



BARRIERS TO HOUSING AFFORDABILITY IN IDAHO

FINAL REPORT
JULY 9, 1999

Barriers to Housing Affordability in Idaho

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Executive Summary

Barriers to Housing Affordability was commissioned by the Idaho Housing and Finance Association and the Idaho Department of Commerce. It is designed to fulfill the recommendations of the 1997 Governor's Affordable Housing Advisory Task Force that a study be conducted to identify regulatory and procedural barriers to affordable housing and housing affordability.

The results of over 100 key person interviews and mail surveys suggest that housing stakeholders in Idaho believe there are many reasons why housing in Idaho costs more than in the past or more than it might absent certain policies. It is the opinion of the consultant that seven of the potential barriers mentioned by interviewees and respondents should be addressed immediately.

The top seven barriers to housing affordability and potential next steps include the following.

- Confusion about property tax relief for low-income individuals and for affordable housing is a major concern in Idaho. Clarification of current law is needed as well as possible changes in tax law to give local governments more options such as the ability to grant multi-year exemptions.
- According to interviewees/respondents, accessibility standards for multifamily housing under the federal Fair Housing Act are of significant concern in Idaho. Potential solutions include a lobbying campaign targeted at the federal government to ensure inclusion of standards in the next version of the Uniform Building Code and increased educational efforts by the U.S. Department of Housing and Urban Development.
- Skilled construction labor is becoming scarce in Idaho and young people are not entering the building trade professions in sufficient numbers. Next steps include an education campaign to attract new workers to the skilled construction trades and outreach to national organizations to learn how other communities have addressed labor shortage problems.
- Certain smaller local governments in Idaho lack the experience, capacity or willingness to address planning, zoning, and housing affordability issues. Potential solutions include mentoring relationships and programs targeted at helping smaller communities address numerous governance issues including the development of Comprehensive Plans.
- Neighborhood and community opposition to affordable housing slows down the development process and increases costs in many communities. Potential next steps include public education campaigns and the development of materials designed to show the benefits and realities of affordable housing.

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- Concerns about zoning practices range from not incorporating innovative or modern zoning codes to exclusionary zoning. Possible solutions include model zoning ordinances and the encouragement of infill development and alternative residential structures.
- The regulatory process for residential development, including the need to seek approvals from multiple governmental agencies, sometimes imposes unnecessary costs or time delays. Several suggestions are made to institutionalize a process that promotes and encourages constant reform and improvement.

The Housing Coordination and Policy Council is composed of representatives from major housing stakeholder groups and is uniquely positioned to specifically determine who should be responsible for addressing each of the top seven barriers. It is recommended that the Housing Coordination and Policy Council assume responsibility for implementing solutions to these barriers.

Potential barriers to housing affordability were identified through key person interviews of housing stakeholders throughout the state of Idaho and a mail survey targeted at builders and developers. Interviewees were identified by the staff of the Idaho Housing and Finance Association. The survey team conducted all interviews in February and March 1999. A mail survey was also sent to the membership of the Idaho Building Contractors Association to solicit additional input from the private sector. Individuals were interviewed in or surveys were received from 24 communities throughout the state.

As the state of Idaho moves forward in its efforts to reduce barriers to housing affordability, it is important to recognize several important socioeconomic, demographic and housing market trends.

- The lower a family's income the more likely it is to be cost burdened by its housing expenses. In 1990, 65,871 households earning 95 percent or less of area median income paid more than 30 percent of their income for housing costs.
- An alternative measure of housing affordability indicates that throughout the state of Idaho, 50 percent or more of households cannot afford to purchase the average priced home and 20 percent or more of households cannot afford the average rent.
- All regions of the state have seen a significant increase in the absolute numbers of housing units between 1990 and 1997. Regions 1 (Northern Panhandle), 3 (Southwest and Boise Metropolitan) and 7 (Ada County) have seen the largest proportional increase.

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- The number of families who own homes in Idaho has increased in every region during the 1990s, though the percentage of owner-occupied housing has changed little since 1990.
- Vacancy rates for owner occupied housing and rental housing are low compared to nationwide statistics and surrounding states. In the last several years, vacancy rates have increased slightly indicating that demand for housing may be slowing.
- The number of building permits for single family homes remains high relative to the number issued in 1990, but the rate of increase has declined. Further, after increasing significantly for several years, the number of building permits for multifamily projects has dropped to the 1990 level.
- The volume of sales of single family homes is highest in the Boise, Canyon County, Coeur D'Alene and Idaho Falls areas. With the exception of the Sun Valley and Boise Metropolitan area, the average price of homes in most areas is close to \$100,000 and the median price is close to \$90,000.
- There are significantly more people and more households in Idaho now as compared to 1990. Regions 1 (Northern Panhandle), 3 (Southwestern and Boise Metropolitan) and 7 (Ada County) have experienced the most growth, though every area of the state has seen an increase in population of at least 10 percent.
- The percentage of Idahoans in higher-income brackets has increased significantly between 1990 and 1998. Despite the increase in income for many households, 84,633 households earned less than \$15,000 and 162,835 households earned less than \$25,000 in 1998.

Section I.

Introduction

Welcome to the Idaho *Barriers to Housing Affordability* report. This report was commissioned by the Idaho Housing and Finance Association and the Idaho Department of Commerce. It is designed to fulfill the recommendations of the 1997 Governor's Affordable Housing Advisory Task Force that a study be conducted to identify regulatory and procedural barriers to affordable housing and housing affordability.

The Project Review team for this report consisted of representatives of the Idaho Housing and Finance Association, the Idaho Department of Commerce, the Idaho Association of Counties, the Idaho Association of Cities and the 1997 Governor's Affordable Housing Advisory Task Force.

Barriers to Housing Affordability is designed to fulfill the Affordable Housing Task Force's recommendation by providing the following information:

- Identification of top barriers to housing affordability that should be addressed immediately and potential solutions to those barriers;
- A listing of issues that may contribute to a lack of housing affordability referenced by stakeholders such as Realtors, developers, builders, lenders, service providers and local government officials and staff throughout the state;
- Data on housing market trends including homeownership rates, vacancy trends, trends in construction activity, home sales prices and rent levels;
- The most current available information on key socioeconomic trends which affect housing including population growth, household formation, age distribution and income growth; and
- A description of how the study team identified housing affordability issues.

To achieve these goals, the balance of report is divided into the following five sections:

- Section II. Barriers and Solutions
- Section III. Stakeholder Input
- Section IV. Idaho's Housing Market
- Section V. Idaho's Growth
- Appendix A. Methodology

Section I.

Introduction

Throughout the report, the most current data available will be reported, and when possible, broken down by region. The regions used in the report are the same as those used in the State's Consolidated Plan.

Exhibit I-1. Idaho's Regions

Region 1
Benewah, Bonner, Boundary,
Kootenai & Shoshone Counties

Region 2
Clearwater, Idaho,
Latah, Lewis & Nez Perce
Counties

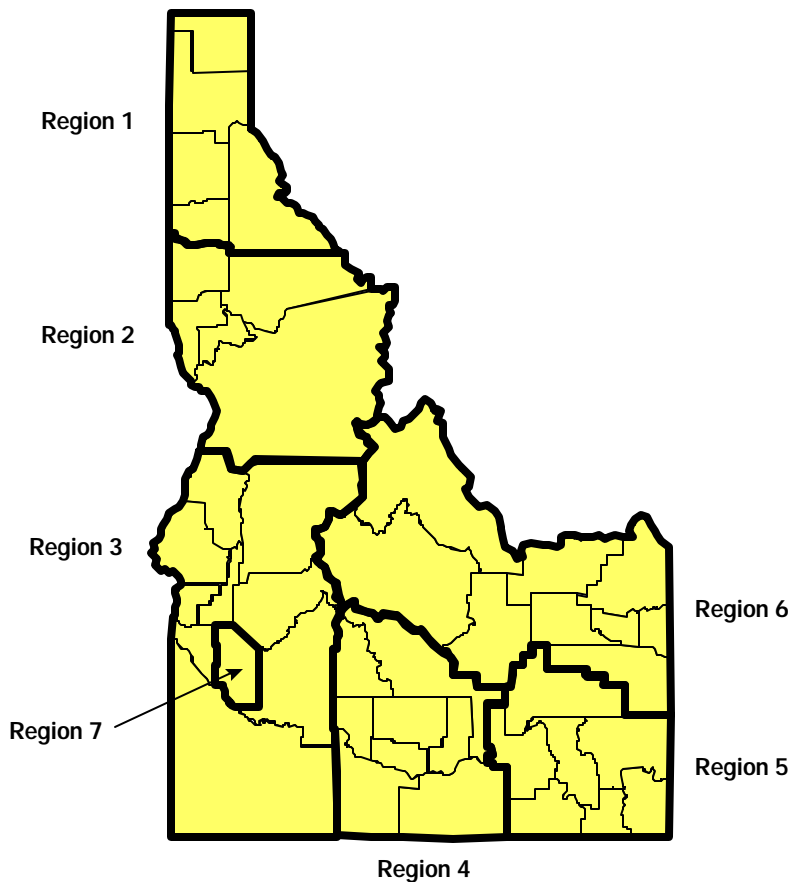
Region 3
Adams, Boise, Canyon, Elmore,
Gem, Owyhee, Payette, Valley
& Washington Counties

Region 4
Blaine, Camas, Cassia, Gooding,
Jerome, Lincoln, Minidoka & Twin
Falls Counties

Region 5
Bannock, Bear Lake, Bingham,
Caribou, Franklin, Oneida &
Power Counties

Region 6
Bonneville, Butte, Clark, Custer,
Fremont, Jefferson, Lemhi,
Madison & Teton Counties

Region 7
Ada County



Section II.

Barriers and Solutions

The most effective way to identify barriers to housing affordability is to gather information from people throughout the state who produce, regulate, sell or study housing on a day-to-day basis. Input from housing stakeholders throughout the state of Idaho clearly indicates that there are many potential barriers to housing affordability.

Section II, which presents the main findings of this report, relies heavily upon the input of housing stakeholders to make a determination about which barriers to housing affordability should be addressed immediately and how to address those barriers. The consultant's experience in housing issues in Idaho and throughout the country also contributed to the prioritization.

Top Barriers

Based on an evaluation of the information collected from interviewees and survey respondents, in the consultant's judgment, the top barriers to housing affordability in Idaho are the following:

- Confusion about/lack of property tax exemptions;
- Confusion about fair housing accessibility requirements;
- Labor shortages;
- Local government capacity;
- Neighborhood and community opposition to affordable housing;
- Planning and zoning practices; and
- Regulatory processes.

Developing Top Barriers and Potential Solutions

The following criteria were used to determine the top barriers: impact, capacity, frequency and intensity.

- Impact was defined as the impact barrier removal would have on housing costs. To make determinations about impact, the study team examined data from Idaho and other states to identify the most expensive inputs into the housing production process. Construction materials, wages and land are by far the largest factors influencing housing costs - together these three categories account for about 75 percent of the cost of new housing.
- Capacity was defined as the ability of the public sector, including state and local governments, to address or remove a given barrier. The goal was to identify some barriers that the public sector could address immediately and some that would require long-term, sustained efforts.

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Barriers and Solutions

- Frequency was defined as how many stakeholders mentioned a given barrier. The process for identifying barriers involved talking with many people around the state and using frequency as one criteria ensured that the top barriers reflected the concerns of stakeholders.
- Intensity was defined as the intensity or resolve with which interviewees discussed a given issue. Some concerns were mentioned less frequently, but interviewees or respondents expressed very strong opinions.

In choosing the top barriers based on these criteria, the study team considered all concerns that had been mentioned by at least three interviewees. There was no predetermined number of top barriers. The consultant discussed the top barriers with the Project Review team to ensure that the chosen barriers were appropriate.

Obviously, many of the perceived problems listed by interviewees were not chosen as top barriers. Comments that were not chosen either did not fit the criteria of impact, capacity, frequency and intensity or did not fit those criteria as well as those chosen for inclusion. For example, it is very difficult for government to influence consumer tastes about the type of housing individual families want to buy. Development fees were mentioned frequently, but the comments were not particularly intense. In choosing the top barriers, the study team also wanted to incorporate a variety of types of barriers that were amenable to different types of solutions.

Potential solutions to each of the top barriers were identified primarily through the suggestions of interviewees and respondents. The Project Review team's knowledge of Idaho and the consultant's experience in other states also contributed to the development of possible solutions.

Implementation Issues

Actual removal of barriers whether through the potential solutions described below or other solutions will require leadership and the development of detailed implementation and monitoring plans in which the following types of questions are answered.

- What exactly needs to be done?
- Who is responsible for each step along the way?
- How much will it cost?
- Where do the funds come from?
- What is the deadline?
- How do we measure our progress?

It is the opinion of the consultant that the Housing Coordination and Policy Council is the logical body within the state of Idaho to answer these questions. The Housing Coordination and Policy Council is composed of representatives from major housing stakeholder groups and is uniquely positioned to determine who should be responsible for addressing each of the top seven barriers and encouraging the appropriate group or groups to accept responsibility.

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Barriers and Solutions

This section will also include recommendations as to other logical entities to involve in the solution implementation phase. These recommendations are designed to assist the Housing Coordination and Policy Council in identifying appropriate partners for creating and implementing solutions.

Confusion About/Lack of Property Tax Exemptions

Interviewees and respondents were very concerned about property taxes for specific populations and property taxes for affordable housing. In some areas of the state, elderly residents in particular have found themselves facing dramatic increases in their property taxes as the value of surrounding land has skyrocketed. While local governments can assist some of these individuals on a year-to-year basis, they cannot grant exemptions or reductions for longer periods of time.

Private and non-profit developers repeatedly told the study team that the refusal of some local governments to grant property tax exemptions to affordable housing greatly increased the operating cost of such housing. However, local government officials and staff indicated that there is some uncertainty as to whether local governments can grant property tax relief to affordable housing developments under state law.

There are four basic issues of concern or confusion: 1) the definition of a qualified affordable housing project; 2) the length of exemptions for affordable housing and individuals facing dramatic increases in property taxes; 3) how to value affordable housing for tax purposes; and 4) a perceived lack of willingness to exempt affordable housing on the part of some local government officials.

Potential Next Steps. What can be done to clarify this situation?

- Seek clarification from the Idaho State Tax Commission as to the definition of a qualified affordable housing project for property tax exemption purposes. Publicize the answer widely to local government officials and staff.
- Modify state law to allow for multi-year exemptions at the discretion of local officials.
- Develop model guidelines on how to value affordable housing for tax determination purposes.
- Provide local governments with worksheets to estimate the costs and benefits of exempting affordable housing.
- Provide model ordinances regarding property tax credits or exemptions for voluntary use by local governments seeking to provide incentives.

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Potential Responsible Entities. Who could take a leadership role in implementing these next steps?

- Idaho State Tax Commission
- Idaho Association of Counties
- Idaho Association of Cities

Confusion About Fair Housing Accessibility Requirements

The federal Fair Housing Act includes numerous requirements, but of most concern in Idaho, according to interviewees, are the accessibility standards for multifamily housing. This topic was discussed passionately by a number of stakeholders - both from the developer/builder perspective and the advocate perspective. Private sector developers and builders indicated that they may stop building multifamily developments with 4 or more units because of the confusion about accessibility requirements. Issues of concern include retroactive penalties from the U.S. Department of Housing and Urban Development, a perceived emphasis on penalization instead of education and a lack of government entities willing to review plans for compliance.

Potential Next Steps. What could be done to clarify this situation?

- Ensure that the Fair Housing Act standards are included in the next version of the Uniform Building Code (UBC) by working with the parties writing the new UBC and lobbying the U.S. Department of Housing and Urban Development and other federal government entities to cooperate.
- Lobby Congress, the Administration and the U.S. Department of Housing and Urban Development to encourage and fund educational outreach to all affected stakeholders including property owners, builders, developers and Realtors.
- Encourage local governments to tell builders that local approval does not certify compliance with Fair Housing Act standards.
- Bring the Realtors Association, the Building Contractors Association, the Fair Housing Council, representatives of disabled individuals and all other interested parties together to create and implement an effective education and outreach program with resources currently available within the state.

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Potential Responsible Entities. Who could take a leadership role in implementing these next steps?

- Governor and state legislature
- Idaho Housing and Finance Association
- Idaho Association of Realtors
- Idaho Building Contractors Association
- Idaho Fair Housing Council
- Idaho Association of Cities
- Idaho Association of Counties

Labor Shortages

Builders and developers noted increasing difficulties in hiring skilled laborers such as masons, framers, roofers and drywall installers. The average age of individuals in these trades is reportedly quite high indicating a failure to recruit younger workers into the skilled construction professions. As labor becomes more scarce, wages will increase. Labor costs make up a significant share of the total cost of producing new housing.

Potential Next Steps. What could be done to address this situation?

- Work with the Building Contractors Association to design a campaign to attract high school students to the building trades.
- Contact the National Association of Home Builders and others to identify innovative approaches used in other states.
- Explore the use of state funded labor pools to provide construction skill training by assisting with housing rehabilitation (voc/tech students, national guard, inmates and parolees).

Potential Responsible Entities. Who could take a leadership role in implementing these next steps?

- Idaho Building Contractors Association
- Idaho Department of Commerce
- Idaho Housing and Finance Association

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Barriers and Solutions

Local Government Capacity

Certain smaller local governments in Idaho lack the experience, capacity or willingness to address planning, zoning and housing affordability issues. Some small cities and some counties still have not adopted a Comprehensive Plan or their zoning ordinances may be very outdated. Fiscal and staff resources may be extremely limited. Elected officials and staff may be reluctant to change the way things have always been done.

Potential Next Steps. What could be done to address this situation?

- Establish mentoring relationships for smaller communities with larger, neighboring communities. To be successful, mentoring must be voluntary and somewhat informal.
- Identify individuals within smaller communities such as local planners or developers who are willing and able to work with their elected officials and staff to educate them about the residential development process. These “trusted insiders” could have a much greater impact on local officials than “outside professionals.”
- Establish a city administrator circuit rider program in each region. These individuals would travel to communities on a regular basis to develop relationships and to help cities and counties address multiple issues of local government management.
- Encourage compliance with state law requiring every community to have a Comprehensive Plan and to include affordable housing elements in the Plan. Provide training for communities who are working to develop a Plan.
- Sponsor and publicize a graduate student competition for local government Comprehensive Plans including housing affordability elements.
- Create an updated model Comprehensive Plan to serve as a template and disseminate it widely to communities that have not yet adopted a Plan.

Potential Responsible Entities. Who could take a leadership role in implementing these next steps?

- Idaho Department of Commerce
- Idaho Association of Cities
- Idaho Association of Counties

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Neighborhood and Community Opposition to Affordable Housing

Though this study focused primarily on barriers to housing affordability, community attitudes toward affordable housing was mentioned as a problem by more interviewees and respondents than any other potential problem. Opposition to affordable housing is often based upon fears of declining property values or increased crime. The term affordable housing comes with an unfortunate stigma. Often people picture Chicago's infamous Cabrini Greens; not a well built, attractive Low-Income Housing Tax Credit project or a home for elderly family members on a fixed income.

In Idaho, the primary impact of neighborhood and community opposition appears to be a slowing down of the development process for affordable housing. Projects still get built, but it takes longer to navigate the development process which increases carrying costs to the developer such as interest payments and property taxes.

Potential Next Steps. What could be done to address this situation?

- Commence discussions with broadcast, print and outdoor media companies regarding fulfilling a portion of their public service announcement requirements with housing related messages.
- Develop an "education kit" with brochures and other publications detailing the benefits and realities of affordable housing.
- Create an education campaign targeted at public schools and neighborhood groups.
- Promote the use of an alternative term to affordable housing.
- Educate local government officials about affordable housing through their associations.

Potential Responsible Entities. Who could take a leadership role in implementing these next steps?

- Idaho Housing and Finance Association
- Idaho Department of Commerce
- Developers of affordable housing
- Idaho Association of Counties
- Idaho Association of Cities

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Planning and Zoning Practices

Concerns about zoning practices range from a failure to incorporate innovative or modern zoning codes to exclusionary zoning. Many communities in Idaho follow a standard zoning process that encourages and supports suburban-type subdivisions. Encouraging suburban development which tends to use larger lots and be farther away from services to the exclusion of other types of development can increase housing costs and general living expenses for families. Many communities do not allow for “granny flats” or accessory dwelling units in areas zoned light industrial. Some interviewees also indicated that exclusionary zoning is occasionally used to restrict the development of multi-family housing, lower-priced single family housing or manufactured housing.

Potential Next Steps. What could be done to address this situation?

- Create, publicize and distribute a model zoning ordinance for local governments. The model should ensure enough developable land for affordable housing and should incorporate some non-traditional types of development.
- Implement policies to encourage infill development such as tax credits, expedited processing, higher density zones and higher taxes on vacant land within city limits. Infill development can be less expensive because land is usually cheaper and infrastructure already exists.
- Identify two communities (one rural and one urban) who are willing to host a design contest. Invite architects and planners to submit plans without regard to local zoning ordinances for residential development that would significantly decrease costs to residents. Allow the winning project to be built and evaluate the results.

Potential Responsible Entities. Who could take a leadership role in implementing these next steps?

- Idaho Housing and Finance Association
- Idaho Department of Commerce
- Local elected officials
- Idaho Association of Counties
- Idaho Association of Cities

Regulatory Processes

The process for regulating the development and construction of new housing imposes unnecessary costs to the extent that it is inefficient, inconsistent or too time consuming. Interviewees expressed frustration at the inconsistency in and among local governments in

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areas such as permit fees or building code enforcement. Several private and non-profit developers gave examples of local governments imposing new or different requirements after the grant of a plat.

Further, before development can proceed, some form of approval is usually required from a significant number of government entities including highway districts, health districts, sewer and water districts, the state Department of Environmental Quality and fire departments. Whether the process of procuring all these approvals is handled by the developer or the local government, government fragmentation can lead to significant time delays.

While many local governments in Idaho have taken major steps to speed and improve the approval process, more can be done to ensure that government regulation does not unnecessarily increase housing costs. The following suggestions do not focus on specific recommendations because each community will likely need to define and address unique problems. Rather, they focus on institutionalizing a process that promotes and encourages constant reform and improvement.

Potential Next Steps. What could be done to address this situation?

- Through the Idaho Association of Counties and the Idaho Association of Cities, bring together planning and building department staff once or twice a year to discuss common difficulties and share solutions. Invite builders and developers to participate in at least some of the discussions.
- Develop model legislation for voluntary adoption by local governments to guide the development and building process. Consider including time limits on the various steps in the approval and referral process, mandatory pre-application conferences, standards for interpretation of the Uniform Building Code, co-location of local government departments involved in the development and building processes, outsourcing and cross-training of staff.
- In cooperation with the private and non-profit development and building communities, compile a document of “best practices” for addressing regulatory barriers. Update the document annually and distribute to local elected officials and staff. The following “best practices” collected by the study team as they traveled through Idaho serve as examples of the type of information that could be collected and disseminated.¹

¹ By identifying promising practices in some of the communities the study team visited, the authors do not mean to imply that other cities or counties have not implemented effective reforms or that the best practices highlighted are unique to the communities visited.

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Lewiston, Idaho. The City of Lewiston has taken a number of steps to remove regulatory barriers to affordable housing and housing affordability.

- Weekly meetings of the city departments involved in the development approval process are held to review all new or ongoing projects. The City encourages developers to attend the meetings so that developers can answer questions from various agencies or departments and hear concerns “from the horse’s mouth.”
- Lewiston assists non-profits seeking to develop and build affordable housing by undertaking actions that result in reduced permit and inspection fees.
- The Lewiston City Council has enacted time limits on the planning and zoning process.

Kootenai County, Idaho. Kootenai County has worked hard to expand communication with housing stakeholders.

- The County Commissioners strongly encourage department directors to join relevant trade organizations. For instance, the building department staff are members of the Northern Idaho Building Contractors Association.
- When addressing potentially contentious issues, the county creates working groups for the various stakeholders in the process. The members of the working groups are encouraged to discuss their differences and reach a consensus solution to be presented to the County Commissioners

Boise, Idaho. Boise has recently undertaken a series of reforms designed to improve customer service. Specifically, the city has:

- Extended the hours of the building department;
- Invited builders and developers to participate in a study team to refine the process;
- Instituted “Early Start” building permits that allow builders to start on foundations while plan review proceeds;
- Implemented internal performance standards to monitor the speed of development reviews;
- Provided customer service training for staff and distributed formal customer satisfaction surveys; and
- Created an Ombudsman office.

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Canyon County, Idaho. The Canyon County Development Services Department has implemented a number of reforms designed to make the department more user friendly for everyone from large developers to individuals who want to add-on to their homes. For example, the county:

- Provides open session times where appointments are not required for individuals to address zoning issues or apply for permits;
- Utilizes a computerized mapping system to identify the location of particular properties and therefore the requirements for development; and
- Provides developers with helpful hints on how to handle public hearings.

Ada County, Idaho. The Ada County Development Services Department has implemented two major reforms designed to reduce backlogs in the system and decrease the amount of time it takes to grant approvals.

- Ada uses private sector contractors to help with building permit approvals at peak times.
- The county also has cross-trained its staff so that planning and zoning staff or building inspectors can do a variety of tasks during peak times.

Potential Responsible Entities. Who could take a leadership role in implementing these next steps?

- Idaho Association of Cities
- Idaho Association of Counties
- Idaho Building Contractors Association
- Idaho Department of Commerce
- Idaho Housing Finance Association

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Summary

- To address barriers to housing affordability, it is important for the state and housing stakeholders to focus efforts on the most serious barriers. Based on input from stakeholders and the consultant's judgment, the top barriers to housing affordability in Idaho are confusion about/lack of property tax exemptions; confusion about fair housing accessibility requirements; labor shortages; local government capacity; neighborhood and community opposition to affordable housing; planning and zoning practices; and regulatory processes.
- The top barriers were culled from a list of barriers mentioned by three or more interviewees or respondents based on the following criteria: impact, capacity, frequency and intensity.
- The Housing Coordination and Policy Council is composed of representatives from major housing stakeholder groups and, in the consultant's opinion, is uniquely positioned to determine who should be responsible for addressing each of the top seven barriers.
- Confusion about property tax relief for individuals and for affordable housing is a major concern in Idaho. Clarification of current law is needed as well as possible changes in tax law to give local governments more options.
- The federal Fair Housing Act includes numerous requirements, but of most concern in Idaho, according to interviewees, are the accessibility standards for multifamily housing. Potential solutions include a lobbying campaign targeted at the federal government to ensure inclusion of standards in the next version of the Uniform Building Code and increased educational efforts by the U.S. Department of Housing and Urban Development.
- Skilled labor is becoming scarce in Idaho and young people are not entering the building trade professions in sufficient numbers. Next steps include an education campaign to attract new workers to the skilled construction trades and outreach to national organizations to learn how other communities have addressed labor shortage problems.
- Certain smaller local governments in Idaho lack the experience, capacity or willingness to address planning, zoning, and affordable housing issues. Potential solutions include mentoring relationships and programs targeted at helping smaller communities address numerous governance issues including the development of Comprehensive Plans.

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- Negative neighborhood and community attitudes slows down the development process and increases costs in many communities. Potential next steps include public education campaigns and developing materials designed to show the benefits and realities of affordable housing.
- Concerns about zoning practices range from a failure to incorporate innovative or modern zoning codes to exclusionary zoning. Possible solutions include model zoning ordinances and the encouragement of infill development and alternative residential structures.
- The regulatory process for residential development including the need to seek approvals from multiple governmental agencies sometimes imposes unnecessary costs or time delays. Several suggestions were made to institutionalize a process that promotes and encourages constant reform and improvement.

Section III.

Stakeholder Input

Interviewees and respondents identified a number of policies and issues that, in their view, contribute significantly to the cost of housing within the state of Idaho. Section III lists concerns mentioned by 3 or more individuals in the personal interviews and mail surveys conducted by the study team. These concerns represent the universe from which the top barriers presented in Section II were selected.

The study team identified six categories into which the 41 issues fell. The categories are organized around the type of solution that would be necessary to address the problem. Though matching issues to categories is an imperfect science, breaking the issues down by category provides information about where reform efforts might be most effectively targeted. Issues marked with an asterisk were included in more than one category.

Market Issues

According to interviewees and respondents, market forces, including the following, drive many factors that contribute to a lack of housing affordability:

- Consumer tastes;
- Current property owners oppose new affordable housing development (some of these owners reportedly have substandard rental properties);
- Failure of landlords to maintain properties;
- High cost/lack of infrastructure in rural areas;*
- High costs and long delays in dealing with private utility companies;
- Labor shortages;
- Lack of existing starter homes in good condition or large enough for families;
- Lack of private land;
- Land costs;
- Materials costs high or increasing;
- Private sector focuses on higher end housing because demand exists and higher profits available;
- Rents too high and do not decrease when vacancies increase;
- Urban flight syndrome driving prices in resort or retirement areas; and
- Wages too low to afford housing.

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Stakeholder Input

Education/Outreach/Training Issues

Stakeholder concerns that would be amenable to education/outreach/training types of solutions include the following:

- Housing discrimination (especially against Hispanics and large families);
- Idaho Fair Housing Council funds testing instead of education;
- Lack of awareness about housing programs in rural areas or among low-income individuals;
- Lack of leadership by local elected officials and local government opposition to growth;
- Local government capacity; and
- Neighborhood and community opposition to affordable housing.

Regulatory Issues

Federal, state and local government policies and regulations cited as potential problems include:

- Confusion over Fair Housing Act accessibility requirements;
- Development fees or exactions;
- Federal/state/local environmental regulations;
- High cost/lack of infrastructure in rural areas;*
- Inability of or failure of developers/builders to comply with regulatory process;
- Permit and annexation fees too high;
- Planning and zoning practices; and
- Regulatory processes for residential development.

State Policy Issues

Many interviewees and respondents targeted state law or policies including:

- Confusion about/lack of property tax exemptions;
- IHFA competes unfairly with private sector;
- IHFA rules and regulations;
- Lack of matching funds for non-profits/no funding of Housing Trust Fund;
- LIHTC projects built in areas with excess supply;
- Shortage of state building inspectors especially in rural areas; and
- Workers compensation insurance costs/fraud.

Section III.

Stakeholder Input

Federal Policy Issues

Stakeholders indicated several federal government policies that contribute to a lack of affordable housing or housing affordability:

- LIHTC rents too high for very-low income individuals;
- Federal program requirements (CDBG, USDA); and
- Waiting lists for Section 8 certificates and vouchers.

Lending Practices Issues

Lending practices were also cited as potential barriers to housing affordability including:

- Lenders take too much time to approve/disburse funds;
- Federal Housing Administration has duplicative inspection requirements;
- Credit history problems including inadequate documentation of credit history for farm workers; and
- Lenders and other parties charge too much for closing costs.

Summary

The results of the key person interviews and mail survey conducted by BBC suggest that participants in the housing development process believe there are many reasons why housing in Idaho costs more than in the past or more than it might absent certain policies.

- Forty-one factors contributing to a lack of housing affordability were identified by three or more interviewees or respondents.
- These issues fall into six categories: market forces; education/outreach/training; regulatory; state policy; federal policy; and lending practices.

Section IV. Idaho's Housing Market

As the state of Idaho moves forward in its efforts to reduce barriers to housing affordability, it is important to recognize several important housing market, socioeconomic and demographic trends. Sections IV and V provide contextual information that addresses what has happened in Idaho in the last decade and what might happen in the future.

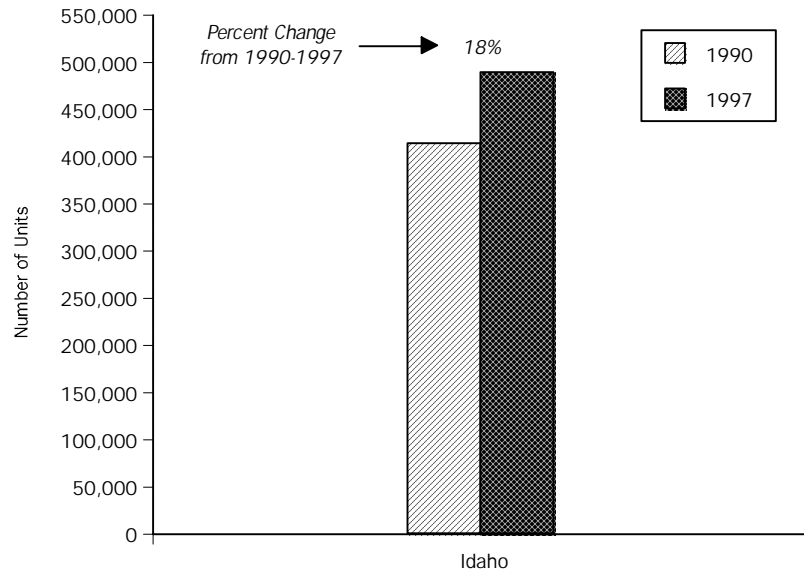
Idaho's housing market has been expanding in almost all areas of the state during the 1990s. This section summarizes the trends in the Idaho housing market by providing information on statewide and regional growth in total housing units, the percentage of units that are owner occupied, vacancy trends and statewide residential building permit trends. Also included is information on single family home sales prices, regional rent levels and two measures of housing affordability.

Housing Unit Growth

The number of housing units has increased significantly between 1990 and 1997. Statewide, the number of housing units increased by 18 percent, from 413,572 units in 1990 to 488,645 units in 1997. Regions 1 (Northern Panhandle), 3 (Southwest and Boise Metropolitan), and 7 (Ada County) experienced the largest percentage increase in the number of new housing units.

Exhibit IV-1. Housing Market Growth, All Units, Statewide, 1990-1997

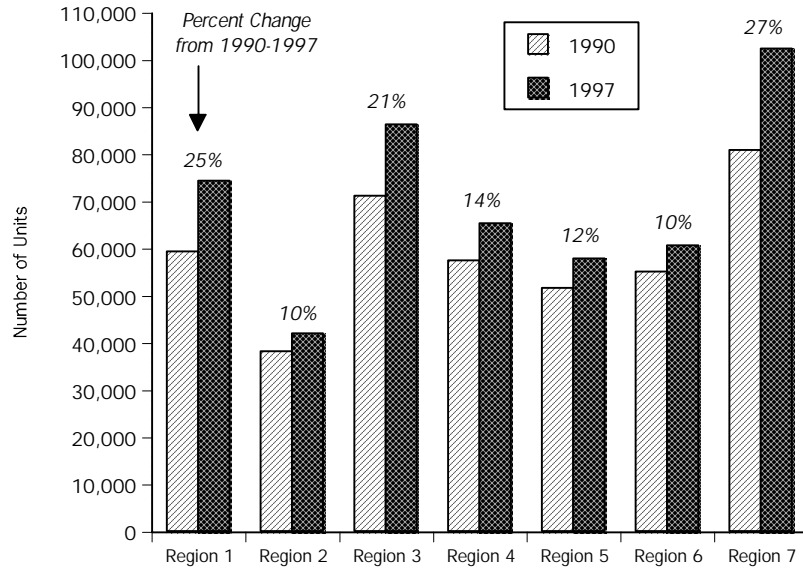
Source:
U.S. Department of Housing
and Urban Development,
Community 2020.



Section IV. Idaho's Housing Market

**Exhibit IV-2.
Housing Market
Growth, All Units,
by Region, 1990-1997**

Source:
U.S. Department of Housing
and Urban Development,
Community 2020.



Housing Tenure

The number of families who own homes in Idaho has increased in every region during the 1990s. In regions 1 (Northern Panhandle), 3 (Southwest and Boise Metropolitan) and 7 (Ada County), owner occupied housing has increased by 29, 23 and 28 percent respectively. Region 2 experienced the smallest increase in the number of owner occupied housing units, although home ownership still increased by 9 percent.

**Exhibit IV-3.
Owner Occupied
Housing, 1990-1997**

Source:
U.S. Department of Housing
and Urban Development,
Community 2020.

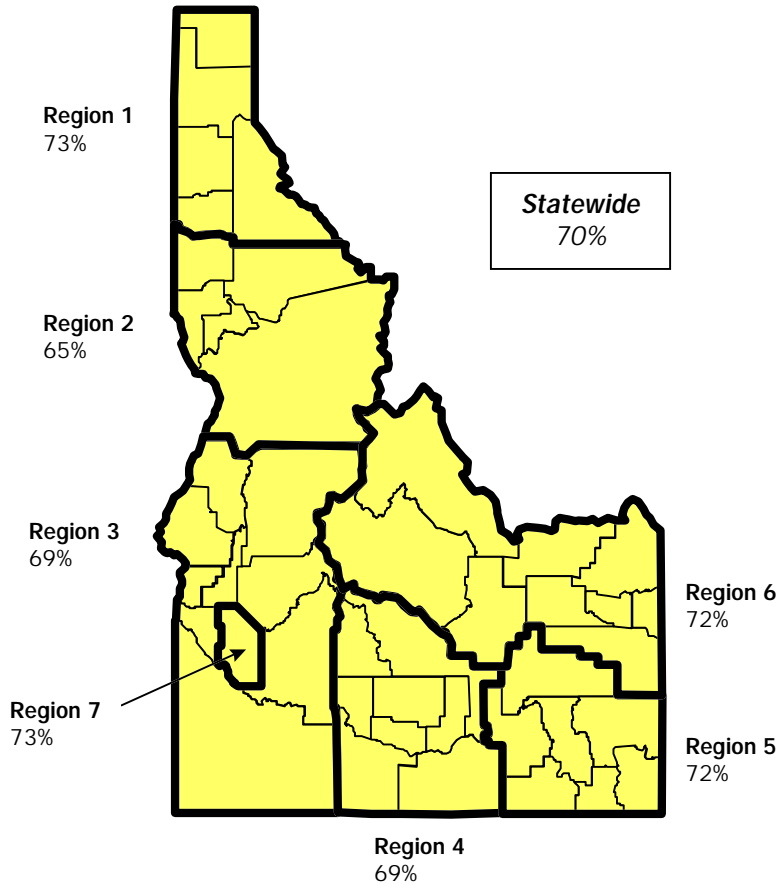
	1990 Owners	1997 Owners	% Change 1990-1997
Region 1	34,729	44,942	29%
Region 2	22,646	24,638	9%
Region 3	41,052	50,614	23%
Region 4	34,121	38,914	14%
Region 5	33,355	37,318	12%
Region 6	33,928	37,496	11%
Region 7	53,538	68,308	28%
Statewide	253,369	302,230	19%

Section IV. Idaho's Housing Market

While the number of owner occupied households has increased, the percentage of Idahoans who own their own homes has changed little since 1990. Homeownership rates are relatively consistent throughout the state and are slightly higher than the national homeownership rate of 65.7 percent for 1997. Region 2 (Southern Panhandle) has the lowest percentage of owner occupied housing at 65 percent, meaning it also has the highest percentage of rental occupied housing at 35 percent. Regions 1 (Northern Panhandle) and 7 (Ada County) tie for the highest percentage of owner occupied housing at 73 percent. It should be noted that home ownership percentages for Exhibit IV-1 are calculated as the number of owner occupied units compared to the number of all occupied units.

Exhibit IV-4. Percent of Housing Units Occupied by Owner, 1997

Source:
U.S. Department of Housing
and Urban Development,
Community 2020.



Vacancy Rates

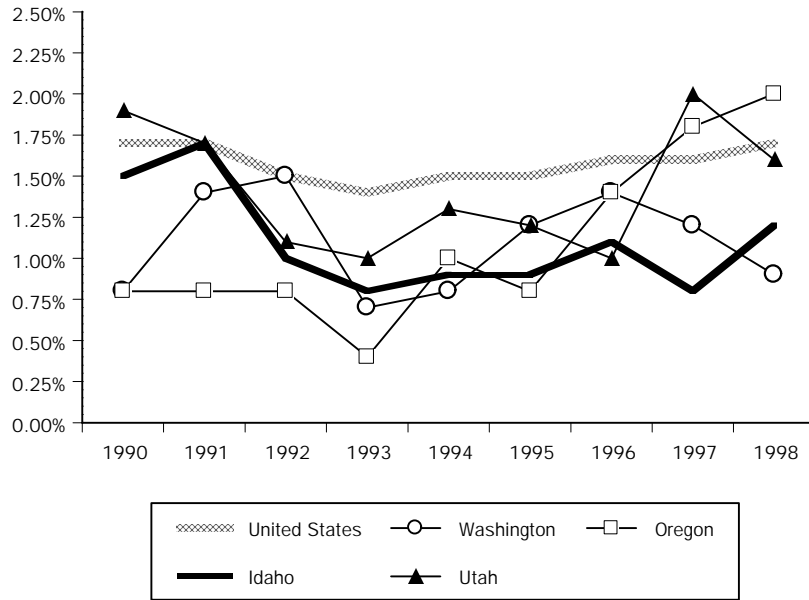
Vacancy rates for both owner occupied housing and rental housing have been relatively low in Idaho during this decade particularly when compared to national rates. Vacancy rates in Idaho are similar to neighboring states such as Oregon, Utah and Washington. Experts agree that vacancy rates between 2 and 3 percent for owner occupied housing indicate a healthy housing

Section IV. Idaho's Housing Market

market. Vacancy rates in Idaho (and nationwide) are lower than this healthy benchmark, indicating that homeowners have faced a relatively tight housing market since 1990.

**Exhibit IV-5.
Owner Vacancy Trends,
Idaho & Surrounding
States, 1990-1998**

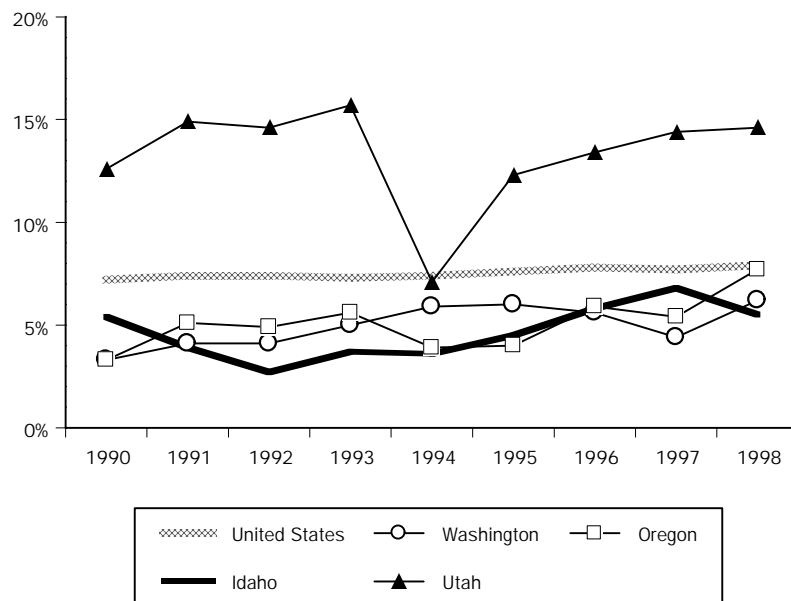
Source:
U.S. Census Bureau, Annual
Statistics 1998 Housing
Vacancy Survey.



For rental housing, experts agree that a 5 percent vacancy rate indicates a healthy market. Idaho's rental vacancy rates were below this benchmark early in the 1990s. Since 1996, however, rental vacancy rates have exceeded the 5 percent benchmark indicating a slight excess of rental housing.

**Exhibit IV-6.
Rental Vacancy Trends,
Idaho & Surrounding
States, 1990-1998**

Source:
U.S. Census Bureau, Annual
Statistics 1998 Housing
Vacancy Survey.



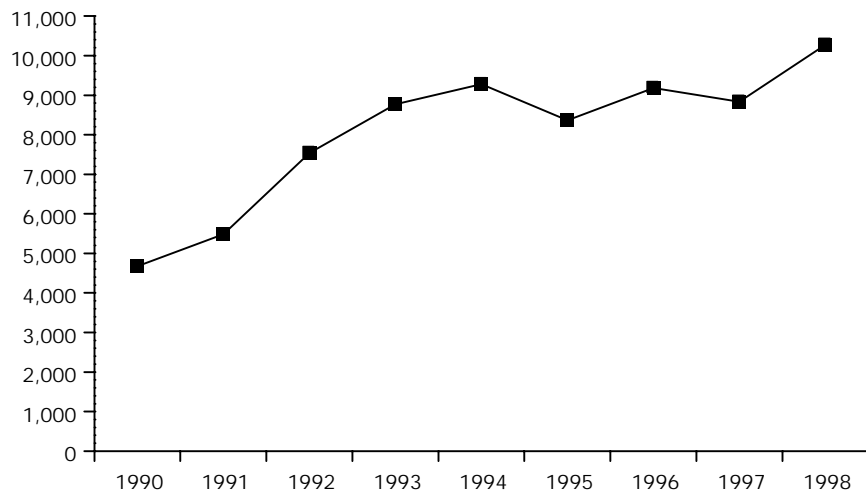
Section IV. Idaho's Housing Market

Statewide Building Permit Trends

Further proof of the fact that Idaho has been rapidly increasing its housing stock in the 1990s can be seen in building permit data. The number of building permits issued each year for single family dwellings grew rapidly in the early part of the decade. Since 1994, the absolute number of permits issued for single family dwellings has remained relatively high with some fluctuation year-to-year.

**Exhibit IV-7.
Statewide Single
Family Building
Permits, 1990-1998**

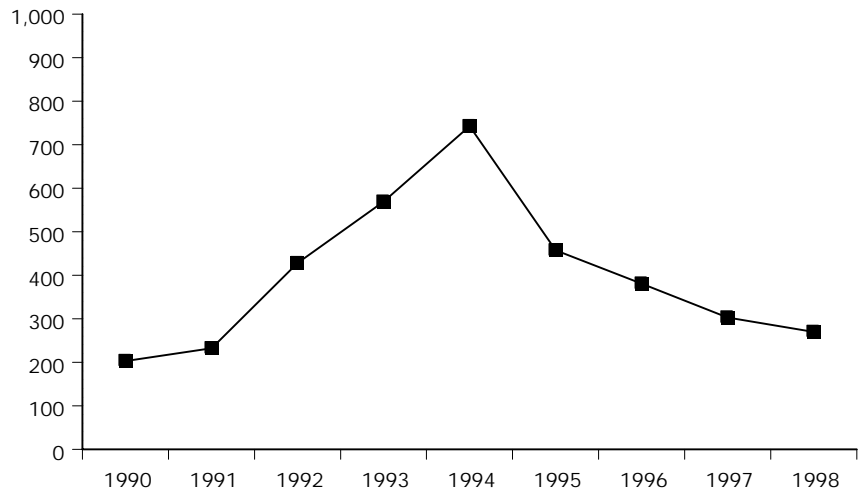
Source:
U.S. Census Bureau, Housing
Units Authorized by Building
Permits, Annual Data.



The number of multifamily permits increased from 1990 to 1994 and then began a steady decrease. Two hundred and six multifamily permits were issued in 1998 compared with 203 multifamily permits in 1990.

**Exhibit IV-8.
Statewide Multi-
Family Building
Permits, 1990-1998**

Source:
U.S. Census Bureau, Housing
Units Authorized by Building
Permits, Annual Data.



Section IV. Idaho's Housing Market

Housing Values

1998 average home prices ranged from \$73,867 in the Mini-Cassia/Rupert/Burley/Paul area to \$350,494 in the Sawtooth/Sun Valley/Ketchum area. With the exception of the Sun Valley area, both average and median home prices were highest in the Boise metropolitan area. Prices in Sun Valley reflect the unique dynamics of resort areas. The Boise, Canyon County, Coeur D'Alene, and Twin Falls areas were the most active in 1998 in terms of single family home sales.

Exhibit IV-9. Housing Values for Selected Cities

Source:
Idaho Association of Realtors
and calculation by Idaho
Department of Commerce.

City	1998 Single Family Residences Sold	1998 Average Price	1997 Median Value
Ada/Boise/Meridian/Kuna	5,542	\$140,689	\$112,300
Bonner County/Sandpoint	528	\$127,017	\$100,400
Canyon County/Nampa/Caldwell	1,927	\$100,416	\$86,800
Coeur D'Alene/Post Falls	2,353	\$116,902	\$96,400
Idaho Falls/Iona/Ammon	977	\$103,500	\$86,300
Lewiston	809	\$100,801	\$87,000
Mini-Cassia/Rupert/Burley/Paul	250	\$73,867	\$63,100
Pocatello/American Falls	945	\$90,912	\$82,500
Sawtooth/Sun Valley/Ketchum	532	\$350,494	\$250,600
Twin Falls/Buhl/Filer	1,008	\$92,906	\$73,500

Rent Levels

No comprehensive, current data exists on actual rents being paid by individuals in Idaho. Exhibit IV-10 demonstrates market rents for some communities where data was available. It is reasonable to assume that those areas of the state with higher home values, as shown in Exhibit IV-9, will also have higher rents.

Exhibit IV-10. Rent Levels in Selected Areas, 1998

Source:
Idaho Housing and Finance
Association.

Community	2-Bedroom Rent
Boise	\$567
Canyon County	\$531
Coeur D'Alene	\$539
Driggs	\$413
Emmett	\$505
Nez Perce County	\$530
Salmon	\$492
Victor	\$455

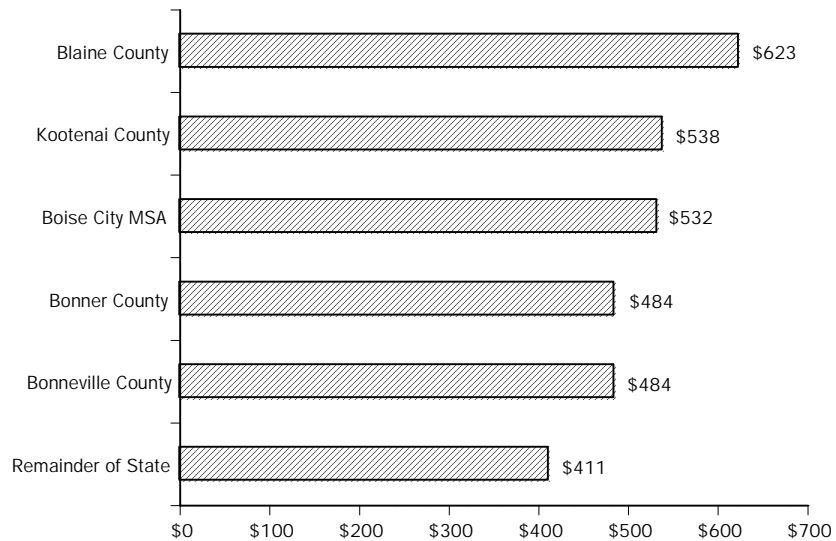
Section IV.

Idaho's Housing Market

The U.S. Department of Housing and Urban Development (HUD) calculates rents for counties and Metropolitan Statistical Areas to determine the level of subsidy for several federal housing programs. These rents, often called fair market rents, are lower than those paid by renters in the private market. The HUD rents for a 2-bedroom unit are the same for most of the state of Idaho, although Blaine, Bonner, Bonneville and Kootenai Counties along with the Boise Metropolitan Area are all allowed higher rents.

Exhibit IV-11.
Rents for HUD
Programs, 2-Bedroom
Units, 1998

Source:
U.S. Department of Housing and
Urban Development.



Housing Affordability

There are many owners and renters throughout Idaho that pay more than 30 percent of their income towards rent or mortgage payments. The U.S. Department of Housing and Urban Development considers a household to be cost-burdened if it pays more than 30 percent of its monthly income for rent or a mortgage payment, thus making it difficult to fulfill other financial obligations including food, clothing, transportation and medical care.

Exhibits IV-12 through IV-15 incorporate data from the U.S. Department of Housing and Urban Development's Comprehensive Affordable Housing Affordability Strategy Databook. All data is from 1990; more recent data is not available. Other trends discussed previously in this section may have impacted the number of cost-burdened individuals during the 1990s. For example, the recent increase in vacancy rates combined with the decline in building permits may indicate that the needs of at least some previously cost-burdened renters are being met.

As would be expected, Exhibits IV-12 and IV-13 demonstrate that very-low income households are most likely to be cost-burdened. Sixty-six percent of homeowners with incomes between 0 and 30 percent of adjusted median family income (AFMI) are cost-burdened and 75 percent of renters in this income category are cost-burdened. Overall, renters earning between 0 and 50

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percent of AFMI are more likely to be cost-burdened than owners, but owners earning between 50 and 95 percent of AFMI are more likely to be cost-burdened than renters. In 1990, the total number of cost-burdened households earning 95 percent or less of area median income was 65,871.

Exhibit IV-12.
Statewide Cost-Burdened Owner Households, 1990

Source:
 U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy Workbook.

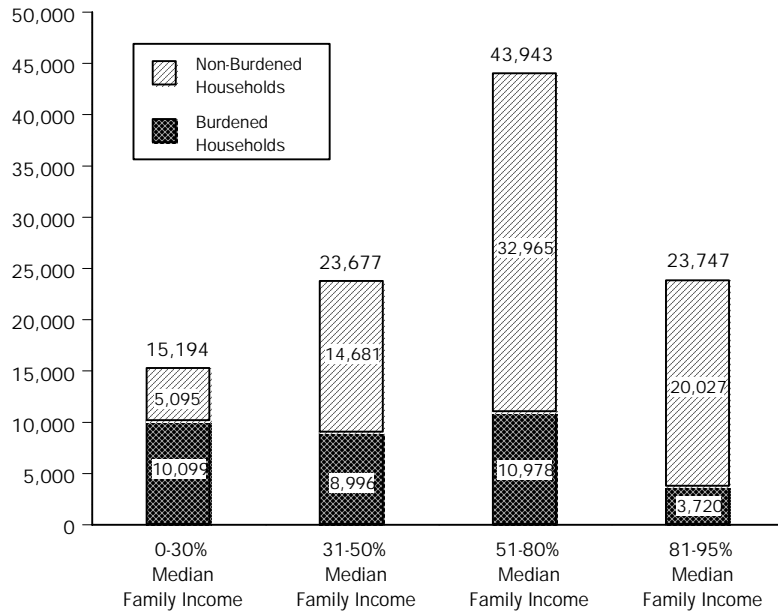
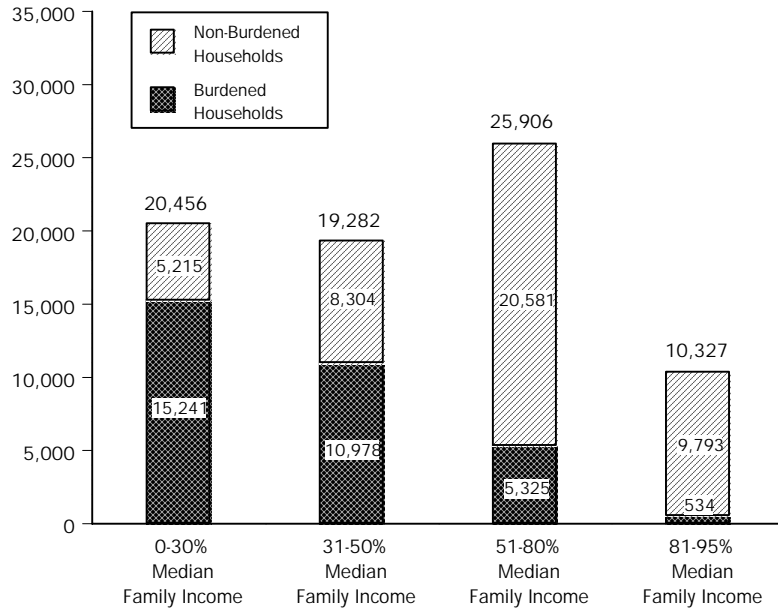


Exhibit IV-13.
Statewide Cost-Burdened Rental Households, 1990

Source:
 U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy Workbook.



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Exhibits IV-14 and IV-15 show the percentage of cost-burdened households in each region of the state for the four income categories: 0-30 percent of AFMI, 31-50 percent of AFMI, 51-80 percent of AFMI, and 81-95 percent of AFMI.

Regions are relatively similar in the percentage of cost-burdened owner and rental households. Region 7 (Ada County) contains the highest percentage of cost-burdened renters and owners in most income groups. Region 2 (Southern Panhandle) has the lowest percentage of cost-burdened owners in all four income categories.

Exhibit IV-14. Regional Cost-Burdened Owner Households, 1990

Source:
U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy Workbook.

Median Family Income	Percent of Cost Burdened Owner Households						
	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7
0-30%	69%	66%	69%	65%	67%	67%	63%
31-50%	40%	30%	34%	32%	40%	36%	51%
51-80%	26%	16%	27%	23%	23%	23%	30%
81-95%	17%	11%	15%	14%	17%	12%	19%

Exhibit IV-15. Regional Cost-Burdened Rental Households, 1990

Source:
U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy Workbook.

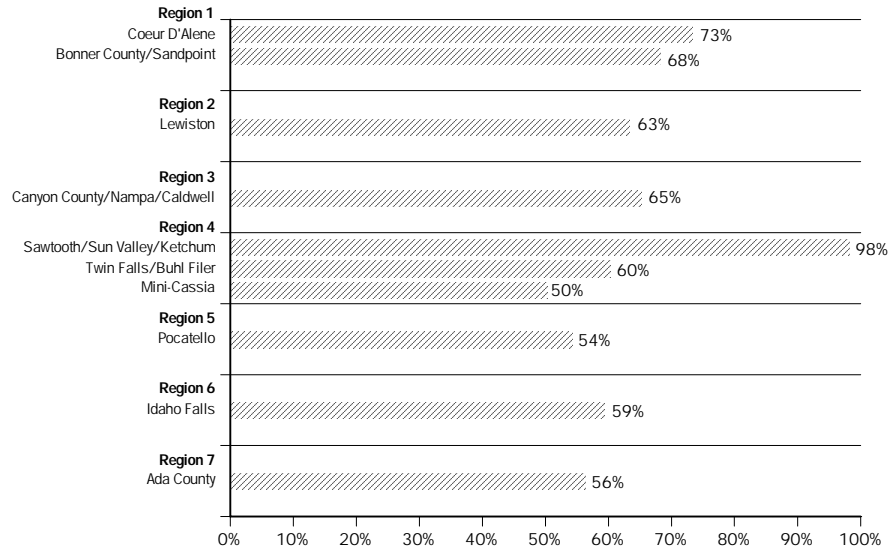
Median Family Income	Percent of Cost Burdened Rental Households						
	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7
0-30%	76%	77%	73%	65%	75%	71%	81%
31-50%	62%	60%	51%	47%	53%	52%	68%
51-80%	29%	18%	16%	17%	13%	20%	27%
81-95%	9%	5%	4%	5%	3%	7%	5%

Although HUD's cost-burdened concept is a well-respected measure of housing affordability, another method of examining housing affordability is to determine the percentage of households that could afford to own or rent the average house or rental unit. Exhibits IV-16 and IV-17 demonstrate the percentage of households within a given region that could afford the average home or apartment for certain communities within that region. In every region of the state, 50 percent or more of households cannot afford the average home in the region and 20 percent or more of renters cannot afford the average rent in the region.

Section IV. Idaho's Housing Market

**Exhibit IV-16.
Households that
Cannot Afford
Average Home**

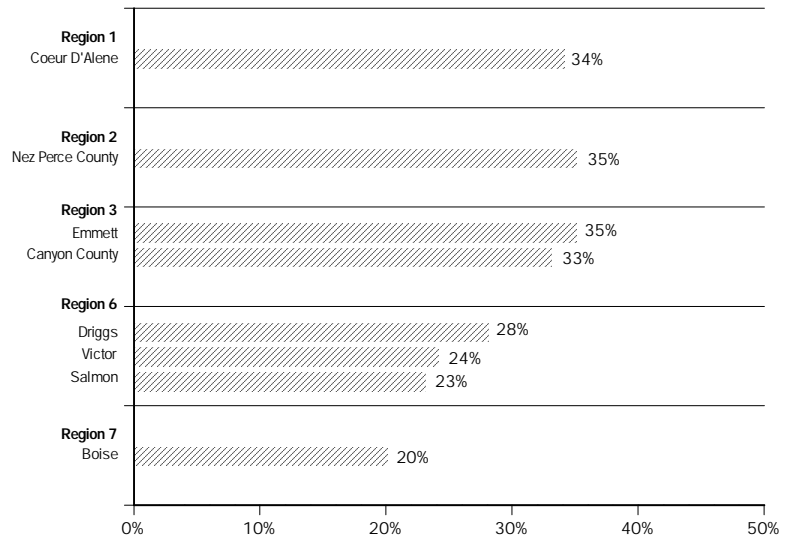
Source:
BBC Research & Consulting.



**Exhibit IV-17.
Households that
Cannot Afford
Average Rent**

Note:
Data on rents was not available
for Regions 4 or 5.

Source:
BBC Research & Consulting.



The data in Exhibits IV-16 and IV-17 should be interpreted with some caution. First, data on housing values and rents was not available for every community in Idaho. This means that the cost data for some communities is compared to the income data for the entire region, which may not be an entirely appropriate comparison. For example, there are many households in Region 4 that would not be in the market for a home in the Sun Valley area. Second, by definition, many households purchase homes or rent apartments that cost less than the average price.

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Summary

The Idaho housing market continues to be strong, although the rate of growth has tapered off somewhat in recent years. There are many households in Idaho that cannot afford their current housing or cannot afford the cost of average housing. Important trends include the following.

- All regions of the state have seen a significant increase in the absolute numbers of housing units. Regions 1 (Northern Panhandle), 3 (Southwest and Boise Metropolitan) and 7 (Ada County) have seen the largest proportional increase.
- The absolute number of homeowners has increased significantly throughout the state. The percentage of owner-occupied households has changed little since 1990.
- Vacancy rates for owner occupied housing and rental housing have remained low compared to nationwide statistics and are relatively comparable to those of surrounding states. In the last several years, vacancy rates have increased slightly indicating that demand for housing may be slowing. Idaho's owner housing market remains relatively tight compared to a healthy market benchmark of 2 to 3 percent and the rental housing market has actually begun to exceed the healthy market benchmark of 5 percent.
- The number of building permits for new single family homes remains high relative to the number issued in 1990, but the rate of increase has declined. Further, after increasing significantly for several years, the number of building permits for new multifamily projects has dropped to the 1990 level.
- The volume of sales of single family homes is highest in the Boise, Canyon County, Coeur D'Alene, and Idaho Falls areas. With the exception of the Sun Valley and Boise Metropolitan Area, the average price of homes in most areas is close to \$100,000, and the median price is close to \$90,000.
- No comprehensive, current data exists on actual rents being paid by families in Idaho. Information that exists indicates that market rents for a 2-bedroom unit range between \$400 and \$550. Rents on HUD projects are approximately \$400 throughout the state.
- 65,871 households earning 95 percent or less of area median income in 1990 paid more than 30 percent of their income for housing costs.

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- The lower a family's income the more likely it is to be cost-burdened. Statewide, a greater percentage of owners with relatively higher incomes (51 to 95 percent of AFMI) are cost-burdened when compared to renters with similar incomes. Very low income (0-50 percent of AFMI) renters are more likely to be cost-burdened than similar owners.
- Throughout the state of Idaho, 50 percent or more of households cannot afford to purchase the average priced home and 20 percent or more of households cannot afford the average rent.

Section V. Idaho's Growth

During the 1990s, Idaho has seen dramatic growth in almost every area of the state. This section will describe Idaho's expansion during the 1990s by detailing population, demographic, household, income and economic trends.

Population Trends

Idaho has experienced significant increases in population during the 1990s. Overall, the state population increased 22 percent between 1990 and 1998, compared to a national population increase of 8 percent during the same time period. Idaho's population increased by only 7 percent between 1980 and 1990. Regions 1 (Northern Panhandle), 3 (Southwest and Boise Metropolitan) and 7 (Ada County) show the greatest percent increase in population.

Exhibit V-1.
Population Trends,
Idaho & United States

Source:
PCensus.

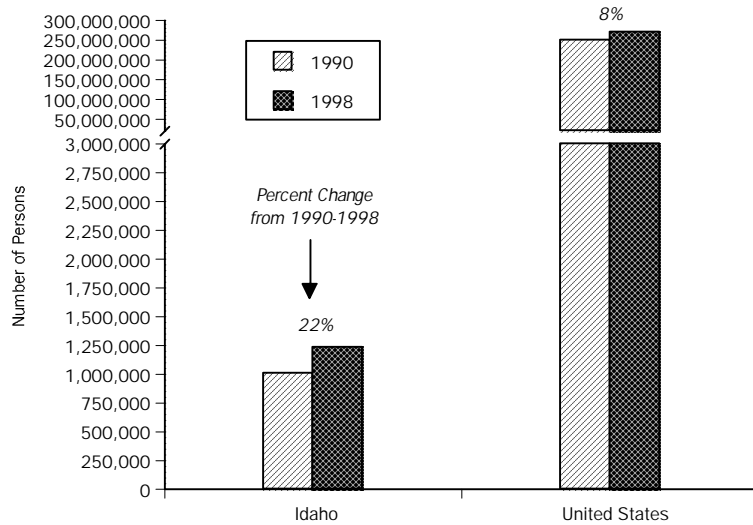
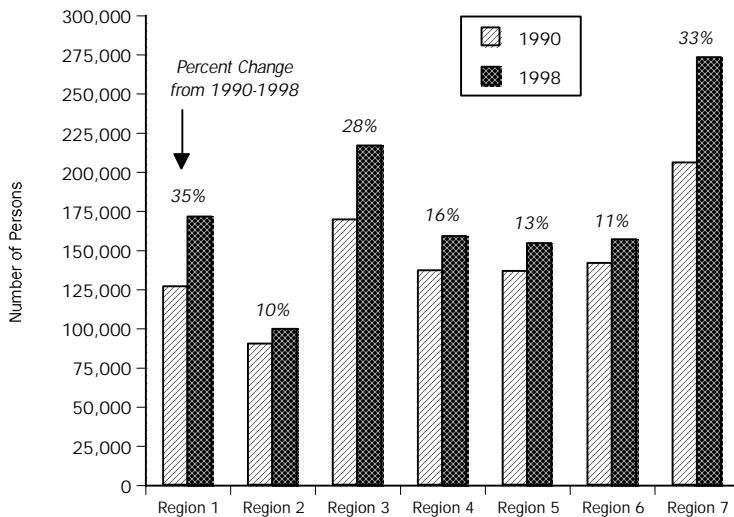


Exhibit V-2.
Population Trends
by Region

Source:
PCensus.



Section V. Idaho's Growth

Household Trends

The number of households in the state also increased dramatically during the 1990s, growing by 86,380 new households between 1990 and 1998. Overall, the number of households in Idaho increased by 24 percent, compared to a national increase of 9 percent. Regions 1, 3 and 7 experienced the most rapid increase in the number of households with respective increases of 40 percent, 29 percent and 33 percent.

Exhibit V-3.
Household Trends,
Idaho & United States

Source:
PCensus.

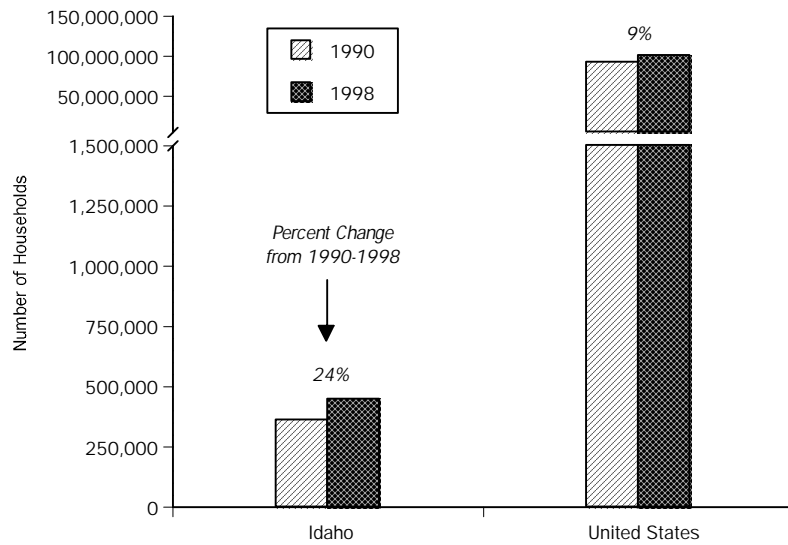
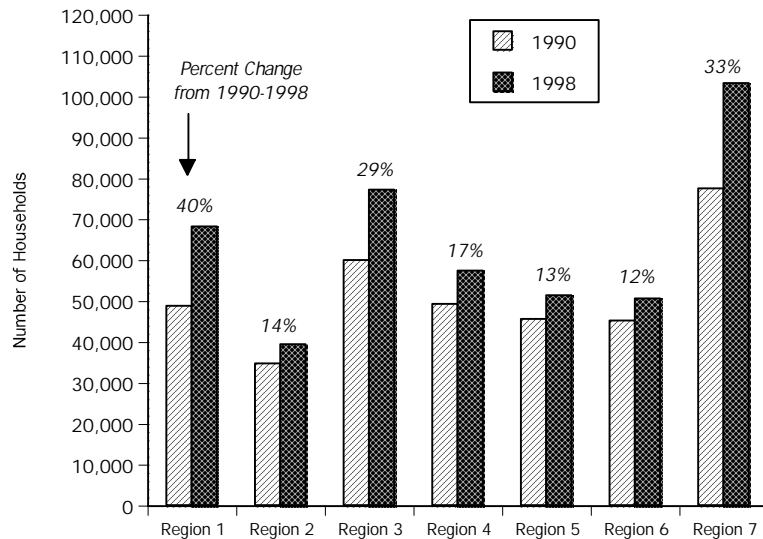


Exhibit V-4.
Household Trends
by Region

Source:
PCensus.



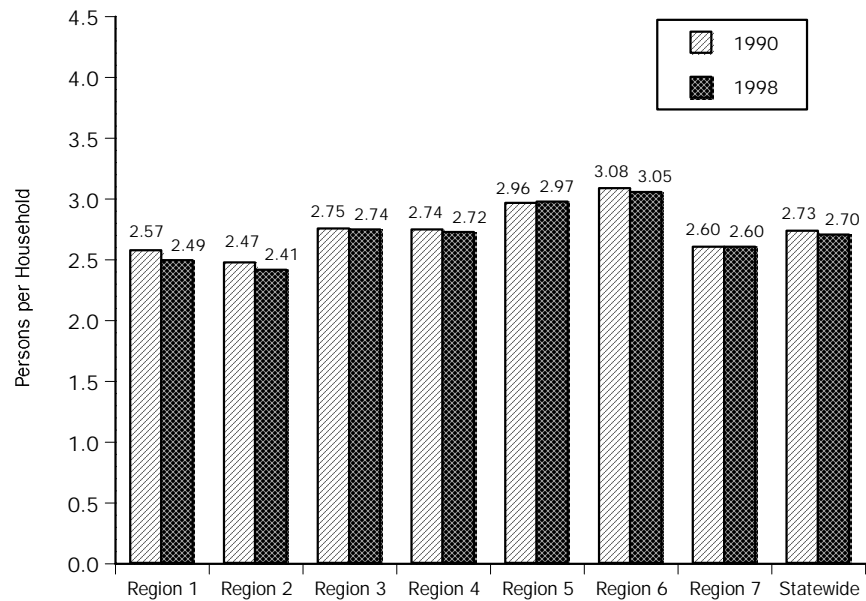
Section V. Idaho's Growth

Density Trends

The number of people per household has stayed the same or decreased slightly in all regions of the state between 1990 and 1998. In 1998, households were largest in Region 6 (Northeastern/Northcentral) and smallest in Region 2 (Southern Panhandle) with a statewide average of 2.7 persons per household.

**Exhibit V-5.
Persons per
Household
by Region**

Source:
PCensus.



Section V. Idaho's Growth

Age Trends

As would be expected given the general increases in population, all four major age cohorts increased in terms of absolute numbers and percentages between 1990 and 1998. The 18-44 age cohort increased at the slowest rate in every region of the state. Some regional differences are apparent: Regions 1 (Northern Panhandle), 3 (Southwest and Boise Metropolitan) and 7 (Ada County) have seen significant increases in the number of people 17 and under. Regions 1 and 7 (Ada County) have seen the most growth in the 65+ age cohort, increasing 43 percent and 38 percent respectively.

Exhibit V-6. Age Cohorts, by Region, 1998

Source:
PCensus.

	Age Cohort			
	17 & under	18-44	45-64	65+
Region 1				
Number of Persons 1998	46,713	59,609	39,807	25,173
% Change 1990-1998	33%	24%	55%	43%
Region 2				
Number of Persons 1998	24,201	39,317	21,678	14,341
% Change 1990-1998	8%	2%	28%	15%
Region 3				
Number of Persons 1998	65,106	76,985	44,107	30,295
% Change 1990-1998	26%	20%	46%	31%
Region 4				
Number of Persons 1998	49,308	54,971	32,108	22,260
% Change 1990-1998	14%	9%	31%	19%
Region 5				
Number of Persons 1998	53,349	54,076	29,310	17,470
% Change 1990-1998	10%	6%	32%	18%
Region 6				
Number of Persons 1998	53,455	57,824	29,164	16,249
% Change 1990-1998	8%	3%	29%	23%
Region 7				
Number of Persons 1998	75,461	109,292	58,562	29,703
% Change 1990-1998	30%	20%	69%	38%
Statewide				
Number of Persons 1998	367,593	452,074	254,736	155,491
% Change 1990-1998	19%	13%	44%	28%

Section V. Idaho's Growth

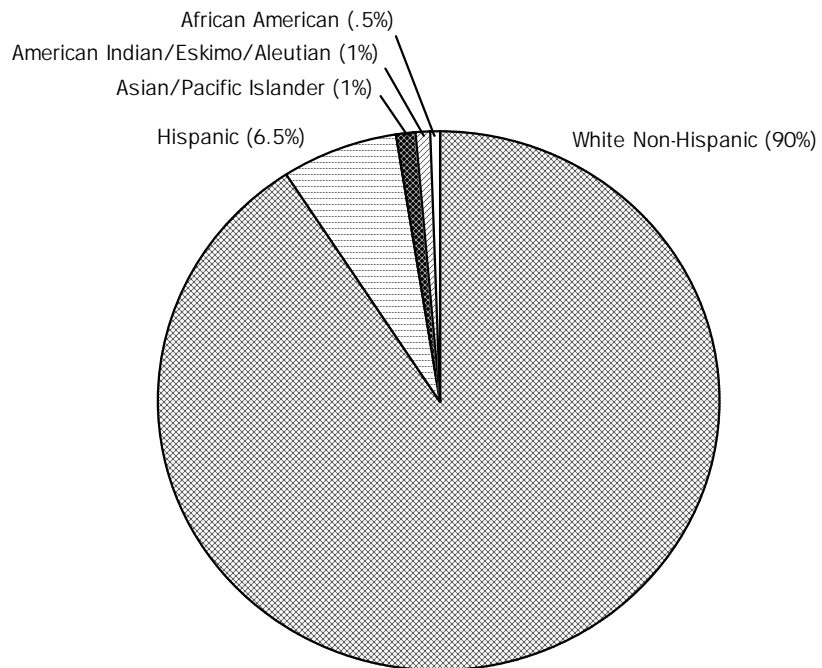
Race and Ethnicity Trends

Minority groups continue to constitute a small portion of Idaho's population with 90 percent of the state's population identified as White Non-Hispanic. Hispanics make up the next largest group with 6.5 percent of the population, while African Americans make up the smallest population group at just .5 percent of the population.

Exhibit V-7.
Statewide
Racial and Ethnic
Composition, 1998

Note:
Total may not add to 100
percent due to rounding.

Source:
Idaho Department of Commerce.



Section V. Idaho's Growth

Income Trends

Overall, Idahoans appear to be better off financially in 1998 than they were in 1989: the percentage of people making more than \$35,000 a year has increased from 33 percent of households to 48 percent of households in non-inflation adjusted dollars. The percentage of households earning less than \$35,000 a year has decreased from 67 percent to 51 percent. Statewide median income increased from \$25,257 in 1989 to \$33,771 in 1998. At least some of the increase in incomes is attributable to the impact of inflation.

Despite the increase in income for many households, 84,633 households earned less than \$15,000 and 162,835 households earned less than \$25,000 in 1998.

Regions 1-6 are very consistent in terms of income distribution. Region 7 (Ada County) has proportionally fewer lower income households and proportionally more upper income households than other regions of the state. Region 2 (Southern Panhandle) has the largest percentage of very low income households and Region 3 (Southwestern and Boise Metropolitan) has the highest percentage of households earning between \$0 and \$25,000 annually.

Exhibit V-8. Household Income Distribution by Region, 1998

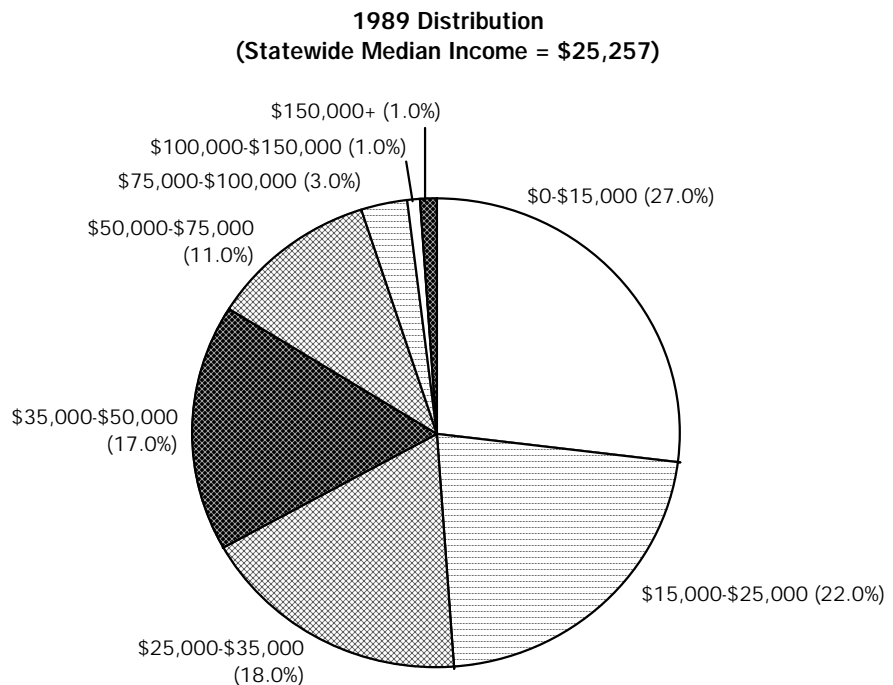
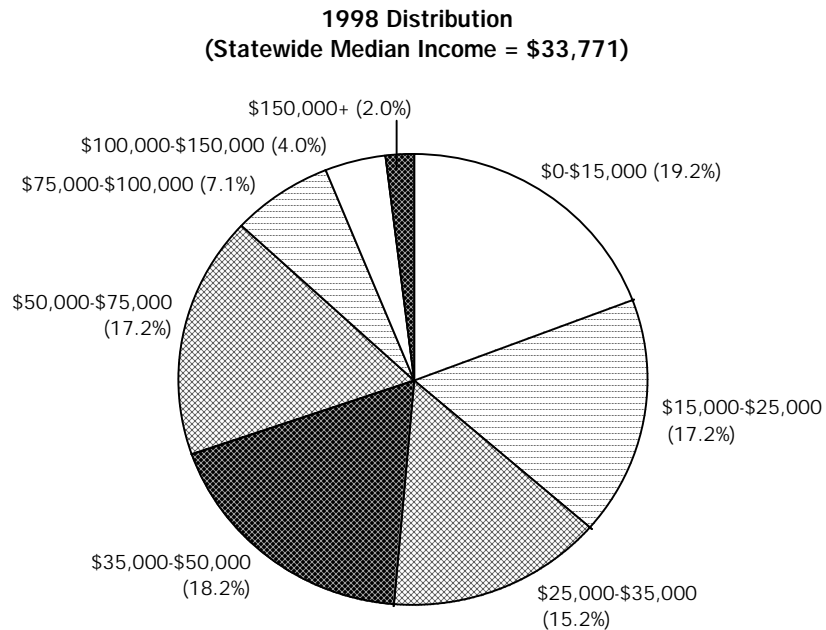
Source:
PCensus.

Income Category	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7
\$0-\$15,000	21%	24%	22%	21%	21%	19%	11%
\$15,000-\$25,000	19%	19%	21%	20%	18%	18%	11%
\$25,000-\$35,000	16%	15%	17%	17%	15%	16%	13%
\$35,000-\$50,000	18%	17%	18%	18%	18%	18%	17%
\$50,000-\$75,000	16%	15%	14%	15%	18%	17%	22%
\$75,000-\$100,000	5%	5%	4%	5%	6%	6%	12%
\$100,000-\$150,000	3%	3%	2%	3%	3%	3%	8%
\$150,000 and over	2%	1%	1%	3%	1%	1%	5%
Median Income	\$28,438	\$27,739	\$27,072	\$27,823	\$30,574	\$30,386	\$47,808

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**Exhibit V-9.
Statewide Household
Income Distribution,
1989 & 1998**

Source:
PCensus.



Section V. Idaho's Growth

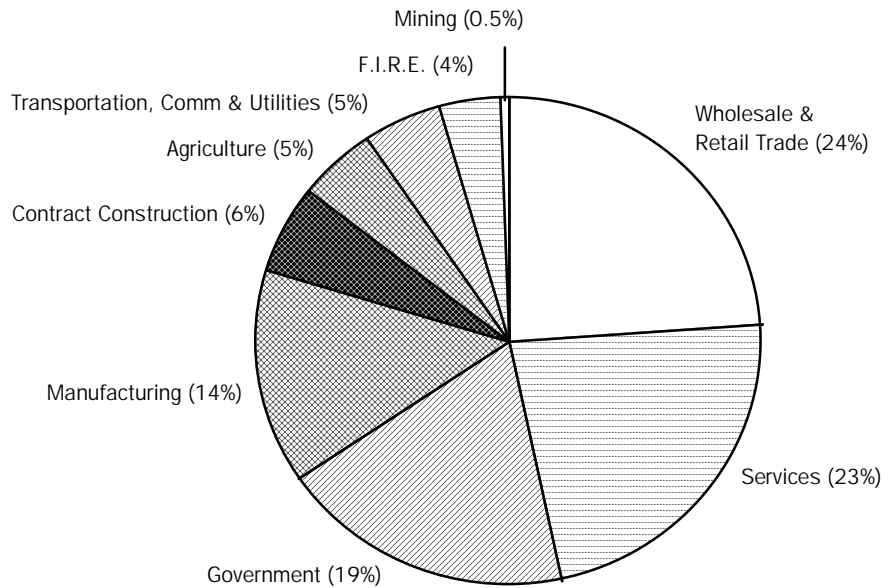
Employment

Trade and services dominate Idaho's economy, representing 24 percent and 23 percent of jobs respectively. Five percent of the state's employment is in the agricultural sector and only .5 percent of jobs are in the mining sector. Federal, state and local government employment represents 19 percent of jobs throughout the state.

Exhibit V-10. Statewide Employment by Industry, 1997

Note:
Total may not add to 100
percent due to rounding.

Source:
Idaho Employment, Idaho
Department of Labor.



Section V. Idaho's Growth

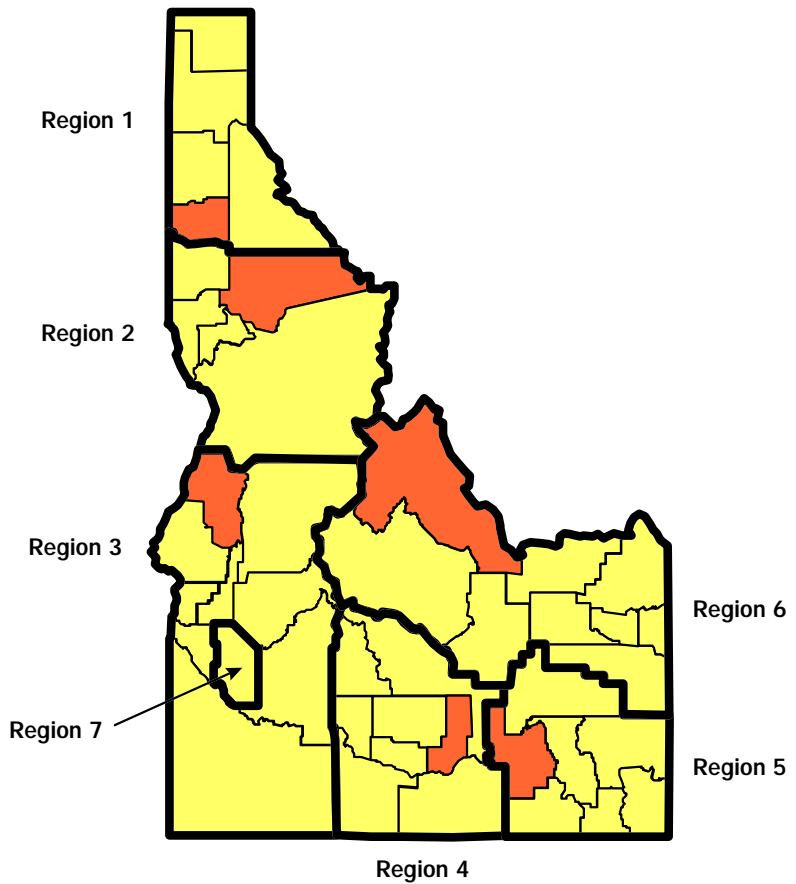
Unemployment

Seasonally adjusted median unemployment rates range from 8.8 percent in Region 1 to 2.8 percent in Region 7 as of January 1999. In Exhibit V-11, the median unemployment rate is the median of each county's seasonally adjusted unemployment rate. The maximum unemployment rate indicates the county within that region with the highest unemployment rate. Counties with the highest regional unemployment rates are shaded.

**Exhibit V-11.
Median and Maximum
Unemployment Rates,
Seasonally Adjusted,
by Region, January 1999**

- Region 1**
Median 8.8%
Maximum 12.0% (Benewah)
- Region 2**
Median 4.7%
Maximum 10.9% (Clearwater)
- Region 3**
Median 6.7%
Maximum 13.8% (Adams)
- Region 4**
Median 4.1%
Maximum 7.5% (Minidoka)
- Region 5**
Median 4.4%
Maximum 6.0% (Power)
- Region 6**
Median 3.5%
Maximum 7.8% (Lemhi)
- Region 7**
Median 2.8% (Ada)

Source:
Idaho Employment, Idaho
Department of Labor.



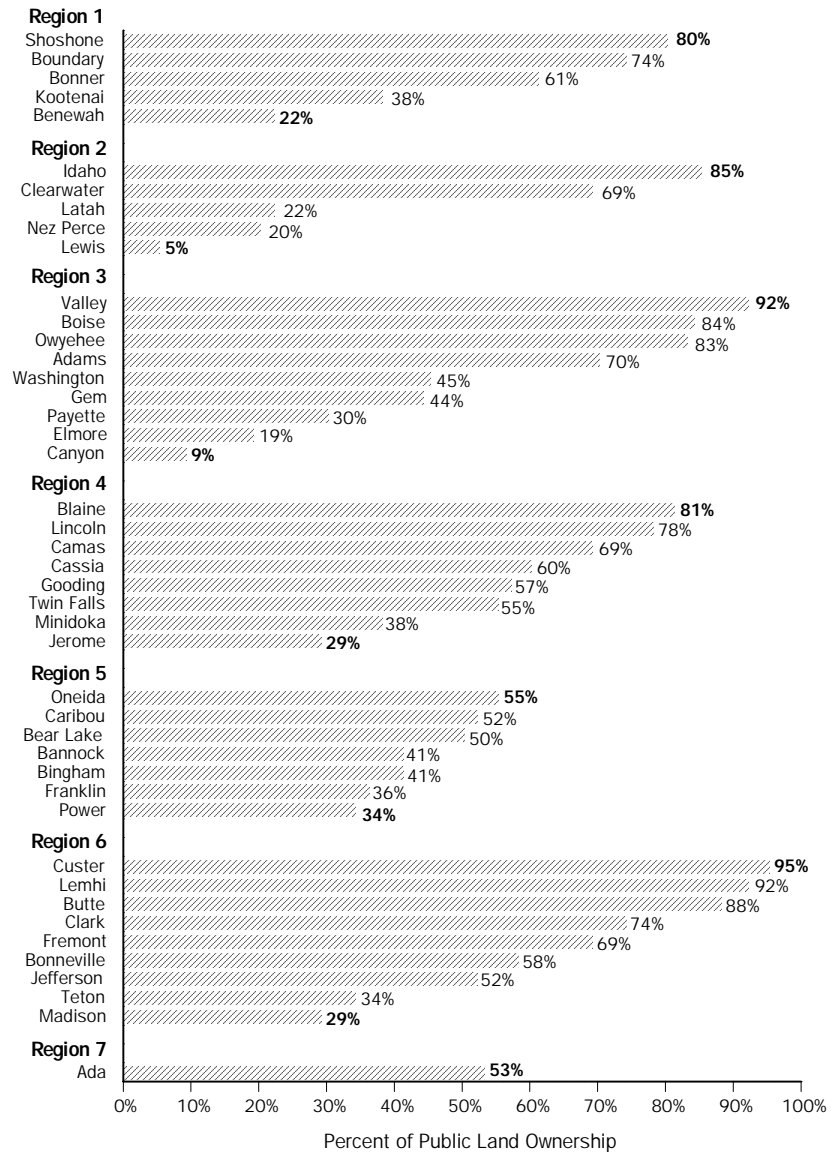
Section V. Idaho's Growth

Public Land Ownership

In several parts of Idaho, a significant percentage of land is owned by federal, state or local governments. Much of this terrain is remote and rugged and not well suited for development; Idahoans may want to preserve much of this land as open space. However, as the population continues to grow, the ability of some communities to expand may be constrained and land prices may be pushed upward. Public land ownership also has implications for local and state government revenues; publicly owned land is not taxable in the same manner as privately held land.

**Exhibit V-12.
Land Ownership
by Public Sector**

Source:
Idaho Department of Commerce,
Idaho County Profiles.



Section V.

Idaho's Growth

Summary

Important socioeconomic and demographic trends that impact the housing market in Idaho include the following.

- There are significantly more people in Idaho now than there were in 1990. Regions 1 (Northern Panhandle), 3 (Southwestern and Boise Metropolitan) and 7 (Ada County) have experienced the most growth, although every area of the state has seen an increase in population of at least 10 percent. Nationally, population has increased by only 8 percent for the same time period.
- The number of households in the state also increased dramatically during the 1990s growing by 86,380 new households between 1990 and 1998. Overall, the number of households in Idaho increased by 24 percent, compared to a national increase of 9 percent.
- The average number of people living in households has changed little since 1990.
- Between 1990 and 1998, all areas of Idaho have seen a dramatic drop in the percent of population between the ages of 18 and 44. Regions 1 (Northern Panhandle) and 2 (Southern Panhandle) have seen dramatic increases in the number of people 17 and under. Regions 1 and 7 (Ada County) have seen the most growth in the 65+ age cohort, increasing 43 percent and 38 percent respectively.
- Although the proportion of minorities in the state has increased in the last several years, Non-Hispanic Whites continue to make up the vast majority of the state's population.
- The percentage of Idahoans in higher-income brackets has increased significantly since 1990. Despite the increase in income for many households, 84,633 households earned less than \$15,000 and 162,835 households earned less than \$25,000 in 1998.
- The services and trade industries employ the largest proportion of Idahoans.
- Seasonally adjusted median unemployment rates range from 8.8 percent in Region 1 to 2.8 percent in Region 7 as of January 1999.
- Federal, state and local governments own large percentages of the land in some Idaho counties. In the future, it is possible that the lack of private land may impact housing costs as it has in other, fast-growing Western states.

Appendix A.

Methodology

The study team used two basic techniques to gather information about potential barriers from housing stakeholders in Idaho: key person interviews and a mail survey.

Key Person Interviews

The process of conducting key person interviews began with a meeting between the Project Review Team and BBC Research & Consulting, the study team. During that meeting it was agreed that the study team would interview individuals in the Boise/Nampa/Caldwell area, Coeur D'Alene, Idaho Falls, the Ketchum/Sun Valley/Hailey area, Lewiston, Pocatello, Rigby, Soda Springs and Twin Falls. These communities were selected to ensure adequate coverage of different geographic areas of the state. Proportional representation by stakeholder type among individuals interviewed was also an important goal.

The Idaho Housing and Finance Association (IHFA) then sent a letter to over one hundred key housing stakeholders, as identified by IHFA staff, in the above listed communities. The letter introduced BBC and the study on barriers to affordable housing. A sample of the letter sent by IHFA is included at the end of Appendix A. The study team then called individuals to arrange interviews, and staff traveled to Idaho to conduct the interviews during February and March of 1999. Most interviews were conducted individually, though some took place in group settings.

Several additional individuals were mentioned repeatedly by the initial interviewees as important people to speak with about barriers to housing affordability. These individuals were contacted and phone interviews were conducted whenever possible.

At the commencement of this study, a survey was drafted to be used in the key person interviews. The Idaho Housing and Finance Association staff reviewed the survey, recommended some modifications and then approved the survey instrument. The survey was used as a discussion guide and was not rigorously adhered to in most cases. Though each interviewee was asked key questions, not all respondents answered all of the questions, depending on their areas of expertise.

The survey can be found at the end of Appendix A. Interviews generally began by asking people to identify the most significant barriers to housing affordability within their community that "came to the top of their mind." The interviewer then walked respondents through the three main phases of residential housing - development, construction and occupancy - to identify any additional concerns.

Mail Survey

During the course of conducting key person interviews, it became apparent that it was more difficult than expected to schedule meetings with private sector developers and builders. Thus, a mail survey was developed to more fully solicit the input of this crucial segment of the housing production community.

Appendix A. Methodology

The survey was sent to approximately 1,700 individuals throughout the state of Idaho. The Idaho Building Contractors Association (IBCA) provided the bulk of the names to whom the survey was sent. The President of the IBCA also wrote a letter for enclosure with the survey encouraging IBCA members to respond. IHFA also provided a list of developers and contractors to whom the survey was sent.

The two cover letters sent with the survey and the survey itself can be found at the end of Appendix A. The survey requested basic background information on the respondent's involvement in the housing production process. It then asked about barriers in the development, construction, and occupancy phase of home building and about the costs imposed by those barriers.

Interviewees and Respondents

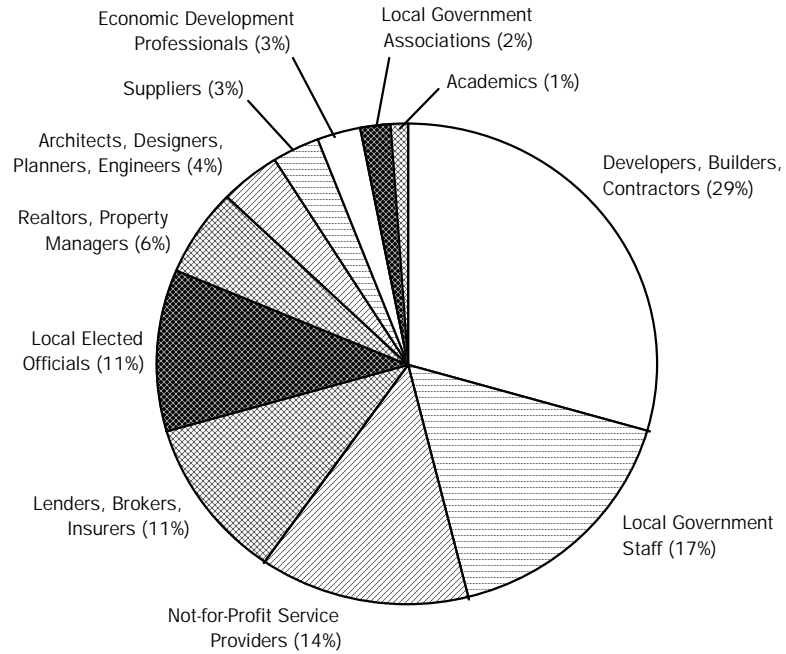
A total of 68 individuals were interviewed and 43 responded to the mail survey for a total of 111 interviewees/respondents. A list of all individuals interviewed is included at the end of Appendix A. Survey respondents were promised confidentiality so names of these individuals are not included.

Exhibit A-1 provides a summary of interviewees and respondents by type of housing stakeholder. Some individuals fit into more than one category. For example, an individual could work for a Not-for-Profit and also be an economic development professional. Interviewees were assigned to categories based on self-reporting and the interviewer's judgment. Mail respondents were assigned to categories based on their description of their primary role in the residential housing production process. Individuals are assigned to one category only.

Appendix A. Methodology

Exhibit A-1. Interviewees/ Respondents by Type of Stakeholder

Source:
BBC Research & Consulting.



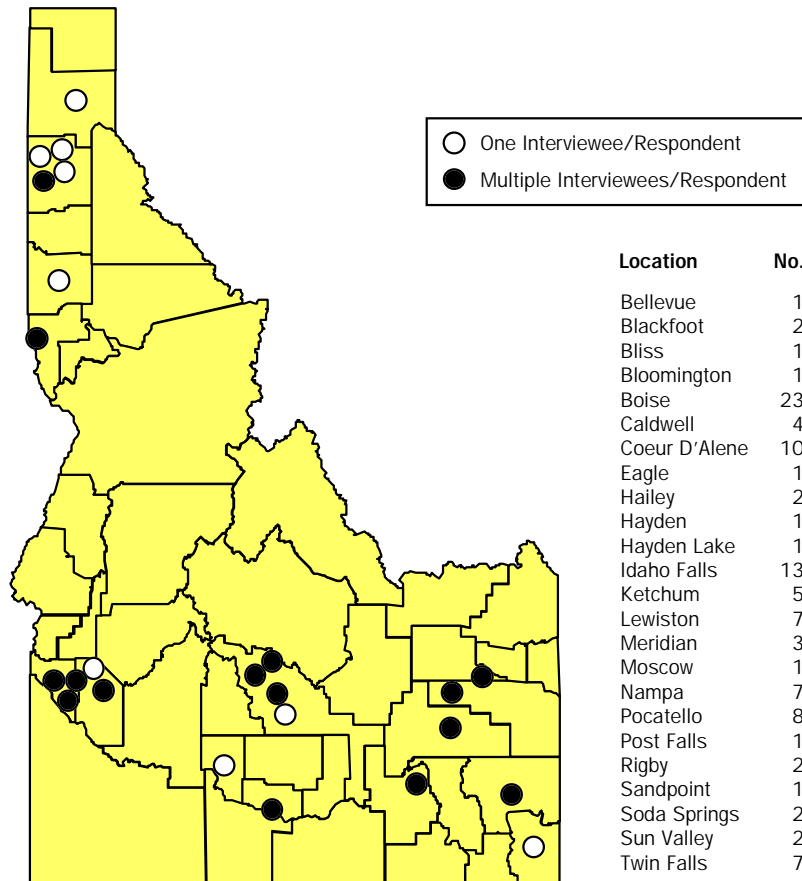
Interviewees/respondents representing the private sector - lenders, Realtors, builders, and developers - accounted for 54 percent of the total. Those in the public sector accounted for 29 percent of the total. Not-for-profit representatives and academics accounted for 17 percent of total interviewees/respondents.

Appendix A. Methodology

Exhibit A-2 details the geographic distribution of the interviews and place of business for survey respondents. Respondents and interviewees represented 24 different communities. For geographic distribution purposes, county officials and staff are included in the totals for the city that is the county seat.

Exhibit A-2. Geographical Distribution of Interviewees/ Respondents

Source:
BBC Research & Consulting.



More interviewees/respondents were from Boise than any other area of the state. In Boise, eleven of the 23 were interviewees and twelve of the 23 were survey respondents. With the exception of Ketchum, Meridian, Nampa and Twin Falls the number of interviewees in a community far exceeded the number of survey respondents.

Appendix A. Methodology

Summary

- Two techniques were used to gather information about potential barriers to housing affordability: key person interviews and a mail survey.
- The process for selecting and scheduling interviewees included an introductory letter to individuals identified by IHFA and scheduling phone calls by the study team. The study team traveled to Idaho during February and March 1999 to conduct interviews.
- A mail survey was also sent to the membership of the Idaho Building Contractors Association to solicit additional input from the private sector.
- A total of 68 individuals were interviewed and 43 responded to the mail survey for a total of 111 interviewees/respondents.
- Private sector interviewees/respondents accounted for 54 percent, public sector interviewees/respondents accounted for 29 percent and non-profit and academic interviewees/respondents accounted for 17 percent of total interviewees/respondents.
- Individuals were interviewed or surveys were received from individuals in 24 communities throughout the state.



**Idaho Housing
and Finance**
ASSOCIATION

P.O. Box 7899

1515 W. Myrtle Street

Boise, Idaho 83707-1899

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Fax 208-331-1002

www.ihfa.org

TDD 800-545-1833 Ext. 400

February 9, 1999

«Name»
«Company»
«Street»
«City_State_ZIP»

Re: A Study on Barriers to Housing Affordability

Dear Sir or Madam:

The Idaho Housing and Finance Association, in partnership with the Idaho Department of Commerce, has recently launched a study to identify significant barriers to housing affordability. The study will investigate a range of issues, including regulatory burdens, zoning practices, building permit processes, and building costs, among others. BBC Research & Consulting (BBC), an economic research and consulting firm with national expertise in the area of housing and community development, has been hired to lead this research effort.

As part of their work, staff from BBC will conduct in-person interviews with individuals who are knowledgeable about the homeownership, rental and special needs housing markets in Idaho. You have been identified as a key contact. In the next few weeks, a member of the study team will be calling you directly to schedule an interview time. We urge you to participate in this effort. Input from local interviews are a vital part of this analysis.

If you have any questions about this study, please feel free to call Mr. Tom Pippin of BBC at 1-800-748-3222, extension 236. Of course, you are welcome to contact me, or Ms. Julie Williams, IHFA's Vice President Community Housing Services at (208) 331-4889.

Thank you in advance for your assistance.

Sincerely,

Gerald M. Hunter
President and Executive Director
Idaho Housing and Finance Association



Discussion Guide for Idaho Housing Barriers Study

-
1. Provide the interviewee with background information about the report goals, methodology, and our firm.

 2. Ask about the nature of the interviewee's involvement in housing.

 3. Inquire into the interviewee's geographic scope regarding housing (e.g., statewide, Boise metro, reservations etc.).

 4. Discuss housing affordability vs. affordable housing, ensure clear understanding.

 5. What are the interviewee's "Top of Mind" barriers to housing affordability given their geographic scope and understanding of housing affordability (ask for the Top 5)

 6. Please prioritize the "Top 5" barriers.

 7. What is the justification for the prioritization given above? (e.g., affect the greatest number of households, the timing is crucial, affects a small number of households very intensely etc.)

 8. Why are the barriers identified still barriers? Why haven't they already been removed? (e.g., cost, political opposition, lack of a champion, lack of awareness etc.)

 9. Has the magnitude of these barriers changed over time? Heightened? Diminished? Why?

 10. The first steps in the process of producing new housing are often termed development. A few examples of these steps are credit, land acquisition, environmental regulations, planning commission approval, zoning, land deduction, annexation, and site infrastructure. Do any steps in the development phase of housing disproportionately increase costs for would-be occupants, builders, developers, bankers, Realtors or public officials? (Includes costs due to time delays) Which ones, why?

 11. The next phase in the housing production process is construction which includes several steps such as contractor licensing, building codes (materials and methods), handicapped accessibility regulations, workplace insurance (liability and worker's comp), building permits, plans or blue prints, platting, utilities hook-up, and interim inspections. Do any steps in the construction phase of housing disproportionately increase costs for would-be occupants, builders, developers, bankers, Realtors or public officials? (Includes costs due to time delays) Which ones, why?
-

Discussion Guide for
Idaho Housing Barriers Study
(continued)

-
12. Once site work and unit construction are finished, the final steps in the housing production process are related to occupancy. Examples of steps at this phase include building inspections, certificates of occupancy, loan documents/lease agreement processing, buyer or renter pre-qualification, sale or lease listings, landlord/tenant laws. Do any steps in the occupancy phase of housing disproportionately increase costs for would-be occupants, builders, developers, bankers, Realtors or public officials? (Includes costs due to time delays) Which ones, why?
-
13. Provide the interviewee, after discussing items 10, 11 and 12 with an option to reprioritize their list of barriers previously established in Item 6.
-
14. Visit each of the barriers decided upon in items 10, 11 and 12 individually and brainstorm about possible solutions, striving for maximum specificity.
-
15. For each of the possible solutions, what might be potential steps toward implementation? Per Winston Churchill, “The most important person in any meeting is the one who knows what to do *next*.”
-
16. Ask the interviewee for suggestions as to “Whom should we speak with next?”
-
17. Ask the interviewee for recommendations of additional documents or other literature that might contribute to our research.
-



**Idaho Housing
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TDD 800-545-1833 Ext. 400

March 5, 1999

Dear Sir or Madam:

The Idaho Housing and Finance Association, in partnership with the Idaho Department of Commerce, has recently launched a study to identify significant barriers to housing affordability.

You have been identified as someone who can provide valuable information to help us complete this project. The enclosed survey will be used to identify and prioritize cost reduction opportunities and to supplement personal interviews currently being conducted throughout the state.

Please take the time to share your confidential thoughts about housing cost reduction opportunities on the survey. Your comments are vital and will help ensure that Idaho owners and renters can afford larger or better quality homes, while assisting the state's builders, developers, Realtors and public officials to accomplish their jobs more efficiently.

Please return the survey in the enclosed postage paid envelope by March 26, 1999. Thank you for participating in this analysis. If you have any questions, please contact Tom Pippin (x236) or Jennifer Lakins Mello (x227) of BBC Research & Consulting at 1-800-748-3222.

Sincerely,

Gerald M. Hunter
President and Executive Director
Idaho Housing and Finance Association





**IDAHO BUILDING
CONTRACTORS ASSOCIATION**

Approved 1994



P.O. Box 190588

Boise, Idaho 83719

(208) 378-0101

FAX (208) 377-3553

TOLL FREE 1-888-284-IBCA

March 5, 1999

Dear I.B.C.A. Member:

In 1997, I served as a member of the Governors' Affordable Housing Advisory Task Force. One of the recommendations made by the Task Force was that the Idaho Housing and Finance Association perform a comprehensive study to identify regulatory barriers to housing affordability in Idaho.

The attached survey is an important part of the study on regulatory barriers. I know it can be hard to make the time to fill out surveys, but I believe it is very important to provide the perspective of builders, contractors, and developers on this important issue. We will all benefit from the implementation of cost reduction opportunities identified by the survey.

Please take a few minutes to complete the survey and return it in the postage paid envelope.

Sincerely,

Kent Mortensen, President
IDAHO BUILDING CONTRACTORS ASSOCIATION

COST REDUCTION OPPORTUNITIES IN HOUSING

Idaho Housing and Finance Association

**PLEASE RETURN THE SURVEY IN THE ENCLOSED POSTAGE PRE-PAID ENVELOPE
BY MARCH 26, 1999.**

SECTION 1. INTRODUCTION

Part 1A. Background (Please read and then answer questions in Part 1B)

From the selection of a building site to the granting of a certificate of occupancy and moving in, the production of housing -- in any price range, configuration or location -- is a process with many steps.

The goal of this survey is to identify potential cost reduction opportunities at each step throughout the entire process. On one hand, cost reduction enhances affordability and allows owners and renters greater flexibility in selecting housing appropriate for their needs. On the other hand, cost reduction allows public officials, builders, developers, bankers and Realtors to work more efficiently and expend fewer resources.

Please answer the following questions candidly and thoroughly. Your responses are confidential and will be used along with the responses of hundreds of other builders, developers and public officials across Idaho to prioritize the most important cost reduction opportunities in housing.

Part 1B. Questions

What are your name, job title, address and telephone number?

What is your role in the production of housing (e.g., general contractor, developer, specialty trades, etc.)?

What type and price range of housing are you most familiar with (e.g., high-end single family, subsidized multi-family etc.)?

How many units of housing do you help produce each year?

Where are most of these units located?

SECTION 2. DEVELOPMENT

Part 2A. Background (Please read and then answer questions in Part 2B)

The first steps in the process of producing new housing are often termed development. Before individual foundations can be poured, there are a number of preparatory steps ranging from obtaining credit and acquiring a building site to complying with federal, state and local environmental regulations and installing site infrastructure such as curb and gutter. A *partial* list of these steps includes:

- Credit
- Land Acquisition
- Environmental Regulations
- Planning Commission Approval
- Zoning
- Land Dedication
- Annexation
- Site Infrastructure

Not all new housing production requires each one of these steps. Sometimes, the development phase requires just a few. Other times, the process may be very complex and require more steps than are listed. Whatever the case, the following questions seek to identify any opportunities for cost reduction in the development phase of housing production.

Part 2B. Questions

Do any steps in the development phase of housing disproportionately increase costs for would-be occupants, builders, developers, bankers, Realtors or public officials? (Include costs due to time delays) Which ones? Why?

Of the costly steps you mentioned above, which has the single greatest impact?
Is there a good alternative to this step? Can it be eliminated entirely?

If your alternative is adopted, how much could it reduce costs for would-be occupants, builders, developers, bankers, Realtors or public officials on an average unit. (Please be as specific as possible.)

Why hasn't your alternative already been adopted? Does any group oppose it? Why? What is the potential downside?

Do you have any other comments about cost reduction opportunities in the development phase of housing production?

SECTION 3. CONSTRUCTION

Part 3A. Background (Please read and then answer questions in Part 3B)

The next steps in the housing production process are related to the physical construction of individual units. These steps range from the preparation and approval of architectural drawings and construction documents to the assessment of tap fees and ADA compliance. A *partial* list of these steps includes:

- Contractor Licensing
- Building Codes (Materials)
- Building Codes (Methods)
- Handicapped Accessibility Regulations
- Workplace Insurance (liability & worker's compensation)
- Building Permits
- Plans or Blue Prints
- Platting
- Utilities Hook-Up
- Interim Inspections

Not all new housing production requires each one of these steps. Sometimes, the construction phase requires just a few. Other times, the process may be very complex and require more steps than are listed. Whatever the case, the following questions seek to identify any opportunities for cost reduction in the construction phase of housing production.

Part 3B. Questions

Do any steps in the construction phase of housing disproportionately increase costs for would-be occupants, builders, developers, bankers, Realtors or public officials? (Include costs due to time delays) Which ones? Why?

Of the costly steps you mentioned above, which has the single greatest impact?
Is there a good alternative to this step? Can it be eliminated entirely?

If your alternative is adopted, how much could it reduce costs for would-be occupants, builders, developers, bankers, Realtors or public officials on an average unit. (Please be as specific as possible.)

Why hasn't your alternative already been adopted? Does any group oppose it? Why? What is the potential downside?

Do you have any other comments about cost reduction opportunities in the construction phase of housing production?

SECTION 4. OCCUPANCY

Part 4A. Background (Please read and then answer questions in Part 4B)

Once site work and unit construction are finished, the final steps in the housing production process are related to occupancy. These steps range from scheduling and paying for final fire, electrical, plumbing, structural and mechanical inspections to move in. A *partial* list of these steps includes:

- Building Inspections
- Certificate of Occupancy
- Loan Document/Lease Agreement Processing
- Buyer or Renter Pre-Qualification
- Sale or Lease Listings
- Landlord/Tenant Laws

Not all new housing production requires each one of these steps. Sometimes, the occupancy phase requires just a few. Other times, the process may be very complex and require more steps than are listed. Whatever the case, the following questions seek to identify any opportunities for cost reduction in the occupancy phase of housing production.

Part 4B. Questions

Do any steps in the occupancy phase of housing disproportionately increase costs for would-be occupants, builders, developers, bankers, Realtors or public officials? (Include costs due to time delays) Which ones? Why?

Of the costly steps you mentioned above, which has the single greatest impact?
Is there a good alternative to this step? Can it be eliminated entirely?

If your alternative is adopted, how much could it reduce costs for would-be occupants, builders, developers, bankers, Realtors or public officials on an average unit. (Please be as specific as possible.)

Why hasn't your alternative already been adopted? Does any group oppose it? Why? What is the potential downside?

Do you have any other comments about cost reduction opportunities in the occupancy phase of housing production?

**Please return the survey in the enclosed postage pre-paid envelope by March 26, 1999.
Thank you very much for your cooperation.**

Interview List for Idaho Housing Barriers Study

Name	Organization	City	
Debbie	Bloom	Idaho Association of Cities	Boise
Dan	Chadwick	Idaho Association of Counties	Boise
Matt	Freeman	Ada/Boise Realtors Association	Boise
Wayne	Gibbs	City of Boise	Boise
Alex	LeBeaux	Idaho Association of Realtors	Boise
Ben	Lopez	US Bank	Boise
Greg	Luce	Homestead Development	Boise
Richard	Mabbutt	Fair Housing Coalition	Boise
Thomas C.	Mannschreck	Thomas Development Co.	Boise
Jeffrey L.	Patlovich, AICP	Ada County Development Services	Boise
Jane	Pavek	First Security Bank	Boise
Todd	Lakey	Canyon County	Caldwell
Sonna Lynn	Lewis	Canyon County Development Services Department	Caldwell
Garret L.	Nancolas	City of Caldwell	Caldwell
Michael H.	Smith	Idaho Migrant Council	Caldwell
Nik	Bentley	Kootenai County Building Department	Coeur d'Alene
David R.	Daniel	Kootenai County Building Department	Coeur d'Alene
Shirley	Hindley	Coeur d'Alene Association of Realtors	Coeur d'Alene
Dennis	Keim	First Security Bank	Coeur d'Alene
Chris	Land	St. Vincent de Paul	Coeur d'Alene
Lucy	Lepinski	St. Vincent de Paul Housing Program	Coeur d'Alene
Thomas	Messina	Messina Construction	Coeur d'Alene
Lynn	Peterson	St. Vincent de Paul	Coeur d'Alene
Kathy	Reed	St. Vincent de Paul	Coeur d'Alene
John J.	Stamsos	City of Coeur d'Alene Planning Department	Coeur d'Alene
Sheryl	Ward	Kootenai County Board of Commissioners	Coeur d'Alene
Mary Ann	Mix	Blaine County	Hailey
Vicki	Hahn	Panhandle Area Council	Hayden
Sheryl	Bailey	Eastern Idaho Special Services Agency	Idaho Falls
Wayne	Blakeman	Eastern Idaho Special Services Agency	Idaho Falls
Dixie	Campbell	Eastern Idaho Special Services Agency	Idaho Falls
Roger S.	Christensen	Bonneville County	Idaho Falls
James L.	Hall, CCAP	Eastern Idaho Special Services Agency	Idaho Falls
Ann	Johnson	Eastern Idaho Special Services Agency	Idaho Falls
Jeffrey E.	Jones	Bank of Eastern Idaho	Idaho Falls
George	Klump	City of Idaho Falls	Idaho Falls
Lynden	Kunde	Pacific West Construction	Idaho Falls
Judy	Maxfield	Bank of Eastern Idaho	Idaho Falls
Bill	Shurtleff	Bonneville County	Idaho Falls
Guy P.	Coles	City of Ketchum	Ketchum
Lisa	Majdiak	City of Ketchum	Ketchum
Charles A.	Borcich	City of Lewiston, Community Development	Lewiston
Bob	Bushfield	City of Lewiston, Community Development	Lewiston
Betty	Clack	Nez Perce County Planning & Building Services	Lewiston
Barbara	Leachman	Community Action Agency	Lewiston
Jim	Soyk	Nez Perce County	Lewiston
Steve M.	Watson	City of Lewiston, Community Development	Lewiston
Kent	Mortensen	Mortensen Development	Meridian
Jonathan	Reich	University of Idaho	Moscow
Dennis	Davis	Nampa Planning & Zoning	Nampa
Norm	Holm	Nampa Planning & Zoning	Nampa
Mary	Pridmore	Mercy Housing	Nampa
Robert E.	Chambers	Pocatello Community Development & Research	Pocatello
J.O.	Cotant	Bannock County	Pocatello
Steve S.	Ernst	Pocatello Community Development & Research	Pocatello
Mary C.	Howell	Old Town Pocatello Association	Pocatello
Tom	Katsilometes	Bannock County	Pocatello
Carolyn	Meline	Bannock County	Pocatello
Don	Thompson	Pocatello Housing Authority	Pocatello
Douglas	Nelson	Town of Rigby	Rigby
Bonnie	Woodard	Woodard Realty/Upper Valley Association of Realtors	Rigby
Bart	Conlin	Soda Springs City Council	Soda Springs
Blake	Poulsen	City of Soda Springs	Soda Springs
Carol	Waller	Sun Valley Chamber of Commerce	Sun Valley
James R.	Fields	South Central Community Action Agency	Twin Falls
Tad	Haney	Twin Falls Realtors Association	Twin Falls
Carleen M.	Herring	Region IV Development	Twin Falls
Olivia	Rowe	Twin Falls Realtors Association	Twin Falls