



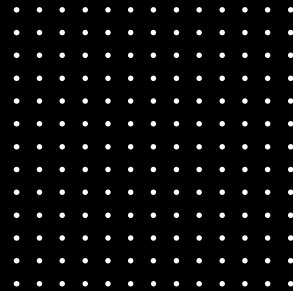
Low Income and Worker Housing Solutions

www.pahaid.org



Housing in Kootenai
County

Affordability and
Availability



WORKER HOUSING
VS
LOW-INCOME HOUSING

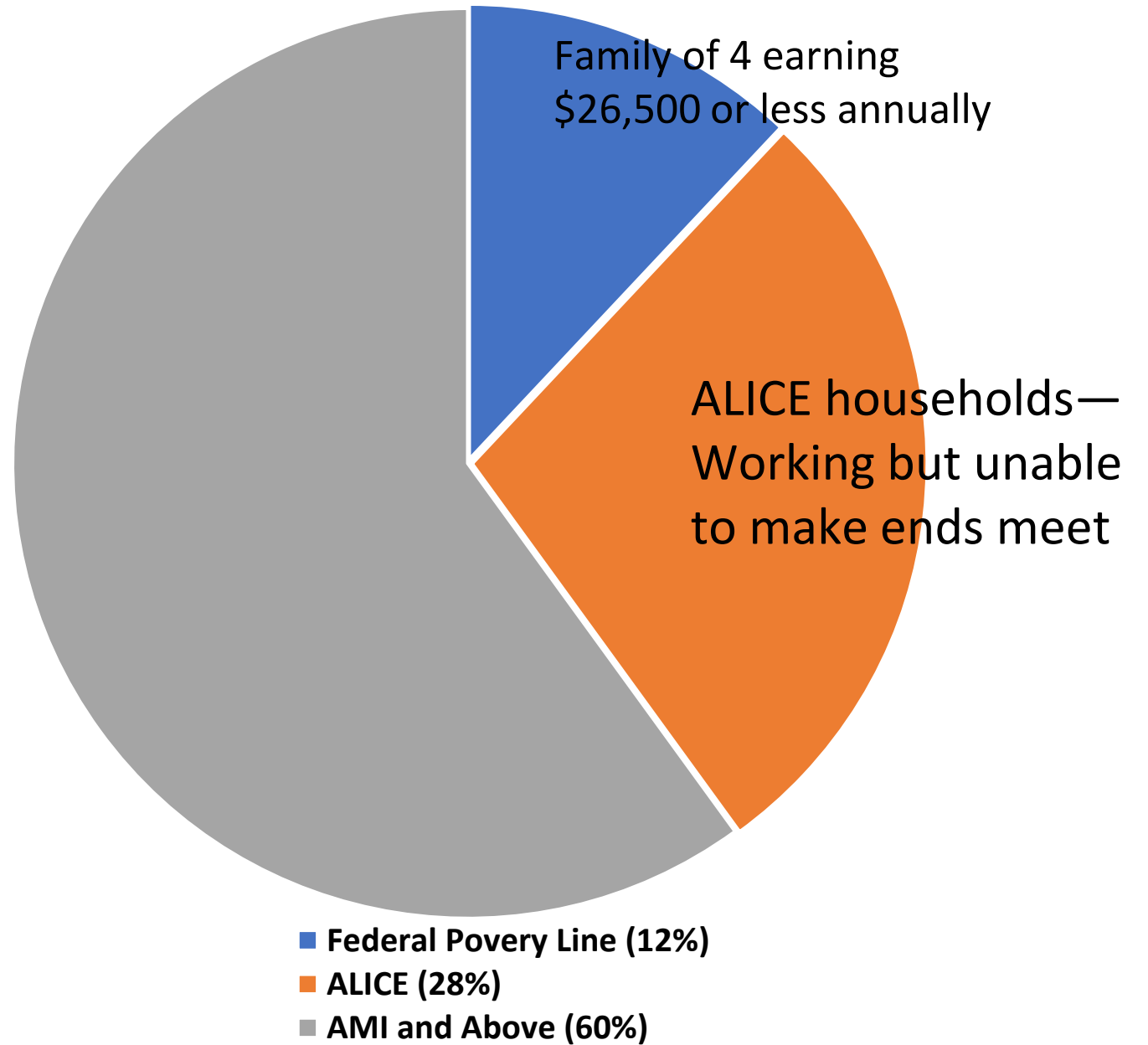
*Lines are blurred if not erased for
many living and working in Kootenai
County*

Kootenai County 2022

INCOME ACCORDING TO HUD Family of 4

- 2021 AMI: \$82,200 **Middle** Middle and upper = \$40/hr wage
- 80% AMI: \$59,300 **Low** Low Income = \$29/hr wage
- 50% AMI: \$37,050 **LOW** VERY LOW Income = \$18/hr wage
- 30% AMI: \$27,750 **LOW** EXTREMELY LOW Income= Federal Poverty Level (FPL) = \$13.50/hr wage

Total Households in Kootenai County Grouped by Income



ALICE

Asset Limited Income Constrained, Employed

Family of 4 with 2 Pre-K Survival and Stability Budgets vs AMI



Unitedforalice.org 2018 data



U of I Housing Availability and Affordability Study for Kootenai and Shoshone Counties

ACROSS ALL WAGE
GROUPS



Sponsored by CdAEDC (Jobs Plus), PAHA and Avista Foundation



Supported by Regional Housing & Growth Issues Partnership



Report Dated
December 2021

KOOTENAI COUNTY

Highlights from U of I Housing Availability and Affordability Study December 2021

Average home value 2021 in Kootenai County: \$550,000.

30% increase in 1 year; 144% increase since 2016

2021-24% could afford to purchase at current low mortgage rates

2016-75% could afford to purchase

44% unable to afford rent

30% rental rate increase over the past year.

2,700 lost jobs due to housing

\$220mm lost GRP

\$159mm lost Payroll

A healthy housing infrastructure must reflect the needs and incomes of the people living here in Kootenai County.

\$23-\$51/hour
workers

Our nurses and lab technicians

Our police and firemen

Our teachers and bus drivers

Our welders and electricians

Our chefs and wait staff

Our grocery clerks and retail sales people

Our drywallers, framers and painters

Our assembly line workers



AFFORDABILITY: Home Ownership

Mortgage rates were 3.1% on January 1. Now at 5%. For every 1% increase in rate, approx. \$40k drop in house price to maintain affordability.

AMI	Annual Income	House Purchase Price	Monthly Pmt	HUD	Hourly Wage
80%	\$59,300	\$202,000	\$ 1,282	Low Income	\$ 29.00
93%	\$78,600	\$310,000	\$ 1,900	Middle	\$ 38.00
103%	\$85,000	\$406,000	\$ 1,900	Upper	\$ 41.00

*Assumptions:
5.0% 30-yr mortgage; 5% down*

HOME OWNERSHIP for UNDERSERVED HOUSEHOLDS IN KOOTENAI COUNTY

Local Workers Earning from:

- \$23/hr (**60%** Area Medium Income or \$49,000/yr)
- \$51/hr (**130%** Area Medium Income or \$107,000/yr)

HOW TO MAKE
LAND MORE
AFFORDABLE
WHILE LAND
OWNERS STILL
RECEIVE A
RETURN ON
INVESTMENT

Land at cost + Donation Value –PAHA's 2022
Townhomes

Land Trusts –Land is owned by a non-profit
and leased to the homeowner

Owner Controlled Land Restrictions to target
worker housing—Nancy Hadley in Sandpoint

KEY FACTORS: LAND AND CREATIVE HOUSING



Land Ownership

EMPLOYERS

DEVELOPERS

PRIVATE LANDOWNERS

CITIES and COUNTY



Using Land Wisely and Creatively Designing Homes

CLUSTER HOUSING

DUPLEXES/TRIPLEXES

COTTAGES/TOWNHOMES

CONDOS

SINGLE FAMILY

AFFORDABILITY
AND ACCESS
FOR OUR LOCAL
WORKERS

**PRIVATE
DEVELOPMENT**

Denied Zoning Changes?
Fear of continued purchases by out-
of-town investors?
No way to guarantee locals can
purchase?



PRIVATE/PUBLIC

Community Land Trusts (Held by a Non Profit)

Donation/Legacy Gifts

Land Purchase at [Cost + Tax Deduction]



**A Few
Examples of
Deed
Restrictions:**

MAXIMUM INCOME LIMITS TO PURCHASE

DESIGNATE OCCUPATION: PUBLIC SAFETY, NURSES, TEACHERS, ETC.

RESIDENCY REQUIREMENTS

PRIMARY RESIDENCE: CANNOT BE RENTED

MAXIMUM RESALE PRICE

***LOCAL WORKER
HOUSING***

***Driven By PRIVATE
SECTOR***

***With Additional Help
Provided Through
LAND TRUSTS***

***Dedicated Housing with Homes Reserved for the Jurisdiction Approving
Density Changes***



It is possible for Kootenai County to have affordable housing for everyone: our grown children, our neighbors, our workers, our retirees and our poor.

Implement Creative Solutions to Provide Homes in the \$200k to \$350k price range

Understand Different Needs for Worker Housing and Housing for the Very Poor

**Community-Wide Effort
Developers, Land Owners, Realtors, Businesses, Local Jurisdictions, NPs and Govt Agencies**