



Developer Guide

AFFORDABLE HOUSING INCENTIVES

A Home for Everyone is the City of Boise’s housing initiative to ensure that there is a place to live for everyone, at every budget. To accomplish this goal, partnerships are a must—not only with housing groups but with property owners as well. The housing incentives within the Boise Zoning Code allow property owners an opportunity to be part of the solution.

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Incentives



In exchange for the creation of affordable or sustainable housing, Boise's housing incentives provide developers and property owners with more flexibility in zoning requirements.

cityofboise.org/housing-incentives

GETTING STARTED

The incentives are earned by meeting sustainability standards and/or designating a percentage of affordable units within the project.

- Project must meet the Standards for Sustainable Community Benefits to qualify for the incentives.
- Green Building Code provides a roadmap for sustainable and energy efficient buildings
- In general, 10 – 25% of the dwelling units (minimum one unit) created within the project must be affordable to qualify for the incentives. The exact details and location of the project will determine the affordability requirements.

The City of Boise is committed to doing everything possible to ensure that there is a place to live for every resident, at every budget. [The Housing Needs Analysis update in 2024](#) identified the need for 2,019 new or significantly renovated units each year, for the next 10 years. It also found that the greatest need for housing development is for households earning less than 80% of the Area Median Income, and those units are less likely to be developed by the housing market at large.

These incentives were designed in collaboration with housing developers to offer flexible zoning requirements while still providing affordable urban and neighborhood housing options.

NEIGHBORHOOD HOUSING

Refers to a range of medium-density housing types—such as duplexes, townhouses, and courtyard apartments—that are comparable in scale to single-family homes.



Sustainability

An environmentally sustainable and responsibly built community is at the core of the city's vision of making Boise a city for everyone. Projects providing the sustainable community benefit will:

USE CLEAN ENERGY

- Use exclusively electrical or geothermal energy sources or
- Install solar panels to meet 80% of maximum energy demand

BE ENERGY EFFICIENT

- Be 15% more energy efficient than required by the City's adopted energy code or
- Meet the City's Green Building Code

CONSERVE WATER

- Install WaterSense water efficient plumbing

DIVERT WASTE FROM THE LANDFILL

- Provide on-site storage space for waste diversion

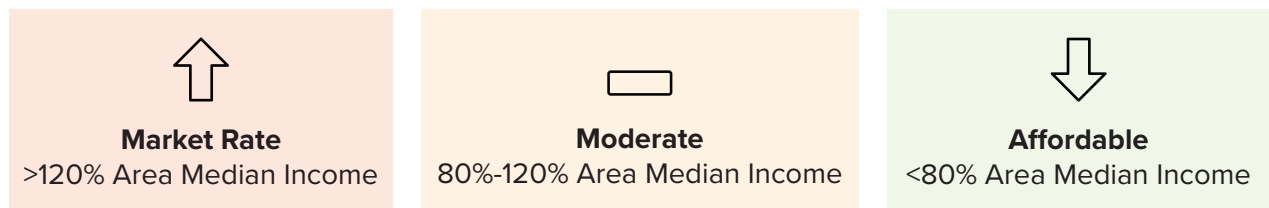
PROVIDE EV CHARGING

- Dedicate at least 5% of parking space as EV Ready Spaces

Affordability

DEFINING AFFORDABILITY

There are two parts to affordability—the monthly rent or purchase price of the home and the annual income of the tenant/homebuyer. There are three general pricing tiers in housing:



These incentives are designed to increase the number of housing units in the moderate and affordable groups, which are less likely to be produced in the current market.

What does 80% Area Median Income (AMI) look like in our community? In Boise in 2025, that looked like:

- A single professional earning \$28/hour with a full-time job
- A family of four (2 adults & 2 kids) earning a combined \$41/hour in full-time jobs
- Calculations are made based on gross pay, before any taxes, retirement, or health insurance contributions are taken out.

These earners can be teachers, mid-level government workers, first responders, forklift operators, and administrative assistants.

RENTAL PROJECTS

Affordable rental projects serve tenants earning 80% or less of the Area Median Income and at a monthly rent that does not exceed the Boise City maximum rent limit table, as published on the website. Rent limits are updated on or around June 1st every year.
cityofboise.org/housing-incentives



FOR SALE PROJECTS



Affordable for sale projects serve homebuyers earning 120% or less of the Area Median Income and at a purchase price that does not exceed 95% of the median sales price for that unit type based on the preceding month's MLS data, which can be found at this website:
boirealtors.com/market-report-press-releases

Requirements



AFFORDABILITY REQUIREMENTS

In addition to the planning application requirements, developers taking advantage of the affordable housing incentives are required to sign an affordability covenant for the affected property and rental projects must also submit annual reports. These annual reports ensure compliance and help the City measure the success of its housing goals.

THE AFFORDABILITY COVENANT REQUIRES - ALL PROJECTS:

- Signatures from the Mayor and the Developer.
- Recordation with the Ada County Recorder prior to the issuance of any building permit(s) or after the Record of Survey has been recorded (depending upon the application type).
- A deed restriction on the property for a 50-year period of affordability.

FOR RENTAL PROJECTS:

- Initial verification of income and rent at the time of move-in.
- Annual reports verifying rent meets City of Boise limits and that tenants meet income requirements. HCD staff will provide a template for the annual report. Reports are due by March 1st every year during the period of affordability.
- Minimum one year lease that identifies utilities to be covered, if any, and insures tenant can only be evicted for good cause.

FOR-SALE DWELLINGS:

- Income verify the purchaser of the dwelling and agree to purchase price that does not exceed 95% of median home price based on previous month's MLS.
- Occupancy of homeowners will be verified annually with a mail-in form. HCD staff will provide the homeowner with the verification form every October. The homeowner must submit it to the City by November 30th.
- All subsequent buyers must also meet the income and purchase price requirements during the period of affordability

RESOURCES AVAILABLE TO HELP WITH INCOME VERIFICATION AND REPORTING INCLUDE:

- Rent and income limits are published annually
- Income Calculation Guide provides guidance on how to calculate income for affordable housing residents.
- The online Income Calculator to help landlords and tenants of affordable housing units calculate their income.

Fee Deferrals

QUALIFYING FEE DEFERRALS

Projects using affordability incentives in the Zoning Code automatically qualify for deferral of development-related fees—such as impact fees, sewer connection fees, and plan review fees—for two years or until certificate of occupancy, whichever comes first. Fee deferrals are intended to improve project feasibility by reducing upfront costs.

These tools can result in meaningful up-front cost savings. For example:

- A 6-unit mixed-use project deferred more than \$36,500 in fees and received approximately \$9,000 in fee exemptions.
- A 2-bedroom single-story single-family dwelling deferred more than \$10,000 in fees.

More information can be found on the fee deferral website:

cityofboise.org/programs/housing/fee-deferral-for-affordable-housing

Frequently Asked Questions



WHAT HAPPENS IF I SELL THE PROPERTY?

The affordability covenant is recorded with the Ada County Recorder and runs with the land until the period of affordability expires.

Subsequent owners get the benefits of the zoning incentives and will be responsible for the compliance and reporting requirements. New owners should contact the housing services team at: **HousingIncentives@cityofboise.org** and provide a current mailing address to keep on file.



WHAT IF THE USE CHANGES FROM RENTAL TO FOR-SALE OR VICE-VERSA?

The City understands that dwellings can switch between rental and owner-occupied so modifications to the use are allowed.

- Written notice is required 60 days prior to the change in use. A replacement covenant may be drafted, signed, and recorded.
- The income verification and annual reporting requirements continue to be in effect.
- Switching from rental to owner-occupied - the new owner will need to be at or below 120% AMI and the purchase price at 95% of median home price.
- Switching from owner-occupied to rental – the new tenants will need to be at or below 80% AMI and the rent will need to meet City of Boise rent limits.
- A change in use does not extend the required period of affordability beyond the initial end date.

WHAT IF THE TENANT'S INCOME INCREASES WHILE THEY OCCUPY THE DWELLING?

An increase in income is not cause to evict a tenant. The City understands this could happen, and if it does, the first available comparable unit must be designated as the affordable unit. For single unit properties where no other unit exists, this can be the same unit currently occupied by the over-income tenant. Additionally, if a tenant's income exceeds 100% AMI, rent may be increased to 30% of the tenants' actual income or Fair Market Rent as determined by HUD, whichever is less.



WHO DO I CONTACT FOR QUESTIONS ABOUT THE AFFORDABILITY COVENANT OR TO SUBMIT THE ANNUAL REPORT?

Housing and Community Development staff can answer any affordability covenant questions. Questions can be submitted to **HousingIncentives@cityofboise.org**

