

# CITY OF YAKIMA

Office of Neighborhood Development Services  
Community Development Block Grant  
HOME Investment Partnership

**DRAFT**

2022 Annual Action Plan



# 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), HOME Investment Partnership (HOME) funds the City of Yakima will continue supporting strategic affordable housing investments in the City of Yakima during the 2022 program year. 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. And 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 2022 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 2022 Annual Action Plan draft.

This document is the 2022 Annual Action Plan for the City of Yakima's 2020-2024 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 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 or rental housing and down payment assistance to assistance with rents. 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 2022 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 2022 Annual Action Plan will be the third of 2020-2024 Consolidated Plan. The Annual Action Plans will report progress on addressing priority housing and non-housing community development needs each year from 2020-2024 as Yakima ONDS has annually reported progress for previous 2015-2019 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

[Office of Neighborhood Development Services \(yakimawa.gov\)](http://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 the City of Yakima will host two public comment hearings and a 30 day written comment period. The City will begin the 30 day written

comment period on June 27, 2022. Two public hearing are scheduled for July 19, 2022 and August 1, 2022.

**5. Summary of public comments**

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

The City will begin the 30 day written comment period on June 27, 2022. Two public hearings are scheduled for July 19, 2022 and August 1, 2022.

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

The City will begin the 30 day written comment period on June 27, 2022. Two public hearings are scheduled for July 19, 2022 and August 1, 2022. A summary of all public comments received will be provided with the final 2022 Annual Action Plan submission to HUD.

**7. Summary**

**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 by the Yakima City Council.

**Consolidated Plan Public Contact Information**

Key public and non-profit agencies that administer programs covered by the Consolidated Plan include;

- Aging & Long Term Care (ALTC), AmeriCorps, Association of Churches, Avail Home Health, Care Net, Cascade-Blue Mountain Food Share, Catholic Charities Housing Services (CCHS), Community Living Inc., Community Presbyterian Church, Central Washington Comprehensive Mental Health (CWCMH), Yakima Department of Veteran Affairs, Elmview, Enterprise for Progress in the Community (EPIC), Education Services District (ESD) 105, For a Better Tomorrow, Habitat for Humanity, Homeless Network of Yakima County, Merit Resources Services, Neighborhood Housing Services of Eastern Washington (NHSEW), Next Step Housing, Northwest Community Action Center, Northwest Harvest, Northwest Justice Project, Office of Rural & Farmworker Housing (ORFH), Opportunities Industrialization Center (OIC), People for People, Project Warm-up, Providence House, Ridgeview Group Home, Rural Community Development Resources

(RCDR), St Vincent de Paul Center, Sundown M Ranch, Sunrise Outreach, The Salvation Army, Triumph Treatment Services, Union Gospel Mission, US Veteran's Affairs Department, Washington Department of Social & Health Services (DSHS), Workforce Washington-Veterans, Yakima City Planning Department, Yakima County Department of Human Services, Yakima County Division of Alcohol & Other Substance Abuse, Yakima County Veteran Programs, Yakima Community Services Office (CSO), Yakima Health District, Yakima Housing Authority, La Casa Hogar, Yakima Neighborhood Health Service, Yakima School District #7, Yakima Valley Farm Workers Clinic, Yakima Work Source, Job Corps & YWCA.

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

### **1. Introduction**

Consultation for the Consolidated Plan and Annual Action 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 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(I))**

ONDS 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. ONDS also consults with Washington State Department of Commerce (CED) & 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 City of Yakima is part of the State of Washington Balance of the State Continuum of Care (BoS Coc) which includes the Yakima County HOME Consortium (YHC). Coordination with the BoS CoC is managed by the Yakima County Department of Human Services which currently manages all housing and homeless dollars managed by the County. This management is conducted under the guidance of the local planning body – the Yakima County Homeless Coalition (Coalition) which was developed by charter. Per said charter, the priorities of YHC are as follows:

1. **5 Year Plan to End Homelessness:** The YHC shall evaluate the Yakima County 5-Year Plan to end Homelessness, and annually recommend updated plans to the BOCCC for adoption prior to state deadline as required by HB1570.
2. **Establish Housing Project Guidelines:** The YHC shall establish and evaluate housing project guidelines that are consistent with the statewide homeless housing strategic plan for the following projects: a) emergency shelter; b) short-term housing needs; c) temporary encampments; d) supportive housing for chronically homeless persons; and e) long-term housing. All established guidelines and updates of guidelines shall be recommended to the BOCC for adoption prior to any changes becoming effective as required by HB1570.

3. **Data Collection and Review:** The YHC should review HMIS and project performance data and evaluate how that data is collected to ensure standardized collection procedures, what additional data may be useful to be collected and collaborate with service providers when necessary, regarding data collection.
4. **Youth Services:** The YHC should evaluate issues facing homeless youth and services being provided, or that could be provided, to homeless youth.
5. **Affordable Housing:** The YHC should evaluate the housing stock in Yakima County and discuss matters pertaining to affordable housing.
6. **Homeless Services for Special Needs Populations:** The YHC should evaluate current homeless services for special needs populations and provide input as to what services could be added.
7. **Emergency Shelter:** The YHC should evaluate and review emergency homeless shelter options ensuring that shelter beds are available during all times of the year

The City of Yakima participates in the BoS CoC via the Yakima County Homeless Coalition and is allocated a representation on the Executive Committee. There is also a City of Yakima position on the Executive Committee of the Homeless Network of Yakima County.

The City of Yakima continues to coordinate and assist BoS CoC with its efforts to assist persons at risk of homelessness and chronically homeless individuals and family.

The City of Yakima works with BoS CoC 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 does not currently receive ESG Funds, nor does the county. Additionally, as a member of the BoS CoC, neither the County nor the City administers the Homeless Management Information System (HMIS) – Washington State Department of Commerce is the HMIS Lead who develops performance standards for evaluating outcomes as well as procedures for the administration for HMIS. The County does have a joint Data Committee meeting with the Homeless Network of Yakima County to identify local outcomes and track performance.

The City of Yakima has consulted with BoS CoC and other Continuum of Care providers through joint affordable housing committee meetings, through email as well as reviewing individual service provider websites. BoS CoC 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 BoS CoC 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 funding, including the administration of the HMIS.

The County does have a joint Data Committee meeting with the Homeless Network of Yakima County to identify local outcomes and track performance. The Charter for that committee is to continually monitor and evaluate the forces driving change to provide the homeless and housing system with the information needed to develop data-driven solutions. This will be accomplished by doing the following:

- Guiding the Homeless Network of Yakima County and the Yakima County Homeless Coalition in reviewing data quality in the Homeless Management Information System (HMIS).
- To collaboratively respond to data requests from the community including those from non-housing sectors.
- Utilize the Annual Point in Time data throughout the entire year to assist in system-level decision making.
- Supporting communitywide projects, such as the Anchor Community Initiative, with data to support their goals and projects.
- Using data to evaluate and promote inclusivity and equity in service provision and housing options.

**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	<p><b>Agency/Group/Organization</b></p>	<p>Catholic Charities Housing Services</p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Housing            Services - Housing            Services-Children            Services-Elderly Persons            Services-Persons with Disabilities            Services-homeless            Service-Fair Housing</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>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</p>
	<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>ONDS conducted meetings of the Community Development Advisory Board providing review and feedback of which Catholic Charities Housing Services (CCHS) was an integral 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.</p>

2	<b>Agency/Group/Organization</b>	Yakima County Department of Human Services
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Employment Service-Fair Housing Services - Victims Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	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 Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.

3	<b>Agency/Group/Organization</b>	Yakima Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	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
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The 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 the State Continuum of Care (BoS Coc)	The City of Yakima works hand in hand with BoS Coc 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	City of Yakima Planning Department	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**

The City will begin the 30 day written comment period on June 27, 2022. Two public hearings are scheduled for July 19, 2022 and August 1, 2022. All public comment that is received by the City will be entered in the final submission of the 2022 Annual Action Plan to HUD.

**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	Newspaper Ad	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities				

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	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities				

**Table 4 – Citizen Participation Outreach**

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## Expected Resources

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

#### Introduction

The following table provides an overview of the expected resources that will be made available during the 2022 program year. These figures represent an estimate, a summary of final 2022 expenditures will be represented in the 2022 Consolidated Annual Performance Evaluation Report (CAPER).

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	1,051,586	32,404	0	1,083,990	0	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	611,033	206,732	0	817,765	0	

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

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

CDBG funds are leveraged with partnerships with non-profits such as OIC of Washington in the continued operation of the Henry Beauchamp

Center to provide community service programs to low and moderate income citizens.

HOME Investment funds are leveraged 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.

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**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 publicly owned land or property under consideration for use that isn't already addressed in other parts of the plan.

**Discussion**

The City of Yakima has been notified of actual "FY 2022 Allocations" which have been inputted within this draft document as per HUD's notification.

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## 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	2020	2024	Affordable Housing		Housing priority needs	CDBG: \$703,836	Homeowner Housing Rehabilitated: 85 Household Housing Unit
2	First Time Homeownership Program	2020	2024	Affordable Housing		Housing priority needs	HOME: \$10,000	Direct Financial Assistance to Homebuyers: 2 Households Assisted
3	Community Housing Development Organization	2020	2024	Affordable Housing		Housing priority needs	HOME: \$114,948	Homeowner Housing Added: 2 Household Housing Unit
4	New Construction	2020	2024	Affordable Housing		Housing priority needs	HOME: \$611,522	Rental units constructed: 70 Household Housing Unit
5	Administrative HOME Investment costs	2020	2024	HOME Investment Administrative costs		Housing priority needs	HOME: \$81,830	
6	Public Service	2020	2024	Non-Housing Community Development		Housing priority needs	CDBG: \$76,000	Public service activities other than Low/Moderate Income Housing Benefit: 5800 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Code Compliance	2020	2024	Non-Housing Community Development		Housing priority needs	CDBG: \$87,072	Housing Code Enforcement/Foreclosed Property Care: 360 Household Housing Unit
10	Community Development Block Grant Administration	2020	2024	Non-Housing Community Development		Housing priority needs	CDBG: \$216,727	

Table 6 – Goals Summary

### Goal Descriptions

1	Goal Name	Single Family Rehabilitation Program
	Goal Description	
2	Goal Name	First Time Homeownership Program
	Goal Description	
3	Goal Name	Community Housing Development Organization
	Goal Description	
4	Goal Name	New Construction
	Goal Description	
5	Goal Name	Administrative HOME Investment costs
	Goal Description	This project is for the Administration, salaries and benefits for managing HOME programs in 2022

6	<b>Goal Name</b>	Public Service
	<b>Goal Description</b>	
8	<b>Goal Name</b>	Code Compliance
	<b>Goal Description</b>	
10	<b>Goal Name</b>	Community Development Block Grant Administration
	<b>Goal Description</b>	This project is for the Administration, salaries and benefits for managing CDBG programs in 2021

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# 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 PROG-2022
2	P9: CDBG PUBLIC/COMMUNITY SERVICE PROG-2022
3	P10: CDBG ADMINISTRATION 2022
4	P13: HOME ADMINISTRATION 2022
5	P14: CHDO HOME PROGRAM 2022
6	P18: HOME NEW CONSTRUCTION/REHAB OF HOME UNITS 2022
7	P19: FIRST TIME HOMEOWNER ASSISTANCE PROG-2022
8	P24: CDBG: CODE COMPLIANCE 2022

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.

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**AP-38 Project Summary**  
**Project Summary Information**

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<b>1</b>	<b>Project Name</b>	P4: CDBG:SEN/DISABLED S/F REHAB PROG-2022
	<b>Target Area</b>	
	<b>Goals Supported</b>	Single Family Rehabilitation Program
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$704,120
	<b>Description</b>	THIS PROJECT PROVIDES ASSISTANCE TO LOW-MOD INCOME FAMILIES, SENIOR AND OR DISABLED PERSONS TO REHAB THEIR PRIMARY RESIDENCE LOCATED IN THE CITY LIMITS OF YAKIMA.FUNDING AVAILABLE INCLUDES ENTITLEMENT DOLLARS IN THE AMOUNT OF \$678,197.00 AND ESTIMATED PI IN THE AMOUNT OF \$25,923.00.
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City of Yakima is estimating to assist 85 or more low income Senior and or disabled households with emergency home repair needs.
	<b>Location Description</b>	Qualified applicants will be determined throughout the year by application and within the City limits of Yakima.
	<b>Planned Activities</b>	Emergency repairs to include, no heat, no a/c, no water, no electricity, water leaks, frozen pipes, leaking roof, no hot water and other potential emergency repairs deemed by program manager.  Installation of aluminum wheel chair ramps to qualified homeowners.
<b>2</b>	<b>Project Name</b>	P9: CDBG PUBLIC/COMMUNITY SERVICE PROG-2022
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Service
	<b>Needs Addressed</b>	Housing priority needs
	<b>Funding</b>	CDBG: \$76,000
	<b>Description</b>	This activity will provide Community Service Programs through public facilities operated by local non-profits. The Henry Beauchamp Community Center located at 1211 S. 7th Street, Yakima, WA 98901.Additionally an energy assistance program to assist senior and or disabled individuals in the City Limits of Yakima operated by grantee staff.
	<b>Target Date</b>	12/31/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Henry Beauchamp will assist an estimate of 3800 low income families within the City limits of Yakima.  The City of Yakima will assist an estimate of 2 low income senior/disabled individuals with emergency energy assistance.
	<b>Location Description</b>	Henry Beauchamp Community Center located at 1211 S. 7th Street, Yakima, WA 98901.  City of Yakima ONDS located at 112 S 8th St, Yakima, WA 98901
	<b>Planned Activities</b>	Henry Beauchamp Community Center: <ul style="list-style-type: none"> <li>• After school tutoring including literacy, math, and recreation for approximately 50 elementary through high school students.</li> <li>• Summer Enrichment Program serving approximately 125 elementary and middle school youth.</li> <li>• “100 Jobs for 100 Kids” which this summer will provide summer employment educational opportunities to approximately 50 high school youth. The focus this year, however, is on job skills and employment education.</li> <li>• Computer Lab and STEM activities for approximately 50 elementary and middle school youth.</li> </ul> City of Yakima ONDS will provide emergency energy assistance.
<b>3</b>	<b>Project Name</b>	P10: CDBG ADMINISTRATION 2022
	<b>Target Area</b>	
	<b>Goals Supported</b>	Community Development Block Grant Administration
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$216,798
	<b>Description</b>	This project is for the Administration, salaries and benefits for managing CDBG programs in 2022
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 10,000 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.
	<b>Location Description</b>	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.

	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Single Family Rehabilitation program</li> <li>• Code Compliance</li> <li>• Public Service</li> </ul>
<b>4</b>	<b>Project Name</b>	P13: HOME ADMINISTRATION 2022
	<b>Target Area</b>	
	<b>Goals Supported</b>	Administrative HOME Investment costs
	<b>Needs Addressed</b>	
	<b>Funding</b>	HOME: \$81,776
	<b>Description</b>	This project is for the Administration of HOME funds for salaries and benefits for managing HOME programs in 2022
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimate of 72 low to moderate income families will be direct recipients to HOME Investment activities in the 2022 program year
	<b>Location Description</b>	Administration of the HOME funds is conducted through the Office of Neighborhood Development Services located at 112 S. 8th Street within the city limits of Yakima.
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Development of a 54 unit Multifamily Housing</li> <li>• Development for a 16 unit Multifamily Housing</li> <li>• Development of two Single Family homes</li> </ul>
<b>5</b>	<b>Project Name</b>	P14: CHDO HOME PROGRAM 2022
	<b>Target Area</b>	
	<b>Goals Supported</b>	Community Housing Development Organization
	<b>Needs Addressed</b>	Housing priority needs
	<b>Funding</b>	HOME: \$114,948
	<b>Description</b>	THIS PROJECT IS FOR HOME CHDOS FOR 2022
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 2 low to moderate income families will be provided housing in partnership with a qualified Community Housing Development Organization (CHDO).

	<b>Location Description</b>	To be determined but within the city limits of Yakima.
	<b>Planned Activities</b>	Construction of two single family dwellings to be sold to qualified low to moderate first time homebuyers.
<b>6</b>	<b>Project Name</b>	P18: HOME NEW CONSTRUCTION/REHAB OF HOME UNITS 2022
	<b>Target Area</b>	
	<b>Goals Supported</b>	New Construction
	<b>Needs Addressed</b>	Housing priority needs
	<b>Funding</b>	HOME: \$611,041
	<b>Description</b>	THIS PROJECT CONSITST OF NEW CONSTRUCTION AND REHABILITATION OF HUME UNITS WITHIN THE CITY LIMITS OF YAKIMA FOR 2022. FUNDING AVAILABLE INCLUDES \$344,275.00 EN AND \$56,253.00 IN ESTIMATED PI FOR A TOTAL OF 400,528.
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 70 low to moderate income families will benefit from the construction of new rental housing units constructed with HOME Investment funds in partnership with a local housing organization.
	<b>Location Description</b>	This project consists of new construction of HOME units within the City limits of Yakima.
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Development of a 54 unit Multifamily Housing project</li> <li>• Development of a 16 unit Multifamily Housing Project</li> </ul>
<b>7</b>	<b>Project Name</b>	P19: FIRST TIME HOMEOWNER ASSISTANCE PROG-2022
	<b>Target Area</b>	
	<b>Goals Supported</b>	First Time Homeownership Program
	<b>Needs Addressed</b>	Housing priority needs
	<b>Funding</b>	HOME: \$10,000
	<b>Description</b>	THIS ACTIVITY FUNDS FIRST TIME HOMEOWNER ASSISTANCE IN THE CITY LIMITS OF YAKIMA.
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two low to moderate income families are expected to receive direct benefit for First time home ownership.

	<b>Location Description</b>	Qualified Applicants will be determined through an application process and located within the City limits of Yakima.
	<b>Planned Activities</b>	First time Homebuyer assistance to qualified first time homebuyers in the City Limits of Yakima.
<b>8</b>	<b>Project Name</b>	P24: CDBG: CODE COMPLIANCE 2022
	<b>Target Area</b>	
	<b>Goals Supported</b>	Code Compliance
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$87,072
	<b>Description</b>	THIS PROJECT IS FOR THE CODE COMPLIANCE IN THE CITY OF YAKIMA 2022.
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 350 low to moderate income families located within the low to moderate income census tracts will be directly assisted with code compliance by the individual staff member paid with CDBG Code Compliance funding.
	<b>Location Description</b>	Within the low to moderate income census tracts within the city limits of Yakima.
	<b>Planned Activities</b>	The salary of an 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**

<b>Target Area</b>	<b>Percentage of Funds</b>

**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, 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.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	27
Non-Homeless	130
Special-Needs	0
Total	157

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

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	72
Rehab of Existing Units	85
Acquisition of Existing Units	0
Total	157

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

#### Discussion

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

The City of Yakima through partnerships with a 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 a 16 unit multifamily low to moderate income apartment complex within the city limits of Yakima. Additionally,



construction of a 54 unit multifamily housing development that will consist of 27 homeless units and 27 units for general low income.

## **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 support specific facilities through various ways and 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 Department of Commerce is the Collaborative Applicant for the Washington Balance of State Continuum of Care (BoS CoC). The BoS CoC's 34 small and medium-sized counties receive about \$8 million annually for 50 permanent and temporary housing projects funded by the Department of Housing and Urban Development Continuum of Care Program in which Yakima County including the City of Yakima are included.

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 Department of Commerce's Continuum of Care Plan . 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 multitude of local agencies 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 the City is unable to address this particular need until additional funding becomes available. The City of Yakima continues to work with partners to continue assisting homeless individuals and families through our various programs.

**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 the 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. Additionally, the City of Yakima utilizes partners and local resources to refer individuals to services that may be available to them.

## **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:**

Yakima's Comprehensive Plan identifies several areas affecting the development of affordable housing including zoning, land use, subdivision requirements, impact fees, licensing and permits, and extension of transportation and utility services. The Yakima Planning Division monitors available land, zoning, and land use in order to ensure projected population increase can be accommodated with new housing construction available to all income groups.

### **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 citizens with the use of Community Development Block Grant (CDBG) and HOME Investment funds to the best of its ability through the Office of Neighborhood Development Services by continuing to assist qualified low to moderate applicants with rehabilitation of their existing homes, providing new single family dwellings to qualified First Time Homeowners, Economic Development, Public Services, and Neighborhood development.

### **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.

The City of Yakima will continue to assist in improving the access and availability of affordable housing

### **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, new single family dwellings through its homeownership program and new construction of multifamily housing units. The City recognizes the importance and need of affordable housing as well as maintaining our current affordable housing.

The City of Yakima continues to partner with local affordable housing agencies. The City offers qualified developers the opportunity to leverage HOME funds to make affordable housing projects possible. HOME funds are leveraged with Low-income Housing Tax credits, Washington State Housing Trust Fund dollars, Federal Home Loan Banks grants and loans as well as USDA. The City of Yakima HOME funds account for only a fraction of the cost of these affordable housing projects.

The City of Yakima continues to maintain our HOME investment affordable housing projects through annual monitoring and compliance for compliance periods required by CFR 92.254.

### **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	32,404
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>32,404</b>

#### Other CDBG Requirements

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

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**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 has obligated HOME Investment program income to the construction of two Multi-family affordable rental projects;

- A Development of a 16 unit low income rental complex that will serve extremely low, low and moderate income individuals and families.
  - A Development of a 54 unit low income rental complex that will serve 50% homeless families and extremely low, low and moderate income individuals and families.
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 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 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 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 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 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 2022,

