list-style-type: none"> ■ James Court Apartments (publicly subsidized housing) ■ Meridian Elementary ■ Meridian Food Bank ■ Boys & Girls Club ■ Meridian Library (all branches) ■ Meridian City Hall (front desk and utility billing) | <ul style="list-style-type: none"> ■ Traymore Senior Apartments ■ Meridian Senior Center ■ Touchmark Senior Living ■ Barbara Morgan STEM Academy ■ Homecourt ■ Meridian Community Center ■ Special Olympics ■ Friends of Children and Families |
|--|--|

This supplement to the Consolidated Plan and Fair Housing Assessment discusses the primary findings from citizen participation and consultation. While the 2017 online survey is not a random sample of residents, it does represent the experiences and perspectives a cross-section of Meridian residents, and serves to characterize themes and indicators of need from the respondents' diverse perspectives.

Participant Profile

Local housing and human services providers, City of Meridian staff and Meridian residents provided input into the Consolidated Plan and AI. Topics addressed include housing and community development needs and priorities, fair housing issues and contributing factors, and issues pertinent to special needs populations.

Stakeholders. Stakeholder consultation included in-depth interviews and a facilitated discussion with Boise City/Ada County Continuum of Care members. Figure II-1 lists the organizations represented in the stakeholder consultation process.

Figure II-1.
Organizations Represented in Stakeholder Consultation

Source:
BBC Research & Consulting.

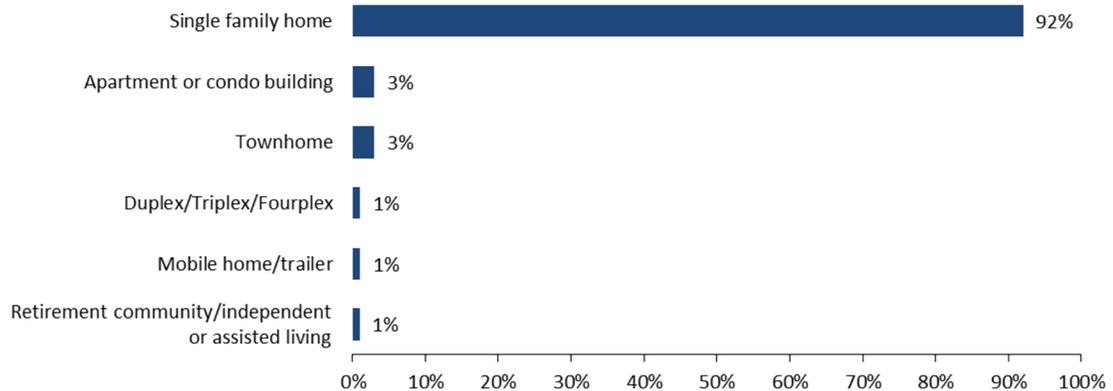
Organizations Represented
Ada County Highway District
Ada County Sheriff's Office
Boise City/Ada County Continuum of Care
Boise City/Ada County Housing Authority
Boise Schools
Boise VA Medical Center
CATCH
City of Meridian Community Development
City of Meridian Economic Development
City of Meridian Parks and Recreation
City of Meridian Planning Division
City of Meridian Public Works
Corpus Christi House
Friends of Children and Families
Good Samaritan Home
Idaho Housing and Finance Association
Idaho State Independent Living Council
Jesse Tree of Idaho
Meridian Development Corporation
Salvation Army
SHIP Idaho
St. Luke's Health System
United Way
West Ada School District
Women's and Children's Alliance

Resident participant profile. A total of 479 residents completed the 2017 resident survey either online or on paper.

- Nearly 15 percent of survey respondents rent.
- The median household size of survey respondents is three members. One in 10 live alone and two in five live in households with five or more members.
- Meridian adults of all ages participated in the resident survey and the distribution across age cohorts is fairly even. About one in five respondents are between the ages of 25 and 34; one in four are ages 35 to 44; one in five are ages 45 to 54; 16 percent are 55 to 64 and one in five are age 65 and older.
- Slightly more than half (51%) have children age 18 or younger living in the home and 7 percent are single parent households.
- One in 10 respondents live in multigenerational households (with other adult family members).
- Most respondents (93%) are white; three percent are multiracial; 2 percent are Hispanic; and 2 percent are American Indian.
- The median income of survey respondents ranges from \$50,000 to \$75,000. One in 20 respondents reports household income of \$20,000 or less and one in five report incomes of \$150,000 or more.

Housing type. Nearly nine in 10 respondents live in single family homes. This is a higher share of single family home residents than Meridian overall housing stock (63% single family).

Figure II-2.
Housing Type



Note: n=479 residents.

Source: BBC Research & Consulting from the 2017 Meridian Resident Survey.

Housing and utility costs. Homeowners and renters report similar monthly spending for rent or mortgage payments and monthly utilities as shown in Figure II-3. A majority of homeowners (58%) who responded to the survey pay a modest Homeowners’ Association (HOA) fee.

**Figure II-3.
Monthly Housing and Utility Costs**

Note:
n=408 homeowners and n=65 renters.
Monthly mortgage payment amounts include insurance and taxes.
58% of homeowners report paying an HOA fee.

Source:
BBC Research & Consulting from the 2017 Meridian Resident Survey.

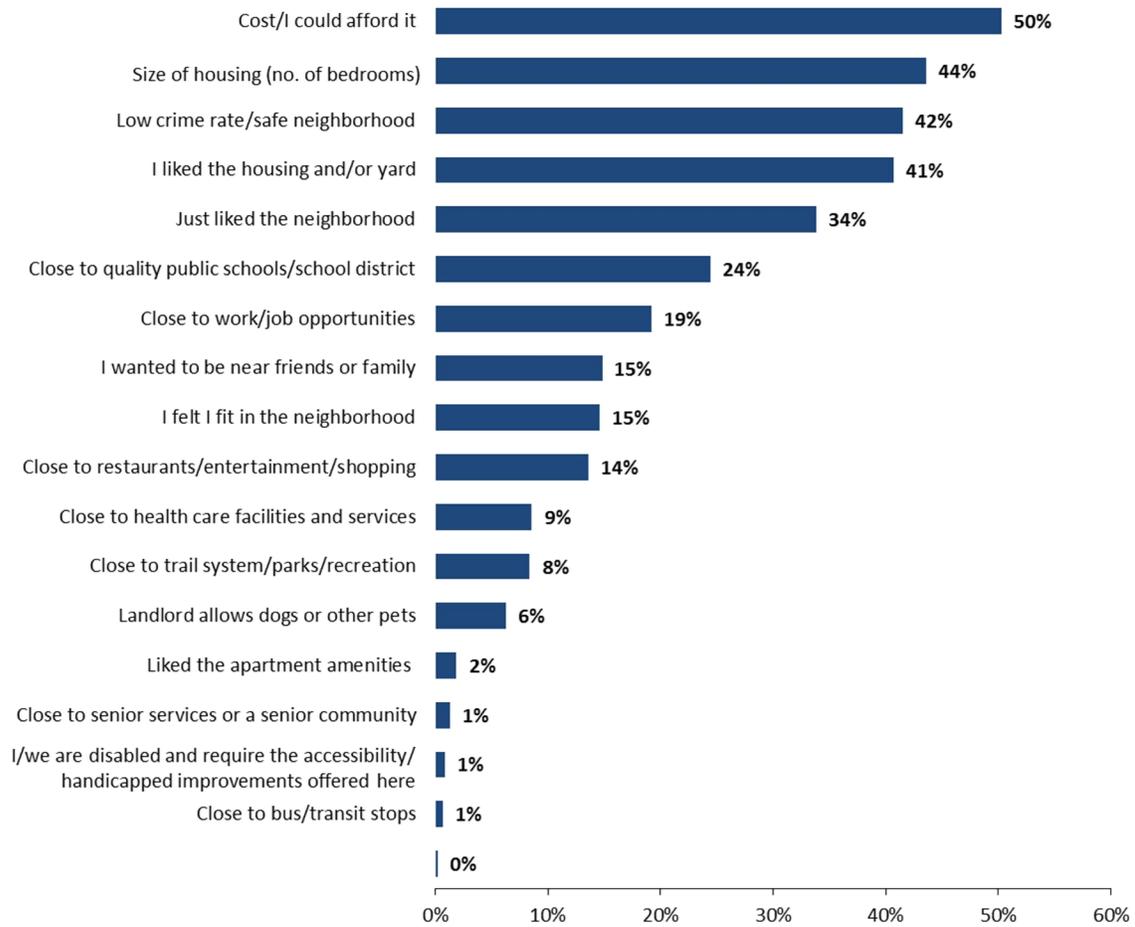
		Homeowners	Renters
Monthly mortgage or rent	<i>Average</i>	\$1,137	\$1,105
	<i>Median</i>	\$1,150	\$1,100
Monthly HOA fee	<i>Average</i>	\$65	n/a
	<i>Median</i>	\$42	n/a
Monthly utility costs	<i>Average</i>	\$245	\$200
	<i>Median</i>	\$225	\$221
Total Housing + Utilities	<i>Average</i>	\$1,447	\$1,305
	<i>Median</i>	\$1,417	\$1,321

Housing Preferences

Resident survey participants shared the factors that were most important to them when choosing their current home. Renters indicated their preferences regarding homeownership.

Important factors to choosing home and neighborhood. After cost, the home itself (e.g., number of bedrooms) and safety/low crime neighborhood were the most important factors to choosing a home to the greatest proportions of respondents. Responses not shown (“other” category) include proximity to the freeway/I-84, room for horses, and that the home is a family home passed through generations.

Figure II-4.
What factors were most important to you in choosing your current home or apartment and neighborhood in which you live?



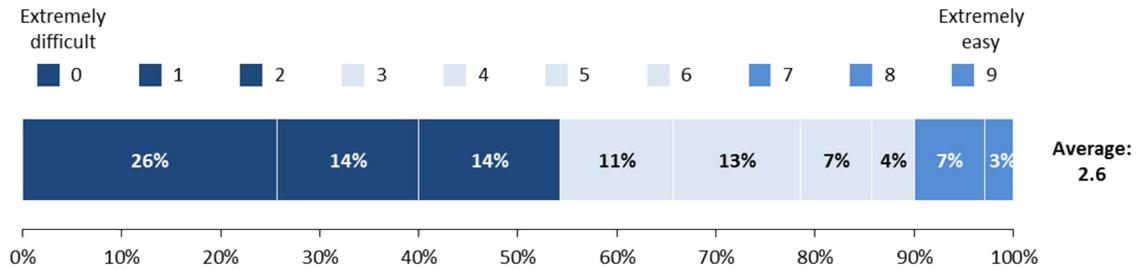
Note: n=479 residents. Numbers add to greater than 100 percent due to multiple response.

Source: BBC Research & Consulting from the 2017 Meridian Resident Survey.

Renters. Renters responded to a series of questions related to the ease of finding affordable rental units and their preferences regarding homeownership. Stakeholders raised a lack of affordable rental housing as a significant need in Meridian, although some questioned the appetite of residents for publicly-supported housing.

Ease of finding affordable rental units. Nearly half of renters who participated in the resident survey rated finding an affordable rental unit in Meridian as difficult (rating of 0, 1 or 2), and one in four rated this task extremely difficult.

Figure II-5.
If you had to move, how easy or difficult would it be to find an affordable rental unit in Meridian?



Note: n=70 renters.

Source: BBC Research & Consulting from the 2017 Meridian Resident Survey.

Lack of supply of affordable rental housing. Stakeholders identified several factors which may limit the supply of affordable rental housing in Meridian:

- The market rate ownership and rental housing market continues to be strong in Meridian;
- It is difficult for LIHTC proposals located in Meridian (or the Treasure Valley) to score sufficient points to win tax credits. Stakeholders attribute this difficulty to a combination of QAP priorities that favor Idaho rural communities and a lack of LIHTC proposal “know how” among local developers; and
- Opposition to publicly supported affordable housing by Meridian residents and some community leaders. Most stakeholders interviewed brought up a recent (summer 2016) proposed affordable housing multifamily development that local residents objected to and which members of City Council publicly opposed. The project is not moving forward as affordable housing. Resident concerns included traffic, crime, school crowding and perceived negative impacts on neighboring property values.

Barriers to homeownership. Most renters (87%) would prefer to become homeowners in the next five years. The three barriers to homeownership identified by the greatest proportion of renters are:

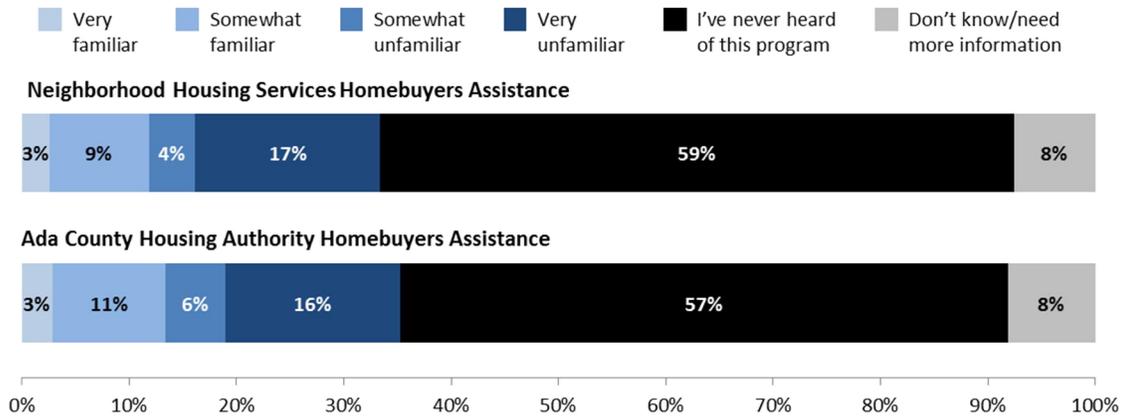
- Lack of downpayment (40%);
- Poor credit (16%); and
- Insufficient income to pay mortgage (10%).

It is important to note that, according to survey respondents, renters’ monthly housing costs are similar to owners’. Therefore, renters appear to have the ability to manage a mortgage payment if they had the downpayment and credit to secure a mortgage loan.

Awareness of local homeownership programs. Most resident survey respondents had not heard of the two programs funded by the City of Meridian to facilitate homeownership. About 15 percent of respondents had some familiarity with the homebuyers assistance programs operated

by Neighborhood Housing Services and the Boise City/Ada County Housing Authority. Several respondents had applied to the program but did not meet income requirements.

Figure II-9.
Familiarity with Local Homeownership Programs



Note: n=422 residents.

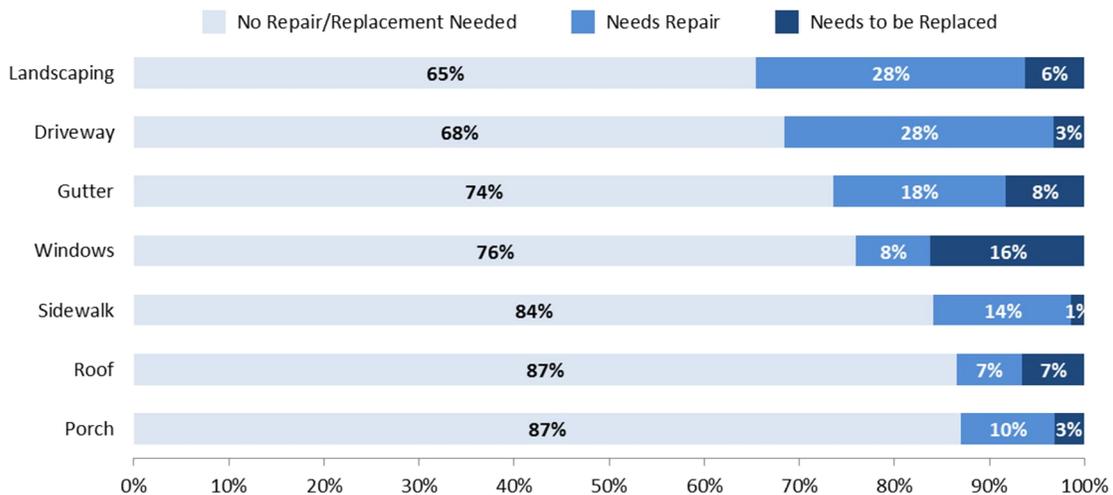
Source: BBC Research & Consulting from the 2017 Meridian Resident Survey.

Housing Condition

Resident survey respondents indicated whether or not aspects of their homes need repair or replacement. With respect to home condition, stakeholders pointed to Meridian’s downtown neighborhoods as an area with many homes in need of exterior and interior home repairs.

Exterior repairs. Meridian’s relatively new housing stock is evidenced by the small proportions of respondents identifying needed exterior home repair or replacement. The greatest proportion of respondents (about one-third) identified landscaping and driveways in need of repair.

Figure II-6.
Exterior Home Repair or Replacement Needs

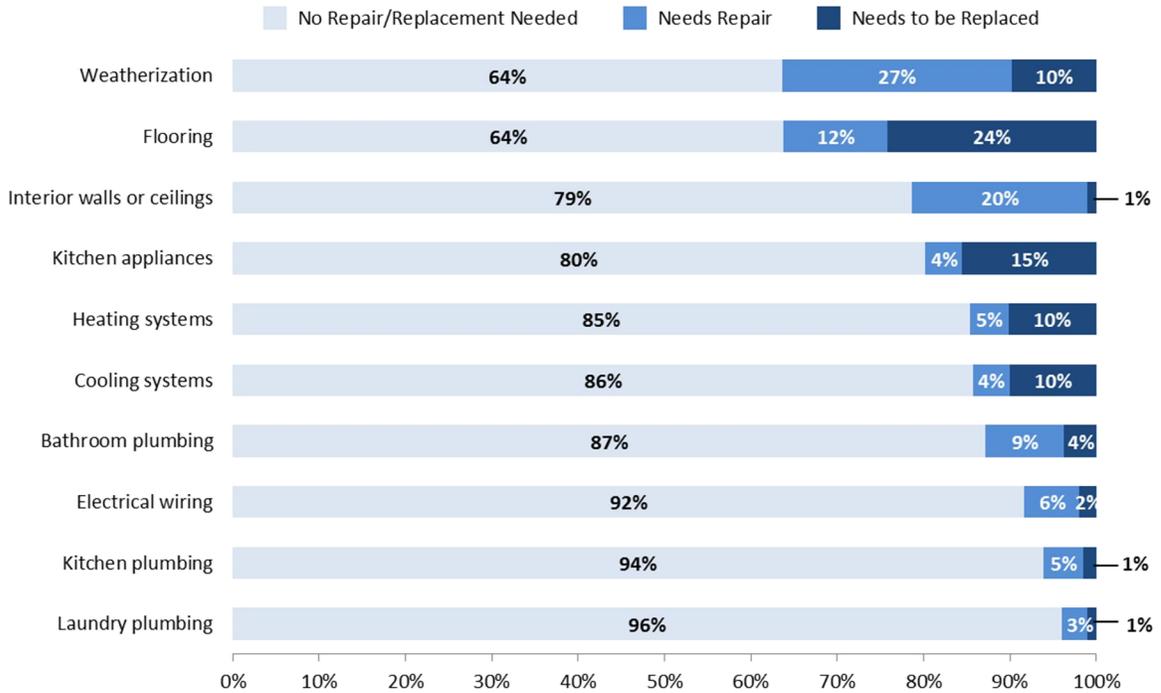


Note: n ranges from 444 to 479.

Source: BBC Research & Consulting from the 2017 Meridian Resident Survey.

Interior repairs. As with exterior repairs, most respondents do not have interior repair or replacement needs. Weatherization and flooring are the exception.

Figure II-7.
Interior Home Repair or Replacement Needs



Note: n ranges from 444 to 479.

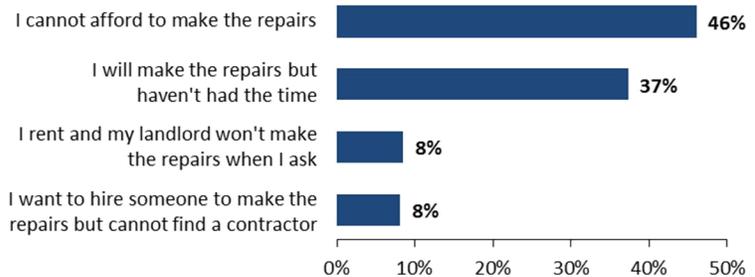
Source: BBC Research & Consulting from the 2017 Meridian Resident Survey.

Barriers to repairs. Nearly half of respondents have not made needed repairs or replacement because they cannot afford to make the repairs (46%). Nearly two in five (36%) plan to make the repairs themselves but have not had the time to perform the task.

Figure II-8.
Why haven't the repairs you need been made?

Note:
n=332 residents.

Source:
BBC Research & Consulting from the 2017
Meridian Resident Survey.



Homelessness and Housing Insecurity

Respondents to the resident survey shared their experience with homelessness and the extent to which their current housing situation may be insecure.

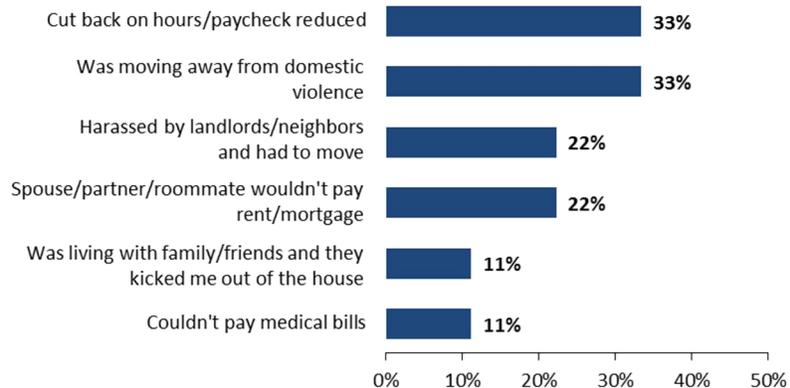
Homelessness. Overall, 2 percent of the residents participating in the survey report being homeless in the past five years. Reduced work hours and moving away from domestic violence

are factors at least one-third of these residents report contributing to their episode of homelessness.

Figure II-10.
What caused you to be homeless?

Note:
n=9 residents.

Source:
BBC Research & Consulting from the
2017 Meridian Resident Survey.



Skipped housing payment or sought additional work to pay expenses. In the past six months, 4 percent of resident survey respondents report missing a mortgage or rent payment. Nearly 60 percent attribute this to reduced work hours and 26 percent cite job loss or medical bills. One in five resident survey respondents sought additional employment in the past year in order to pay housing expenses.

- *"I'm a single mom with no child support. I work two jobs and have kids full time; some months are tight." (Resident survey respondent)*
- *"On the job injury resulted in insufficient benefits, permanent disability and still no long term benefits. We're at the end of our rope." (Resident survey respondent)*
- *"We are afraid our property taxes are going to go up on our fixed income, and we won't be able to pay them. That's our biggest fear." (Resident survey respondent)*

Foreclosure history and risk. Nearly one in 10 resident survey respondents (7%) lost a home to foreclosure in the past 10 years. Half of those who lost homes in foreclosure found housing in the private rental market; 14 percent moved in with family or friends (doubled up). One in 20 (5%) owe more on their home than it is currently worth.

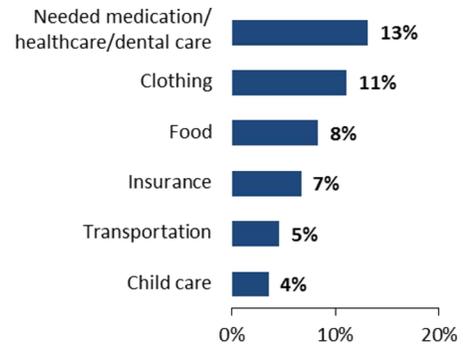
Sacrifice basic needs. In the past year, at least one in 10 participants in the resident survey reduced or went without one or more basic needs in order to pay their housing costs.

- *"I put groceries and meds on a credit card." (Resident survey respondent)*
- *"I had to borrow money to pay my mortgage after my husband's death, now I have to sell my home." (Resident survey respondent)*
- *"I did not replace tires on my car; didn't register or drive my car for 8+months, canceled Direct TV, anything else I could sacrifice I did in order to pay rent." (Resident survey respondent)*

Figure II-11.
In the past year, have you/members of your household had to reduce/go without any of the following basic needs to afford your rent/mortgage?

Note:
 n=479 residents.

Source:
 BBC Research & Consulting from the 2017 Meridian Resident Survey.



Domestic violence. Overall, 17 percent of survey respondents report that they or a member of their family has experienced domestic or dating violence; 24 percent of these situations occurred in the last five years. One in five domestic or dating violence situations occurred while the respondent or family member was living in Meridian. The types of services survivors sought and used include counseling, judicial processes, medical assistance and temporary housing/shelter. In interviews, stakeholders described the needs and challenges experienced by Meridian families fleeing domestic violence:

- Shelter and supportive service providers are located in Boise, further isolating victims of domestic violence from their community connections and network in Meridian.
- The lack of affordable housing and transportation services in Meridian makes it unlikely that families that flee domestic violence in Meridian are able to return to the community. Children lose their home, school and neighborhood.
- One of the three primary categories of homeless children in the West Ada School District is children whose mother has fled the home due to domestic violence.
- The typical income of a mother fleeing domestic violence is less than \$8,000 per year, and this income comes from TANF (Temporary Assistance for Needy Families) and food stamps. The Women’s and Children’s Alliance (WCA) has grants and vouchers to provide transitional housing support, but Meridian’s rents exceed the guidelines (Fair Market Rents) and the family can rarely pay the difference.
- Meridian needs a (small) domestic violence shelter with capacity for up to four families (four rooms). WCA’s Boise shelter has 15 rooms accommodating up to 54 beds.
- Funding is needed for another case manager, child care staff and court advocates. Currently child care and court advocates are mostly staffed by volunteers.

Most Urgent Housing and Community Development Needs

Residents and stakeholders prioritized housing and community development needs.

Resident perspectives. Respondents to the resident survey identified up to three amenities or services they would improve in Meridian. At least one-third of residents prioritized road

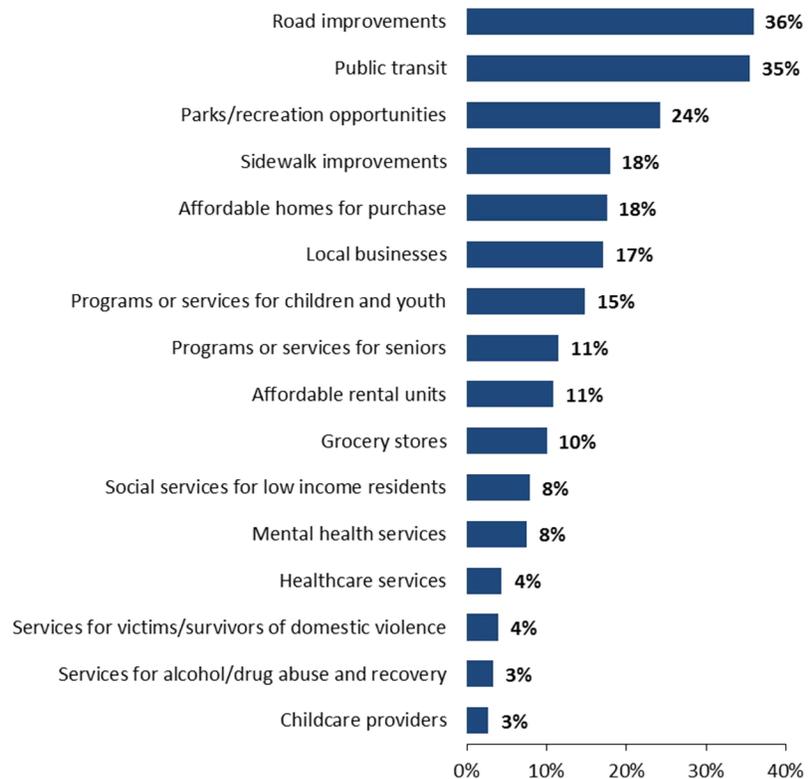
improvements and public transit as needed improvements in amenities or services in Meridian. Specific resident comments about other needs include:

- *“Adding sidewalks and crosswalk to busy roads/intersections like all the way down Locust Grove and/or Victory.” (Resident survey respondent)*
- *“Available and affordable housing, without a long waiting list, for able bodied people on fixed incomes.” (Resident survey respondent)*
- *“The roads and sidewalks in the older downtown neighborhoods could be better. Many parts of the neighborhoods don't have sidewalks at all which makes me as a parent nervous for the many children walking to and from school.” (Resident survey respondent)*
- *“Pools we only have one City pool and my neighborhood doesn't have any.”*
- *“Grocery stores that are affordable like Winco AND low income SENIOR housing. My elderly mother has to live in Eagle in affordable senior housing and commute to Meridian for work and it is stressful on everyone because she's older. It also makes things harder for us to check on her.” (Resident survey respondent)*
- *“Good schools, but no affordable housing for single parents and services to help.” (Resident survey respondent)*
- *“Meridian has grown so much so fast that the traffic at certain times gets very bad. Main roads need to have the number of lanes increased.” (Resident survey respondent)*
- *“12 step programs need access to community facilities for meetings, events, etc. When we asked for space there has always been some reason we couldn't be there.”*

**Figure II-12.
Needed Improvements
in Amenities or Services
in Meridian**

Note:
n=479 residents.

Source:
2017 Meridian Resident Survey.



Stakeholder perspectives. Affordable housing was the primary housing and community development need raised in the stakeholder consultation process, followed by homelessness prevention and public transportation. Stakeholders’ highest priorities for Meridian’s housing and community development include:

- **Rental housing affordable to incomes below MFI.** One stakeholder suggested developing an affordable housing strategy that incorporates new construction, including LIHTC projects, as well as a preservation strategy.
- **Homelessness prevention.** Meridian’s homeless population is largely comprised of families with children “doubled up” with family or friends. Stakeholders also suggest that Meridian should financially support the Continuum of Care and assist with transitioning the Continuum out of the City of Boise into a nonprofit framework.
- **Domestic violence shelter serving up to four families.**
- **Public transportation.**
- **Need for local service providers.** Nearly all social service providers are located in Boise, making it difficult for local residents to connect to support.

SECTION III.

Housing Profile and Needs Assessment

SECTION III.

Housing Profile and Needs Assessment

This section supplements the HUD-required Needs Assessment and Market Analysis portions of the Consolidated Plan, which are contained in Section VII. It discusses housing unit growth in Meridian, the primary types of housing in the City, demand for housing, housing affordability, and gaps between demand and supply.

Data used to inform this section include U.S. Census decennial surveys (2000 and 2010), annual census surveys (American Community Surveys), building permit surveys, the resident survey, and rental data collected during the development of the Consolidated Plan.

Housing Units and Growth

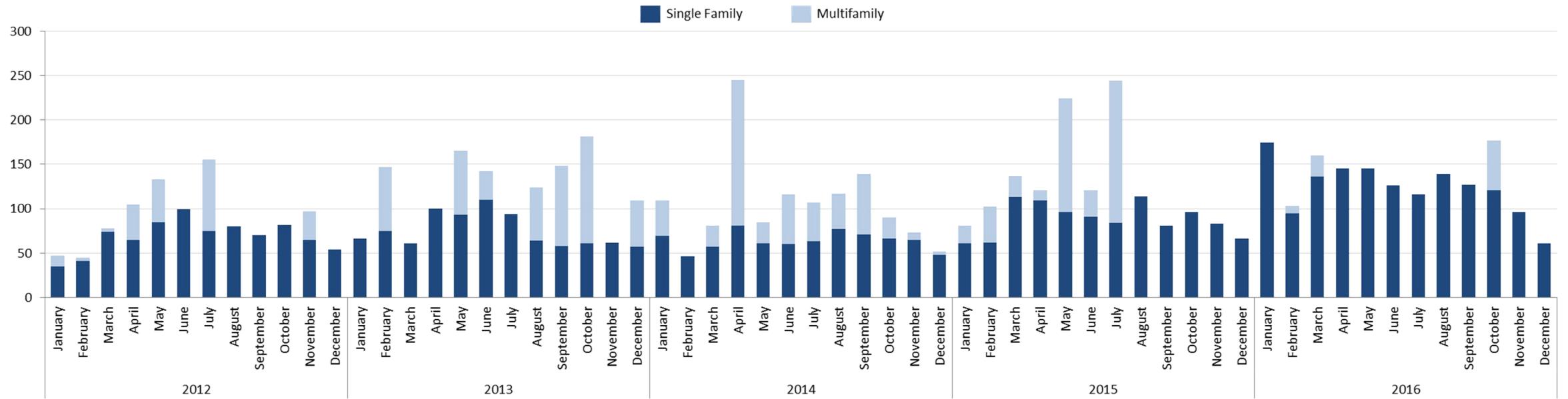
The 2010 Census reported 26,674 housing units within City limits. This is almost 15,000 housing units more than in 2000, when the total number of units was estimated at 12,293. On average, the City built 1,400 new units per year between 2000 and 2010. This incredible growth was also seen in the previous Consolidated Plan, because the city's housing inventory has been rapidly increasing since 1990. The City has evolved from a small farm community to the 2nd largest community in Idaho.

Growth slowed slightly after the effects of the housing market downturn were realized. Between 2010 and 2016, 7,847 residential building permits were issued. The majority of building permits were issued for single family homes (75%).

Recent market activity suggests a strengthening market: Through December 2016 the number of permits—1,569—is the highest of any year. The low was in 2011, when just 509 residential permits were issued.

Figure III-1 on the following page shows permits by month for the five years since the last Consolidated Plan was conducted. Spring and summer months generally have the highest permit activity.

Figure III-I.
Residential Building Permits Issued Monthly, 2012-2016



Source: Building Permit Census.

Housing unit type. As shown below, the U.S. Census and HUD estimate that 87 percent of the City’s housing stock is made up of single family homes, followed by twin homes/triplexes/fourplexes at 5 percent. As Figure III-1 above demonstrated, development over the past five years has strongly favored single family detached products.

Unit Type

Property Type	Number	%
1-unit detached structure	26,411	87%
1-unit, attached structure	515	2%
2-4 units	1,411	5%
5-19 units	427	1%
20 or more units	856	3%
Mobile Home, boat, RV, van, etc.	602	2%
Total	30,222	100%

Table 1 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Housing unit size. The majority of owners in Meridian live in larger homes with three bedrooms and more. Renters also live in larger units, occupying two bedroom and three bedroom units, as shown below.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	0	0%
1 bedroom	0	0%	623	8%
2 bedrooms	1,741	6%	3,095	37%
3 or more bedrooms	25,657	94%	4,579	55%
Total	27,398	100%	8,297	100%

Table 2 – Unit Size by Tenure

Data Source: 2014-2015 ACS

Vacancy. The latest data from the U.S. Census shows an overall vacancy rate of 2.4 percent, lower than the 5.1 percent vacancy in 2010, reported in the last Consolidated Plan. The rental vacancy rate was estimated by the U.S. Census at 3.1 percent in 2015.

The most common reason for a unit being vacant is that it was sold but is not occupied. The next most common reason is that the unit is for rent. These vacancy reasons align with tenure trends in Meridian.

Housing condition. Meridian has relatively new housing stock, with over half of the units built after 2000 and more than one-third built between 1980 and 2000.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	11,205	55%	2,882	43%
1980-1999	7,336	36%	2,711	41%
1950-1979	1,273	6%	891	13%
Before 1950	434	2%	202	3%
Total	20,248	100%	6,686	100%

Table 3 – Year Unit Built

Data Source: 2008-2012 CHAS

To assist in assessing lead based paint hazards, HUD provides estimates of units built before 1980, when lead based paint was banned, and those units which are occupied by children. According to the HUD table below, as many as 2,800 housing units in the City of Meridian may be at-risk of containing lead based paint. The 2015 American Community Survey estimates this number at 2,500. These units were developed before 1980. More than 1,700 are owner-occupied and 1,100 are renter-occupied. It is important to note that the number of these units identified as occupied by children is more than the total number of units at-risk of lead paint; this appears to be inaccurate data.

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	1,707	8%	1,093	16%
Housing Units build before 1980 with children present	5,400	27%	3,980	60%

Table 4 – Risk of Lead-Based Paint

Data Source: 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)

Tenure. The U.S. Census estimates the City’s homeownership rate at 76 percent, which is much higher than most peer cities. By comparison, the homeownership rate in Boise is 60 percent; Pocatello is 61 percent; Idaho Falls, 65 percent; Moscow, 40 percent.

Affordability, Supply and Demand, and Housing Gaps

This section discusses housing affordability in the City of Meridian, both housing to rent and housing to buy.

Affordability defined. In the housing industry, housing affordability is commonly defined in terms of the proportion of household income that is used to pay housing costs. Housing is “affordable” if no more than 30 percent of a household’s monthly income is needed for rent, mortgage payments and utilities. When the proportion of household income needed to pay housing costs exceeds 30 percent, a household is considered “cost burdened.”

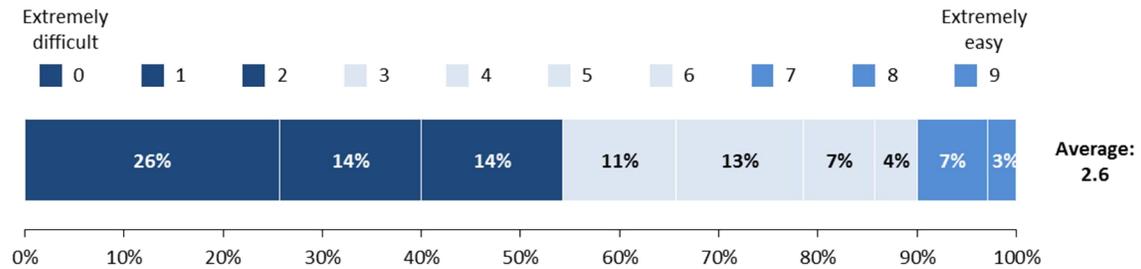
Housing programs generally focus on assisting lower income populations. HUD divides low and moderate income households into four categories, based on their relationship to the area median income: extremely low income (earning 30 percent or less of the area median income), very low income (earning between 31 and 50 percent of the area median income), low income (earning

between 51 and 80 percent of area median income) and moderate income (earning between 81 and 95 percent of area median income).

Median rents and home prices. The 2017 median rent reported by HUD—\$849—is close to that reported by the Census in 2015. A comparison of median HUD rents over the last five years suggests that rents have been increasing at about \$20 per year. Renters’ incomes have not risen as fast on a percentage basis, but, on average, incomes have risen enough to manage rising rents.

As discussed in Section II (figure replicated below), nearly half of renters who participated in the resident survey rated finding an affordable rental unit in Meridian as difficult (rating or 0, 1 or 2), and one in four rated this task extremely difficult. This suggests that although renter income, on average, has kept up with rising in rental costs the lack of supply (rental vacancies are around 3%) makes it difficult to move.

Figure III-2.
If you had to move, how easy or difficult would it be to find an affordable rental unit in Meridian?



The median home value last reported by the U.S. Census (2015) was \$213,100. The median value is up considerably from 2000, when it was \$119,800. Compared to other cities in the region, Meridian home values tend to be higher.

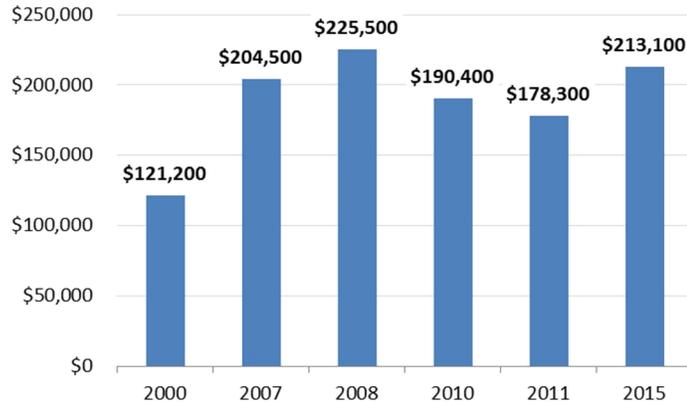
As shown in Figure III-3, the median home value has increased steadily since 2000, with the highest annual increase occurring in the period before the housing market downturn.

**Figure III-3.
Median Home Values, 2000 to 2015**

*Equivalent
annual increase:*

9% 10% -5% -6% 4%

Source:
U.S. Census, ACS and BBC Research & Consulting



Median home values have increased faster than median rents, as shown below. Yet because of falling interest rates, homebuyers are able to afford a higher-priced home in 2015 than in 2000.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2015	% Change
Median Home Value	119,800	213,100	78%
Median Contract Rent	559	867	55%

Table 5 – Cost of Housing

Data Source: 2000 Census (Base Year), 2014-2015 ACS (Most Recent Year)

HUD estimates the proportion of housing units affordable to renters and owners at different Median Family Income (MFI) levels, as shown in the table below. The current MFI for Meridian is \$62,400.

Housing Affordability by Median Family Income Level

Units affordable to Households earning	Renter	Owner
30% MFI	280	No Data
50% MFI	830	555
80% MFI	3,510	2,735
100% MFI	No Data	5,345
Total	4,620	8,635

Table 6 – Housing Affordability

Data Source: 2008-2012 CHAS

According to HUD estimates, renters earning 80 percent of the MFI—about \$48,250 per year—can afford over three-fourths of rental units in the City. Renters hoping to become owners are more likely to be able to afford to buy if they earn 100 percent of the MFI, or around \$62,400.

Figure III-4 summarizes the comparison between rising housing costs and rising incomes. It demonstrates that although home prices have risen more than rental costs (percent change column), affordability increased—due to falling interest rates.

**Figure III-4.
Change in Median
Incomes, Rents, and
Home Prices, 2000
to 2015**

	2000	2015	Change
Median contract rent (no utilities)	\$559	\$867	55%
Median renter income	\$27,148	\$31,012	14%
Income required to afford (includes utilities)	\$29,360	\$41,680	42%
Renters who can afford	47%	43%	-4%
Median home value	\$121,200	\$213,100	76%
Median renter income	\$27,148	\$31,012	14%
Income required to afford	\$45,140	\$50,882	13%
Renters who can afford	28%	34%	6%

Source:
BBC Research & Consulting.

As discussed in Section II (figure replicated below), nearly half of renters who participated in the resident survey rated finding an affordable rental unit in Meridian as difficult (rating of 0, 1 or 2), and one in four rated this task extremely difficult.

Gaps analysis. The following analysis examines housing need across all income levels, to identify mismatches in supply and demand for households in Meridian. It reports the results of a modeling effort called a gaps analysis, which compares housing affordability for households at different income levels to the supply of housing units affordable at these income levels.

Because it is impossible to estimate the type of housing each household in the City would prefer, income is used as a proxy, as income is the most important factor in accessing housing.

The following figures show affordable rents and home prices for the various income categories of renter households in the City. The calculation to determine what is “affordable” to the various income groups assumes the following:

- First, households cannot pay more than 30 percent of their income for housing costs. (Households cannot be cost burdened).
- Second, housing costs for both homeowners and renters must include utilities. The U.S. Census accounts for utilities costs in its “gross rent” measure, which is used to calculate the gaps.¹
- Finally, the home price calculations assume a 10 percent down payment, 25 percent of total payments dedicated to taxes, hazard insurance, mortgage insurance and utilities, a 30-year amortization and a 4.27 percent interest rate.
- In addition, the gaps model also assumes a 3.1 percent vacancy rate for rental units, based on the number of vacant rental units reported in the last U.S. Census survey. The model also

¹ Utilities are calculated as part of the multiplier that is applied to the maximum affordable mortgage payment per month and which also includes property taxes and insurance.

excludes households who are not paying cash rent (e.g., they are caretakers, nannies and are living in their rental units rent free as exchange for certain services).

The analysis compares the number of renter households in Meridian, their income levels, the maximum monthly housing payment they could afford and the number of units in the market that were affordable to them. The “gaps” columns show the difference between the number of renter households and the number of rental units affordable to them. Negative numbers (in parentheses) indicate a shortage of units at the specific income level; positive units indicate an excess of units.

As Figure III-5a shows, there is a shortage of rental units for households earning less than \$25,000 per year. There are 2,168 renters earning less than \$25,000 per year and just 820 affordable rental units. This leaves a gap of 1,348 units.

Renters earning more than \$25,000—particularly those who are earning \$35,000 and more, where rental units are clustered—have an easier time affording Meridian’s rental market.

For some low income renters, utilities are a very significant portion of their monthly housing costs. In the resident survey, the average utilities reported were \$200 for renters and \$245 for owners. The “contract rent” reported by the U.S. Census and used by HUD does not include utilities; gross rent, which is used in the gaps analysis, does. That said, to the extent that gross rents underestimate the effect of utilities, the rental gap would be larger.

Figure III-5b. examines the affordability of the ownership market. As the “homes by value” column indicates, many homes are priced to be affordable to households earning \$35,000 and more. This income level is the point at which the “gap” in proportions of would-be owners and homes for sale begins to diminish.

**Figure III-5a.
Rental Gap, City of Meridian, 2015**

Income Range	Number and % of Renters		Maximum Affordable Gross Rent	Number and % of rental units		Rental Gap	Cumulative Gap
Less than \$5,000	614	9%	\$125	-	0%	(614)	(614)
\$5,000 to \$9,999	276	4%	\$250	126	2%	(150)	(764)
\$10,000 to \$14,999	247	3%	\$375	96	1%	(151)	(915)
\$15,000 to \$19,999	503	7%	\$500	159	2%	(344)	(1,259)
\$20,000 to \$24,999	528	7%	\$625	439	6%	(89)	(1,348)
\$25,000 to \$34,999	1,331	19%	\$875	1,997	28%	666	(682)
\$35,000 to \$49,999	1,234	17%	\$1,250	2,645	37%	1,411	729
\$50,000 to \$74,999	1,385	19%	\$1,875	1,545	21%	160	889
\$75,000 to \$99,999	500	7%	\$2,500				
\$100,000 to \$149,999	454	6%	\$3,750	193	3%	(857)	32
\$150,000 or more	96	1%					
Total	7,168	100%		7,200	100%		

Source: BBC Research & Consulting.

**Figure III-5b.
Proportion of renters
who desire to buy v.
distribution of homes,
City of Meridian, 2015**

Source:
BBC Research & Consulting.

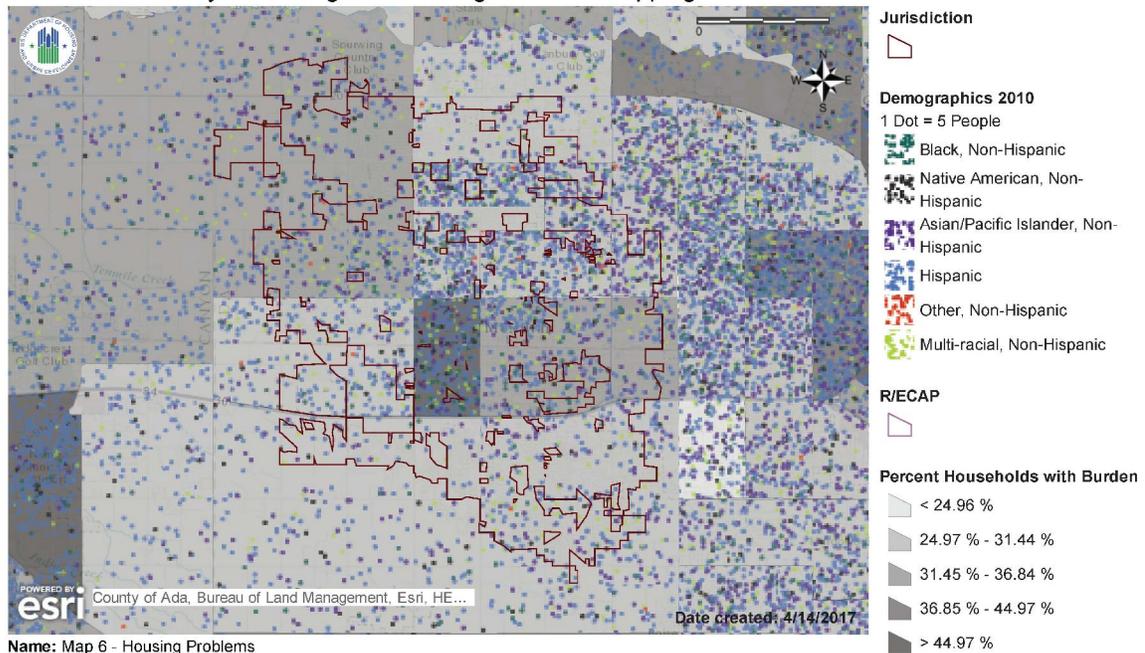
Income Range	Max Affordable home value	% Homes by value	Renter Purchase Gap	Cumulative Gap
Less than \$5,000	\$18,682	2%	-6%	-6%
\$5,000 to \$9,999	\$37,361	1%	-3%	-10%
\$10,000 to \$14,999	\$56,043	0%	-3%	-13%
\$15,000 to \$19,999	\$74,726	1%	-6%	-19%
\$20,000 to \$24,999	\$93,408	1%	-6%	-25%
\$25,000 to \$34,999	\$130,773	10%	-9%	-34%
\$35,000 to \$49,999	\$186,820	32%	15%	-19%
\$50,000 to \$74,999	\$280,232	34%	14%	-4%
\$75,000 to \$99,999	\$373,644	12%	5%	0%
\$100,000 to \$149,999	\$560,468	6%	-1%	0%
\$150,000 or more		1%		
Total		100%		

Cost burden. HUD estimates that more than 1,280 renters and 1,925 owners face cost burden (pay more than 30 percent of gross household income in housing costs) and 1,265 renters and 1,600 owners face severe cost burden (pay more than 50%).

The following figures show the location of residents who face cost burden first by race and ethnicity and then by national origin. The maps indicate that persons of Hispanic and Native American origin living in Central Meridian face the highest cost burden.

Figure III-6.
HUD AFFH Tool Jurisdiction Map of Meridian, Map 6 Housing Burden and Race/Ethnicity, 2010

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 6 - Housing Problems

Description: Households experiencing one or more housing burdens in Jurisdiction and Region with R/ECAPs and race/ethnicity dot density

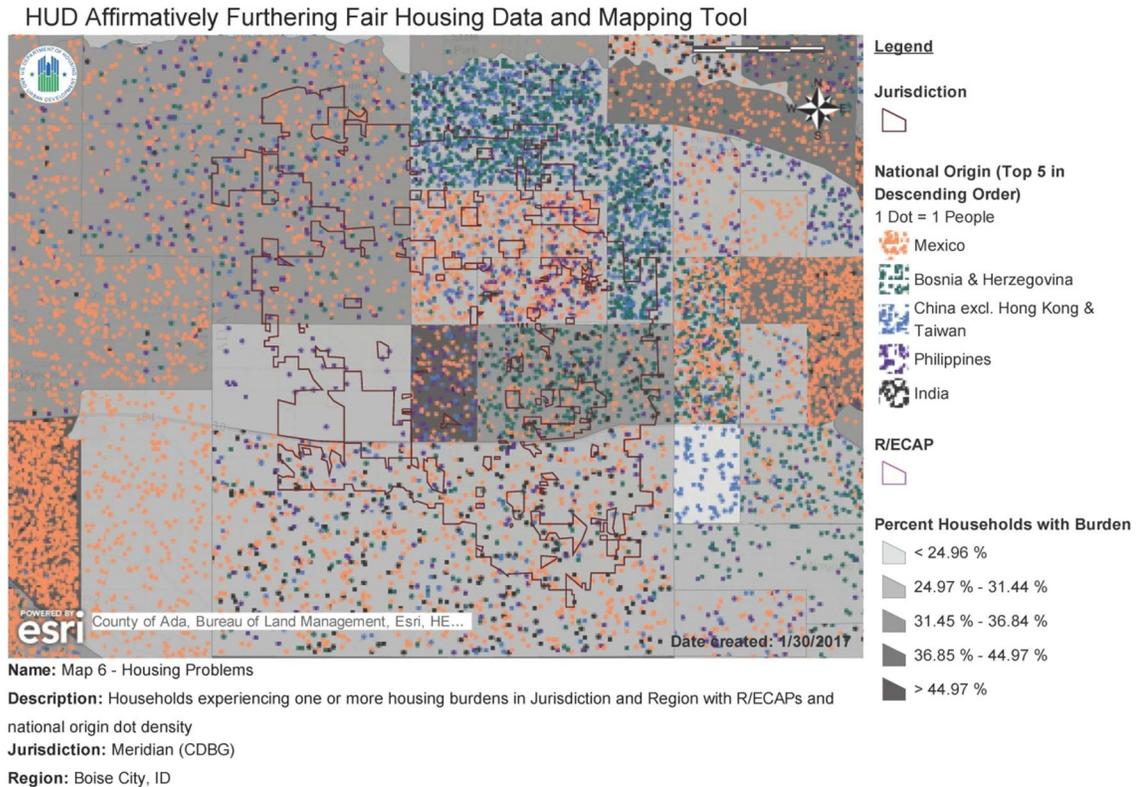
Jurisdiction: Meridian (CDBG)

Region: Boise City, ID

Note: White, Non-Hispanic residents were removed from map to better identify housing burden among minority residents in Meridian.

Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

+Figure III-7.
HUD AFFH Tool Jurisdiction Map of Meridian, Map 6, Housing Burden and National Origin, 2010



Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Summary Findings

This section examines housing market trends in Meridian. Primary findings include:

- During the past 15 years, residential development in Meridian has grown rapidly. The number of building permits issued in 2016 suggests that development trends are continuing, and that demand for living in Meridian is strong.
- An estimated 1,300 renters earn less than \$25,000 per year and cannot find affordable rental units. Renters' perceptions of the market suggest a very tight rental market—and very low vacancy rates (3%) support this perception.
- Potential homebuyers must earn \$35,000 and more before the home purchase market has a significant proportion of homes from which to choose.
- A comparison of median rents over the last five years suggests that rents have been increasing at about \$20 per year, or 55 percent between 2000 and 2015. Renters' incomes have not risen as fast on a percentage basis, but, on average, incomes have risen enough to manage rising rents. In contrast, homeowners have benefited from dropping interest rates and rising incomes, increasing the relative affordability of homeownership—even as home prices have risen.

SECTION IV.

Disability and Access to Opportunity Analysis

SECTION IV.

Disability and Access to Opportunity Analysis

This section examines the fair housing landscape and access to opportunity for all Meridian residents and residents with disabilities.

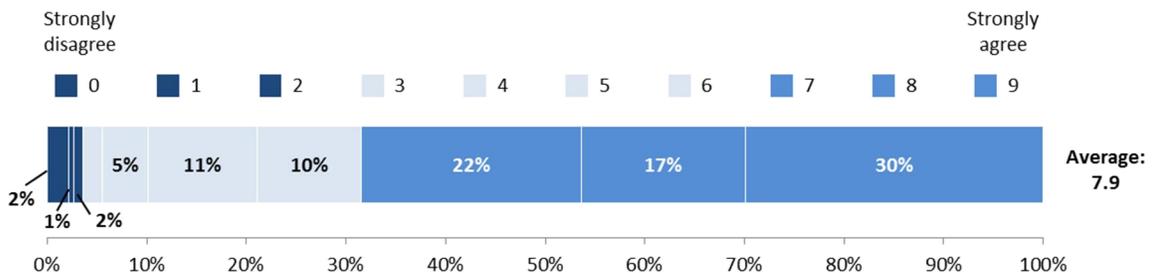
Disparities in Access to Opportunity

Another new component of fair housing studies is an examination of community assets and whether protected classes have equitable access to those assets. In the AFH, this analysis is characterized by HUD as “disparities in access to opportunity.” For the Meridian AI, disparities in access to opportunity were examined using HUD’s AFFH tool and through the community participation process, the findings of which are presented in Section II. This section reports the findings from that research.

Access to opportunity—resident perspectives. In the resident survey, individuals were asked to rate the availability of community benefits in the City of Meridian. These community benefits were defined as good schools, access to parks/recreation and access to jobs. Figure IV-1 shows how residents rated the availability of community benefits, with 0 being strongly disagree with good availability and 10 being strongly agree with good availability.

Residents of Meridian agree that community benefits of living in the City are available to all residents. The average response of agreeability was 8, with 90 percent of responses falling within the range of agree to strongly agree.

Figure IV-1.
The community benefits of living in the City of Meridian—good schools, access to parks/recreation, access to jobs—are available to all residents, regardless of where they live in the community.



Source: BBC Research & Consulting from the 2017 Meridian Resident Survey.

Opportunity indicators. The HUD AFFH tool provides data on seven opportunity indicators, which are community characteristics commonly considered as elements of housing choice and/or neighborhood health. Each indicator is measured as an index, or score.

For a fair housing analysis, the focus is not on a community’s overall score, but on whether different racial/ethnic groups have substantial differences in their exposure to opportunity, as measured by the HUD indicators.

Figure IV-2 displays index values for each opportunity indicator across different racial/ethnic groups. The values are provided for the population overall and also for the population living in poverty. Across the indicators, higher values indicate higher levels of opportunity.

Figure IV-2.
Opportunity Indicators by Race/Ethnicity, City of Meridian, 2010

Population	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Total Population							
Non-Hispanic white	66.14	46.32	62.84	24.08	26.60	45.45	6.78
Hispanic	62.53	42.57	60.69	24.59	28.62	47.06	6.03
Black or African American	63.19	44.58	60.85	24.56	28.63	45.16	6.07
Asian or Pacific Islander	68.66	47.23	64.88	24.22	27.32	50.16	6.76
Native American	62.65	44.76	60.43	24.47	28.39	48.87	6.43
Population in Poverty							
Non-Hispanic white	58.05	40.52	55.53	25.22	30.49	48.94	4.96
Hispanic	51.18	44.45	48.38	25.74	29.64	41.63	5.72
Black or African American	49.28	46.12	42.87	25.79	27.34	39.13	3.00
Asian or Pacific Islander	75.71	33.88	65.31	28.50	38.38	52.11	4.20
Native American	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Note: Additional detail on how each index is calculated is available in the HUD AFFH Data Documentation, available online at: <https://www.hudexchange.info/resource/4848/affh-data-documentation/>

Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Across all racial and ethnic groups, exposure to every opportunity indicator in Meridian is relatively low, particularly for transit, low transportation cost and environmental health opportunities. Because the city does not have a public transit system—and many residents travel to Boise or Nampa for work and services—transportation, along with environmental health—is the most significant barrier to opportunity as defined by this index.

The highest opportunity indicators are the low poverty index and the labor market index. This means that it is easy for residents to find neighborhoods within Meridian that have low poverty and where most residents are employed.

A comparison of the indicators among racial and ethnic groups shows some differences in access to opportunity. Yet, because non-White racial and ethnic groups in Meridian are very small in population, the indices should be interpreted with caution.

The largest variation among racial and ethnic groups is for Asian or Pacific Islander residents, especially for those living in poverty. For Asian or Pacific Islander residents in poverty, there is a higher opportunity for low poverty, labor market, low transportation cost and job proximity indexes.

Overall, variations between the total population and populations in poverty are minimal. Meridian residents living in poverty experience less opportunity for low poverty neighborhoods and access to jobs. This suggests limited affordable housing opportunities may be concentrated in lower income, higher unemployment neighborhoods.

The opportunity index for environmental health is particularly low for Meridian. This index measures air quality—and may be tracking industry pollution and/or the effects of being near mountains, which can prevent poor quality air from escaping valleys.

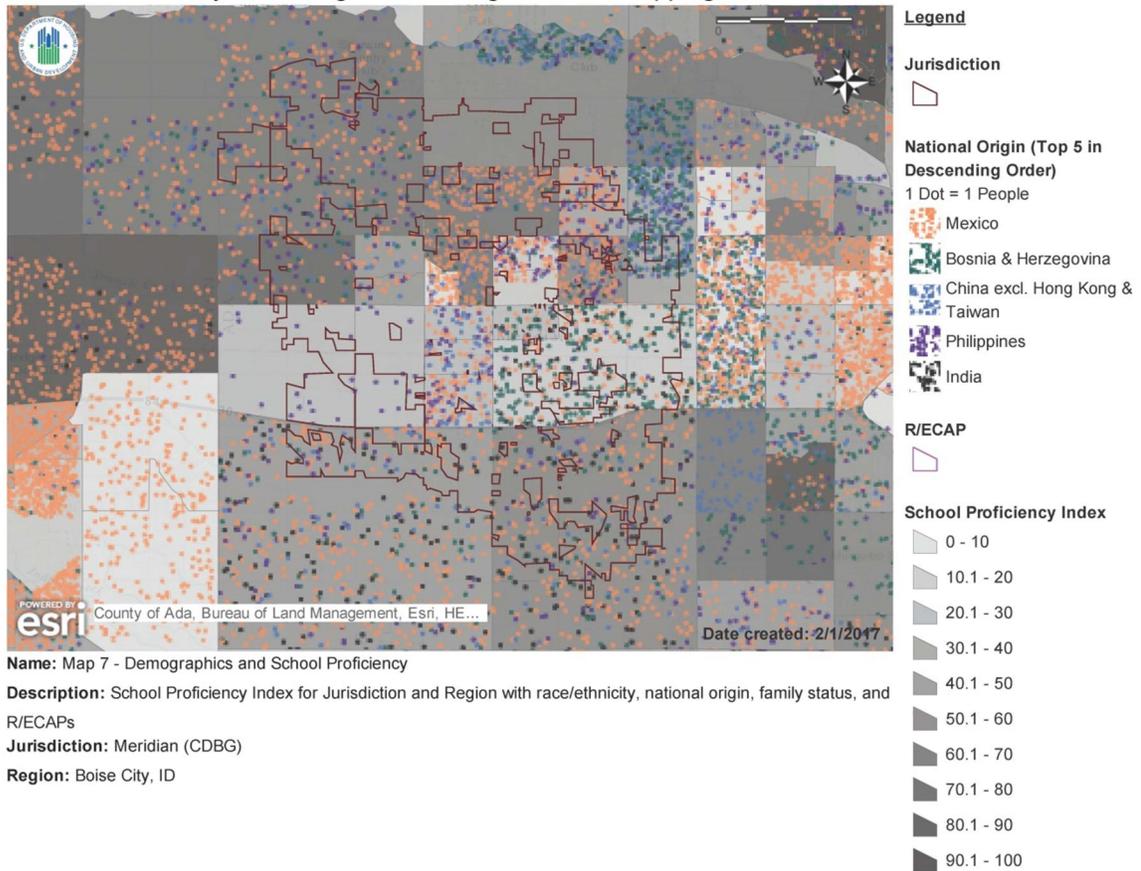
Geographic distribution of opportunity. To better understand disparities in access to opportunity, HUD provides thematic maps to show the different levels of exposure to each opportunity indicator. Figures IV-3 to IV-10 depicts all seven opportunity indicators overlaid with dot densities of national origin. As indicated in the segregation analysis from Section I, the City is distinctly separated by national origin, which is a more representative variable for Meridian compared to race/ethnicity.

In every map, the dark red outline indicates the City boundaries of Meridian. The gradations of shading represent the degrees of opportunity. A darker shade of gray represents Census tracts that experience a higher access to that opportunity indicator. In addition to the shading, the dot overlay on the maps differentiates national origin. Orange dots represent individuals of Mexican origin, green represent Bosnian and Herzegovinian origin, blue represent Chinese origin (excluding individuals from Hong Kong and Taiwan), purple represent Filipino origin and black represent Indian origin.

School proficiency. Figure IV-3 shows variations in school proficiency by Census tracts in Meridian. The Census tracts with the highest access to school proficiency are in the north and northwest areas of the City. The relationship between the residency patterns of national origin and their proximity to proficient schools is fairly distinct. Residents of Bosnian and Herzegovinian are disproportionately located in central Census tracts with some of the lowest access to proficient schools. Residents of Hispanic and Chinese origin are scattered across Census tracts with varying access to proficient schools. Census tracts with a high density of residents with a national origin other than the United States have less proficient schools.

Figure IV-3.
HUD AFFH Tool Jurisdiction Map of Meridian, Map 7, Demographics and School Proficiency,
School Proficiency and National Origin, 2010

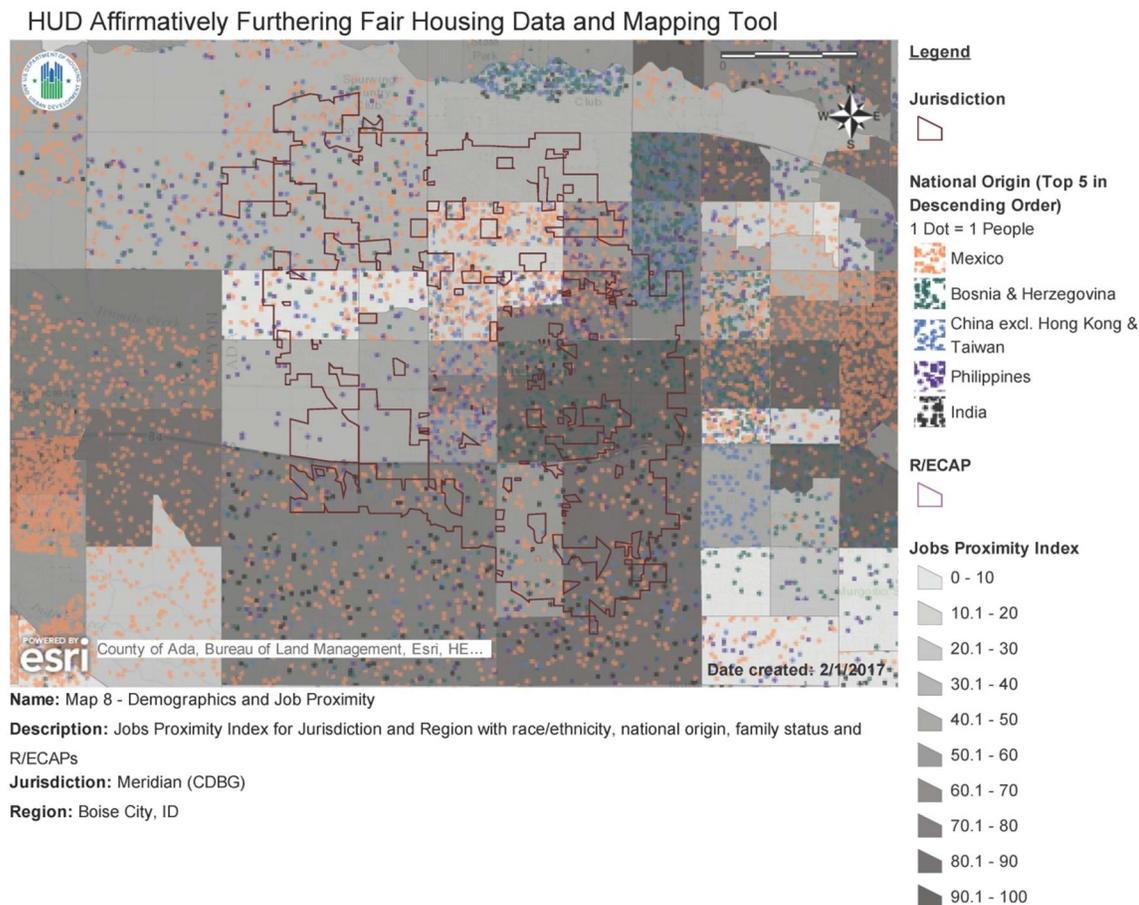
HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Jobs proximity and employment. The job proximity index measures the distance between a residency and jobs. Figure IV-4 shows residents by national origin and their proximity to jobs. Residents of Bosnian and Herzegovinian, Filipino and Indian origin are located in Census tracts with the highest opportunities for jobs. A few central Census tracts in eastern Meridian have the highest proximity to jobs, whereas the remainder of the City has low job proximity. Jobs in Meridian appear to be clustered in certain central Census tracts where density may be higher.

Figure IV-4.
HUD AFFH Tool Jurisdiction Map of Meridian, Map 8, Demographics and Job Proximity, Jobs Proximity and National Origin, 2010

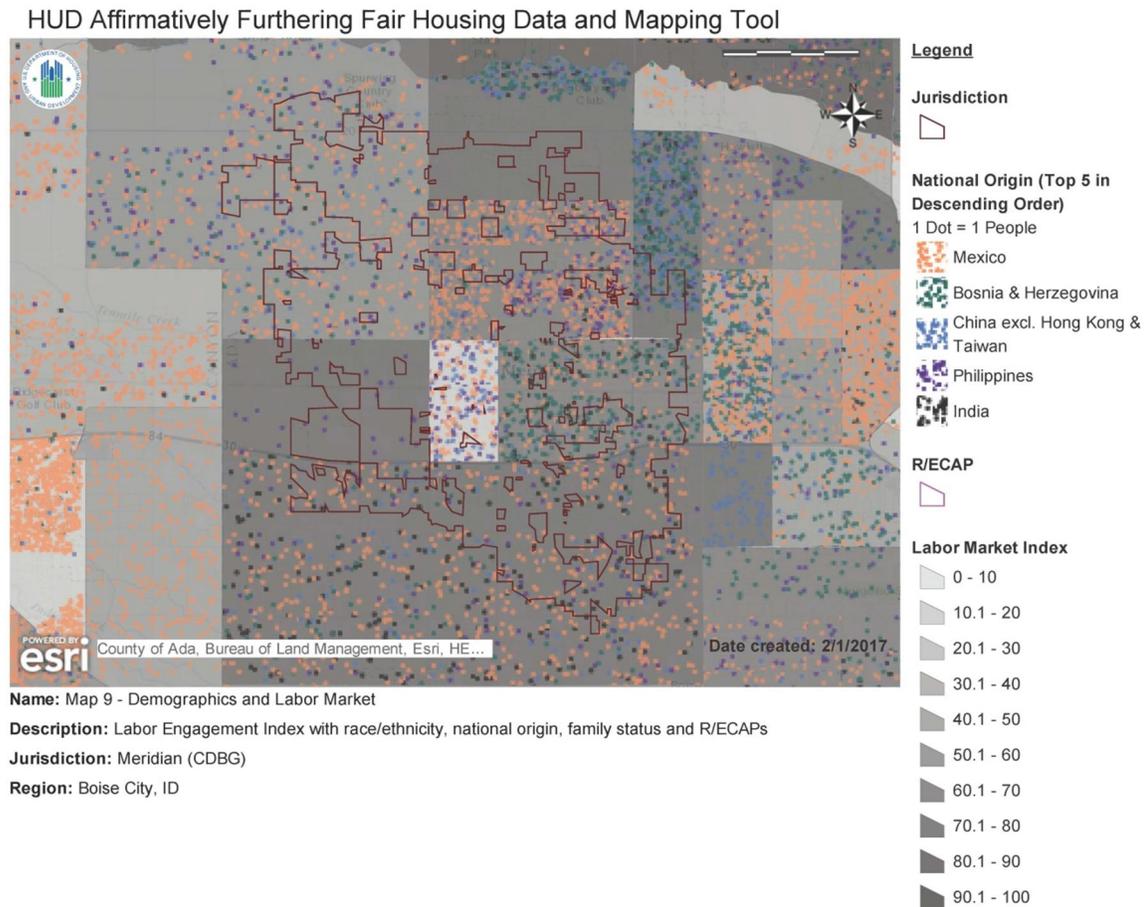


Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

The other indicator in the employment opportunity analysis is access to labor markets, as seen in Figure IV-5. The labor market indicator measures unemployment rate, participation rate in the labor-force, and the percent of the population aged 25 and above with a bachelor’s degree.

Overall, access to labor market opportunities is moderate to high across the entire City, with the exception of a few Census tracts in the center of Meridian. The highest skilled workers—and lowest rate of unemployed residents—is in southern and eastern Meridian (Figure IV-5 below). Labor market opportunities do not seem to have any association to the distribution of residents with a national origin other than the United States.

Figure IV-5.
HUD AFFH Tool Jurisdiction Map of Meridian, Map 9, Demographics and Labor Market, Labor Market and National Origin, 2010



Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

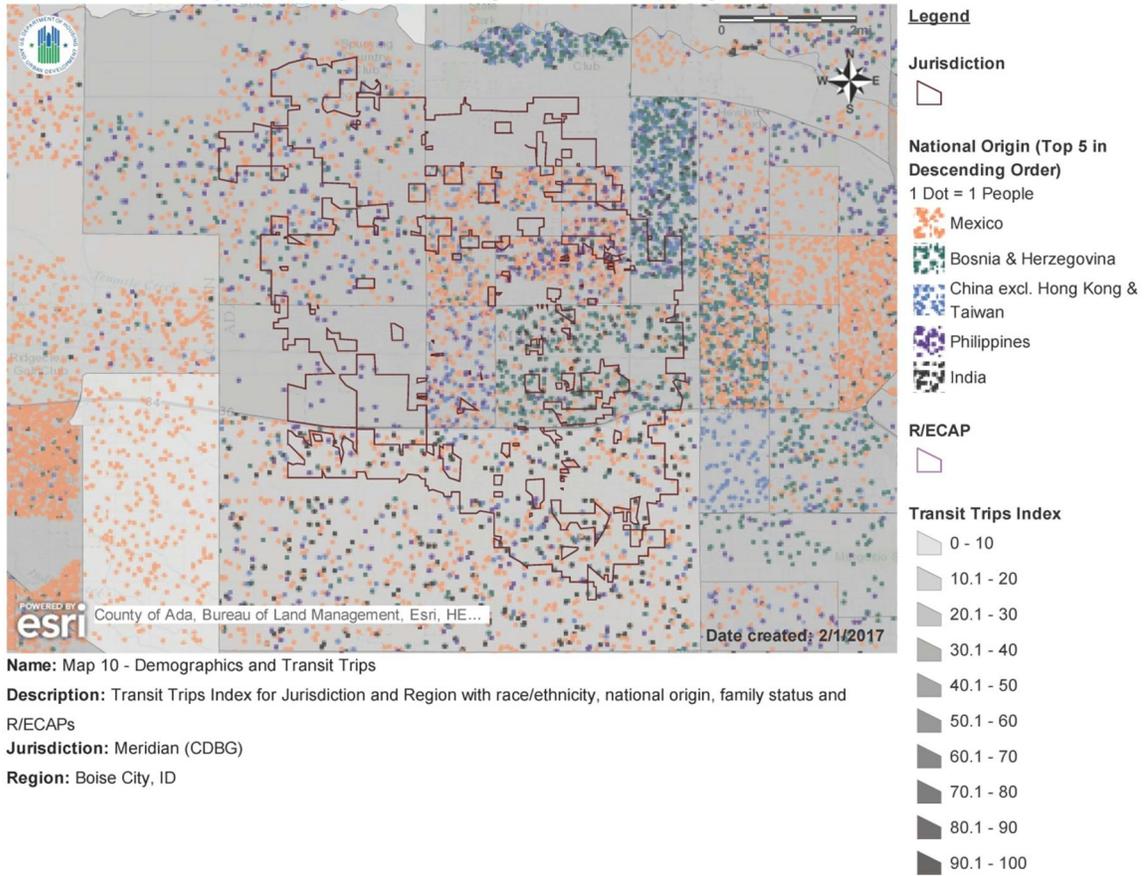
Transportation access. HUD identifies transportation opportunities through the Low Transportation Cost Index and the Transit Trips Index. The low transportation cost indicator not only measures the cost of transport but also proximity to public transportation. The transit trips indicator measures how often low-income families use public transportation because transportation use is a general indication of public transit availability.

Figure IV-6 depicts the distribution of transit trips and Figure IV-7 depicts the distribution of low transportation costs in Meridian. Transits trip are low and transportation costs are high across the City because Meridian does not have their own public transportation system. The data presented in these figures do not provide detailed insight into access to transportation opportunities among residents of varying national origins because the entire City is affected by the lack of public transportation.

Access to low transportation costs, seen in Figure IV-7, shows more variation among Census tracts than Figure IV-6, transit trips. Central Census tracts in Meridian have lower transportation costs, likely caused by higher density and job proximity; therefore reducing transportation costs for individuals residing near central Meridian.

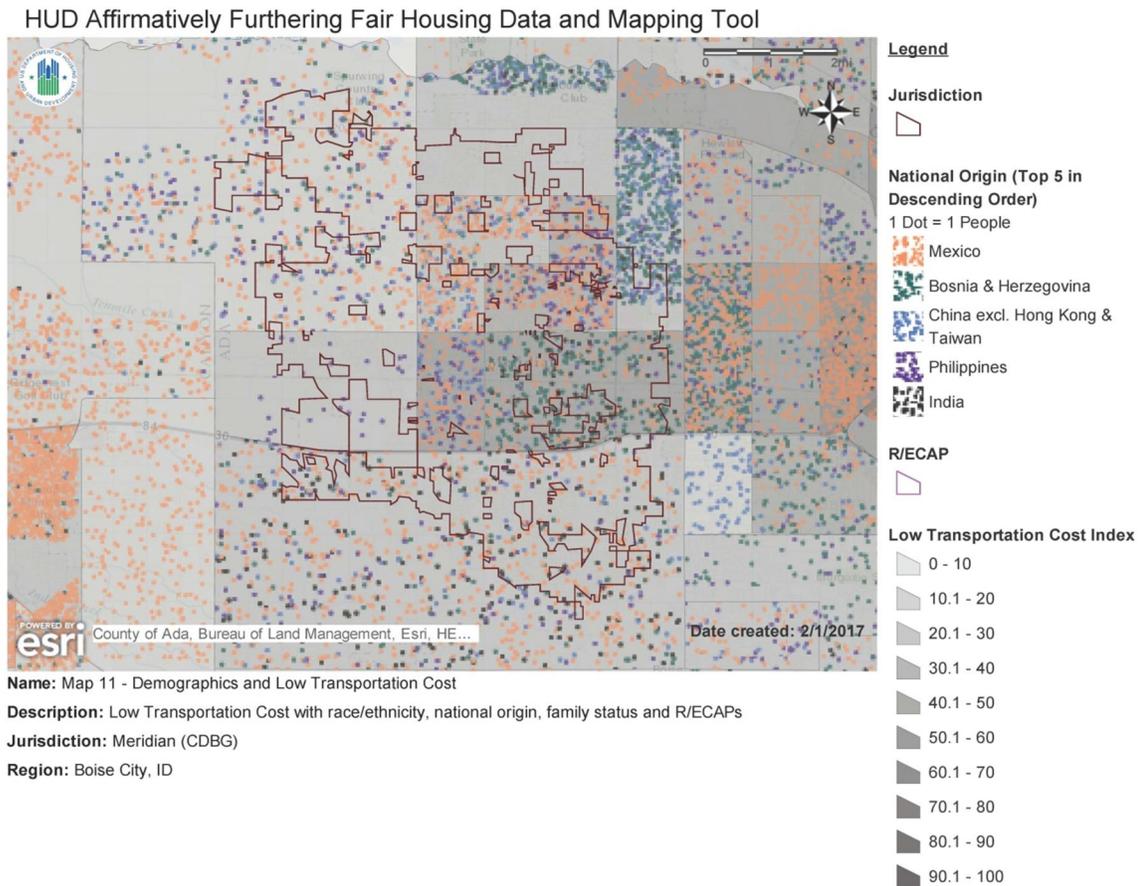
Figure IV-6.
HUD AFFH Tool Jurisdiction Map of Meridian, Map 10, Demographics and Transit Trips, Transit Trips and National Origin, 2010

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Figure IV-7.
HUD AFFH Tool Jurisdiction Map of Meridian, Map 11, Demographics and Low Transportation Costs, Low Transportation Costs and National Origin, 2010



Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Although the City does not have its own transit system, Meridian is connected to other cities in Ada County and Canyon County through the Valley Regional Transit (VRT) Intercounty Routes. Figure IV-8 presents the VRT's Intercounty System Map. Routes 40, 41 and 42 serve Meridian and connect the City to Nampa, Boise, and the College of Western Idaho. Route 40 runs about every 30 minutes in two segments per day, starting from 5:20 a.m. and 2:40 p.m., for a total of seven service routes per day. Route 41 only provides service three times per day starting at 6:30 a.m., with the last service starting at 5:20 p.m. Route 42 runs about every two hours and offers five service routes per day starting at 8:45 a.m.

No routes serving Meridian offer weekend service. Overall, public transportation access in Meridian is very limited.

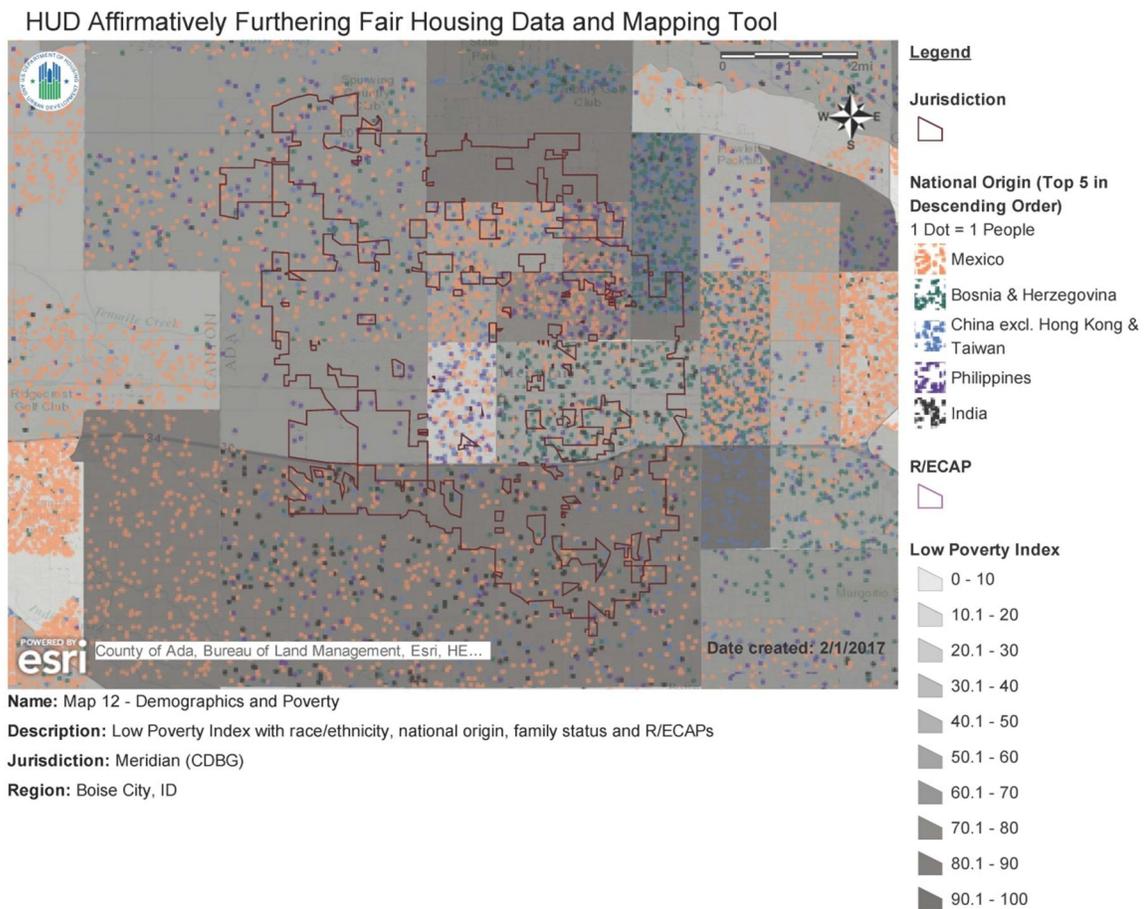
Figure IV-8.
ValleyRide System Map



Source: Valley Regional Transit (VRT).

Low poverty neighborhoods. Figure IV-9 shows the Low Poverty Index, which is simply a measure of the poverty rate. This index is a bit counterintuitive: A higher value indicates the likelihood that a resident lives in a low poverty neighborhood and a lower value indicates the likelihood that a resident does not live in a low poverty neighborhood. As shown in Figure IV-9, the areas with a high poverty rate are located in the central parts of the City and overlap with the Census tracts that have a high proportion of residents of Mexican, Bosnian and Herzegovinian, and Chinese origin.

Figure IV-9.
HUD AFFH Tool Jurisdiction Map of Meridian, Map 12, Demographics and Poverty, Poverty and National Origin, 2010



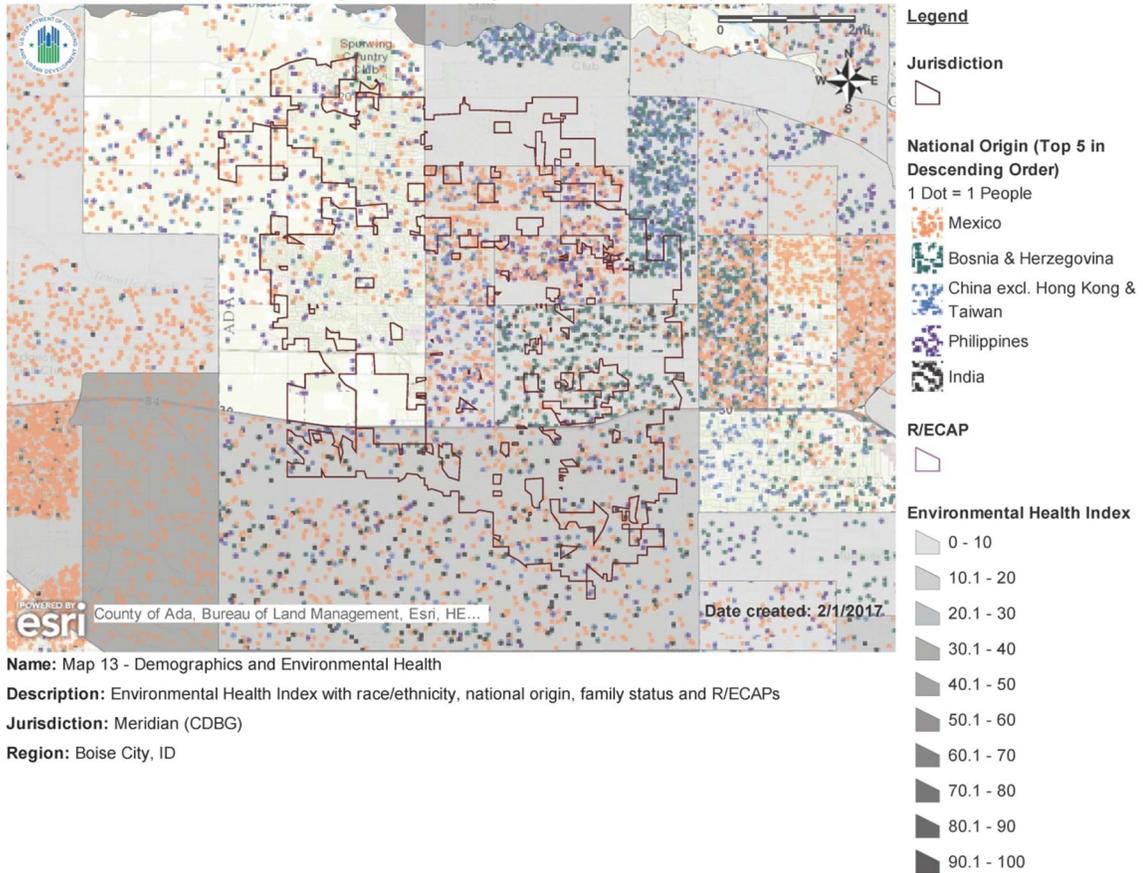
Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Environmental health. The final analysis for potential disparities in access to opportunity examines environmentally healthy neighborhoods, shown in Figure IV-10. HUD’s Environmental Health Index measures exposure and risk to hazardous air pollutants. It should be noted that these maps are more useful in showing broader jurisdictional or regional patterns rather than localized differences among Census tracts. Lower index values indicate a larger exposure to air pollutants.

Figure IV-10 indicates that exposure to hazardous air pollutants is high across the entire City. A portion of the City in the northwest corner does not provide any data on environmental health. Despite the City’s exposure to pollutants, there is little to no variation by national origin.

Figure IV-10.
HUD AFFH Tool Jurisdiction Map of Meridian, Map 13, Demographics and Environmental Health, Environmental Health and National Origin, 2010

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Note: Map 13 shows broader overall patterns, rather than the conditions at a neighborhood level.

Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Housing Choice and Access to Opportunity of Residents with Disabilities

As discussed in Section I, 8 percent of Meridian residents have a disability. This is a slightly higher proportion than was estimated in the last Consolidated Plan (6.5%). Since 2000, the number of older residents in Meridian has grown while the number of children has decreased. The overall proportion of persons with a disability has increased because older residents are more likely to have a disability.

The U.S. Census estimates that 6,586 residents in Meridian have a disability. This is slightly higher than the number estimated in the last Consolidated Plan (4,928).

As shown in Figure IV-11, seniors have the highest incidence of disability. The most common types of disabilities are:

- For children and adults, cognitive disabilities. An estimated 552 children and 1,144 adults have cognitive disabilities.
- For seniors, ambulatory (1,599 seniors), followed by hearing (1,055 seniors).

Figure IV-11.
Incidence of Disability by Age, City of Meridian, 2015

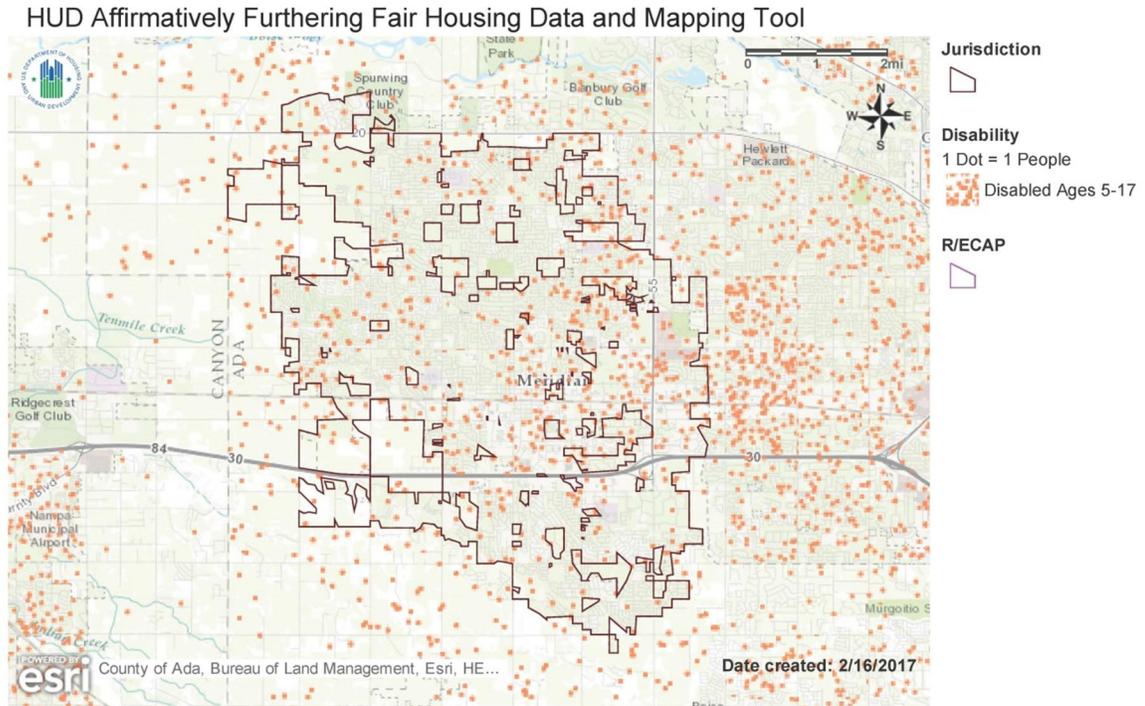
Source:
2015 ACS 5-year estimates.

	Number with a Disability	Percent of Age Cohort with Disability
Total Population with a Disability	6,586	8%
Population Under 18 years	962	5%
Hearing	80	0%
Vision	7	0%
Cognitive	552	3%
Ambulatory	112	1%
Self-care	211	1%
Population 18 to 64 years	5,444	11%
Hearing	771	2%
Vision	601	1%
Cognitive	1,474	3%
Ambulatory	1,144	2%
Self-care	549	1%
Independent living	905	2%
Population 65 years and over	4,788	53%
Hearing	1,055	12%
Vision	472	5%
Cognitive	415	5%
Ambulatory	1,599	18%
Self-care	453	5%
Independent living	794	9%

Figures IV-13 through IV-21 present where Meridian's residents with disabilities live based on disability type. The maps suggest that individuals with various types of disabilities, specifically cognitive, vision, hearing, independent living and ambulatory disabilities, are more prevalent in central Census tracts. This is the same trend for adults and seniors with disabilities. The high

proportion of persons with disabilities living in central Meridian may be attributed to available services and accessible units.

Figure IV-13.
HUD AFFH Tool Jurisdiction Map of Meridian, Map 15, Disabled Ages 5-17, 2010



Name: Map 15 - Disability by Age Group

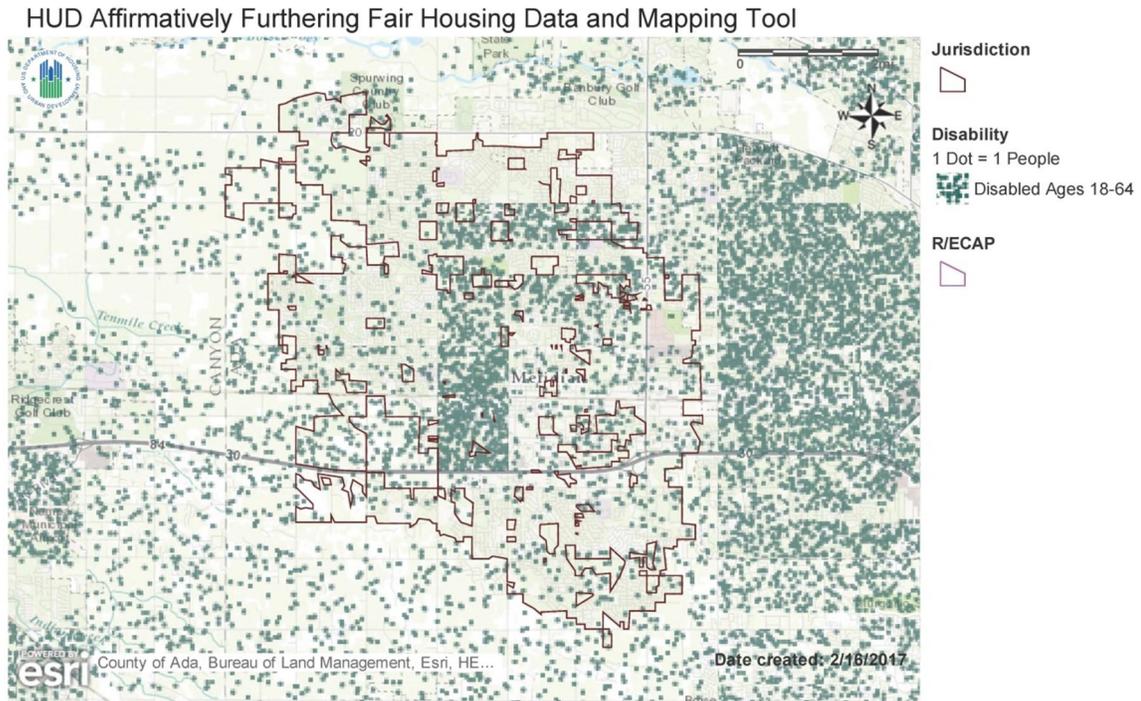
Description: All persons with disabilities by age range (5-17)(18-64)(65+) with R/ECAPs

Jurisdiction: Meridian (CDBG)

Region: Boise City, ID

Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Figure IV-14.
HUD AFFH Tool Jurisdiction Map of Meridian, Map 15, Disabled Ages 18 to 64, 2010



Name: Map 15 - Disability by Age Group

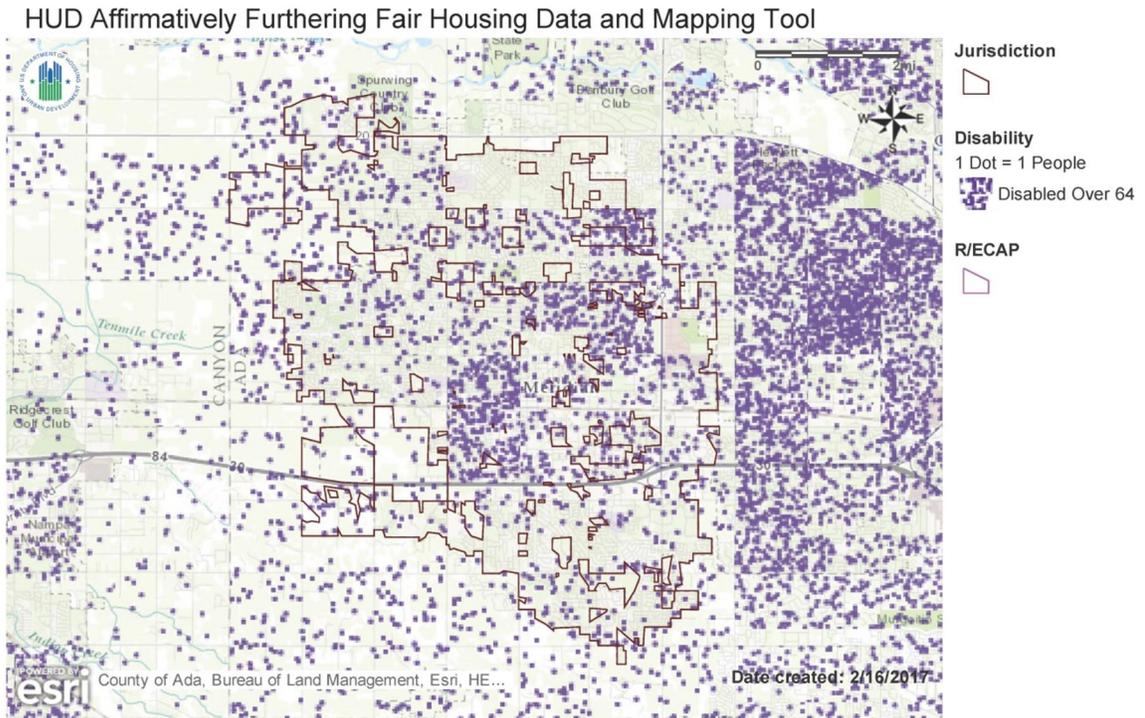
Description: All persons with disabilities by age range (5-17)(18-64)(65+) with R/ECAPs

Jurisdiction: Meridian (CDBG)

Region: Boise City, ID

Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Figure IV-15.
HUD AFFH Tool Jurisdiction Map of Meridian, Map 15, Disabled Over Age 64, 2010



Name: Map 15 - Disability by Age Group

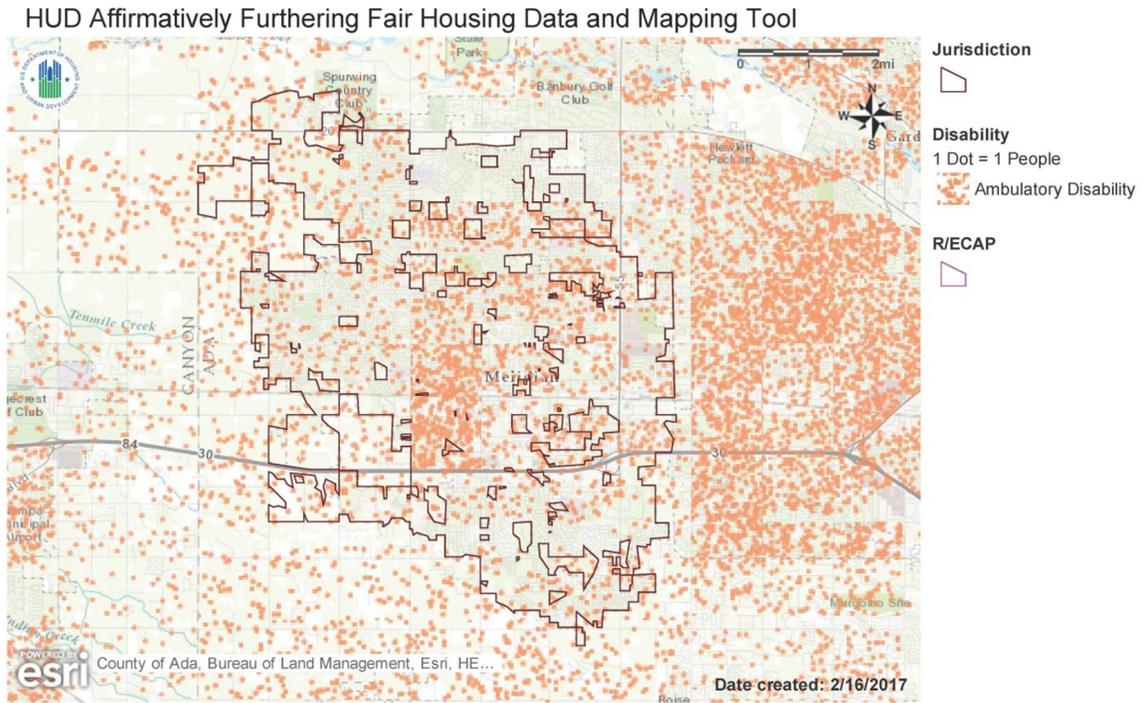
Description: All persons with disabilities by age range (5-17)(18-64)(65+) with R/ECAPs

Jurisdiction: Meridian (CDBG)

Region: Boise City, ID

Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Figure IV-16.
HUD AFFH Tool Jurisdiction Map of Meridian, Map 14, Ambulatory Disability, 2010



Name: Map 14 - Disability by Type

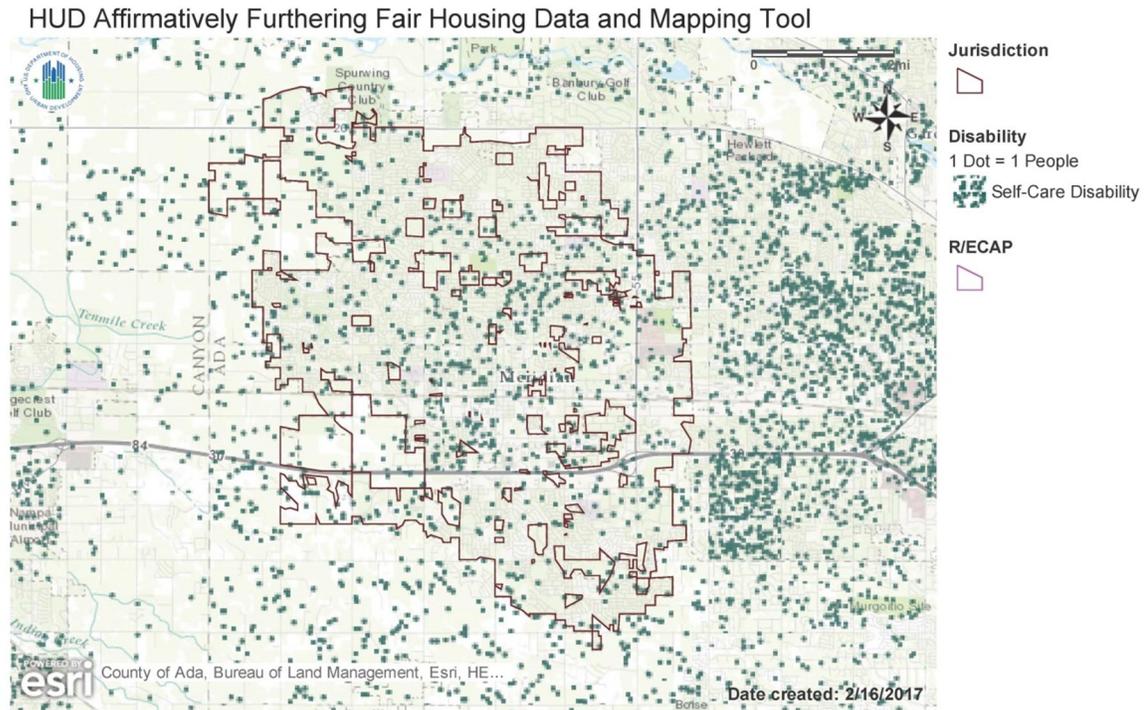
Description: Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

Jurisdiction: Meridian (CDBG)

Region: Boise City, ID

Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Figure IV-17.
HUD AFFH Tool Jurisdiction Map of Meridian, Map 14, Self-Care Disability, 2010



Name: Map 14 - Disability by Type

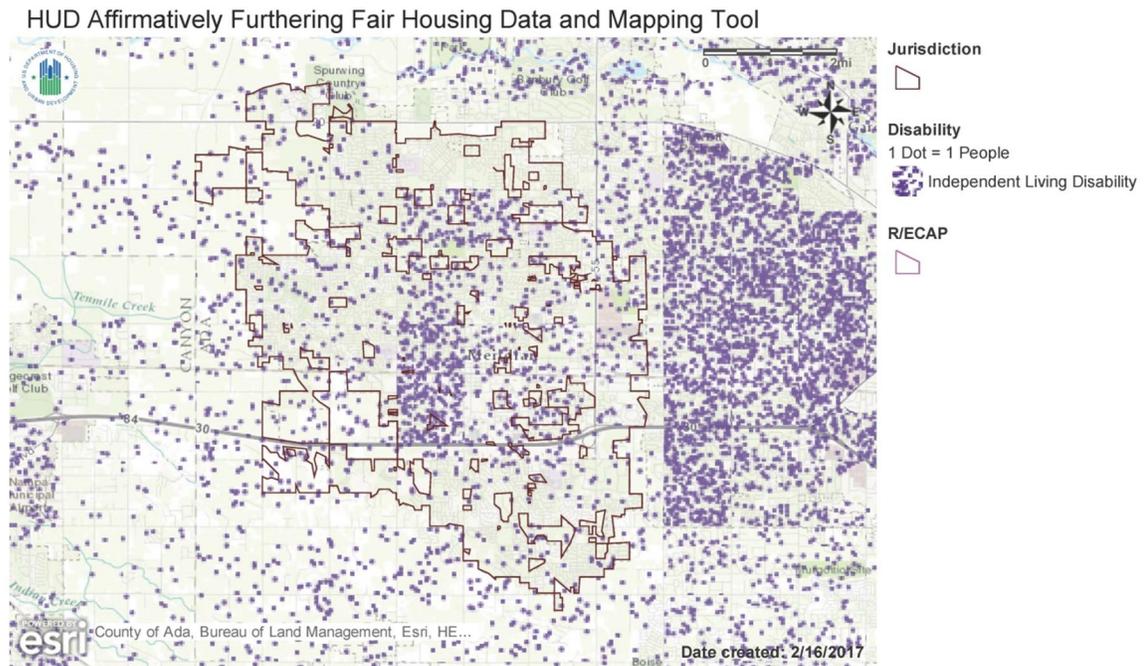
Description: Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

Jurisdiction: Meridian (CDBG)

Region: Boise City, ID

Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Figure IV-18.
HUD AFFH Tool Jurisdiction Map of Meridian, Map 14, Independent Living Disability, 2010



Name: Map 14 - Disability by Type

Description: Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

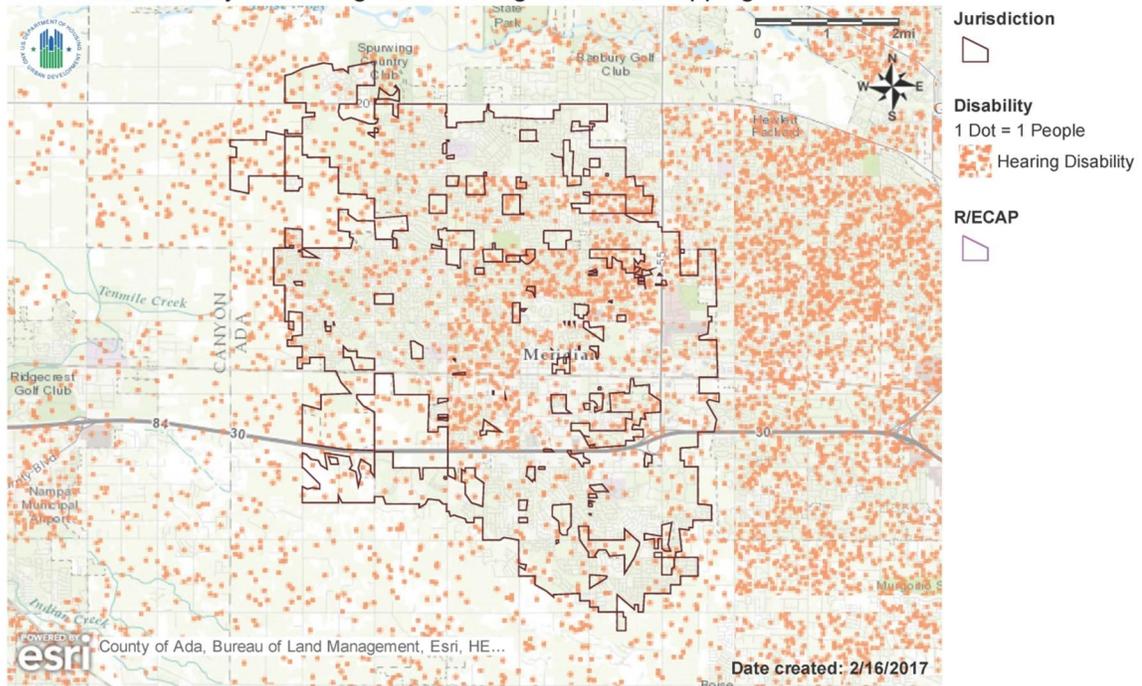
Jurisdiction: Meridian (CDBG)

Region: Boise City, ID

Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Figure IV-19.
HUD AFFH Tool Jurisdiction Map of Meridian, Map 14, Hearing Disability, 2010

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 14 - Disability by Type

Description: Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive,

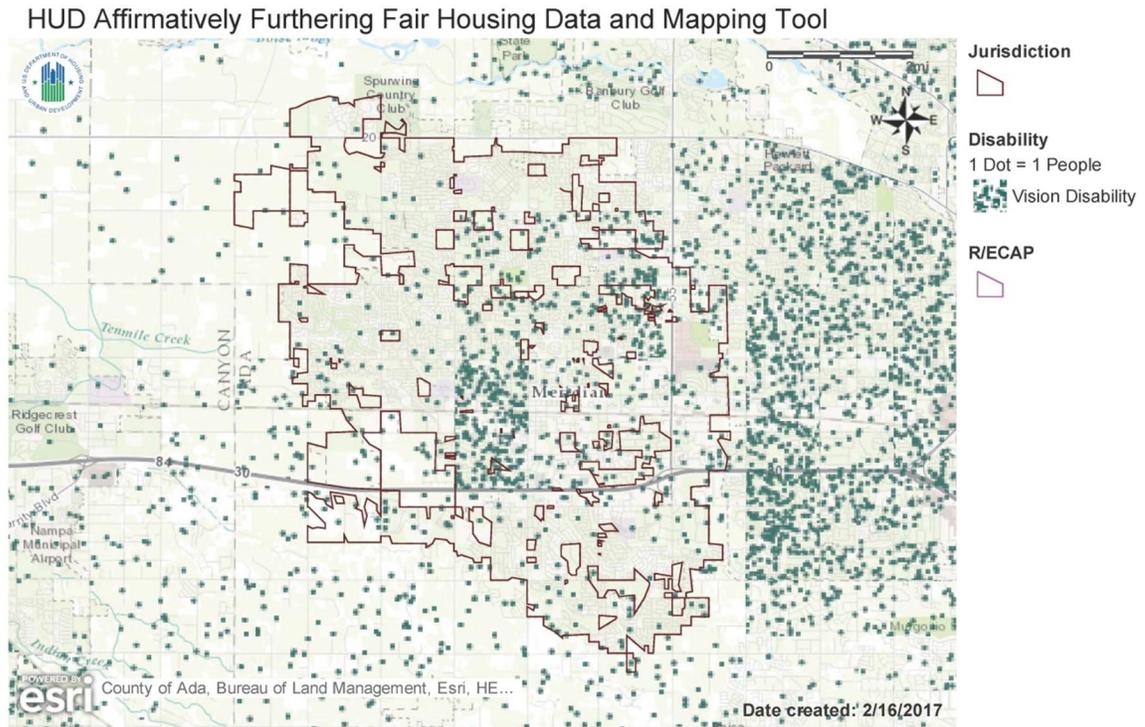
ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

Jurisdiction: Meridian (CDBG)

Region: Boise City, ID

Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Figure IV-20.
HUD AFFH Tool Jurisdiction Map of Meridian, Map 14, Vision Disability, 2010



Name: Map 14 - Disability by Type

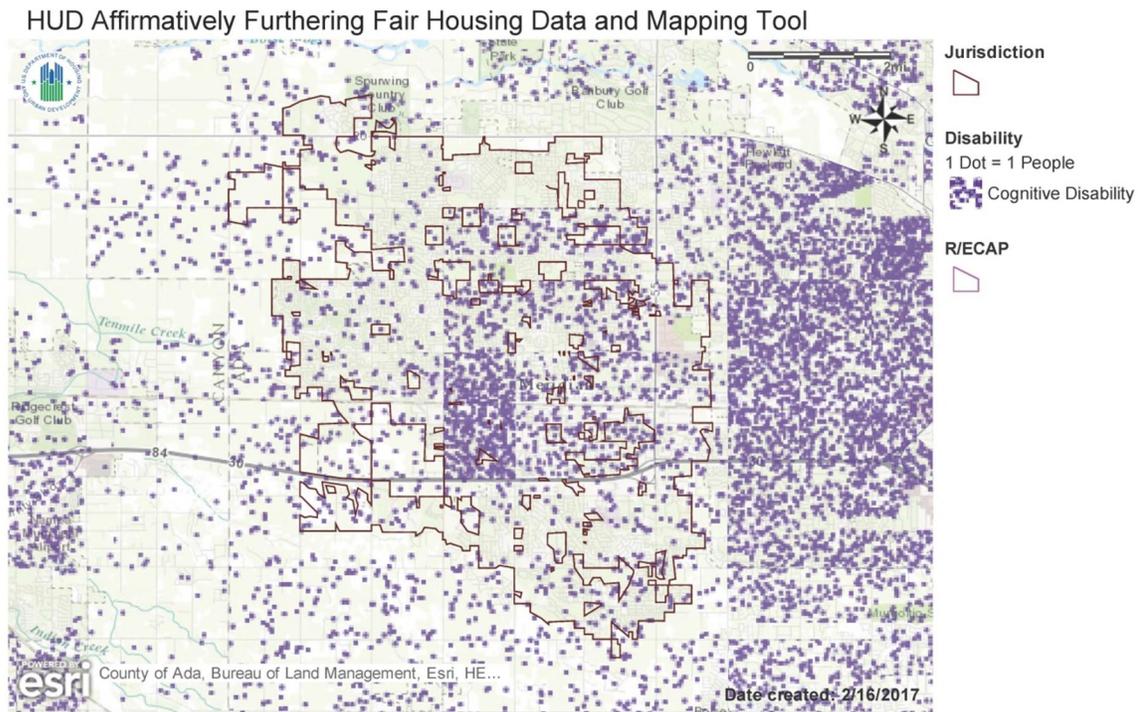
Description: Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

Jurisdiction: Meridian (CDBG)

Region: Boise City, ID

Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Figure IV-21.
HUD AFFH Tool Jurisdiction Map of Meridian, Map 14, Cognitive Disability, 2010



Name: Map 14 - Disability by Type

Description: Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

Jurisdiction: Meridian (CDBG)

Region: Boise City, ID

Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

Perspectives from residents with disabilities. Through the resident survey and interviews residents with disabilities shared their experience with housing and access to opportunity in Meridian. Overall, 20 percent of the respondents to the resident survey report that they or a member of their household has a disability. Because the survey was marketed through organizations that serve residents with disabilities, it is not surprising that one in five respondents has a disability or has a member of their household with a disability.

- Among these households that include a member with a disability, 17 percent are living in housing that does not meet their accessibility needs.
- The majority of residents whose household includes a member with a disability believe that Meridian has housing choices that provide homes to meet their accessibility needs (88%). This nearly aligns with the proportion of residents living in homes that meets the needs of their member with a disability.
- One in four does not agree that Meridian has sidewalks, streets and/or bus stops that meet their accessibility needs. This finding reinforces stakeholder and interview participants' suggestion that the City of Meridian continue to prioritize investments in sidewalk accessibility improvements.

Residents and stakeholders made suggestions for improvements that would better meet their or their family's needs:

- *“Better and more handicapped parking that is not so far from the door that it negates the idea of “handicapped”. Sidewalk access from parking.” (Resident survey respondent)*
- *“Ramp(s) into our home. Replace floor coverings.” (Resident survey respondent)*
- *“Better bus schedules and the ability to travel to the Village area in Meridian. Also better ability to travel to Boise and back to doctors appointments via bus.” (Resident survey respondent)*
- *“My landlord will not allow a companion pet (dog) for companionship and safety due to the crime in this area.” (Resident survey respondent)*
- *“When individuals want to transition out of institutions into independent situations, Meridian is the best, because we can get them the housing, the Meridian Housing Authority is great to work with and Meridian has great transit.” (Stakeholder interview participant)*

The majority of comments from respondents about what improvements the City should make to meet the needs of their or their families' needs involved accessible sidewalks and public transportation.

Summary Findings

As demonstrated in Section I, Meridian has some clusters of residents by ethnicity and national origin, mostly in the central portion of the City. This area of the City has better access to jobs and lower transportation costs yet has higher poverty rates and less access to high-performing schools. These residents are also challenged by lower labor market opportunities based on educational attainment.

Meridian can be a difficult place for residents with disabilities to live. The City does not have a public transit system, making it hard for residents with disabilities to access employment, services and community amenities unless they can drive. Some of Meridian's neighborhood sidewalks still need accessibility improvements in many areas; this was one of the biggest barriers to access identified in the resident survey. In contrast, persons with disabilities said they can find housing in Meridian that meets their accessibility needs. A lower proportion of persons with disabilities say they have housing accessibility/rehabilitation needs (17%) than said that sidewalks, streets and/or bus stops do not meet their accessibility needs (25%).

SECTION V.

Public and Private Actions

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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:

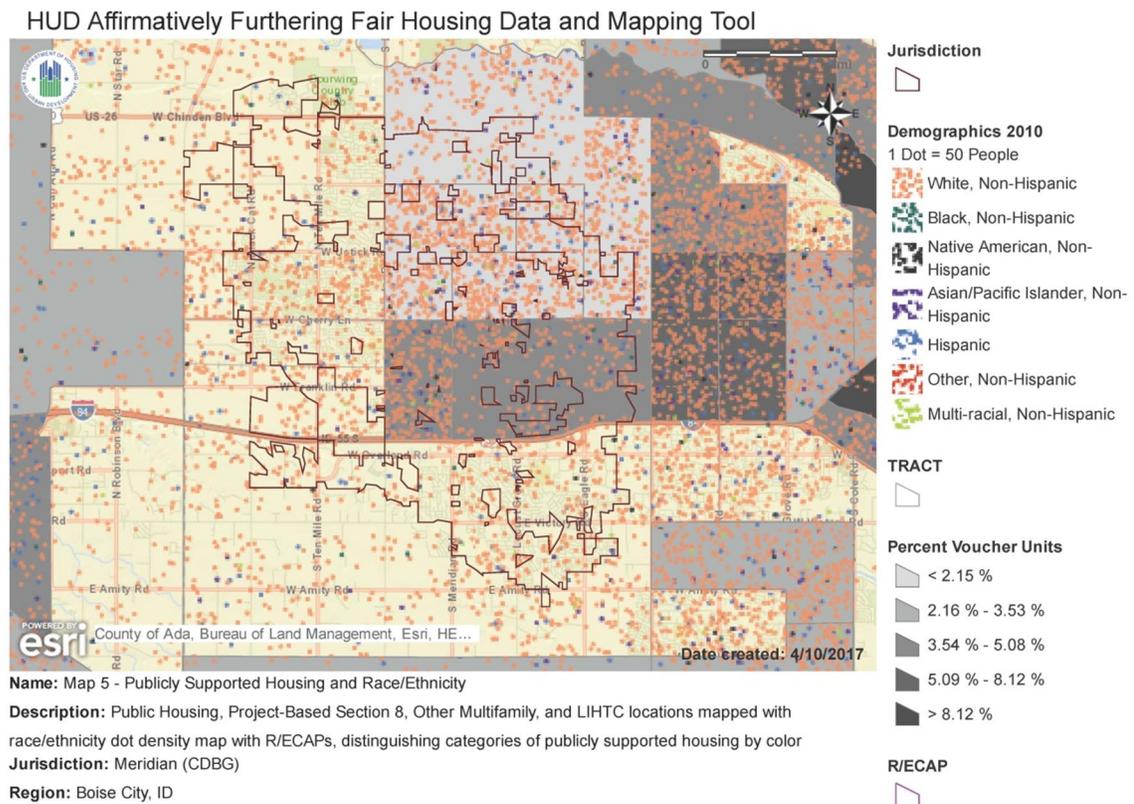
- Transportation barriers for accessing services. Although landlords are willing to take Section 8 in the area, the BCACHA has had most success with Boise landlords. Even when landlords take Section 8 in Meridian, most of the services are located in Boise and the lack of public transportation creates 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.¹ 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."

¹ *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	
Race			
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%
Ethnicity			
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.

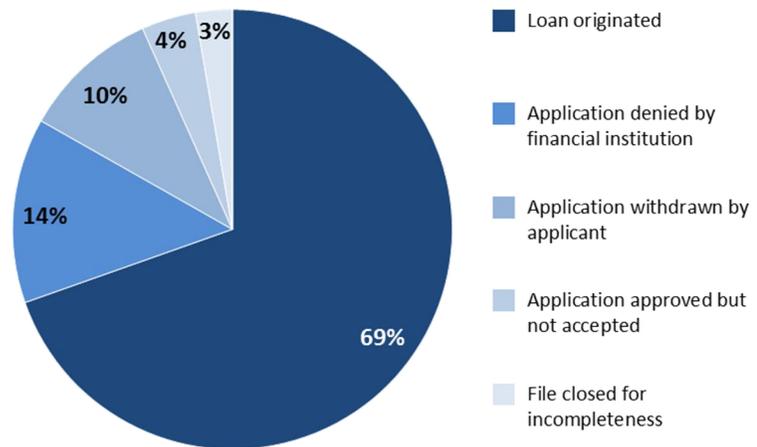
**Figure V-3.
Loan Applications and Action
Taken, Ada County, 2014**

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
Race					
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%
Ethnicity					
Hispanic	67%	5%	16%	9%	3%
Non-Hispanic	71%	4%	13%	10%	3%
<i>African American/White Difference</i>	<i>-3%</i>	<i>-1%</i>	<i>3%</i>	<i>-1%</i>	<i>2%</i>
<i>American Indian/White Difference</i>	<i>-6%</i>	<i>0%</i>	<i>7%</i>	<i>1%</i>	<i>-1%</i>
<i>Hispanic/non-Hispanic Difference</i>	<i>-3%</i>	<i>1%</i>	<i>3%</i>	<i>-1%</i>	<i>0%</i>

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

Source: FFIEC 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.

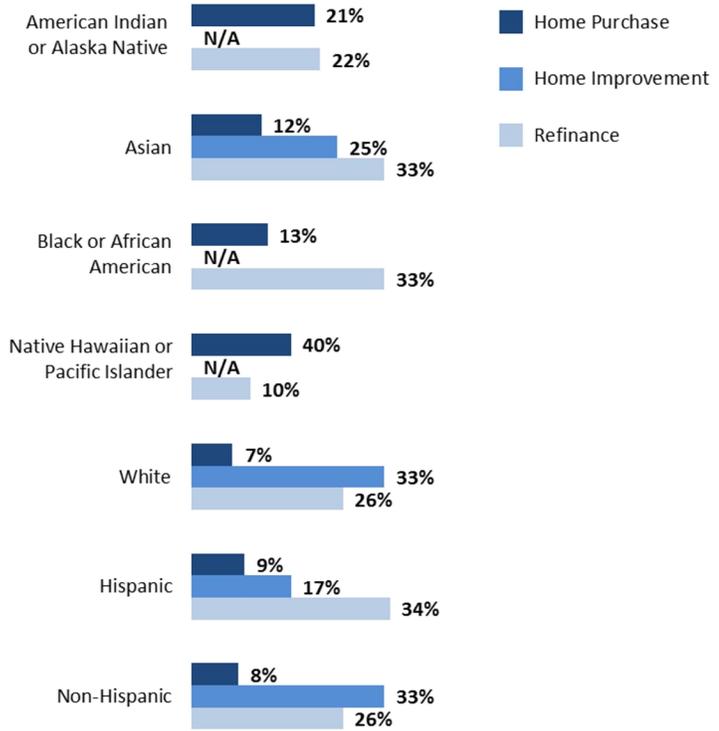
An examination of the types of loans applied for by applicants of varying races and ethnicities found that Native Hawaiian/Pacific Islander applicants were much more likely than other applicants to apply for home purchase loans (75% of loan applications). White, Non-Hispanic and Hispanic applicants had 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:
FFIEC 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:
FFIEC 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
Race								
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%
Ethnicity								
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.^{2, 3}

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.

² 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.

³ http://www.federalreserve.gov/pubs/bulletin/2015/pdf/2014_HMDA.pdf

SECTION VI.

Fair Housing Environment, Contributing Factors and Strategies

SECTION VI.

Fair Housing Environment, Contributing Factors and Strategies

This section examines the fair housing environment in the City of Meridian. The contents are consistent with the requirements of HUD’s new Assessment of Fair Housing (AFH) template and include the following:

- A review of state and local fair housing laws and enforcement;
- An analysis of fair housing complaints, as well as charges or letters of findings from HUD and legal cases, to assess trends in fair housing violations; and
- An overview of fair housing resources.

The section ends with an identification of current fair housing challenges, the “contributing factors” that affect housing choice in Meridian, and fair housing goals and strategies that will be part of the Consolidated Plan five-year goals and annual action plan activities.

It begins with residents’ perceptions of fair housing discrimination in Meridian.

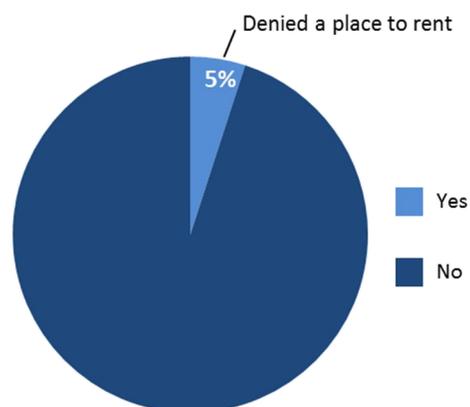
Experience of Discrimination

The resident survey included a series of questions to determine the prevalence and nature of housing discrimination against Meridian residents.

Prevalence of fair housing discrimination. Five percent of residents who completed the survey for this study said they had been denied housing choices in the past five years. Of these, 70 percent said they were denied a place to rent.

Figure VI-1.
In the past five years, have you ever been denied housing to rent or buy in Meridian?

Source:
BBC Research & Consulting from the 2017 Meridian Resident Survey.

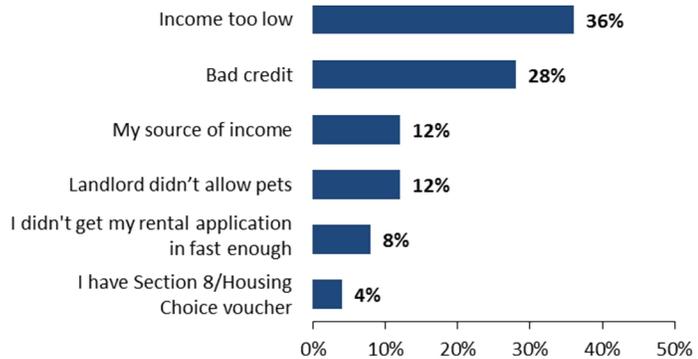


These residents offered one or more reasons for denial. Market based factors (e.g., income, credit, pet policies) were identified by the majority (88%) of those who had experienced housing denial. Income being too low was the largest factor for respondents at 36 percent of all denials. Not getting a rental application in fast enough and having a Section 8 voucher were cited as reasons for denial by at least one respondent.

Figure VI-2.
Why were you denied housing to rent or buy?

Note:
n=24.

Source:
BBC Research & Consulting from the 2017 Meridian Resident Survey.



Survey respondents had the option of identifying the neighborhood or area within Meridian where they were denied housing. No one neighborhood was frequently mentioned, but many respondents indicated all neighborhoods within the City of Meridian.

Residents responded to a separate set of questions specific to fair housing discrimination. Only 3 percent said they felt they had experienced discrimination. Discrimination is down from the 5 percent reported by respondents in the 2011 resident survey.

Half of the reasons offered for the discrimination pointed to the respondents' protected class status. Among these residents, half identified disability as the basis for discrimination, followed by religion (33%) and sexual orientation (17%).

Thirty-six percent said the discrimination occurred in the past year; 46 percent said it occurred two to five years ago and 18 percent said it occurred more than five years ago.

Equal treatment. Survey respondents were asked if all residents of their neighborhood/subdivision are treated the same as residents in other neighborhoods/subdivisions. Fourteen percent said no.

When asked why not, most residents characterized themselves or other residents as living in low income neighborhoods or neighborhoods with less access to good quality amenities (e.g., schools, parks). As a result, these residents believe that they or other residents are treated differently by the City of Meridian. Examples include the belief that higher income neighborhoods have “better access to youth recreation and services” and that police treat them “completely different than the subdivisions with higher incomes. They do not take a complaint as serious as they would if it was from a higher income subdivision.” These respondents also felt that the infrastructure in their neighborhood was maintained less often than affluent areas in the city and that developers received preferential treatment.

Several of the respondents (15%) mentioned issues with their Home Owner Associations (HOAs)—e.g., high fees for some subdivisions without offering the same amenities or enforcing the rules as well as HOAs in higher income areas. Respondents (13%) also described discrimination on the basis of race, sexual orientation, age or religion as the reason for their perceived disparate treatment. One respondent described their neighborhood as “not welcoming for African Americans or LGBT.”

Residents were also asked to agree or disagree with this statement: “The community benefits of living in Meridian—good schools, access to parks and recreation, access to jobs—are available to all residents, regardless of where they live in a community.

Despite some of the previous perspectives about varying access to amenities among different neighborhoods or subdivisions, respondents overwhelmingly agreed with this statement. On a scale of 0 to 9, the average rating was 8 and the highest number of respondents chose 9, strongly agree. Only 4 percent of respondents disagreed that community benefits are available to all (rating 0 to 2).

Those who disagreed offered the following suggestions for improving the distribution of community benefits in Meridian:

- Expand transit access (most frequently mentioned),
- Allow children to attend schools outside of their neighborhoods,
- Distribute affordable rental housing among all neighborhoods.

Federal and State Fair Housing Laws and Enforcement

The Federal Fair Housing Act (FHA), passed in 1968 and amended in 1988, prohibits discrimination in housing on the basis of race, color, national origin, religion, sex, familial status and disability.¹ The FHA covers most types of housing transactions including rental housing, home sales, mortgage and home improvement lending, as well as policies and practices that determine the placement of residential housing (e.g., land use and zoning regulations).

Excluded from the FHA are owner-occupied buildings with no more than four units, single family housing units sold or rented without the use of a real estate agent or broker, housing operated by organizations and private clubs that limit occupancy to members, and housing for older persons.

The State of Idaho’s fair housing law differs from the FHA in that it does not recognize familial status and covers providers with two or more properties.

Meridian has a Fair Housing Ordinance which outlines how the City will assist those who feel they have been discriminated against and how the City will promote and publicize the Federal Fair Housing Law: *“With available resources, the City will assist all persons who feel they have been discriminated against because of race, color, religion, sex, national origin, disability, or familial*

¹ For the purposes of this report, the acronym FHA refers to both the Fair Housing Act of 1968 and the amendments from 1988.

status to seek equity under Federal and State laws by filing a complaint with the U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity, Compliance Division.”

Many Meridian residents have knowledge of what to do—and willingness to act—if they experience housing discrimination. If they felt they had experienced discrimination and/or had a family member or friend who had, most Meridian residents would contact a fair housing organization (23%) or City government or elected officials (19%). About one in five would not know what to do and 7 percent would do nothing.

Fair housing inquiry and complaint process. Meridian residents who feel that they might have experienced a violation of the FHA can contact one or more of the following organizations: HUD’s Office of Fair Housing and Opportunity (FHEO), the Idaho Housing and Finance Association (IHFA), the Intermountain Fair Housing Council (IFHC), Idaho Legal Aid Services and the Idaho Human Rights Commission (IHRC).

Meridian, as well as the state, does not enforce fair housing law and refers potential complainants to fair housing/legal organizations. In 2011, IHFA established a 2-1-1 line, *Idaho Careline Quick Referral* that residents can call to get information about fair housing questions and concerns, and numbers to call to file a complaint.

IHFA also maintains a website dedicated to fair housing, <https://www.idahohousing.com/fair-housing/>, as well as a Fair Housing Forum at <http://fairhousingforum.org/>, which provides fair housing information, events/trainings and other resources.

Complaints filed with HUD. Housing discrimination complaints may be filed online at <http://www.hud.gov/complaints/housediscrim.cfm>. Residents may also call HUD toll free at 1-800-669-9777 (FHEO in Washington D.C.) or 1-800-877-0246 (Seattle Fair Housing Regional Office, which serves Idaho residents).

According to HUD, when a complaint is received, HUD will notify the person who filed the complaint along with the alleged violator and allow that person to submit a response. The complaint will then be investigated to determine whether there has been a violation of the FHA.

A complaint may be resolved in a number of ways. First, HUD is required to try to reach an agreement between the two parties involved. A conciliation agreement must protect the filer of the complaint and public interest. If an agreement is signed, HUD will take no further action unless the agreement has been breached.

If during the investigative, review, and legal process HUD finds that discrimination has occurred, the case will be heard in an administrative hearing within 120 days, unless either party prefers the case to be heard in Federal district court.

Complaints filed with the State of Idaho. IHRC enforces the State of Idaho’s employment and housing anti-discrimination laws. Complaints can be filed online (<http://humanrights.idaho.gov/complaint.html>), by phone and through regular or email. IHRC can only enforce state fair housing law, as the state’s law is not substantially equivalent to the federal FHA.

IHRC provides mediation services to resolve complaints for little or no cost. About 20 percent of cases filed with IHRC are settled through this process.

If mediation is not selected, IHRC investigates the complaint and issues a finding of “no cause” if the available evidence does not suggest that illegal discrimination occurred or “probably cause.” In that case, IHRC seeks a resolution to compensate the victim and ensure that others will not receive similar treatment. If a resolution is reached, this becomes a “conciliation agreement” and the dispute is closed.

When a resolution is not agreed upon, IHRC may file an action in district court on behalf of the victim or the victim may withdraw the lawsuit. This must occur within one year of the filing of the complaint.

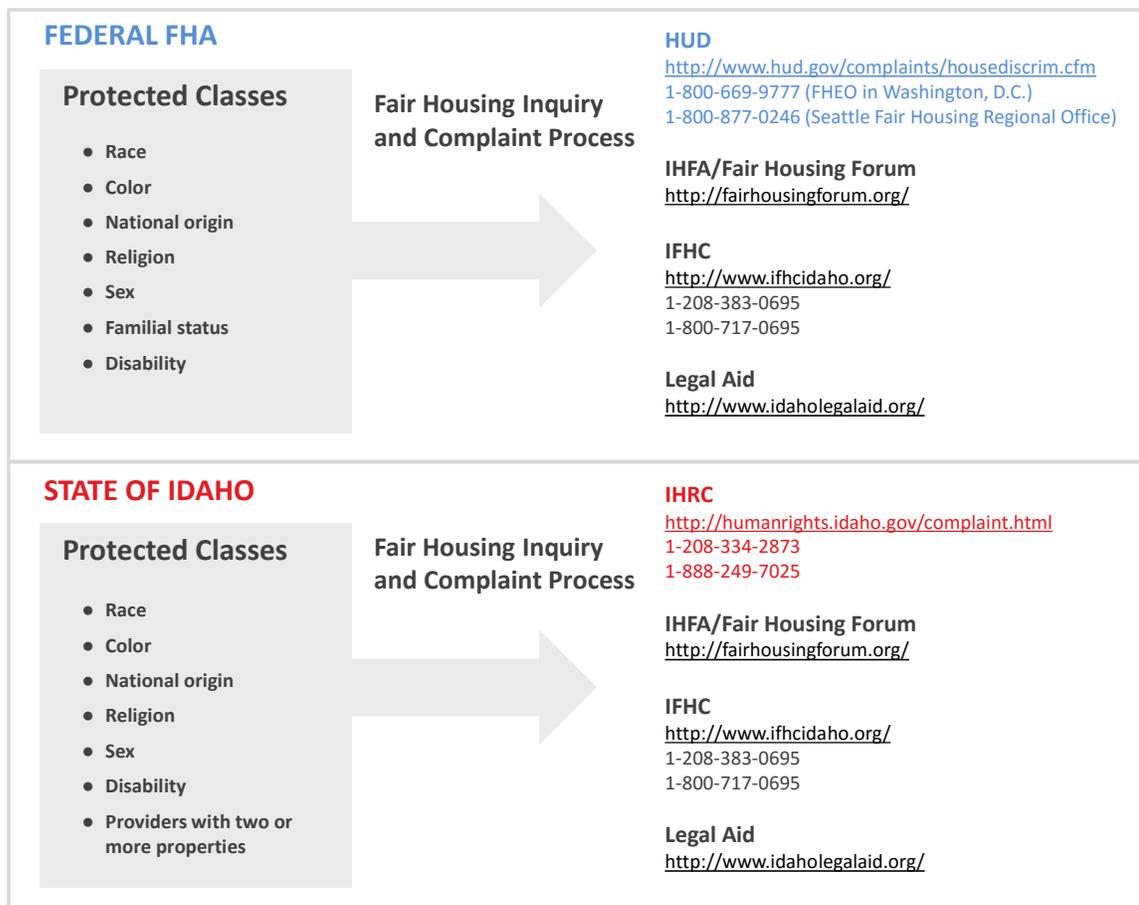
Individuals may also file a private action in court; they must do so 90 days from the IHRC’s dismissal of a complaint.

Complaints filed with local organizations. The nonprofit IFHC provides fair housing education and outreach statewide. The organization also provides enforcement of the federal FHA and monitors compliance of fair housing providers, lending institutions and units of government in Idaho. IFHC has the authority to negotiate fair housing settlements by mediation, conciliation and litigation. IFHC can be contacted by calling 1-208-383-0695 or 1-800-717-0695 or online at <http://www.ifhcidaho.org/>.

Idaho Legal Aid is a nonprofit legal firm assisting low income Idahoans with a variety of legal matters. Housing services include assistance with evictions, homeowners’ rights, foreclosures, mobile home contracts, property taxes, tenant rights and fair housing. The types of cases accepted are based on local capacity and program priorities, based on funding. More information is available online at <http://www.idaholegalaid.org/>.

Figure VI-3 summarizes fair housing protections and enforcement of fair housing laws.

Figure VI-3.
Fair Housing Protections and Fair Housing Inquiry and Complaint Process, Federal FHA and State of Idaho



Source: BBC Research & Consulting.

Fair Housing Complaint Trends. Between January 2011 and December 2015, 317 fair housing complaints were filed by Idaho residents. Sixty-four of those were filed in Ada County; 11 in Meridian.

Figure VI-4.
Disability Based Complaint Proportion,
Top 10 Complaint Counties, State of
Idaho, January 2011 to December 2015.

County	Disability Based Complaints	Total Complaints	Percent
Ada	64	121	53%
Kootenai	30	51	59%
Canyon	16	35	46%
Boise	17	32	53%
Bonneville	13	15	87%
Bannock	11	14	79%
Twin Falls	12	14	86%
Latah	1	10	10%
Madison	2	8	25%
Shoshone	2	6	33%
State of Idaho	193	346	56%

Note:

Total Complaints include the numbers of multiple complaints per case.

Source:

US Department of HUD Complaint Responsive Records, 2011 – 2015.

Of the complaints filed in Meridian, four were settled, two were withdrawn, and one was found to have no cause (data on the others is lacking). The vast majority of the complaints affected a person with a disability and most involved failure to make a reasonable accommodation. The complaints involving a residents’ race or ethnicity were brought due to refusal to rent, discriminatory advertising, and discriminatory conditions or privileges.

Legal Cases

As part of the AI, fair housing legal cases were reviewed for trends in fair housing violations and enforcement. Major cases occurring in Ada County are summarized below. None of these lawsuits involved Meridian only. The cases are included here to demonstrate the types of fair housing violations that occur in the broader region—and which could occur in Meridian. They are organized in the year when the complaint was filed.

United States v. Thomas Development Co., et al (Disability). In February, 2002 the United States filed a complaint alleging that Thompson Development Co. and affiliated companies (defendants) engaged in a pattern or practice of discrimination on the basis of disability by failing to design and construct the ground floor units and public /common use areas in compliance with the accessibility requirements of the FHA. The defendants were alleged to commit these violations at 17 apartment complexes located throughout Southern Idaho in the cities of Boise, Meridian, Nampa, Shelly, Rexburg, Caldwell, Rigby, Lewiston and Jerome. The complaint also alleged that some of the defendants retaliated against a tenant family at one of the complexes by attempting to evict the family after one of the family members requested a reasonable accommodation for their disability.

In March, 2005, the court entered a consent order, which included injunctive relief and monetary payments totaling \$125,000. The consent order remained in effect for three years.

Garcia v. Brockway (Disability). In May 2003, Noll Garcia (plaintiff) filed a complaint against the original owner/developer and designer of his apartment building in Boise, Idaho. The complaint

alleged a failure to accommodate disabilities as mandated by the FHA. Mr. Garcia is disabled and uses a wheelchair for mobility and filed a complaint because the apartment complex he was lacked curb cuts from the parking lot to the sidewalk, didn't have a ramp to the front entrance door, and the doorways were too narrow to allow clear passage of his wheelchair. Mr. Garcia requested that management make appropriate accessibility improvements, which were ignored, as was his request that management build a ramp to his door or that he be relocated to a more accessible unit. In addition, Mr. Garcia sued the original builder and architect (Brockway and Robert Stewart, respectively), and the current owners and management (the Zavoshy defendants).

The defendants (Brockway and Stewart) argued that because they no longer owned the building (which they sold in 1994), their liability was time-barred by the statute of limitations in the FHA. Thus, the plaintiff's complaint would have had to been filed within two years following construction of the apartment building in 1993. The plaintiff countered, arguing that the failure to remodel the apartments constituted a continuing violation and that the statute of limitations take effect upon discovery of the alleged violations. Mr. Garcia also claimed that failure to make modifications constituted new violations.

The court ruled that the continuing accessibility issues were an effect of a prior discriminatory act but not a continuing violation. The argument that the two-year statute of limitations should begin at discovery of a violation was deemed unworkable, as a developer would be liable for these violations indefinitely in spite of his or her ownership of the complex. Finally, the original developer was not found to be liable for refusal to make modifications while current management company was at fault. The defendant still had a remedy under the FHA with building owners, but his motion against the developers was dismissed. Claims against the current owners and management were settled out of court.

Intermountain Fair Housing Council v. Boise Rescue Mission Ministries (Religion). The Rescue Mission is an Idaho nonprofit funded through charitable donations from businesses, churches and the general public. The Rescue Mission operates two facilities in Boise. There were recently two cases filed against the Rescue Mission on the basis of religion.

- **Case #1:** Plaintiff Richard Chinn was periodically homeless during the years 2005 and 2006 and a guest of the homeless shelter located at the River of Life Facility. During his stays at the shelter, he had no other place to stay and intended to remain in the shelter in excess of several months. Chinn asserts that he was told by shelter staff that he would be required to participate in Christian religious activities such as chapel services in order to reside and eat meals at the shelter. He observed that guests of the shelter who did not attend chapel services were either required to wait in the dining room or were not permitted to enter the shelter until chapel services were completed. Chinn found the practices of the shelter to be coercive, unpleasant, embarrassing, and offensive to his religion. He did, however, participate in the religious services out of fear that if he did not participate, he would be denied housing and other services.
- **Case #2:** In addition to the homeless shelter, the Rescue Mission also provides a New Life Discipleship/Recovery Program, which is an intensive, one-year Christian-based residential recovery program for individuals with drug or alcohol dependency. In October 2005,

Plaintiff Cowles was in jail on drug-related criminal convictions. Cowles contacted the Rescue Mission and requested that she be admitted into the Discipleship Program, stating that she was "focused on changing my life through God and spiritual growth," and that she is "desperately looking to fill this void in my life with spirituality and not drugs." Following admittance to the program, Cowles was required to participate in religious activities. Cowles was upset at being forced to adopt the Christian religion. When Cowles requested that she be allowed to change to a non-religious program, she was put on "30-day restriction" during which all her telephone calls with her attorney were monitored by Program staff and she was not allowed to participate in other limited activities that she previously had been allowed. Eventually, Discipleship Program staff wrote a letter to the judge presiding over Cowles' criminal case and informed the judge that Cowles "struggled with the Christian based program that was offered." Staff recommended to the judge that Cowles be given an opportunity to complete a non-faith-based program to allow her to "better focus on her recovery without the confliction of her beliefs."

Both cases were resolved recently in appellate court. The court found that since the Boise Rescue Mission is not a "dwelling," it is not subject to the requirements of the Fair Housing Act. The court also concluded that the religious practice requirements are protected by the Free Exercise Clause of the First Amendment.

Assessment of Past Efforts

Meridian's efforts to address barriers have focused on improving access to fair housing information, enhancing resident knowledge of fair housing rights, and educating landlords and city officials and building inspectors about fair housing laws.

Fair Housing Challenges and Contributing Factors

The HUD AFH template requires identification of fair housing challenges and an analysis of potential contributing factors for their ability to create, contribute to, perpetuate and/or increase fair housing issues. These include housing choice, as well as equal access to opportunity. Such contributing factors are similar to what were known as "impediments" in past fair housing studies.

The research conducted for the 2017-2021 Consolidated Plan and Fair Housing Assessment identified the following fair housing challenges and contributing factors that affect housing choice and access to opportunity in Meridian:

Fair housing challenge—Infrastructure: Sidewalks in older parts of Meridian are not accessible and cannot be navigated by persons with physical challenges.

- *Contributing factors:* Aging public infrastructure and limited funding to make significant repairs.
- *Populations affected:* Elderly and persons with disabilities.

Fair housing challenge—Housing Affordability: Housing vacancies are extremely low. Residents surveyed for this study report that finding rental units is very difficult. The rental gap—the

difference between renters who need housing at a certain price point and availability of units—has risen to 1,348 units, from 1,077 five years ago.

- *Contributing factors:* Rising housing costs, high demand for living in Meridian, increase in number of residents living in poverty after the Great Recession.
- *Populations affected:* All lower income residents. Residents fleeing domestic violence are disproportionately affected, as they have limited housing options and are likely to fall into homelessness.

Fair housing challenge—Transportation. No public transportation exists in Meridian and many residents, particularly residents with special needs and low incomes, must travel to Boise to access needed services. Public transit was the public improvement chosen the most by survey respondents after road improvements: more than one-third of residents said this was the top community development need in Meridian..

- *Contributing factors:* Lack of a regional transit system.
- *Populations affected:* Elderly and persons with disabilities who cannot drive; low income residents who cannot afford the costs of owning a vehicle.

Fair housing challenge—Education: Fair housing complaint data suggest that landlords’ lack of understanding about reasonable accommodations and developers’ non-compliance with fair housing accessibility regulations remain a barrier to housing choice.

- *Contributing factors:* Landlords do not make reasonable accommodations when requested; some builders do not comply with fair housing accessibility rules.
- *Populations affected:* Person with disabilities.

Fair Housing Goals and Strategies

During the 2017-2021 Consolidated Planning period, the City of Meridian will complete the following to improve housing choice and access to opportunity:

Fair Housing Goal No. 1: Improve the condition of sidewalks in Meridian, particularly in neighborhoods where persons with low-moderate income reside. Seek new funding opportunities and partnerships for sidewalk repairs.

Fair housing challenge addressed: Inaccessible infrastructure.

Contributing factors addressed: Aging public infrastructure and limited funding to make significant repairs.

Metrics and milestones:

- Work through the Ada County Highway District’s, Parks and Recreation Department’s, Meridian Development Corporation, and City’s code enforcement processes to create a

more accessible environment for persons with disabilities. Continue to improve sidewalks and provide proper signage and enforce requirements for handicapped parking spots. Explore opportunities to expand accessible recreation in parks.

PY2017 outcome: Improve 5 segments of sidewalk in a neighborhood with again infrastructure and occupied by seniors and low income residents.

Fair Housing Goal No. 2: Support preservation of housing occupied by low income homeowners and stabilization of affordable rental housing by assisting low income renter households and supporting the creation of affordable housing.

Fair housing challenge addressed: Lack of affordable housing.

Contributing factors addressed: Low rental vacancies, rising housing costs, high demand to live in Meridian, increasing number of residents with housing needs.

Metrics and milestones:

- Explore options to help stabilize the rental gap by: providing incentives to organizations for the construction of housing; support the development of social support programs that help to reduce the number of individuals/families who are at risk of losing shelter or housing. As opportunities arise, provide non-monetary support—e.g., fast track development approvals, favorable regulatory environment—to organizations creating affordable rental housing.
- Continue to use block grant funds to provide social services for low income and special needs residents—e.g., provision of food staples, emergency repairs, emergency rental assistance.
- Explore opportunities to fund and assist low income homeowners with needed repairs and weatherization to lower energy costs, improve residents' quality of life and preserve affordable housing stock.

PY2017 outcome: Assist 10 households with emergency assistance and 8 households with downpayment assistance. Assist 2,000 households with food assistance.

By the end of PY2017, determine options for implementing a weatherization program. During the next three years, explore potential development incentives for projects that provide at least 10 percent of units that are affordable to 30 to 80 percent AMI households.

Fair Housing Goal No. 3: Work regionally to improve transportation options.

Fair housing challenge addressed: Lack of public transportation.

Contributing factors addressed: Lack of funding and regional planning to address residents' transportation needs.

Metrics and milestones:

- Explore opportunities to expand and improve public transportation options for low-income and special needs populations in Meridian. Explore additional funding sources, including potential legislation, for public transportation. Utilize the support of local elected officials, public agencies, and research on other peer communities to learn more about public transportation opportunities and best practices.

PY2017 outcome: Convene two meetings with regional transportation providers and/or jurisdictions to explore best practices to expanding transportation options and garner support for making expanded transportation options that better serve low to moderate income residents and workers a high priority during the next five years .

Meet as scheduled with the Meridian Transportation Commission, the ACHD Capital Improvement Citizen Advisory Committee (ACHD CICAC), the COMPASS Regional Technical Advisory Committee (COMPASS RTAC).

Fair Housing Goal No. 4: Increase education and understanding of fair housing laws by landlords, builders, and residents.

Fair housing challenge addressed: Lack of accessible housing.

Contributing factors addressed Landlords' failure to comply with reasonable accommodations provisions of the Fair Housing Act; builders' failure to comply with fair housing accessibility rules.

Metrics and milestones:

- Continue to provide monetary support to regional fair housing campaigns and trainings.
- Design and distribute flyers and display posters in Meridian specific to the current fair housing needs in Meridian.

PY2017 outcome: Fund two regional fair housing campaigns and trainings. Provide flyers and posters to at least 5 landlords and 5 homeowner's associations in Meridian.

SECTION VII.

Consolidated Plan

Executive Summary

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

1. Introduction

This document represents the Five-year Consolidated Plan for the City of Meridian. It covers program years 2017 through 2021.

A Consolidated Plan is required of any city, county or state that receives federal block grant dollars for housing and community development funding from the U.S. Department of Housing and Urban Development (HUD). There are four types of HUD block grant housing and community development programs: the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), the Emergency Solutions Grant (ESG) and the Housing Opportunities for People with AIDS (HOPWA) program.

The purpose of the Consolidated Plan is:

- To identify a city's, county's or state's housing and community development needs, priorities, goals and strategies; and
- To stipulate how funds will be allocated to housing and community development activities during the five year planning period.

The City of Meridian receives approximately \$360,000 in CDBG dollars each year directly from HUD. The City and nonprofit housing providers can also apply for HOME dollars through Idaho Housing and Finance Administration (IHFA); these funds are awarded on a competitive basis annually. ESG and HOPWA are also competitive and awarded based on the numbers of specialized populations and need for shelters and services.

Annually, recipients of HUD block grant funds must prepare an Action Plan that details how funds will be spent in the current program year. This document combines the Five-year Strategic Plan with the 2017 Action Plan.

A new requirement of the Consolidated Plan is incorporation of fair housing goals and strategies. The 2017-2021 Consolidated Plan for Meridian includes identification of barriers to fair housing choice (also called "contributing factors"), a prioritization of fair housing actions, and goals and a plan to address those barriers. The fair housing analysis for this Consolidated Plan follows HUD's new Assessment of Fair Housing framework, or AFH.

City of Meridian CDBG Program Mission Statement. In accordance with the overarching goals of the CDBG program, as set forth in 24 CFR § 91.1(a)(1), the City’s mission is to utilize CDBG funding to develop a viable urban community by providing decent housing, providing a suitable living environment, and expanding economic opportunities principally for low/moderate income (LMI) persons. The City’s primary means toward this end shall be to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations.

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

The following high priority needs were identified in the Consolidated Plan research and will guide funding allocations during the next five years:

- Improvements in economic stability for residents who are low income, have special needs, and/or are at risk of losing shelter or housing.
- Homeownership opportunities for residents earning 80-120 percent of the Area Median Income (AMI).
- Rental assistance and deeply affordable rental units for very low income renters and/or persons at-risk of losing shelter or housing.
- Improved 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.
- Improved weatherization of housing stock.
- Better accessibility. This includes sidewalks, accessible and visitable homes, recreation and service facilities, and other community facilities needing ADA improvements.

During PY2017, CDBG will fund the following activities to address high priority needs of providing emergency services to low income residents to prevent homelessness, helping low and moderate income residents achieve homeownership, and improving accessibility through sidewalk reconstruction. The expected program allocation and outcomes will include the following. Note: five segments of sidewalks in Census tract 103.21, Block Group 2, are expected to be repaired with the allocation to the Meridian Development Corporation. There are 995 households living in this Block Group. About 20 percent of these households are comprised of senior females living alone. Another 35 percent are families with young children; half are households led by a single mother.

Category & Activity	Total	Outcomes: Persons or Households Assisted
Administration & Planning (no more than 20% of Entitlement Grant)		
Administration, Fair Housing & Planning Activities	\$71,200.00	N/A
SUBTOTAL		
<i>Public Facility</i>		
Meridian Development Corporation—Sidewalk Improvements	\$147,000.00	
<i>Public Service (no more than 15% of Entitlement Grant)</i>		
Hunger Relief/Meridian Food Bank	\$40,000.00	2,000
Boys & Girls Club – Scholarship Program	\$10,000.00	50
The Jesse Tree of Idaho – Homelessness Prevention	\$2,250.00	5
<i>Affordable Housing</i>		
Homebuyers Assistance/Neighborhood Housing Services	\$30,000.00	3
Homebuyers Assistance/Ada County Housing Authority	\$50,000.00	5
SUBTOTAL		
TOTAL	\$349,076	

3. Evaluation of past performance

Meridian’s past Five-year Consolidated Plan was organized around the HUD initiatives of: 1) Creating a Suitable Living Environment, 2) Providing Decent Housing, and 3) Creating Economic Opportunities.

To this end, the City has focused on supporting social service provider operations (Meridian Food Bank), improving community facilities (Boys and Girls Club), addressing accessibility barriers (parks and trails), preventing homelessness with emergency assistance, and assisting with homeownership attainment for low and moderate income buyers.

All of these 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 intends to have more stringent requirements for grant recipients, particularly in meeting expected schedules.

4. Summary of citizen participation process and consultation process

Citizen participation opportunities for the development of the Five-year Consolidated Plan and Fair Housing Assessment included:

- A resident survey offered online and on paper—479 residents responded;
- Stakeholder in-depth interviews—11 participants; and

- Facilitated discussion with Continuum of Care members at their January 2017 meeting.

Meridian staff promoted participation in the Consolidated Plan and Action Plan through media relations resulting in an article in the Meridian Press. Paper postage-paid response surveys and promotional flyers were distributed to locations where Meridian’s low and moderate income residents’ and members of special needs populations live, recreate, receive services or where their children attend school. Flyers and surveys were made available at:

Barbara Morgan STEM Academy	Meridian Elementary
Boys & Girls Club	Meridian Food Bank
Friends of Children and Families	Meridian Library (all branches)
Homecourt	Meridian Senior Center
James Court Apartments (publicly subsidized housing)	Special Olympics
Meridian City Hall (front desk and utility billing)	Traymore Senior Apartments
Meridian Community Center	Touchmark Senior Living

The Meridian fair housing analysis also leveraged elements of the State of Idaho Assessment of Fair Housing public process and the City’s Consolidated Plan 2017 resident survey.

5. Summary of public comments

This section will be completed after the public comment period has ended.

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

The City of Meridian accepts all public comments.

7. Summary

Please see above.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

Agency Role	Name	Department/Agency
Lead Agency	MERIDIAN	Planning Division
CDBG Administrator	MERIDIAN	Planning Division, Community Development Department
HOME Administrator	N/A	N/A
ESG Administrator	N/A	N/A
HOPWA Administrator	N/A	N/A

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information:

Caleb Hood, Division Manager
Planning Division, Community Development Department
City of Meridian | 33 E. Broadway Avenue | Meridian, ID 83642
208-884-5533 | 208-489-0572 fax

PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

This section of the Consolidated Plan and Action Plan describes how the City worked with stakeholders and public and private partners to develop allocation priorities—and how this consultation and coordination will continue through the planning period. Sections SP-40 and AP-95 also provide information on institutional structure and program delivery.

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(l)).

The Boise City/Ada County Housing Authority (BCACHA) was interviewed as part of the Consolidated Planning process to help the City better understand BCACHA’s resources and needs. While there are no public housing units in Meridian, an estimated 200 Section 8 vouchers are currently used in Meridian—about 10 percent of the housing authority’s total voucher supply. As the only public housing authority in Meridian, resources are critical for helping house Meridian’s lowest income residents.

The City consultant participated in a Continuum of Care (CofC) coordinating team meeting to inform the CofC of the Consolidated Plan and AI process, discuss the needs of Meridian residents experiencing homelessness, and explore solutions for addressing those needs. Participants at this meeting included: social service organizations serving children and families, the Boise-area school district, United Way, BCACHA, area shelters, the regional health care provider, affordable housing developers, homeless advocates, and the state Housing and Finance Administration (IHFA) and Department of Labor. A commonly identified need was shelter and services for victims of domestic violence, who have limited housing and services in Meridian.

The City also engaged affordable housing developers and service providers through focus groups and interviews during the Consolidated Plan process. Eleven organizations participated in a focus group to discuss the City’s greatest housing and community development needs.

In addition, interviews were conducted with BCACHA, the Ada County Highway District, the school district, and the City’s community development, economic development, parks and recreation, and public works departments.

As is discussed throughout this Plan, Meridian is dedicated to increasing its affordable housing inventory to ensure residents of all income levels can find housing in Meridian—and to providing needed supportive services. To this end, 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

Meridian is part of the Ada County Continuum of Care (CofC). Meridian staff attend the CofC meetings, participate in the annual Point in Time count, and provide planning support as needed. In the past year, the City's CDBG Administrator was nominated and elected to serve as the Fair Housing Working Group Chair within the CofC. In addition, the City's CDBG Administrator is an active participant in the CofC's Performance Management Working Group which is designed to manage the county's homelessness data and develop interventions to help address the trends reflected in the data.

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

IHFA oversees allocation of ESG for the State of Idaho, including Meridian. Allocation of ESG is discussed at the CofC 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.

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

The City engaged affordable housing developers and service providers through focus groups and interviews during the Consolidated Plan process. Eleven organizations participated in a focus group to discuss the City's greatest housing and community development needs. Attendees represented the following organizations:

Organizations Represented in Stakeholder Consultation

Source:
BBC Research & Consulting.

Organizations represented
Ada County Highway District
Ada County Sheriff's Office
Boise City/Ada County Continuum of Care
Boise City/Ada County Housing Authority
Boise Schools
Boise VA Medical Center
CATCH
City of Meridian Community Development
City of Meridian Economic Development
City of Meridian Parks and Recreation
City of Meridian Planning Division
City of Meridian Public Works
Corpus Christi House
Friends of Children and Families
Good Samaritan Home
Idaho Housing and Finance Associatoin
Idaho State Independent Living Council
Jesse Tree of Idaho
Meridian Development Corporation
Salvation Army
SHIP Idaho
St. Luke's Health System
United Way
West Ada School District
Women's and Children's Alliance

In addition, interviews were conducted with BCACHA, the Ada County Highway District, the school district, and the City's community development, economic development, parks and recreation, and public works departments.

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

All relevant organizations, agencies and stakeholders were invited to participate in development of the Consolidated Plan, Action Plan and AI.

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?
Ada County Continuum of Care	Idaho Housing and Finance Association	Meridian’s 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 CofC objective of Ending Chronic Homelessness by preventing Meridian residents from falling into homelessness.
State of Idaho Analysis of Impediments to Fair Housing Choice	Idaho Housing and Finance Association Idaho Department of Commerce	The fair housing strategies established for Meridian considered opportunities to collaborate with the State
City of Meridian Comprehensive Plan and relevant Land Use and Zoning Regulations	Meridian Planning Division	The City's 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.
BCACHA Policies and Procedures	BCACHA	The housing authority’s policies and procedures were reviewed to ensure they support housing choice and address the greatest needs of low income residents.

Table 2 – Other local / regional / federal planning efforts

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

As mentioned above, this study leveraged elements of the State of Idaho Assessment of Fair Housing and Continuum of Care processes.

PR-15 Citizen Participation

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

Citizen participation opportunities for the development of the Consolidated Plan and AI included:

- A resident survey offered online and on paper—479 respondents;
- Stakeholder in-depth interviews—11 participants; and
- Facilitated discussion with Continuum of Care members at their January 2017 meeting.

Outreach. Resident surveys were promoted through media relations resulting in an article in the Meridian Press. Paper postage-paid response surveys and promotional flyers were distributed to locations where Meridian’s low and moderate income residents’ and members of special needs populations live, recreate, receive services or where their children attend school.

Resident participant profile. A total of 479 residents completed the 2017 resident survey either online or on paper.

- Nearly 15 percent of survey respondents rent.
- The median household size of survey respondents is three members. One in 10 live alone and two in five live in households with five or more members.
- Meridian adults of all ages participated in the resident survey and the distribution across age cohorts is fairly even. About one in five respondents are between the ages of 25 and 34; one in four are ages 35 to 44; one in five are ages 45 to 54; 16 percent are 55 to 64 and one in five are age 65 and older.
- Slightly more than half (51%) have children age 18 or younger living in the home and 7 percent are single parent households.
- One in 10 respondents live in multigenerational households (with other adult family members).
- Most respondents (93%) are white; three percent are multiracial; 2 percent are Hispanic; and 2 percent are American Indian.
- The median income of survey respondents ranges from \$50,000 to \$75,000. One in 20 respondents reports household income of \$20,000 or less and one in five report incomes of \$150,000 or more.

While the 2017 online survey is not a random sample of residents, it does represent the experiences and perspectives a cross-section of Meridian residents, and serves to characterize themes and indicators of need from the respondents’ diverse perspectives.

Section II discusses the primary findings from citizen participation and consultation.

Stakeholders. Stakeholder consultation included in-depth interviews and a facilitated discussion with Boise City/Ada County Continuum of Care members. The following figure lists the organizations represented in the stakeholder consultation process.

Organizations Represented in Stakeholder Consultation

Source:
BBC Research & Consulting.

Organizations represented
Ada County Highway District
Ada County Sheriff's Office
Boise City/Ada County Continuum of Care
Boise City/Ada County Housing Authority
Boise Schools
Boise VA Medical Center
CATCH
City of Meridian Community Development
City of Meridian Economic Development
City of Meridian Parks and Recreation
City of Meridian Planning Division
City of Meridian Public Works
Corpus Christi House
Friends of Children and Families
Good Samaritan Home
Idaho Housing and Finance Associatoin
Idaho State Independent Living Council
Jesse Tree of Idaho
Meridian Development Corporation
Salvation Army
SHIP Idaho
St. Luke's Health System
United Way
West Ada School District
Women's and Children's Alliance

All input received through these opportunities informed goal and strategy development. This input, for example, confirmed that the City should explore opportunities to expand shelter options and services for residents who have experienced domestic violence, continue to invest in making Meridian more accessible for persons with disabilities, and support creation of affordable housing.

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	Stakeholder focus group	Organizations providing housing and services to low- and moderate-income residents, special needs populations and persons who are homeless	11 attendees	Findings are summarized in Section II.	All comments were accepted	N/A
2	Stakeholder Fair Housing Roundtable	Regional housing and economic development organizations, Intermountain Fair Housing Council	35 attendees	Findings are summarized in Section II.	All comments were accepted	N/A
3	Resident Survey	Online and paper survey. Paper survey distributed through social service and housing organizations	479 respondents	Findings are summarized in Section II.	All comments were accepted	https://www.research.net/r/Meridian2016

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)
4	Hand delivery of surveys and flyers about the Consolidated Plan process to apartment complexes, senior developments, food bank	Lower income and special needs residents	N/A	N/A	N/A	N/A
5	Newspaper Public Notices	All parties interested in providing public comment on the Draft Consolidated Plan and AI	N/A	N/A	N/A	N/A

Table 3 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section of the Consolidated Plan examines housing, community and economic development needs of residents. As required by HUD, the assessment is based on an analysis of “disproportionate needs” tables—discussed below—and informed by resident input and stakeholder consultation.

The top housing, community and economic development needs, according to input from residents and stakeholders, and disproportionate needs tables, include:

- **Rental housing affordable to incomes earning less than \$50,000 per year.** It is very difficult for households to utilize housing choice vouchers in Meridian because of the lack of affordable rentals.
- **Resources to help families with children from becoming homeless.** Meridian’s homeless population is largely comprised of families with children “doubled up” with family or friends.
- **Domestic violence shelter serving up to four families.** Overall, 17 percent of survey respondents report that they or a member of their family has experienced domestic or dating violence. Domestic violence is one of the leading causes of homelessness in Meridian.
- **Public transportation and local service providers.** Nearly all social service providers are located in Boise, making it difficult for local residents to receive the support they need to remain physically, mentally, and economically healthy.
- **Better accessibility.** Improving sidewalks and crosswalks in older downtown neighborhoods and on busy streets would improve accessibility not only for persons with disabilities, but also for families with children who walk to and from school.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Cost burden and severe cost burden, for both renter and owner households, are the most common housing problem in the City of Meridian. According to the HUD tables below, 1,280 renter households (41%) experience cost burden and 1,265 renter households (41%) experience severe cost burden. 1,925 owner households (52%) experience cost burden and 1,600 owner households (43%) experience severe cost burden.

To manage cost burden, according to residents who completed the survey for this Consolidated Plan,

- One in five resident survey respondents sought additional employment in the past year,
- One in 10 participants went without one or more basic needs in order to pay their housing costs. Strategies to afford to pay for housing included paying for groceries with credit, not making car repairs, and/or going without typical household consumer goods (clothing, TV/internet).

Demographics	Base Year: 2000	Most Recent Year (2015 – 2016)	% Change
Population	34,919	91,420	162%
Households	12,293	35,695	190%
Median Income	\$53,276	\$54,746	3%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016 COMPASS Estimates and 2014-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	1,740	2,260	3,845	2,570	16,515
Small Family Households *	840	775	1,595	1,195	9,445
Large Family Households *	50	405	710	445	2,240
Household contains at least one person 62-74 years of age	245	425	405	505	2,730
Household contains at least one person age 75 or older	245	465	515	185	895
Households with one or more children 6 years old or younger *	285	545	990	800	3,270
* the highest income category for these family types is >80% HAMFI					

Table 5 - Total Households Table

Data Source: 2008-2012 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	55	115	15	0	185	0	15	0	0	15
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	4	0	0	4	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	55	20	70	75	220	0	15	45	35	95
Housing cost burden greater than 50% of income (and none of the above problems)	720	485	60	0	1,265	390	570	420	220	1,600

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	55	325	825	75	1,280	120	305	865	635	1,925
Zero/negative Income (and none of the above problems)	165	0	0	0	165	55	0	0	0	55

Table 6 – Housing Problems Table

Data 2008-2012 CHAS

Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	830	620	145	75	1,670	390	600	465	255	1,710
Having none of four housing problems	150	410	1,335	625	2,520	155	635	1,900	1,620	4,310
Household has negative income, but none of the other housing problems	165	0	0	0	165	55	0	0	0	55

Table 7 – Housing Problems 2

Data 2008-2012 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	535	425	440	1,400	230	300	485	1,015
Large Related	20	165	180	365	10	220	310	540
Elderly	15	265	75	355	170	295	300	765
Other	210	90	205	505	100	85	210	395
Total need by income	780	945	900	2,625	510	900	1,305	2,715

Table 8 – Cost Burden > 30%

Data 2008-2012 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	535	240	0	775	230	190	80	500
Large Related	20	110	0	130	10	165	90	265
Elderly	15	135	0	150	65	180	85	330
Other	155	40	60	255	85	45	165	295
Total need by income	725	525	60	1,310	390	580	420	1,390

Table 9 – Cost Burden > 50%

Data 2008-2012 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	55	75	45	75	250	0	15	30	35	80
Multiple, unrelated family households	0	4	25	0	29	0	0	15	0	15

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	55	79	70	75	279	0	15	45	35	95

Table 10 – Crowding Information – 1/2

Data 2008-2012 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table 11 – Crowding Information – 2/2

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

The data in the above tables (cost burden and severe cost burden) show “small related” households as one of the most likely to experience housing problems. Small related renter households make up 53 percent of those who face cost burden and 59 percent of those with severe cost burden. For owners, small related households make up 37 percent of those who face cost burden and 36 percent of those with severe cost burden. The only other household type that experienced a similar amount of housing problems as small related households was elderly households—this is likely due to overlap between these needs categories (elderly households may also be captured in the small related category).

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

Households with disabilities. Eight percent of persons in Meridian have one or more disabilities, lower than the county (10%) and the state (13%) overall. Of seniors, 32 percent has some type of disability.

The poverty rate for persons with disabilities is very low at 1.3 percent. The majority of people with disabilities that live below the poverty rate are within the age range of 18 to 64 and 75 and over. Most children who live with a disability do not live in poverty.

Given these demographics, it is estimated that fewer than 100 people with disabilities in Meridian need housing assistance. The greatest needs are home rehabilitation repair for seniors with disabilities and transportation and employment for adults with disabilities.

Victims of domestic violence. Overall, 17 percent of survey respondents report that they or a member of their family has experienced domestic or dating violence; 24 percent of these situations occurred in the last five years. One in five domestic or dating violence situations occurred while the respondent or family member was living in Meridian. The Centers for Disease Control and Prevention (CDC) provides the most comprehensive data on national domestic abuse and sexual assault. According to the CDC, nearly 1 in 5 (18.3%) women and 1 in 71 men (1.4%) reported experiencing rape at some time in their lives—statistics that are fairly close that reported in the Meridian survey.

The types of services survivors sought and used include counseling, judicial processes, medical assistance and temporary housing/shelter. In interviews, stakeholders described the needs and challenges experienced by Meridian families fleeing domestic violence:

- Shelter and supportive service providers are located in Boise, further isolating victims of domestic violence from their community connections and network in Meridian.
- The lack of affordable housing and transportation services in Meridian makes it unlikely that families that flee domestic violence in Meridian are able to return to the community. Children lose their home, school and neighborhood.
- One of the three primary categories of homeless children in the West Ada School District is children whose mother has fled the home due to domestic violence.
- The typical income of a mother fleeing domestic violence is less than \$8,000 per year, and this income comes from TANF (Temporary Assistance for Needy Families) and food stamps. The Women’s and Children’s Alliance (WCA) has grants and vouchers to provide transitional housing support, but Meridian’s rents exceed the guidelines (Fair Market Rents) and the family can rarely pay the difference.
- Meridian needs a (small) domestic violence shelter with capacity for up to four families (four rooms). WCA’s Boise shelter has 15 rooms accommodating up to 54 beds.
- Funding is needed for another case manager, child care staff and court advocates. Currently child care and court advocates are mostly staffed by volunteers.

What are the most common housing problems?

Cost burden and severe cost burden, for both renter and owner households, are the most common housing problem in the City of Meridian. Table 7 shows that 1,280 renter households (41%) experience cost burden and 1,265 renter households (41%) experience severe cost burden. 1,925 owner households (52%) experience cost burden and 1,600 owner households (43%) experience severe cost burden.

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

“Small related” renter and owner households are the most affected by cost burden in numbers and proportion. Table 9 shows 1,400 small related renter households and 1,105 small related owner

households are cost burdened, which combined make up 45 percent of all households that are cost burdened.

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

For the purposes of this Consolidated Plan, low income individuals and families at risk of homeless were defined as those who have skipped a housing payment or sought additional employment to pay expenses and/or have sacrificed basic needs to pay their housing costs. Households that have experienced foreclosures are another measure of the proportion of residents at risk of homelessness.

Note: Meridian does not receive funds for rapid re-housing assistance.

Skipped housing payment or sought additional work to pay expenses. In the past six months, 4 percent of resident survey respondents report missing a mortgage or rent payment. Nearly 60 percent attribute this to reduced work hours and 26 percent cite job loss or medical bills. One in five resident survey respondents sought additional employment in the past year in order to pay housing expenses.

Sacrifice basic needs. In the past year, at least one in 10 participants in the resident survey reduced or went without one or more basic needs in order to pay their housing costs. Strategies to afford to pay for housing included paying for groceries with credit, not making car repairs, and/or going without typical household consumer goods (clothing, TV/internet).

Foreclosure history and risk. Nearly one in 10 resident survey respondents (7%) lost a home to foreclosure in the past 10 years. Half of those who lost homes in foreclosure found housing in the private rental market; 14 percent moved in with family or friends (doubled up). One in 20 (5%) owe more on their home than it is currently worth.

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

Please see above. Resident survey questions about housing and economic stability were used to identify at-risk populations.

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

Overall, 2 percent of the residents participating in the survey report being homeless in the past five years. Reduced work hours and moving away from domestic violence are factors at least one-third of

these residents report contributing to their episode of homelessness. Stakeholders report that domestic violence is the leading cause of homelessness in Meridian, especially for families and children.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

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

Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a particular income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60 percent of all low-income households within a jurisdiction have a housing problem and 72 percent of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need.

Disproportionate housing needs in a population are defined as having one or more of the following four housing problems in greater proportion than the jurisdiction as a whole or than Whites: 1) Living in housing that lacks complete kitchen facilities, 2) Living in housing that lacks complete plumbing facilities, 3) More than one person per room (overcrowded), and 4) Cost burden greater than 30 percent of Area Median Income (AMI).

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,150	145	140
White	1,040	145	140
Black / African American	25	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	0	0

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,600	365	0
White	1,345	285	0
Black / African American	0	0	0
Asian	15	0	0
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	185	65	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,255	1,315	0
White	2,045	1,205	0
Black / African American	40	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	30	0	0
Hispanic	140	95	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,075	1,305	0
White	985	1,210	0
Black / African American	25	10	0
Asian	0	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	45	50	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Households with housing problems disproportionate to City of Meridian households as a whole, and/or to Whites are seen in the following populations and rates of disproportionality.

0 – 30 % of AMI

- African Americans and Hispanics: 12 percentage points higher than Whites and 11 percentage points higher than the jurisdiction as a whole

30 – 50 % of AMI

- Asians and Native Americans: 17 percentage points higher than Whites and 19 percentage points higher than the jurisdiction as a whole

50 – 80 % of AMI

- African Americans and Pacific Islanders: 37 percentage points higher than Whites and 37 percentage points higher than the jurisdiction as a whole

80 – 100 % of AMI

- African Americans: 27 percentage points higher than Whites and 26 percentage points higher than the jurisdiction as a whole

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205

(b)(2)

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

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,005	290	140
White	890	290	140
Black / African American	25	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	0	0

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,095	870	0
White	945	680	0
Black / African American	0	0	0
Asian	0	15	0
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	100	150	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	595	2,975	0
White	575	2,680	0
Black / African American	0	40	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	30	0
Hispanic	20	215	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	325	2,055	0
White	325	1,865	0
Black / African American	0	30	0
Asian	0	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	95	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Households facing severe housing problems disproportionately to City of Meridian households as a whole, and/or to Whites are seen in the following populations and rates.

0 – 30 % of AMI

- African Americans and Hispanics: 25 percentage points higher than Whites and 22 percentage points higher than the jurisdiction as a whole

30 – 50 % of AMI

- Native Americans: 42 percentage points higher than Whites and 44 percentage points higher than the jurisdiction as a whole

50 – 80 % of AMI—No disproportionate need among race or ethnic groups.

80 – 100 % of AMI —No disproportionate need among race or ethnic groups.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

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

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	17,765	5,305	2,775	140
White	16,380	4,785	2,515	140
Black / African American	125	65	25	0
Asian	240	19	0	0
American Indian, Alaska Native	55	0	30	0
Pacific Islander	0	30	0	0
Hispanic	810	335	180	0

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2008-2012 CHAS

Discussion:

Households facing housing cost burden disproportionately to City of Meridian households as a whole, and/or to Whites are seen in the following populations and rates.

- Native Americans disproportionately experienced severe cost burden by a rate of 25 percentage points
- Pacific Islanders disproportionately experienced cost burden by a rate of 80 percentage points

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

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

No, not as captured in the disproportionate needs tables because data on needs by non-White Hispanic populations is very small. This makes meaningful comparison of disproportionate needs challenging.

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

N/A

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

Racial and ethnic concentrations only exist in the City of Caldwell near The College of Idaho, west of Meridian.

NA-35 Public Housing – 91.205(b)

Introduction

The City of Meridian does not own or oversee any public housing units. Meridian is part of the geographic area served by the Boise City Ada County Housing Authority (BCACHA). Most BCACHA vouchers are used within the City of Boise. The BCACHA currently administers 200 vouchers to residents of Meridian. The BCACHA does not have any public housing units in Meridian.

The vouchers are monitored to identify areas of concentration, which rarely occur, since the community's population is mostly White, non-Hispanic.

The pre-populated HUD tables below represent vouchers and characteristics of residents for all clientele served by BCACHA.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	10	725	0	704	0	1	0

Table 21 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	17,719	12,641	0	12,395	0	18,864	
Average length of stay	0	0	6	6	0	6	0	3	
Average Household size	0	0	2	2	0	2	0	2	
# Homeless at admission	0	0	0	1	0	1	0	0	
# of Elderly Program Participants (>62)	0	0	1	137	0	134	0	0	
# of Disabled Families	0	0	2	320	0	316	0	1	
# of Families requesting accessibility features	0	0	10	725	0	704	0	1	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of DV victims	0	0	0	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	10	658	0	640	0	1	0
Black/African American	0	0	0	34	0	31	0	0	0
Asian	0	0	0	10	0	10	0	0	0
American Indian/Alaska Native	0	0	0	18	0	18	0	0	0
Pacific Islander	0	0	0	5	0	5	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	56	0	55	0	1	0
Not Hispanic	0	0	10	669	0	649	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

N/A; Meridian has no public housing.

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

According to BCACHA, the most immediate needs of voucher holders in Meridian are 1) Lack of public transportation to access services (mostly located in Boise), and 2) Finding available rentals.

Landlords are willing to accept Section 8, but finding units in smaller complexes (such as those located in Meridian) is challenging. Voucher holders generally have the most success with larger apartment complexes, most of which are located in Boise. Nearly 90 percent of units in Meridian are single family detached homes.

Meridian has a critical lack of supply of affordable housing, particularly for the lowest income households. Some of this is due to public sentiment and an anti-growth mentality. Appetite for new construction is limited.

Meridian also lacks services for low income residents. There is not a low income health clinic, no facility to address substance abuse challenges, and no residential treatment program.

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

The needs of low income Meridian residents with housing vouchers are similar to those of low income renters without vouchers: affordable rental housing is difficult to find and supportive services and transportation is limited in Meridian.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

As discussed above, Meridian is part of the Boise City/Ada County CofC. The City is represented in the Region 7 annual PIT count and survey of persons experiencing homelessness. Region 7 only includes Ada County.

The table below shows the results of the 2016 PIT count for Region 7. Region 7 has the highest number of total homeless individuals compared to all other regions in Idaho (867). The region also has the highest proportion of homeless who are sheltered, yet has the third highest proportion of homeless who are unsheltered; suggesting that the region is trying to find shelter for those experiencing homelessness (first is Region 1 with 257 unsheltered homeless out of 450).

The January 2016 PIT count identified 125 unsheltered and 742 sheltered homeless persons. These individuals represent 38.6 percent of the total homeless population in Idaho.

The number of persons experiencing homelessness in 2016 was the highest Region 7 has experienced in the past 5 years. The low was 694 individuals in 2013. The 2016 PIT attributes this increase to a better identification of persons who are homeless. The count report notes that more experienced staff, as well as expanded resources (including coordination with school districts and reservations) resulted in a more accurate count than in past years.

The West Ada School District (WASD) reports that 476 children were homeless in 2016. This is up considerably from 1996, when just three children were homeless.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

These data are not collected as part of the 2016 PIT count. See the narrative below for a description of the characteristics of the Region 7 homeless population.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
American Indian or Alaska Native	33	10
Asian	4	0
Black or African American	52	3
Native Hawaiian or Other Pacific Islander	12	1
White	619	107
Multi-Racial	22	4
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic/Latino	63	11

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

According to the PIT count, persons experiencing homelessness in January 2016 in Region 7 were mostly adults. Sixty-four were households with children and all but 3 were in a shelter. The majority of the unsheltered homeless were adults. Four were chronically homeless individuals.

Fifty-three of the homeless were unaccompanied youth, eight of whom were under age 18 and all sheltered.

One hundred fifty-seven of the 867 persons experiencing homelessness in January 2016 were veterans. The majority—138 were sheltered.

The data in Region 7 were too limited to report youth subpopulation characteristics. Of the adults, 232 had a severe and persistent mental illness and nine struggled with substance abuse. Ninety-seven were victims of domestic violence.

As mentioned above, the West Ada School District (WASD) monitors homeless children using a broader definition than the PIT count; they consider families who are doubled up/living with others. By this measure, 476 children were homeless in fall 2016.

There are three categories of homeless families with kids in WASD schools:

- 1) A single mom, typically homeless due to domestic violence a partner's substance abuse or her own substance abuse;
- 2) A single parent who got sick and doesn't get paid medical leave, couldn't pay rent and was evicted and has medical debt; and
- 3) Two parent household where parents are employed/employable.

The final category is homeless unaccompanied youth. In 2016, WASD had 76 homeless unaccompanied teens. They leave home because they're not safe or supported at home or may be close to aging out of foster care. These children are not living with a parent or guardian and are often couch surfing from friend to friend.

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

Please see the table above.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Unsheltered homeless: 92 men, 33 women, 0 transgender. Eight seniors, 11 18-24 year old and 8 children; the balance, age 24-64.

Sheltered homeless: 489 men, 251 women, 2 transgender. Twenty-eight seniors, 45 18-24 year olds and 118 children; the balance, age 24-64.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section uses a customized model to estimate the population, characteristics and needs of non-homeless special populations in Meridian. Section II, which is appended to this section and discusses the findings from stakeholder consultation and the resident survey, supplements this section.

Overall, the top needs include:

- **Domestic violence shelter serving up to four families.** Overall, 17 percent of survey respondents report that they or a member of their family has experienced domestic or dating violence. Domestic violence is one of the leading causes of homelessness in Meridian.
- **Public transportation and local service providers.** Nearly all social service providers are located in Boise, making it difficult for local residents to receive the support they need to remain physically, mentally, and economically healthy.
- **Better accessibility.** Improving sidewalks and crosswalks in older downtown neighborhoods and on busy streets would improve accessibility not only for persons with disabilities, but also for families with children who walk to and from school.

Describe the characteristics of special needs populations in your community. What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly. HUD estimates that there are 6,615 households in Meridian with residents who are 62 years and older. Of these senior residents, about 1,120 have some type of housing problem—mostly cost burden. This level of need—about 17 percent of elderly households—is small relative to that of other special needs groups.

In numbers, more elderly owners than renters are affected by housing problems. This could be because elderly renters are one of the most common types of residents to occupy public housing (albeit in the greater region).

Persons with mental, physical and developmental disabilities. There are about 6,600 non-institutionalized residents with a mental, physical or developmental disability in Meridian. Of these, 1,906 have hearing difficulties, 1,080 have vision difficulties, 2,440 have cognitive challenges, 2,855 have ambulatory challenges, 1,200 have self-care limitations, and 1,700 cannot live completely independently.

Persons with alcohol and drug addiction. Individuals (18+) with substance abuse dependence in Meridian are estimated at 6,100. This is based on regional estimates of unaddressed drug and alcohol

abuse by the Substance Abuse and Mental Health Service Administration (SAMHSA), applied to Meridian's population.

Victims of domestic violence. Overall, 17 percent of survey respondents report that they or a member of their family has experienced domestic or dating violence; 24 percent of these situations occurred in the last five years. One in five domestic or dating violence situations occurred while the respondent or family member was living in Meridian.

The Centers for Disease Control and Prevention (CDC) provides the most comprehensive data on national domestic abuse and sexual assault. According to the CDC, nearly 1 in 5 (18.3%) women and 1 in 71 men (1.4%) reported experiencing rape at some time in their lives—statistics that are fairly close that reported in the Meridian survey.

Applying these estimates to Meridian's population, suggests that an estimated 3,200 residents have experienced domestic violence.

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

N/A; Meridian does not receive HOPWA funds directly.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

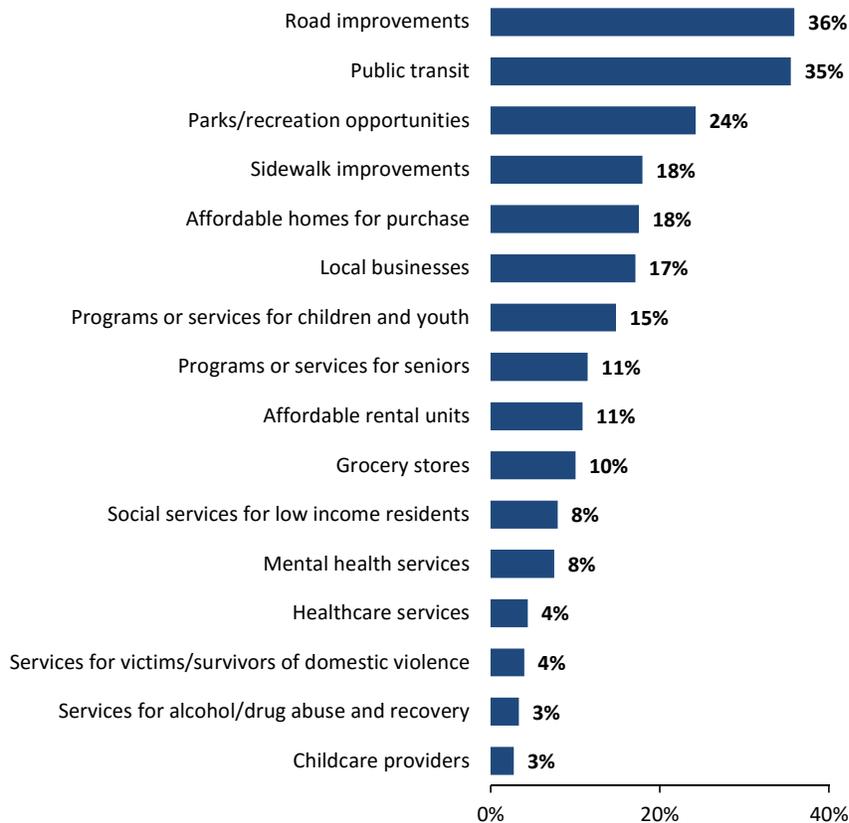
This section summarizes the non-housing community development needs determined through the stakeholder input and resident consultation process conducted for the Consolidated Plan.

The top community development needs mentioned by residents and stakeholders focused on public infrastructure accessibility, transportation options, and social services:

- Many residents identified a need for improved pedestrian accessibility in older parts of Meridian and on busy intersections:
 - *“The roads and sidewalks in the older downtown neighborhoods could be better. Many parts of the neighborhoods don't have sidewalks at all which makes me as a parent nervous for the many children walking to and from school.” (Resident survey respondent)*
 - *“Adding sidewalks and crosswalk to busy roads/intersections like all the way down Locust Grove and/or Victory.” (Resident survey respondent)*
- Many residents commented on traffic congestion, the need for improvements to roads in older parts of Meridian, and lack of public transportation to and from Boise, where lower income residents can access needed services:
 - *“Meridian has grown so much so fast that the traffic at certain times gets very bad. Main roads need to have the number of lanes increased.” (Resident survey respondent)*
- Lack of services, particularly for persons experiencing homelessness and domestic violence, were also frequently identified as a top non-housing community development need.

The figure below shows the top rated non-housing community development needs from the resident survey, which received nearly 500 responses.

Needed Improvements in Amenities or Services in Meridian, Resident Survey



Describe the jurisdiction’s need for Public Facilities:

Public facilities were not as highly ranked as public infrastructure improvements in terms of overall needs in Meridian. Of the possible public facilities needing improvements, residents and stakeholders prioritized parks and recreation facilities. One resident said that pools should be better distributed throughout the City’s neighborhoods.

How were these needs determined?

Input from residents and stakeholders through the consultation conducted for the Consolidated Plan.

Describe the jurisdiction’s need for Public Improvements:

Survey respondents rated improvements to sidewalks and roads as most needed, in addition to public transportation. It is important to note that the City of Meridian has limited authority to address these needs, as the City’s roads are managed by the Ada County Highway District (ACHD). Each year, Meridian submits a request list to ACHD for projects—and requests always exceed available resources.

ACHD also works with the City to identify projects for Safe Routes to Schools or opportunities to partner for roadway/sidewalk improvements as part of other projects, such as an economic development effort or in partnership with a utility when they are making improvements.

ACHD currently has two major (non-maintenance) projects scheduled for Meridian's downtown core (LMI area) in the next five years. One is to widen the street, repair sidewalks and fill gaps in sidewalks along Pine Avenue, between Locust Grove Road and Meridian Road. The other is to widen Meridian Road and fill-in sidewalk gaps, between Cherry/Fairview Avenue and Ustick Road.

The City's Public Works Department also identified street lighting as a top need, in addition to sewer and water improvements in older parts of Meridian. Public Works is actively working to address infrastructure replacement in downtown. The City Council recently allocated \$50,000 in funding for streetlight improvements. Meridian immediately responds to health and safety issues (e.g., lead was identified in a pipe in a system servicing a manufactured home park, which was replaced).

How were these needs determined?

Input from residents and stakeholders through the consultation conducted for the Consolidated Plan and resident survey findings; interviews with ACHD and Meridian Public Works Department.

Describe the jurisdiction's need for Public Services:

Local supportive services for persons with special needs and lower income individuals were mentioned the most by residents and stakeholders. Nearly all social service providers are located in Boise, making it difficult for local residents to connect to support. Some stakeholders identified a health clinic for low income residents as an acute need.

How were these needs determined?

Input from residents and stakeholders through the consultation conducted for the Consolidated Plan.

Housing Market Analysis

MA-05 Overview

Utilizing data from the Comprehensive Housing Affordability Strategy (CHAS)—a unique dataset maintained by HUD—a customized model was developed to project housing needs over a five-year period. The projections were completed for:

- Low- and moderate-income households by income level,
- Renters and owners,
- Elderly households,
- Single person households,
- Large families, and
- Households with disabilities (by disability type).

Households by income level.

- HUD estimates that 1,740 households in Meridian are extremely low income, earning less than 30 percent of the area median income. Of these households, 93 percent have some type of housing problem (cost burden, overcrowdedness, substandard housing). Today, 1,615 extremely low income households have a need. By 2021, assuming growth rates similar to past years and no change in overall housing needs, this will total 2,253.
- 2,260 Meridians are very low income, earning 30-50 percent of the AMI. Eighty-two percent of these households have housing needs (1,854 households). In 2021, very low income households with housing needs will total 2,587.
- 3,845 Meridians are low income, earning 50-80 percent of the AMI. Sixty percent of these households have housing needs (2,300 households). In 2021, low income households with housing needs will total 3,209.
- 2,570 Meridians are moderate income, earning 80-100 percent of the AMI. Forty percent of these households have housing needs (1,040 households). In 2021, moderate income households with housing needs will total 1,451.

Households by tenure. HUD estimates that 48 percent of renter households have housing needs, a total 3,119. By 2021, this will increase to 4,352. An estimated 18 percent of owners have housing needs, or 3,690. By 2021, this will total 5,149.

Elderly households. The majority of elderly households in Meridian do not have housing needs—HUD estimates that 17 percent of the City’s 6,615 elderly households have housing problems (1,120 with needs). This is estimated to reach 1,563 by 2022.

Single person households. Just 10 percent of single person households are estimated to have housing needs (633 households). This is estimated to reach 884 by 2021.

Large family households. Twenty percent of the City’s 3,850 large family households have housing problems (905). This is estimated to reach 884 by 2021.

Households with disabilities. An estimated 6,600 households have members with hearing, vision, cognitive, ambulatory, self-care and independent living difficulty. HUD CHAS tables on the income distribution and housing needs of persons with disabilities were not available at the time this Consolidated Plan was produced. Instead, poverty is used as a proxy for housing need. The 2007 3-year ACS provides data on the employment status and poverty level of Meridians with disabilities. This table suggests that about one-third of persons living in poverty have a disability and that most Meridians with disabilities are active in the labor force and earn above-poverty wages. About 10 percent of persons with disabilities live in poverty. If this is true in 2017, an estimated 660 households with members who have disabilities have housing needs. This is estimated to reach 921 by 2021.

Homeless and at-risk households. The West Ada School District has identified 476 children who are living in precarious housing situations, mostly doubled up with families and friends. These individuals cannot afford rents and/or cannot qualify to rent because of lack of a security deposit and/or past rental histories, substance abuse and mental health challenges.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

This section discusses housing supply in Meridian.

The U.S. Census and HUD estimate that 87 percent of the City’s housing stock is made up of single family homes, followed by twin homes/triplexes/fourplexes at 5 percent. The City intends to increase the proportion of attached and multi-unit homes in certain parts of the City (Downtown Meridian) through more flexible zoning, to increase the variety of housing types available to residents who prefer more urban living environments.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	26,411	87%
1-unit, attached structure	515	2%
2-4 units	1,411	5%
5-19 units	427	1%
20 or more units	856	3%
Mobile Home, boat, RV, van, etc	602	2%
Total	30,222	100%

Table 25 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

The majority of owners in Meridian live in larger homes with three bedrooms and more. Renters also live in larger units, occupying two bedroom and three bedroom units, as shown below.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	0	0%
1 bedroom	0	0%	623	8%
2 bedrooms	1,741	6%	3,095	37%
3 or more bedrooms	25,657	94%	4,579	55%
Total	27,398	100%	8,297	100%

Table 26 – Unit Size by Tenure

Data Source: 2014-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs. Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The National Housing Preservation Database is the most comprehensive listing of publicly-supported housing, as well as units that are at risk of losing their affordability due to expiring contracts. The database reports developments that provide affordable rental housing in Meridian and identifies 10 properties with 543 units with some type of subsidy requirement. Of these, all are owned and operated by private sector developers. Many were subsidized with federal rural development programs and, except for a few properties, have subsidies that expire in the 2020s. It is unclear how the private sector will operate these units once they expire, given Meridian’s tight rental market.

Does the availability of housing units meet the needs of the population? Describe the need for specific types of housing:

No. A gap analysis conducted for this study found a shortage of rental units for households earning less than \$25,000 per year. There are 2,168 renters earning less than \$25,000 per year and just 820 affordable rental units. This leaves a gap of 1,348 units. This gap has increased during the past five years; when the last Consolidated Plan was conducted the rental gap was 1,077 units. Renters earning more than \$25,000 –particularly those who are earning \$35,000 and more, where rental units are clustered— have an easier time affording Meridian’s rental market.

Nearly 90 percent of renters said they would like to buy in Meridian and, as discussed earlier in this document, owning may be less expensive on a monthly basis. As shown below, however, renters who want to be homebuyers must earn at least \$50,000 before a reasonable proportion of homes in Meridian are affordable to buy.

Proportion of renters who desire to buy v. distribution of homes, City of Meridian, 2015

Source:
BBC Research & Consulting.

Income Range	Max Affordable home value	% homes by value	Renter Purchase Gap	Cumulative Gap
Less than \$5,000	\$18,682	2%	-6%	-6%
\$5,000 to \$9,999	\$37,361	0%	-3%	-10%
\$10,000 to \$14,999	\$56,043	0%	-3%	-13%
\$15,000 to \$19,999	\$74,726	1%	-6%	-18%
\$20,000 to \$24,999	\$93,408	2%	-5%	-23%
\$25,000 to \$34,999	\$130,773	18%	-1%	-24%
\$35,000 to \$49,999	\$186,820	31%	14%	-11%
\$50,000 to \$74,999	\$280,232	31%	11%	1%
\$75,000 to \$99,999	\$373,644	9%	2%	3%
\$100,000 to \$149,999	\$560,468	5%	-2%	1%
\$150,000 or more		1%	0%	
Total		100%		

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

This section discusses the cost of housing and affordability challenges in Meridian.

The median home value last reported by the U.S. Census (2015) was \$213,100. Although still relatively affordable, this median is up considerably from 2000, when it was \$119,800. Median home values have increased faster than median rents, as shown below.

The median rent reported by HUD is significantly lower than reported by residents surveyed for this Consolidated Plan. Renters reported a median rent of \$1,100 and utility costs of \$221, for a total cost of \$1,321. Owners reported a median mortgage payment of \$1,150, HOA fees of \$42, and utilities of \$225—for a total cost of \$1,417. This is only \$100 less than median costs for a renter. With the federal mortgage interest deduction, it is likely more advantageous to rent.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2015	% Change
Median Home Value	119,800	213,100	78%
Median Contract Rent	559	867	55%

Table 27 – Cost of Housing

Data Source: 2000 Census (Base Year), 2014-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	563	8.1%
\$500-999	4,304	61.7%
\$1,000-1,499	1,755	25.2%
\$1,500-1,999	270	3.9%
\$2,000 or more	81	1.2%
	6,973	100.0%

Table 28 - Rent Paid

2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	280	No Data
50% HAMFI	830	555
80% HAMFI	3,510	2,735
100% HAMFI	No Data	5,345
Total	4,620	8,635

Table 29 – Housing Affordability

Data Source: 2008-2012 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	487	617	789	1,142	1,352
High HOME Rent	487	617	789	1,037	1,138
Low HOME Rent	487	590	708	818	1,006

Table 30 – Monthly Rent

Data Source: 2016 HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels? No. The last Consolidated Plan identified a shortage of 1,077 rental units to serve Meridian households earning \$25,000 and less (rents of \$625 and less, including utilities). This gap increased in the past 5 years to 1,348 units. The increase was largely due to additional households falling below the poverty line.

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

Affordability is unlikely to improve without market interventions due to the strong demand for living in Meridian and the limited supply of affordable rentals.

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

The rents listed above are much lower than the rents reported by renters surveyed for this study, suggesting that FMRs are not keeping pace with the rental market. This, combined with the extremely low vacancy rate in Meridian, means that low income renters have very limited choices in Meridian.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Definitions

The City defines units in standard condition as those that meet building and fire codes. Units that are in “substandard condition but suitable for rehabilitation” are those which need rehabilitation but are not lacking major systems such as plumbing and heating. The units that survey respondents identified as “unlivable” are considered substandard and potentially suitable for rehabilitation.

As shown below (Year Unit Built), Meridian’s housing stock is very new and, as such, is in good condition.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,161	23%	3,151	44%
With two selected Conditions	55	0%	247	3%
With three selected Conditions	0	0%	62	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	17,115	77%	3,708	52%
Total	22,331	100%	7,168	100%

Table 31 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	11,205	55%	2,882	43%
1980-1999	7,336	36%	2,711	41%
1950-1979	1,273	6%	891	13%
Before 1950	434	2%	202	3%
Total	20,248	99%	6,686	100%

Table 32 – Year Unit Built

Data Source: 2008-2012 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	1,707	8%	1,093	16%
Housing Units built before 1980 with children present	5,400	27%	3,980	60%

Table 33 – Risk of Lead-Based Paint

Data Source: 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	N/A	N/A	N/A
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties	N/A	N/A	N/A
Abandoned REO Properties	N/A	N/A	N/A

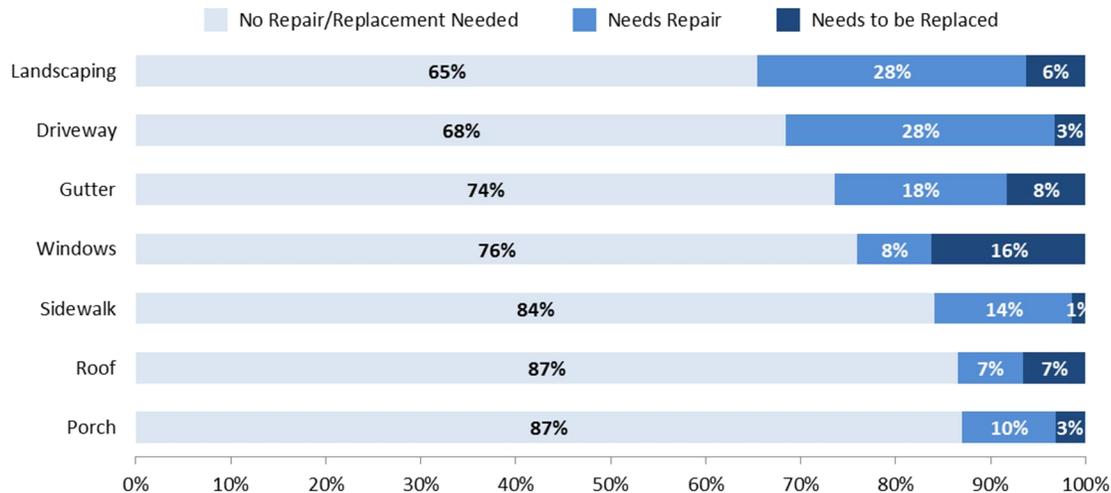
Table 34 - Vacant Units

It is important to note that there is no publicly-available, secondary source of data for the table above. These data must be tracked internally. As such, the table is optional.

Need for Owner and Rental Rehabilitation

Residents surveyed for this Consolidated Plan were asked about their homes' repair needs. The greatest proportion of respondents (about one-third) identified landscaping and driveways in need of repair.

Exterior Home Repair or Replacement Needs

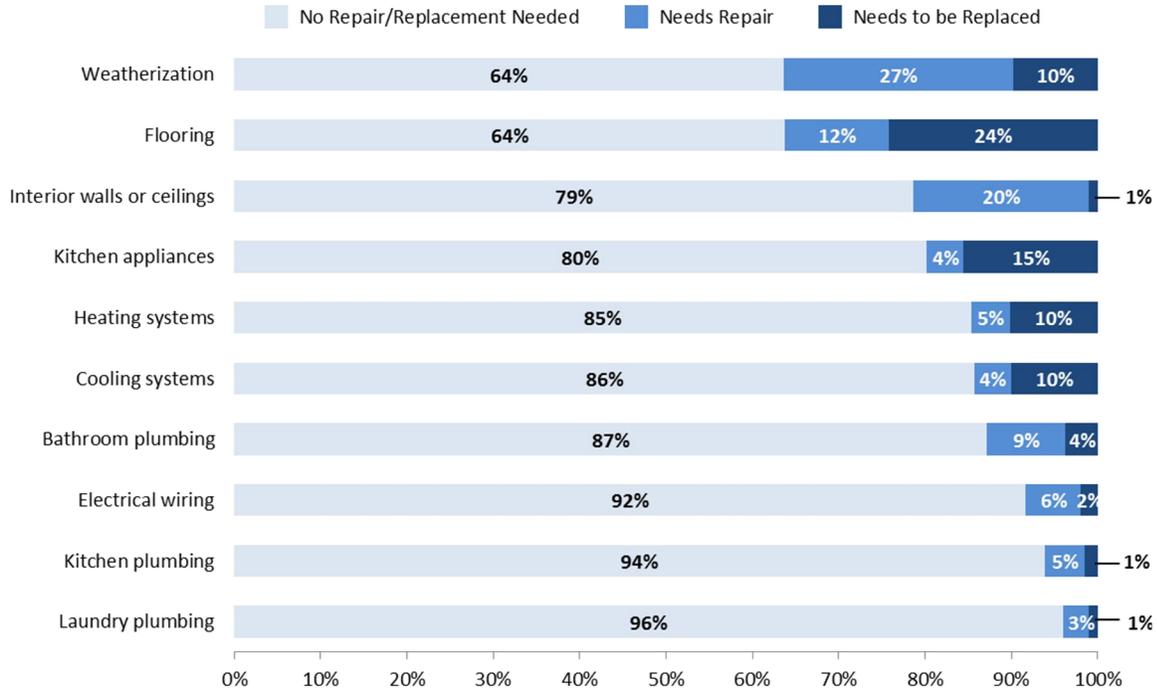


Note: n ranges from 444 to 479.

Source: BBC Research & Consulting from the 2017 Meridian Resident Survey.

As with exterior repairs, most respondents do not have interior repair or replacement needs. Weatherization and flooring are the exception.

Interior Home Repair or Replacement Needs

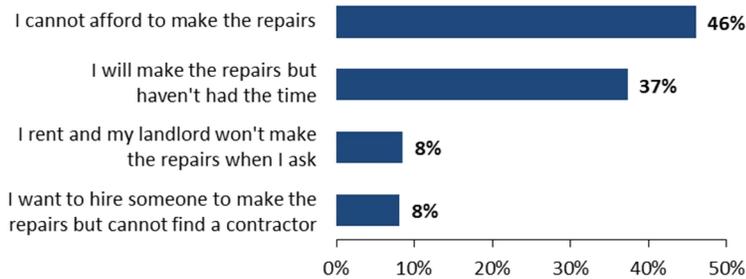


Note: n ranges from 444 to 479.

Source: BBC Research & Consulting from the 2017 Meridian Resident Survey.

Nearly half of respondents have not made needed repairs or replacement because they cannot afford to make the repairs (46%). Nearly two in five (36%) plan to make the repairs themselves but have not had the time to perform the task.

Why haven't the repairs you need been made?



Note: n=332 residents.

Source: BBC Research & Consulting from the 2017 Meridian Resident Survey.

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

Housing built before 1940 has the highest risk of lead based paint. After the 1940s, paint manufacturers voluntarily began reducing the amount of lead they added to paint. Lead was banned from residential use in 1978. As such, housing built prior to 1980—and especially 1940—is thought to have some risk of lead based paint.

The City of Meridian has some of the newest housing stock in the region and state—and, as such, very low risks of lead based paint hazards. Nearly 95 percent of the City’s housing units were built after lead-based paint was banned.

According to the HUD data above, as many as 2,800 housing units in the City of Meridian may be at-risk of containing lead based paint. The 2015 American Community Survey estimates this number at 2,500. These units were developed before 1980. More than 1,700 are owner-occupied and 1,100 are renter-occupied. It is important to note that the number of these units identified as occupied by children is more than the total number of units at-risk of lead paint; this appears to be inaccurate data.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Totals Number of Units

	Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers						
				Total	Project -based	Tenant -based	Special Purpose Voucher			
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available			10	763				0	56	0
# of accessible units										
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition										

Table 35 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

As discussed above, Meridian has no public housing units.

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

N/A.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 36 - Public Housing Condition

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

N/A

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

N/A

Discussion:

Please see above.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

There are no formal facilities and housing targeted to homeless households located in Meridian. Those that exist are provided on an informal basis (e.g., by churches, families and friends)

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 37 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons. List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

Meridian is a rapidly-growing community just west of Boise, which is the State capital and the center of the region’s employment, education, health care, and related service provision. Meridian residents needing to access mainstream services are more likely to find them in Boise—although Meridian does have a handful of providers active in the community. Health and mental health services are available through local health providers, yet none are tailored to low income populations and can take months to access, particularly mental health care.

Charitable Assistance to Community's Homeless, or CATCH, provides some assistance through its case management program. The West Ada School District provides the most direct services to families. The School District provides direct assistance of: clothing/backpacks/school supplies, waivers of activity fees, weekend food supplements, a clinic for immunizations/glasses/hearing aids, and day care and before and after school care.

A newly created program, "Housing+High School=Success" provides a \$100 stipend to families that are allowing teens to live with them if the teen stays in school. Meridian's Chamber of Commerce has raised \$20,000 to fund the program.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section provides an overview of the needs of special populations, focusing on facilities and services. The analysis of the needs and services available to special needs populations conducted for this Consolidated Plan found the top needs to be: 1) Affordable rental housing, 2) Supportive services, and 3) Accessible sidewalks and street crossings.

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

Elderly and frail elderly. HUD estimates that there are 6,615 households in Meridian with residents who are 62 years and older. Of these senior residents, about 1,120 have some type of housing problem—mostly cost burden. This level of need—about 17 percent of elderly households—is small relative to that of other special needs groups.

Approximately 300 Meridian residents meet the definition of “frail elderly,” defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework.

The number of seniors who need supportive housing is small given that seniors in Meridian generally have high incomes. As the population ages, however, in-home health care will be in greater demand.

Persons with mental, physical and developmental disabilities. There are about 6,600 non-institutionalized residents with a mental, physical or developmental disability in Meridian. Of these, 1,906 have hearing difficulties, 1,080 have vision difficulties, 2,440 have cognitive challenges, 2,855 have ambulatory challenges, 1,200 have self-care limitations, and 1,700 cannot live completely independently.

The supportive housing needs of these residents are not well defined or well known.

Persons with alcohol and drug addiction. Individuals (18+) with substance abuse dependence in Meridian are estimated at 6,100. This is based on regional estimates of unaddressed drug and alcohol abuse by the Substance Abuse and Mental Health Service Administration (SAMHSA), applied to Meridian’s population.

Substance abuse centers exist in Meridian, but are not always accessible by low income individuals because of lack of insurance or the insurance they have won’t pay for treatment.

Victims of domestic violence. Overall, 17 percent of survey respondents report that they or a member of their family has experienced domestic or dating violence; 24 percent of these situations occurred in

the last five years. One in five domestic or dating violence situations occurred while the respondent or family member was living in Meridian.

The Centers for Disease Control and Prevention (CDC) provides the most comprehensive data on national domestic abuse and sexual assault. According to the CDC, nearly 1 in 5 (18.3%) women and 1 in 71 men (1.4%) reported experiencing rape at some time in their lives—statistics that are fairly close that reported in the Meridian survey.

Applying these estimates to Meridian’s population, suggests that an estimated 3,200 residents have experienced domestic violence.

Victims of domestic violence lack housing options and services in Meridian. Service providers—and the resident survey—attribute much of the City’s homelessness to lack of a shelter/transitional housing, and permanent supportive housing targeted to families fleeing domestic violence.

*Meridian does not have public housing nor a large HIV/AIDS population.

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

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

Please see the information on special needs in the Action Plan section of this plan.

MA-40 Barriers to Affordable Housing – 91.210(e)

Section V, a supplement to this Consolidated Plan, analyzes public and private barriers to housing choice in Meridian. Stakeholders were also interviewed about housing barriers.

Barriers in Meridian include:

Many renters do not have downpayments or credit histories needed to purchase homes. As earlier sections of the Market Analysis demonstrated, buying in Meridian can be cheaper than renting.

Many Meridian residents are resistant to continued development and growth, especially as traffic congestion has increased. Development of affordable housing is met with even greater resistance due to bias against low income residents.

Rental housing is very limited in the City, and the housing that exists is generally in poor condition and sometimes not code compliant (particularly rental housing).

Supportive services are mostly located in Boise and public transportation to and from Boise is lacking.

Many housing units are not accessible or visitable.

Landlords do not understand fair housing laws on companion animals and many people are turned away from housing because they have companion animals. People prefer to sleep on street or car than leave animals.

Scoring criteria for the state's Low Income Housing Tax Credit (LIHTC) program makes it difficult to develop in a community like Meridian due to preferences for small, rural communities.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section discusses non-housing community development needs for the City of Meridian and the broader region, which is the typical level of geographic analysis for employment and economic development needs. Data are provided by HUD and derived from special employer-household and business censuses.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	599	73	2	0	-2
Arts, Entertainment, Accommodations	2,287	4,167	6	12	6
Construction	2,231	2,693	6	8	2
Education and Health Care Services	9,899	9,363	26	27	1
Finance, Insurance, and Real Estate	2,896	2,661	8	8	0
Information	984	246	3	1	-2
Manufacturing	3,832	1,320	10	4	-6
Other Services	1,255	557	3	2	-1
Professional, Scientific, Management Services	4,440	4,200	12	12	0
Public Administration	2,250	787	6	2	-4
Retail Trade	4,453	5,783	12	17	5
Transportation and Warehousing	1,810	639	5	2	-3
Wholesale Trade	1,056	1,635	3	5	2
Total	37,992	34,124	--	--	--

Table 38 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2014 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	60,147
Civilian Employed Population 16 years and over	40,256
Unemployment Rate	5.50
Unemployment Rate for Ages 16-24	13.20
Unemployment Rate for Ages 25-65	4.93

Table 39 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	15,624
Farming, fisheries and forestry occupations	38
Service	5,632
Sales and office	10,249
Construction, extraction, maintenance and repair	2,717
Production, transportation and material moving	3,732

Table 40 – Occupations by Sector

Data Source: 2014-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	29,216	78%
30-59 Minutes	7,557	20%
60 or More Minutes	636	2%
Total	37,409	100%

Table 41 - Travel Time

Data Source: 2014-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	866	91	558
High school graduate (includes equivalency)	6,746	0	3,677

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Some college or Associate's degree	10,991	414	4,756
Bachelor's degree or higher	13,790	573	2,885

Table 42 - Educational Attainment by Employment Status

Data Source: 2014-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	118	0	0	385	467
9th to 12th grade, no diploma	648	511	151	468	1,574
High school graduate, GED, or alternative	1,979	2,841	1,904	5,678	3,380
Some college, no degree	2,385	3,163	1,823	6,776	4,276
Associate's degree	0	411	1,800	2,197	1,404
Bachelor's degree	0	2,745	5,101	4,602	2,930
Graduate or professional degree	152	743	1,999	2,058	1,143

Table 43 - Educational Attainment by Age

Data Source: 2014-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,405
High school graduate (includes equivalency)	27,130
Some college or Associate's degree	35,002
Bachelor's degree	51,683
Graduate or professional degree	80,605

Table 44 – Median Earnings in the Past 12 Months

Data Source: 2014-2015 ACS

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

The educational and health care industry employs the largest number of workers and supplies the most jobs—at about one-fourth of all workers and jobs. The next closest industries (12-17% of workers/jobs) are professional/technical and retail trade.

Describe the workforce and infrastructure needs of the business community.

Meridian’s workforce is generally highly educated and has skills that meet the needs of local businesses. Meridian faces some competition for workforce (especially younger workers, who prefer urban living) and businesses from Boise, the employment center for the region. Employees typically want to work where they live and live where they work. To address that need, Meridian’s Mayor identified growing family wage jobs as one of her top five priorities and is working toward that end. Over the past several years, the Economic Excellence Team along with the Mayor have visited hundreds of business owners to help identify industries and service sectors that would be beneficial to the community and to businesses bottom-line. The focus on value added jobs will be delivered through strategic Business Enterprise Areas. In addition, Meridian’s partnership with educational institutions creates a solid foundation for success. Companies that provide family wage jobs require educated workers, and Meridian continues to see an expansion of programs offered to create a highly educated workforce.

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

A recent analysis of Downtown Meridian found demand for infrastructure investment and more flexible zoning to accommodate both commercial and workforce housing demand. The City is in the process of implementing a redevelopment vision for downtown that allows for commercial and residential growth—and keep Meridian competitive for both employers and workers in the region. The City realizes that the 21st century economy requires flexibility. Over the last several decades, Meridian has evolved from a primarily agricultural-based economy to one increasingly based on innovation and creativity. The City is striving to strengthen its competitive position by creating an environment and infrastructure where industries can create, respond, and adjust rapidly. Several of the goals, objectives and action items contained in the City’s Comprehensive Plan are meant to improve economic prosperity by ensuring that the economy grows in ways that strengthen industries, retain and create good jobs across a variety of sectors, increase average income, and stimulate economic investment in the community. A strong and diverse economy provides the financial support and stability for Meridian residents that will ensure that public facilities, services, and quality of life are superior.

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

As discussed above, Meridian’s workforce is well educated and generally matches the skill levels needed by primary employers.

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

The City does not have any explicit workforce training initiatives.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

N/A

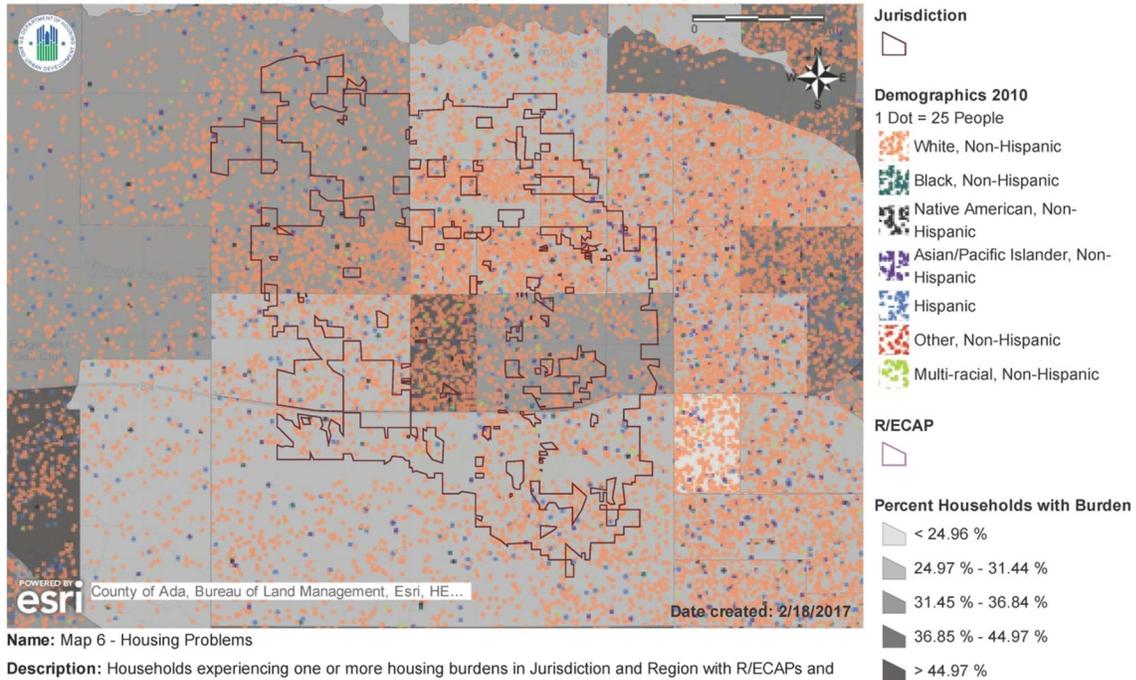
MA-50 Needs and Market Analysis Discussion

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

According to the HUD maps of housing cost burden shown below, only one Census tract in Meridian has a relatively high rate of households with housing cost burden. This Census tract has a similar racial, ethnic and national origin distribution as surrounding Census tracts.

HUD AFFH Tool Jurisdiction Map of Meridian, Map 6 Housing Burden and Race/Ethnicity, 2010

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 6 - Housing Problems

Description: Households experiencing one or more housing burdens in Jurisdiction and Region with R/ECAPs and race/ethnicity dot density

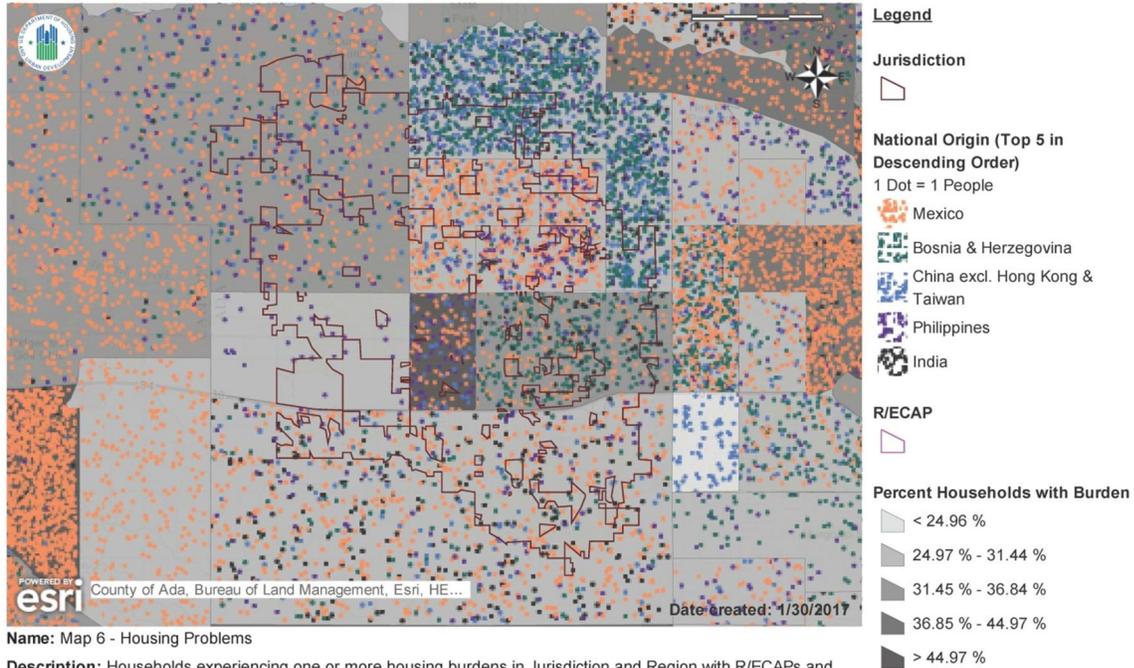
Jurisdiction: Meridian (CDBG)

Region: Boise City, ID

Source: HUD AFFH Data and Mapping Tool. <https://egis.hud.gov/affht/>.

HUD AFFH Tool Jurisdiction Map of Meridian, Map 6, Housing Burden and National Origin, 2010

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



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

No census tracts in Meridian have majority-minority concentrations. Two minority concentrations exist in nearby Nampa and Caldwell, but the needs of these communities differ greatly from Meridian.

Similarly, no Hispanic-concentrated census tracts exist in the City of Meridian. This is positive finding, given that Hispanic residents have driven the City's growth in recent years.

The City of Meridian also has no racially and ethnically concentrated area of poverty. Despite having no presence of R/ECAPs, a single census tract in the central City has a high poverty rate. This census tract is also one that has a concentration of residents with a national origin other than the U.S.

What are the characteristics of the market in these areas/neighborhoods? Are there any community assets in these areas/neighborhoods? Are there other strategic opportunities in any of these areas?

The one higher-poverty and cost burden Census tract is adjacent to downtown Meridian, which offers many community assets and strategic opportunities. As downtown Meridian redevelops, households currently living in this area may be vulnerable to housing cost increases and displacement.

Creating diverse housing opportunities for residents across their life cycle in downtown Meridian is a priority listed in the downtown master plan. The City recognizes this is needed to support new businesses and to maintain an active downtown. The City's master plan envisions a mix of housing including apartments, townhomes, condominiums, duplexes, and single family homes.

Market interventions may be needed to ensure that these new units have a mix of pricing and residents of incomes.

Strategic Plan

SP-05 Overview

This section of the 2017-2021 Consolidated Plan for the City of Meridian describes the goals and strategies that will guide housing and community development investments and resources during the next five years.

It is organized around HUD's requirements for the Consolidated Plan and discusses:

- Geographic priorities
- Priority housing and community development needs
- How current and changing market conditions will influence investments
- Anticipated resources available to meet needs
- Partners in delivery of resources and activities to address housing and community development needs
- Strategies to address homelessness, lead-based paint risks and poverty
- Barriers to housing choice and how they will be addressed
- How the activities of subrecipients will be monitored

SP-10 Geographic Priorities – 91.215 (a)(1)

General Allocation Priorities

The City of Meridian has not allocated CDBG funds by geographic area in the past. This is due, in part, to the limited number of neighborhoods in the City with significant needs.

The City prefers to target its funding allocation by priority need. Annually, the City hosts a workshop in which past, current and potential future subrecipients can learn more about the City's CDBG program and how they might participate and/or submit funding applications. After the workshop, potential subrecipients are encouraged to fill-out an application form for their proposed project. A copy of that application is appended to this Consolidated Plan.

All eligible proposals that are submitted are considered for funding within the context of the broad goals and objectives established in the Strategic Plan. Funding recommendations under the 2017 Action Plan were made in response to the application process that is largely driven by the capacity of social service providers that provide services in Meridian. Consideration was given to the overall readiness of the project, efficiency of the program, populations identified to be served and the degree to which the project or program addressed the priorities and objectives defined in the Strategic Plan.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

The following priority needs have been established to guide funding allocations during the five-year planning cycle. High priority needs are listed first, followed by high and medium priority focus areas (housing, economic opportunity, neighborhood and community development)

High priority needs

- Improvements in economic stability for residents who are low income, have special needs, and/or are at risk of losing shelter or housing—CDBG funding priority.
- Homeownership opportunities for residents earning 80-120 percent of the Area Median Income (AMI)—Will support with CDBG as opportunities arise; will also work with development partners to encourage a mix of homeownership opportunities.
- Rental assistance and deeply affordable rental units for very low income renters and/or persons at-risk of losing shelter or housing—CDBG will support rental assistance administered by nonprofit and PHA housing providers.
- Improved 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—CDBG funding priority.
- Improved weatherization of housing stock—CDBG funding priority.
- Better accessibility in Meridian (e.g., sidewalks, ADA improvements, accessible and visitable homes, recreation and service facilities)—CDBG funding priority.

Housing Priorities

- Explore and support opportunities for rental assistance programs and units to serve very low income renters, especially families who are leaving domestic violence situations and/or residents at risk of losing shelter or housing.
- Explore and support down payment assistance opportunities for moderate-income renters wanting to buy in Meridian
- Explore and improve housing rehabilitation opportunities for low and moderate income households, prioritizing weatherization and accessibility and visitability

Economic Opportunity Priorities

- Improve and support service programs for low income and special needs residents—e.g., provision of food staples, emergency repairs, emergency rental assistance.

Neighborhood and Community Development Priorities

- Improve accessibility in Meridian (e.g., sidewalks, ADA improvements, accessible and visitable homes, handicapped parking, recreation and service facilities).
- Explore addition public and other transit options.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Lack of funding for Housing Choice Voucher program serving Meridian
TBRA for Non-Homeless Special Needs	Lack of funding for Housing Choice Voucher program serving Meridian and growth in special needs population needing rental assistance. The number of special needs populations needing rental assistance is currently small and is better met through specialized services (e.g., small specialized shelters with services)
New Unit Production	Continued housing market strength in Meridian, which is very likely
Rehabilitation	Aging of housing stock and growth of homeowners living on fixed incomes occupying those homes (typically elderly). The City’s current elderly population is generally higher income, however, a subset of owners faces cost burden and is unlikely to afford to make needed repairs.
Acquisition, including preservation	Continued housing market strength in Meridian and redevelopment of downtown Meridian, which could raise home prices and put households at risk of displacement

Table 45 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal		\$350,000			\$350,000		

Table 46 - Anticipated Resources

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

The City of Meridian receives CDBG funds directly through its annual entitlement; this is the only HUD funding that the City directs toward projects. Non-profit organizations utilize other federal, state, and private grant funds. Public Housing programs including Family Self-Sufficiency, Section 8, and Public Housing Comprehensive Grants provide additional funding. For example, BCACHA has historically leveraged CDBG funds from Meridian with CDBG funds from other communities and HUD funding from their Family Self Sufficiency and Housing Choice Voucher Programs. NeighborWorks Boise also receives over \$500,000 of annual funding from NeighborWorks America which is leveraged with Meridian’s CDBG funding allocation. Meridian Food Bank receives almost \$100,000 of private donations and other grants on an annual basis to couple with their CDBG allocations. The Boys & Girls Clubs of Ada County receive funding from the USDA through the Department of Education and leverage those funds with the CDBG funding received from Meridian to help support their programs and projects. Jesse Tree partners with local banks, foundations, and or institutions and cities to help fund their rental assistance and other programs. The Meridian CDBG dollars would allow them to be able to expand their support services to more clients in Meridian. MDC is a local public agency that will not leverage other funds with CDBG funds to complete their proposed project.

Entities in Ada County receive approximately \$933,085 in Continuum of Care funding from HUD to provide funding for transitional and permanent housing and supportive services for homeless individuals and households.

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 plan. Except for Parks, Fire Stations and other properties containing municipal buildings like City Hall, the City does not own lands that could be donated.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Meridian, Community Development Department	Government	CDBG Administrator; Provide Fair Housing Activities	Citywide
Boys and Girls Club of Ada County	Nonprofit	Service provider; scholarship program	Low income youth and families
Jesse Tree	Nonprofit	Service provider; emergency rental assistance	Low income renters
Meridian Food Bank	Nonprofit	Service provider; food assistance	Low income residents citywide
BCACHA	Nonprofit	Public housing authority; downpayment assistance program	Low and moderate income residents seeking homeownership
Neighborworks Boise	Nonprofit	Housing developer; downpayment assistance program	Low and moderate income residents seeking homeownership
Meridian Development Corporation	City agency	Improvements to sidewalks	Residents in low income areas and persons with disabilities

Table 47 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

The institutional delivery system in Meridian is efficient and effective and there is limited duplication of services. This is partially related to limited services overall in the City. The primary constraint to special needs populations accessing services is location, as most services are in Boise and public transportation is limited.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance			
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training			
Healthcare	X		
HIV/AIDS			
Life Skills			
Mental Health Counseling	X		
Transportation	X		
Other			
Other			

Table 48 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families.

As discussed previously, Meridian residents needing to access mainstream services are more likely to find them in Boise—although Meridian does have a handful of providers active in the community. Health and mental health services are available through local health providers, yet none are tailored to low income populations and can take months to access, particularly mental health care.

Charitable Assistance to Community’s Homeless, or CATCH, provides some assistance through its case management program. The West Ada School District provides the most direct services to families. The School District provides direct assistance of: clothing/backpacks/school supplies, waivers of activity fees, weekend food supplements, a clinic for immunizations/glasses/hearing aids, and day care and before and after school care.

A newly created program, “Housing+High School=Success”, provides a \$100 stipend to families that are allowing teens to live with them if the teen stays in school. Meridian’s Chamber of Commerce has raised \$20,000 to fund the program.

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

Institutional structure gaps are minimal. The primary challenge in meeting service needs is lack of economies of scale in providing services. Because Meridian’s special needs and homeless populations are relatively small and their needs are variable, it is difficult to provide comprehensive care in a cost effective and efficient manner.

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

Throughout the Consolidated Planning period, a priority of CDBG will be operations of providers of services to low income and special needs populations.

To address transit gaps, the City will support a pilot program between Harvest Church and Valley Regional Transit. This new, free, on-demand service will provide transportation services to seniors and persons with disabilities. Eventually this service will operate valley-wide, with implementation of approximately nine service areas in Ada County, four areas in Canyon County, and eight areas in the surrounding rural areas by 2021.

SP-45 Goals Summary – 91.215(a)(4)

The goals for the 2017-2021 Five-year Consolidated Plan include:

Housing Goals

- 1) Stabilize the rental gap by providing incentives to organizations for the construction of housing and/or development of social support programs that help to reduce the number of individuals/families who are at risk of losing shelter or housing. As opportunities arise, provide non-monetary support—e.g., fast track development approvals, favorable regulatory environment—to organizations creating affordable rental housing.

Rationale: The last Consolidated Plan identified a shortage of 1,077 rental units to serve Meridian households earning \$25,000 and less (rents of \$625 and less, including utilities). This gap increased in the past 5 years to 1,348 units. The increase was largely due to additional households falling below the poverty line.

- 2) Enhance homeownership opportunities through downpayment assistance and homeownership counseling.

Rationale: Nearly 90 percent of renters who responded to the survey conducted for this study expressed an interest in homeownership. Not having enough money for a downpayment (40% of renters who want to buy) and poor credit (16%) were the top reasons these renters had not achieved homeownership. Although not a statistically significant sample of renters, the high percentage of renter respondents who want to be owners suggests a strong desire for homeownership in Meridian.

- 3) Explore a program to assist low income homeowners with needed repairs to lower energy costs, improve residents' quality of life and preserve affordable housing stock. This could be a grant or loan program administered by a regional organization to maximize efficiencies and reduce administrative costs.

Rationale: Respondents to the Consolidated Plan survey expressed the highest need for weatherization improvements to lower energy costs: more than one-third of Meridian residents said their homes need weatherization replacement or repairs. This was followed by repairs to walls and ceilings. The survey also found that 20 percent of Meridian residents had to find additional employment in the past year to afford housing costs and repairs.

Economic Opportunity Goals

- 1) Continue to use block grant funds to provide social services for low income and special needs residents—e.g., provision of food staples, emergency repairs, emergency rental assistance.

Neighborhood and Community Development Goals

- 1) Work through the Ada County Highway District's, Parks and Recreation Department's, and City's code enforcement processes to create a more accessible environment for persons with disabilities. Continue to improve sidewalks and provide proper signage and enforce requirements for handicapped parking spots. Explore opportunities to expand accessible recreation in parks (Pocatello is a best practice).

Rationale: Persons with disabilities interviewed and surveyed for this study prioritized accessibility improvements, particularly public infrastructure. Community access for persons with disabilities was identified as a barrier in reference to lack of/poor sidewalks and access to handicapped parking.

- 2) Explore future opportunities to serve and support individuals and families who are escaping domestic violence.

Rationale: Domestic violence is a top reason Meridian residents become at risk for losing shelter/housing. Stakeholders describe an acute need for housing and support services for individuals and families who are escaping domestic violence.

- 3) Work regionally to improve transportation options.

Rationale: Public transit was the public improvement chosen the most by survey respondents: more than 40 percent said this was the top community development need in Meridian.

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

Housing assistance will be provided in the form of downpayment assistance to low and moderate income renters who desire to become homeowners (8 households served annually) and emergency rental assistance (10 households served annually), for a total of 18 households served annually and approximately 80 households served during the 5 year Consolidated Planning period.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

This section is not applicable, as Meridian does not have a local housing authority or public housing units. Instead, Meridian is served by BCACHA, which provides vouchers to qualifying residents in Meridian. The greatest need for low income renters in Meridian is rental housing with rents at or below the Fair Market Rent (FMR).

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

N/A

Activities to Increase Resident Involvements

N/A

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Section V, a supplement to this Consolidated Plan, analyzes public and private barriers to housing choice in Meridian. Stakeholders were also interviewed about housing barriers.

Barriers in Meridian include:

Many renters do not have downpayments or credit histories needed to purchase homes. As earlier sections of the Market Analysis demonstrated, buying in Meridian can be cheaper than renting.

Many Meridian residents are resistant to continued development and growth, especially as traffic congestion has increased. Development of affordable housing is met with even greater resistance due to bias against low income residents.

Rental housing is very limited in the City, and the housing that exists is generally in poor condition and sometimes not code compliant (particularly rental housing).

Supportive services are mostly located in Boise and public transportation to and from Boise is lacking.

Many housing units are not accessible or visitable.

Landlords do not understand fair housing laws on companion animals and many people are turned away from housing because they have companion animals. People prefer to sleep on street or car than leave animals.

Scoring criteria for the state's Low Income Housing Tax Credit (LIHTC) program makes it difficult to develop in a community like Meridian due to preferences for small, rural communities.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

During the 2017-2021 Consolidated Planning period, the City of Meridian will complete the following to improve housing choice and access to opportunity:

Fair Housing Goal No. 1: Improve the condition of sidewalks in Meridian, particularly in neighborhoods where persons with low-moderate income reside. Seek new funding opportunities and partnerships for sidewalk repairs.

Fair housing challenge addressed: Inaccessible infrastructure.

Contributing factors addressed: Aging public infrastructure and limited funding to make significant repairs.

Metrics and milestones:

- Work through the Ada County Highway District's, Parks and Recreation Department's, Meridian Development Corporation, and City's code enforcement processes to create a more accessible environment for persons with disabilities. Continue to improve sidewalks and provide proper

signage and enforce requirements for handicapped parking spots. Explore opportunities to expand accessible recreation in parks (Pocatello is a best practice).

Fair Housing Goal No. 2: Support preservation of housing occupied by low income homeowners and stabilization of affordable rental housing by assisting low income renter households and supporting the creation of affordable housing.

Fair housing challenge addressed: Lack of affordable housing.

Contributing factors addressed: Low rental vacancies, rising housing costs, high demand to live in Meridian, increasing number of residents with housing needs.

Metrics and milestones:

- Explore options to help stabilize the rental gap by: providing incentives to organizations for the construction of housing; support the development of social support programs that help to reduce the number of individuals/families who are at risk of losing shelter or housing. As opportunities arise, provide non-monetary support—e.g., fast track development approvals, favorable regulatory environment—to organizations creating affordable rental housing.
- Continue to use block grant funds to provide social services for low income and special needs residents—e.g., provision of food staples, emergency repairs, emergency rental assistance.
- Explore opportunities to fund and assist low income homeowners with needed repairs and weatherization to lower energy costs, improve residents' quality of life and preserve affordable housing stock.

Fair Housing Goal No. 3: Work regionally to improve transportation options.

Fair housing challenge addressed: Lack of public transportation.

Contributing factors addressed: Lack of funding and regional planning to address residents' transportation needs.

Metrics and milestones:

- Explore opportunities to expand and improve public transportation options for low-income and special needs populations in Meridian. Explore, with transportation agencies and other municipalities in the region, additional funding sources for public transportation, including potential legislation. Utilize the support of local elected officials, public agencies, and research on other peer communities to learn more about public transportation opportunities and best practices.

Fair Housing Goal No. 4: Increase education and understanding of fair housing laws by landlords, builders, and residents.

Fair housing challenge addressed: Lack of accessible housing.

Contributing factors addressed Landlords' failure to comply with reasonable accommodations provisions of the Fair Housing Act; builders' failure to comply with fair housing accessibility rules.

Metrics and milestones:

- Continue to sponsor regional fair housing campaigns and trainings.
- Conduct annual internal trainings for City leaders and relevant staff on fair housing design and construction guidelines. Ensure relevant City staff are aware of fair housing design and construction guidelines.

SP-60 Homelessness Strategy – 91.215(d)

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

The City of Meridian has been an active member of the Ada County Continuum of Care (CofC) for the last three years. City representatives have been particularly involved in the CofC's Fair Housing and Performance Measurement Working Groups with the hopes of better understanding the needs that Meridian's homeless face and how to better serve them. The City of Meridian has also strived to provide information on and connection to the CofC for local community workers and organizations with particular interest in and involvement with Meridian's homeless population. 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 County School District, Jesse Tree, and CATCH to provide support, understanding, and outreach to the homeless in Meridian.

Addressing the emergency and transitional housing needs of homeless persons

As noted, the City of Meridian is regularly in contact with case management and support service organizations like CATCH and Jesse Tree to assess and address the emergency and transitional housing needs of homeless persons in Meridian. In 2016, Jesse Tree was funded through Meridian's CDBG program to help provide emergency rental assistance to Meridian residents at risk of losing housing. In 2017, Meridian's CDBG Committee is considering grant applications for similar projects that would greater meet emergency and transitional housing needs of homeless person in Meridian. In addition, the Meridian Police Department regularly helps unhoused Meridian residents with rides to emergency housing shelters, as needed.

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.

Through the City's CDBG program, Meridian has funded organizations like NeighborWorks and Ada County Housing Authority to help provide down payment and closing cost assistance to low-moderate income residents of Meridian to help them purchase housing units. In addition, Meridian's work with Jesse Tree and CATCH in previous and future years to help provide rental and case management services aimed at preventing and resolving needs for homeless or and near-homeless families and individuals in Meridian. Also, Meridian's work with the CofC and the recently established SOAR Steering Committee are indicators of the efforts the City has made to help explore and address the needs of Meridian's homeless population. The partnerships that the City has with local committees, organizations, and networks in evaluating, understanding, and addressing the many needs of Meridian's homeless

population include Meridian Police Department, Women’s and Children’s Alliance, Astegos, Jesse Tree, Boys & Girls Club, West Ada County School District, City of Boise, CATCH, Ada County Continuum of Care, Meridian Food Bank, SOAR Steering Committee, Ada County Housing Authority, NeighborWorks, and many others. These partnerships are extensive and ongoing in order to help address and prevent homelessness in Meridian.

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

Meridian’s CDBG Program currently funds Jesse Tree to provide emergency rental assistance to LMI residents who are at risk of becoming homeless. Meridian also partners with other organizations like Meridian Food Bank and CATCH to assess needs and provide services for those at risk of becoming homeless. Please refer to the previous explanation for a list of the partnerships Meridian has to help prevent and address the homelessness needs of LMI individuals in the City.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards.

Fewer than 5 percent of the City’s housing units were built when lead-based paint was used. These units are concentrated in the oldest part of Meridian.

The City will continue to address lead based paint hazards through mitigation as part of redevelopment efforts in older parts of Meridian, in addition to public campaigns to raise awareness of the risk of lead paint.

For example, during the past Consolidated Plan, the City mailed a letter and information brochure about the hazards of lead based paint to all Meridian residents (2,604 households) whose homes were built prior to 1978. The brochure also identified ways for residents and homeowners to reduce the risks of lead based paint exposure. The City also continued to provide informational resources on its website about the hazards of lead based paint exposure and ways to mitigate those hazards.

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

The above actions are appropriate given the low risk of lead paint hazards in Meridian.

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

If funding is available in the future to fund a housing rehabilitation program, the City would ensure that lead paint risks are examined as part of the rehabilitation work.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families. How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan.

Meridian has few residents who live in poverty relative to surrounding cities and the region overall. The City will support residents in poverty through its funding of the Meridian Food Bank and similar supportive organizations, creating and preserving affordable housing, providing utility bill assistance through the Meridian Cares Program, and funding the pilot free, accessible transportation program to seniors and persons with disabilities.

SP-80 Monitoring – 91.230

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

Desk-side monitoring takes place with each activity draw. On-site monitoring will occur more regularly during the 2017 Action Plan and in subsequent Action Plans. It is the City's intention to improve onsite monitoring of all projects during each program year, as the City is now becoming more familiar with required monitoring processes.

The timing of subrecipient agreements (SRA) was identified as a barrier to project timeliness in a recent audit. To initiate activities sooner, the City is drafting SRA's earlier in the program year. This should help with keeping projects on track, and the City timely, allowing some flexibility in the calendar for unforeseen issues.

Grant disbursements remain timely, and actual expenditures do not differ from the line of credit. The City will work diligently to maintain a steady and sustainable pace and will react with policy changes where needed to make the program more efficient in any area identified as deficient.

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal		\$350,000			\$350,000		

Table 49 - 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

N/A

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

N/A

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	CDBG Admin	2017	2017	N/A	Grant administration	\$70,000	N/A
2	Fair Housing Education and Outreach	2017	2017	N/A	Fair Housing Awareness	\$1,200	2-3 trainings
3	Homeownership Assistance	2017	2017	N/A	Assist Renters become Homeowners	\$80,000	8
4	Public Service	2017	2017	N/A	Food assistance, emergency rental assistance, homeless prevention afterschool and summer programming for at-risk youth	\$52,250	2,000 people for food assistance; 5 families with emergency assistance; 50 scholarships for children
5	Accessibility Improvements	2017	2017	Census Tract 103.21, Block Group 2	Accessibility of sidewalks	\$147,000	5 segments of sidewalks repaired

Table 50 – Goals Summary

Description of Activities

In PY2017, the City of Meridian will allocate 100 percent of all non-administrative funds on activities that benefit low- and moderate-income persons or households. This city will continue to monitor and evaluate its performance throughout the coming three-year certification cycle

(Program Years 2016, 2017, and 2018) to make certain it will meet the required 70 percent expenditure to benefit LMI persons during the cycle. The City's PY2017 entitlement is anticipated at \$365,000. A description of all the planned activities for PY2017 is identified below.

Planning Activities 570.205

Activities include preparing required reports and planning documents, contract administration, grant management, citizen participation, sub-recipient monitoring, fair housing education, environmental reviews, and the identification and development of programs to meet the needs of the community's lower income residents. The city needs to begin the consultation process and development of the next consolidated plan (2017-2021). The City is allocating \$70,000 for administrative expenses, less than the allowed 20 percent cap of the CDBG program

2017 Fair Housing Activities

Fair Housing Activities 570.206(c)

The City is allocating \$1,200 for Fair Housing Activities in PY2017, included in the administrative budget. This will enable the city to conduct support fair housing education and outreach initiatives.

Down Payment Assistance Program

Priority: *Affordable Housing*

National Objective: *Low Moderate Income Persons-housing activities (LMH) 570.208 (a)(3)*

Outcome Category: *Affordability*

Outcome Measure: *8 households*

The City will partner with two housing service providers to assist qualified LMI buyers to purchase a home in Meridian. The funds allocated to Neighborhood Housing Services (NHS)--\$30,000 and the Ada County Housing Authority (ACHA)--\$50,000 will be used for down payment and closing cost assistance. As identified in the City's Consolidated Plan and Analysis of Impediments reports, many households in Meridian are interested in purchasing a home, but cannot afford the down payment for such a purpose. This activity is intended to address this need and broaden the homeownership opportunities for Meridian's LMI population.

2017 Public Service Activities

The City has allocated the maximum allowed amount of 15 percent for public service activities, \$53,400. The allocation will be divided between three public service activities.

Hunger Relief Program

Priority: *Suitable Living Environment, Public Services*
National Objective: *Low Moderate Income Clientele (LMC) 570.208(a)(2)(i)(B)*
Outcome Category: *Availability/Accessibility*
Outcome Measure: *2,000+ people assisted*

The City will provide support to the Meridian Food Bank in the amount of \$36,400 for the purchase of food to be distributed to persons and families in need. The Food Bank continues to experience a heavy demand, and the provision of CDBG funding will enable the Food Bank to purchase and supply food to those in need. The ability for the Food Bank to leverage additional resources will exponentially increase the effectiveness of the award.

Homelessness Prevention

Priority: *Housing, Public Services*
National Objective: *Low Moderate Income Clientele (LMC) 570.204*
Outcome Category: *Availability/Accessibility*
Outcome Measure: *5 Households*

The City will provide support to the Jesse Tree of Idaho in the amount of \$2,250 for the purpose of providing one-time relief to families in Meridian at risk of becoming homeless. This program uses these funds as emergency rental assistance to families who are at risk of being homeless. No funds will be used for case management.

Boys and Girls Club Scholarship Program

Priority: *Suitable Living Environment, Public Service*
National Objective: *Low-Moderate Income Clientele (LMC) 570.208(a)(2)(i)(B)*
Outcome Category: *Availability/Accessibility*
Outcome Measure: *50 children/families assisted*

The City will provide support to the Meridian Boys and Girls Club in the amount of \$10,000 for the purpose of providing scholarships to children of LMI households for the Club's fee-based programs. The scholarships will be for free or reduced membership some of the Club's fee-based extended services including the Summer Early Risers, the Meridian Sunrise Club and the Meridian Year One Program. These programs provide an important resource to working parents, particularly during the summer months.

Sidewalk Improvements

Priority: *Decent Housing, Public Facility*

National Objective: *Low-Moderate Area Benefit 570.201(c)*

Outcome Category: *Availability/Accessibility*

Outcome Measure: *5 segments of sidewalks improved*

Project funds (\$147,000) will be used to improvement 5 segments of a broken sidewalk in a low to moderate income neighborhood, whose occupants are primarily single elderly females and low income families with children, including single mothers.

Projects

AP-35 Projects – 91.220(d)

During PY2017, CDBG will fund the following activities to address high priority needs of providing emergency services to low income residents to prevent homelessness, helping low and moderate income residents achieve homeownership, and improving accessibility through sidewalk reconstruction. The expected program allocation and outcomes will include the following. Note: five segments of sidewalks in Census tract 103.21, Block Group 2, are expected to be repaired with the allocation to the Meridian Development Corporation. There are 995 households living in this Block Group. About 20 percent of these households are comprised of senior females living alone. Another 35 percent are families with young children; half are households led by a single mother.

Category & Activity	Total	Outcomes: Persons or Households Assisted
Administration & Planning (no more than 20% of Entitlement Grant)		
Administration, Fair Housing & Planning Activities	\$71,200.00	N/A
SUBTOTAL		
<i>Public Facility</i>		
Meridian Development Corporation—Sidewalk Improvements	\$147,000.00	
<i>Public Service (no more than 15% of Entitlement Grant)</i>		
Hunger Relief/Meridian Food Bank	\$40,000.00	2,000
Boys & Girls Club – Scholarship Program	\$10,000.00	50
The Jesse Tree of Idaho – Homelessness Prevention	\$2,250.00	5
<i>Affordable Housing</i>		
Homebuyers Assistance/Neighborhood Housing Services	\$30,000.00	3
Homebuyers Assistance/Ada County Housing Authority	\$50,000.00	5
SUBTOTAL		
TOTAL	\$349,076	

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

The primary obstacles to fully addressing residents' needs are: 1) Limited supply of affordable units; and 2) Limited funding. The City has allocated funding to both address needs within the limitations of funding.

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 only program to be targeted geographically is sidewalk improvements. The choice of this Block Group was related to the number of households with needs in this area (many are single female senior households), low and moderate income residents, and condition of sidewalks.

Rationale for the priorities for allocating investments geographically

Discussion

Please see above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	Unknown
Non-Homeless	18
Special-Needs	2050
Total	2068

Table 51 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	5
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	8
Total	13

Table 52 - One Year Goals for Affordable Housing by Support Type

Discussion

Table 54:

It is difficult to determine the housing status of those households supported through the PY17 CDBG partnerships. However, it is presumed that a minimum of 8 Non-homeless households will be supported through the programs at BCACHA and NeighborWorks with another 10 or so non-homeless families expected to be served by Jesse Tree. The other 2050 households supported will be helped by Meridian Food Bank and the Boys & Girls Club of Ada County which help individuals with special needs. Some of these 2050 households would likely be considered “Homeless” but neither organization tracks the housing status of the clients they serve. Thus we can’t substantiate the housing status of the other 2050 or so clients to be served.

Table 55:

Jesse Tree works to prevent homelessness and we anticipate up to 5 households being supported by their services through our PY17 CDBG funds. In addition, our partnership with BCACHA and NeighborWorks will serve a minimum of 8 family to find housing in Meridian and assist in reducing down payment and closing costs for those homes.

AP-60 Public Housing – 91.220(h)

Introduction

This section is not applicable, as Meridian does not have a local housing authority or public housing units. Instead, Meridian is served by BCACHA, which provides vouchers to qualifying residents in Meridian. The greatest need for low income renters in Meridian is rental housing with rents at or below the Fair Market Rent (FMR).

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

N/A

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

N/A

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

N/A

Discussion.

Please see above.

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

Introduction

This section discusses how the City of Meridian will address the needs of persons at risk of and experiencing homelessness in the City during PY2017.

Describe the jurisdiction's 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 Ada County Continuum of Care (CofC) for the last three years. City representatives have been particularly involved in the CofC's Fair Housing and Performance Measurement Working Groups with the hopes of better understanding the needs that Meridian's homeless face and how to better serve them. The City of Meridian has also strived to provide information on and connection to the CofC for local community workers and organizations with particular interest in and involvement with Meridian's homeless population. 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 County School District, Jesse Tree, and CATCH to provide support, understanding, and outreach to the homeless in Meridian.

Addressing the emergency and transitional housing needs of homeless persons

As noted, the City of Meridian is regularly in contact with case management and support service organizations like CATCH, and Jesse Tree to assess and address the emergency and transitional housing needs of homeless persons in Meridian. In 2016, Jesse Tree was funded through Meridian's CDBG program to help provide emergency rental assistance to Meridian residents at risk of losing housing. In 2017, Meridian's CDBG Committee is considering grant applications for similar projects that would greater meet emergency and transitional housing needs of homeless person in Meridian. In addition, the Meridian Police Department regularly helps unhoused Meridian residents with rides to emergency housing shelters, as needed.

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

Through the City's CDBG program, Meridian has funded organizations like NeighborWorks and Ada County Housing Authority to help provide down payment and closing cost assistance to low-moderate

income residents of Meridian to help them purchase housing units. In addition, Meridian's work with Jesse Tree and CATCH in previous and future years to help provide rental and case management services aimed at preventing and resolving needs for homeless or near-homeless families and individuals in Meridian. Also, Meridian's work with the CofC and the recently established SOAR Steering Committee are indicators of the efforts the City has made to help explore and address the needs of Meridian's homeless population. The partnerships that the City has with local committees, organizations, and networks in evaluating, understanding, and addressing the many needs of Meridian's homeless population include Meridian Police Department, Women's and Children's Alliance, Astegos, Jesse Tree, Boys & Girls Club, West Ada County School District, City of Boise, CATCH, Ada County Continuum of Care, Meridian Food Bank, SOAR Steering Committee, Ada County Housing Authority, NeighborWorks, and many others. These partnerships are extensive and ongoing in order to help address and prevent homelessness in Meridian.

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

Meridian's CDBG Program currently funds Jesse Tree to provide emergency rental assistance to LMI residents who are at risk of becoming homeless. Meridian also partners with other organizations like Meridian Food Bank and CATCH to assess needs and provide services for those at risk of becoming homeless. Please refer to the previous explanation for a list of the partnerships Meridian has to help prevent and address the homelessness needs of LMI individuals in the City.

Discussion

Please see above.

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

Introduction

This section describes the actions the City of Meridian will take during PY2017 to mitigate barriers to affordable housing and facilitate fair housing and access to economic opportunity for residents.

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

There are few barriers to development related to processing or return on residential investment; most development barriers are associated with the high cost of land or aging infrastructure. To that end, the City proposes the following PY2017 fair housing action items:

Fair Housing Goal No. 1: Improve the condition of sidewalks in Meridian, particularly in neighborhoods where persons with low-moderate income reside. Seek new funding opportunities and partnerships for sidewalk repairs.

Fair housing challenge addressed: Inaccessible infrastructure.

Contributing factors addressed: Aging public infrastructure and limited funding to make significant repairs.

Metrics and milestones:

- Work through the Ada County Highway District's, Parks and Recreation Department's, Meridian Development Corporation, and City's code enforcement processes to create a more accessible environment for persons with disabilities. Continue to improve sidewalks and provide proper signage and enforce requirements for handicapped parking spots. Explore opportunities to expand accessible recreation in parks.

PY2017 outcome: Improve 5 segments of sidewalk in a neighborhood with aging infrastructure and occupied by seniors and low income residents.

Fair Housing Goal No. 2: Support preservation of housing occupied by low income homeowners and stabilization of affordable rental housing by assisting low income renter households and supporting the creation of affordable housing.

Fair housing challenge addressed: Lack of affordable housing.

Contributing factors addressed: Low rental vacancies, rising housing costs, high demand to live in Meridian, increasing number of residents with housing needs.

Metrics and milestones:

- Explore options to help stabilize the rental gap by: providing incentives to organizations for the construction of housing; support the development of social support programs that help to reduce the number of individuals/families who are at risk of losing shelter or housing. As opportunities arise, provide non-monetary support—e.g., fast track development approvals, favorable regulatory environment—to organizations creating affordable rental housing.
- Continue to use block grant funds to provide social services for low income and special needs residents—e.g., provision of food staples, emergency repairs, emergency rental assistance.
- Explore opportunities to fund and assist low income homeowners with needed repairs and weatherization to lower energy costs, improve residents' quality of life and preserve affordable housing stock.

PY2017 outcome: Assist 10 households with emergency assistance and 8 households with downpayment assistance. Assist 2,000 households with food assistance.

By the end of PY2017, determine options for implementing a weatherization program. During the next three years, explore potential development incentives for projects that provide at least 10 percent of units that are affordable to 30 to 80 percent AMI households.

Fair Housing Goal No. 3: Work regionally to improve transportation options.

Fair housing challenge addressed: Lack of public transportation.

Contributing factors addressed: Lack of funding and regional planning to address residents' transportation needs.

Metrics and milestones:

- Explore opportunities to expand and improve public transportation options for low-income and special needs populations in Meridian. Explore additional funding sources, including potential legislation, for public transportation. Utilize the support of local elected officials, public agencies, and research on other peer communities to learn more about public transportation opportunities and best practices.

PY2017 outcome: Convene two meetings with regional transportation providers and/or jurisdictions to explore best practices to expanding transportation options and garner support for making expanded transportation options that better serve low to moderate income residents and workers a high priority during the next five years .

Meet as scheduled with the Meridian Transportation Commission, the ACHD Capital Improvement Citizen Advisory Committee (ACHD CICAC), the COMPASS Regional Technical Advisory Committee (COMPASS RTAC).

Fair Housing Goal No. 4: Increase education and understanding of fair housing laws by landlords, builders, and residents.

Fair housing challenge addressed: Lack of accessible housing.

Contributing factors addressed Landlords' failure to comply with reasonable accommodations provisions of the Fair Housing Act; builders' failure to comply with fair housing accessibility rules.

Metrics and milestones:

- Continue to provide monetary support to regional fair housing campaigns and trainings.
- Design and distribute flyers and display posters in Meridian specific to the current fair housing needs in Meridian.

PY2017 outcome: Fund two regional fair housing campaigns and trainings. Provide flyers and posters to at least 5 landlords and 5 homeowner's associations in Meridian.

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 the regional dialogue with neighboring communities and service providers to identify and address underserved needs, maintain affordable housing, and reduce the number of families living in poverty.

Actions planned to foster and maintain affordable housing

The City intends to partner with local service providers to provide emergency assistance to families who are at risk of eviction and homelessness. 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. Finally, the city will partner with local service providers to provide downpayment assistance to help renter households become homeowners; this was a priority of residents who participated in the survey for this Plan.

Actions planned to reduce lead-based paint hazards

Over the course of the upcoming program year, the City will maintain information on lead-based paint hazards in order to (1) educate the public, (2) gauge the prevalence of lead paint contamination, and (3) start to address the issue 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.

Actions planned to reduce the number of poverty-level families

Please see above. The City believes this should be a regional effort and will take more of a leadership role in addressing the needs of families living in poverty.

Actions planned to develop institutional structure

There are few capacity issues related to institutional structure in Meridian and the surrounding area. As such, development of institutional structure is a low priority.

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

There are few capacity issues related to coordination between public and private organizations in Meridian and the surrounding area. As such, development of institutional structure is a low priority.

Discussion

Please see above.

Program Specific Requirements

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

Introduction:

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.

Section is N/A

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
 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
 3. The amount of surplus funds from urban renewal settlements
 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.
 5. The amount of income from float-funded activities
- Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

Discussion:

APPENDIX A.

City of Meridian Citizen Participation Plan

APPENDIX A.

City of Meridian Citizen Participation Plan

The Consolidated Plan is a U.S. Department of Housing and Urban Development (HUD) requirement for a city to receive federal housing and community development block grant funding. Created in 1994, it “consolidates” the reporting requirements associated with these block grants.

The Consolidated Plan is typically completed every five years. It examines the housing and community development needs of a city and sets priorities for HUD grant monies to which a city is entitled. The Annual Action Plan specifies how a city intends to distribute block grant funds to meet its five-year priorities. The Consolidated Annual Performance and Evaluation Report (CAPER), completed at the end of each program year, evaluates the city’s performance in meeting its five-year and annual goals. The Analysis of Impediments to Fair Housing Choice (AI), a five-year strategic document with action items incorporated into the Annual Action Plan, affirms the city’s commitment to reducing housing barriers.

Each Consolidated Plan is also required to have a strategy for citizen participation in the Consolidated Plan process. This Citizen Participation Plan satisfies that requirement.

Between January 2017 and June 2017, the City of Meridian prepared a draft of its Five Year Consolidated Plan covering program years 2017-2021, its 2017 Action Plan, and a five-year AI. This document outlines the city’s process and plan for soliciting and receiving citizen input during the preparation review period of the draft Consolidated Plan, as well as in the event that amendments are made to the Plan. Included in this is the city’s approved Citizen Participation Plan for all aspects of the Consolidated Plan process including: the Five Year Strategic Plan, the Action Plan, amendments to the Consolidated Plan, the CAPER, and the AI.

Purpose of Citizen Participation Plan

The City of Meridian recognizes the importance of public participation in both defining and understanding current housing and community development needs and barriers, and prioritizing resources to address those needs. The city’s Citizen Participation Plan is designed to encourage citizens to participate in the development of the Consolidated Plan, Annual Action Plans, AI, CAPER, and any substantial amendments to the Plan. The Citizen Participation Plan is intended to encourage citizens of all ages, genders, economic levels, races, ethnicities, cultures, and special needs equal access to become involved in the Plan each year. This Citizen Participation Plan was written in accordance with Sections 91.100 and 91.105 of HUD’s Consolidated Plan regulations.

In order to ensure maximum participation in the Consolidated Plan process among all populations and needs groups, and in order to ensure that their issues and concerns are adequately addressed, the City of Meridian will follow the standards set forth in its adopted Citizen Participation Plan during development of its Consolidated Plan, Annual Action Plans,

CAPERs and AI, and for any substantial amendments. The participation process will be developed and monitored by the Planning Division of the City of Meridian's Community Development Department.

Glossary of Relevant Terms

Analysis of Impediments to Fair Housing Choice (AI). This document reviews housing challenges and fair housing issues in the city and broader region. It results in goals and action steps to address and mitigate barriers.

Action Plan. The yearly portion of the Consolidated Plan that identifies the specific activities and projects to be undertaken by the city with CDBG funds during that program year.

Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER reports the city's completion of projects and activities as outlined within the Action and Consolidated Plans and the expenditure of Community Development Block Grant and related block grant funds, as received by the city.

Community Development Block Grant (CDBG). CDBG, established under Title 1 of the Housing and Community Development Act of 1974, as amended, Public Law 93-383 and the funding received under such program, which assists communities to address housing and community development needs, primarily for low and moderate income residents.

Consolidated Plan. A three to five year plan of a city's housing and community development needs, resources, priorities, and proposed activities to be undertaken for the CDBG programs (a.k.a., Housing and Community Development Plan).

Relevant Areas and Programs. The City of Meridian 2017-2021 Consolidated Plan covers the geographic area within the city limits of Meridian. The City of Meridian is entitled to receive CDBG funding from HUD during the program years between 2017 and 2021. These funds must benefit low and moderate income residents and/or neighborhoods within Meridian.

Public Participation and Comment

Consolidated Plan and Annual Action Plans. As required by Sections 91.100 and 91.105 of HUD's Consolidated Plan regulations, the city, at a minimum, will conduct two community meetings to obtain citizens' views on housing and community development needs, program performance, funding priorities and to respond to questions. At least one of these hearings will be held before the proposed consolidated plan is published for comment.

The city may also elect to collect citizen input through alternative public involvement techniques—e.g., using focus groups, surveys and social media, with the intent of developing a shared vision for investment in communities and neighborhoods.

In developing applications for each Annual Action Plan cycle, the city will offer technical assistance, as requested, in developing proposals for funding assistance under any of the programs covered by the Consolidated Plan. The level and type of assistance will be determined annually by the city depending on need as evidenced in past applications and expressed by

residents, stakeholders and past grantees. The assistance need not include the provision of funds to the groups receiving technical assistance.

The citizen input techniques will be designed to encourage participation by low and moderate income residents, residents living in neighborhoods with revitalization needs, residents benefitting from public housing assistance, and residents with special needs. The Boise City Ada County Housing Authority (BCACHA) will be notified about Consolidated Plan activities related to its developments and resident communities, to allow this information to be available at the public hearings required for its plan.

Prior to the adoption of a Consolidated Plan and Annual Action Plans, the city will make available to interested parties the draft Plan for a comment period of no less than 30 days and will conduct a public hearing during the 30-day comment period.

The 30 day comment period and the public hearing for the Consolidated Plan and the Annual Action Plans will be noticed in the local newspapers, the Valley Times and the Idaho Statesman, and by posting the notice on the city's website and social media sites. The public notice shall be published at least two weeks in advance of the public hearing and shall include information regarding the subject of the hearing and the date, time, and location of the public hearing as well as a notice of opportunity to provide written or oral comment.

The draft Consolidated Plan will contain the amount of assistance the city expects to receive through the HUD CDBG grants and the top level strategic goals that will guide funding over the five planning periods. The annual Action Plan will show detail the activities and grantees to whom the city intends to allocate funds for that particular program year.

Electronic copies of the draft plans will be available on the city's website and circulated to residents and stakeholders who have expressed interest in receiving the document via email. Hard copies will be available for review at city offices and will be provided to the public at a specific request.

The Council will consider any comments or views of individuals or groups received in writing or orally during the Plan process and at the public hearing to be held during the 30-day public comment period. The Council shall at its regular or a special public meeting, review the proposed Consolidated Plan or annual Action Plan, and the summaries regarding the incorporation of citizen comments or views provided, and shall vote on a resolution to adopt the final Consolidated Plan or annual Action Plan.

Comments received on the draft plans will be summarized in the final plans submitted to HUD. Copies of letters and emails received may be appended to the plans if requested and permitted by commenters.

The city will provide a written response to all written citizen complaints related to the Plans within 15 working days of receiving the complaints. Copies of the complaints, along with the city's response will be sent to HUD if they occur outside of the Consolidated Planning process and, as such, do not appear in the Consolidated Plan.

CAPER. A public notice of the CAPER availability and the date, time and location of the public hearing will be published in the local newspapers, Valley Times and the Idaho Statesman, and by posting the notice on the city’s Web site at least two weeks in advance of the public hearing. After the notice is published, citizens will have a period of not less than 15 days to comment on the CAPER, and the city will conduct a public hearing on the CAPER at the conclusion of the comment period. The city will consider any comments or views of citizens received in writing. A summary of these comments or views, and a summary of any comments or views shall be attached to the CAPER. The Council shall at its regular or a special public meeting, review the CAPER and the summaries regarding the incorporation of citizen comments or views provided, and shall vote on a resolution to adopt the final CAPER.

AI. The citizen participation process for the AI will also include alternative public involvement techniques—e.g., using focus groups, surveys and social media—with a focus on reaching residents who are most vulnerable to fair housing challenges and are historically underrepresented in community engagement processes. The AI will also be available for public review during a 30-day comment period. Electronic copies of the draft AI will be available on the city’s website and circulated to residents and stakeholders who have expressed interest in receiving the document via email. Hard copies will be available for review at city offices and will be provided to the public at a specific request.

Translations and reasonable accommodations. This citizen participation plan, the Consolidated Plan, the Annual Action Plan, and the AI will be made available in formats accessible to persons with disabilities and in languages other than English pursuant to the city’s Language Assistance Plan (LAP) upon request.

Substantial Amendments

Occasionally, public comments or a change in circumstances warrant an amendment to the Consolidated Plan and/or an annual Action Plan. The criteria for whether to amend are referred to by HUD as Substantial Amendment Criteria. The following conditions are considered to be “Substantial Amendment Criteria:”

1. Any change in the described method of distributing program funds.
 - Elements of a “method of distribution” are:
 - A change in the expected federal allocation of the block grant of 20 percent or more.
 - A change in the city’s allocation plan that would redirect more than 20 percent of annual funding to a different activity. Small changes—e.g., movements among grantees within public services programs—will require department head approval but not a substantial amendment.
 - Carrying out an activity using CDBG funds or program income not previously described in the action plan or the consolidated plan.
2. An administrative decision to reallocate all the funds allocated to an activity in the Action Plan to other activities of equal or lesser priority need level, unless the decision is a result of:

- A federal government rescission of appropriated funds, or appropriations are so much less than anticipated that the city makes an administrative decision not to fund one or more activities; and/or
- The governor declares a state of emergency and reallocates federal funds to address the emergency.

Citizen participation in the event of a substantial amendment. In the event of a substantial amendment to the Consolidated Plan or annual Action Plan, the city will publish a notice of the recommended changes and the date, time, and location of the public hearing in the Valley Times and the Idaho Statesman newspapers and on the city's Web site at least two weeks in advance of the public hearing. The city will provide a 30-day public comment period in advance of the public hearing on the proposed substantial amendment. The Council shall at its regular or a special public meeting, review the proposed substantial amendment and the summaries regarding the incorporation of citizen comments or views provided, and shall vote on a resolution to adopt the substantial amendment. Following the Council's passage of the resolution adopting the substantial amendment, the city will notify HUD of the amendment and shall submit a copy of each substantial amendment to HUD as such occurs.

Consideration of public comments on the substantially amended plan. In the event of substantial amendments to the Consolidated Plan or Action Plan, the City Council will consider any comments on the substantially amended Plan from individuals or groups. Comments must be received in writing or orally at public hearings. A summary of the written and public hearing comments on the substantial amendments will be included in the final Plan. Also included in the final Plan will be a summary of all comments not accepted and their reasons for dismissal.

Changes in federal funding level. Any changes in federal funding levels after the draft Consolidated Plan or Action Plan's comment period has expired and the resulting effect on the distribution of funds will not be considered an amendment or a substantial amendment.

Public access to records

The city will provide all interested parties with access to information and records related to the city's Consolidated Plan, Annual Action Plans, CAPER and the city's use of funds under all programs covered by the Consolidated Plan during the preceding five years.

All materials, announcements, and notices of the hearing will include information about how persons with disabilities and non-English speaking persons may request accommodations in order to review the proposed plan and provide written or oral comments. Upon request, or in the case of public hearings where a significant number of non-English speaking residents can reasonably be expected to participate, the city will provide both written interpretation(s) of the proposed consolidated or action plan one (1) week prior to the public hearing or within 48 hours of a request; and/or oral interpretation at the public hearing.

Consultation with Organizations and City Agencies

When preparing the Consolidated Plan, Annual Action Plans and the AI, the city will actively consult with public and private agencies that provide housing, health, and social services in order to ensure that the interests and needs of all groups are being adequately addressed. These

may include the regional Continuum of Care, private businesses/employers, residential developers, nonprofit organizations, philanthropic organizations, and community-based and faith-based organizations, including those that provide services to special needs populations. This consultation will occur through interviews conducted with such organizations and incorporation of data and reports produced by such organizations into the Consolidated Plan, Annual Action Plans, and AI.

APPENDIX B.

CDBG Program Year 2017 Grant Application



Community Development Block Grant (CDBG)

Program Year 2017 Grant Application

Submission Deadline: April 14, 2017

1. APPLICANT:	
2. ADDRESS:	
3. MAILING ADDRESS (If Applicable):	
4. HEAD OF ORGANIZATION AND TITLE:	
5. PROJECT TITLE :	
6. AMOUNT OF FUNDING REQUESTED :	
7. CONTACT PERSON AND TITLE (Please Print):	
8. PHONE NUMBER: ()	9. E-MAIL ADDRESS:
10. SIGNATURE OF PERSON WHO PREPARED THIS APPLICATION:	
X.	DATE:
11. SIGNATURE OF HEAD OF ORGANIZATION:	
X.	DATE:

PROJECT SUMMARY: (Limit Project Summary to One Page)

I. Provide an overview of the proposed project.

II. Describe what services/activities comprise and indicate the physical location(s) of the proposed project.

III. Describe how the project will be implemented.

GOALS AND OUTCOMES (20 points possible):

- What are the specific goals and anticipated outcomes of the project? Please use clear concise statements when identifying goals and outcomes.
 - What process will you use to document the accomplishments for each goal listed for the project?
 - What is your anticipated timeframe in accomplishing these goals?
 - How many persons do you anticipate will benefit from the project?
 - What City of Meridian Consolidated Plan Objective is this project anticipated to accomplish?
 - Please describe how the project will help meet the city’s five-year Strategic Goals of:
 - 1) Improving the balance of housing choices in Meridian, Priorities are homeownership for 80-120% of the Area Median Income and deeply affordable rental units for persons at-risk of homelessness.
 - 2) Expanding housing options and supportive services to people with special needs, including a small shelter for families who are leaving domestic violence situations.
 - 3) Improving weatherization of housing stock.
 - 4) Improving accessibility in Meridian (handicapped parking code enforcement, sidewalks, accessible and visitable homes, recreation and service facilities)
-

NEED (30 points possible):

- Why have you chosen to address this particular need?

- How did you identify and measure this need?
- What services will this project provide?
- Describe the resident population to be served.
- Is this a new need, an ongoing need or a need that has reappeared?
- What is the impact of this investment on our community? ?
- How will your project complement or build on the efforts of other groups or agencies that are serving the same or similar populations?

PLAN AND IMPLEMENTATION (20 points possible):

- What other agencies or potential beneficiaries were included in the process?
- How is your plan consistent with other planning efforts?
- How will your agency track and measure the success of this project?

CAPACITY and FINANCIAL NEED (20 points possible):

- Provide a summary of your agency’s history and mission.
- Describe the capacity of your agency to undertake the proposed project.
- Identify the personnel/positions involved and the qualifications of key personnel, including financial management capacity.
- Describe your organization’s past experience in utilizing CDBG funding (if applicable).

Please indicate the amount of CDBG funding your agency has received in the last five years.

PROGRAM YEAR	CDBG
	\$
	\$
	\$
	\$
	\$
	\$

-
- **What percentage of your project is comprised of this CDBG request? _____**
- **What is your agency’s total annual budget? _____**
- **Date of last audit: _____**
-

LEVERAGE (10 points possible):

- What other financial resources – federal, state and local – do you have in place to support this project? Please identify **specific** source and amount in table format. Example, United Way of Treasure Valley, U.S. Department of Justice, Supportive Housing Program Funds, Emergency Shelter Grant Program Funds, local fundraisers, State of Idaho Department of Education, etc..
 - Of these other sources of funds identify which are secured, planned, or historically pledged to the project.
 - This CDBG request represents what percentage of your total project budget?
-

PROJECT SCHEDULE:

Include an implementation schedule of all activities including an estimated schedule for drawing down funds if granted under this program.