
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

Session 2: Development Overview

How does development occur and how can we ensure that it better supports the housing needs of the community?

April 15, 2026



Engage Plan Implement AGNEW
:: BECK

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

- Common Housing Interventions
- Development Process 101
- Housing Finance 101
- Community Levers

Quick Data Recap

- **Population continues to grow and is anticipated to continue moving forward.**
- **Number of cost burdened households has gone down – for a variety of complex reasons.**
- **Housing costs (rent and for-sale) have continued to grow and have outpaced wage increases.**
- **The West Central Mountains has a very high vacancy rate.**
- **The need for new housing has grown with a further emphasis on entry level homeownership options.**

TODAY

- Common Housing Interventions
- Development Process 101
- Housing Finance 101
- Community Levers

Definitions – Creating Common Vocabulary

- **Housing that is affordable:** housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities. What is affordable varies based on household income.
- **Legally (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 ground leases and other types of covenants.
- **Income restricted housing:** Housing that is restricted and available only to households who meet certain income thresholds.
- **Attainable Housing:** 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. Often referred to as “workforce housing.”

Common Housing Interventions

Temporary Supply
(rental assistance,
transitional housing)

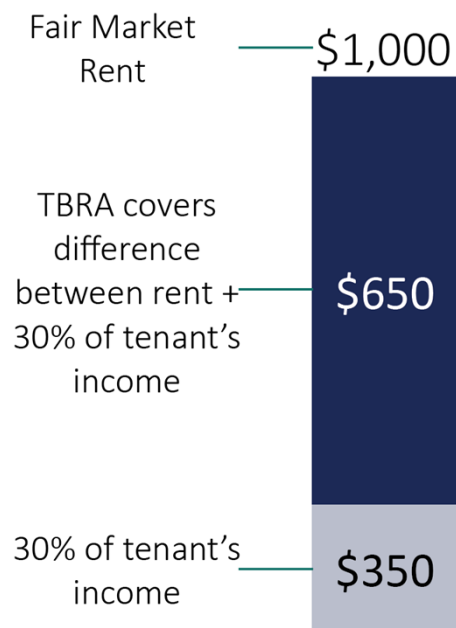
Downpayment
Assistance with long-
term restrictions

Preservation and
rehabilitation of
existing inventory

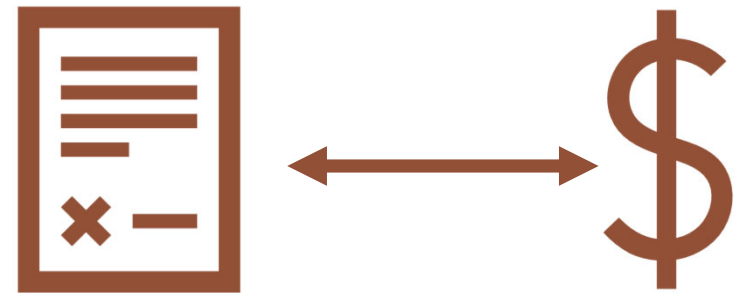
New housing
construction

TENANT/BUYER CHOOSES

Housing Choice Voucher: Rental assistance that moves with the tenant



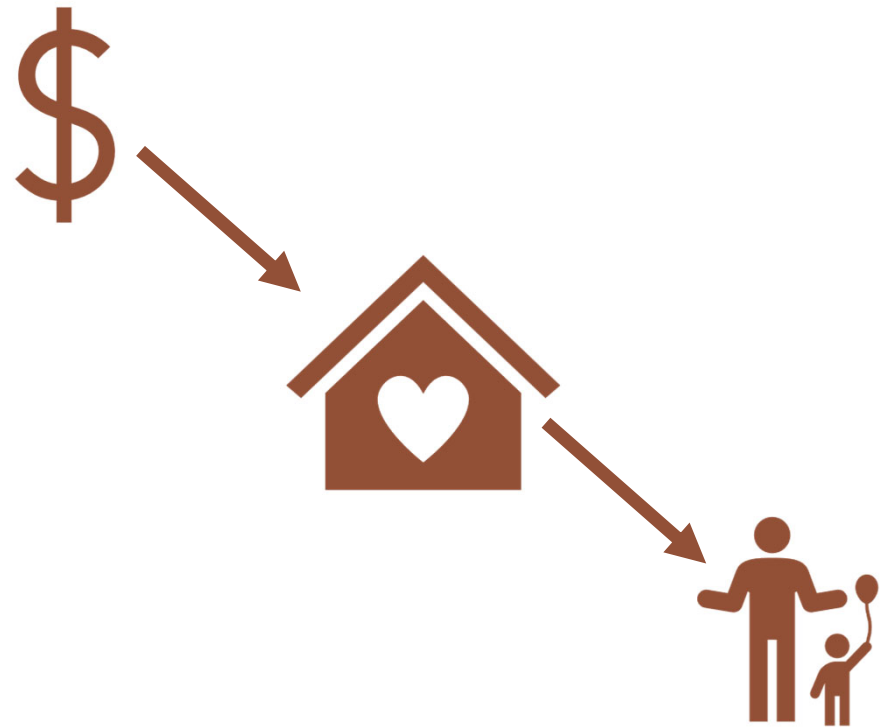
Downpayment Assistance: Second, soft mortgages or grants with or without long-term restriction



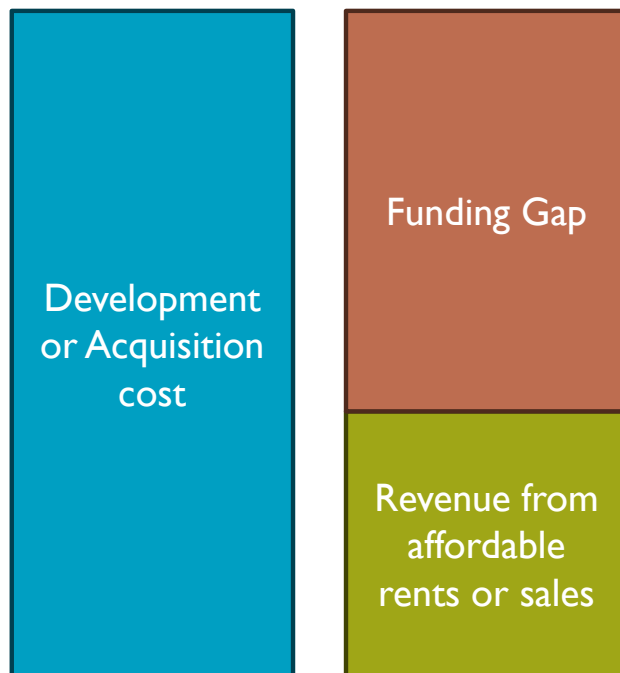
TEMPORARY SUPPLY (STEM THE BLEED)

Between 5 months to 30 years

- **STR Conversion:** Financial incentive to convert seasonal/short-term rentals to long-term rentals
- **Rental Preservation:** Financial incentive to existing landlords
- **Transitional Housing + Shelter:** for households experiencing homelessness (couch surfing, camping, garages/RVs)
- **1st, last months rent, security deposit:** Enables access to rentals.



NEW CONSTRUCTION + PRESERVATION



- **Project-Based Rental Assistance:** Operating assistance to the building to finance construction + lower debt service (and rents)
- **Low-Income Housing Tax Credits:** For households earning under 80% area median income
- **Philanthropic + Employer-funded:** Dependent on donor requirements and employee-employer relationship

TODAY

- Common Housing Interventions
- Development Process 101
- Housing Finance 101
- Community Levers

What is development, why is it important

- The process through which real estate and buildings (housing, commercial, industrial, mixed-use, etc.) gets created.
- Encompasses many related activities including land acquisition, **feasibility analysis and planning, design, entitlement**, financing and construction.
- Can be led by private entities, public agencies, nonprofits or through **public-private partnerships**.
- The type of development that occurs in a community is driven by the local economy and **market forces**, incentive programs, and local policy and regulation.



Development Factors

ENTITIES

Developer



Government



Non-Profit Provider



RESOURCES

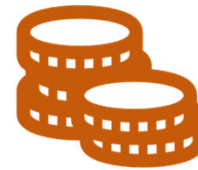
Land



Buildings



Money



Program Administrator



SUPPORTIVE ENVIRONMENT

Education



Collaboration



Civic Engagement



Public and Private Objectives + Synergies

	Public	Private
Timeframe	50 to 100 years	Typically, less than 20 years
Motives	<ul style="list-style-type: none"> • Health, safety, and welfare of the broad community • Fiscal responsibility 	<ul style="list-style-type: none"> • Fulfilling the organization's mission • Ongoing longevity of the organization • Profit/net revenue
Accountable to	local residents via adopted plans + input	Legal requirements + funding criteria
Typical Role	<ul style="list-style-type: none"> • Set development criteria • Provide land + gap funding • Process entitlements • Check compliance 	<ul style="list-style-type: none"> • Developer – coordinate financing, design, construction • Risk taker • Facilitate property management



Misconceptions about Developers



What people often assume

- “Fat Cat” always asking for more money
- Not trustworthy
- Pushy
- Doesn't follow the rules



Who a qualified or local developer is

- Taking financial risks in a volatile environment
- Transparent, trustworthy, and bound by legal requirements
- Wanting as much certainty as possible
- Makes the government's/people's vision possible within complex parameters

Moving a project from idea to implementation

Request for
Proposals or Site
Identification



Design +
Entitlements



Financing



Construction



Lease-up
or Sale



Ongoing
Operations



PUBLIC ROLE

Public criteria
for public land

DEVELOPER RISKS

*Competitive
application
process*

Public process
+ code

*Design changes
impact cost +
revenue*

Public gap
funding + criteria

*Interest rates,
labor, material
costs, inflation*

Inspections +
permits

*Unpredictable site
discoveries,
environment change*

Applicant
Screening (unless
state/fed funded)

*Does demand
meet assumptions*

Compliance
checks

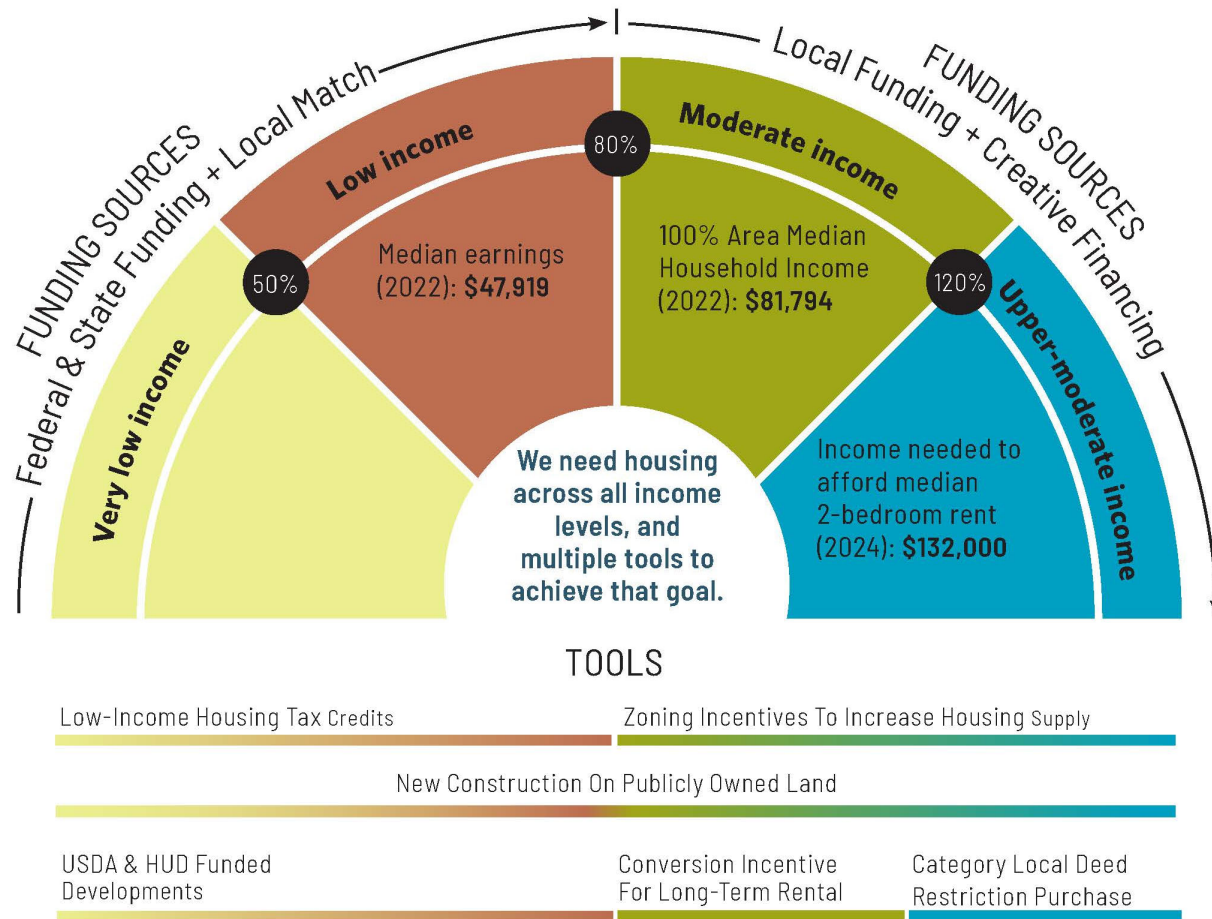
*Does
revenue/expenses
meet assumptions*

TODAY

- Common Housing Interventions
- Development Process 101
- Housing Finance 101
- Community Levers

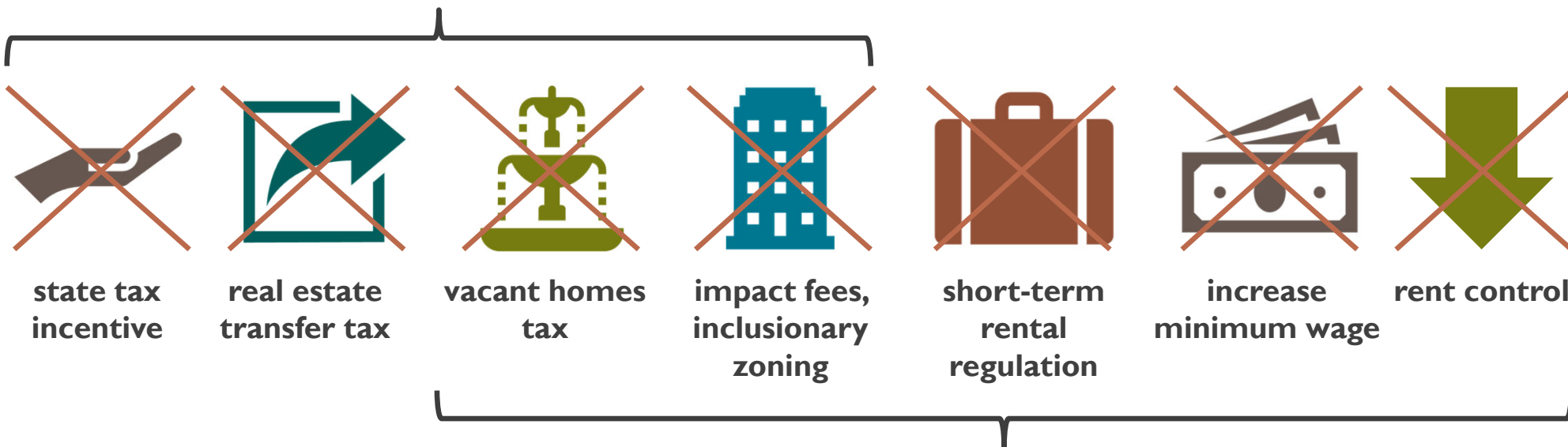


Housing a Range of Incomes



What Local Government Can't do in Idaho for Revenue Generation, Affordability + Availability

REVENUE GENERATION



AFFORDABILITY + AVAILABILITY

Source: National League of Cities, "Local Tools to Address Housing Affordability: A State-by-State Analysis." 2019.
<https://www.nlc.org/wp-content/uploads/2020/10/local-tools-to-address-housing-affordability-a-state-by-state-analysis.pdf>

New Construction Cost Assumptions



Pre-Development

Planning
Architecture & Engineering
Entitlement Fees

Site Development

Materials/Construction Costs
Soils, Environmental
Site Work

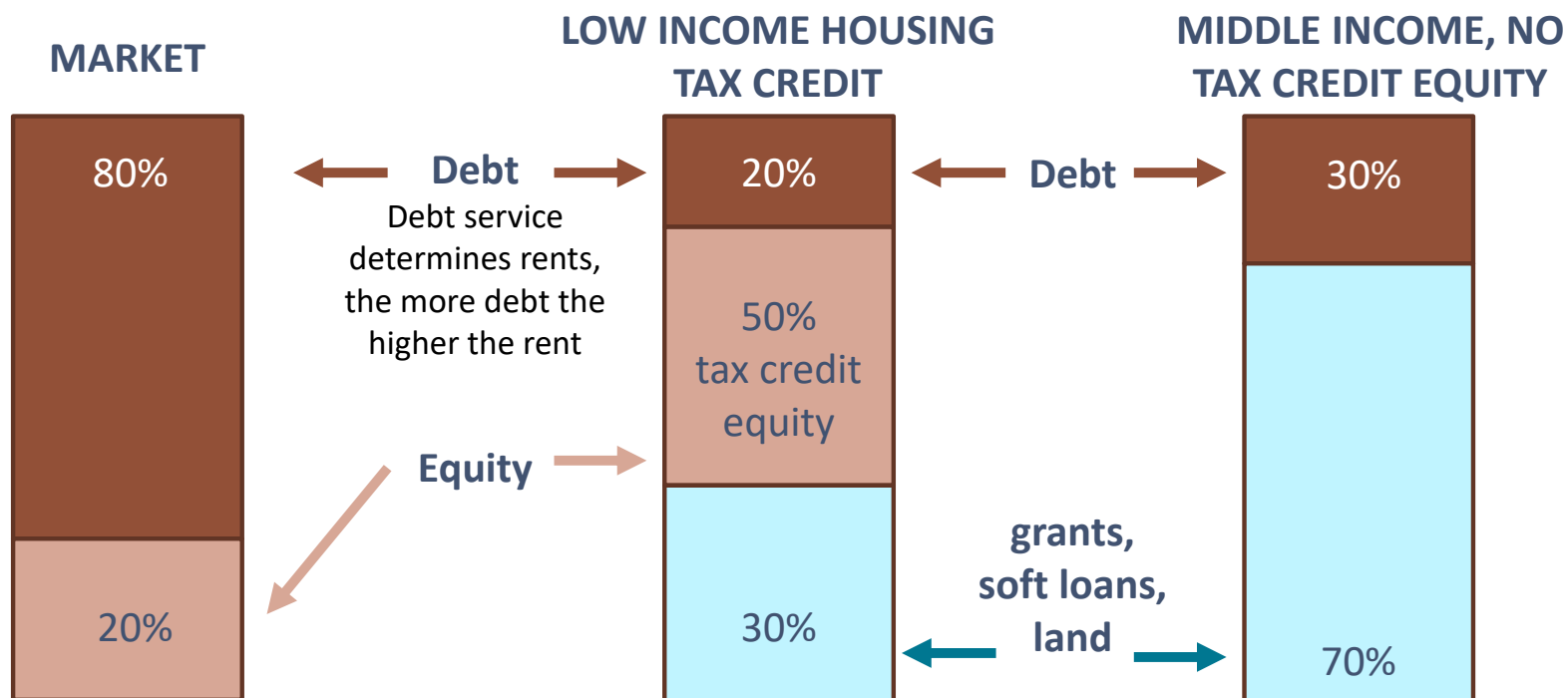
Site Improvements

Road
Sidewalks
Utility Hookups

Soft Costs

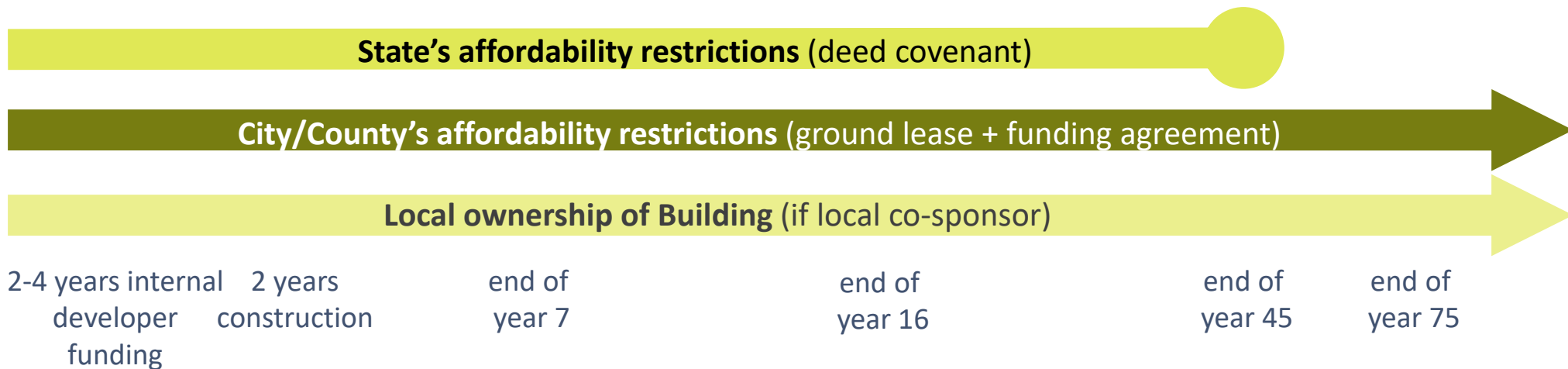
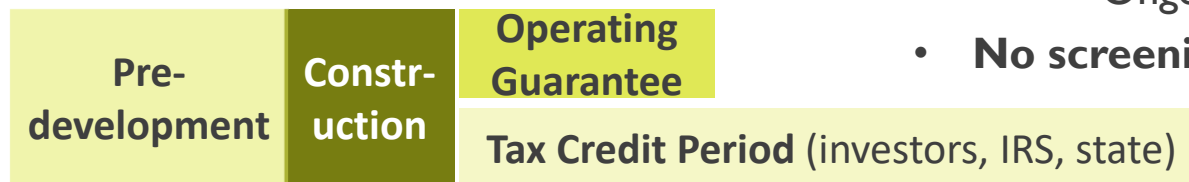
Closing Costs
Financing Costs (interest rates)
Legal Costs
Marketing
Taxes
Insurance

How to Cover Construction + Ongoing Debt Service in High Cost Areas



Ongoing Compliance: State and/or Federally Funded

- **Developments with state and federal funding are audited on multiple levels for:**
 - Income eligibility
 - Ongoing occupancy (must live in the home)
- **No screening for local eligibility**

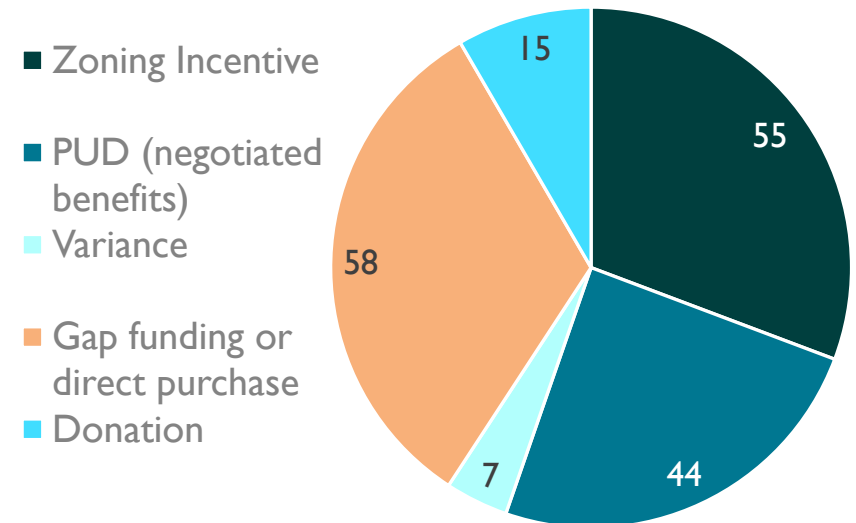


Ongoing Compliance: Middle Income Housing

Must be administered locally:

- applicant screening for eligibility
- annual + complaint-based compliance checks
- legal enforcement of non-compliance
- \$1,200 to \$2,000 per year per unit (staffing, legal counsel, digital infrastructure, office)

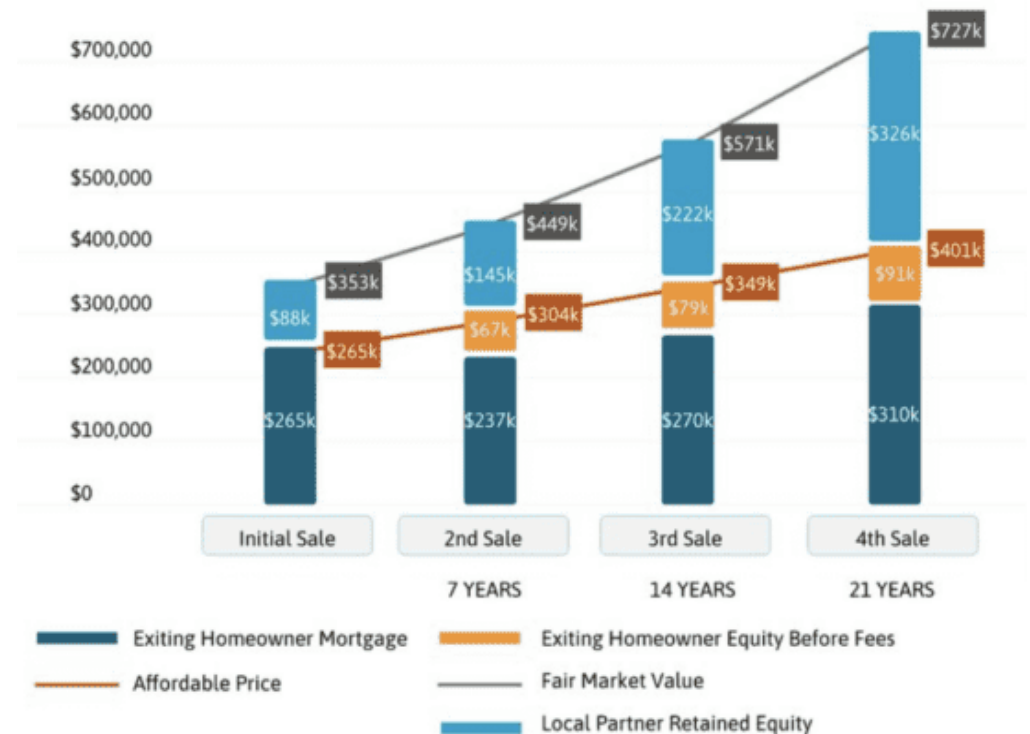
Example of Creation Methods, Blaine County



Middle Income Ownership: Shared Equity

Land trust / housing trust model:

- De-risks ownership
- Lowers purchase price + can ensure long-term affordability
- Appreciation split between seller and the community
- Legal restriction + program administrator



TODAY

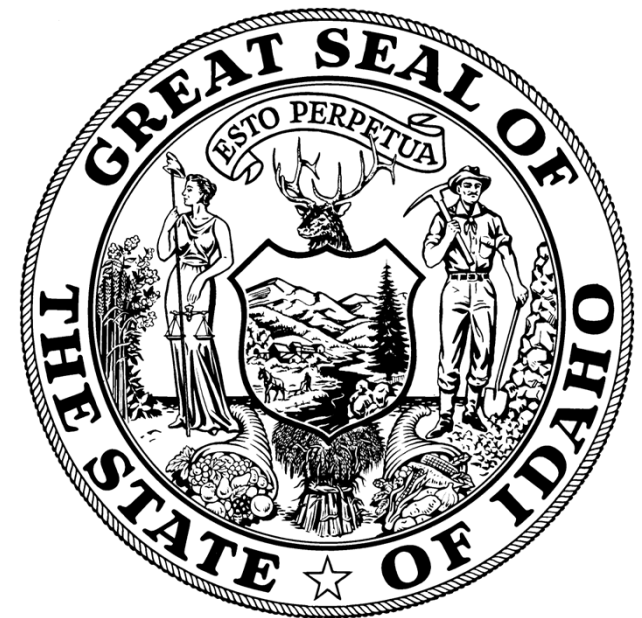
- Common Housing Interventions
- Development Process 101
- Housing Finance 101
- Community Levers

Local Land Use & Planning Act (LLUPA)

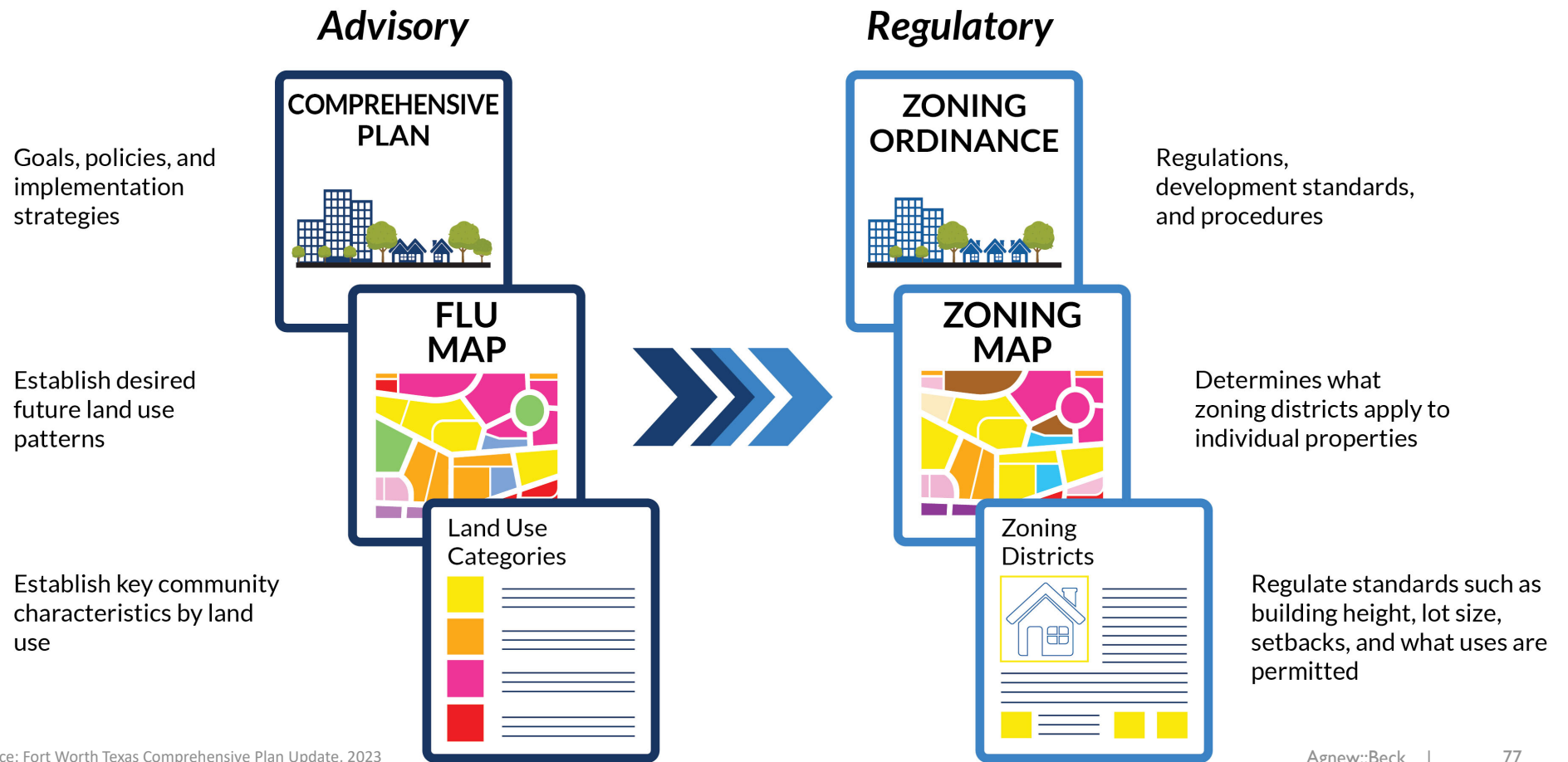
Idaho Code Title 67, Chapter 65 (1975) mandates that Idaho cities and counties create comprehensive plans and zoning ordinances to manage development.

LLUPA's purpose is to promote local government's ability to ensure the health, safety and general welfare of its residents:

- Supports responsible development while protecting property rights.
- Ensures affordable housing, public services, and economic stability.
- Protects natural resources, environment, and hazard-prone areas.
- Encourages city-focused growth and avoids overcrowding.
- Includes schools in planning and protects public airports.



Comprehensive Plans + Zoning



New Construction increases the need for more housing that's affordable to local workers

BLAINE COUNTY

New Market Rate



= 1

New Home Needed,
Affordable to
Employees



TETON COUNTY

New Market Rate



= 2

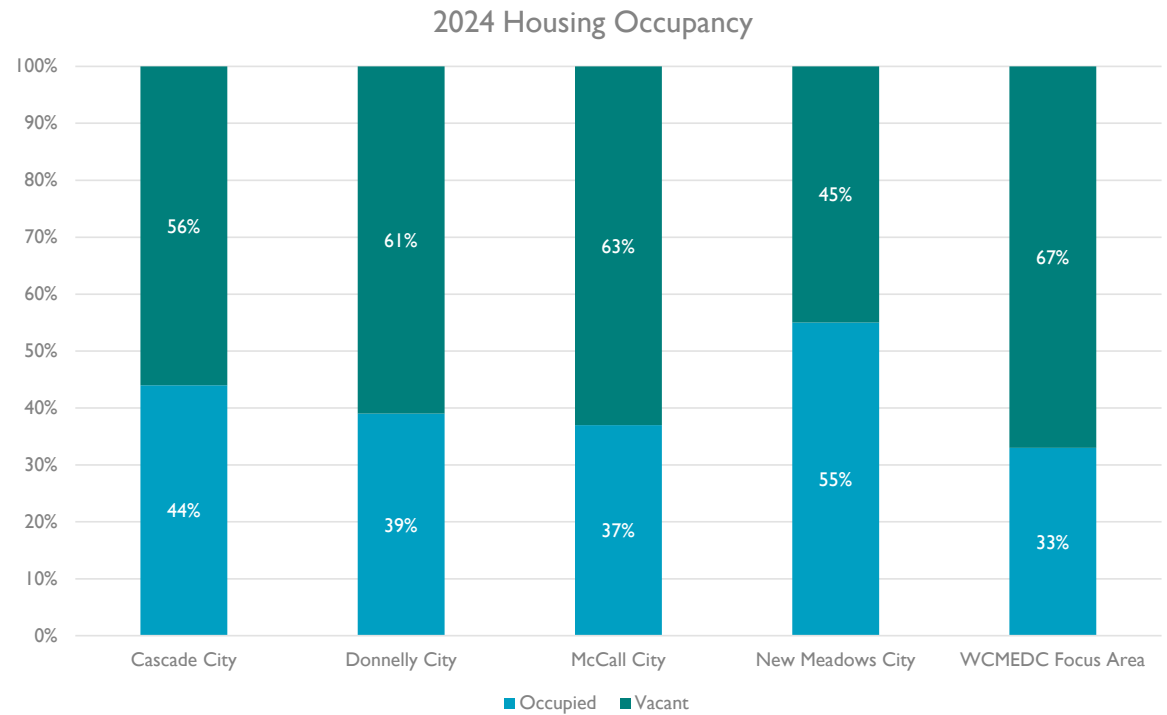
New Home Needed,
Affordable to
Employees



Impact of Limited Legal-Restriction + Program Administration

67%

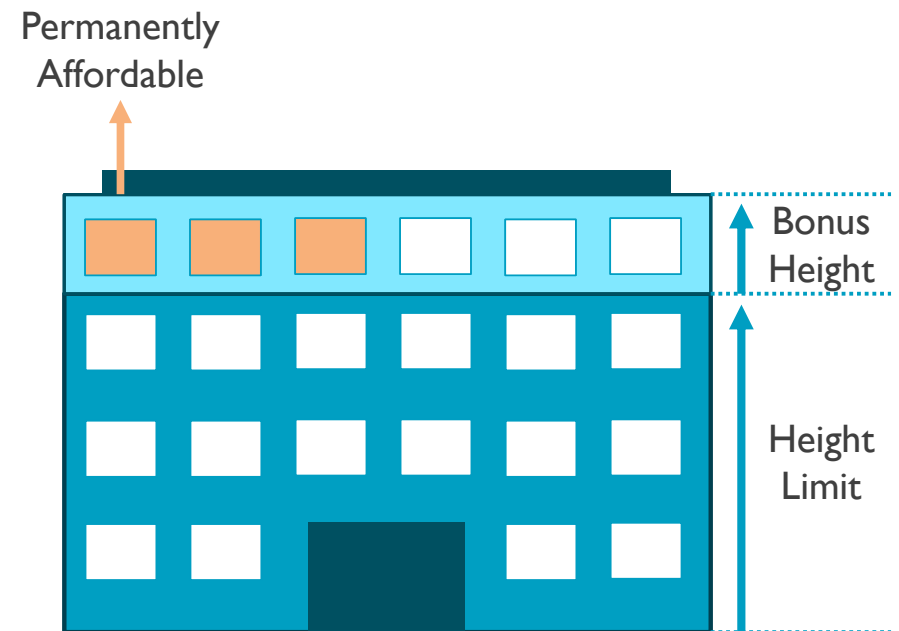
housing units in
the **WCMEDC**
are “vacant”



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

Incentivizing Locals' Housing: Density Bonus

- Mandatory inclusionary zoning not allowed per Idaho courts
- Voluntary density bonuses incentivize community housing development
- Developer can choose to develop deed-restricted housing or pay a fee

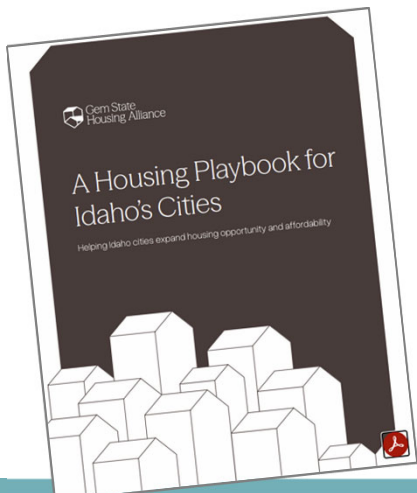


Incentivizing Locals' Housing: Gentle Density

- Floor Area Ratio
- # of units (density)
- Lot size
- Lot coverage
- Home ft²
- Parking



Image Source: Small Housing <https://smallhousingbc.org/>



Incentivizing Locals' Housing: Creative Entitlement Incentives

Developer Request



Community Benefit



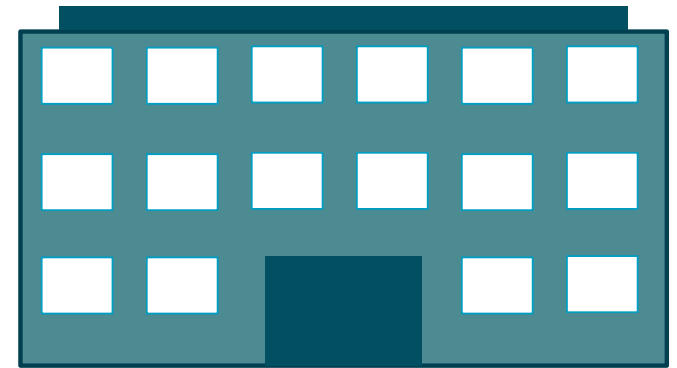
- Formal zoning code incentives
- PUDs (code + negotiation)
- Variance requests
- Annexations
- Other negotiation opportunities

Incentivizing Locals' Housing: Ground Lease Land

Tenant



- Develops + manages building
- Takes on debt + risk
- Complies with legal restrictions
- Building converts to Landowner's ownership when lease term ends



Landowner



- Determines development criteria
- Selects developer
- Enforces compliance with Ground Lease

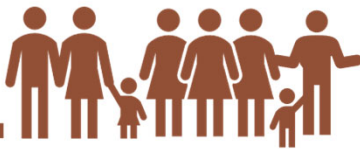
Incentivizing Locals' Housing: Gap Funding + Fee Reimbursement

Developer

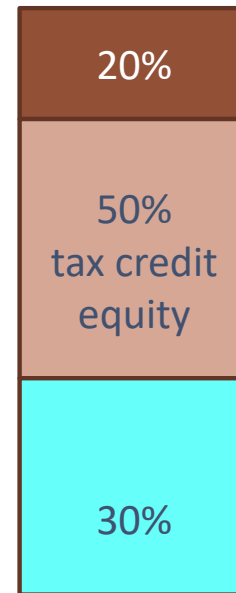


Requirements outlined in funding contract

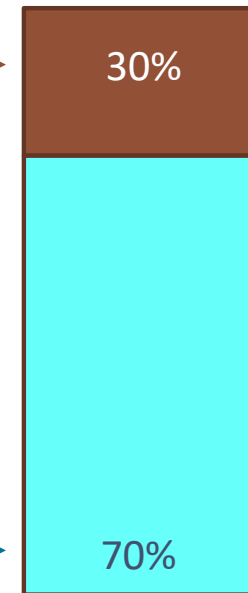
Funder



LOW INCOME HOUSING TAX CREDIT



MIDDLE INCOME, NO TAX CREDIT EQUITY



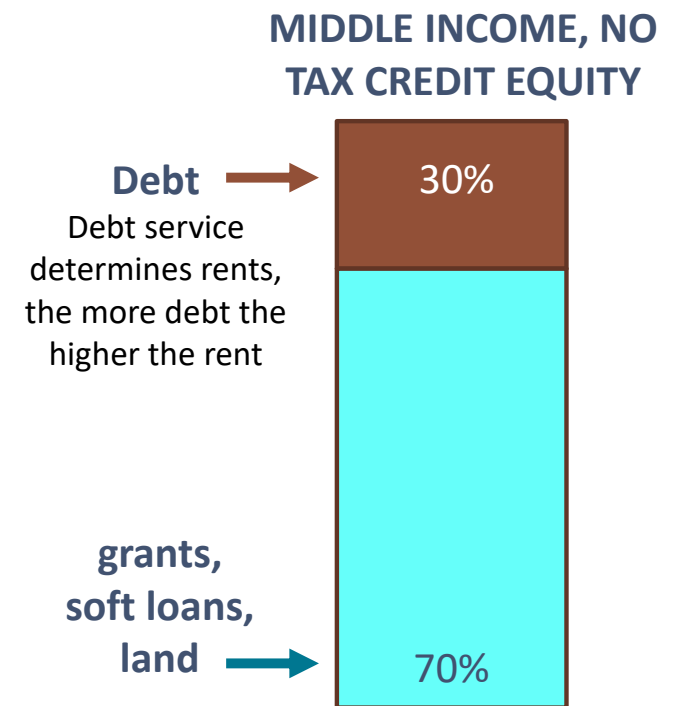
← **Debt** →

Debt service determines rents, the more debt the higher the rent

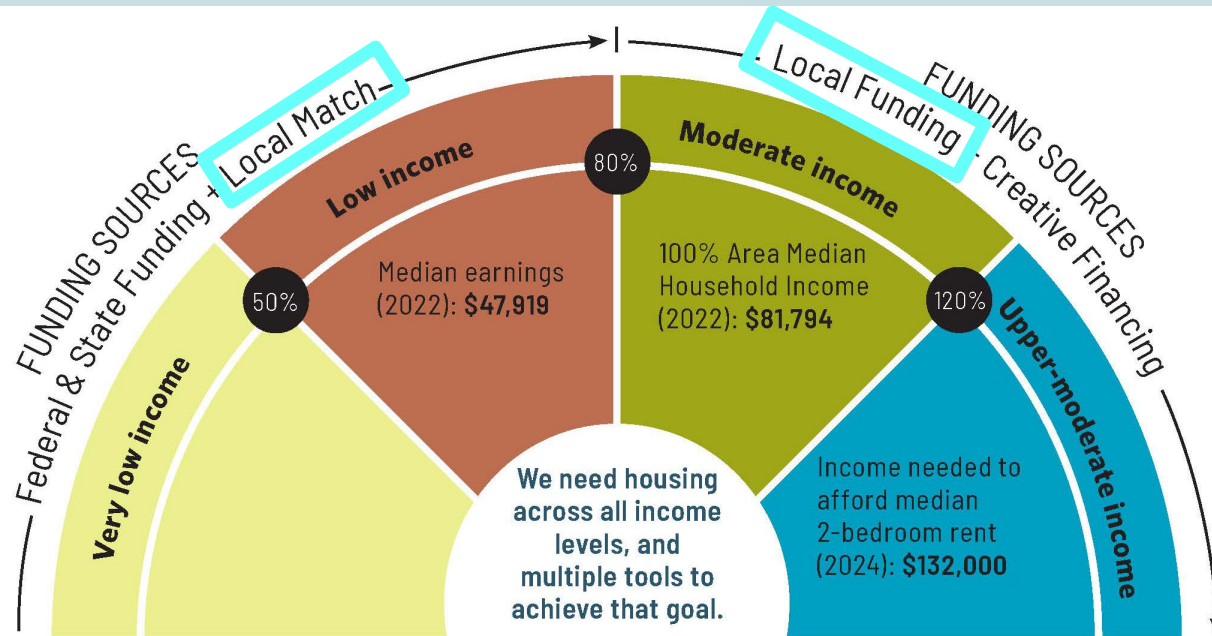
← **grants, soft loans, land** →

Middle-Income Financial Feasibility Assessment

- Per unit gap can be 5x higher than with low-income housing tax credits
- Providing land at no cost could reduce the gap by at least 25%
- Modular construction may improve feasibility; depends on each developer's cost structure
- Offering opportunities for high end housing mixed with middle income can help cross subsidize the project, if price points hold



Federal + State Funding doesn't align with all need



TOOLS

Low-Income Housing Tax Credits

Zoning Incentives To Increase Housing Supply

New Construction On Publicly Owned Land

USDA & HUD Funded Developments

Conversion Incentive For Long-Term Rental

Category Local Deed Restriction Purchase

+ Grants

Congressional Set-Aside, ProHousing



Incentivizing Locals' Housing: Local Funding Sources in Idaho

Zoning Incentive Build or Pay Fee



Local Option Tax (LOT)

Resort Cities, 60% Voter Approval

Already have LOT

- McCall
- Donnelly
- Cascade



State tax 6%
Local tax 1%

Cross-Subsidize

Include High Income / Luxury



Incentivizing Locals' Housing: Tax Credit Example, Mixed-Use

Sources

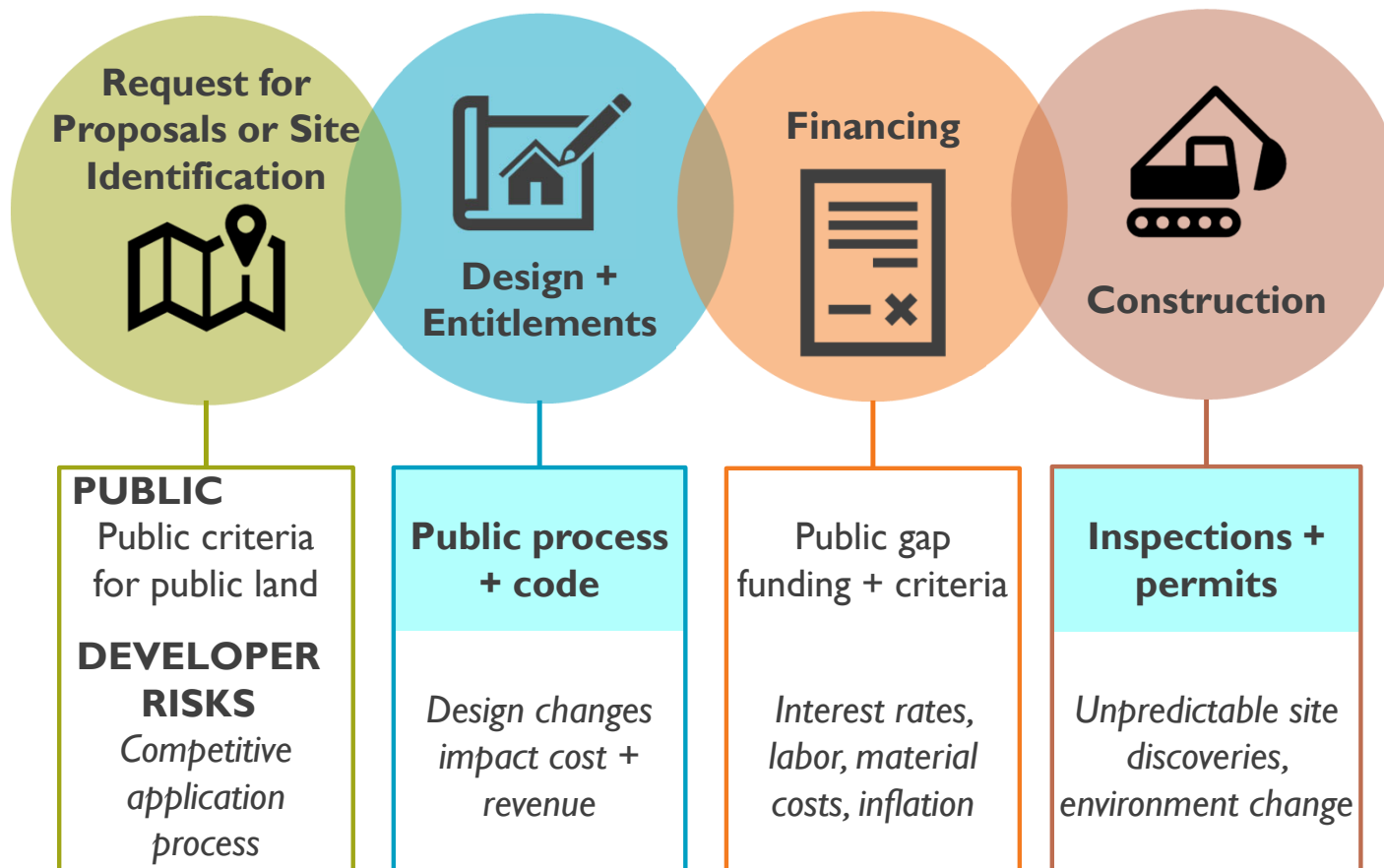
DEBT	Conv Loan / Tax-Exempt Bonds	4,054,000
	Urban Renewal Agency	820,813
	City	3,300,000
	Retail Condo Sale / Loan	1,268,000
	Deferred Developer Fee	511,543
EQUITY	Tax Credit Investor	15,638,883
	Solar Tax Credits	44,460
	Net Operating Income	87,737
	Total	25,725,436

Uses

Land (city-owned)	10
Hard Construction	19,662,599
Soft Construction	2,210,730
Third Party Reports	83,041
Lender Financing Costs	317,156
Bond COI	139,150
Const Period Interest	700,000
Soft Costs	678,658
Reserves	134,110
Developer Fee	1,799,982
Total	25,725,436



Incentivizing Locals' Housing: Fast-Track Entitlements, Inspections, Permitting





Lindsey Harris
wcmedcidaho@gmail.com

Ellen Campfield Nelson
ellen@agnewbeck.com

Aaron Mondada
aaron@agnewbeck.com

Carissa Connelly
carissa.m.connelly@gmail.com

Questions?

For tomorrow's
conversation –
communication,
partnership and
regional
strategies!