



# BOISE AT A CROSSROADS

Planning for Unprecedented Population Growth  
in a Formerly Affordable City

City Of Boise, Idaho



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## About the Urban Land Institute

The Urban Land Institute is a multi-disciplinary organization with more than 45,000 members in private enterprise and public service. Members are dedicated to advancing the Institute's mission: shape the future of the built environment for transformative impact in communities worldwide.

The extraordinary impact that ULI has is based on several factors: The Institute is on the forefront of research. Peer-to-peer learning is achieved through the knowledge shared by members at thousands of gatherings each year and through the Institute's research and publications. Through outreach programs, including technical assistance and Advisory Services panels, members lend their expertise to communities in solving their most intractable issues.

## About Technical Assistance Panels

Technical assistance panels (TAPs) are an offshoot of ULI's notable Advisory Services program. Both TAPs and Advisory Services panels offer expertise and technical assistance for communities and organizations facing land use challenges. Panels rely on volunteers who combine their individual expertise with the resources of ULI to provide unbiased, neutral perspectives on land use and real estate issues.

## About the ULI Terwilliger Center for Housing

The ULI Terwilliger Center for Housing was established in 2007 with a gift from longtime ULI member and former chair 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.

Through its Attainable Housing for All Initiative, the Terwilliger Center is deepening its impact through housing-focused Advisory Services and technical assistance panels. This campaign leverages the breadth of current and future housing-focused work within ULI to inform and advance efforts around the country to enable attainable housing preservation and production. The primary tool of the campaign is 10 technical assistance panels during the 2022 and 2023 calendar years. This advisory panel in Boise was the first of these 10.

## About ULI Idaho

ULI Idaho is the regional district council of the Urban Land Institute with 275 members in Idaho and Montana. Through its outreach efforts, the organization promotes the mission of ULI by providing education on best practices, cutting-edge research that serves the needs of the region's communities and real estate professionals and serving the region's communities with technical assistance



## Acknowledgments

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- Clay Carley**, Old Boise
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(Courtesy Boise Convention & Visitors Bureau)

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## EXECUTIVE SUMMARY

This report presents the findings and recommendations of the ULI technical assistance panel (TAP) requested by the city of Boise to answer questions about the growth and housing affordability challenges facing the city. The TAP process included preliminary study by the panel members of information provided to them by the city and three days of on-the-ground interviews, dialogue, and analysis of the questions to be answered. Each panel member brought discrete expertise to the process that was then synthesized into this report.

The report first introduces the assignment given to the TAP in the context of the city's adopted policies and plans, followed by a snapshot of the growth issues facing the community and the consequences of not confronting them. A reflection of the community opinion on the questions raised is presented in excerpts from the interviews carried out by the TAP. Finally, as an introduction to the magnitude of the housing dilemma are two tables of data from the ULI Terwilliger Center's Housing Attainability Tool.

Following the background provided in the introduction, the remainder of the report is devoted to the TAP's findings and recommendations for the city. A summary of the major findings is provided here. The final section of the report details the priority of action steps the TAP recommends that the city undertake.

- Boise is booming. Growth is happening. Unprecedented change is being experienced.
- The community is intentionally making choices on what it desires to be in the future.
- There are known consequences of falling behind in response to growth. The community is aware of these consequences and is concerned about the future.
- Housing is complex and confusing for the average community member to understand and appreciate.
- The city has responded to the crisis in housing, but more efforts are needed. The Five-Year Housing Plan is a good start. Key is implementation.
- Housing attainability is local with regional responsibility and solutions required. The city needs help and partnerships with the state, the federal government, nonprofits, other local communities, and the private sector in addressing the housing crisis.
- The two most critical housing needs not being served by the private market are affordable, subsidized housing for households earning 80 percent or less of the area median income (AMI) and housing for families making 81 to 120 percent of AMI.
- Homelessness is the most visible and moral challenge in terms of quality of life in the community.
- Emergency shelters do not work without exit strategies from shelters into permanent housing.
- There is a need to build institutional capacity in the nonprofit service provider community and philanthropy must play an important role in funding that capacity building.
- The affordable housing inventory in Boise is shrinking at a rate faster than it can be replaced. If current market trends continue, a significant number of the city's very low-income households will be extremely cost-burdened, paying more than 50 percent of their income for rent and utilities.
- Mobile homes and mobile home parks currently are an important source of housing for people with



low incomes and are vulnerable to loss through redevelopment.

- There are many benefits to the preservation of existing subsidized or naturally occurring affordable housing over the production of new units.
  - Efforts to coordinate land use planning to meet the housing needs are ongoing.
  - The current housing tools must be sharpened, and new tools added, modified, or expanded to create a larger toolbox to keep up with housing needs.
  - The city's collective impact model should be supported with the expanded tools and by leveraging additional funding.
  - Housing is where jobs go at night. Increased engagement with major employers, better understanding of their needs, and partnering with them to find solutions are important.
  - The city can play a key role in educating and incentivizing the development community to become an even more active partner in solving the housing issue over the long term.
  - The cost of housing is not just a function of the costs of a home, but also the cost of transportation and utilities.
- There are national and local models, programs, and tools for the following:
    - Indexing housing attainability for regional workforce;
    - Developing permanent supportive housing (PSH);
    - Creating partnerships and building capacity;
    - Preserving existing affordable housing;
    - Maintaining mobile home parks;
    - Setting ambitious housing goals;
    - Generating housing that meets the city's goals;
    - Incentivizing affordable housing; and
    - Establishing a housing investment fund.



(Courtesy Boise Convention & Visitors Bureau)

## THE PANEL'S ASSIGNMENT

To help advance its work on housing attainability in an era of unprecedented growth, the city of Boise engaged ULI Idaho and the ULI Terwilliger Center for Housing to organize a technical assistance panel. Boise looked to the TAP to bring together professionals from a variety of disciplines to provide unbiased insights and recommendations regarding future growth. The recommendations were to be based on the TAP members' experience, expertise, and synthesis of the stakeholders' opinions that would be convened as part of the TAP process.

### Questions to Be Answered

The big question the city posed for the TAP:

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

And subsidiary to this big question, the city asked the panel to examine the following:

- 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/underused land) as part of that public discussion?



The panel brainstorming at Boise City Hall. (Karlee May/ULI)

### The TAP Process

Preparation for the TAP began in October 2021.

Coordinated by the city, a briefing book was prepared that provided a comprehensive survey of data and information related to the questions the panel was asked to consider. Members of the TAP reviewed the information before the TAP engagement in Boise.

The TAP review was held May 9 to 11, 2022. The six-member TAP was composed of three ULI members from ULI Idaho, including Montana. The remaining panel members were from throughout the United States, including the states of Michigan, Texas, and Washington. The TAP members provided expertise in policy, finance, development, sustainability, planning, and housing. (A résumé for each of the TAP members is included in the “About the Panel” section of this report.)

The panel review began with a morning briefing by the city, followed by small group interviews of stakeholders that continued into the morning of day two. The interviews included more than 40 individuals representing a broad base of community interests, including social services, city and other public agencies, arts, residents, business, and nonprofit and for-profit developers.

The TAP reconvened after the interviews, with members spending the remainder of day two sharing what they had heard, discussing and formulating their recommendations, and outlining their presentation. The morning of day three was spent finalizing and preparing for two presentations to the city and the public, respectively, delivered at the conclusion of the three-day review.

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“Boise looked to the TAP to bring together professionals from a variety of disciplines to provide unbiased insights and recommendations regarding future growth.”

# BOISE AT A CROSSROADS

Boise is at a crossroads. The city is booming, and growth is happening. Whether one wants it to happen or not, extreme changes in population patterns and in a changing climate will be a major factor in most community planning and real estate development decisions going forward over the coming decades. Challenges resulting from heat, drought, and population resettlement will have major impacts on the interrelated physical, cultural, social, economic, and educational domains of community planning.

## Will the Future Be Created by Chance or by Choice?

What we know is that communities are created by chance or by choice. And we know from examples across this country, that communities that have left their future to chance, have regretted the outcomes of unsustainable development. Because they did not think through and act intentionally in their design decisions, resource commitments, and policy choices on the front end, the result has negatively impacted their communities. We can accept the situations in which we find ourselves, or we can thoughtfully choose how to respond.



The panel recognized the importance of outdoor activities and love of nature by residents of Boise. Here a kayaker enjoys the Boise River. (Courtesy City of Boise)

### BOISE GROWTH

From 2020 to 2021, Idaho's population grew by 2.9 percent, leading the country in population growth for the fifth year in a row. (U.S. Census Bureau)

From July 2020 to July 2021, the Treasure Valley grew by 3.3 percent, the sixth fastest-growing region in the nation. (U.S. Census Bureau)

Boise's housing market is the most overvalued of the 392 metropolitan statistical areas nationwide at 73 percent over what local incomes can afford. (*Fortune*, May 2, 2022)

From March 2020 to April 2022, the average rents in the Boise Metro rose 39.2 percent, outpaced by only five other regions. (ApartmentList.com)

In April 2022, the median home price in Ada County was \$595,000, a 40 percent increase from the year before. (Intermountain Multiple Listing Service)

Since 2015, income for Idaho workers has grown between 25 and 32 percent, but housing prices have increased more than 150 percent. (Idaho Department of Labor)

The city of Boise requires 2,770 units every year for the next 10 years to meet demand; 77 percent of this demand is for housing affordable to those earning 80 percent or less of the AMI.

For the three years before December 2021, housing construction in Boise produced 4,146 units fewer than needed. (City of Boise Housing Needs Analysis report)



## Aligning with Community Values

The intentionality which the city has brought to bear on the housing and growth challenges Boise is facing demonstrates that the city is making choices on the type of community it wishes to be in the future. Those choices are reflected in fundamental policies and plans adopted by the city. They reflect the policies, investments, and programmatic choices the city desires to use in shaping the future.

These include the following:

- 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)
- **Implement "A Home for Everyone"** as a strategic priority of the city to ensure that anyone who chooses to call Boise home can find a place to live.
- 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).

From a housing perspective, the great news is quite a bit has been accomplished on housing issues in the past couple of years. Some of these initiatives are fully completed, some are in progress, and some are just beginning. Many of those programs have been expanded and continued, including Our Path Home, which is the Continuum of Care—a collective of organizations addressing issues regarding homelessness and housing insecurity in Boise. New programs have been launched; for example, an accessory dwelling unit pilot program is about to be started. Finally, a number of incentive-based initiatives have been put in place to help incentivize the type of growth and development that the community would like to see, and that includes encouraging more density through bonuses for developers.

### Current Status of Housing Programs in Boise

| Complete  | 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                              |                              |

## The Consequence of Falling Behind

If the city does not follow through or falls behind in making these choices, the consequences are significant. Already, keeping up with the housing demand is a challenge that is resulting in dramatically increasing rental and homeownership costs. Fewer affordable housing options results in more inequality and housing insecurity. The economy suffers when businesses are not able to attract workers because of limited access to housing that workers can afford.

Growth is creating sprawling development all around the city, resulting in loss of open space and agricultural lands, as well as increased commute times and vehicle miles traveled. Taxpayer-funded infrastructure, development, and maintenance costs will increase. Sustaining natural amenities like the river and foothills with sprawling development will be a significant challenge. Current growth patterns are going to decrease the ability to have community resilience and are going to negatively affect climate initiative policies.

Finally, this all adds up to a significant decrease in quality of life, and it is well known that one of the reasons people live in Boise, and one of the reasons people are moving here, is because of that quality of life. So how will Boise be able to maintain its quality of life as the city moves forward? That is the tough question this panel has been asked to answer.

## Views of the Stakeholders Interviewed

The panel was assisted in its efforts by more than 40 community members who are involved in the issues of growth, public services, and housing in the city. Interviews were conducted on a confidential basis. Without attribution, here are just a few of the insightful and thought-provoking comments that were heard during the interview process:

### THE COSTS OF GROWING BY CHANCE

- 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

### 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.” (overheard)

“The issue is getting personal when you witness people you know struggling to find affordable housing.”

### Economics

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

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

“There is a cultural loss to the city when musicians go to Seattle, where the cost of living is higher, but the job market has more opportunities.”

### Capacity/Leadership

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

“The bench is not wide enough.”

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

“The best solutions might be regional, not local.”

## Equity

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

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

“There is a high percentage of homeowners in the city who have negative perceptions of renters and don’t want smaller homes that might have renters.”

## Education and Community Outreach

“The problem is there is too much noise. It is too confusing. Conversations all over the place. Need to simplify the issues.”

“Everyone is talking about different workforce housing and AMI brackets—it’s great to have different organizations working on different brackets but creates confusion for messaging and marketing.”

## Essence

“You have got a problem—this is a crisis that will affect Boise culturally and economically. There is a cost of inaction. Solution must be regional.”

“Forces exist that don’t want change.”

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

“This is an opportunity to deal with growth at the beginning; to use growth in an intentional way to design the future.”

## Home Attainability Index

The ULI Terwilliger Center has developed a [Home Attainability Index](#). The purpose of the Attainability Index is to provide a high-level snapshot of the extent to which a housing market provides a range of choices attainable to the regional workforce, to identify gaps, and to provide context by connecting housing costs to the wages earned by specific occupations in a region through an occupational analysis.

Just looking at homeownership, the index provides a comparison of the Boise area with peer regions across the country. The data shows a lack of attainable homes for critical members of the workforce citywide. For a family of four earning 80 percent of AMI or around \$70,000, only 25 percent of that group of individuals or families could find housing that was affordable for them. If that same family wanted to purchase a home, it would take them nearly 21 years to amass the resources necessary for funding a downpayment and closing costs.

The index also lists occupations by the level of housing attainability. Following is a summary of the income gap or surplus to afford housing for various occupations and household types nationwide. The two columns on the left all in red indicate that none of the household types or occupations could afford a downpayment. What this means for the city is that workers such as health care professionals, teachers, police officers, and others on whom residents depend to provide primary services cannot afford to live in Boise.

## 2021 Home Attainability Index – Regional Comparison

Snapshot of the Homeownership Landscape

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

## Occupational Analysis and Housing Attainability in Boise

|                                   | Occupation                   | Median wage in Boise | Income surplus or gap to afford cost of housing in Boise |  |                            |                            |                            |
|-----------------------------------|------------------------------|----------------------|--|--|----------------------------|----------------------------|----------------------------|
|                                   |                              |                      | 10% downpayment on a median-priced home                  | 3% downpayment on a median-priced home | 1-bdrm at fair-market rent | 2-bdrm at fair-market rent | 3-bdrm at fair-market rent |
| <b>Two-income households</b>      | Child care worker + Teacher  | \$83,163             | (\$2,773)  | (\$7,693)                              | \$56,123                   | \$48,523                   | \$33,123                   |
|                                   | Health aide + Truck driver   | \$65,251             | (\$20,685)   | (\$25,605)                             | \$38,211                   | \$30,611                   | \$15,211                   |
|                                   | Retail salesperson + Janitor | \$54,880             | (\$31,056)   | (\$35,976)                             | \$27,840                   | \$20,240                   | \$4,840                    |
| <b>Health-care workers</b>        | Geriatric nurse (RN)         | \$64,619             | (\$21,317)   | (\$26,237)                             | \$37,579                   | \$29,979                   | \$14,579                   |
|                                   | Cardiac technician           | \$42,240             | (\$43,696)   | (\$48,616)                             | \$15,200                   | \$7,600                    | (\$7,800)                  |
|                                   | Nursing aide                 | \$28,183             | (\$57,753)   | (\$62,673)                             | \$1,143                    | (\$6,457)                  | (\$21,857)                 |
|                                   | Home health aide             | \$27,953             | (\$57,983)   | (\$62,903)                             | \$913                      | (\$6,687)                  | (\$22,087)                 |
| <b>Frontline workers</b>          | Delivery truck driver        | \$37,298             | (\$48,638)   | (\$53,558)                             | \$10,258                   | \$2,658                    | (\$12,742)                 |
|                                   | Stock mover                  | \$30,023             | (\$55,913)   | (\$60,833)                             | \$2,983                    | (\$4,617)                  | (\$20,017)                 |
|                                   | Janitor                      | \$27,509             | (\$58,427)   | (\$63,347)                             | \$469                      | (\$7,131)                  | (\$22,531)                 |
|                                   | Retail salesperson           | \$27,371             | (\$58,565)   | (\$63,485)                             | \$331                      | (\$7,269)                  | (\$22,669)                 |
|                                   | Long-haul truck driver       | \$41,632             | (\$44,304)   | (\$49,224)                             | \$14,592                   | \$6,992                    | (\$8,408)                  |
|                                   | Public school teacher        | \$53,152             | (\$32,784)   | (\$37,704)                             | \$26,112                   | \$18,512                   | \$3,112                    |
| <b>Elevated unemployment risk</b> | Child care worker            | \$30,011             | (\$55,925)   | (\$60,845)                             | \$2,971                    | (\$4,629)                  | (\$20,029)                 |
|                                   | Security guard               | \$29,334             | (\$56,602)   | (\$61,522)                             | \$2,294                    | (\$5,306)                  | (\$20,706)                 |
|                                   | Restaurant wait staff        | \$25,824             | (\$60,112)   | (\$65,032)                             | (\$1,216)                  | (\$8,816)                  | (\$24,216)                 |
|                                   | Housekeeper                  | \$23,715             | (\$62,221)   | (\$67,141)                             | (\$3,325)                  | (\$10,925)                 | (\$26,325)                 |

Note: The updated 2022 Index was released in July 2022 and can be found [here](#). For further information or answers to questions on the data, email [housing@uli.org](mailto:housing@uli.org).



# A FIVE-YEAR HOUSING PLAN

The city has created five-year goals for the production and preservation of affordable housing, a good start in coming to grips with the housing issues facing the city. A comprehensive five-year plan needs to be completed now. It is critical to charting a path that addresses the most pressing housing issues that the community is facing. The plan should be foresightful with specific actions and priorities, realistic as to the level of public resources necessary, and nimble enough to pivot when conditions change and new resources become available. The plan is a way to develop capacity, give authority, and create accountability in city government and enlist the broader community in addressing the housing crisis.

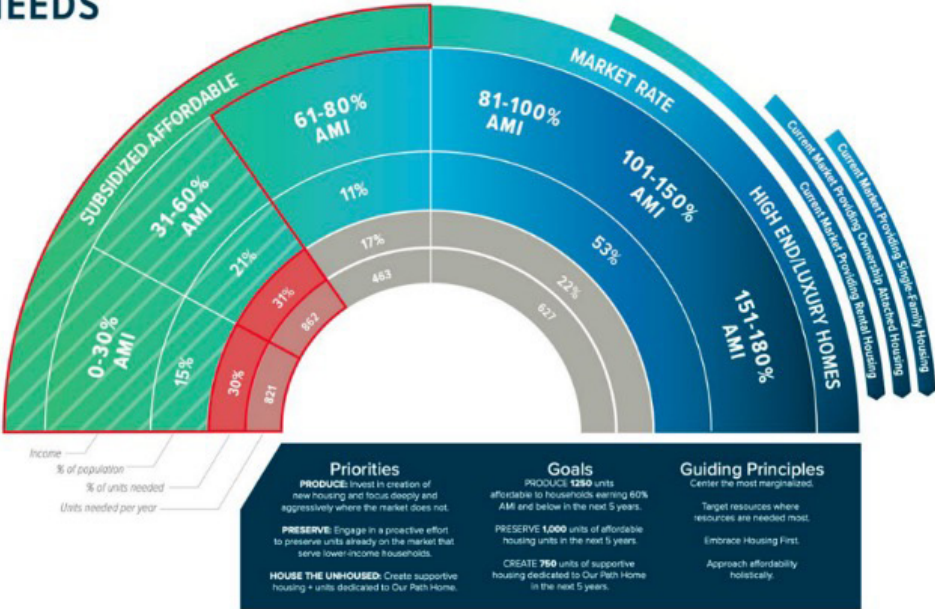
The plan is an important start, and as with any plan, the challenge is in the implementation. Ultimately for effective execution, **the plan will need more resources, partnerships, and public education.**

The city will need go to the state, to the federal government, to local communities, and to the private sector for help. Coordination, both within government and with all the stakeholders in the community, really cannot be overemphasized. **A “cabinet” of key decision-makers from the city, Capital City Development Corporation (CCDC), and Boise Ada County Housing Authorities (BCACHA) should meet regularly to monitor progress,** and the plan should be flexible to reflect newly emerging opportunities and challenges and changing market conditions. Finally, the key is figuring out how to get the resources necessary to implement the plan in a way that ensures that the kind of quality of life that makes Boise unique and special is maintained.

Duplicated below from the Housing Needs Analysis completed in 2021 is a graph that reflects the full spectrum of the city’s housing needs, a

CITY of BOISE

## BOISE SPECTRUM OF HOUSING NEEDS



Housing Needs Assessment for the city of Boise. (Courtesy City of Boise)

## KEY POINTS

- Housing for those with incomes 80 percent of AMI or less is the most pressing need.
- Emergency shelters do not work without exit strategies to permanent housing.
- Close coordination between the city and other agencies is vital.
- Medicaid for supportive services should be sought.
- Seek help from the health care community and philanthropic resources.
- National models exist on how to structure PSH production.
- PSH pays for itself over time.

dynamic tool that can be used to track progress in meeting the variety of housing needs. It should be recognized that different segments of the housing market require different responses and levels of support from the public sector. One challenge for government is to simply get out of the way of the private-sector developers who want to build where the city policies direct growth and allow them to do what they do best in terms of developing housing. At the same time, at the other end of the scale, the city must step in and take responsibility to solve the housing problems that will not be addressed by the private market without public support. Most critical is housing that the market is not currently providing that meets the needs of the most vulnerable members of the community. This includes affordable, subsidized housing and housing for working families making between 81 and 120 percent of AMI.

## Permanent Supportive Housing

The issue of homelessness is arguably the most visible and moral challenge in terms of quality of life in the community. The need for permanent supportive housing (PSH)—housing that combines deeply affordable rents with wraparound services for a segment of this population—is acute. The city’s Five- Year Housing Goals call for the development of 250 new PSH units in partnership with Our Path Home (OPH).

Provision of emergency shelters does not work without exit strategies from shelters into permanent housing. It is important to understand that shelter systems just address homelessness on a temporary basis. Many individuals in shelters who have been on the street for a long time are struggling with other issues that they need help to overcome and require the stability that comes with permanent housing and services.

What this calls for is the kind of PSH, modeled on the New Path Community Housing initiative, that the city envisions. The community has already demonstrated success in the development of the New Path and Valor Pointe housing, but the city is aware that putting this together is not easy. It involves coordination of funding for development, ongoing operations, and most important, the provision of ongoing support services that help ensure people stay housed.

**The city, including the BCACHA and Our Path Home, needs to coordinate resources closely to move this pipeline.** A critical next step is the execution of a formal commitment by BCACHA to provide rental subsidies to the projects in this pipeline. OPH should also explore establishing a housing investment fund to provide a flexible funding resource for addressing critical PSH funding gaps, and a PSH working group should be established between the key partners with authority and responsibility for moving the pipeline.

**A need exists to build institutional capacity in the nonprofit service provider community, and philanthropy has an important role to play in funding that capacity building.** This includes health care foundations and institutions because providing

permanent housing is a health care intervention. The city can look to national models in terms of how one might undertake a structured program. [The Montana Healthcare Foundation's](#) mission is in creating housing projects to improve health outcomes. [The Lotus Campaign](#) in Charlotte, North Carolina, works to increase the availability of housing for people experiencing homelessness by engaging the nonprofit community, government, and for-profit sectors as partners in finding solutions. They carry out their mission in a three-prong approach by (1) serving as a bridge between nonprofits who identify people at risk and landlords who have available housing units; (2) investing in properties that can provide sustainable affordable workforce housing; and (3) educating on the myths and realities of homelessness, the economics of housing, and the initiatives available to address the issues.

One of the most important missing pieces that the city is working on is the ability to tap into Medicaid to provide the kind of flexible support that is needed in PSH. This is a task for the Idaho Department of Health and Welfare (IDHW) and the state legislature.

**A Medicaid policy change in the form of a Medicaid Waiver or State Plan Amendment is needed.** This will enable the use of Medicaid funds for pre-tenancy and tenancy supportive services. In tandem with this, the public health and behavioral health systems must step forward and ensure that appropriate community-based services are available.

Permanent supportive housing pays for itself over time. It has been shown to significantly reduce the cost of addressing homelessness in police, court, and jail systems. PSH reduces the frequency and duration of in-patient stays in taxpayer-funded health care facilities. It is a win for the individual who is now being housed, it is a win for the community on whose streets they were living, and it is a win for the taxpayer, so this is a critical piece of the overall puzzle.

Permanent supportive housing must be combined with other elements of the homeless response: eviction prevention, homelessness diversion, rapid rehousing,

and longer-term rental subsidies for folks who are simply homeless for economic reasons as the cost of housing outstrips what people are able to pay.

Increased housing prices are affecting all homeowners, but especially those who are on fixed incomes. From April 2021 to 2022, the median housing price in Ada County increased 40 percent. This is just one of many factors that are influencing an escalation in individual property tax bills. In addition to higher average home prices, the increasing property tax burden is a result of (1) a shift since 2001 to a higher proportion of the property tax base supported by residential over commercial properties; (2) residential construction increasing at almost twice the rate of commercial construction; and (3) the homeowner's exemption, which is not keeping up with the increase in housing values. These factors are impacting the homeowner's property tax burden regardless of taxing policies of public agencies, including the city ([Ada County Property Tax](#)).

Renters have experienced a 39 percent increase in cost of housing over the past two years. The cost of a studio or one-bedroom unit is what many seniors receive in total from their monthly Social Security checks. Consequently, the housing stability of an increasing number of households of seniors and disabled individuals living on fixed-income payments is now in jeopardy.

**BCACHA should also continue to aggressively seek to expand its supply of federally funded housing vouchers.** This resource is needed both to prevent homelessness and, through coordination with OPH, to get those experiencing homelessness back into housing as rapidly as possible.

## KEY POINTS

- Affordable housing inventory is shrinking at a rate faster than it can be replaced.
- From 2015 to 2020, the city lost over 8,300 units of housing affordable to households earning 80 percent of AMI or less.
- Preserving existing affordable housing has many benefits over production of new units.
- Mobile homes are particularly vulnerable to the loss of affordable housing.

The impact of rising rental costs on extremely low-income residents of Boise cannot be overstated. If current market trends continue, a significant number of the city’s very low-income households will be extremely cost-burdened—paying more than 50 percent of their income for rent and utilities. This means that they are effectively one missed paycheck or one rent increase away from homelessness. This problem is not going to go away on its own and needs immediate attention.

## Housing Preservation

The affordable housing inventory in Boise is shrinking at a rate faster than that at which it can be replaced. Between 2015 and 2020 the city lost over 8,300 units of housing affordable to households earning below 80 percent of AMI ([City of Boise Consolidated Plan 2021–2025](#)). These losses stem from both demolition and repositioning of existing housing in the market. **The Consolidated Plan, published in 2021, also indicated that Boise had 835 existing rent restricted units and noted that “most will have expiring subsidies within the next five years.”** This means that, despite the city’s

best efforts to build new affordable housing, the city is dripping water into a bucket that has a big hole in the bottom. Unless the city can reduce the ongoing loss of existing affordable housing it will be virtually impossible to create and sustain an adequate supply of housing that matches the economic profile of Boise’s renter community. Appropriately, one of the initiatives that the city has proposed is to preserve existing housing that can be rental housing, lower-rent multifamily units, or housing in gentrifying neighborhoods where there is a high likelihood the units will convert to market rate and existing tenants will be displaced voluntarily or evicted.

A particularly vulnerable form of housing is mobile homes. A 2007 report by Boise State University, “Mobile Home Living in Boise,” indicated that there were over 2,700 mobile homes in 50 parks in Boise, housing more than 5,400 community members. Mobile homes are one of the few remaining sources of affordable homeownership. When mobile home parks close, most residents lose all the investment and equity they have in their home. These individuals can easily wind up on the street, particularly seniors.

One approach to preserving mobile home parks involves the overlay of mobile home park preservation zoning, potentially in partnership with a transfer of development rights program. This approach is being used in other jurisdictions such as Kenmore, Washington ([City of Kenmore, Washington](#) Ordinance No.19-0481).

Other approaches include **direct acquisition of targeted communities** by government or nonprofit housing providers, or acquisition of communities by their existing residents, an approach supported on the national level by [Resident Owned Communities \(ROC\) USA](#). Locally, LEAP Roc, a program of LEAF Charities, has assisted two mobile home parks in Caldwell and Garden City in becoming resident owned.

A significant number of the 835 subsidized units identified in the *Consolidated Plan* are at risk of having their subsidies lapse if the owner decides to convert the property to market-rate rentals. The city should review this inventory to assess the risk of market-



rate conversions and, where appropriate, support the purchase of the property by either BCACHA or a nonprofit housing provider who will maintain current subsidies. Stabilizing this at-risk housing stock, particularly in appreciating markets, is an important piece of the overall puzzle.

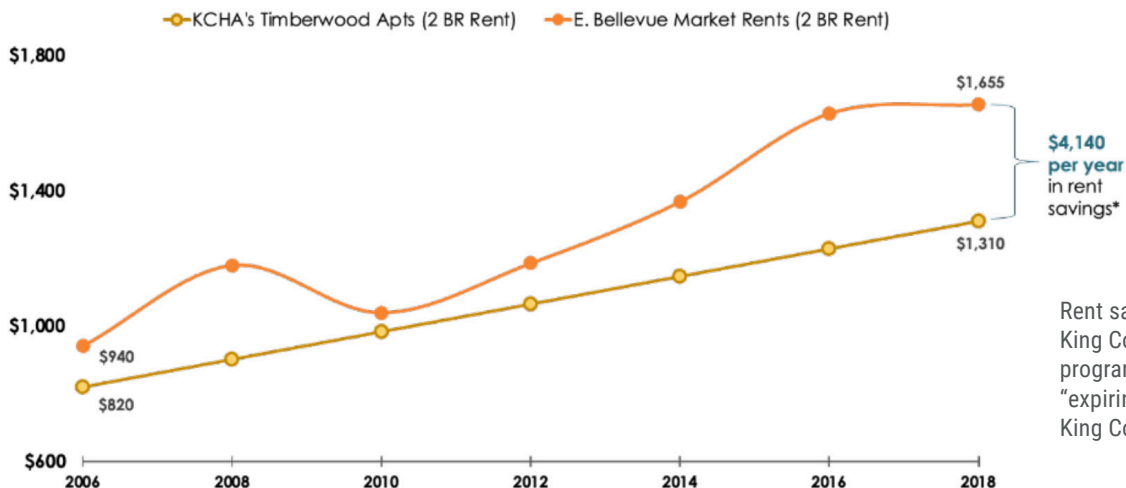
The benefits of preserving existing affordable housing, both those with existing subsidies and naturally occurring affordable units within the market, are many:

- Preservation of existing affordable housing is both cheaper and faster than new construction.
- It is also the only strategy that prevents the displacement and eviction of existing residents and communities.
- Preservation of housing in gentrifying neighborhoods also supports broader geographic choice, community diversity, and equitable access to a broader range of neighborhoods for lower income households.
- Preservation (as opposed to new construction) reduces the construction waste stream.

There are many examples around the country of successful preservation efforts. One example is a partnership between the city of Bellevue and other

suburban cities surrounding Seattle, Washington, and the King County Housing Authority. Almost 30 years ago the Housing Authority started buying up “expiring-use” federally subsidized housing, older multifamily units, and mobile home parks to prevent the loss of affordable housing and large-scale displacement of residents in the face of rapidly rising rental costs. In cooperation with suburban cities, large local employers, and county government, the authority purchased over 8,000 units. Properties are managed by the same private management firms employed by equity-fund and real estate investment trusts (REIT) property owners in the region. These are not subsidized housing units. When the Housing Authority bought the properties, the rents did not go down, but rents only rise over time as operating costs increase. The graph below shows the rents in one complex purchased before 2004 as compared to market rents over the same time.

## Preservation in Action: Sustained Rent Savings



Rent savings attributed to a King County Housing Authority program that purchases “expiring-use” housing. (Courtesy King County Housing Authority)

\* 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.

The graph shows that in 2018 there was a \$341 per month difference in the rental cost between the Housing Authority–owned unit and an identical unit in an adjacent privately owned complex. In 2022, that difference is easily up over \$450. That means nearly a \$5,000 annual savings in rental costs for a lower-wage family, making an enormous difference in their quality of life and ability to maintain stable housing. It is important to recognize how many people in both Seattle and Boise are spending about 40 to 50 percent of their income on rent.

The Housing Authority has financed these acquisitions through the issuance of tax-exempt municipal bonds repaid through the cash flow received from the rents. For the 35 to 40 percent portion of the debt that cannot be paid off through cash flow without increasing rents below market interest, financing has been provided by the county and by large local employers.

Over the past two years, for example, the King County Housing Authority has purchased 2,000 units in the city of Bellevue using loans from Microsoft and Amazon. These corporations recognized that the jobs and prosperity that they had brought to the region were in part responsible for substantial increases in local rent and homeownership costs. Longtime residents, people who in many cases filled critical jobs in the community, were being forced to live farther and farther away from the center of the town. An increasing number of workers were commuting one to two hours each way, congestion was increasing, and it was not possible to put additional lanes on local freeways. It was far, far better from an environmental sustainability perspective to preserve affordable housing where lower-wage jobs were located than to require workers who were struggling with rents to move farther and farther away from their job location. A continued sprawl of housing away from employment centers and increasing commuter volume pattern is simply not sustainable over the long term from either the economic or environmental perspective.

A possible partnership between city government, the BCACHA, and the CCDC that assembles access to capital markets, asset management experience, and affordable housing expertise should be explored to bring this preservation strategy to scale.

## Coordinating Land Use and Housing

The effort to better coordinate land use and housing in Boise is well underway. Panelists were very impressed with the work that has been completed to date to coordinate land use with the efforts involving production and preservation of affordable homes and the examination of where density should be concentrated in ways that protect the quality of life and the uniqueness of Boise. At the same time, the effort enables both the public and private sectors to increase the supply of housing and start to address the current disequilibrium between housing supply and housing demand.

### **Increased density should be concentrated in an expanded city core, in commercial and transportation corridors, and in the activity centers.**

It should be carefully coordinated with transit plans, mixed-use approaches, pedestrian-oriented design, and public spaces that advance the city's sustainability and livability goals. The potential increase in housing production capacity enabled by expanded higher density zoning must also be carefully assessed against population growth and projected housing needs over the long term. The new zoning map and land use strategy must enable sufficient growth to meet these projected needs.

### **In addition, new housing typologies known as the “missing middle” and more flexibility in regulating accessory dwelling units (ADUs) for infill development should be better accommodated in the zoning code.**

As the city builds density, it needs to be respectful of the surrounding neighborhoods. Careful attention

should be given to transition zones between higher-intensity areas and the surroundings. Design review needs to strike a balance with reduced processes that create a level of permitting certainty to incentivize developers to develop housing (more about this in the narrative that follows with examples in Austin).

Finally, and this is something the city has also started doing, is the need to develop incentive zoning that can be used aggressively as a tool to increase affordability when market conditions warrant. To the degree that new housing is currently being produced, it is typically not affordable housing. **Incentive zoning should be directed toward achieving what is most critically needed: long-term committed affordable housing.**

In the long term, inclusionary housing requirements, linkage fees, and adequate public facilities ordinances may all be needed to ensure the preservation of Boise's goals for housing, open space, resilience to climate change, transportation, and economic vitality. All these tools have been found to be highly effective in other regions of the country but currently are impermissible under Idaho state statutes.

Boise has only over the past few years begun addressing affordability with a strong focus on homelessness. The [city's Housing Needs Assessment](#) identifies that the city will require 2,770 units every year for the next 10 years to meet demand, including 77 percent for housing affordable to households earning less than 80 percent of AMI. The city currently uses a number of strategies to meet this demand, but as mentioned before, the inventory of affordable housing is shrinking more quickly than it is being replaced.

**The current tools need to be sharpened and new tools added to a larger toolbox to keep up with the needs.**

First, it must be observed that the lack of affordable housing is a market failure that private market-driven efforts are not addressing. Without public-sector intervention, the private market will not develop this housing. Therefore, tools have been developed and successfully employed by public agencies across the United States to stimulate the private market. Effective tools include policy, programs, regulations, processes,

### ADU POLICY BEST PRACTICES

- Allow ADUs on all lots where residential uses are permitted.
- Allow attached ADUs (basement, attic, or other carve-out unit and as additions) and detached ADUs (coach houses and cottages).
- Do not require off-street parking for the ADU.
- Do not require the property owner to live on site.
- Allow flexibility in terms of size, height, and placement of ADUs on the lot.
- Minimize permit and other development fees.
- Offer financial assistance programs for middle- and lower-income property owners. (ULI Chicago, "Unlocking ADU's," 2020)

taxing, and financing. In addition to the previously identified suggestions for a Five-Year Housing Plan, the city should rethink the full spectrum of tools. The panel has listed (see box to the right) just a few of these tools, and more financial tools are listed in the addendum of a 2021 report provided to the Association of Idaho Cities by Clearwater Financial.

### Establish Ambitious Goals

**The city is encouraged to establish ambitious goals.**

As noted, Boise's own Housing Needs Assessment suggests the need for more than 27,000 units over the next 10 years. This is doable. The city of Austin's "[Strategic Housing Blueprint](#)" established a citywide goal to produce a total of 135,000 new units with a goal of at least 60,000 new income-restricted units by 2027.

# EXPANDING THE TOOLBOX AND SHARPENING THE TOOLS

## Incentivize Long-Term Affordability

Ambitious goals should be supported by policies to **significantly incentivize affordability and sustain affordability for the long term**. This includes continued support for market-led programs while requiring income qualification to ensure targeted populations are served and, very important, long-term deed restrictions on the period for a unit to be exclusive for income-qualified people, from 50 to 99 years. The current commitments of as little as seven years are too brief to sustain the affordable housing inventory that is needed.

## Encourage SMART Housing

One example of a highly successful program in generating housing development that meets Boise's goals is [SMART Housing in Austin, Texas](#). A citywide program for affordable housing, SMART stands for Safe, Mixed-income, Accessible, Reasonably priced, and Transit-oriented. "Safe" means housing that complies with the city of Austin's Land Development Code and meets the building codes adopted by the city. "Mixed-income" and "reasonably priced" mean that at least 10 percent of the units in a project meet the reasonably priced standards. "Accessible" means that 10 percent of multifamily units in a project must be accessible for all individuals, regardless of their physical abilities. "Transit-oriented" multifamily units must be located within one-quarter mile of a transit route. In addition, all SMART Housing must achieve, at a minimum, a one-star Austin Energy Green Building rating.

## AFFORDABLE HOUSING TOOLS

- Preserve existing affordable housing stock.
- Preserve mobile home parks through zoning overlay, transfer of development rights, and ROC.
- Provide more robust density bonuses.
- Increase densities in the right locations.
- Expand missing housing typologies for infill development.
- Focus incentives on the most critical housing needs.
- Develop policies for sustaining affordable ownership and rental units.
- Create a city liaison for affordable housing.
- Allow for fee and permit waivers.
- Fast-track permitting.
- Reduce or eliminate site development standards for deep affordability.
- Leverage financing tools as much as possible.

In exchange for achieving or exceeding all the above, developers receive up to 100 percent fee waivers, expedited permit review, and in-house city staff available to advocate for and troubleshoot potential projects. Since the program was created about 15 years ago, it has been expanded and improved.

## Unlock Affordable Housing

Another Austin, Texas, program is the [Affordable Housing Unlocked](#) Development Bonus Program. Funded through voter-approved Affordable Housing Bonds, this program allows developers to build more units in their developments when significant amounts of affordable housing are included. In return for setting aside half a development’s total units as affordable, bonuses include height and density increases, parking and compatibility waivers, and reductions in minimum lot sizes. The Affordable Housing Unlocked Ordinance is perhaps the most ambitious housing policy the city of Austin has created. This policy went into effect in 2020 and is being used all over Austin.

An example of the application of this program is the [Ivory](#), a mixed-use, five-story development in East Austin. The project has 53 owner-occupied units, including 40 workforce housing units for purchasers making less than 80 percent of the median family income. Among the features being provided by the nonprofit developer are the following:

### AFFORDABLE HOUSING UNLOCKED WAIVERS

- Height and some setback requirements
- Maximum FAR
- Residential Design and Compatibility Standards, except side yard setbacks
- Duplex residential use
- Minimum site area requirements
- Parking reductions

- Zero parking, except two ADA spaces and two carshares for residents only;
- An e-bike for all households;
- A bus stop in front of building;
- An e-bike charging station;
- Improvement to bike lanes; and
- 100 percent solar and 100 percent electric building consistent with Austin’s Climate Protection Plan.

| Fees Waived in Austin SMART Housing Program |                           |
|---|---------------------------|
| AWU capital recovery program                | Demolition permit fee     |
| Building permit                             | Subdivision plan review   |
| Concrete permit                             | Parkland dedication fee   |
| Electrical permit                           | Regular zoning fee        |
| Mechanical permit                           | Zoning verification       |
| Plumbing permit                             | Land status determination |
| Site plan review                            | Building plan review      |
| Construction inspection                     |                           |



## Expand the Housing Toolbox for Financing

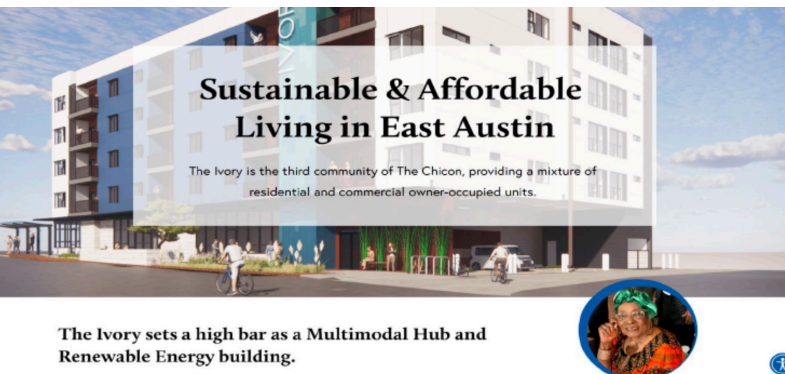
Available financing tools for the city need to be added, modified, and expanded. Some tools currently exist for supporting affordable housing, but they are underused.

The **Low-Income Housing Tax Credit program** (or LIHTC) is the primary financing tool for affordable housing in the United States. In 2021 and 2022, almost 800 housing units were awarded LIHTC status statewide in Idaho. Boise represents 12 percent of Idaho's population. Zero applications were submitted from Boise for LIHTC awards in 2021 and 2022.

Through the recent American Rescue Plan Act (ARPA) allocation, a \$50 million workforce housing fund has been established at the state level. This is a tremendous first effort to support gap financing for affordable housing. However, this will not go far. Additional funds are necessary for gap financing to meet the growing need for affordable housing.

A recommendation is to **establish a local gap financing leverage fund**, seeded with the local Boise ARPA allocation to provide gap financing for 4 percent LIHTC deals that could attract additional investment from external sources. This fund should incorporate guidelines that meet those developed by a Five-Year Housing Plan, the Climate Action Plan, and the Zoning Rewrite.

Since 2003, the **New Markets Tax Credit (NMTC) Program** has financed over 300 grocery stores, farmers markets, food delivery services, food banks, and other projects expanding access to food in underserved areas. The use of this tool is encouraged to meet food insecurity needs by supporting mixed-use developments with both grocery stores in compliance with the Climate Action Plan and goals for residential unit creation. Also recommended is the creation of a Boise-specific community development entity that can secure future NMTC allocations. Currently, Montana-Idaho Finance criteria for NMTC is not compatible with Boise's development environment.



The Ivory sets a high bar as a Multimodal Hub and Renewable Energy building.

Rendering of the Ivory in East Austin, a mixed-use development that promotes sustainability. (Courtesy Chestnut Neighborhood Revitalization Corporation)

There is potential for use of the **Community Development Block Grant (CDBG) Section 108 Loan Guarantee Program**. This allows CDBG recipients to leverage their annual grant allocation to access low-cost, flexible financing for economic development, housing, public facility, and infrastructure projects.

Work with local banks to encourage the use of the **Affordable Housing Program**, through a Federal Home Loan (FHL) Bank. By law, each FHL Bank must establish a program and contribute 10 percent of its earnings to it. In Boise, no local awards have been made for the past few years.

The panel recommends that the city establish a **Housing Investment Program**. Detroit has established a similar fund, [Housing for the Future Fund](#), seeded with CDBG and HOME monies with contributions from local philanthropy and employers to provide gap financing to attainable and affordable housing projects.

Modify the current **land trust** model. This program is very encouraging, but the city should modify the current financial model to ensure long-term financial viability for the city. The proposed Housing Investment Program may provide a vehicle to support this effort.

The last recommended financial tool is the establishment of an employer-led **social impact fund** to incentivize the private market to incorporate middle income (60 percent to 120 percent AMI) within both preservation and new construction projects. This model has been successfully developed in the Twin Cities and in Austin. An additional model is the example of large employer financing for housing preservation activities in King County described above. Other examples are Amazon's [Housing Equity Fund](#) and JBG SMITH's [Washington Housing Initiative](#).

### UNDERUSED FINANCING TOOLS

- Four percent Low Income Housing Tax Credit (LIHTC) for low income, <60 percent AMI
- New Markets Tax Credit (NMTC) Program for middle income, 60 to 120 percent AMI
- Community Development Block Grant (CDBG) Section 108 loans
- Affordable Housing Program
- Housing Leverage Fund
- Land trust

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“Available financing tools for the city need to be added, modified, and expanded. Some tools currently exist for supporting affordable housing, but they are underused.”

# COMMUNITY ENGAGEMENT AND EDUCATION

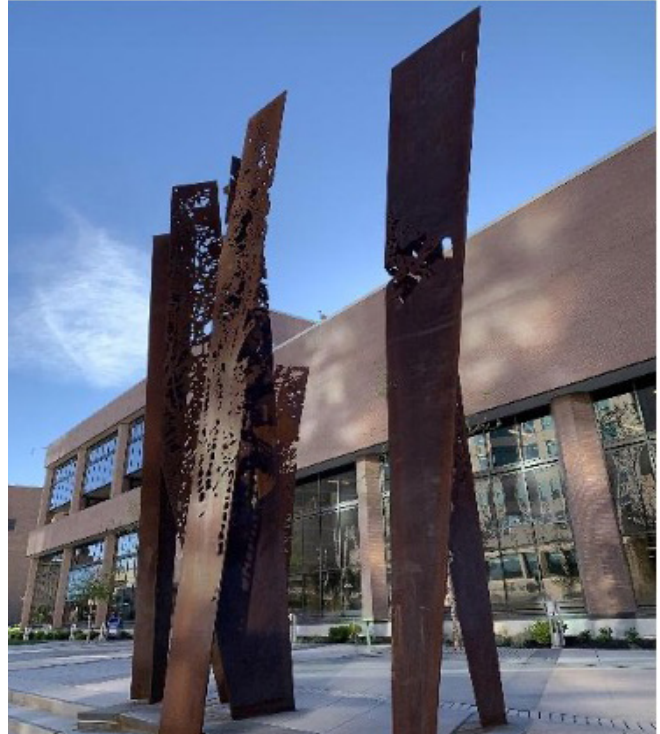
**The Public:** The topic of housing is complex and confusing for the average community member to understand and appreciate. Housing conversations abound, but rarely are the communications synthesized in a way that makes sense. The city can make a difference by framing and simplifying the issues, like “Housing for Everyone.” Messaging the housing issue in terms that align with Idaho values is also critical.

One tool the panel recommends is a **Housing Dashboard listing goals and metrics**. The public should be engaged with regular updates on housing supply, demand, costs, and the economic impacts of workers leaving the market. Public engagement can be improved with new and accessible ways that will instill trust and help communicate success.

**Partners:** The city’s Housing and Community Development Division is already doing great work in a collective impact model approach with partners. This effort should be supported with the expanded tools and by leveraging additional funding. There is tremendous potential to partner with the philanthropic community. Increased engagement with them to define the criticality of housing and garner long-term support is needed.

Housing is where jobs go at night, and participation of the business community in supporting the necessary tools for an economically healthy community is essential. Lack of housing is a critical impediment to business success, so major employers have a substantial stake in their ability to provide housing for workers. The panel recommends increased engagement with major employers, better understanding of their needs, and partnering with them to find solutions.

**Developers:** The development community is a key partner in solving the housing crisis in Boise and throughout the state. Most operate on a bottom-



Boise City Hall. (Molly McCabe, HaydenTanner)

line basis and are unfamiliar with the tools and benefits of developing SMART Housing, as previously described. The city can play a key role in educating and incentivizing the development community to become an even more active partner in solving the housing issue long term.

The panel was encouraged to hear about Our Path Home’s Campaign to End Family Homelessness, a component of which includes organic developer-led efforts like the 300 Homes Initiative where a coalition of developers is committing themselves to reserve 1 to 2 percent of their units for families exiting homelessness. Also encouraging are the partnerships with local nonprofits who assist in these efforts, like Catch and Our Path Home.

**Elected Officials:** Housing attainability is local with regional responsibility and solutions required. As Idaho continues to grow rapidly, housing needs go far beyond the borders of Boise. The city should continue to engage with elected officials to expand on existing tools and successes and share best practices. The city should also 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. The cost of housing is not just a function of the costs of a home, but also the cost of transportation and utilities. Broadening the housing conversation to include elected officials and other partners responsible for these other public services is critical as well.

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“The topic of housing is complex and confusing for the average community member to understand and appreciate. Housing conversations abound, but rarely are the communications synthesized in a way that makes sense. The city can make a difference by framing and simplifying the issues.”

# MONDAY MORNING AND FUTURE ACTION STEPS

In conclusion, below is a succinct and manageable metric of items that can and should be addressed first, or what the panel recommends as the “Monday morning” to-do list. Also identified are medium- and long-term tasks, provided by each of the panel members from their area of expertise.

## What to Do in the Short, Medium, and Long Terms

| Monday morning  | 3–18 months  | Ongoing/long term  |
|---|--|--|
| Increase city and CCDC coordination                     | Implement a Five-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 rental assistance 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                                 | Collaborate across sectors and statewide on LOT                        |
| Review zoning rewrite for alignment with housing plan   | Bring together area philanthropic partners                               |  |

### Action Step Summary

#### Adopt and Implement a Five-Year Housing Plan

- Provide the resources, partnerships, and education necessary for implementation.

- Create a cabinet of key stakeholders to monitor progress.
- Adopt ambitious goals.

#### Permanent Supportive Housing

- Formalize relationships and coordination between the partners supporting this effort.





An aerial view of Boise, Idaho. (Courtesy Boise Convention & Visitors Bureau)

- Build capacity within the nonprofit and philanthropy organizations to support.
- Commit rental assistance to the production of PSH.
- Advocate for a Medicaid policy change in the form of a waiver of state plan amendment.
- Ensure BCACHA continues to aggressively seek to expand its supply of federally funded housing vouchers.

### Housing Preservation

- Prioritize resources for preservation of the inventoried at-risk market-rate conversions and subsidized affordable housing and work with partners for purchase as permanent affordable housing.
- Extend affordability periods.

### Coordination of Land Use and Housing

- Allow zoning for increased density in an expanded city core, in commercial and transportation corridors, and in the activity centers.
- Accommodate new housing typologies known as the “missing middle” and provide more flexibility in regulating ADUs for infill development in the zoning code.
- Direct incentive zoning toward achieving what is most critically needed: long-term committed affordable housing.

### Sharpen and Add More Tools

- Significantly incentivize affordability and sustain affordability for the long-term.

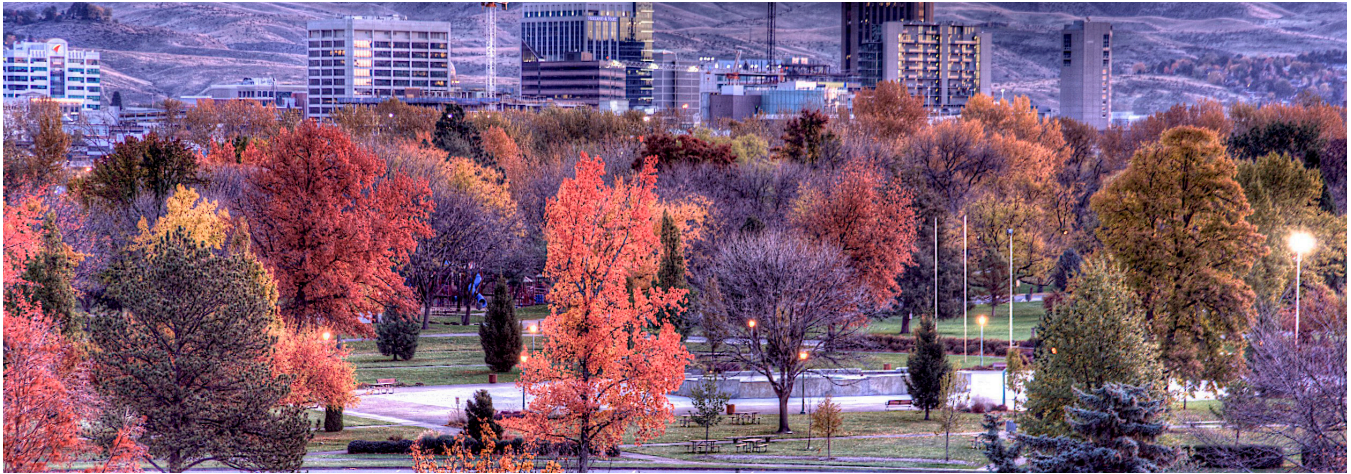
- Create a city liaison, or ombudsman, for affordable housing.
- Allow fee and permit waivers, and fast-track permitting for affordable housing projects.

### Expand the Housing Toolbox for Financing

- Establish a local gap financing leverage fund for applications under the LIHTC program.
- Create a Boise-specific community development entity under the New Markets Tax Credit Program.
- Use the CDBG Section 108 Loan Guarantee Program to access low-cost financing.
- Work with local banks to encourage the use of the Affordable Housing Program, through a Federal Home Loan Bank.
- Establish a Housing Investment Program.
- Modify the current land trust model to ensure long-term financial viability for the city.
- Establish an employer-led Social Impact Fund to incentivize the private market to incorporate middle income (60 to 120 percent AMI) within both preservation and new construction projects.

### Community Engagement and Education

- Simplify the messaging on the housing crisis and in a way that aligns with Idaho values.
- Externalize the Housing Dashboard with goals and metrics, and regular updates.
- Increased engagement with major employers, better understanding of their needs, and partnering with them to find solutions.
- Educate and incentivize the development community to become an even more active partner in solving the housing issue long term.
- Continue to partner with the governor, legislators, AIC, and other municipal leaders to show success and expand the coalition around housing beyond just Boise.



(Courtesy Boise Convention & Visitors Bureau)

## ABOUT THE PANEL

### Molly McCabe

**Panel Chair**  
**Chief Executive Officer and Founder**  
**HaydenTanner**

McCabe is the chief executive officer of HaydenTanner, a development and investor advisory firm accelerating impact and sustainability in the built environment. A veteran of commercial real estate finance and capital markets, she serves as a bridge between risk and return, visionary development and the bottom line, to create financially and environmentally resilient buildings and vibrant, sustainable cities.

McCabe sits on the boards of the Freshwater Trust and City Craft Foundation. She is cofounder and a board member of the Lotus Campaign, providing housing-driven solutions for homelessness.

Past chair of the ULI Responsible Property Investment Council, founder of a venture capital-funded, commercial mortgage-backed securities firm, and manager, institutional real estate capital markets group, McCabe is also the author of *Practical Greening: The Bottom Line on Sustainable Property Development* and *Investment and Financing* and *Driving Value: Responsible and Resilient Property Investing in the New Millennium*. She is a serial entrepreneur, currently focusing on the intersection of climate and proptech.

### Cameron Arial

**President and Chief Executive Officer**  
**Clearwater Financial**

Arial founded Clearwater Financial in 2015 and has been in municipal services for over 18 years. He is passionate about representing his clients' best interest and is known for his use of competition to achieve superior and transparent results.

He is a pioneering municipal adviser, presented numerous times at municipal conferences, and mentored other municipal advisers. He also has a unique understanding of development, working in both the private and public sectors, and has successfully developed numerous municipal and commercial projects in multiple states. His expertise spans the entire development process: site selection and procurement, entitlement, and construction management. He has assisted countless municipalities with hundreds of successful projects.

Arial has a PhD in public administration and a certificate in community planning from Boise State University. He serves on the boards of the Urban Land Institute and Idaho Technology Council. He is a registered Municipal Advisor Principal and holds Series 50, 52, and 54 licenses.

## Jill Ferrari

**Co-Founder and Managing Partner  
Renovare Development**

Ferrari has 25 years of experience in catalyzing urban redevelopment. Her background includes private real estate acquisition and development, legal practice, consulting, and community development. As a founder and managing partner of Renovare Development, she has successfully built a startup, woman-owned social impact commercial real estate development company focused on transformational mixed use real estate development projects in urban neighborhoods and rural main streets. She has successfully raised over \$600,000 in pre-seed funding for operations and pre-development. The company's first three projects, ranging from \$4 million to \$18 million in total development costs, are slated to close in 2022.

As a former affordable housing and community development executive, Ferrari secured financing for various projects focused on neighborhood revitalization and affordable housing and provided capacity building technical assistance to neighborhood organizations. As an attorney and private real estate developer, she has managed complex brownfield redevelopment projects in multiple states. She has been active throughout her entire career in the advancement of women in commercial real estate.

## Vanessa Crossgrove Fry

**Interim Director, Idaho Policy Institute  
Associate Research Professor, School  
of Public Service, Boise State University**

Fry is interim director at the Idaho Policy Institute (IPI) where she leads students, staff, and faculty in providing innovative and objective research to help public, private, and nonprofit leaders overcome challenges and navigate change. She serves as associate research professor in the School of Public Service where she teaches the MPA Capstone and co-teaches the Vertically Integrated Project [Housing Opportunities for All](#). Fry has focused both her work and education on using multisector, evidenced-based solutions to address persistent social, environmental, and economic issues and meet the current and critical needs in communities across Idaho and beyond.

Fry is also an adjunct faculty member at Presidio Graduate School in San Francisco where she received her MBA in sustainable management. She also holds a BA in biology and fine art from Wittenberg University in Ohio and a PhD in public policy and administration from Boise State. In addition, Fry serves on the board of the Red Cross of Greater Idaho.

## Sean Garretson

**Land Acquisition Manager  
Wan Bridge Group**

Garretson is an affordable housing developer, urban planner, economic developer, land strategist, strategic planner, facilitator, and revitalization expert. After managing his own company, Pegasus Planning and Development, for the past 20 years, Garretson now leads the acquisition and development for the Central Texas office of Wan Bridge Development.

A transformational experience in Africa with the Peace Corps as well as hands-on development and revitalization experience in East Austin, Texas, has helped shape Garretson and Pegasus to become a mission-driven firm focused on making a difference in our communities.

## Stephen Norman

**Former Executive Director,  
King County Housing Authority  
Board Chair, Corporation for Supportive Housing**

Norman was executive director of the King County Housing Authority from 1997 through the end of 2021. The authority serves Seattle's suburban metropolitan region's housing needs, owning, and managing over 12,000 units of housing and subsidizing an additional 10,000 households renting from private landlords. The Housing Authority is an active housing developer, with a pipeline that includes the redevelopment of 120 acres in the region's White Center neighborhood to provide over 1,000 units of housing, extensive community facilities, retail establishments, and parks.

Norman has an extensive background in affordable housing design, financing, development, and management. He served as assistant housing commissioner for homeless housing development in New York City during the Koch and Dinkins administrations and subsequently helped establish the Corporation for Supportive Housing (CSH) as its original vice-president. He was a Loeb Fellow at Harvard University's Graduate School of Design and has a master's degree in public administration from the University of Washington. He served as president of the Council of Large Public Housing Authorities from 2012 through 2021 and is currently the chair of the board of CSH.



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