

# West Central Mountains Regional Housing Needs Assessment

*Prepared on behalf of the West Central Mountains Economic Development Council*



WEST CENTRAL MOUNTAINS  
ECONOMIC DEVELOPMENT COUNCIL  
Valley County • Cascade • Donnelly • McCall • Meadows Valley



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# Executive Summary

## Report Purpose and Methods

Housing is a vital component of regional economic development and overall community health and prosperity. Like many high-amenity mountain towns across the United States, the West Central Mountains is facing unprecedented challenges in providing housing that is affordable and attainable to individuals who wish to live and work in one of Idaho’s most beautiful locales.

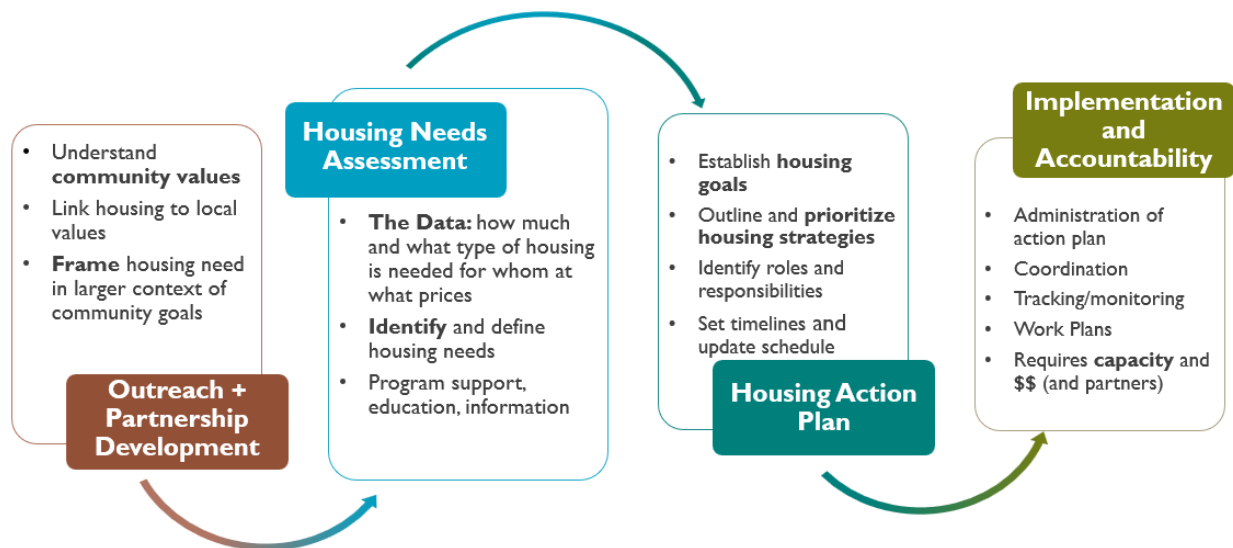
### What is a “high-amenity” community?

Places rich in natural amenities, such as lakes, rivers, mountains, forest and wildlife that attract visitors and make them a desirable place to live.

The West Central Mountains is experiencing significant regional changes, including rapid population growth, changing demographics, shifting economic drivers and steep increases to housing development and construction costs. These regional conditions were motivating factors for the West Central Mountains Economic Development Council to commission Agnew::Beck Consulting to conduct a region-wide housing needs assessment and to provide data to help inform regional decision-making and partner collaboration. **The last housing needs assessment conducted in this region was a Valley County needs assessment compiled in 2005, nearly 20 years prior to the start of this assessment process.**

A housing needs assessment is a data informed process through which a community or region identifies housing inventory and market conditions as well as challenges and potential solutions specific to the study area. These assessments help provide the foundation for meaningful investments, policy development and program implementation to achieve current and future housing goals. A housing needs assessment is a key piece to the housing action process and is intended to inform decisions about which actions will best address housing needs.

Figure 1. Housing Action Process



This assessment utilizes local, state and national data to provide regional and community specific housing needs estimates that forecast the number of units needed to accommodate future population growth and address the existing pent-up demand. Renovation and preservation of the existing housing inventory is also taken into consideration to develop a more nuanced picture of the overall housing need in the region. Additionally, this assessment looks at housing price and accessibility, to highlight the specific needs of households of various income levels and identify the need for development across a broad spectrum of housing affordability.

**Housing Survey**  
This assessment was also informed by a region-wide housing survey that received 690 responses, five focus groups, a technical advisory committee and numerous interviews with county/city agencies, local employers, and real estate professionals.

## Area of Study

Figure 2. West Central Mountains Regional Map



The West Central Mountains encompasses just under 4,700 square miles of central Idaho and includes all of Valley County and part of North Adams County. The U.S. Census estimates that 13,833 full-time residents live in the West Central Mountains. This region is home to an array of beautiful natural amenities, such as lakes, rivers, mountains, and trails. Visitors travel to this region from all over the world and housing in this region is owned by full-time local residents, as well as people who reside in other areas of Idaho or outside of the State. In high amenity communities with a relatively small number of year-round residents and a surge of people who visit or work seasonally, population and economic trends are less predictable and data sources are often unable to capture the full demographic and economic picture. Throughout this report, the term West Central Mountains (WCM) refers to the area highlighted on the map in Figure 1.

## Key Findings

It is increasingly difficult for people living and working in the West Central Mountains to find housing that is affordable and available. There are significant regional challenges and disparities in accessing housing, with many individuals in the local workforce shouldering the majority of the burden. The following key findings from the forthcoming report highlight the critical need for more housing development at a wider range of income accessibility and a focus on regional collaboration for the long-term housing stability of the region.

**The West Central Mountains region should aim to add 1,191 housing units over the next 10 years to address pent-up demand and projected population growth.**

- **The housing market (for sale and for rental units) for residents and local employees is expensive, scarce and is causing some individuals to leave the region.** Comparing regional wages to housing costs (for sale and for rental) suggests that it is challenging for individuals who work in the area to find affordable housing. This has ripple effects for employers trying to recruit and retain a viable labor force and can result in significant shifts in community culture and demographics. Notably more than half (52 percent) of all renter households are cost burdened (meaning that they spend over 30% of their monthly income on housing) and 38 percent of owner-occupied households are cost burdened in the West Central Mountains. This suggests that there is a need for additional affordable housing, specifically affordable rental housing in the West Central Mountains.
- **The local workforce has largely been priced out of the housing market for homeownership opportunities.** The for-sale housing stock available in this region is simply too expensive for most households who make their living working in the WCM. This includes condominiums, townhomes, and single-family homes alike. The average final sale price for homes in this region has more than tripled over the last 10 years and average rental prices have more than doubled during that same period.
- **To address current housing demand and to keep up with future population growth the West Central Mountains needs to add 1,191 housing units for full-time residents.** New housing units are needed in the West Central Mountains across a wide range of price points. These housing units can enter the market through new construction, conversion of existing vacant or seasonal units to full-time rental or for sale units, and through the conversion of large single-family homes into multi-family or condo style units.
- **Approximately two-thirds of the forecasted housing need should be affordable to individuals earning 100 percent or less of the area median income.** Over the past 5 years, approximately 250 new units have entered the housing market each year, however these units are largely single-family homes that are simply too expensive for much of the regional workforce. To support a broader range of household incomes approximately 75 new units (46 of which would ideally be rental units) are needed each year that are affordable to households earning less than \$88,900 per year.
- **There is encouraging news in the region – the upcoming development pipeline includes a substantial amount of proposed housing projects (including large multi-family projects)** There are over 1,200 units of new housing in the proposed development pipeline, including over 300 multi-family units (primarily 3 and 4 story apartment buildings). If the housing units in the development pipeline were to materialize, it is safe to assume that these units could help address a portion of the forecasted regional housing need, if priced appropriately. It is important to note that this proposed development will happen slowly over the next 3-15 years and some of these units will fall out of the pipeline as developments get stalled, plans and construction costs change and as the demand from the community adjusts over the short to mid-term planning horizon.
- **New housing alone is not enough to solve the housing crisis facing the West Central Mountains.** Local coordination and housing support is necessary for the long-term health and stability of the housing market in the West Central Mountains. Housing policy and updated land use ordinances should be put into place to ensure the long-term attainability for individuals who wish to live and work in the area.
- **There are other similar communities and case studies that outline ways forward to address housing challenges.** High amenity communities often face challenges around housing inventory

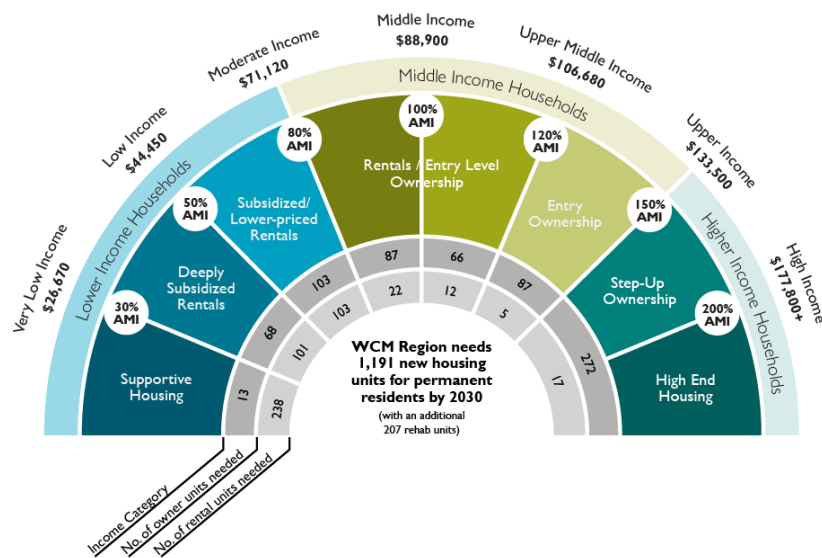


and affordability issues. The most promising solutions bring together economic development and housing strategies to help address and get ahead of these common issues. Looking at how other communities have addressed similar challenges can help regional partners anticipate the unique challenges faced by high amenity communities and provide a path forward.

- **There are things to celebrate – the communities in the West Central Mountains are actively starting to address their housing challenges and are making strides towards preserving housing affordability region-wide.**
  - There is a substantial amount of housing in the development pipeline, with a considerable portion of these new units set aside as workforce housing units.
  - Regional conversations around housing have been increasing in frequency – recent collaboration and discussion has occurred through this process, the 2023 Economic Summit, the 2022 McCall Housing Action Plan and through many one-off conversations with developers, employers, landowners and other key players in the region.
  - Employers have begun to invest in housing opportunities for their employees and are looking at new ways to attract and support a workforce in the region.

## Summary of Regional Housing Needs in the West Central Mountains

The housing bridge below showcases the total projected housing demand over the next ten years in the West Central Mountains and illustrates an ideal distribution of that housing development across a broad spectrum of income levels to meet the unique needs of the people who live and work in the region. The bridge portrays a spectrum of housing need to ensure that housing is affordable and attainable to various income groups in the region. The bridge highlights the mix of new development, renovation and rehabilitation that would need to occur to support those who wish to live and work in the region. As stated in the key findings section above, the region would ideally construct an additional 1,191 new housing units by 2030 and work to rehabilitate 207 units that are no longer providing quality housing for the region (a larger version of the bridge graphic can be found on page 37). In order to best serve the community and meet stated housing affordability goals, this housing should be constructed at a wide range of price points with a significant number of new housings entering the market as low-cost rental units to support households within the 30-80% area median income bands.



# Understanding housing issues in the West Central Mountains

Providing attainable housing that supports a diversity of residents has become a significant challenge for many communities across the United States, particularly in high amenity areas like the West Central Mountains. Housing challenges in the West Central Mountains are complex, however there are a few key indicators and trends that highlight the underlying challenges of housing in the region.

- Regional wages have not kept up with rising rents and home prices.
- Regional home prices have increased rapidly over the past decade.
- Attracting and retaining a viable workforce has become increasingly challenging, a result largely influenced by the cost of housing.
- Second homeownership and seasonal use units have created a large housing inventory in the region that isn't serving the needs of the local labor force but does drive the demand for developers and construction companies to focus on creating higher end housing units.
- Existing land use ordinances, zoning codes and permitting processes at the County and City level have made it easier (and cheaper) to develop traditional single-family homes as opposed to more affordable multi-family options.
- Small towns, like communities in the West Central Mountains, often face local opposition to different housing styles or densities.

## A Regional Approach to Housing

Regional approaches to housing allow localities to work together to address shared housing challenges and issues. A key benefit to examining and tackling housing challenges at a regional level is that housing-related strategies can be aligned to housing markets, which do not respect jurisdictional boundaries and areas of impact.

This report will provide region and community specific information related to each of these factors and whenever possible this report will outline suggestions and best practices on how to overcome these challenges. A more detailed description of challenges and opportunities along with solutions can be found in Chapter 6 of this report.



# Housing Assessment Timeline and Milestones

This housing needs assessment was developed through a participatory process that included voices from the Counties and Cities located within the region, a housing advisory committee, and members of the community. The plan was developed over a ten-month process starting in September 2023 and was completed in July 2024. Along with community and stakeholder input, development of the needs assessment included best practice research from similar high-amenity communities, and data analysis from local, state and national sources. The following is a detailed description of this assessment process.

## Phase 1: Discovery

This phase was designed to examine the existing housing characteristics, inventory and local area context for the West Central Mountains. In this phase Agnew::Beck collected and reviewed existing housing data and local housing plans, conducted a first round of interviews and learned about the local housing context.

## Phase 2: Outreach and Engagement

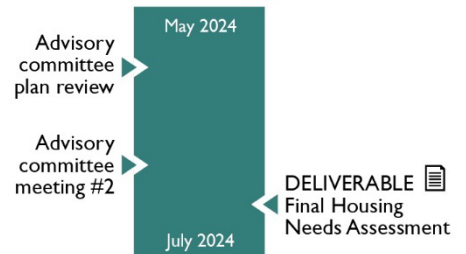
Phase 2 was designed to collect information from the public and partners related to housing challenges and opportunities throughout the region. This phase included a region-wide housing survey, a Housing Needs Assessment Advisory Group meeting, additional interviews and focus groups. This phase helped provide nuance to the housing data and identified additional relevant information for the assessment.

## Phase 3: Data Analysis and Findings

Phase 3 synthesized information collected in the first two phases of this process into a core set of findings to provide community and region-specific housing targets. This plan provides a snapshot of housing conditions and needs for the West Central Mountains that can be used to inform regional planning, investment and partnership around improving housing outcomes.



## Phase 3: Data Analysis and Findings



## Regional Housing Assessment Survey Overview

Between January 22 and February 21, 2024, a 40-question region-wide community housing survey collected responses from the public. In total 690 individuals participated in the survey, 90 percent of which were individuals who live in the West Central Mountains as full-time residents. Analysis of survey responses produced the following key themes:

- **There are growing concerns about housing affordability and the cost of living in the West Central Mountains.** Analysis of open-ended comments shows a significant amount of concern about rising costs of living in the region, with a primary focus on the inability to find housing that meets the wages and employment opportunities in the area.
- **Many respondents, primarily renters, are paying more for housing today than they can comfortably afford.** Approximately 24 percent of renters and 8 percent of homeowner respondents indicated that they are paying more for housing than they can afford. Additionally, over a third of respondents indicated that they have experienced a high amount of stress related to housing within the last three months.
- **Many respondents wouldn't be able to afford to enter the housing market in the West Central Mountains today.** Respondents were asked to indicate the maximum monthly mortgage they would be willing to pay for a home in the region, with most respondents indicating somewhere between \$1,250 and \$2,500. Rough estimates indicate that a \$460,000 home in the region with 20 percent down would require a \$3,000 per month mortgage payment, a rate that only 4 percent of respondents indicated they would be able and willing to pay.
- **Demand for single-family style homes remains high, but there is interest in multi-family units, townhomes, condominiums, manufactured homes and even tiny homes.** Approximately 25 percent of respondents are interested in buying a home and 45 percent of respondents interested in renting a home were open to options other than single-family homes. For respondents looking for homeownership opportunities 3+ bedroom units were primarily desired, while potential renters were more open to 2 or fewer bedroom units.
- **10 percent of respondents indicated that they would prefer to move out of the West Central Mountains region within the next five years.** Primary reasons cited for potentially leaving the region include the inability to find affordable housing and cost of living concerns, lack of services, few opportunities for children and families, political or cultural reasons and relocation to be closer to family or employment.

“Working in the service industry in a “tourist” getaway, we should be able to have the choice to live in the town where we work, and not have the choice made for us because there is a lack of affordable housing.”

-survey respondent

“We need forward thinking planners who will prepare for our growth rather than reacting to it. Single family housing is a lovely luxury. Not everyone can afford that luxury. We need more family friendly high-density housing for working class citizens.”

-survey respondent

- **Many respondents indicated that their homes needed significant repairs or renovations.** About 20 percent of respondents listed their homes as adequate or poor condition (compared to good or excellent condition) with needed repairs to address things like energy efficiency, mold remediation, improvements to water and sewer access and other safety concerns.

Additional results from the community housing survey are included in Appendix B.

## Next Steps

The data and findings from this assessment provide the foundation for the West Central Mountains region to begin the process of addressing housing challenges and barriers. Recommended next steps in this process are as follows:

- **Create and implement a regional housing action plan** – This needs assessment provides the context through which a regional action plan could be developed. This regional action plan should outline specific strategies and investments that can be adopted, funded and implemented by County and City governments, housing partners and advocacy groups, employers, community groups and other stakeholders.
- **Establish additional funding sources to support the development of affordable housing** – providing dedicated funding sources to support affordable housing development and support regional populations experiencing housing insecurity is one of the most effective ways to ensure positive housing outcomes for communities. These funding sources should be identified and outlined in the regional housing action plan.
- **Create a regional housing collaborative** – Housing challenges in this region are not specific to individual communities, a housing deficit in McCall has a direct impact on housing in Cascade and Donnelly. A regional collaborative with membership from local governments, real estate and development professionals, employers, housing advocacy groups, the West Central Mountains Housing Trust and areas resident representatives could go a long way in providing the necessary coordination to achieve regional housing goals.
- **Regularly reassess local housing data and track community metrics of success** – This report provides a snapshot of data that reflects housing in the West Central Mountains in the year of 2023. This data should be updated on a regular basis (every 3-5 years) to allow for data informed decision making. Establishing metrics of regional housing success would provide a better framework for data collection and would help identify which new policies, investments and programs are making a meaningful impact to housing in the region.

# Introduction

The West Central Mountains is experiencing significant regional changes, including rapid population growth, changing demographics, shifting economic drivers and steep increases to housing development and construction costs. These regional conditions were motivating factors for the West Central Mountains Economic Development Council to commission Agnew::Beck Consulting to conduct a region-wide housing needs assessment and to provide data to help inform regional decision-making and partner collaboration.

These following housing needs assessment take a regional approach to housing, allow localities to work together to address shared housing challenges and issues. A key benefit to examining and tackling housing challenges at a regional level is that housing-related strategies can be aligned to housing markets, which do not respect jurisdictional boundaries and areas of impact.

## Report Organization

This report is divided into six sections, as follows:

- **Population and Demographics** – which outlines the projected population growth for the communities and unincorporated areas within the West Central Mountains Region. This section also outlines some baseline demographic data for the region that has a potential impact on housing and future planning.
- **Housing and Households** – which identifies trends related to the inventory of homes in the West Central Mountains region. This includes housing development (both market rate and community housing units), changes in local inventory, resident occupancy and ownership, short-term rentals and seasonal vacancies, and planned or pending housing developments.
- **Employment, Income and Affordability** – which presents economic data related to jobs, employment, wages and community patterns, all of which impact and are impacted by the local and regional housing market. A market analysis highlights historic rental and homeownership cost and inventory and provides a snapshot of the housing market as of 2023/2024. This data is used to identify segments of the population currently underserved by the for-sale and for-rent housing markets.
- **Regional Housing Need Estimate** – which represents an aggregation of data presented in previous chapters to calculate current and future housing needs in the West Central Mountains.
- **Challenges, Strategies and Recommendations** – which details an array of possible actions that could be taken by local governments, private businesses, and other partners to help address issues of housing attainability and affordability throughout the region.
- **Appendices** – which includes key terminology and definitions, community/city specific findings and housing needs projections, results from community and partner engagement and other relevant resources.

# Population and Demographics

Changes in population and demographics are some of the biggest drivers of housing demand. Historical population and demographic trends can provide helpful context around the existing housing demand in the region and inform projections for future housing need.

**The population and demographic information summarized in this chapter reflect people who declare the West Central Mountains as their primary residence.** They could be renters, or they could own their own home; they could work in the West Central Mountains or commute to other locations for their job. Most population demographic data sources, such as the U.S. Census and the Idaho Department of Labor, do not capture seasonal or temporary populations.

In addition to the year-round or permanent population, the West Central Mountains also experience an influx of temporary or seasonal workers, some of whom may have their primary residence elsewhere. Tourists traveling from across the world as well as households with recreational properties in the West Central Mountains, such as second homes, also visit the West Central Mountains both during its peak summer and winter seasons.

Photo Credit: Agnew::Beck Consulting

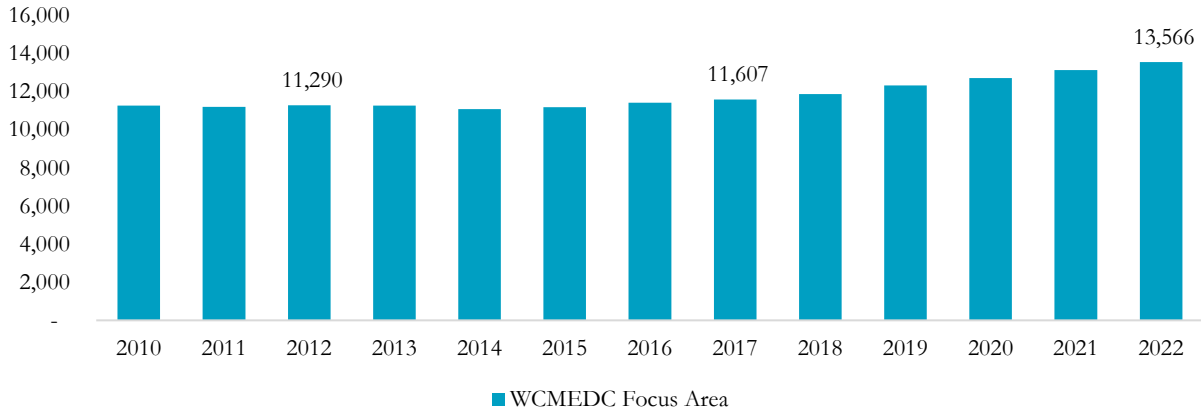


# Population Trends

**The West Central Mountains have experienced steady growth over the last 10 years.**

After a period of slight decline in the year-round population from 2010 to 2015, the West Central Mountains has experienced steady year-over-year population growth, with an average annual growth rate of 3.4 percent between 2018 and 2022. During the same time-period, the state of Idaho also recorded overall population growth at an average annual growth rate of 2.9 percent.

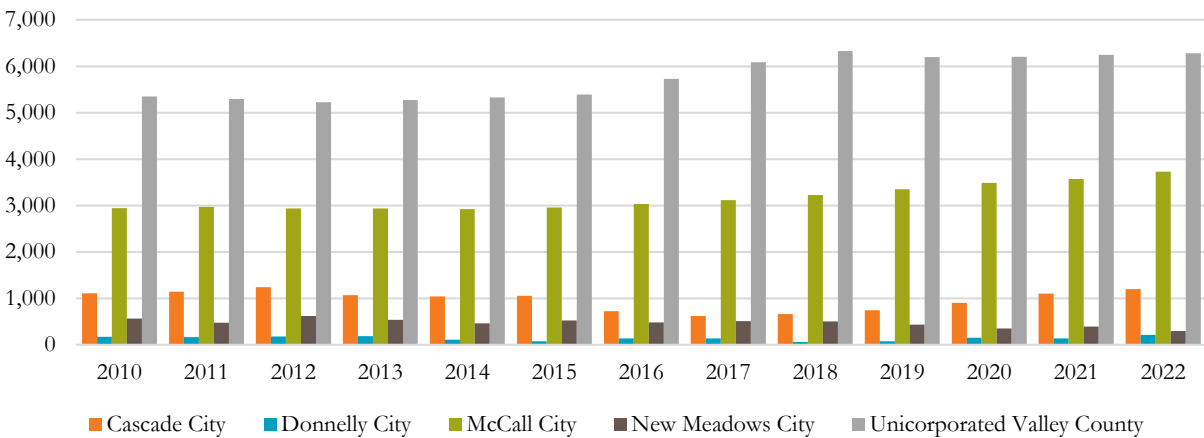
Figure 3. West Central Mountains Population Trends (2010-2022)



Source: 2022 ACS 5-Year Estimates. The WCMEDC focus area includes all of Valley County and Census Tract 9501 of Adams County

While the communities of McCall and Cascade have experienced steady population growth in recent years, much of the regional growth is being driven by population growth in the unincorporated areas of Valley County. Roughly half of the population in the West Central Mountains live in unincorporated areas.

Figure 4. Community Level Population Trends (2010-2022)



Source: 2022 ACS 5-Year Estimates.

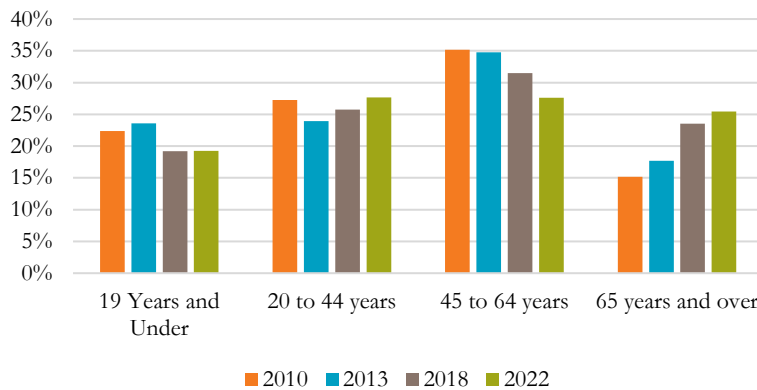


## Age Distribution

### *The West Central Mountains is home to an aging population.*

The age distribution of the year-round population within the West Central Mountains is relatively balanced but has experienced some changes over the past decade. In recent years, the largest age cohort in the West Central Mountains, people between the ages of 45 and 64 years has declined, and older age cohorts have steadily increased. The population over 65 is the fastest growing age cohort in the region and roughly one quarter of the year-round population in the West Central Mountains was over the age of 65 in 2022.

Figure 5. West Central Mountains Age Distribution



### Considering Net Population Growth

The West Central Mountains has experienced a net population increase of around 2,300 people since 2010. This net increase accounts for both in-migration of new residents to the region, but also the out-migration of people from the area to other locations. This is an important consideration when discussing the character and community of an area. For example, this net population increase could reflect 4,600 new residents coming to the area and 2,300 previous residents leaving. This effect, particularly in smaller tourist-driven locales can result in significant changes to community culture, values, and the desire for different types of amenities and services in an area.

Source: 2022 ACS 5-Year Estimates, Demographic and Housing Estimates (Table D905)

Compared to the state as a whole, West Central Mountain’s year-round population tends to skew slightly older, with a median age of 48.6 compared to Idaho’s median age of 36.9. Within the West Central Mountains region, the cities of McCall and New Meadows tend to have younger populations and Cascade and Donnelly tend to have populations that are slightly older. The presence of an aging population in the region warrants additional considerations for communities to plan for residents to age-in-place and the need for additional senior services and assisted living facilities. An aging population also may impact the workforce in this region as increased rates of retirement shrink and already strained pool of local employees.

Figure 6. Median Age (2010-2022)

Area Name	2010	2013	2018	2022
Idaho	34.4	34.9	36.1	36.9
Adams County	46.1	51	54.2	54.4
Valley County	45.1	47.6	48.7	48.9
West Central Mountains Focus Area	45.2	41.1	49.1	48.6
Cascade City	44.9	44.7	42.6	53.4
Donnelly City	38.9	36.4	55.8	53.7
McCall City	35.5	42.1	48.1	38.7
New Meadows City	33.6	37.7	34.5	30.2

Source: 2022 ACS 5-Year Estimates, Demographic and Housing Estimates (Table D905)

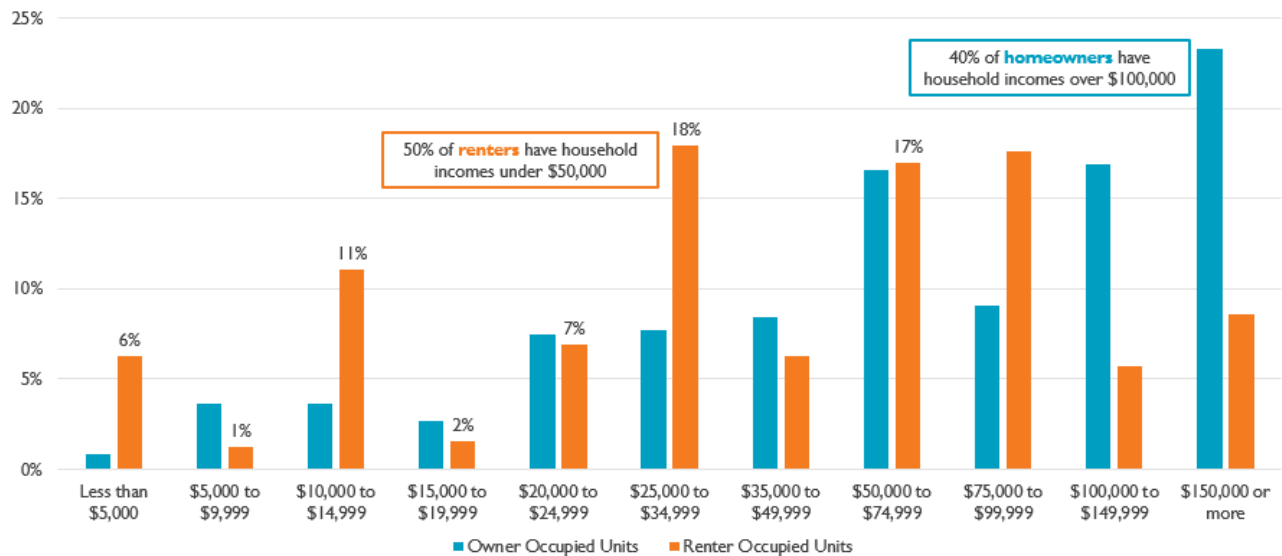
## Median Household Income

**Household incomes in the West Central Mountains have not increased at the same rate as housing costs. Over 40 percent of households are considered cost burdened.**

This assessment centers on building an understanding of what households can reasonably afford in the West Central Mountains Region and identifies gaps in the market between purchasing power and housing inventory.

The median household income in the West Central Mountains is just under \$73,000 which is just slightly higher than the median household income for all of the state of Idaho, which is just over \$70,000. Owner-occupied households tend to have higher incomes compared to renter-occupied households in the West Central Mountains, and roughly half of renter-occupied households in this region have household incomes under \$50,000.

Figure 7. Housing Tenure by Household Income



Source: 2022 ACS 5-Year Estimates, Household Income by Tenure (Table S2503)

Households who spend more than 30 percent of their total income on housing costs are considered to be cost burdened. Spending a larger portion of household income on housing limits the amount of income available for other non-discretionary spending such as food, clothing and transportation. Just over 40 percent of the households in the West Central Mountains meet the definition of cost burdened.

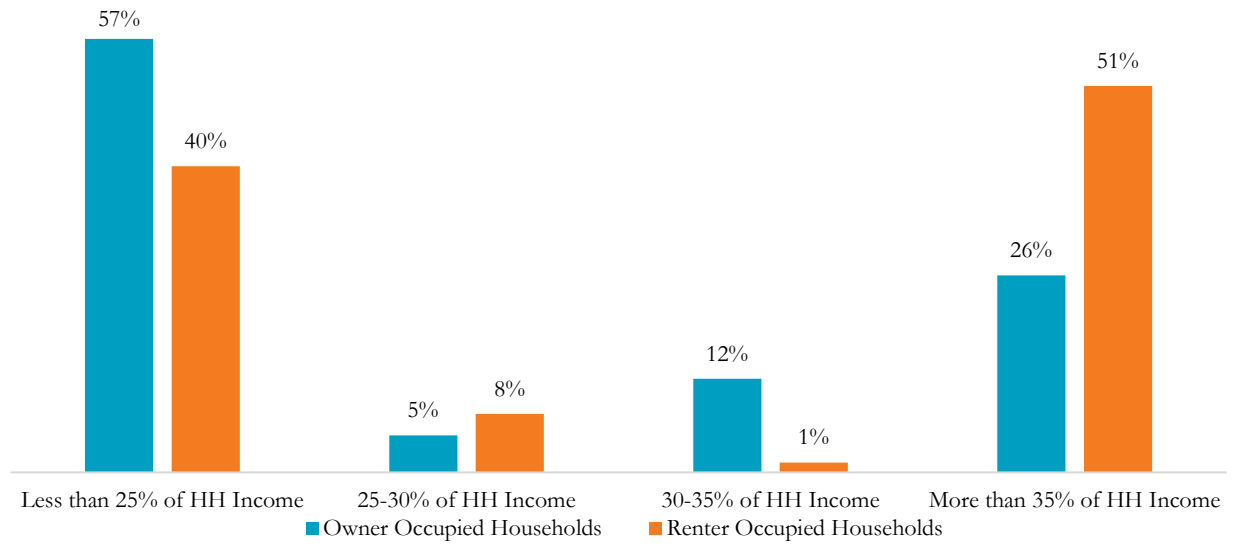
More than half (52 percent) of all renter-occupied housing units meet the definition of cost burdened and 38 percent of owner-occupied households are cost burdened in the West Central Mountains. This suggests that there is a need for additional affordable housing, specifically affordable rental housing in the West Central Mountains.

### Community Survey Highlight

Roughly 1 in 5 respondents reported paying more for housing today than they can comfortably afford.



Figure 8. Cost Burden Households



Source: 2022 ACS 5-Year Estimates, Selected Housing Characteristics (Table DP04)

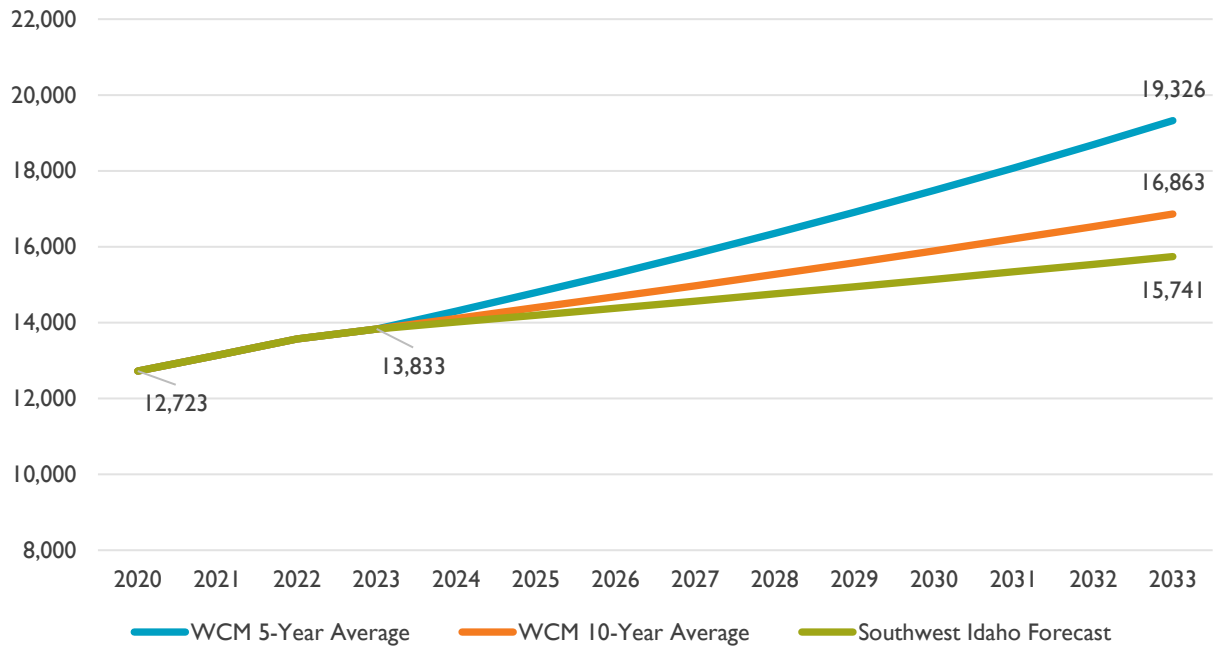
## Population Forecast

**The year-round population of the West Central Mountains is expected to grow by 2,000-5,400 people over the next 10 years.**

Looking forward, the population of the West Central Mountains is expected to continue to grow and can reasonably expect to add between 2,000-5,400 new permanent residents over the next 10 years. For this analysis three scenarios were developed to reflect varying levels of potential population growth over the next 10 years. The “low scenario” assumes an average annual growth rate of 1.3 percent and adopts the population growth trends forecasted by the Idaho Department of Labor for the Southwest Region. The “mid scenario” assumes an average annual growth rate of 2.0 percent based on the 10-year historical average annual growth rates for the West Central Mountains. The “high scenario” assumes an average annual growth rate of 3.4 percent, based on the 5-year historical average annual growth rates for the West Central Mountains.

Population forecasts are based on population estimates produced by the Census and American Community Surveys and population projections published by the Idaho Department of Labor for the Southwest Region. This housing need forecast assumes the population of the West Central Mountains will continue to grow at an average rate of 2.0 percent based on the mid-range scenario considered for this analysis. *\* Community specific population forecasts can be found in Appendix A.*

Figure 9. West Central Mountains Regional Population Forecast (2023-2033)



Source: [1] US Census Bureau, ACS 5-Year Estimates [2] Idaho Department of Labor Regional Population Projections, 2019-2029

March 2024 Housing Advisory Group Meeting in McCall, Photo Credit – Agnew::Beck



### 3. Housing and Households

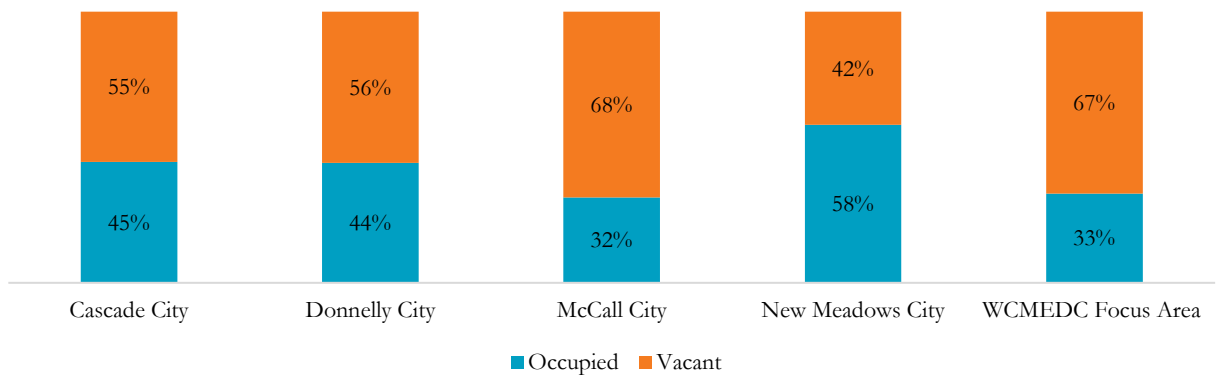
#### Housing Inventory and Occupancy

**Approximately two thirds of the housing stock in the West Central Mountains is not occupied by year-round residents and year-round residents are more likely to live in a house that they own rather than rent.**

The U.S. Census Bureau’s American Community Survey (ACS) 2022 5-year estimates report just over 13,500 housing units exist within the West Central Mountains focus area. The West Central Mountains is home to communities that are rich in natural amenities, like lakes, rivers, mountains, forests, and wildlife, and is a recreational hub that attracts many visitors from outside of the region. Many of the existing housing units in the West Central Mountains are used for vacation rentals or second homes.

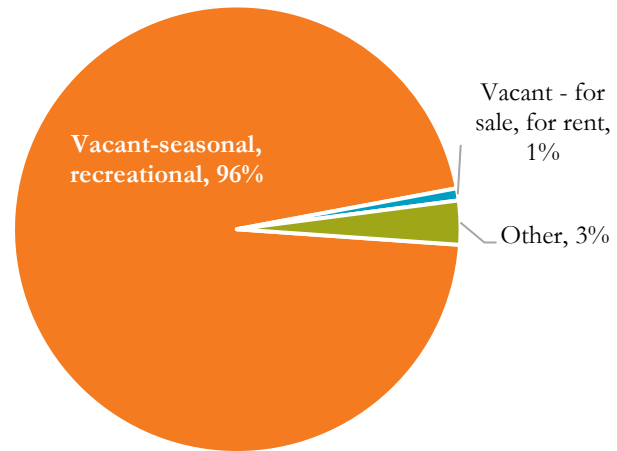
As reported by the Census, “occupied” housing units represent housing for current year-round residents in the West Central Mountains. Year-round housing units can be occupied by renters or owners but must be the occupant’s primary residence. Roughly 67 percent of housing units in the West Central Mountains focus area fall under the Census’s definition of “vacant”. Most of the housing units categorized by the Census as vacant are used for seasonal, recreational, or occasional use. The percentage of housing units categorized as vacant has remained relatively consistent over the past 10 years.

Figure 10. Housing Occupancy



Source: 2022 ACS 5-Year Estimates, Selected Housing Characteristics (Table DP04)

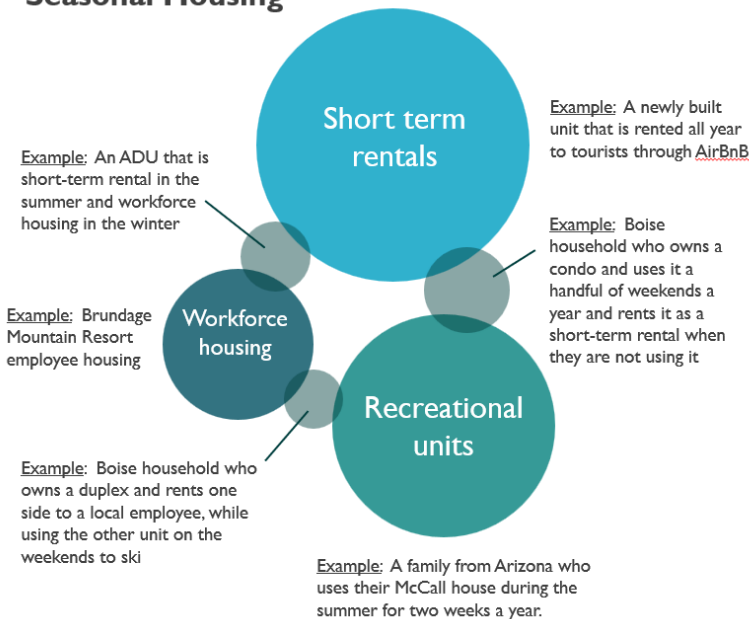
The majority (96 percent) of units that are considered “vacant” are in fact occupied during a portion of the year, often seasonally or for recreational use but are not occupied by a permanent resident. Units for seasonal, recreational, or occasional use are defined as housing units used or intended for use only in certain seasons or for weekends or other occasional use throughout the year. Seasonal units include those used for summer or winter sports or recreation, such as lake homes and mountain cabins. Seasonal units also may include quarters for such seasonal hospitality workers, ski resort workers and in some cases construction workers. Interval ownership units, sometimes called shared-ownership or timesharing condominiums, are also included here.



If a vacant unit does not fall into any of the categories specified above, it is classified as “Other vacant.” For example, this category includes foreclosure, personal/family reasons, legal proceedings, preparing to rent/sell, held for storage of household furniture, currently being repaired/renovated, specific use housing (military, employee/corporate housing, transient quarters, units held by a church, student housing, model home/apartment, extended absence, abandoned/possibly to be demolished/possibly condemned, other)

Figure 11. Seasonal and Year-Round Housing

### Seasonal Housing

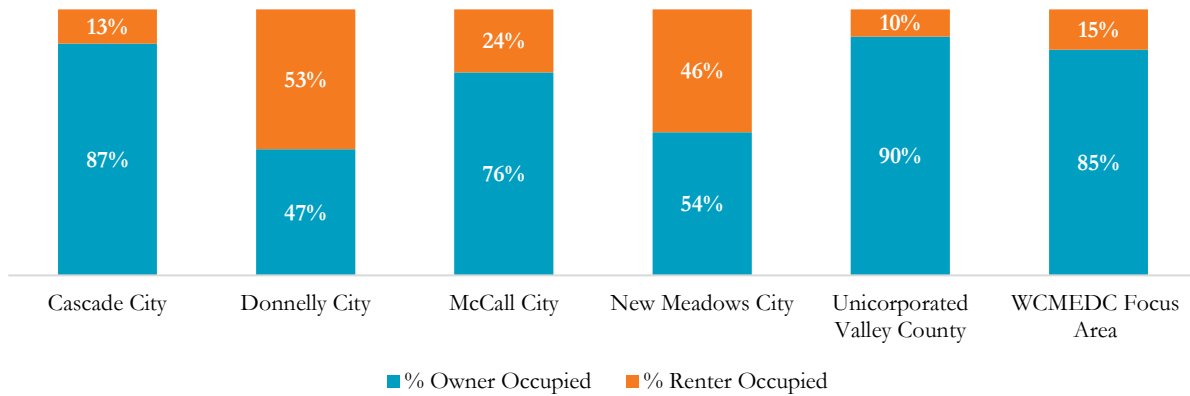


### Year-Round Housing



The majority of occupied or full-time housing units in the West Central Mountains are owner-occupied. Donnelly is the only community with more renter-occupied housing units than owner-occupied housing units. This mirrors the tenure breakdown of the community survey respondents, where roughly 20 percent of respondents are currently renting, and 73 percent own the home they live in.

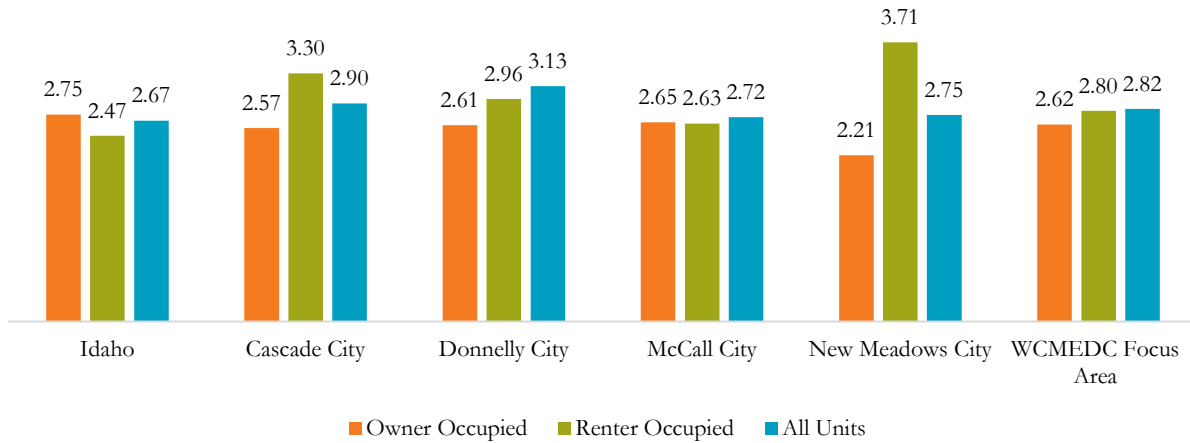
Figure 12. Housing Tenure (Renter vs Owner Occupancy)



Source: 2022 ACS 5-Year Estimates, Selected Housing Characteristics (Table DP04)

The households in the West Central Mountains are slightly larger than the Idaho state average, with an average household size of 2.82 people. Renter occupied households tend to be slightly larger than owner-occupied households in this region which might be impacted by renters who choose to have roommates or double up to be able to afford housing.

Figure 13. Average Household Size



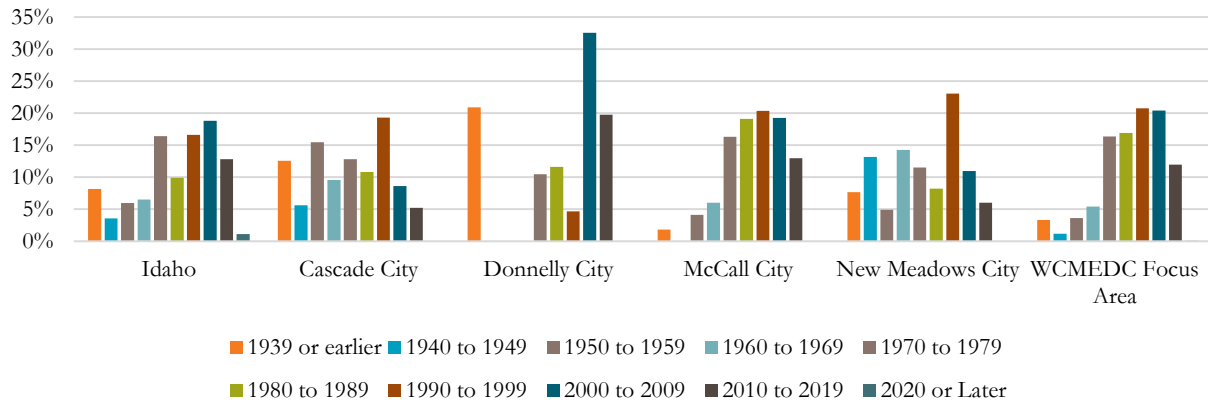
Source: 2022 ACS 5-Year Estimates, Selected Housing Characteristics (Table DP04) and Households and Families (Table S1101); Adjusted based on community survey results

Housing units built before 1970 are roughly 50 years old and account for about 14 percent of the total housing stock in the West Central Mountains, suggesting that there might be a growing need for rehab and/or renovation of existing housing structures in this region. The average lifespan of a house in the United States is between 50 and 63 years, and it is likely that at least a portion of these housing units will need to be replaced as they continue to age over the next decade.<sup>1</sup> The preservation of existing housing units is critical to

<sup>1</sup> Architectural Longevity; MIT school of Architecture and Planning, 2023 (<https://architecture.mit.edu/news/architectural-longevity-what-determines-buildings-lifespan#:~:text=The%20average%20lifespan%20of%20a%20years%2C%20from%20construction%20to%20demolition.>)

addressing the housing need in this region. If existing housing units fall into disrepair, and eventually fall off the market, it will further compound the need for new housing units in the region.

Figure 14. Year Structure Built



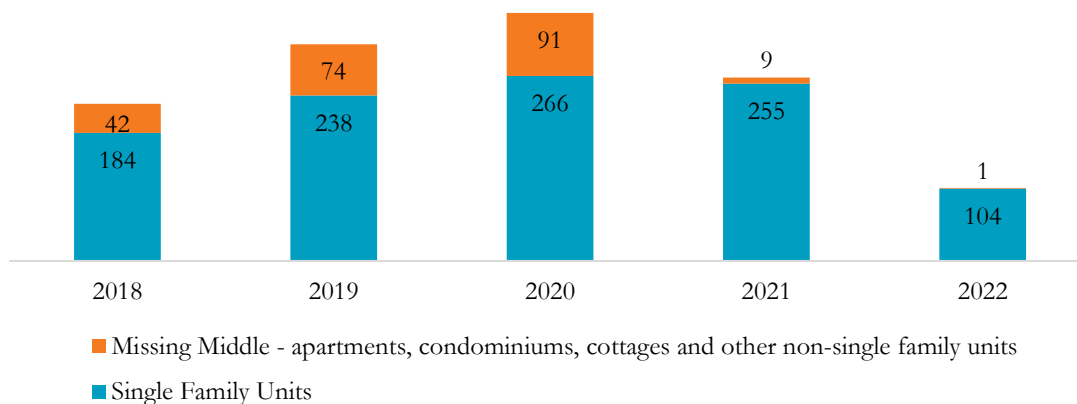
Source: 2022 ACS 5-Year Estimates, Selected Housing Characteristics (Table DP04)

## Development Trends

**Housing development spiked in 2020 but has not maintained a consistent level of continued growth. New multi-family units are entering the regional market at an elevated rate.**

Development patterns play a large role in determining the region’s ability to meet existing and future housing needs. Between 2018 and 2022 approximately 1,260 new housing units were developed in the West Central Mountains region, about 217 of which were apartments, condominiums, cottages or other non-single family housing units. This five-year development trend shows an average of about 250 new housing units entering the regional market each year.

Figure 15. 5-Year Development Trends (New Units 2018-2022)



Source: Valley County and Adams County Assessors Offices



## Proposed and Pending Development

As of June 2024, there are 1,220 new residential developments that are currently proposed, permitted or under construction in the West Central Mountains Region. While we don't expect all of this development to materialize in a 5-year planning horizon it does indicate an increasing trend in housing development compared to historical development patterns across the region. Additionally, many of these projects have a mix of proposed market and workforce housing units, indicating that these new units will provide a mix of housing affordability including some deed restricted units, some workforce housing (80-120% AMI) and a good portion of market rate units that will serve both long-term and year-round residents and seasonal recreation users and/or second homeowners.

Project Name or Descriptor	Location	Type of Units	Estimated # of units	Price Point
<b>Idaho and Ward</b>	McCall	Multi-family (apartments)	125	Workforce (targeted at the 80-120% AMI bracket)
<b>500 1st St - Townhomes</b>	McCall	Townhomes, five-plex style units	46	Deed restricted, workforce, market
<b>116 Thula St</b>	McCall	Multi-family	15	Deed restricted, workforce, market
<b>Dawson Trails PUD</b>	McCall	Unknown	29 *	Deed restricted, workforce, market
<b>Raven Ridge</b>	Cascade	Single family	50	Market rate/workforce (3 units for the housing Trust)
<b>Mountain Meadows Ranch</b>	Donnelly	Single family, RV park, multifamily (apartments and townhomes)	175	Workforce/market Rate
<b>Crossroads Townhouses</b>	New Meadows	Four-plex style units	12	Workforce
<b>MacGregor</b>	Unincorporated Valley County	Single family residential lots	341	Market
<b>Paradigm Custom Homes</b>	Unincorporated Valley County	Single family and one apartment unit	3	Market rate
<b>Serenity Fields</b>	Unincorporated Valley County	Single family	7	Workforce
<b>Saddle Rock</b>	Unincorporated Valley County	Single family	23	Market rate
<b>River Fork Ranch</b>	Unincorporated Valley County	Single family and duplex	31	Market rate
<b>Gold Fork Reserve</b>	Unincorporated Valley County	Single family	28	Market rate
<b>Valley Heights</b>	Unincorporated Valley County	Single family	5	Market rate

<b>Pleasant Acres</b>	Unincorporated Valley County	Condos	4	Market rate
<b>Blackhawk on the River</b>	Unincorporated Valley County	Single family	8	Market rate
<b>Gold Fork Reserve</b>	Unincorporated Valley County	Single family	28	Market rate
<b>Schafer</b>	Unincorporated Valley County	Student and employee housing	4	Deed Restricted
<b>Tamarack Resort, Osprey Meadows Estates</b>	Unincorporated Valley County	Single family	17	Market rate
<b>Tamarack Falls Estates</b>	Unincorporated Valley County	Single family	129	Market rate
<b>Copper Rock</b>	Unincorporated Valley County	Single family	14	Market rate
<b>Tamarack Resort P.U.D. - Blue Mountain AMD</b>	Unincorporated Valley County	Single family	8	Market rate
<b>Jug Mountain Ranch - Phase 3 Village South</b>	Unincorporated Valley County	Single family	8	Market rate
<b>Hidden Valley</b>	Unincorporated Valley County	Single family	4	Market rate
<b>Redridge Preserve</b>	Unincorporated Valley County	Single family	135	Market rate

*This development pipeline table reflects units that have been reported by City and County entities as proposed projects as well as projects that are currently in permitting or entitlement, or are in the construction phase of development. Units are assumed to be market rate if no information about price point was available. This table is an estimation of new units coming onto the market and excludes small single family development projects of one or two units. \*Final number of units yet to be determined, at least 29 units are reported.*

This projected development pipeline represents development that would likely occur both in the short-term as in the example of the 125 units approved at the Ward and Idaho project that will likely begin construction in 2025, and long-term development processes that may take 5 to 10 or more years to start as is the case with the units associated with Mountain Meadows Ranch. Some of these developments may also come in phases where the units enter the market slowly over a period of three to five years. This indicates that while there is a lot of proposed housing development across the West Central Mountains Region, it will likely keep pace with similar development patterns that the region has experienced over the past 5 years.

## What is Missing Middle Housing?

Missing middle housing refers to a range of development types and scales that support housing, economic development, and walkability within a community. For the purposes of this report Missing Middle Housing refers to development of units outside of the traditional large-lot single-family style home and includes duplexes, triplexes, cottage style units, condominiums, small to medium sized apartment buildings, tiny homes and in some cases ADU's.

These units are referred to as missing middle housing because they sit in the middle of the housing spectrum that ranges from detached single-family homes to high rise apartment buildings. Missing middle housing development is often more affordable and can play a role in creating active and vibrant communities.

The image below provides a visual representation of what missing middle housing can look like.



*Source: Opticos Design, 2020*

# Employment, Income and Affordability

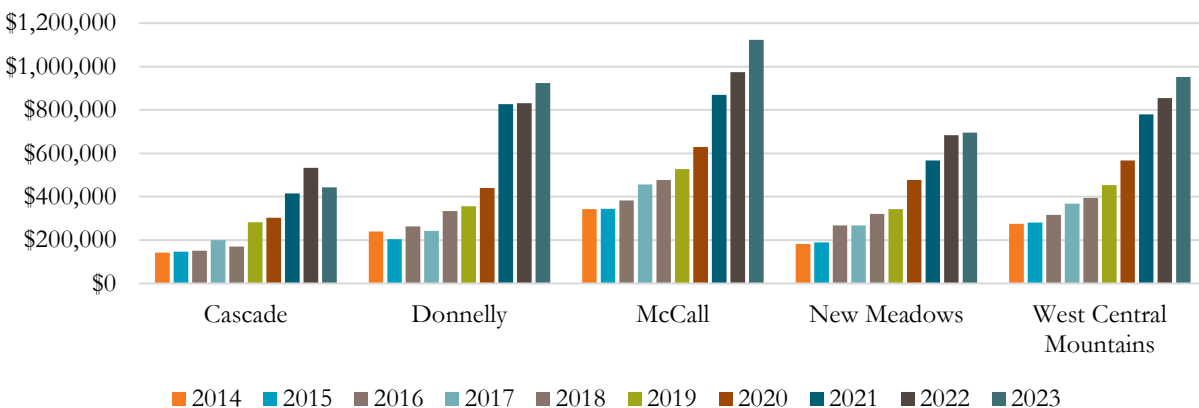
Healthy and thriving communities need sufficient housing at all income levels to support the people who live and work in the community. When affordable housing is scarce, it is common for the workforce in a community to be priced out of a market, making it challenging for businesses to hire and retain employees. While communities across the United States experienced an unprecedented increase in housing prices during the pandemic, high-amenity communities, like those in the West Central Mountains, were stretched particularly thin.<sup>2</sup> The communities that make up the West Central Mountains have proven to be desirable places to live, with a high quality of life, attracting new residents as well as visitors. When the supply of housing is limited, and the demand for housing increases, the price of housing rises. In recent years the cost of living in the West Central Mountains has increased along with housing prices and while average annual wages per employee have started to rise, they have not kept up with the escalating cost of living resulting in an affordability gap.

## Market Trends

**Home sale prices and rental rates have increased significantly over the past 10 years.**

The average home sale price in the West Central Mountains tripled between 2014 and 2023. Each of the four communities in the focus area experienced a similar growth trend with steady to modest growth in home prices between 2014 and 2019 followed by a notable jump in home prices starting in 2020. The median sold price of home in the West Central Mountains representing the midpoint between the highest and lowest sold prices, increased from \$215,000 in 2014 to just over \$710,000 in 2023.

Figure 16. Average Sold Price (2014-2023)



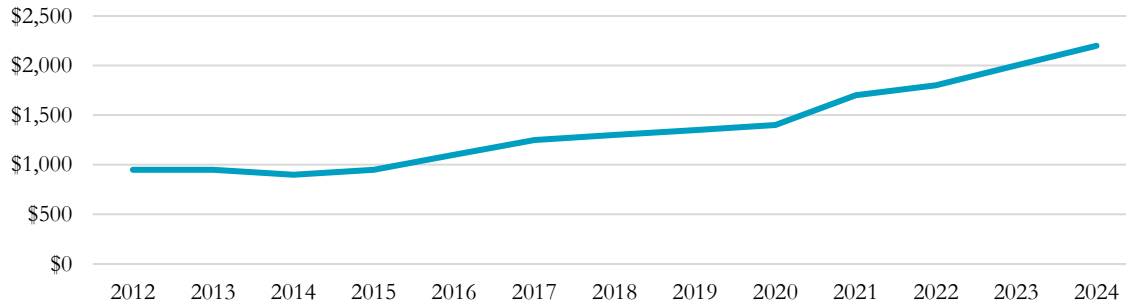
Source: Market Data Provided by Mountain Central Association of Realtors (MCAR)

Average rental costs have also increased as the demand for housing in the West Central Mountains continues to outpace supply. While rental market data often does not get reported in the same level of detail as home sale prices, a review of publicly available rental postings combined with market data shared by local property management companies suggest that rental costs in the West Central Mountains has followed a similar

<sup>2</sup> Amenity Trap: How High-Amenity Communities Can Avoid Being Loved to Death; Headwaters Economics, May 2023 (<https://headwaterseconomics.org/wp-content/uploads/2023HE-Amenity-Report-R3b-LOWRES.pdf>)

growth pattern a home sale. Average rental prices increased steadily between 2014 and 2019 before seeing a more dramatic increase starting in 2020. Based on the market data collected, the average rent for a 3-bedroom housing unit nearly doubled from roughly \$950 in 2013 to over \$2,000 in 2023.

Figure 17. Average Monthly Rents for a 3-Bedroom Unit (2012-2024)



Source: Combined Market Data Provided by McCall Cabins, Done Right Property Management, and Zillow Listings for a 3-bedroom/2-Bathroom housing unit.

## Affordable and Attainable Housing

The Department of Housing and Urban Development (HUD) sets income limits to determine eligibility for assisted housing programs such as Public Housing, Section 8 programs, Section 202 housing for the elderly and Section 811 housing for persons with disabilities program.<sup>3</sup> These programs would fall under the category of income restricted affordable housing. HUD develops income limits at the county level based on the Median Family Income estimates reported by the U.S. Census Bureau. Between 2020 and 2023, the median family income used for the basis of HUD’s income restricted affordable housing programs increased by over 30 percent in Valley County and 20 percent in Adams County resulting in higher income limits.

Figure 18. HUD FY 2023 Income Limits for Valley County

Median Family Income	FY 2023 Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
\$88,900	Very Low (50%) Income Limits	29,000	33,150	37,300	41,400	44,750	48,050	51,350	54,650
	Extremely Low (30%) Income Limits	17,400	19,900	22,400	24,850	26,850	28,850	30,850	32,850
	Low (80%) Income Limits	46,350	52,950	59,550	66,150	71,450	76,750	82,050	87,350

Source: United States Department of Housing and Urban Development (HUD)

Figure 19. HUD FY 2023 Income Limits for Adams County

Median Family Income	FY 2023 Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
\$70,800	Very Low (50%) Income Limits	24,700	28,200	31,750	<b>35,250</b>	38,100	40,900	43,750	46,550
	Extremely Low (30%) Income Limits	14,850	16,950	19,050	<b>21,150</b>	22,850	24,550	26,250	27,950
	Low (80%) Income Limits	39,500	45,150	50,800	<b>56,400</b>	60,950	65,450	69,950	74,450

Source: United States Department of Housing and Urban Development (HUD)

<sup>3</sup> The Department of Housing and Urban Development, 2024 (<https://www.huduser.gov/portal/datasets/il.html>)

# Employment

**Total annual wages in the West Central Mountains have increased by 45 percent since 2019 and the unemployment rate is well below Idaho’s statewide average.**

The quarterly census of Employment and Wages (QCEW) is a quarterly count of employment and wages reported by employers. The primary source for the QCEW is administrative data from state unemployment insurance programs (UI). The UI data is used to supplement the data collected by U.S. Bureau of Labor Statistics (BLS) surveys to cover more than 95 percent of jobs in each county. Employment data used for this analysis is based on data from the QCEW and is reported by place of work not by place of residence. The employment numbers shown in the figure below include employees who may live outside of the West Central Mountains and commute in for their job. It is also important to note that self-employed persons are not captured in the QCEW database, so these estimates are likely under-reporting the total employment occurring in the West Central Mountains.

In recent years, the number of establishments or businesses operating in the West Central Mountains and total annual employment have continued to increase. Total annual wages have increased by roughly 45 percent and average annual wages per employee have also been on the rise. The influx of visitors and new residents to the West Central Mountains can also bring economic opportunities and with a limited workforce, businesses may be increasing wages in an effort to recruit or retain employees.

**Local Employment Case Study – Donnelly Rural Fire Protection District:** Juan Bonilla, Fire Chief identified significant struggles to bring in labor to support a vital emergency service in the Donnelly area. Wages for the Donnelly Fire District are tied to levy rates (which haven’t been updated since the 1980’s) and cannot be updated to the cost of living in the area, which is largely impacted by the availability and cost of housing. This has resulted in a severely understaffed rural fire district that has to rely too heavily on volunteers to support their limited staff. Without affordable housing options in the region, this issue will likely continue to get worse.

**Figure 20. Valley County Employment Statistics**

	2019	2020	2021	2022	% Change (2019-2022)
Number of Establishments	569	616	674	761	34%
Average Annual Employment	4,384	4,122	4,394	4,903	12%
Total Annual Wages	\$155,791,537	\$160,222,690	\$182,987,465	\$225,209,444	45%
Average Annual Wage Per Employee	\$35,560	\$38,880	\$41,663	\$45,951	29%

Source: Bureau of Labor Statistics: Quarterly Census Of Employment and Wages (QCEW)

The sectors with the highest average employment in the West Central Mountains are restaurants, skiing facilities, education, and local government. The sectors with the highest average annual wage per employee are conservation (such as the U.S. Forest Service), water/wastewater treatment, medical staff and building materials suppliers. Private employers account for roughly 80 percent of all employment and 75 percent of total wages in the West Central Mountains. Local Government accounts for about 13 percent of employment and 14 percent of wages, federal government accounts for 5 percent of employment and 9 percent of wages and state government accounts for the remaining 2 percent of both employment and wages.

Figure 21. Valley County Employment and Wages by Sector

NAICS Sector	Sector	Annual Establishments	Annual Average Employment	Annual Wages per Employee
NAICS 722511 Full-service restaurants	Private	29	386	25,902
NAICS 713920 Skiing facilities	Private	5	353	31,965
NAICS 611110 Elementary and secondary schools	Local Gov.	7	261	47,580
NAICS 921140 Executive and legislative offices, combined	Local Gov.	4	244	50,713
NAICS 924120 Administration of conservation programs	Federal Gov.	3	228	88,004
NAICS 722513 Limited-service restaurants	Private	19	162	21,345
NAICS 236115 New single-family housing construction (except for-sale builders)	Private	53	83	\$44,083
NAICS 236118 Residential remodelers	Private	21	82	53,456
NAICS 924120 Administration of conservation programs	State Gov.	3	65	46,930
NAICS 622110 General medical and surgical hospitals	Local Gov.	1	61	62,922
NAICS 713990 All other amusement and recreation industries	Private	14	55	31,068
NAICS 722515 Snack and nonalcoholic beverage bars	Private	10	48	11,625
NAICS 561730 Landscaping services	Private	18	47	44,389
NAICS 444180 Other building material dealers	Private	4	41	61,324
NAICS 713910 Golf courses and country clubs	Private	3	38	27,032
NAICS 922160 Fire protection	Local Gov.	2	38	35,988
NAICS 238111 Residential poured foundation contractors	Private	4	34	60,364
NAICS 238321 Residential painting contractors	Private	12	34	38,110
NAICS 531210 Offices of real estate agents and brokers	Private	31	31	41,592
NAICS 522110 Commercial banking	Private	5	27	59,909
NAICS 541211 Offices of certified public accountants	Private	3	25	43,247
NAICS 621210 Offices of dentists	Private	4	24	34,717
NAICS 238211 Residential electrical contractors	Private	7	21	49,648
NAICS 459420 Gift, novelty, and souvenir retailers	Private	8	21	13,671
NAICS 221320 Sewage treatment facilities	Local Gov.	2	20	67,957
NAICS 924120 Administration of conservation programs	Local Gov.	1	20	12,205

Source: Bureau of Labor Statistics: Quarterly Census of Employment and Wages (QCEW). For all sectors in Valley County with 20 annual average employees or more.

The unemployment rate in the West Central Mountains is well below the State unemployment rate at 2.1 percent. A low unemployment rate can be a sign of a strong economy with positive implications, such as higher average wages and increased tax receipts. However, low unemployment rates can also result in difficulties recruiting and retaining employees and, in some cases, inflation if employers raise prices to account for higher labor costs. It is also worth noting that roughly half of the population over the age of 16 years in both Adams and Valley Counties are not in the labor force. This could be the result of shifting demographics towards older populations who have retired and are no longer seeking employment.

Figure 22. Summary Labor Participation Statistics

Area Name	In Labor Force	Not in Labor Force	Employed	Unemployed	Unemployment Rate
Idaho	912,877	538,584	873,463	34,154	3.7%
Adams County	1,913	1,857	1,746	167	8.7%
Valley County	5,012	4,964	4,936	76	1.5%
<b>West Central Mountains</b>					
Cascade City	234	781	223	11	4.7%
Donnelly City	39	158	38	1	2.6%
McCall City	2,034	1,211	2,001	33	1.6%
New Meadows City	153	62	147	6	3.9%
<b>WCMEDC Total</b>	<b>2,460</b>	<b>2,212</b>	<b>2,409</b>	<b>51</b>	<b>2.1%</b>

Source: 2022 ACS 5-Year Estimates, Selected Economic Characteristics (Table DP04)

Note: Unemployment Rate calculated by dividing unemployed estimate by total labor force estimate

## Cost of Living

**The cost of living is generally higher compared to statewide averages and more metropolitan areas like Boise and Idaho Falls.**

The cost of living is a metric used to estimate the amount of money needed to cover basic expenses such as housing, food, taxes and healthcare. Housing plays a large role in cost-of-living calculations but other factors such as the cost of food, transportation and childcare can limit the amount of budget a family has available to put towards housing. The living wage calculator developed by the Massachusetts Institute of Technology (MIT) estimates the hourly rate that an individual in a household must earn to support themselves and/or their family working full time, or 2080 hours per year. On average, housing is the second largest expense factored into the living wage calculation for Valley County, only second to transportation which includes the cost of automobiles, gasoline, and car insurance. It is also worth noting that the living wage calculator relies on “fair market rents” published by HUD, which tend to be lower than what is typically available in a market without subsidy. If housing costs were adjusted based on the market data collected for this analysis, the living wages estimated below would increase by an average of three dollars and hour.

Figure 23. Living Wage Estimates for Valley County

	1 Adult				2 Adults (Both Working)			
	0 Children	1 Children	2 Children	3 Children	0 Children	1 Children	2 Children	3 Children
Food	\$4,630	\$6,825	\$10,238	\$13,607	\$8,489	\$10,567	\$13,609	\$16,592
Childcare	\$0	\$10,365	\$19,607	\$27,496	\$0	\$10,365	\$19,607	\$27,496
Medical	\$2,563	\$8,971	\$8,859	\$9,322	\$5,999	\$8,859	\$9,322	\$8,917
Housing	\$9,481	\$12,918	\$12,918	\$17,767	\$11,507	\$12,918	\$12,918	\$17,767
Transportation	\$13,387	\$15,493	\$19,516	\$22,456	\$15,493	\$19,516	\$22,456	\$22,430
Civic	\$3,032	\$5,335	\$6,715	\$7,776	\$5,335	\$6,715	\$7,776	\$7,269
Internet + Mobile	\$2,018	\$2,018	\$2,018	\$2,018	\$2,613	\$2,613	\$2,613	\$2,613
Other	\$4,739	\$8,459	\$8,994	\$12,431	\$8,459	\$8,994	\$12,431	\$11,950
Required Annual Income After Taxes	\$39,850	\$70,385	\$88,865	\$112,874	\$57,895	\$80,546	\$100,732	\$115,034
Annual Taxes	\$7,288	\$10,479	\$13,376	\$19,779	\$8,857	\$11,628	\$13,755	\$15,536
Required Annual income Before Taxes	\$47,138	\$80,864	\$102,241	\$132,653	\$66,752	\$92,175	\$114,486	\$130,570
Living Wage	\$22.66	\$38.88	\$49.15	\$63.78	\$16.05	\$22.16	\$27.52	\$31.39

Source: Massachusetts Institute of Technology Living Wage Calculator (<https://livingwage.mit.edu/>)



# Regional Housing Need Estimate

## Housing Need Forecast

**Nearly 1,200 new housing units are needed in the West Central Mountains to address existing and future housing needs of residents over the next 10 years.**

A housing forecast for the West Central Mountains is shown in the figure below and considers the number of new housing units needed due to population change, housing units needed to address overcrowding and housing units needed due to expressed community need. The number of existing units that will likely need substantial repair due to housing condition is also included in this forecast since maintaining the existing housing stock plays a critical role in addressing the overall housing needs of a community. Based on the mid-range population forecast scenario, nearly 1,200 new housing units are needed in the West Central Mountains to address existing and future demand over the next 10 years. This translates to roughly a 25 percent increase in the total number of housing units for permanent residents in the West Central Mountains and has a ten-year estimated annual absorption of roughly 120 units per year. Based on building permit data, an average of 250 new housing units have been added to the West Central Mountains housing market annually over the past 5 years. Permanent residents compete with vacation or seasonal property owners for new supply that enters the market, so only a portion of these new housing units will likely go toward addressing the housing needs of the local residents.

Figure 24. West Central Mountains Housing Need Graphic

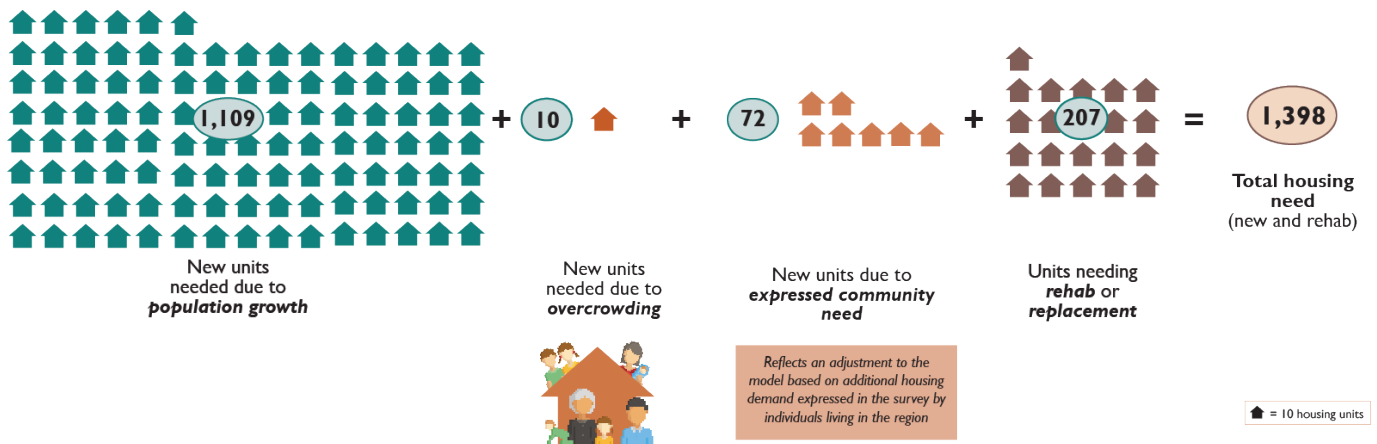


Figure 25. West Central Mountains 10-Year Housing Need Estimate (2023-2033)

Item	Units	Notes
Estimate of Total Existing Housing Units	13,524	American Community Survey (ACS) 2018-2022 5-Year Estimate
Estimate of Current Seasonal/Recreational Units	8,714	American Community Survey (ACS) 2018-2022 5-Year Estimate
Total Permanent Units	4,810	Current number of housing units less housing units vacant for seasonal or recreational use.
New Units Needed Due to Population Change 2023-2033	1,109	Assumes an average annual growth rate of 2.0 percent based on the 10-year historical average annual growth rates in the West Central Mountains
New Units Needed Due to Overcrowding	10	Severe Overcrowding is defined by Census and HUD as homes with more than 1.5 occupant per room. Rooms are defined as the total number of rooms, not just the bedrooms. American Community Survey (ACS) 2018-2022 5-Year Estimate
Expressed Community Need	72	Household that responded "Yes" to the question "Would you, or people in your household like to be living in a different housing situation if they could?" in the community survey
<b>Total New Units Needed</b>	<b>1,191</b>	
Estimated annual absorption	119	Calculated over a 10-year period
<b>Rehab Needed Due to Housing Condition</b>	<b>207</b>	Estimate based on proxy of households without plumbing + kitchen facilities, housing built before 1950 and mobile home units. American Community Survey (ACS) 2018-2022 5-Year Estimate.

## Housing Need Due to Population Growth

One of the primary drivers of demand for new housing in the West Central Mountains is forecasted population growth. This study assumes that the population in the West Central Mountains will grow at an average annual rate of 2.0 percent over the next ten years. The West Central Mountains have experienced rapid growth in recent years and continue to be a desirable place to live. This needs assessment assumes that the population will continue to grow but at a slightly slower rate over the next 10 years. Planned residential development paired with strong economic and job growth are expected to continue to bring more activity to the communities within the West Central Mountains. For this analysis three scenarios were developed to reflect varying levels of potential population growth over the next 10 years. The “low scenario” assumes an average annual growth rate of 1.3 percent and adopts the population growth trends forecasted by the Idaho Department of Labor for the Southwest Region. The “mid scenario” assumes an average annual growth rate of 2.0 percent based on the 10-year historical average annual growth rates for the West Central Mountains. The “high scenario” assumes an average annual growth rate of 3.4 percent, based on the 5-year historical average annual growth rates for the West Central Mountains.

The population of the West Central Mountains is expected to increase by roughly 1,900 to 5,500 people over the next ten years and drive demand for an estimated 709 to 2,042 new housing units. To arrive at the estimated number of housing units needed to accommodate population growth, the forecasted net population change is divided by the average household size in the West Central Mountains, as reported by the ACS. A five percent vacancy rate is then added to the estimate to ensure adequate supply and room for mobility within the housing market. This housing need forecast assumes the population of the West Central Mountains will continue to grow at an average rate of 2.0 percent based on the mid-range scenario considered for this analysis.

Figure 26. Housing Needed to Accommodate Forecasted Population Growth

Growth Scenario	Average Annual Growth Rate	2022	2032	Net Population Change (2023-2033)	Average Household Size	Housing Needed for New Population Growth	Vacancy Rate to Ensure Adequate Supply	Adjusted Need Due to Vacancy Rate
Low	1.3%	13,833	15,741	1,907	2.8	675	5.0%	709
<b>Medium</b>	<b>2.0%</b>	<b>13,833</b>	<b>16,816</b>	<b>2,983</b>	<b>2.8</b>	<b>1,056</b>	<b>5.0%</b>	<b>1,109</b>
High	3.4%	13,833	19,326	5,492	2.8	1,944	5.0%	2,042

Source: Population forecasts based on US Census Bureau, ACS 5-Year Estimates and Idaho Department of Labor Regional Population Projections, 2019-2029

## Housing Need Due to Overcrowding

In addition to the new units needed to accommodate forecasted population growth, overcrowding of existing housing units in the West Central Mountains is taken into consideration as an indicator of pent-up demand in the housing market. Since overcrowding often gets under-reported through the American Community Survey, we have taken a more conservative approach by modeling housing need based on the number of housing units within the West Central Mountains that meet the Census definition of either “overcrowded” or “severely overcrowded”. It is important to note that this measure does not consider personal preferences or take into consideration the nuances of non-family households who choose to live with roommates and should be viewed as an indication of the level of overcrowding that may exist within a community. Based on this approach, an estimated 80 housing units are needed to alleviate overcrowding in the West Central Mountains.

Figure 27. Housing Need to Alleviate Overcrowding

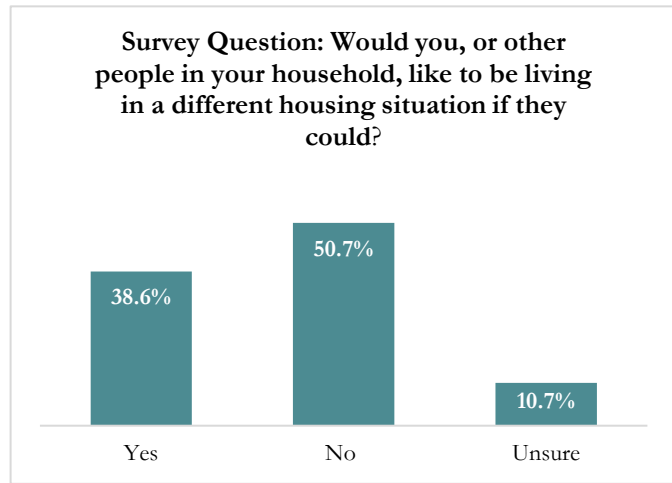
Geography	Total Occupied Housing Units	% Overcrowded [1]	% Severely Overcrowded [2]	New Units Needed to Alleviate Severe Overcrowding	New Units Needed to Alleviate Overcrowding and Severe Overcrowding
West Central Mountains	4,450	1.6%	0.2%	10	<b>80</b>

[1] Overcrowding is defined by Census and HUD as homes with more than one occupant per room.

[2] Severe overcrowding is defined as more than 1.5 occupants per room. Rooms are defined as the total number of rooms, not just the bedrooms.

## Housing Need Due to Expressed Community Need

Based on feedback collected through the community survey, initial model results were adjusted to account for current demand for housing not captured by population forecasts and overcrowding. This adjustment is based on the survey question: “Would you, or other people in your household, like to be living in a different housing situation if they could?” The adjustment captures the difference between survey respondents in a community who answered “yes”, and the number of new units forecasted in the model, as a measure of real expressed need for new housing. We control for duplication by excluding those who identify as needing a new unit but also indicate living in crowded conditions based on their survey response. **A total of 72 new housing units have been added to the overall housing need forecast to capture this existing housing demand.** <sup>4</sup>



## Housing Rehab and Preservation

In addition to the forecasted need for new housing units in the West Central Mountains, the need for the preservation of existing housing units is also taken into consideration. If existing housing units are not maintained or rehabbed, it is likely that some portion of the existing units will eventually fall off the market and further compound the need for housing in the West Central Mountains. To estimate the number of existing housing units that will likely need substantial rehab or replacement over the next 10 years, this forecast uses an average replacement factor based on housing units without complete kitchen and plumbing facilities, housing stock built prior to 1950 and mobile home units. Just under two percent of the existing occupied housing units in the West Central Mountains lack kitchen and plumbing facilities and five percent of housing units were built over 70 years ago. Mobile homes also play a role in the overall housing market in the West Central Mountains, accounting for roughly eight percent of the total housing stock. Combined, these indicators are used to estimate an average replacement factor of roughly 5 percent of the existing housing stock, or 207 homes, will need to be replaced or rehabbed over the next 10 years.

Figure 28. Estimated Need for Rehab/Replacement of Existing Housing Units

Geography	Occupied Housing Units	Housing Stock Without Plumbing + Kitchen Facilities	Housing Stock Built prior to 1950	Housing Stock that are Mobile Home Units	Avg Factor to Indicate Homes to Replace	Need to Replace/Rehab Existing Homes in Poor Condition
West Central Mountains	4,450	2%	5%	8%	5%	207

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates (2018-2022)

<sup>4</sup> This expression of pent-up demand in the community is not reflective of all the potential demand in the community, rather it serves as a placeholder to accommodate for some of the demand in the housing need model and likely underrepresents the actual pent-up demand in the community.

## Housing Need by Household Income

Healthy and thriving communities need sufficient housing at all income levels to support the people who live and work in the community. A range of housing options in the West Central Mountains will allow residents the opportunity to live and work in the same community and help to balance employment and income distributions.

### Community Survey Highlight

35 percent of respondents indicated a high level of stress related to housing within the last 3-months.



In the West Central Mountains, 40 percent of households meet the definition of cost burdened, spending more than 30 percent of their total income on housing costs. Spending a larger portion of household income on housing costs limits the amount of income available for other non-discretionary spending, such as food, clothing, and transportation. More than half (52 percent) of all renter-occupied housing units meet the definition of cost burdened and 38 percent of owner-occupied households are cost burdened in the West Central Mountains. This suggests that there is a need for additional affordable housing, specifically affordable rental housing in the West Central Mountains.

The median household income in the West Central Mountains is \$72,650, and renter-occupied households tend to have lower household incomes compared to owner-occupied households. Based on the income distribution in the West Central Mountains, the development of less expensive and predominantly renter focused residential product types, such as duplex, tri-plex and low amenity apartments, could promote greater housing diversity, and housing affordability in this area.

Photo Credit: Agnew::Beck



Figure 29. Housing Need by Household Income and Tenure

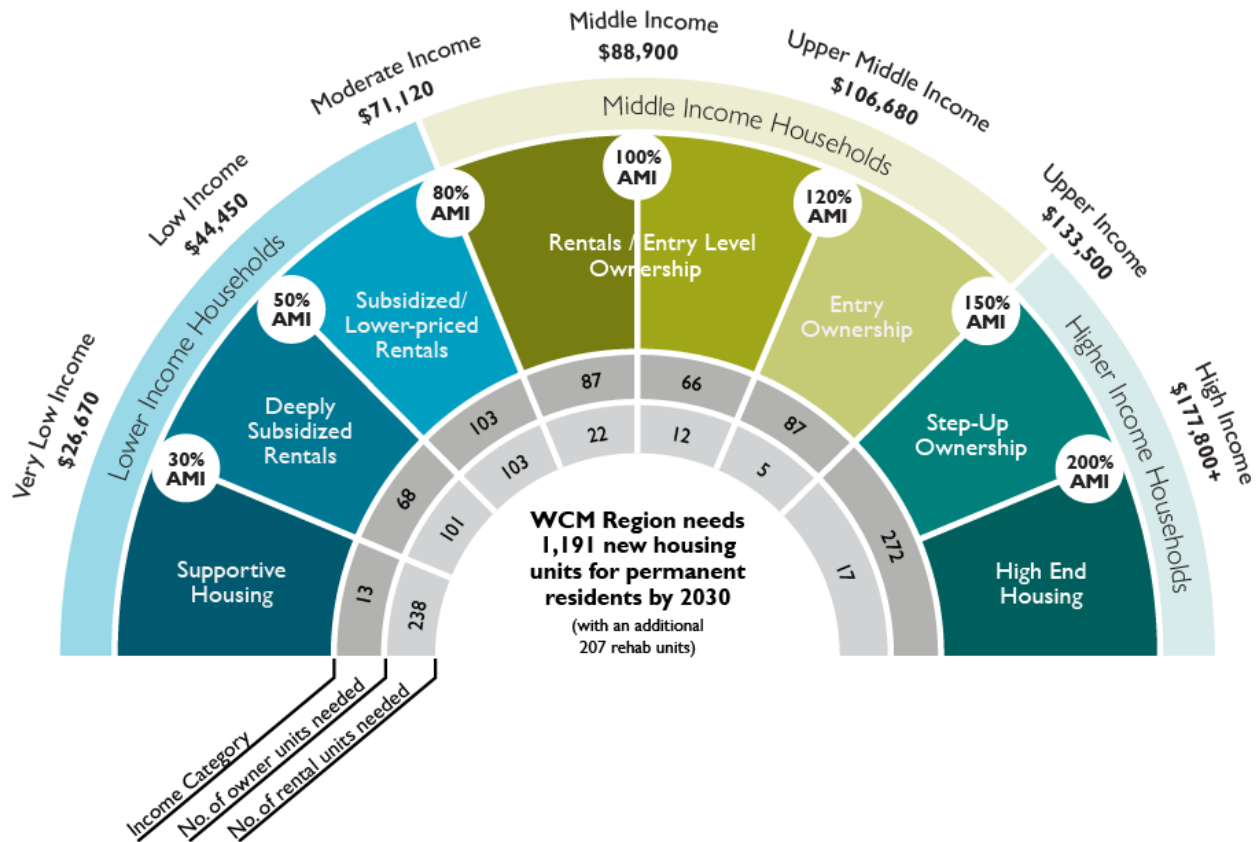


Figure 30. Housing Need by Income and Tenure (New Units)

Item	Low Income <i>Less than 80% AMI</i>	Moderate to Middle Income <i>80% to 120% AMI</i>	Upper Middle Income <i>120-150% AMI</i>	Upper Income <i>Greater than 150% AMI</i>
Annual Household Income	Less than \$72K	Between \$72K and \$107K	Between \$107K and \$133K	Greater than \$133K
Housing Need: New Units [1]	625	186	91	288
Affordable Monthly Housing Costs [2]	\$1,800 or less	\$1,800-\$2,675	Between \$2,675-\$3,325	More than \$3,325
Ownership/Rental	183/442 units or 29% / 71%	153/33 units or 82% / 18%	87/5 units or 95% / 5%	272/17 units or 94% / 6%
[1] Only showing housing need for year-round residents.				
[2] Assuming households spend is 30% or less of their gross income.				

# Challenges, Strategies and Recommendations

## Overview

The West Central Mountains faces a unique set of challenges when it comes to ensuring attainable housing for its residents, workforce and seasonal population. This section details some of the conditions and barriers that impact the ability to create new units at affordable price points and suggests some high-level strategies to be considered to address each of these challenge areas.

The scope of this housing needs assessment does not include the development of a regional housing action plan, but rather sets the stage for future action plan development and regional investments around housing. The recommendations in this section of the report are not comprehensive and are designed to provide examples of the type of strategies that should be explored and evaluated during a regional housing action plan process.

### **Housing Tools and Resources**

In Idaho, Cities, Counties and other regional actors have a limited number of levers they can pull to influence the housing environment and housing market. Idaho currently prohibits or severely restricts the following commonly utilized housing tools:

- Inclusionary zoning and specific housing impact fees
- Rent controls
- Minimum wage increase
- Real estate transfer taxes
- State tax incentives
- Vacant home taxes
- Short-term rental regulations

This leaves communities in Idaho with incentives, both regulatory and non-regulatory, public development and public private partnerships, as well as creative financing opportunities. Some examples of things that communities in Idaho can leverage to increase the supply of attainable housing include:

- Code revisions to allow for more multifamily housing, greater densities, smaller units or even maximum size units.
- Parking exemptions.
- Density and height bonuses.
- ADU allowances.
- Flexible design review and variance approval.
- Reduced or waived connection, impact and permitting fees.
- Reimbursement incentives.
- Expedited permitting.
- Public Site improvements in right of way around new development.
- Deed restriction purchase programs.
- Public donation or long-term land leases to reduce development costs – through RFP process.
- Development of publicly owned land with deed restrictions tied to employment or income qualifications. This strategy is often tied with strategic land acquisition plans and associated funding.
- Fund and utilize land trusts.

## Challenge Area - Cost of Construction and Development

### Construction Materials and Costs

The COVID-19 Pandemic had a rippling effect across housing and construction markets, which resulted in lulls in housing construction, followed by massive booms in development in many communities across the United States. A region's housing supply is heavily impacted by the cost of development, this includes the costs of construction, land availability, and acquisition. According to the Mortenson Construction Cost Index, the overall cost of construction has increased 40 percent nationally since 2018. Construction costs however have started to level out since the end of 2022, with some estimates showing a stabilization rate of 2-4 percent annual increases, which is in line with past historical trends pre-pandemic. This stabilization of construction costs does not help solve the financing gap that already exists as construction costs are not predicted to decrease, so near term development will need to continue to take place with post-pandemic prices.

Overall National Construction Cost Index 2009-2024 Q1

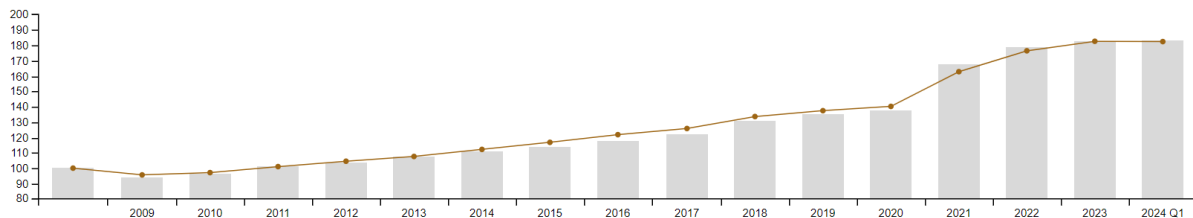


Figure 31: 15-year construction cost index, national averages, Mortenson, 2024

Conversations with local developers and construction companies revealed that while the overall price of materials in the region has begun to stabilize or decrease these costs are offset by an increase in the cost of labor, so despite decreasing materials costs, the costs of construction remain at an all-time high.

Additionally certain materials have been a bottleneck for construction in the region – concrete and plywood shortages were mentioned by focus group participants as a hold-up to construction timelines.

### Land Costs and Availability

The average cost per acre of farmland land in Idaho hit a 4 year high of just under \$11,000 per acre and has averaged nearly \$6,000 per acre since 2021. Additionally, current land listings for developable land range between \$25,000 to \$300,000 per acre<sup>5</sup> depending on the location and accessibility. These two factors costs of general farmland and market price for undeveloped land cost inflate the total cost of new housing projects throughout the region and across the state.

### Availability of Construction Labor

According to interviews and focus group discussions with developers, construction and housing rehabilitation companies as well as real estate professionals, the West Central Mountains is facing a significant shortage in

<sup>5</sup> As of September 6<sup>th</sup>, 2024 there were 386 listing for undeveloped land in Valley County representing a wide range of land typologies and locations.



the construction labor force. The lack of skilled construction workers has a rippling effect in the creation of new housing – the labor market can become more competitive and companies need to offer higher wages to attract employees, thus increasing overall construction costs, and project timelines can be significantly delayed because of fewer construction crews working on projects. Interviewees also noted that this local shortage of construction workers has brought an increase in contractors coming in from the Treasure Valley, which has caused a spike in traffic volumes along Highway-55 causing additional congestion throughout the region.

Additionally, given the local climate of the West Central Mountains the overall need for housing renovation and rehabilitation is considerable. This places additional strain on the local construction labor force and plays a role in creating high upkeep costs on housing units in an already strained housing market.

### **Potential Strategies and Opportunity Areas**

Below are some high-level strategies that local governments, employers, advocates and other partners could explore when trying to reduce the impact of high construction costs.

- **Produce and provide housing opportunities for seasonal construction workers** – interviewees and focus group participants noted that one of the major barriers to bringing in workers for seasonal projects is the lack of affordable housing opportunities.
- **Explore opportunities to produce and extract construction materials from local sources** – a new gravel quarry in the region could help alleviate both the costs and availability of concrete for new construction and could bring additional jobs to the region.
- **Explore ways to reduce the costs associated with fees and local permitting processes as a way to reduce overall cost of development** – Streamlining permitting processes, offering fee reductions with certain qualifications and changing the payment timelines for connections to water and sewer could all impact the costs of new housing development and could help incentivize targeted development.
- **Provide land for affordable housing projects** – Reducing or eliminating the land cost for affordable housing development significantly reduces the cost per unit for affordable housing, enabling developers to produce units that support households earning less than 100 percent of the area median income.
- **Explore opportunities to transition a percentage of vacant or seasonal housing units to units occupied by full-time residents** – Converting vacant and seasonally occupied units to full-time units helps address regional housing inventory shortages without the need for new construction, thus eliminating one of the larger barriers to expanding the available housing inventory. Lease to Locals Programs such as Placemate<sup>6</sup> and RENT Local<sup>7</sup> offer incentives and stipends to short-term rental owners and second homeowners who lease their properties to a local worker for a minimum amount of time (typically one to two years).

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<sup>6</sup> <https://placemate.com/>

<sup>7</sup> <https://www.sedonaaz.gov/your-government/departments-and-programs/community-development/housing/owners/rent-local-program>

### **Project Case Study – Ketchum Idaho – First and Washington Workforce Housing Development**

The City of Ketchum and the Ketchum Urban Renewal Agency (KURA) are set to break ground on a new 63-66 unit workforce housing development in the heart of downtown Ketchum starting in 2025. The new housing development will bring up to 66 workforce housing units along with 50 underground parking stalls (available for public use) to Ketchum with the intention of providing deed restricted units to households earning between 80-120% of area median income. This project was largely made possible from the land donation from KURA that significantly reduced project costs and enabled them to put out a call for development proposals that resulted in applications from three development teams that all included a focus on creating housing units that supported Ketchum’s local workforce.



## **Challenge Area – Development and Permitting Processes and Infrastructure Availability**

### ***Complicated and Inconsistent Development Applications and Permitting Processes***

Developers and real estate professionals in the region indicated that one of the major barriers to new housing development in the region comes from an inconsistent and ill-defined permitting process. Interviews revealed that developers were hesitant to work with certain departments because they would not get clear answers about final fees and would be required to make costly or time-intensive changes to designs midway through a project, resulting in higher development costs, longer timelines and ultimately less affordable housing.

### ***Challenges with Valley County’s Zoning***

Valley County historically has not maintained a comprehensive zoning code. Alternatively, Valley County has one zone for the whole County, which requires that all developments undergo a complex review process. Although this may provide more oversight of individual projects, it can be challenging to determine what can be done with any given property in unincorporated Valley County. Given that a large amount of new housing development is primed to take place, near, but not within incorporated city limits, this lack of defined regulation can impact what housing ultimately gets built and at what price point. Developers and real estate professionals interviewed throughout this process indicated that this often poses a significant barrier to new housing development, citing that they often must go through many rounds of review and revision to get approval and they cannot speculatively buy land knowing how many units will ultimately be allowed. This is not to say that Valley County’s one zone approach is without merits and benefits – this approach gives the County the ability to assess each application on its own merits and allows the County more control over development patterns, this also gives developers the flexibility to propose a wide variety of projects throughout the County.

### ***Water and Sewer Connections***

Interviews and focus group discussions have highlighted that water and sewer connections are one of the primary factors driving up project costs on new housing development and is dictating where development can be proposed, creating tension between community desires, development interests and project feasibility. City

and County water and sewer infrastructure is reaching capacity and system improvements are experiencing a lack of funding and commitment from local councils and planning and zoning boards. This has resulted in higher hookup fees for new developments, particularly higher density multi-family units that run into physical limitations with the amount of allowed hook-ups. Additionally, one focus group participant noted that the requirement to pre-pay sewer connections puts undue strain on initial project budgets, which slims down initial profitability and incentives quick lease-ups and low initial vacancy rates. Planning for infrastructure in places with rapid growth and/or seasonal population changes is complex, involves a high level of uncertainty and requires coordination.

### ***Potential Strategies and Opportunity Areas***

Below are some high-level strategies that local governments, employers, advocates and other partners could explore when trying to reduce the impact these local government and infrastructural challenges.

- Develop regional partnerships and shared goals related to development process improvements
- Invest proactively in water and sewer upgrades and improvements, find unique funding sources to offset costs.
- Rethink the relationship between Valley County's existing one zone code and development potential for larger lots across the County to provide additional clarity for developers when purchasing or evaluating land for potential housing development.

## **Challenge Area – Availability of Viable Land for Housing Development**

The West Central Mountains have a substantial amount of undeveloped land, much of which is owned and managed by the Forest Service or the Bureau of Land Management, however there is a relatively small amount of land that is available to create new housing. This constraint is faced by many high amenity communities as there is a limited supply of buildable land due to public lands, mountains, rivers and canyons that make high amenity communities desirable in the first place. Additionally, there is a fine line between developing new housing and community amenities and preserving the natural spaces that define mountain town regions.

### ***Potential Strategies and Opportunity Areas***

- Optimizing existing land for residential use through adjusting building codes to allow for higher densities, smaller lot sizes and/or ADUs.
- Policies to obtain new land for housing could also be explored by identifying public lands (City, County, State or Federally owned) that could be opportunity site for potential new residential development.
- New land acquisition with the intent to provide attainable housing.
- **Potential Next Step: Conduct a region wide analysis of land availability, ownership and potential build out modeling.**

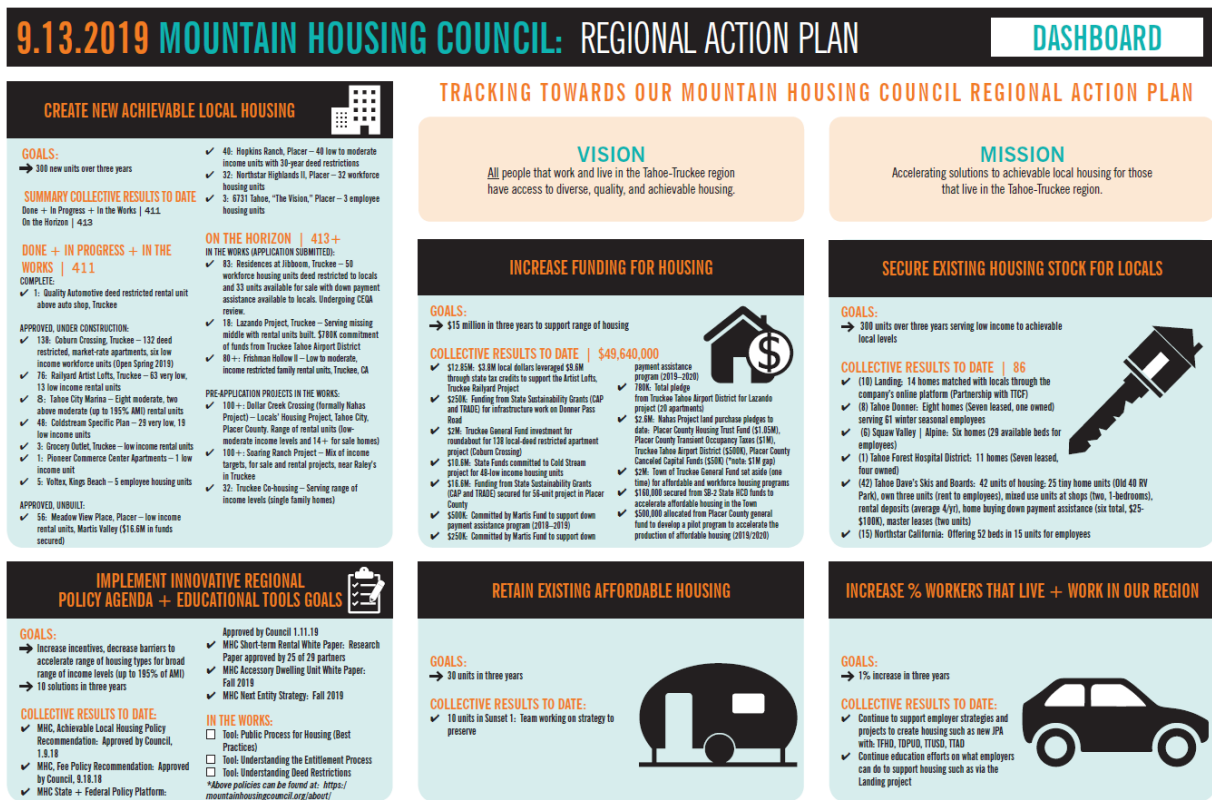
## Challenge Area – Regional Collaboration and Disjointed Decision Making

There is no consistent housing strategy for the West Central Mountains and each community is operating largely independently without consideration for what other communities are doing in the realm of housing. Regional collaboration around housing is a proven strategy to addressing housing attainability and affordability and serves as a conduit for coordinating investment and financing, linking and supporting regional infrastructure and enables targeted economic development strategies that deal with housing availability and workforce considerations.

### Potential Strategies and Opportunity Areas

- **Potential Next Step: Convene a regional housing action task force and set clear regional goals and metrics of success.**

Figure 32: Example Regional Housing Action Plan "placemat" from the Mountain Housing Council in Tahoe Truckee region



The Mountain Housing Council Regional Action Plan in the Tahoe Truckee region was able to coordinate multiple agencies and funding sources to mobilize \$29 million in funding to support workforce and attainable housing and enabled projects that otherwise wouldn't have come to fruition without collaboration. The creation of a regional action plan helped set the vision, values and goals for housing in the region along with key metrics of success to track housing over time. For more information visit <https://www.mountainhousingcouncil.org/regional-housing-implementation-plan/>

To review a full-sized version of this placemat graphic, see Appendix D.

## Challenge Area – Community Attitudes and Opinions

Finally, amenity destinations often are small towns with a unique aesthetic and culture that may be difficult to change because of a desire to keep the community the same as it has historically been. For example, denser, multi-family housing may look different than the existing neighborhoods. Rapid changes in housing styles and housing density can be confronted with local opposition, slowing the development process and the creation of new housing. The West Central Mountains is no stranger to this type of community opposition to change with recent examples of opposition to multifamily housing development, traffic improvements and access to recreational amenities. A community that rallies against housing development can significantly impact the ability to provide housing that is attainable to those who work in the area. A 2021 survey by the Pew Research Center found that 49% of Americans say that housing affordability is a problem in their community, up 10 points since 2018.

### ***Potential Strategies and Opportunity Areas***

Changing a community's attitude towards development and growth will not happen overnight, however there are ways to improve this community culture to be less oppositional to higher density housing without requiring a complete change to the existing aesthetic and culture of an area.

- When strategic housing plans are developed and implemented at a regional level with input from a diverse set of constituents, individual projects are less likely to be derailed by vocal neighborhood opposition.
- Community education and awareness campaigns to help build understanding of why these projects are being proposed, including regular surveys and open houses to collect public opinion and listen to community voices. If residents have no means to express their concerns they will likely be more oppositional moving forward.
- Implement new development that is in line with community character and culture while still building increased densities and more affordable options – having one or two best practice case studies within a community can be powerful in changing opinions about growth and density and show that development doesn't always have to conflict with the characteristics that are beloved by the existing community.

# Appendices

- [Appendix A: Key Terminology and Definitions](#)
- [Appendix B: Community Profiles](#)
- [Appendix C: Community Housing Survey Results Summary](#)
- [Appendix D: Mountain Housing Council Impact Placemat](#)

# ***Appendix A: Key Terminology and Definitions***

# Appendix A – Key Terminology and Definitions

## Seasonal and Year-Round Resident Housing

In this report, we document the types of source data used and the specific population that data characterizes. To help interpret the data and better understand the context for housing in the West Central Mountains, a few key definitions are listed below.

**High-amenity communities:** Places rich in natural amenities, such as lakes, rivers, mountains, forest and wildlife that attract visitors and make them a desirable place to visit and live. High-amenity communities are often smaller communities that experience large seasonal influxes of visitors

**Year-round residents:** Throughout this report the term year-round residents reflect people who call the West Central Mountains their primary residence. They could be renters, or they could own their own home; they could work in the West Central Mountains or commute to surrounding communities for their job. Most population data sources, such as the U.S. Census and the Idaho Department of Labor, record population estimates that reflect the number of residents in a community who identify that community as their primary residence.

**Housing for year-round residents:** This term reflects housing for current and future year-round residents of the West Central Mountains. Year-round housing units can be occupied by renters or owners but must be the occupant's primary residence.

**Seasonal housing:** Seasonal housing includes all housing in the West Central Mountains that is not inhabited by year-round residents. There are three general categories of seasonal housing: temporary or seasonal workforce housing, recreational housing, and short-term rentals.

**Temporary or seasonal workforce housing:** This is housing that is for the West Central Mountains workforce that is typically used temporarily while someone is working during the winter or summer seasons. Temporary does not mean housing that could be constructed, used temporarily, and then taken down. Examples include the use of an accessory dwelling unit (ADU) to house a new chef for a local restaurant until such time as permanent housing can be found. Another example is housing owned by a ski resort that is built for their seasonal workforce. The U.S. Census categorizes some of these temporary or seasonal workforce housing units as group quarters or units for “seasonal or migrant workers.”

**Recreational housing units:** Recreational units are housing units that could be a household's second or third home. Recreational units are not a household's primary residence. For example, households with a recreational unit may rent the unit as short-term rentals part of the year and use the unit when they go skiing on the weekends during the winter. Sometimes a recreational unit might be considered a “dark home,” which means that the unit sits empty or is not used very much at all during the year. The U.S. Census categorizes recreational units as unoccupied by year-round residents that are used “for seasonal, recreational or occasional use.”

**Short term rentals (STRs):** Short term rentals are housing units that are available to rent for a stay shorter than 30 days. These units are subject to Idaho's Travel and Convention Tax as well as Local Option Taxes. The revenue generated from these taxes are used to promote tourism in the State of Idaho and/or



redistributed for projects directly benefitting the quality of life and/or tourism in a specific municipality.<sup>8</sup> The U.S. Census does not track the number of short-term rentals. Conversely, long-term rentals typically have a tenant on a lease that is six months or longer and is often the primary residence of the occupant.

## Housing Market and Inventory

**Housing that is affordable:** The U.S. Department of Housing and Urban Development defines “affordable housing” as housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities. Housing that is affordable can be built by private developers and open to all income groups. This is sometimes called naturally occurring affordable housing. Housing that is affordable is also built using public investment and restricted to certain incomes. In some communities, there is an abundance of naturally occurring affordable housing that has been built by private developers. In other communities, the opportunities for housing that is affordable are few and far between, as prices have risen and may be out of reach for many households.

**Deed Restricted Housing:** Residential units that have occupancy limits, and often income and price caps. Limits are imposed through deeds, especially for ownership, but may also be placed on properties through financing agreements and other types of covenants. Market Rate Housing – Housing that is not protected by any covenant for community housing needs and rents or sales prices are based on market conditions.

**Market Rate Housing:** Housing that is not protected by any covenant for community housing needs and rents or sales prices are based on market conditions.

**Income Restricted Affordable Housing:** This type of affordable housing targets lower-income households (below 80 percent of area median income). Typically, income restricted affordable housing receives public investment through local, state, federal or foundation funds and is available to households who are under a certain income.

**Attainable Housing:** is a newer term and generally refers to housing options that are accessible and affordable for middle-income families typically those between 80 percent and 120 percent of area median income.<sup>9</sup> This type of housing is also sometimes referred to as workforce housing and there are generally less subsidy options available that support the development of housing units at these price points.

**Workforce Housing:** Units deed restricted for occupancy by households that include at least one local employee. Workforce housing can also refer to homes in which employees reside but are not deed restricted are part of the free market.

**Missing Middle Housing:** refers to a range of development types and scales that support housing, economic development, and walkability within a community. For the purposes of this report Missing Middle Housing refers to development of units outside of the traditional large-lot single-family style home and includes duplexes, triplexes, cottage style units, condominiums, small to medium sized apartment buildings, tiny homes and in some cases ADU’s.

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<sup>8</sup> City of McCall Lodging Local Option Tax (<https://www.mccall.id.us/tourism-local-option-tax#:~:text=Description%20and%20Purpose%2FUse%3A%20In,a%20total%207%25%20sales%20tax>) and Idaho State Tax Commission, Travel and Convention Tax (<https://tax.idaho.gov/taxes/taxes-on-sales/travel-and-convention-tax/>).

<sup>9</sup> Incentives for Market-Rate Attainable Housing Development, Prepared by McKinley Research for Anchorage Community Development Authority, October 2023

## ***Appendix B: Community Profiles***

# Community Housing Profile: Cascade, Idaho

## West Central Mountains Economic Development Council 2024 Housing Needs Assessment

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The West Central Mountains represents all of Valley County and northern Adams County and includes the following communities: Cascade, Donnelly, McCall and New Meadows.



### City of Cascade, Idaho

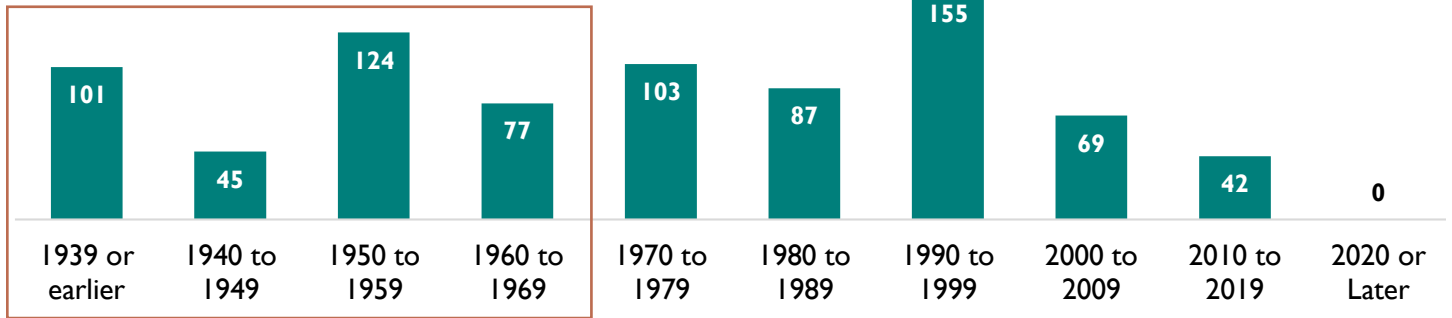
- 1,197 people lived in Cascade in 2022.
- The population of Cascade has experienced significant growth between 2017 and 2022.
- Cascade is home to 803 housing units and roughly 45% (358 housing units) are occupied by year-round residents.
- Housing units in Cascade that are not occupied by year-round residents are largely for seasonal or recreational use.
- 43% of the housing stock in Cascade was built before 1970.
- A third of Cascade households spend more than 30% of their total household income on housing and are considered cost burdened.



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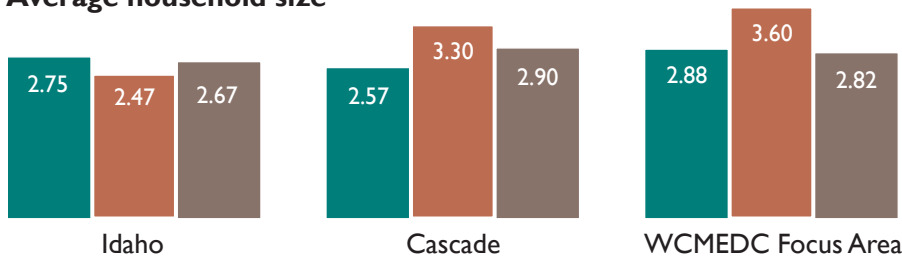
# Housing Characteristics

## Year housing structures were built in Cascade



43% of housing units were built before 1970.

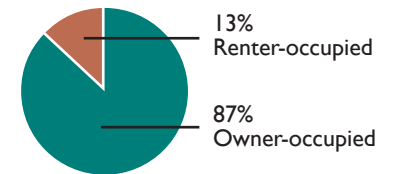
## Average household size



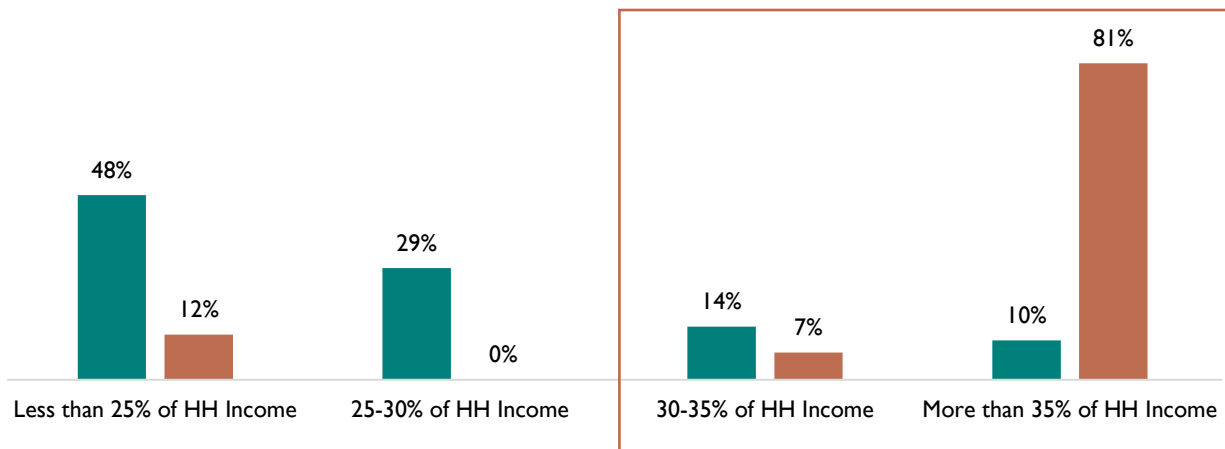
■ Owner occupied  
■ Renter occupied  
■ All units

Household sizes in Cascade are slightly larger on average compared to the regional and statewide average household sizes.

## Owner occupied vs. renter occupied housing in Cascade

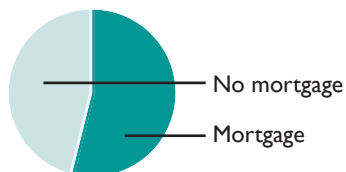


## Housing cost as a percentage of household income in Cascade



■ Owner occupied  
■ Renter occupied

24% of owner occupied households and 89% of renter occupied households are considered to be “cost burdened,” spending more than 30% of their total household income on housing.



Of the owner occupied units in Cascade:

- 54% have a mortgage (165 units)
- 46% do not have a mortgage (138 units)

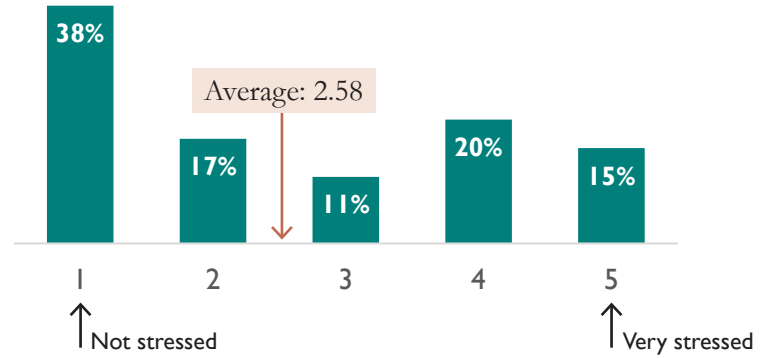
# Housing Preferences

A regional wide survey collected a total of 89 survey responses from residents of Cascade. The following section summarizes some of the information collected by the survey around housing preferences and considerations of Cascade residents.

**Would you, or other people in your household, like to be living in a different housing situation if they could?**

	Unsure	Yes	No
Cascade	9	24	50
WCMEDC Total	66	241	315

**Within the last three months, how stressed have you been about your current housing situation?**

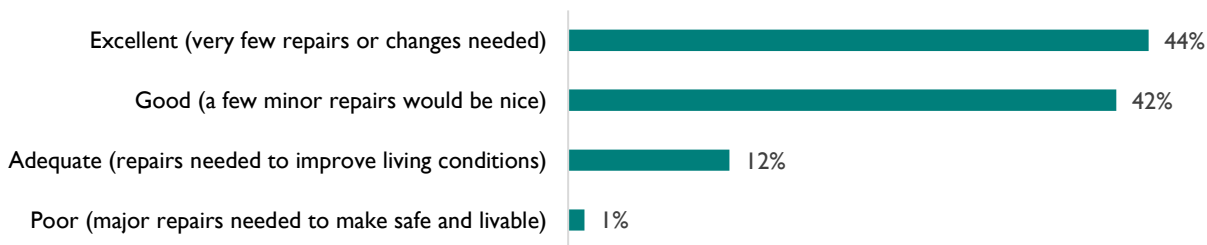


**On a scale of 1 to 5, please indicate your level of agreement with the following statements.**

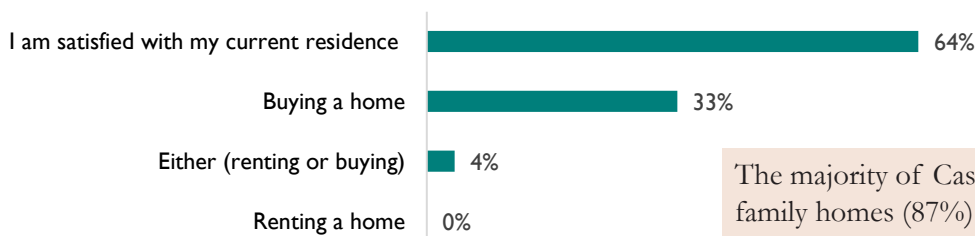
	Strongly disagree ↓					Strongly agree ↓
	1	2	3	4	5	Weighted average
Finding ways to provide community housing is very important for the future of the West Central Mountains.	10	3	8	16	48	<b>4.05</b>
Homelessness in the West Central Mountains region is a large problem.	12	17	30	12	11	<b>2.91</b>
My community has all the services and amenities that I need.	19	23	19	17	7	<b>2.65</b>
There is enough housing for everyone who wants to live in the area.	55	9	9	5	6	<b>1.79</b>
My community is an affordable place to live.	51	15	15	1	3	<b>1.71</b>
Regional wages are adequate for the cost of living in the area.	55	20	9	0	1	<b>1.49</b>

The closer a weighted average is to 5, the greater level of agreement with the statement from survey respondents.

**How would you rate the overall condition of your home?**



**Currently and in the future (within the next 3-5 years) which of the following options are you interested in?**



The majority of Cascade residents are interested in single family homes (87%) with some interested in tiny homes (7%), manufactured homes (3%), and mobile homes (3%).

**What is the maximum monthly mortgage (excluding utilities) you would be willing to pay for your needed bedroom size?**

Housing Cost	Desired number of bedrooms				
	0	1	2	3	4
\$600 to \$699			1		
\$800 to \$899		1			
\$1,000 to \$1,249	1		2	6	4
\$1,250 to \$1,499			1	2	1
\$1,500 to \$1,749				3	1
\$1,750 to \$1,999			1	1	
\$2,000 to \$2,499				2	2
\$2,500 to \$2,999				1	

**How important are the following home features when you are looking for a place to live?**

↓ Not very important                      ↓ Very important

	1	2	3	4	5	Weighted average
In-unit washer/dryer	3	1	7	22	49	<b>4.38</b>
Garage/carport	4	0	18	18	42	<b>4.15</b>
Energy efficiency	3	2	15	33	28	<b>4.00</b>
Allows pets	10	2	13	13	44	<b>3.96</b>
Extra storage	5	6	17	24	30	<b>3.83</b>
Age of home	16	11	33	15	7	<b>2.83</b>
Common outdoor area/playground	30	6	24	7	15	<b>2.65</b>

The closer a weighted average is to 5, the greater level of importance with the statement from survey respondents.

**How important are the following location considerations when you are looking for a place to live?**

↓ Not very important                      ↓ Very important

	1	2	3	4	5	Weighted average
Access to outdoor recreation	5	1	16	20	39	<b>4.07</b>
Distance to services (medical, grocery, etc.)	4	4	23	31	19	<b>3.70</b>
Distance to my place of work	11	2	15	31	23	<b>3.65</b>
Quality of nearby schools	18	4	22	17	21	<b>3.23</b>
Distance to work for others in my household	20	3	17	24	18	<b>3.21</b>
Distance to bus services/public transportation	36	13	20	10	2	<b>2.12</b>
Distance to childcare facilities	49	6	12	12	3	<b>1.95</b>

The closer a weighted average is to 5, the greater level of importance with the statement from survey respondents.

# Community Housing Profile: Donnelly, Idaho

## West Central Mountains Economic Development Council 2024 Housing Needs Assessment

A housing needs assessment is a data informed process through which a community or region identifies housing inventory and market conditions as well as challenges and potential solutions specific to the study area. These assessments help provide the foundation for meaningful investments, policy development and program implementation to achieve current and future housing goals. The West Central Mountains Economic Development Council (WCMEDC) partnered with Agnew::Beck Consulting to conduct a housing needs assessment for four communities it serves as well as the surrounding unincorporated areas.

The following community profile pulls together data from a community survey and secondary data sources, such as the U.S. Census. It is meant to communicate some of the findings of the housing needs assessment and generate community discussion to shape the future of housing in the West Central Mountains. Data reported for each of the communities in the study area only represents the housing stock and population contained within each jurisdiction. We acknowledge that nearly half of the study area population lives outside of these formal jurisdictional boundaries in unincorporated areas of Valley and Adams County.

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### City of Donnelly, Idaho

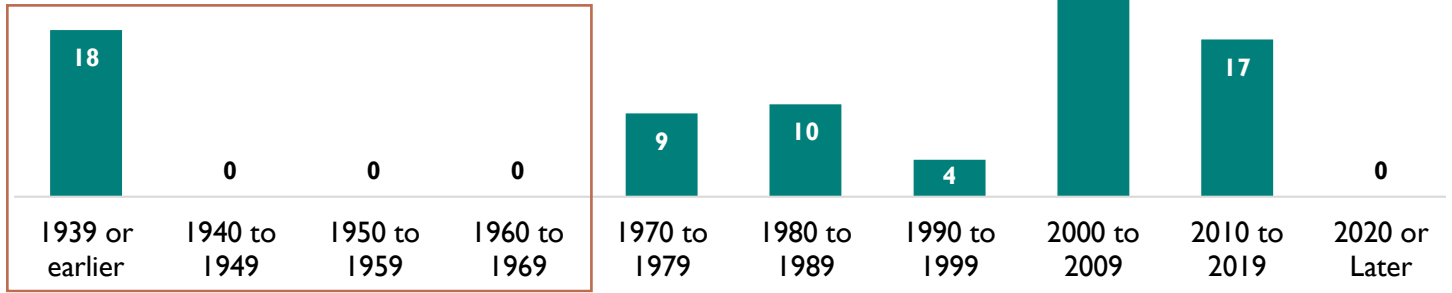
- 215 people lived in Donnelly in 2022.
- The population of Donnelly has experienced consistent growth over the past 10 years and the unincorporated areas surrounding Donnelly have also experienced population growth.
- Donnelly is home to 86 housing units and roughly 44% (38 housing units) are occupied by year-round residents.
- Housing units in Donnelly that are not occupied by year-round residents are largely for seasonal or recreational use.
- 21% of the housing stock in Donnelly was built before 1970.
- 46% Donnelly households spend more than 30% of their total household income on housing and are considered cost burdened.
- The majority of cost burden households in Donnelly are renters.



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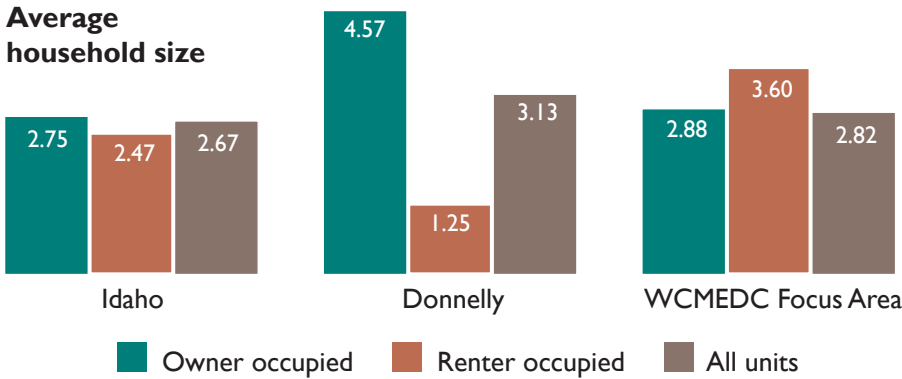
# Housing Characteristics

## Year housing structures were built in Donnelly

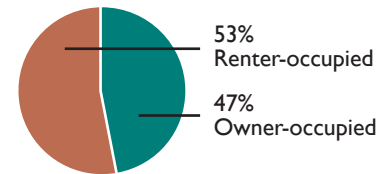


21% of housing units were built before 1970.

## Average household size

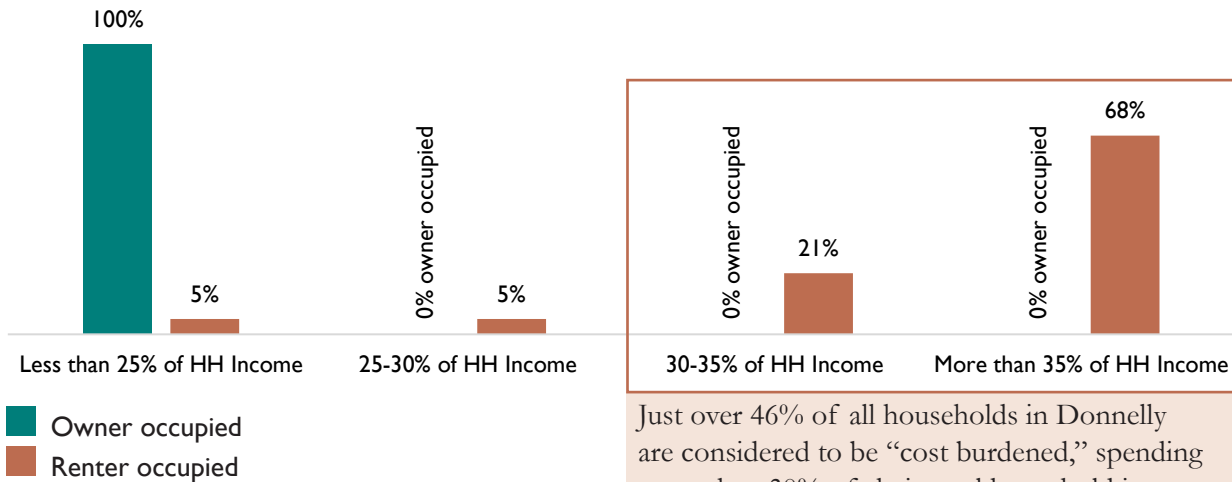


## Owner occupied vs. renter occupied housing in Donnelly

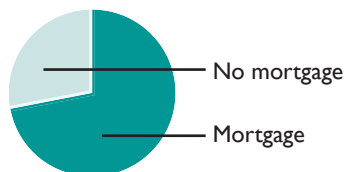


The average household size in Donnelly is slightly larger than regional and statewide average household sizes. Owner occupied households tend to be larger than renter occupied housing units.

## Housing cost as a percentage of household income in Donnelly



Just over 46% of all households in Donnelly are considered to be “cost burdened,” spending more than 30% of their total household income on housing.



Of the owner occupied units in Donnelly:

- 72% have a mortgage
- 28% do not have a mortgage



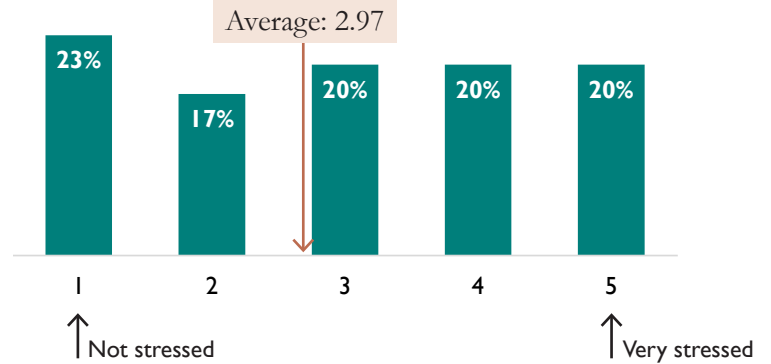
# Housing Preferences

A regional wide survey collected a total of 65 survey responses from residents of Donnelly. The following section summarizes some of the information collected by the survey around housing preferences and considerations of Donnelly residents.

**Would you, or other people in your household, like to be living in a different housing situation if they could?**

	Unsure	Yes	No
Donnelly	9	46	31
WCMEDC Total	66	241	315

**Within the last three months, how stressed have you been about your current housing situation?**

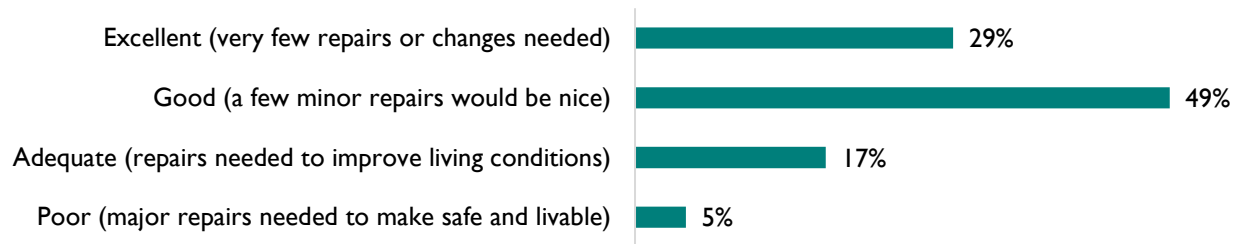


**On a scale of 1 to 5, please indicate your level of agreement with the following statements.**

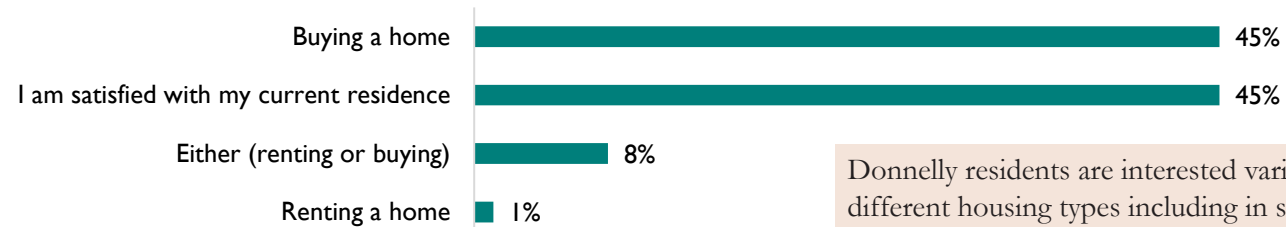
	Strongly disagree					Strongly agree
	1	2	3	4	5	Weighted average
Finding ways to provide community housing is very important for the future of the West Central Mountains.	7	6	8	16	49	<b>4.09</b>
Homelessness in the West Central Mountains region is a large problem.	7	18	33	19	9	<b>3.06</b>
My community has all the services and amenities that I need.	33	19	18	11	5	<b>2.26</b>
There is enough housing for everyone who wants to live in the area.	50	23	8	2	3	<b>1.66</b>
Regional wages are adequate for the cost of living in the area.	56	16	11	2	1	<b>1.56</b>
My community is an affordable place to live.	61	16	5	4	0	<b>1.44</b>

The closer a weighted average is to 5, the greater level of agreement with the statement from survey respondents.

**How would you rate the overall condition of your home?**



**Currently and in the future (within the next 3-5 years) which of the following options are you interested in?**



Donnelly residents are interested variety of different housing types including in single family homes (29%), apartment style housing (25%), townhomes/condos (21%) and tiny homes (7%).

**What is the maximum monthly mortgage (excluding utilities) you would be willing to pay for your needed bedroom size?**

Housing Cost	Desired number of bedrooms			
	1	2	3	4
\$500 or less		1	1	
\$700 to \$799			1	
\$800 to \$899			1	
\$900 to \$999			1	
\$1,000 to \$1,249	1	2	4	
\$1,250 to \$1,499		2	8	
\$1,500 to \$1,749	1	2	1	2
\$1,750 to \$1,999			2	2
\$2,000 to \$2,499		1	3	4
\$2,500 to \$2,999			1	1
\$3,000 to \$3,499				1
\$3,500 or more			1	1

**How important are the following home features when you are looking for a place to live?**

↓ Not very important                      ↓ Very important

	1	2	3	4	5	Weighted average
In-unit washer/dryer	4	1	4	13	62	4.52
Garage/carport	3	1	8	25	47	<b>4.33</b>
Allows pets	4	5	9	16	50	<b>4.23</b>
Energy efficiency	2	0	16	32	34	<b>4.14</b>
Extra storage	1	5	16	32	30	<b>4.01</b>
Age of home	12	15	33	17	7	<b>2.90</b>
Common outdoor area/playground	23	27	18	8	8	<b>2.42</b>

The closer a weighted average is to 5, the greater level of importance with the statement from survey respondents.

**How important are the following location considerations when you are looking for a place to live?**

↓ Not very important                      ↓ Very important

	1	2	3	4	5	Weighted average
Access to outdoor recreation	3	1	13	24	43	<b>4.23</b>
Distance to services (medical, grocery, etc.)	1	8	31	27	17	<b>3.61</b>
Quality of nearby schools	18	7	13	16	30	<b>3.39</b>
Distance to my place of work	9	7	29	21	18	<b>3.38</b>
Distance to work for others in my household	17	7	26	19	15	<b>3.10</b>
Distance to childcare facilities	44	7	17	8	8	<b>2.15</b>
Distance to bus services/public transportation	45	11	14	9	5	<b>2.02</b>

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# Community Housing Profile: McCall, Idaho

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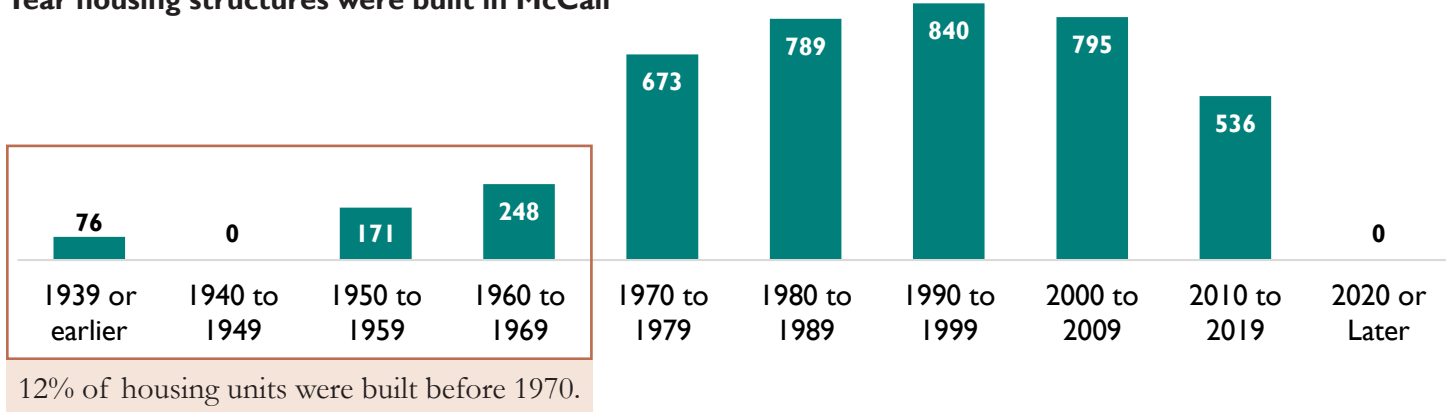
### City of McCall, Idaho

- 3,731 people lived in McCall in 2022.
- The population of McCall has experienced consistent growth over the past 10 years.
- McCall is home to 4,128 housing units and roughly 32% (1,302 housing units) are occupied by year-round residents.
- Housing units in McCall that are not occupied by year-round residents are largely for seasonal or recreational use.
- 12% of the housing stock in McCall was built before 1970, but compared to the rest of the region, McCall's housing stock is relatively "newer."
- Over half (51%) of McCall households spend more than 30% of their total household income on housing and are considered cost burdened.

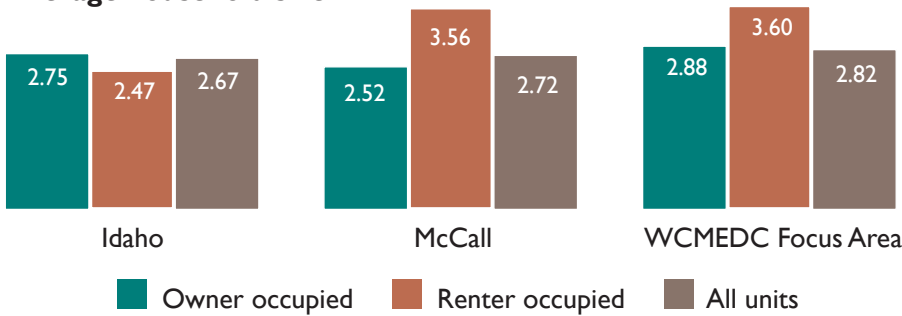
# Housing Characteristics

McCall has seen a lot of housing construction over the last 20 years. Compared to the rest of the region, McCall has a relatively “younger” housing stock.

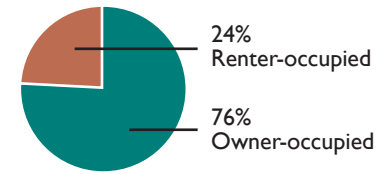
## Year housing structures were built in McCall



## Average household size

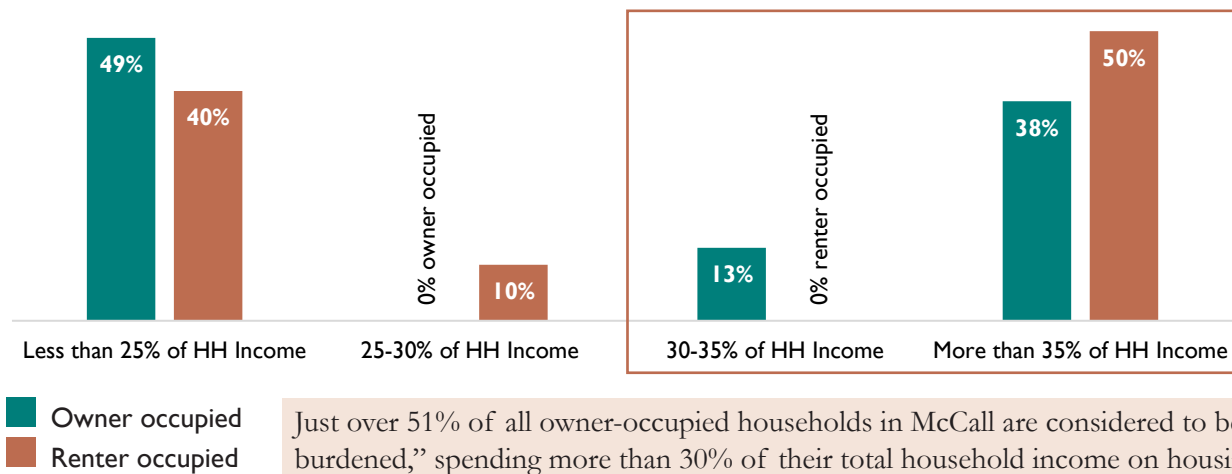


## Owner occupied vs. renter occupied housing in McCall

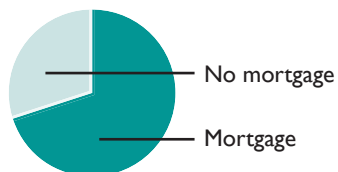


Average household sizes in McCall are consistent with regional averages but slightly higher than statewide average household sizes. Renter occupied households tend to be larger than owner occupied housing units.

## Housing cost as a percentage of household income in McCall



Just over 51% of all owner-occupied households in McCall are considered to be “cost burdened,” spending more than 30% of their total household income on housing. Renter-occupied households tend to be more severely cost burdened than owner-occupied households.



Of the owner occupied units in McCall:

- 70% have a mortgage
- 30% do not have a mortgage

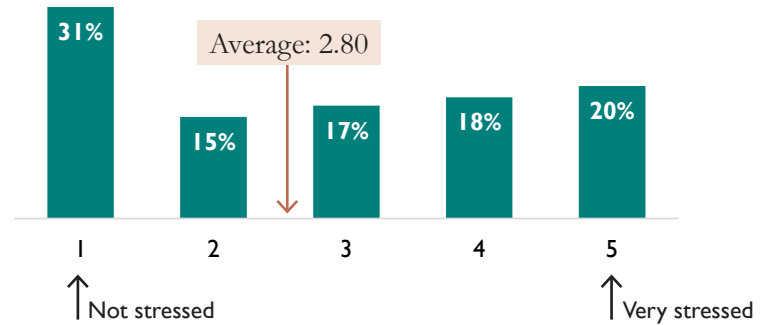
# Housing Preferences

A regional wide survey collected a total of 331 survey responses from residents of McCall. The following section summarizes some of the information collected by the survey around housing preferences and considerations of McCall residents.

**Would you, or other people in your household, like to be living in a different housing situation if they could?**

	Unsure	Yes	No
McCall	28	130	141
WCMEDC Total	66	241	315

**Within the last three months, how stressed have you been about your current housing situation?**

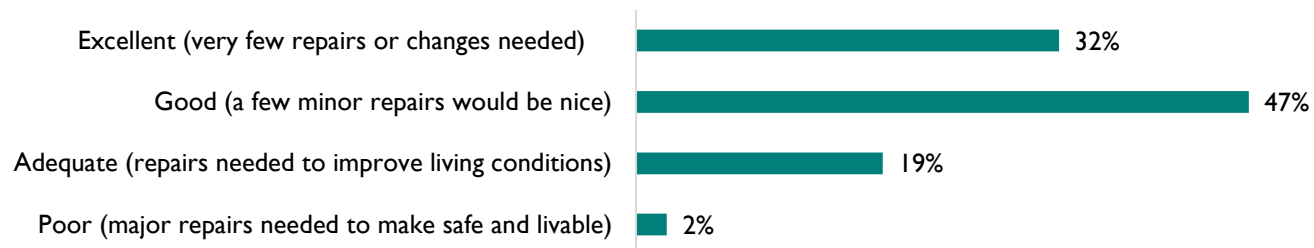


**On a scale of 1 to 5, please indicate your level of agreement with the following statements.**

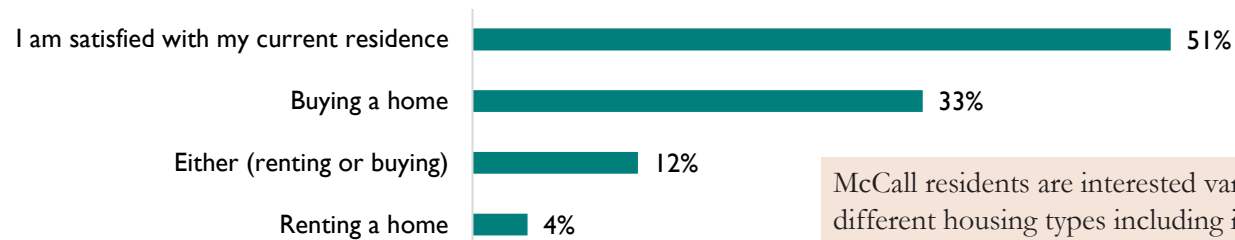
	Strongly disagree ↓					Strongly agree ↓
	1	2	3	4	5	Weighted average
Finding ways to provide community housing is very important for the future of the West Central Mountains.	18	11	29	36	208	<b>4.34</b>
Homelessness in the West Central Mountains region is a large problem.	50	57	109	55	29	<b>2.85</b>
My community has all the services and amenities that I need.	66	79	86	52	19	<b>2.60</b>
Regional wages are adequate for the cost of living in the area.	161	94	34	8	5	<b>1.68</b>
My community is an affordable place to live.	191	68	27	7	10	<b>1.60</b>
There is enough housing for everyone who wants to live in the area.	218	46	16	11	11	<b>1.51</b>

The closer a weighted average is to 5, the greater level of agreement with the statement from survey respondents.

**How would you rate the overall condition of your home?**



**Currently and in the future (within the next 3-5 years) which of the following options are you interested in?**



McCall residents are interested variety of different housing types including in single family homes (34%), apartment style housing (19%), townhomes/condos (14%) and tiny homes (13%).

**What is the maximum monthly mortgage (excluding utilities) you would be willing to pay for your needed bedroom size?**

Housing Cost	Desired number of bedrooms			
	1	2	3	4
\$500 or less		1	1	
\$700 to \$799			1	
\$800 to \$899			1	
\$900 to \$999			1	
\$1,000 to \$1,249	1	2	4	
\$1,250 to \$1,499		2	8	
\$1,500 to \$1,749	1	2	1	2
\$1,750 to \$1,999			2	2
\$2,000 to \$2,499		1	3	4
\$2,500 to \$2,999			1	1
\$3,000 to \$3,499				1
\$3,500 or more			1	1

**How important are the following home features when you are looking for a place to live?**

↓ Not very important                      ↓ Very important

	1	2	3	4	5	Weighted average
In-unit washer/dryer	4	1	4	13	62	4.52
Garage/carport	3	1	8	25	47	<b>4.33</b>
Allows pets	4	5	9	16	50	<b>4.23</b>
Energy efficiency	2	0	16	32	34	<b>4.14</b>
Extra storage	1	5	16	32	30	<b>4.01</b>
Age of home	12	15	33	17	7	<b>2.90</b>
Common outdoor area/playground	23	27	18	8	8	<b>2.42</b>

The closer a weighted average is to 5, the greater level of importance with the statement from survey respondents.

**How important are the following location considerations when you are looking for a place to live?**

↓ Not very important                      ↓ Very important

	1	2	3	4	5	Weighted average
Access to outdoor recreation	3	1	13	24	43	<b>4.23</b>
Distance to services (medical, grocery, etc.)	1	8	31	27	17	<b>3.61</b>
Quality of nearby schools	18	7	13	16	30	<b>3.39</b>
Distance to my place of work	9	7	29	21	18	<b>3.38</b>
Distance to work for others in my household	17	7	26	19	15	<b>3.10</b>
Distance to childcare facilities	44	7	17	8	8	<b>2.15</b>
Distance to bus services/public transportation	45	11	14	9	5	<b>2.02</b>

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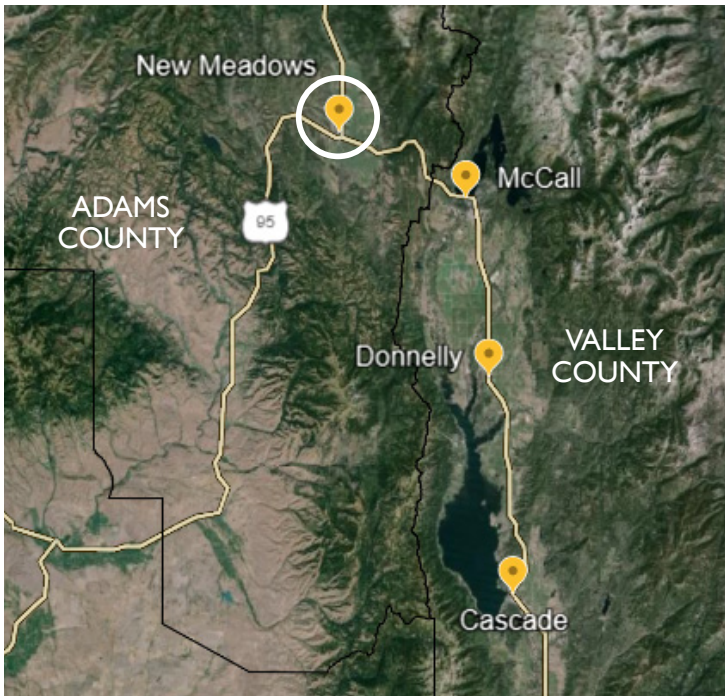
# Community Housing Profile: New Meadows, Idaho

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### City of New Meadows, Idaho

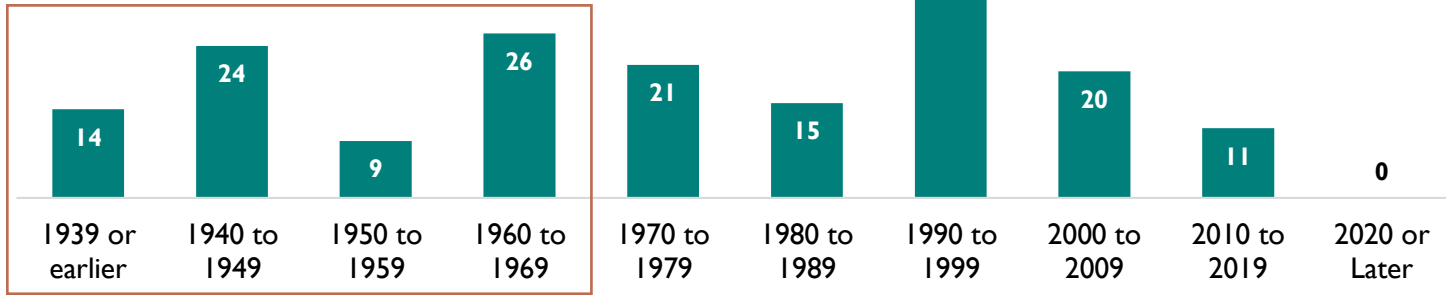
- 293 people lived in New Meadows in 2022.
- The population of New Meadows has experienced slight decline over the past 10 years, but has seen some growth in more recent years.
- New Meadows is home to 182 housing units and roughly 58% (106 housing units) are occupied by year-round residents.
- New Meadows has a higher rate of local/year round occupancy compared to the regional average.
- Housing units in New Meadows that are not occupied by year-round residents are largely for seasonal or recreational use.
- Over 40% of the housing stock in New Meadows was built before 1970.
- 17% of New Meadows households spend more than 30% of their total household income on housing and are considered cost burdened.



WEST CENTRAL MOUNTAINS  
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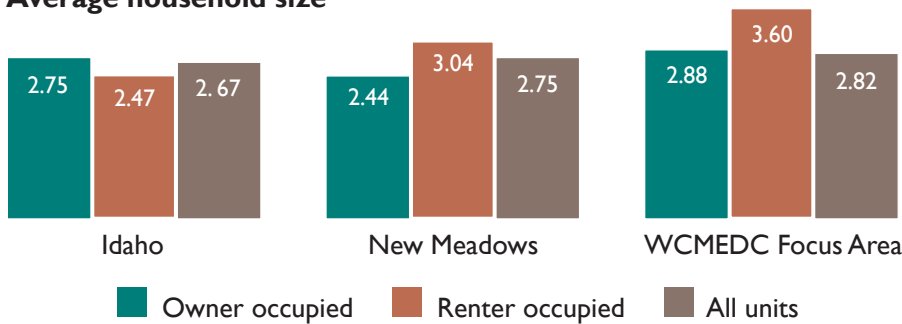
# Housing Characteristics

## Year housing structures were built in New Meadows

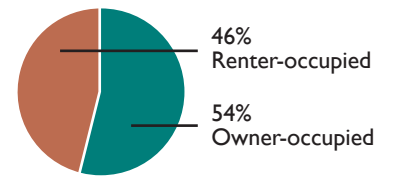


40% of housing units were built before 1970.

## Average household size

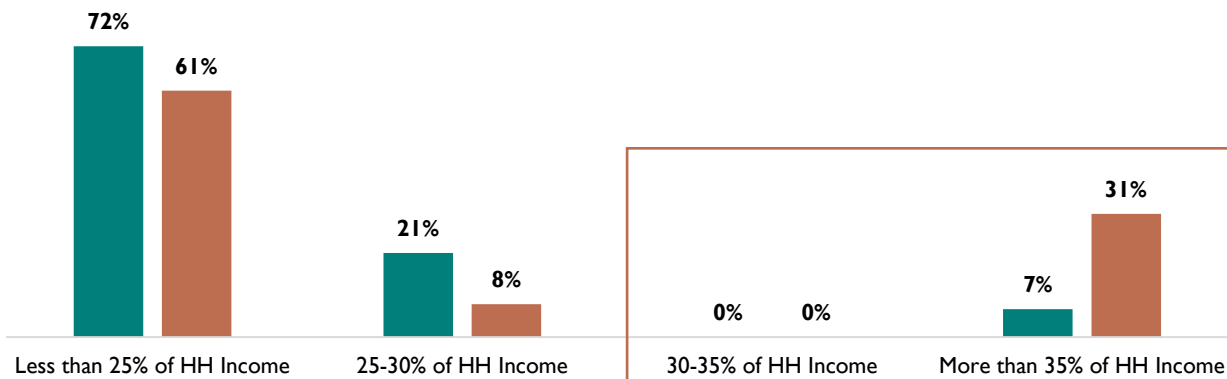


## Owner occupied vs. renter occupied housing in New Meadows

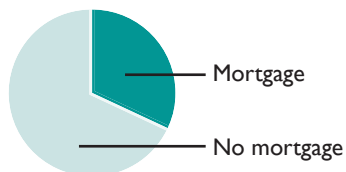


Average household sizes in New Meadows are slightly smaller than regional averages but still higher than statewide average household sizes. Renter occupied households tend to be larger than owner occupied housing units.

## Housing cost as a percentage of household income in New Meadows



Renter occupied households are more likely to be “cost burdened,” spending more than 30% of their total household income on housing, than owner occupied households.



Of the owner occupied units in New Meadows:

- 32% have a mortgage
- 68% do not have a mortgage



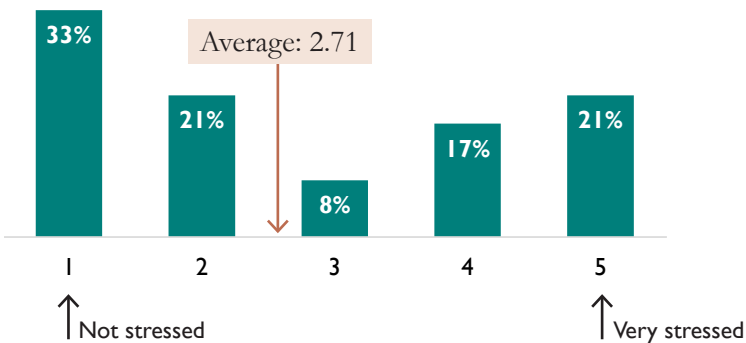
# Housing Preferences

A regional wide survey collected a total of 31 survey responses from residents of New Meadows. The following section summarizes some of the information collected by the survey around housing preferences and considerations of New Meadows residents.

**Would you, or other people in your household, like to be living in a different housing situation if they could?**

	Unsure	Yes	No
New Meadows	4	12	14
WCMEDC Total	66	241	315

**Within the last three months, how stressed have you been about your current housing situation?**

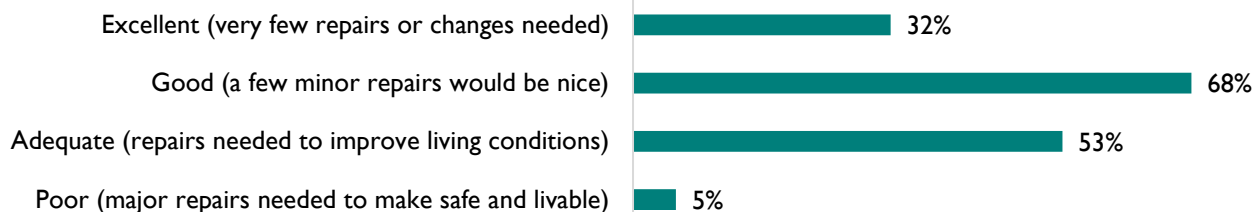


**On a scale of 1 to 5, please indicate your level of agreement with the following statements.**

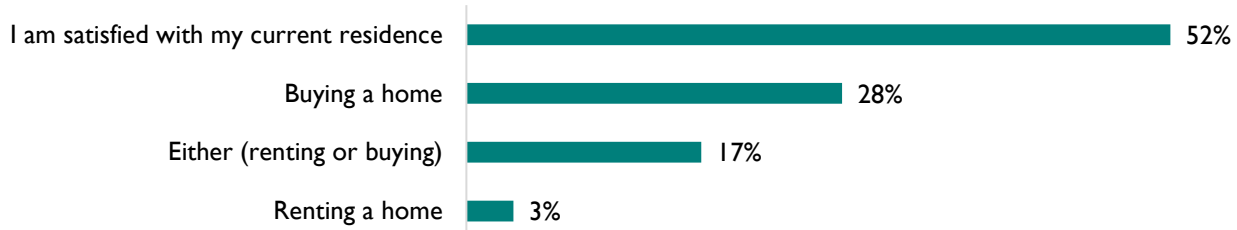
	Strongly disagree					Strongly agree
	1	2	3	4	5	Weighted average
Finding ways to provide community housing is very important for the future of the West Central Mountains.	3	1	0	5	21	<b>4.33</b>
Homelessness in the West Central Mountains region is a large problem.	3	5	16	2	4	<b>2.97</b>
My community has all the services and amenities that I need.	9	9	7	3	2	<b>2.33</b>
There is enough housing for everyone who wants to live in the area.	15	8	3	2	2	<b>1.93</b>
My community is an affordable place to live.	16	6	5	1	2	<b>1.90</b>
Regional wages are adequate for the cost of living in the area.	19	5	1	1	4	<b>1.87</b>

The closer a weighted average is to 5, the greater level of agreement with the statement from survey respondents.

**How would you rate the overall condition of your home?**



**Currently and in the future (within the next 3-5 years) which of the following options are you interested in?**



New Meadows residents are interested variety of different housing types including in single family homes (33%), apartment style housing (13%), townhomes/condos (20%) and tiny homes (13%).

**What is the maximum monthly mortgage (excluding utilities) you would be willing to pay for your needed bedroom size?**

Housing Cost	Desired number of bedrooms			
	1	2	3	4
\$600 to \$699	1			
\$700 to \$799		1	1	
\$1,250 to \$1,499		1		
\$1,750 to \$1,999		1		
\$2,000 to \$2,499				1

**How important are the following home features when you are looking for a place to live?**

	↓ Not very important                      ↓ Very important					Weighted average
	1	2	3	4	5	
In-unit washer/dryer	0	1	3	5	17	<b>4.46</b>
Energy efficiency	0	0	3	13	10	<b>4.27</b>
Garage/carport	0	2	3	10	11	<b>4.15</b>
Extra storage	0	0	6	13	7	<b>4.04</b>
Allows pets	6	0	0	4	16	<b>3.92</b>
Age of home	3	3	11	8	1	<b>3.04</b>
Common outdoor area/playground	9	6	6	5	0	<b>2.27</b>

The closer a weighted average is to 5, the greater level of importance with the statement from survey respondents.

**How important are the following location considerations when you are looking for a place to live?**

	↓ Not very important                      ↓ Very important					Weighted average
	1	2	3	4	5	
Access to outdoor recreation	0	1	2	7	16	<b>4.46</b>
Distance to services (medical, grocery, etc.)	0	2	7	9	8	<b>3.88</b>
Distance to my place of work	4	2	6	5	9	<b>3.50</b>
Quality of nearby schools	6	3	6	2	9	<b>3.19</b>
Distance to work for others in my household	5	4	5	5	7	<b>3.19</b>
Distance to bus services/public transportation	10	5	8	2	1	<b>2.19</b>
Distance to childcare facilities	13	6	2	1	4	<b>2.12</b>

The closer a weighted average is to 5, the greater level of importance with the statement from survey respondents.

# ***Appendix C: Community Housing Survey Results***

# West Central Mountains Regional Housing Needs Assessment Community Survey Summary



WEST CENTRAL MOUNTAINS  
ECONOMIC DEVELOPMENT COUNCIL  
Valley County • Cascade • Donnelly • McCall • Meadows Valley

Engage Plan Implement 

## Community Survey (January 22 – February 21, 2024)

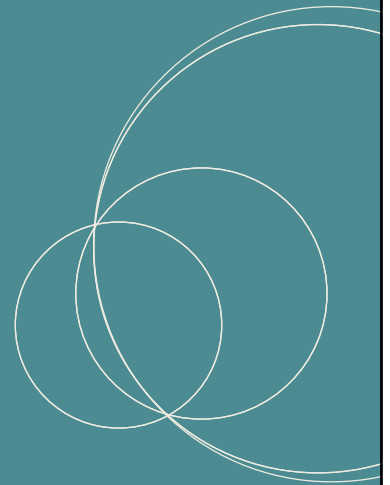
### Survey Publicity

- Channels
  - Direct email contact
  - Printed ads in Star News
  - Earned media
  - Online media
  - Spanish translation
  - Flyers
- Response Goal = 500
  - **690 responses received**  
(~ 5% of WCM region population)

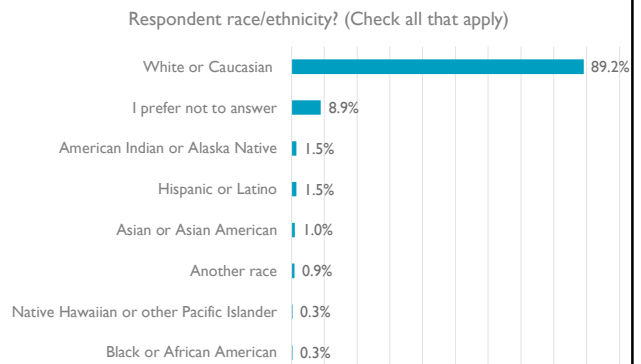
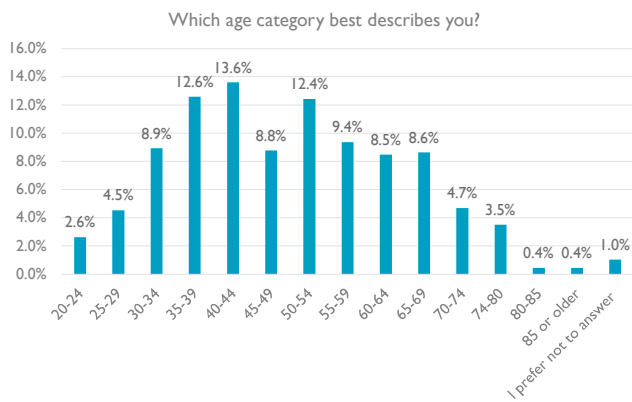
### Who Did We Hear From?

- All communities represented
- 90% of respondents live in the West Central Mountains
- 72% of respondents work in the West Central Mountains
- Homeowners and renters represented in proportion
- Robust spectrum of income levels

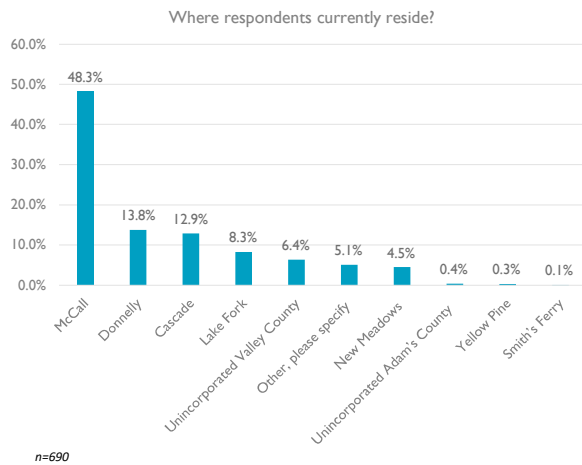
## Who We Heard From



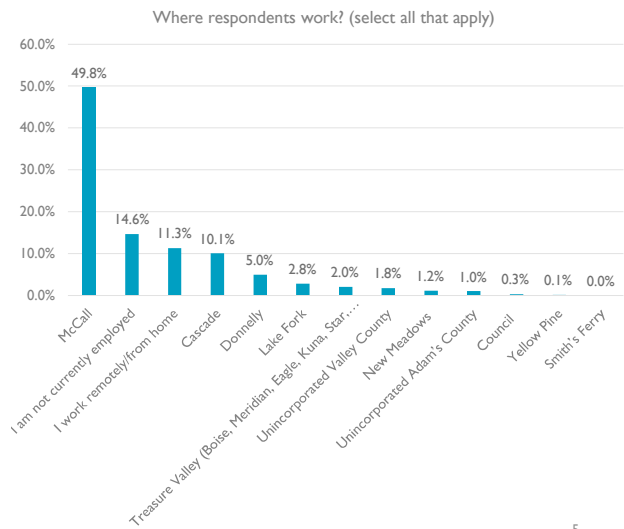
## Respondent Demographics – Age and Race



## Where Respondents Reside and Work

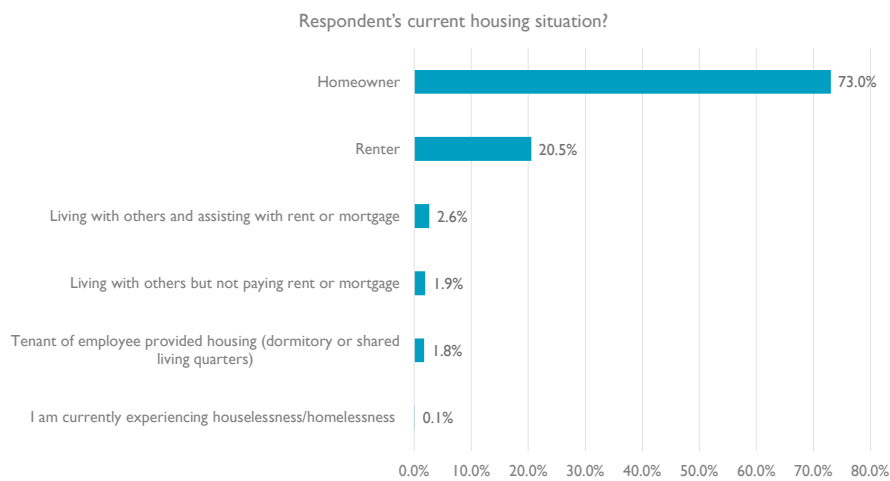


n=690



5

## Respondent Housing Tenure



n=682

Only 10% of respondents live with a roommate.

56% of respondents indicated that they were satisfied with their current living arrangements

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## Respondent Demographics – Household Income



Valley County HUD Area  
Median Income 2023  
\$88,900

Survey respondents represent a slightly wealthier demographic with 40% of respondents reporting an annual household income over \$100,000.

## Housing Affordability and Experiences

## Respondent Housing Costs – All Respondents

All Households	Min	Max	Average	Median
Donnelly	\$550	\$6,000	\$1,669	\$1,477
McCall	\$1	\$7,200	\$1,777	\$1,500
Cascade	\$200	\$6,000	\$1,734	\$1,700
Lake Fork	\$250	\$7,500	\$1,905	\$1,500
New Meadows	\$350	\$3,500	\$1,453	\$1,500
Unincorporated Valley County	\$100	\$4,500	\$1,837	\$2,555
Unincorporated Adam's County	\$1,475	\$3,800	\$2,638	\$1,390
Yellow Pine	\$1,100	\$1,100	\$1,100	
Smith's Ferry	\$0	\$0		\$2,638
Other, please specify	\$1	\$5,000	\$1,538	\$1,700
<b>Total</b>		<b>\$7,500</b>	<b>\$1,750</b>	<b>\$1,500</b>

Survey respondents pay a wide range of monthly housing costs; however, the median reported monthly cost is significantly lower than a typical mortgage rate for new purchases based off recent 2024 sales data.

n=657

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## Respondent Housing Costs – Homeowner Vs. Renters

Homeowner	Min	Max	Average	Median	Renter	Min	Max	Average	Median
Donnelly	\$600	\$6,000	\$1,832	\$1,550	Donnelly	\$707	\$2,550	\$1,411	\$1,150
McCall	\$1	\$7,200	\$2,076	\$1,700	McCall	\$284	\$2,900	\$1,406	\$1,325
Cascade	\$200	\$6,000	\$1,852	\$1,750	Cascade	\$600	\$2,000	\$1,168	\$1,600
Lake Fork	\$250	\$7,500	\$1,966	\$1,800	Lake Fork	\$650	\$2,400	\$1,571	\$1,250
New Meadows	\$800	\$3,500	\$1,586	\$1,500	New Meadows	\$580	\$2,000	\$1,419	\$1,500
Unincorporated Valley County	\$100	\$4,500	\$1,849	\$0	Unincorporated Valley County	\$1,500	\$1,500	\$1,500	\$0
Unincorporated Adam's County	\$1,475	\$3,800	\$2,638	\$1,400	Unincorporated Adam's County	\$0	\$0		\$700
Yellow Pine	\$1,100	\$1,100	\$1,100		Yellow Pine	\$0	\$0		\$0
Smith's Ferry	\$0	\$0		\$2,638	Smith's Ferry	\$0	\$0		\$0
Other, please specify	\$1	\$5,000	\$1,713	\$1,715	Other, please specify	\$550	\$1,600	\$888	\$1,500
<b>Total</b>	<b>\$1</b>	<b>\$7,500</b>	<b>\$1,944</b>	<b>\$1,700</b>	<b>Total</b>	<b>\$284</b>	<b>\$2,900</b>	<b>\$1,384</b>	<b>\$1,250</b>

n=657

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## Housing Costs Today vs. What Respondents Can Comfortably Afford

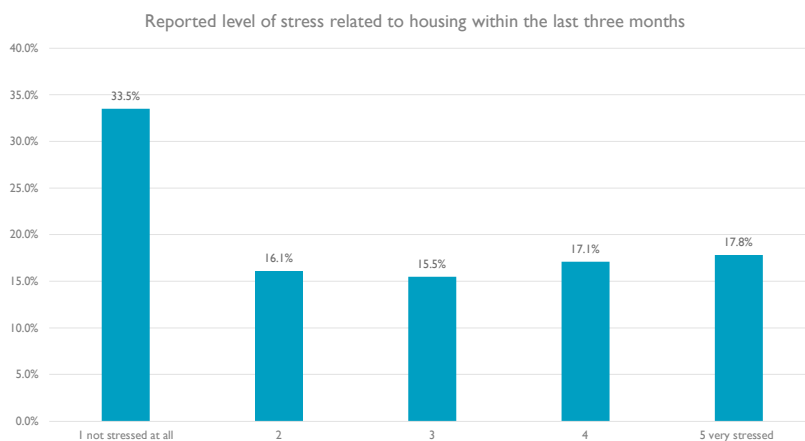
All Households	Households paying more than they can afford on housing (Q17-Q18)	% of Households
Donnelly	14	15%
McCall	48	15%
Cascade	9	10%
Lake Fork	10	18%
New Meadows	3	10%
Unincorporated Valley County	3	7%
Unincorporated Adam's County	0	0%
Yellow Pine	0	0%
Smith's Ferry	0	0%
Other, please specify	1	3%
<b>Total</b>	<b>89</b>	<b>17%</b>

n=657

Approximately 1 in 5 respondents are paying more for housing today than they can comfortably afford.

24% of renters are paying more than they can comfortably pay compared to just 8% of homeowners

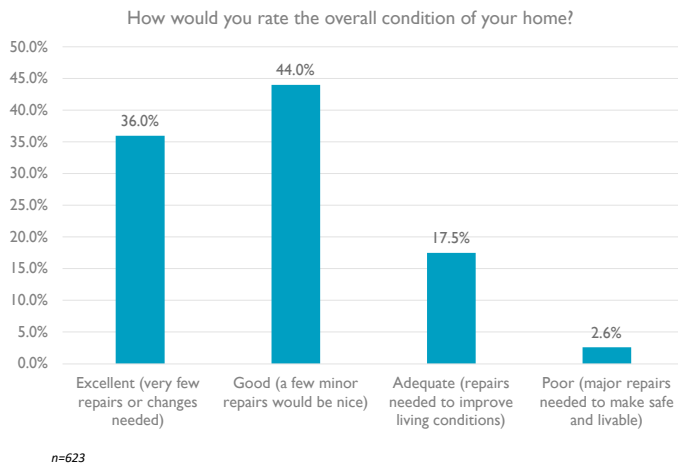
## Level of Stress Related to Housing



n=638

35% of respondents indicated a high level of stress related to housing within the last three months.

## Condition of Respondent Homes

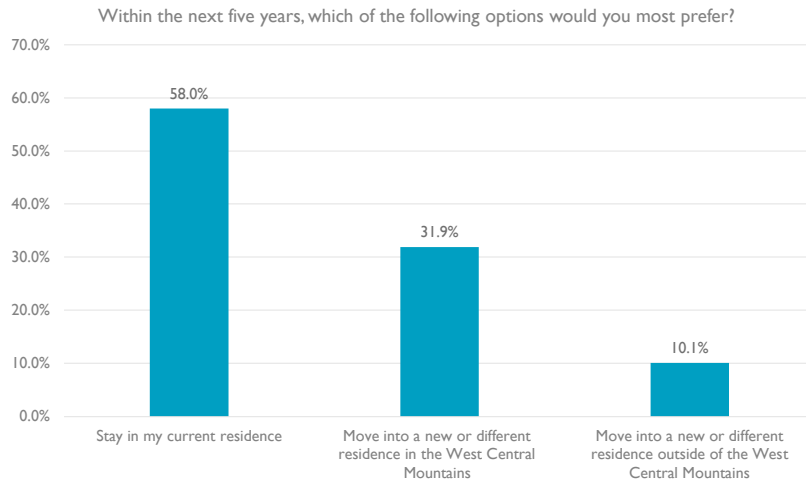


### What type of improvements are most desired by respondents

- Improve energy efficiency (52%)
- Create additional space through an add on (31%)
- Improve the design of the space (30%)
- Improve health and safety concerns (14%)
- Improve water and sewer access (9%)
- Remediate mold (8%)

## Respondent Housing Demand and Preference

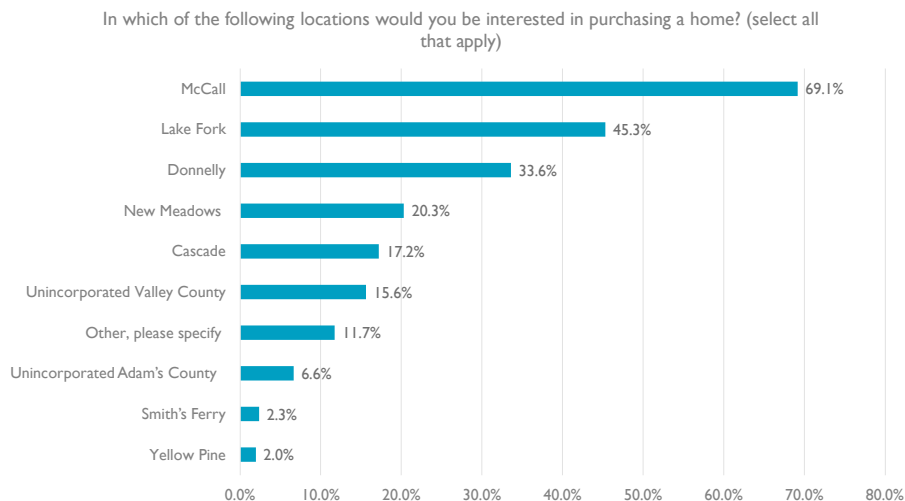
## Respondent 5-Year Housing Preference



n=624

For respondents who were interested in moving 72% were only interested in homeowner opportunities, 22% were open to owning or renting, and 6% were interested only in renting.

## Where Respondents are Interested in Buying a Home



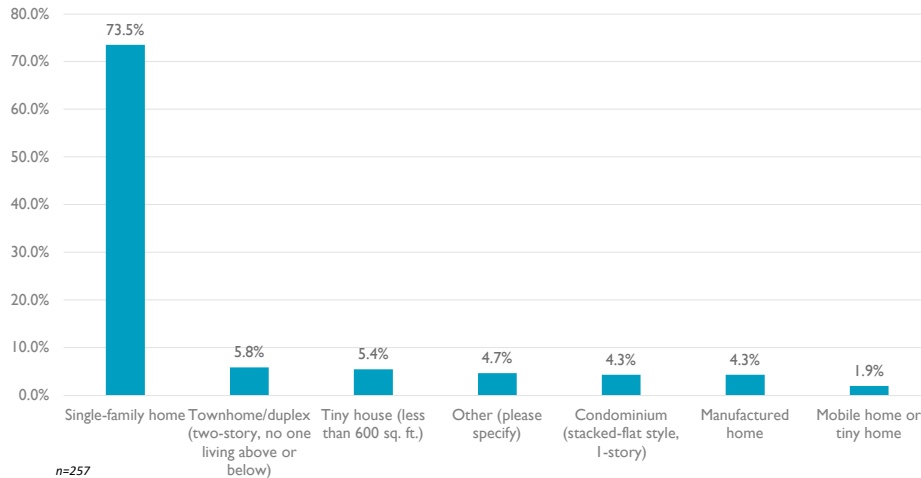
n=256

### Other Areas Included:

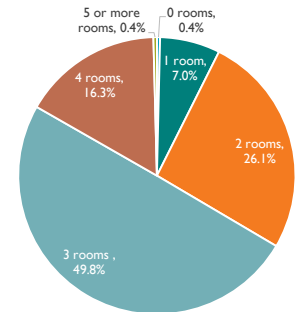
- Boise/Treasure Valley
- Council
- Hailey
- Riggins
- Out of State
  - Colorado
  - Oregon
  - Montana
  - Warmer areas

## Desired Type of Home Products – Ownership

What type of home product respondents would be interested in purchasing? (select all that would work)

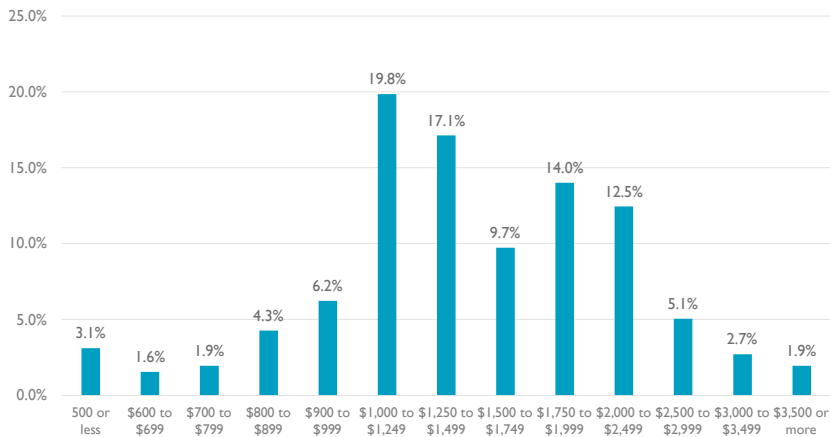


How many bedrooms would your purchased unit need?



## Desired Type of Home Products – Maximum Affordable Mortgage

What is the maximum monthly mortgage (excluding utilities) you would be willing to pay for your needed bedroom size?



\*There are many factors that influence the monthly payment on a mortgage, this example is for illustrative purposes only.

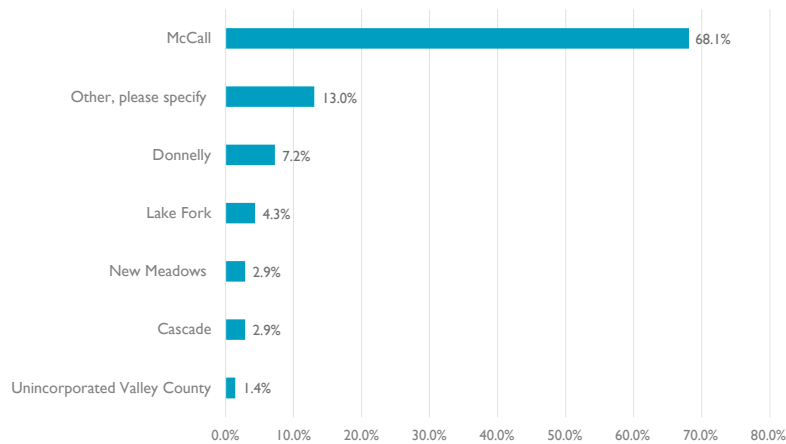
A rough estimate of a monthly mortgage for a \$460,000 home in the region with 20% down is approximately \$3,000\*

Only 4% of respondents indicated that this would be an affordable monthly payment.

Respondents indicated that they would be willing to pay an average of \$473,000 to purchase a home in the region.

## Where Respondents are Interested in Renting a Home

In which of the following locations would you be interested in renting a home?



### Other Areas Included:

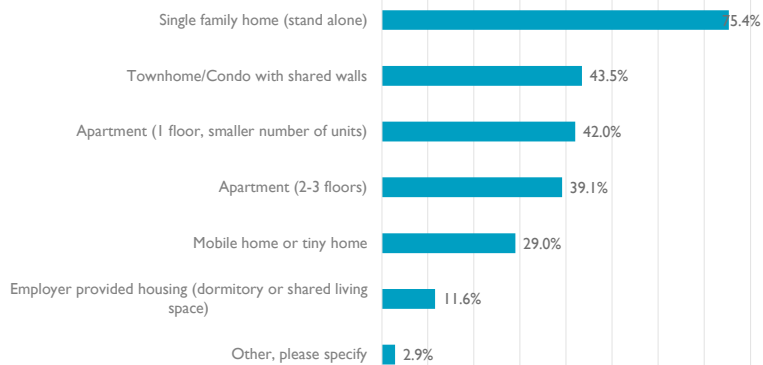
- Boise/Treasure Valley
- Council
- Out of State

n=69

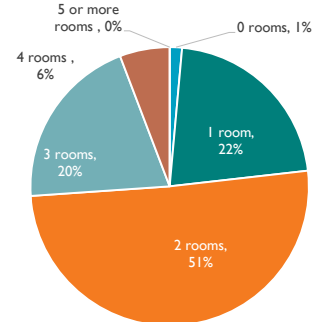
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## Desired Type of Home Products – Rental

What type of housing would you be interested in renting? (select all that apply)



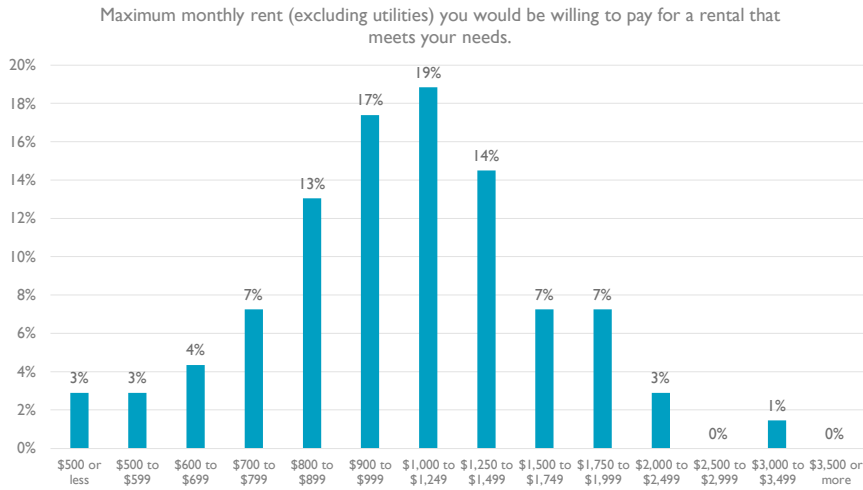
How many bedrooms would your rental unit need?



n=69

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## Desired Type of Home Products – Maximum Affordable Mortgage

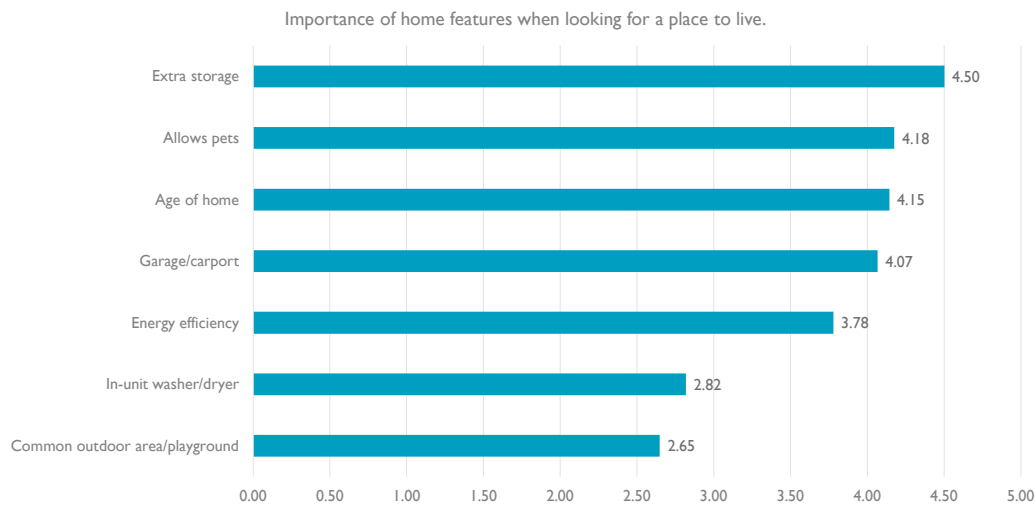


n=69

Currently listed rental units (2 bedrooms or less) in Valley County have an average monthly rent of ~\$1,900

Only ~10% of respondents indicated that this would be an affordable monthly rent.

## Importance of Home Features and Amenities



n=601

The greater the weighted number, the greater the indicated importance from respondents (5 being the highest possible score)

## Importance of Location Considerations



n=600

The greater the weighted number, the greater the indicated importance from respondents (5 being the highest possible score)

Agnew::Beck | 23

## Respondents Moving Out of the Region

10% of respondents indicated that within the next 5-years they would most prefer to move to a new or different residence outside of the West Central Mountains. Reasons for this desire included:

- Inability to afford housing in the area and cost of living concerns
- Lack of services
- Few opportunities for children and families.
- Perceptions that the region is changing politically and culturally
- Changes to employment
- Relocating to be closer to family.

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## Comments From Respondents Who May Leave the Region

"The overall cost of living. I'm in a two-income household but 100% of my income goes to our mortgage. Then buy the time utilities, car maintenance, and groceries come out of my husband's income we are barely scraping by. We were thriving more as newly graduated students from college making 60,000 combined with our first mortgage in Boise. It's a beautiful place, but the reality of living here is not so beautiful!"

-survey respondent

"I moved here to get away from crowded cities. The current growth here is not good for me."

-survey respondent

"I will be retiring in five years and can't afford to live here."

-survey respondent

"Unable to find affordable housing. Even with a great job, my husband and I are living in a camper trailer because we are unable to find or afford an adequate home within our price range."

-survey respondent

"Hard to find staffing for business and also commercial space to keep business growth. Children cannot move out of our home due to housing issues. Life here is feeling more and more difficult to make it work."

-survey respondent

"I am in McCall temporarily as a graduate student and do not plan to stay. However, if I did, housing would certainly be a concern as it is pretty unaffordable for an average person to live here."

-survey respondent

"Cost of living here and amenities for my kids- schools are good for the most part but class size is large in younger grades, early childhood education is super expensive or has schedules that do not match up with work schedules, we have good jobs and are getting by but could not afford to live here had we not bought in 2010, cost of living is high."

-survey respondent

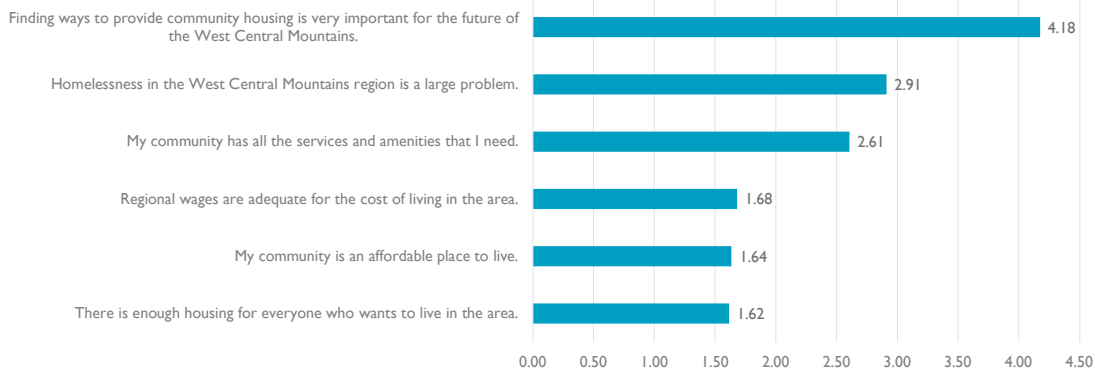
Agnew::Beck | 25

Policy and Action



## Level of Agreement

To what degree do respondents agree with the below statements

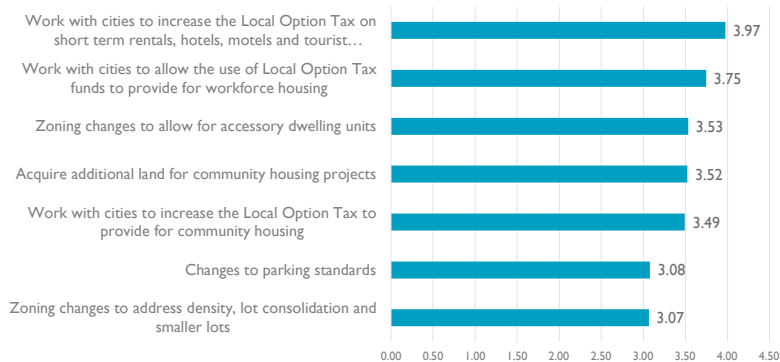


The greater the weighted number, the greater the support from respondents (5 being the highest possible score)

n=601

## Strategies to Support Affordable Housing

Respondent support for strategies to support affordable housing



n=580

The greater the weighted number, the greater the support from respondents (5 being the highest possible score)

### Other Suggested Actions:

- Address short term rentals through taxes and unit limits
- Incentives to convert short-term rentals to long-term rentals
- Economic development to increase area wages
- Improve public transportation options regionally
- Build more missing middle housing
- Improve regional relationships
- Increased zoning transparency

***Appendix D: Mountain Housing:  
Council Impact Placemat***



# MOUNTAIN HOUSING COUNCIL: IMPACT PLACEMAT JANUARY 17, 2020

## Accelerating Housing Solutions in the North Tahoe-Truckee Region

### MEETING GOALS

- Discussion/Feedback: MHC 2.0
- Operationalizing ADUs from White Paper to Action

### COUNCIL AGENDA

- I. Welcome
- II. Storytelling
- III. Partner Updates
- IV. Council Updates
- V. ADU Panel
- VI. Public Comment
- VII. Close

### INFO HUB

#### MHC PRESS

*Truckee Paving Way for Construction of Secondary Units* (SIERRA SUN, NOVEMBER 2019)

*Placer County Moving Forward with Housing Trust* (SIERRA SUN, NOVEMBER 2019)

*Placer County Adopts New Short-term Rental Ordinance* (SIERRA SUN, NOVEMBER 2019)

*New Year, New Rules for Vacation Rentals Around North Lake Tahoe in Placer County* (SACRAMENTO BEE, JANUARY 2020)

*Mountain Housing Council Releases Study on ADUs* (SIERRA SUN, JANUARY 2020)

*Town Hires First Full-time Housing Program Manager* (SIERRA SUN, JANUARY 2020)

### PARTNER HIGHLIGHTS

#### PLACER COUNTY

- Adopted new STR ordinance, requiring STRs be permitted, have a local contact to manage the home, and receive a life-safety inspection by local fire officials, among other requirements.
- Establishing a private housing trust, *Housing Trust Placer*, to fund affordable housing projects throughout the County. The fund will allow for donations from a variety of sources.
- Launched the 2021-2029 Housing Element Update process. On November 22, 2019 the County contracted with PlaceWorks Inc to assist in the process of updating the Housing Element as required under California state law.
- County will launch soon a new web based Secondary Dwelling Resource Center inclusive of calculators to determine cost of construction and return on investment. It will also include inspirational ideas on location and design of second units as well as how to fast track an application, getting to construction sooner.
- Meadowview Place (a.k.a Schaffer's Mill) applied for building permits and anticipate beginning construction of 56 affordable units this year.

#### TOWN OF TRUCKEE

- Hired Seana Doherty as Housing Program Manager, starting January 13, 2020.
- Hired Host Compliance to explore short term rental issues and solutions.
- Council directed staff to use \$500,000 of the \$2 million dollar housing opportunity fund to incentivize ADUs. Other programs that will be explored with the housing opportunity fund are homebuyer's assistance programs, a deed restriction pilot program, and funding assistance for housing projects that meet Town goals. The details of the ADU incentives will be coming to Council in February.
- Facilitated three stakeholder groups for a potential revenue measure for housing. It looks promising

to put a 2% increase to the Town's Transient Occupancy tax on the ballot in November 2020 but details are yet to be finalized—this is just a recommendation by this committee and will need to be finalized by Council.

- The State has granted the Town SB-2 funding which is anticipated to be used to help analyze and facilitate rezones for housing.
- The Town anticipates that the Planning Commission will review Frishman Hollow II, a 68-unit affordable housing project, in February. This is meant for 50-80% of AMI.

#### CATT

- Worked with Town of Truckee to remove the language in the development code specifying a 3-acre minimum lot size for an ADU on septic. Continuing our work with Lahontan Regional Water Quality Control Board and will be expanding to work with the county Health Departments to make their rules clear and defined on this issue so that all jurisdictions can implement consistent rules and the public has a clear understanding of what is allowed.
- Working with town of Truckee on their proposed new TOT tax that would be earmarked for funding affordable housing.

#### TAHOE PROSPERITY CENTER

- South Shore agencies and jurisdiction collaboratively funded a Housing Opportunity Assessment and Action Plan for the South Shore, including both CA and NV. Phase I, the Needs Assessment, was completed on schedule (July - November 2019) and shared with the public in December (<https://tahoeprosperity.org/housing-study/>).
- Phase II, the Housing Action Plan, is currently in process and is in public feedback stage. The Action Plan will include a multitude of actionable priorities, spread among various partners and agencies, to increase the availability of suitable housing options. Completion is on track to be

finished by March of 2020.

- Tahoe Home Connection (TaHoCo) property managers have successfully matched 6 local families (12 people) with vacant second homes this fall and winter. These locals work at Kirkwood, Harrah's, Montbleu, and other local ski resorts and restaurants. TaHoCo also received a grant to upgrade and automate homeowner and tenant matching services on our website.

#### TRPA

- Effective January 28, 2020, fees for ADUs that are deed-restricted affordable, moderate, or achievable will be waived.
- Local Government and Housing Committee approved 6-month Housing Work Plan to develop TRPA Housing Action Plan. Action Plan includes monthly Governing Board workshops. First workshop is January 22nd on California and Nevada Housing Legislation, including new CA ADU regulations.

### PARTNER SUB-COLLABORATIVE ACTIONS

#### Truckee Employer Housing JPA

- Four major employers (Tahoe Truckee Unified School District, Tahoe Forest Hospital, Truckee Donner Utility District, Tahoe Truckee Airport District) entered into a legal agreement to combine resources to collectively address their employee housing issues. 2020 kick-off expected.

#### Martis Fund Down Payment Assistance Program

- The Martis Fund Down Payment Assistance Program (DPAP), managed by SBC, has initiated a third round of funding in the amount of \$500,000, for a total of over \$1.4 million since 2016. A total of 38 families in our community have been supported with down payment assistance.

### TIGER TEAM UPDATES

#### STATE ADVOCACY

##### TARGET: ATTRACT CAPITAL

**Goal:** Create and broaden relationships with state and federal decision makers/organizations to build influence, change policy, and attract funding.

##### Progress:

- Met during the legislative recess with selected state legislative offices, agency staff, and housing organizations to ascertain likely top priorities during the 2020 session.
- Worked with statewide housing groups to include MHC priorities in the development of a disaster housing relief and recovery proposal for inclusion in the Governor's budget.
- Monitored the development of guidelines and beginning of implementation of programs created by Prop 1 for incorporation of MHC priorities.
- Continuing to monitor legislation and funding programs impacting affordable housing in the Tahoe-Truckee region.
- Worked with the California Tahoe Conservancy to consider strategy for use of excess state lands.
- Worked with partners on expansion of purposes for the use of Enhanced Infrastructure Finance Districts as a housing finance tool.
- Provided technical assistance on securing future public funding to housing developers with affordable and achievable housing projects.
- Developed draft 2020 policy platform for review and approval of the Tiger Team.

### WHAT IS ACHIEVABLE LOCAL HOUSING?

The term Achievable Local Housing was developed by the Mountain Housing Council in 2017 to define the range of housing needs in the region; from homeless UP TO the "missing-middle" (195% AMI levels).

Achievable local housing is a framework to describe both the traditional affordable housing rental homes as well as single family, for-sale homes for middle income families.

### AGREEMENTS

1. Show up and bring your best ideas.
2. Be prepared.
3. Treat others with respect.
4. Voice opinions and concerns.
5. Advocate for our collaborative goals.
6. Work collaboratively and strive for consensus.
7. Share your expertise.
8. Serve as an ambassador.



### PARTNERS

**NEUTRAL CONVENER:** *Tahoe Truckee Community Foundation: Stacy Caldwell*

**PROJECT FACILITATOR/PROJECT COORDINATOR:** *Seana Doherty/Emily Vitas*

**Community Collaborative of Tahoe Truckee** – Alison Schwedner

**Contractors Association of Truckee Tahoe** – Kristi Thompson

**Martis Fund** – Heidi Volhardt Allstead / Tom Murphy

**Mountain Area Preservation Foundation** – Alexis Ollar

**Nevada County** – Brian Foss / Richard Anderson

**North Lake Tahoe Resort Association** – Brett Williams

**North Tahoe Public Utility District** – Susan Daniels (Sue) / Sarah Coolidge

**Placer County** – Cindy Gustafson / Jennifer Merchant

**Sierra Business Council** – Steve Frisch / Kristin York

**Sierra Community House** – Paul Bancroft / Teresa Crimmens

**Squaw Valley Public Service District** – Mike Geary / Eric Poulsen / Jessica Asher

**Squaw Valley | Alpine Meadow** – Jennifer Scharp

**Sugar Bowl Resort** – Monica Pette / Greg Dallas

**Tahoe City Public Utility District** – Sean Barclay / Scott Zumwalt

**Tahoe Donner Homeowners Association** – Annie Rosenfeld

**Tahoe Forest Hospital District** – Ted Owens

**Tahoe Prosperity Center** – Roger Kahn / Heidi Hill-Drum

**Tahoe Regional Planning Agency** – Joanne Marchetta / John Hester

**Tahoe Sierra Board of Realtors** – John Falk / Matt Hansen

**Tahoe Truckee Unified School District** – Robert Leri / Joan Zappettini

**Town of Truckee** – David Tirman / Yumie Dahn / Jeff Loux

**Truckee Chamber | Truckee Tomorrow** – John Manocchio / Lynn Saunders

**Truckee Donner Public Utility District** – Steven Poncelet / Regina Wise

**Truckee Downtown Merchants Association** – Stefanie Olivieri / Cassie Hebel

**Truckee North Tahoe Transportation Management Association** – Jaime Wright / Julia Tohlen

**Truckee Tahoe Airport District** – Kevin Smith / Rick Stephens

**Vail Resorts/Northstar California** – Jerusha Hall

## TRACKING TOWARDS OUR MOUNTAIN HOUSING COUNCIL REGIONAL ACTION PLAN

### CREATE NEW ACHIEVABLE LOCAL HOUSING



#### GOALS:

→ 300 new units over three years

#### COLLECTIVE RESULTS TO DATE:

**DONE + IN THE WORKS | 413**

**ON THE HORIZON | 284+**

#### COMPLETE:

- ✓ 1: Quality Automotive deed restricted rental unit above auto shop, Truckee

#### APPROVED, UNDER CONSTRUCTION:

- ✓ 138: Coburn Crossing, Truckee – 132 deed restricted, market-rate apartments, six low income workforce units (Open Spring 2019)
- ✓ 76: Railyard Artist Lofts, Truckee – 63 very low, 13 low income rental units
- ✓ 10: Tahoe City Marina – Eight market rate units, two low income, deed restricted units
- ✓ 48: Coldstream Specific Plan – 29 very low, 19 low income units
- ✓ 3: Grocery Outlet, Truckee – low income rental units
- ✓ 1: Pioneer Commerce Center Apartments – 1 low income unit
- ✓ 5: Voltex, Kings Beach – 5 employee housing units

#### APPROVED, UNBUILT:

- ✓ 56: Meadow View Place, Placer – low income rental units, Martis Valley (\$16.6M in funds secured)
- ✓ 40: Hopkins Ranch, Placer – 40 low to moderate income units with 30-year deed restrictions

- ✓ 32: Northstar Highlands II, Placer – 32 workforce housing units
- ✓ 3: 6731 Tahoe, “The Vision,” Placer – 3 employee housing units

#### ON THE HORIZON | 284+

##### APPLICATION SUBMITTED:

- ✓ 83: Residences at Jibboom, Truckee – 50 workforce housing units deed restricted to locals and 33 units available for sale with down payment assistance available to locals. Undergoing CEQA review.
- ✓ 18: Lizando Project, Truckee – Serving missing middle with rental units built. \$780K commitment of funds from Truckee Tahoe Airport District
- ✓ 68+: Frishman Hollow II – Low to moderate, income restricted family rental units, Truckee, CA
- ✓ 69: Soaring Ranch Project - Mix of income targets, for sale and rental projects, near Raley’s in Truckee

##### PRE-APPLICATION CONCEPTS:

- ✓ TBD: Dollar Creek Crossing (formally Nahas Project) – Locals’ Housing Project, Tahoe City, Placer County. Range of rental units (low-moderate income levels and 14+ for sale homes)
- ✓ 32: Truckee Co-housing – Serving range of income levels (single family homes)
- ✓ 14: Dollar Hill apartments – 14 achievable local housing rentals

### VISION

All people that work and live in the Tahoe-Truckee region have access to diverse, quality, and achievable housing.

### MISSION

Accelerating solutions to achievable local housing for those that live in the Tahoe-Truckee region.

### INCREASE FUNDING FOR HOUSING

#### GOALS:

→ \$15 million in three years to support range of housing

#### COLLECTIVE RESULTS TO DATE | \$49,640,000

- ✓ \$12.85M: \$3.8M local dollars leveraged \$9.6M through state tax credits to support the Artist Lofts, Truckee Railyard Project
- ✓ \$250K: Funding from State Sustainability Grants (CAP and TRADE) for infrastructure work on Donner Pass Road
- ✓ \$2M: Truckee General Fund investment for roundabout for 138 local-deed restricted apartment project (Coburn Crossing)
- ✓ \$10.6M: State Funds committed to Cold Stream project for 48-low income housing units
- ✓ \$16.6M: Funding from State Sustainability Grants (CAP and TRADE) secured for 56-unit project in Placer County
- ✓ \$500K: Committed by Martis Fund to support down payment assistance program (2018–2019)
- ✓ \$250K: Committed by Martis Fund to support down payment assistance program (2019–2020)
- ✓ 780K: Total pledge from Truckee Tahoe Airport District for Lazando project (20 apartments)
- ✓ \$2.6M: Nahas Project land purchase pledges to date: Placer County Housing Trust Fund (\$1.05M), Placer County Transient Occupancy Taxes (\$1M), Truckee Tahoe Airport District (\$500K), Placer County Canceled Capital Funds (\$50K) (\*note: \$1M gap)
- ✓ \$2M: Town of Truckee General Fund set aside (one time) for affordable and workforce housing programs
- ✓ \$160,000 secured from SB-2 State HCD funds to accelerate affordable housing in the Town
- ✓ \$500,000 allocated from Placer County general fund to develop a pilot program to accelerate the production of affordable housing (2019/2020)



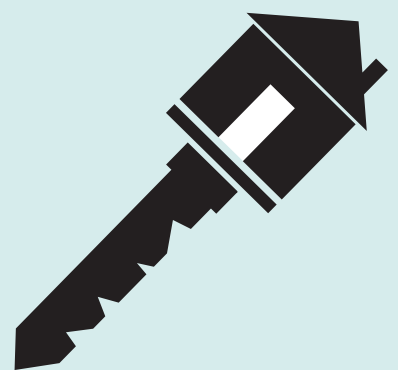
### SECURE EXISTING HOUSING STOCK FOR LOCALS

#### GOALS:

→ 300 units over three years serving low income to achievable local levels

#### COLLECTIVE RESULTS TO DATE | 86

- ✓ (20) Landing: 20 homes matched with locals through the company’s online platform (Partnership with TTCF)
- ✓ (8) Tahoe Donner: Eight homes (Seven leased, one owned) serving 61 winter seasonal employees
- ✓ (6) Squaw Valley | Alpine: Six homes (29 available beds for employees)
- ✓ (1) Tahoe Forest Hospital District: 11 homes (Seven leased, four owned)
- ✓ (42) Tahoe Dave’s Skis and Boards: 42 units of housing: 25 tiny home units (Old 40 RV Park), own three units (rent to employees), mixed use units at shops (two, 1-bedrooms), rental deposits (average 4/yr), home buying down payment assistance (six total, \$25-\$100K), master leases (two units)
- ✓ (15) Northstar California: Offering 52 beds in 15 units for employees



### IMPLEMENT INNOVATIVE REGIONAL POLICY AGENDA + EDUCATIONAL TOOLS GOALS



#### GOALS:

→ Increase incentives, decrease barriers to accelerate range of housing types for broad range of income levels (up to 195% of AMI)

→ 10 solutions in three years

#### COLLECTIVE RESULTS TO DATE:

- ✓ Achievable Local Housing Policy Recommendation: Approved by Council, 1.9.18
- ✓ Fee Policy Recommendation: Approved by Council, 9.18.18
- ✓ State + Federal Policy Platform: Approved by Council 1.11.19

- ✓ Short-term Rental White Paper: Research Paper approved by 25 of 29 partners
- ✓ Accessory Dwelling Unit White Paper: Approved by 25 of 28 partners
- ✓ Housing Tool Kit: Created visual tools for various housing topics on new website: Fall 2019

\*Above policies can be found at: <https://mountainhousingcouncil.org/about/>

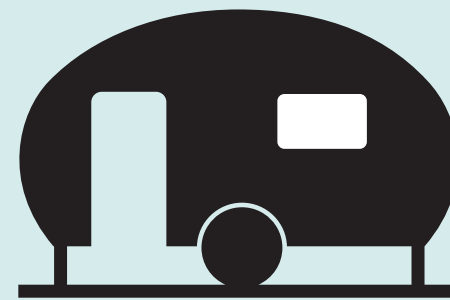
### RETAIN EXISTING AFFORDABLE HOUSING

#### GOALS:

→ 30 units in three years

#### COLLECTIVE RESULTS TO DATE:

- ✓ 10 units in Sunset 1: Team working on strategy to preserve



### INCREASE % WORKERS THAT LIVE + WORK IN OUR REGION

#### GOALS:

→ 1% increase in three years

#### COLLECTIVE RESULTS TO DATE:

- ✓ Continue to support employer strategies and projects to create housing such as new JPA with: TFHD, TDPUD, TTUSD, TTAD
- ✓ Continue education efforts on what employers can do to support housing such as via the Landing project

