

Executive Summary

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

1. Introduction

As the annual recipient of federal Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds, the City of Yakima is required to engage in a careful planning process. This process involves a long-term five-year strategy, which is detailed in a document called the Consolidated Plan, and a subset of this document known as the Annual Action Plan. Each Action Plan specifies the things the City will do during the coming year to implement those steps it feels will lead to the accomplishment of the goals set forth in the Consolidated Plan.

A key component of serving the needs of local residents is to meet with them and listen to them as they express their thoughts. ONDS follows a Yakima City Council adopted "Citizen Participation Plan" as approved by HUD. This plan dictates how the Office of Neighborhood Development Services conducts citizen participation input meetings for both the Consolidated Plan and the Annual Action Plan. Information is collected from City residents and others in a variety of ways. There are regular surveys conducted of local citizens to ask about their needs and challenges. Meetings are held to provide the opportunity for people to speak. As required by HUD City staff meet with other providers of services for low-income persons to hear about the things they feel are important. By the time the 2019 Action Plan is completed, City staff will have met with local residents on at least two occasions to share information on the possible activities and hear their ideas as is outlined in the HUD mandated "Citizen Participation Plan" as well as held a "Thirty Day Written Comment Period" on the proposed 2019 Annual Action Plan draft.

This document is the 2019 Annual Action Plan for the City of Yakima's 2015-2019 Consolidated Plan. The format and content of the document is largely dictated by the US Department of Housing and Urban Development (HUD) regulations. These regulations provide a framework that helps ensure that each dollar invested meets local priorities and complies with Federal law.

Congress implemented the CDBG program in order to provide assistance to communities such as Yakima, as they work to provide various forms of assistance to low and moderate-income individuals and families. According to law, the CDBG program has three primary objectives; to benefit low and moderate income persons, to assist with problems relating to slum and blight, and to assist with urgent health and welfare needs. The program can thus provide assistance in a broad range of activities and services; but at least 70% of all funds must be spent on assisting people with issues related to low income.

The HOME program is of more recent origin. It can only assist low/moderate income persons with issues relating to housing. These services can range from new construction of single family, rental housing, down payment assistance and assistance with rent. While lacking the flexibility of the Block Grant program, the HOME program has provided valuable services to hundreds of families here in Yakima. By combining both programs under one strategy the City of Yakima has provided a broad-spectrum approach to helping the many local residents these programs serve.

2. Summarize the objectives and outcomes identified in the Plan

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

This information is contained in the "AP-38 Project Summary" contained within this 2019 Annual Action Plan.

3. Evaluation of past performance

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

The 2019 Annual Action Plan will be the fifth and final year of the 2015-2019 Consolidated Plan. The Annual Action Plans will report progress on addressing priority housing and non-housing community development needs each year from 2015-2019, as Yakima ONDS has annually reported progress for previous 2010-2014 Consolidated Plan.

A detailed breakdown report of prior year uses and performances has also been provided in the yearly Consolidated Annual Performance & Evaluation Report (CAPER), which is available at the City of Yakima's Office of Neighborhood Development Office or online at Yakima's webpage (www.ci.yakimawa.gov)

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

As required by the adopted City of Yakima's Citizen Participation Plan;

A thirty day written comment period was advertised in both the Yakima Herald and El Sol newspapers as per HUD regulations.

The comment period was opened between January 22, 2019 and ended on the eve of February 21, 2019. No written comment was received during this open written comment period.

Two open public meetings were advertised in both the Yakima Herald and El Sol as per HUD regulations; the first public meeting was conducted before the Yakima City Council on February 19, 2019 at 6:30 and the second public meeting was conducted on March 5, 2019 at 6:30.

There was no comment during either open public meeting.

Two Public Hearings will be held at the Yakima City Council Chambers as advertised.

5. Summary of public comments

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

There were no "Written comments", nor verbal comments made during the HUD required open comment periods.

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

Because there was no "Written Comments", nor verbal comments made, no comments or views were "Not accepted".

7. Summary

The City of Yakima followed HUD's mandated "Written Comment", as well as two required public meetings and recieved no comment.

The City of Yakima continues to follow both the HUD regulations and the city's adopted "Citizen Participation Plan", in seeking comment from the public.

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

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

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

Agency Role		Name	Department/Agency
CDBG Administrator		YAKIMA	Office of Neighborhood Development Services
HOME Administrator		YAKIMA	Office of Neighborhood Development Services

Table 1 – Responsible Agencies

Narrative (optional)

The City of Yakima's Office of Neighborhood Development Services (ONDS) is the lead agency for preparing Yakima's Consolidated Plan and Annual Action Plans, and has been designated to be responsible for the planning, development, and implementation of its CDBG and HOME programs by the Yakima City Council.

Consolidated Plan Public Contact Information

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

Consultation for the Consolidated Plan includes the use of consultants generating statistical information needed to establish needs, gaps and barriers. ONDS consults with public and private agencies and citizens, including a Housing Advisory Committee composed of the Yakima Housing Authority, Catholic Charities, as well as Yakima County. This is also known as the Community Development Advisory Board providing review and feedback.

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 city of Yakima consults with public and private agencies that provide assisted housing, health services, and social and fair housing services-especially those focusing on services to children, the elderly, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons through Neighborhood Health.

The city also consults with Washington State Department of Commerce (CED) and the Yakima Housing Authority (YHA) to assure that the Yakima Consolidated Plan is inclusive and addresses statutory purposes.

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

The Balance of State is the coordinator of the Yakima County Continuum of Care. The Balance of State is composed of a broad group of Yakima County public, non-profit, and private human services agencies including many of the groups listed above. Balance of State conducts regular meetings and agendas, updated the Yakima County Continuum of Care Plan, and organized the annual Point-In Time Homeless Persons Count. The City of Yakima continues to coordinate and assist Balance of State with it's efforts to assist persons at risk of homelessness and chronically homeless individuals and family.

The City of Yakima works with Balance of State to strategize, plan and assist with Emergency Winter Shelters for the Homeless on a year by year basis, in order to ensure safe, decent, emergency winter

shelters that are both suitable for the homeless but also suitable for the residents and businesses within those neighborhoods.

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

The City of Yakima has consulted with Balance of State and other Continuum of Care providers through joint affordable housing committee meetings, through email as well as reviewing individual service provider websites. Yakima Valley Council of Governments (YVCOG) hold scheduled meetings, as well as request input from agencies, as well as citizens on a regular basis. The City of Yakima works in partnership with Balance of State throughout the Strategic Planning process for both Yakima County and the City of Yakima to develop program performance standards and evaluate and adjust outcomes and develop funding, policies and procedures for a wide variety of programs and fundings, including the administration of the HMIS.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Catholic Charities Housing Services
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	ONDS conducted meetings of the Community Development Advisory Board providing review and feedback of which Catholic Charities Housing Services (CCHS) was an interegral part of. As in the past CCHS has assisted ONDS with developing housing market strategies as well as developing affordable housing projects within the City of Yakima for First Time Homebuyers, as well as affordable housing opportunities for low to moderate income Elderly and disabled.

2	Agency/Group/Organization	Yakima County Department of Human Services
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Employment Service-Fair Housing Services - Victims Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings with the Yakima County in consultation about affordable housing and homelessness issues within the City of Yakima. Continued coordination in developing and maintaining affordable housing as well as continued cooperation in dealing with the Yakima Valley Council of Governments.

3	Agency/Group/Organization	Yakima Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Director Lowel Krueger is a member of the Community Development Advisory Board and attended meetings as well as consulted via telephone and email. The City of Yakima continues to work closely with the Yakima Housing Authority to develop and maintain affordable housing.

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

No specific Agency was intentionally excluded from the consultation process as a 30 day written comment period will advertise and open to any citizen or agency to give additional written comment, plus two advertised Public Hearings to give ample opportunity for input from individuals, groups, departments and/or agencies.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Balance of State	The City of Yakima works hand in hand with Balance of State in assisting the local community with a variety of programs and goals, such as affordable housing, Yakima County Economic Development and Assisting the Homeless
Yakima Urban Area Comprehensive Plan 2025	The City of Yakima Planning Dept.	The Urban Area Comprehensive Plan (UACP) was developed in accordance with the Growth Management Act (GMA) to address growth issues in the City of Yakima and adjacent Urban Growth Area. It represents the community's policy plan for growth over the next 20 years. It will assist the management of the City by providing policies to guide decision-making for growth, development and public services. Cities are required to update their plans every ten years. The original Yakima GMA Plan was adopted in 1997 and Planned through the year 2015 and has been updated and will carry the community forward through 2025

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

As required by HUD, a thirty day written comment period and two public hearings were properly advertised and conducted.

No written comments were received during the open "written comment period".

No comments were made at either of the two publicized public hearings.

ONDS receives numerous letters from citizens throughout the year, as does the Yakima City Council as well as individual conversation with Yakima citizens on the performance of the ONDS programs. It is the on going day to day review of our programs and our attention to the need of our citizens that continues to influence the City of Yakima in developing goals and how ONDS serves the public with HUD funds.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	The first public hearing for the proposed Draft 2019 Annual Action Plan was on February 19, 2019 at 6:30 pm at the Yakima City Council meeting. The meeting was well attended.	No comments were received during the open public hearing addressing the Draft 2019 Annual Action Plan.	No comments were "Not accepted"	

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)
2	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	The second public hearing for the proposed Draft 2019 Annual Action Plan was on March 5, 2019 at 6:30 pm at the Yakima City Council meeting. The meeting was well attended.	No comments were received during the open public hearing addressing the Draft 2019 Annual Action Plan.	One comment was made during the open public hearing for the proposed Draft 2019 Annual Action Plan, on February 19, 2019. This comment did not address the Draft 2019 Annual Action Plan and therefore was not accepted as such.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	As per HUD requirements a 30 day written comment period was published in both the Yakima Herald and El Sol newspapers.	No written comments were received addressing the Draft 2019 Annual Action Plan during this 30 day period.	No comments were "Not Accepted".	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

After ten years of slow and steady entitlement reductions from 2007 when the CDBG budget was \$1,210,374, and in 2017 was \$864,848 with 2007 HOME Investment dollars at \$632,684 and in 2017 at the reduced amount of \$372,030, the City of Yakima received an increase in 2018 from the proceeding year of an additional \$131, 866 in CDBG for a total of \$996,714 and an additional \$144,468 in HOME Investment dollars for a total of \$516,498. Now in 2019 entitlement allocations are \$1,032,307 in CDBG and \$482,161 in HOME Investment.

Despite the reductions of years past at the federal funding level and the recent increases, the City of Yakima is continually challenged to continue programs with the fluctuation of funding, in order to continue to serve it's low to moderate income citizens to the best of it's ability.

Furthermore, any decision to change CDBG funding greater than 10% increase or decrease in any program funding line after the public comment period received by the City of Yakima ONDS will trigger an amendment as per the adopted Citizen Participation Plan. Although any increase or decrease in funding directly attributed to the Federal Allocation will be added or subtracted to the largest funded program as currently funded through those federal entitlement allocations. (CDBG would be either added or subtracted from the Single Family Rehabilitation program and HOME funds would be added or subtracted from the New Construction program line. Any addition or subtraction to or from either of these program lines equaling more than 10% would trigger a substantial amendment to the Annual Action Plan per the currently adopted Citizen

Participation Plan.)

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,032,307	66,100	970,933	2,069,340	1,509,749	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	482,161	81,146	2,277,284	2,840,591	1,916,949	

Table 5 - Expected Resources – Priority Table

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

The City of Yakima uses both CDBG and HOME Investment funds to leverage additional resources by assisting housing investment partners within our community through developers, to construct single family homes to be sold to qualified low to moderate income homebuyers and/or the construction of affordable housing units through multi-family housing to be rented to qualified low to moderate income tenants. The city uses these funds as local participation funding to assist with gap financing and in assisting affordable housing developers through the application process of the Washington State Housing Trust fund as well as the application process in securing affordable housing tax credits for each development. Match requirements are set by HUD, imposed upon the City of Yakima which are met on an annual basis. Depending upon the Match requirements imposed, the City of Yakima has an accumulated "Match amount" that has been banked through the years through the use of volunteers and local non-federal funds. Thus depending upon Match requirement, the City will draw upon that match reserve to fulfill any match requirements HUD sets. In years past the City of Yakima has been 100% match exempt to 25% match contribution as set by HUD, thus allowing the city to build up a match reserve account.

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

Currently there is no publically owned land or property under consideration for use that isn't already addressed in other parts of the plan.

Discussion

As in the past, due to the need to project next years federal budget before it is enacted, this budget is just a "Projection" of the prior years allocations carried forward. Depending upon the enacted Federal budget of 2019, whether it is higher or lower than the previous year, the actual amount will be adjusted in this 2019 Annual Action Plan and submitted to HUD with those adjustments. The amounts projected here within will change and those changes will be addressed as per outlined within the City of Yakima's Adopted Citizen Participation Plan.

Since the earlier Citizen Participation, the City of Yakima has been notified of actual "FY 2019 Allocations" which have been inputted within this draft document as per HUD's notification.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Single Family Rehabilitation Program	2015	2019	Affordable Housing	CITY OF YAKIMA	Housing priority needs	CDBG: \$618,097	Homeowner Housing Rehabilitated: 90 Household Housing Unit
2	Community Development Block Grant Administration	2015	2019		CITY OF YAKIMA	Housing priority needs	CDBG: \$206,461	Other: 1 Other
3	Public Services	2015	2019	Non-Housing Community Development	CITY OF YAKIMA		CDBG: \$150,000	Public service activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
4	Code Compliance	2015	2019	Non-Housing Community Development	CITY OF YAKIMA	Housing priority needs	CDBG: \$57,749	Housing Code Enforcement/Foreclosed Property Care: 200 Household Housing Unit
5	Administrative HOME costs	2015	2019	Affordable Housing	CITY OF YAKIMA	Housing priority needs	HOME: \$48,216	Other: 1 Other
6	First Time Homeownership Program	2015	2019	Affordable Housing	CITY OF YAKIMA	Housing priority needs	CDBG: \$10,000	Homeowner Housing Added: 2 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Community Housing Development Organization	2015	2019	Affordable Housing	CITY OF YAKIMA	Housing priority needs	CDBG: \$97,324	Rental units constructed: 8 Household Housing Unit Homeowner Housing Added: 2 Household Housing Unit
8	New Construction	2015	2019	Affordable Housing	CITY OF YAKIMA	Housing priority needs	HOME: \$326,621	Rental units constructed: 8 Household Housing Unit Homeowner Housing Added: 2 Household Housing Unit

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Single Family Rehabilitation Program
	Goal Description	<p>The Single Family Rehabilitation Program includes the Senior/Disabled Emergency Home repair program, the Senior/Disabled wheel chair ramp program, and Senior/Disabled Exterior Paint program.</p> <p>These programs help qualified low to moderate income, Senior and/or Disabled age 55 or older or qualified Disabled by Social Security guidelines within the City limits of Yakima.</p>
2	Goal Name	Community Development Block Grant Administration
	Goal Description	<p>This is the 20% of the CDBG yearly entitlement that is allowed by HUD regulations to be used in the direct Administration cost associated with the Office of Neighborhood Development in administering the funds as allocated to the City of Yakima by HUD.</p>

3	Goal Name	Public Services
	Goal Description	Public Services provides for programs through two public facilities; The Henry Beauchamp Community Center located at 1211 S. 7th Street. The Yakima Police Activity League (YPAL) located at 602 N. 4th Street
4	Goal Name	Code Compliance
	Goal Description	This program pays the salary of a Code Compliance officer to deal with Code Compliance issues through the City of Yakima Code Department in dealing with code compliance infractions within specified low to moderate income census tracts and block groups.
5	Goal Name	Administrative HOME costs
	Goal Description	This program allows for 10% of the 2019 HOME Investment entitlement to be used for Administration of the HOME program as allocated to the City of Yakima by HUD.
6	Goal Name	First Time Homeownership Program
	Goal Description	This program assists First Time Homeowners in purchasing a single family dwelling in partnership with a qualified Community Housing Development Organization located within the city limits of Yakima.
7	Goal Name	Community Housing Development Organization
	Goal Description	This program is required by HUD to set aside 15% of the 2019 HOME Investment entitlement to be used in supportive housing in conjunction with a qualified Community Housing Development Organization to supply affordable housing within the City limits of Yakima.
8	Goal Name	New Construction
	Goal Description	This program develops new housing units through the construction of Single Family housing sold to qualified low to moderate income first time homebuyers, and/or through the development and construction of new multi-family rental units to be rented to qualified low to moderate income applicants within the city of Yakima. This program is in conjunction with qualified Community Development Housing Organizations (CHDO).

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Yakima does its best to allocate funding for eligible activities meeting national objectives through individual programs to assist the citizens of Yakima with specific projects to meet a wide variety of needs.

Many of the specific locations are to be determined throughout the year as need arises through the Senior/Disabled Emergency Home Repair program.

Also in partnership with many HOME Investment projects the specific addresses are unavailable until the design and layout of the site has gone through the planning and zoning process prior to site preparation. Many of the HOME Investment projects take years of development through many types of funding grant rounds to include state and local funding, environmental reviews, planning and zoning reviews before a specific address can be allocated.

Also be aware that many of the program numbers served are listed here as an "Approximate number" due to the ever changing nature of many of the development criteria as listed above. These numbers are subject to change depending upon the need, cost associated with the development as it goes through the many reviews, as well as the subject of the development and construction costs that can rise due to inflation over a long development and construction period.

Projects

#	Project Name
1	P4: CDBG Sen/Disabled S/F Rehab Program
2	P9: CDBG PUBLIC/COMMUNITY SERVICE PROG-2019
3	P10: CDBG ADMINISTRATION 2019
4	P13: HOME ADMINISTRATION 2019
5	P14: CHDO PROGRAM 2019
6	P18: HOME: NEW/REHABILITATED HOME UNITS IN 2019
7	P19: FIRST TIME HOMEOWNER ASSISTANCE PROG-2019
8	P24: CDBG: CODE COMPLIANCE 2019

Table 7 - Project Information

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

The City of Yakima tries its best to help as many of its citizens with the limited entitlement funding it

receives through federal grant awards.

The increased need for decent, safe, affordable housing continues to grow within the city limits of Yakima as population increases have far surpassed the supply of affordable housing opportunities within Yakima.

Allocation priorities are set by the elected representatives of the people that sit on the City of Yakima Council. Public input meetings and public comment periods are observed through the adopted "Citizen Participation" process as overseen by HUD regulations.

Obstacles to addressing underserved needs is in direct correlation to the limited funding through the entitlement funding as supplied to the City of Yakima by the Federal Government as set by Congress and overseen by the department of Housing and Urban Development.

AP-38 Project Summary
Project Summary Information

1	Project Name	P4: CDBG Sen/Disabled S/F Rehab Program
	Target Area	CITY OF YAKIMA
	Goals Supported	Single Familiy Rehabilitation Program
	Needs Addressed	Housing priority needs
	Funding	CDBG: \$1,032,307
	Description	The Single Family Rehabilitation program includes the Senior/Disabled Emergency Home Repair program, the Senior/Disabled wheel chair ramp program and the Senior/Disabled Exterior Paint program.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 90 homes will be assisted belonging to qualified low to moderate income Senior and/or Disabled homeowners.
	Location Description	All programs assist qualified low to moderate income citizens located within the city limits of Yakima
2	Planned Activities	Emergency repairs to include, no heat, no water, no electricity, water leaks, frozen pipes, leaking roofs, no hot water. Installation and maintenance of aluminum wheel chair ramps to qualified homeowners. Exterior paint as applied by local volunteers and/or contractors to qualified low to moderate income homeowners (as funding allows).
	Project Name	P9: CDBG PUBLIC/COMMUNITY SERVICE PROG-2019
	Target Area	CITY OF YAKIMA
	Goals Supported	Public Services
	Needs Addressed	
	Funding	CDBG: \$1,032,307
	Description	This activity provides Community Service Programs through two public facilities operated by local non-profits.The Henry Beauchamp Community Center located at 1211 S. 7th Street.The Yakima Police Activities league located at 602 N. 4th Street.
	Target Date	12/31/2019

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10,000 low to moderate income individuals are served between the two agencies through the many public service programs.
	Location Description	The Henry Beauchamp Community Center is located at 1211 S. 7th Street. The Yakima Police Activities league located at 602 N. 4th Street.
	Planned Activities	<p>The Henry Beauchamp Community Center conducts a wide variety of programs;</p> <ul style="list-style-type: none"> • 100 jobs for 100 kids placing youth in summer employment. • Work experience in partnership with NCAC to serve as a training site for individuals working through the process to be re-trained and self-sufficient. • Summer Program to include "Tutoring" and "Literacy" training. • S.T.E.M. programming from the Pacific Science Center to include how to make rockets, recognizing the difference between plant and stem cells, and learning the history of Gravitational Waves and the importance of them in the United States. <p>The Yakima Police Activities League provides the following programs;</p> <ul style="list-style-type: none"> • After school recreational room. • State of the art boxing facility with trained boxing instructors. • Fury Wrestling is one of YPAL's largest and most successful programs. • Field Trips. • Movie Night for YPAL members.
3	Project Name	P10: CDBG ADMINISTRATION 2019
	Target Area	CITY OF YAKIMA
	Goals Supported	Community Development Block Grant Administration
	Needs Addressed	Housing priority needs
	Funding	CDBG: \$1,032,307

	Description	This project is for the Administration, salaries and benefits for managing CDBG programs in 2019
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10,120 low to moderate income families will directly benefit from activities conducted through the City of Yakima's Office of Neighborhood Development Services supported by the CDBG Administration funds.
	Location Description	Administration of the CDBG funds is conducted through the Office of Neighborhood Development Services located at 112 S. 8th Street within the city limits of Yakima.
	Planned Activities	Single Family Rehabilitation program. Public Facility or infrastructure activities. Code Compliance. Public Service.
4	Project Name	P13: HOME ADMINISTRATION 2019
	Target Area	CITY OF YAKIMA
	Goals Supported	Administrative HOME costs
	Needs Addressed	Housing priority needs
	Funding	HOME: \$482,161
	Description	THIS PROJECT IS FOR THE ADMINISTRATION OF HOME FUNDS FOR PROGRAM/SALARIES FOR 2019
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	An estimated ten families will be direct recipients to HOME Investment activities in the 2019 program year.
	Location Description	The Office of Neighborhood Development Services is located at 112 S. 8th Street and will be conducting the HOME Investment Administration of the 2019 entitlement as received by the City of Yakima through HUD.
	Planned Activities	Administration of the following HOME Investment programs; <ul style="list-style-type: none"> • First Time Homeowner Assistance program. • Community Housing Development Organization (CHDO) • New Construction program

5	Project Name	P14: CHDO PROGRAM 2019
	Target Area	CITY OF YAKIMA
	Goals Supported	Community Housing Development Organization
	Needs Addressed	Housing priority needs
	Funding	HOME: \$482,161
	Description	THIS PROJECT IS FOR HOME CHDO'S FOR 2019
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 82 low to moderate income families will be provided housing in partnership with a qualified Community Housing Development Organization (CHDO).
	Location Description	Within the City limits of Yakima.
	Planned Activities	Construction of two single family dwellings to be sold to qualified low to moderate first time homebuyers. Construction of an 80 unit Multi-family apartment complex to be rented to extremely low, low income and moderate income renters.
6	Project Name	P18: HOME: NEW/REHABILITATED HOME UNITS IN 2019
	Target Area	CITY OF YAKIMA
	Goals Supported	New Construction
	Needs Addressed	Housing priority needs
	Funding	HOME: \$482,161
	Description	THIS PROJECT CONSISTS OF THE REHABILITATION AND NEW CONSTRUCTION OF HOME UNITS WITHIN THE CITY LIMITS OF YAKIMA FOR 2019.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 82 low to moderate income families will benefit from the construction of new housing units constructed with HOME Investment funds in partnership with qualified local Community Development Housing Organizations.
	Location Description	To be determined within the city limits of Yakima.

	Planned Activities	<p>The development and construction of two new single family homes to be sold to qualified low to moderate income first time homebuyers.</p> <p>The development and construction of an 80 unit apartment complex developed in partnership with a qualified Community Housing Development Organization within the city limits of Yakima.</p>
7	Project Name	P19: FIRST TIME HOMEOWNER ASSISTANCE PROG-2019
	Target Area	CITY OF YAKIMA
	Goals Supported	First Time Homeownership Program
	Needs Addressed	Housing priority needs
	Funding	HOME: \$482,161
	Description	THIS ACTIVITY FUNDS FIRST TIME HOMEOWNER ASSISTANCE IN THE CITY LIMITS OF YAKIMA.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Two low to moderate income families are expected to receive direct benefit through a partnership with Yakima Valley Habitat for Humanity in constructing two homes and selling them to qualified low to moderate income first time homebuyers.
	Location Description	To be determined within the city limits of Yakima.
	Planned Activities	The development and construction of two single family dwellings to be sold to qualified first time homebuyers in partnership with the local Yakima Valley Habitat for Humanity.
8	Project Name	P24: CDBG: CODE COMPLIANCE 2019
	Target Area	CITY OF YAKIMA
	Goals Supported	Code Compliance
	Needs Addressed	Housing priority needs
	Funding	HOME: \$1,032,307
	Description	THIS PROJECT IS FOR THE CODE COMPLIANCE IN THE CITY OF YAKIMA 2019.
	Target Date	12/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 200 families will be directly assisted with code compliance by the individual staff member paid with CDBG Code Compliance funding.

	Location Description	Within the City limits of Yakima.
	Planned Activities	The salary of a individual Code Compliance officer to conduct code compliance activities serving low to moderate areas.

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

ONDS programs are designed to be application driven and City Wide, to enable the City of Yakima to help as many low to moderate income applicants as possible within the entire city limits of Yakima.

Geographic Distribution

Target Area	Percentage of Funds
CITY OF YAKIMA	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Low to Moderate income citizens are located city wide and it is not the wish or design by the City of Yakima to directly or indirectly "steer" people of any race, creed, color or financial level, be it low to moderate or otherwise into any designated area, real or otherwise. Therefore, the programs are offered city wide, to qualified applicants.

Discussion

The City of Yakima does not limit any CDBG or HOME Investment funding to any specific geographical area and all programs are designed to assist eligible applicants and funding within the entire city limits of Yakima as appropriate.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The main focus of the City of Yakima through ONDS in using both CDBG and HOME Investment funds is "Affordable housing". The Single Family Rehabilitation program is focused on rehabilitation of existing housing to enable the homeowners to continue to reside in their affordable housing, through the Senior/Disabled Emergency Home Repair Program to include; the Senior/Disabled Wheel Chair ramp program and the Exterior Paint Program.

ONDS also supports and encourages Affordable housing through the use of HOME funds for; the First Time Homebuyers Program, the New Construction Program and the use of a minimum of 15% of yearly entitlement HOME funds in supporting Affordable housing through partnerships with certified CHDO's.

One Year Goals for the Number of Households to be Supported	
Homeless	5
Non-Homeless	115
Special-Needs	10
Total	130

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	40
Rehab of Existing Units	90
Acquisition of Existing Units	0
Total	130

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

Discussion

Due to the limited Federal Entitlement funds from HUD, the City of Yakima has cut a number of programs and continues to serve a growing number of Senior/Disabled homeowners with severe emergency repairs such as; no heat, no power, no water, no sewer, and deteriorated roofs that have become insurance concerns that may lead to cancellation.

The City of Yakima through partnerships with two qualified Community Housing Development Organizations, expect to construct two single family homes to be sold to qualified low to moderate

income first time homebuyers, as well as assist with land acquisition and development of an 80 unit multi-family low to moderate income apartment complex within the city limits of Yakima.

AP-60 Public Housing – 91.220(h)

Introduction

The City of Yakima continues to support the Yakima Housing Authority (YHA), although indirectly. In the past, the City of Yakima has supported specific facilities through various ways, even though budget restrictions severely limit the City's participation in current projects, each request of the YHA is reviewed individually and participation is given consideration through the Yakima City Council as are other funding requests.

The Office of Neighborhood Development Services (ONDS) as the local environmental representative for HUD projects has worked with the YHA to enable projects to have the proper documentation in order to meet the HUD regulation criteria needed for those specific projects as requested by the YHA.

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

The City of Yakima ONDS expects to continue to partner and support the YHA as our limited federal budget will allow. Specific projects and funding requests will be analyzed and given consideration by due process regarding the most beneficial use of entitlement funds.

ONDS expects to continue to support the YHA with environmental review and documentation as requested by the YHA.

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

The Yakima Housing Authority encourages resident involvement with programs like the Resident Advisory Board (RAB). The RAB provides the YHA and the residents with a forum for sharing information about the agency's Annual Action Plan. RAB membership is comprised of individuals who reflect and represent the residents assisted by the public housing agency (PHA). The role of the RAB is to assist the PHA in developing the PHA Plan and in making any significant amendment or modification to the Plan. In addition, the Yakima Housing Authority is an active participant in crime-free rental housing which allows the residents to be a part of the local block watch which ONDS participates in every year, inviting the residents and local organizations to partake in National Night Out.

The YHA also participates in the Yakima County Asset Building Coalition, and they are establishing a partnership with YVOCAN for the Union Gap and Yakima area. YHA is also in the process of collaborating with the AmeriCorps VISTA Education Award with the goal of every eligible resident signing up for the College-Bound Scholarship.

Lastly, YHA is administering the Family Self-Sufficiency (FSS) Program. This program enables families assisted through the HCV program to increase their earned income and reduce their dependency on

welfare assistance and rental subsidies.

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

The Yakima Housing Authority is not designated as "troubled".

Discussion

The Yakima Housing Authority continues to do an extraordinary job in assisting Yakima residents with decent, safe, and affordable housing through its many diverse housing programs. The City of Yakima looks forward to continuing its partnership with the YHA to provide this type of housing to its residents.

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

Introduction

The "Balance of State" is the coordinator of the Yakima County 10-year Homeless Housing Plan. Balance of State is comprised of a board group of public, non-profit, and private human service agencies in Yakima County. Balance of State conducts regular meetings and agendas, updates the Yakima County Continuum of Care Plan, and organizes annual Point-in-Time Homeless Persons Count.

The City of Yakima recognizes homelessness as the most severe housing problem and strives to prevent the most at-risk populations from becoming homeless by using CDBG funds for the Single Family Rehabilitation Program. These programs are designated to help the high-risk senior and disabled groups with emergency rehabilitation, wheelchair ramps and exterior painting in the hopes that this will allow them to continue to occupy their current affordable housing units.

ONDS also strives to support affordable housing with its homeownership programs, the First Time Homeownership Program, the New Construction Program and the direct and indirect support of certified Community Housing Development Organizations (CHDOs) in creating new single family housing that is decent, safe, and affordable. This directly affects the homeless by giving them the opportunity to own their first home, or by indirectly allowing someone in either a rental situation or a public housing situation to buy their first home and thereby indirectly allow another affordable rental or public housing unit to be occupied by an otherwise homeless individual or family.

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

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

The City of Yakima continues to support the Yakima County Continuum of Care Plan as a city policy. The first priority of Continuum of Care is to maintain existing resources that serve the ends of the homeless within the community. The plan identifies new projects and services that fill critical gaps in prevention services, outreach, emergency and transitional housing, support services, and long-term affordable housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Yakima continues to work with the Balance of State through Continuum of Care in addressing emergency shelters and transitional housing opportunities on an individual project basis.

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

Due to the severely limited Federal funds received by the City of Yakima through reduced entitlements, the City is unable to address this particular need until additional funding becomes available.

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

The City of Yakima, through its Senior/Disabled Emergency Home Repair Program, is often contacted by local hospital and nursing care facilities about seniors and/or disabled homeowners that need emergency repairs or wheelchair ramps in order to be allowed to be returned to their homes after being released from these care facilities.

Discussion

Due to severely limited resources, the City of Yakima continues to direct its attention to assisting senior/disabled homeowners through its Emergency Home Repair Program to enable the elderly, frail and disabled to remain in their homes and thereby not becoming homeless and adding to the Continuum of Care's burden with additional homelessness.

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

Introduction:

There are high land costs within the city limits of Yakima, which makes affordable housing expensive to develop. Even when construction costs may be sustainable, the operation costs for managing special populations within affordable and/or public housing can make such projects very expensive in the long run, making them very difficult to develop.

Another barrier to affordable housing is the reduction of federal funds allocated by HUD to the City of Yakima for affordable housing, along with the ever increasing amount of administrative burden which outpaces the amount of funds actually used to assist those in need.

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

The City of Yakima continues to work with expanding economic development activities to bolster the local economy and spur building investment toward the construction of more affordable residential developments and units. The Community Development Department through its Planning Division continues to research and recommend new zoning policies to allow a more diverse range of housing types and make it easier to develop housing in certain areas.

Discussion:

The effective use of Federal allocations to the responsible local entities with a measured reserve of responsible recording and reporting is the only way of effectively reducing the barrier to affordable housing at the local level. Increasing the benefit to the low and moderate income workforce that has so effectively made our great county what it is, is the only way of increasing affordable housing and will not only effectively raise the entire nations living standard but also serves it well economically.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Yakima continues to assist its residents with the use of Community Development Block Grant (CDBG) and HOME Investment funds through the Office of Neighborhood Development Services (ONDS) by assisting qualified low to moderate income applicants with the rehabilitation of their existing homes, as well as stabilization with the use of volunteers and volunteer agencies in cleaning up and keeping our neighborhoods affordable and stable

The City also provides public services for youth programs through its public community centers - The Henry Beauchamp (formerly Southeast) Community Center and YPAL. Separate funds are used for the maintenance of these facilities other than HUD regulated funds.

Actions planned to address obstacles to meeting underserved needs

The City of Yakima will continue to seek federal funding as well as other available funding to overcome the lack of sufficient funds to address all of the underserved needs.

The City of Yakima Office of Neighborhood Development Services (ONDS) continues to partner with many non-profits, local service organizations, and other government and non-governmental agencies to assist in meeting underserved needs.

Actions planned to foster and maintain affordable housing

As discussed throughout the Consolidated Plan and elsewhere in this Annual Action Plan, the City of Yakima has a wide variety of programs directed at maintaining affordable existing housing through rehabilitation, as well as new single family dwellings through its homeownership program.

The City of Yakima continues to partner with local affordable housing agencies.

Actions planned to reduce lead-based paint hazards

As discussed in the Five-Year Consolidated Plan, ONDS aligns all of its rehabilitation programs with the Washington State lead-based paint regulations and continues to presume any disturbed paint surfaces are "Possible lead hazards" and thus are treated according to the state's regulations and HUD's lead-based paint policy.

ONDS has both certified supervisors and staff on hand to assess and address lead-based paint as well as hires certified state lead-based paint professionals to deal with all projects with potential lead-based

paint disturbed surfaces.

Actions planned to reduce the number of poverty-level families

The City of Yakima continues to address economic development opportunities to bring more businesses and jobs to Yakima that pay decent living wages, as well as encourage growth and development of existing opportunities to assist poverty-level families.

Actions planned to develop institutional structure

The City of Yakima continues to work with existing agencies and departments within Yakima as well as consultants and other governmental bodies outside Yakima to strengthen and enhance the current institutional structure. We will continue to seek out partnerships with organizations as well as private enterprises to further develop the institutional structure.

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

The City of Yakima through the Office of Neighborhood Development Services (ONDS) will continue to coordinate with public and private housing and social service agencies through committee meetings and consultation to coordinate services to the residents of Yakima.

Discussion:

ONDS has served its community for over 40 years through its vast and varied programs, administering all kinds of Federal and State funds over the years, towards the betterment of the community and with a focus on affordable housing.

Partnerships with other organizations have been instrumental in continuing affordable housing within Yakima with every agency struggling with funding from the past several years of economic struggle. The City of Yakima has focused on being a good steward of both CDBG and HOME Investment funds and stretching those dwindling resources to the best of its ability in serving the community.

The City of Yakima continues to strive for affordable housing with the assistance of the community, neighborhoods and partners in effectively using its entitlement funds.

Program Specific Requirements

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

Introduction:

Due to limited HUD funding, the City of Yakima expends every dollar as effectively and efficiently as possible to benefit its residents within its ONDS programs per HUD's requirements. This means that any program income, float-funded activities, or Section 108 loan guarantee funds are infused within appropriate programs and the funding utilized per HUD regulations concerning eligible activities to meet HUD-approved national objectives.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	135,581
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	135,581

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

ONDS uses two "Non-Federal" funding sources to administer ongoing "affordability periods" of past HOME Investment projects in compliance with HUD program regulations.

ONDS also expects to obligate HOME Investment program income to the construction of two Multi-family affordable rental projects;

- One project is to construct an 80 unit affordable rental complex that will serve extremely low, low and moderate income individuals and families.
- Another project is to include the rehabilitation of an existing building and newly constructed multi-family housing units to provide rental units for low to moderate income veterans.
- Both these projects are described within the "AP-30 Projects" section of this plan.

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

When the City of Yakima makes a loan of HOME Investment funds, that loan is secured by a promissory note and deed of trust. Within those documents is language that specifies the disposition of funds in the event of a sale.

The City of Yakima uses the "Full Recapture" provision in the following manner;

If the Homebuyer decides to sell, rent or dispose of the property at any time before the expiration of the affordability period, "Full Recapture" provision goes into effect, and in the event of a sale or foreclosure, will trigger repayment of the entire HOME direct subsidy loan amount (Recapture).

The Recapture amount is based on net proceeds from the voluntary sale or foreclosure. The net proceeds of a sale are the sales proceeds minus non-Home loan repayments and any closing costs.

As per regulation 92.545(ii)(A) says in establishing the PJ's recapture requirements, the PJ is subject to the limitation that when the recapture requirement is triggered by a sale (voluntary or involuntary) of the housing unit, the amount recaptured cannot exceed the net proceeds, if any.

The net proceeds are the sales price minus superior loan repayment (other than the direct subsidy HOME funds) and any closing costs. Furthermore, if there are no net proceeds- the amount to be recaptured would be zero, given that the City of Yakima may not recapture more than the amount of the net proceeds. If the net proceeds are some portion but do not fully equal your HOME direct subsidy investment amount that would be the amount to recapture. To clarify, the recapture

amount is based on the direct HOME subsidy as per HUD requirements.

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

When the City of Yakima makes a loan of HOME funds, that loan is secured by a promissory note and deed of trust. Within those documents is language that specifies the disposition of funds in the event of a sale.

The City of Yakima uses the "Full Recapture" provision in the following manner;

If the Homebuyer decides to sell, rent or dispose of the property at any time before the expiration of the affordability period "Full Recapture" provision goes into effect, and in the event of a sale, foreclosure, will trigger repayment of the entire HOME direct subsidy loan amount. (Recapture).

The Recapture amount is based on net proceeds from the voluntary sale or foreclosure. The net proceeds of a sale are the sales price minus non-HOME loan repayments and any closing costs.

As per regulation 92.545 (ii)(A) says in establishing the PJ's recapture requirements, the PH is subject to the limitation that when the recapture requirement is triggered by a sale (voluntary or involuntary) of the housing unit, the amount recaptured cannot exceed the net proceeds, if any.

The net proceeds are the sales price minus superior loan repayment (other than the direct subsidy HOME funds) and any closing costs. Furthermore, if there are no net proceeds- the amount to be recaptured would be zero, given that the City of Yakima may not recapture more than the amount of net proceeds. If the net proceeds are some portion but do not fully equal the HOME direct subsidy investment amount that would be the amount to recapture.

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

The City of Yakima currently has no plans for refinancing any existing debt secured by multifamily housing that is rehabilitated with HOME funds. If such actions are decided by the Yakima City Council and amendment of the Consolidated Plan will be sought and the required refinancing guidelines will be defined at that time as part of the Amendment.

The City of Yakima chooses to use the Overall Benefit in the following manner- As a consecutive period of one year, used to determine that a minimum overall benefit of 100% CDBG funds is to be used to benefit persons of low to moderate income.

The year specified is this Annual Action Plan of 2019,

