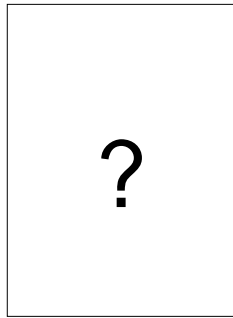


Workforce Housing Task Force Report For Downtown Boise, Idaho



AFFORDABLE



WORKFORCE



MARKET RATE



LUXURY

**Presented to Capital City Development
Corporation Board of Directors
January 8, 2007**

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Executive Summary

The workforce is an essential part of the long-term prosperity and livability of Boise. The workforce includes many occupations that provide essential community services, including public servants, professional and service occupations, and the people who construct and support downtown Boise businesses. Providing downtown housing to members of the workforce fosters the development of strong schools, a strong local economy and ultimately ensures a livable and sustainable community.

At the same time that Boise City is striving to become the most “livable” city in the United States, a significant portion of the city’s working population is being excluded from living downtown. Very few of the current and planned housing units in downtown Boise are affordable to members of the “workforce,” who make between \$32,240 - \$56,420 annually. The majority of for-sale units cost much more than they can afford, and most of the rental units were built with federal assistance and therefore are only available to people who make less than 80% of the area median income.

This report presents an overview of the issues related to the shortage of workforce housing in downtown Boise and provides a set of specific and actionable recommendations for CCDC, Boise City and many other key stakeholders. The Task Force suggests that CCDC continue to act as a catalyst for the development of workforce housing in downtown Boise, but not assume the long-term responsibility of developing or managing workforce housing. The Task Force also recommends that the responsibility of providing workforce housing be shared among all key stakeholders, rather than placing the burden on a few groups.

The recommendations are grouped by the following categories:

- Reduce the Cost of Developing Workforce Housing
- Increase the Supply of Workforce Housing Options
- Increase the Financial Strength of the Workforce
- Ensure Long-Term Supply of Workforce Housing

How Does Workforce Housing Relate to Other CCDC Initiatives?

The Boise Smart City Initiative 2000

The Boise Smart City Initiative, launched in 2000 by the Boise Mayor's Office and CCDC, has influenced much of the agency's work in the last six years. The Urban Housing Initiative, the Building Code Amendment, the Downtown Boise Mobility Study and now the Workforce Housing Task Force are examples of major efforts that had their genesis in the Smart City Initiative.

The Smart City Initiative envisions downtown Boise as a vibrant urban village – where there is a lively mixture of housing, workplaces, restaurants, retail, cultural and educational activities and social spaces. A rich intellectual and cultural environment attracts talented people and sparks creativity and innovation. It envisions a place where new economy companies will sprout and grow adding to the economic prosperity of Boise and the region.

This report is available at: http://www.ccdcboise.com/documents/sc_final_report_for_print_1-06_000.pdf

The Urban Housing Initiative 2003

The Urban Housing Initiative was conceived to increase the number of living options available in downtown Boise as recommended by the Smart City Initiative. Residents bring a 24/7 vitality that creates a safe, vibrant and diverse downtown that helps attract and retain businesses vital to the Boise economy. The market studies and surveys conducted in this initiative suggested 5,000 one- and two-person households would consider moving to downtown Boise provided the product and price range were right. This information was used to promote housing development to landowners and developers and nearly 500 units are under construction or are in the pipeline today.

This report is available at: <http://www.ccdcboise.com/documents/hsfinalforweb.pdf>

The Building Code Amendment 2004

The building code amendment was also an effort to increase housing density in downtown Boise. CCDC advocated a building code amendment that promoted mixed-use, high-density housing that allows up to five floors of Type-V (wood frame) construction above structured parking; one more floor than the previous code. This change allowed for an increase in the number of units in a project to encourage more urban-style housing options at a lower cost per unit.

The Downtown Boise Mobility Study 2005

Efforts to increase downtown housing have been coordinated with transit efforts to improve regional transit options and establish a downtown circulator. The Downtown Boise Mobility Study (DBMS), a multi-agency partnership, analyzed the long-term transportation needs for downtown Boise and made recommendations for an expanded transportation system for the region and a streetcar for downtown. The vision that emerged from this study includes an interconnected, multimodal system of transportation that sustains the vibrant character of downtown and connection with the larger region.

This report is available at:

<http://www.valleyregionaltransit.org/PROJECTSSTUDIES/DOWNTOWNMOBILITYSTUDY/tabid/77/Default.aspx>

What is the Workforce Housing Task Force?

In July 2006, the CCDC Executive Director established the Workforce Housing Task Force to determine:

- If there was a need for workforce housing in downtown Boise
- If there is a need, what could/should be done?
- If there is a need, what role CCDC should play

Twenty-one citizens, including three members of the CCDC Board, served on the Task Force. Each was chosen based on their expertise of housing, their community awareness, and for their familiarity with the problems facing Boise's workforce. Chaired by Brett Adler, with staffing support from CCDC, the Task Force possessed wide expertise and sensitivity to Boise's economic and political culture.

The Task Force convened in July of 2006 and met once a month for six months, ending in December 2006. In addition, three subcommittees met between the monthly Task Force meetings to discuss particular topics in greater detail.

Taskforce Membership

The following group represents a variety of local city leaders, employers, developers, housing agencies and members of the workforce. It also includes the members of CCDC who initiated and supervised the Task Force meetings and who created this report.

- **Brett Adler** - M&T Mortgage (*Chairman*)
- **Jim Birdsall** - Boise City Housing & Community Development
- **Jon Cecil** – CCDC Development Manager
- **Bruce D. Chatterton** - Boise City Planning & Development Services
- **Mary Beth Cooper** - St. Alphonsus Regional Medical Center
- **Katina Dutton** – CCDC Economic Development Manager (*Project Manager*)
- **Dave Eberle** – CCDC Board of Commissioners and Boise City Council
- **Roy Hillman** - Idaho Power Corporation
- **Gerald Hunter** - Idaho Housing & Finance Association (IHFA)
- **Tom Lay** - Neighborhood Housing Services (NHS)
- **Tom Mannschreck** - Thomas Development Company
- **Jerome Mapp** - WRG Design
- **Craige Naylor** - Fannie Mae
- **Dr. Stan Olson** - Boise School District
- **Maureen O’Keeffe** - St. Luke’s Regional Medical Center
- **Phil Kushlan** – CCDC Executive Director
- **Phil Reberger** - CCDC Board of Commissioners
- **Tom Ryder** - Downtown Boise Association
- **Kâren Sander** - Downtown Boise Association
- **Susan Semba** - Idaho Housing Finance Association (IHFA)
- **Pat Shalz** - CCDC Board of Commissioners
- **Jim Tomlinson** – Tomlinson & Associates and Downtown Boise Association
- **Deanna Watson** – Boise City / Ada County Housing Authority
- **Julie Williams** – Idaho Housing Finance Association (IHFA)

Subcommittee Membership

The following subcommittees met monthly in addition to the full Task Force meetings.

Reduce Development Costs	Increase Supply of Units	Increase Financial Strength
<ul style="list-style-type: none"> • Brett Adler - Chair • Jim Birdsall • Tom Lay • Craige Naylor • Phil Reberger • Susan Semba • Jim Tomlinson • Julie Williams 	<ul style="list-style-type: none"> • Jerome Mapp – Chair • Brett Adler • Jim Birdsall • Bruce Chatterton • Mary Beth Cooper • Craige Naylor • Kâren Sander • Jim Tomlinson 	<ul style="list-style-type: none"> • Susan Semba – Chair • Brett Adler • Maureen O’Keeffe • Craige Naylor • Tom Ryder

Who is the Workforce?

The term workforce includes households whose members earn incomes that are too low to afford to pay market prices for homes or apartments in the communities where they work but too high to qualify for significant federal housing subsidies. Individual members of the workforce earn between \$16 and \$28/hour, or \$32,240 - \$56,420 annually as shown in Table 1.

Table 1: 2006 Area Median Income (AMI)

2006 Area Median Income (AMI) Boise City-Nampa Metropolitan Statistical Area (MSA)				
% of AMI	1-person	2-person	3-person	4-person
80%	\$32,240	\$36,800	\$41,440	\$46,080
100%	\$40,300	\$46,000	\$51,800	\$57,600
120%	\$48,360	\$55,200	\$62,160	\$69,120
140%	\$56,420	\$64,400	\$72,520	\$80,640

Department of Housing and Urban Development (HUD)

For purposes of this report, reference to the workforce means people employed who earn between 80-140% of the Area Median Income (AMI). The workforce includes many occupations that provide essential community services, including public servants, professional and service occupations, and the people who construct and support downtown Boise businesses. Examples of workforce occupations include but are not limited to the occupations as cited in Table 2:

Table 2: Typical Workforce Occupations

Workforce Occupations		
Occupation	Median Income	AMI %
Computer Programmer	\$ 55,055	137%
Nurse (Registered)	\$ 54,970	136%
Paralegal	\$ 46,882	116%
Accountant	\$ 45,428	113%
Elem. School Teacher	\$ 44,480	110%
Police Officer	\$ 43,060	107%
Graphic Designer	\$ 42,290	105%
Urban Planner	\$ 35,905	89%
Loan Officer	\$ 32,970	82%

Salary.com

What is Workforce Housing?

Workforce housing units are homes that are affordable to members of the workforce. More specifically, it means housing that consumes no more than 30% of a household’s income. The housing must be well-constructed, in good condition, and within a reasonable distance from their place of employment. It is not a separate class or type of housing and it can be incorporated into market-rate and affordable rate housing developments.

Monthly mortgage or rent payments for the workforce range from \$806 to \$1,411, and includes homes priced between \$110,000 and \$190,000.¹ Based on area median incomes, table 3 below demonstrates the maximum amount of money members of the workforce can reasonably be expected to spend on housing:

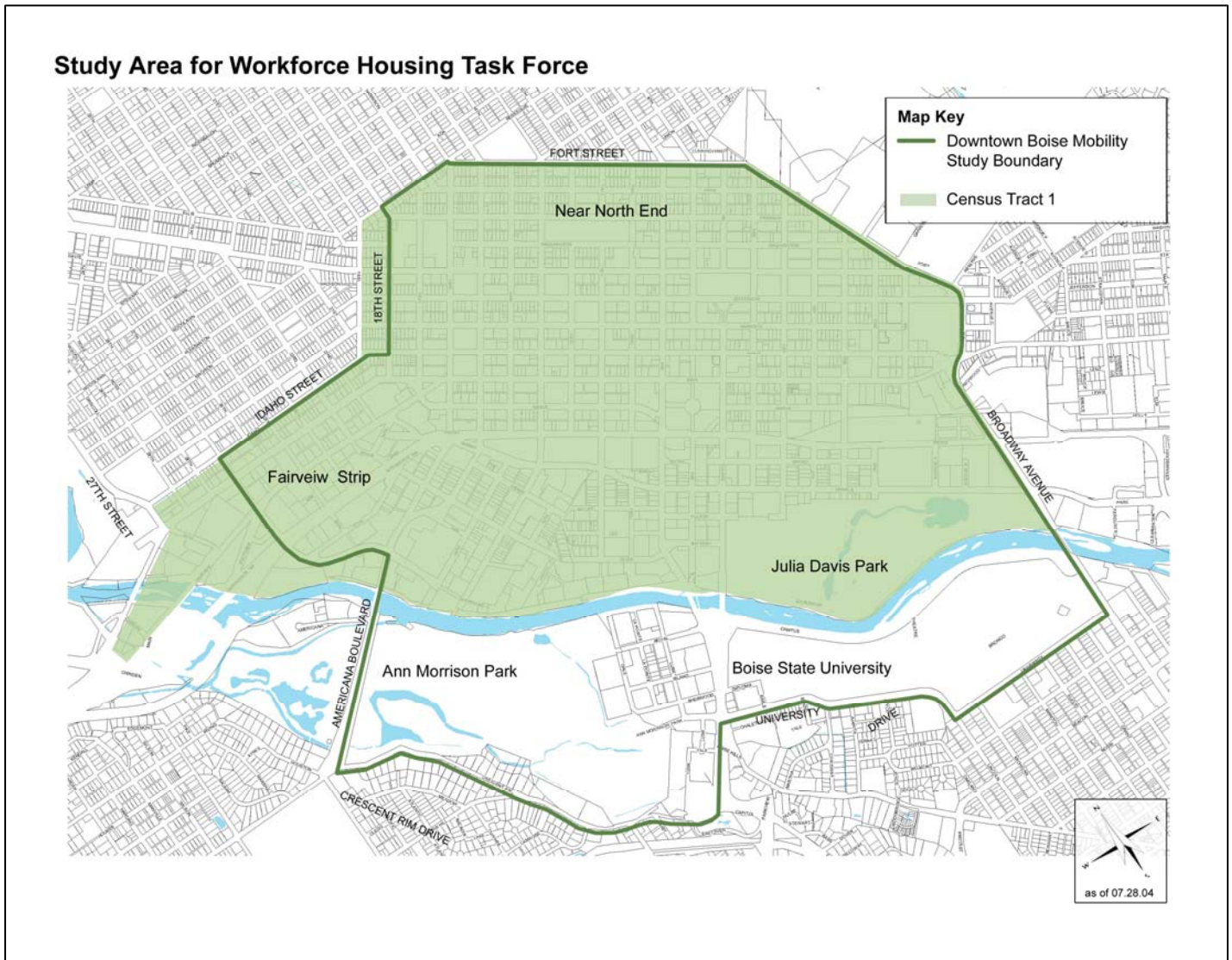
Table 3: Affordable, Workforce, Market and Luxury Rates

Range	AMI %	Annual Income	Max Rent Payment	Max Mortgage
Affordable	60%	\$ 24,180	\$ 605	\$ 90,000
Workforce	80%	\$ 32,240	\$ 806	\$ 110,000
	100%	\$ 40,300	\$ 1,008	\$ 140,000
	120%	\$ 48,360	\$ 1,209	\$ 160,000
	140%	\$ 56,420	\$ 1,411	\$ 190,000
Market	160%	\$ 64,480	\$ 1,612	\$ 220,000
	180%	\$ 72,540	\$ 1,814	\$ 250,000
	200%	\$ 80,600	\$ 2,015	\$ 280,000
	220%	\$ 88,660	\$ 2,217	\$ 310,000
	240%	\$ 96,720	\$ 2,418	\$ 340,000
Luxury	260%	\$ 104,780	\$ 2,620	\$ 360,000
	280%	\$ 112,840	\$ 2,821	\$ 400,000
	300%	\$ 120,900	\$ 3,023	\$ 420,000

¹ Based on a 6% interest rate, 1% property taxes and hazard insurance costing 0.35% of the sales price.

Workforce housing issues impact the entire Treasure Valley, but much of what follows in this report applies to the defined scope in the map below. The geographical scope of this report is the same as the Downtown Boise Mobility Study shown by the solid line on the map below and was chosen to acknowledge the link between downtown transit and housing. The shaded area includes Census Tract 1. Census Tract 1 is illustrated in Map 1 below because some of the statistical data in this report refers to the area within this boundary.

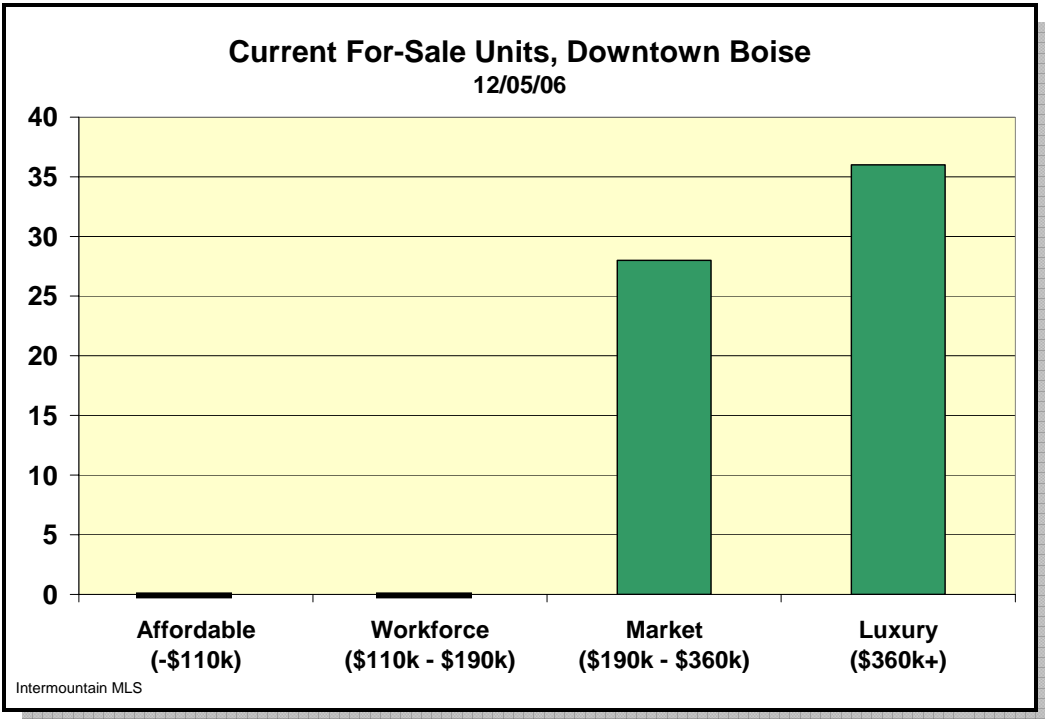
Map 1: Boundary of Workforce Housing Task Force Study Area



Why is There a Shortage of Workforce Housing?

Downtown Boise has a significant shortage of workforce housing units because there are few economic incentives for developers to build them. Most of the existing housing units in downtown Boise are either subsidized rental units or luxury ownership units. Even accounting for the new market rate housing units coming on-line there is a sizable gap in the workforce housing market. Currently, in downtown there are 11 housing projects totaling 466 units that are either planned or under construction. Of those 466 units, only 20 (4.2%) are for-sale units, and 30 (6.4%) are rental units in the workforce housing range. Of the for-sale units currently listed on the Multiple Sales Listing (MLS) there are none in the workforce housing range as shown in Chart 1. If this trend is allowed to continue, the demand for housing in the workforce range is expected to lag farther and farther behind supply.

Chart 1: For-Sale Units Currently Listed on MLS for Downtown Boise



Developers Lack Incentives to Build Workforce Housing

Most developers lack financial incentives to build mixed-income and workforce housing units in downtown Boise. Market rate and luxury units tend to have higher profit

potential than workforce housing units, and below market units are usually subsidized by federal housing programs. Reluctance by the private-sector housing market to produce workforce housing is also attributed to developer inexperience, financing issues, higher land and construction costs, complicated logistics and more expensive parking options as compared with housing units constructed in outlying suburban areas.

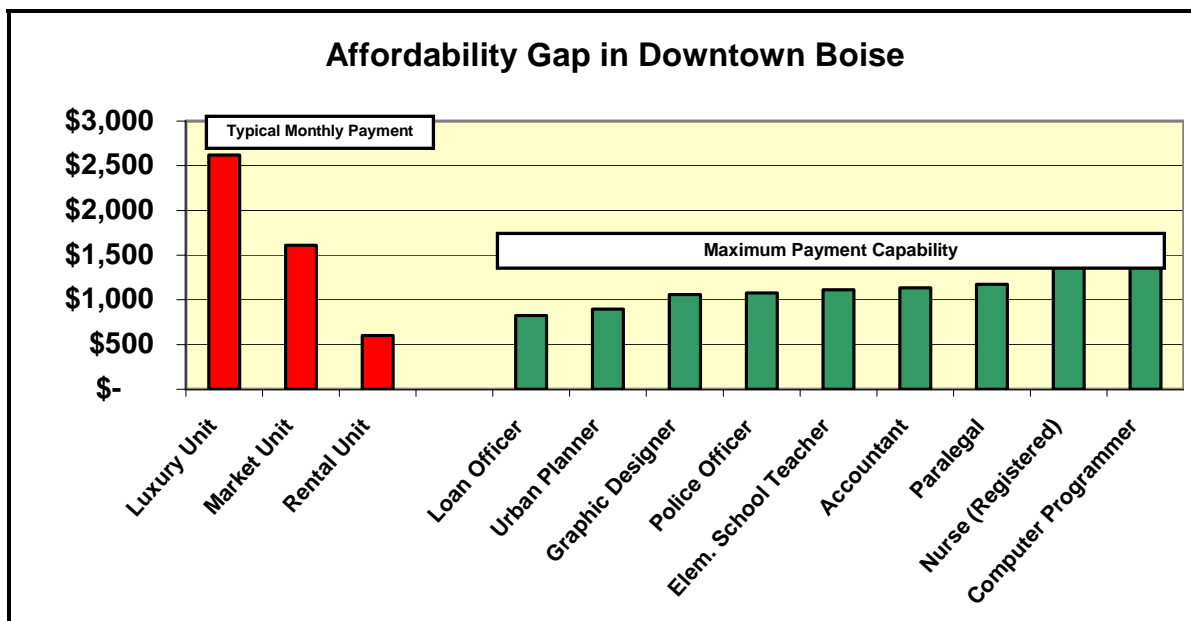
Workforce Cannot Afford to Live in or Near Downtown

Members of the workforce are increasingly unable to afford to live in downtown Boise. Most of the current and planned units in downtown Boise are priced outside of the workforce housing buyer’s affordability range. As past and present trends indicate, the gap between worker pay and home price appreciation is expected to continue to widen, and increased fuel prices and commute times have decreased the benefits once received by living in the suburbs and commuting downtown to work.

Most Current and Planned Units are Priced out of Workforce Range

The following chart demonstrates examples of the existing workforce housing affordability gap in downtown Boise.

Chart 2: Affordability Gap in Downtown Boise



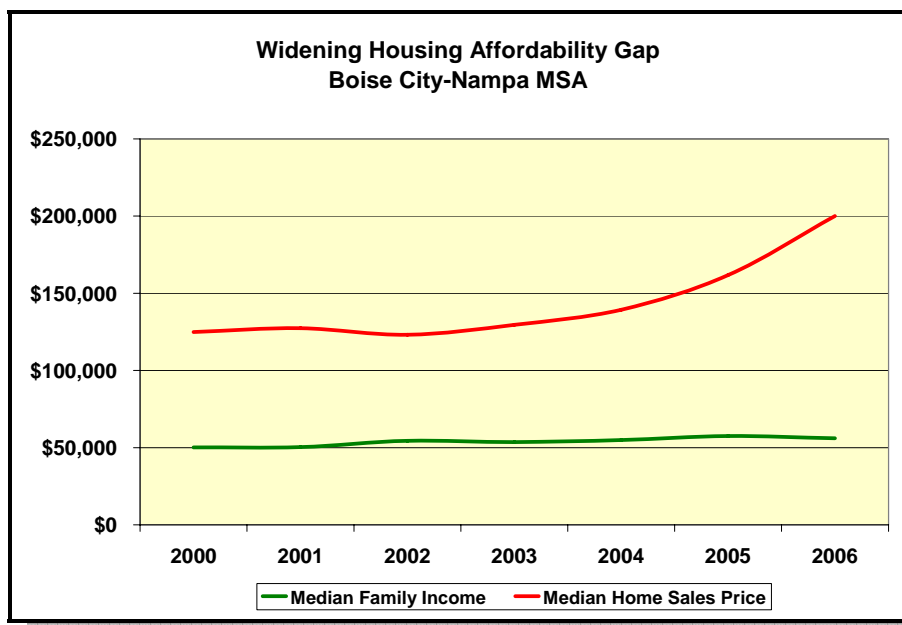
The Gap Between Income and Home Price Continues to Widen

Although national and local housing price appreciation rates have normalized, and in some cases become negative, the long-term outlook for the entire Treasure Valley housing market is better than the long-term outlook for income growth. Home prices are expected to continue escalating due to rising construction and land costs while income growth will remain relatively flat throughout Ada and Canyon counties as shown in Chart 3.

Homes prices have increased in Boise and the entire Treasure Valley. According to the U.S. Office of Federal Housing Enterprise Oversight (OFHEO), Idaho ranked first in the nation in house-price appreciation for the one-year period ending Sept. 30, 2006. Boise's annual 26.48% price increase is exceeded only by Bend, Ore. (30.37%).

Wage growth remains relatively flat in the Boise area while housing prices are rising as illustrated in Chart 3. According to personal income information developed by the Bureau of Economic Analysis (BEA), which includes wages as well as dividends, interest and rental-property gains, the Boise region increased 7.2 percent last year. The Boise City-Nampa metro area ranked 141st among all metro regions in the country with a per-capita personal income of \$31,569.

Chart 3: Median Income and Home Sales Price Comparison, Boise City-Nampa MSA



Why is This A Problem?

Without an adequate supply of workforce housing, downtown Boise will likely become a mecca for high-end market-rate condominiums and lofts affordable only to the very wealthiest members of the community. A successful downtown requires a diverse range of incomes that can afford to live, work and recreate in a downtown environment. The downtown urban experience is a valuable asset to Boise City; it defines Boise as a uniquely special place that is distinctive from any other in the Treasure Valley.

Workforce housing is a key component of:

- **Successful downtowns** - Neighborhoods with a wide range of housing types, rents, and prices promote diversity among residents and that in turn promotes economic viability, vitality and character. Socioeconomic diversity creates the urban environment that attracts creative professionals such as artists, musicians, authors, film designers, inventors and people working with technology as well as traditional professions. Workforce housing will intensify the precious urban experience unique to Boise.
- **Economic growth** - Working wage jobs and affordable housing are the bread and butter of a community. In order to attract and retain an educated workforce both jobs and affordable housing must be available. Students who are unable to find work or live in an affordable place after graduation are likely to move elsewhere. Businesses are less likely to relocate to and remain in an area without an educated workforce.
- **Stable workforces** - An important part of creating an environment that supports economic growth is creating an environment that supports the workforce. Based on information from the Idaho Department of Commerce and Labor, 55% of employees in Census Tract 1 (see map on page 10) currently earn between \$32,240 and \$56,420.² In addition, the Boise Valley Economic Partnership

² The Idaho Department of Commerce and Labor estimate of Tract 1 based on employment is 28,159 (the number of jobs paying unemployment taxes). There are roughly 40,000 downtown jobs.

(BVEP) has raised \$5 million to promote the region and plans to attract 5,000 primary jobs paying roughly \$45,000, or 112% of area median income. Although neither Boise nor downtown will be the recipients of all 5,000 jobs the target wage does suggest an influx of individuals earning a workforce range salary who may wish to live downtown.

- **Meeting market demands** - Previous information from the market study conducted by Leland Consulting Group in August 2003 confirms the potential demand for workforce housing downtown. The study reports that 61% of the downtown housing ownership demand in the Boise MSA stems from households earning between \$35,000 and \$74,000. Similarly, 69% of the downtown rental demand is from households earning between \$25,000 and \$49,000, and 90% of the rental market earns between \$25,000 and \$74,000.
- **Maintaining livability** - Workforce housing close to employment centers help maintain natural amenities and a healthy, vibrant community. When workforce housing is not available in close proximity to jobs employees have to commute further distances increasing traffic congestion and air pollution in the region. Continuing to build lower-priced housing on the urban fringe cause more rapid consumption of greenfield sites and prime agriculture land. This diminishes the Treasure Valley's natural beauty and environmental amenities.

Who Should Care and Why?

The downtown Boise community and the entire Treasure Valley should care about workforce housing. A strong, prosperous downtown is essential to the health of Boise and its sister communities located throughout the Treasure Valley. Strong downtowns attract new businesses, a diverse residential population that can support retail and a demand for regional public transportation. An economically diverse central business district creates an opportunity for people to live close to their place of employment, school, restaurant and entertainment thereby reducing sprawl, congestion, and air pollution throughout the Treasure Valley.

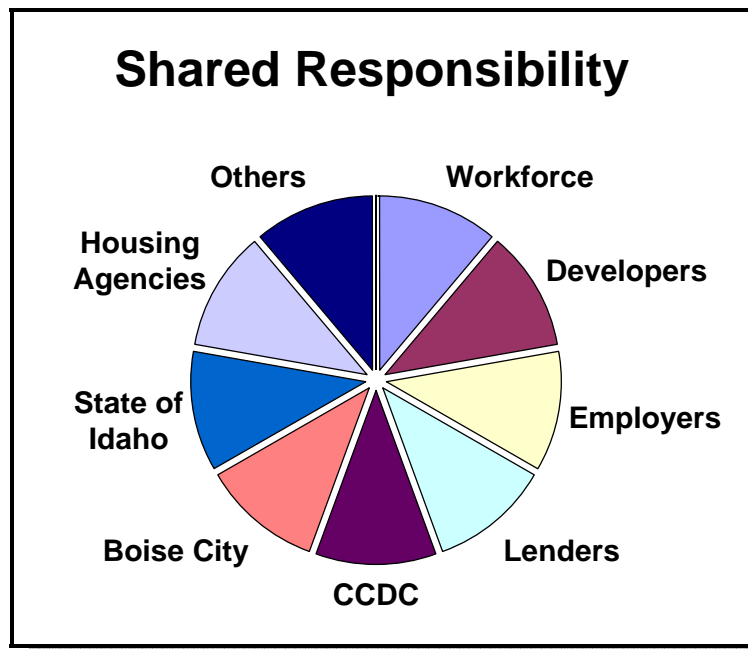
- **Boise City** – Workforce housing is a key component to economic development and preserving our quality of life, not just in Boise but also throughout southwestern Idaho. Workforce or middle-class housing attracts businesses paying salaries between \$32,240 and \$56,420, retains families and funding for schools and increases diversity and vitality in our neighborhoods; all laudable goals of becoming America’s Most Livable City. It also provides housing for critical service workers who protect the health, welfare and safety of the downtown community. Fire fighters, police officers, teachers and registered nurses are all members of the workforce.
- **Other Local Governments and State Government** – Downtown Boise has the largest concentration of employment in the state of Idaho with roughly 40,000 jobs. A healthy job base provides prosperity for the region as well as the state. A vibrant downtown attracts conventions, visitors and tourists whose dollars strengthen the local, regional and state economies.
- **Downtown Employers** – Workforce housing availability in or near downtown gives employers a competitive advantage in terms of attracting, hiring and retaining qualified employees. Having employees living close to their jobs ultimately reduces absenteeism, stress-related illnesses and turnover thereby reducing long-term operating expenses.
- **Downtown Retailers** – An economically diverse downtown population supports a broad range of retail options that is critical to the success of a vibrant downtown. Members of the workforce living downtown contribute to expanded retail activity potentially increasing profits.

- **Real Estate Community** – Economic stability and sustainability is created when a neighborhood provides its residents with a variety of housing choices with respect to price. When a neighborhood or community concentrates on one type of housing such as all affordable units or conversely all high-end units, it subjects itself to instability and potential disinvestment should that particular housing market experience a downturn. On the other hand, an economically diverse neighborhood or community will continue to have homes sold and apartments rented at a higher level than it would if it had just one product or price point.
- **Boise State University** - The availability of workforce housing downtown and near the Boise State University campus provides the ability to attract and retain students, professors and staff. Students who relocate to Boise for their higher education would be more likely to remain in Boise and contribute to the workforce if housing is available and affordable.
- **Citizens** – Workforce housing located close to employment centers, like downtown Boise and other urban centers, reduces urban sprawl, reduces traffic congestion and improves air quality. It also increases the quality of life for citizens by reducing or eliminating commute time.

How to Bridge the Affordability Gap?

The Task Force recommends a variety of options that spread the responsibility of bridging the workforce housing gap among all key stakeholders, rather than placing the burden on a few groups. As members of the Task Force acknowledged, there is no “silver bullet” that will provide a sufficient supply of workforce housing in downtown Boise, but rather a “buckshot” approach is needed. The responsibility for promoting and supporting the ongoing development of workforce housing should be shared among all key stakeholders as shown in Chart 4.

Chart 4: Shared Responsibility Concept



The Task Force suggests that CCDC research and test the following recommendations and build a coalition of key stakeholders to ensure the long term supply of workforce housing in downtown Boise. The recommendations are grouped by the following categories:

- Reduce the Cost of Developing Workforce Housing
- Increase the Supply of Workforce Housing Options
- Increase the Financial Strength of the Workforce
- Ensure Long-Term Supply of Workforce Housing

Reduce the Cost of Developing Workforce Housing

The following recommendations provide methods to reduce the cost of building workforce housing by reducing the cost of land, development and capital. Because of rising land and construction costs, and other barriers to development, public-private partnerships and the use of public subsidies will likely be required to produce new housing for the workforce.

Reduce the Cost of Land

- **Seek Creative Acquisition of Land and Air Space** – CCDC, Boise City and local housing agencies should consider land ownership options such as community land trusts, land swaps, land write-downs, long-term leases and land banks to acquire existing public and private land for the development of workforce housing.
- **Promote Using Available Public Land and Air Space for Workforce Housing** – Boise City and CCDC should encourage and facilitate property owners to use air space above existing buildings as workforce housing sites, and to build new buildings to support future development, as appropriate.
- **Identify Public and Private Land and Air Space Available for Workforce Housing** CCDC should develop a map of properties that are possible workforce housing sites and work with property owners to encourage the development of workforce housing.

Reduce the Cost of Development

- **Provide Subsidies for Public Infrastructure Improvements** – CCDC, government agencies and other organizations should provide funding to improve public space, such as CCDC's streetscape grants, Boise Public Works, Boise Parks Department, and the federal Housing and Urban Development's Community Development Block Grant (CDBG) program.
- **Facilitate Reuse Projects** – CCDC and Boise City should encourage, facilitate and offer incentives to rehabilitate and redevelop existing buildings that could be used for workforce housing.

Reduce the Cost of Capital

- **Provide Lower Cost Construction Capital and Long Term Financing** - Research the ability of Idaho Housing & Finance Association (IHFA) and private lending institutions to provide lower cost capital for workforce housing projects. Establish and implement initiatives to build relationships between lenders and builders to encourage profitable solutions to workforce housing shortages. Consider tax exempt bonds, low floater bonds and other means of lowering the cost of capital.
- **Research a Funding Mechanism for a Housing Trust Fund** – Key housing stakeholders, such as local housing agencies and IHFA, should research, discuss and implement the most viable sources of funds for a housing trust fund. A housing trust fund finances workforce and affordable housing by providing low interest construction capital, low interest mortgages, and down payment and closing cost assistance. Potential sources of funds include state and local government, developers, landlords, lenders and businesses.

Increase the Supply of Workforce Housing Options

The development of workforce housing units in downtown Boise should be encouraged and facilitated by a variety of stakeholders including, but not limited to, CCDC and Boise City.

Encourage the Development of Workforce Housing Units

- **Provide Incentives to Developers** – Boise City should provide incentives to developers to convince them to build appropriate housing options for the workforce, such as density bonuses, height variances and allowing projects with a workforce component to be accelerated through the entitlement process. These incentives would be a “carrot” to developers, rather than a “stick.” Boise City is to be commended for investigating the adoption of a “green tag program” that would allow certification under the green building rating system known as Leadership in Energy and Environmental Design – commonly called LEED – for affordable/workforce housing projects to receive expedited permit review by Boise City Planning & Development Services.
- **Ensure a Diversity of Workforce Housing Options** – CCDC and the city should promote diverse workforce housing options, including various unit sizes mixed with market rate buildings as well as low-income housing, with ownership and rental options.

Facilitate the Development of Workforce Housing Units

- **Improve Processes at Boise City Planning & Development Services** - Boise City should reform their entitlement processes to provide predictability, efficiency, timeliness and fairness. Elements of the local land use and building permitting processes may be an obstacle to the construction of workforce housing.
- **Consider Zoning Changes to Encourage Multi Family Developments** – Boise City should consider regulatory strategies that allow developers to develop multi-family residential. One strategy that should be considered is dual zoning, which involves applying a zoning overlay to selected areas. The overlay would allow property owners to develop according to their existing zoning, but also add the right to develop under the Pedestrian Commercial (PC) zoning district. The PC zoning district allows higher density multifamily and mixed-use development with design standards that encourage pedestrian activity. Proactively applying the dual zoning overlay to areas suitable for

such development will reduce the burden to the developer of often contentious and time-consuming rezoning hearings. As the city works towards a new consensus on redevelopment and infill, it should also consider lifting the suspension on density bonuses for infill development, or consider the creation of a new, more effective system of incentives for high-quality infill development.

Mandate the Development of Workforce Housing Units

- **Require Workforce Housing Components in Housing Projects** – Boise City, CCDC and local housing agencies should consider requiring a component of workforce housing in any new development project, as appropriate.
- **Investigate the Use of Inclusionary Zoning (IZ)** – Boise City should explore inclusionary zoning, which refers to a local ordinance that requires a given share of new construction be affordable to people with low- or moderate-incomes as a tool to create workforce housing. The City should consider the legal, financial, economic and political ramifications of mandatory inclusionary zoning versus promoting voluntary inclusionary zoning.

Increase the Financial Strength of the Workforce

Facilitate Home Purchases

- **Provide Assistance with Down Payment and Closing Costs** - The residential lending community should work with IHFA, local employers and community organizations to provide down payment assistance and closing cost assistance for individuals within the workforce income range. Publish a list of lenders, realtors and escrow companies who would be willing to voluntarily waive or discount their fees.
- **Promote Existing Loan Programs** – The residential lending community, such as IHFA and Fannie Mae, should educate buyers on existing programs that provide 100% financing, accept alternative credit scores and incomes sources, and allow down payment and closing costs assistance. Existing programs include Federal Housing Administration, Veterans Affairs, and Fannie Mae’s MyCommunityMortgage™ program. Fannie Mae’s Community Solutions™ option allows higher debt-to-income ratios and gifted reserves for teachers/educational institution employees, police officers, firefighters and health care workers.

Decrease Monthly Housing Expenses

- **Reduce Monthly Rent or Mortgage Payments** – The residential lending community should promote methods to reduce the monthly cost of housing, including subsidies for renters and below market interest rates (such as IHFA’s products). Other common ways include reduced purchase prices, interest rate buy-downs and second mortgages with deferred payments.
- **Reduce Housing Expenses** –CCDC and Boise City should consider helping to reduce monthly housing expenses through reduced price parking and reduced utility costs. For example, Boise City could provide discounted use of local geothermal energy and promote LEED certified “green” construction practices.

Improve Buyer’s Ability to Buy a Home

- **Provide Credit Counseling and Homebuyer Education** – IHFA should work with a company like Debt Reduction Services to provide free credit counseling to perspective

home buyers to improve their credit scores, reduce their debt and increase their savings, which improves their ability to get qualified for a mortgage loan. The residential lending community should promote IHFA's existing Finally Home program education about the home buying process.

- **Encourage Employer Assistance Programs** – Fannie Mae and other key stakeholders should encourage employer assistance programs, including forgivable/repayable/matched grants, “soft” second mortgages and payroll deduction to save for a down payment. Employers could provide payment assistance for employees living within a certain distance from their place of employment.

Ensure Long-Term Supply of Workforce Housing

The Task Force recommends the creation of a coalition of key stakeholders, including communities and organizations throughout the Treasure Valley, to encourage joint participation in the development and provision of a long term supply of workforce housing units. These issues will eventually affect every community in the Valley and unified valley-wide support for workforce housing would facilitate each city's workforce and affordable housing efforts. The findings of this report should be shared with the other cities in the Valley to help ensure a long-term supply of workforce housing units.

Attain Community Support for Workforce Housing

CCDC should work with the following key stakeholders to help build the coalition:

- **Boise City** – Gain support from various city departments including Boise City Public Works, Boise City Parks and Recreation, Boise City Planning and Development Services, Boise City Housing & Community Development, Boise City Council and Office of the Mayor. Present a city council resolution stating Boise City's commitment to develop workforce housing and define specific city-wide workforce housing goals.
- **Local Business Community** - Gain support from individual employers as well as trade and education organizations, such as the Boise Metro Chamber of Commerce, Downtown Boise Association and Boise Valley Economic Partnership.
- **Housing Community** – Gather feedback and gain support from associations, including but not limited to developers (Building Contractors Association), realtors (Ada County Association of Realtors and Idaho Association of Realtors), lenders (commercial and residential) and local housing agencies, e.g., Idaho Housing & Finance Association, Neighborhood Housing Services, Boise City/Ada County Housing Authority and Fannie Mae.
- **State of Idaho** - Generate legislative support by convening a statewide summit to create and address a list of workforce housing issues and needs affecting communities throughout the state.

Entrust Responsibility to an Ongoing Organization

After CCDC has convened a coalition of stakeholders who have collectively agreed upon an approach and possible solutions to the workforce housing issue, an organization should be found to manage and promote the development of workforce housing. The organization will be expected to work with stakeholders to facilitate the creation of workforce housing in the near-term, and to ensure the development of workforce housing in the long term.

- **Influence Development of Workforce Housing Units** – The organization would act as the long-term catalyst for the development of an adequate supply of workforce housing. They would work with CCDC, Boise City and other Ada County municipalities to develop changes to zoning and land-use ordinances and practices to provide incentives for the development of workforce housing by the private market.
- **Manage Workforce Housing** – An organization is needed for the management and monitoring of deed restrictions, land trusts and long-term leases.
- **Coordinate** – A consortium of agencies and organizations is needed to coordinate with existing housing agencies, such as Idaho Housing & Finance Association, Neighborhood Housing Services and the Boise City/Ada County Housing Authority, in regards to workforce housing. A consortium could also inspire the creation of public-private partnerships with private-sector groups, non profits, governmental agencies and lenders.
- **Educate and Lobby** – The organization would educate the community about workforce housing, and lobby for local, state and federal support for workforce housing.

How Can CCDC Help?

The Task Force suggests that Capital City Development Corporation continue to act as a catalyst for the development of workforce housing in downtown Boise, but not assume the long-term management of the workforce housing units or take responsibility for the continued effort. Workforce housing in downtown Boise is a key component of urban revitalization and economic development, and promoting it is consistent with CCDC's mission. However, the long-term responsibility of ensuring a sufficient quantity of workforce housing in Boise City and the Treasure Valley does not fall within CCDC's mission and should be entrusted to another organization.

The Task Force suggests that CCDC consider the following recommendations. These recommendations are based on the collective input of a variety of local community leaders, housing agencies, businesses, city management and citizens, as well as the experiences of communities outside of Boise.

- **Adopt the workforce housing policy (January 2007)** – By adopting the workforce housing policy, CCDC will establish that the provision of workforce housing in downtown Boise is a public purpose, and that when CCDC advocates, facilitates, supports and invests in workforce housing, it is engaged in a public purpose.
- **Continue to educate and raise awareness** - CCDC should consider taking the following steps to increase community awareness:
 - **Create a marketing version of this report (January 2007)**
 - Distribute a professionally formatted and printed version of this report to community leaders, the media and the public. Distribute report at the Second Annual Workforce Housing Forum in March 2007.
 - Create a template of the Workforce Housing Task Force process that can be shared with other Idaho communities who may be looking for solutions to the workforce housing issue.

- **Host the Second Annual Workforce Housing Forum (March 2007)**
 - Partner with the Idaho Chapter of the Urban Land Institute to deliver a workforce housing forum. Invite community stakeholders mentioned in this report and other community members. Present report and case study findings.
- **Build a workforce housing coalition (January – May 2007)**
 - Meet with stakeholders to build a coalition of community partners to share the burden of creating a long-term supply of workforce housing. Key stakeholders should include, at a minimum, the agencies and organizations named in the previous “Attain Community Support for Workforce Housing” section.
 - CCDC should work with key stakeholders to encourage the creation of workforce housing packages that incorporate existing programs along with newly created programs to provide housing assistance to the workforce. For example:
 - Developer’s incentive packages could include below-market-rate capital, use of public land and airspace and development subsidies.
 - Buyer’s packages could include credit counseling, homebuyer education, first time buyer programs and down payment/closing cost grants.
- **Transition workforce housing to a dedicated organization (Summer 2007)**
 - CCDC should transition the responsibility of ensuring the long-term supply of workforce housing options to an existing organization or a consortium of agencies and organizations whose mission includes workforce housing.
- **Continue to encourage developers to consider workforce housing (Ongoing)**
 - CCDC should continue to work with Boise City and developers to increase the supply of workforce housing in downtown Boise. The board should require developments on CCDC-owned land to include workforce housing units, when appropriate.

Appendix A: Glossary of Housing Terms

Area Median Income (AMI) – calculated on an annual basis by the U.S. Department of Housing and Urban Development (HUD) for all metropolitan areas and counties, this term refers to the middle value of all family incomes in an area, which is either a county or Census-defined metropolitan area.

Capital City Development Corporation (CCDC) – is the redevelopment agency for Boise City, which is responsible for long range planning and revitalization in urban renewal districts established by Boise City. CCDC receives tax increment (revenue allocation) revenues from these districts that can be used for land acquisition and clearance, street and other public improvements, parking facilities, parks and plazas. CCDC also engages in public-private partnerships with developers proposing projects that implement the master plans of the districts.

Census Tract – Small, relatively permanent subdivisions of a county that are delineated for all metropolitan areas and other densely populated counties by local census statistical area committees following guidelines set by the U.S. Bureau of the Census; Tract 1 in downtown Boise, for example.

Community Land Trusts - a democratically controlled community-based, nonprofit organization established for the purpose of removing land permanently from the speculative market and maintaining it as a community resource. The community land trust serves as a trustee or steward in perpetuity of the land it controls. Community land trust property is separated into two components: the land and the buildings on it.

Density – the number of families, persons or dwelling units per unit of land, usually expressed as “per acre”.

Density Bonus – granting a developer additional square footage or additional housing units beyond that authorized in the zoning ordinance in exchange for the provision or preservation of an amenity or fulfillment of a specific policy objective at the same site or at another location.

Employer Assisted Housing (EAH) – efforts by private employers to assist employees in finding reasonable housing; may be combined with other programs, public and private.

Fannie Mae – Federal National Mortgage Association (FNMA).

Inclusionary Zoning (IZ) – a local government requirement for homebuilders and developers to construct a certain percentage of units in every new market-rate development that will be at a determined affordable for people identified at specific income levels

Infill – development that takes place on vacant or underused parcels in an area that already has access to appropriate infrastructure.

Metropolitan Statistical Area (MSA) - a geographic entity defined by the federal Office of Management and Budget for use by federal statistical agencies, based on the concept of a core area with a large population nucleus, plus adjacent communities having a high degree of economic and social integration with that core. Qualification of an MSA requires a city with 50,000 population.

Mixed Use – zoning that allows for a range of land uses in one area, rather than segregated, single-use zoning.

Neighborhood Housing Services - a national network of locally funded and operated autonomous, self-help programs which revitalize declining neighborhoods.

PITI – The key components of a mortgage payment are principal, interest, property taxes and mortgage insurance.

Policy – a course of action or specific rule of conduct to be followed in achieving goals and objectives.

Public-Private Partnership – joint efforts between the public and private sectors in which both provide a service or benefit toward a common goal. These can help facilitate efforts to address problems with innovative solutions.

Quality of Life - Those aspects of the economic, social and physical environment that make a community a desirable place in which to live or do business. Quality-of-life factors include those such as climate and natural features, access to schools, housing, employment opportunities, medical facilities, cultural and recreational amenities, and public services.

Redevelopment – process by which a site undergoes redesign or renovation with the purpose of enhancing the site/area and general stability of the neighborhood.

Stakeholders – those individuals, groups and interests directly affected by a planning process or proposed developments.

U.S. Department of Housing and Urban Development (HUD) – federal agency responsible for regulating housing, including fair housing and housing finance.

Urban Renewal – under the Idaho Urban Renewal Law of 1965, §50-2001, cities and counties are granted the authority to create urban renewal agencies to improve “deteriorated and deteriorating areas. . . which constitute a serious and growing menace, [and are] injurious to the public health, safety, morals and welfare of the residents of the state.”

Zoning - a set of laws that define the type of land uses and development that can occur on each parcel of land in a community. Zoning typically divides a community into districts that group compatible uses together and exclude incompatible uses.

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ON-LINE RESOURCES FOR AFFORDABLE/WORKFORCE HOUSING RESEARCH

Abt Associates, Washington DC

<http://www.abtassoc.com>

Center for Budget and Policy Priorities, Washington DC

<http://www.cbpp.org>

Dataplace

<http://www.dataplace.org>

Fannie Mae Foundation, Washington DC

<http://www.fanniemae.foundation.org>

HUD USER, U.S. Department of Housing and Urban Development, Washington DC

<http://www.huduser.gov>

Idaho Housing and Finance Association

<http://www.ihfa.org>

Intermountain Fair Housing Council

<http://www.idahofairhousing.org>

KnowledgePlex

<http://www.knowledgeplex.org>

Local Initiatives Support Corporation, Washington DC

<http://www.liscnet.org>

National Association of Housing and Redevelopment Officials (NAHR0), Washington DC

<http://www.nahro.org>

National Low Income Housing Coalition

<http://www.nlihc.org/index.html>

Neighborhood Reinvestment Corporation, Washington DC

<http://www2.nw.org>

Research Institute for Housing America

<http://www.housingamerica.org/publicat.html>

Rural Community Assistance Corporation.

<http://www.rcac.org>

The Brookings Institution, Washington, DC

<http://www.brook.edu/urban>

The Urban Institute, Washington DC

<http://www.urban.org>

Urban Land Institute, Washington DC

<http://www.uli.org>

CURRENT PUBLIC AND LOW-INCOME HOUSING RESEARCH CONDUCTED AT UNIVERSITY URBAN/HOUSING RESEARCH CENTERS

National Consortium of Housing Research Centers

<http://www.dcp.ufl.edu/centres/shimberg/org/hrc/>

Center for Housing Research (VCHR), Virginia Polytechnic Institute and State University

<http://www.arch.vt.edu>

Center for Social Development, George Warren Brown School of Social Work, Washington University at St. Louis

<http://gwbweb.wustl.edu/csd/>

Center for Urban Policy Research, Rutgers, The State University of New Jersey

<http://www.policy.rutgers.edu/cupr/>

Center for Urban and Regional Policy, Northeastern University

<http://www.curp.neu.edu>

Center for Urban and Regional Studies (CURS), The University of North Carolina at Chapel Hill

<http://www.unc.edu/depts/curs/center.html>

College of Urban, Labor, and Metropolitan Affairs (CULMA) and School of Social Work, Wayne State University

<http://www.culma.wayne.edu/faculty.htm> and <http://www.socialwork.wayne.edu>

Housing Education and Research Center (HERC), Michigan State University

<http://www.egr.msu.edu/der/labs/herc.html>

Joint Center for Housing Studies (JCHS), Harvard University

Website address: <http://www.jchs.harvard.edu>

Program on Housing and Urban Policy, Fisher Center for Real Estate and Urban Economics, University of California at Berkeley

<http://urbanpolicy.berkeley.edu/research.htm>

Shimberg Center for Affordable Housing, University of Florida

<http://www.shimberg.ufl.edu>

The Samuel Zell and Robert Lurie Real Estate Center at Wharton, The Wharton School of Business, University of Pennsylvania

<http://realestate.wharton.upenn.edu>

Washington Center for Real Estate Research, Washington State University

<http://www.cbe.wsu.edu/~wcrer>