



community**strategiesinstitute**

**Boise City Idaho
Analysis of Impediments to
Fair Housing Choice**

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Planning and Development Services

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The Community Strategies Institute was formed in 2003 to provide fiscal and economic analysis, education, and training to individuals and groups wishing to better understand and improve the economic and social factors influencing affordable housing development, housing conditions, and community infrastructure as those elements influence the economic mobility of low-income populations. The Institute Directors and Members have diverse backgrounds in housing development, finance, management, policy, and research. The Institute can be your partner in designing research, programs, and investments for expanding opportunities for individuals to become economically stable members of caring communities.

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SECTION 1: EXECUTIVE SUMMARY

The Analysis of Impediments (2016-2020) includes a review current city of Boise laws, regulations, and policies. This review was followed by an analysis of how these policies might impact the location, availability, and accessibility of housing. Included in this analysis are: lending practices and household economic conditions that affect housing choice; patterns of occupancy; location of public and government assisted housing; possible forms of discrimination; and other factors impacting fair housing. The city of Boise (City) is required to include a Five-Year Housing Impediment Plan as part of its Five-Year Consolidated Plan. These plans are both required by the United States Department of Housing and Urban Development (HUD) in order to receive Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) funding. The City contracted with Community Strategies Institute (CSI) to develop the updated plan.

CSI utilized its experience and knowledge regarding fair housing issues in writing this report. The following steps were taken to formulate the report:

- The “Analysis of Impediments to Fair Housing Choice” (2011-2015) was reviewed; report updates were examined and analyzed.
- Extensive research was conducted using various resources including internet, newspaper articles, press releases, promotional material, Ada County reports, and other documents. Ada County departments, individuals, public and private agencies were contacted for information and input.
- Electronic surveys were distributed to industry professionals to gain insight into real estate and lending practices.
- A draft was published for public comments and feedback was incorporated into the final document after 45 days. Feedback from the public hearings was also incorporated into the final document.
- The draft document was presented to Mayor and City Council on June 28, 2016.
- A formal adoption hearing was scheduled and the AI was adopted on July 19, 2016.
- The final document was prepared for submittal to HUD.

The purpose of this report is to:

- Review the data and impediments identified in the previous report.
- Determine if previous impediments (2011-2015) still exist and if new impediments have been identified.
- Review actions taken and evaluate the effectiveness of the actions.
- Identify any new impediments and make recommendations on actions to address the impediments.

The actions suggested are intended to:

- Analyze and eliminate housing discrimination in Boise.
- Promote fair housing choice for all persons.
- Provide opportunities for racially and ethnically inclusive patterns of housing occupancy.
- Encourage the construction of housing that is physically accessible to persons with disabilities.
- Facilitate community compliance with federal and state fair housing laws.

As a result of the research and analysis conducted for this report, CSI has restated possible barriers to fair housing choice in Boise. Accompanying the listing of impediments to fair housing choice are actions which the City proposes to undertake in an effort to ameliorate the identified impediments to fair housing choice.

2016 IMPEDIMENTS TO FAIR HOUSING CHOICE – BOISE

IMPEDIMENT 1: LACK OF KNOWLEDGE ABOUT FAIR HOUSING ROLES AND RESPONSIBILITIES OF CONSUMERS AND PROVIDERS.

Proposed Actions the City will take to address Impediment 1:

- They 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.

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.

Proposed Actions the City will take to address Impediment 2:

- 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.

IMPEDIMENT 3: SOME HOMEOWNER ASSOCIATIONS (HOA) AND COMMUNITIES WITH COVENANTS MAY NOT BE IN FULL COMPLIANCE WITH FAIR HOUSING LAWS.

Proposed Actions the City will take to address Impediment 3:

- 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.

Proposed Actions the City will take to address Impediment 4:

- 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 citizens 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.

IMPEDIMENT 5: THE INCREASING COST OF BOTH RENTAL AND FOR SALE HOUSING.

Proposed Actions the City will take to address Impediment 5:

- 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 sale. 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.

IMPEDIMENT 6: NEIGHBORHOOD RESISTANCE TO NEW AFFORDABLE HOUSING DEVELOPMENT PARTICULARLY MULTI-FAMILY RENTAL DEVELOPMENT.

Proposed Actions the City will take to address Impediment 6:

- 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.

IMPEDIMENT 7: VARIOUS REGULATORY AND ECONOMIC FACTORS LIMIT HOUSING CHOICE.

Proposed Actions the City will take to address Impediment 7:

- 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.

SECTION TWO: DATA COLLECTION AND ANALYSIS

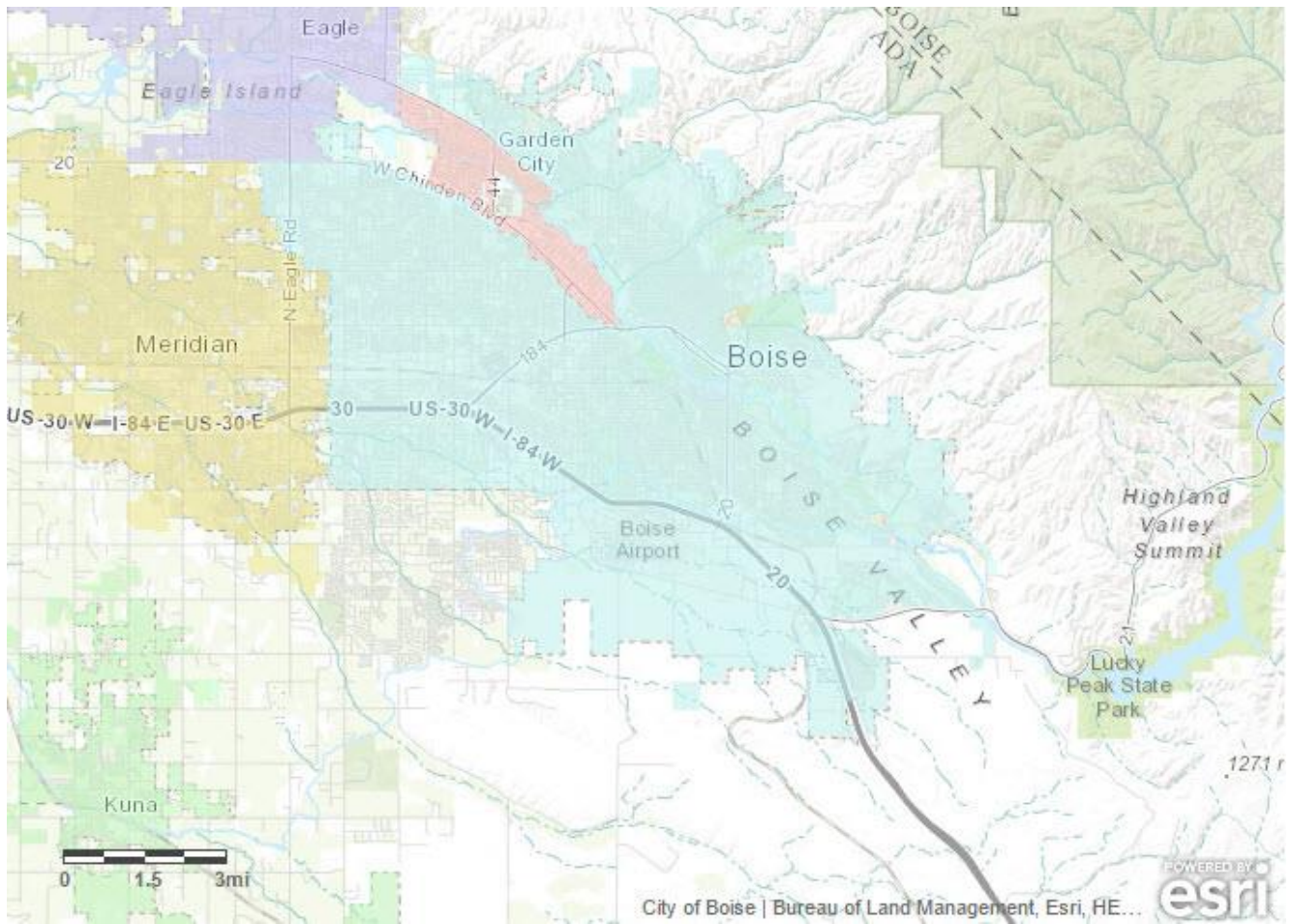
DEMOGRAPHICS

Boise rests in Idaho’s Treasure Valley and covers a land area of approximately 80 square miles. The Treasure Valley covers the high desert lowlands extending from Vale, Oregon, to the west, and through Boise to the east. Boise is roughly divided east-west by the Boise River, which joins the Snake River to the north. Within the city limits are many geographical amenities: 2,400 acres of open space, 137 parks, and 22.5 miles of Greenbelt pathways:

Interstate 84 is the region’s primary corridor; extending east into Utah and west into Oregon. Boise and surrounding urban growth primarily follow this corridor westbound through Meridian, Nampa, Caldwell and Oregon. Growth to the east of Boise is limited due to large portions of land (foothills) belonging to the state and federal governments.

Map 1: Boise City Boundary

City of Boise - Analysis of Impediments to Fair Housing, June 2016



POPULATION

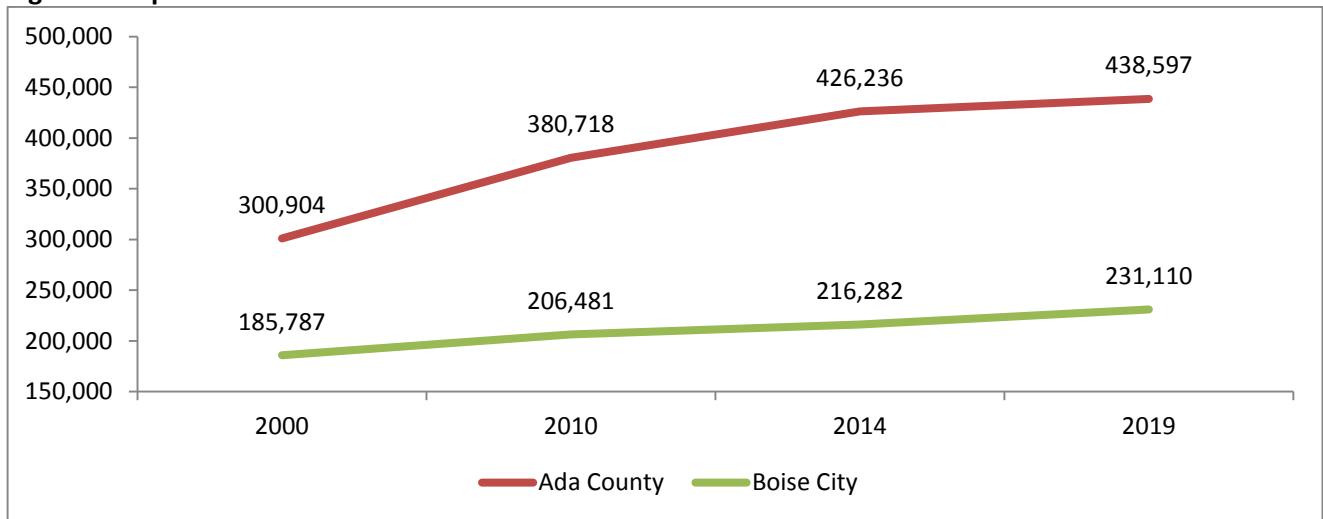
As of 2015, 218,281 individuals reside in Boise. This is an increase from 205,671 (2010) and 200,062 (2004). During the past ten years, Boise has averaged growth of 1,765 residents per year; equivalent to a ten-year growth rate of 8.1%. Population growth in Boise and surrounding communities is displayed in the table below. The rate of population growth in Boise is expected to increase over the next four years, though the total percent increase in population is not expected to be as great as throughout Ada County.

Table 1: Boise Total Population, 2000 - 2019

Year	Ada County	Average Annual Growth	Boise City	Average Annual Growth
2000	300,904		185,787	
2010	380,718	2.7%	206,481	1.1%
2014	426,236	3.0%	216,282	1.2%
2019	438,597	2.9%	231,110	1.4%

Source: US Bureau of the Census for estimates 2000-2014; Claritas and CSI for 2019 forecast

Figure 1: Population Growth Over Time



Source: US Bureau of the Census for estimates 2000-2014; Claritas and CSI for 2019 forecast

POPULATION BY AGE

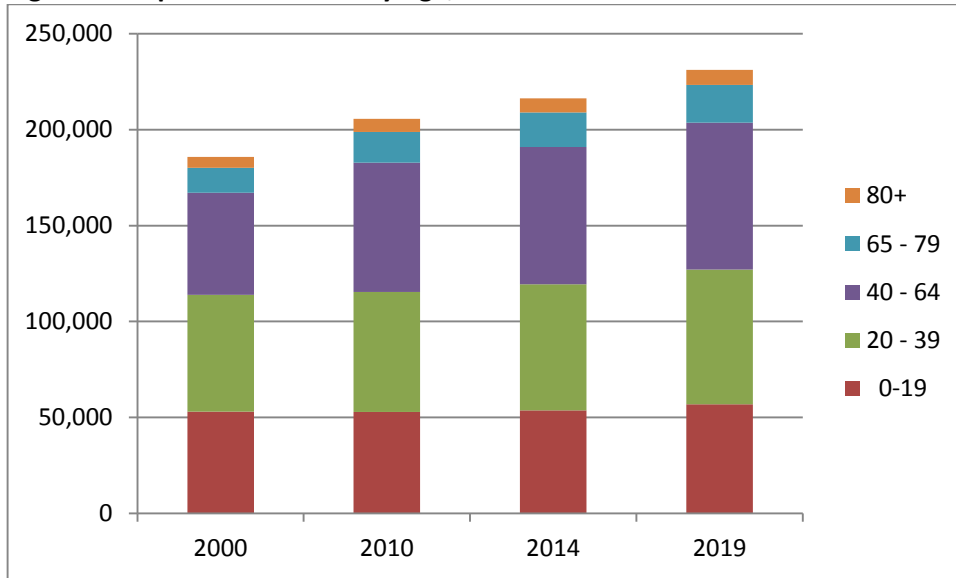
The following table reports the number of residents in Boise by age range. While the number of persons in each range is expected to grow; the age range with the highest growth will be those aged 65 - 79 (52%). The range with the highest number of new persons will be those aged 40–64 (23,152 persons).

Table 2: Population by Age, 2000–2019

Age	2000		2010		2014		2019 Projections	
	#	%	#	%	#	%	#	%
0-19	52,938	28.5%	52,797	25.7%	53,637	24.8%	56,853	24.6%
20 - 39	60,892	32.8%	62,535	30.4%	65,749	30.4%	70,257	30.4%
40 - 64	53,345	28.7%	67,386	32.8%	71,589	33.1%	76,497	33.1%
65 - 79	12,942	7.0%	16,016	7.8%	17,951	8.3%	19,644	8.5%
80+	5,670	3.1%	6,937	3.4%	7,354	3.4%	7,858	3.4%
Total	185,787	100.0%	205,671	100.0%	216,280	100.0%	231,110	100.0%

Source: American Community Survey, Claritas Data, and CSI

Figure 2: Population Growth by Age, 2000-2019



Source: American Community Survey, Claritas Data, and CSI

POPULATION BY RACE, ETHNICITY, AND LIMITED ENGLISH PROFICIENCY

The American Community Survey (2013) data demonstrates that Boise residents identify their race as white (~90%). The largest minority group in Boise is persons of Hispanic descent, at 7.4% of the total population. The percent of persons who are Hispanic in Boise is slightly higher than in Ada County.

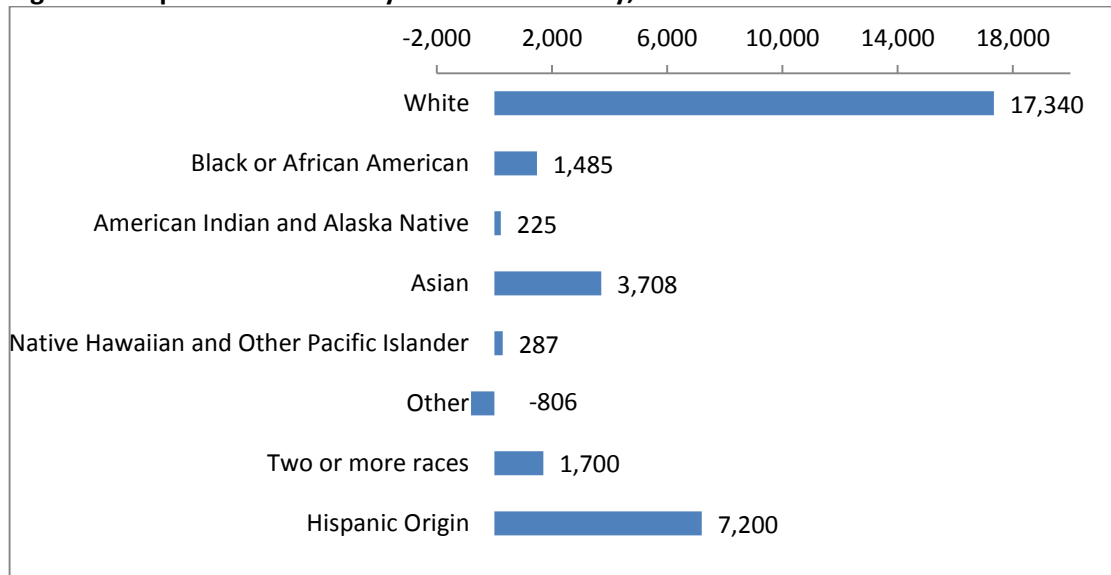
Table 3: Population by Race and Ethnicity, 2013

Race	Ada County				Boise			
	Total	%	Hispanic or Latino	% Hispanic / Latino	Total	%	Hispanic or Latino	% Hispanic / Latino
White	368,528	91.7%	22,569	6.1%	188,544	89.9%	12,232	6.5%
Black or African American	3,912	1.0%	102	2.6%	2,922	1.4%	39	1.3%
American Indian/Alaska Native	2,092	0.5%	190	9.1%	1,525	0.7%	88	5.8%
Asian	10,565	2.6%	253	2.4%	7,578	3.6%	141	1.9%
Native Hawaiian/Other Pacific Islander	858	0.2%	36	4.2%	589	0.3%	36	6.1%
Other	5,061	1.3%	4,353	86.0%	2,435	1.2%	2,126	87.3%
Two or more races	10,657	2.7%	1,664	15.6%	6,133	2.9%	948	15.5%
Total	401,673	100.0%	29,167	7.3%	209,726	100.0%	15,610	7.4%

Source: 2009-2013 American Community Survey 5-Year Estimates

The top three fastest growing racial groups in Boise from 2000-2013 was Black or African Americans (103.3%), Asians (95.8%), and Native Hawaiian or Other Pacific Islanders (95.8%). The total population of these groups is not large, but has grown at a higher rate than the white population. The Hispanic or Latino population in Boise City grew at a rate of 85.6% during this time period.

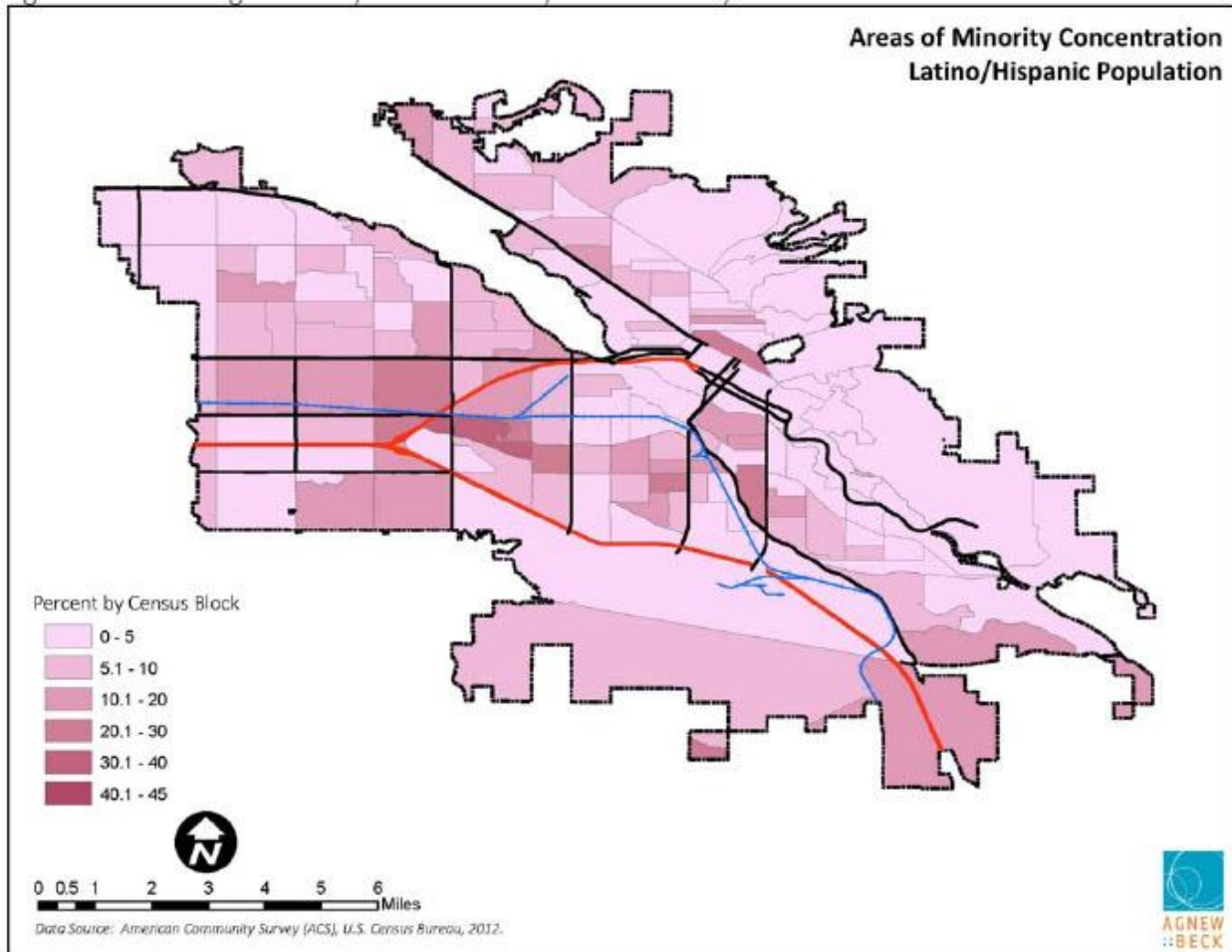
Figure 3: Population Growth by Race and Ethnicity, 2000-2013



Source: 2009-2013 American Community Survey 5-Year Estimates

In 2014, the median household income of Asians and American Indian and Alaska Natives were higher than any racial or ethnic group in Boise. Hispanic households had a median income that was 88% of the non-Hispanic, white median income. Those who identified themselves as being of two or more races had the lowest median income of any racial or ethnic group.

Map 2: Areas of Minority Concentration and Latino/Hispanic Population



Source: Boise Housing Needs Assessment

The recently completed Housing Needs Assessment indicates that Census Blocks between primary transit corridors (i.e. Fairview Avenue, Overland Road and State Street) have higher percentages of minority residents than other areas of Boise. These residential areas are closer to automobile-centric commercial corridors with lower housing values and costs, which are attractive to lower income households.

The City considers there to be a “concentration” of racial or ethnic minorities if there is more than 50% of one group in a census group. This aligns with the definition found in the new AFFH analysis of poverty concentrations for racially/ethnically-concentrated areas of poverty (R/ECAPs). Again, an analysis using CPD Maps data shows that there are no census tracts in Boise where there are concentrations of any racial or ethnic minorities.

See Attachment A for maps showing the racial and ethnic make-up of Boise census tracts.

Just under 7% of Boise’s population is foreign born as seen in Table 4. Most of these individuals are not U.S. Citizens. Considering Boise’s status as a location for relocation of refugees from around the world, it is not surprising have residents who are not yet citizens. The number and percentage of citizens who were not born in the U.S. is slowly rising in Boise.

Table 4: Place of Birth, 2013

	2006-2010 5-Year Estimate		2009-2013 5-Year Estimate	
U.S. Citizen	197,972	95.9%	200,561	95.6%
U.S. citizen, born in the United States	189,349	91.7%	191,762	91.4%
U.S. citizen, born in Puerto Rico or U.S. Island Areas	576	0.3%	640	0.3%
U.S. citizen, born abroad of American parent(s)	2,280	1.1%	2,077	1.0%
U.S. citizen by naturalization	5,767	2.8%	6,082	2.9%
Not a U.S. citizen	8,509	4.1%	9,165	4.4%
Total	206,481		209,726	

Source: US Census American Community Survey

Table 5 demonstrates that in Boise, just under 10% of people age five and older speak a language other than English, as their primary language. The most common primary language (other than English) is Spanish, followed by other Indo European languages. The Boise School District reports that over 3,700 students speak over 90 languages in the school district.

Table 5: 2013 Language Spoken for Population Age 5 and Up

	2006-2010 5-Year Estimate			2009-2013 5-Year Estimates		
	Speak English "very well"	Speak English less than "very well"	Total	Speak English "very well"	Speak English less than "very well"	Total
Total Population Aged 5 and Over			192,576			196,456
Speak only English			89.8%			90.3%
Speak a language other than English	65.2%	34.8%	10.2%	62.8%	37.2%	9.7%
Spanish or Spanish Creole:	70.7%	29.3%	4.8%	69.5%	30.5%	4.1%
Other Indo-European languages:	68.9%	31.1%	2.8%	65.6%	34.4%	2.5%
Asian and Pacific Island languages	51.9%	48.1%	2.1%	53.5%	46.5%	2.3%
Other languages	49.3%	50.7%	0.6%	46.7%	53.3%	0.8%

Source: US Census American Community Survey and CSI

Housing and other social programs in Boise must be aware of the language and cultural barriers that may exist for these residents to access City and other services.

POPULATION WITH DISABILITIES

The American Community Survey collects data related to disability status. In 2013, there were 22,913 residents with disabilities. These persons may have more than one self-reported disability. Hearing disability was the most common in children under 5 years. In the 5 to 17-year-old population, the most common disability was a cognitive difficulty. For adults, the most common disabilities were cognitive, ambulatory, and independent living difficulties. These disabilities can all require service enriched or modified housing.

Table 6: Disability Characteristics, Boise, 2013

Subject	Boise		
	Total	With a disability	Percent with a disability
Total civilian noninstitutionalized population	207,994	22,913	11.0%
Population under 5 years	13,270	62	0.5%
With a hearing difficulty	(X)	62	0.5%
With a vision difficulty	(X)	0	0.0%
Population 5 to 17 years	32,922	1,704	5.2%
With a hearing difficulty	(X)	259	0.8%
With a vision difficulty	(X)	200	0.6%
With a cognitive difficulty	(X)	1,457	4.4%
With an ambulatory difficulty	(X)	110	0.3%
With a self-care difficulty	(X)	270	0.8%
Population 18 to 64 years	138,156	12,518	9.1%
With a hearing difficulty	(X)	2,399	1.7%
With a vision difficulty	(X)	2,163	1.6%
With a cognitive difficulty	(X)	6,615	4.8%
With an ambulatory difficulty	(X)	5,189	3.8%
With a self-care difficulty	(X)	2,338	1.7%
With an independent living difficulty	(X)	4,294	3.1%
Population 65 years and over	23,646	8,629	36.5%
With a hearing difficulty	(X)	4,087	17.3%
With a vision difficulty	(X)	2,134	9.0%
With a cognitive difficulty	(X)	2,096	8.9%
With an ambulatory difficulty	(X)	4,854	20.5%
With a self-care difficulty	(X)	2,166	9.2%
With an independent living difficulty	(X)	3,922	16.6%
SEX			
Male	103,709	11,398	11%
Female	104,295	11,515	11%
RACE AND HISPANIC OR LATINO ORIGIN			
White alone	186,957		
Black or African American alone	2,906		
American Indian and Alaska Native alone	1,491		
Asian alone	7,529		
Native Hawaiian and Other Pacific Islander alone	589		
Some other race alone	2,424		
Two or more races	6,098		
White alone, not Hispanic or Latino	174,825		
Hispanic or Latino (of any race)	15,499		

Source: US Census Bureau American Community Survey

The percent of the population with disabilities increases as the population ages. For persons age 65 and older, 36.5% have one of the disabilities listed above. As seniors age, the frequency of ambulatory, self-care, and independent living disabilities increases greatly.

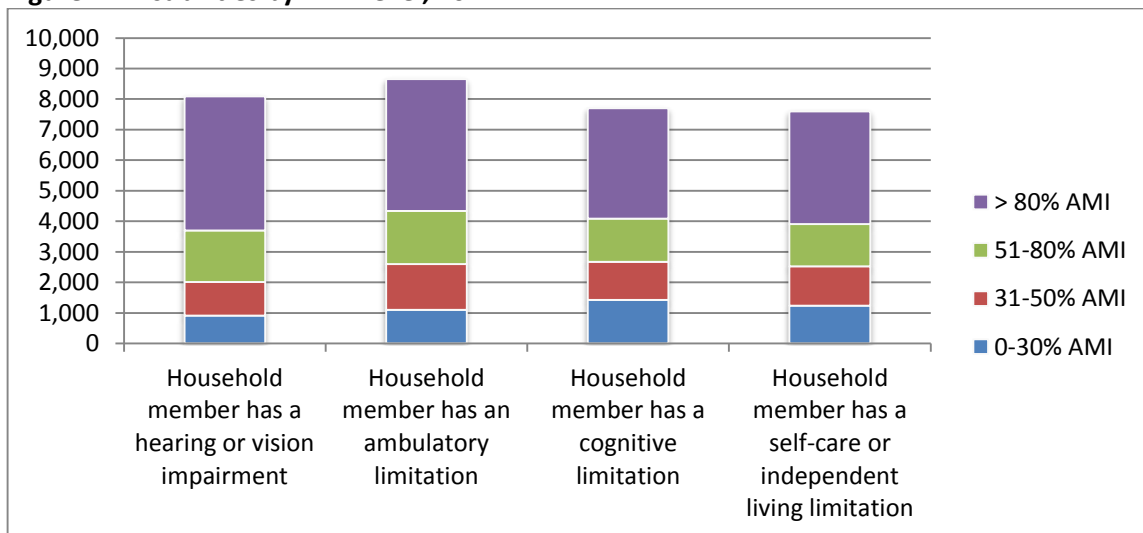
The following HUD CHAS data table shows disabled households with incomes up to 80% AMI. The majority of households with a disabled household member fall within the highest income range, the 80% AMI range or higher. The most common disabilities in the low- and very low-income levels were ambulatory, self-care limitations, and cognitive limitations, all of which may require supportive services.

Table 7: Households with Disabled Household Members, Boise, 2012

	Total	0-30% AMI	31-50% AMI	51-80% AMI	> 80% AMI
All Households					
Household member has a hearing or vision impairment	8,085	910	1,100	1,690	4,385
Household member has an ambulatory limitation	8,655	1,100	1,495	1,745	4,315
Household member has a cognitive limitation	7,700	1,430	1,245	1,410	3,615
Household member has a self-care/independent living limitation	7,595	1,240	1,285	1,385	3,685
	0.51				
Renters					
Household member has a hearing or vision impairment	2,700	610	530	720	840
Household member has an ambulatory limitation	3,210	815	910	790	695
Household member has a cognitive limitation	3,625	1,205	815	690	915
Household member has a self-care/independent living limitation	3,235	935	795	750	755
Owners					
Household member has a hearing or vision impairment	5,385	300	570	970	3,545
Household member has an ambulatory limitation	5,445	285	585	955	3,620
Household member has a cognitive limitation	4,075	225	430	720	2,700
Household member has a self-care/independent living limitation	4,360	305	490	635	2,930

Source: HUD 2012 CHAS Data

Figure 4: Disabilities by AMI Level, 2012



Source: HUD 2012 CHAS Data

According to the Housing Needs Assessment (2015), the overall population of seniors in Boise/Ada County is projected to increase from approximately 55,000 to 67,000. This is a 27% increase over the next ten years. Over half of seniors in Boise (that are 75 years or older) have a disability. Most seniors opt to stay in their homes and may be reluctant to accept government assistance. In addition, the current inventory of Section 202 housing for seniors (301 units) is significantly less than existing present demand. The increasing senior population and growing desire for younger seniors to obtain additional housing options are compounding factors.

HOUSEHOLDS

As Boise’s population has grown, so have the number of households within the city (Table 8). Household numbers continued to grow through the last decade despite the economic downturn, as evidenced by Table 10, and are expected to continue growing.

Table 8: Households, Boise, 2000 - 2011

Year	Ada County		Boise	
	Households	Average Annual Growth	Households	Average Annual Growth
2000	113,408		74,438	
2010	148,445	3.1%	85,704	1.5%
2013	151,600	0.7%	86,433	0.3%
2019	184,346	3.6%	96,777	2.0%

Sources: 2000 Census, 2010 Census, American Community Survey, Claritas Data

HUD estimates households by type for the Five-Year Consolidated Plan. Table 9 presents household types and estimates the total number and percent of all households (2011). The most common household type was small family households, those with two to four family members. Households with at least one person aged 62–74 years of age made up 15% of Boise households in 2012.

Table 9: Household Type, Boise, 2012

Household-level Information	Boise City		Ada County	
	Number	Percentage	Number	Percentage
Total Households	85,485	100.0%	147,750	100.0%
Small Family Households	35,795	41.9%	68,455	46.3%
Large Family Households	5,860	6.9%	14,020	9.5%
Household contains at least one person 62-74 years of age	12,855	15.0%	22,500	15.2%
Household contains at least one person age 75 or older	7,430	8.7%	12,490	8.5%
Households with one or more children 6 years old or younger*	11,375	13.3%	25,014	16.9%

Source: CHAS Data, 2012 US Census American Community Survey, CSI

HOUSEHOLD INCOMES

In Boise, 36%, or 30,842, households have incomes below \$35,000 a year (approximately 60% AMI). Another 33%, or 28,636, have incomes between \$35,000 and \$75,000 per year, and 31%, or 29,955, have incomes that are higher than \$75,000 per year, as shown in Table 10.

Table 10: Household Incomes in Boise, 2013

	Owners	Renters	Total
Less than \$5,000	731	2,313	3,044
\$5,000 to \$9,999	711	2,273	2,984
\$10,000 to \$14,999	1,536	3,677	5,213
\$15,000 to \$19,999	1,934	3,209	5,143
\$20,000 to \$24,999	2,081	2,394	4,475
\$25,000 to \$34,999	4,520	5,463	9,983
\$35,000 to \$49,999	7,432	6,113	13,545
\$50,000 to \$74,999	10,715	4,376	15,091
\$75,000 to \$99,999	8,253	2,247	10,500
\$100,000 to \$149,999	8,696	1,114	9,810
\$150,000 or more	6,131	514	6,645
Total	52,740	33,693	86,433

Source: US Census American Community Survey and CSI

The following table estimated the number of households in Boise by tenure (renter vs. owner) and percent of HUD median income in 2015, Boise City-Nampa Metro Statistical Area (MSA). Half of renter households in Boise have incomes at 50% of the AMI or less, while 65% of owner households have incomes at 80% of the AMI or above.

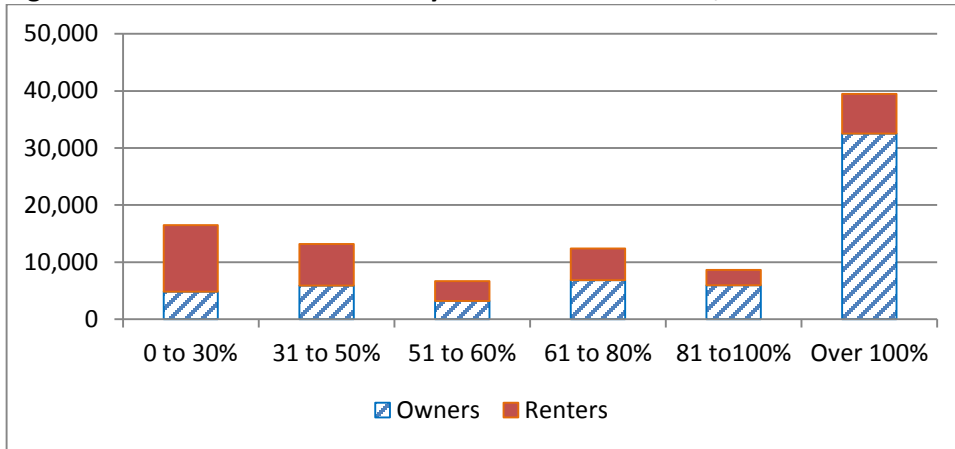
Table 11: Households by Income Range and Tenure, 2015

% of AMI	Owner Occupied Households		Renter Occupied Households		Total Occupied Households	
	#	%	#	%	#	%
0 to 30%	4,815	8.1%	11,644	31.0%	16,458	17.0%
31 to 50%	5,901	10.0%	7,265	19.3%	13,167	13.6%
51 to 60%	3,197	5.4%	3,459	9.2%	6,656	6.9%
61 to 80%	6,818	11.5%	5,573	14.8%	12,392	12.8%
81 to 100%	5,970	10.1%	2,642	7.0%	8,612	8.9%
Over 100%	32,496	54.9%	6,997	18.6%	39,492	40.8%
Total	59,196		37,581		96,777	

Source: US Census Bureau American Community Survey 2013, CSI

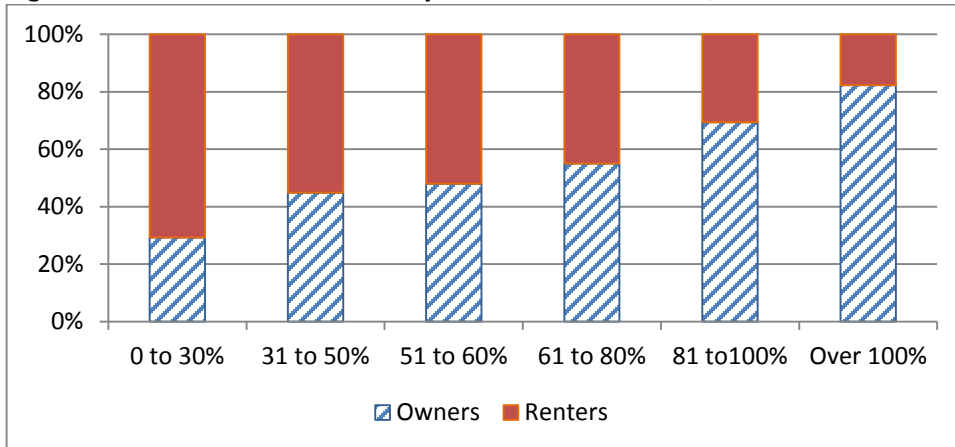
The following charts show the distribution of households by AMI level and tenure (owner vs. renter).

Figure 5: Number of Households by AMI Level and Tenure, 2015



Source: US Census Bureau American Community Survey 2013, CSI

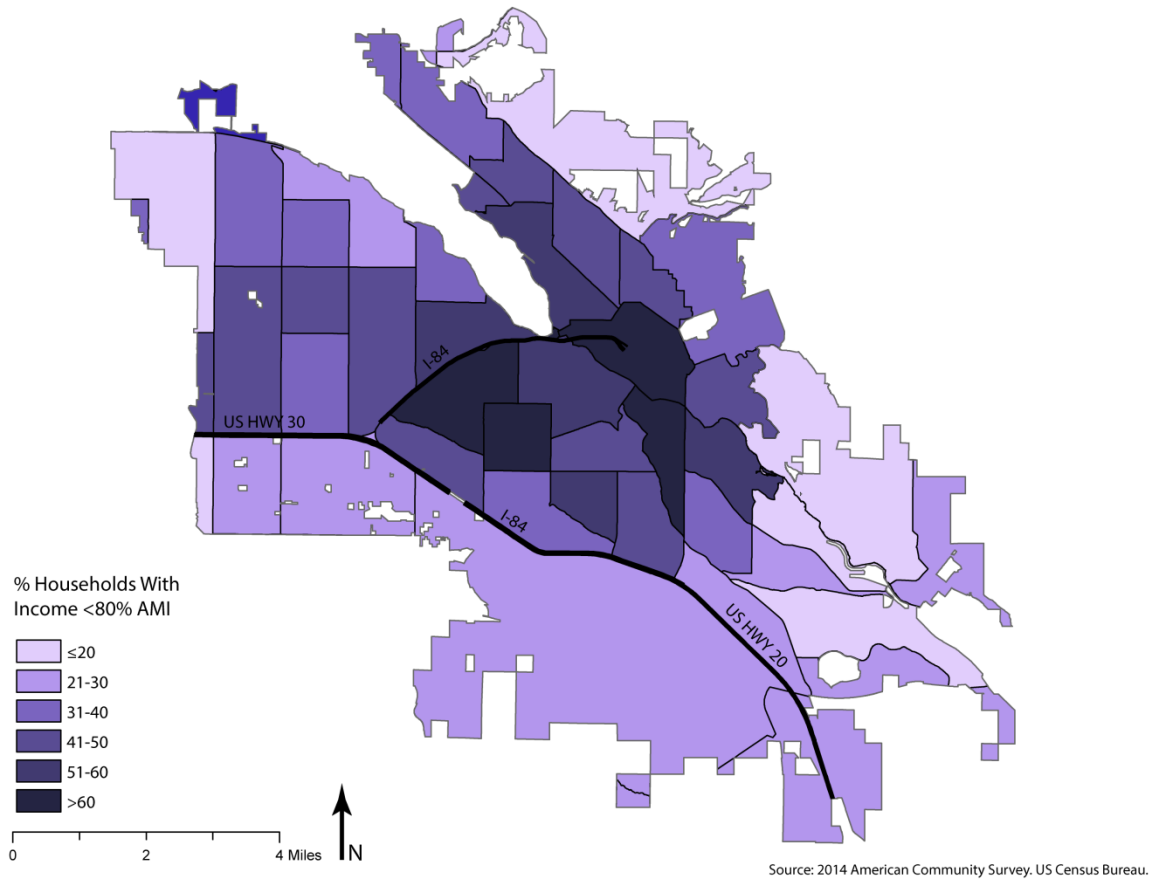
Figure 6: Percent of Households by AMI Level and Tenure, 2015



Source: US Census Bureau American Community Survey 2013, CSI

Map 3, below, shows the percentage of households in each of Boise’s census block groups, with incomes below 80% AMI. The highest concentrations of households with low incomes are in central Boise.

Map 3: Percent of Households at 80% AMI or Less by Census Block Group



Source: American Community Survey 2014

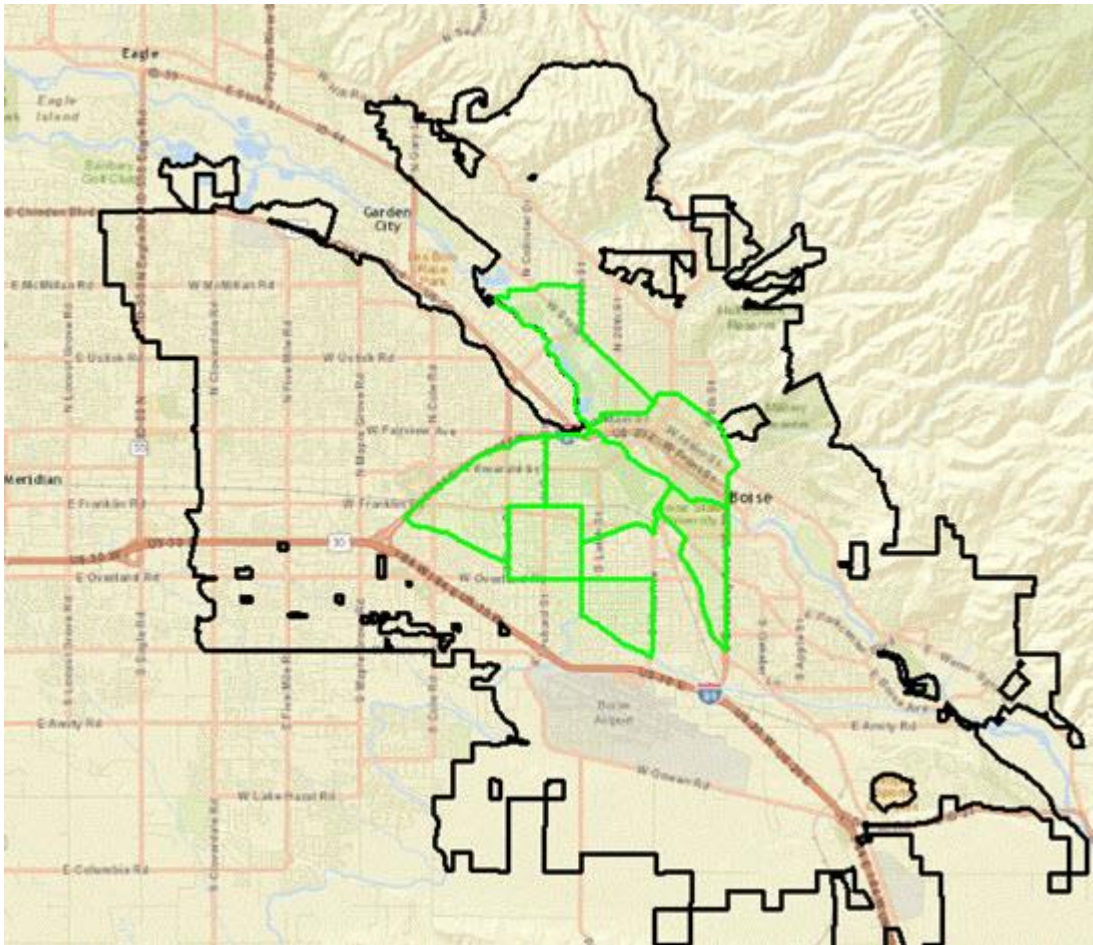
The City uses the threshold of “concentration” for low-income families of 50% or more within a census tract, following the definition found in the new AFFH analysis of poverty concentrations for racially/ethnically-concentrated areas of poverty (R/ECAPs).

There are seven census tracts in Boise with concentrations (over 50%) of households with incomes at 80% or less of the AMI, according to CPD Maps. The map below identifies these census tracts.

These census tracts include:

Census Tract	Percentage
16001000900	61.0%
16001001700	58.0%
16001001400	62.0%
16001002000	58.0%
16001000100	63.0%
16001001000	53.0%
16001000400	51.0%

Map 4: Census Tracts with Low Income Concentrations, 2012



Source: CPD Maps 2012 data

FAMILIES IN POVERTY

Based on data from HUD CPD Maps, in Boise, fewer owner-occupied households live in poverty than renters. Three fourths (3/4) of families living in poverty in Boise (2012) were renters. The following table depicts poverty level by household size for Boise and comparison to the HUD median income.

Table 12: Poverty Level by Households Size, Boise, 2015

Household Size	Poverty Level Income	HUD Median Income	Percent of HUD Median Income
1	\$11,768	\$42,300	28%
2	\$15,928	\$48,300	33%
3	\$20,088	\$54,300	37%
4	\$24,248	\$60,300	40%
5	\$28,408	\$65,200	44%
6	\$32,568	\$70,000	47%
7	\$36,728	\$74,800	49%
9	\$40,888	\$79,600	51%

Source: CSI

The following table provides information about Boise residents living in poverty from 2000–2013. The number of persons in poverty has grown from a total of 15,277 (2000) to 32,209 (2013) according to data from the American Community Survey. The poverty rate, or percent of persons in poverty, has also increased from 8.4% to 15.6% of the total population. While the total number of children living in poverty is similar to the year 2000, the poverty rate for children in Boise has almost doubled, 9.9% (2000) to 18.7% (2013). The number of seniors aged 65 and older who are living in poverty has increased from 1,325 (2000) to 1,773 (2013); thereby increasing the rate of poverty among seniors, as well.

In 2000 there were an estimated 1,437 single female parents in poverty and the poverty rate was 20.1%. This was two times higher than the general population. The poverty rate for single female parents is rising, 30.6% (2013). Two other groups with high poverty rates are Black or African American and Hispanic households. The American Community Survey (2013) estimated that 32.9% of Black or African Americans and 29.9% of all Hispanic households lived in poverty; compared to 14.4% of whites.

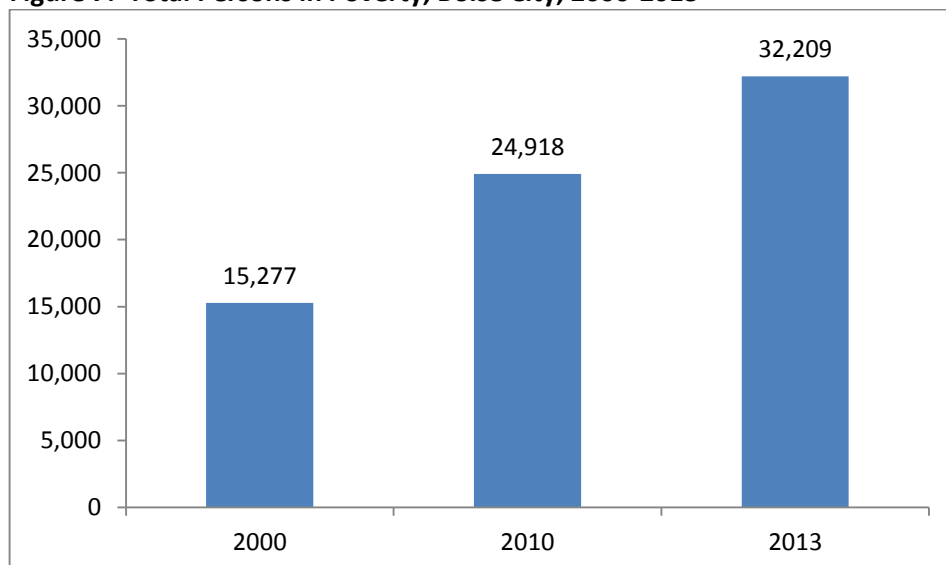
Employed persons are less likely to be in poverty, compared to the entire population. In 2013, working persons in Boise had a poverty rate of 12.1%. This is 3.5% less than the rate for all persons; indicating that there are a high number of working poor in Boise.

Table 13: Poverty in Boise City, 2000-2013

	2000	2010	2013
Persons in Poverty	15,277	24,918	32,209
Poverty Rate	8.4%	12.3%	15.6%
Children in Poverty	8,634	6,978	8,527
Poverty Rate	9.9%	14.9%	18.7%
Over 65 in Poverty	1,325	1,574	1,773
Poverty Rate	6.0%	7.3%	7.5%
Single Female Parents in Poverty	1,437	6,456	7,692
Poverty Rate	20.1%	28.4%	30.6%
Employed Persons in Poverty	NA	11,348	13,925
Poverty Rate	NA	9.7%	12.1%

Source: US Census Bureau, American Community Survey 2013

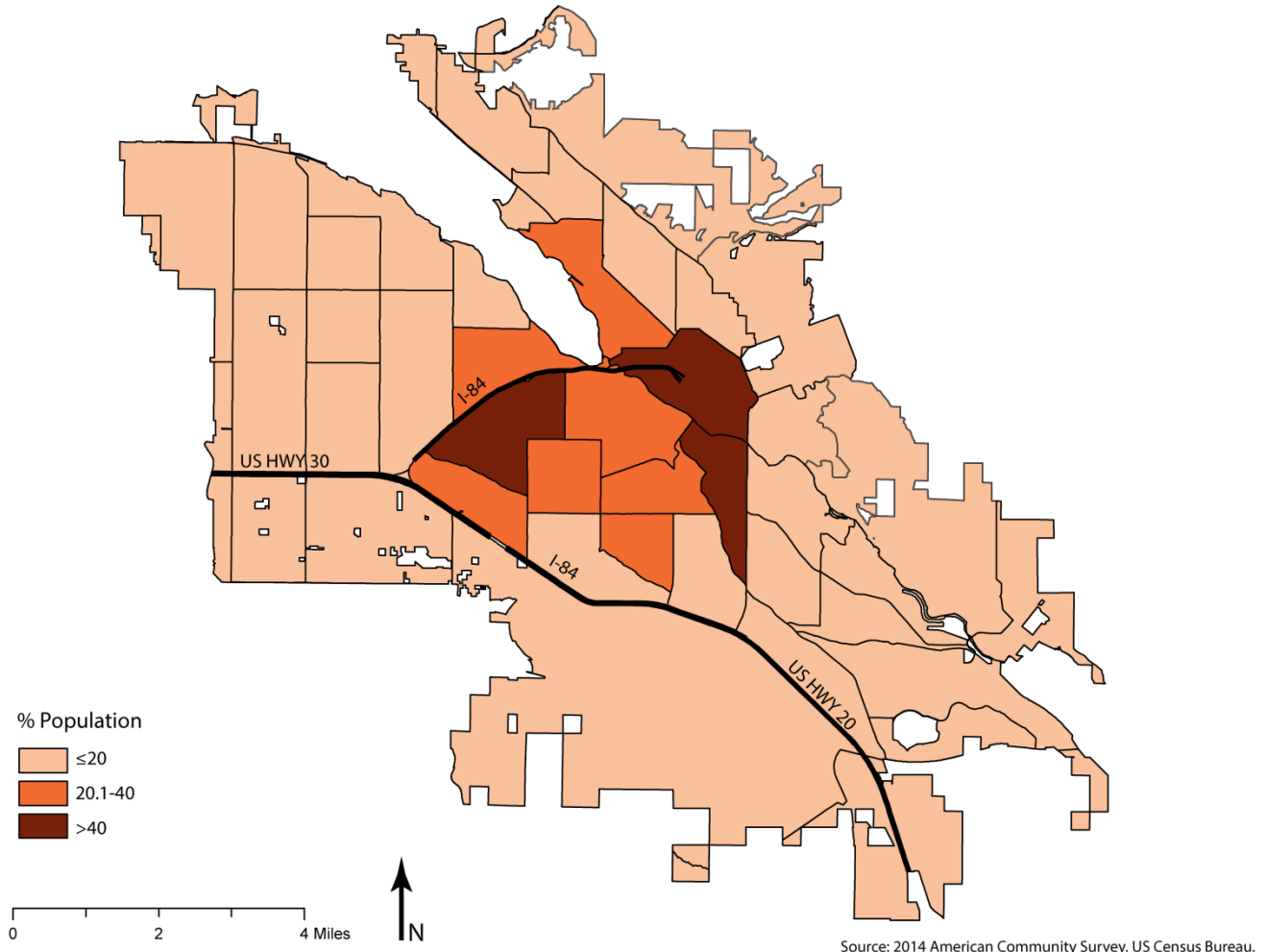
Figure 7: Total Persons in Poverty, Boise City, 2000-2013



Source: US Census Bureau, American Community Survey 2013

Three census tracts in Boise have more than 40% of residents who live in poverty. Census tract 1 covers downtown Boise, tract 9 covers Boise State University (areas between S. Federal Way and S. Broadway Ave.), and tract 20 represents much of the Central Bench area of Boise, west of downtown.

Map 5: Distribution of Poverty in Boise



Source: American Community Survey 2014

Persons in poverty are more likely to need affordable housing options and other services, such as public transportation, subsidized childcare, medical, and food assistance. The rising number of persons in poverty is linked to a greater demand for housing and services.

ECONOMY AND LOCAL EMPLOYMENT

Ada County's labor force has grown annually throughout the past decade, as has the number of employed persons. In October of 2015, the seasonally adjusted unemployment rate in the MSA was 3.4%. There were 321,797 persons in the labor force, 310,792 of whom were employed. Remaining are 11,005 who were unemployed. The Boise MSA rate is lower than Idaho, which had a 4.6% unemployment rate in October of 2015. The labor force in Ada County grew from 2001–2013, according to the US Department of Commerce, Bureau of Economic Analysis (BEA). Total employed persons grew by 20% and annual compensation grew by 27%.

Table 14: Labor Force Information, Ada County, 2000 - 2015

Year	Civilian Labor Force	Employed	Unemployed	Unemployment Rate
2000	169,932	164,171	5,761	3.4%
2010	196,922	180,562	16,360	8.3%
2014	210,284	201,664	8,620	4.1%
July 2015 (Rev)	215,899	208,896	7,003	3.2%

Source: US Bureau of Labor Statistics Local Area Unemployment Statistics, Idaho Labor Market Info (2015)

US Department of Commerce BEA data from 2013 shows the largest employment industries in Ada County are healthcare and social assistance, state and local government, retail trade, administrative and waste management services, and professional, scientific, and technical services. These industries have also had high growth in employment and wages.

Table 15: Top Employment Industries, Ada County, 2013

Description	2013		2001-2013 Change	
	Employment	Average Annual Compensation	Employment	Average Annual Compensation
Total employment/compensation	279,078	\$42,560	19.9%	26.6%
Retail trade	31,029	\$28,679	16.6%	29.8%
Professional, scientific, and technical services	19,395	\$38,888	31.2%	16.9%
Administrative and waste management services	23,552	\$29,865	36.5%	42.8%
Health care and social assistance	35,077	\$49,371	57.3%	47.8%
Government and government enterprises	34,220	\$60,881	15.6%	36.5%

Source: U.S. Department of Commerce / Bureau of Economic Analysis / Regional Income Division

CSI used Idaho Department of Labor data to conduct an analysis of the occupations with the largest number of employees in the Boise MSA along with the fastest growing occupations; it also provides the median hourly earnings for these occupations.

Currently, the top three occupations in the Boise MSA employ almost 25,000 persons and pay no more than median hourly earnings of \$12.99 per hour. A \$10/hour employee working full time can only afford to pay \$520 per month for housing, much lower than prevailing rents in Boise.

Figure 8: Occupations with Highest Employment, Boise, 2013

	Employment	Median Hourly Wage
1 Retail Salespersons	9,590	\$10.28
2 Customer Service Representatives	9,271	\$12.80
3 Office Clerks, General	6,025	\$12.99
4 Registered Nurses	5,809	\$29.18
5 Cashiers	5,627	\$9.38
6 Waiters and Waitresses	5,553	\$8.68
7 General and Operations Managers	5,209	\$32.93
8 Laborers and Freight, Stock, and Material Movers, Hand	5,136	\$12.10
9 Secretaries and Administrative Assistants, Except Legal, Medical	4,408	\$14.16
10 Heavy and Tractor-Trailer Truck Drivers	3,996	\$17.78

Source: Idaho Department of Labor, CSI

The graphic below shows the fastest growing occupations in the Boise MSA from 2012–2022. The three fastest growing occupations will employ an additional 21,000 persons, but will pay no more than an estimated \$14 an hour.

Figure 9: Fastest Growing Occupations, Boise, 2012 - 2022

Fastest Growing Occupations, 2012 - 2022		
	Change	Median Hourly Wage
1 Food Prep and Food Serving Related Occupations	7,123	\$8.89
2 Office and Administrative Support Occupations	7,001	\$14.04
3 Sales and Related Occupations	6,902	\$11.92
4 Construction and Extraction Occupations	5,271	\$16.52
5 Healthcare Practitioners and Technical Occupations	3,855	\$28.05
6 Transportation and Material Moving Occupations	3,587	\$13.21
7 Management Occupations	3,339	\$34.39
8 Personal Care and Service Occupations	3,091	\$9.08
9 Production Occupations	2,699	\$13.38
10 Installation, Maintenance and Repair Occupations	2,411	\$18.21

Source: Idaho Department of Labor, CSI

The unemployment rate in Ada County has been declining for the past few years and the number of total jobs has been on the rise. Residents earning low wage jobs will find the rising cost of housing a challenge.

HOUSING MARKET PROFILE

MARKET OVERVIEW

Boise has a very healthy housing market. Rents and sales prices have been on the rise and vacancies are very low. Unfortunately, this created gaps in the number of units affordable to renters at 60% AMI or less, and for renters interested in becoming homebuyers with incomes at 80% AMI or less.

In October 2015, the City of Boise's Housing and Community Development Division released a Housing Needs Assessment. The Housing Needs Assessment provided an overview of Boise's housing market, housing prices, housing issues and needs. Information and conclusions from this report, HUD CHAS data, and supplemental data gathered by CSI in the fourth quarter of 2015, were used to complete the Housing Market Analysis section of the Five-Year Consolidated Plan.

Some conclusions from the recent Housing Needs Assessment report include:

- Boise is growing, with the potential to grow by nearly 25,000 people in the next 10 years. This growth translates into a need for 9,500 additional housing units, or 950 per year to maintain current housing conditions.
- Housing costs are growing faster than wages. Almost 50% of renter households are already cost burdened, spending more than 30% of their income on housing. Housing costs disproportionately affect special needs populations like the elderly, people and families experiencing homelessness, veterans, individuals with disabilities, and refugees.
- Price restricted rental housing units need to expand. Using sources such as Low Income Housing Tax Credits (LIHTC) and HUD HOME funding may help.
- Homeless assistance is needed for additional rapid re-housing, permanent supportive housing, and long-term affordable rental housing.
- Collaborative partnerships should be formed and strengthened to combine expertise and leverage funding with the goal of developing more affordable housing units.

HUD CHAS data contained in this plan demonstrates that 13,560 renter households and 6,945 owner households at 80% AMI or less were cost burdened in Boise (2011). Of these, 7,235 renter households and 4,335 owner households were severely cost burdened. This is paying more than 50% of income for housing. As the data is slightly dated, these figures are likely to have increased with the rapid increase in home prices.

The Housing Needs Assessment shows a gap in the rental housing inventory for households at 80% AMI or less. Currently, there are 84 subsidized rental units for every 1,000 low-income households. Renters at 60% AMI or less interested in purchasing a home will not be able to afford the median priced home in Boise, based on 2015 MLS sales data.

Almost 90% of all owners live in detached single family homes, while renters are more evenly disbursed between single family homes, small attached properties, and larger rental properties. Table 16 provides tenure by unit data from the US Census American Community Survey (2013).

Table 16: Tenure by Units in Structure, 2013

	Owner-occupied housing units		Renter-occupied housing units		Total Occupied Units		% Renter Occupied
	Number	Percent	Number	Percent	Number	Percent	
1, detached	47,210	89.5%	10,883	32.3%	58,093	67.2%	18.7%
1, attached	2,528	4.8%	2,365	7.0%	4,893	5.7%	48.3%
2	220	0.4%	2,362	7.0%	2,582	3.0%	91.5%
3 or 4	275	0.5%	4,797	14.2%	5,072	5.9%	94.6%
5 to 9	214	0.4%	3,311	9.8%	3,525	4.1%	93.9%
10 to 19	96	0.2%	2,602	7.7%	2,698	3.1%	96.4%
20 to 49	180	0.3%	2,717	8.1%	2,897	3.4%	93.8%
50 or more	108	0.2%	3,684	10.9%	3,792	4.4%	97.2%
Mobile home Boat, RV, van, etc.	1,849	3.5%	972	2.9%	2,821	3.3%	34.5%
	60	0.1%	0	0.0%	60	0.1%	0.0%
Total	52,740		33,693		86,433		39.0%

Source: US Census Bureau, American Community Survey

The following table shows the age of housing units in Boise and by tenure. In Boise, development of owner-occupied and renter-occupied units has occurred proportionally over time. The bulk of units in Boise were constructed between 1970 and 1999.

Table 17: Year Units Built by Tenure, 2013

Year Built	Owner occupied		Renter occupied		Total Occupied Units		% Renter Occupied
	Number	%	Number	%	Number	%	
Built 2010 or later	305	0.6%	118	0.4%	423	0.5%	27.9%
Built 2000 to 2009	5,891	11.2%	4,783	14.2%	10,674	12.3%	44.8%
Built 1990 to 1999	11,391	21.6%	7,717	22.9%	19,108	22.1%	40.4%
Built 1980 to 1989	7,701	14.6%	4,959	14.7%	12,660	14.6%	39.2%
Built 1970 to 1979	11,521	21.8%	7,480	22.2%	19,001	22.0%	39.4%
Built 1960 to 1969	4,440	8.4%	2,425	7.2%	6,865	7.9%	35.3%
Built 1950 to 1959	5,021	9.5%	2,356	7.0%	7,377	8.5%	31.9%
Built 1940 to 1949	2,731	5.2%	1,398	4.1%	4,129	4.8%	33.9%
Built 1939 or earlier	3,739	7.1%	2,457	7.3%	6,196	7.2%	39.7%
Total:	52,740		33,693		86,433		
Median Year Built	1979		1981		1980		

Source: US Census Bureau, American Community Survey

Most housing units in Boise have two or three bedrooms, as shown in Table 18. Renters are more likely to live in smaller units, while most units with four or more bedrooms are owner-occupied. A lack of larger rental units can be a challenge to larger families trying to find a housing unit.

Table 18: Units by Bedroom Size, 2013

	Owner occupied:		Renter occupied:		Total		% Renter occupied
	Number	%	Number	%	Number	%	
No bedroom	164	0.3%	1,424	4.2%	1,588	1.8%	89.7%
1 bedroom	909	1.7%	7,716	22.9%	8,625	10.0%	89.5%
2 bedrooms	8,922	16.9%	13,897	41.2%	22,819	26.4%	60.9%
3 bedrooms	25,899	49.1%	8,702	25.8%	34,601	40.0%	25.1%
4 bedrooms	12,267	23.3%	1,343	4.0%	13,610	15.7%	9.9%
5 or more bedrooms	4,579	8.7%	611	1.8%	5,190	6.0%	11.8%
Total:	52,740		33,693		86,433		

Source: US Census Bureau, American Community Survey

RENT PROFILE

The Southwest Idaho Chapter of the National Association of Residential Property Managers (NARPM) tracks the price of rentals in Ada County and provides more recent rental pricing and vacancy information than the US Census.

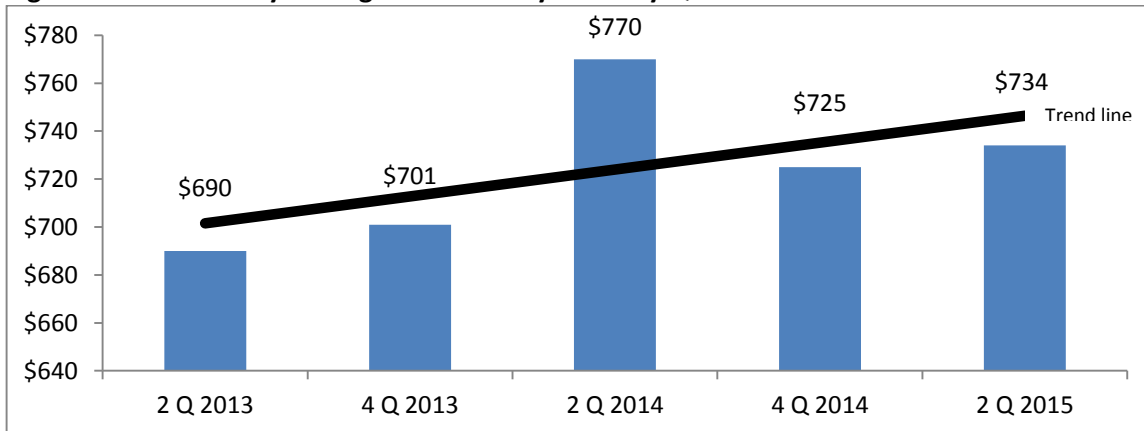
Rents for both single family and multi-family units have been on the rise, as shown in the following table. Rents for multi-family units have increased 6.4% in the past two years, while rents for single family homes have risen 16.9%. Rents for single family homes consistently run 40–70% higher than multi-family units.

Table 19: Ada County Average Rents by Quarter

	Multi Family	Single Family
2 Q 2013	\$690	\$1,073
4 Q 2013	\$701	\$1,005
2 Q 2014	\$770	\$1,218
4 Q 2014	\$725	\$1,225
2 Q 2015	\$734	\$1,254

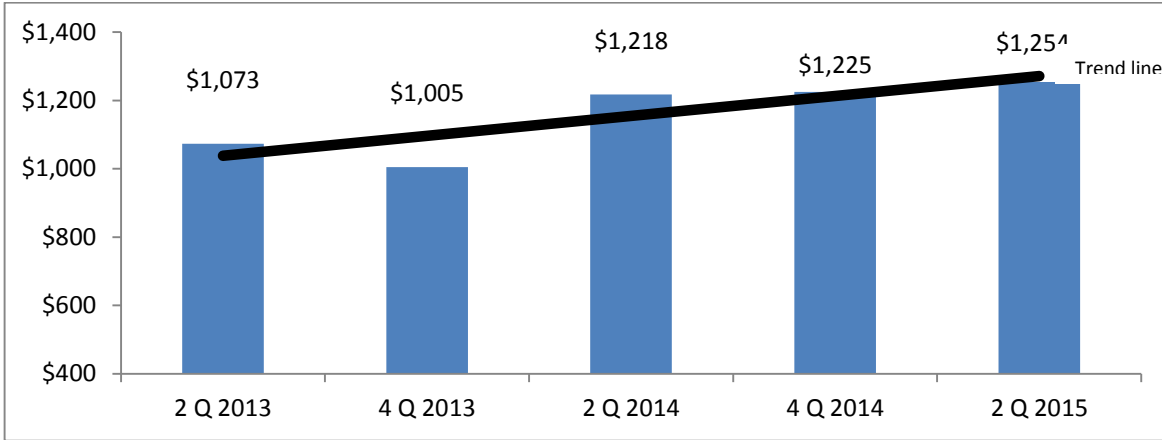
Source: The Southwest Idaho NARPM

Figure 10: Ada County Average Multi-Family Rents by Quarter



Source: The Southwest Idaho NARPM

Figure 11: Ada County Average Single Family Rents by Quarter



Source: The Southwest Idaho NARPM

The table below shows the average rents for multi-family and single family units in the second quarter of 2015 by bedroom size. Rents were not available for larger multi-family units and one-bedroom single family units. The average two-bedroom apartment rent is affordable to a three-person household at 60% AMI, but not 50% AMI. Single family home rents are not affordable to three, four, or five person households at 50% AMI.

Table 20: Average Rents by Bedroom Size, 2nd Quarter 2015

	Avg MF	Avg SF
1 BR	\$581	
2 BR	\$731	\$874
3 BR	\$860	\$1,154
4 BR		\$1,319
5 BR		\$1,720

Source: The Southwest Idaho NARPM

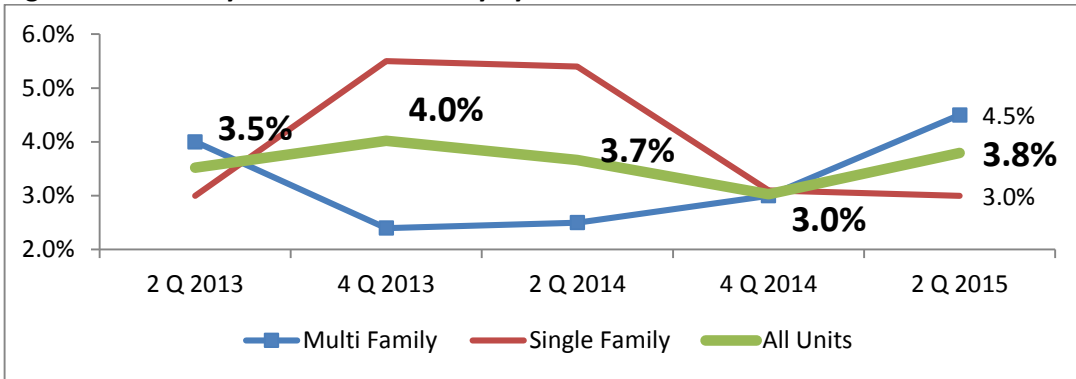
Vacancy rates have remained low during the past three years; most recently the vacancy rate was 3.8% for all units which is below the 5% rate considered market equilibrium. Low vacancy rates mean that households looking for a unit will have a tough time, especially in the lower priced rental market. The vacancy rate for multi-family rentals had been lower than the vacancy rate for single family units. With the addition of several hundred market rate rentals and new student housing, there has been some relief to the rental shortage in the past year.

Table 21: Vacancy Rates in Ada County by Quarter

	Multi Family	Single Family	All Units
2 Q 2013	4.0%	3.0%	3.5%
4 Q 2013	2.4%	5.5%	4.0%
2 Q 2014	2.5%	5.4%	3.7%
4 Q 2014	3.0%	3.1%	3.0%
2 Q 2015	4.5%	3.0%	3.8%

Source: The Southwest Idaho NARPM

Figure 12: Vacancy Rates in Ada County by Quarter



Source: The Southwest Idaho NARPM

CSI has compiled the list of all price restricted rental properties in Boise. These units serve families, seniors, persons with disabilities, and persons who would otherwise be experiencing homelessness. In total, there are 2,505 price restricted rental units in Boise. This includes scattered site public housing units. Restrictions are for households at income levels from 0–60% AMI, with almost all subsidized at 50% and 60% of the AMI. Many units owned by the Boise City/Ada County Housing Authority also offer project based rental assistance, which allows extremely low-income households to afford rents in the property.

CSI tabulated the number of bedrooms in each property. The following table shows that 52% of all price restricted rental units are studios or one bedroom. Many persons in need of rental housing are single and need smaller units. For families wanting larger units, there is a lack of affordable rental housing. The City has tried to fill the gap for larger units. Using CDBG and HOME funds to purchase single family homes with higher number of bedrooms that are rented to low-income households.

Table 22: Price Restricted Units by Bedroom Size and Accessibility

STUDIO	1 BR	2 BR	3 BR	4 BR	Accessible
14%	38%	28%	16%	1%	3%

Source: CSI

The following tables provide details about each subsidized rental property.

Table 23: Price Restricted Multi-Unit Properties in Boise

Property Name	# of Units	Afford	30% AMI	40% AMI	50% AMI	60% AMI	Target Population
PRIVATE AND NONPROFIT OWNERS							
12th and River Senior Housing	53	41			X	X	Elderly
Apple Pointe Apartments	30	30				X	Family
ARC Living Residential Home	16	16			X		Disabled/Elderly
Bannock Arms Apts	65	65			X		Elderly
Barton Apartments	24	24			X		Disabled
Centennial Manor	39	39			X		Elderly
Cottage at Boise	15	15			X		Disabled
Dogwood Plaza	50	50			X		Elderly
Franklin Grove Apartments	40	40				X	Elderly
Oak Lawn Apartments	30	30			X		Elderly
Greenbriar Apartments	47	46			X		Family
Harrison Hills	36	36			X		Elderly
Owyhee Place Apartments	32	32			X		Family
Pioneer Square Apartments	44	44				X	Elderly/Family
Riverview Homes	48	40				X	Elderly/Family
Samaritan Village I	50	50			X		Elderly
Samaritan Village II	50	50					
Shoreline Plaza	80	80			X		Elderly
Treehouse Apartments	25	25				X	Family
Wildwood	40	40			X		Disabled
Wylie Street Station	40	40				X	Family
Brentwood Manor Apts	80	80				X	Elderly
Oak Park Village	200	154				X	Elderly
Idanha Apts	53	39				X	Elderly
Idaho Building	50	37				X	Family
Patterson Apts	20	20				X	Elderly
Greenfield Village Apts	75	75				X	Elderly
Cassia Court	18	18				X	Elderly
Towne Square Village Apts, Phase I	80	80				X	Family
Towne Square Village Apts, Phase II	80	80				X	Elderly
Stewart Avenue Apts	16	16				X	Elderly
Davis Park Apts	41	41				X	Elderly
Park River Apts	91	82				X	Family
Syringa Village Apts	64	32				X	Elderly
Northwest Pointe Apts	77	77				X	Elderly
Hillcreek Apts	60	44				X	Elderly
Parkhill Apts	36	33				X	Family
River Plaza	116	87				X	Elderly
Blue Meadow Apts	228	96				X	Elderly
Magnolia Apts	43	43				X	Family
Ustick Village Apts	64	64			X(20%)	X(%60)	Family
Threshold Crossing	3	3				X	Family - Transition
PUBLIC HOUSING UNITS							
Ada County Housing Authority SF	2	2				X	Family
Capitol Plaza	93	93				X	Elderly
Franklin Plaza	67	67				X	Elderly
Scattered Sites (5 Duplexes)	10	10				X	Family
BOISE CITY AFFORDABLE RENTAL MULTI-FAMILY HOUSING							
Orchard Townhouses	12	12					
Senator Apts	19	19					
Vista Apts	80	80					
Boulevard Motel	22	22					
Capitol Apts	110	110					
4-Plexes (3 Buildings)	16	16					
5-Plex	5	5					
2-Plexes (3 Buildings)	6	6					
9-Plex	9	9					

Source: CSI

Table 24: Price Restricted Single Family Homes in Boise
Boise City Affordable Rental Inventory, Single-family Homes

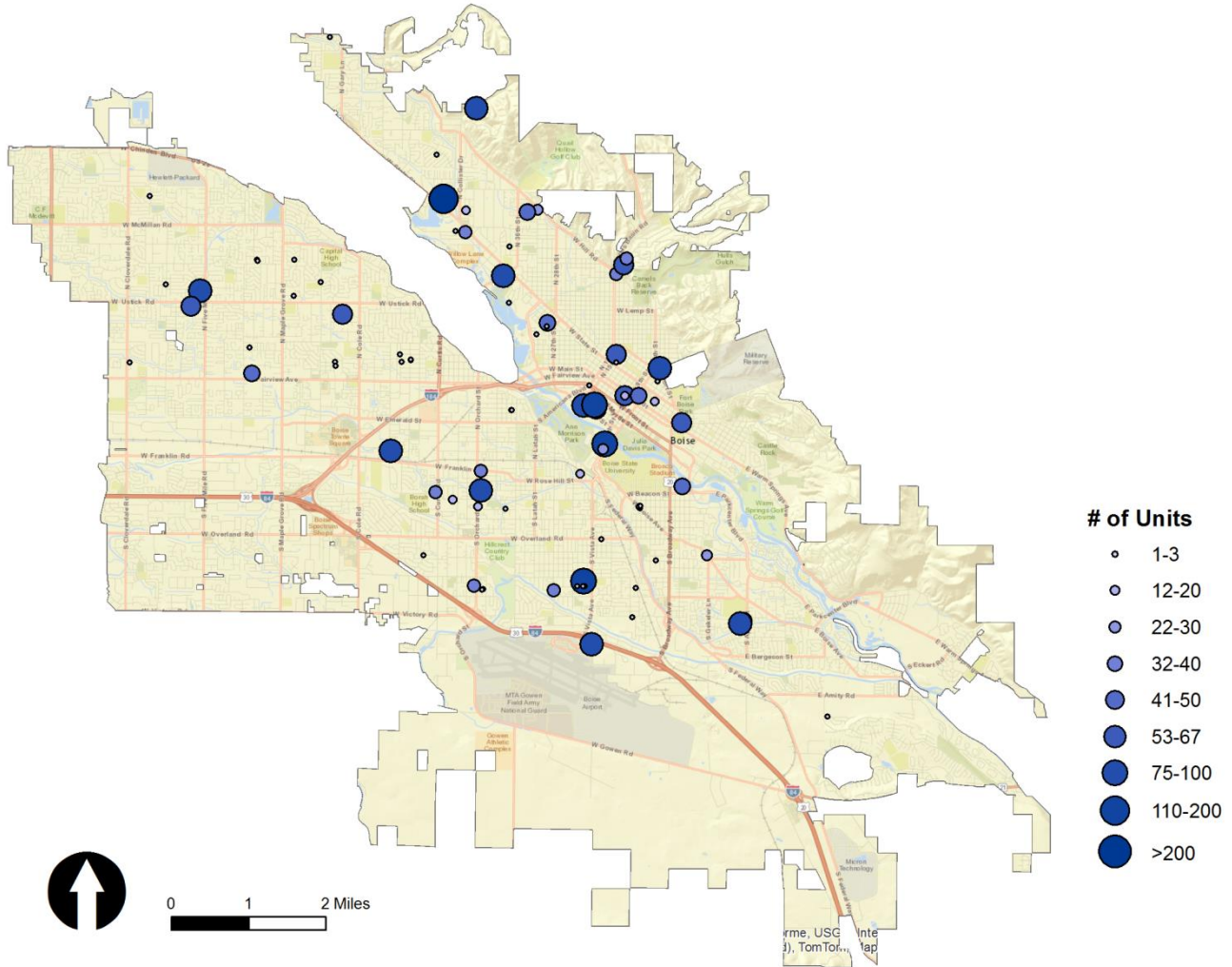
Address	Starting Rent	Year Built	Bedrooms					
			1-BR	2-BR	3-BR	4-BR	5-BR	6-BR
4404 Camas	\$650	1997			•			
2728, 2752, 2944, & 2952 Cherry Ln	\$605	1996			•			
7599 W Devonwood	\$650	1997			•			
1250 Dundee	\$650	1994			•			
5487 W Ellens Ferry	\$750	1983				•		
2801 Gooding	\$550	1920		•				
2809 Gooding	\$605	1986			•			
5885 W Grandview	\$950	1971						•
1907 Grassmere	\$650	1961			•			
7894 Holt	\$650	1994			•			
3325 Kingswood	\$650	1980			•			
5399 Lena	\$750	1989				•		
2006 N. Liberty	\$550	1980		•				
2422 E Mendota	\$650	1992			•			
1329 Michigan	\$750	1964				•		
8201 Pembroke	\$650	1968			•			
6385 W Poplar	\$550	2001		•				
9679 W Poppy	\$750	1988				•		
2002 Raymond	\$750	1970				•		
2131 N Raymond	\$750	1970				•		
730 N Riviera	\$772	1977			•			
3655 N Rugby	\$950	N/A						•
3537 Shamrock	\$750	1983				•		
12149 W Stillwater	\$750	1992				•		
2408 S Virginia	\$650	1978			•			
8771 Westbrook	\$750	1971				•		
1910 Westgate	\$650	1994			•			
2709 N Woody	\$700	1954		•				
4824 Wylie	\$550	1908		•				
TOTAL			0	4	10	5	0	2

Source: City of Boise Housing & Community Development

Source: Boise Housing Needs Assessment, Housing and Community Development

Restricted rental units are distributed throughout the City. Map 6 shows the locations of affordable units throughout the City.

Map 6: Concentrations of Affordable Properties in Boise



Source: CSI

Table 25 shows the 2015 HUD HOME and 2016 Fair Market Rent limits for the Boise City-Nampa Idaho MSA, the latest available. Owners of affordable properties must meet these rent guidelines, and Section 8 voucher holders must find units at or below the Fair Market Rents. Given the low vacancy rates, finding a housing unit that is less than these rent rates is challenging for Section 8 voucher holders; low vacancy favors landlords and they can demand higher prices for the same rental unit. The Boise City/Ada County Housing Authority and area non-profits cited this as a barrier.

Table 25: HUD Rent Limits 2015/2016

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$487	\$617	\$789	\$1,142	\$1,352
High HOME Rent	\$438	\$585	\$736	\$1,030	\$1,129
Low HOME Rent	\$438	\$585	\$708	\$818	\$912

Source: HUD CPD

HOMEOWNERSHIP PROFILE

CSI reviewed all sales listings for units on the market in Boise in October of 2015 to prepare the following tables. Units with over five acres of land were excluded from this analysis. In October, the average asking price of a single-family home on the market in Boise was \$287,043 and the median price of a single family home on the market was \$235,000. Attached units such as townhomes and condos have lower prices, though the price per square foot for these units is slightly higher than for single family homes. The average price of an attached unit was \$275,565 and the median price was \$190,500. Single family homes have a larger average size of 1,292 square feet, a higher number of bedrooms, and tend to have one-fourth more bathrooms than attached units. Attached units are, on average, newer than single family homes.

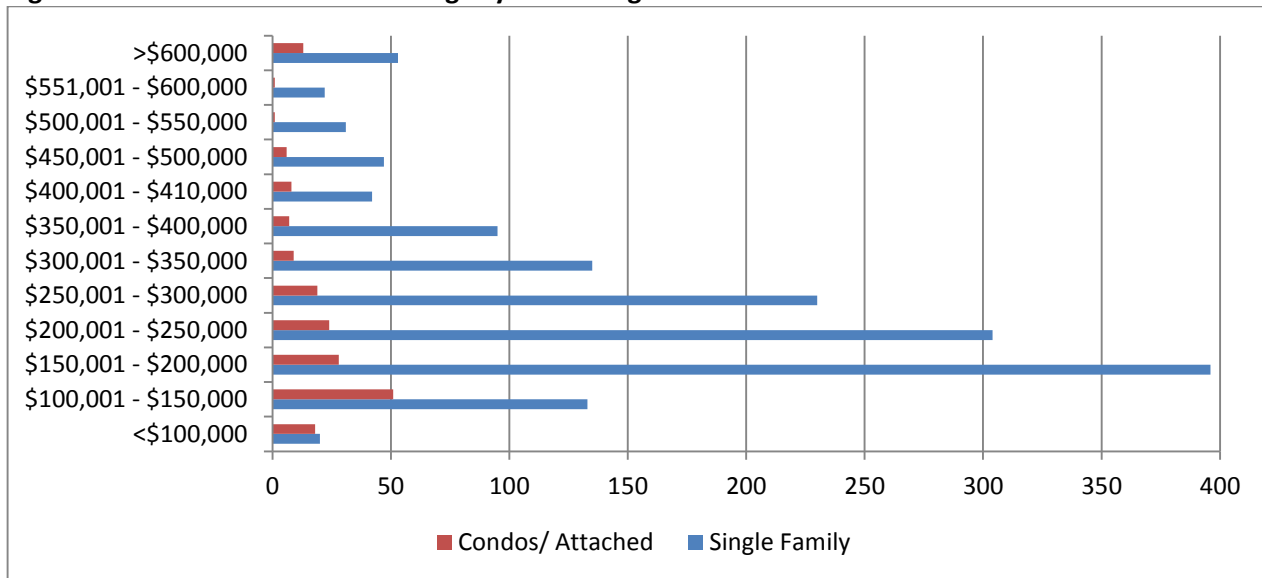
Table 26: Current Listings, October 2015, Boise

	Avg Price	Median Price	Avg Bdrms	Avg Baths	Avg S.F.	Avg Year Built	Avg Days on Market	Avg Price Per sf
Single Family	\$287,043	\$235,000	4	2	2,192	1987	62	\$131
Condos/Townhouse	\$275,565	\$190,500	2	2	1,438	1996	67	\$133

Source, MLS, CSI

Attached unit prices are concentrated in the \$100,000-\$300,000 price range, while the highest numbers of single family homes for sale are in the \$150,000-\$400,000 price ranges. Few homes were on the market below \$100,000.

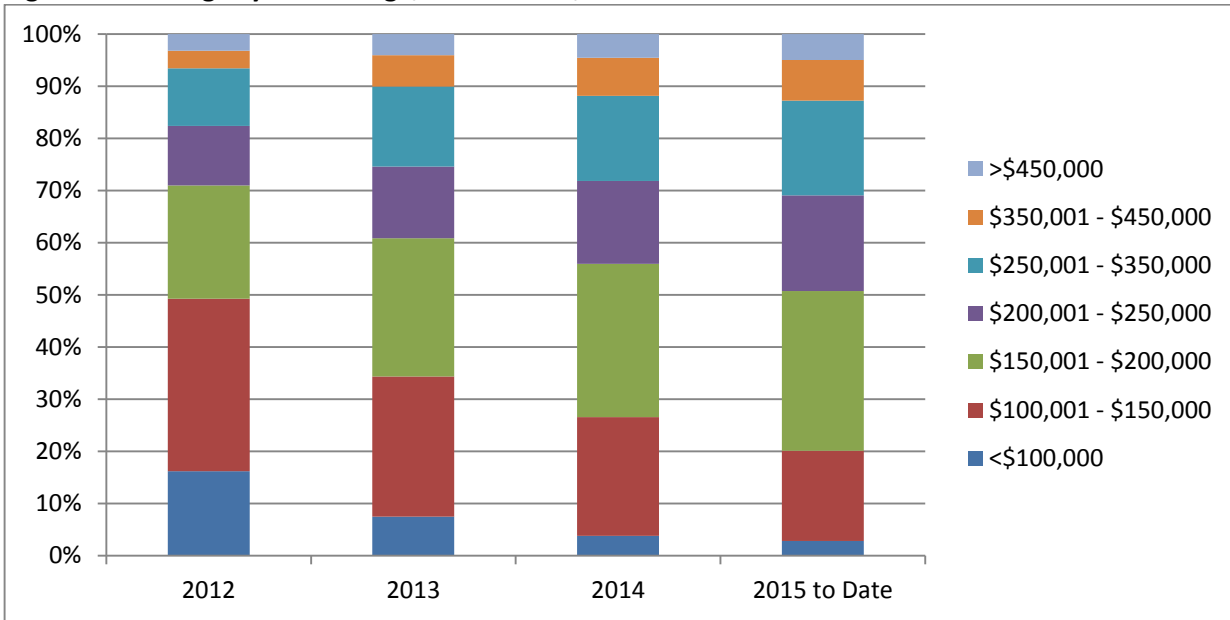
Figure 13: October 2015 Sales Listings by Price Range



Source, MLS, CSI

While the majority of units for sale in Boise are still priced at \$250,000 or less and affordable to households at 80% AMI or less; the percentage of these units in the overall inventory is on the decline. In 2012, 82% of all units on the market were priced at \$250,000 or less, while to date in 2015, only 69% were in this price range, a decline of 13%.

Figure 14: Listings by Price Range, 2012 – 2015, Boise



Source, MLS, CSI

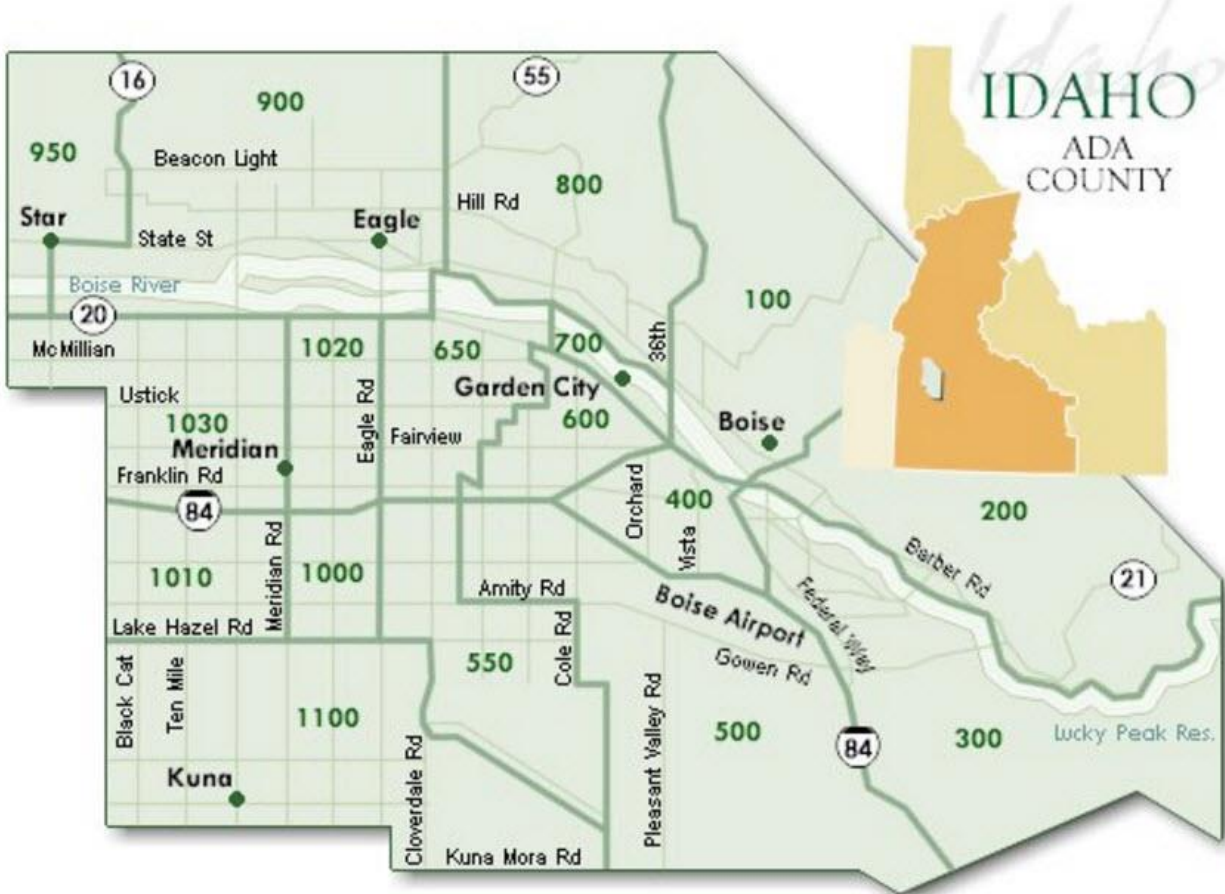
Not surprisingly, new units have higher average and median prices than existing units in Boise. The following table shows sales in 2015 by MLS study area broken up by new construction and existing units. Units in North Boise have the highest average prices for all units sold, followed by Northeast Boise. The most affordable MLS area is West Boise and Garden City.

Table 27: Second Quarter 2015 Units Sold by MLS Area

	New Construction		Existing	
	Average Price	Median Price	Average Price	Median Price
North Boise - 100	\$540,010	\$589,900	\$345,101	\$312,050
NE Boise - 200	\$431,688	\$399,900	\$408,508	\$370,000
SE Boise - 300	\$298,174	\$294,425	\$272,785	\$220,500
Boise Bench - 400	\$214,325	\$211,700	\$179,273	\$158,000
South Boise - 500	\$305,911	\$219,310	\$298,500	\$209,000
SW Boise/Meridian - 550	\$266,554	\$239,400	\$220,169	\$206,700
West Boise - 600	\$204,619	\$187,675	\$187,848	\$170,000
West Boise/Garden City - 650	\$203,286	\$185,849	\$208,103	\$183,000
NW Boise - 800	\$293,956	\$277,644	\$262,767	\$213,944
Total Sales	137		1,362	

Source, MLS, CSI

Map 7: Ada County MLS Areas



Currently, newly constructed single family homes have prices per square foot 11% higher than existing homes built prior to 2012. New condos and attached units have a much higher price difference, running 58% higher than existing condos and attached units. New, high end condos being constructed and sold in downtown Boise may be affecting this price difference. The median price for new condos and attached units is 92% higher than for those constructed prior to 2012.

Table 28: Average Prices Per Square Foot in Boise, October 2015

	Price Per Square Foot		Median Price	
	Pre-2012	2012-2015	Pre-2012	2012-2015
Single Family	\$128	\$142	\$224,900	\$276,991
Condos/Attached	\$164	\$259	\$155,000	\$298,000

Source, MLS, CSI

Building permit activity (Table 29) has increased dramatically during 2015. Most of the activity has been in the rental development market. To date, the single-family home sales market continues to rise and inventory of existing housing units declines. Developers will most likely continue to construct new housing units at the paces similar to 2013 and 2014.

Table 29: Building Permits over Time, Boise

Building Permits	2014	2015 (June - March)	Change
Total Permits	3,851	4,436	15.2%
Single Family Dwellings	141	142	0.7%
Commercial Permits	234	252	7.7%
Permit Values			
Total Permit Values	\$108,600,000	\$97,500,000	-10.2%
Single Family Dwellings	\$31,400,000	\$33,100,000	5.4%
Commercial Permits	\$44,500,000	\$57,100,000	28.3%

Source: Source: City of Boise

The number of residential units permitted increased for almost all unit types between 2013 and 2014 and was continuing to increase in 2015. In 2014, attached and multi-family units made up the largest portion of permitted units.

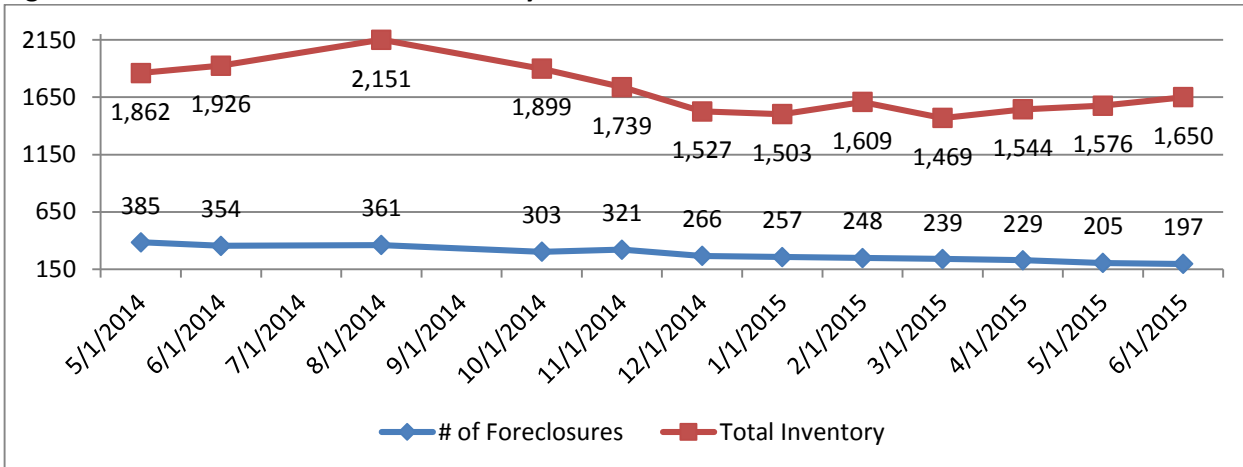
Table 30: Residential Units Permitted, Boise

	Number of Units		
	2013	2014	2015 (through June)
(# of dwelling units)			
Single Family Homes	526	435	322
Duplex	30	24	10
Triplex	3	0	0
Four-plex	32	268	168
Six-plex	0	0	0
Multiple	182	655	371
<i>Total Residential Permits</i>	773	1,382	871

Source: Source: City of Boise

Foreclosures in Boise have steadily declined the past few years. According to the City of Boise, the total foreclosure percent (of the total inventory for sale in Boise) has dropped from 20.7% in May 2014, to 11.9% in June 2015. In June 2015, there were 197 foreclosures counted on the market in Boise. Nationally, low- and moderate-income households were hurt during the foreclosure crisis. Many lost homes and became renters.

Figure 15: Foreclosures and Sales Inventory Over Time



Source: City of Boise

AFFORDABLE HOUSING NEEDS

Housing problems are defined by HUD as:

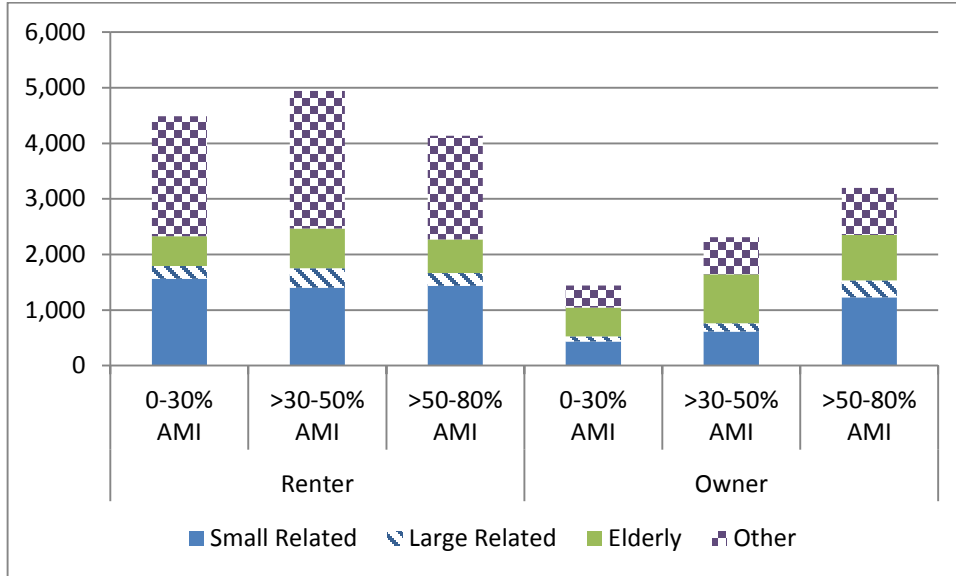
1. Housing unit lacks complete kitchen facilities
2. Housing unit lacks complete plumbing facilities
3. Overcrowding (1.01–1.5 persons per room)
4. Severe Overcrowding (greater than 1.5 persons per room)
5. Cost Burden (households paying between 30% and 50% of their income for housing)
6. Severe Cost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

In Boise, HUD estimates there were 465 rental units and 30 owner occupied units without complete plumbing or kitchen facilities in 2011. Of these, most were rentals serving households at 0-30% AMI. There were few severely overcrowded households in Boise. It is estimated that 90 renters and 145 owners were overcrowded in 2011.

By far the largest housing problem experienced by households at 100% AMI or less in Boise was cost burden. There were more severely cost burdened owners (paying more than 50% of income for housing). Renters were more likely to be cost burdened (paying more than 30% of income for housing). This data illustrates that renters and homeowners in Boise earning between 30 and 50% of AMI both face varying degrees of cost burden.

HUD data indicates that “other” households have the highest number of cost burdened households in Boise. Other is comprised of those that do not fit into the categories of “small related” (two to four related persons), “large related” (five or more related persons), or elderly. Many of these “other” renters may be Boise State University students. Small related households tend to be cost burdened households. Households that rent and earn 31-50% of AMI are the most cost burdened.

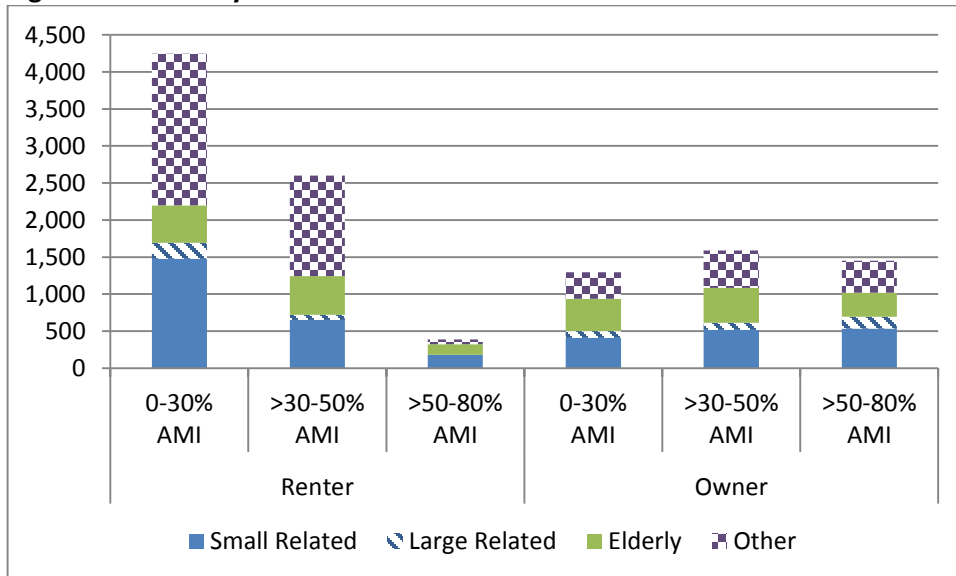
Figure 16: Cost Burdened Households



Source: 2007-2011 CHAS

Renters with incomes at 0–30% AMI is the demographic to be severely cost burdened households. These households are comprised of “other” and are small related. Owner households that are severely cost burdened are those at 31–50% AMI, and small related households.

Figure 17: Severely Cost Burdened Households

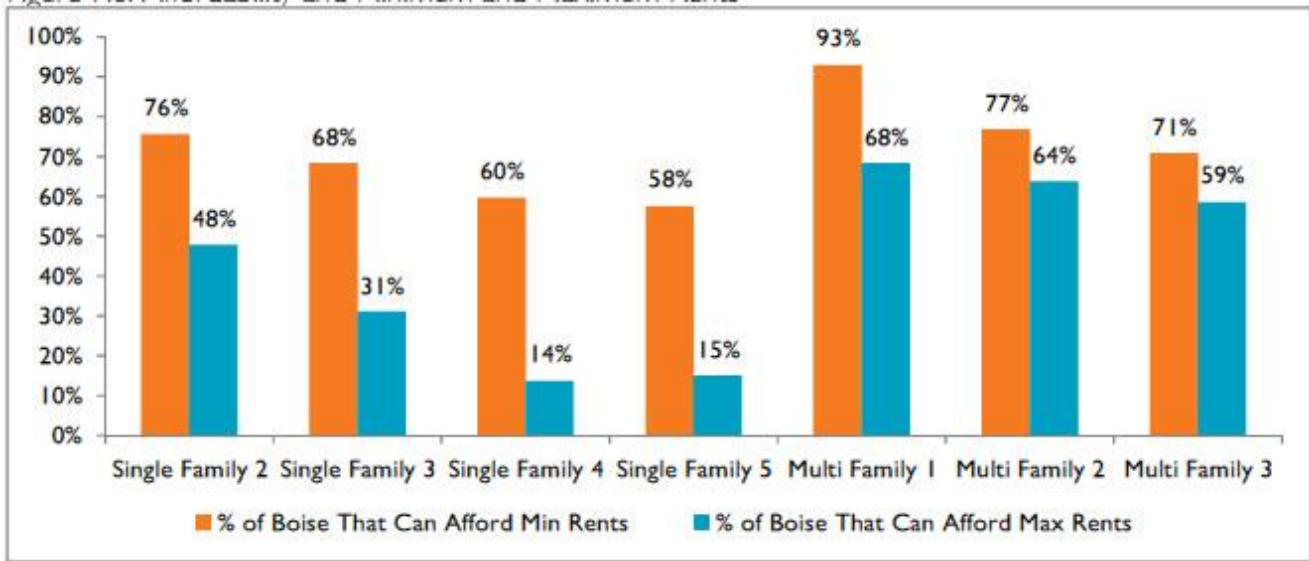


Source: 2007-2011 CHAS

Overcrowding is most prevalent in renter households with lower incomes. Multiple unrelated person households (households made up of non-family members) overcrowding occurs in single family households (one family living alone). An explanation for this is a low-income household who may rent or own a housing unit, smaller than they need, because the price is lower than larger units. Single family renter households at 0-30% AMI are the most overcrowded.

The Housing Needs Assessment (2015) reports that there are many households living in Boise who cannot afford the maximum rents in Boise, as shown in the figure below. This knowledge is key when rental vacancies are low and favor landlords. Depicted are households that can afford rents in multi-family properties and single family smaller units. However, the percentage goes down as single family unit size and maximum rent increases. Currently, there are 84 subsidized rental units for every 1,000 low-income households. Renters at 60% AMI or less interested in purchasing a home will not be able to afford the median priced home in Boise, based on 2015 MLS sales data.

Figure 18: Affordability and Minimum and Maximum Rents



Source: City of Boise’s Housing Needs Assessment

AVAILABILITY OF ACCESSIBLE HOUSING

The Boise City/Ada County Housing Authority has some fully accessible rental units in their affordable housing inventory; as does the city of Boise. CSI’s review of the price restricted rental inventory in Boise showed that only 3% of all accessible units were accessible to persons with disabilities. While new HOME funded units must have 5% of units accessible; demand for fully accessible units for those with very low- and low-incomes is higher than the available inventory.

SECTION THREE: EVALUATION OF FAIR HOUSING LEGAL STATUS

FAIR HOUSING COMPLAINTS:

EVALUATION OF JURISDICTION’S CURRENT FAIR HOUSING STATUS

Boise residents filed 221 complaints with HUD between January 1, 2011 and October 29, 2015. These complaints resulted in 103 individual cases filed. The most frequently cited protected class was disability (56%), followed by familial status (20%). National origin comprised 15% of cases filed. Top violations that complainants alleged included: failure to make reasonable accommodations (24%), discriminatory terms, conditions, privileges, or services and facilities (21%), and discriminatory refusal to rent (12%). Thirty-two percent (32%) of the complaints were conciliated, or successfully settled. Of the HUD complaints reviewed by CSI, 30% of the cases filed during this time period were unresolved/pending, and 19% of the cases were closed administratively.

Table 31: Summary of HUD Complaints, 2011–2015

	2011	2012	2013	2014	2015	Total
Number of Cases	37	18	23	18	9	105
Number of Complaint Issues:	58	33	60	46	24	221
Most Common protected Class Affected	Physical Disability	Physical Disability	Physical Disability	Physical Disability	Physical Disability	
Most Common Alleged Violation:	Failure to Make Reasonable Accommodations	Discrimination in Terms/Conditions	Failure to Make Reasonable Accommodations	Discriminatory Terms/ Conditions	Discriminatory Terms/ Conditions	
Most Common Resolution	Conciliation/ Settlement Successful	No Cause Determination	Conciliation/ Settlement Successful	Cases Unresolved/ Pending	Conciliation/ Settlement Successful	

Source: HUD-Office of Fair Housing

The chart below illustrates Fair Housing Complaints filed with the Idaho Human Rights Commission (IHRC) by residents of Boise. There were 33 cases alleging housing discrimination that were filed between January 1, 2011 and October 19, 2015. Of those cases, 12 were open (pending), 14 were deemed to have no probable cause, four (4) were withdrawn with benefits, one (1) was found to be non-jurisdictional, one (1) was withdrawn, and one (1) was deemed an unsuccessful conciliation. Unsuccessful conciliation was cited after probable cause was established. According to the IHRC, the most common basis for complaints filed was disability (23). Not specified, were 25 complaints categorized as “other.”

Table 32: Summary of Fair Housing Complaints to the Idaho Human Rights Commission, 2011-2015

Basis	National Origin	Race	Sex	Disability	Religion	Retaliation
Number of Cases:	1 (Hispanic) 4 (Other)	3 (Black)	1 (pregnancy) 2 (female)	23	2	7
Issue	Harassment	Terms and Conditions	Failure to Accommodate	Sexual Harassment	Service Animal	Other
Number of Cases:::	7	3	3	1	2	25
Disposition	No probable Cause	Withdrawal with Benefits	Unsuccessful Conciliation (after probably cause finding)	Non-Jurisdictional	Withdrawal (no right to sue)	Still Open-Pending
Number of Cases	14	4	1	1	1	12

IDENTIFICATION OF FAIR HOUSING CONCERNS OR PROBLEMS

Impediments to Fair Housing Choice can be defined as “any action, omission, or decision taken because of race, color, religion, sex, disability, familial status, sexual orientation, gender identity/expression, or national origin that may restrict housing choices or the availability of housing choices.” This section addresses housing problems related to discriminatory and illegal practices. Also included are general and specific local housing concerns that may occur. The discriminatory and illegal practices (listed below) are examples and definitions of discrimination that could occur in a community with respect to housing. These are considered illegal under the provisions of the Fair Housing Act and are not intended to imply that these practices are occurring in a community.

1. DISCRIMINATORY AND ILLEGAL PRACTICES

Advertising or printing and/or publishing, or causing the printing and/or publishing of any notice, statement, or advertisement in the sale or rental of a dwelling which shows preference, limitation, or discrimination.

Blockbusting - the unethical real estate practice of creating fear by moving one or more households of another race or creed into a neighborhood, then exploiting the situation by urging residents to sell their homes at deflated prices.

Control of listings - when a real estate agent or broker refuses to list a home or rental because it is minority-owned or because of the neighborhood in which it is located.

Discrimination in the provision of brokerage services - may result when a minority or disabled real estate agent or broker is denied membership in a multiple listing directory or other organization.

Lending practices - discriminatory when different credit standards are used to qualify minority and non-minority home buyers. In addition to race, such things as marital status, age, sex and number of dependents may also be the basis for discriminatory lending practices.

Rental practices – when a landlord charges higher rents against minorities, families, seniors, or persons with disabilities for equivalent units, misrepresents information concerning unit vacancies, requires larger security deposits and/or uses different or higher standards of tenant approval.

Steering - the practice of directing a prospective buyer away from a certain property due to a person’s race, color, religion, sex, disability, familial status, or national origin.

Many of the above described discriminatory practices may occur unknowingly. When discrimination occurs in housing, it encourages segregated living patterns and housing markets. These discriminatory practices are often difficult to see and document. Those who have been discriminated against must bring charges of housing discrimination to the attention of local, state, or federal authorities. This aids in detecting and enforcing against illegal practices.

2. GENERAL HOUSING CONCERNS/PREFERENCES

The Boise City/Ada County Housing Authority (BCACHA) is a highly rated housing authority, which operates a variety of programs for residents of Boise City and Ada County. This includes Section 8 Vouchers, public housing, and elderly price restricted rental units. BCACHA administers 1,640 housing choice vouchers within Boise and others throughout Ada County. They also operate 250 VA VASH and HUD Supportive Housing rental assistance vouchers. The following table is populated by the HUD IDIS system and may not necessarily match local PHA records.

BCACHA owns 160 units of public housing and has no plans to dispose of units in the next five years. BCACHA also owns 80 Section 8 financed rental units serving elderly residents. They are working on a new development project to increase their supply of price restricted rental units, which will target families. This project is planned for construction on a site BCACHA currently owns within the next five years. BCACHA owns and manages two multi-family rental complexes and five scattered duplex public housing units. Most units are studio or one bedroom units. The two multi-family complexes serve seniors and persons with disabilities.

There are currently 894 households on the waiting list for a Section 8 Voucher in Boise. These are from an initial 1,200 households pulled from a lottery that was open for two weeks in June 2015. There are 135 households on the waiting list for public housing units. The following tables show the demographic breakdown of households on the waiting list; which includes almost all either extremely low-income or very low-income. These households are least likely to be able to afford market rents in Boise, especially as rents rise and units become less available.

Over 46% of households on the waiting list have a disabled household member. Just under 40% are families with children.

Table 33: Housing Authority Waiting List Housing Types

	Number	Percent
Elderly households	171	13.6%
Disabled households	584	46.5%
Families with minor children	500	39.8%

Source: Boise City Housing Authority

The waiting list is made up predominately of White households. However, the percentage of minority households (31.7%) on the waiting list is higher than that of Boise’s non-white population of 10.1%.

Table 34: Race and Ethnicity of Waiting List Households

	Number	Percent
White	769	69.3%
Black/African American	148	13.4%
Native American/Alaska Native	53	4.8%
Asian	28	2.5%
Native Hawaiian	31	2.8%
Hispanic	81	7.3%

Source: Boise City Housing Authority

Most households on the waiting lists have extremely low-incomes (30% AMI or less). These households are the most vulnerable in Boise. The Housing Needs Assessment (2015) reiterates that extremely low-incomes have the largest gap in available affordable rental units.

Table 35: Income Levels of Waiting List Households

	Number	Percent
Low Income	27	2.7%
Very Low Income	176	17.1%
Extremely Low Income	825	80.2%

Source: Boise City Housing Authority

EXPIRING HOUSING ASSISTANCE CONTRACTS

At this time, the Boise City/Ada County Housing Authority does not have any plans to dispose of public housing units that they own. A review of the National Preservation Database from the National Low Income Housing Coalition for Boise shows that there are a few privately owned subsidized properties. Most will have expiring subsidies within the next five years. These properties have a total of 835 price restricted units and were funded with a variety of sources, including LIHTC, the Section 202 and 811 programs, and Section 8 New Construction. While owners may not choose to leave the subsidy programs they are currently under, these properties should be tracked to ensure that they are not lost from the affordable inventory.

Table 36: Expiring Housing Assistance Contracts

Property Name	Subsidy End Date	Total Units	Owner	Owner Type
Barton Apartments	5/31/2017	24	ASI Boise, Inc., a Minnesota Non-Profit Corp	Non-Profit
Treehouse Apartments	7/30/2018	25	NWRECC Idaho Affordable Housing Preservation LP	For Profit
Dogwood Plaza	7/1/2015	50	NBA Disciples Housing Of Boise, ID., Inc.	Non-Profit
Shoreline Plaza	9/1/2018	80	Shoreline Plaza, Inc.	Non-Profit
Park River Apartments	4/13/2015	91	American Capital Development Inc	For Profit
Magnolia Apartments	4/13/2015	43	Parklane Company, Inc.	For Profit
Parkhill Apartments	4/13/2015	36	Parklane Company, Inc.	For Profit
River Plaza	12/31/2015	116	Tomlinson & Associates	Non-Profit
Idanha Apartments	12/31/2016	53	Good Street Apartments Associates	For Profit
Civic Plaza	12/31/2019	299	Steadfast Intermountain, LLC	For Profit
Black Mesa Apartments	12/31/2018	18	Southridge Apts Inc	For Profit

SPECIFIC HOUSING CONCERNS

HOUSING NEEDS OF PERSONS WITH DISABILITIES

Boise has many services, facilities, and housing programs which are designed to address the needs of special need populations. These are defined as: the elderly and frail elderly population, persons with mental, physical, and developmental disabilities, people with Substance Use Disorders (SUDS), people with HIV/AIDS, victims of domestic violence, Veterans, and at-risk youth and refugees. Some of the special needs facilities and services described, also actively provide services to people experiencing homelessness. Additional detail may be found in the Homeless Facilities and Services Section (MA 30) of the Five-Year Consolidated Plan. The primary housing need of many of these households is access to affordable rental units with supportive services and access to transportation. Many people with special needs require supportive housing and services to enable them to live independently and to avoid homelessness or institutionalization.

The American Community Survey collects data related to disability status. In 2013, there were 22,913 residents with disabilities. These persons may have more than one self-reported disability. Hearing disability was the most common in children under 5 years. In the 5 to 17-year-old population, the most common disability was a cognitive difficulty. For adults, the most common disabilities were cognitive, ambulatory, and independent living difficulties. These disabilities can all require service enriched or modified housing.

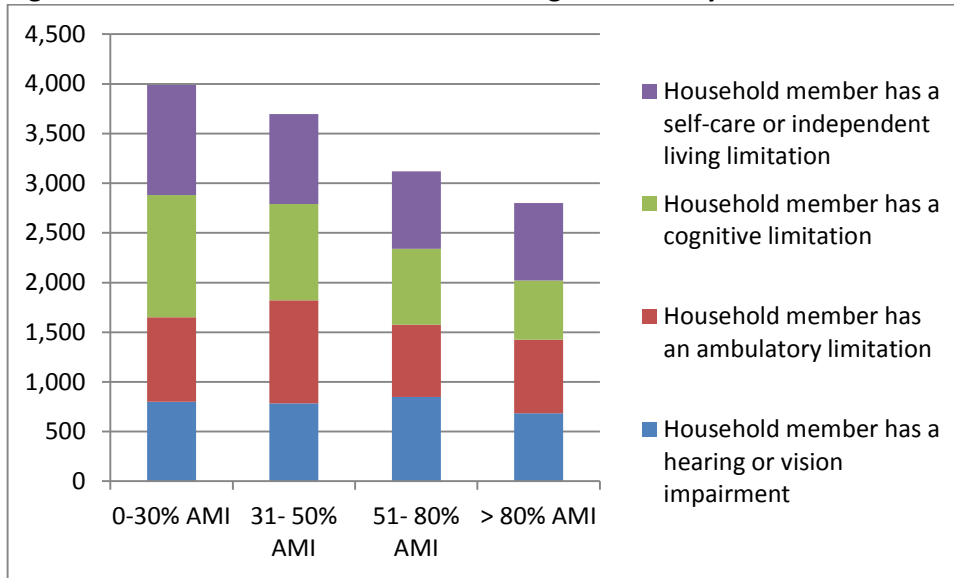
The table below shows the number of households by income ranges that have specific disabilities and at least one housing problem. Housing problems are defined as cost burdened, lacking kitchen or adequate plumbing, or overcrowding. Low-income renters with disabled household members and one or more housing problem, greatly outnumber owners in these income ranges; they are also less likely to be able to afford higher quality housing and the other costs associated with caring for a disabled household member. For lower income disabled households, access to transportation is often a problem in Boise, according to disability providers interviewed for the planning process.

Table 37: Disabled Households with Housing Problems by Tenure and Income Range, 2012

	Total	0-30% AMI	31- 50% AMI	51- 80% AMI	> 80% AMI
All Households					
Household member has a hearing or vision impairment	3,120	800	785	850	685
Household member has an ambulatory limitation	3,350	850	1,035	725	740
Household member has a cognitive limitation	3,560	1,230	970	765	595
Household member has a self-care or independent living limitation	3,575	1,110	905	780	780
Renters					
Household member has a hearing or vision impairment	1,765	530	475	480	280
Household member has an ambulatory limitation	1,860	615	670	435	140
Household member has a cognitive limitation	2,120	1,035	670	340	75
Household member has a self-care or independent living limitation	2,170	840	590	530	210
Owners					
Household member has a hearing or vision impairment	1,355	270	310	370	405
Household member has an ambulatory limitation	1,490	235	365	290	600
Household member has a cognitive limitation	1,440	195	300	425	520
Household member has a self-care or independent living limitation	1,405	270	315	250	570

Source: HUD CHAS Data 2012

Figure 20: Disabled Households with Housing Problems by Tenure and Income Range, 2012



Source: HUD CHAS Data 2012

Frail elderly/ Elderly - Supportive housing needs for this population may involve maintaining individuals in their homes with minor home repairs, in-home support services, at-home nursing (skilled) care, and hospice care.

Persons with Physical Disabilities - Accessible and adaptable housing is a primary housing need for persons with disabilities and their families. Affordable housing with supportive services is needed to serve these populations effectively. Many people with disabilities are best served in an independent living environment. Some may need higher levels of support and supervision. Smaller facilities tend to be the trend for group living facilities. There are significant financial challenges with this model.

Mental Illness - Individuals with mental health issues; supportive housing is critical to avoid homelessness. Types of services include home-based case management, therapeutic services, medication monitoring and peer to peer support.

Substance Use Disorders – Persons with serious mental health issues, substance use disorders or co-occurring disorders require coordinated and accessible treatment and support. Permanent Supportive Housing (particularly for those who have experienced homelessness) is critical to prevent future episodes of homelessness. Peer supports and case management support can be effective services for this population.

HIV/AIDS - The supportive housing needs of person living with AIDS are unique and varied. Some require only short-term assistance with rent, mortgage or utilities. Those who have co-occurring morbidities, including HIV, may require longer term supportive housing. Supportive housing allows people living with HIV/AIDS to access drug therapies and other health/mental health supports.

The biggest need mentioned by providers in interviews, discussion panels, and public meetings, was the need for additional and accessible affordable rental housing. This includes units for very low income households, units that have accessibility features for those with physical disabilities, and more reliable and cost efficient transportation options for clients. In addition, the need for Permanent Supportive Housing was reiterated during the public comment/hearing process.

Table 38: Summary of Special Population Housing Needs

Population Group	Needs for Boise Residents
Seniors	Home services to keep seniors in their own homes. Assisted living units Accessibility features in housing units Home rehabilitation services Mental Health Services
Persons with Physical Disabilities	Low cost affordable rental housing that is accessible by wheelchair or walker Affordable, reliable and accessible (near housing and work) transportation options
Persons with Mental Health Disabilities	Sufficient residential treatment opportunities for clients
Persons with Substance Abuse Issues	Funding for enhanced case management and services
Persons with HIV/AIDS	Low cost affordable rental housing units

Source: CSI Research and Interviews

HOUSING NEEDS FOR SENIORS

According to the Housing Needs Assessment (2015), the overall population of seniors in Boise/Ada County is projected to increase from approximately 55,000 to 67,000. This is a 27% increase over the next ten years. Over half of seniors in Boise (that are 75 years or older) have a disability. Most seniors opt to stay in their homes and may be reluctant to accept government assistance. In addition, the current inventory of Section 202 housing for seniors (301 units) is significantly less than existing present demand. The increasing senior population and growing desire for younger seniors to obtain additional housing options are compounding factors.

The CHAS data table below illustrates that 1,400 very low-income elderly renters and homeowners have a housing problem, as defined by HUD. Housing problems are defined as either lacking complete kitchen or plumbing facilities, overcrowded, or as a cost burdened household. This highlights the need for increasing quality housing options for very low-income seniors.

Table 39: Seniors with One or More Housing Problems

	Owners			Renters		
	Total	W/Housing Problem	% w/ Problem	Total	W/Housing Problem	% w/ Problem
30% AMI or less						
Elderly	530	370	70%	600	475	79%
Extra-elderly	365	275	75%	405	280	69%
30.1-50% AMI						
Elderly	950	545	57%	600	410	68%
Extra-elderly	800	360	45%	575	470	82%
50.1-80% AMI						
Elderly	1,675	645	39%	600	405	68%
Extra-elderly	1,180	295	25%	390	310	79%
80.1 - 100% AMI						
Elderly	1,215	415	34%	265	35	13%
Extra-elderly	710	85	12%	140	70	50%
100% AMI and above						
Elderly	2,985	740	25%	735	55	7%
Extra-elderly	2,200	200	9%	415	220	53%

Source: HUD CHAS 2012

HOUSING NEEDS FOR MINORITIES

The American Community Survey (2013) data demonstrates that Boise residents identify their race as white (~90%). The largest minority group in Boise is persons of Hispanic descent, at 7.4% of the total population. The percent of persons who are Hispanic in Boise is slightly higher than in Ada County. Table 40 shows the percent change in each racial group from 2000–2013.

As the population of minority racial and ethnic groups grows, housing providers and local agencies must ensure that outreach is conducted in communities of color and through information channels appropriate to each group.

Table 40: Change in Population by Race and Ethnicity, 2000 - 2013

	Total	Hispanic or Latino
White	10.1%	192.5%
Black or African American	103.3%	-47.3%
American Indian and Alaska Native	17.3%	-42.5%
Asian	95.8%	143.1%
Native Hawaiian and Other Pacific Islander	95.0%	71.4%
Other	-24.9%	-29.2%
Two or more races:	38.3%	3.0%
Total	12.9%	85.6%

Source: US Census American Community Survey

Table 41 shows the median income of households in Boise by race and ethnicity. Households who are Black or African American, “other”, two or more races, and of Hispanic origin have lower median incomes than Whites, American Indians, or Asians. These households may have greater housing needs and larger cost burden than higher income racial groups.

Table 41: Median Income of Households by Race, 2013

	Median Income
White	\$52,199
Black or African American	\$31,645
American Indian and Alaska Native	\$56,493
Asian	\$65,491
Native Hawaiian and Other Pacific Islander	NA
Other	\$33,537
Two or more races	\$27,343
Hispanic Origin	\$45,815

Source: US Census American Community Survey

HOUSING NEEDS FOR THE HOMELESS

CSI interviewed homeless providers to prepare this analysis of homeless needs within Boise. The City of Boise’s Housing and Community Development (HCD) Division leads the local Continuum of Care planning process. The Boise City/Ada County Continuum of Care (CoC) addresses the needs of people experiencing homelessness and those at risk of homelessness. The CoC is implementing strategies that conform with the 2006 Opening Doors: Federal Strategic Plan to Prevent and End Homelessness. As a part of this process collecting data to drive Community Strategies Institute

decisions, is key. Annually, one data set that is collected is the Point in Time count (PIT). The PIT identifies the unduplicated number of sheltered and unsheltered homeless persons in Boise on one night in January. This effort is coordinated as part of a statewide count. The PIT is aligned with HUD’s national strategy to end homelessness.

The 2015 PIT count with available data was conducted on January 28, 2015 by Idaho’s two Continuum of Care Planning groups, with support from Idaho Housing and Finance Association (IHFA). In Boise, 95 people volunteered in 32 locations to conduct the count of unsheltered people and in 10 locations for the sheltered count. Data on those staying in shelters or transitional housing programs on the night of January 28, 2015 was obtained by using a census count conducted by the housing providers. Data on those staying in places not meant for human habitation (i.e. car, park, abandoned building, etc.) was captured using surveys administered directly to individuals by trained volunteers.

Table 42: NA-40 Homeless Needs

Population	Estimate the # of persons experiencing homelessness on a given night	
	Sheltered	Unsheltered
Persons in Households with Adult(s) and Child(ren)	140	4
Persons in Households with Only Children	3	0
Persons in Households with Only Adults	483	74
Chronically Homeless Individuals	59	23
Chronically Homeless Families	3	4
Veterans	112	14
Unaccompanied Child	52	3
Persons with HIV	2	0

Source: Metro Denver Homeless Initiative 2013 Point-in-Time Count

There were 755 persons counted as homeless in Boise/Ada County on this day. The PIT indicates that 674 persons (or 89%) were sheltered and 81 persons (or 11%) were unsheltered during this point in time.

According to the Boise City/Ada County Continuum of Care PIT survey, volunteers found there was an increase in the number of unsheltered persons from 2014 to 2015. In 2014, 46 unsheltered surveys were received while 81 were completed in 2015. This increase may be attributed in part to the lowest rental vacancy rate ever recorded in the area; and expanded volunteers in 2015 that was successful in contacting unsheltered people.

Of those, eighty-nine were children under 18 years of age (12%) and 55 (or 7%) were between the ages of 18-24. There were 611 adults over the age of 24 which comprised 81% of the homeless population. The following table provides the total number of persons counted, and the ages of persons counted, according to the PIT Survey. The PIT count found that 81 people were adults over the age of 24, 12 were under the age of 18, and another 7 were youth between the ages of 18 and 24.

Table 43: Boise/Ada Homeless by Age

Total Numbers of Persons	Number	Percent
	755	
Total number of persons under 18	89	12%
Total number between 18 & 24	55	7%
Total number of persons over 24	611	81%

Boise/Ada County PIT, 2015 IHFA

The PIT count identifies subpopulations within the overall count. Table 44 illustrates the numbers of people counted within each subpopulation.

Table 44: Boise/Ada County PIT January 2015 Additional data

Homeless Subpopulations	Total Number	Percent of the Adults
Chronically Homeless Individuals	82	11%
Chronically Homeless Families	7	1%
Veterans	126	16%
Female Veterans	10	1%
Severely Mentally Ill	178	23%
Chronic Substance Abuse	250	32%
Persons with HIV/AIDS	2	0%
Victims of Domestic Violence	116	15%

Source: January 2015 PIT Count, IHFA

The Boise City/Ada County Continuum of Care PIT identified 126 veterans experiencing homelessness during the count. Of those, 112 were sheltered and 14 were unsheltered. There were seven (7) chronically homeless families identified during the count and two (2) persons counted who reported to have HIV/AIDS. The PIT also found that there were 82 chronically homeless and 116 who were victims of domestic violence. Many sheltered and unsheltered homeless persons in Boise/Ada County reported having substance abuse disorders and serious mental illness.

According to the “Unsheltered Only” Survey Results in the 2015 PIT, 68 people in Boise/Ada County (Region 7) answered the question about length of time they had been homeless and homeless episodes. Twenty-seven (27) answered that they had been continuously homeless for more than one (1) year. Of the remaining unsheltered homeless, nine (9) reported that that night was their first time (episode) being homeless; 13 reported they had between two (2) and three (3) episodes of homelessness in the previous three (3) years; and 19 reported having for (4) or more episodes in the past three (3) years.

Table 45 represents the numbers of sheltered and unsheltered persons by gender. Respondents to the question of gender indicated that 57 were male and 19 were female. This mirrors qualitative data by providers, in which men are two times more likely to be sheltered than women. Men are three times more likely to be unsheltered than women.

Table 45: Boise/Ada PIT, January 2015 Gender of Sheltered and Unsheltered

Gender (Total Individuals and Persons)	Total Number
Total Males	496
Total Females	252
Transgender male to female	2
Transgender female to male	0
Sheltered Homeless	
Male	439
Female	233
Transgender male to female	2
Transgender female to male	0
Unsheltered Homeless	
Male	57
Female	19
Transgender male to female	0
Transgender female to male	0

Source: January 2015 PIT Boise/Ada IHFA

The Boise City/Ada County Continuum of Care (CoC) is a structured organizational model housed and staffed by the city of Boise (City). Its several committees meet regularly to consistently plan for and evaluate existing programs to address local challenges comprehensively. The types of facilities and services available to people experiencing homelessness in Boise includes: emergency shelter, transitional housing, permanent supportive housing, Rapid Re-Housing, and supportive services offered through several nonprofits and local, state, and federal institutions. In addition to staffing the CoC, the City owns and manages housing designed to serve homeless and very low-income Boise residents. Many residents have special needs or had difficulty obtaining other housing options.

The table below shows the types of facilities and number of beds currently that are targeted to homeless households by population group in Boise and Ada County.

Table 46: Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	139	27	36	263	
Households with Only Adults	297	0	0	210	
Chronically Homeless Households	N/A	0	0	150	
Veterans	N/A	0	101	193	
Unaccompanied Youth	12	0	0	0	

Source: Boise Continuum of Care

Housing programs and service agencies in Boise City/Ada County are designed to meet the specific needs of homeless persons. This is met through a coordinated network of homeless shelters, transitional housing, and permanent supportive housing and service providers. There are many service providers that provide services

to both homeless and non-homeless low-income populations in Boise City/Ada County. These include providers of primary health care, mental health, and substance use disorder services.

Charitable Assistance to the Community's Homeless (CATCH), Inc. is a nonprofit multi-county re-housing agency designed to support people transitioning to housing from homelessness. CATCH supports children and families in the Meridian and Boise School Districts. It provides temporary furnished housing to families in crisis, offers employment and other community resource coordination geared toward family self-sufficiency. CATCH has case management support and has a furniture program for transitioning to housing. CATCH provides rental assistance, case management, and a family resource center to assist families in job searches. CATCH also provides vocational rehabilitation services that include work evaluation, job coaching, and job development. The CATCH model integrates public/private sectors with regional government, area congregations of faith, local businesses, and other charitable organizations.

Terry Reilly operates the THRIVE Program (Treatment, Housing and Recovery; Inspiration and Vision to End homelessness). The program offers intensive case management, substance use disorder treatment, psychotherapy, and peer support. There are individual and group counseling formats offered. Eligible applicants must have mental health/substance use issues and have history of chronic homelessness (homeless for one year or four episodes of homelessness in a three-year period). Terry Reilly accepts Medicaid and provides primary care, dental services, inpatient mental health treatment, and medically-monitored detoxification services at Allumbaugh House. It is estimated that 52% of Allumbaugh House patients are homeless or chronically homeless. They are allowed a 4-6 day stay, provided case management, and often referred to the Boise City/Ada County Housing Authority for housing assistance.

The Project for Assistance in Transition from Homelessness (PATH) Program employs credentialed peer specialists who provide outreach and supportive services to any homeless individuals (veterans and non-veterans) and those at risk of homelessness. PATH provides assistance finding housing, paying for first month's rent/deposit, and assists with emergency grants through various community resources. The agency assists people with Substance Use Disorder (SUDS) and serious mental illnesses though these diagnoses are not required for PATH program assistance.

Boise City Housing and Community Development (HCD) owns and operates over 300 units of affordable housing for very low- and extremely low-income persons. Of the current tenants residing at their properties, 20% were homeless upon entry. Four units in one of the Boise City-owned complexes are set aside for PSH vouchers to serve as match for the BCACHA's CoC grant.

The Supportive Housing and Innovative Partnership program (SHIP) is a nonprofit organization which provides safe and sober housing for persons in recovery programs from substance abuse and mental health issues. They provide services in twelve different locations that are in a group home model and one with a higher level of care. They administer the VA Grant Per Diem Program for veterans discharging from psychiatric hospitalizations or residential treatment. SHIP also serves residents who come from corrections, mental health facilities, and jails. SHIP owns a store that sells building materials which helps fund multiple programs and it maintains a sheltered job center for its participants to aid in recovery. SHIP's many partners include the VA Medical Center, Department of Health and Welfare, Department of Corrections, Juvenile Corrections, and Ada County Jail.

Women and Children's Alliance (WCA) in Boise is an organization that provides a hotline, shelter, planning assistance, legal advocacy, and therapeutic support for women survivors of domestic violence and sexual assault victims. The WCA provides a secure 120-day residential shelter program and transitional housing in confidential locations which includes group and individual counseling for women and children, case management, life skills, parenting and recovery classes, and safety planning assistance.

Boise School District employs community resource workers who connect district families and youth experiencing a housing crisis with ESG and CoC housing and service providers. These workers are trained by the school district and provide a direct referral to housing programs when families or youth are present with a housing crisis. The school district also developed a resource manual that is available to the public. Continuum of Care and ESG-funded shelter and service providers all have a designated staff member to assist families with school enrollment as quickly as possible and receive Boise general funds (grant) to prevent homelessness and provide one-time rental/utility assistance.

The VA Supportive Housing Program (VASH) combines Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the Department of Veterans Affairs. The Boise City/Ada County Housing Authority has 250 VASH Vouchers for homeless veterans and partners with the Boise VA Medical Center to assist those veterans.

Supportive Services for Veteran Families (SSVF) is a VA funded program that provides case management and supportive services to help veterans facing loss of housing or experiencing homelessness to obtain and maintain permanent housing and is managed by El-Ada CAP. The program identifies veterans in need through outreach and direct referrals. The VA also hosts an annual event that provides resources specifically for homeless veterans. Both the VA and the SSVF program access VA eligibility information through the VA's Eligibility Office & the DD-214 National Archives.

El-Ada Community Action Partnership, Inc. (El-Ada) is a community action agency that provides a variety of services for homeless people and other low-income populations including families in Boise and Ada County. Like other Community Action Partnership (CAP) models, it seeks to coordinate local, state, and federal programs to better assist those in need. El-Ada CAP has a food pantry, provides utility and food assistance, a weatherization program, HIV testing and services, and is a provider of the VA funded supportive services for veteran families (SSVF). El-Ada CAP has walk-in hours to help low-income people with referrals and vouchers, and arranges appointments for basic and emergency needs.

Idaho Youth Ranch focuses on services for youth who are homeless and in need of services. They operate a job readiness program called YOUTHWORKS!, as well as the Hays Shelter Home which is a 20 bed facility. Approximately 120 youth are served each year. This is the only youth shelter in the City. Once stabilized in the shelter, youth may transition to have the option of going to the ranch for additional services and care. The ranch is undergoing a transition from a full working ranch to more focused training programs to help the youth get employment. The agency is a member of the Boise City/Ada County Continuum of care and works with other providers to assist families in obtaining a full range of services to integrate youth back into their communities.

Pioneer Neighborhood Community Center is the city of Boise's seasonal family day shelter and is open from 8 am-3 pm for families experiencing homelessness during the winter months. The shelter provides some basic assistance including access to computers, books, games, art supplies, and television.

The Boise Rescue Mission – River of Life is an emergency men's shelter that provides 3 meals per day, clothing, and job search assistance. It is open at 4 pm for overnight shelter.

The Boise Rescue Mission – City Light is an emergency women's and children's shelter that provides 3 meals per day, clothing, and job search assistance. It is open at 4 pm for overnight shelter.

The Boise Rescue Mission – Ministry Center in Boise serves food and provides clothing and shelter for men, women, and children every day of the year.

The Salvation Army Treasure Valley provides services to very low-income, homeless, and unemployed individuals and families throughout the Treasure Valley. It houses a food pantry, housing and homeless services, utility assistance, Family Thrift Stores, and Christmas/holiday assistance.

The Boise City/Ada County Housing Authority (BCACHA) is the city and county housing authority that administers 1,640 Housing Choice Vouchers in Boise and 250 VA Supportive Housing Vouchers. BCACHA provides services and partners with other Boise providers to meet the needs of its residents. Some of these include supportive services related to health, mental health, financial education, and housing stability. The VA and BCACHA collaboratively provide housing and case management services to veterans experiencing chronic homelessness or those with substance abuse and mental illnesses in the VASH program as described above. Case management services help medically fragile veterans and those with mental health and substance use disorders obtain connections to primary care and psychiatric care to help with overall health and housing stability. BCACHA also administers the HOPWA program for low-income people living with HIV/AIDS.

Interfaith Sanctuary Housing Services is a Boise based emergency shelter that focuses on serving chronically homeless individuals and those with the most barriers to housing. The shelter has 22 beds for single women, 45 family beds, and 80 beds for single men. It is the only shelter facility that can shelter families together. The shelter's case managers assist residents of the shelter with work readiness and other issues impacting self-sufficiency.

Family Medicine Residency of Idaho (FMR) provides primary healthcare to low-income and underserved populations in Ada County including people who are homeless or at risk of becoming homeless. Their community clinics focus on tuberculosis, HIV, and Hepatitis C. They provide screening for refugee populations mainly from the Ukraine, Africa, and the Middle East. FMRI operates on Federal grants and is the largest medical provider in Idaho. They are an operator of the Housing Opportunities for People with Aids (HOPWA) housing program for the Idaho Housing and Finance Association (IHFA). They assist people living with HIV/AIDS with psychosocial, health, and housing needs.

DISPLACEMENT

There have been no known instances of displacement of residents as a result of governmental action.

SECTION FOUR: IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

HUD requires that jurisdictions review previously identified impediments to fair housing choice as part of the update of the Analysis of Impediments update. CSI has completed this review and will be recommending changes in the wording and identification of some impediments.

REVIEW OF 2011 IMPEDIMENTS

IMPEDIMENT 1: SOME HOA COVENANTS MAY VIOLATE FAIR HOUSING LAWS:

The city of Boise's Planning Development Services Department and Legal Department review covenants for any Fair Housing Laws. There have been improvements made to covenants submitted on new subdivisions. The City of Boise will continue to use its statutory authority to review covenants pursuant to land use permitting as an opportunity to promote Fair Housing. The City of Boise will also continue to provide Fair Housing training to promote improvements to existing subdivisions as well.

IMPEDIMENT 2: PEOPLE WITH DISABILITIES REPORT HIGHER LEVELS OF DISCRIMINATION AND LOWER LEVELS OF HOUSING ACCOMMODATION THAN OTHER RESIDENTS.

Based on data provided by Fair Housing complaints, this continues to be the number one reason that complaints are filed. Within this complaint, accommodation and discriminatory terms are the issues. The city of Boise has collaborated annual to provide Fair Housing training across the state. Moving forward, this will continue to be a focused topic of Fair Housing outreach and education.

IMPEDIMENT 3: RESOURCES FOR LIMITED ENGLISH PROFICIENCY COULD BE IMPROVED.

The city of Boise's Housing and Community Development (HCD) Division works with any recipient of federal or local funding to ensure that vital documents are translated into English and Spanish. As part of Affirmative Marketing Outreach and Education, resources are promoted to assist with translation services. Technology resources continue to be a platform that evolves and makes it more accessible to provide translation services. HCD will continue to promote resources to comply with providing information in languages other than English.

PUBLIC SECTOR: BOISE CITY

As part of the required analysis for public policies and actions that affect housing choice, CSI has reviewed three documents promulgated by the city of Boise (City). These documents include comprehensive plans, development and zoning regulations, and building code requirements.

1. GENERAL PLAN:

The City's Comprehensive Plan, Blueprint Boise, is a well-organized, highly developed document that integrates important community values and needs into future designs for Boise. The document addresses community infrastructure and development needs. There is a housing element which has three goals directly related to affordable housing and housing choice.

Goal NAC7: "Facilitate an integrated mix of housing types and price ranges in neighborhoods." This goal has four objectives the City will take to realize this goal.

Objective 1: Encourage a mix of housing types and densities in neighborhoods.

Objective 2: The City will allow new manufactured housing developments. Effort will be placed on working with existing parks and communities to improve the quality and safety of existing manufactured housing.

Objective 3: Zoning regulations encourage a mix of housing types and densities, particularly in areas designated as "mixed use activity centers." The mixed use activity center concept includes neighborhoods with a good mix of commercial and residential activity. The activity is also supported by good transit links both for auto and public transit. To integrate a mix of housing types, the zoning code allows for density bonuses to allow for increased density development.

Objective 4: Design standards that promote compatibility of new construction design with that of surrounding and existing structures. These design standards have presently only applied to exterior treatments of new multi-family structures.

Goal NAC8: "Provide residents the opportunity to seek housing in a neighborhood of their choice." Objectives with this goal affirm the City's commitment to prohibit discrimination of protected classes, as defined in Title VI Fair Housing policy, when selling or renting housing units. This goal identifies objectives for a Fair Share Housing Program, that has yet to be implemented, on a regional basis. This is important as Boise is the regional economic and job center. Many employees who work in Boise commute from other locales in the region. As Boise land costs and development costs continue to rise at a pace faster than surrounding, smaller communities; affordable housing developments in the surrounding jurisdictions could lessen the demand that Boise faces due to lower development costs.

Goal NAC9: "Assist in the provision of housing for low- and moderate-income households throughout the community." Under this goal the City has identified six objectives for implementation (paraphrased).

Objective 1: Encourage an adequate supply of safe, sanitary housing at costs appropriate to the varied financial capabilities of City residents.

Objective 2: Disperse low- and moderate-income housing throughout Boise to avoid any overconcentration of lower income or special needs populations.

Objective 3: Incentives to support workforce housing in "mixed use activity centers" where development costs may be higher.

Objective 4: Incentives for developments in areas of Boise that are not readily served by public transit.

Objective 5: Encourage development of accessible units, as allowed by the level contained in the building code.

Objective 6: Use of non-traditional housing (i.e. cooperative housing and single room occupancy configurations) that could produce a lower cost than conventional housing units. This demonstrates the City's openness to considering development proposals incorporating smaller homes on substandard lots as a method to reduce costs.

Conclusion: "Blueprint Boise" forms a vision for a well-functioning community that includes the needs of underserved populations in promoting a variety of housing choices. These goals and objective are mindful of
Community Strategies Institute

housing choice that supports the financial health and independent well-being. The city of Boise is firmly on record in support of a diverse housing stock that does not push low-income and minority populations into less desirable areas of Boise.

2. DEVELOPMENT PROCESS AND COSTS

The City of Boise's Zoning and Development Code is very detailed and requires a close reading by those wishing to undertake more complex development activities. Various public participation forums yielded comments that the perception of the Planning and Development Services' (PDS) review process is challenging for developers. However, in comparing policies, procedures, fees, and other requirements with other regional population centers, the review process does not appear to be as onerous as described by some community stakeholders. One of the challenges in working a project through the development review process is that applicants often do not provide the full depth of information and disclosure that allows planners and reviewers to approve a development proposal in the timeliest manner.

PDS has implemented an electronic review system that allows applicants to submit development applications electronically. In addition to expediting the submittal process, an electronic review allows for a level of concurrency in having different city departments and authority's access plan documents. This provides for individual agency reviews occurring at the same time. This system provides for a shorter review timeline because reviewers don't have to spend time physically transferring documents to other offices and departments.

Based on the CSI analysis of the Boise zoning classifications that would permit construction of multi-family, affordable rental units as a use by right; it appears that the City has provided for an adequate supply of land that would be suitable for multi-family development. The chart below enumerates the classifications with the number of acres included in the zoning areas that allow multi-family development as a use by right. *Zoning areas highlighted in red allow for Multi-Family development, but may require a Conditional Use Permit.*

City of Boise - Analysis of Impediments to Fair Housing, June 2016			
Boise Base Zone	Acres In Zone	% of All Boise Zones- Area	Multi-Family Zones-% of Boise Total Area
A-1	8,694.0	16.1%	
A-2	2,204.5	4.1%	
C-1	381.7	0.7%	
C-2	2,080.9	3.9%	
C-3	981.6	1.8%	
C-4	410.7	0.8%	
C-5	304.7	0.6%	0.6%
H-S	93.6	0.2%	0.2%
L-O	943.9	1.8%	
M-1	7,948.4	14.7%	
M-2	1,247.3	2.3%	
N-O	40.3	0.1%	
PC	20.3	0.0%	0.0%
R-1A	2,959.6	5.5%	
R-1B	3,484.5	6.5%	
R-1C	15,406.7	28.6%	
R-1M	5.4	0.0%	
R-2	2,822.2	5.2%	
R-3	852.5	1.6%	1.6%
R-O	226.3	0.4%	0.4%
SP-01	108.0	0.2%	0.2%
SP-02	49.0	0.1%	0.1%
T-1	441.1	0.8%	
T-2	611.5	1.1%	
U	207.4	0.4%	
Grand Total	53,902.5	100.0%	3.1%
Total Multi-family acreage			1,654.46

The City has also made some modifications to its on-site parking requirements. These modifications have lowered the required on-site parking spaces in a proposed development. The newer requirements are less stringent and include: for efficiency units-.75 parking space per unit; for one- bedroom units-1 parking space; for two-bedroom units-1.25 parking spaces; for three-bedroom dwellings-1.5 parking slots per unit. Affordable housing projects (meeting HUD income guidelines) and affordability restrictions as defined by the City; the amount of on-site parking may be reduced another 10%. To qualify for this, the development must have at least 80% of the units meeting the definition of affordable.

The City completed a Capital Improvements Plan/Impact Fee Study in 2015. The published study provides a comparison of Impact Fees charged by the city of Boise and other regional and national municipalities. The chart below shows the comparison between Boise fees and other communities:

Comparison of Impact Fees	
	Proposed Average Impact Fee (Single Unit)
Boise (average)	\$2,216
Meridian	\$1,768
Eagle	\$1,333
Nampa	\$1,638
Salt Lake City	\$3,035
National Average	\$3,658

Source: Table 3, Boise City Impact Fees; 2014 Meridian Impact Fee Schedule; 2011 Eagle Park Impact Fee Schedule; 2010 Nampa Impact Fee Schedule; 2014 Salt Lake City Impact Fee Schedule; 2012 National Impact Fee Survey, Duncan and Associates

Note: Boise City, Meridian, and Eagle impact fees do not include those for roads/streets/sidewalks, etc. Developers not only pay the City, but they pay Ada County for roads/streets/sidewalks.

While the city is higher than some smaller neighboring communities, the fee structure is less than in other major regional cities and lower than the national average. The city of Boise’s Impact Fee covers parks, fire, and police. The updated impact fee schedule also reflects a slight lowering of some fees for smaller homes based on the assumption that the occupancy level will be lower than that of larger homes. The city of Boise’s Impact Fee schedule is based on the occupancy levels of various types and sizes of residential units. Idaho Statutes require a very precise method for calculating impact fees. The intent of the Statute appears to limit the discretion of municipalities in setting impact fee charges. However, one of the consequences of the statutory requirements is to create a fairly complex structure for calculating the fees. To the average home builder or consumer, the fee structure is not transparent or understandable.

The City does have a provision for partial waiver of impact fees for affordable development. Sec. 4-12-08 of the Impact Fee Ordinance allows for some exemption for housing that is built for the homeless or for low-income residents. The exemption provision requires that “system improvement costs” must be paid from some other source of funds. It is not clear what the distinction is between “system improvement costs” and capital improvements included in the Capital Improvements Plan.

The City has adopted design standards for primarily the exteriors and surrounding developed land for Boise buildings. Typically, formal design standards tend to increase the cost of construction and those extra costs are most often passed onto the consumer. The Boise Design Standards apply to commercial buildings and multi-family housing with greater than two units. The trade off with a design standards requirement is that development is higher quality versus structures that are built with no concern for design factors including durability or higher aesthetic and community appeal. There are advantages in requiring higher quality building materials and finishes. Maintenance costs are lower over the long term. Structures add to the urban environment and have longer term viability versus those that are constructed from cheaper materials. Cheaper materials tend to age faster and contribute to blight in developed areas. The design standards focus on connectivity and well planned open spaces for projects occupying larger parcels of land. Those factors will produce a higher quality built environment, but do come at a higher cost to builders. The City standards do not appear to be overly ambitious, yet those requirements will likely add to development costs. Connectivity, access to transit corridors and connections will benefit residents of affordable properties, who cannot rely exclusively on an automobile as their primary means of transport.

Conclusion: The city of Boise's (City) regulatory system for development standards does not drive costs in an inordinate fashion. There is flexibility in some of the requirements and the City is implementing various incentives to facilitate new affordable and accessible housing, primarily in areas that have necessary infrastructure and connectivity.

3. DEVELOPMENT COSTS AND THE OVERALL COST OF HOUSING

Development costs are increasing in Boise. The cost of land, materials, skilled labor, and demand are the primary elements for the cost increases. City plan review fees and impact fees are not driving the increase in costs. For affordable housing developers, the financial resources available in the community have been inadequate to move proposals forward. There is a need for pre-development funds to pay for basic upfront costs of land control, site analysis, soil studies, basic engineering, and design studies. The City may need to identify other incentives and/or partnerships that can influence the cost of new affordable housing development. The City is acutely aware of the financial challenges that new affordable housing development present. This challenge and opportunity to collaborate with public and private funding partners is a priority during the next Five-Year Consolidated Plan.

Conclusion: Development costs are escalating in Boise. Governmental exactions and fees are not the reason why costs continue to escalate. The major factors driving price increases are land costs, material costs, labor, and demand. Due to the increased demand of housing units that are for sale and rent; non-affordable housing developers have the ability to pass increased costs onto consumers. Affordable housing developers do not have the same ability to pass costs on to consumers who have limited incomes. All but one of the new rental housing developments have been market rate. Due to the shortage of affordable housing, many are forced to rent units that consume a disproportionate share of their household income. The current rental market favors landlords/developers, therefore, when creating new market rate developments; developers are not willing to absorb extra costs by adding affordable units to their projects. Developers know that when demand is high and supply is low, households will pay what is set.

Building Codes

The adopted building codes in Boise are typical for most communities that have adopted codes. The 2012 versions of the International Codes are typical in many communities.

- 2012 International Building Code (Including Appendix J - Grading)
- 2012 International Residential Code, parts I through IV and IX, Appendix Chapter G
- 2012 International Energy Conservation Code
- Idaho State Plumbing Code (Including Chapter 13 – Medical Gas); based on the 2009 Uniform Plumbing Code
- 2014 National Electrical Code
- 2012 International Fire Code

Conclusion: The city of Boise (City) has predictable building codes and inspection systems. Builders are familiar with the International Codes and can move from one jurisdiction to another when the codes are consistent. As the City has not adopted any unusual amendments to the codes, the consistency of codes results in less time spent interpreting what the local building requirements are.

4. DEFINITION OF "FAMILY"

The city of Boise (City) has moved away from using the family definition as a way of gauging occupancy levels and policies that govern residential occupancy standards. This departure is important because it allows for increased congregate living facilities in all residential zones; as long as the number of staff does not exceed two at any one time. Group homes for various disabled populations, including those who are currently under treatment for alcohol or drug abuse, can be housed under this provision. The City's zoning restrictions comply with Fair Housing requirements as the needs of substance abusers are identified as medical condition. Zoning

procedures do not require a public hearing as long as that population is receiving treatment in the facility. For facilities that do not meet the minimum threshold requirement, there are provisions for administrative determinations in some circumstances. The City's policy is progressive and limits the opportunity for discrimination against persons who have medical conditions.

Conclusion: The City's definition of family and its administration of group homes for various populations, does not represent a barrier to those special populations who need housing with supportive services.

5. NEIGHBORHOOD REVITALIZATION: MUNICIPAL AND OTHER SERVICES, EMPLOYMENT, HOUSING

Blueprint Boise stresses the city of Boise's desire to encourage and support infill development in existing, older neighborhoods. This allows for revitalization and ability to spur economic growth in some of the older neighborhoods. Older neighborhoods, generally, have the advantage of existing infrastructure and access to both roads and public transportation. "Blueprint Boise" creates overlay zones that allow for higher densities and incentives to enhance urban mass so that transit and other public services will be more available. "Blueprint Boise" attempts to link employment, housing, and transportation into a vision that encourages employment for residents close to their housing. It concurrently promotes a system of circulation that includes autos, public transit, and alternative transit (i.e. bicycle lanes and pedestrian circulation).

Conclusion: The city of Boise (City) is committed to creating an urban environment that provides decent housing for all income levels, in areas that are served by retail and personal services. Important is connectivity to the rest of Boise through a network of roads, bike lanes, and walkways. This allows residents to move between employment, home, and retail services in the most efficient and sustainable way possible.

6. TRANSPORTATION LINKAGE

"Blueprint Boise" envisions a high level of connectivity between neighborhoods. Public transit is an important component of this connectivity. Comments received during the public participation process for the Five-Year Consolidated Plan and the Analysis of Fair Housing Choice, noted the availability and accessibility of public transportation is a barrier to housing, employment, and services for their low-income clients. It does not appear that the public transit system is adequate to achieve true connectivity, as it currently exists. However, it is essential for those who cannot afford a car.

Conclusion: The transit system serves main thoroughfares, however, does not offer enough lateral feeder routes to allow access to the transit as it runs along main routes. In order for the system to serve the needs of elderly and those with mobility restrictions; more lateral routes need to be added. This is critical for residents who work during non-daytime hours; often if residents want to utilize public transit they are forced to walk long distances from their nearest bus stop to their homes, often late at night.

8. PUBLIC HOUSING. PUBLIC HOUSING AND OTHER ASSISTED/INSURED HOUSING PROVIDER TENANT SELECTION PROCEDURES; HOUSING CHOICES FOR VOUCHER HOLDERS

Boise City/Ada County Housing Authority (BCACHA) places households on a waiting list according to the order of selection made during an annual lottery process. Selection order and applicable waiting list eligibility is the primary selection criteria for housing; additional preferences are secondary in selection criteria. Preferences are based on local housing needs and priorities. These include: elderly households with an adult age 62 or older; disabled preference for a disabled adult household member; families with minor children under the age of 18 who meet HUD and BCACHA's definition of a household member; Idaho residency preference; or transitional housing preference for those exiting a transitional housing program.

Conclusion: BCACHA preferences ensure that high need households in Boise have a preference for housing assistance.

9. SALE OF SUBSIDIZED HOUSING/DISPLACEMENT

At this time, the Boise City/Ada County Housing Authority does not have any plans to dispose of public housing units that they own. A review of the National Preservation Database from the National Low Income Housing Coalition for Boise shows that there are a few privately owned subsidized properties. Most will have expiring subsidies within the next five years. These properties have a total of 835 price restricted units and were funded with a variety of sources, including LIHTC, the Section 202 and 811 programs, and Section 8 New Construction.

Property Name	Subsidy End Date	Total Units	Owner	Owner Type
Barton Apartments	5/31/2017	24	ASI Boise, Inc., a Minnesota Non-Profit Corp	Non-Profit
Treehouse Apartments	7/30/2018	25	NWRECC Idaho Affordable Housing Preservation LP	For Profit
Dogwood Plaza	7/1/2015	50	NBA Disciples Housing Of Boise, ID., Inc.	Non-Profit
Shoreline Plaza	9/1/2018	80	Shoreline Plaza, Inc.	Non-Profit
Park River Apartments	4/13/2015	91	American Capital Development Inc	For Profit
Magnolia Apartments	4/13/2015	43	Parklane Company, Inc.	For Profit
Parkhill Apartments	4/13/2015	36	Parklane Company, Inc.	For Profit
River Plaza	12/31/2015	116	Tomlinson & Associates	Non-Profit
Idanha Apartments	12/31/2016	53	Good Street Apartments Associates	For Profit
Civic Plaza	12/31/2019	299	Steadfast Intermountain, LLC	For Profit
Black Mesa Apartments	12/31/2018	18	Southridge Apts Inc	For Profit

Conclusion: While owners may not choose to leave the subsidy programs they are currently under, these properties should be tracked to ensure that they are not lost from the affordable inventory.

10. PROPERTY TAX POLICIES:

The property tax policies are set by the Idaho State Legislature. Assessments are completed under state guidance and regulation. The city of Boise does not impose special district fees or local assessments on private property that varies from Idaho Statute. Provisions for special improvement districts and other tax levying entities are allowed, but narrowly defined in Idaho Statute. The history has been that Idaho Statute is prescriptive regarding what taxing assessments municipalities can levy.

Conclusion: The city of Boise complies with the State of Idaho Statutes regarding the levying of property taxes.

11. ADMINISTRATIVE POLICIES CONCERNING COMMUNITY DEVELOPMENT AND HOUSING ACTIVITIES, SUCH AS URBAN HOMESTEADING, MULTI-FAMILY REHABILITATION, AND ACTIVITIES CAUSING DISPLACEMENT, WHICH AFFECT OPPORTUNITIES OF MINORITY HOUSEHOLDS TO SELECT HOUSING INSIDE OR OUTSIDE OF AREAS OF MINORITY CONCENTRATION:

The city of Boise (City) does not have policies that restrict any of the activities listed above. Urban Homesteading is not relevant, as Boise is not a blighted area; therefore, no policies exist that encourage or stifle Urban Homesteading. The City has listed multi-family rehabilitation as a priority in its Five- Year Consolidated Plan. The City is not involved in any activities that will result in displacement of minority households. “Blueprint Boise” articulates a path that will produce more diverse neighborhoods while preserving the historic character of older central neighborhoods. These older neighborhoods could be primed for redevelopment with higher densities.

The City administers its Community Development programs in a highly compliant manner. Housing and Community Development, along with its subgrantees are expected to comply with all HUD regulations. They

must also be compliant with other City ordinances, plans, and policies. This unified approach in program management results in a community that sees initiatives and results to further realize its Comprehensive Plans.

Conclusion: The City encourages the successful development and redevelopment efforts in Boise. Its subgrantees receive the necessary technical assistance to achieve compliance with HUD and City polices. These actions will result in greater housing choice for those who are face challenges and barriers in the private housing market.

PRIVATE SECTOR

FOR-SALE HOUSING

Home Mortgage Disclosure Act (HMDA) Data

Home Mortgage Disclosure Act (HMDA) data is available for all loans made on properties in Boise. This information provides an overview of mortgage lending practices during 2013 and 2014 in Boise. Specific areas to evaluate (which may suggest potential discriminatory practices or trends) include high denial rates for minority and female applicants; very low denial rates; unusually low levels of applications from women, minorities, and low- and moderate-income persons; and a high number of applications withdrawn by minority applicants, as compared to non-minority applicants.

Data from HMDA was obtained for a total of 30,159 loan applications made during 2014 in Boise. Of these, 78.5% were conventional loans, 12.8% FHA loans, and 8.0% for Veterans Administration (VA) loans. Only 38.5% of loan applications were for purchase of a home; 58.5% were for refinance an existing mortgage; and 3.0% were for home improvements. The substantial number of refinanced loans is a reflection of the very low interest rates in 2014.

Loan origination rates ranged from a low of 61.9% for American Indians/Alaska Natives, to a high of 69.9% for White households. Loan origination rates have increased for African Americans and all households since the last Analysis of Impediments in 2011. Loan denial rates ranged from a low of 14.1% for Whites, to a high of 22.9% for American Indian/Alaska Natives. Hispanic households had a lower loan origination rate than non-Hispanic households, and a higher loan denial rate. Hispanic households have experienced an increase in loan originations since 2011. Women had origination and denial rates similar to all households in Boise.

Table 47: Action Taken on Loan by Race, Ethnicity, and Sex Boise, 2014

Race/Ethnicity	Loan Originated	Loan Not Accepted by Applicant	Loan Denied	Application Withdrawn	File Closed	Total
Race						
Black/African American	64.1%	8.4%	15.3%	10.7%	1.5%	131
Asian/Pacific Islander	69.5%	5.4%	15.0%	6.7%	3.3%	698
White	69.9%	5.7%	14.1%	8.2%	2.1%	22,747
American Indian or Alaska Native	61.9%	2.9%	22.9%	11.4%	1.0%	105
Ethnicity						
Hispanic/Latino	65.4%	5.0%	18.3%	9.3%	2.1%	777
Non-Hispanic	70.1%	5.6%	14.0%	8.2%	2.1%	22,853
Women	68.7%	5.1%	15.7%	8.3%	2.1%	6,838
Total	68.9%	5.6%	14.8%	8.3%	2.4%	26,323

Source: 2014 HMDA Raw Data and CSI

Reasons for denial of applications are listed on the following table by race, ethnicity, and gender. The most frequent reasons for denial were “debt-to-income ratio,” “credit history,” and “collateral.” There were a total of 3,162 loan denials during 2014. No one racial or ethnic group had higher denial rates in a majority of categories than other groups, though Black or African American borrowers had higher denial rates in four of the nine categories.

Table 48: Loan Denial Reason by Race, Ethnicity, and Gender Adams County, 2014

	All	White	Black/African American	Asian	Native American	Hispanic	Women
Debt-to-Income Ratio	21.7%	21.6%	0.0%	23.3%	11.1%	25.5%	24.5%
Employment History	1.8%	1.9%	6.7%	0.0%	0.0%	1.8%	2.3%
Credit History	22.9%	22.1%	46.7%	24.7%	44.4%	25.5%	23.5%
Collateral	18.2%	18.3%	20.0%	11.0%	11.1%	14.5%	16.7%
Insufficient Cash	3.1%	3.2%	0.0%	9.6%	11.1%	3.6%	4.1%
Unverifiable Information	4.0%	4.2%	0.0%	8.2%	5.6%	1.8%	4.0%
Credit Application Incomplete	16.5%	17.4%	26.7%	12.3%	11.1%	18.2%	14.6%
Mortgage Insurance Denied	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Other	11.6%	11.3%	0.0%	11.0%	5.6%	9.1%	10.3%

Source: 2014 HMDA Raw Data and CSI

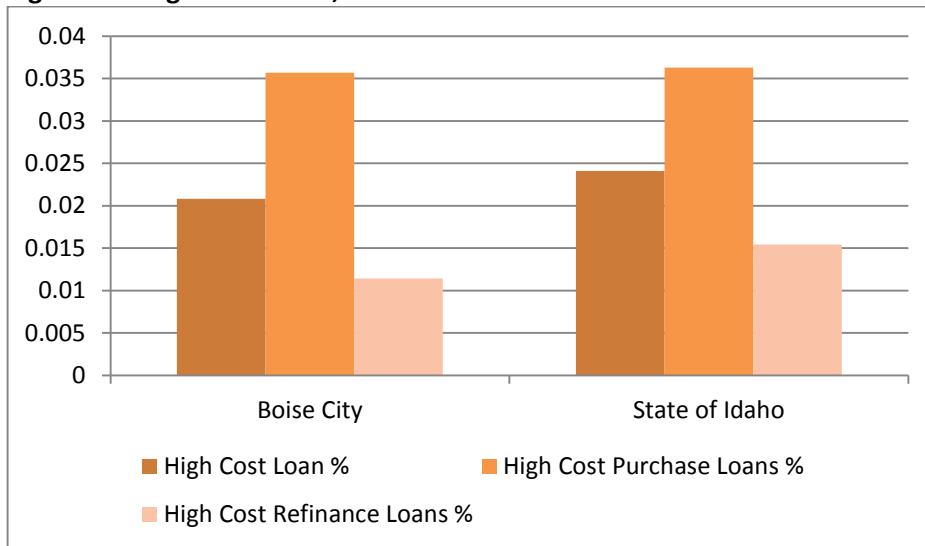
Table 53 below shows the number of high cost loans in Boise. The recent national foreclosure crisis illuminated the risks to borrowers who used high cost loans and ended up losing their homes. Risky loan products were targeted to low-income households and minorities across the nation. Boise borrowers had lower instances of high cost purchase loans and high cost refinance loans, as throughout Idaho.

Table 49: High Cost Loans, 2012

	# of Loans	High Cost Loan %	Purchase Loans	High Cost Purchase Loans %	Refinance Loans	High Cost Refinance Loans %
Boise City	5,569	2.08%	2,157	3.57%	3,412	1.14%
State of Idaho	41,670	2.41%	17,316	3.63%	24,654	1.54%

Source: PolicyMap, HMDA Data

Figure 21: High Cost Loans, 2013



Source: PolicyMap, HMDA Data

The following table shows that Black or African Americans and Hispanics are more likely to borrow using high cost loans. These loans may be to purchase or refinance existing loans. It is important to note, the total number of these loans in Boise is very small.

Table 50: High Cost Loans by Race and Ethnicity, 2013

	Boise City	State of Idaho
High Cost Loans		
Loans to Whites	106	922
Percent of all Loans to Whites	2.1%	2.5%
Percent of High Cost Loans	91.4%	91.8%
Loans to Blacks/African Americans	1	5
Percent of all Loans to Af.Amer.	4.0%	3.5%
Percent of High Cost Loans	0.9%	0.5%
Loans to Asians	1	6
Percent of all Loans to Asians	0.8%	1.6%
Percent of High Cost Loans	0.9%	0.6%
Loans to Hispanics	8	84
Percent of all Loans to Hispanics	5.1%	8.5%
Percent of High Cost Loans	6.9%	8.4%

Source: PolicyMap, HMDA Data

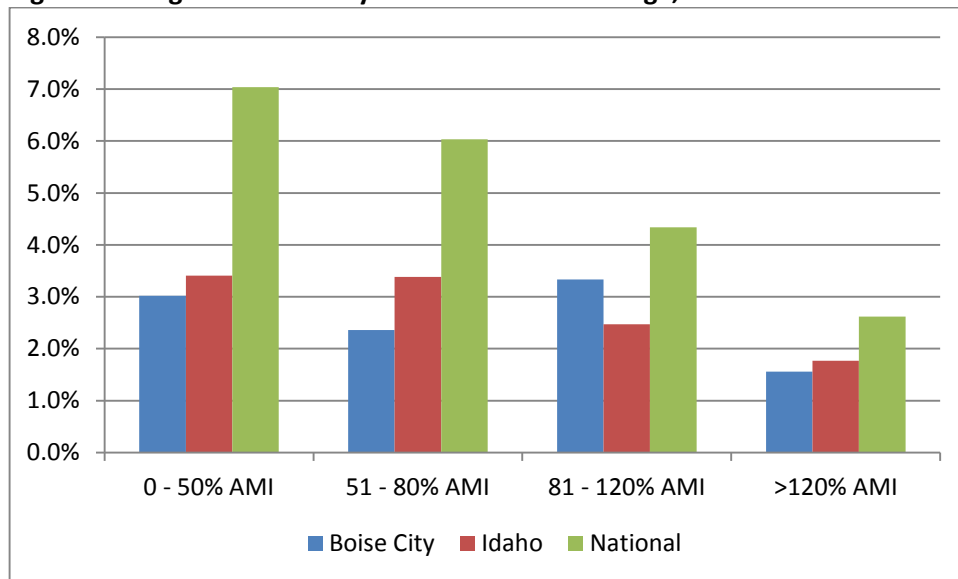
Table 51 is a PolicyMap analysis of HMDA data the demonstrates borrowers with lower incomes are more likely to use a high cost loan to purchase a home than those with higher incomes. Figure 22 depicts that low- and very low-income households are less likely to use a high cost loan in Boise, the state of Idaho, or the nation.

Table 51: High Cost Loans by Borrower Income Range, 2013

	# of Loans	% High Cost
Boise City		
0 - 50% AMI	15	3.02%
51 - 80% AMI	26	2.36%
81 - 120% AMI	32	3.33%
>120% AMI	35	1.56%
Idaho		
0 - 50% AMI	110	3.41%
51 - 80% AMI	269	3.38%
81 - 120% AMI	250	2.47%
>120% AMI	305	1.77%
National		
0 - 50% AMI	34,046	7.04%
51 - 80% AMI	72,387	6.03%
81 - 120% AMI	70,375	4.34%
>120% AMI	84,821	2.62%

Source: PolicyMap, HMDA Data

Figure 22: High Cost Loans by Borrower Income Range, 2013



Source: PolicyMap, HMDA Data

Although HMDA data is not conclusive, it does demonstrate that loan originations are under represented by 4.8% from the minority community, especially Black or African American households. Loan denials (due to bad credit and debt-to-income ratios) for minorities and low-income households could be solved with increased homebuyer counseling efforts targeted to minority populations. Downpayment assistance loan programs for these households may also be a strategy.

Conclusion: To increase the approval rates of underserved populations, emphasis should be placed on homebuyer counseling, credit repair, and downpayment assistance programs. Education for area lenders about Fair Housing laws and practices should be increased. Lending practices should be watched carefully to ensure that minorities and low-income households are fairly treated.

PUBLIC AND PRIVATE SECTOR

FAIR HOUSING ENFORCEMENT

The Community Strategies Institute created and distributed an online survey to collect primary data about the realty and lending practices in Boise as they relate to Fair Housing. This electronic survey was distributed to realtors, lenders, and local housing services professionals. A total of 39 professionals responded to the survey, including 15 bankers/lenders, 14 realtors, and 9 other housing services professionals.

The results of the 13 question survey are summarized below and detailed responses can be found in Appendix C. Survey results are based upon only complete responses to a particular question.

BOISE REALTOR/LENDER/PROVIDER FAIR HOUSING SURVEY

Thirty-three (31) total responses were received regarding Fair Housing workplace training. Of these, 73% answered that their workplace does provide Fair Housing training. Twelve percent (12%) said they did not receive Fair Housing workplace training and 15% did not know if their employer provided training on Fair Housing and/or fair lending practices.

Training was reported to be provided to the majority of professionals responding to the survey and was utilized in the past year by 25 (90%) out of the 33 people who answered this question. Most respondents (73%) reported that they offer Fair Housing information to clients/residents and they inform them of their rights to protection from housing discrimination. Nine (27%) reported that they do not provide this information.

Two banking industry professionals answered that the institution where they work is a participant in Community Reinvestment Act (CRA) activities. Twenty-seven stated they did not know or this was not applicable to them.

COMMUNITY PERCEPTIONS

There were 34 responses to the question on the current supply of affordable for-sale housing for people in the very low- to low-income level in the City of Boise. The majority (82%) answered no, 15% answered that they did not know, and only one (1) housing professional answered yes. In regards to availability of affordable rental housing for low- and very low-income people, the majority (70%) answered no, 24% did not know, and 6% answered yes. Fifty-eight percent of the 33 respondents who provided an opinion about distribution of affordable housing in Boise think that it is not evenly distributed. Nine (9) respondents did not know.

There were twenty (20) comments provided by respondents reflecting opinions of the most pressing Fair Housing issues in Boise. One respondent indicated they believe “the City of Boise should not be involved in subsidizing housing or creating legislation to protect special interests.” The remaining 19 responses indicated significant concerns related to housing affordability in the rental and ownership markets, fair housing education, and homelessness:

- “Lack of fair housing training among property management personnel”
- “Keeping up with the ever changing rules on pets or ‘non-pets’”
- “Availability of low-income housing. Rents just continue to rise as do home prices. There is a segment of the population that is left out of accessing decent housing.”
- “Lack of section 8 housing availability in the form of single family dwellings”
- “Familial status, age”
- “Rents have increased substantially over past 5 years and look to continue to be holding. Currently in many cases it is cheaper to purchase a home than it is to rent that same home. We simply need more options (housing or rental assistance) for individuals and families in the low to moderate housing arena.”
- “Low income rentals and low income for-purchase homes”

City of Boise - Analysis of Impediments to Fair Housing, June 2016

- “Need more housing opportunities for low income to be able to purchase a home”
- “lower rental properties are being bought and upgraded to get higher rents thus eliminating affordable housing options.”
- “there are a number of management firms that have policies that are discriminatory in effect (such as) only two adults in an apartment, even if it is a three bedroom discriminates against families with an adult child or families that would prefer to live with one of the adults’ parents (refugees).”
- “single family and multi-family housing options for low and moderate income residents, and financing options for purchasing a home”
- “lack of a plan and funding necessary to provide additional fair housing units”
- “providing more affordable housing: meaning more fair housing.”
- “lack of and affordable housing for low income”
- “homeless”

In addition to these comments, there were two which indicated “none” or “don’t know”.

LENDING PROGRAMS

Lenders who responded to the question asking if they provide information to first time homebuyers about homebuyer workshops and programs were somewhat split. 55% answered yes and 45% answered “I don’t know or not applicable.” Approximately 52% of respondents said that they do participate in VA, FHA, and/or IHFA loan programs.

SURVEY CONCLUSIONS

Responses to the survey provide insight into the perceptions of housing professionals on issues related to Fair Housing, distribution of local affordable housing, and available inventory for low- and moderate-income Boise residents. All but one respondent was aware of federal Fair Housing regulations and 85% were aware of the city of Boise’s Anti-discrimination ordinance. Knowledge and educational resources related to Fair Housing is lacking for some within the property management industry within Boise, according to one respondent. Several comments related to significant need for additional Fair Housing education and training. Comments also indicated that affordability in rental and for-sale housing is a barrier for low-income families in Boise. It was noted that some occupancy requirements can create unnecessary barriers for families; and refugee’s families who may have housing preferences that include more than two adults or possibly a senior parent. Other protected classes mentioned included familial status and age. Comments also underscored the competitive rental market and noted few tools to help low-income families purchase homes.

Therefore, promoting Fair Housing knowledge and education on local and federal Fair Housing laws will help expand industry knowledge. These efforts can help affirmatively further Fair Housing efforts in Boise: promoting and incentivizing classes and programs offered locally, increasing knowledge, and utilization of homeownership programs by realtors and lenders.

ASSESSMENT OF CURRENT PUBLIC AND PRIVATE FAIR HOUSING PROGRAMS AND ACTIVITIES IN THE JURISDICTION

ACTIONS AND PROGRAMS

The city of Boise (City) has organized its Fair Housing programs around expanding housing choice, preserving existing neighborhoods, and the single family housing stock within those neighborhoods. In order to meet that goal, the bulk of the City's current Fair Housing activities exist to address the identified impediments. These identified impediments cause a lack of affordable housing and may result in discriminatory actions, particularly for those with special needs. The City emphasizes infill, preservation, and new projects that are served by municipal services.

The City supports efforts by a Fair Housing working group which provides oversight on the implementation of the Fair Housing Action Plan. The City's Housing and Community Development Division will partner with professional associations and Fair Housing agencies to provide community forums and meetings. This education will be focused on Boise citizens with regards to Fair Housing laws and their importance in ensuring equal access to housing and programs. The city of Boise's Title VI Plan will also be explained and highlighted at public Fair Housing events, as applicable.

The new Five-Year Consolidated Plan and Annual Action Plan submitted by the City proposes that CDBG and HOME funds be used for the following affordable housing activities and housing related public service activities: assisting persons at risk of becoming homeless and chronically homeless, increasing the supply of affordable, accessible housing, retaining the affordable housing stock, providing downpayment assistance for homebuyers, and new affordable homeownership opportunities through a Community Housing Development Organization. Public Service activities and non-housing community development actions include: increasing the access to quality public facilities, offering the provision of public services concerned with creating suitable living environments, those experiencing homelessness, the elderly, those with special needs and other supportive services linked with permanent housing.

As resources and staff capacity allows, the City will more actively promote the dissemination of Fair Housing information. Training will be offered to its subgrantees for on-going compliance with HUD Fair Housing requirements and providing understandable Fair Housing information to both consumers and those engaged in housing throughout Boise.

SECTION SIX: PUBLIC PROCESS

The public process used for this update included several key components. First, information for this report was gathered through research and a series of interviews conducted by CSI with the staff and/or representatives of the participating agencies, organizations, and businesses.

Over 40 different housing organizations, governmental agencies and advocacy groups involved in housing issues, housing providers, lenders and financial institutions, educational institutions, and other organizations involved or interested in housing issues were contacted or provided information included in this report. Internet based surveys were used with housing industry lenders and realtors. A public meeting to gather input into development of the Analysis of Impediments was held on December 15, 2015, 11 people attended.

CSI held a public hearing to allow for public comment on the draft Analysis of Impediments to Fair Housing Choice. This public hearing was conducted in accordance with City's Citizen Participation Plan and notice of the public hearing was posted in the local newspaper, on the City's website, and hard copies were distributed to subgrantees for clients to review. A legal notice that the plan was available for public comment was published in local papers on March 29, April 8, 14, 20, and 29, 2016. The public was given 45 days to provide comments on the plan.

The plan was presented to Mayor and City Council at a public meeting on June 28, 2016. It was adopted on July 19, 2016.

SECTION SEVEN: CONCLUSIONS AND RECOMMENDATIONS

The impediments to Fair Housing Choice and recommended actions listed below have been identified through the preparation of this report. These impediments are not listed in any particular order of priority. Each action includes a target time period for the action to be undertaken and completed. Some actions are noted as on-going. The 2016 Impediments listing incorporates the Impediments identified in the 2011 Impediments report. The language of the 2011 has been changed to reflect current conditions and concerns, but the three impediments from the earlier report reflect conditions that still exist in the community.

2016 IMPEDIMENTS TO FAIR HOUSING CHOICE – BOISE CITY

IMPEDIMENT 1: LACK OF KNOWLEDGE ABOUT FAIR HOUSING ROLES AND RESPONSIBILITIES OF CONSUMERS AND PROVIDERS.

Proposed Actions the City will take to address Impediment 1:

- The city of Boise (City) will continue to partner with other agencies and programs to increase awareness of Fair Housing Laws and policies including those at the federal, state, and local level. The City will provide updated Fair Housing content as part of the City's website. The Fair Housing page will contain necessary information in English and Spanish including Fair Housing Laws and Ordinances, as well as information on agencies to contact and the steps needed to file a complaint. It will also contain the City's adopted Analysis of Impediments to Fair Housing Action Plan.
- As the administrator and technical assistance provider for federal and local housing programs, the City will work with subgrantees and private housing providers. Education and outreach will focus on consumer interactions that are non-discriminatory, as defined by Fair Housing rules. The City will provide printed (as requested) and electronic information to landlords and property managers that can be sent to prospective tenants and purchasers. This 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. This education will be focused on Boise citizens with regards to Fair Housing laws and their importance in ensuring equal access to housing and programs. The city of Boise's Title VI Plan will also be explained and highlighted at public Fair Housing events, as applicable.

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.

Proposed Actions the City will take to address Impediment 2:

- The City will provide updates to its Language Assistance Plan, contained in its Title VI plan.
- The City, as outlined in its public participation plan, will continue to provide notice that interpreter services will be made available at public meetings hosted by Housing and Community Development. This ensures applicants, clients, and citizens 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 and their listing of interpreters available in the community.
- As needed, Housing and Community Development will partner with subgrantees to ensure that vital documents (i.e. applications, Truth in Lending, Closing Disclosures, Deed of Trust, Promissory Note, etc.) can be 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.

IMPEDIMENT 3: SOME HOMEOWNER ASSOCIATIONS (HOA) AND COMMUNITIES WITH COVENANTS MAY NOT BE IN FULL COMPLIANCE WITH FAIR HOUSING LAWS.

Proposed Actions the City will take to address Impediment 3:

- The City of Boise’s Planning and Development Services Department and Legal Department will prepare electronic and printed (as requested) information that outlines model provisions that should be included in HOA Covenants, Conditions and Rules, and covenants for new residential developments in order to comply with Fair Housing Rules and policies. In addition to guidance on ensuring equal access to housing, the City will provide information relating to accessibility rules which may impact covenant restrictions (i.e. not allowing exterior ramps or fencing or railings needed for the safety of children and residents with disabilities).
- For existing HOA Covenants, Conditions, and Rules, the City will provide Fair Housing Training to increase knowledge within established neighborhoods.

IMPEDIMENT 4: DISCRIMINATION BY PROPERTY OWNERS AND MANAGERS AGAINST PEOPLE OF DIFFERENT NATIONAL ORIGIN, ETHNICITY, RACE, SEXUAL ORIENTATION, FAMILIES WITH CHILDREN, AND FAMILIES WITH DISABILITIES LIMITS THESE GROUPS FROM EQUAL ACCESS TO HOUSING.

Proposed Actions the City will take to address Impediment 4:

- The city of Boise (City) will continue its outreach and educational efforts to inform builders, property owners, and managers of the provisions and requirements that must be met in providing equal access to housing for protected classes. Education will include providing written (as requested) and electronic information on how housing providers can ensure that advertising, screening processes, lease policies, and general interactions with those seeking housing are treated equally. The City’s educational effort will include information for builders on ways to address accessibility requirements through the design and construction of accessible, adaptable units. The City will continue to partner with other agencies serving the Boise area to educate property owners, managers, and builders on their Fair Housing responsibilities. Partner agencies may include Intermountain Fair Housing Council, Disability Rights Council, Northwest ADA, Building Contractors Association of Southwestern Idaho, Living Independence Network Corporation, Fair Housing Forum, and the Idaho Association of Realtors.
- Through its online and printed (upon request) Fair Housing materials, the City’s Title VI Coordinator will citizens 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.
- 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.

IMPEDIMENT 5: THE INCREASING COST OF BOTH RENTAL AND FOR SALE HOUSING.

Proposed Actions the City will take to address Impediment 5:

- In its 2016-2020 Five-Year Consolidated Plan, the City has prioritized increasing the supply of affordable and accessible rental housing as a priority. The City will implement this by expending its federal and local resources to support development efforts to provide more rental housing to very low- and low-income households, particularly those with special needs.
- 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.
- The City will work with its stakeholders to develop a document, policy, or ordinance that outlines what incentives, concessions, and enhancements are available. This will help developers to increase production of affordable and accessible rental housing.

City of Boise - Analysis of Impediments to Fair Housing, June 2016

- The City will collaborate with public and private financing resources to create a robust set of tools that address the development cost for new affordable housing. This enhanced finance approach will focus on Low Income Housing Tax Credits, HOME Investment Partnership Funding, various supportive housing financing sources, tax exempt bonds, and affordable loans from lenders conducting business in the Treasure Valley.
- The City will review density limitations, minimum lot sizes, and other regulations that could restrict a developer's ability to produce both smaller apartments and for sale homes. These housing units may be in sectors of the market which cannot presently afford the products available in Boise.
- The City of Boise will engage Ada County and other surrounding municipalities in an assessment of publicly owned properties that could possibly be utilized for affordable housing. This assessment will cover mechanisms such as ground-leases, vertical development leases, and/or sale. Such properties would include public facilities that may be good candidates for repurposing or adding housing units to existing public facilities (i.e. community centers, fire stations, police stations, libraries, etc.). While Boise is the economic center of a county-wide economy, 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. These will be properties in zoning areas that have adequate infrastructure to support urban densities for residential uses. This action would effectively steer development to sites that are considered suitable by the locality and 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. The City will utilize its Impact Fee Waiver for new developments that meet the requirements.

IMPEDIMENT 6: NEIGHBORHOOD RESISTANCE TO NEW AFFORDABLE HOUSING DEVELOPMENT PARTICULARLY MULTI-FAMILY RENTAL DEVELOPMENT.

Proposed Actions the City will take to address Impediment 6:

- The City, with stakeholders, will conduct outreach and educational efforts to create, among residents, a better understanding of the critical rental housing shortage. Articulated will be the impact that lack of choice has on the lives of children and families who are being priced out of Boise. The City will reach out to stakeholder groups including the faith community, subgrantees, Fair Housing organizations, community service organizations, businesses, public institutions, and neighborhood groups. This will ensure a consistent and unified community message that the housing market in Boise needs to provide diverse housing options for a range of income levels. The City will partner with stakeholder groups to gather resources in 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.

IMPEDIMENT 7: VARIOUS REGULATORY AND ECONOMIC FACTORS LIMIT HOUSING CHOICE.

Proposed Actions the City will take to address Impediment 7:

- 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, particularly in residential neighborhoods with legacy lot sizes. Legacy lots sizes have a large square footage that could accommodate another structure either as an accessory dwelling unit or a standalone housing unit. This assessment would include an analysis of infrastructure capacity and the impact on parking on subdivided large lots.
- As referenced in Impediment 5, the City will work with developers to efficiently and effectively review new affordable rental and for sale housing development applications. This will minimize the carrying costs of

City of Boise - Analysis of Impediments to Fair Housing, June 2016

projects that include affordable housing as described in the City's housing needs and planning and zoning regulations.

- The City will examine its new development requirements, particularly community connectivity requirements, to ensure that the installation of new roads and access paths do not contribute to inflating development costs.
- Within zone areas where there is greater density, the City will look at increasing building heights which will lower the per unit land costs of new housing. In addition, the City will also 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.

Professional Affiliation

What is your professional affiliation?		
Answer Options	Response Percent	Response Count
Banking/Lending	39.47%	15
Real Estate	36.84%	14
Housing Services	18.42%	7
Other (please specify)	5.26%	2
answered question		38
skipped question		1

Source: Community Strategies Institute

Services Provided

Do you buy/sell real estate, lend or provide housing services in Boise?		
Answer Options	Response Percent	Response Count
Yes	87.18%	34
No	12.82%	5
answered question		39
skipped question		0

Source: Community Strategies Institute

Fair Housing Knowledge

Are you aware of fair housing law, which states that it is unlawful to discriminate in housing based on a person's race, color, national origin, religion, disability or familial status (families with children under the age of 18 or mothers who are expecting a child)?		
Answer Options	Response Percent	Response Count
Yes	97.44%	38
No	2.56%	1
answered question		38
skipped question		1

Source: Community Strategies Institute

Fair Housing Knowledge Local Ordinance

Are you aware that the City of Boise 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?		
Answer Options	Response Percent	Response Count
Yes	84.62%	33
No	15.38%	6
answered question		39
skipped question		0

Source: Community Strategies Institute

Fair Housing Training Opportunities

Does your place of work provide training opportunities for staff regarding fair housing and fair lending practices?		
Answer Options	Response Percent	Response Count
Yes	72.73%	24
No	12.12%	4
I don't know	15.15%	5
answered question		33
skipped question		6

Source: Community Strategies Institute

Fair Housing Training Participation

In the past year, have you attended training on fair housing law either offered through your employer or another agency?		
Answer Options	Response Percent	Response Count
Yes	75.76%	25
No	24.24%	8
answered question		33
skipped question		6

Source: Community Strategies Institute

Provision of Fair Housing Information to Clients

Do you explain to your clients, the residents in your housing complex/park/subdivision, or those people who participate in your services about what housing discrimination is and inform them about the laws protecting people from housing discrimination?		
Answer Options	Response Percent	Response Count
Yes	72.73%	24
No	27.27%	9
answered question		33
skipped question		6

Source: Community Strategies Institute

Supply of Affordable Rental Housing

Do you believe there is an adequate supply of affordable rental housing within the City of Boise for people who are in the low and very low income level?		
Answer Options	Response Percent	Response Count
Yes	6.06%	2
No	69.70%	23
I don't know	24.24%	8
answered question		33
skipped question		6

Source: Community Strategies Institute

Supply of Affordable For-Sale Housing

Do you believe the current supply of affordable for-sale housing units limits housing choice within the City of Boise for people who are in the low to very low income level?		
Answer Options	Response Percent	Response Count
Yes	82.35%	28
No	2.94%	1
I don't know	14.71%	5
answered question		20
skipped question		11

Source: Community Strategies Institute

Geographic Distribution of Low and Moderate Income Households

Do you believe there is an even distribution of low and moderate income households throughout the City of Boise?		
Answer Options	Response Percent	Response Count
Yes	15.15%	5
No	57.58%	19
I don't know	27.27%	9
answered question		33
skipped question		6

Source: Community Strategies Institute

Most Pressing Fair Housing Issues

In your opinion, what is the most pressing fair housing issue now evident in the City of Boise?	
Answer Options	Response Count
answered question	20
skipped question	19

Source: Community Strategies Institute

Survey Comments – Pressing Fair Housing Issues

"Lack of fair housing training among property management personnel".
"Keeping up with the ever changing rules on pets or non-pets".
"Availability of low income housing. Rents just continue to rise as do home prices. There is a segment of the population that is left out of accessing decent housing".
"Lack of section 8 housing availability in the form of single family dwellings".
"I'm unaware of any".
"Familial status & age."
"Don't know".
"Low income rentals and low income for purchase homes".
"I don't believe the City of Boise should be involved in subsidizing housing or creating legislation to "protect" special interests."

City of Boise - Analysis of Impediments to Fair Housing, June 2016

“Rents have increased substantially over past 5 years and look to continue to be holding. Currently in many cases it is cheaper to purchase a home than it is to rent that same home. We simply need more options (housing or rental assistance) for individuals and families in the low to moderate housing arena”.

“Need more housing opportunities for low income to be able to purchase a home”.

“There seems to be a short supply as the waiting list seems to take a long while.”

“Lower rental properties are being bought and upgraded to get higher rents thus eliminating affordable housing options.”

“There are a number of management firms that have policies that are discriminatory in effect. ‘Only two adults in an apartment, even if it is a three bedroom’. Discriminates against families with an adult child or families that would prefer to live with one of the adult’s parents” (Refugees).

“Single family and multi-family housing options for LMI residents, and financing options for purchasing a home”.

“Lack of a plan and funding necessary to provide additional fair housing units”.

“Providing more affordable housing; meaning more fair housing”.

“Lack of and affordability housing for low income”.

“Homeless”.

Down payment Program Participation

If you are a lender, do you inform your low and moderate income borrowers about down payment assistance programs such as those offered through the City of Boise, NeighborWorks Boise, or Idaho Housing and Finance Association?

Answer Options	Response Percent	Response Count
Yes	54.84%	17
No	0.00%	0
I don’t know or not applicable	45.16%	14
<i>answered question</i>		31
<i>skipped question</i>		8

Source: Community Strategies Institute

Homebuyer Workshops/Program Participation

If you are a lender, do you inform your first time homebuyers about homebuyer workshops and programs?

Answer Options	Response Percent	Response Count
Yes	54.84%	17
No	0.0%	0
I don’t know or not applicable	45.16%	14
<i>answered question</i>		31
<i>skipped question</i>		8

Source: Community Strategies Institute

If you are a lender, do you participate in Veteran’s Administration (VA), Federal Housing Administration (FHA) or Idaho Housing and Finance Association (IHFA) loan programs?		
Answer Options	Response Percent	Response Count
Yes	51.61%	16
No	3.23%	1
I don’t know or not applicable	45.16%	14
<i>answered question</i>		31
<i>skipped question</i>		6

Source: Community Strategies Institute

CRA Participation

If you work in the banking industry, does your lending institution participate in community activities under the Community Reinvestment Act (CRA)?		
Answer Options	Response Percent	Response Count
Yes	6.9%	2
No	0.0%	0
I don’t know or not applicable	93.10%	27
If yes, please describe the types of CRA activities		0
<i>answered question</i>		29
<i>skipped question</i>		10

Source: Community Strategies Institute

Fair Housing Barriers

To your knowledge, are there any public administrative actions or regulations in your community that act as barriers to fair housing choice?		
Answer Options	Response Percent	Response Count
Yes	12.50%	4
No	37.50%	12
I don’t know or not applicable	50.00%	16
<i>answered question</i>		32
<i>skipped question</i>		7

Source: Community Strategies Institute

Fair Housing Barriers-Steering

To your knowledge, is there any type of steering of residents in Boise to live in certain areas based upon their race, ethnicity, gender, language spoken or family composition?		
Answer Options	Response Percent	Response Count
Yes	3.13%	1
No	75.00%	24
I don’t know or not applicable	21.88%	7
<i>answered question</i>		32
<i>skipped question</i>		7

Source: Community Strategies Institute

APPENDIX B: PUBLIC MEETING AND PUBLIC HEARING SUMMARIES AND MINUTES

WE WILL ADD PUBLIC HEARING MINUTES WHEN WE HAVE THEM

Impediments to Fair Housing Open House | 12.9.15 – 6PM

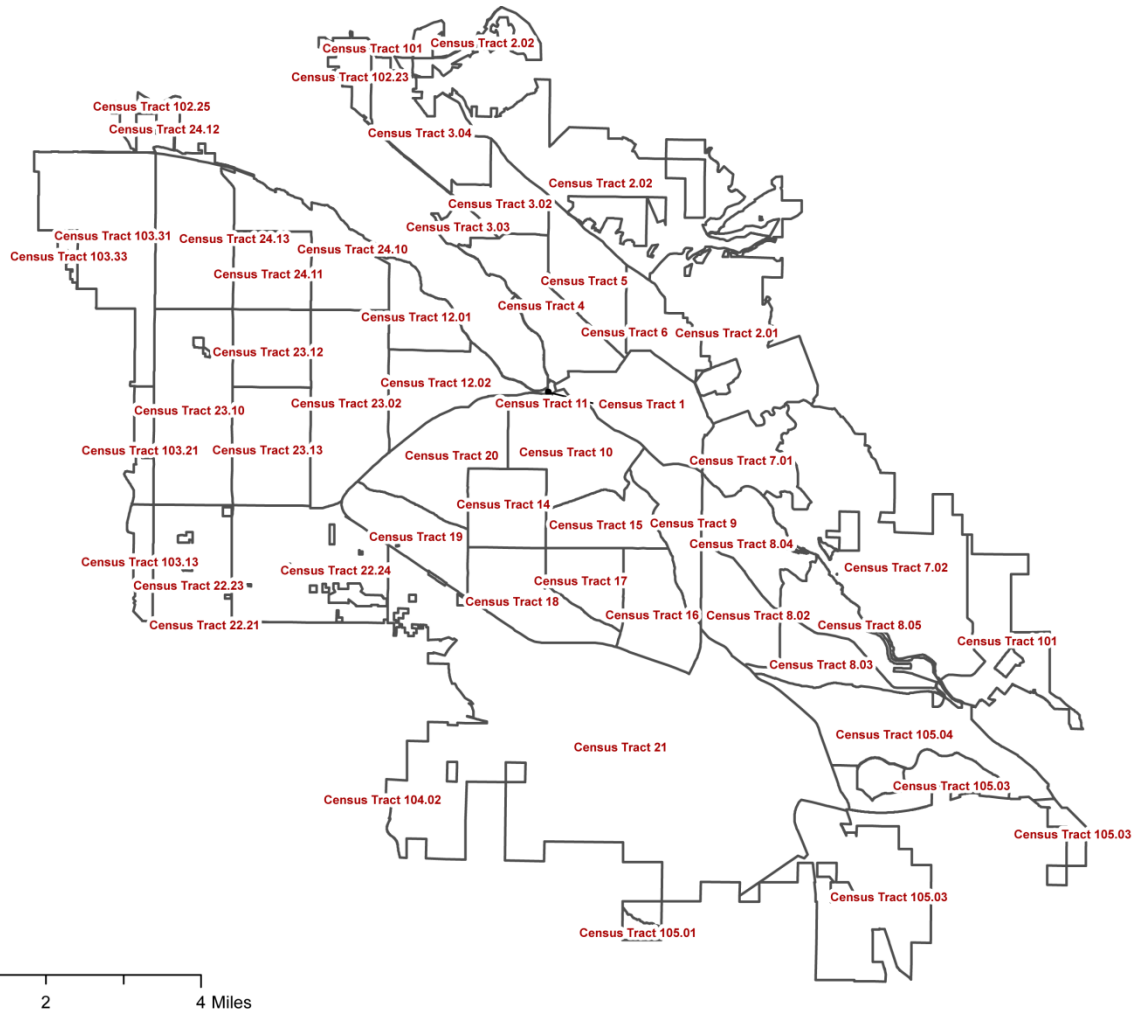
PUBLIC COMMENTS

- Distribution of Population by Race and Ethnicity slide doesn't necessarily show what percentages of minorities are concentrated in specific census tracts—would be helpful to provide certain subsets to include with this data as well
- Looking at cost of shelter, does this include utilities?
 - Response—Yes, it should include tenant paid utilities, however, not every landlord follows this standard
- Currently, Boise High School states that it's students combined speak over 100 languages which in Idaho is fairly astonishing
- Data from 2011-2014 shows that certain individuals are being discriminated against when it comes to origination so it is good that the data is showing this
- Personal experience with the HOA related to a fencing issue and design requirements to protect their children—much of this is discrimination based on familial status (children with or without disabilities)
- Group homes are discriminated against often by HOA's and a lot of them are just unaware of the rules
- Recently an HOA's CC&Rs tried to put in a law saying that persons of color couldn't be on the property after a certain time of day
- BSU has a website set up, Languages of Boise, which hasn't been updated in years, but it sounds like they are in the process of updating it which could be a great resource moving forward
- Currently, there are federal funded properties which are required to provide interpreters and they do not
 - A Language Access Plan is very important
 - Also for those who are deaf or hard of hearing, it is very important to provide ways to communicate effectively with them
- There are a lot of design and construction issues in our community which make properties inaccessible to those with physical disabilities (ADA)
- Ramp Up Idaho has good information which works to make buildings accessible beginning at the streets all the way up to the doors
- Would like to see the City take a look at different toolboxes (California specifically) that address NIMBI and how to get the neighborhoods involved before the process begins
- Issues occur where affordable housing is proposed, but then with all the different costs factored in the units end up not being affordable, after all
- Very important to have someone who lives in the community/neighborhood who supports the idea of affordable housing and someone who is engaged in addressing different concerns
- There are many barriers, including fees, which need to be addressed and/or waived in order to incentivize the creation of additional affordable housing since the data shows the demand is there (land costs, development costs, etc.)
 - Who can help with funding these costs and/or waiving these costs?
- Mass evictions are currently occurring from a certain management company which affects refugees, those with disabilities, and families with children

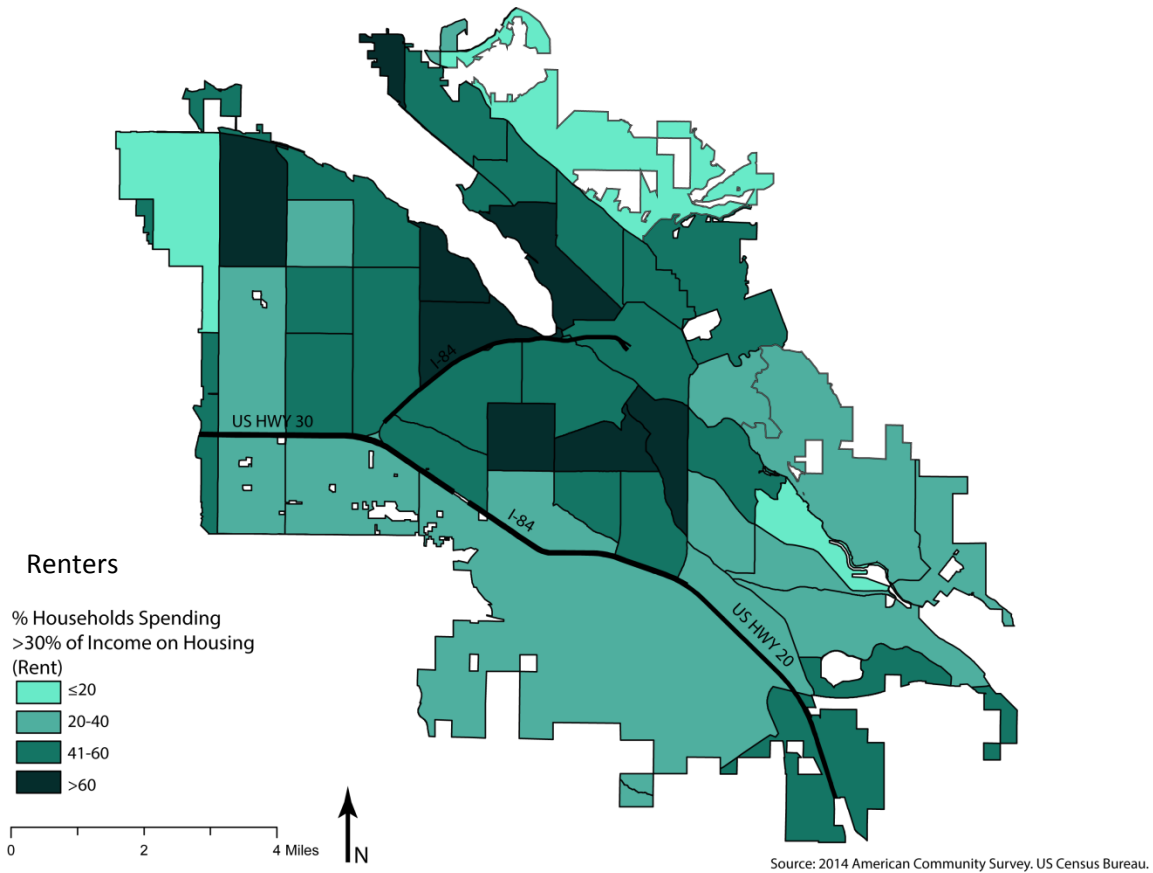
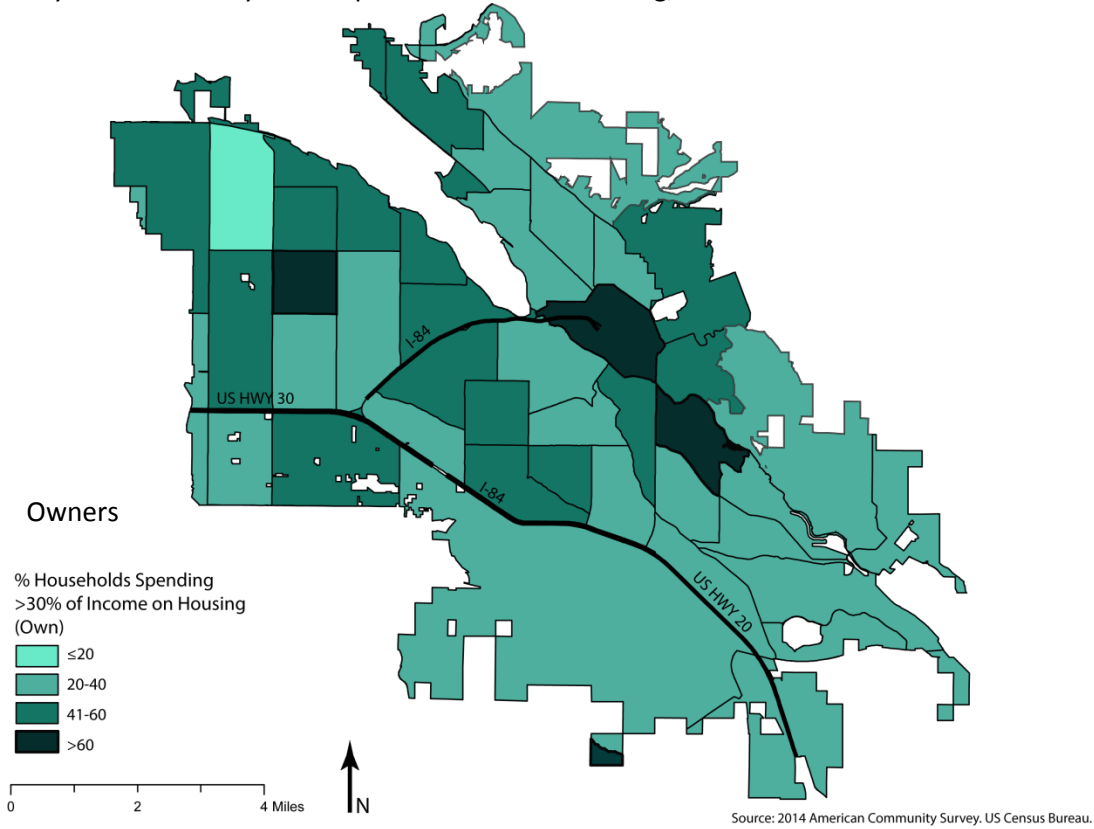
City of Boise - Analysis of Impediments to Fair Housing, June 2016

- There are so many barriers to rental housing, including those properties that are considered affordable, which eliminates housing to all these different types of individuals who can't overcome those barriers
- The goal was to end veteran homelessness by December 2015, and all those homeless veterans (around 65-70 individuals, including women with children) have HUD VASH vouchers, but no one will accept their vouchers
- Much of the New Americans and new Latino students in schools are focused in Borah High School, Capital High School, etc.
 - This is showing that something is going on with the housing in other areas of Boise—they are not being accepted into housing in other areas for some reasons
- Idea for new rules regarding how many individuals can live in a unit based on bedroom size, etc.
 - A lot of this has to do with discrimination as opposed to the actual rules
- Recently the City of Boise seems to have had greater participation regarding Fair Housing and they should be acknowledged for that
- During the most recent Mayoral race an issue arose that stated there was a concentration of refugees in certain parts of the community
 - If this really was an issue, it's important to address this so this doesn't become an issue ever again

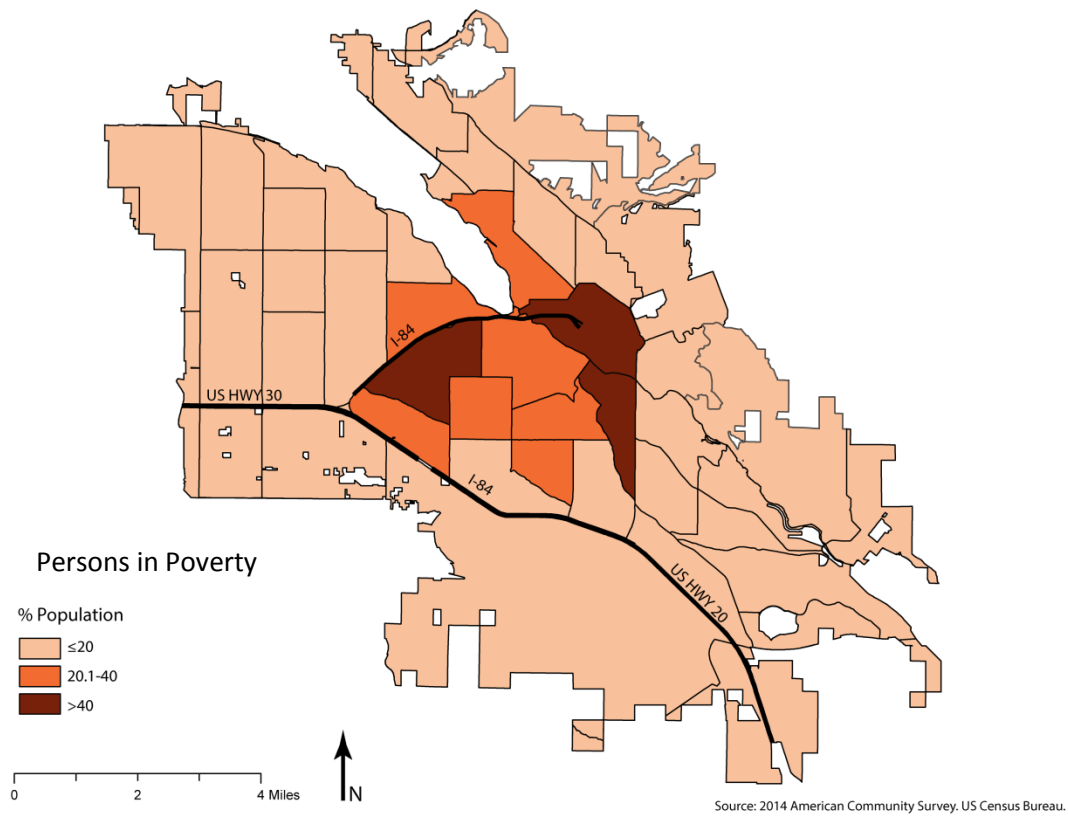
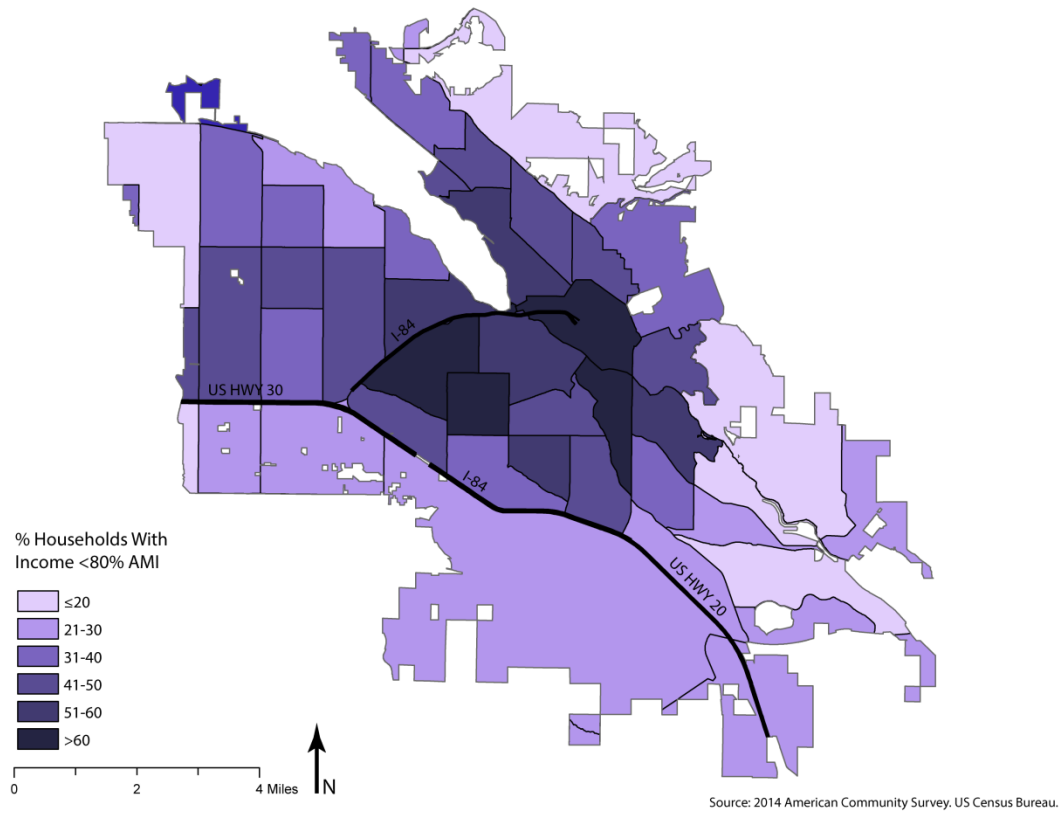
City of Boise - Analysis of Impediments to Fair Housing, June 2016
APPENDIX C: MAPS



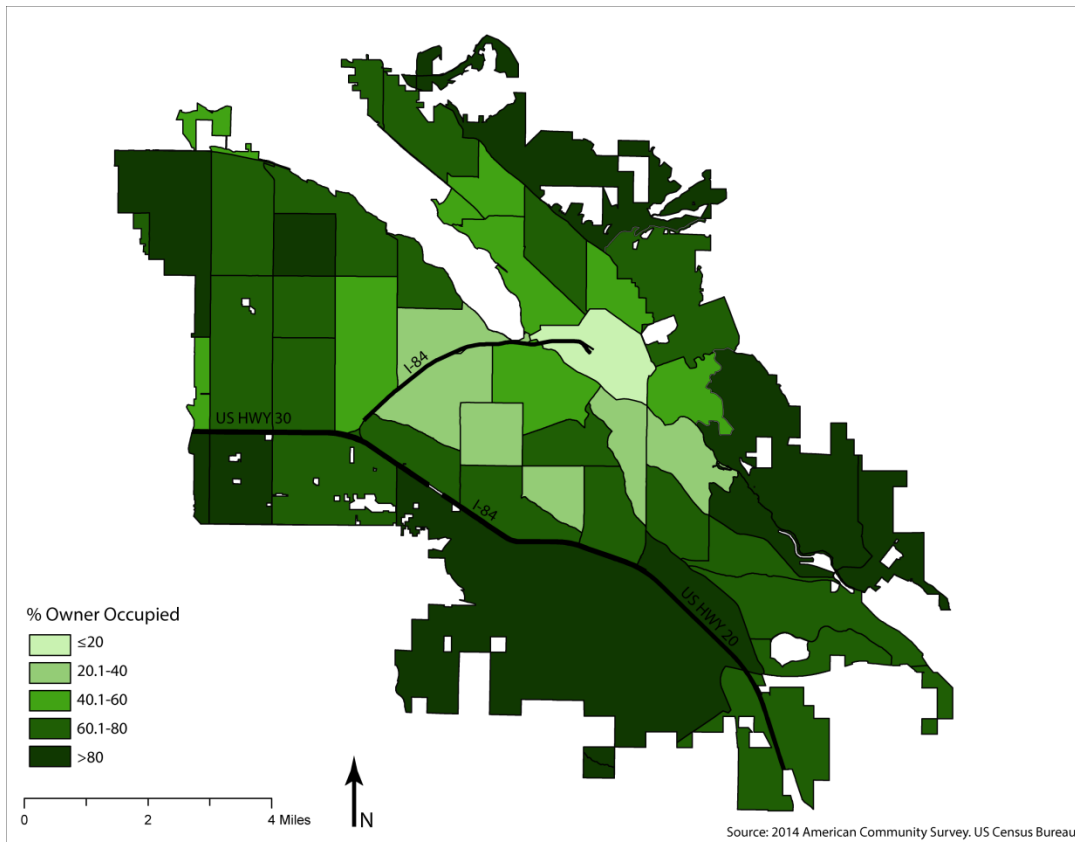
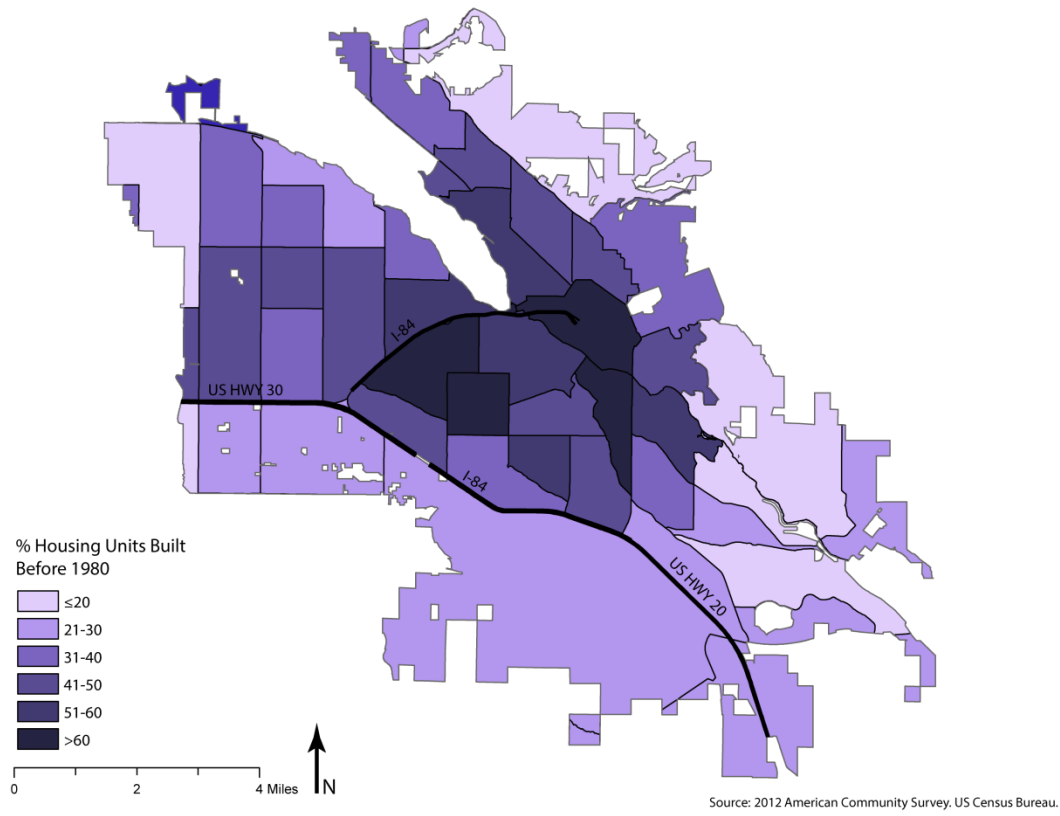
City of Boise - Analysis of Impediments to Fair Housing, June 2016



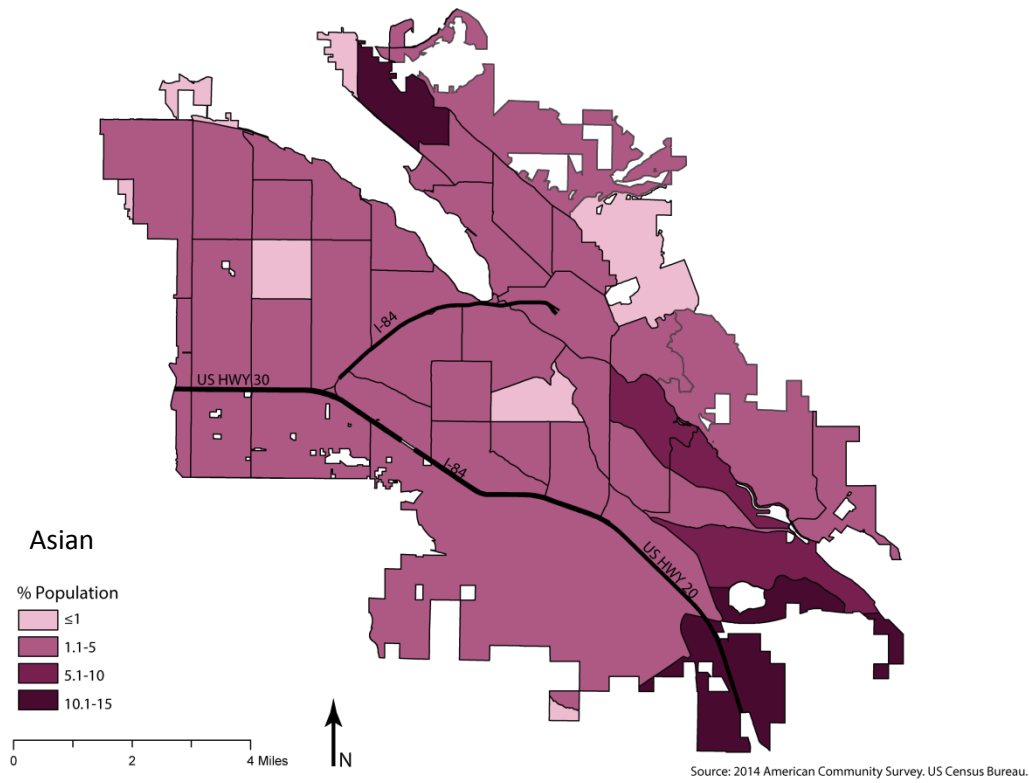
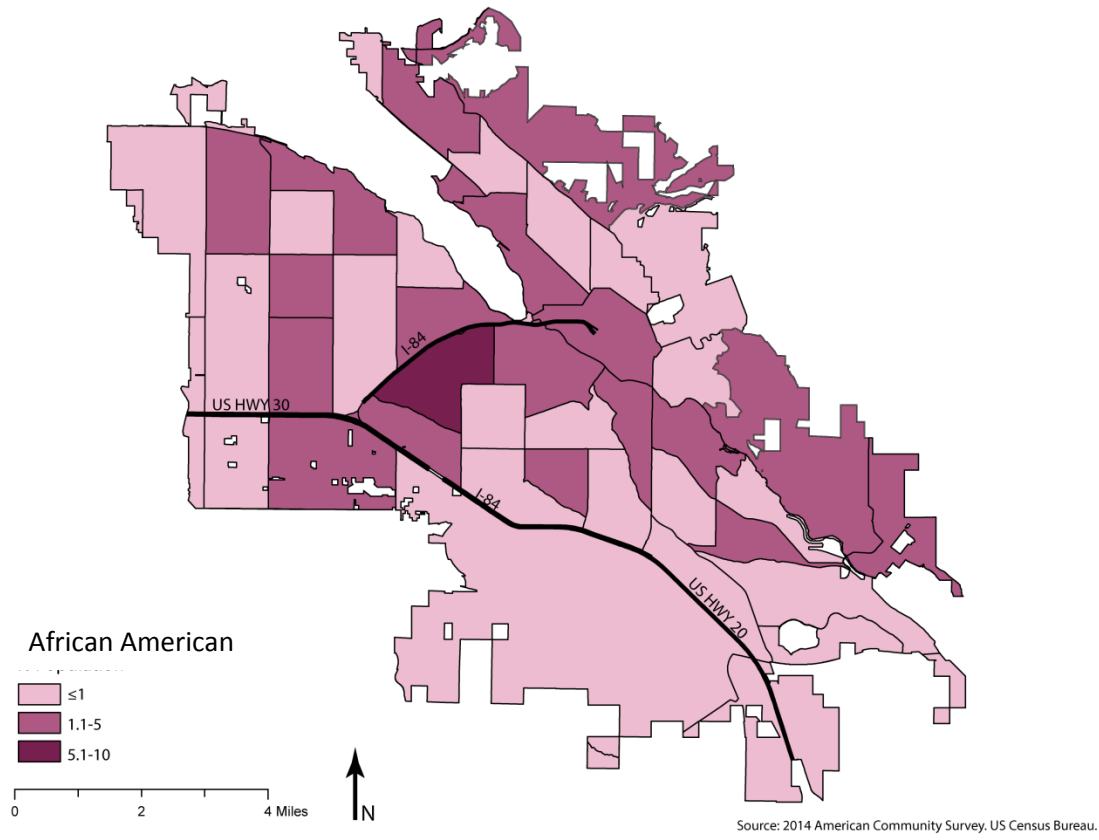
City of Boise - Analysis of Impediments to Fair Housing, June 2016

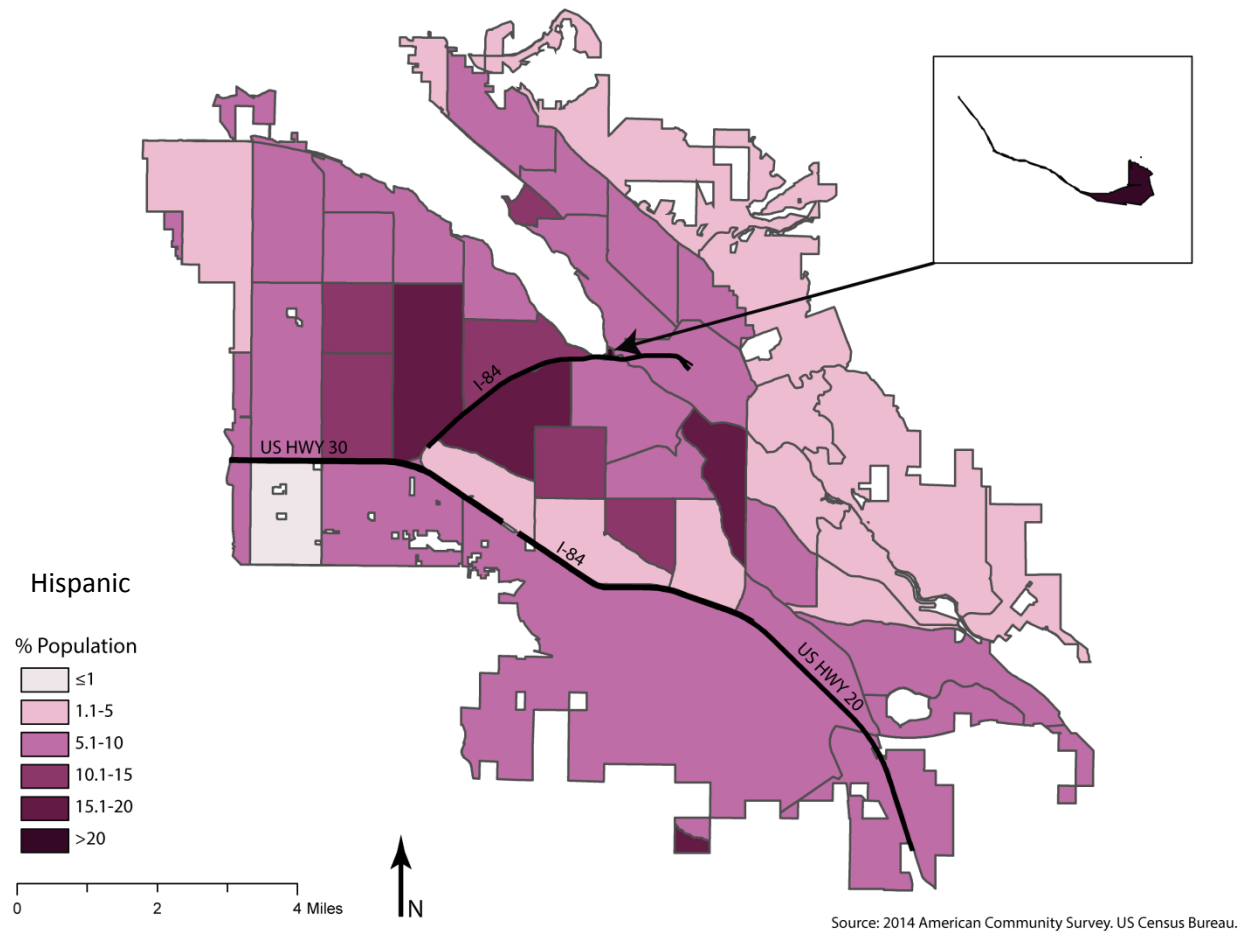


City of Boise - Analysis of Impediments to Fair Housing, June 2016



City of Boise - Analysis of Impediments to Fair Housing, June 2016





APPENDIX D: PARTICIPATING AGENCIES, ORGANIZATIONS, AND BUSINESSES

See attached pages for all participation.

BOISE CITY PLANNING AND DEVELOPMENT SERVICES DEPARTMENT
BOISE CITY HOUSING AND COMMUNITY DEVELOPMENT DIVISION

2016-2020 Consolidated Plan
Public Investments - Open House

Tuesday, December 8, 2015 4:00 p.m.

(P l e a s e P r i n t)

Name Organization Address

Rhiannon Avery City of Boise 150 N. Capitol Blvd., Boise, ID 83706

Sara Cray City of Boise 150 N. Capitol Blvd., Boise, Id 83706

MARY BOLOGNINO, BOISE, MARYBOLO @ AOL.COM

Gary Hanes 992 E Ruespark Lane, 83706
Boise

Kathleen Archer IFHC 5460 W. Franklin Rd

DEANNA WATSON BCACITA 1276 RIVER ST

Gene Bray } 5654 El Gato Ln

Irene Wright Meridian } 83642

Bethany Gadzinski Terry Reilly

James Turner LINC Idaho 1878 W. Overland Boise 83706

Katie Vant LINC - Idaho 1878 W. Overland Rd, Boise, 83105

Vanessa Fry Boise State Univ 1910 University Drive Boise 83725

Margot Taylor SHIP 1843 Broadway Boise 83706

FRANK KEMP Homeless Coalition P.O. Box 6283 Boise 83107

Shavone Hassel Homeless Coalition " "

MAX SCOTT Idaho Tiny House @ Com 570 3808

CRISTAL LUNKIN VET. PEER SPECIALIST 208-957-1520 2124 N. 35th ST
Boise ID 83703

Robert Cooley IDahomeless.org 208-340-4032

(P l e a s e P r i n t)

Name

Organization

Address

Cindy Williams

ID-NV CPEI

Cindy@idahonevada.cdfi.org

(P l e a s e P r i n t)

Name

Organization

Address

Ingrid Brunenew 1305 E. State Boise ID
Bill Bradnell " " "

Rebecca Cooley Idaholess.org (208) 91-8770

Laura R. McRoberts Idaholess.org (406) 899-3254

Cay Marquat Homeless Coalition & Transform Idaho

Henry Keiser Corpus Christi House - 16044 Copper Ct 83703

Jerry Brady individual 2042 E. Trolley P 3712

Lori Fascella Giraffe Outreach ~~Boise~~ 1191 Grand Ave Boise, ID 83702

(Please Print)

Special Needs Focus Group

12/9/15 @ 10:00 am

Name

Organization

Address

Rhannon Arny

City of Base

150 N. Capital

Sara Cray

City of Base

" "

(P l e a s e P r i n t)

Name

Organization

Address

Bev LaClare	Women's & Children's Advoc	720 W. Washington
DEANNA WATSON	BCACWA	1276 RIVER ST
Cathy Venrick	Autumn Gold	813 E FARGO

4/14/2016

I am a resident of Boise, a member of the Boise/Ada County Homeless Coalition and a concerned citizen. My concern is that Ada County and Boise City are not doing enough to reduce homelessness. I read through the Five Year Consolidated Plan and found it to be very vague and lacking in any real solutions. None of the goals stated any specific steps as to how the goals would be met. The entire plan lacks any real substance! We can all agree on the problem but we need our local government to set forth some solutions. I do not see any willingness or any plans for this community to honestly address the problem of homelessness.

Mary Bolognino
214 E. Carter Street
Boise ID 83706
marybolo@aol.com

I would like to see Boise City adopt an Opportunity Village concept which is proven to be successful in addressing homelessness in many Northwestern cities such as Eugene, Madison and Salt Lake City.