



Affordable Housing Collaborative

Best Practices in Affordable Housing

Boise, Idaho

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Executive Summary: Five select cities in the U.S. (determined to be similar to Colorado Springs) were chosen for study, in an effort discover the most effective approaches/best practices employed for preserving and creating additional affordable housing. This report focuses on Boise, Idaho. The research employed website searches and direct conversations with leaders involved in the effort in Boise and Ada County, Idaho.

Recognition of the emerging housing problem in the Boise area began in 2006, when the nonprofit CATCH program was created, and resources have grown steadily since then, eventually leading to the hiring of Maureen Brewer, Senior Manager of Housing and Community Development Division, Planning and Development Services; Ms. Brewer was instrumental in the creation of this report. She has been responsible for the Five-Year Consolidated HUD reports and is clearly the leader of the current efforts cited below.

Equally as significant was the election of Boise's new Mayor, Lauren McLean, in 2019. McLean expanded work begun by her predecessor, Dave Bieter, by making affordable housing one of the top priorities for the city. McClean targeted affordable housing in her Strategic Priorities document, published in February of 2020; highlights of this priority, called "A Home For Everyone," are included in Section IV of this document.

This emphasis has led to a number of innovations as well as national recognition for several key projects. During the summer of 2021, a 3-month student fellow (basically an on-site intern) was fully funded by the Bloomberg-Harvard City Leadership Initiative called "Achieving Equity Through Housing Innovation and Economic Development." Highlights of a recently-released report – which focuses on preservation – were presented to the City Data Strategist and a link is included as an attachment to this document.

I. City Demographics

A. Population:

While Boise is smaller than Colorado Springs in size and population, some of the demographics, and the affordable housing challenges, are similar. The following is from the 2020 Census:

- Population: 235,684
- Increase from 2010: 8.7%
- Veterans: 15,300 in City; 29,900 in Ada County
- Ethnicity/Race: 89.35% White, 9% Hispanic
- Owner-occupied housing unit rate: 60.9%

- Median gross rent: \$957
- Households: 91,555
- Persons with a disability, under 65: 7.6%
- Persons, under 65, without health insurance: 10.3%
- Median household income: \$60,035 (\$74,800 for a 4-person household)
- *Per Capita* income: \$34,636 (2019 dollars)
- Percent of persons in poverty: 13.7%

In terms of projected growth, Boise, like Colorado Springs, is growing steadily. Data from 2000-2018 showed nearly a 1% annual growth rate. Using this figure, 2030 forecasted population will top 256,000:

Year Population Growth Rate:

2030	256,263 (projected at 1% Annual Growth Rate)
2018	228,807 (+10.9%)
2010	206,286 (+11%)
2000	185,787

It is noteworthy that the city experienced a significant change in ethnic composition between 2010 and 2018, according to the Five-Year Consolidated HUD Report. While Whites/Non-Hispanics increased by 8.1% and Hispanics increased a whopping 60.2%, Blacks/African Americans decreased (-42.2%), as did American Indians (-42.7%), Asians (-19.6%) and Native Hawaiians/Pacific Islanders (-28.2%).

The dramatic increase in the Hispanic population is particularly significant, since the poverty status for that group is 20.1%.

A. Form of Government:

- The City of Boise has a strong mayor-council form of government. The mayor works full-time, managing the day-to-day operations of the city and providing leadership and policy direction to the City Council. The mayor chairs all meetings of the City Council, voting only in the case of a tie.

B. Military Presence:

- The only true military base in Idaho is Mountain Home AFB, located 40 miles southeast of Boise. It's home to the 366th Fighter Wing (aka the Gunfighters), which is comprised of an Operations, Maintenance, Mission Support and Medical Group. The population of the base rounds out to approximately 4,800 military and civilians plus over 5,000 family members.
- In the city of Boise, Gowen Field houses the Air National Guard Base - a training site for military pilots - and the 124th Air Support Operations Squadron. The number of military personnel is 2,800, plus family members in the area.

II. Existing Affordable Housing Challenges

Significant housing pressures have resulted from the City's population growth, low housing supply, and low vacancy rates. Ownership and rental prices have grown exponentially creating a greater need for housing at various price points. For households under the 80% AMI, finding clean, safe, accessible, and affordable housing is particularly difficult.

In the original Bloomberg-Harvard student fellowship document (February, 2021), the following statements appeared: "In recent years, Boise has seen the largest decline in housing affordability of any metro area in the country. To address this challenge, Boise recently created a city land trust, loosened restrictions on Accessory Dwelling Units, and passed a housing bonus ordinance." It appears that the city's leadership in the area of affordable housing led to the granting of the Bloomberg-Harvard fellowship award.

As of 2018, the housing problems in Boise identified by HUD included

- 1) Housing units lacking complete kitchens;
- 2) Housing units lacking complete plumbing facilities;
- 3) Overcrowding (1.01-1.5 persons per room);
- 4) Severe Overcrowding (greater than 1.5 persons per room);
- 5) Cost Burden (households paying between 30% and 50% of their income for housing); and
- 6) Severe Cost Burden (household pays 50% or more of their income for housing).

Also, key information derived from the latest HUD data indicate:

- 1) That 7,215 renter households are cost burdened beyond 50%, but not facing any other defined housing problem; and
- 2) That 13,925 renter households are cost burdened beyond 30%, but not facing any other defined housing problem; and that 1,285 renter and owner households live in substandard housing, though 49% of those households are renters earning >30% AMI.
- 3) In total, 8,945 or 34.2%, of renter households are facing one or more severe housing problems.
- 4) 4,075, or 20.8%, of owner households earning 100% AMI or less are facing one or more severe housing problems.
- 5) 71.4% of those households are renters
- 6) 27.9% are elderly households
- 7) 63% are households earning 30% of AMI or less
- 8) 51% of cost burdened households are renters and 26.3% are owners.

Finally, to emphasize the fact that homelessness is not the only area of focus, the HUD report noted that:

- Overcrowding is most prevalent in renter households.
- The majority of overcrowding among renters occurs in single family households.
- Among owners, the most overcrowding occurs at the 50-80% AMI single family households.

III. Entities Involved

A. The City of Boise

The city is clearly the principal driver of services, innovation, support and advocacy for the area, with Ada County participating, but only marginally, in planning and development. It is City staff that administer the CoC, CDBG, and HOME programs that are housed together, and the Mayor/City Council members who have been very active in funding planning and coordination for a myriad of programs, in conjunction with some 50 community organizations.

Strategies and updates focused on affordable housing are detailed in Section IV.

B. The Boise City/Ada County Housing Authorities (BCACHA)

In terms of actual services, coordination and referral, BCACHA is the government-based provider. The two main programs administer federal resources in the Housing Choice Voucher Program (Section 8) and Low Rent Public Housing Program. They serve some 2,600 people per month.

BCACHA does publish a Public Housing Agency (PHA) Annual Plan and Five Year Capital Fund Plan in compliance with the Quality Housing and Work Responsibility Act of 1998; a link for the most recent plan (September, 2021) is included in Attachment A. BCACHA recently built and opened Capitol Plaza - a seven story high-rise apartment complex with 93 homes for residents 62 years or older or for persons with disabilities, using government funds.

C. The State of Idaho

The State appears to be a reluctant partner at this point, but the leader of the City's effort, Maureen Brewer Senior Manager Housing and Community Development Division Planning and Development Services is hopeful that the State might be warming up a bit, especially now, as momentum is building at the local level (see below).

D. Nonprofits

The array of involved nonprofits is impressive, with the most innovative being the **CATCH** program, a 501(C)(3); their mission is captured in the following excerpt from their website's home page:

"We realize our vision of ending homelessness for families by inspiring stable housing, financial independence, and resilience. Founded in 2006, CATCH is a leader and innovator in housing our most vulnerable neighbors in Idaho's Treasure Valley.* We collaborate with community partners and use proven, intentional methods like Housing First, because every family and every person deserves a home."

The 2018 FY 990 form for CATCH reported total income at \$1.2M.

*The Boise City–Nampa, Idaho Metropolitan Statistical Area (MSA) is known as the Boise Metropolitan Area or The Treasure Valley

Other organizations are listed in Attachment B.

E. Business Community

Boise and Ada County have gotten the jump on many other metropolitan areas when it comes to the involvement of local businesses. This includes banks, housing developers and other businesses who are cooperating in the land trust arena and other key areas.

- One relatively new and notable program for our purposes is Valor Pointe Veteran’s Home, a project of Our Path Home, a private-public partnership aimed at ending homelessness in Ada County. The project was brought to life in 2020 by leveraging funds from a number of sources, including Low Income Housing Tax Credits awarded by the Idaho Housing and Finance Association and \$4.4 million, US Bank, Construction Loan: \$3.6 million.

Other funding partners for Valor Pointe include the Boise City/Ada County Housing Authorities, the City of Boise, the HOME Partnership Foundation, Micron, US Bank, The Julius C. Jeker Foundation, JPMorgan Chase, Wells Fargo, Albertsons, the Laura Moore Cunningham Foundation, Boise Cascade, Together Treasure Valley, the Idaho Statesman and other generous individuals in our community.

IV. **Existing Strategic Plan**

Boise is clearly on point, with regard to planning and executing. The Five Year Consolidated HUD Plan had been the principal guiding “plan,” until 2020, when the following Home For Everyone goals and actions were published by Mayor McClean in her State of the City address:

A Home for Everyone

Keep our neighborhoods people-scaled and people-friendly, knowing that strong neighborhoods need housing at every price point.

Goal: Create an Eviction Prevention Fund

One of the major barriers to maintaining stable and permanent housing is the threat of eviction. An Eviction Prevention Fund can provide a safety net to residents in financial crisis.

Actions

Work with community organizations to deliver eviction prevention services to residents in need.

Goal: Establish a systematic approach to addressing homelessness

By strategically expanding services like outreach, mental health and housing, we can make a positive impact on individual lives and decrease the number of people experiencing homelessness.

Actions

Expand the recently-created outreach street team by developing a cross-agency, multi-jurisdictional outreach program

Broaden the outreach team's reach to those living in their cars/RVs, camping or otherwise unsheltered

Grow outreach services to include shelter, mental health services, substance use and housing

Support collaborative efforts to end family homelessness

Goal: Create and staff a community housing land trust

The trust will leverage city-owned land to create housing for residents at all income levels, and ensure it remains affordable far into the future.

Actions

Begin construction of mixed-income housing on city property at Franklin and Orchard (anticipated in Fall 2021)

Move forward with acquisition of other properties currently being considered by the land trust

Goal: Protect existing affordable housing and grow affordable housing options

Choice in housing matters in our community. From mobile home parks to duplexes, we must offer housing choices in Boise to make our community affordable and viable for all who wish to call Boise home.

Actions

Require city review of applications to demolish buildings if the demolition would result in loss of affordable housing

Negotiate with developers planning to demolish multi-unit housing, like apartments and duplexes, to preserve existing affordable housing or develop new affordable housing where possible

Pursue partnerships with community organizations, leveraging city resources to grow affordable housing.

V. Areas of Engagement

A. In February of 2020, a Final Transition Team Report on A Home For Everyone was published by a joint committee of City staff and private citizens. This was, basically, a progress report for the new Mayor, accessed by the link shown in Attachment A.

For the stated focus of our Collaborative, the following items are listed here, since they are specific to “affordable/attainable/workforce housing:”

LOAN PROGRAMS

- Property Preservation loan program assists landlords with improvements on behalf of income-eligible residents.
- Multi-Family New Construction loan program provides gap financing for new development.
- Home Improvement loan program assists income-eligible homeowners with necessary repairs to ensure ongoing affordability and livability.
- Homeownership loan program offers income-qualified applicants an opportunity to purchase a home.

ENERGIZE OUR NEIGHBORHOODS

- Neighborhood program to increase livability improvements, community connections and capacity building in which housing is one of eight focus areas.

GRANT ADMINISTRATION

- Homeless Prevention and Rapid Re-Housing.
- Neighbors in Need Trust Fund.
- Community Development Block Grant.
- HOME Investment Partnerships Program.

A HOME FOR EVERYONE RENTAL HOUSING

- Boise owns and operates a \$20 million portfolio with more than 300 housing units that serve income-eligible households.

OUR PATH HOME

- The public-private partnership working to end homelessness in Ada County. Grow Our Housing recently audited existing tools which revealed that additional strategies are needed to maximize private sector development and allow public entities to fill housing gaps. The following four strategies were identified by Grow Our Housing to complement existing tools:

- ...Establish a Housing Land Trust.
- ...Align Public and Private Funding and Resources.
- ...Expand the Housing Incentive Program.
- ...Maximize Land Use Allowances.

In addition, in 2018, Boise City Council declared their primary goals were to increase density, reduce building costs and increase supply. Each of these strategies align with the recommendations of the committee.

- On February 21, 2021, the aforementioned three-month student fellowship program from the Bloomberg Harvard City Leadership Initiative was granted, with the focus being on preservation. The study and recommendations were reported in a paper entitled Strategies to Preserve Naturally-Occurring Affordable Housing in Boise, Idaho that was shared with City Council and in Community Conversation meetings in August and September of 2021. NOAH consists of single-family and multifamily housing that is

privately-owned, unsubsidized, and is affordable to households at or below 60% of area median income. A link to his report is included as Attachment C.

- Previous to the summer efforts, the Mayor's office had succeeded in funding three new full-time positions in April, including:
 - A Housing Manager, to oversee several members of the housing team and manage the overall strategy for affordable housing in the city, while researching new policy tools and evaluate the city's progress toward goals;
 - A Project Coordinator to work on affordable housing projects, which will help the city get more housing, like the Franklin & Orchard Development (see below), up and running quicker; and
 - A Coordinator to support the City's Our Path Home program, the public-private partnership working to address homelessness in Ada County. The City pays for the staff to lead the partnership, which has 50 different partner organizations working on the plan to effectively **eliminate family homelessness by 2026**. Housing and Community Development Director Maureen Brewer, who used to oversee Our Path Home, said they needed a second staffer to help manage the family homelessness project and ensure that the federal COVID relief funds are spent effectively to address homelessness. "There are things that don't get done because the administrator of Our Path Home has to be responsible to so many agencies and there's work left on the table," she said. "I wanted the position approved, because it will help us make those leaps and bounds and harness that moment where we have an incredible influx of dollars and we want to put those dollars to their highest and best use so we don't look back on this moment and think 'gosh, we missed it'."
- The city currently has a range of housing programs starting, some of which began under former Mayor Bieter, along with new initiatives and urgency from Mayor Lauren McLean. This includes an affordable housing land trust to develop affordable housing on city-owned land, loosened restrictions on Accessory Dwelling Units, a housing bonus ordinance and a push to boost capacity in the homelessness services system. The plan being developed under the campaign to end family homelessness, which will be managed by Our Path Home and its two employees, includes a mix of programs paid for by a roughly \$8 million raised through fundraising. It would include funding for more caseworkers to help address the backlog of people waiting for services, rental assistance to prevent homelessness and strategies to try and grow the number of units already existing in the community set aside for those transitioning out of homelessness.

The city is also embarking on a strategic planning process for economic development completed this past summer, which will be implemented over the next 3-5 years. The publication of that process is set for February of 2022, according to Director Brewer.

The aforementioned BCACHA PHA Plan is also strategic in nature, by listing capital plans for each year between 2019 and 2023.

VI. Conclusions/Best Practices

It is clear that Boise (especially the City of Boise) has taken the problems of its growing homeless and cost-burdened populations very seriously. From the Mayor to the City Council to nonprofits and the business community, an enormous amount of planning, funding, building and programming has occurred. With evolving plans and recent recommendations, the City and Ada County appear to be well on their way to ameliorating the affordable housing crisis.

With regard to best practices, most of the goals and actions listed in Section, while in progress, have yet to be completely tested and evaluated for success. The concept of A Home For Everyone being a priority is, in itself, an innovation, given the broad prospective and constant tuning.

Most recently, the City announced the creation of three new programs in the effort to find solutions, with ideas that emerged from the Bloomberg-Harvard study recommendations:

- Tiny Homes. The idea the city is studying would allow these homes within city limits, so homeowners could rent space on their property to the home owner or own one themselves and rent it out on a more traditional basis. They would have utility hookups and be subject to city design standards, but it would allow the lower-income person to own their own home and build equity without the high price point.

These home sell for \$50,000 to \$75,000, which is attainable for a renter to purchase. But, the problem is that the renter would need a place to park the home. The idea the city is studying would allow these homes within city limits, so homeowners could rent space on their property to the home owner or own

one themselves and rent it out on a more traditional basis. They would have utility hookups and be subject to city design standards, but it would allow the lower-income person to own their own home and build equity without the high price point.

- The City is also considering making it easier to build accessory dwelling units. At the present time, ADUs, or mother-in-law cottages, are easier to build in Boise after the city loosened regulations on them in 2019. Since then, the city saw an uptick in applications to install them, but they are still expensive to build and working with the city's permitting process can be intimidating. So, the City is considering a number of different incentives to ease the process for homeowners who are interested in an ADU renting to Boiseans making less than 80% of the area median income. This could include a staff person to walk someone through the permitting process, low-cost financing options or support with finding tenants for first-time landlords.

Other cities have had success with free designs for ADUs paid for by the city that are available to homeowners, instead of requiring them to get their own custom drawings from an architect. To test these ideas, the City has created a Choose Your Own Adventure-style guide to the ADU process and potential incentives gage their reactions to the program, their needs and what they are looking for from the city.

To test these ideas, City Data Strategist Kyle Patterson said the city has created a Choose Your Own Adventure-style guide to the ADU process and potential incentives gage their reactions to the program, their needs and what they are looking for from the city. "This round we've created...early draft versions of what a website would look like for an ADU program, what rent you might rent it out for and we sit with somebody and they walk through it," He said. "We'll ask them to speak aloud about what they're thinking. It's really about getting deep feedback and having one on one conversations about what folks are thinking."

- The third option is a city-backed home-sharing website – based on the Craigslist model - to help renters in need find a homeowner they can rent from in the city. Under this concept, the city would set up a website where potential renters can browse listings from Boiseans with extra rooms in their house, like seniors, empty nesters or young single homeowners. This can help facilitate trades like lower rent in exchange for yard work or other help around the house, or other community-based living for people with shared interests.

The City is considering a feature where potential renters can pay once for background check for multiple applications to make it more friendly for renters. Boise's Innovation and Performance Coordinator Eli Griffin said this site also provides a greater degree of safety for low-income renters, who may be nervous about searching for a landlord on anonymous platforms.

"Craigslist isn't the most trustworthy app," Griffin said. "You don't know who you're talking to and a lot of people who are dealing with housing instability are often from marginalized communities and they need a safety net, a source they can trust. Having a platform that does these background checks and says these people are who they say they are is really important because it is this safety net."

Attachments

A. Key Leaders and Links

- Maureen Brewer, Senior Manager of Housing and Community Development Division, Planning and Development Services
mbrewer@cityofboise.org
208-570-6845)
- Kyle Patterson, City Data Strategist
kpatterson@cityofboise.org
(208) 972-8537
- City of Boise Mayor's Office
208-608-7000
- The City of Boise Website
<https://www.cityofboise.org/>

- The BHACHA Website:
<https://bcacha.org/>
- A Home For Everyone Website (description of project):
<https://www.cityofboise.org/programs/a-home-for-everyone/>
- A Final Transition Team Report for Mayor Lauren McLean:
<https://www.cityofboise.org/media/9916/transitionreport-home-final.pdf>
- The BCACHA Public Housing Agency (PHA) Annual Plan and Five-Year Capital Fund Plan:
<https://bcacha.org/wp-content/uploads/2020/08/Draft-BCHA-Annual-Plan.pdf>

B. Other Organizations Involved in Affordable Housing in the Boise/Ada County Area:

- 211 Idaho Care Line
- A Body and Mind Wellness
- Access Behavioral Health
- Ada County Indigent Services
- Ada County Paramedics
- Ada County Sheriff's Office
- Boise City/Ada County Housing Authorities*
- Boise Police Department
- Boise Rescue Mission*
- Boise School District
- Catholic Charities
- Child Protective Services
- Corpus Christi
- Create Common Good
- Division of Behavioral Health, DHW
- El-Ada Community Action Partnership*
- Head Start

- Human Supports of Idaho
- Idaho Youth Ranch**
- Interfaith Sanctuary*Intermountain Fair Housing Council
- Jesse Tree of Idaho*
- Life's Kitchen
- Navigation
- Pathways Community Crisis Center of Southwest Idaho
- Recovery 4 Life
- Restore Mission saint Alphonsus Health System
- Salvation Army – Boise Corps
- SHIP*
- St. Luke’s Health System
- St. Vincent de Paul
- Terry Reilly Health Services*
- TRIO
- Veterans Affairs*
- West Ada School District
- Women’s and Children’s Alliance**

C. The Bloomberg-Harvard “NOAH” report link:

<https://www.dropbox.com/s/iqs8h9wej2foxai/Boise%20NOAH%20Preservation%20Strategy%20vF.pdf?dl=0>