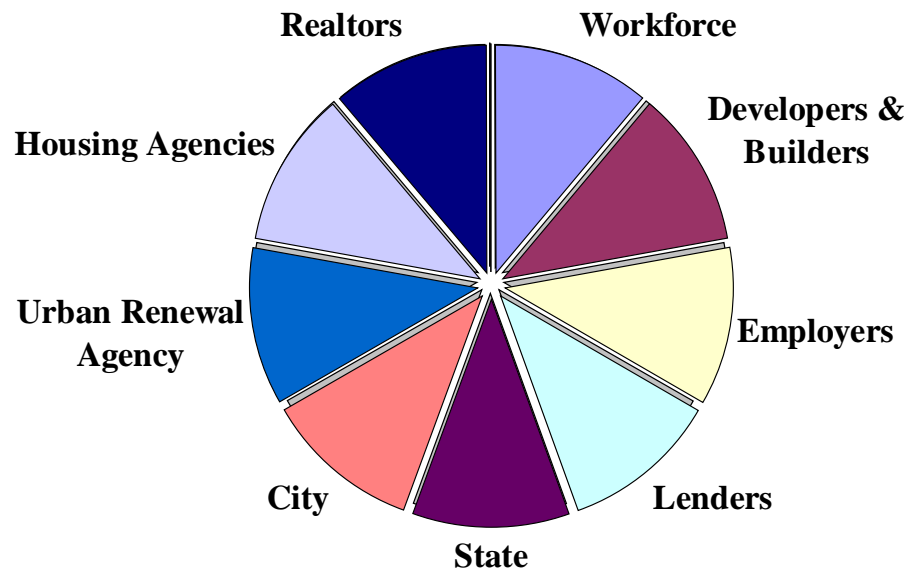
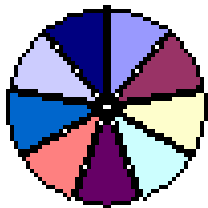


# *Workforce Housing Coalition 2008*

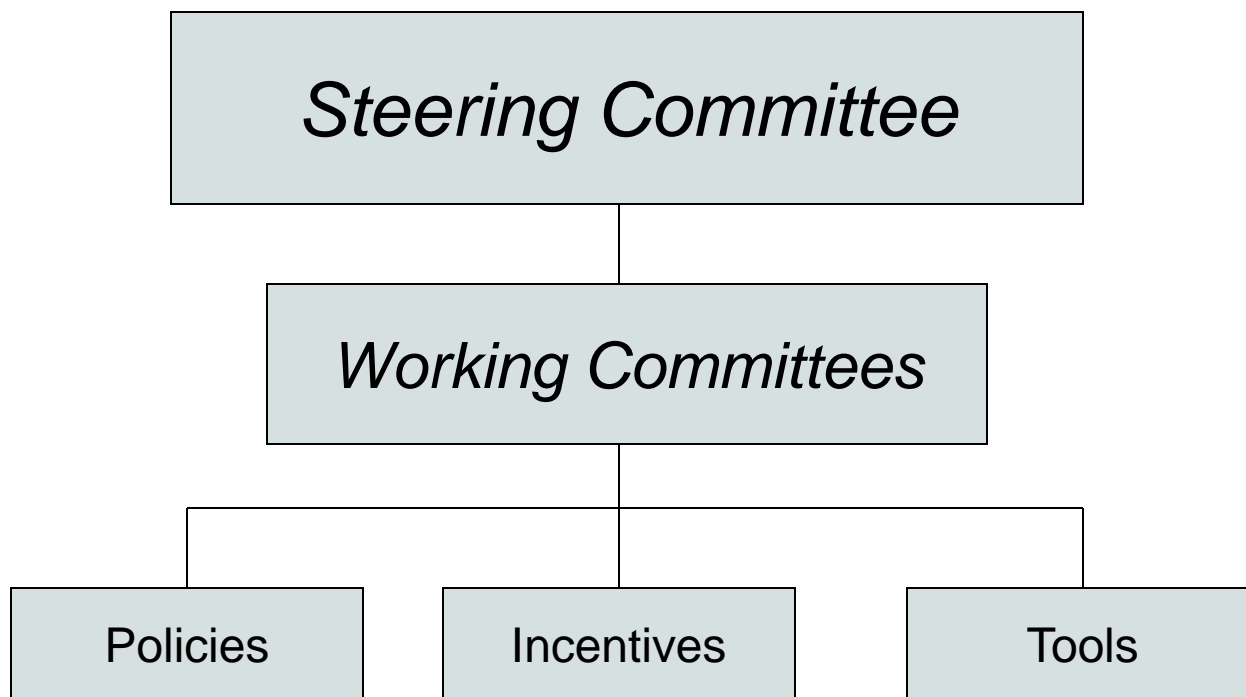


*“Bridging the affordability gap is a shared responsibility”*



# *Coalition Structure*

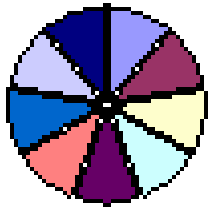
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# *Outcome*

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- Commitment by all Coalition members to implement the tangible policies, incentives, and tools agreed upon
- Formation of a WFH Housing Council to follow-up on implementation
- Volunteers for a statewide coalition



# *Steering Committee*

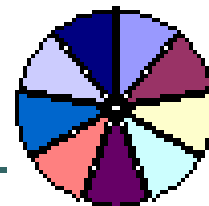
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- **Ada County Association of Realtors** - Miguel Legarreta
- **Boise City** – Bruce Chatterton, Jim Birdsall
- **Boise Metro Chamber** – Nancy Vannorsdel
- **Building Contractors Association of SW Idaho** - Barry Teppola
- **Capital City Development Corp** - Phil Kushlan
- **Downtown Boise Association** – Clay Carley
- **Mercy Housing Idaho** - Craige Naylor
- **Habitat for Humanity** - Tom Lay
- **Idaho Housing & Finance Association** – Gerald Hunter

# *Policies Working Committee*

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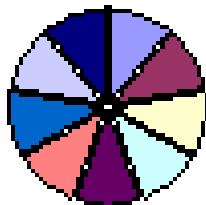
- Barry Teppola, Building Contractors Association of SW Idaho
- Bruce Chatterton, Boise City
- Miguel Legarreta, ACAR
- Joe Kunz, Building Contractors Association of SW Idaho
- Joe Swenson, KASTERA HOMES
- Michael Tapia, Urban Concepts
- Steve Trout, Trout Architects
- Victor Villagas, Evans Keen
- Jim Tomlinson, Tomlinson & Associates
- Kevin Price, Idaho Association of Realtors



# *Incentives Working Committee*

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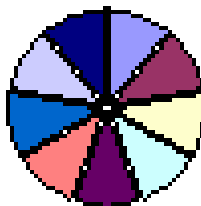
- Clay Carley, Downtown Boise Association
- Jim Birdsall, Boise City
- Tom Lay, Habitat for Humanity
- Joe Kunz, Building Contractors Association of SW Idaho
- Steve Rector, Idaho Housing & Finance Association
- Thomas Fassino, KASTERA HOMES
- Michael Tapia, Urban Concepts
- Steve Trout, Trout Architects
- Victor Villegas, Evans Keen
- Kevin Price, Idaho Association of Realtors



# *Tools Working Committee*

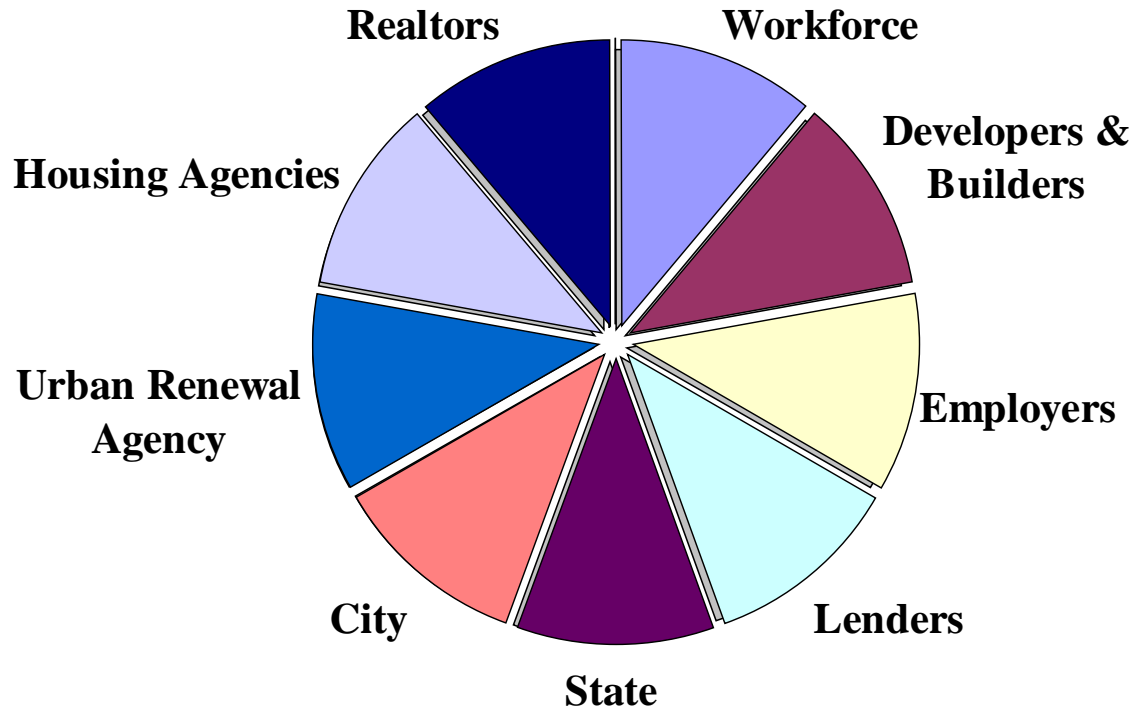
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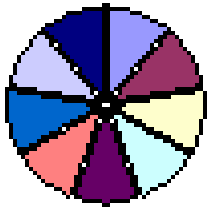
- Phil Kushlan, Capital City Development Corp
- Gerald Hunter, Idaho Housing & Finance Association
- Nancy Vannorsdel, Boise Metro Chamber
- Jennifer Pirtle, Boise City
- Michael Tapia, Urban Concepts
- Steve Trout, Trout Architects
- Victor Villegas, Evans Keen
- Deanna Watson, Boise City/Ada County Housing Authority
- Therrie Butz, Boise City/Ada County Housing Authority
- Susan Semba, Idaho Housing & Finance Association
- Gerry Armstrong, Hubble Homes



# *THANK YOU!*

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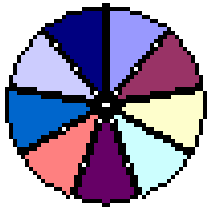


# *Purpose of the Coalition*

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To Devise & Adopt Tangible:

- Policies
- Incentives
- Tools

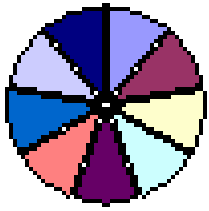


# *Tangible Policies*

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## 1. Provide Education

- *Jurisdictions should set Workforce Housing goals and clearly convey their intent to encourage Workforce Housing in specific terms*
- **To communicate the need for Workforce Housing and create educational collateral materials for use in building support from:**
  - **Developers/builders**
  - **Neighborhoods**
  - **State Legislature**

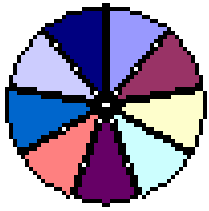


# *Tangible Policies*

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## 2. Amend Zoning Code

- *Jurisdictions should make it easy for Workforce Housing to be built and make code changes that reduce costs, and increase housing types*
- **To amend local zoning regulations to allow and encourage Workforce Housing and discourage the segregation of Workforce Housing from market rate housing**
  - **Allow shared parking/parking reduction, density bonuses, no or reduced set-backs, lot-size reductions**
  - **Encourage live/work units, mixed-income projects and mixed-use projects with housing units above commercial (i.e. use of “air space” above public property)**

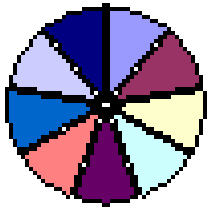


# *Tangible Policies*

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## 3. Increase Certainty

- *Developers need certainty of outcome to reduce time and money spent on a Workforce Housing project*
  - **To reduce the processing time for entitlements and permits**
    - **Guarantee predictable and enforceable rights of the zoning ordinance for the development of Workforce Housing projects**
    - **Implement a public process whereby developers, neighbors and city staff arrive at consensus before the entitlement process begins to reduce possible delays**
    - **Fast-track Workforce Housing projects through the permitting process**
    - **Reduce or defer fees for Workforce Housing projects**

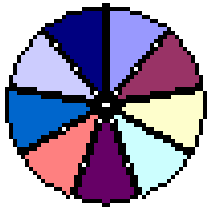


# *Tangible Policies*

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## 4. Increase Financial Resources

- *Jurisdictions should identify agencies and entities who could partner with city and/or developer in Workforce Housing projects*
- **To improve the financial resources available to assist in the development and purchase of Workforce Housing units**
  - **Community Land Trusts**
  - **Housing Trust Funds**
    - **Assist buyers with down-payments & closing costs**
    - **Assist developer with gap financing**
  - **Urban Renewal (i.e. CCDC)**
  - **Lending institutions (i.e. IHFA)**

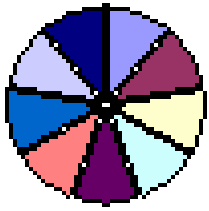


# *Tangible Policies*

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## 5. Maintain Affordability

- *Jurisdictions should assure the on going availability of workforce housing while providing a mechanism for the residents to grow into market-rate housing*
- **To protect the supply of Workforce Housing through deed restrictions and create a “hand up” strategy for the buyer through shared equity programs**
  - **Deed restrictions**
  - **Shared equity programs**



# *Tangible Incentives*

---

1. Certainty of Timeline & Certainty of Outcome
  - *Certainty of timeline – when developing Workforce Housing, developers need a predictable timeline for construction*
    - **Define and limit public input that can delay a project**
  - *Certainty of Outcome - at a point early in the development cycle, Workforce Housing developer needs to know that project will not be subject to major changes in design, construction requirements, or other costly modifications*
    - **Define certain “guarantees” with regards to permitting, zoning, design review & entitlements processing**
    - **Facilitate “Achievable Zoning” – prevent city policies or legal barriers from obstructing zoned uses.**

# *Tangible Incentives*

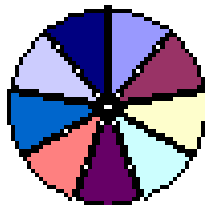
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## 2. Land Write-Down/Accessibility to Affordable or Excess Public Land

- *A challenging yet important incentive for Workforce Housing Development is affordable land*
  - **Public entities (city, school district, urban renewal agency) provide public land (when appropriate) at attractive prices for Workforce Housing projects**

## 3. Fee Waiver/Deferment

- *Reducing, eliminating, and deferring fees helps to reduce the cost of development for Workforce Housing*
  - **Waive or reduce city impact fees**
  - **Defer permit fees until sell-out of project**



# *Tangible Incentives*

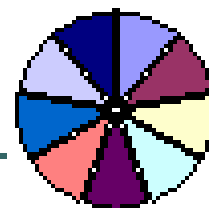
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## 4. Expedited Processing/Entitlements

- *Shortening the time frame of the permitting and entitlement process helps to reduce the cost of development for Workforce Housing*
  - **Provide a “green tag” program that expedites the permitting and entitlement process for Workforce Housing projects**

## 5. Density Bonuses

- *Increasing the number of units a developer is allowed to build can reduce the cost of the Workforce Housing units*
  - **Provide density bonuses for Workforce Housing projects**

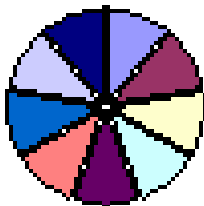


# *Tangible Incentives*

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## 6. Tax Abatement

- *Reducing or eliminating property tax (or other tax) reduces the cost of building and owning Workforce Housing units.*
  - **Provide tax abatement for the Workforce Housing developer and eventual homeowner**

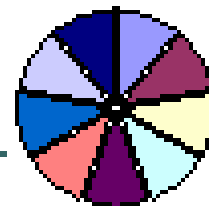


# *Tangible Tools*

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## *For Developer*

1. “Best Practice Guide” for Workforce Housing Developers
  - *Education and information for developers can help reduce development costs and increase project success*
2. Neighborhood “Briefing Package” provided by city
  - *Information for developers about the neighborhood they are developing in can help the developer work successfully with the neighbors of the project*
3. High Density Zones
  - *Land-use laws, minimum lot size and design requirements all affect the cost of housing. Reducing restrictions in certain zones can encourage Workforce Housing*

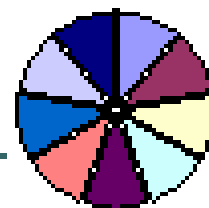


# *Tangible Tools*

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## *For Home Buyer*

1. Credit Counseling
  - *Programs that help buyers improve their credits scores which increases their buying power*
  
2. Home Buyer Education
  - *Programs that teach buyers how to successfully buy and keep a home*
  
3. Closing Costs and Down Payment Assistance
  - *Programs offered by lending institutions or employers that help reduce closing and down payment costs*

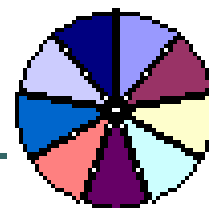


# *Tangible Tools*

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## *For Homebuyer*

4. Workforce Housing Loans
  - *Loans that target Workforce Housing buyers offered by Idaho Housing & Finance Association*
  
5. Employer Assisted Housing
  - *A benefit provided by employers to their employees to assist them with the home-buying process.*
    - *Non-financial, such as home buyer education*
    - *Financial, such as grants or loans*



# *Common Themes*

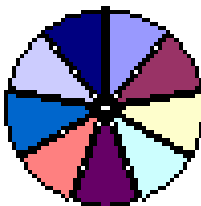
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## **1. Voluntary, Incentive-Based Approach**

- Provide incentives for developers versus regulation
- Help the developer save time and money to reduce the cost of construction for Workforce Housing units

## **2. Certainty & Predictability**

- Guarantees through zoning ordinance
- Expedited permitting/entitlement process
- Waived/reduced/deferred fees



# *Common Themes*

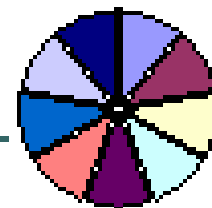
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## **3. Toolkit for Developers and Buyers**

- Provide information and education to developers about incentives and best practices for developing Workforce Housing
- Provide information and education to home buyers about programs available to improve and increase their buying power

## **4. Outreach & Education**

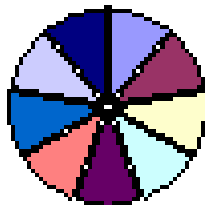
- Communicate the Workforce Housing goals of the city
- Communicate the connection between Workforce Housing and economic vitality to developers, elected officials, neighborhoods and businesses
- Help developers get it right – provide toolkit of information
- Help buyers get it – provide toolkit of information



# *Next Steps*

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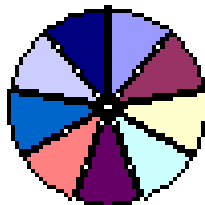
- **Build marketing strategy and collateral materials**
  - Create the marketing “story”
  - Create PowerPoint presentations to “tell the story” to jurisdictions, elected officials, housing industry, businesses, neighborhoods – Outreach Program
  - Create a “Best Practice Guide” and “Briefing Package” for developers
  - Create a “Road Map” of existing programs for homebuyers
- **Request adoption of policies and incentives**
- **Create and staff an “Outreach Program”**
- **Create an Employer Assisted Housing Program**



# *Sign-up Sheet*

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- **Build marketing strategy and collateral materials**
- **Request adoption of policies and incentives**
- **Create and staff an “Outreach Program”**
- **Create an Employer Assisted Housing Program**



# *Pilot Project?*

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- The Armory Site
  - Erik Kingston, Eastside Neighborhood Association
- 30<sup>th</sup> Street Extension
  - Kathleen Lacy, Boise City

