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# FROM INSIGHT TO ACTION: Housing in the West Central Mountains

*A three-part lunch and learn series*

April 2026



Engage Plan Implement AGNEW  
::BECK

## Session Series

- March 15 – Housing Conditions and Data
- March 16 – Development Overview
- March 17 – Regional Housing Action



*Presentation and recorded webinar will be available online at [www.wcmedc.org](http://www.wcmedc.org)*

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# Session I: Housing Conditions and Data

***What does housing in the West Central Mountains look like today?***

April 15, 2026



Engage Plan Implement AGNEW  
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# Introductions



**Ellen Nelson, AICP**  
Principal/Co-Owner



**Aaron Mondada**  
Senior Analyst



**Carissa Connelly**  
Housing Specialist

# About Agnew::Beck

## Who We Are

We are a multi-disciplinary team of planners, connectors, analysts, researchers, writers, historians, social workers, facilitators, designers, subject matter experts, and people with lived experiences.

## Our Collaborators

We work with Tribes, tribal organizations, nonprofits, advocacy and funding entities, health and wellness organizations, local and state governments, public institutions, private sector, partnerships, coalitions, and people growing healthy, equitable, thriving communities.



***Our Vision:*** Working alongside our clients to grow healthy, equitable, thriving communities.

## A::B's Approach

We work throughout the West, from offices in Alaska, Idaho, and California/Nevada across areas proven to improve health and well-being for individuals and communities.



## Technical Skills

- |   |                             |   |  |
|---|-----------------------------|---|--|
|    | Quantitative data analysis  |    | Facilitation and public engagement       |
|    | Qualitative data analysis   |    | Communications and graphic design        |
|    | Research and best practices |    | Supporting and growing coalitions        |
|    | Policy analysis             |    | Financial modeling and business planning |
|   | Draft plans                 |  | Organizational and strategic planning    |
|  | Capacity building           |  | Grants and sustainable funding           |

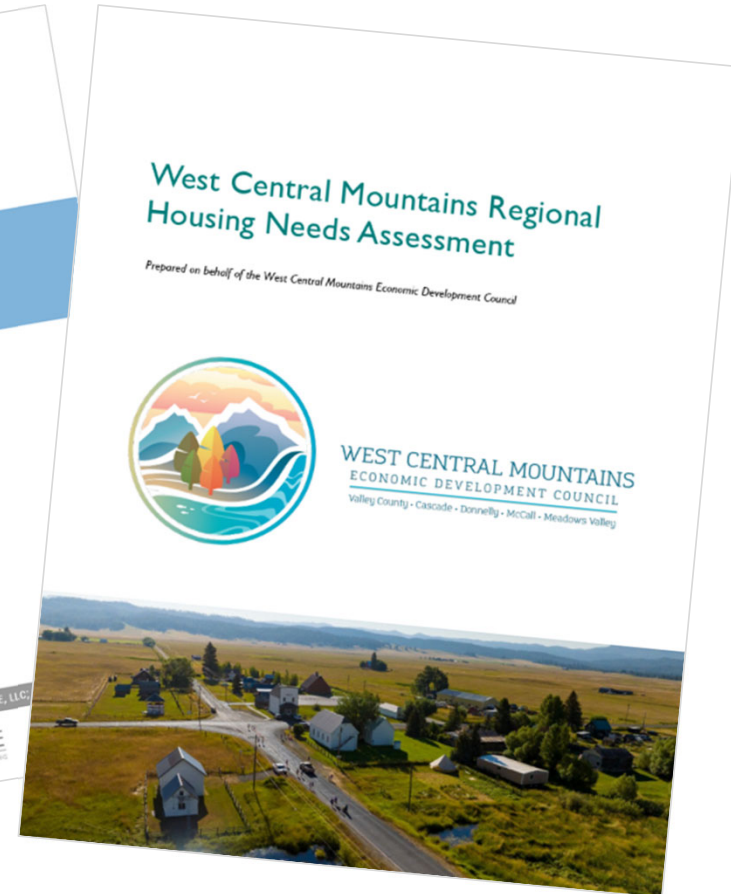
# TODAY

- Welcome and Introductions
- Setting the Stage
- Needs Assessment Updates
- Housing Market Overview
- Participant Response and Q+A

# TODAY

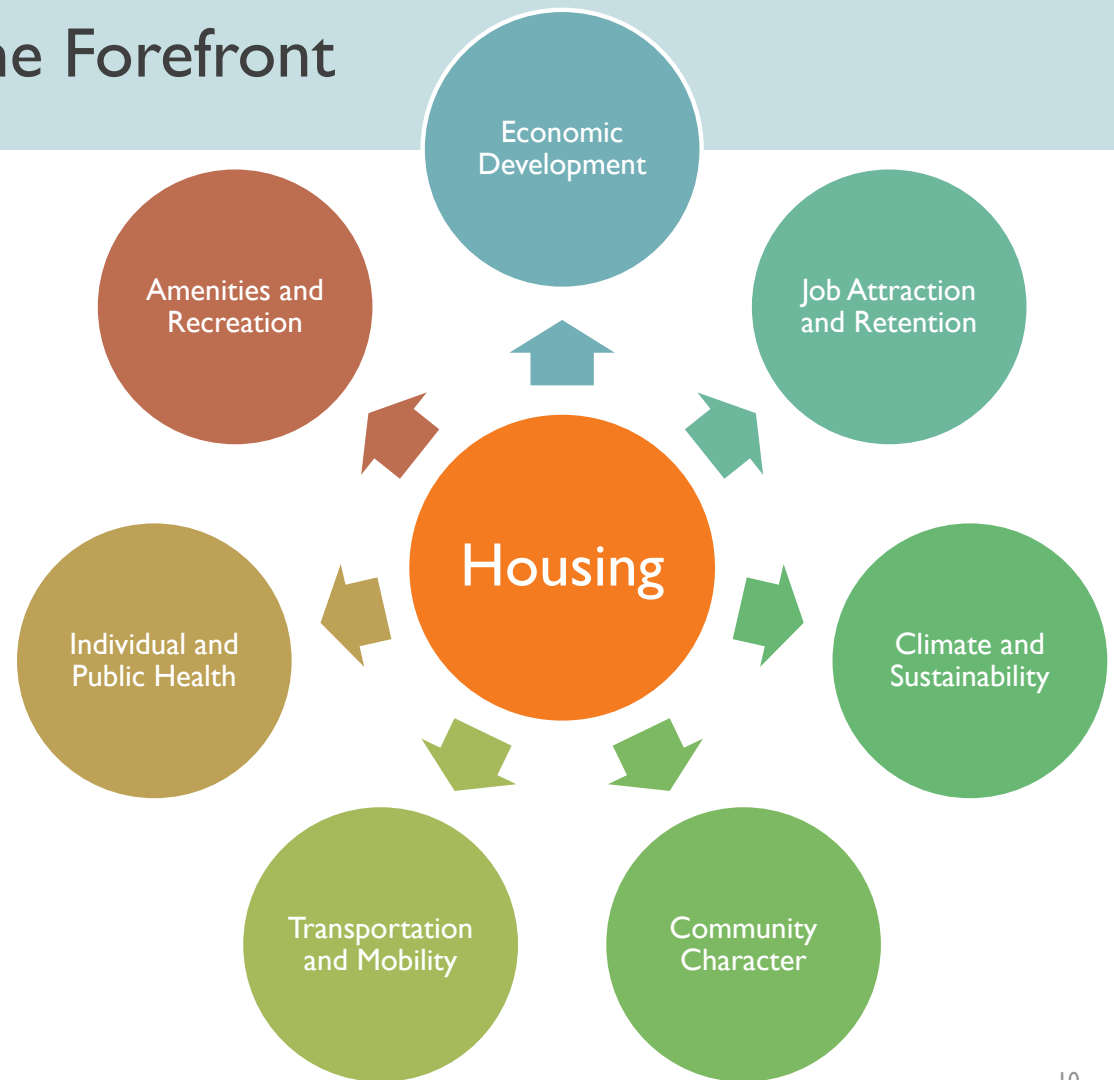
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# Housing in the West Central Mountains is not a new topic



# Why Housing Remains at the Forefront

*The strength and condition of your housing environment impacts nearly every other factor of community wellbeing.*



# What Makes Housing Special?

1. **Physical importance** for basic wellbeing and health
2. **Emotional importance** for sense of self, security and stress
3. **Key to neighborhood development** – housing condition influences sense of community, neighborhood strength



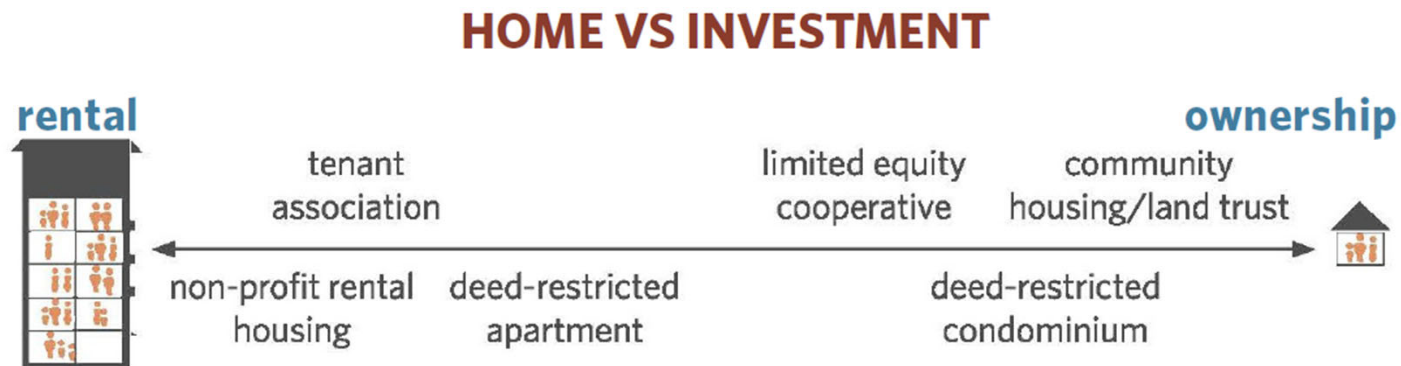
STATEWIDE AGE GROUP WINNERS, 2024

Source: Bratt, Rachel G, Michael E. Stone and Chester Hartman. "Why a right to housing is needed and makes sense: Editors' introduction." *the affordable housing reader* (2013): 53-71.

# What Makes Housing Special?

4. **Determines access** to public and private services and amenities

5. **Financial importance** – housing is often a household’s biggest budget item, ownership is a source of wealth generation



Source: Bratt, Rachel G, Michael E. Stone and Chester Hartman. "Why a right to housing is needed and makes sense: Editors' introduction." *the affordable housing reader* (2013): 53-71.

# Housing as a Special Commodity

- **Spatially fixed** – location can't be changed, making each unit unique and subject to neighborhood externalities.
- **Very heterogenous** – by dimension, location, quality – many submarkets.
- **Highly durable** – last longer than other commodities and supply is primarily made of existing homes.
- **Moving is costly** – large financial and physical cost make moving difficult.
- **Very expensive** – supply is linked to capital market functions.

These significant externalities mean that supply and demand do not function as they do with normal commodities such as clothing or home goods.

# Impacts of Housing Instability

## caregivers of young children



**2x**

more likely to be in fair or poor health



**3x**

more likely to report depressive symptoms

## young children



**20%**

increased risk of hospitalization



**25%**

increased risk of developmental delays

Housing influences community physical and emotional wellbeing.

Source: Sandel M, Sherward R, Ettinger de Cuba S, et al. Unstable Housing and Caregiver and Child Health in Renter Families. *Pediatrics* 2018; 141(2):e 20172199

# Impacts of a Constrained Housing Market

When housing is not affordable to workers in the local economy:

- Local employers have a harder time recruiting and retaining a workforce.
- More young workers and young families cannot stay in, or return to, the area.
- Households lose economic opportunity to save, build wealth, and pay for other services.
- Increased commuting and congestion.
- Community identity can change.



*West Central Mountains Housing Trust supported and currently available 4-bedroom home in New Meadows*

## Ensuring attainable housing isn't just about preventing the negatives

When communities focus on providing attainable housing there are often many positive economic development effects:

- Creates immediate and long term-employment
- Can help activate areas and increase home values to create more sustainable tax base and public service delivery
- Builds a broader year-round consumer base
- Can reduce strain on community resources and human services supports

Chalk-it Up McCall 2016 – Vision Board



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# West Central Mountains Study Area

Regional assessment approach that included:

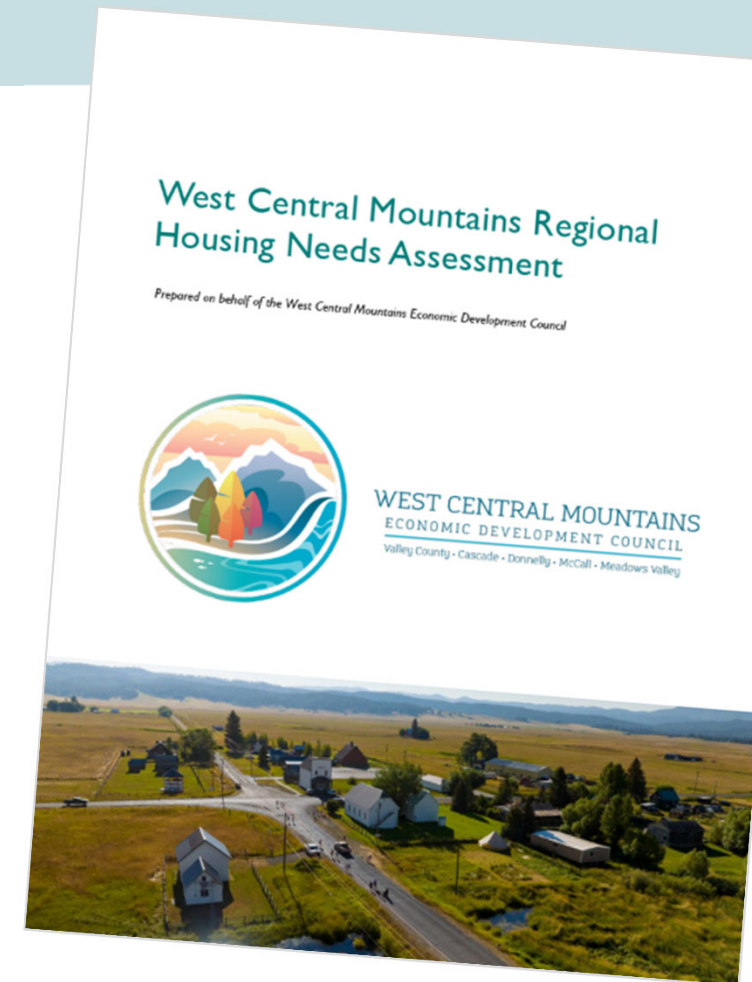
- **Valley County**
  - Cascade
  - Donnelly
  - McCall
  - All other unincorporated areas
- **North Adams County**
  - New Meadows
  - Two U.S. Census tracts of unincorporated Adams County



# Needs Assessment Recap

## Key Assessment Takeaways

- The housing market (for sale and for rental units) for residents and local employees was **expensive, scarce** and was causing some individuals to leave the region.
- The local workforce had largely been **priced out of homeownership** opportunities.
- Demand for single-family style homes was high, but there was **interest in multi-family** units, townhomes, condominiums, manufactured homes and even tiny homes.
- Individuals and **households earning 100% or less** of the area median income were approximately two-thirds of the forecasted housing need.

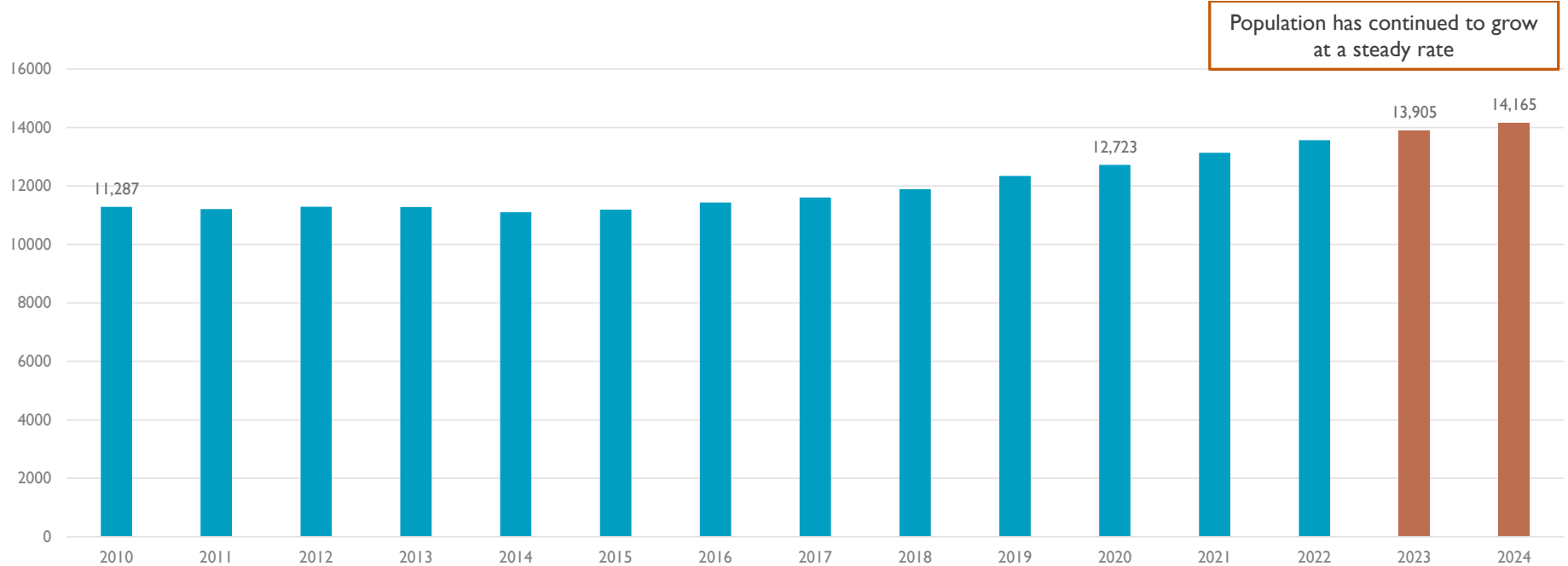


# Population and Growth



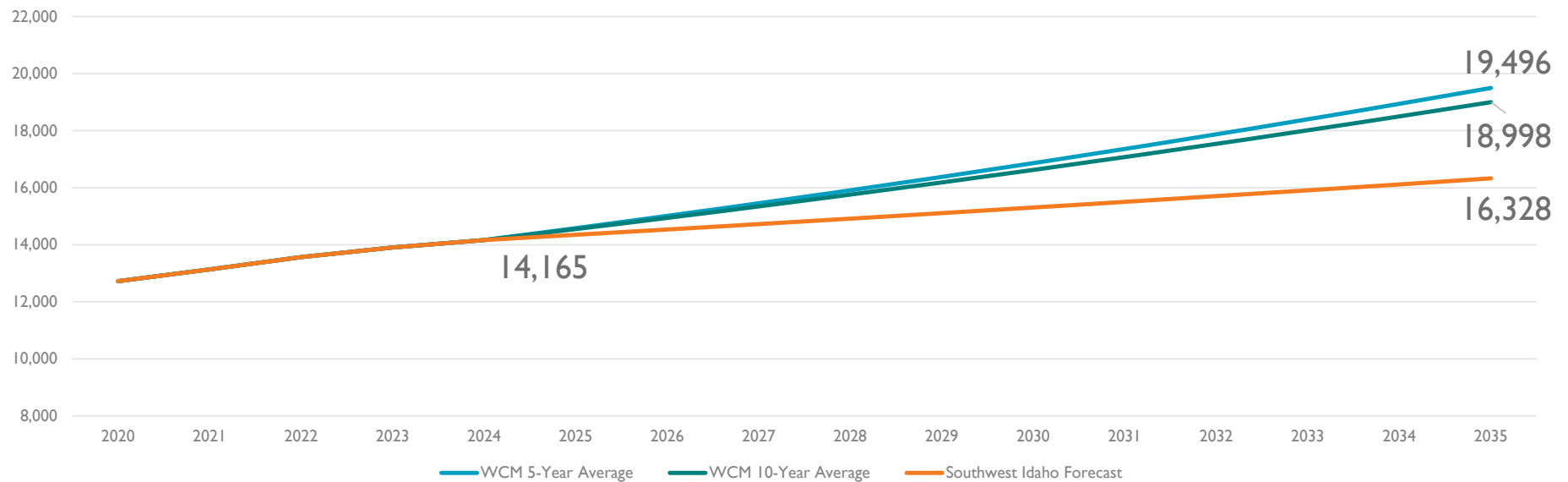
# West Central Mountains Population Trends (2010-2024)

The population of the West Central Mountains has experienced steady growth since 2014 with an average **annual growth rate of 1.6%**. **Over the last 5 years that rate increased to 2.9%**. (During this same 5-year time-period, the state of Idaho had an average annual growth rate of 2.2%.)



Source: 2024 ACS 5-Year Estimates  
WCMEDC Focus Area includes all of Valley County and Census Tract 9501 of Adams County

# Regional Population Forecast (2024-2035)



Population forecasts are based on average historical population growth rates and published Idaho Department of Labor population projections for the Southwest Region

	Years	Average Annual Growth Rate
WCMEDC 5-year [1]	2019-2024	2.9%
WCMEDC 10-year [1]	2014-2024	2.7%
Southwest Region [2]	2019-2029	1.3%
<b>Assumed Average Annual Forecasted</b>	2025-2035	2.3%

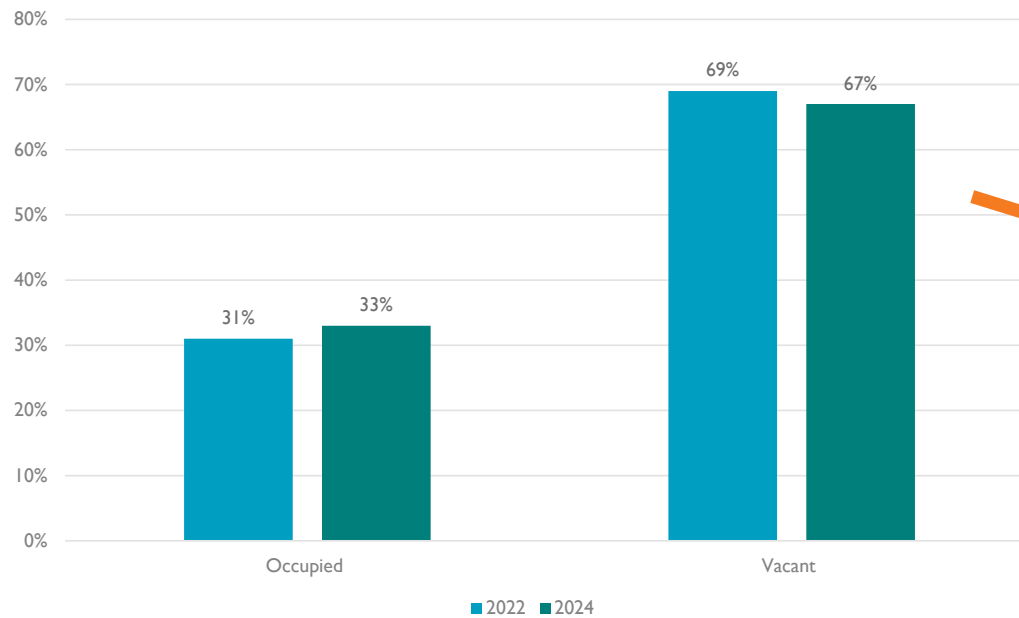
Source: [1] US Census Bureau, ACS 5-Year Estimates [2] Idaho Department of Labor Regional Population Projections, 2019-2029



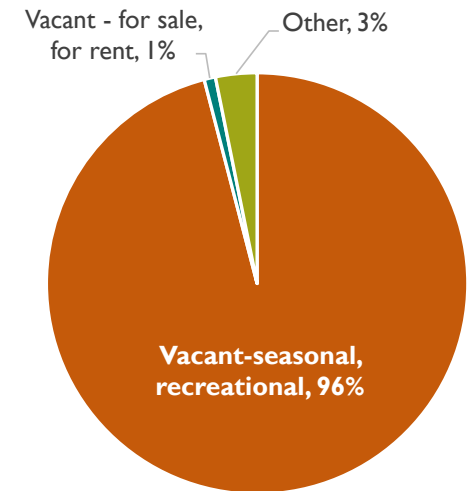
# Housing Characteristics and Market Conditions

# Housing Occupancy

A majority of housing units in the West Central Mountains are “vacant”



## WCMEDC Vacancy Details



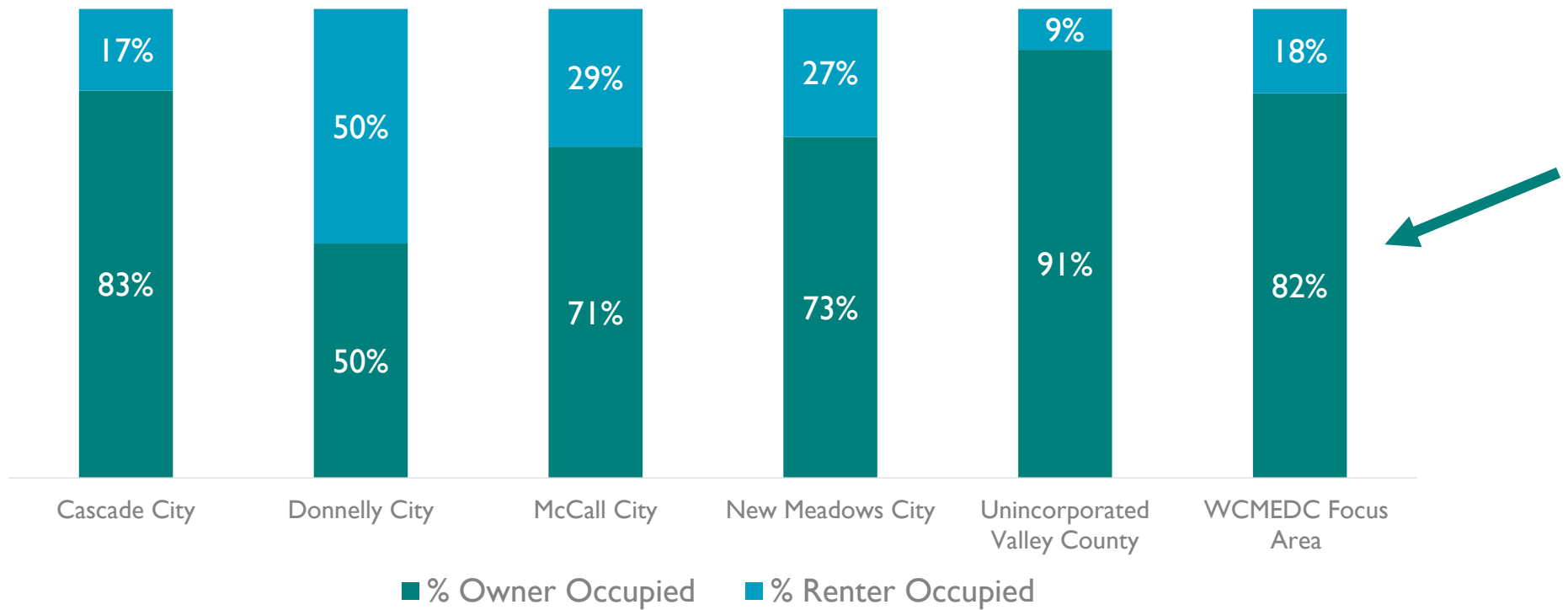
For this housing needs assessment, we will talk about year-round residents and **occupied housing**.

“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.

Source: 2024 ACS 5-Year Estimates, Household Income by Tenure (Table S2503)

# Housing Tenure

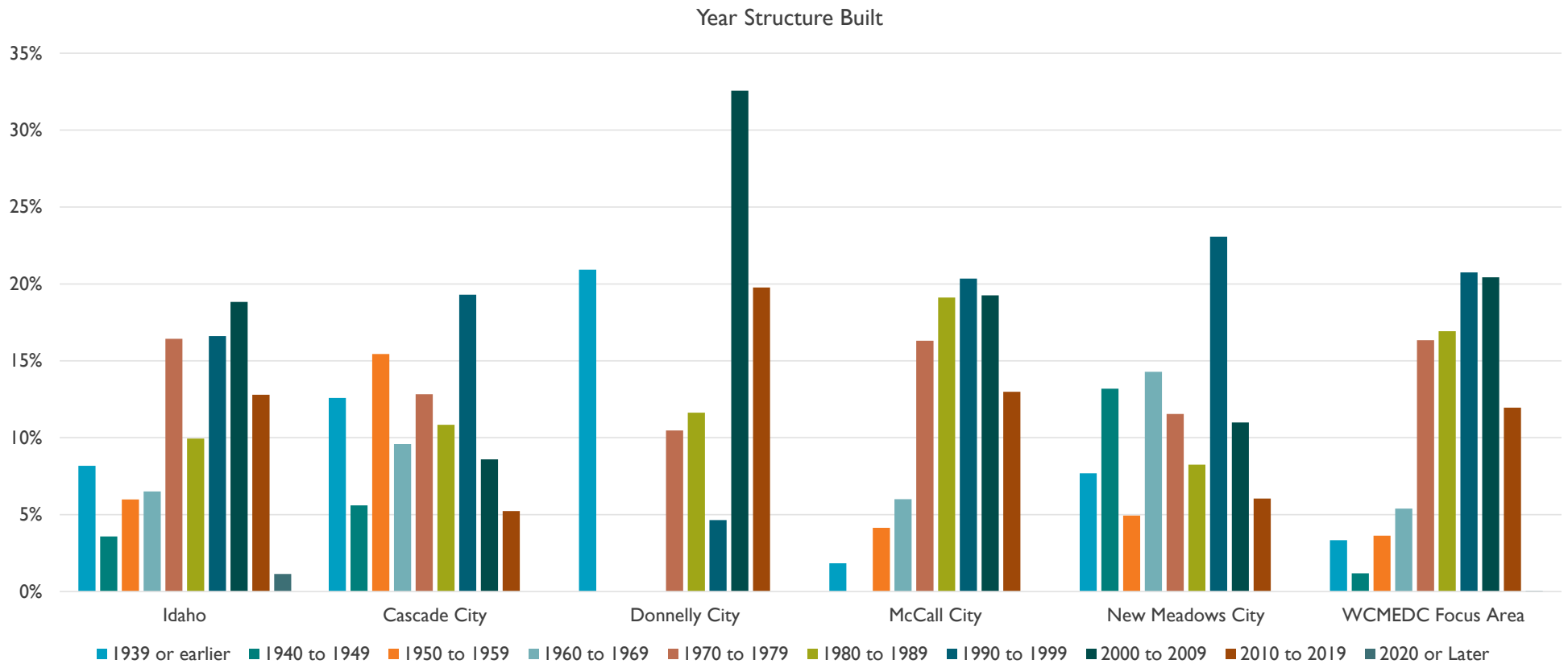
The majority of “occupied” or full-time housing units in the region are **owner-occupied**.



Source: 2024 ACS 5-Year Estimates, Household Income by Tenure (Table S2503)

# Age of Housing

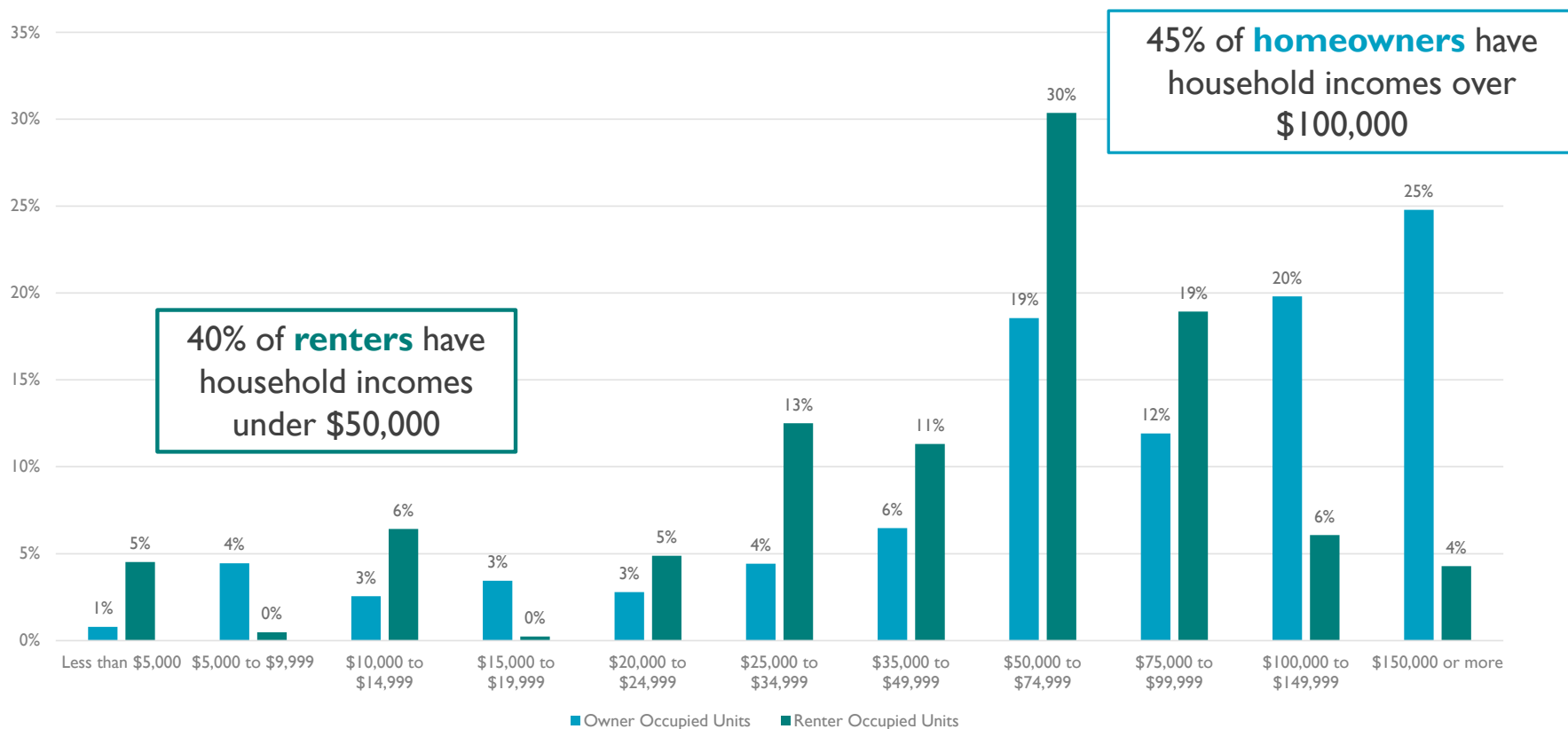
About 16 percent of the housing units in the region were constructed more than 50 years ago



Source: 2024 ACS 5-Year Estimates, Selected Housing Characteristics (Table DP04)

# Housing Tenure By Household Income

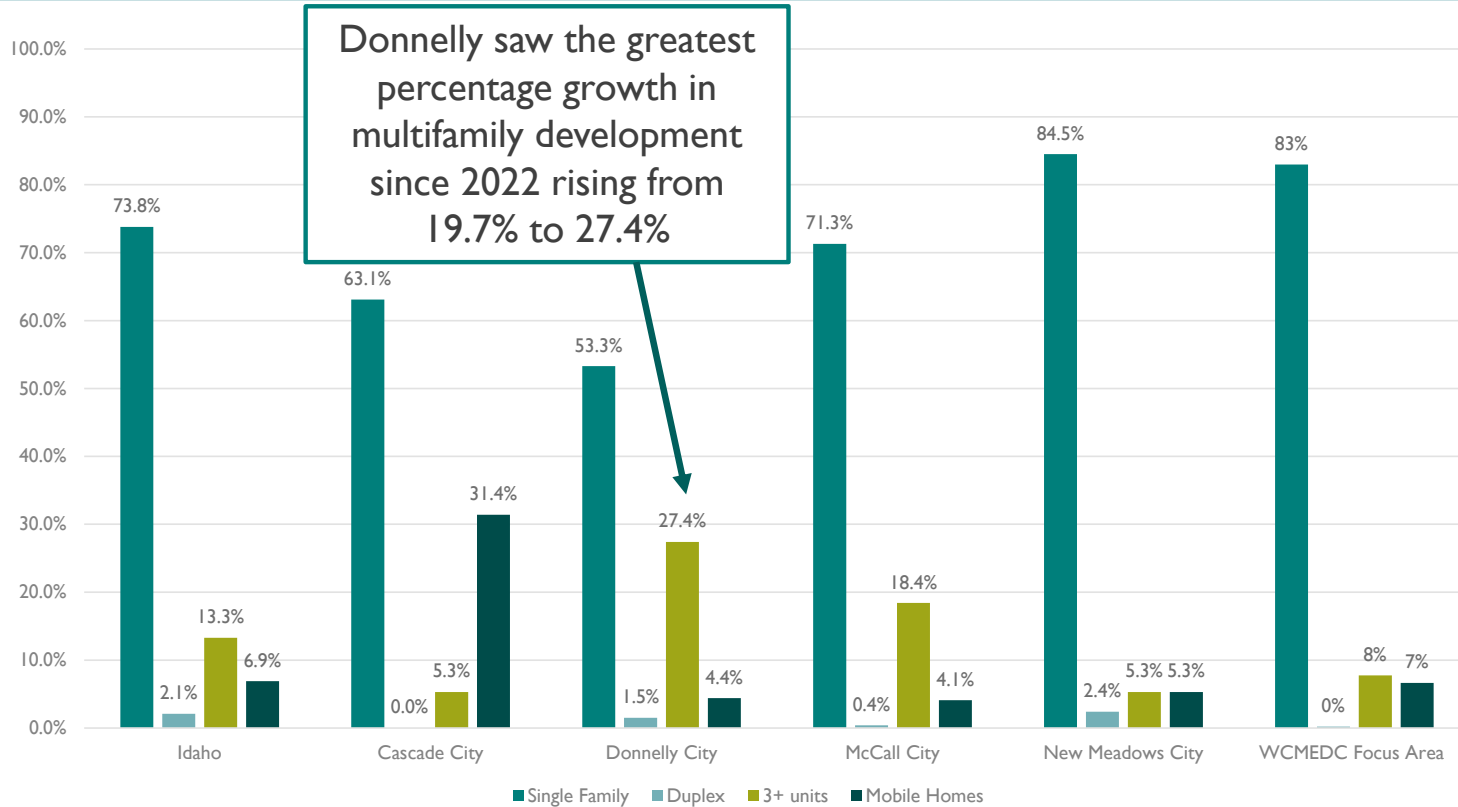
Homeowners are more likely to have higher household incomes



Source: 2024 ACS 5-Year Estimates, Household Income by Tenure (Table S2503)

# Regional Unit Composition

Multifamily homes represent a slightly larger percentage of total homes now than they did in 2022.



The region has seen a significant investment into multi-family development

217 multi-family units constructed between 2018-2022

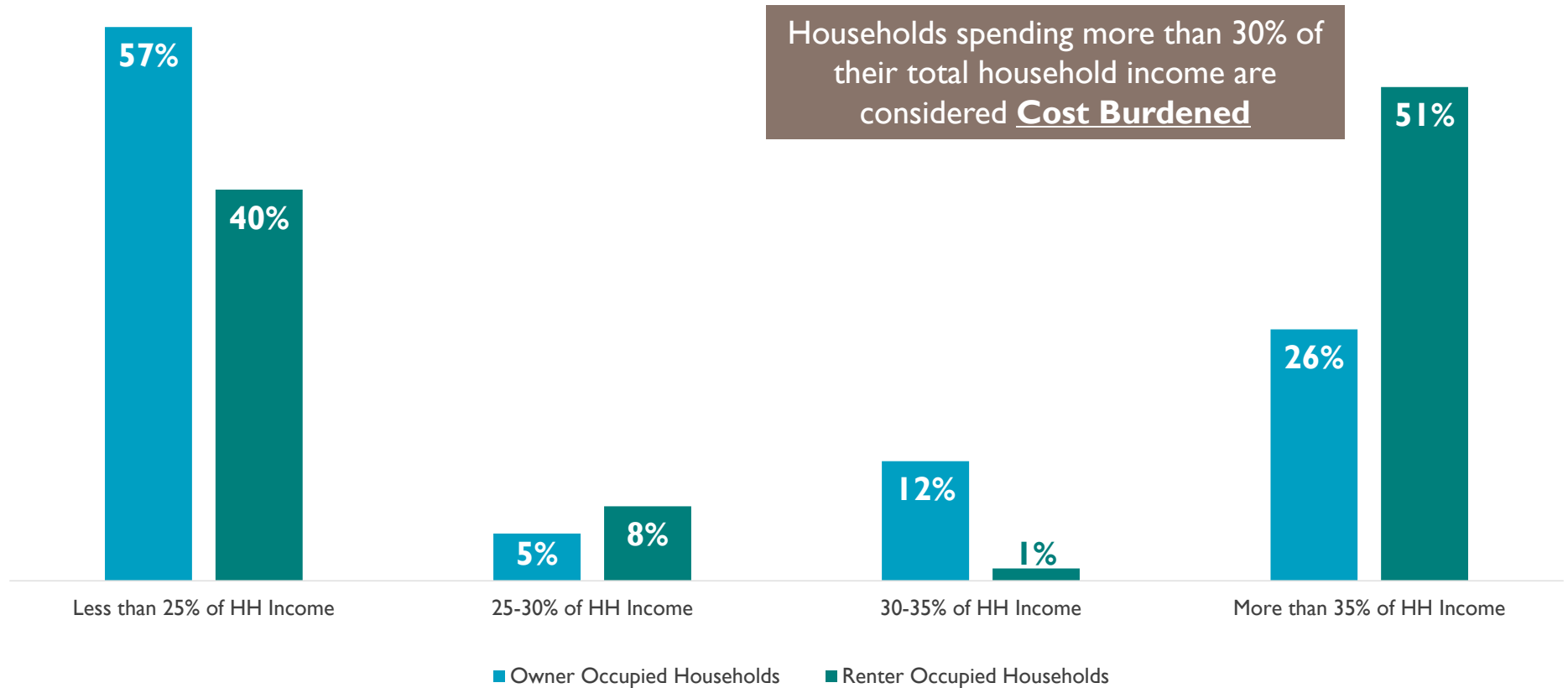
An estimated 170 new multi-family units constructed between 2022 and 2024.

With more in the pipeline!

Source: 2024 ACS 5-Year Estimates, Selected Housing Characteristics (Table DP04)

# Cost Burdened Households – 2022

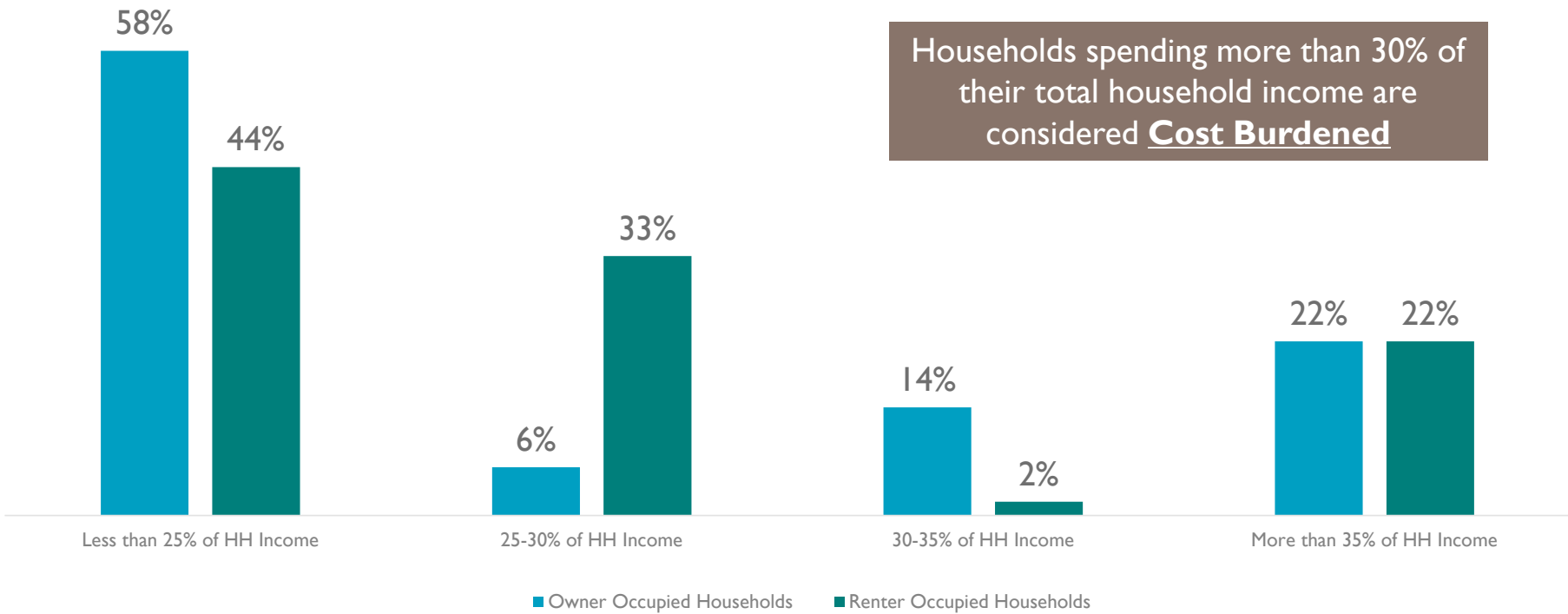
In 2022, More than half of all renter-occupied households and 38% of owner-occupied households in the West Central Mountains are cost burdened



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

# Cost Burdened Households – 2024

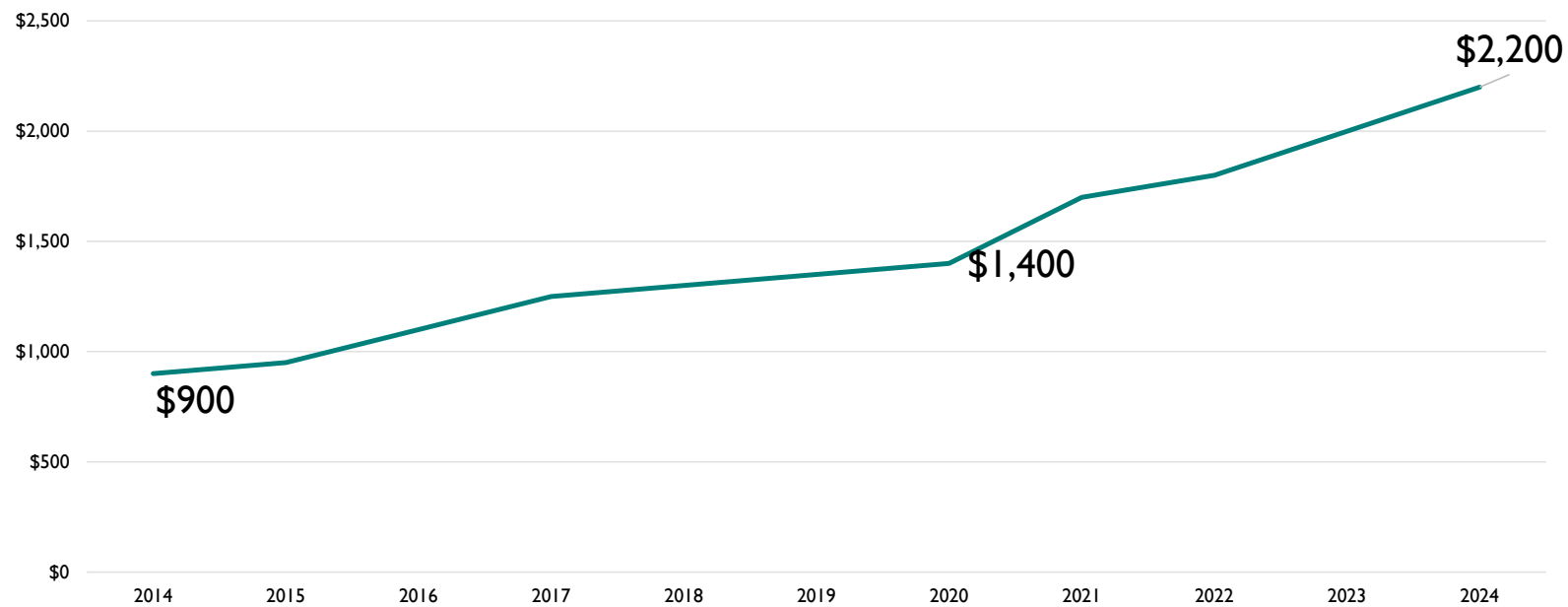
Significantly less households were reported as cost-burdened in 2024 compared to 2022.



Source: 2024 ACS 5-Year Estimates, Selected Housing Characteristics (Table DP04)

# Average Rent 2014-2024

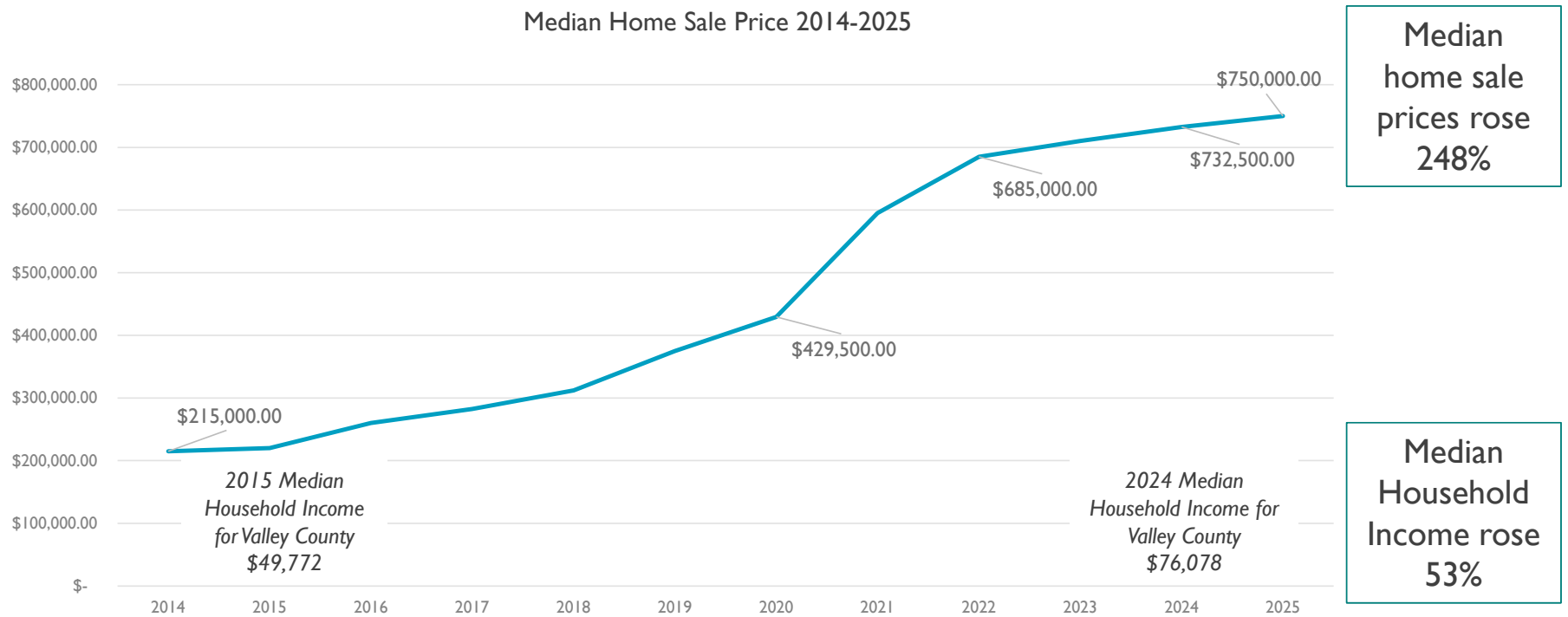
## Average Monthly Rent for a 3-Bedroom unit 2014-2024



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

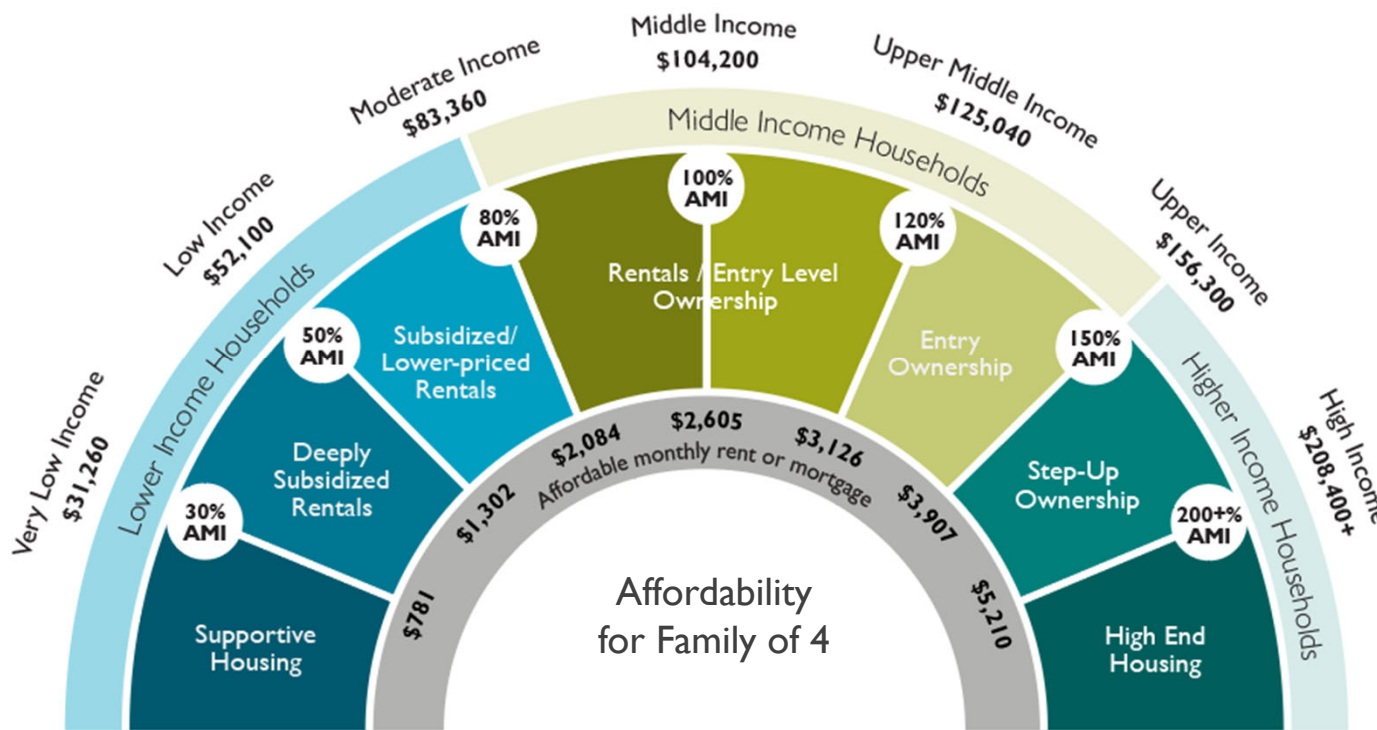
# Median Sold Price

Housing prices (rent and for sale units) have increased substantially



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

# The Housing Affordability Gap



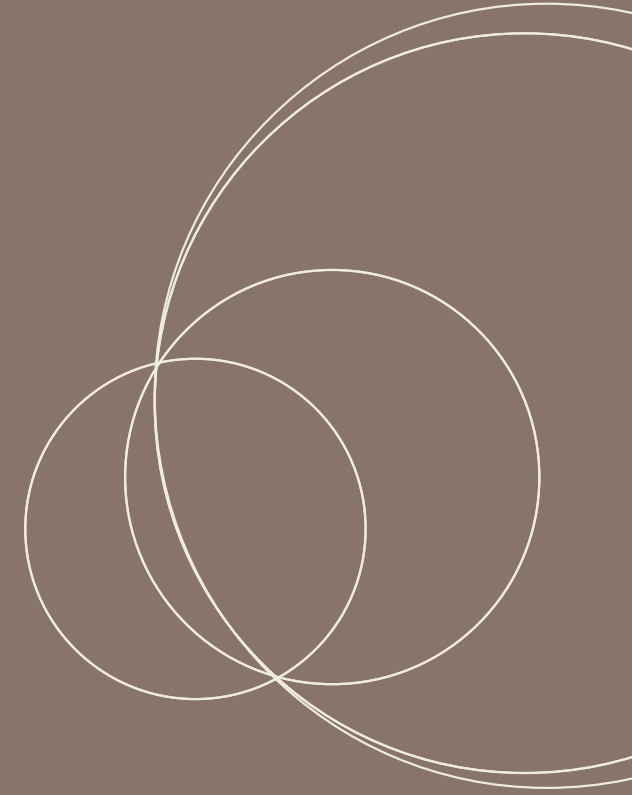
Average rent ~ \$2,200

Likely mortgage payment for Median Home Sale Price in 2026 ~ \$3,950

Source: Housing and Urban Development – FY 2025 Income Limits for a four-person household. Affordability estimates reflect 30% of monthly household income going towards rent or mortgage.

Average Rent data provided by McCall Cabins, Done Right Property Management, and Zillow Listings for a 3-bedroom/2-Bathroom housing unit in 2024.

Monthly Mortgage Payment reflects 2026 Median Home Sale price of \$750,000 with a 30-year fixed mortgage at 5.98% Interest with a 20% down payment.



# Employment and Wages

# Valley County Employment Statistics

	2020	2021	2022	2023	2024	% change 2020- 2024
Number of establishments	616	674	761	874	929	51% Increase
Average annual employment	4,122	4,394	4,903	5,423	5,516	34% increase
Average annual wage per employee	\$38,880	\$41,663	\$45,951	\$48,401	\$52,271	34% increase

During this same period average monthly rent increased by 57% and median home sale prices increased by 70%

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

# Valley County Employment by Industry Sector

Industry Sector	Employment 2014	Employment 2024	Percent Change
All Employment Sectors Combined	3,900	5,391	<b>38%</b>
Natural Resources and Mining	90	74	<b>-18%</b>
Construction	297	464	<b>56%</b>
Manufacturing	28	46	<b>64%</b>
Trade, Transportation and Utilities	729	946	<b>30%</b>
Information	55	34	<b>-38%</b>
Financial Activities	230	273	<b>19%</b>
Professional and Business Services	106	266	<b>151%</b>
Education and Health Services	610	766	<b>26%</b>
Leisure and Hospitality	1,023	1,710	<b>67%</b>
Other Services	104	161	<b>55%</b>
Public Administration	628	651	<b>4%</b>

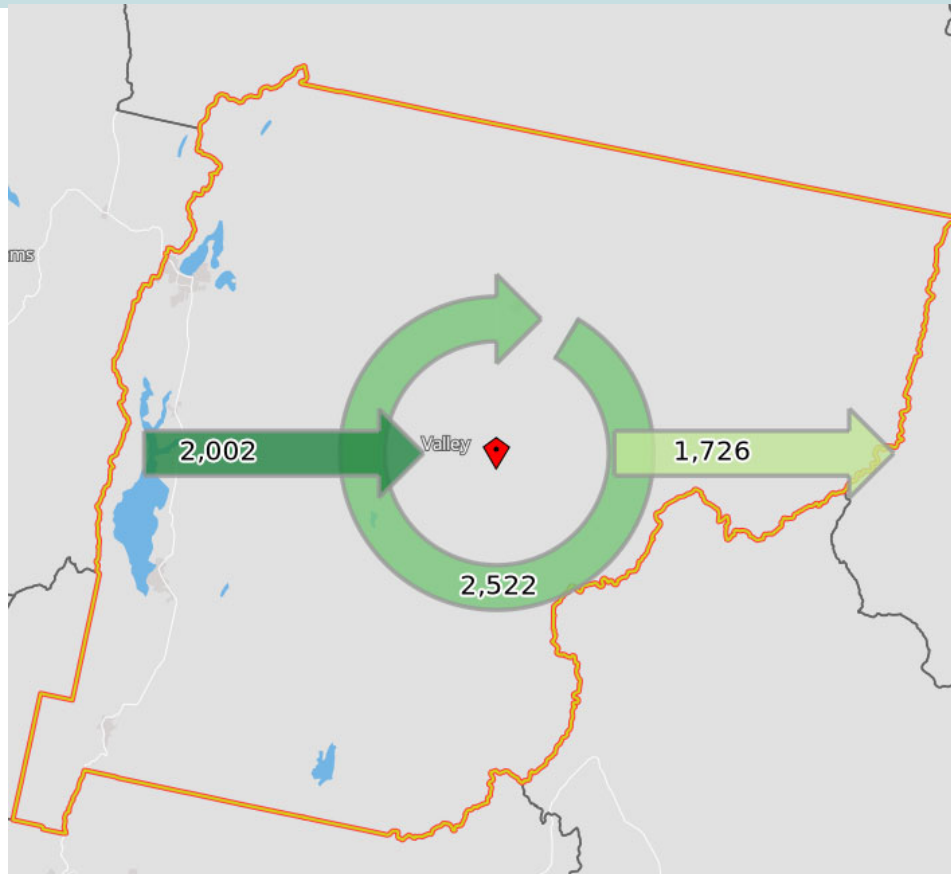
Source: Bureau of Labor Statistics: Quarterly Census Of Employment and Wages (QCEW)

# Valley County Wages by Industry Sector

Industry Sector	Employment 2014	Employment 2024	Percent Change
All Employment Sectors Combined	\$32,977	\$48,558	47%
Natural Resources and Mining	\$57,180	\$75,200	32%
Construction	\$33,461	\$50,409	51%
Manufacturing	\$30,589	\$43,957	44%
Trade, Transportation and Utilities	\$29,758	\$48,466	63%
Information	\$66,283	\$73,331	11%
Financial Activities	\$34,934	\$46,140	32%
Professional and Business Services	\$36,444	\$62,826	72%
Education and Health Services	\$46,355	\$65,576	41%
Leisure and Hospitality	\$18,678	\$32,013	71%
Other Services	\$17,530	\$35,689	104%
Public Administration	\$41,760	\$65,172	56%

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

# Daily Inflow and Outflow Analysis – Valley County 2021

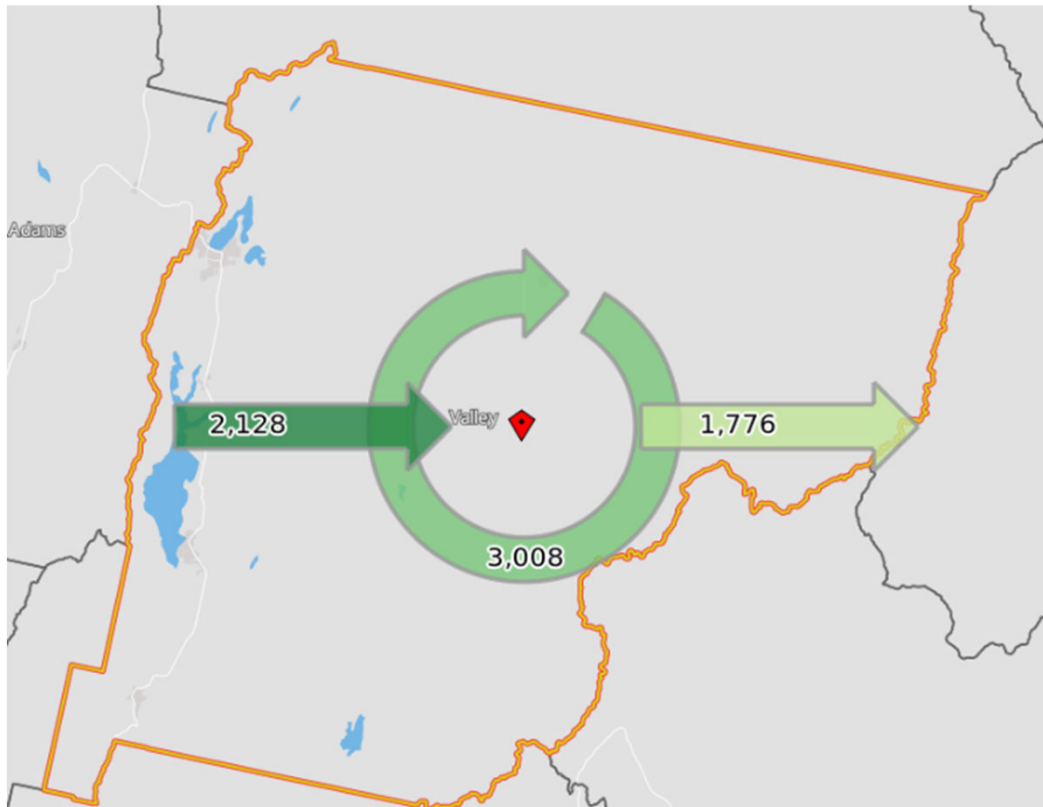


Inflow/Outflow Job Counts (All Jobs) 2021		
	Count	Share
<a href="#">Employed in the Selection Area</a>	4,524	100.0%
<a href="#">Employed in the Selection Area but Living Outside</a>	2,002	44.3%
<a href="#">Employed and Living in the Selection Area</a>	2,522	55.7%
<a href="#">Living in the Selection Area</a>	4,248	100.0%
<a href="#">Living in the Selection Area but Employed Outside</a>	1,726	40.6%
<a href="#">Living and Employed in the Selection Area</a>	2,522	59.4%

At least 15% of Valley County jobs are held by individuals living in the Treasure Valley area.

Source: U.S. Census Bureau Center for Economic Studies LEHD

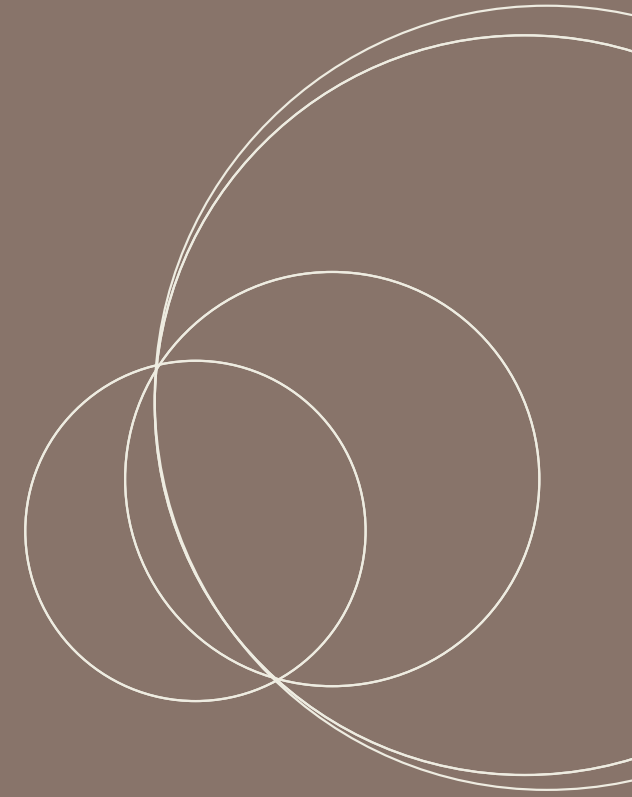
# Daily Inflow and Outflow Analysis – Valley County 2023



## Inflow/Outflow Job Counts (All Jobs)

	2023	
	Count	Share
<a href="#">Employed in the Selection Area</a>	5,136	100.0%
<a href="#">Employed in the Selection Area but Living Outside</a>	2,128	41.4%
<a href="#">Employed and Living in the Selection Area</a>	3,008	58.6%
<a href="#">Living in the Selection Area</a>	4,784	100.0%
<a href="#">Living in the Selection Area but Employed Outside</a>	1,776	37.1%
<a href="#">Living and Employed in the Selection Area</a>	3,008	62.9%

At least 11% of Valley County jobs are held by individuals living in the Treasure Valley area.

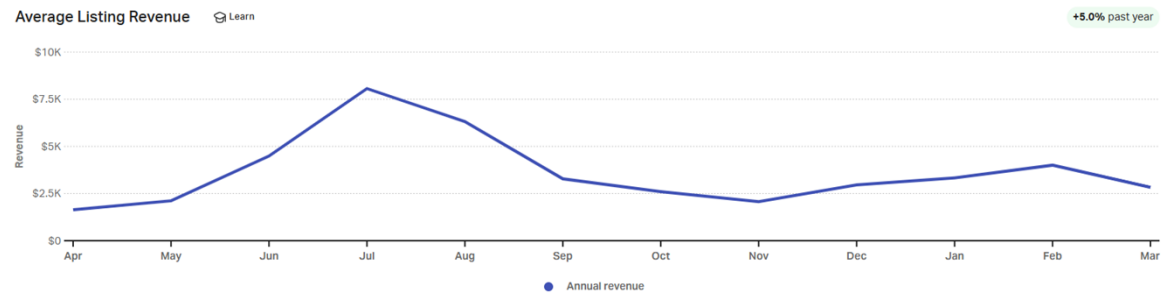


# Short-Term Rentals

# Short-Term Rentals

## Short-term rentals can play a role in constraining housing availability

- Active listings across the WCMEDC Study area have ranged from around 650-1,100 units over the last three years. *Approx 4.6-7.7% of the total housing inventory.*
- The average monthly revenue over the past year for listed STRs in the McCall area was \$3,641.



Expected revenue per unit vary seasonally.

Anticipated revenue (*not profit*) from an average year-round long-term rental in WCEMDC area

**\$26,400**

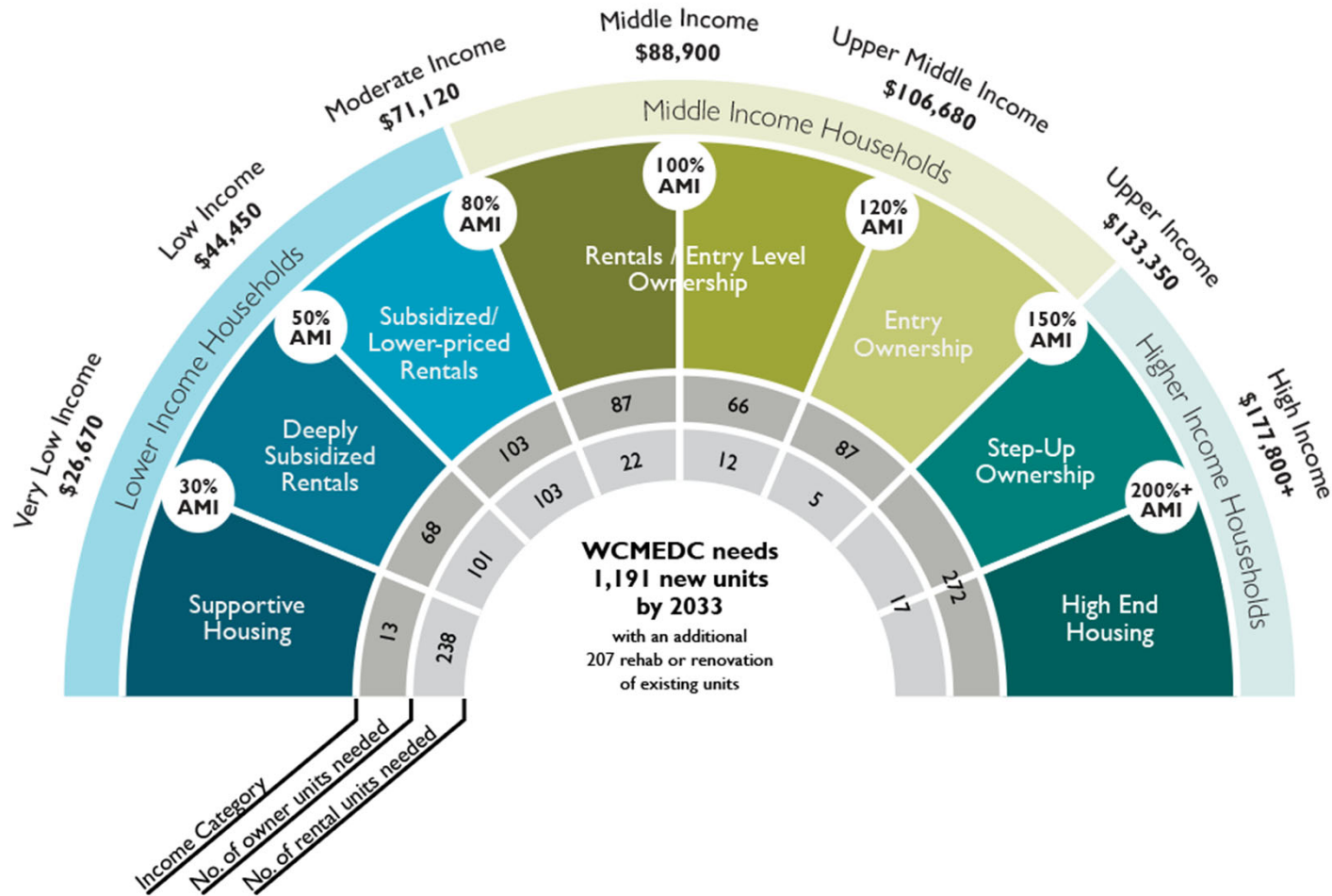
Anticipated revenue (*not profit*) from an average short-term rental in the McCall area

**\$43,700**



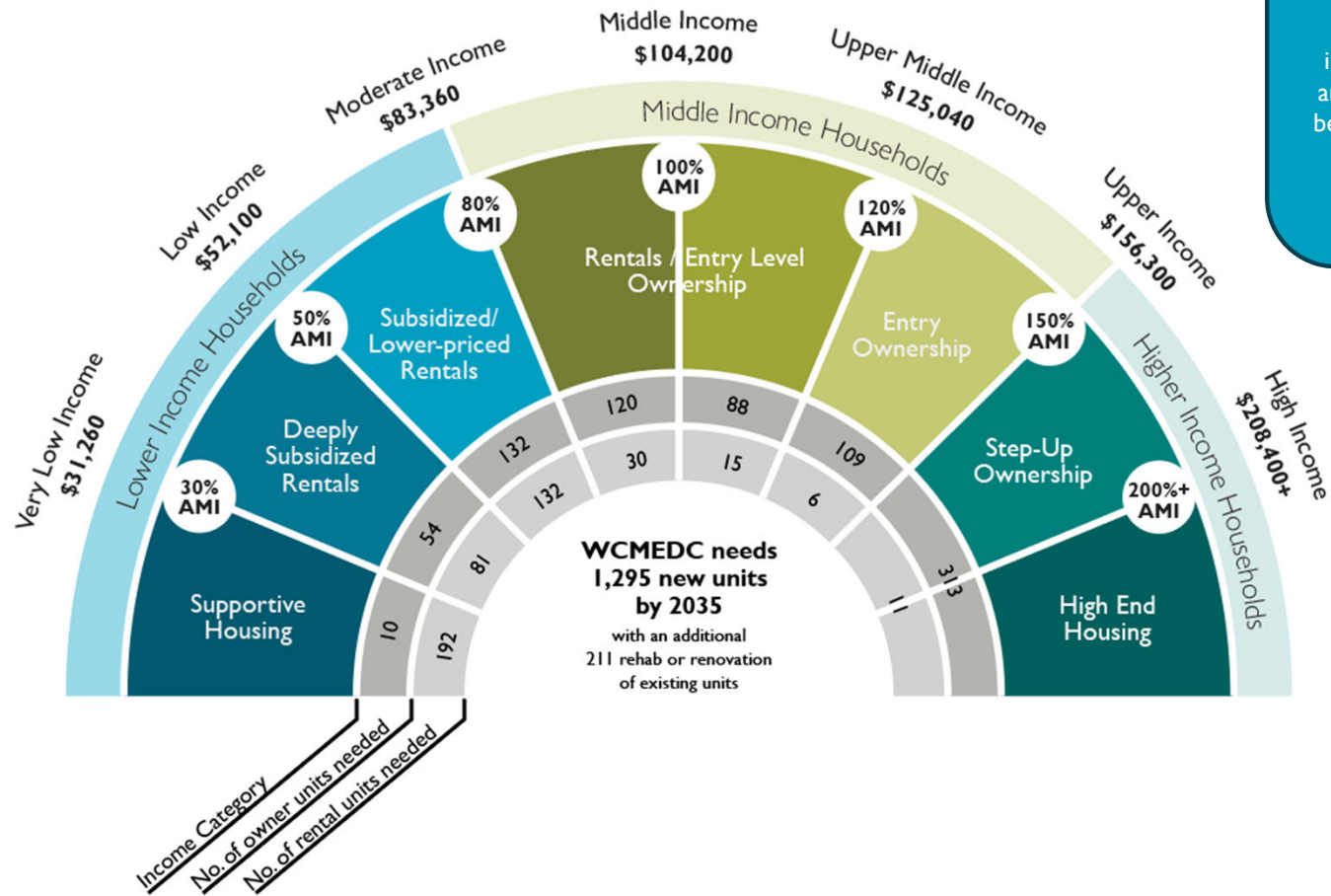
# Updated Housing Need

# West Central Mountains Housing Need through 2033



# West Central Mountains Housing Need through 2035

These numbers are preliminary and were included for discussion purposes only. Additional interviews, local data collection, and broader model inputs would be included in a full update to the needs assessment numbers.

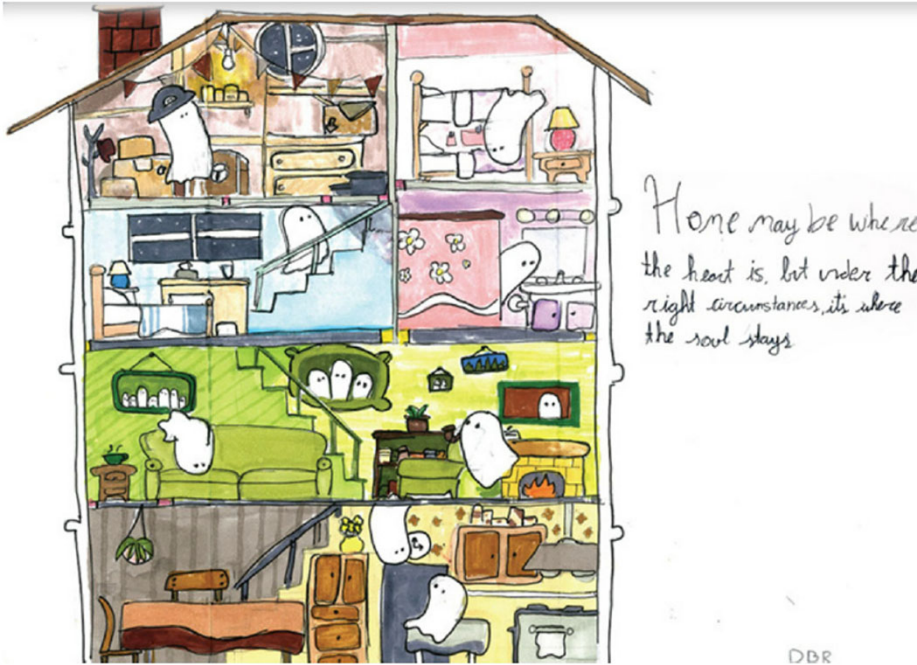


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DAISY, 8TH GRADE, MIDDLE SCHOOL WINNER

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# Questions?

We are  
excited to  
continue to  
conversation  
tomorrow!



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Questions?

Thank you for  
spending your  
lunch hours with  
us this week!