



Regional Analysis of Impediments to Fair Housing Choice

For the Cities of Boise, Caldwell, Meridian, and Nampa, Idaho

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1. Introduction & Purpose

Fair housing choice means people have enough information about realistic housing options to live where they choose without unlawful discrimination and other barriers. This Regional Analysis of Impediments to Fair Housing Choice examines the degree to which people have access to fair housing in the Treasure Valley cities of Boise, Caldwell, Meridian, and Nampa.

The region is growing rapidly, which is leading to record increases in housing costs, both at the rental and ownership levels. With those increases comes a relative stagnation in wages and jobs, compounding the issue for many people as any increases in wages are eclipsed by increases in housing costs.

The process for developing this regional analysis attempted to define—both quantitatively and qualitatively—the fair housing issues people are facing and the contributing factors. These contributing factors cover many subject areas, some related to more technical policy issues, such as zoning, while others relate to methods of communication, such as outreach and interpretive services for populations with limited English proficiency. These can be impacted by the cities that are subject to this review. Other private sector influences, such as lending practices, require more substantial institutional involvement and change over time, some of which cities have limited abilities to address.

The people whom are deemed most vulnerable to changes in housing practices are defined by the United States Department of Housing and Urban Development as a protected class, which covers a person's race, color, national origin, religion, sex, familial status, and disability. It is illegal to discriminate against someone based on any such status. This covers discrimination that may result from the sale and rental of housing, mortgage lending practices, harassment, advertising, and making reasonable accommodations to people with disabilities.

What is a Fair Housing “Issue” and “Contributing Factor”?

Fair housing issue means a condition that restricts choice or access to opportunity, including: (definitions on next page)

1. Ongoing local or regional segregation, or lack of integration.
2. Racial or ethnic concentrations of poverty.
3. Significant disparities in access to opportunity.
4. Disproportionate housing needs based on the “protected classes” of race, color, national origin, religion, sex, familial status, or disability.

A fair housing issue also includes evidence of illegal discrimination or violations of civil rights laws, regulations, or guidance. For people with disabilities, it also means accessible housing in the most integrated setting appropriate to the person's needs, including disability-related services needed to live in the housing.

A **fair housing contributing factor** means something that creates, contributes to, perpetuates, or increases the severity of one or more fair housing “issues”. The goals of the regional analysis are designed to overcome one or more contributing factors and related fair housing issues identified through this effort.

Fair Housing Planning

It is illegal to discriminate in the sale or rental of housing, including against individuals seeking a mortgage or housing assistance, or in other housing-related activities. The Fair Housing Act prohibits this discrimination because of race, color, national origin, religion, sex, familial status, and disability.

A variety of other federal civil rights laws, including Title VI of the Civil Rights Act, Section 504 of the Rehabilitation Act, and the Americans with Disabilities Act, prohibit discrimination in housing and community development programs and

activities, particularly those that are assisted with HUD funding. These civil rights laws include obligations such as taking reasonable steps to ensure meaningful access to their programs and activities for persons with limited English proficiency (LEP) and taking appropriate steps to ensure effective communication with individuals with disabilities through the provision of appropriate auxiliary aids and services. Various federal fair housing and civil rights laws require HUD and its program participants to affirmatively further the purposes of the Fair Housing Act.

Source: https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_rights_and_obligations

Commitments

The contents of this report represent an amalgamation of various city-specific analyses done through past Analysis of Impediments reports and through a lens of collaboration to understand the common ground on which these four cities stand when it comes to housing. Through this combined analysis, the Cities of Boise, Caldwell, Meridian, and Nampa affirm their dedication to implementing policies and initiatives that:

- Analyze and work to eliminate housing discrimination in their respective jurisdictions;
- Promote fair housing for all persons, present and future;
- Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability, and national origin;
- Promote housing that is structurally accessible to, and usable by, all persons, particularly persons with disabilities; and
- Foster compliance with the nondiscrimination provision of the Fair Housing Act.

Although a City's obligation arises in connection with the receipt of Federal funding, its fair housing obligation is not restricted to the design and operation of HUD-funded programs at the local level. The fair housing obligation extends to all housing and housing-related activities in an individual city's jurisdictional area whether publicly or privately funded.

For some cities, the mechanisms to address impediments may be more substantial policy change while others may focus on improving communication protocols, especially to limited English proficiency populations.

Terminology

Understanding terminology in the world of fair housing is key when trying to gain a complete picture of conditions. This section is intended to provide a thorough definition of the various terms used throughout this report. While many more exist, the following list is comprised of the more commonly used words or phrases when discussing housing conditions and HUD specifics.

Affirmatively Further Fair Housing - Affirmatively Furthering Fair Housing (AFFH) is a legal requirement that federal agencies and federal grantees furthering the purposes of the Fair Housing Act. This obligation to affirmatively further fair housing has been in the Fair Housing Act since 1968. HUD's AFFH rule provides an effective planning approach to aid program participants in taking meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination. As provided in the rule, AFFH means "taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.

Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in ac-

cess to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a program participant's activities and programs relating to housing and urban development."

Source: <https://www.hudexchange.info/programs/affh/>

Fair Housing Choice - Any actions, omissions or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choice.

Source: https://files.hudexchange.info/resources/documents/Module5_TopSevenAFFH.pdf

Impediments to Fair Housing Choice - "Impediments" are any actions, omissions, or decisions taken which have the effect of restricting a person's housing choice or the availability of housing choice because of race, color, religion, gender, disability, familial status, or national origin. Such a limitation to fair housing choice constitutes housing discrimination.

Source: <https://arlingtonva.s3.amazonaws.com/wp-content/uploads/sites/15/2018/10/Analysis-of-Impediments-and-Fair-Housing-Plan.pdf>

Protected Classes - The Fair Housing Act identifies seven classes protected by the law: race, color, national origin, religion, sex, familial status and disability.

- **Integration** means that there is not a high concentration of people of a particular protected class in an area subject to analysis required by the Assessment Tool (see below), such as a census tract or neighborhood, compared to the broader geographic area.
- **Segregation** means that there is a high concentration of people of a particular protected class in an area subject to analysis required by the Assessment Tool, such as a census tract or neighborhood, compared to the broader geographic area.
- **Racially or Ethnically Concentrated Area of Poverty, R/ECAP**, means a geographic area with significant concentrations of poverty and minority populations. The rule does not define "significant" or give metrics. However, the proto-type mapping system demonstrated by HUD suggests that R/ECAPs will be outlined on maps and provided in data tables.
- **Significant disparities in access to opportunities** means substantial and measurable differences in access to education, transportation, economic, and other important opportunities in a community, based on protected class related to housing.
- **Disproportionate housing need** refers to a significant disparity in the proportion of a protected class experiencing a category of housing need, compared to the proportion of any other relevant groups or the total population experiencing that category of housing need in the geographic area. Categories of housing need are: – Cost burden and severe cost burden (paying more than 30% and 50% of income, respectively, for rent/mortgage and utility costs); – Overcrowded housing (more than one person per room); and, – Substandard housing conditions.

Source: <https://fairhousing.com/fair-housing-101/federal-fair-housing-laws>

Affordable - "Affordable" means housing options that do not exceed 30% of household income including utilities. The 30% threshold costs and thus "affordable", varies depending on income levels of Area Median Income or AMI. "Very low income", are families earning less than 50% of AMI. Families earning 50%-80% of AMI are classified as "low income", and families earning 80%-

100% of AMI classified as “moderate income.”

Source: https://www.fanniemae.com/resources/file/fundmarket/pdf/hoytpivo_mfhousing_affordablehousingdef_122013.pdf

Data Sources

A significant amount of data is needed to generate an Impediments to Fair Housing report. Much of that data is quantitative while some is qualitative. Data sources are numerous and vary from citywide information, Census tract information, and other geographic boundaries either smaller than city limits like zip codes, or larger such as county level information. This section describes several of the key sources of data most often used in this report.

Census Data - The Census Bureau defines several levels of small geographies, the smallest of which is the block. Blocks are typically bounded by streets or features like railroad tracks and streams. A cluster of blocks forms a block group, with a population size ranging from 600 to 3,000 people. One or more block groups form a census tract. Census tracts vary in the size of the land area they cover depending on the population density. There are typically 1,200 to 8,000 people living in each tract, with the goal of about 4,000 people per tract. Census tracts are defined with local input. They do not cross county lines but may cross municipal boundaries.

Source: http://www.urban.org/sites/default/files/publication/92446/using_data_to_assess_fair_housing_and_improve_access_to_opportunity_0.pdf

American Community Survey - The American Community Survey (ACS) is an ongoing survey by the U.S. Census Bureau. It regularly gathers information previously contained only in the long form of the decennial census, such as ancestry, citizenship, educational attainment, income, language proficiency, migration, disability, employment, and housing characteristics.

Source: https://en.wikipedia.org/wiki/American_Community_Survey

HUD Affirmatively Furthering Fair Housing Data & Mapping Tool - The Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) is publicly available and also for use by program participants to access HUD-provided data to conduct the fair housing analysis required as part of the Assessment of Fair Housing.

Source: <https://www.hudexchange.info/resource/4867/affh-data-and-mapping-tool/>

COMPASS - The Community Planning Association of Southwest Idaho (COMPASS) compiles data from Ada and Canyon Counties for purposes of developing long-range plans. Every local government in the two counties is a member. Building permit data is compiled for the region and reported in their annual Development Monitoring Report.

Source: <https://compassidaho.org/prodserv/gtism-devmonitoring.htm>

2. Regional Perspective

The Cities of Boise, Caldwell, Meridian, and Nampa are the four largest cities located within the overall Boise-Nampa Metropolitan Statistical Area (MSA). Boise and Meridian are in Ada County, Idaho, and comprise 45.6% of the MSA's population. Caldwell and Nampa are in Canyon County and comprise 19.9% of the MSA's population. Combined, these four cities account for 63.6% of the people living in the region.

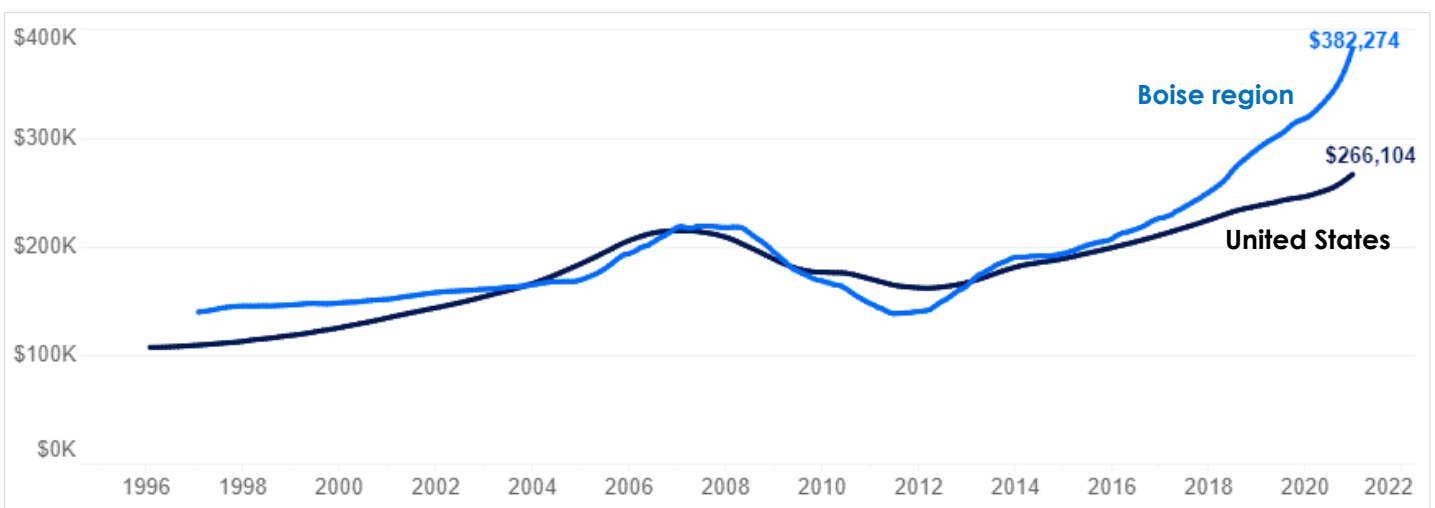
Figure 2-1 below shows how these four cities relate to the overall MSA and the other counties within the region. Of note is the combined percentage of 63.6% of the region's population which is a decrease from 2010 when these four cities accounted for 66.3% of the region's population. Boise's percentage has decreased from 33.4% to 30.2% while Meridian's share increased slightly and both Nampa's and Caldwell's population proportion within the MSA remains relatively unchanged.

The overall population of the region increased 21.6% from 2010 to 2019 and ranks among one of the fastest growing regions in the United States. Meridian's population growth exceeds the region's growth rate while Caldwell's is just below it. Boise and Nampa are the traditional central cities within their respective counties and have been the largest cities for some time. Their population growth, in terms of percentage, grew at a rate lower than the region. This growth has influenced housing prices, as Figure 2-2 indicates the region's home value index tracked along with the United States' overall index until 2016. Since then, the rates for the Boise region have risen dramatically.

Figure 2-1: Boise-Nampa MSA Population, 2010 to 2019 Comparison

	2010 Population	% of MSA	2019 Population	% of MSA	Change 2010-2019	% Change
Boise-Nampa MSA	616,365		749,202		132,837	21.6%
Ada County	392,365	63.7%	481,857	64.3%	89,492	22.8%
Boise	205,671	33.4%	226,115	30.2%	20,444	9.9%
Meridian	75,092	12.2%	101,905	13.6%	26,813	26.3%
Canyon County	188,923	30.7%	228,849	30.5%	39,926	21.1%
Caldwell	46,237	7.5%	54,887	7.3%	8,650	18.7%
Nampa	81,557	13.2%	93,952	12.5%	12,395	13.2%
Boise County	7,028	1.1%	7,831	1.0%	803	11.4%
Gem County	16,719	2.7%	18,112	2.4%	1,393	8.3%
Owyhee County	11,526	1.9%	11,823	1.6%	297	2.6%

Figure 2-2: Boise-Nampa MSA Home Value Index by Zillow



The rental market in the Boise-Nampa MSA has experienced similar increases as the home value index while remaining below the United States' average. The rent index has risen from \$850 in January 2014 to \$1,406 in December 2020—an increase of 65.4% over that timeframe (Figure 2-3). By comparison, weekly wages during a similar time period have risen only 17%—from \$806 per week in average wages in January 2014 to \$945 per week in October 2019 (Figure 2-4).

Increases in costs for rental or home ownership combined with limited growth in wages creates an even greater burden on the population, especially low income people. If the gaps in housing costs and wages continues to widen, there is greater potential that people in other wage strata will become even more stressed and impact housing options for low wage earners.

Higher housing costs for home mortgages combined with lower rates of wage increases mean people cannot easily afford to obtain a mortgage. For example, a 25-year old individual or couple that must delay purchasing a home until age 30 or 35 misses out on those years of building equity in their home. As years go by, the real estate market tends to gain value but the later in life a person enters the equity cycle, the less money they stand to make for retirement and other expenses.

Figure 2-3: Boise-Nampa MSA Rent Index by Zillow

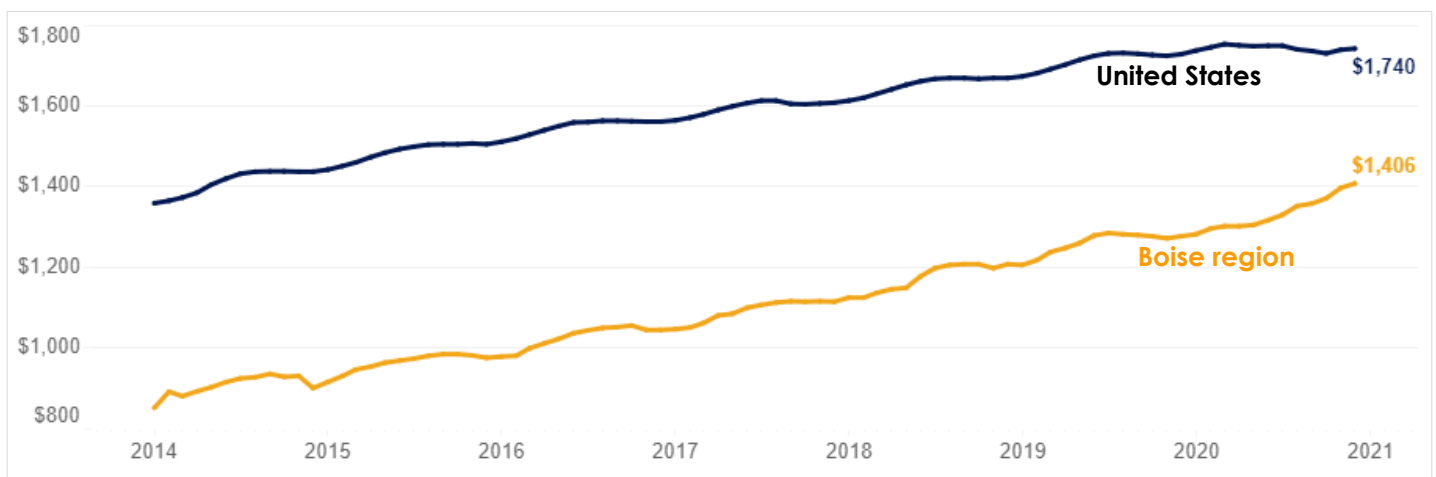
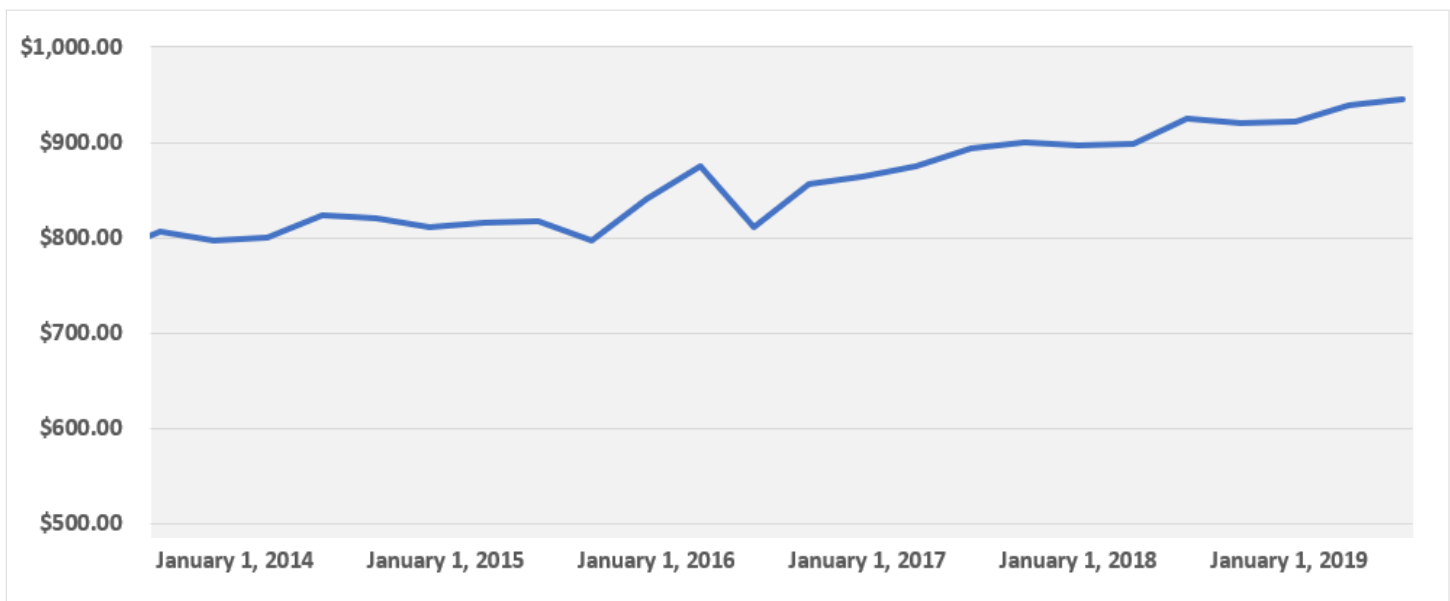


Figure 2-4: Boise-Nampa MSA Mean Wages, Dollars per Week (US Bureau of Labor Statistics)



Residential Dwelling Unit Building Permits

Each year, COMPASS publishes its annual development report where it reports the issuance of building permits. Figure 2-5 shows total and five-year averages for single-family, multi-family, and mobile/manufactured home units issued by each of the four cities as well as overall figures for Ada and Canyon Counties. The maps on the following pages show the breakdown for Ada and Canyon Counties as well as units issued by Boise, Caldwell, Meridian, and Nampa (Figures 2-6, 2-7).

While Meridian leads cities in the region in overall residential units, Boise leads the region in multi-family dwelling units. Nampa issues a similar amount of overall residential permits as Boise, but most are single-family units.

More than 53% of Ada County's 2019 residential building permits were for multi-family dwelling units, with nearly half of the overall multi-family units issued by Boise. Meridian leads the region in single-family units and accounted for nearly 46% of Ada County's single-family units in 2019.

More than 36% of Canyon County's 2019 residential building permits were for multi-family housing, with 82% of them issued by Nampa. Nampa is responsible for nearly 48% of Canyon County's single-family units.

The five-year averages for single- and multi-family units are notably lower than 2019 figures for almost every category. Boise's 2019 figures for single-family units are nearly identical to its five-year average.

Figure 2-5: Residential Building Permits, by City and County (2019)

Type of Building Permit	Boise		Meridian		Ada County	
	2019	5-Year Avg	2019	5-Year Avg	2019	5-Year Avg
Single-Family Units	583	565	2,112	1,568	4,607	3,820
Multi-Family Units	1,120	769	803	716	2,468	1,743
Mobile/Manufactured Home Units	69	39	13	6	71	41
% of Two County Total, All Residential Units	17.3%	18.1%	28.6%	30.2%	-	-
% of Two County Total, Multi-Family Units	34.2%	35.9%	24.5%	33.4%	-	-
Type of Building Permit	Caldwell		Nampa		Canyon County	
	2019	5-Year Avg	2019	5-Year Avg	2019	5-Year Avg
Single-Family Units	630	462	1,062	605	2,218	1,525
Multi-Family Units	144	61	663	337	807	399
Mobile/Manufactured Home Units	14	9	5	8	62	53
% of Two County Total, All Residential Units	7.7%	7.0%	16.9%	12.5%	-	-
% of Two County Total, Multi-Family Units	4.4%	2.8%	20.2%	15.7%	-	-

Source: COMPASS Development Monitoring Report, 2019

Figure 2-6: COMPASS Map of Building Permits Issued in Ada County in 2019

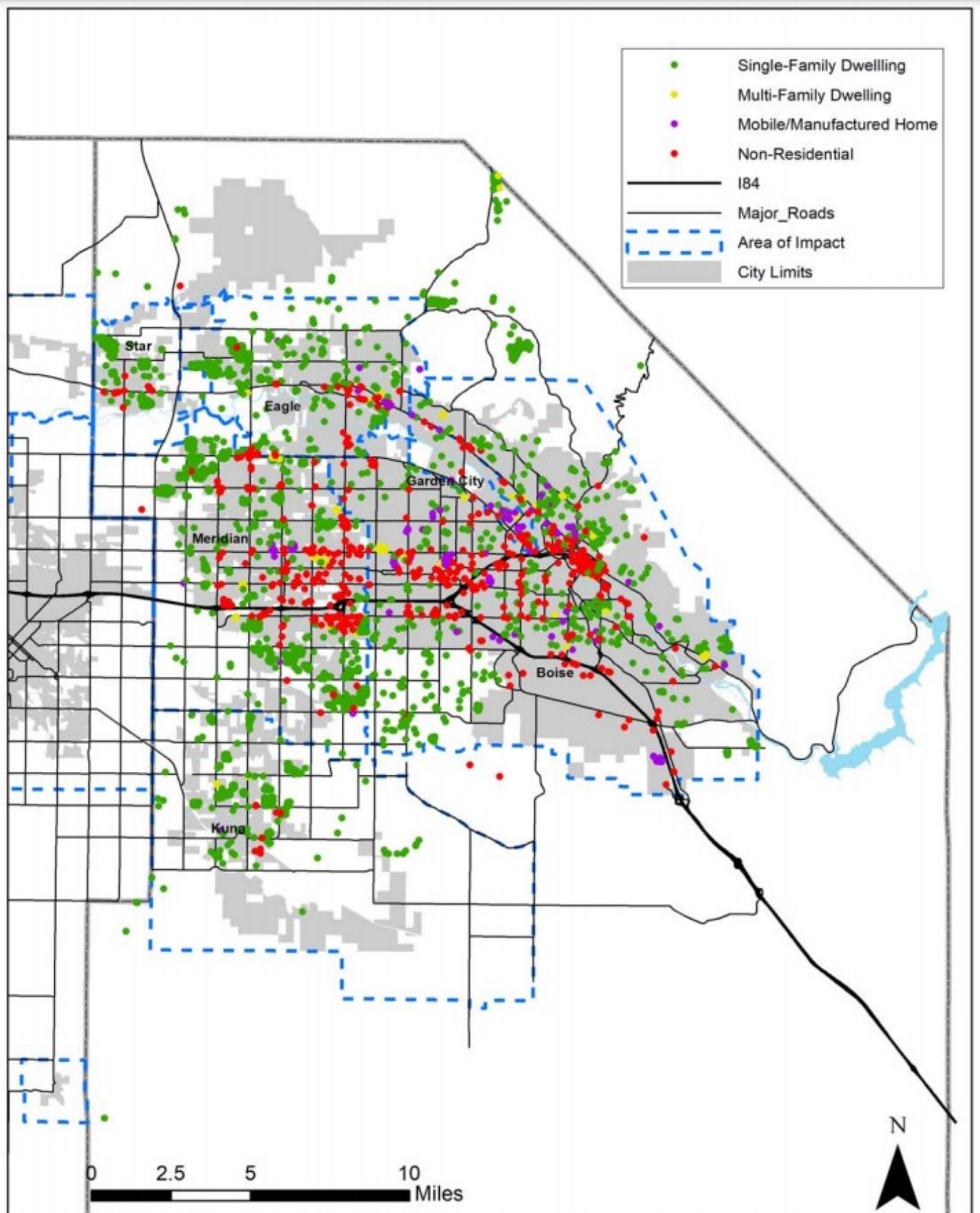
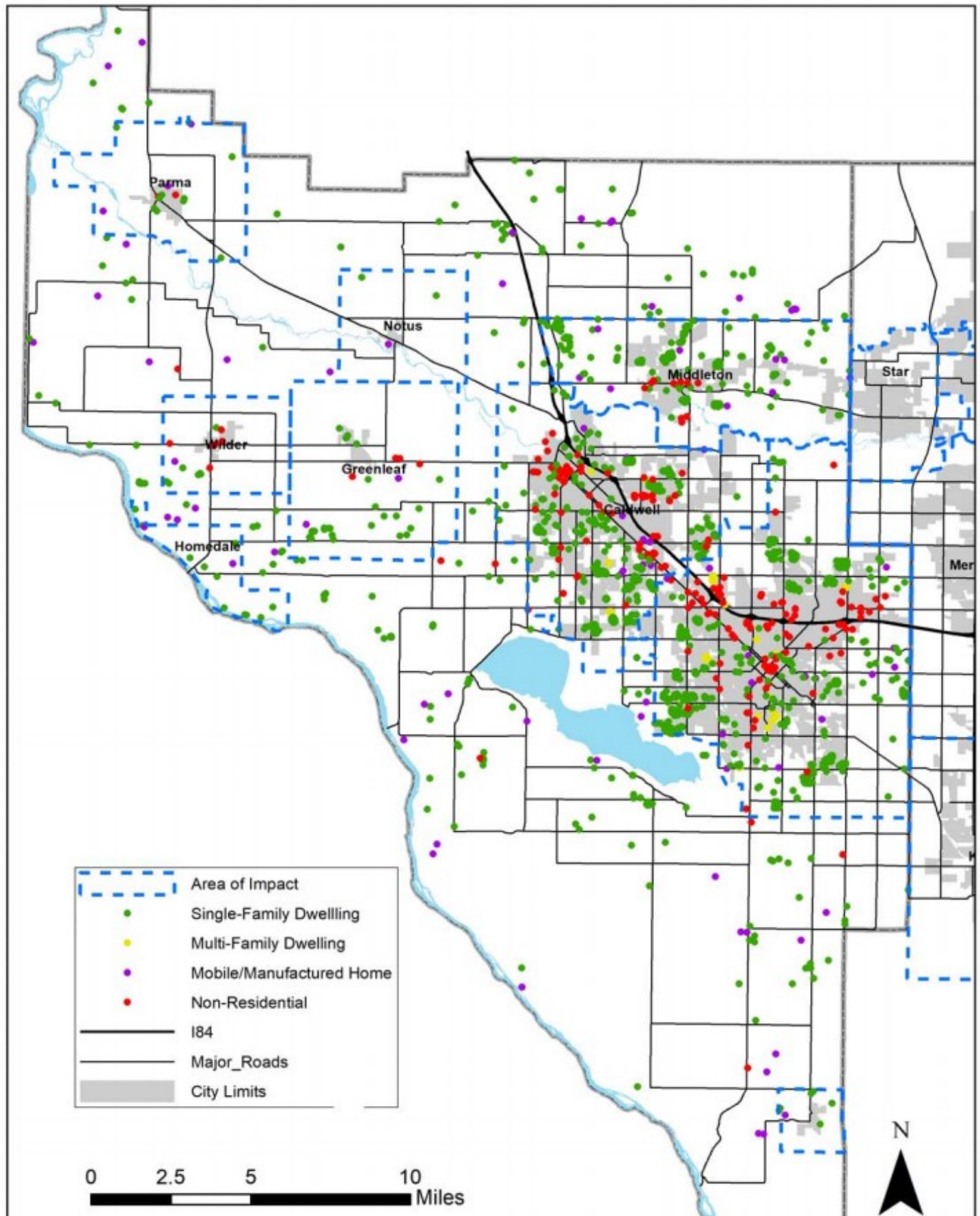


Figure 2-7: COMPASS Map of Building Permits Issued in Canyon County in 2019



Demographic Summary

With costs rising in the housing market, along with the impacts of combined costs of housing and transportation, the HUD-defined protected classes of people in the region are of particular concern and the focus of the Analysis of Impediments evaluation. The table on this and the following pages includes key data for the protected classes in the cities of Boise, Caldwell, Meridian, and Nampa. They are shown for each city alongside the overall county-specific data as well as statewide Idaho rates. Detailed Census data for each city is in the Appendix.

Population Change. The state's and region's population growth is known nationwide, with Idaho's population increasing by 120,000 people between 2010 and 2019. Much of that growth is in the Treasure Valley. Meridian grew the most among the four cities during the this time period and did so at rate dramatically higher than the other three cities. Much of the growth among these cities occurs through annexation of property via new subdivision. A limited amount of the growth is in infill development. (Figure 2-8)

Age and Sex. Youth under the age of 18 and adults over the age of 65 are particularly vulnerable populations when it comes to the impacts of low income and housing. For seniors, it's about stability and access in a home. Being able to keep a home through phases of limited income and rising housing values becomes more of a stressor as people age.

For youth, it's about the size, stability, and quality of a home. Being in housing that has adequate space for a family is an important feature.

In a city's population, a higher youth or senior population generally corresponds to a lower population at the other end of the age spectrum. This is seen in figures for Meridian and Caldwell where the population under the age of 18 represents more than 30% of the city's population. Correspondingly, the older adult population is lower than other cities in the region. Nampa demonstrates the opposite, being the only city with more than 20% of its population being age 65 and over. (Figure 2-9)

Of note for Boise is the low figures of youth under the age of 18. This is more typical of central cities and more urbanized cities in the United States, as factors such as lifestyle and housing costs lead to more households with fewer kids.

Figure 2-8: Population Change 2010-2019

Population	Boise	Meridian	Ada County	Caldwell	Nampa	Canyon County	State of Idaho
2019 Estimate	228,965	114,161	481,587	58,481	99,276	228,849	1,787,065
2010 Estimate	206,286	75,324	393,531	46,346	81,781	188,923	1,567,657
Percent Change (2010-2019)	11.0%	51.6%	22.4%	26.2%	21.4%	21.7%	14.0%

Source: 2019. 2010 ACS

Figure 2-9: Population Characteristics by Age and Sex

Population Age and Sex	Boise	Meridian	Ada County	Caldwell	Nampa	Canyon County	State of Idaho
Persons under 5 years	4.8%	6.2%	5.7%	9.8%	5.9%	7.1%	6.5%
Persons under 18 years	19.4%	30.4%	23.2%	31.6%	26.3%	27.9%	25.1%
Persons 65 and over	14.8%	12.1%	14.9%	10.3%	20.1%	14.2%	16.3%
Females	49.1%	50.6%	49.7%	50.6%	50.2%	50.4%	49.9%

Source: 2019 ACS, DP05

Race and Ethnicity. In the Census, race and ethnicity are tabulated as separate and distinct identities. People of Hispanic or Latino origin determined in a separate question from people who are black, American Indian/Alaska Native, Asian, Native Hawaiian/Pacific Island. Thus, in addition to their race or races, all respondents are categorized by membership in one of two ethnic categories, which are "Hispanic or Latino" and "Not Hispanic or Latino".

The most notable area of contrast between cities in Ada County and cities in Canyon County is the percentage of population that is Hispanic or Latino. In Caldwell, nearly 40% of the population is Hispanic or Latino along with nearly 25% of Nampa residents. Boise and Meridian have rates of 12.8% and 7.0%, respectively. Other non-white population groups account for less than 3.2% in all cities. (Figure 2-10)

Veteran, Disability and Health Insurance Status. Veteran status is fairly consistent across the region with Boise, Caldwell, and Nampa figures in line with the state's overall population. Meridian is slightly lower.

For people with disabilities, Caldwell and Nampa are notably higher than rates in Boise and Meridian. Youth with disabilities are somewhat higher in Meridian than the other cities. Older adults with disabilities represent a growing group of people, with nearly 1 in 5 across Idaho having some type of disability. Boise's and Meridian's rates are lower than the state's while Nampa's and Caldwell's are slightly higher but below Canyon County's rate as a whole. (Figure 2-11)

Both Caldwell and Nampa have rates of uninsured people notably higher than the state of Idaho as well as Boise and Meridian.

Figure 2-10: Race & Ethnicity Data

Race & Ethnicity	Boise	Meridian	Ada County	Caldwell	Nampa	Canyon County	State of Idaho
White alone	89.4%	90.9%	90.2%	73.2%	86.6%	79.0%	89.4%
Black or African American alone	0.7%	1.0%	1.4%	0.3%	1.4%	0.5%	0.7%
American Indian or Alaska Native alone	1.3%	0.4%	0.8%	1.6%	1.5%	0.7%	1.3%
Asian alone	1.5%	3.2%	2.3%	1.0%	2.5%	1.1%	1.5%
Native Hawaiian or Other Pacific Islander, alone	0.1%	0.1%	0.1%	0.2%	0.0%	0.1%	0.1%
Two or more races	3.3%	3.3%	3.6%	4.5%	6.0%	5.0%	3.3%
Hispanic or Latino	12.8%	7.0%	8.5%	38.8%	24.5%	25.6%	12.8%
White alone, not Hispanic or Latino	81.6%	86.0%	84.1%	56.8%	70.1%	69.6%	81.6%

Source: 2019 ACS, DP05

Figure 2-11: Population by Veteran and Disability Status

Population Groups	Boise	Meridian	Ada County	Caldwell	Nampa	Canyon County	State of Idaho
Veterans, among pop. 18 & over	8.7%	6.5%	8.9%	8.5%	8.6%	8.7%	9.1%
With a disability	11.8%	9.3%	10.7%	15.4%	14.4%	16.4%	13.7%
With a disability, under age 18	0.1%	1.6%	0.5%	0.1%	0.3%	0.3%	0.5%
With a disability, over age 65	15.1%	15.7%	16.1%	20.3%	19.8%	26.1%	18.8%
Persons without health insurance	10.4%	8.4%	8.7%	14.0%	13.3%	13.0%	10.8%

Source: 2019 ACS, S2101, S1810, S2701

Poverty Status. A greater spread is seen in the income and poverty rates among the four cities than in most data presented in this report. Of particular note are the median and per capita incomes, along with persons in poverty in Caldwell and Nampa. Boise's percentage of people in poverty is notably higher than Meridian's and Ada County's percentage is slightly higher than the State of Idaho.

Poverty among youth populations is of note in Boise, Caldwell and Nampa. The older adult population in poverty is higher than the state's rate in Caldwell and Nampa. Meridian's rate of older adults in poverty is notably low.

Internet Access. A special area of exploration for this Analysis of Impediments is internet access. As more services require online input of forms, data, and requests, the disparities associated with access to high quality internet may become more pronounced. Meridian and Nampa have rates notably higher than Boise and Caldwell for people lacking internet access at home while making less than \$20,000 per year. This status is similar, but not as severe, in the mid-range income bracket for Meridian and Nampa.

Figure 2-12: Population by Poverty Status

Poverty	Boise	Meridian	Ada County	Caldwell	Nampa	Canyon County	State of Idaho
Median Household Income	\$ 65,463	\$ 75,515	\$ 72,021	\$ 49,046	\$ 57,352	\$ 58,945	\$ 60,999
Per Capita Income past 12 months	\$ 38,263	\$ 33,328	\$ 37,297	\$ 18,250	\$ 23,631	\$ 18,703	\$ 29,606
Persons in poverty, percent	13.7%	8.5%	9.9%	16.5%	15.0%	13.4%	11.2%
Persons under 5 years old in poverty, percent	17.2%	12.4%	15.8%	25.9%	24.5%	21.5%	17.8%
Persons under 18 years old in poverty, percent	19.2%	10.6%	11.8%	20.8%	17.0%	15.5%	13.2%
Persons over 65 years of age in poverty, percent	6.9%	1.7%	5.3%	8.6%	9.2%	8.3%	6.9%

Source: 2019 ACS, S1901, B19301, S1701

Figure 2-13: Internet Access

Internet Access by Income	Boise	Meridian	Ada County	Caldwell	Nampa	Canyon County	State of Idaho
Less than \$20,000 Income							
Broadband	64.8%	53.9%	54.4%	64.8%	51.6%	49.0%	54.7%
Without Internet	34.9%	45.3%	45.3%	34.9%	48.0%	50.1%	44.8%
\$20,000 to \$74,999							
Broadband	85.9%	78.3%	79.0%	85.9%	81.5%	79.8%	78.5%
Without Internet	13.8%	20.7%	20.2%	13.8%	17.6%	19.1%	20.5%
\$75,000 and higher							
Broadband	96.8%	91.9%	92.5%	96.8%	89.8%	90.2%	92.9%
Without Internet	3.0%	7.9%	7.1%	3.0%	9.9%	9.4%	6.7%

Source: Census, ACS B28004

Mutual Reliance Among Cities for Low Wage Labor

There is oftentimes an ideal scenario or goal for what is known as “jobs-housing balance” where people are able to live and work without close proximity, thus reducing the burden of transportation costs and time spent commuting. This is not easily attainable as the regional nature of jobs, housing, and household factors mean people often rely on jobs outside their city of residence. This is particularly true for non-central cities that tend to rely more heavily on the employment hubs in a central city like Boise.

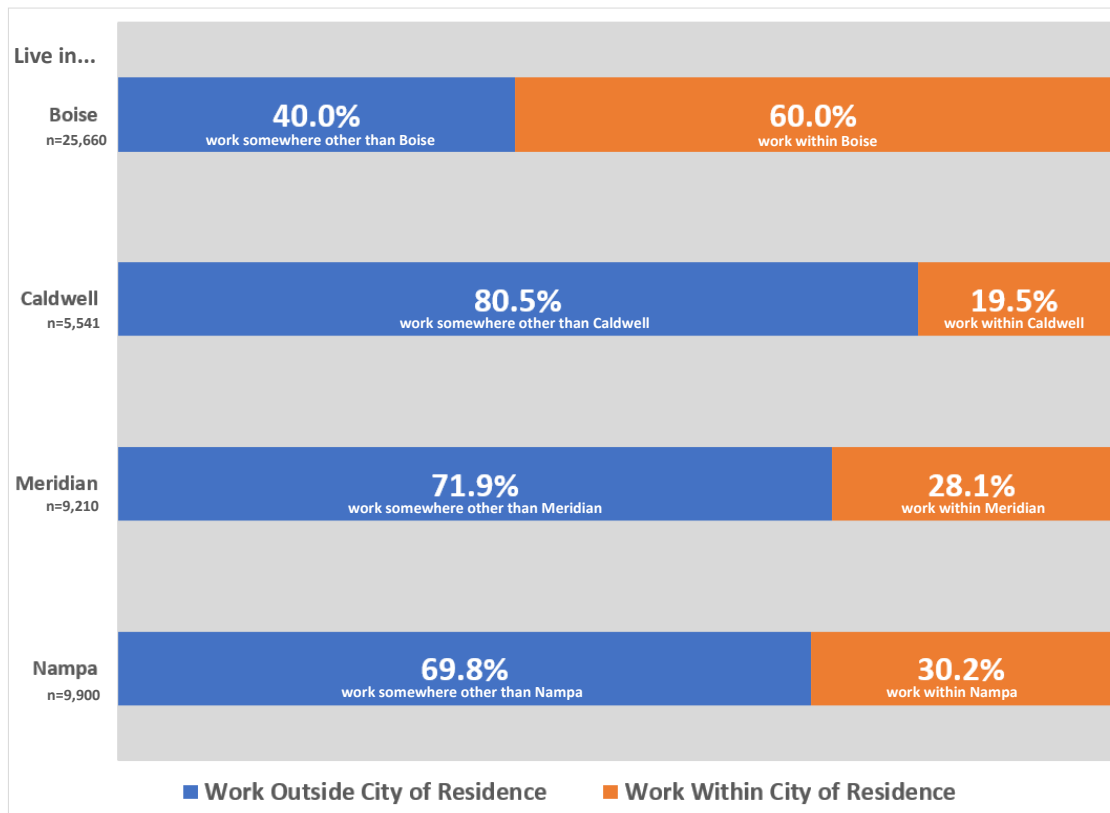
Figure 2-14 below shows data on where low income residents making \$1250 a month or less live and work. This can be considered a measure of being able to retain low wage workers in low wage jobs within a city. Given it is the central city, Boise has 60.0% of its low-wage residents also working in Boise while 40.0% of its low-wage workers have to leave the city for employment. Meridian retains 28.1% of its low-wage workers in jobs within the city while more than 70% still have to leave the city to find employment. Nampa has similar rates as Meridian.

Caldwell's low wage residents are the most reliant on low wage jobs outside the city, with 4 out of 5 having to commute elsewhere for employment.

When this data is examined in combination with the data in Figure 2-17 on page 17 showing housing and transportation costs, it is easy to see why transportation costs are higher in Caldwell, Meridian, and Nampa than they are in Boise.

On the low wage end of the employment spectrum in the region, these increased transportation costs often come in the form of reliance on automobile travel instead of the public transit reliance seen in larger metropolitan areas. This is due to a variety of factors, including minimal or no public transportation service for many areas of Caldwell, Nampa, and Meridian, as well as dispersed low wage job centers along commercial corridors that are difficult to serve via transit under any funding or service scenario.

Figure 2-14: Low Income Residents (\$1,250 income or less per month), Where they Live and Where they Work



Source: Census, 2019 OnTheMap Data

Figure 2-16 below looks at the low wage households and where they work, broken down by city, as well as job destinations elsewhere in the region or state. Meridian is the largest external job attractor for low-wage Boise workers while Boise is the largest external job attractor for the other three cities.

Caldwell's low wage workers are the most evenly spread in terms of where they seek work elsewhere in the region, with Boise, Caldwell and Nampa being roughly 1 in 5 for each city, respectively.

This sparse spread of low wage jobs along commercial corridors, for example the State Hwy 55—Eagle Road corridor in Boise and Meridian, illustrate the challenges with achieving a jobs-housing balance and reducing household transportation costs.

Auto-oriented job centers are areas where alternative transportation options are limited to job-dense areas due to lack of regional public transportation funding. These issues serve to compound the burden of transportation costs on low wage workers. Areas served with adequate public transportation services may be subject to buses that don't serve workers during the hours in which their shifts start or end, specifically shifts that end or begin during early morning and late night hours.

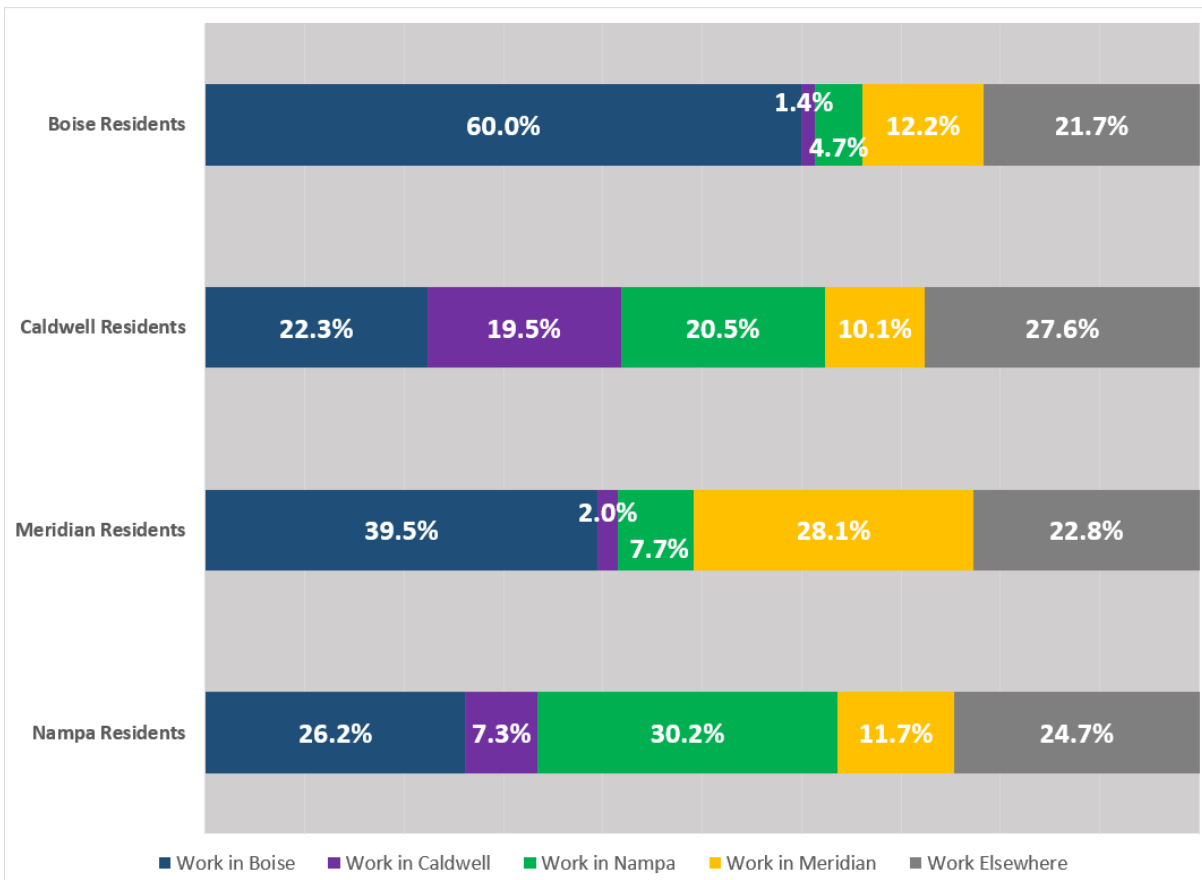
"Increasing congestion and fewer job options for low-wage workers only furthers the transportation cost burden of a daily commute." Data show that between 2000 and 2014, commuting cost increases due to congestion rose more than \$300 a year for all commuters in the region, totaling \$833 a year. With that, annual hours of delay per commuter due to congestion rose from 27 hours to 37 hours per year during that same timeframe.

Figure 2-15: Low Wage Workers by City in Which They Work

City	Total Who Work There
Boise	22,856
Caldwell	2,332
Meridian	7,447
Nampa	7,447
Elsewhere	11,638
Total	50,320

Source: Census, 2019 OnTheMap Data

Figure 2-16: Low Income Residents, Where they Live and Where they Work



Source: Census, 2019 OnTheMap Data

Housing and Transportation Costs

Compounding the issue of rising transportation costs is the combined cost of housing and transportation, a measure tracked by the Center for Neighborhood Technology and Census data. A common theme within the Boise-Nampa MSA is that cities like Boise are perceived to be higher cost from a pure housing standpoint. However, the data for combined housing and transportation cost metrics show Ada County overall, as well as the individual cities of Kuna, Star, Eagle, and Meridian as having much greater combined housing and transportation percentages than Boise. This theme is also seen in total annual expenditures. Canyon County as a whole is similar to Boise in combined housing and transportation expenditures. Boise's transportation costs are the lowest among major cities in the region. (Figure 2-17, 2-18)

Caldwell has the lowest rate and overall expenditures among the most urbanized cities in the two-county area. Nampa is similar when compared to other cities, with rates of expenditures slightly more than Caldwell but notably less than other cities in the two counties.

Figure 2-17: Housing + Transportation as Percent of Total Annual Expenditures

	Housing Costs	Transp. Costs	Total
Ada County	28%	26%	54%
Boise	26%	24%	50%
Meridian	29%	27%	56%
Eagle	37%	28%	65%
Garden City	26%	24%	50%
Kuna	25%	29%	54%
Star	31%	30%	61%
Canyon County	23%	27%	50%
Caldwell	20%	26%	46%
Middleton	24%	28%	52%
Nampa	21%	26%	47%

Figure 2-18: Housing + Transportation as Total Annual Expenditures

	Housing Costs	Transp. Costs	Total
Ada County	\$ 14,472	\$ 13,130	\$ 27,602
Boise	\$ 13,116	\$ 12,262	\$ 25,378
Meridian	\$ 14,628	\$ 13,547	\$ 28,175
Eagle	\$ 18,936	\$ 14,127	\$ 33,063
Garden City	\$ 13,200	\$ 12,222	\$ 25,422
Kuna	\$ 12,960	\$ 14,737	\$ 27,697
Star	\$ 15,960	\$ 15,139	\$ 31,099
Canyon County	\$ 11,892	\$ 13,864	\$ 25,756
Caldwell	\$ 10,260	\$ 13,074	\$ 23,334
Middleton	\$ 12,468	\$ 14,323	\$ 26,791
Nampa	\$ 10,884	\$ 13,201	\$ 24,085

Source: Center for Neighborhood Technology Housing + Transportation Index

Home Sales & Lending Practices

An examination of homes sales and home lending practices data was combined from local and federal sources. These figures represent the most recently-available data on the metrics.

Home Sales Data

Home sales data was collected for all four cities for 2020. The data was extensive and used to further illustrate current conditions, specifically around home ownership.

The information compiled demonstrates a clear increase in housing price and particular increases towards the second half of the year.

According to market experts, the trajectory for 2021 home sales is expected to maintain the steady increases in median price for the foreseeable future.

Regionally, the four city total of home sales topped 16,200 units. Most of these homes were single family units (14,974 or 92.2%, followed by Townhouses (801 or 4.9%), Condominiums (248 or 1.5%) and Mobile Homes (216 or 1.3%). (Figure 2-21)

With respect to median sale price, the region total approached \$400,000 and finished with a weighted average at \$385,127. The average square footage of homes sold barely eclipsed 2,000 sq. ft. for an average price per square foot of \$191. Average days on the market was 28 days.

Figure 2-19: Average Sale Price by City, 2020

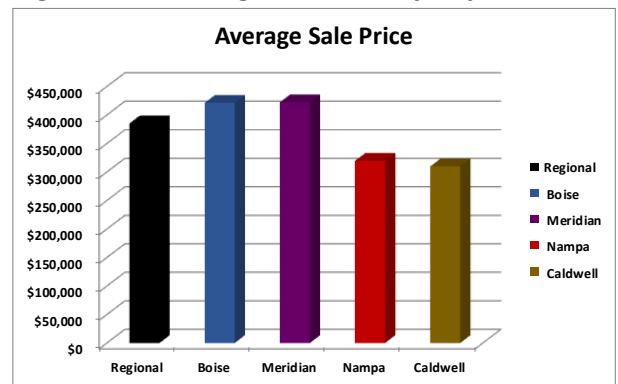


Figure 2-20: Average Price Per Square Ft by City, 2020

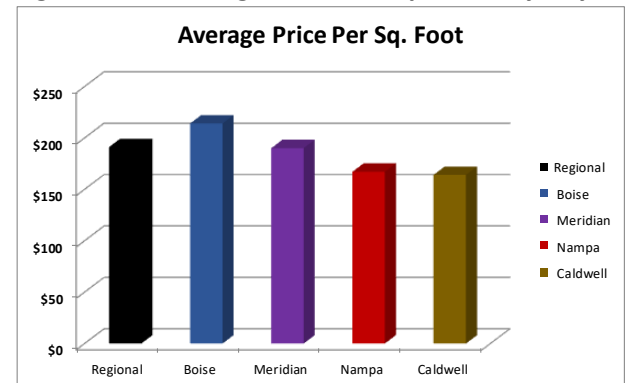


Figure 2-21: Homes Sales Data by Region and City, 2020

	Region	Boise	Caldwell	Meridian	Nampa
Total Units Sold	16,239	6,298	1,852	4,300	3,789
Avg Price, 2020 Sales	\$385,127	\$421,265	\$309,606	\$422,167	\$319,939
Avg Square Footage	2,012	1,970	1,883	2,218	1,910
Avg Price Per Sq. Ft.	\$191	\$214	\$164	\$190	\$167
HH Income Needed to meet 30% Target	\$68,758 (\$33.05/hr)	\$74,146 (\$35.64/hr)	\$57,480 (\$27.63/hr)	\$74,281 (\$35.71/hr)	\$59,040 (\$28.40/hr)
Median HH Income	\$59,280	\$60,035	\$49,060	\$71,390	\$48,850
Single Family % of sales	92.2%	85.6%	96.8%	95.7%	97.0%
Multi-Family/ Mobile Home % of sales	7.8%	14.4%	3.2%	4.3%	3.0%
Avg Days on Market	28	22	30	35	29

An additional exercise conducted in this section to gain further insight is the affordability of buying a home in the region and by city.

Using the HUD guideline of 30% of gross income towards housing costs, sales prices were entered into a mortgage calculator and an annual wage computed to determine what household income is necessary to meet the 30% threshold.

This reverse engineering approach, is helpful to depict general conditions and what level of income is needed to purchase a home in the area. The outcomes are shown in Figure 2-24.

Overall, Boise showed the greatest gap in sale price compared to the 30% guidance, with a deficit of \$14,111 a year for someone making the median income to afford a median-priced house in Boise.

Nampa had the second highest gap at more than \$10,000, with Caldwell's gap being nearly \$8,500 a year. Meridian's was the closest to having 30% of the median income match the median home price, but still had a gap of nearly \$3,000.

Boise's gap likely reflects the growing demand for housing in the region's central city, combined with already-high housing prices compared to the other cities. Boise also has more lower income residents when compared with Meridian.

Figure 2-22: Homes Sales by City, 2020

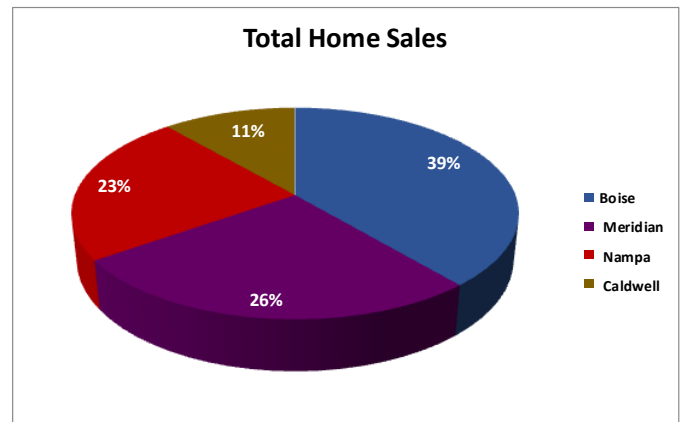


Figure 2-23: Average Days on Market by City, 2020

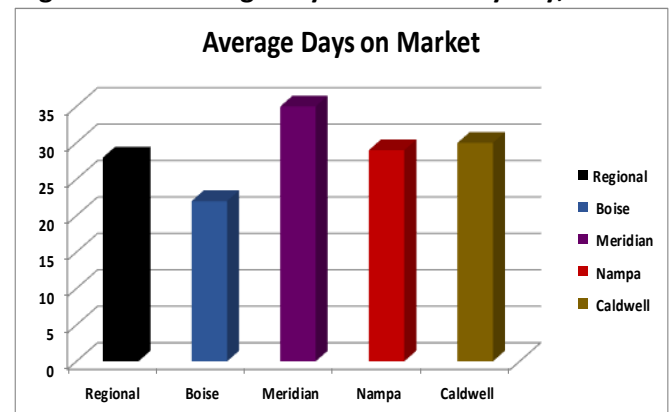
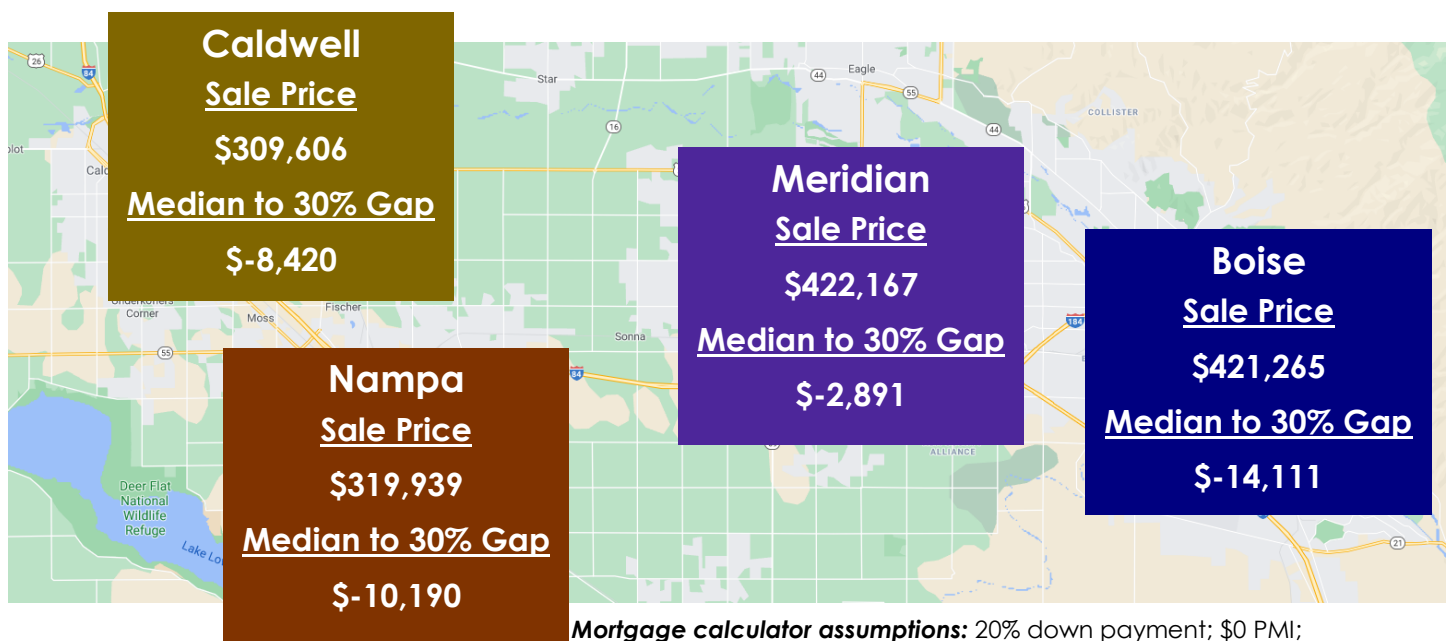


Figure 2-24: Sale Price and Gap Between Price and Median Income

Using the calculator assumptions described above, the gap between 2020 sales price and necessary income to meet HUD 30% of income guidelines is displayed. The income level was then compared to current median income for comparison and displayed for each of the four cities.



Mortgage calculator assumptions: 20% down payment; \$0 PMI; 3.8% Interest Rate; \$1,000/year home insurance; \$2,400/year property tax

Source: Vitruvian Planning Analysis using HUD and Online Real Estate Data

Home Lending Practices

Lending data is available through the Federal Financial Institutions Examination Council's (FFIEC) portal stemming from requirements of the federal Home Mortgage Disclosure Act of 1975 (HMDA). HMDA requires lenders to collect and publicly disclose information about housing-related applications and loans. Under the HMDA, financial institutions are required to report the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers. FFIEC compiles this information by County and Metropolitan Statistical Area with data availability varying by these geographies.

Overall, the data contained within the HMDA reporting guidelines represent the best and most complete set of information on home loan applications for the latest year, 2019.

Denial Rates. After the owner-occupied home purchase loan application is submitted, the applicant receives one of the following status designations:

- "Originated," which indicates that the loan was made by the lending institution;
- "Approved but not accepted," which notes loans approved by the lender but not accepted by the applicant;
- "Application denied by financial institution," which defines a situation wherein the loan application failed;
- "Application withdrawn by applicant," which means that the applicant closed the application process; or
- "File closed for incompleteness" which indicates the loan application process was closed by the institution due to incomplete information.

As shown in Figure 2-25, more than 50,000 home purchase loan applications were originated in Ada and Canyon Counties in 2019. More than 5,800 (11.6%) were denied. Denial rates were observed to differ by race and ethnicity. Applicant's of a non-white race were denied at a rate of 16.3% compared to 11.4% of white applicants. Applicants whose ethnicity was Hispanic or Latino were denied at a rate of 17.4%.

The number of Hispanic or Latino people applying for loans is the most significant among minority populations in the region, which makes these percentages more notable in terms of disparities. This does not mean that the varying rates of denial among other minority populations is not something to be aware

Figure 2-25: Home Mortgage Disclosure Act Data for Ada and Canyon Counties, 2019

Race/Ethnicity	Total	Percent Originated	Percent Approved, But Not Accepted By Applicant	Percent Denied	Percent Withdrawn	Percent Incomplete
Race						
American Indian or Alaska Native	289	56.4%	5.2%	19.4%	13.1%	5.9%
Asian	989	62.2%	5.6%	13.9%	14.5%	3.9%
Black or African American	263	65.0%	4.2%	15.2%	13.7%	1.9%
Native Hawaiian or Pacific Islander	141	54.6%	1.4%	29.8%	10.6%	3.5%
White	48,586	68.7%	5.6%	11.4%	11.7%	2.6%
Ethnicity						
Hispanic or Latino	3,361	61.3%	6.0%	17.4%	12.2%	3.1%
Non-Hispanic or Latino	46,345	68.7%	5.5%	11.3%	11.7%	2.7%
American Indian/White Difference		-12.3%	-0.4%	7.9%	1.5%	3.3%
African American/White Difference		-3.7%	-1.4%	3.8%	2.0%	-0.7%
Hispanic/Non-Hispanic Difference		-7.5%	0.4%	6.1%	0.5%	0.4%

Source: FFIEC HMDA Online Data Portal, 2019

of, but the overall numbers are not at a level to make a more formal determination regarding the level of disparity.

For income levels, data for mortgage lending practices is available for the overall Boise-Nampa Metropolitan Statistical Area (MSA) instead of by county. The Boise-Nampa MSA data includes Gem, Elmore, and Owyhee Counties in addition to Ada and Canyon Counties.

Figure 2-26 is 2019 MSA data for the lowest income bracket—those making less than 50% of the MSA's median income. In this income bracket there are much higher rates of denials, at 26.3%, than there are among all incomes levels (11.7% for the MSA).

The Hispanic or Latino population within the MSA is also likely to experience higher rates of denial of loans than the non-Hispanic or Latino population. In order to gain a larger dataset, the 2018 and 2019 HMDA data for ethnicity and income level was compiled. It is shown in Figure 2-27. It shows that regardless of income level, people who are Hispanic or Latino are more likely to be denied a home mortgage loan than those in the same income strata who are not Hispanic or Latino.

Figure 2-26: Home Mortgage Disclosure Act, People Making Less than 50% of Boise-Nampa MSA Median Income (2019)

LESS THAN 50% OF MSA/MD MEDIAN	Applications Received	Loans Originated		Applications Denied	
		Number	% Originated	Number	% Denied
Race					
American Indian or Alaska Native	38	18	47.4%	15	39.5%
Asian	71	27	38.0%	26	36.6%
Black or African American	21	14	66.7%	3	14.3%
Native Hawaiian or Other Pacific Islander	17	3	17.6%	13	76.5%
White	4,557	2,344	51.4%	1,206	26.5%
Total	5,509	2,761	50.1%	1,447	26.3%
Ethnicity					
Hispanic or Latino	455	186	40.9%	157	34.5%
Not Hispanic or Latino	4,207	2,196	52.2%	1,096	26.1%
Total	4,662	2,382	51.1%	1,253	26.9%

Figure 2-27: Home Mortgage Disclosure Act: Loan Denial Rates for Boise-Nampa MSA (2018 & 2019 Applications)

	<50% of Median Income	50-70% of Median Income	80-99% of Median Income	100-119% of Median Income	120% or more of Median Income
Hispanic or Latino	34.5%	18.0%	16.7%	15.2%	12.4%
Total Applications	952	2,165	598	1,163	1,303
Non-Hispanic or Latino	26.1%	14.8%	12.1%	10.8%	9.2%
Total Applications	7,686	17,655	6,127	16,355	36,673
Total	26.1%	15.2%	12.5%	11.1%	9.3%
Total Applications	8,638	19,820	6,725	17,518	37,976

3: Public & Stakeholder Process

Efforts to gain the general sentiment of the public were made for this report through public meetings and an online input survey. The goal was to involve both individuals, groups that represent fair housing needs, and local government agencies.

While this report was being compiled, the Boise region was in the midst of the Covid-19 pandemic. Therefore, feedback gleaned from the public was ascertained through a rigorous and thorough series of efforts. The following section is a description of the public outreach meetings and the results of that outreach.

Public Meetings

As part of the Analysis of Impediments to Fair Housing, multiple public outreach events were conducted in April 2021. The purpose of the events was to garner thoughts and opinions of attendees, which represented numerous constituent groups across the region.

In all, there were approximately 40 attendees comprising of the public and representatives of various regional organizations, non-profits, and government agencies.

These perspectives served to further inform the identified impediments that exist within the four communities, what sorts of strategies can be taken to address the impediments, and to identify any unknown resources useful in the implementation of solutions.

The project included four public outreach events. Three of the outreach events were held in person and one held virtually. In person meetings occurred in Nampa on April 5, Boise on April 6, and Meridian on April 8. The virtual meeting was conducted on April 7. Representatives who attended the meetings included staff and general citizens. Numerous organizations or agencies were represented at the meetings (Figure 3-1).

The format of the public meetings included an overview of what fair housing is, why it is important to improve, and how discrimination takes place in the housing realm.

The presentation was followed by a series of open-ended questions intended to solicit a response from participants.

The discussion question focused on:

- Identification of likely impediments currently taking place;
- Specific needs within the housing, health care, transit, and employment realm;
- Potential resources to improve conditions; and
- A vision statement of how conditions can improve in ten years from now.

Figure 3-1: Public Meetings for the Regional Analysis of Impediments to Fair Housing Choice

Meeting Date	Location/City	Organizations Who Attended
April 5, 2021	Nampa	<ul style="list-style-type: none"> • AutumnGold • Boise School District • CATCH • City of Boise • City of Caldwell • City of Meridian • City of Nampa • Idaho Dept of Health & Welfare • Intermountain Fair Housing Council • Jesse Tree • Nampa City Council • Nampa School District • NeighborWorks • St. Luke's Hospital System • Trinity New Hope • The Salvation Army • Veterans Administration • WICAP
April 6, 2021	Boise	
April 7, 2021	Online	
April 8, 2021	Meridian	

Numerous impediments were identified among workshop participants and aligned with the input received in the regional survey. Their input is summary in Figure 3-2 below.

When asked what the most critical issues facing people of low to moderate incomes, specifically around transportation, health care, employment, or housing, several specific answers were provided.

Transit

- The Valley transit system is inadequate and underfunded.
- The system does not address the need of all users due to limited routes, frequency, and operation hours.
- Inability to pay for insurance means an inability to register a vehicle and reliance on transit.
- Congestion and time spent in traffic by low to moderate income workforce commuting to job centers means reduced quality of life.

Employment

- Lack of a living wage means limited economic opportunity.
- The Valley is seen as being a hub of service sector jobs and not enough better paying professional jobs.
- Supportive employment for family leave.

Housing

- Shortage of healthy, affordable housing that helps maintain the health of occupants.
- Housing that is available, is often in need of major repairs such as new heating systems or roof.
- College debt reduces purchase power for rent or mortgages.

Health Care

- Lack of affordable health care and available mental health services.
- Mental health services are often not located near transit routes.
- Wait times for those without insurance is often prohibitive to care.
- Need more providers to accept Medicaid.

Participants were also asked to give their ideal vision in the realm of accessible and fair housing choice in ten years from now. Ideas and suggestions included:

Figure 3-2: Public Meetings for the Regional Analysis of Impediments to Fair Housing Choice

Impediment Concerns Identified by Public Meeting Attendees

- | | |
|---|--|
| <ul style="list-style-type: none"> • Lack of Affordable Housing • Onerous Eligibility requirements, such as claims of needing to earn monthly four times as much rent • Lack of living wages • Institutional bias • Perception of tenants regarding social status and conduct • Limited language accessibility • Limited choice for transportation modality • Politicizing of needs • Use of creative fees, such as shifting higher application fees to administration fees • Policy & practice of accepting tenants with a history such as bankruptcy or incarceration • Limited housing stock type, particularly for all household sizes • Disruption of the housing occupancy market by vacation rentals | <ul style="list-style-type: none"> • Participation of out of state/area investors that contributes to higher cost housing • NIMBYism based on a lack of factual data • Homogeneous housing stock that results in homogeneous occupants • Limited State authority participation and municipal enabling laws • Unwillingness to rezoning properties that could permit affordable housing options • Inability to communicate crisis conditions outside of data • Lack of public defender for those facing evictions • Parking requirements within zoning ordinances • General lack of knowledge about zoning that leads to uninformed opposition • Lack of affordable land upon which to build • High construction costs |
|---|--|

- Better coordination between cities
- Multimedia outreach campaigns
- Clarify and improve perceptions through data driven material and not fear based
- A robust public transportation system much more accessible to all users
- All families have dignified housing
- Every employer pay a living wage, better employer buy-in
- State legislation that improves the support structures and funding mechanisms for affordable housing
- A change in language around the concept of affordable housing and a better paid workforce
- A fully funded State housing trust fund
- An inclusive vision among decision makers
- Co-located assistance sites offering one stop shop for users
- Collaborative spirit between public and private agencies

The jurisdictions should form a standing group including advocates and representatives from various groups to collectively educate and engage in advocacy for Fair Housing. An option would be to join with the Idaho Fair Housing Forum and engage in statewide activities.

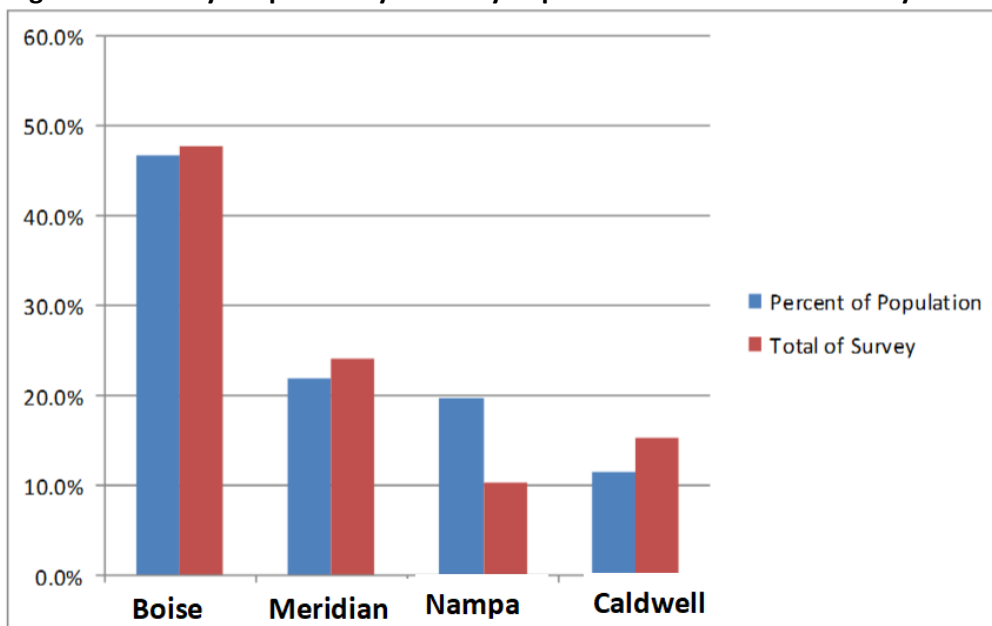
A particular comment provided by a long-time professional in the urban planning field was illustrative of the history of fair and equal housing:

- "April is Fair Housing Month. I was asked to attend a fair housing workshop on impediments to fair housing. I support fair and affordable housing, but we have been talking about the same issues for the last 50 years. Some progress, but much more has to be done. A question was asked 'In 10 years my hope for the Treasure Valley is?'—I didn't say anything. I would have liked to say 'not dealing with this for another 50 years.'"

Community Input Survey

In 2020, a regionwide input survey was offered to residents of Boise, Caldwell, Meridian, and Nampa. The intent of the survey was to capture the varying perspectives of residents and inform issues around access to fair housing throughout the valley, and not limited to one city alone. Figure 3-3 shows a comparison of the total number of survey responses, by city, compared to the population percentage of that city among the four that are the subject of this report.

Figure 3-3 Survey Responses by % of City Population and % of Total Survey



Results by City

The survey was taken by 536 individuals, which consisted of 19 questions for all residents, with an additional question for Boise and Meridian residents on local ordinances. Nampa was the only city with survey responses that were notably different (lower) than the city's population proportion.

The following section is a summary of the regional survey as well as a compare and contrast between how the region generally responded to those replies from residents of each city. When asked where responders lived, answers included the following break down:

Boise

- 46.8% of the four cities' population
- 47.7% (256 of 536) of survey responses
- Boise home owners: 27.4% of responses
- Boise renters: 20.3% of responses

Caldwell

- Population: 11.6% of the four cities pop
- 15.3% (82 of 536) of survey responses
- Caldwell home owners: 13.8% of responses
- Caldwell renters: 1.5% of responses

Meridian

- 31.9% of the four cities' population
- 25.0% (129 of 536) of survey responses
- Meridian home owners: 19.2% of responses
- Meridian renters: 4.8% of responses

Nampa

- 19.7% of the four cities' population
- 10.2% (55 of 536) of survey responses
- Nampa home owners: 7.8% of responses
- Nampa renters: 2.4% of responses

Demographics of Respondents

Below is the breakdown of respondents by race, ethnicity, age, gender, household size, and income.

Race. Respondents were asked to identify their race. The survey resulted in a racial breakdown of:

- White - 88.78%
- Two or More Races - 5.99%
- Other Race - 4.75%
- American Indian or Alaska Native - 1.9%
- Asian - 1.71%
- Black or African American - 1.14%
- Native Hawaiian and Pacific Islander - 0.57%

Ethnicity. Respondents were asked to identify their ethnicity. The survey resulted in an ethnic breakdown of:

- Hispanic or Latino - 8.89%
- Non-Hispanic or Non-Latino - 91.1%
- Total Hispanic population of the four cities - 15.4% or 75,274

The Hispanic population of each city is as follows:

- Boise - 10.4% or 23,761
- Caldwell - 35.1% or 19,857
- Meridian - 6.9% or 7,339
- Nampa - 25.3% or 24,317

Age. Age composition of survey respondents was:

- 18-21 Years - .75%
- 22 to 35 Years - 20.7%
- 36 to 49 Years - 28.3%
- 50 to 61 Years - 20.8%
- 62 to 75 Years - 26.1%
- 76 Years And Older - 3.8%

Gender. Responses were as follows:

- Male - 31.7% or 169 (four Cities total 49.6%)
- Female - 64.6% or 344 (four cities total 50.3%)
- Other - .94% or 5
- Choose not to answer - 2.63% or 14

Number of People Per Household and Income. Respondents were asked to indicate how many people live in their household and to estimate their annual household income. There were 502 responses.

Number in Household and Percentage of Survey Respondents:

- 1 Person - 19%
- 2 People - 38%
- 3 People - 15%
- 4 People - 15%
- 5 People - 5%
- 6 People or more - 3%

Respondent Average Household Income:

- Average income of survey responders - \$66,300
- Average income of 1 person households - \$38,350
- Average income of 2 person households - \$62,700
- Average income of 3 person households - \$80,500* (Note, one reply claimed \$900K income. If erroneous, average income would be \$72,100)
- Average income of 4 person households - \$86,700
- Average income of 5 person households - \$80,900
- Average income of 6+ person households - \$67,000

Incomes by City

- **Boise**
 - Reported in survey: \$60,620
 - Median household income- \$60,035
- **Nampa**
 - Reported in survey: \$66,650
 - Median household income- \$48,850
- **Meridian**
 - Reported in survey: \$83,100*
 - Median household income- \$71,390
 - Note, one survey response claimed \$900K as income. If erroneous, median income for Meridian responders is \$74,200
- **Caldwell**
 - Reported in survey: \$70,600
 - Median household income- \$49,060

Ease of Finding Affordable Housing

Respondents were asked if finding affordable housing was easy throughout the Valley. A clear majority of those who responded indicated that finding affordable housing throughout the valley is not easy with 7 in 10 answering "no.":

- Yes- 29.8% or 153
- No- 70.7% or 363

Hispanic respondents. Among survey responders who identified as Hispanic, 42 answered the question about ease of finding affordable housing. The responses indi-

cate that for Hispanic populations, finding housing is even more challenging with nearly 80% of responders indicating that finding affordable housing easily, is not happening in the Valley:

- Yes- 21.5% or 9
- No- 78.5% or 33

Renters and Owners. When broken out between owners and renters, the differences are stark. Both groups are finding accessing affordable housing difficult.

However, renters are having finding accessing affordable housing even more challenging with only 11.4% of renters responding that finding affordable housing is easy in the valley. Answers to the survey are as follows:

- **Renters:** Yes- 11.4% or 18; No- 88.5% or 139
- **Owners:** Yes- 38.5% or 138; No- 61.5% or 220

By Age. The survey results indicated that as valley residents age, finding affordable housing easily becomes more common. For younger residents, affordable housing is even more difficult as 86% of residents claim finding such housing is not easy.

When evaluating by age, the ease of accessing affordable housing easily looks like to following:

- **Age 18 -35:** Yes 14.0% or 17; No 86.0% or 104
- **Age 35-61:** Yes 26.9% or 68; No 73.1% or 184
- **Age 62 and older:** Yes 44.9% or 67; No 55.1% or 82

By Income. Easily finding affordable housing by income is another element derived by survey information. For households earning \$50,000 or less, approximately 75% find it difficult to find affordable housing and for households earning between \$50 and \$100,000, 72% find it difficult.

For upper income earners, greater than \$100,000, respondents were nearly equal between finding affordable housing easy or difficult.

- **<\$50,000:** Yes- 25.3% or 60; No- 74.7% or 177
- **\$50,000-\$100,000:** Yes- 27.9% or 60; No- 72.1% or 155
- **>\$100,000:** Yes- 49.1% or 30; No- 50.8% or 31

Feeling Welcome and Included. Participants were next asked if they feel welcome and included in their community. Regionally, of the 533 who replied, 84% said they did feel welcomed and included while 17% said they did not.

This suggests that the overwhelming number of residents throughout the four cities largely feel comfortable in their cities and invited to participate in every day life. When this question is broken out by city, the responses were:

- **Boise:** Yes -81.8% or 208; No- 18.1% or 46
- **Nampa:** Yes- 76.8% or 43; No- 23.2% or 13
- **Caldwell:** Yes- 82.9% or 68; No- 17.1% or 14
- **Meridian:** Yes- 91.3% or 116; No- 8.7% or 11

The question allows further exploration among various cohorts. If 17% of respondents do not feel welcomed or invited, are there any trends among smaller groups that can be determined?

Among non white members of the community who answered yes or no:

- **Non-White Responders:** Yes- 82.0% or 55; No- 18.0% or 12
- **Among renters:** Yes- 74.5% or 117; No 25.5% or 40

Figure 3-4: Do you feel welcome and included?

<p>Culture & Context</p> <ul style="list-style-type: none"> • “Do we even have a welcome wagon anymore? As an older single resident who was born here I cannot afford the city's community recreation center and make too much for any type of assistance. As a resident I feel invisible.” • “Not anymore. It used to still have agricultural values but it has shifted to people not valuing an ag background. Our children have started to get ostracized for hunting, working, wearing boots, etc.” • “Over build , lost feel of belonging. Neighbors not respectful to values of older neighborhood. Loud music, traffic.” • “There is a lot of exclusions for newcomers. We may be citizens of the same country, but if you dare to have been born anywhere other than Idaho you almost have to whisper it, or lie about it. Idaho is apart of the USA, and its past time for some people to act like it. The people that don't exclude others have to try 10 times harder to be inclusive, because of the people harassing and committing crimes against newcomers. We are all one community, but the people excluding others make this community difficult to be apart of.” 	<p>Race, Ethnicity & Identity</p> <ul style="list-style-type: none"> • “The hypersensitive focus on race is fragmenting our community. Although I have lived here for over 40 years, I no longer feel welcome or safe.” • “Being a Latino family, we get judged a lot. People assume we're on food stamps when we go to pay at the grocery or Medicaid when we go to the doctors. We don't qualify for any of that. In fact, we probably make more money than the average person in this state.” • “I am queer and nonbinary. I do not feel welcome or safe with all of the white supremacists in this city, region, and state. White supremacists are heavily armed and aggressive. I also don't feel safe with the police. It makes me ill that the City Council increased the budget for the police. The City Council spat in the faces of those of us who are not safe in interacting with the police. The only inclusion I feel is with the folks in the community I'm building relationships who also do not feel welcomed or included in this city.” • “The hypersensitive focus on race is fragmenting our community. Although I have lived here for over 40 years, I no longer feel welcome or safe.”
<p>Social & Economic Barriers</p> <ul style="list-style-type: none"> • “Ex felon, no jobs available. I exist, not live here. “ • “We spent 4 years homeless. When you're sleeping in the car people laugh. They take pictures. They mock. And worst yet, they call the police. Having a job is fine and dandy but without access to housing & food it's impossible to sustain.” • “I'm a single mom who survived domestic violence. People judge.” • “I'm fortunate that I have a house, one that were I to buy it today I could never have afforded. But I feel like it's in danger of becoming only for middle and retirement age white people, and that it will lose vitality and diversity because young people won't be able to live near where they work and quality of life issues will take them elsewhere.” • “The treasure valley does not meet the needs of low-income individuals.” 	<p>Growth & Policy</p> <ul style="list-style-type: none"> • “The state and the local governments are contributing to creations of taxes laws and fees and create barriers to progress. The state agencies move slow in everything. The regulations put in place are blocked progress. The City is not developing and calculating and for asking the growth, therefore the citizens get garbage. The education here is so garbage, and for the sake of a politician or politicians, the kids get tablets in school to get distracted and not to focus and retain knowledge. The stupid rules in public schools are stopping growth. The teachers and principles are raciest. The wise are ignored and too many tests are required in anyway.” • “Local elected officials and planners continue to approve low-density, high-cost housing. This creates sprawl, which requires more resources to live. You need to own a reliable car to get to work, groceries, or recreation because public transportation is A) not funded and B) even if it was funded, sprawl makes it expensive to run effectively.” • “Because of the lack of affordable housing for middle- to low-income families who have kept Idaho's economy going for the past two decades. Housing developers have been catering to outside money for years and there's nothing for the long-term Idahoans.”

Do you Feel Safe in your Community?

The next question posed to those surveyed asked if they feel safe in their community. Again, 533 people replied to the question and 84.6% said yes, while 17% said no. The replies were nearly identical to those responding if they felt welcomes and included. If the answers are broken out by city

Boise

- Yes- 81.7% or 206; No- 18.3% or 46

What Boise respondents said:

- "Large influx of homeless recently, in places and neighborhoods where it was previously rare to have homeless camps."
- "Traffic accidents are plentiful in our area, especially on Eagle Road. Car break-ins are common in our neighborhood, and recently there was a shooting at a park we frequent. Those things do concern me."
- "I feel safe because I'm white and middle class. I would not feel safe if I were a person of color, refugee, LGBTQIA, or otherwise visually "other.""
- "We live in northwest Boise on Pierce Park Road north of Hill Road. Police patrols are rare if not at all. So, feel Boise has forgotten this area is part of Boise. Since Pandemic & kids not in school, there is a lot of traffic around 10 pm to 3-4 am every day of the week. Please remember we are Boise residents too."
- "Armed militias (3%, Proud Boys, Boogaloo) roaming around during the legislative session terrify this community."
- "Antifa, BLM."

Meridian

- Yes- 90.6% or 116; No- 9.04% or 12

What Meridian respondents said:

- "Many young hoodlums running around harassing the vulnerable. Parents no longer take responsibility for their children. They inflict their progeny on the local populace without any remorse for their actions."
- "We are seeing more crime in my neighborhood. Overall safety, from A long term resident, is worse. I never thought twice about walking at night. Now, I don't feel safe to walk at night. My street keeps all lights on around houses at night."
- "I used to feel extremely safe living here. But, now there is too much crime—car burglaries, home thefts, personal physical attacks."
- "With all the apartments and condos going up, there is a huge influx of traffic and people. The roads aren't prepared and the area isn't ready for this many people in such a small area. I prefer to keep most of the housing single family homes to preserve our quality of life."

Nampa

- Yes- 70.5% or 43; No- 29.5% or 18

What Nampa respondents said:

- "Not enough officers/fire presence. lots of new growth on the outskirts of town but not enough first responders to have a quick response when in need of law, fire or ems."
- "Mostly, but again- not entirely. Being a liberal lesbian couple in a suburb in Nampa surrounded by folks who give us the side-eye for a Biden yard sign and rev their trucks by our house doesn't make us feel entirely safe. We also have many very nice neighbors, though."
- "Because I have my guns. Police in Idaho are racist. Putting burden on people are not helping. Crimes are still happening. The school is stressing

the kids and teaching the kids about cops being the good guys yet cops kill people, destroys families and the judges and the are so mean even with the people that want to do good or changes. The government is the enemy of family and growth."

Caldwell

- Yes - 77.7% or 63; No- 22.3% or 18

What Caldwell respondents said

- "Because I feel my age group is being made unimportant and made increasingly invisible."
- "Since I moved in. This area has had more shots fired, car windows smashed and stealing packages from the front porch."
- "We do but our kids are foster kids of color. They do not."
- "But a lot of gangs moving back in."
- "It feels like a pressure cooker!! People fly off the handle for literally no reason. People do what they want to do and screw everyone else. I don't feel safe."

When respondents were group by income levels, a clear trend resulted. As household income increases, the feelings of safety rise as well. Responses by income are as follows:

- <\$50,000: Yes-79.6% or 195; No-21.4% or 50
- \$50,000-\$100,000: Yes-85.5% or 171; No-15.5% or 29
- >\$100,000: Yes-89.5% or 51; No-11.5% or 6

Awareness of Fair Housing Requirements

Next, the survey explored awareness of Fair Housing laws and incidences. The question asked: Are you aware of the Fair Housing requirements (which prohibit discrimination in buying, selling, renting, or lending based on race, color, religion, sex, disability, nationality, or familial status)?

The overwhelming response, 93.8% of responders, indicated that they were aware of such laws, and 6.5% saying they were not aware of Fair Housing requirements.

Believe Housing Discrimination is an Issue

Responders were then asked in they believe housing discrimination is an issue in their community.

This question revealed answers that were more evenly spread with 64% saying no, and 37% saying yes. The question allows a deeper analysis to determine any potential trends.

• Among Hispanics

- Yes- 31.7% or 13; No- 68.3% or 28

• By City

- **Boise:** Yes- 49.8% or 124; No- 50.2% or 125
- **Nampa:** Yes- 32.7% or 17; No- 67.3% or 35
- **Caldwell:** Yes- 25% or 20; No- 75% or 60
- **Meridian:** Yes- 19.2% or 24; No- 81.8% or 101

• By income

- <\$50,000: Yes- 40.9% or 97; No- 49.1% or 140
- \$50,000-\$100,000: Yes- 38.2% or 76; No- 61.8% or 123
- >\$100,000: Yes- 24.1% or 13; No- 75.9% or 41

By Gender- When this question is reviewed by gender, it reveals a major differ-

ence in opinion. Worth noting again, 64% of respondents overall said housing discrimination does not exist in the Valley.

However, the split between men and women is worth noting. Among men, 26% said housing discrimination does exist, while 41.5% of women agreed. The difference suggests more women face housing discrimination than men and by a significant margin.

- **Male:** Yes- 26.0% or 43; No- 74.0% or 122
- **Female:** Yes- 41.5% or 139; No-58.5% or 196
- **Other or Not Indicated:** Yes-43.4% or 10; No-46.6% or 13

What respondents said about discrimination:

- *"My Hispanic neighbors are being forced out of my neighborhood before my very eyes. I've watched dozens of white people tour houses for sale in the first days they go on the market, while darker skinned prospective buyers inexplicably never seem able to get the access code to open the door.*

I've had multiple elderly/disabled/ESL neighbors evicted so their landlords could flip the property or "upgrade" to white tenants and higher rent. We have inadequate institutional resources to reach, and accommodate marginalized people in the housing market, and unless they sign a mortgage they have no security."

- *"When we moved to Nampa we tried to buy a home in a low-income area. Our realtor encouraged us not to and only showed us homes in more affluent areas."*
- *"\$\$\$\$\$\$\$\$ People who have money and good credit get good housing. People without these things don't. Money and credit are harder to get for marginalized groups."*
- *"Renters seem to favor those that "seem" better "able to pay." Also noticed in the past a preference in ableism; i.e. able vs. disabled."*
- *"I see discrimination based on religion and race here all the time- I don't think it's overt."*
- *"Wages do not meet the costs of living so the vast majority of people struggle with housing. There are no options for credit repair. Section 8 is so saturated as a program that it is only minimally useful. Student loans are strangling people."*

The discrimination is very clear: if you're not wealthy enough the purchase a home, your options are very limited. You no longer need to qualify formally for poverty level to have significant poverty-related problems and limitations. Discrimination against low and middle income people is very clear and a growing problem in the Treasure and Magic Valleys."

- *"Discrimination is illegal. Why is this an issue?"*
- *"Many with criminal records, single parents, people with physical disabilities are not treated the same."*
- *"I have disabled friends who can't find affordable housing or find housing that will accept them because of their disabilities. In the area I live there is a definite "not in my backyard" attitude when affordable housing is proposed."*

Experiencing Discrimination

The next question asked if the surveyed or anyone they've known has ever experienced housing discrimination. The most popular answer was no, at 39.5%, with another 29.3% saying they did not know anyone who had been discriminated against.

Experience of Housing Discrimination

Those who responded that they, or someone they know, had been discriminated against, were additionally asked who had discriminated against them. The question was answered by 206 people and revealed the following:

- **Boise:** Of the 108 residents who answered the question, 50.9% claimed the "housing provider refuses to rent to or deal with a person" and 31.5% said "housing provider falsely denies that housing was available."
- **Meridian:** Of the 18 residents who answered the question, 50% claimed the "housing provider refuses to rent to or deal with a person."
- **Nampa:** Of the 16 residents who answered the question, 56.3% claimed the "housing provider refuses to rent to or deal with a person."
- **Caldwell:** Of the 22 residents who answered the question, 59% claimed the "housing provider refuses to rent or deal with a person."

Basis of Discrimination

Respondents were asked on what basis they feel they were discriminated against with the top two responses per city demonstrated below.

- **Of 87 Boise residents:**
 - 58.6% said Family Status
 - 45.9% said Race
- **Of 15 Meridian residents**
 - 46.6% said Family Status
 - 40% said Race
- **Of 24 Caldwell residents**
 - 50% said Family Status
 - 45.8% said Race
- **Of 20 Nampa residents**
 - 40% said Family Status
 - 30% said Race

Figure 3-5: Have you or someone you know experienced discrimination?

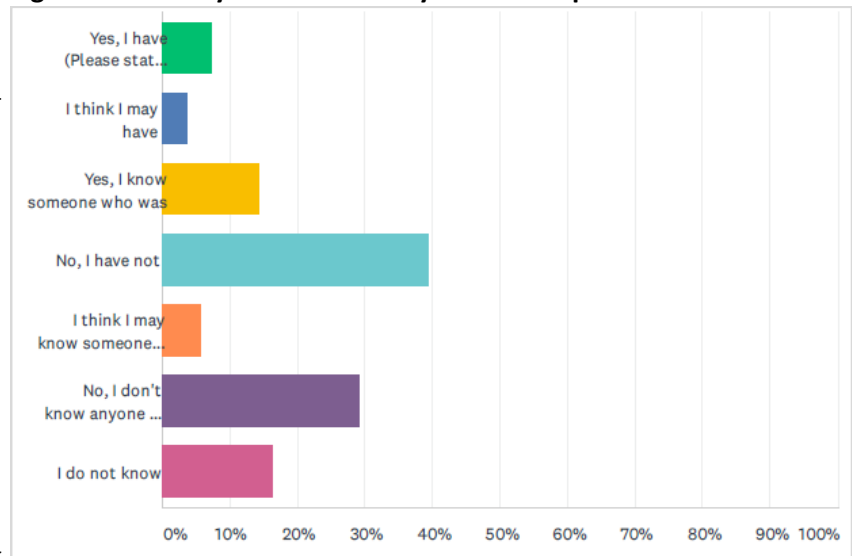
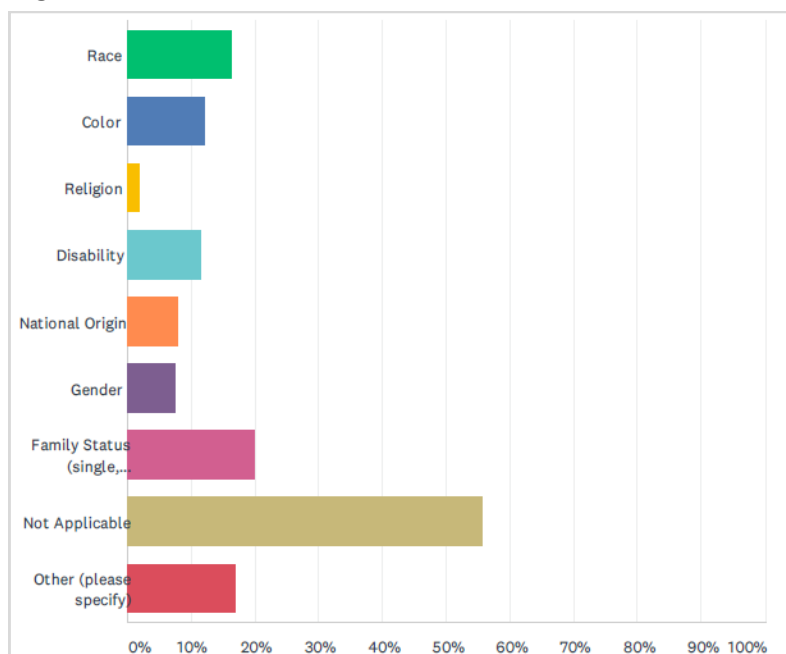


Figure 3-6: What is the source of the discrimination?

ANSWER CHOICES	RESPONSES
Housing provider refuses to rent or deal with a person	44.66% 92
Housing provider falsely denies that housing was available	27.18% 56
Housing provider refuses to make reasonable accommodations for a tenant with one or more disabilities	17.96% 37
Housing provider uses discriminatory advertising	8.25% 17
Real Estate Agent refuses to sell or deal with a person	6.31% 13
Real Estate Agent directs people to certain neighborhoods	11.17% 23
Housing mortgage lender discriminates by denying mortgage	4.85% 10
Housing lender directs people to certain neighborhoods	6.31% 13
Different terms and conditions are provided for renting based on race of the tenant	11.65% 24
Other (please specify)	42.72% 88
Total Respondents: 206	

Figure 3-7: On what bias did the discrimination occur?



Reporting of Housing Discrimination

The next two questions of the survey relate to one another. The first question asks if the respondent had ever reported a discrimination issue. Of those answering, 18.64% said yes or no, with the rest answering "not applicable." Of the 18.64%, only 1.27% of all respondents said they had reported the incident and 17.37% said they had not.

The follow up question was intended to address those answering they had not reported a housing discrimination issue to probe why not. The follow up was supposed to be answered only by those who replied they had not, which was 82 individuals. However, 356 people responded to the question, though 272, said "not applicable." This left 127 responses citing some sort of reason why they had not reported a discrimination issue. Of those 127 replies, the answers were as follows:

- Do not know where to report- 5.9% or 21;
- Afraid of retaliation- 5.9% or 21;
- Do not believe it makes a difference- 15.2% or 54;
- Too much trouble- 5.6% or 20;
- Other- 8.7% or 31.

What respondents said about reporting housing discrimination:

- *"No one cares. Just last year I had a manager that had discriminated against me and I had to get a different job. I have contacted over 4 people via email about the discrimination that were working for the gov who are supposed to be part of a employment protection agency and no answer."*
- *"I work in this, I see it happen to individuals each and every day."*
- *"As a homeowner, I unfortunately have less rights than those in low income housing. They are given preferential treatment even though they have not earned the neighborhoods they inhabit."*
- *"Because it's hard to prove. Who has the time? And maybe I misinterpreted it and they just didn't like me. Not worth my time and energy."*
- *"Don't want to be blacklisted . it is hard enough trying to getting into a place."*
- *"My daughters and their families experienced the discrimination and they were afraid to pursue."*
- *"Landlords often enter into verbal agreements with immigrant tenants, and when the landlord decides to do something within their best interest at the expense of the tenant, i.e. not return a security deposit, the tenant has no legal right to fight it because there was never a written contract. Many immigrants come from cultures where verbal agreements are the norm and are binding, so they are not aware that they are entering into a situation where they have no recourse."*
- *"My family member did report the discrimination to the ACLU. They did not receive help."*

How Informed About Housing Discrimination

Respondents were asked how well informed they are about housing discrimination. Questions and responses are detailed below.

Actions When Encountered Housing Discrimination.

When asked what they would do if they encountered housing discrimination, 59% said they would report it, 27% said they would tell the person they believe they are being discriminated against, 17% said they would do nothing, 16.7% said they would not know what to do, and 7.2% said other.

Residents Encouraged to Live in Certain Areas Based on Race, Ethnicity, Gender, Language spoken or Family Composition

Lastly, residents were asked if, to their knowledge, people in their communities are encouraged to live in certain areas based upon their race, ethnicity, gender, language spoken or family composition.

- Yes- 15.2%
- No- 48.9%
- I don't know 36.4%

Among those who answered "yes," responses by city were:

- 64.1% or 50 were from Boise (47.7% of surveyed were from Boise)
- 14.1% or 11 were from Meridian (24.1% of surveyed were from Meridian)
- 10.2% or 8 were from Nampa (10.27% of surveyed were from Nampa)
- 11.6% or 9 were from Caldwell (15.3% of surveyed were from Caldwell)

Among those who answered "yes," responses by income were:

- 56.9% or 45 earned >\$50,000 annually (48.4% of surveyed earned <\$50K)
- 36.7% or 29 earned \$50,000-\$100,000 annually (40.2% earned \$50-\$100K)
- 6.3% or 5 earned >\$100,000 annually (11.3% earned >\$100K)

Among those who answered "yes," responses by those who identify as Hispanic were:

- 22.2% or 10 respondents answered "yes"

Awareness of Boise and Meridian Discrimination Ordinances

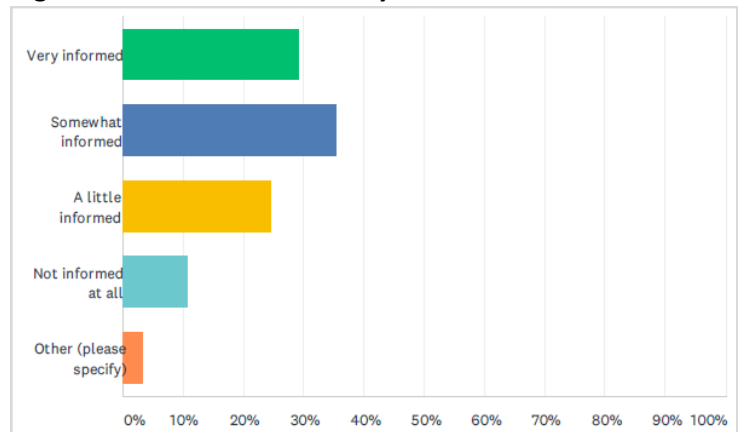
Lastly, Meridian and Boise residents were asked a specific question germane to them.

The question asked: Are you aware that these two cities passed an ordinance that prohibits discrimination in housing, employment, and public accommodations based upon sexual orientation and gender identity/expression in addition to the other federal protected classes?

- Yes- 63% or 263; No-37% or 154

Answers to the question suggest continued public outreach or campaigns are needed to raise awareness as nearly 4 in 10 respondents were unaware of such ordinances.

Figure 3-8: How informed are you about discrimination?



Fair Housing Allegations & Complaints

Over a five-year period, January 1, 2016 through December 31st 2020, the US Department of Housing and Urban Development received 1,465 allegations related fair housing discrimination within the four cities. The breakdown by city is:

- Boise 1,039
- Caldwell 125
- Meridian 102
- Nampa 199

Of those complaints that were filed, 36 became individually-filed, formal cases. The following section is a summary of the complaints used to determine common themes, trends, and overall impressions related to fair housing choice:

The top three most frequently cited protected class were:

1. National origin
2. Familial status
3. Disability

The top three complaints or violations were

1. Failure to make reasonable accommodations
2. Discriminatory terms
3. Discriminatory refusal to rent

Additional complaints can be filed with the Idaho Human Rights Commission. Those complaints were compiled from January 2016 through December 2020. (Figure 3-9)

Policy Issues

- **Boise:** Land Use barriers, affordable, accessible housing, addressing hate, harassment, criminalizing homelessness, disability, race, national origin, and family status.
- **Caldwell:** Failure to pass protections for LGBTQ+ ordinance, Land Use barriers, affordable, accessible housing, addressing hate, harassment.
- **Meridian:** Design & Construction, Land Use barriers, affordable, accessible housing, addressing hate, harassment.
- **Nampa:** Failure to pass protections for LGBTQ+ ordinance, Land Use barriers, affordable, accessible housing, addressing hate, harassment.

Figure 3-9: Home Mortgage Disclosure Act Data for Ada and Canyon Counties, 2019

Basis	Number of Complaints	Basis/Basis of Claim	Issues
Boise	27	Disability (9), National Origin (2), Sex (2), Retaliation (3)	Other (9), Service Animal (1), Sexual Harassment (1), Harassment (1), Reasonable Accommodation (3)
Nampa	0	N/A	N/A
Meridian	5	Disability (1), National Origin (1), Race (1)	Other (1), Service Animal (1), Terms/Conditions (1)
Caldwell	4	Disability (2), National Origin (1)	Reasonable Accommodation (2), Harassment (1)
Region	36	Disability (12); National Origin (4); Disability (3); Retaliation (3); Sex (2);	Other (10); Reasonable Accommodation (5); Harassment (2); Service Animal (2); Sexual Harassment (1); Terms/Conditions (1)

4. Previous Analysis of Impediments

Each of the four cities have undertaken previous Analysis of Impediments efforts, but never in a combined way as is done in this report. Aligning impediments to fair housing across four cities includes the previously-reported data and housing market conditions, as well as this chapter to identify past impediments and progress made toward addressing those impediments.

Previous Analysis of Impediments

Boise. The 2016 impediments identified in Boise focused on the following areas:

- Lack of knowledge about fair housing, particularly LEP populations;
- Discrimination by property owners and managers, as well as HOA covenant language;
- Rising costs of housing and neighborhood resistance to multi-family housing; and
- Regulatory and economic factors limiting housing choice.

Caldwell. Caldwell updated its 2018 Analysis of Impediments report in August 2020. The three impediments identified include:

- Limited English Proficiency: Communication materials are printed mostly in English, limiting the availability to non-English speaking persons;
- Job Transit Connections: Access to employment and housing choice are limited by available transit options; and
- Hispanic/Latino Outreach: Residents who identify as Hispanic or Latino are underrepresented in homeownership and have higher rates of home loan denials.

Meridian. The June 2017 Consolidated Plan and Fair Housing Assessment identified three top impediments or priorities:

- Improve the condition of sidewalks in Meridian, particularly in neighborhoods where persons with low-moderate income reside;
- Support preservation of housing occupied by low income homeowners and stabilization of affordable rental housing; and
- Work regionally to improve transportation options.

Nampa. The City's Consolidated Plan and Fair Housing Assessment was completed in June 2017. Their high priority needs were batched into one main priority and addressed through:

- Improved accessibility in Nampa, including transit, community infrastructure, and accessible homes;
- More affordable and diverse housing options;
- Neighborhood revitalization and increased economic opportunity for residents living in North Nampa;
- Improved housing options for individuals/families leaving domestic violence situations; and
- Expanded key social services—including mental health services—to alleviate demands and costs of first responders.

Toward a Regional Approach

With each city making varied progress on addressing these impediments, the regional list of impediments identified in Chapter 6 represent a combined perspective on both past impediments and what the latest data, public input, and housing market figures suggest are new or modified impediments.

In general, some of Boise's impediments are becoming the region's overall impediments due to rapid increase in housing and rental prices, combined with limited progress in expanding transportation options on a regional basis since each community last updated its plan. Issues related to Limited English Proficiency Populations, notably Hispanic/Latino in Canyon County and refugees in Boise, are similar in terms of need for greater outreach and communication.

Figure 4-1: Boise Impediment Topics & Findings from 2017 Assessment

Impediment Topic	Proposed Actions
IMPEDIMENT 1: LACK OF KNOWLEDGE ABOUT FAIR HOUSING ROLES AND RESPONSIBILITIES OF CONSUMERS AND PROVIDERS.	<ul style="list-style-type: none"> The City will continue to partner with other agencies and programs to increase awareness of Fair Housing Laws and policies at the federal, state, and local level. The City will provide an updated Fair Housing website as part of the City of Boise's website. The website will contain necessary information in English and Spanish. At minimum, information will include Fair Housing Laws and Ordinances, local resources, and steps needed to file a complaint. It will also contain the City's adopted Analysis of Impediments to Fair Housing Action Plan (2016-2020). As the administrator and technical assistance provider for federal and local housing programs, the City will work with subgrantees and private housing providers. This will assist in providing assurance that housing consumers are dealt with in a non-discriminatory manner as defined by Fair Housing Laws. The City will provide electronic information to landlords and property managers that can be used with prospective tenants and home buyers. Information will be a brief summary of that which can be found on the City's Fair Housing website. The City's Housing and Community Development Division will partner with professional associations and fair housing agencies to provide community forums and meetings. The purpose of this collaboration is to educate citizens on Fair Housing Laws. This is critical to ensure equal access for housing, programs, and services the City provides. The City of Boise's Title VI Plan will also be explained and highlighted at public Fair Housing events.
Actions Taken Since Adoption: <ul style="list-style-type: none"> The City has created a Fair Housing website where information and resources are available to internal teams and external partners, property managers, and residents. https://www.cityofboise.org/programs/fair-housing/ Fair Housing Training has been offered, in partnership with Idaho Housing and Finance Association's Fair Housing Initiatives Program, which offers education and outreach regarding Fair Housing laws and resources. (IHFA receives a grant from HUD to offer these programs – see https://www.idahohousing.com/fair-housing/ for more information) In 2017, the City launched a Fair Housing Awareness campaign, providing information regarding Fair Housing laws and resources via radio (Spanish and English), TV commercials, and magazine ads. This campaign continues through 2021, with the opportunity to extend as long as needed. 	
IMPEDIMENT 2: HOUSING CONSUMERS WITH LIMITED ENGLISH PROFICIENCY HAVE DIFFICULTY IN UNDERSTANDING AND ACCESSING INFORMATION ON FAIR HOUSING AND THE OFTEN COMPLEX FORMS AND DOCUMENTS USED IN OBTAINING SERVICES OR COMPLETING A TRANSACTION FOR HOUSING.	<ul style="list-style-type: none"> The City will update its Language Assistance Plan, contained in its Title VI plan. The City, as outlined in its Citizen Participation Plan, will continue to provide notice that interpreter services will be made available at public meetings. These include meetings where City services and programs are promoted. This assures that potential applicants will have equal access to programs and services in spite of their limited English proficiency. The City will provide information and referrals for interpreters skilled in various languages. They will utilize the Boise Interpreters (BOINT) Website as a source for information on hiring interpreters. A listing of other interpreters available in the community will be included. As needed, the City's Housing and Community Development Division will partner with subgrantees to ensure that application forms, program guidelines, leases, and loan agreements can be made available in English and Spanish. Individuals with other language needs will have access to interpretation services that will help them understand the various documents used in housing transactions.
Actions Taken Since Adoption: <ul style="list-style-type: none"> The City's Language Assistance Plan was updated in 2019 (https://www.cityofboise.org/media/7440/2019-citywide-lep-10-18.pdf) Translation and interpretation services are available upon request at all public meetings and for all public documents/forms. The City provides translation and interpretation services for subgrantees as requested. 	

Figure 4-1 continued: Boise Impediment Topics & Findings from 2017 Assessment

Impediment Topic	Finding from 2017 Consolidated Plan and Fair Housing Assessment
IMPEDIMENT 3: SOME HOMEOWNER ASSOCIATIONS (HOA) AND COMMUNITIES WITH COVENANTS MAY NOT BE IN FULL COMPLIANCE WITH FAIR HOUSING LAWS.	<ul style="list-style-type: none"> ◆ The City of Boise's Planning and Development Services Department will prepare electronic and printed (upon request) information that outlines model provisions for inclusion. The provisions are for Homeowner Association (HOA) Covenants, Conditions and Rules. These will also be applicable for covenants pertaining to new residential developments in order to comply with Fair Housing Laws and policies. Guidance will be provided on ensuring equal access to housing choice. The City will provide information relating to accessibility rules which may impact covenant restrictions. Examples include: not allowing exterior ramps, fencing, or railings needed for the safety of children and residents with disabilities.
IMPEDIMENT 4: DISCRIMINATION BY PROPERTY OWNERS AND MANAGERS AGAINST PEOPLE OF DIFFERENT NATIONAL ORIGIN, ETHNICITY, RACE, SEX, SEXUAL ORIENTATION, GENDER IDENTITY/ EXPRESSION FAMILIES WITH CHILDREN, AND FAMILIES WITH DISABILITIES, LIMITS THESE GROUPS FROM EQUAL ACCESS TO HOUSING.	<ul style="list-style-type: none"> • The City will continue outreach and education to inform builders, property owners, and managers of provisions and requirements that must be met in providing equal access to housing for protected classes (as outlined above). Education will, at minimum, assist housing providers in ensuring equal treatment for those seeking housing. This will include, but is not limited to: advertising, screening processes, lease policies, general interactions, and other local resources. The City's educational effort will include information for builders on strategies to address accessibility requirements through the design and construction of accessible, adaptable units. Partnership with other agencies will continue to educate property owners, managers, and builders on Fair Housing Laws and responsibilities. Partner agencies may include Intermountain Fair Housing Council, Disability Rights Council, Northwest ADA, Building Contractors Association of Southwestern Idaho, Living Independent Network Corporation, Fair Housing Forum, and Idaho Association of Realtors. • Through its online and printed (upon request) Fair Housing materials, the City's Title VI Coordinator will help the people of Boise who wish to file a discrimination complaint. Assistance may include filing out the necessary forms and explaining the process for responding to complaint. Depending on the nature of the complaint, agencies outside of the city of Boise (state and federal) may be included. • The City will post Fair Housing information at all facilities controlled by the city of Boise. This effort will be extended to all subgrantees that receive funds from the City's Housing and Community Development Division; whether they provide housing or public services. Agencies will be required to post Fair Housing signs at all facilities assisted with local or federal funds.
Actions Taken Since Adoption: <ul style="list-style-type: none"> • The City's Building Division provides consultation to builders/designers/architects regarding accessible or adaptable units. • The City's Title VI Coordinator is available to provide information regarding individuals' rights, as well as supporting residents who wish to file a discrimination complaint. (https://www.cityofboise.org/departments/human-resources/title-vi/) • Fair Housing information is posted at City Hall (waiting to hear about CHW). 	

Figure 4-1 continued: Boise Impediment Topics & Findings from 2017 Assessment

Impediment Topic	Proposed Actions
IMPEDIMENT 5: THE INCREASING COST OF BOTH RENTAL AND FOR SALE HOUSING.	<ul style="list-style-type: none"> • In its 2016-2020 Five-Year Consolidated Plan, the City has prioritized increasing the supply of accessible and affordable rental housing. The City will implement this by expending federal resources that support development efforts to provide more rental housing to very low- and low-income households, particularly those with special needs. In addition to the federal resources, the City will be contributing \$1 million in local funds to build 30 units of site-based, Permanent Supportive Housing. • The City will work with developers on effectively and efficiently reviewing plans. This may include concurrent review by other departments and agencies. It could also include concurrent review of multiple applications when necessary (based on the definitions included in Chapter 11-01-10.8 page 358 of the Boise City Code). • The City will work with its stakeholders to develop information that clearly outlines what incentives, concessions, and enhancements are available to increase production of affordable rental housing. Emphasis will be placed that incentives, concessions, and enhancements must meet the housing needs of those with the greatest challenges. Examples of incentives include affordable housing incentive and impact fee waiver program. • The City will collaborate with financing agencies, private, public, and state-level to create robust tools that address the development cost of new housing. This enhanced finance approach will focus on Low Income Housing Tax Credits, City general funds, federal resources, private businesses, various tax exempt bonds, and affordable loans from lenders doing business in the Treasure Valley. • The City will review density limitations, minimum lot sizes, and other local ordinances that may constrict a developers ability to produce both smaller apartments and for sale homes. This focused effort is for sectors of the market which cannot presently afford the rental or single family homes available in Boise. • The City will engage Ada County and surrounding municipalities in an assessment of publicly owned properties that could possibly be utilized for affordable housing units. This assessment will cover mechanisms such as ground-leases, vertical development leases, or sales. Such properties would include public facilities that may be good candidates for repurposing; feasibility of adding housing units to public facilities (i.e. community centers, fire stations, police stations, libraries, or other existing structures). While Boise is the economic center of the Treasure Valley, the surrounding municipalities have employment centers that employ individuals in jobs with salaries that qualify for affordable housing. • Development Readiness Measures: The City, through its mapping and property records system, will identify vacant and underutilized residentially-zoned properties in zoning areas that have adequate infrastructure to support urban densities for residential uses. This action would effectively pair conceptual developments to sites that are considered suitable. This could expedite the pace at which affordable development occurs. • The City will continue to provide limited financial assistance to households who qualify for long term mortgages.
Actions Taken Since Adoption: <ul style="list-style-type: none"> • Grow Our Housing (GOH) is working to increase housing supply by focusing on the following four strategic priorities: <ul style="list-style-type: none"> • Establishing a Housing Land Trust: Utilizing existing city-owned property, as well as acquiring new properties, the City is focused on the creation of 100s of additional new housing units at a variety of household income levels, primarily 80% AMI and below, over the next several years. Currently under development is the Franklin & Orchard project, which will include 205 housing units, of which 80% will serve households at 60% AMI and below. 	

Figure 4-1 continued: Boise Impediment Topics & Findings from 2017 Assessment

Impediment Topic	Proposed Actions
IMPEDIMENT 5: THE INCREASING COST OF BOTH RENTAL AND FOR SALE HOUSING.	
<p>Actions Taken Since Adoption (Cont)</p> <ul style="list-style-type: none"> Expanding the City Housing Incentives Program: <ul style="list-style-type: none"> The City relaunched its Housing Incentives Program in January 2021 with a specific focus on the creation of affordable housing throughout the City, vs. just the Downtown area. Listed below are the incentives offered for housing servicing various household incomes: <ul style="list-style-type: none"> Up to \$20,000 per unit for units available to households earning between 51% and 80% AMI. Up to \$30,000 per unit for units available to households earning between 31% and 50% AMI. Up to \$40,000 per unit for units available to households earning 30% AMI or below. Minimum 15-year term of affordability. Rents cannot exceed 30% of AMI based on household size using Housing and Urban Development (HUD) income limits. Aligning Public and Private Funding and Resources: The City continues to seek out opportunities to align with public and private partners. Recent examples include the creation of two permanent supportive housing projects: Valor Pointe (27 units) and New Path (41 units). In addition, the City is partnering more closely with its urban renewal agency, Capitol City Development Corporation (CCDC) to require the inclusion of more affordable housing in its projects. Maximizing land use allowances: The City recently adopted a Housing Bonus Ordinance (Boise City Code Chapter 11-06-03.4) to increase housing supply and affordability within our community. This ordinance offers unlimited housing density, reduced parking, additional building height, and streamlined approval processes for projects incorporating affordable housing, located in close proximity to community and regional activity centers, and/or utilizing adaptive reuse for the creation of new housing. <p>The City invested federal and local funds in housing projects that serve households experiencing chronic homelessness, most notably 41 units of PSH at New Path (serving single adults experiencing chronic homelessness who are also high utilizers of emergency medical and criminal justice systems) and 27 units of PSH at Valor Pointe (serving veterans experiencing chronic homelessness)</p> <p>The city maintains records of all land owned by public agencies, and in 2018 completed a mapping inventory of all vacant land within the city limits.</p> <p>In partnership with NeighborWorks Boise, 22 households are being assisted with mortgage assistance during the pandemic using CDBG-CV, with committed in coming years.</p> <p>Since 2016, 29 households have been helped with down payment assistance.</p> <ul style="list-style-type: none"> 6 in 2016 6 in 2017 2 in 2018 7 in 2019 8 in 2020 	

Figure 4-1 continued: Boise Impediment Topics & Findings from 2017 Assessment

Impediment Topic	Proposed Actions
IMPEDIMENT 6: NEIGHBORHOOD RESISTANCE TO NEW AFFORDABLE HOUSING DEVELOPMENT PARTICULARLY MULTI-FAMILY RENTAL DEVELOPMENT.	<ul style="list-style-type: none"> The City, working with a variety of stakeholders, will conduct outreach and educational efforts to create a better understanding of the critical rental housing shortage. Emphasis will be placed on the impact that a lack of choice has on households who are being priced out of the Boise housing market. The City will reach out to stakeholder groups including the faith community, subgrantees, Fair Housing organizations, community service organizations, businesses, public institutions, and neighborhood associations to present a unified community message that the housing market in Boise needs to be inclusive of all income levels. Education on the current supply and demand will be critical for demonstrating the lack of options, particularly those who are extremely low to low income. The City will partner with stakeholder groups to gather resources for producing high quality professional materials and presentations that will “put a face on” those who need affordable housing. The City, along with stakeholders, will work to secure the services of a public interest, public relations firm to craft the message and develop high quality materials for use in presentations to citizens.
Actions Taken Since Adoption: <ul style="list-style-type: none"> In August 2018, the City hosted a series of Community Conversations on Housing. These events provided information to attendees regarding the current housing market, types of development, and housing-related topics (transportation, neighborhood services). These conversations involved residents in discussions regarding strategies that would incorporate smart, creative, human-centered growth and increased participation in the planning process (https://www.cityofboise.org/media/3916/communityconversations-series2_report.pdf). When the City's Grow Our Housing strategy was developed and launched, multiple educational opportunities were hosted for community partners and residents to learn about the approach to increasing housing opportunity in the area and the city's strategies to address community needs. This included a series of presentations to the City Council, to city leaders and the executive management team, and to community members through the EnergizED program and the Boise Neighborhood Interactive community conference. A Community Development Analysis was completed in 2019, in preparation for the next Five Year Consolidated Planning process. The information contained in the Community Development Analysis was shared to city leaders and staff, the Energize Our Neighborhoods Strategic Leadership Team, Neighborhood Association board members, and to the general public through the EnergizED program and the Boise Neighborhood Interactive community conference. 	

Figure 4-1 continued: Boise Impediment Topics & Findings from 2017 Assessment

Impediment Topic	Proposed Actions
IMPEDIMENT 7: VARIOUS REGULATORY AND ECONOMIC FACTORS LIMIT HOUSING CHOICE.	<ul style="list-style-type: none"> Minimum lot sizes have a significant influence driving the development cost of for sale housing products. The City will assess the feasibility of introducing a more permissive minimum lot size in residential zones. In particular, residential neighborhoods with legacy lot sizes that have a large square footage that could accommodate an accessory dwelling unit or a standalone housing unit. This assessment would include an analysis of infrastructure capacity and impact on parking within the subdivided larger lots. As referenced in Impediment 5, the City will effectively and efficiently review development for new affordable rental and for-sale housing applications. This will minimize carrying costs of projects that include affordable housing as described in the City's housing needs with planning and zoning regulations. The City will examine its new development requirements, particularly community connectivity requirements. Increased connectivity ensures installation of new roads and access paths allow for transportation needs (priority being alternative transportation), while not inflating development costs. Within zone areas where greater density through greater building heights will lower the per unit land costs of new housing, the City will increase density levels. It may consider whether gross floor area measurements would be a better measurement device than unit numbers. This analysis will facilitate the creation of smaller units on the same footprint of land.
Actions Taken Since Adoption: <ul style="list-style-type: none"> Adopted a Housing Bonus Ordinance (Boise City Code Chapter 11-06-03.4) to increase housing supply and affordability within our community. This ordinance offers unlimited housing density, reduced parking, additional building height, and streamlined approval processes for projects incorporating affordable housing, located in close proximity to community and regional activity centers, and/or utilizing adaptive reuse for the creation of new housing. The City recently begun work on a larger re-write of its zoning code. The new zoning code will aim to: <ul style="list-style-type: none"> Simplify the regulations and development review process. Modernize the zones and development standards, including increasing allowed density and reducing minimum lot sizes, etc. Incentivize developments that integrate various transportation modes and a mix of uses at targeted growth locations throughout the city. As possible, transportation connections are required through development agreements. A Master Plan for pathways is also in development and will guide prioritization of future connectivity projects utilizing right of way and land owned by canal companies. 	

Figure 4-2: Caldwell 2020 Action Plan and Analysis of Impediments to Fair Housing

Goal	Recommendations in Annual Action Plan
1. Improve Access to Affordable Housing	The City will help support improved access to fair and affordable housing by supporting the development of new rental units for low- and moderate-income persons, additional housing structures for LMI persons, and programs to help LMI persons purchase a home.
Actions Taken Since Adoption: <i>(Awaiting City Input)</i>	
2. Rapid Rehousing and Homelessness Prevention	The City will work to reduce and prevent homelessness. The City, working with area partners, will provide emergency short-term cash assistance to LMI individuals and families facing eviction. Additionally, the City will support programs that help with rapid rehousing efforts for persons who are currently homeless to find permanent housing.
Actions Taken Since Adoption:	
3. Improve Safety and Livability	The City will invest in infrastructure upgrade in LMI neighborhoods. Projects may include sidewalks, street lighting, planning, park improvements, and other eligible activities. The City will also provide an upgraded ADA compliant bathroom at Caldwell City Hall
Actions Taken Since Adoption:	
4. Planning and Administration	Planning and administrative responsibilities for conducting the CDBG program. This may also include Fair Housing projects.
Actions Taken Since Adoption:	

Figure 4-3: Meridian Impediment Topics & Findings from 2017 Assessment

Fair Housing Identified Goals	Finding from 2017 Consolidated Plan and Fair Housing Assessment
<p>No. 1: Improve the condition of sidewalks in Meridian, particularly in neighborhoods where persons with low-moderate income reside. Seek new funding opportunities and partnerships for sidewalk repairs.</p>	<ul style="list-style-type: none"> • Fair housing challenge addressed: Inaccessible infrastructure. • Contributing factors addressed: Aging public infrastructure and limited funding to make significant repairs. • Metrics and milestones: Work through the Ada County Highway District's, Parks and Recreation Department's, Meridian Development Corporation's, and City's code enforcement processes to create a more accessible environment for persons with disabilities. Continue to improve sidewalks and provide proper signage and enforce requirements for handicapped parking spots. Explore opportunities to expand accessible recreation in parks. • PY2017 outcome: Improve 5 segments of sidewalk in a neighborhood with aging infrastructure and occupied by seniors and low income residents.
<p>Actions Taken Since Adoption:</p> <ul style="list-style-type: none"> • Multiple sidewalk projects have been completed in LMI neighborhoods. 	
<p>No. 2: Support preservation of housing occupied by low income homeowners and stabilization of affordable rental housing by assisting low income renter households and supporting the creation of affordable housing.</p>	<ul style="list-style-type: none"> • Fair housing challenge addressed: Lack of affordable housing. • Contributing factors addressed: Low rental vacancies, rising housing costs, high demand to live in Meridian, increasing number of residents with housing needs. • Metrics and milestones: <ul style="list-style-type: none"> * Explore options to help stabilize the rental gap by: providing incentives to organizations for the construction of housing; support the development of social support programs that help to reduce the number of individuals/families who are at risk of losing shelter or housing. As opportunities arise, provide non-monetary support—e.g., fast track development approvals, favorable regulatory environment—to organizations creating affordable rental housing. * Continue to use block grant funds to provide social services for low income and special needs residents—e.g., provision of food staples, emergency repairs, emergency rental assistance. * Explore opportunities to fund and assist low income homeowners with needed repairs and weatherization to lower energy costs, improve residents' quality of life and preserve affordable housing stock. • PY2017 outcome: Assist 10 households with emergency assistance and 8 households with down payment assistance. Assist 2,000 households with food assistance. • By the end of PY2017, determine options for implementing a weatherization program. During the next three years, explore potential development incentives for projects that provide at least 10 percent of units that are affordable to 30 to 80 percent AMI households.
<p>Actions Taken Since Adoption:</p> <ul style="list-style-type: none"> • Participated in preliminary discussions to review planning and zoning regulations to support projects that increase housing that is affordable to all. • Provided funding for multiple public service providers each year. Examples of services include childcare assistance, rent assistance, and mortgage assistance. • Worked with NeighborWorks Boise to create a Homeowner Repair Program. 	

Figure 4-3 continued: Meridian Impediment Topics & Findings from 2017 Assessment

Fair Housing Identified Goals	Finding from 2017 Consolidated Plan and Fair Housing Assessment
<p>No. 3: Work regionally to improve transportation options.</p>	<ul style="list-style-type: none"> • Fair housing challenge addressed: Lack of public transportation. • Contributing factors addressed: Lack of funding and regional planning to address residents' transportation needs. • Metrics and milestones: Explore opportunities to expand and improve public transportation options for low-income and special needs populations in Meridian. Explore additional funding sources, including potential legislation, for public transportation. Utilize the support of local elected officials, public agencies, and research on other peer communities to learn more about public transportation opportunities and best practices. • PY2017 outcome: Convene two meetings with regional transportation providers and/or jurisdictions to explore best practices to expanding transportation options and garner support for making expanded transportation options that better serve low to moderate income residents and workers a high priority during the next five years . • Meet as scheduled with the Meridian Transportation Commission, the ACHD Capital Improvement Citizen Advisory Committee (ACHD CICAC), the COMPASS Regional Technical Advisory Committee (COMPASS RTAC).
<p>Actions Taken Since Adoption:</p> <ul style="list-style-type: none"> • City staff has been coordinating with our local transit partner Valley Regional Transit and a new multi-agency Regional Transit Team to strategize local and regional transit services both fixed and on-demand. Monthly meetings continue to be held by the City Transportation Commission and the COMPASS Regional Technical Advisory Committee to address transportation issues and citizen concerns. • City representatives continue to be involved with the Meridian Transportation Commission (TC), the ACHD Capital Improvement Citizen Advisory Committee (ACHD CICAC), the COMPASS Regional Technical Advisory Committee (COMPASS RTAC). Walter Steed, Chair of the TC was nominated by the Mayor to serve as the City's representative on the CICAC beginning in February 2021. 	
<p>No. 4: Increase education and understanding of fair housing laws by landlords, builders, and residents.</p>	<ul style="list-style-type: none"> • Fair housing challenge addressed: Lack of accessible housing. • Contributing factors addressed: Landlords' failure to comply with reasonable accommodations provisions of the Fair Housing Act; builders' failure to comply with fair housing accessibility rules. • Metrics and milestones: <ul style="list-style-type: none"> * Continue to provide monetary support to regional fair housing campaigns and trainings. * Design and distribute flyers and display posters in Meridian specific to the current fair housing needs in Meridian. • PY2017 outcome: Fund two regional fair housing campaigns and trainings. Provide flyers and posters to at least 5 landlords and 5 homeowner's associations in Meridian.
<p>Actions Taken Since Adoption:</p> <ul style="list-style-type: none"> • Collaborated with local entitlement communities to promote a Fair Housing Campaign annually. • Provided funding for a Fair Housing speaker to present at a statewide Housing Conference. 	

Figure 4-4: Nampa Impediment Topics & Findings from 2017 Assessment

Topic	Recommendations
High priority needs	<ul style="list-style-type: none"> • Improved accessibility in Nampa, including transit, community infrastructure, and accessible homes. • More affordable and diverse housing options. These would help renters who want to buy achieve homeownership, stabilize low income renters, and meet the market needs for residents who want to downsize and/or desire housing products other than single family homes. • Neighborhood revitalization and increased economic opportunity for residents living in North Nampa. Job growth to allow Nampa residents to both live and work in Nampa. • Improved housing options for individuals/families leaving domestic violence situations. • Expanded key social services—including mental health services—to alleviate demands and costs of first responders.
Actions Taken Since Adoption: <ul style="list-style-type: none"> • Improved accessibility: The City of Nampa continues to fund community infrastructure activities city-wide. Specifically, the City completed targeted ADA compliant curb cuts in low-to moderate income census tracts in Nampa. The City of Nampa implemented a new forgivable loan program for income qualifying homeowners to make repairs or install new sidewalks to improve accessibility city-wide. • More affordable and diverse housing options: The City of Nampa CDBG has helped bring low-to moderate income apartment developments to benefit seniors and low-to moderate income renters in Nampa. CDBG funding was used to reimburse pre-construction soft costs associated with the development of rental units that will be held at affordable rent levels for 5 to 20 years. • Neighborhood revitalization and increased economic opportunity: In 2020 the Nampa Downtown Corporation and the City of Nampa worked with property owners to annex 355 acres in North Nampa into the City. The property zoning was an essential step in a public/private partnership to bring utilities to the properties making the properties more economically attractive for future light industrial development. The Economic Development team continues to work to bring economically viable businesses to Nampa and specifically the newly identified light industrial acreage created in North Nampa. In 2019-2020 Economic Development staff brought 3000 jobs to the North Nampa area that will help resident in North Nampa potentially live and work in Nampa. • Improved housing options for individuals/families leaving domestic violence situations: The City continues to partner with the Nampa Family Justice Center to assist people fleeing domestic violence. The CDBG program has provided funding for short term emergency sheltering for domestic violence victims as well as provided funding for staff time to work with people fleeing domestic violence get to a safer environment and provide case management as needed. • Expanded key social services: No substantial actions reported. 	
Housing priorities	<ul style="list-style-type: none"> • Explore and support opportunities for rental assistance programs and new units to serve very low income renters, especially families who are leaving domestic violence situations and/or are families with children. • Explore and support credit counseling, down payment assistance, and affordable infill opportunities for moderate-income renters wanting to buy in Nampa. • Continue housing rehabilitation programs for low and moderate income households, prioritizing accessibility and visitability.
Actions Taken Since Adoption: <ul style="list-style-type: none"> • Rental assistance programs and new units to serve very low income renters: The City provided funding for short term emergency housing assistance to people fleeing domestic violence. The City also funded rent assistance activities through the CDBG program including regular grant funds and CARES Act funding in support of renters needing financial assistance due to the coronavirus pandemic. The City of Nampa has also funded pre-construction soft costs in support of low-to moderate income housing development that will target low to very low income beneficiaries and have a 5 to 20 year affordability period. • Explore and support credit counseling, etc: The City of Nampa has worked with developers and property owners to identify infill opportunities to possibly develop affordable housing units for rent or for home ownership opportunities for low-to moderate income Nampa residents. Community Development staff have also provided statements of support to assist the low-to moderate income housing developments get through various planning and zoning phases of the development process. • Continue housing rehabilitation programs for low and moderate income household: In 2020, the Nampa City Council authorized the Community Development staff to amend the Home Repair Loan Program to a five year forgivable loan instead of an interest bearing loan requiring repayment in full. The change was made to help low-to moderate income property owners make needed repairs to their property without the requirement of repayment putting less strain on an already strained budget. 	

Figure 4-4 continued: Nampa Impediment Topics & Findings from 2017 Assessment

Topic	Recommendations
Economic opportunity priorities	<ul style="list-style-type: none"> Support and expand job training for residents who are under- and unemployed, especially to address shortages of workers in food processing and manufacturing. Improve transit options in North Nampa, not only to address the needs of residents without cars, but to accommodate employment growth, business retention and economic development. Expand health services, including mental health and healthy food choices, in neighborhoods and for residents where services are lacking.
Actions Taken Since Adoption: <ul style="list-style-type: none"> Support and expand job training: No substantial actions reported. Improve transit options in North Nampa: No substantial actions reported.. Expand health services, including mental health and healthy food choices, in neighborhoods and for residents where services are lacking: The City of Nampa CDBG program provided funding to the Terry Reilly Health Clinic to increase the number of patient rooms allowing them to assist more low-to moderate income patients in Nampa. The City of Nampa, through its participation in the Invest Health Initiative, helped facilitate the implementation of the Grocery Shuttle, operated by Saint Alphonsus, to provide transportation to individuals from the North Nampa area to the grocery store and home again. The Invest Health Food Access Committee also assisted in the implementation of The Traveling Table mobile food distribution in conjunction with the Treasure Valley Leadership Academy/Nampa School District, and the Idaho Food Bank. The Traveling Table provides food boxes in the North Nampa area once a month at two locations and will soon expand the program to include a refrigerated truck allowing expansion of the type of food the program can offer. 	
Neighborhood and community development priorities	<ul style="list-style-type: none"> Improve accessibility in Nampa's older neighborhoods (e.g., sidewalks, ADA improvements, accessible and visitable homes). Expand public transit options, especially in neighborhoods where residents are least likely to have cars and work service and retail jobs that require non-traditional work hours. Support neighborhood revitalization in North Nampa to address lack of access to healthy food, lack of mental health and substance abuse services, and crime.
Actions Taken Since Adoption: <ul style="list-style-type: none"> Improve accessibility in Nampa's older neighborhoods: The City of Nampa funded ADA improvements in North Nampa including ADA playground upgrades and sidewalk ADA improvements. Expand public transit options: No substantial actions reported. Support neighborhood revitalization in North Nampa to address lack of access to healthy food, lack of mental health and substance abuse services, and crime: The City of Nampa applied for and received grant funding for neighborhood revitalization efforts in North Nampa. The grant funding helped create a Grocery Shuttle program getting individuals with no transportation to and from the grocery store. It also funded the Traveling Table mobile food distribution in conjunction with the Treasure Valley Leadership Academy/Nampa School District, and the Idaho Food Bank. The Traveling Table provides food boxes in the North Nampa area once a month at two locations and will soon expand the program to include a refrigerated truck allowing to expand the type of food the program can offer. The City of Nampa CDBG program provided funding to the Terry Reilly Health Clinic to increase the number of patient rooms allowing them to assist more low-to moderate income patients in Nampa. Terry Reilly offers general health care, dental care, and mental health care in the North Nampa area specifically to low income households. 	

5. Zoning and Land Use

Why Zoning Matters

As housing affordability challenges have grown into what many in the Treasure Valley view as a housing crisis, the way cities zone land and approve development has received more attention for their role in creating barriers to housing choice, oftentimes inadvertently.

The U.S. Supreme Court made racial zoning illegal in 1917 when it overturned a racial zoning ordinance in Louisville, Kentucky (*Buchanan v. Warley*). It was overturned on the grounds that it violated “freedom of contract” protections, interfering with the rights of a property owner to sell their home to whomever they pleased.

However, many cities ignored the Supreme Court's decision and continued racial zoning practices. Others enacted Euclidean, or use-based, zoning laws that segregated housing and building types—which, due to income disparities and discrimination in lending, effectively produced racial zoning. Highly desirable areas only permitted single family uses; multifamily rentals and commercial and industrial uses were clustered in less desirable areas.

Much of today's zoning is based on this Euclidean zoning and that is reflected in the zoning ordinances of the four cities. These codes guide how uses are designed and accommodated for public services and leaves a lot of what we consider property rights open for people to practice. The goals of a zoning ordinance in Idaho are to protect the health, safety, and general welfare of the population of a city and cities are allowed leeway in how they best determine that (Figure 5-1).

Figure 5-1: Idaho Local Land Use Planning Act

Idaho Code: Title 67, Chapter 65 - Idaho Local Land Use Planning

Purpose: *The purpose of this act shall be to promote the health, safety and general welfare of the people of the state of Idaho as follows:*

- A. To protect property rights while making accommodations for other necessary types of development such as low-cost housing and mobile home parks.
- B. To ensure that adequate public facilities and services are provided to the people at reasonable cost.
- C. To ensure that the economy of the state and localities is protected.
- D. To ensure that the important environmental features of the state and localities are protected.
- E. To encourage the protection of prime agricultural, forestry and mining lands and land uses for production of food, fiber and minerals, as well as the economic benefits they provide to the community.
- F. To encourage urban and urban-type development within incorporated cities.
- G. To avoid undue concentration of population and overcrowding of land.
- H. To ensure that the development on land is commensurate with the physical characteristics of the land.
- I. To protect life and property in areas subject to natural hazards and disasters.
- J. To protect fish, wildlife and recreation resources.
- K. To avoid undue water and air pollution.
- L. To allow local school districts to participate in the community planning and development process so as to address public school needs and impacts on an ongoing basis.
- M. To protect public airports as essential community facilities that provide safe transportation alternatives and contribute to the economy of the state.

Modern Zoning

Zoning today focuses on the structural environment of land development. With residential development, the types of residential development allowed and development density are the focus. This can result in exclusionary practices due to income disparities rather than past zoning that restricted fair access based on race and ethnicity.

Other than zoning for special circumstances like senior housing allowed under the Federal Fair Housing Act (FHA), zoning no longer dictates where certain types of people may live. Communities rely on zoning and land use to define their character, and this typically takes precedence over expanding housing choice.

Idaho's Human Rights Act (Idaho Code § 67-5901) has a fair housing law contained within it and it mirrors the federal FHA in many ways. Idaho's law prohibits discrimination in the sale, rental, and financing of dwellings based on sex, race, color, disability, religion, or national origin. Idaho's law does not provide familial status as a protected class as FHA does. Additionally, Idaho's law does not include a "reasonable accommodation" provision like FHA to protect people with disabilities from discriminatory zoning and land use policies. Idaho's fair housing law has not been certified by HUD as "substantially similar" to the FHA, so it does not have the safe power of law and is therefore not subject to legal pursuits as is done under FHA.

In land use planning, embracing housing inclusivity is becoming more popular as communities recognize—and internalize—the public costs associated with historical zoning practices. These costs are borne through things like poverty, increased traffic congestion, and limited economic growth.

Exclusionary zoning can increase costs for people trying to live in service-rich neighborhoods which often contain the highest-performing school districts, the best access to high-paying jobs, access to healthy food, and transportation options other than the automobile.

The secondary result can be a type of exclusion related to limited opportunities for moderate- and low-income residents to live in such areas of opportunity. This is why the sections on demographics help policymakers understand the population characteristics of their city so the exclusionary outcomes can be addressed. Additionally, health outcomes that may result from lack of access can compound underlying socioeconomic issues.

Despite all the knowledge, laws, and goals to correct past exclusionary practices, there is no magic set of zoning laws that produce perfect inclusivity of housing choice and access to opportunity. Some practices are, however, proven to be better than others.

Best Practices in Zoning.

This section does not prescribe a "right way" to zone. Instead of attempting to do that, this section identifies features in the existing zoning ordinance among the four cities that can be amended to help further the goals of more inclusive housing and help ensure that there are no impediments to fair housing that are codified in these laws.

Lawyer and planner Don Elliott published the book *A Better Way to Zone* in 2008. It contains ten principles for zoning that can apply to a range of communities and their stated goals. They also help cities better respond to the free market in housing types as housing preferences change as new generations enter the housing market and older generations seek different housing to better accommodate their physical limitations. Several relate to expanding housing choice and are relevant for the Treasure Valley region:

- 1) **Zone for middle income households:** Include a broad middle range of mixed-use zone districts that occupy the majority of the spectrum of zone districts.

Allow multifamily development across a wide variety of mixed-use districts. This practice more effectively produces communities that support neighborhood-serving retail and commercial operations and small businesses by allowing the market to supply services near households. These then help reduce traffic congestion and give people choices on how to travel within their own neighborhoods for day to day errands, even if their commute may still require commuting by automobile.

- 2) **Revise zoning ordinances to better promote attainable housing:** Step away from minimum lot sizes, minimum dwelling unit sizes, and maximum densities of development. Allow more flexibility in zone districts to accommodate the wide range of housing products that accommodate what's known as the "missing middle" of housing, things like low-rise townhomes and condominiums and well-designed duplexes, fourplexes, and the like.
- 3) **Implement dynamic development standards:** Recognize that communities change over time and development codes need to allow communities to adopt and experiment with market innovations and accommodate changing housing preferences. Parking standards, for example, can vary based on use rates and existence of public parking lots in the area. In more traditionally zoned communities, it is most appropriate to "experiment" with dynamic zoning in mixed use districts, which should be generous in application and allow multifamily residential housing.

Other aspects of zoning include how households, family units, and disabilities are defined. A best practice in the definition of group homes is to set the unrelated persons limit to what has been legally defensible, generally 12 unrelated persons, including staff.

Definitions of household and family should be flexible enough to allow a range of household and family configurations, especially those needed to accommodate caregivers and those whose cultures are grounded in extended family dwelling situations.

Group home residency must be broad enough to include the homeless, homeless families with children of minor age, those with social, behavioral or disciplinary problems, the elderly, those in hospice care, those avoiding domestic abuse, and/or disabled (which includes the frail, physically disabled, mentally ill, persons with HIV/AIDS, and those recovering from drug or drug addiction), but not including current alcohol or drug addicts that are not in a treatment program for recovery. Group homes should be allowed in at least one, and preferably more, residential zoning districts. The unrelated persons limit could be increased if the group home is to be located in a multifamily, commercial, mixed use or other district.

The definition of disability must include what the courts have qualified as disability; those in recovery and with HIV/AIDS are often left out of the definition. A best practice is to have as broad a definition as possible to avoid multiplying the list of group facilities in ways that confuse the public and policymakers.

An emerging challenge for people with disabilities is people on the autism spectrum, which is rising. Their abilities to live independently may vary and the way in which they experience and respond to the environment in which they live is different than people with other types of disabilities.

All of those factors may seem daunting, but the goal of zoning and land use policy, as noted in the Idaho Land Use Planning Act is to ensure people have access to affordable and safe housing.

City-Specific Zoning Review

The following pages contain city-specific review of the zoning ordinances. Just as the past Analysis of Impediments studies created a varied format, the zoning ordinances and their current status are just as varied. Boise, for example, is in the midst of updating its zoning ordinance and a substantial review of a myriad of issues has already occurred by the consultant working on that effort. Nampa has not seen a significant zoning ordinance update since its 2017 assessment and had very few changes recommended at that time.

Boise Zoning Ordinance Review

The City of Boise's zoning ordinance was reviewed as part of this assessment. The zoning ordinance governs how land and properties are permitted to be developed, redeveloped, and/or used. As of this review, the City is undergoing a zoning code re-write and anticipated to have a newly drafted code in 2021 with adoption sometime in 2022. The re-write will be the first significant effort in decades and will address a number of concerns and identified issues that existed before this assessment.

As part of the rewrite effort, Clarion in a partnership with Kushlan and Associates, conducted a thorough and more exhaustive review to prepare the City for how to address the rewrite and strengthen the next iteration of zoning code. That report which is subject to separate interviews and public feedback, is included in the appendix of this analysis for informational purposes. Major findings as part of both reviews are as follows:

Overall Comments

The code as it stands is generally one that has been updated, revised, added to, and amended repeatedly so that it no longer has the clarity, ease of comprehension, and modern approach desired. The code has not been thoroughly updated since the Blueprint Boise comprehensive plan was written with the exception of certain overlays, neighborhood subarea plans, and similar levels of effort.

The City is aware of these facts and taking the necessary actions to overhaul the code and align it with stated goals and objectives including those from the Comprehensive Plan, the Mayor's office, City departments, and extensive feedback from private citizens.

The intent of the current code is well stated and has been a guiding principal for a generation and will likely continue as such with the next iteration.

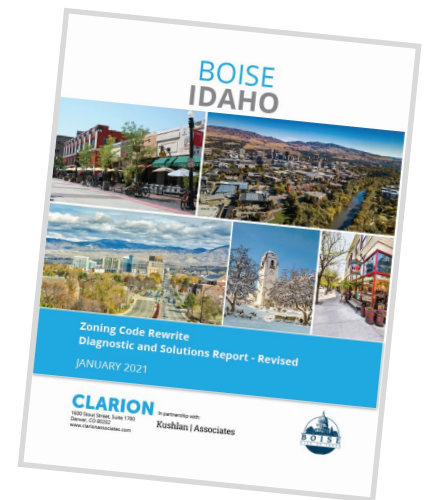
As per the code language, the development zoning code is "to promote the public health, safety, and general welfare of present and future residents, and to bring about coordinated and efficient development that encourages affordable and fair housing, stimulates economic opportunity, and promotes diverse, inclusive communities with a variety of housing choices for residents."

Zoning Code Barriers for Housing Access

1. Parking Prevents Projects. When land is expensive and infill opportunities limited, dedicating space to parking reduces the amount of land otherwise available to housing itself. Add the requirements of streets, open space, onsite storm-water retention, and any other mandates, and the land left may be so reduced as it makes project implementation difficult.

Parking requirements proliferate the current code, including in residential zones. In many cases, a standard two spaces per dwelling is applied while in others requirements are lower. Many cities are recognizing the approach to parking can be different including recognizing and counting on-street parking as part of the required space allotment.

In some cases, cities are removing parking minimums all together and trying to further eliminate a barrier to more housing units. The City of Boise is not immune



to this issue and examples of such are numerous. One less obvious example is in the downtown core. Three separate parking zones exist dictating the number of spaces in a concentric ring fashion.

Despite the proximity to the state's largest employment hub, a highly walkable environment, access to virtually every transit line, and a growing presence of needed goods and services, spaces are still required and in the case of the P-2 zone, two spaces per residential unit.

In a downtown environment, this likely means any project of significance could require a corresponding parking garage which instantly increases unit costs exponentially.

Further, for many years the downtown area was bereft of investment and buildings torn down with surface parking lots proliferating the landscape.

The surface lots were an overreaction to urban renewal efforts with many lots still present to this day. As the downtown area continues to mature, maintaining the focus on parking similar to the times with little growth, could easily replicate underinvestment mistakes of the past due to the cost or land necessary to satisfy parking requirements.

Recommendations, per the Clarion Report:

- **Evaluate Parking Standards:** Code users advocated for new parking standards to shift away from the current auto-centric standards by reducing parking requirements and strengthening siting, access, and screening requirements. The City currently receives many requests for waivers of minimum and maximum parking standards, which generally indicates problems with the existing standards. Integrating shared parking standards and incentives would decrease the amount of space reserved for parking in a development while remaining realistic and sensitive to the economic need to provide parking options. Like other sections of the Code, the parking standards, including the criteria for parking reductions, should be predictable and should be applied consistently.

2. Overly Complicated Zoning Districts. The current code has numerous zones that have some differences and many overlaps. This causes confusion, especially among citizens who often are confronted with “re-zone” applications that tend to bring acrimony, especially if coupled with an increase in density.

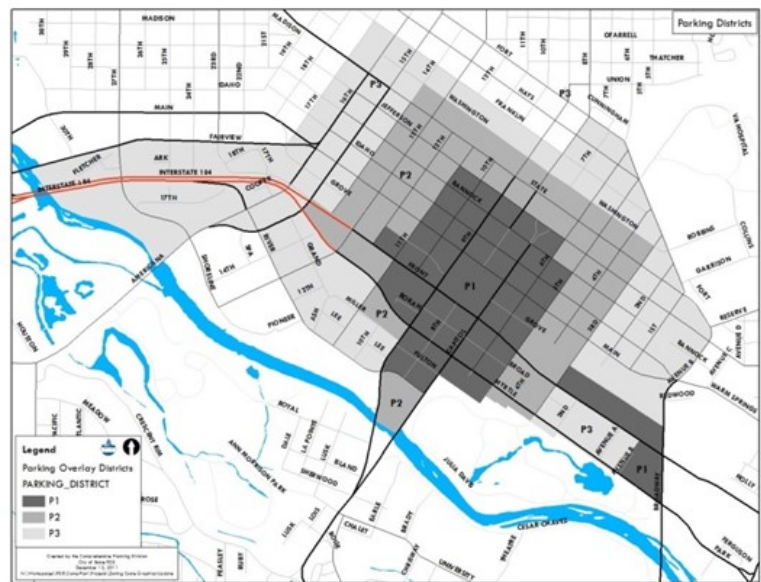
The question worth asking is, should housing as a general use identifier, be compatible in and of itself, or should some type of difference be drawn? In some planned communities as an example, condominium and apartment complexes may be directly adjacent to or even mixed within single family lots or patio homes.

At what point should a distinction be made to warrant a new zone? With few homes being built with acreage, are quarter acre lots and 12 units per acre projects compatible as they are both residential in nature and under the umbrella term of housing, or due to the number of people per acre, activity, and building mass, thought to be different enough as to require separate requirements?

If the objective of the City is to allow housing of all varieties to address the needs of all residents, a home for all type of approach, then the ordinance governing the construction of such products needs to reflect the desired outcome.

Keys to revising the residential zones include:

Figure 5-2 Downtown Boise Parking Zones



- Streamline predictability
- Improve understanding from public
- Support for infill and housing solutions
- Permit affordable housing options for all on the income spectrum
- Permit modular housing
- Allow for various materials
- Foster ADU development rather than a rare occurrence
- Permit Live/Work units
- Allow for communal housing arrangements

3. Multifamily Housing Projects. As per recent building activity, Boise is among the leaders throughout the Treasure Valley for permitting multifamily projects. Part of why is due to the limited available land, high rental demand, and proximity to the regional job center.

The hurdles to provide multifamily housing, especially when coupled with below market rate products, is particularly challenging due in part to the zoning ordinance. For multifamily projects under 20 units, or specifically within a defined number of units per acre, approval within a zone is possible. But, if a project deviates from the narrow definitions, a conditional use permit is required whereas single family are inherently approved under the zone from the start.

Further, specific to the R-3 district, if a project proposed 22 units, it would be subject to a conditional use permit, a 30% open space requirement, and parking minimums. When the open space requirement is added to minimum parking requirements, properties can be reduced by 50% or more for the actual structure (s) (note-there are several parking credits available that can reduce this footprint, especially if coupled with affordable units).

Conditional use permits are also easier to deny as the standards for approval or denial include compliance with the Comprehensive Plan and determination of how the project advances the public interest.

The applicants must participate in a Planning & Zoning hearing rather than be approved at the staff level and on a consent agenda. Add another layer of complexity when below market rate units are proposed along with multifamily housing. This then means an applicant must overcome a second set of challenges, namely public opposition potential.

Applicants not only have to satisfy the spatial and use requirements mandated by the code, they must also satisfy the conditions of the conditional use process, and face possible public opposition due to the intended price point. Single family housing is generally not met with the same requirements. Typical single family projects may be approved at staff levels and while may face opposition, rarely with the price point argument.

Recommendations, per the Clarion Report:

- **Procedural Barriers to Multifamily Housing Development:** The current Code also creates significant barriers to development of some types of multifamily development that will be needed to address current affordability challenges. The current permitted use tables categorize multifamily uses in terms of dwelling units per acre, which (as noted above) tends to drive up housing prices. More significantly, multifamily housing development standards are exceptionally lengthy and detailed, and the use itself is listed as a conditional use in almost all of the multifamily, office, and commercial districts, which

Figure 5-3 Boise Zoning: Allowed Uses Example

Table 11-06.1: Allowed Uses

Use Category/Type	A 1	A 2	R 1A	R 1B	R 1C	R 1M	R 2	R 3	R O [2]	N O	L O
Single- and Two-family Living											
Accessory Dwelling Unit	A*	A*	A*	A*	A*	A*	A*	A*			
Caretaker Residence	-A	-A							A	A*	A*
Dwelling, Single-family	A	A	A	A	A	A	A	A	A	A	C
Dwelling, Duplex			A*	A*	A*		A*	A	A	A	C
Enhanced Manufactured Home	A	A	A	A	A	A	A	A	A	A	C
Stock Manufactured Home											
Manufactured Home/Manufactured Home Community	C		C	C	C	C	C	C	C	C	C
Multifamily Living, except PUDs											
Multifamily Building, 3-6 units			C	C	C	A*	C	A	A	C	C
Multifamily Building, 7-20 units per acre								A	A	C	C
Multifamily Building, more than 20 units per acre, including High Rise								C	A	C	C
PUDs	C	C	C	C	C	C	C	C	C	C	C

A quick look at the zoning use tables shows single family projects are easier to approve (A = Allowed) than multifamily projects, which often require conditional use permitting (C = Conditional Use).

adds time and uncertainty to the development approval process. In contrast, almost all newer development codes allow multifamily housing as a permitted use in many or all multifamily zone districts, subject to design and development standards. An increasing number of new Codes also allow the market to determine how many units are created within defined multifamily building envelopes and parking requirements."

4. Aging in Place and Proximity of Needs. The concept of aging in place is growing in attention, especially in cities like Boise that continue to demonstrate a population whose average age increases with each year. The demand for housing opportunities beyond conventional products will continue and projects that allow residents to stay in Boise, reduce typical housing needs like property or structure maintenance or offer amenities such as in-person care, will only grow. The current code is limited in how such projects are done and needs to address the shortcomings critical to accommodating an aging population.

Recommendations, per the Clarion Report:

- **Dated Social Service and Care Uses:** The current list of group living uses appears dated and may not cover the expanding range of housing-and-services products being created to respond to our aging society. As an example, the current Code does not explicitly address continuum-of-care facilities or housing developments that provide a mix of independent living, assisted living, social services, and medical care. Importantly, in those cases where the current Code does define group living and care uses, they are almost never permitted in most of the residential zone districts, which reduces opportunities for Boise's citizens to "age-in-place" in the neighborhoods they love. Finally, although the current provisions for child care are exceptionally detailed, there is almost no mention of adult day care while most newer Codes provide substantial opportunities for adult day care facilities."

Final Takeaway

The most significant takeaway from the code review is that, as currently constructed, the ability to modernize the approach to housing is not present. Allowing new materials, new definitions of what housing looks like, newly imagined and less conventional arrangements, promoting various densities and layouts in more locations, and ensuring housing is available for various cohorts, is absent but being addressed.

Figure 5-6: Boise Zoning Review

Impediment Topic	Assessment of Zoning Ordinance
Does the code definition of "family" have the effect of discriminating against unrelated individuals with disabilities who reside together in a congregate or group living arrangement?	The definition of "family" per code is general and broad, likely purposefully to comply with fair housing laws. The language does not have the effect of discriminating against individuals with disabilities residing in congregate or a group living arrangement.
Zoning Regulation Impediment: Does the Code definition of "family" have the effect of discriminating against unrelated individuals with disabilities who reside together in a congregate or group living arrangement?	As stated, the definition is broad, likely purposefully to prevent discriminatory language.
Zoning Regulation Impediment: Does the Code definition of "disability" the same as the Fair Housing Act?	The word "disability" is located in two places within the code and not a standalone word with its own definition and therefore does not reflect the Fair Housing Act. The word is included under the definitions of "Group Home" and "Dwelling Unit."
Does the zoning ordinance restrict housing opportunities for individuals with disabilities and mischaracterize such housing as a "boarding or rooming house" or "hotel"?	The code defines both boarding and rooming houses as "Boarding or Rooming House: A building other than a hotel or restaurant where lodging or lodging and meals are provided for compensation to six to 12 persons who are not members of the householder's family." However, it does not specifically state these types of units are for those with disabilities. The code also specifically states that dwelling units "does not imply or include types of occupancy such as lodging or boarding house, club, sorority, fraternity, or hotel." It does not use the term "rooming house."
Does the zoning ordinance deny housing opportunities for disability individuals with onsite housing supporting services?	No. The code does place a limit on the number of resident staff to two under the definition of "group home." The code specifically states under the definition of "family" "functioning as a single and independent housekeeping unit or persons occupying a group home..."
Does the jurisdiction policy allow any number of unrelated persons to reside together, but restrict such occupancy, if the residents are disabled?	No. Group homes are not limited by number, although dwelling units "may be occupied by a family of up to five unrelated individuals, or by persons with a disability...living in a group home...."
Does the jurisdiction policy not allow disabled persons to make reasonable modifications or provide reasonable accommodation for disabled people who live in municipal-supplied or managed residential housing?	No.
Does the jurisdiction require a public hearing to obtain public input for specific exceptions to zoning and land-use rules for disabled applicants and is the hearing only for disabled applicants rather than for all applicants?	No. The City's hearing process is required for various types of applications including subdivisions, conditional uses, variances, and rezones, but does not require a specific hearing for persons with disabilities.
Does the zoning ordinance address mixed uses? How are the residential land uses discussed? What standards apply?	The ordinance does address mixed use several ways including through the R-O district (Residential Office), the C-4 district (Planned Commercial), the PC district (Pedestrian Commercial) and the C-5 district (Central Business District). Typical language includes examples such as: "The purpose of the Pedestrian Commercial (PC) district is to provide for pedestrian-friendly retail, office, and mixed-use developments in a pedestrian-friendly environment." Residential land uses are discussed through several zoning districts specific to residential and through conditional uses within other non-specific residential codes.
Does the zoning ordinance describe any areas in this jurisdiction as exclusive?	No.

Figure 5-6 continued: Boise Zoning Review

Impediment Topic	Assessment of Zoning Ordinance
Are there exclusions or discussions of limiting housing to the following groups: race, color, sex, religion, age, disability, marital status, or familial status and/or creed of national origin?	No.
Are there restrictions for Senior Housing in the zoning ordinance? If yes, do restrictions comply with Federal law on housing for older persons (i.e. solely occupied by persons 62 yrs of age or older or at least one person 55 yrs of age and has significant facilities or services to meet physical/social needs of older people)?	No. Senior housing is not specifically called out in City Code.
Does the ordinance have provisions for making housing accessible to persons with disabilities?	No.
Does the zoning ordinance establish occupancy standards or maximum occupancy limits?	Yes. Boarding and rooming houses are limited to "six to 12 persons who are not members of the householder's family." A dwelling unit "may be occupied by a family of up to five unrelated individuals..."
Does the ordinance include discussion of fair housing?	No.
Describe the minimum standards and amenities required by the ordinance for a multiple family project with respect to handicap parking	Accessible parking is discussed in the code (11-07093-5. Accessible Parking Spaces) however there is no specific reference to multifamily housing projects and handicap parking.
Does the zoning code distinguish senior citizen housing from other single family residential and multifamily residential uses by the application of a conditional use permit (cup)?	No.
Does the zoning code distinguish handicapped housing from other single family residential and multifamily residential uses by the application of a conditional use permit (CUP)?	No.
How are "special group residential housing" defined in the jurisdiction zoning code?	<p>Group homes are in the "Other" category of residential uses. Other is defined: This category is characterized by residential occupancy of a structure that does not meet the definition of "Single and Two-Family Living" or "Multi-family Living". Generally, these structures have a common eating area for residents. Residents may receive care, training, or treatment, and caregivers may or may not also reside at the site. Accessory uses commonly include recreational facilities and vehicle parking for occupants and staff.</p> <p>"Group home" is defined in the zoning code: A single family dwelling or dwelling unit that is occupied exclusively by elderly persons or persons with a disability and no more than two resident staff, where all state and local licensing and standards of operation requirements have been met.</p> <p>Under Dwelling Unit, it addresses group living: "A dwelling unit may be occupied by a family of up to five unrelated individuals, or by persons with a disability or elderly persons living in a group home as defined in this ordinance. The term does not imply or include types of occupancy such as lodging or boarding house, club, sorority, fraternity, or hotel."</p> <p>Lastly, under the definition of "family," the code states: Family: A group of individuals related by blood, marriage, civil union, adoption, or guardianship functioning as a single and independent housekeeping unit or persons occupying a group home as defined in this ordinance.</p>
Does the jurisdiction's planning and building codes presently make specific reference to the accessibility requirements contained in the 1988 amendment to the Fair Housing Act? Is there any provision for monitoring compliance?	No.

Caldwell Zoning Ordinance Review

The August 2020 *Caldwell Analysis of Impediments to Fair Housing Choice* included a summary of land uses and zoning for the City based on input from the Planning and Zoning Director in 2018. Additional input was provided in early 2021 as the City is poised to pass several amendment to its ordinance. The section below highlights elements of that document.

There are concentrations of low- and moderate-income housing located in three areas of Caldwell. The concentration is most pronounced in the area along Indian Creek where there are mobile home parks, the North End of Downtown, and the Indiana/Linden Area. The Indiana/Linden area has a higher concentration of older apartment buildings.

In analysis of multi-family building permits across the four cities that are the subject of this report, Caldwell's approvals lag behind others. This is due, in part, to its location on the far west side of the urbanized area where land values and demand have not been as high, combined with the City's zoning ordinance lacking a specific chapter on multi-family residential.

Current zoning and other policies and procedures are determined to be generally neutral on their effect of the existing concentrations of poverty. Past actions, such as the bisecting of the city with I-84 have had more lingering effects.

Zoning Policies

The City has not evaluated the management policies and procedures of assisted housing providers (those providing housing to persons with disabilities and homeless persons) to determine if problems exist that have led or could lead to general public, specific neighborhood, or other types of opposition to such housing.

The City has not adopted policies and procedures that promote the placement of new or rehabilitated housing for lower-income households (including minorities, families with children, and persons with physical or other disabilities) in a wide spectrum of neighborhoods. The North End has a development of single-family housing for low- and moderate-income homeowners that was developed by the Caldwell Housing Authority.

The City has designated high/medium density lots in the Comprehensive Plan and zoning maps that allow for greater density with planned unit developments (PUD) in all areas of the City. Standard density for subdivision subdivisions in medium density designations is 4/acre and PUD allows 10/acre.

The impact of the Caldwell's zoning ordinance(s), building codes, and other land use or fiscal policies on the provision of lower-income housing is evident in the medium to high density neighborhoods that allow for larger density PUD development. Additionally, multi-family development is an allowable use in commercial zones.

Multi-Family & Planned Unit Development Zoning

Caldwell is seeing increased demand for multi-family development, with several applications approved or under review in early 2021. To better accommodate these demands the City's PUD requirements are undergoing update in 2021, with adoption expected mid-year, as is the addition of a chapter of the zoning ordinance that specifically addresses multi-family units. Under the current zoning code, multi-family development requirements are scattered across several chapters. This makes it cumbersome and confusing for property owners to pursue this type of development.

Major changes include requiring multi-family properties to be platted, which deviates from past practices and reflects more of a speculative market rather than families simply building multiple units on a single property. This is intended to help provide more stability to existing residents in multi-family developments.



The PUD ordinance update is focusing on what the city requires in terms of amenities and dedications. Existing requirements are that PUD developments provide four different amenities, but those are very broad. For example, a developer could put in a roundabout—a traffic control measure—and count it as an amenity. The new ordinance is ensuring that amenities are something that is tangibly beneficial to the residents' quality of life within the development.

Housing Conversions

Like many cities, Caldwell has seen some homes in older neighborhoods transition to commercial uses. This transition is made easy through the zoning code as it does not require a special use permit. A barrier to increasing housing supply that is now recognized is that converting these homes from a commercial use back to housing does require a special use permit. This requirement is proposed to be eliminated with the zoning code update.

Definitions and Protected Classes

Zoning, subdivision, or occupancy ordinances or regulations do not define the term "family" narrowly so as to prevent unrelated individuals from sharing the same home. The City amended the ordinance nearly 10 years ago. People living together by choice may be considered a family for housing purposes.

Zoning, subdivision, or occupancy regulations do not include provisions that permit housing facilities for persons with disabilities in a wide array of locations to prevent their concentration.

It was determined in 2018 that zoning does not need to be changed to provide for more inclusive development of housing for lower-income people and families, including persons with disabilities.

However, the City has not evaluated the issue to determine if the building ordinances, or codes or regulations may have an adverse impact. There are no court decisions or settlements that affect the jurisdiction's zoning, building, occupancy, or other policies and regulations relating to the provision of housing for lower-income households and persons with disabilities. The City had court decisions that were over a decade ago. No further information is available on those cases.

Incentives

The City is exploring ways to adopt incentives to promote mixed-income housing development, such as increasing the number of new units that can be built in a given development in exchange for dedication of a certain percent of the units for low- and moderate-income households.

The City does not foresee utilizing a transfer tax on the sale of property, or establishing another dedicated revenue source or sources tied to development of higher-income housing or commercial property to raise funds for lower-income housing construction or rehabilitation. The City is open to exploring the possibility in the future.

Planning and Zoning Boards

The Caldwell local planning and zoning boards generally represent the overall population by race, ethnicity, gender, disability, and familial status. Vacancies are announced by press release, website, and public notice. The applicants are usually selected because often there is no more than one applicant for each opening.

The City recognized over a decade ago that the planning and zoning process heavily favored the development of single-family homes. In 2006, there were 1,100 housing permits approved, and all were single-family. The City has worked to diversify the types of housing developments in the City. The City has made changes to the Code and Ordinances to allow for more multi-family and mixed-use development, as well as other higher density options.

Figure 5-7: Caldwell Zoning Review

Impediment Topic	Assessment of Zoning Ordinance
Does the code definition of “family” have the effect of discriminating against unrelated individuals with disabilities who reside together in a congregate or group living arrangement?	(Awaiting City Input)
Zoning Regulation Impediment: Does the Code definition of “family” have the effect of discriminating against unrelated individuals with disabilities who reside together in a congregate or group living arrangement?	
Zoning Regulation Impediment: Does the Code definition of “disability” the same as the Fair Housing Act?	
Does the zoning ordinance restrict housing opportunities for individuals with disabilities and mischaracterize such housing as a “boarding or rooming house” or “hotel”?	
Does the zoning ordinance deny housing opportunities for disability individuals with onsite housing supporting services?	
Does the jurisdiction policy allow any number of unrelated persons to reside together, but restrict such occupancy, if the residents are disabled?	
Does the jurisdiction policy not allow disabled persons to make reasonable modifications or provide reasonable accommodation for disabled people who live in municipal-supplied or managed residential housing?	
Does the jurisdiction require a public hearing to obtain public input for specific exceptions to zoning and land-use rules for disabled applicants and is the hearing only for disabled applicants rather than for all applicants?	
Does the zoning ordinance address mixed uses? How are the residential land uses discussed? What standards apply?	
Does the zoning ordinance describe any areas in this jurisdiction as exclusive?	

Figure 5-7 continued: Caldwell Zoning Review

Impediment Topic	Assessment of Zoning Ordinance
Are there exclusions or discussions of limiting housing to the following groups: race, color, sex, religion, age, disability, marital status, or familial status and/or creed of national origin?	
Are there any restrictions for Senior Housing in the zoning ordinance? If yes, do the restrictions comply with Federal law on housing for older persons (i.e., solely occupied by persons 62 years of age or older or at least one person 55 years of age and has significant facilities or services to meet the physical or social needs of older people)?	
Does the zoning ordinance contain any special provisions for making housing accessible to persons with disabilities?	
Does the zoning ordinance establish occupancy standards or maximum occupancy limits?	
Does the zoning ordinance include a discussion of fair housing?	
Describe the minimum standards and amenities required by the ordinance for a multiple family project with respect to handicap parking	
Does the zoning code distinguish senior citizen housing from other single family residential and multifamily residential uses by the application of a conditional use permit (cup)?	
Does the zoning code distinguish handicapped housing from other single family residential and multifamily residential uses by the application of a conditional use permit (CUP)?	
How are "special group residential housing" defined in the jurisdiction zoning code?	
Does the jurisdiction's planning and building codes presently make specific reference to the accessibility requirements contained in the 1988 amendment to the Fair Housing Act? Is there any provision for monitoring compliance?	



Meridian Zoning Ordinance Review

The City of Meridian's Zoning Code was reviewed as part of this Analysis of Impediments to Fair Housing. In addition to specific Fair Housing Act compliance, treatment of housing for those with disabilities, and other features part of a typical HUD review, this section highlights potential conflicts or challenges for developing housing in Meridian. The narrative review below isn't directly tied to denial of housing for any one group or cohort. Instead this section is intended to shed light on how the code may prevent housing from being built and ultimately truncate the potential of units from being developed to meet demand for all needs. In general, the plan is more modern in its approach to land use planning than many other cities and includes several creative zones that foster mixture of uses, either give options or require features that add to the living conditions of residents, and attempt to mold a city that achieves objectives in the City's comprehensive plan and housing goals.

Potential Zoning Code Barriers for Housing Access

Multifamily and Conditional Use. Under the zoning code, multi-family development is listed as subject to a conditional use under the R-15 and R-40 codes and not permitted by right. Conditional use permitting automatically means a hearing and additional compliance requirements beyond permitted use. Despite the fact that multi-family is residential in nature and the code R-15 and R-40 permits the typical density of multi-family housing, the City still requires a conditional use permit. The conditional use process is one used to mitigate the sort out unintended consequences of a land use that typically differs than the principal land use within a zone. Multi-family housing within a residential zone does not differ in use, though it may differ in intensity. This means any multi-family applications submitted are under greater scrutiny than other types of housing applications such as a standard subdivision application. If a multi-family project is proposed and it is proposed to have below market rates, the application will then have to meet the requirements of the code, additional conditions and mitigation determined by the Planning and Zoning Commission to meet the conditional use approval, and any kind of public sentiment that often accompanies below market rate pricing. As the City continues to face shortfalls of housing of all types, including housing that addresses AMI at <80% or less, these types of potential barriers reduce the opportunities to construct such housing options. Lastly, these two zones are minimally applied on the zoning map. Because of this, builders of affordable housing are also limited in where they can build due to the requirements of financiers to expedite projects. Any time extension resulting from re-zones or overly complicated applications, are often met with resistance and ultimately not financed.

Nursing or Residential Care Facilities. Similar to multi-family, residential care facilities face conditional use permitting and potential barriers to approval. While the intended use is slightly different given the addition of support staff, the end result is still people living in a building and therefore residential in nature. As the region continues to age, such facilities will grow in demand and permitting such projects becomes necessary.

Impact Fee Reductions. A positive element of Meridian code when it comes to the subject of affordable housing is the potential impact fee reduction or elimination found in section 10-7-8. The code specifies that impacts resulting from the development are accounted for and necessary funds generated from an alternative source and requires providers demonstrate a "long-term commitment to provide affordable housing for a period of not less than twenty (20) years." This is an incentive that offers value to developers and should be replicated to reduce costs associated with providing such housing stock.

Parking Stall Width. On its surface, the required width of parking stalls may not seem like an impediment to housing. However, the current required width can in some cases have significant impacts depending on the size of the application

Figure 5-8: Meridian Future Land Use Map

[illegible]

In looking at the future land use map, medium and high density zoning is largely concentrated to a few general areas. Currently, the low density and medium density zones dominated the future land use map, neither of which are zones that permit multi-family housing. Given the available land, need of housing, height restrictions, and market conditions; increasing height restrictions to promote increased density and rezoning portions of the city to higher density zones, could bring the quantity of housing necessary to increase access to various housing products and meet demands of current and future residents.

Figure 5-9: Meridian Zoning Review

Impediment Topic	Assessment of Zoning Ordinance
Does the code definition of "family" have the effect of discriminating against unrelated individuals with disabilities who reside together in a congregate or group living arrangement?	No. The City's code defines the term "family" as a person living alone or two or more persons related by blood or marriage; a group of not more than ten (10) persons who need not be related by blood or marriage living together in a dwelling unit; or eight or fewer unrelated mentally and/or physically handicapped or elderly persons residing in a dwelling under staff supervision. "Group home" is not defined in the City's code, but the clear definition of "family" applies to congregate or group living arrangements.
Zoning Regulation Impediment: Does the Code definition of "family" have the effect of discriminating against unrelated individuals with disabilities who reside together in a congregate or group living arrangement?	No. Although some jurisdictions do not define family to allow for flexibility, Meridian's definition provides a wide range of applications. According to lawyer Brian Connolly, co-author of a recent American Bar Association book on group homes planning and regulations, some jurisdictions are removing definitions of family from local codes to avoid potential liability. Instead, communities are using more flexible definitions that avoid distinctions based on the relation of the household members and instead focus on the "functional aspects of a family relationship."
Zoning Regulation Impediment: Does the Code definition of "disability" the same as the Fair Housing Act?	The Zoning Code does not provide a definition of "disability," "disabled," or "handicap."
Does the zoning ordinance restrict housing opportunities for individuals with disabilities and mischaracterize such housing as a "boarding or rooming house" or "hotel"?	No. The City's code does not define "boarding or rooming house".
Does the zoning ordinance deny housing opportunities for disability individuals with onsite housing supporting services?	No. The definition for a family recognizes the need for supervisors, which is linked to on-site supportive services.
Does the jurisdiction policy allow any number of unrelated persons to reside together, but restrict such occupancy, if the residents are disabled?	No, the City limits both. The number of unrelated persons in one household is restricted to ten and the occupancy limit for group homes is eight.
Does the jurisdiction policy not allow disabled persons to make reasonable modifications or provide reasonable accommodation for disabled people who live in municipal-supplied or managed residential housing?	No.
Does the jurisdiction require a public hearing to obtain public input for specific exceptions to zoning and land-use rules for disabled applicants and is the hearing only for disabled applicants rather than for all applicants?	No. Public hearings are required to obtain a subdivision, conditional use permit or variance, but the hearing is not specific to persons with disabilities.
Does the zoning ordinance address mixed uses? How are the residential land uses discussed? What standards apply?	The City of Meridian has three mixed use zoning districts: Old Town, Traditional Neighborhood Center and Traditional Neighborhood Residential. Mixed use is addressed in Title 11, Chapter 2, Article B of City Code, and titled Traditional Neighborhood Districts. The Traditional Neighborhood District's purpose is "to encourage mixed use, compact development that is sensitive to the environmental characteristics of the land and facilitates the efficient use of services...A traditional neighborhood district diversifies and integrates land uses within close proximity to each other, and it provides for the daily recreational and shopping needs of the residents." The standards for developing within a mixed use area vary by zoning district—see MCC 11-2D-2.
Does the zoning ordinance describe any areas in this jurisdiction as exclusive?	No.

Figure 5-9 continued: Meridian Zoning Review

Impediment Topic	Assessment of Zoning Ordinance
Are there exclusions or discussions of limiting housing to the following groups: race, color, sex, religion, age, disability, marital status, or familial status and/or creed of national origin?	No.
Are there any restrictions for Senior Housing in the zoning ordinance? If yes, do the restrictions comply with Federal law on housing for older persons (i.e., solely occupied by persons 62 years of age or older or at least one person 55 years of age and has significant facilities or services to meet the physical or social needs of older people)?	No. Senior housing is not uniquely addressed in the Code except in the definition of family.
Does the zoning ordinance contain any special provisions for making housing accessible to persons with disabilities?	No.
Does the zoning ordinance establish occupancy standards or maximum occupancy limits?	Yes. Households are all subject to occupancy limits. Households composed of unrelated persons are restricted to ten (10) people and restricted to eight people for mentally and/or physically handicapped or elderly persons under staff supervision.
Does the zoning ordinance include a discussion of fair housing?	No.
Describe the minimum standards and amenities required by the ordinance for a multiple family project with respect to handicap parking	The City does not have explicit requirements for handicap parking for multi-family, or any other project. It is the responsibility of the applicant/developer to comply with ADA (MCC 113C-5A9).
Does the zoning code distinguish senior citizen housing from other single family residential and multifamily residential uses by the application of a conditional use permit (cup)?	No.
Does the zoning code distinguish handicapped housing from other single family residential and multifamily residential uses by the application of a conditional use permit (CUP)?	No.
How are "special group residential housing" defined in the jurisdiction zoning code?	<p>Group housing is not defined in the code, but is referenced in other definitions:</p> <p>Nursing or residential care facilities: If the use results in more than ten (10) persons occupying a dwelling at any one time, the applicant or owner shall concurrently apply for a change of occupancy as required by the building code in accord with title 10 of this code. The owner and/or operator of the facility shall secure and maintain a license from the state of Idaho department of health and welfare, facility standards division.</p> <p>Family: A person living alone or two (2) or more persons related by blood or marriage; A group of not more than ten (10) persons who need not be related by blood or marriage living together in a dwelling unit; Eight (8) or fewer unrelated mentally and/or physically handicapped or elderly persons residing in a dwelling under staff supervision, provided that no more than two (2) staff members reside in the dwelling at any one time.</p>
Does the jurisdiction's planning and building codes presently make specific reference to the accessibility requirements contained in the 1988 amendment to the Fair Housing Act? Is there any provision for monitoring compliance?	No.

Nampa Zoning Ordinance Review

Nampa's 2017 *Consolidated Plan and Fair Housing Assessment* conducted a review of the zoning ordinance, which remains unchanged in terms of the subject areas that were part of the review. This stems from a finding in the 2017 plan that is quoted below:

- "The procedures and practices of the Nampa Housing Authority and the Southwestern Idaho Housing Authority, and the City's land use and zoning regulations, do not appear to create barriers to housing choice and are in line with HUD regulations."

Figure 5-11 on pages 67 and 68 contains a table of the assessment of impediments findings. Since there was no significant findings, the only actions that were identified that could improve the City's zoning ordinance pertain to adding definitions to Section 10-1-2: DEFINITIONS. Adding these definitions would help better identify the issues, but simply adding definitions without them being used elsewhere in the code is not likely to change outcomes.

The City could consider adding these definitions or incorporating its own fair housing statement within the Definitions or other sections.

2040 Comprehensive Plan

In March 2020, Nampa adopted a new Comprehensive Plan that serves as a basis for future changes to the zoning ordinance. The Plan notes that the City recognizes opportunities for improving, redeveloping or adapting current housing practices. It cites the current zoning code in allowing for smaller lot sizes, lot splits, and location of duplex buildings in single family neighborhoods through Conditional Use Permits.

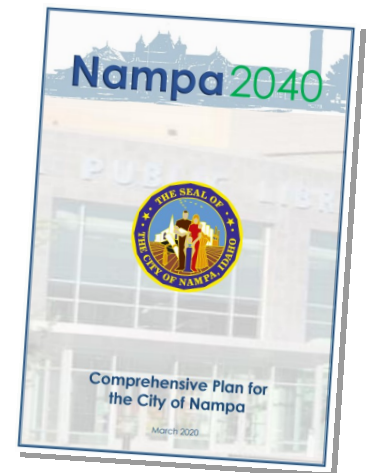
Chapter 3 addresses housing with the following goals:

- Nampa should seek to mitigate pressures on affordability (reduced HOI) induced by periods of high demand while conserving the open space and resources that have made Nampa a viable and livable community.
- Nampa should provide guidelines and opportunities for the development of master planned or planned unit development neighborhoods and encourage affordable housing.
- Nampa should encourage the development of infill and other development projects that are close to infrastructure.
- Nampa should seek to simplify and clarify codes as regulations, technology and innovations change.
- The City and development community should work together to conceptualize residential development with new innovations and products that add variety and interest.

Options to Improve Affordable Housing

The Comprehensive Plan provides concise next steps for providing more options. Taken straight from the Plan, it recommends the following (and summarized in Figure 5-10 on the next page):

- Current zoning codes for single-family residential areas are limited to a minimum lot size and building height. The Comprehensive Plan determines residential land use settings by density. Few options are available for developers to achieve higher single-family home density while providing amenities such as open space, parkland, landscaped areas, etc. Subdivision zoning codes should be reviewed to allow for the use of density as a determinate of the number of dwelling units per total number of aggregate acres with an open space requirement that includes plazas, landscaped areas, amenities, etc. The infrastructure to support such development should be planned in coordination with the Engineering Division, Building Department



and Planning and Zoning Department under the guidance of the Comprehensive Plan.

- Change the zoning code to allow for smaller move-on homes or 'tiny homes' in certain circumstances.
- Provide the ability of homeowners on single family lots of a more substantial size to build a reduced size and fully amended second detached home on the same parcel.
- Infill properties could receive incentives in the form of reduced impact fees or utility connection fees for projects that provide a percentage of their parcel in affordable housing. In all cases, the general appearance and landscaping of neighborhoods should be considered.
- Work with the County to develop a program to reduce property taxes on residents who can demonstrate financial hardship.
- In collaboration with the development community, develop standards for Master Planned Communities and Planned Unit Developments that include a mix of affordable housing, market-rate housing, commercial, services, plazas, parks, pathways, public transportation connections and access to transportation routes.
- Provide incentives in the form of reduced fees and permit costs for non-profit organizations to develop housing for low-income or limited income individuals that provides the potential for upward mobility.

Figure 5-10: Housing Objectives in the Nampa Comprehensive Plan 2040

OBJECTIVES AND STRATEGIES FOR IMPROVING HOUSING DEVELOPMENT	
OBJECTIVE 1:	Add innovative housing options in the Zoning Code
🔑	STRATEGY 1: Define "Affordable Housing" in the zoning Code.
🔑	STRATEGY 2: Add/define "Master Planned Community" in the zoning code.
🔑	STRATEGY 3: Develop design standards and guidelines in collaboration with the Building Community for "Master Planned Communities".
	STRATEGY 4: Define Mixed-Use Residential and Mixed-Use Commercial Land Use in the Zoning Code.
OBJECTIVE 2:	Locate housing in areas that improve employment and educational opportunities.
	STRATEGY 1: Plan mixed-use developments, Master Planned Communities along major transportation corridors, near College of Western Idaho (CWI), Northwest Nazarene University (NWNNU) and wherever feasible.
OBJECTIVE 3:	Maintain the integrity of the residential housing in historic districts
	STRATEGY 1: Provide opportunities and guidelines for a housing component in the downtown master plan.
OBJECTIVE 4:	Encourage mixed-use development
🔑	STRATEGY 1: Discourage large tract developments with a single housing type.
🔑	STRATEGY 2: Utilize a density model in lieu of a lot size model for subdivision development
🔑	STRATEGY 3: Allow detached 2 nd homes on single family lots that meet size and lot configuration guidelines
OBJECTIVES AND STRATEGIES FOR BUILDING DIVERSITY IN HOUSING	
OBJECTIVE 5:	Welcome diversity in housing
	STRATEGY 1: Improve access to information and housing services for all Nampa residents.
OBJECTIVES AND STRATEGIES FOR MANAGING GROWTH	
OBJECTIVE 6:	Encourage Infill development
	STRATEGY 1: Incentivize development in infill areas where public utilities are available and improvements of properties that have been hard to redevelop.
OBJECTIVE 7:	Collaborate with adjacent communities.
🔑	STRATEGY 1: Collaborate with Canyon County, adjacent communities and COMPASS about regional growth issues.
🔑 = Key Strategies	

Figure 5-11: Nampa Zoning Review

Impediment Topic	Assessment of Zoning Ordinance
Does the code definition of “family” have the effect of discriminating against unrelated individuals with disabilities who reside together in a congregate or group living arrangement?	The City's code defines family as one or more persons related by blood, marriage, adoption, or a group of not more than three persons not related by blood or marriage, living together as a single housekeeping unit in a dwelling unit.
Zoning Regulation Impediment: Does the Code definition of “family” have the effect of discriminating against unrelated individuals with disabilities who reside together in a congregate or group living arrangement?	The City defines congregate dwelling as a detached single-family building used for two or more persons but not to exceed six persons not related by blood or marriage as a residence (e.g., college kids rooming together). This definition does not include transition homes. Communities are using more flexible definitions that avoid distinctions based on the relation of the household members and instead focus on the “functional aspects of a family relationship.”
Zoning Regulation Impediment: Does the Code definition of “disability” the same as the Fair Housing Act?	The Zoning Code does not provide a definition of “disability,” “disabled,” or “handicap.”
Does the zoning ordinance restrict housing opportunities for individuals with disabilities and mischaracterize such housing as a “boarding or rooming house” or “hotel”?	No. Individuals with disabilities may live together in a “group residence” single-family dwelling unit.
Does the zoning ordinance deny housing opportunities for disability individuals with onsite housing supporting services?	No. Group residential dwellings are permitted to have no more than two staff live in the home and such that none of the resident staff are related to the persons living in the home.
Does the jurisdiction policy allow any number of unrelated persons to reside together, but restrict such occupancy, if the residents are disabled?	No. The City code restricts the number of unrelated persons who may reside together in a congregate dwelling to six compared to eight residents for a group residence.
Does the jurisdiction policy not allow disabled persons to make reasonable modifications or provide reasonable accommodation for disabled people who live in municipal-supplied or managed residential housing?	There are currently no municipal supplied or managed residential housing units in Nampa.
Does the jurisdiction require a public hearing to obtain public input for specific exceptions to zoning and land-use rules for disabled applicants and is the hearing only for disabled applicants rather than for all applicants?	No.
Does the zoning ordinance address mixed uses? How are the residential land uses discussed? What standards apply?	Yes. The City Code allows mixed uses in Gateway Business 1 (GB1), Gateway Business 2 (GB2), Downtown Village District (DV), and Downtown Historic Subdistrict (DH). The Residential Professional (RP) and Neighborhood Business (BN) also offer a limited amount of commercial and office along with some residential.
Does the zoning ordinance describe any areas in this jurisdiction as exclusive?	No.

Figure 5-11 continued: Nampa Zoning Review

Impediment Topic	Assessment of Zoning Ordinance
Are there exclusions or discussions of limiting housing to the following groups: race, color, sex, religion, age, disability, marital status, or familial status and/or creed of national origin?	No.
Are there any restrictions for Senior Housing in the zoning ordinance? If yes, do the restrictions comply with Federal law on housing for older persons (i.e., solely occupied by persons 62 years of age or older or at least one person 55 years of age and has significant facilities or services to meet the physical or social needs of older people)?	No.
Does the zoning ordinance contain any special provisions for making housing accessible to persons with disabilities?	No.
Does the zoning ordinance establish occupancy standards or maximum occupancy limits?	In the definition of "group residence" the code allows for a maximum of 8 unrelated persons in one dwelling unit. A congregate dwelling is a single family home with a maximum of 6 unrelated persons (e.g., college students living together). There are no other occupancy restrictions for residential dwelling units.
Does the zoning ordinance include a discussion of fair housing?	No, but there is a mention of fair housing in regards to protected classes in the definition of single-family dwelling. The City reserves the right to require or verify or administer licensing to assure resident eligibility under fair housing protected classes (mentally or physically handicapped or elderly).
Describe the minimum standards and amenities required by the ordinance for a multiple family project with respect to handicap parking	Zoning code requires compliance with ADA accessible parking standards and two spaces per dwelling unit, plus one extra ADA space per fourplex or higher density residential building.
Does the zoning code distinguish senior citizen housing from other single family residential and multifamily residential uses by the application of a conditional use permit (cup)?	No, there is no separate definition for senior citizen housing.
Does the zoning code distinguish handicapped housing from other single family residential and multifamily residential uses by the application of a conditional use permit (CUP)?	No.
How are "special group residential housing" defined in the jurisdiction zoning code?	The code defines a "group residential dwelling" as a home in which eight (8) or fewer unrelated physically and/or mentally handicapped or elderly persons legally reside as a single housekeeping unit who are supervised at the "group residence" in connection with their handicap or age related infirmity.
Does the jurisdiction's planning and building codes presently make specific reference to the accessibility requirements contained in the 1988 amendment to the Fair Housing Act? Is there any provision for monitoring compliance?	The zoning code includes no reference to the Fair Housing Act nor compliance of the law. There is a minor reference that tenants of group residents are included as fair housing protected classes.

6. Identified Impediments

The purpose of an Analysis of Impediments to Fair Housing is to identify those individual barriers that act to prevent people of all backgrounds and conditions from freedom of housing access. People should be able to determine where and how they wish to live given their financial realities and other life influences.

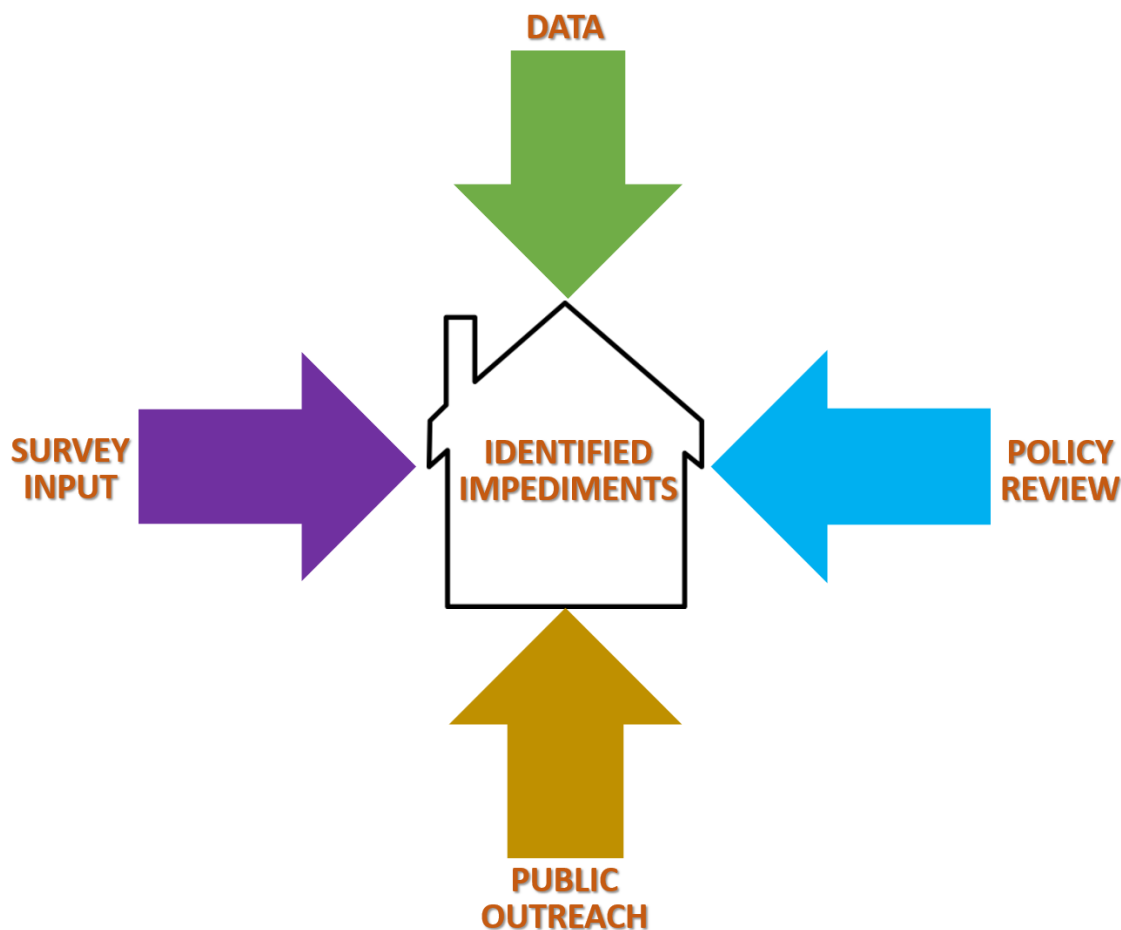
When housing is not available to those along all points of a financial spectrum, denied due to race, gender, family dynamic, religion, or if a person is pushed towards a particular neighborhood as a result of systemic bias, a barrier has been created.

With continual monitoring, regular surveying, and analysis of data, the barriers that may exist within a region of community can be identified and corrective actions taken. The actions taken can range from interventions at the individual level such as providing financial counseling, information, or education on fair housing laws, to system and environmental changes such as zoning or regulatory practices.

The heart of this analysis is the identification of current impediments. In some cases, identified impediments remain from previous analysis efforts as certain conditions continue while others are unique and new having developed over the past few years. This section includes the impediments determined through the process, the evidence to support why the impediment was called out, and action steps to be taken by the four partnering cities within the Treasure Valley.

The action steps will need careful consideration by each city and as a region. Some of the impediments may be occurring in one city more so than another and warrant an in kind response. Other impediments are truly regional and

Figure 6-1: Primary Inputs to Determining Likely Impediments



broad in nature and could necessitate cooperation among the communities and joint pursuits of action steps.

The Valley will continue to experience unprecedented growth, housing strains, demographic changes, and a continual struggle for all to reach the housing options they desire. To reach that end, the public and private sectors will need to work collaboratively and continually make corrections to their approach as conditions warrant.

Figure 6-2: WORKING List of Impediments/Themes

Identified Impediment
1. Discrimination by property owners and managers against people of different race, gender identification, religion, disabilities, families with children, age, and income levels, limits these groups from equal access to housing.
2. Increases in rental and for sale housing prices, combined with limited local wage growth, has reduced the purchasing power of residents with wages calibrated to local economic conditions.
3. Neighborhood resistance to new affordable housing development, particularly multi-family rental development or perceived inappropriate density of for sale housing products.
4. Limited locations and programs for rapid rehousing for those experiencing homelessness or the threat of homelessness.
5. Lack of transportation options and access, including public transit, job linkages, sidewalk gaps and repair, and reliance on long-distance commutes.
6. Public perception of affordable housing areas as unsafe or unwelcoming neighborhoods may limit housing choice.
7. Lack of trust that reporting discriminatory actions will result in fair housing change, combined with fear of retaliatory measures for requested rental improvements.
8. Differences in land use policies among cities in the region, including development review processes and zoning for multi-family uses, limits freedom of choice on where people can live and work.
9. Lack of accessible housing for disabled populations.
10. Communication methods and materials limit access for Limited English Proficiency and disabled populations, including publications, advertisements, websites, city meeting agendas, and live translation at meetings. Emphasis on outreach to Hispanic/Latino and refugee populations.

Identified Impediment #1

Discrimination by property owners and managers against people of different race, gender identification, religion, disabilities, families with children, age, and income levels, limits these groups from equal access to housing.

Support	Strategies
<ul style="list-style-type: none"> • Public input, as well as interviews with fair housing organizations, shows notable concern and experience with discriminatory practices. • Among public survey responders, this was most prominent among City of Boise residents, with 49.8% saying they believe discrimination is an issue. • Among survey respondents who are Hispanic, 31.7% said they believe it is an issue. • Income and family status stood out among survey respondents as primary factors. • HUD complaints related to refusal to rent. 	
Next Steps	Measures of Success
Other Factors/Externalities	

Identified Impediment #2

Increases in rental and for sale housing, combined with limited local wage growth, has reduced the purchasing power of residents with wages aligned to local economic conditions.

Support	Strategies
<ul style="list-style-type: none"> • Data for the Boise-Nampa MSA show that between 2014 and 2020 average rent increased by 65.4% while wages increased 17%. • The gap between 2020 home sales price and the necessary income to meet HUD 30% of income guidelines is most prominent in Boise (-\$14,111), as well as Nampa (-\$10,190) and Caldwell (-\$8,420), with Meridian (-\$2,891) showing the lowest gap. • Interviews indicated growing costs of land, labor, and materials, have hampered affordability and made it harder for previously entry-level housing developers to build more affordable properties. • Long-time residents fear out-of-area transplants with greater equity and salaries from work-at-home flexibility from other regions, are disproportionately able to afford housing. 	<ul style="list-style-type: none"> • Economic opportunity priorities including job training or retraining programs, internships and mentoring programs, and higher education access.
Next Steps	Measures of Success
Other Factors/Externalities	

Identified Impediment #3

Neighborhood resistance to new affordable housing development, particularly multi-family rental development or perceived inappropriate density of for sale housing products.

Support

- Perceptions over impacts to property values can drive opposition to affordable housing and density.
- Policies may limit conversion of commercial uses to housing in old housing stock.
- Resistance has led to land use policies that severely limit where multi-family or high density housing can be located.

Strategies

Next Steps

Measures of Success

Other Factors/Externalities

Identified Impediment #4

Limited locations and programs for rapid rehousing for those experiencing homelessness or the threat of homelessness.

Support

- 2019 study on homelessness in Ada County showed 90% of families experiencing homelessness are experiencing it for the first time.
- Increased calls and requests for assistance to area rental assistance organizations over fears of homelessness.

Strategies

Next Steps

Measures of Success

Other Factors/Externalities

Identified Impediment #5

Lack of transportation options and access, including public transit, job linkages, sidewalk gaps and repair, and reliance on long-distance commutes.

Support	Strategies
<ul style="list-style-type: none"> • Commute data shows heavy reliance on out-of-city jobs for low income workers, with between 70-80% of people making less than \$1,250 a month in Nampa, Caldwell and Meridian having to go elsewhere for work. • Job access for homeless people is limited by what transit routes serves and the time of day they serve a job site. • Public transit is limited for inter-city work trips, combined with service hours that start and end within a traditional work day rather than aligned with service sector jobs. • Major arterials lack sidewalks and crossing opportunities to access transit, groceries, schools, medical care, and other destinations. 	
Next Steps	Measures of Success
Other Factors/Externalities	

Identified Impediment #6

Public perception of affordable housing areas as unsafe or unwelcoming neighborhoods may limit housing choice.

Support	Strategies
<ul style="list-style-type: none"> • Survey respondents from Nampa had the highest rate of saying they did not feel safe in their community (29.5%), with Caldwell second highest at 22.3%. 18.3% of Boise and 9.0% of Meridian respondents said they did not feel safe. • Input from interviews suggests people have preconceived notions of high crime areas that steer them away from seeking housing in affordable areas. • Crime reports show decreases between 2.86% (Meridian) and 10.41% (Caldwell), with Boise having a decrease of 5.64% and Nampa a decrease of 10.1%, from 2018 to 2019. This indicates the fear of crime or illegal activity may be location-specific or perception. 	
Next Steps	Measures of Success
Other Factors/Externalities	

Identified Impediment #7

Lack of trust that reporting discriminatory actions will result in fair housing change, combined with fear of retaliatory measures for requested rental improvements.

Support

- 15.4% of survey respondents indicated they do not believe reporting housing discrimination would make a difference. Another 5.9% said they fear retaliation.
- Stakeholder interviews with fair housing organizations noted that residents fear requests for repairs will lead to retaliation from property managers/owners.

Strategies

Next Steps

Measures of Success

Other Factors/Externalities

Identified Impediment #8

Differences in land use policies among cities in the region, including development review processes and zoning for multi-family uses, limits freedom of choice on where people can live and work.

Support	Strategies
<ul style="list-style-type: none"> • Demand for multi-family housing is increasing due to market conditions, with 2019 permits across all 4 cities above 5-year averages. • Boise, Nampa, and Caldwell are all undergoing significant revisions to zoning ordinances in 2020. • Stakeholder interviews noted that there is notable difference among the cities in their acceptance of affordable housing stock, as well as development requirements, which leads to differences in how multi-family developments are pursued among cities. 	
Next Steps	Measures of Success
Other Factors/Externalities	

Identified Impediment #9**Lack of accessible housing for disability populations.**

Support	Strategies
<ul style="list-style-type: none"> • Older housing stock, particularly in Boise (nearly 60% built before 1990) and in multi-family units, lacks accessible features for people with disabilities. • Stakeholder interviews suggest the limited options, combined with wages and costs, limit freedom of choice when disabled people seek housing. • Major sidewalk gaps on arterials, many residential streets in 1940s to 1960s era housing developments, and inaccessible transit stops force disabled people into unsafe situations. • HUD complaints related to failure to make reasonable accommodations for people with disabilities. 	
Next Steps	Measures of Success
Other Factors/Externalities	

Identified Impediment #10

Communication methods and materials limit access for Limited English Proficiency and disabled populations.

Support	Strategies
<ul style="list-style-type: none"> • Stakeholder interviews with fair housing organizations revealed barriers to access to information, public meetings, and policies among protected populations. • Refugee and Hispanic/Latino people were of concern due to Limited English Proficiency and materials not available in native languages. • Disabled people, particularly those who are blind or visually impaired and those who are deaf or hard of hearing are limited in information access. • Posted materials in multi-family units may not be accessible to people in wheelchairs due to placement. 	<p>Strategies including publications, advertisements, websites, city meeting agendas, and live translation at meetings. Emphasis on outreach to Hispanic/Latino and refugee populations</p>
Next Steps	Measures of Success
<p>Other Factors/Externalities</p>	

Appendix A:

City of Boise Data & Other Information

Figure A-1: Population

Year	Population	Growth Rate
2030	256,263	1% annual growth rate
2018	228,807	2000-2018 +19%
2010	206,286	2010-2018 +9.8%
2000	185,787	2000-2010 +10%

Figure A-2: Population by Age Group (S0101)

Age	Popula- tion 2018	Percent of Popula- tion	Popula- tion 2010	Percent of Popula- tion
Under 5 yrs	11,348	5.0%	14,234	6.9%
5 to 9 years	11,524	5.0%	12,583	6.1%
10 to 14 yrs	14,224	6.2%	10,727	5.2%
15 to 19 yrs	13,771	6.0%	13,202	6.4%
20-24 years	18,324	8.0%	16,709	8.1%
25-29 years	16,698	7.3%	17,328	8.4%
30-34 years	18,310	8.0%	14,646	7.1%
35-39 years	19,356	8.5%	12,171	5.9%
40-44 years	13,433	5.9%	15,678	7.6%
45-49 years	14,786	6.5%	13,615	6.6%
50-54 years	13,893	6.1%	14,853	7.2%
55-59 years	13,757	6.0%	12,583	6.1%
60-64 years	14,210	6.2%	12,171	5.9%
65-69 years	12,147	5.3%	8,251	4.0%
70-74 years	8,527	3.7%	5,363	2.6%
75-79 years	6,212	2.7%	4,745	2.3%
80-84 years	3,319	1.5%	3,094	1.5%
85 and over	4,968	2.2%	4,332	2.1%

Figure A-3: Population by Ethnicity (B02001)

Population by Ethnicity	2018	Percent	2010	Percent	Growth Since 2010	Percent Change
White, Non Hispanic	188,526	82.4%	174,629	84.7%	13,897	7.4%
Hispanic	20,231	8.8%	14,832	7.2%	5,399	26.7%
Black or African American	5,227	2.3%	3,610	1.7%	1,617	31%
American Indian	450	.2%	1,135	.6%	-685	-71.4%
Asian	8,698	3.8%	7,254	3.5%	1,444	16.7%
Native Hawaiian/Pacific Islander	379	.2%	319	.2%	60	15.6%
Two or More Races	5,003	2.2%	4,371	2.1%	632	12.7%

Figure A-4: Sex (S0101)

Female	Percent	Male	Percent
114,175	49.9%	114,632	50.1%
Under 19	22%	Under 19	22.6%
19-64	60.7%	19-64	63.9%
Over 65	17.1%	Over 65	13.6%

Figure A-5: Limited English Proficiency (C16004)

Age	Total	Per-	Very	Percent
>5 English Only	195,884	90.1%	-	-
>5 Other than English	21,575	9.9%	13,597	63%
>18 English Only	166,833	93.5%	-	-
>18 Other than English	11,667	6.5%	10,313	88.3%

Figure A-6: Family Composition (DP02)

Type	Esti-	Per-
Total Households	97,101	100%
Family Households	54,101	55.7%
With Own Children Under 18	22,173	22.8%
Married-Couple Family	43,064	44.3%
With Own Children Under 18 Years	16,064	16.5%
Male Householder, No Wife Present, Family	2,598	2.7%
With Own Children Under 18 Years	1,155	1.2%
Female Householder, No Husband Present,	8,439	8.7%
With Own Children Under 18 Years	4,986	5.1%
Nonfamily Household	43,000	44.3%
Householders Living Alone	33,543	34.5%

Figure A-7: Disability (S1810)

	Overall Disabled	Percent	Hearing	Vision	Cognitive	Ambulatory	Self-care	Independent
Male	12,694	11.2%	-	-	-	-	-	-
Female	11,989	10.5%	-	-	-	-	-	-
Under 17	1,418	4.3%	253	187	1,096	0	314	0
18-64 Years	11,359	14.9%	2,279	2,130	5,769	4,068	1,803	4,538
65 and over	11,906	75.2%	5,648	3,079	3,594	6,686	3,120	4,449

Figure A-8: Household Income (\$2503 & \$1901)

	Households	Families	Married-couple families	Nonfamily households	Owners	Renters
Total	97,101	54,101	43,364	43,000	-	-
Less than \$10,000	8.2%	4.5%	2.9%	13.6%	3.5%	15.8%
\$10,000 to \$14,999	2.6%	1.3%	1.0%	4.7%	1.8%	4.0%
\$15,000 to \$24,999	9.1%	4.4%	2.4%	14.9%	2.6%	5.3%
\$25,000 to \$34,999	9.3%	7.9%	7.5%	11.6%	2.3%	10.7%
\$35,000 to \$49,999	15.1%	14.4%	12.1%	16.4%	7.9%	11.5%
\$50,000 to \$74,999	19.8%	18.4%	18.1%	21.9%	12.5%	19.3%
\$75,000 to \$99,999	11.1%	13.5%	14.1%	7.6%	20.1%	19.3%
\$100,000 to \$149,000	12.5%	16.3%	18.8%	6.0%	13.5%	7.3%
\$150,000 to \$199,999	6.2%	10.7%	12.7%	0.9%	35.8%	6.9%
\$200,000 or more	6.1%	8.7%	10.4%	2.3%		
Median income	\$56,681	\$73,317	\$82,938	\$38,078	\$74,113	\$36,518
Mean income	\$77,489	\$96,939	-	\$49,560	-	-

Figure A-9: Annual Median Income

	People Per Household							
30% of Area Income	30% 1 Per	30% 2 Per	30% 3 Per	30% 4 Per	30% 5 Per	30% 6 Per	30% 7 Per	30% 8 Per
	\$15,750	\$18,000	\$20,250	\$22,450	\$24,250	\$26,050	\$27,850	\$29,650
50% of Area Income	50% 1 Per	50% 2 Per	50% 3 Per	50% 4 Per	50% 5 Per	50% 6 Per	50% 7 Per	50% 8 Per
	\$26,200	\$29,950	\$33,700	\$37,400	\$40,400	\$43,400	\$46,400	\$49,400
60% of Area Income	60% 1 Per	60% 2 Per	60% 3 Per	60% 4 Per	60% 5 Per	60% 6 Per	60% 7 Per	60% 8 Per
	\$31,440	\$35,940	\$40,440	\$44,880	\$48,480	\$52,080	\$55,680	\$59,280
80% of Area Income	80% 1 Per	80% 2 Per	80% 3 Per	80% 4 Per	80% 5 Per	80% 6 Per	80% 7 Per	80% 8 Per
	\$41,900	\$47,900	\$53,900	\$59,850	\$64,650	\$69,450	\$74,250	\$79,050
120% of Area Income	120% 1 Per	120% 2 Per	120% 3 Per	120% 4 Per	120% 5 Per	120% 6 Per	120% 7 Per	120% 8 Per
	\$62,859	\$71,800	\$80,800	\$89,750	\$96,950	\$104,100	\$111,300	\$118,500

Figure A-10: Race and Ethnicity (B05002)

Total	228,807	Percent
Native	213,556	93.3%
Born In State of Residence	97,021	42.4%
Born in other state in the US	112,262	49.0%
Born Outside the US	4,273	1.8%
Foreign Born	15,251	6.6%
Not a US Citizen	6,746	2.9%

Figure A-11: National Origin (B05001)

Total	228,807
U.S. citizen, born in the United States	209,283
U.S. citizen, born in Puerto Rico or U.S.	564
U.S. citizen, born abroad of American parent(s)	3,709
U.S. citizen by naturalization	8,505
Not a U.S. citizen	6,746

Figure A-12: Race, Ethnicity, National Origin and Poverty

Race, Ethnicity (Total)	\$0-\$24,999	Per-cent	\$25,000-\$49,999	Per-cent	\$50,000-\$74,999	Per-cent	\$75,000-\$99,999	Per-cent	\$100,000 +	Per-cent
White Alone (78,225)	14,691	18.7%	20,133	25.7%	16,909	21.6%	10,313	13.1%	21,707	27.7%
Hispanic (6,174)	2,025	32.7%	1,636	26.4%	1,107	17.9%	528	8.5%	778	12.6%
Black or African American (1,339)	436	32.5%	425	31.7%	268	20%	46	10.5%	164	12.2%
American Indian (722)	187	25.9%	152	21%	218	30.2%	67	9.3%	98	13.5%
Asian (2,168)	376	17.3%	350	16.1%	311	14.3%	266	12.2%	865	39.9%
Native Hawaiian (121)	108	89.3%	0	0%	13	10.7%	0	0%	0	0%
Two or More Races (1,936)	545	28.1%	388	20%	364	18.8%	234	12%	405	21%

Figure A-13: Work Status Past 12 Months (S2303)

	Total Work-	Working	Working Women	Working Men
Population 16-64	153,549	128,372 (84.6%)	74,912 (48.7%)	78,637 (51.2%)
Did not Work	25,177 (16.4%)	-	13,319 (52.9%)	11,858 (47.1%)
Mean usual hours	38	-	35	40.8
Median age of Workers	38	-	38.6	37.6

Figure A-14: Poverty Status Past 12 Months (S1701)

	Total	Below Poverty	Percent Below Poverty	Female	Male
Total	225,547	28,402	12.6%	12,778	15,624
Under 18	43,915	7,026	16.0%	-	-
18-64	147,177	17,173	11.7%	-	-
65 and Older	34,455	4,203	12.2%	-	-
White	198,601	24,174	12.2%	-	-
Hispanic	19,680	6,376	32.4%	-	-
50% of poverty	-	16,932	-	-	-
125% of poverty	-	37,532	-	-	-

Figure A-15: Education by Race/Ethnicity (S1501)

Race/Ethnicity	High School Grad-	Bachelor's Degree or
White Alone	97.9%	43.9%
Hispanic	82.7%	21.3%
Black	N	N
American Indian	N	N
Asian	93%	52.1%
Native Hawaiian	N	N
Two or More Race	N	N

Figure A-16: Educational Attainment 2018 vs. 2010 (B23004)

Education Attainment 25 and older	Estimate-2018	Percent	Estimate-2010	Percent
Less than High School gradu-	5,176	3.2%	9,987	7.2%
High School graduate	36,517	22.9%	30,794	22.2%
Some college	39,195	30.8%	45,774	33%
Bachelor's Degree or Higher	68,728	43%	52,155	37.6%

Figure A-17: Transportation Mode & Vehicle Availability (B08122 & DP04)

	Below 100% poverty level	100 to 149% poverty level	At or above 150%
Total	8,326	7,569	98,428
Drove Alone	6,884	5,745	80,234
Carpooled	939	725	6,939
Public Transportation	103	125	491
Walked	452	250	1,500
Taxi, motorcycle, bicycle,	487	525	3,399
Worked at Home	461	199	5,865
Vehicle Availability	Occupied Housing Units	Occupied of Housing Units	
No Vehicle Available	5.8%	5,661	
1 Vehicle Available	38.3%	37,216	
2 Vehicles	37.3%	36,251	
3 Vehicles Available	18.5%	17,973	

Figure A-18: Housing Units by Age (B25034)

Year of Structure	Estimate	Percent
2014 or later	5,537	5.4%
2000 to 2013	15,466	15.2%
1990 to 1999	22,127	21.7%
1980 to 1989	14,030	13.7%
1970 to 1979	20,002	19.6%
Pre 1969	25,039	24.5%

Figure A-19: Housing Units by Size (DP04)

Total Housing Units	Estimate	Percent
1 Room	2,850	2.8%
2 Rooms	4,387	4.3%
3 Rooms	10,454	10.2%
4 Rooms	16,506	16.2%
5 Rooms	18,772	18.4%
6 Rooms	18,715	18.3%
7 Rooms	10,391	10.2%
8 Rooms	7,758	7.6%
9 Rooms	12,368	12.1%

Figure A-20: Housing Sales Data

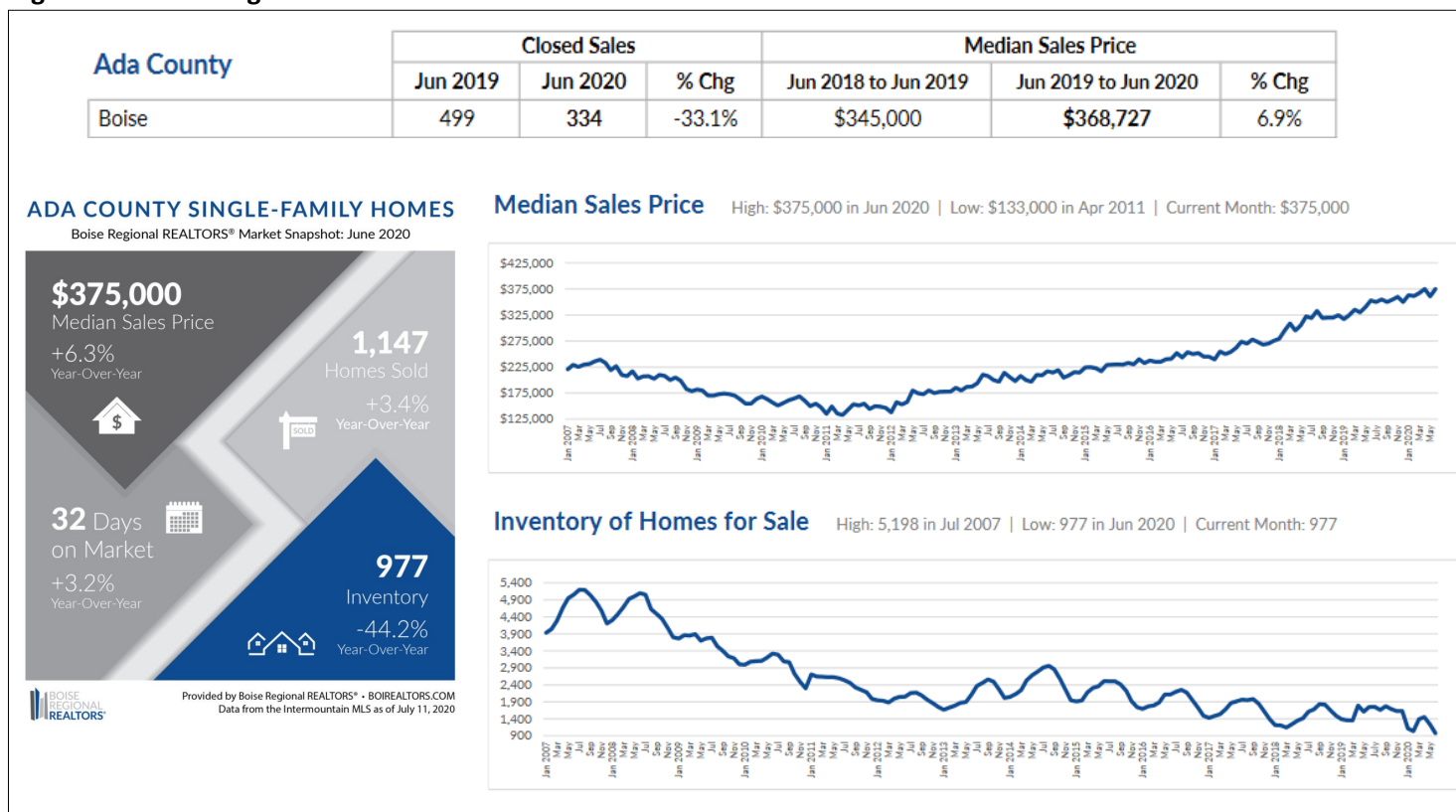


Figure A-21: Vacancy Rates (DP04)

Metric	Total
Occupied Units	89,803
Vacant Units	5,724
Occupied 30% or More of Income	49.1%

Figure A-22: Ownership Cost Burdened by Annual Income (\$2503)

Income Level	2018 Estimate > 30%	2018 Percent	2010 Estimate >30%	2010 Present
Less than \$20,000	3,106	5.2%	2,496	15.4%
\$20,000 to \$34,999	2,621	4.4%	3,754	7.4%
\$35,000 to \$49,999	3,605	6.0%	2,696	5.3%
\$50,000 to \$74,999	1,848	3.1%	2,562	5.2%
\$75,000 or More	649	1.1%	1,350	2.6%
All Incomes	10,258	19.8%	10,296	35.9%

Figure A-22: Rental Cost Burdened by Annual Income (\$2503)

Income Level	2018 Estimate > 30%	2018 Percent	2010 Estimate >30%	2010 Present
Less than \$20,000	6,051	16.3%	8,191	27.1%
\$20,000 to \$34,999	6,413	17.3%	5,253	17.1%
\$35,000 to \$49,999	2,247	6.1%	1,142	3.2%
\$50,000 to \$74,999	919	2.5%	199	0.0%
\$75,000 or More	66	0.2%	0	0.0%
All Incomes	15,696	42.4%	14,785	44.9%

Figure A-23: Employment By Sector

Industry	Change	% Change	2018 Total	Percent of Total	2010 Total	Percent of Total
Civilian Employed Population	16,013	15%	120,973	-	104,960	-
Agriculture	1,219	126%	2,187	1.8%	968	.9%
Constructions	3,043	64%	7,763	6.4%	4,720	4.5%
Manufacturing	2,335	23%	12,337	10.2%	10,002	9.5%
Wholesale Trade	2,853	146%	4,801	4.0%	1,948	1.9%
Retail Trade	-493	-5%	10,217	8.4%	10,710	10.2%
Transportation	290	9%	3,649	3.0%	3,359	3.2%
Utilities	128	17%	882	.7%	754	.7%
Information	-569	-26%	1625	1.3%	2,194	2.1%
Finance and Insurance	917	21%	5,359	4.4%	4,442	4.2%
Real Estate	983	56%	2,736	2.3%	1,753	1.7%
Professional, Scientific	2,755	34%	10,805	8.9%	8,050	7.7%
Management of Companies	135	188%	207	.2%	72	.1%
Administrative	-2,308	-31%	5,132	4.2%	7,440	7.1%
Educational Services	1,244	13%	10,824	8.9%	9,580	9.1%
Health care social services	4,767	35%	18,421	15.2%	13,654	13.0%
Arts, Entertainment	252	8%	3,302	2.7%	3,050	2.9%
Accommodation/Hospitality	-195	-2%	9,892	8.2%	10,087	9.6%
Other services	911	20%	5,492	4.5%	4,581	4.4%
Public Administration	-2,254	-30%	5,342	4.4%	7,596	7.2%

Figure A-24: Internet Access by Income (B28004)

	Estimate	Percent
<\$20,000 Income	14,027	
Dial-Up	46	.3%
Broadband	9,084	64.8%
W/Out Internet	4,897	34.9%
\$20,000-\$74,999	48,191	
Dial-Up	177	.4%
Broadband	41,385	85.9%
W/Out Internet	6,629	13.8%
\$75,000 or More	34,883	
Dial-Up	45	.1%
Broadband	33,778	96.8%
W/Out Internet	1,060	3.0%

Appendix B:

City of Caldwell Data & Other Information

Figure B-1: Caldwell Fair Housing Resolution

FAIR HOUSING

Resolution No. 77-17

LET IT BE KNOWN TO ALL PERSONS OF the City of Caldwell that discrimination in the sale, rental, leasing, financing of housing or land to be used for construction of housing or in the provision of brokerage services because of race, color, religion, sex or national origin is prohibited by Title VIII of the 1968 Civil Rights Act (Federal Fair Housing Law).

It is the policy of the City of Caldwell to implement programs to ensure equal opportunity in housing for all persons regardless of race, color, religion, sex or national origin. The Fair Housing Amendments Act of 1988 expands coverage to include disabled persons and families with children; therefore, the city does hereby pass the following Resolution.

BE IT RESOLVED that within available resources the county will assist all persons who feel they have been discriminated against because of race, color, religion, sex, national origin, disability or familial status to seek equity under federal and state laws by filing a complaint with the U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity, Compliance Division.

BE IT FURTHER RESOLVED that the City shall publicize this Resolution and through this publicity shall encourage owners of real estate, developers, and builders to become aware of their respective responsibilities and rights under the Federal Fair Housing Law and amendments and any applicable state or local laws or ordinances.

SAID PROGRAM will at a minimum include: 1) printing and publicizing of this policy and other applicable fair housing information through local media and community contacts; 2) distributing posters, flyers, and any other means to bring to attention of those affected, the knowledge of their respective responsibilities and rights concerning equal opportunity in housing; and 3) preparing an analysis of impediments to fair housing choice and actions to mitigate such impediments.

PASSED BY THE COUNCIL of the City of Caldwell, Idaho this 17th day of April, 2017.

APPROVED BY THE MAYOR of the City of Caldwell, Idaho this 17th day of April, 2017.


Attest: Debbie Geyer, City Clerk





Garret L. Nancolas, Mayor

Figure B-2: Population (S0101)

Year	Population	Growth Rate
2030	71,348	3.4% annual growth rate
2018	53,205	2000-2018 +51.2%
2010	43,749	2010-2018 +17.8%
2000	25,967	2000-2010 +40.6%

Figure B-3: Population by Age Group (S0101)

Age	Population 2018	Percent of Population	Population 2010	Percent of Population
Under 5 years	5,220	9.8%	4,812	11.0%
5 to 9 years	5,162	9.7%	4,025	9.2%
10 to 14 years	4,597	8.6%	3,106	7.1%
15 to 19 years	3,551	6.7%	3,369	7.7%
20 to 24 years	3,746	7.0%	3,369	7.7%
25 to 29 years	4,664	8.8%	4,287	9.8%
30 to 34 years	3,986	7.5%	3,150	7.2%
35 to 39 years	3,294	6.2%	2,581	5.9%
40 to 44 years	3,444	6.5%	2,756	6.3%
45 to 49 years	3,022	5.7%	2,406	5.5%
50 to 54 years	2,314	4.3%	2,056	4.7%
55 to 59 years	2,272	4.3%	1,750	4.0%
60 to 64 years	2,429	4.6%	1,969	4.5%
65 to 69 years	1,993	3.7%	1,487	3.4%
70 to 74 years	1,339	2.5%	831	1.9%
75 to 79 years	902	1.7%	612	1.4%
80 to 84 years	619	1.2%	612	1.4%
85 years and over	651	1.2%	612	1.4%

Figure B-4 Population by Ethnicity (B02001)

Population by Ethnicity	2018	Percent	2010	Percent	Growth Since 2010	Percent Change
White alone	40,185	75.5%	38,969	89.1%	1,216	3.0%
Black or African American alone	141	0.3%	99	0.2%	42	29.8%
Amer. Indian/Alaska Native	880	1.7%	214	0.5%	666	75.7%
Asian alone	574	1.1%	448	1.0%	126	22.0%
Native Hawaiian and Other	137	0.3%	12	0.0%	125	91.2%
Some other race alone	10,476	19.7%	2,332	5.3%	8,144	77.7%
Two or more races	4,426	8.3%	1,675	3.8%	2,751	62.2%

Figure B-5: Sex (S0101)

Female	Percent	Male	Percent
26,919	50.6%	26,286	49.4%
Under 19	36.4%	Under 19	36.4%
19-64	51.7%	19-64	54.7%
Over 65	11.9%	Over 65	8.9%

Figure B-6: Limited English Proficiency (C16004)

Age	Total	Per-	Very
5-17 English Only	8,177	70.7%	X
5-17 Other than English	3,421	29.6%	2,868
>18 English Only	26,556	73.0%	X
>18 Other than English	9,831	27.0%	7,398

Figure B-7: Family Composition (DP02)

Type	Esti-	Per-
Total Households	16,814	
Family Households	11,440	68.0%
With Own Children Under 18 years	6,015	35.8%
Married-Couple Family	8,093	48.1%
With Own Children Under 18 years	4,134	24.6%
Male Householder, No Wife Present, Family	1,083	6.4%
With Own Children Under 18 years	596	3.5%
Female Householder, No Husband Present,	2,264	13.5%
With Own Children Under 18 Years	1,285	7.6%
Nonfamily Household	4,902	29.2%
Householders Living Alone	3,830	22.8%

Figure B-8: Disability (S1810)

	Overall Disabled	% of Total Population	% of Disabled Population	Hearing	Vision	Cognitive	Ambulatory	Self Care	Independent
Male	4,292	8.1%	51.5%	--	--	--	--	--	--
Female	4,042	7.6%	48.5%	--	--	--	--	--	--
Under 17	865	1.6%	10.4%	21	87	744	87	122	--
18-64 years	5,040	9.5%	60.5%	793	1,268	2,245	2,151	530	1,672
65 and over	2,429	4.6%	29.1%	1,178	340	762	1,359	281	653

Figure B-9: Household Income (\$2503 & S1901)

	Households	Families	Married-couple families	Nonfamily households	Owners	Renters
Totals	16,814	11,822	8,474	4,992	10,656	9,206
Less than \$10,000	5.0%	3.5%	1.3%	10.5%	2.7%	9.2%
\$10,000 to \$14,999	7.9%	4.5%	1.9%	17.8%	4.1%	15%
\$15,000 to \$24,999	9.6%	8.0%	6.3%	15.6%	7.1%	14.1%
\$25,000 to \$34,999	10.8%	10.7%	8.6%	12.9%	10.8%	10.8%
\$35,000 to \$49,999	17.8%	18.8%	17.8%	16.7%	16.5%	20.0%
\$50,000 to \$74,999	22.2%	23.2%	24.8%	15.1%	25.2%	17.1%
\$75,000 to \$99,999	12.0%	14.3%	17.4%	4.9%	15.6%	5.7%
\$100,000 to \$149,000	11.1%	12.9%	16.6%	6.0%	13.9%	6.3%
\$150,000 to \$199,999	1.9%	2.3%	2.8%	0.3%	4.2%	2.3%
\$200,000 or more	1.6%	1.8%	2.5%	0.2%		
Median Income	\$49,046	\$55,019	\$64,036	\$29,154	\$58,170	\$35,887
Mean Income	\$58,143	\$64,163	--	\$37,263	--	--

Figure B-10: Annual Median Income by Race/Ethnicity (B19001a-g)

	\$0-\$24,999	Percent	\$25,000-\$49,999	Percent	\$50,000-\$74,999	Percent	\$75,000-\$99,999	Percent	\$100,000+	Percent	Total
White Alone	3,018	22.5%	2,975	22.2%	3,010	22.4%	1,569	11.7%	1,949	14.5%	13,413
Hispanic	1,081	21.9%	1,627	32.9%	1,056	21.4%	566	11.4%	614	12.4%	4,944
Black or African American	11	19.6%	45	80.4%	0	0.0%	0	0.0%	0	0.0%	56
American Indian	65	28.1%	65	28.1%	61	26.4%	13	5.6%	8	3.5%	231
Asian	67	32.7%	49	23.9%	31	15.1%	58	28.3%	0	0.0%	205
Native Hawaiian	0	0.0%	0	0.0%	29	34.9%	0	0.0%	54	65.1%	83
Two or More Races	83	15.9%	166	31.7%	140	26.8%	60	11.5%	61	11.7%	523

Figure B-11: Work Status Past 12 Months (S2303)

	Total	Working	Working Women	Working Men
Population 16-64	32,114	24,624 (76.7%)	11,155 (45.3%)	13,469 (54.7%)
Did not Work	7,490 (16.4%)	-	5,199 (69.5%)	2,291 (30.5%)
Mean usual hours	38.0	-	34..5	40.9
Median age of Workers	35.7	-	37.1	34.6

Figure B-12: Poverty Status Past 12 Months (S1701)

	Total	Below Poverty	Percent Below Poverty	Female	Male
Total		8,770	17.0%	4,695	4,075
Under 18		3,704	22.4%	--	--
18-64		4,590	15.5%	--	--
65 and Older		476	8.7%	--	--
White		6,568	21.8%	--	--
Hispanic		4561	23.6%	--	--
50% of poverty		--	--	--	--
125% of poverty		--	--	--	--

Figure B-13: Educational Attainment by Race/Ethnicity (S1501)

Race/Ethnicity	High School Grad-	Bachelor's Degree or
White Alone	82.8%	19.1%
Hispanic	58.0%	4.3%
Black	100.0%	0.0%
American Indian	86.8%	7.7%
Asian	72.8%	31.0%
Native Hawaiian	49.3%	0.0%
Two or More Races	89.4%	11.9%

Figure B-14: Educational Attainment 2018 vs. 2010 (B23004)

Education Attainment 25 and older	Estimate-2018	Percent	Estimate-2010	Percent
Less than High School gradu-	6,087	19.7%	6,024	24.0%
High School graduate	10,078	32.6%	8,885	35.4%
Some college	7,954	25.7%	5,722	22.8%
Bachelor's Degree or Higher	6,810	22.0%	4,467	17.8%

Figure B-15: Transportation Mode & Vehicle Availability (B08122 & DP04)

	Below 100% poverty level	100 to 149% poverty level	At or above 150%
Total	1,734	2,828	17,167
Drove Alone	1,327	2,139	13,678
Carpooled	229	510	2,486
Public Transportation	50	13	53
Walked	4	0	191
Taxi, motorcycle, bicycle,	0	35	121
Worked at Home	124	131	638
Vehicle Availability	Occupied Housing Units	Occupied Housing Units (N)	
No Vehicle Availability	4.9%	819	
1 Vehicle Available	27.1%	4,552	
2 Vehicles Available	39.0%	6,564	
3 Vehicles Available	29.0%	4,879	

Figure B-16: Housing Units by Age (B25034)

Year of Structure	Estimate	Percent
2014 or later	1,166	6.6%
2000 to 2013	6,771	38.6%
1990 to 1999	2,633	15.0%
1980 to 1989	1,273	7.3%
1970 to 1979	2,353	13.4%
Pre 1969	3,345	19.1%

Figure B-17 Housing Units by Size (DP04)

Total Housing Units	Estimate	Percent
1 Room	222	1.3%
2 Rooms	254	1.5%
3 Rooms	822	4.8%
4 Rooms	2,667	15.4%
5 Rooms	4,373	25.3%
6 Rooms	3,658	21.2%
7 Rooms	2,193	12.7%
8 Rooms	1,626	9.4%
9 Rooms	1,479	8.6%

Figure B-18: Vacancy Rates (DP04)

Metric	Total
Occupied Units	16,342
Vacant Units	952
Occupied 30% or More of Income	26.6%

Figure B-19: Ownership Cost Burdened by Annual Income (S2503)

Income Level	2018 Estimate > 30%	2018 Percent	2010 Estimate >30%	2010 Present
Less than \$20,000	2,347	14.4%	1,740	11.6%
\$20,000 to \$34,999	1,455	8.9%	1,935	12.9%
\$35,000 to \$49,999	910	5.6%	1,050	7.0%
\$50,000 to \$74,999	200	1.2%	360	2.4%
\$75,000 or More	36	0.2%	120	0.8%
All Incomes	4,948	30.3%	5,205	34.7%

Figure B-20: Rental Cost Burdened by Annual Income (\$2503)

Income Level	2018 Estimate > 30%	2018 Percent	2010 Estimate >30%	2010 Present
Less than \$20,000	1,391	23.5%	1,627	30.5%
\$20,000 to \$34,999	639	10.3%	736	13.8%
\$35,000 to \$49,999	462	11.1%	485	9%
\$50,000 to \$74,999	11	3.1%	171	3.2%
\$75,000 or More	0	1%	64	1.2%
All Incomes	2,503	49.0%	3,082	57.8%

Figure B-21: Internet Access by Income (B28004)

	Estimate	Percent
<\$20,000 Income	2,996	
Dial-Up	22	0.7%
Broadband	1,718	57.3%
W/Out Internet	1,256	41.9%
\$20,000-\$74,999	9,341	
Dial-Up	69	0.7%
Broadband	8,031	86.0%
W/Out Internet	1,241	13.3%
\$75,000 or More	4,477	
Dial-Up	0	0.0%
Broadband	4,001	89.4%
W/Out Internet	476	10.6%

Appendix C:

City of Meridian Data & Other Information

Figure C-1: Population (S0101)

Year	Population	Growth Rate
2030	154,211	3.7% annual growth rate
2018	106,794	2000-2018 +67.3%
2010	75,324	2010-2018 +29.5%
2000	34,919	2000-2010 +53.6%

Figure C-2: Population by Age Group S0101

Age	Popula- tion 2018	Percent of Population	Popula- tion 2010	Percent of Popu- lation
Under 5 years	6,806	6.4%	6,252	8.3%
5 to 9 years	8,221	7.7%	6,779	9.0%
10 to 14 years	10,314	9.7%	7,306	9.7%
15 to 19 years	8,450	7.9%	5,875	7.8%
20 to 24 years	4,609	4.3%	3,013	4.0%
25 to 29 years	6,779	6.3%	5,499	7.3%
30 to 34 years	8,108	7.6%	4,971	6.6%
35 to 39 years	9,893	9.3%	5,725	7.6%
40 to 44 years	6,506	6.1%	7,080	9.4%
45 to 49 years	7,411	6.9%	6,101	8.1%
50 to 54 years	7,740	7.2%	4,821	6.4%
55 to 59 years	6,949	6.5%	2,862	3.8%
60 to 64 years	4,668	4.4%	3,239	4.3%
65 to 69 years	3,432	3.2%	2,260	3.0%
70 to 74 years	2,736	2.6%	1,281	1.7%
75 to 79 years	2,424	2.3%	678	0.9%
80 to 84 years	930	0.9%	904	1.2%
85 years & over	818	0.8%	603	0.8%

Figure C-3: Population by Ethnicity (B02001)

Population by Ethnicity	2018	Percent	2010	Percent	Growth Since 2010	Percent Change
White alone	95,137	89.1%	64,392	85.5%	30,745	32.3%
Black or African American alone	227	0.2%	725	1.0%	-498	-219.4%
American Indian and Alaska Na-	350	0.3%	227	0.3%	123	35.1%
Asian alone	4,297	4.0%	1,350	1.8%	2,947	68.6%
Native Hawaiian and Other Pa-	460	0.4%	10	0.0%	450	97.8%
Some other race alone	1,897	1.8%	909	1.2%	988	52.1%
Two or more races	4,426	4.1%	1,340	1.8%	3,086	69.7%

Figure C-4: Sex (S0101)

Female	Percent	Male	Percent
53,891	49.9%	52,903	50.1%
Under 19	22%	Under 19	22.6%
19-64	60.7%	19-64	63.9%
Over 65	17.1%	Over 65	13.6%

Figure C-5: Limited English Proficiency (C16004)

Age	Total	Per-	Very
5-17 English Only	19,929	95%	X
5-17 Other than English	994	4.8%	711
>18 English Only	63,424	91%	X
>18 Other than English	5,970	8.6%	3,624

Figure C-6: Family Composition (DP02)

Type	Esti-	Per-
Total Households	35,855	
Family Households	26,215	73.1%
With Own Children Under 18 years	12,703	35.4%
Married-Couple Family	21,541	60.1%
With Own Children Under 18 years	10,911	30.4%
Male Householder, No Wife Present, Family	1,282	3.6%
With Own Children Under 18 years	365	1.0%
Female Householder, No Husband Present,	3,392	9.5%
With Own Children Under 18 Years	1,427	4.0%
Nonfamily Household	9,640	26.9%
Householders Living Alone	7,672	21.4%

Figure C-7: Disability (S1810)

	Overall Disabled	Percent	Hearing	Vision	Cognitive	Ambulatory	Self-care	Independent
5-17 English	19,929	95%	X	--	--	--	--	--
5-17 Other	994	4.8%	711	--	--	--	--	--
>18 English	63,424	91%	X	0	459	0	0	--
>18 Other	5,970	8.6%	3,624	620	2,998	1,944	1,310	2,233
65 and over	3,592	36.3%	1,428	168	342	2,020	713	946

Figure C-8: Household Income (\$2503 & S1901)

	Households	Families	Married-couple families	Nonfamily households	Owners	Renters
\$2503 & S1901	35,855	26,215	--	9,640	26,649	9,206
Less than \$10,000	4.2%	0.9%	--	13.8%	2.3%	9.8%
\$10,000 to \$14,999	0.9%	0.6%	--	1.6%	1.2%	0%
\$15,000 to \$24,999	8.0%	3.7%	--	21.0%	7.7%	8.9%
\$25,000 to \$34,999	7.6%	4.6%	--	15.7%	6.6%	10.5%
\$35,000 to \$49,999	7.7%	5.8%	--	15.5%	3.8%	18.8%
\$50,000 to \$74,999	20.1%	20.5%	--	15.3%	17.0%	29.2%
\$75,000 to \$99,999	18.0%	23.9%	--	3.1%	21.4%	8.2%
\$100,000 to \$149,000	18.4%	19.6%	--	13.2%	20.7%	11.6%
\$150,000 to \$199,999	8.0%	10.7%	--	0.9%	19.3%	3.0%
\$200,000 or more	7.1%	9.7%	--	0.0%		
Median Income	\$77,359	\$86,741	\$93,371	\$33,411	\$85,460	\$50,963
Mean Income	\$96,009	\$113,185	--	\$45,759	--	--

Figure C-9: Annual Median Income by Race/Ethnicity (B19001a-g)

	\$0-\$24,999	Percent	\$25,000-\$49,999	Percent	\$50,000-\$74,999	Percent	\$75,000-\$99,999	Percent	\$100,000+	Percent	Total
White Alone	3,773	11.5%	4,920	15.0%	6,100	18.6%	6,377	19.5%	11,589	35.4%	28,091
Hispanic	195	11.8%	369	22.4%	585	35.5%	284	17.2%	217	13.2%	5,530
Black or African American	0	0.0%	0	0.0%	53	40.2%	0	0.0%	79	59.8%	154
American Indian	0	0.0%	25	32.5%	46	59.7%	6	7.8%	0	0.0%	342
Asian	376	40.9%	41	4.5%	200	21.8%	90	9.8%	212	23.1%	264
Native Hawaiian	55	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	133
Two or More Races	46	7.3%	30	4.8%	207	33.0%	44	7.0%	301	47.9%	839

Figure C-10: Race and Ethnicity (B05002)

Total	106,794	Percent
Native	99,043	92.7%
Born in State of Residence	49,341	46.2%
Born in other state in the US	48,201	45.1%
Born Outside the US	1,501	1.4%
Foreign Born	7,751	7.3%
Not a US Citizen	3,237	3.0%

Figure C-11: National Origin (B05001)

Total	106,794
U.S. citizen, born in the United States	97,542
U.S. citizen, born in Puerto Rico or U.S.	279
U.S. citizen, born abroad of American parent(s)	1,222
U.S. citizen by naturalization	4,514
Not a U.S. citizen	3,237

Figure C-12: Race, Ethnicity, National Origin and Poverty (B19001A,B,C,D,E,G,I)

Race, Ethnicity (Total)	\$0-\$24,999	Percent	\$25,000-\$49,999	Percent	\$50,000-\$74,999	Percent	\$75,000-\$99,999	Percent	\$100,000 +	Percent
White Alone	3,773	11.5%	4,920	15.0%	6,100	18.6%	6,377	19.5%	11,589	35.4%
Hispanic	195	11.8%	369	22.4%	585	35.5%	284	17.2%	217	13.2%
Black or African American	0	0.0%	0	0.0%	53	40.2%	0	0.0%	79	59.8%
American Indian	0	0.0%	25	32.5%	46	59.7%	6	7.8%	0	0.0%
Asian	376	40.9%	41	4.5%	200	21.8%	90	9.8%	212	23.1%
Native Hawaiian	55	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Two or More Races	46	7.3%	30	4.8%	207	33.0%	44	7.0%	301	47.9%

Figure C-13: Work Status Past 12 Months (S2303)

	Total Workers	Working	Working Women	Working Men
Population 16-64	68,924	55,520 (80.6%)	35,256	33,668
Did not Work	13,404 (19.4%)	--	9,790	3,614
Mean usual hours	39.2	--	36.0	41.9
Median age of Workers	39.5	--	38.9	40.6

Figure C-14: Poverty Status Past 12 Months (S1701)

	Total	Below Poverty	Percent Below Poverty	Female	Male
Total	106,429	7,086	6.7%	53,738	52,691
Under 18	30,733	1,567	5.1%	--	--
18-64	65,494	4,820	7.4%	--	--
65 and Older	10,202	699	6.9%	--	--
White	89,879	5,788	6.4%	--	--
Hispanic	N	N	N	--	--
50% of poverty	3,398	--	--	--	--
125% of poverty	8,339	--	--	--	--

Figure C-15: Educational Attainment by Race/Ethnicity (S1501)

Race/Ethnicity	High School Grad-	Bachelor's Degree or
White Alone	97%	41.8%
Hispanic	N	N
Black	N	N
American Indian	N	N
Asian	N	N
Native Hawaiian	N	N
Two or More Races	N	N

Figure C-16: Educational Attainment 2018 vs. 2010 (B23004)

Education Attainment 25 and older	Estimate-2018	Percent	Estimate-2010	Percent
Less than High School gradu-	2,542	3.7%	2,991	6.5%
High School graduate	16,476	24.1%	9,525	20.7%
Some college	15,790	23.1%	14,357	31.2%
Bachelor's Degree or Higher	27,489	40.2%	15,461	33.6%

Figure C-17: Transportation Mode & Vehicle Availability (B08122 & DP04)

	Below 100% poverty level	100 to 149% poverty level	At or above 150%
Total	2,433	1,396	42,333
Drove Alone	1,893	1,284	35,154
Carpooled	229	100	3,177
Public Transportation	78	3	0
Walked	0	9	245
Taxi, motorcycle, bicycle,	91	0	489
Worked at Home	142	0	3,268
Vehicle Availability	Occupied Housing Units	Occupied of Housing Units	
No Vehicle Availability	0.4%	142	
1 Vehicle Available	29.0%	10,399	
2 Vehicles Available	43.7%	15,664	
3 Vehicles Available	26.9%	9,650	

Figure C-18: Housing Units by Age (B25034)

Year of Structure	Estimate	Percent
2014 or later	6,069	16.2%
2000 to 2013	15,435	41.1%
1990 to 1999	8,795	23.4%
1980 to 1989	1,947	5.2%
1970 to 1979	3,663	9.8%
Pre 1969	1,616	4.3%
Total	37,525	

Figure C-19: Vacancy Rates (DP04)

Vacancy Rates	
Occupied	35,855
Vacant	1,670
Occupied 30% or More of Income	7,880

Figure C-20 Housing Units by Size (DP04)

Total Housing Units DP04	Estimate	Percent
1 Room	310	0.8%
2 Rooms	404	1.1%
3 Rooms	311	0.8%
4 Rooms	5,891	15.7%
5 Rooms	6,522	17.4%
6 Rooms	6,692	17.8%
7 Rooms	6,486	17.3%
8 Rooms	4,565	12.2%
9 Rooms	6,344	16.9%

Figure C-21: Ownership Cost Burdened by Annual Income (\$2503)

Income Level	2018 Estimate > 30%	2018 Percent	2010 Estimate > 30%	2010 Percent
Less than \$20,000	1,413	5.3%	1,002	5.1%
\$20,000 to \$34,999	1,478	5.5%	1,946	9.9%
\$35,000 to \$49,999	336	1.3%	1,533	7.8%
\$50,000 to \$74,999	963	3.6%	1,061	5.4%
\$75,000 or More	507	1.9%	511	2.6%
All Incomes	4,697	17.6%	6,053	30.8%

Figure C-22: Renter Cost Burdened by Annual Income (\$2503)

Income Level	2018 Estimate > 30%	2018 Percent	2010 Estimate > 30%	2010 Percent
Less than \$20,000	844	9.2%	1,767	27.7%
\$20,000 to \$34,999	946	10.3%	1,199	18.8%
\$35,000 to \$49,999	1,021	11.1%	574	9%
\$50,000 to \$74,999	284	3.1%	140	2.2%
\$75,000 or More	88	1%	70	1.1%
All Incomes	3,183	34.7%	3,751	58.8%

Figure C-23: Internet Access by Income (B28004)

	Estimate	Percent
<\$20,000 Income	3,650	
Dial-Up	29	0.8%
Broadband	1,967	53.9%
W/Out Internet	1,654	45.3%
\$20,000-\$74,999	15,994	
Dial-Up	160	1.0%
Broadband	12,526	78.3%
W/Out Internet	3,308	20.7%
\$75,000 or More	15,139	
Dial-Up	24	0.2%
Broadband	13,912	91.9%
W/Out Internet	1,203	7.9%

Figure C-24: Meridian Median List Price, 2016-2020

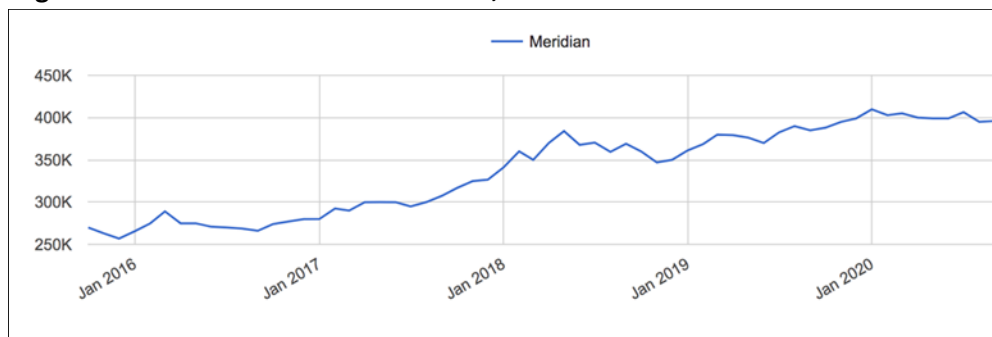
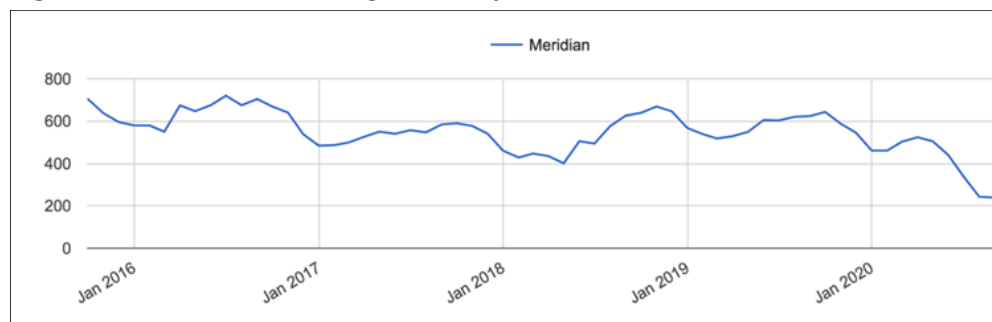


Figure C-25: Meridian Housing Inventory, 2016-2020



Source: <https://www.movoto.com/meridian-id/market-trends/>

Figure C-26: Meridian Median List Price, All Homes, 2010-2020

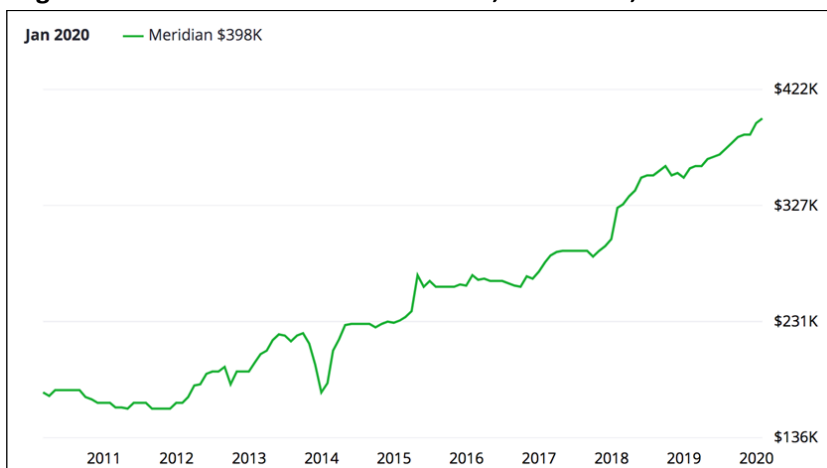


Figure C-27: Meridian Median List Price, 3 Bedroom, 2010-2020

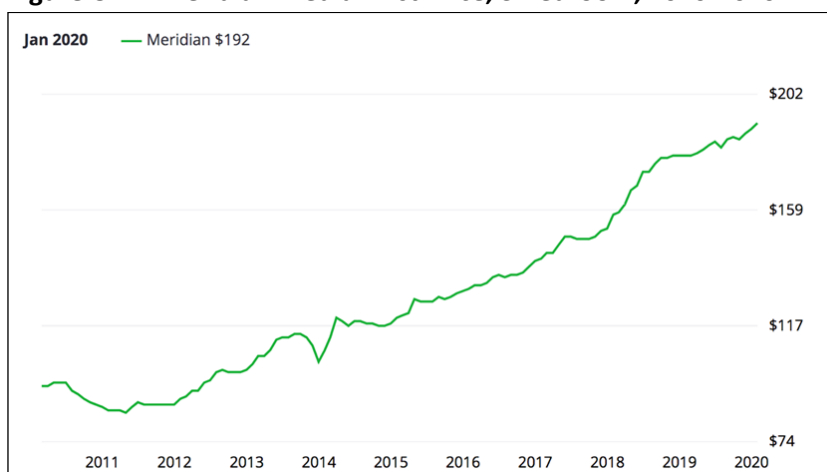
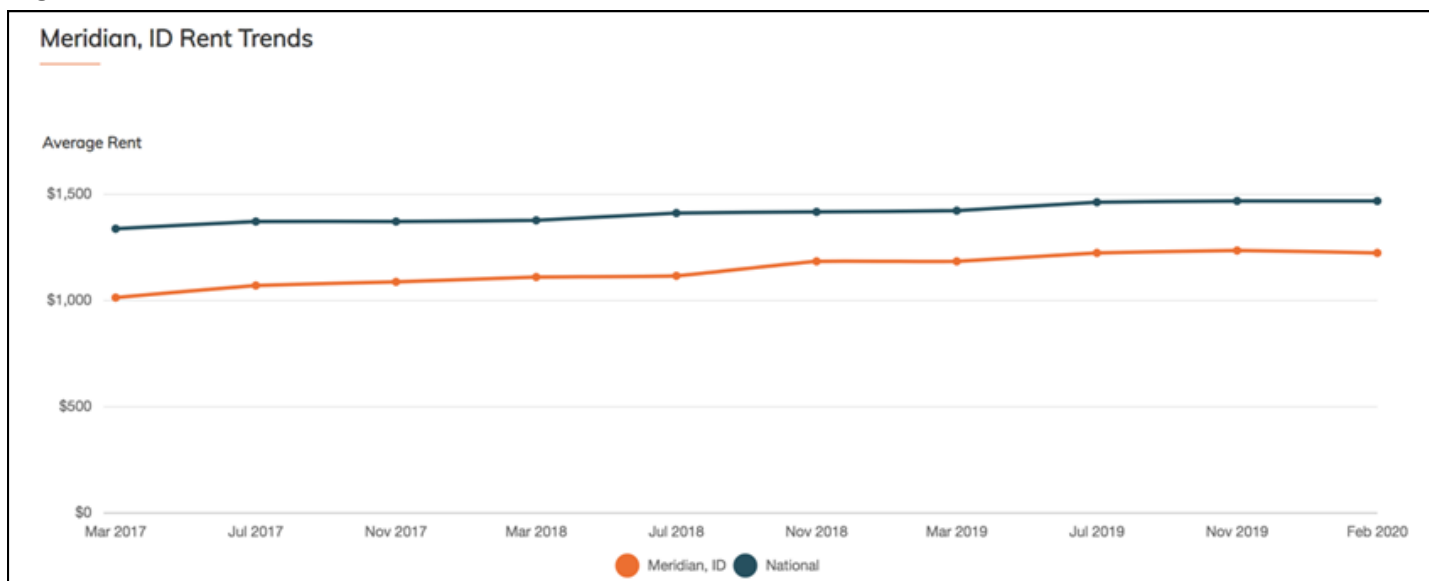
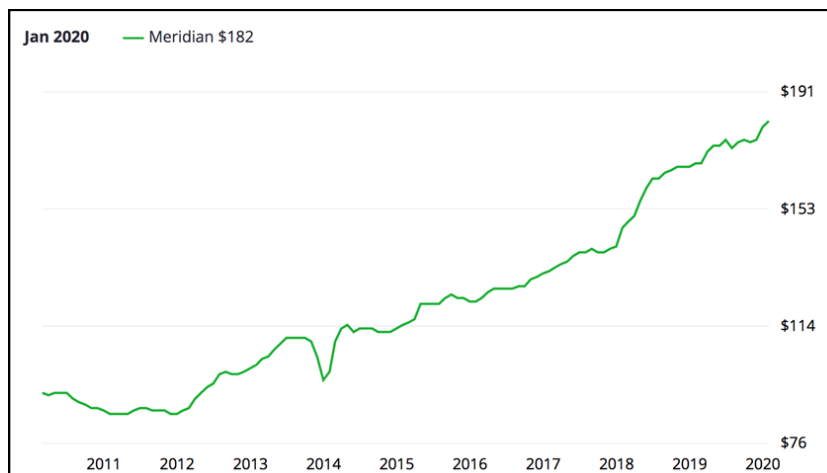


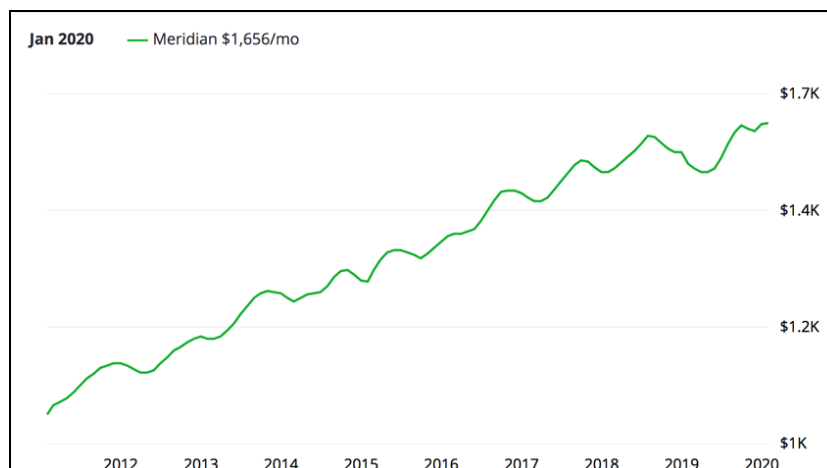
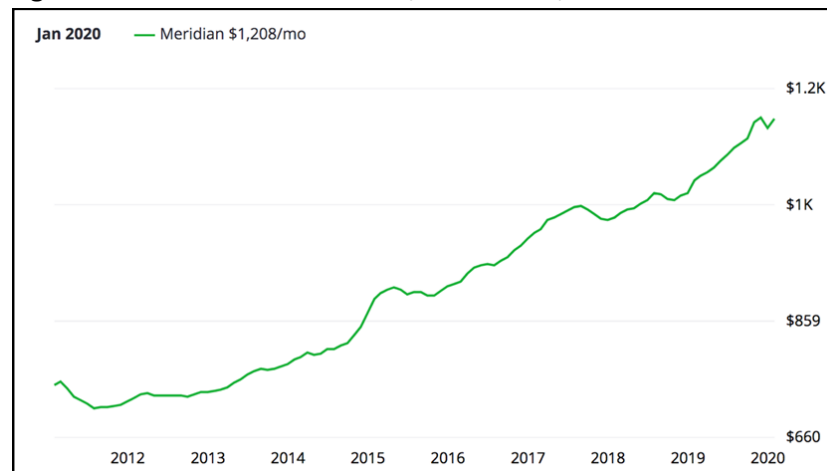
Figure C-28: Meridian Rent Trends, 2017-2020



Source: <https://www.rentcafe.com/average-rent-market-trends/us/id/meridian/>

Figure C-29: Meridian Median List Price, Single Family, 2010-2020

Source: Zillow.com

Figure C-30: Meridian Rent Index, All Homes, 2010-2020**Figure C-31: Meridian Rent Index, 2 Bedroom, 2010-2020**

Source: Zillow.com

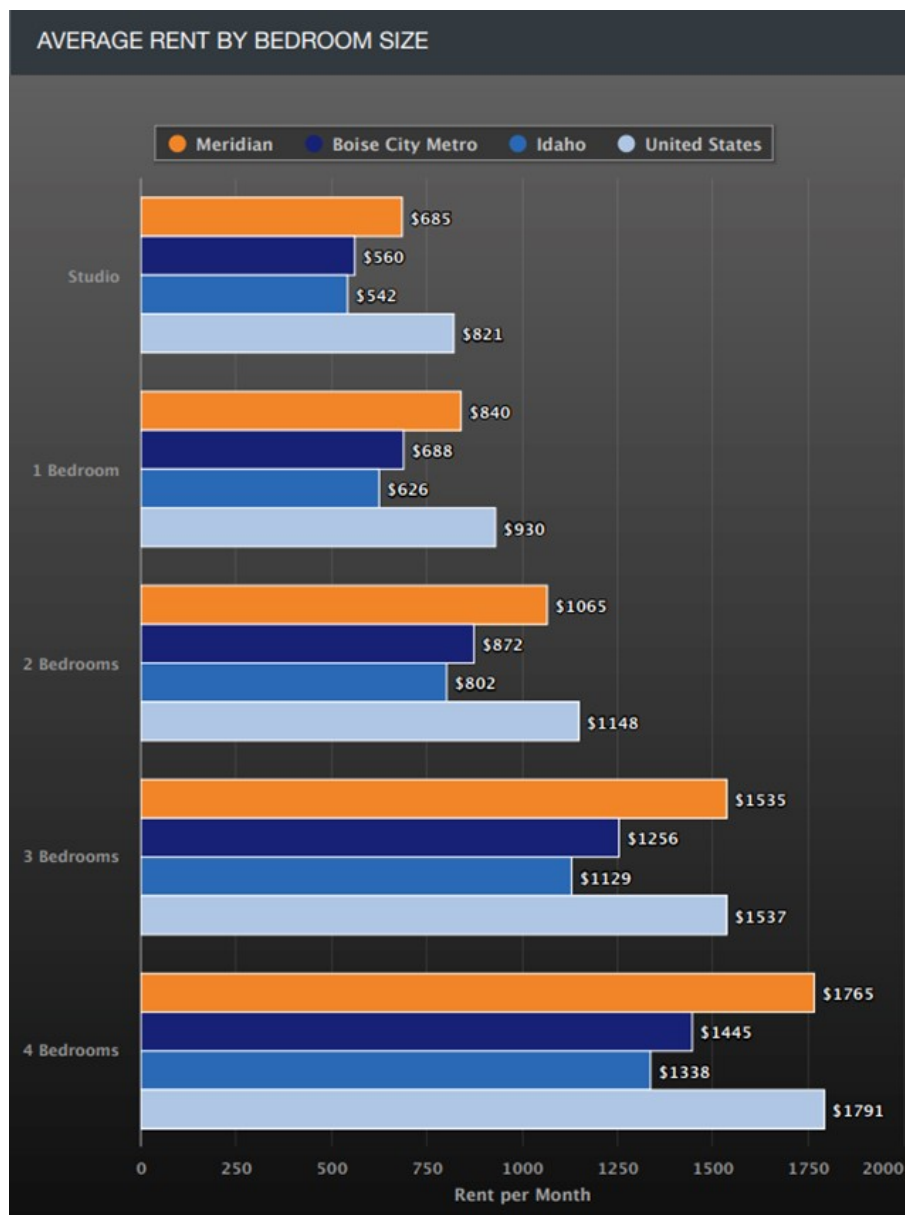
<https://www.zumper.com/rent-research/meridian-id>

Figure C-32: Meridian Average Rent, (2019)

AVERAGE RENT FOR HOME OR APARTMENT	
Average Rent	\$1,406
Studio Apartment	\$685
1 Bedroom Home or Apartment	\$840
2 Bedroom Home or Apartment	\$1,065
3 Bedroom Home or Apartment	\$1,535
4 Bedroom Home or Apartment	\$1,765

Source: <https://www.bestplaces.net/housing/city/idaho/meridian>

Figure C-33: Meridian Average Rent Comparison, (2019)



Source: https://www.bestplaces.net/cost_of_living/city/idaho/meridian

Appendix D:

City of Nampa Data & Other Information

Figure D-1: Population Growth

Year	Population	Growth Rate
2030	131,406	1.7% per year
2018	96,252	2.2% per year
2010	81,961	5.0% per year
2000	54,820	-

Figure D-2: Population by Age Group (S0101)

Age	Population 2018	Percent of Population	Population 2010	Percent of Population
Under 5 years	5853	5.9%	8669	10.6%
5 to 9 years	8395	8.5%	8015	9.8%
10 to 14 years	8429	8.5%	6215	7.6%
15 to 19 years	5417	5.5%	4907	6.0%
20 to 24 years	9559	9.6%	5479	6.7%
25 to 29 years	7955	8.0%	6461	7.9%
30 to 34 years	7287	7.3%	7279	8.9%
35 to 39 years	7355	7.4%	6297	7.7%
40 to 44 years	5751	5.8%	3680	4.5%
45 to 49 years	3907	3.9%	5234	6.4%
50 to 54 years	4709	4.7%	4416	5.4%
55 to 59 years	5381	5.4%	3925	4.8%
60 to 64 years	4271	4.3%	3435	4.2%
65 to 69 years	5485	5.5%	2126	2.6%
70 to 74 years	4606	4.6%	1472	1.8%
75 to 79 years	2552	2.6%	1390	1.7%
80 to 84 years	748	0.8%	1554	1.9%
85 years and over	1616	1.6%	1145	1.4%

Figure D-3: Population by Ethnicity (B02001)

Population by Ethnicity B02001	2018	Percent	2010	Percent	Growth Since 2010	Percent Change
Total	96,246	-	81,781	-	14,464	14.4%
White alone	79,917	83.0%	71,525	87.5%	8,392	11.7%
Black or African American alone	396	0.4%	490	0.6%	-94	-19.2%
American Indian & Alaska Native alone	510	0.5%	2,653	3.2%	-2,143	-80.8%
Asian alone	1,387	1.4%	765	0.9%	622	81.3%
Native Hawaiian/Other Pacific Islander	408	0.4%	0	0.0%	408	-
Some other race alone	9,080	9.4%	3,712	4.5%	5,368	144.6%
Two or more races	4,547	4.7%	2,636	3.2%	1,911	72.5%
Hispanic or Latino	21,769	23.7%	17,472	22.3%	4,297	24.5%

Figure D-4: Age and Sex (S-0101)

Female	Percent	Male	Percent
46,885	49.9%	47,067	50.1%
Under 19	29.6%	Under 19	32.7%
19-64	55.8%	19-64	56.0%
Over 65	14.6%	Over 65	11.3%

Figure D-5: Limited English Proficiency (B16004)

Age	Total	Percent	Very Well
5-17 English Only	16,823	83.2%	X
5-17 Other than English	3,404	16.8%	2,511
>18 English Only	55,204	85.4%	X
>18 Other than English	9,460	14.6%	6,259

Figure D-6: Family Composition (DP02)

Type	Estimate	Percent
Total Households	34,289	
Family Households	21,991	64.1%
With Own Children Under 18 years	9,676	28.2%
Married-Couple Family	16,880	49.2%
With Own Children Under 18 years	7,037	20.5%
Male Householder, No Wife Present, Family	1,477	4.3%
With Own Children Under 18 years	901	2.6%
Female Householder, No Husband Present, Family	3,634	10.6%
With Own Children Under 18 Years	1,738	5.1%
Nonfamily Household	12,298	35.9%
Householders Living Alone	9,791	28.6%

Figure D-7: Disability (S1810)

	Overall Disabled	Percent	Hearing	Vision	Cognitive	Ambulatory	Self Care	Independent
Male	9,621	58.5%	--	--	--	--	--	--
Female	6,831	41.5%	--	--	--	--	--	--
Under 17 years	2,236	13.6%	178	556	1,395	285	350	--
18-64 years	6,724	40.9%	1,819	1,226	3,405	3,197	1,272	2,227
65 and over	7,492	45.5%	4,302	1,182	1,639	4,107	983	2,616

Figure D-8: Household Incomes (\$2503 & S1901)

	House-	Families	Married-Couple	Nonfamily Households	Owners	Renters
Total	34,798	20,798	15,486	10,787	23,723	11,075
Less than \$10,000	7.1%	3.7%	1.6%	15.3%	2.7%	6.1%
\$10,000 to \$14,999	5.1%	2.5%	1.0%	11.2%	2.0%	3.4%
\$15,000 to \$24,999	11.3%	7.4%	5.9%	18.8%	5.0%	10.7%
\$25,000 to \$34,999	13.6%	13.3%	10.6%	15.1%	8.1%	19.7%
\$35,000 to \$49,999	18.3%	19.1%	17.3%	16.6%	17.2%	19.8%
\$50,000 to \$74,999	22.1%	26.1%	28.9%	13.5%	24.5%	21.1%
\$75,000 to \$99,999	10.7%	12.7%	15.2%	5.7%	21.7%	16.1%
\$100,000 to \$149,000	9.5%	12.0%	15.3%	3.3%	14.2%	2.2%
\$150,000 or More	2.3%	3.2%	4.2%	0.5%	4.4%	0.9%
Median Income	\$44,691	\$52,461	\$61,772	\$27,839		
Mean Income	\$53,093	\$61,159	--	\$34,312	--	--

Figure D-9: Annual Median Income by Race/Ethnicity (B19001a-g)

	\$0- \$24,999	Percent	\$25,000- \$49,999	Per- cent	\$50,000- \$74,999	Per- cent	\$75,000- \$99,999	Per- cent	\$100,000+	Per- cent	Total
White Alone	6,644	23.7%	8,666	30.8%	6,311	22.5%	3,090	11.0%	3,380	12.0%	28,091
Hispanic	1,429	25.8%	2,029	36.7%	1,180	21.3%	385	7.0%	507	9.2%	5,530
Black or African American	47	30.5%	92	59.7%	15	9.7%	-	0.0%	-	0.0%	154
American Indian	116	33.9%	118	34.5%	59	17.3%	-	0.0%	49	14.3%	342
Asian	35	13.3%	158	59.8%	-	0.0%	20	7.6%	51	19.3%	264
Native Hawaiian	-	0.0%	113	85.0%	-	0.0%	20	15.0%	-	0.0%	133
Two or More Races	292	34.8%	334	39.8%	108	12.9%	29	3.5%	76	9.1%	839

Figure D-10: Race & Ethnicity (B05002)

	Population	Percent
Total	91,663	100.0%
Native	84,753	92.5%
Born in State of Residence	44,900	49.0%
Born in other state in the US	38,887	42.4%
Born Outside the US	966	1.1%
Foreign Born	6,910	7.5%
Not a US Citizen	4,195	4.6%

Figure D-11: National Origin (B05001)

Total	91,663
U.S. citizen, born in the United States	83,787
U.S. citizen, born in Puerto Rico or U.S. Island Areas	58
U.S. citizen, born abroad of American parent(s)	908
U.S. citizen by naturalization	2,715
Not a U.S. citizen	4,195

Figure D-12: Race, Ethnicity, National Origin and Poverty

Race, Ethnicity (Total)	\$0-\$24,999	Per-cent	\$25,000-\$49,999	Per-cent	\$50,000-\$74,999	Per-cent	\$75,000-\$99,999	Per-cent	\$100,000 +	Per-cent
White Alone (28,091)	6,644	23.7%	8,666	30.8%	6,311	22.5%	3,090	11.0%	3,380	12.0%
Hispanic (5,530)	1,429	25.8%	2,029	36.7%	1,180	21.3%	385	7.0%	507	9.2%
Black or African American (154)	47	30.5%	92	59.7%	15	9.7%	0	0.0%	0	0.0%
American Indian (342)	116	33.9%	118	34.5%	59	17.3%	0	0.0%	49	14.3%
Asian (327)	50	15.3%	180	55.0%	51	15.6%	46	14.1%	0	0.0%
Native Hawaiian (95)	0	0.0%	78	82.1%	0	0.0%	17	17.9%	0	0.0%
Two or More Races (839)	292	34.8%	334	39.8%	108	12.9%	29	3.5%	76	9.1%

Figure D-13: Work Status Past 12 Months (S2303)

	Total Workers	Working	Working Women	Working Men
Population 16-64	56,405	43,528 (77.1%)	20,368 (46.8%)	23,160 (53.2%)
Did not Work	12,877	-	7,644 (59.3%)	5,233 (40.7%)
Mean usual hours	38	-	35	40.7
Median age of Workers	36.9	-	36.8	37.1

Figure D-14: Poverty Status Past 12 Months (S1701)

	Total	Below Poverty	Percent Below Poverty	Female	Male
Total	90,085	16,028	17.8%	45,314	44,771
Under 18	26,632	5,706	21.4%	--	--
18-64	52,523	9,092	17.3%	--	--
65 and Older	10,930	1,230	11.3%	--	--
White	76,029	12,766	16.8%	--	--
Hispanic	21,604	5,476	25.3%	--	--
50% of poverty		6,496		--	--
125% of poverty		22,704		--	--

Figure D-15: Transportation Mode & Vehicle Availability (B08122 & DP04)

	Below 100% poverty level	100 to 149% poverty level	At or above 150%
Total	4089	4438	30966
Drove Alone	2656	3449	25221
Carpooled	966	607	3449
Public Transportation	29	6	15
Walked	147	84	353
Taxi, motorcycle, bicycle, other	116	41	688
Worked at Home	175	251	1371
Vehicle Availability	% of Occupied Housing	Occupied Housing	
No Vehicle Availability	4.3%	1,359	
1 Vehicle Available	32.7%	10,316	
2 Vehicles Available	39.3%	12,422	
3 Vehicles Available	23.7%	7,488	

Figure D-16: Housing Units by Age (B25034)

Year of Structure	Estimate	Percent
2014 or later	696	2.1%
2000 to 2013	10,973	33.1%
1990 to 1999	8,980	27.1%
1980 to 1989	2,512	7.6%
1970 to 1979	4,092	12.4%
Pre 1969	5,869	17.7%
Total	33,122	

Figure D-17 Housing Units by Size (DP04)

Total Housing Units DP04	Estimate	Percent
1 Room	643	1.9%
2 Rooms	613	1.9%
3 Rooms	1,952	5.9%
4 Rooms	5,118	15.5%
5 Rooms	7,979	24.1%
6 Rooms	6,775	20.5%
7 Rooms	4,568	13.8%
8 Rooms	2,649	8.0%
9 Rooms or more	2,825	8.5%

Figure D-18: Educational Attainment by Race & Ethnicity (S1501)

Race/Ethnicity	High School Graduate or Higher	Bachelor's Degree or Higher
White Alone	88.7%	19.8%
Hispanic	59.0%	4.7%
Black	91.7%	29.3%
American Indian	63.6%	17.8%
Asian	85.7%	27.7%
Native Hawaiian	100.0%	0.0%
Two or More Races	88.9%	11.5%

Figure D-19: Educational Attainment 2018 vs. 2010 (B23006)

Education Attainment 25 and older	Estimate - 2018	Percent	Estimate - 2010	Percent
Less than High School graduate	6,224	13.9%	5,386	14.7%
High School graduate	14,437	32.3%	11,010	30.1%
Some college	15,780	35.3%	13,708	37.5%
Bachelor's Degree or Higher	8,290	18.5%	6,466	17.7%
Total	44,731		36,570	

Figure D-20: Vacancy Rates (DP04)

Vacancy Rates	
Occupied	31,585
Vacant	1,537
Occupied, Renting, paying 30% or More of Income	48.9%

Figure D-21: Ownership Cost Burdened by Annual Income (S2503)

Income Level	2018 Estimate > 30%	2018 Percent	2010 Estimate > 30%	2010 Percent
Less than \$20,000	1,564	8.0%	1,263	7.4%
\$20,000 to \$34,999	1,311	6.7%	1,588	9.3%
\$35,000 to \$49,999	928	4.8%	106	0.6%
\$50,000 to \$74,999	601	3.1%	358	2.1%
\$75,000 or More	50	0.3%	85	0.5%
All Incomes	4,454	22.9%	3,400	19.9%

Figure D-22: Renter Cost Burdened by Annual Income (S2503)

Income Level	2018 Estimate > 30%	2018 Percent	2010 Estimate > 30%	2010 Percent
Less than \$20,000	2,282	11.7%	3,214	37.0%
\$20,000 to \$34,999	2,249	11.6%	1,503	17.3%
\$35,000 to \$49,999	757	3.9%	182	2.1%
\$50,000 to \$74,999	22	0.1%	0	0.0%
\$75,000 or More	8	0.0%	0	0.0%
All Incomes	5,318	27.4%	4,899	56.4%

Figure D-23: Employment by Work Sector (CP03)

Industry	Change	% Change	2018 Total	Percent of Total	2010 Total	Percent of Total
Civilian Employed Population	9,205	29%	40,473		31,268	
Agriculture	822	138%	1,417	3.5%	594	1.9%
Constructions	2,053	117%	3,804	9.4%	1,751	5.6%
Manufacturing	-755	-16%	3,966	9.8%	4,721	15.1%
Wholesale Trade	-548	-38%	890	2.2%	1,438	4.6%
Retail Trade	1,774	48%	5,464	13.5%	3,690	11.8%
Transportation & Utilities	251	14%	2,064	5.1%	1,814	5.8%
Information	-112	-16%	607	1.5%	719	2.3%
Finance, Insurance, & Real	126	6%	2,064	5.1%	1,939	6.2%
Professional, Scientific	961	31%	4,088	10.1%	3,127	10.0%
Educational Services	916	13%	8,014	19.8%	7,098	22.7%
Arts, Entertainment	2,855	217%	4,169	10.3%	1,313	4.2%
Other services	499	25%	2,469	6.1%	1,970	6.3%
Public Administration	444	41%	1,538	3.8%	1,094	3.5%

Figure D-24: Internet Access by Income (B28004)

	Estimate	Percent
<\$20,000 Income	5,569	
Dial-Up	25	0.4%
Broadband	2,873	51.6%
W/Out Internet	2,671	48.0%
\$20,000-\$74,999	18,910	
Dial-Up	179	0.9%
Broadband	15,407	81.5%
W/Out Internet	3,324	17.6%
\$75,000 or More	7,106	
Dial-Up	22	0.3%
Broadband	6,384	89.8%
W/Out Internet	700	9.9%