



**Urban Land  
Institute**

**Terwilliger Center for Housing**

MAY 9 – 11, 2022

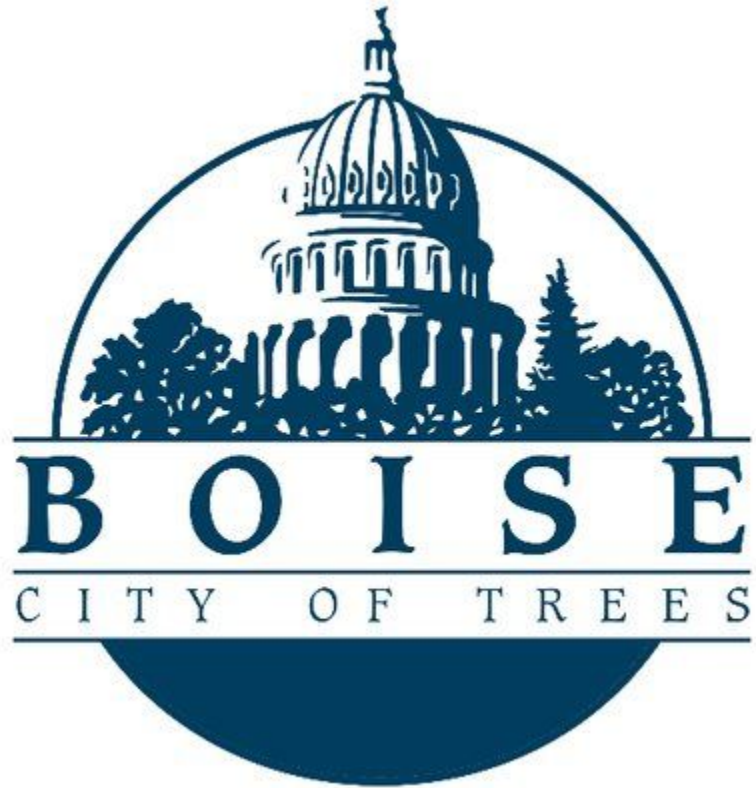
# Boise at a Crossroads

ULI TECHNICAL ASSISTANCE PANEL  
**CITY OF BOISE, IDAHO**



Thank you to our sponsor!

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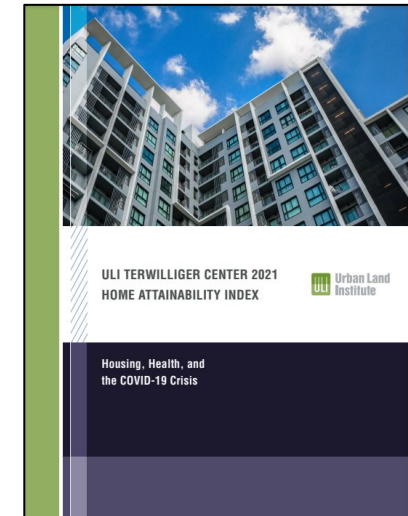


# About the Urban Land Institute

ULI Technical Assistance Panel  
Boise, Idaho May 9-11, 2022

**ULI Mission:** Shape the future of the built environment for transformative impact in communities worldwide

- A multi-disciplinary membership organization with more than 45,000 members in private enterprise and public service
- What the Urban Land Institute does:
  - Conducts **research**
  - Provides a forum for sharing of **best practices**
  - Writes, edits, and publishes **books** and **magazines**
  - Organizes and conducts **meetings**
  - Directs **outreach programs**
  - Conducts **Technical Assistance Panels (TAPs)** and **Advisory Service Panels (ASPs)**





# ABOUT THE TERWILLIGER CENTER

Established in 2007 with a gift from longtime member and former ULI chairman,  
J. Ronald Terwilliger.

The goal of the Terwilliger Center for Housing is to advance best practices in residential development and public policy, and to support ULI members and local communities in creating and sustaining a full spectrum of housing opportunities, particularly for low- and moderate-income households.



Thank you everyone else!

We interviewed over 40 community members.

# ULI Panelists and Staff

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Selected for their subject matter expertise to provide **objective, volunteer** recommendations

## **Molly McCabe (Panel Chair)**

HaydenTanner  
Bigfork, Montana

## **Jill Ferrari**

Renovare Development  
Detroit, Michigan

## **Sean Garretson**

Wan Bridge Development  
Austin, Texas

## **Stephen Norman**

Former Executive Director of  
King County Housing Authority  
Chair for the Board for CSH  
Seattle, Washington

## **Vanessa Fry**

Idaho Policy Institute  
Boise State University  
Boise, Idaho

## **Cameron Arial**

Clearwater Financial  
Meridian, Idaho

## **ULI and Panel Staff**

### **Karlee May**

Executive Director, ULI Idaho

### **Rosie Hepner**

Senior Director, ULI Terwilliger Center  
for Housing

### **Fabiola Yurcisin**

Senior Associate, ULI Terwilliger  
Center for Housing

### **Diane Kushlan**

Principal, Kushlan Associates





The image shows the Montana State Capitol building in Helena, Montana, with its prominent dome and classical architecture. In the background, there are rolling hills under a clear sky. The text is overlaid in the center of the image.

# The Task Scope and Panel Questions



# Panel Questions

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## **In the wake of unprecedented growth and resulting increased housing costs, how can the city grow in a way that respects and implements these community's values?**

- What practices can Boise replicate from other cities with similar values and experiences who are also experiencing growth, quickly escalating housing prices and an influx of new residents)?
- How have these cities managed growth with tools that are available to Idaho cities to properly plan for growth?
  - Zoning and development regulations
  - Leveraging community organizations and other groups
- What types of community engagement have been effective in developing consensus around the tradeoffs to be considered when it comes to growth?
- How can we best use the information available to the city (i.e vacant/underutilized land) as part of that public discussion?





# The Roadmap



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# Will it be chance or choice?





# Aligning with City Values

- Grow in a **sustainable and efficient manner** that maintains the city's quality of life. (*Blueprint Boise, 2016*)
- **Maximize our constrained land** to address the increasing housing demand. (*Housing Needs Analysis, 2021*)
- Position the community to be **carbon neutral by 2050** while **enhancing community resilience** to a changing nature (*Climate Action Roadmap, 2021*)
- Build on the existing legacy to **expand safe pathways** for walking and biking citywide. (*Pathways Master Plan, 2021*)
- Create a **modern, well-balanced transportation system** that provides real mobility choices while creating great places (*Transportation Action Plan, 2016*)



# Progress since 2020

What's been accomplished

Completed	In Progress	Beginning
Continue Successful Programs	Inventory Housing Assets and Financial Resources	PPP Initiative
Launch New Programs (e.g., ADU Pilot, Land Trust)	Education and Outreach	Support Innovative Financing
Launch City Incentive Program (e.g., Density Bonus)	Housing Preservation	Housing Creation
	Homelessness Prevention	Regional Housing Partnership
	Landlord and Property Management Program	
	Zoning Code Rewrite	





# Consequences of Falling Further Behind

- Sprawl
- Impact on the natural environment
- Decreased community resilience to climate change
- Increased social inequities/growth in housing insecurity and displacement
- Stymied economic development
- Decreased quality of life





# What we heard

“The wage gap is a tragedy. The cost of living index gap is greater here than in Seattle.”

## Housing

“Housing policy is climate policy.”

“How do you meet the needs without having the unintended consequences.”

“As rents increase, people of all economic ranges are being displaced.”

“I’m coming into Boise on behalf of an investor to buy 40 single-family homes.”

## Economics

“We can’t recruit doctors and nurses to this region because we can’t pay them enough for the housing costs.”

## Capacity/Leadership

“We have no more capacity and no one is organizing us.”

“The power of the region is not being harvested.”

## Equity

“Inequitable access to public amenities with sprawl and lack of mindful development.”

“Disenfranchised populations don’t have the same access public amenities.”

## Essence

“Forces exist that don’t want change.”

“Build the city we want to envision for the future.”

“The bench is not wide enough.”

The best solutions might be regional, not local”

# 2021 Home Attainability Index – Regional Comparison

Snapshot of the Homeownership Landscape

	Median	Boise	Austin	Detroit	Portland	Seattle
% of all homes affordable to a 4-person HH earning 80% AMI	37%	25%	32%	47%	15%	13%
% of all homes affordable to a 4-person HH earning 120% AMI	60%	46%	59%	64%	40%	46%
Est years to save for down payment + closing costs (HH at 80% AMI)	14.6	20.9	16.0	7.5	21.3	25.3

# 2021 Home Attainability Index – Occupational Analysis

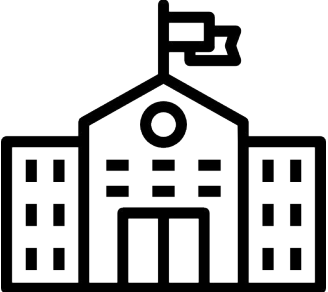
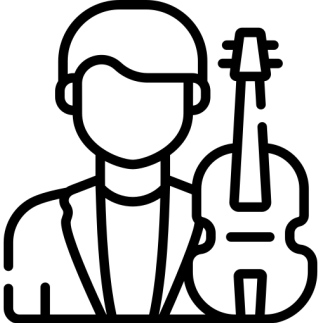
Occupations	Gap/surplus – 10% DP	Gap/surplus – 3% DP	Gap/surplus – FMR 1 BR	Gap/surplus – FMR 2 BR	Gap/surplus – FMR 3 BR
2-income HH (child care worker, teacher)	(\$2,773)	(\$7,693)	\$56,123	\$48,523	\$33,123
2-income HH (health aid, truck driver)	(\$20,685)	(\$25,605)	\$38,211	\$30,611	\$15,211
2-income HH (retail salesperson, janitor)	(\$31,056)	(\$35,976)	\$27,840	\$20,240	\$4,840
Auto mechanic	(\$39,966)	(\$44,886)	\$18,930	\$11,330	(\$4,070)
Cardiac technician	(\$43,696)	(\$48,616)	\$15,200	\$7,600	(\$7,800)
Child care worker	(\$55,925)	(\$60,845)	\$2,971	(\$4,629)	(\$20,029)
Delivery truck driver	(\$48,638)	(\$53,558)	\$10,258	\$2,658	(\$12,742)
Geriatric nurse (RN)	(\$21,317)	(\$26,237)	\$37,579	\$29,979	\$14,579
Home health aid	(\$57,983)	(\$62,903)	\$913	(\$6,687)	(\$22,087)
Housekeeper	(\$62,221)	(\$67,141)	(\$3,325)	(\$10,925)	(\$26,325)
Long-haul truck driver	(\$44,304)	(\$49,224)	\$14,592	\$6,992	(\$8,408)
Nursing aide	(\$57,753)	(\$62,673)	\$1,143	(\$6,457)	(\$21,857)
Public school teacher	(\$32,784)	(\$37,704)	\$26,112	\$18,512	\$3,112
Security guard	(\$56,602)	(\$61,522)	\$2,294	(\$5,306)	(\$20,706)
Waitress	(\$60,112)	(\$65,032)	(\$1,216)	(\$8,816)	(\$24,216)
Janitor	(\$58,427)	(\$63,347)	\$469	(\$7,131)	(\$22,531)
Retail salesperson	(\$58,565)	(\$63,485)	\$331	(\$7,269)	(\$22,669)
Stock mover	(\$55,913)	(\$60,833)	\$2,983	(\$4,617)	(\$20,017)



# Threats

*Displacement of Community Members*

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# Opportunities





# Finalize and Implement the Five Year Housing Plan



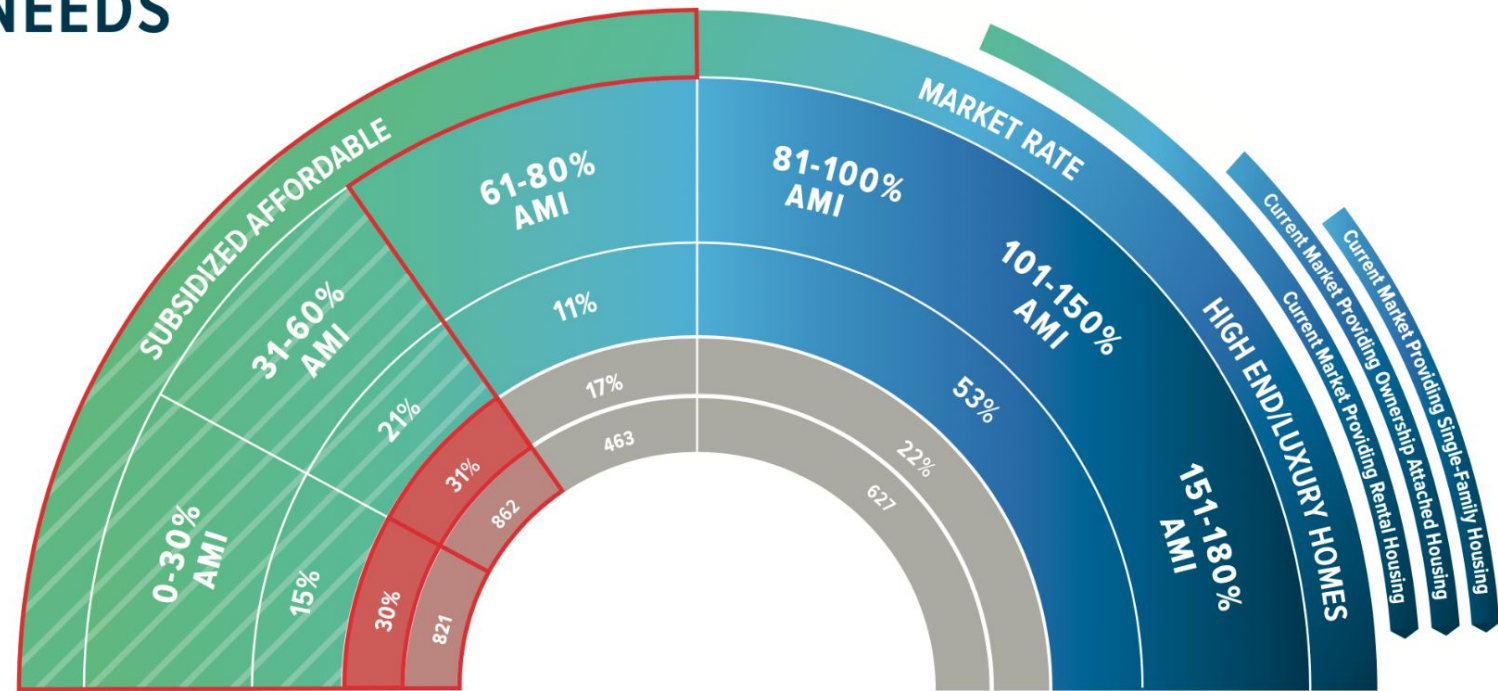
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# Finalize and Implement Housing Action Plan

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CITY of BOISE

## BOISE SPECTRUM OF HOUSING NEEDS



Income  
% of population  
% of units needed  
Units needed per year

Priorities	Goals	Guiding Principles
<p><b>PRODUCE:</b> Invest in creation of new housing and focus deeply and aggressively where the market does not.</p> <p><b>PRESERVE:</b> Engage in a proactive effort to preserve units already on the market that serve lower-income households.</p> <p><b>HOUSE THE UNHOUSED:</b> Create supportive housing + units dedicated to Our Path Home.</p>	<p><b>PRODUCE 1250</b> units affordable to households earning 60% AMI and below in the next 5 years.</p> <p><b>PRESERVE 1,000</b> units of affordable housing units in the next 5 years.</p> <p><b>CREATE 750</b> units of supportive housing dedicated to Our Path Home in the next 5 years.</p>	<p>Center the most marginalized.</p> <p>Target resources where resources are needed most.</p> <p>Embrace Housing First.</p> <p>Approach affordability holistically.</p>



# Finalize and Implement Housing Action Plan

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## Permanent Supportive Housing Production

- Most visible and pressing element of the housing crisis
- Emergency Shelters don't work without exit strategies to permanent housing
- Close coordination of development, operating and service delivery funding necessary to implement.
- The City, BCACHA and Our Path Home need to coordinate resources closely to move this pipeline.
- National models exist on how to structure PSH production programs.
- Medicaid funding is critical, City and regional healthcare system may need to step in with bridge funding.





# Finalize and Implement Housing Action Plan

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## Housing Preservation

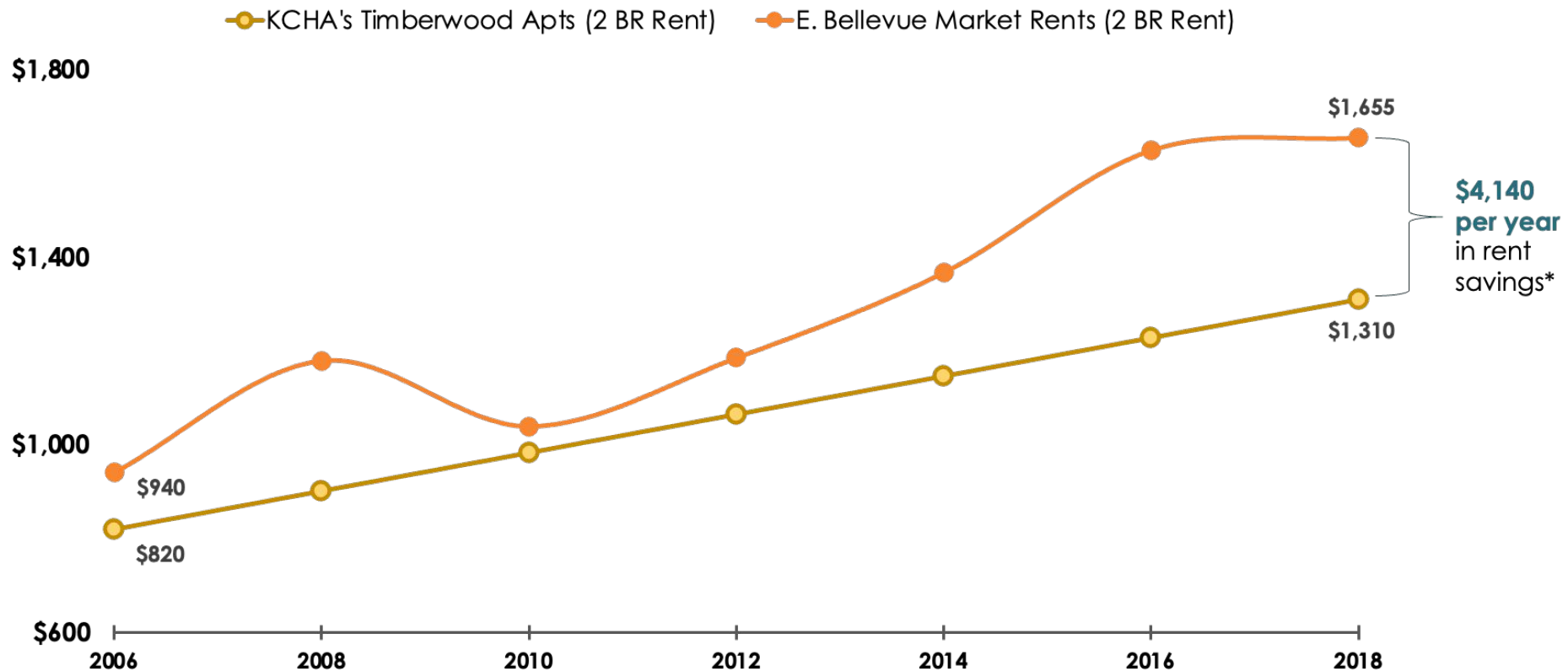
- The affordable housing inventory in Boise is shrinking at a faster rate than it can be replaced.
- Between 2015 and 2020 the City lost over 8,300 units of housing affordable to households earning below 80% of AMI.
- Preservation of existing affordable housing is both cheaper and faster than new construction.
- It is also the only strategy that prevents the displacement/eviction of existing residents/communities.
- There are examples around the country of successful preservation efforts.



# Finalize and Implement Housing Action Plan

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## Preservation in Action: Sustained Rent Savings



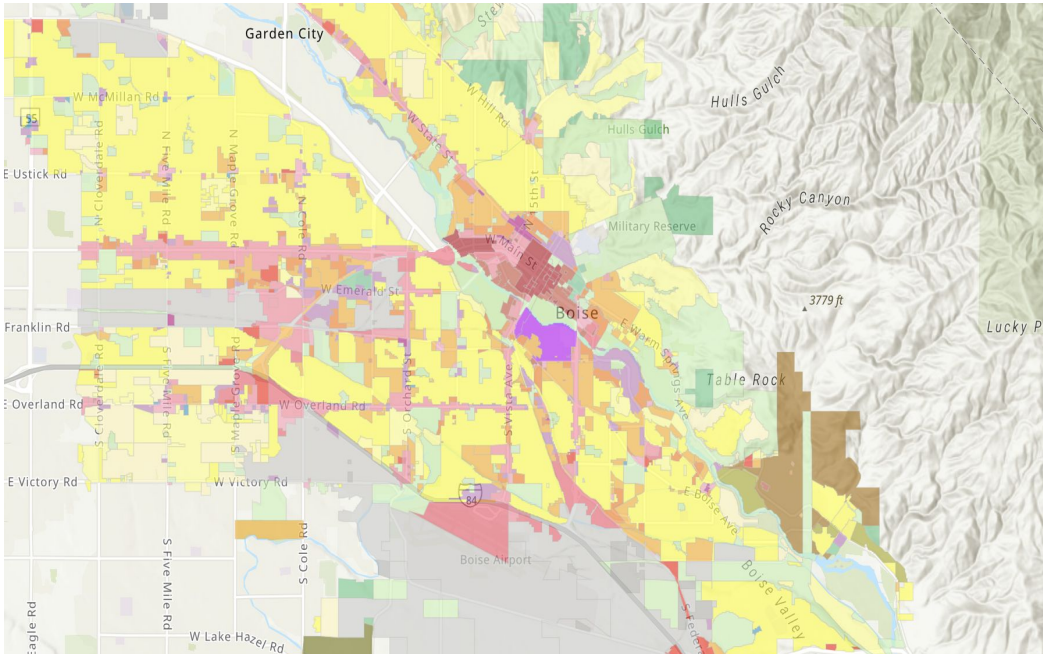
\* Based on annualized average change in two bedroom rents between 2006 and 2018.

\*\* Market rent is per Dupre Scott Apartment Advisors, with the 2018 estimate modeled on trends observed from other providers.



# Finalize and Implement Housing Action Plan

## Coordinating Land Use and Housing



- This effort is well underway/should be closely coordinated with housing plan.
- Increased density should be concentrated in an expanded city core, in commercial/transportation corridors and in activity centers.
- Careful attention should be given to transition zones to established neighborhoods.
- There needs to be a balance between design review and reduced process to incent developers.
- Incentive zoning should be aggressively employed as a tool to increase affordability where market conditions are right.



Expand the Housing Toolbox  
*sharpen your tools and get a bigger toolbox*



# Expand the Housing Toolbox

*practical tools from other cities that Boise should develop or expand*

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## Affordable Housing Tools

- More robust density bonuses
- Policies for ownership and rental
- Fee and permit waivers
- City ombudsman for affordable housing
- Fast-track permitting
- Reduction or elimination of site development standards for deep affordability
- Significantly increase density potential in/around downtown(s)
- Financing tools not being leveraged as much as could be

# Expand the Housing Toolbox

- Establish Ambitious Goals
  - The City of Austin's The Strategic Housing Blueprint (Blueprint) established a city-wide goal to produce a total of 135,000 new units with a goal of at least 60,000 new income restricted units by 2027
- Create Policies to Significantly Incentivize Affordability and Maintain Affordability for 50-99 years



# Expand the Housing Toolbox

## SMART HOUSING

Citywide policy for ALL affordable housing projects meeting certain thresholds. All of the following fees are waived, PLUS a city ombudsman assists with fast track permitting and expediting:

- **AWU Capital Recovery Fees**
- **Building Permit**
- **Concrete Permit**
- **Electrical Permit**
- **Mechanical Permit**
- **Plumbing Permit**
- **Site Plan Review**
- **Construction Inspection**
- **Demolition Permit Fee**
- **Subdivision Plan Review**
- **Parkland Dedication Fee (by separate ordinance)**
- **Regular Zoning Fee**
- **Zoning Verification**
- **Land Status Determination**
- **Building Plan Review**

# Expand the Housing Toolbox

## **AFFORDABLE HOUSING UNLOCKED**

- A qualifying development is not required to comply with:
  1. The height and setback requirements of Article 10 (Compatibility Standards) except to maintain side setbacks as required by the base zoning district;
  2. The maximum floor-to-area ratio for the applicable base zoning district under Section 25-2-492 (Site Development Regulations);
  3. Subchapter F (Residential Design and Compatibility Standards) except to maintain side setbacks as required by the base zoning district;
  4. Section 25-2-773 (Duplex Residential Use); or
  5. Minimum site area requirements.

# Expand the Housing Toolbox



- We break ground on this 5-story building next month. 53 units, with 40 affordable.
- Zero parking, except 2 ADA spaces and 2 carshares for just the residents
- All residents receive an E-bike at closing
- Bus stop in front of building
- N-S/E-W bike lanes
- E-bike charging station
- 100% Solar and 100% Electric Building (as part of Austin's Climate Protection Plan)



# Expand the Housing Toolbox

*Financing Tools Need to be Added, Modified, or Expanded*

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Tools currently exist, but they are underutilized.

- Low Income (60% Area Median Income and below)
  - 4% Low Income Housing Tax Credit (LIHTC) - This tool is underutilized due to the lack of gap financing available
- Middle Income (60% Area Median Income to 120% Area Median Income)
  - New Market Tax Credits (NMTC) - This tool should be utilized more often to meet specific needs of the Climate Action Plan, including food insecurity

## Expand the Housing Toolbox

*Financing Tools Need to be Added, Modified, or Expanded*

### Other Underutilized Tools and Opportunities

- Community Development Block Grant (CDBG) 108 loans
- Affordable Housing Program
- Housing Leverage Fund
- Land Trust
- Social Impact Fund





# Education



## Education

### Public

- Provide regular updates on housing supply, demand and cost and the economic impacts of workers leaving the market
- Improve community engagement through better processes and technology (dashboard)
- Frame housing in a way that reflects Idaho values

### Partners

- Support the Housing Department's collective impact model by expanding tools and leveraging additional financing
- Engage the philanthropic community to define the critical need of housing and garner long-term support
- Engage with major employers on their needs and partner with them to solve them. Articulate the economic impacts

### Developers

- Build capacity in local nonprofit housing developers to take advantage of available tools such as NMTC and LIHTC
- Continue to support the organic developer led solutions like the Campaign to End Family Homelessness
- Expand partnerships between developers and non-profits

### Elected Officials

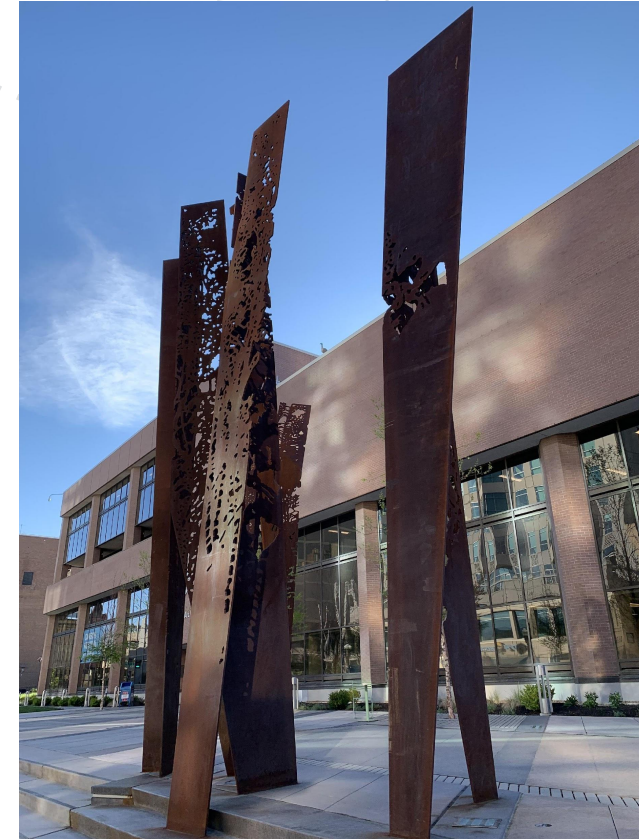
- Continue to partner with the Governor, Legislators, AIC, and other municipal leaders to show success and expand the coalition around housing beyond just Boise because it is truly a regional and statewide need



# Monday Morning

What to do in the short, medium and long term

Monday Morning	3 months – 18 months	Ongoing/Long term
Increase City and CCDC coordination	Implement the 5 year Housing Plan	Support income qualification for private projects with set aside units
Extend affordability periods	Create housing dashboard with goals and metrics	Expand and restructure the City's land trust initiative
Begin outreach on rent restricted units	Complete the City's Zoning Rewrite process	Continually report and educate on housing metrics and tools
Commit project-based vouchers to the PSH production pipeline	Develop relationships with area financial partners to support investment	Collaborate on regional solutions for local Issues
Identify multifamily preservation targets	Establish the Housing Investment Program	Multisector and state-wide collaboration on LOT
Review zoning rewrite for alignment with housing plan	Bring together area philanthropic partners	





Q & A

Thank you!

<http://www.housing@uli.org>