

Stakeholder Survey Results

This section summarizes results of the stakeholder consultation survey conducted to support the State of Idaho's 2015-2019 Five-year Consolidated Plan.

Survey Participant Characteristics

The survey invitation was sent to a wide variety of stakeholders in three separate email blasts (on June 2, 11, and 17, 2014). More than 3,700 stakeholders were invited to take the survey.

A total of 487 stakeholders participated in the online stakeholder survey. Participants represented a variety of industries and organizations offering services at the jurisdictional, regional, and statewide level.

Industry/organization. Figure 1 presents the types of industries and organizations represented in the stakeholder survey. Many of the respondents represented private sector entities. Lending organizations represented the highest single percentage of respondents at 20 percent. Residential sales organizations (e.g., Realtors) were the second largest single respondent group at 17 percent.

Rental property interests—property owners, property managers and landlord/tenant organizations—represented 28 percent of respondents.

Twelve percent of respondents represented organizations that administered housing or provided services to low income residents and/or special needs populations.

Figure 2 presents a comparison of groups who received a survey invite and those who responded to the survey.

Figure 1.
Type of Industry/Organization

Industry/Organization Type	Percent	Industry/Organization Type	Percent
Lending	20%	Service of low income residents in general	2%
Residential sales	17%	Service for persons with disabilities	2%
Rental property owner	16%	Homeownership counseling or services	1%
Local government	9%	Services for persons with HIV/AIDS	1%
Landlord/tenant services	7%	Land-use planning	1%
Affordable housing development	6%	Economic development	<1%
Property management	5%	Education	<1%
Housing advocacy	4%	Fair housing	<1%
Business owner/manager	2%	Food pantry	<1%
Homeless service providers	2%	Insurance services	<1%
Public housing authority	2%	Services for elderly (62+)	<1%
Affordable housing provision	2%		

Note: n=459.

Source: BBC Research & Consulting 2015-2019 State of Idaho Consolidated Plan Housing and Stakeholder Survey.

Figure 2.
Survey invitation vs. survey responses

	Invites	Responses
Lenders/brokers/real estate	52%	36%
Rental Housing	34%	28%
Regional Partners	1%	20%
Supportive Housing	1%	12%
HOME Program Participants	1%	0%
Other		
Business owner/manager	N/A	2%
Land-use planning	N/A	1%
Economic development	N/A	<1%
Education	N/A	<1%
Fair housing	N/A	<1%
Food pantry	N/A	<1%
Insurance services	N/A	<1%

Note: Invitation n=4113, Responses n=459 .

Source: BBC Research & Consulting 2015-2019 State of Idaho Consolidated Plan Housing and Stakeholder Survey.

Housing Needs

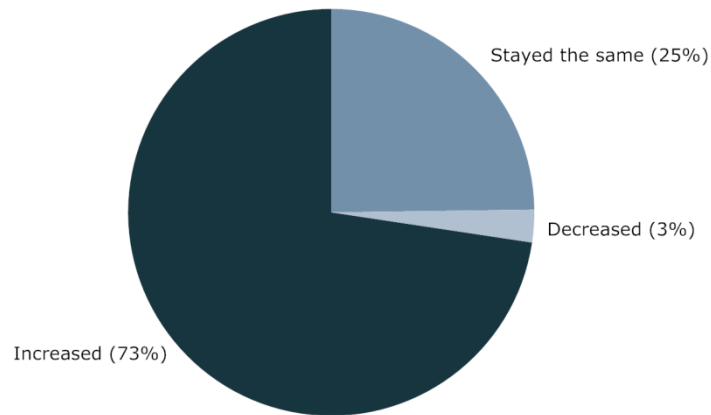
Stakeholders responded to a series of questions regarding current affordable housing and homeless needs in their community.

Changes in affordable housing needs. Stakeholders were asked how affordable housing needs have changed over the last three years. As shown in Figure 2, the majority of survey respondents (73%) felt that affordable housing needs have increased. Only three percent of stakeholders felt that needs had decreased.

Figure 3.
Changes in affordable housing needs

Note:
n=347.

Source:
BBC Research & Consulting 2015-2019
State of Idaho Consolidated Plan Housing
and Stakeholder Survey.

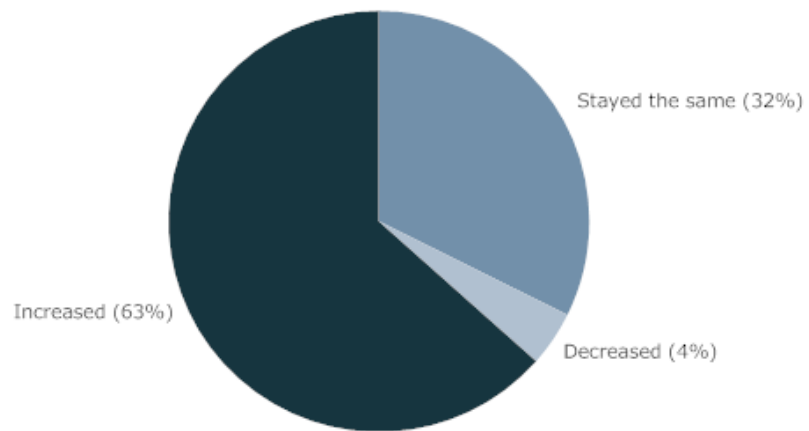


Changes in homeless needs. Stakeholders were also asked how homeless needs had changed in the last two to three years. Thirty-two percent of stakeholders believed homeless needs had stayed the same. As shown in Figure 3, the majority of survey respondents (63%) felt that homeless needs had increased over the last two to three years.

Figure 4.
Changes in homeless needs

Note:
n=331.

Source:
BBC Research & Consulting 2015-2019
State of Idaho Consolidated Plan Housing
and Stakeholder Survey.



Unmet housing needs. Survey respondents identified the greatest unmet housing needs in their area. As shown in Figure 4, half of survey respondents felt that rental housing for households at 30 percent of the area median income (AMI) or less was a top unmet housing need.¹ Other important unmet housing needs identified by stakeholders were homeownership opportunities for low-income residents (42%), rental housing for households at 80 percent AMI or less (38%), and housing for homeless families (29%).

¹ Households earning less than 30 percent of the AMI are generally poverty-level.

Figure 5.
Unmet Housing Needs

Unmet housing need	Percent
Rental housing for households at 30% AMI or less	50%
Homeownership opportunities for low-income residents (\$38,000 for a household of three)	42%
Rental Housing for households at 80% AMI or less (low income, generally earning less than \$38,000 for a household of three)	38%
Housing for homeless families	29%
Emergency shelter for homeless/homeless shelter	26%
Housing rehabilitation for low-income homeowners (\$38,000 for a household of three).	24%
Housing for persons with serious mental illness	19%
Housing for homeless veterans	18%
Housing for elderly (62+)	18%
Housing for adults with criminal histories (felonies)	17%
Housing for chronically homeless	16%
Housing for homeless men	13%
Housing for persons with physical disabilities	10%
Housing for youth transitioning out of foster care	10%
Housing for persons with cognitive disabilities	10%
Housing for homeless women	10%
Housing for persons with HIV/AIDS	3%

Note: n=310. Numbers add to greater than 100 percent due to multiple responses.

Source: BBC Research & Consulting 2015-2019 State of Idaho Consolidated Plan Housing and Stakeholder Survey.

Ranking of unmet housing needs. Based on the list in Figure 4, survey respondents ranked the top three unmet needs on a scale of one to three, with one being the most urgent. The order in which the needs were ranked matched the percent of respondents who had named them as top housing needs. According to stakeholders, the most urgent housing needs are:

- Rental housing for households at 30 percent AMI or less;
- Homeownership opportunities for low income residents;
- Rental housing for households at 80 percent AMI or less;
- Emergency shelter for homeless/homeless shelter; and
- Housing for homeless families.

Needs of persons who are homeless. Stakeholders discussed what is most needed in their area to help persons who are homeless move into a more permanent housing situation. Most stakeholders felt that their community needed more affordable housing and more transitional housing for persons who are homeless. Several respondents also discussed the need for better paying, higher wage jobs, and job training. Comments included:

- “Affordable housing and assistance in identifying housing and obtaining it.”
- “Employment first and affordable housing for very low income.”
- “Jobs; specifically jobs that pay more than \$15/hour.”
- “More available transitional housing.”
- “Transitional housing and counseling to get them employable.”

Stakeholders also discussed what role the State should play in helping persons who are homeless. Several respondents were unsure, or felt that the State should play no role. Most stakeholders commented that the State could help to create jobs, provide job training, and increase the minimum wage. Stakeholders also discussed the State being a source of funding.

Some comments were very specific about what the State should fund—for example many felt funding should go to non-profit organizations that work to help the homeless. Respondents also felt that the State should play a role in providing shelters and transitional housing. Comments included:

- “Funding non-profit agencies who serve the homeless populations.”
- “Increase the minimum wage to \$10.50/hour. That will necessarily create salary compression issues that will drive wage up and provide families with greater financial resources to keep people in housing.”
- “Provide temporary shelter and needs 30-90 days with assistance in job training and job search and placement.”
- “We have the agencies that assist the homeless they just need more funding.”

HUD block grant funding. Stakeholders considered the State’s ability to meet housing needs with HUD block grant funding. According to many stakeholders, HUD block grant funding should be directed to permanent housing and programs to assist persons who are homeless. As shown in Figure 5, stakeholders also felt funding should be used on more affordable rental housing, as well as opportunities for homeownership.

Figure 6.
HUD block grant funding

Unmet housing need	Percent
Permanent housing and programs to assist persons who are homeless	40%
More affordable rental housing	34%
More opportunities for homeownership	31%
Energy-efficiency improvements to reduce utility costs	30%
Increased number of vouchers or rent subsidies	29%
Housing for specific types of residents	23%
More shelters to assist persons who are homeless	22%
Rehabilitation of existing rental housing	21%
New construction of rental housing	21%
Rehabilitation of housing for existing owner-occupied housing	20%
More training and technical assistance to area nonprofits	16%
More housing that is accessible to persons with disabilities	14%
Historic (50 years and older) housing preserved and rehabilitated	13%
Improvements to water and sewer systems to reduce costs to residents	9%

Note: n=279. Numbers add to greater than 100 percent due to multiple responses.

Source: BBC Research & Consulting 2015-2019 State of Idaho Consolidated Plan Housing and Stakeholder Survey.

Stakeholders who selected more affordable rental housing specified the target populations for this housing. According to respondents, low income individuals and families, specifically those at 80 percent AMI or less, are in need of more affordable rental housing. Stakeholders also listed persons who are homeless as in need of more affordable rental housing.

Stakeholders who selected more opportunities for homeownership elaborated on what type of housing should be available, ideal home prices, and home size. Stakeholders felt the following types of housing and assistance should be available:

- Low income housing, specifically low income families;
- Single family homes between \$100,000 and \$150,000; and
- Assistance with loans and down payments.

Stakeholders who selected housing for specific types of residents specified which residents were most in need of housing assistance. Those population groups named included:

- Persons with mental illness;
- Persons with disabilities;
- Low and very low income individuals and families;
- Persons who are homeless; and
- Seniors.

Advice for increasing effectiveness of IHFA housing programs. Stakeholders were asked their opinions on how IHFA can increase the effectiveness of its housing programs—other than through increased funding. The stakeholders offered a wide variety of recommendations to IHFA. The most common types of recommendations are summarized below.

Keep up the good work. Many stakeholders commented that IHFA housing programs are already very effective. Examples of these comments included:

- “They do a great job helping people become homeowners. Continue the good work.”
- “IHFA’s housing programs are very effective.”
- “I think IHFA has wonderful programs. I know several of my past clients (buyers) have been able to purchase their first home with the help of IHFA’s loan programs.”

Program marketing and education. A number of stakeholders discussed the need for IHFA to provide more information about their programs to individuals and organizations. Comments included:

- “More education to the public of what is available.”
- “More education for all aspects of buying & selling through IHFA.”
- “I was unaware of any of these programs. So provide some way of getting the information out to those who need it or to those who can disseminate it to those who need it.”
- “Education. Not just to the consumer, but to Agents, Builders, Developers, Lenders. These are the key referral sources with professional market knowledge, demographic and geographic knowledge to increase the effectiveness of where the money could be allocated and used the most efficiently.”

Funding requirements and program guidelines. Several stakeholders commented on perceived overregulation, although few offered specific types of regulations they want to see changed. Examples of these comments included:

- “I would like to see less rules attached to the funding.”
- “Less regulation.”
- “Focus on housing people, not regulating providers.”
- “Streamlining regulations (offering leeway for individual programs) and making sure relevant information has a direct channel to non-profits involved.”

Some stakeholders’ comments specifically concerned program guidelines:

- “Be a lot clearer on program guidelines.”
- “Be consistent with program guidelines and follow thru, especially if staff member allows a budget change/modification to an agency to stand by it.”

Some comments were related to two specific program areas: 1) rental assistance and 2) mortgage lending. These included:

Rental assistance. Comments about IHFA's rental assistance were very broad, ranging from tenant eligibility to the supply of Section 8 vouchers.

Some stakeholders wanted drug testing to be a requirement for receiving housing assistance:

- "Require drug testing to all persons receiving housing on a quarterly basis."
- "If they want housing assistance make them pass a drug test. If they fail let them attend drug classes that can help them get off the drugs while still getting some help for a time..."
- "Educate tenants with life skills. Require drug testing to qualify."

Several stakeholders commented on long Section 8/rental assistance waitlists. Examples of these comments included:

- "Wait times are ridiculous. I know of two different "under 20" single moms right now that are literally homeless and are working the only jobs they can find, but housing in a price range that is possible for them, is not available. When they seek subsidized housing from the few sources available, they are told of wait times of one to four years."
- "Don't make people that need help wait 18 months."
- "The lack of sufficient funding to assist applicants on our waiting list is what is needed. Our area maintains a waiting list of 39+ months at all times."

Mortgage lending. A few stakeholders mentioned personal financial education as a need. One discussed mortgage lending program guidelines.

- "Give classes to educate the individuals on basic living and job skills to enable them to help themselves!"
- "Better financial counseling for those who suffered in the economic downturn; many who went through foreclosure, short sale or bankruptcy, and do not know nor understand they can rehabilitate their credit and become homeowners again."
- "Encourage buyers to live within their means and target housing that meets the basics."
- "Consistent message to all lenders with consistent and thorough online manual that is gospel."

"Is there anything that IHFA is doing that creates barriers to housing?" Stakeholders were asked to identify barriers to housing needs they considered urgent priorities.

Many stakeholders did not feel that IHFA was creating any barriers, and only had positive feedback. Comments included:

- "I thank God every day for IHFA. I have so many elderly, mentally ill, and temporary poor people who have vouchers and are not living in the streets."

- “IHFA does a good job to take away barriers. Inspection standards for safety are good (although some landlords still balk at them so any leeway on items not affecting safety is good).”
- “IHFA is extremely supportive to the current program. They are very knowledgeable and I enjoy working with them. I do not feel IHFA creates any barriers.”

Regulations. Some landlords commented on having difficulty with federal regulations, enforced by IHFA. Comments included:

- “As a landlord I find the demands heavy— i.e., a wood stove that is never used must have the chimney cleaned and inspected. If my tenants change, I would not volunteer to rent to folks who need subsidized rent.”
- “Regulating rather than helping.”

Lack of affordable housing. Many stakeholders commented that a lack of affordable housing for low and very low income individuals was a barrier. Comments included:

- “Lack of housing for people who are low income or extremely low income.”
- “Affordable and accessible housing.”
- “Housing for citizens who have low and no income.”

Waiting lists. Some stakeholders identified long waiting lists as a barrier. Examples of these comments included:

- “The waiting list for a voucher holder is much too long. I realize this is based on funding, but some people absolutely cannot wait 24 months for a voucher. They end up homeless, or starving, or bankrupt in that time.”
- “The waiting list for tenants to receive IHFA rental assistance is so long that most do not ever receive assistance when it is imperative. Seems like funding but I have no idea why the waiting list is so long.”

Cost and availability of land. Several stakeholders discussed the high cost and limited availability of land. Examples of these comments included:

- “Availability of land and persons willing to build the housing.”
- “Available land. If you have relationships with localities that would make available surplus land that could be a significant help.”
- “High land costs in our county.”
- “Land costs in the area are so high that reasonably priced housing cannot be constructed. Too much emphasis on how nice housing looks vs. costs.”

Other stakeholders’ comments were not specific to IHFA and reflected broader barriers in their communities and in the market.

Jobs. Some stakeholders noted that the lack of jobs, especially higher wage jobs, was a barrier. Examples of these comments included:

- “I honestly believe our job market has to improve in order to help more local residents be able to afford to be a home-owner rather than a renter.”
- “Lack of living wages in our area.”
- “Low wages, even when people work full time if they are a single parent they can't make it unless they are a professional.”

Education. Several stakeholders felt that lack of education was a barrier to addressing urgent housing needs. Comments related to homebuyer education included:

- “Education and incentives available to potential first time home buyers needs more focus.”
- “Education-too much media saying banks are not lending.”
- “Not enough financial education.”

Many stakeholders framed barriers in the context of housing affordability.

“Is there anything that the State is doing that creates barriers to housing?”

Stakeholders were asked a similar question about barriers to housing that the State may be creating. The comments mostly focused on the economic barriers for residents and organizations. Some identified state regulations as creating barriers to housing choice.

It is important to note that many of the barriers identified by stakeholders at the state level were not specific to IHFA; these would be beyond IHFA’s authority or power to address.

Job opportunities and low wages. Some stakeholder felt that the State could work to increase job opportunities and raise the minimum wage. Comments included:

- “Perhaps help to increase job opportunities.”
- “Refusing to raise the minimum wage.”
- “There should be an effort to increase the minimum wage in ID. That would help some.”

Lack of funding. Several stakeholders noted that a lack of State funding in several areas, including education and transit, created barriers to housing. Examples of these comments included:

- “Yes, poor funding of education at all levels, but particularly vocational education. There is a direct correlation, in my limited opinion, between sufficient education to gain the tools necessary to make enough to provide housing for oneself and one's family.”
- “Poor education funding that leads to low paying jobs. People are caught in a cycle of low educational levels and low paying jobs. They do not have a way out of these cycles.”
- “Not funding transit. Subsidizing housing in locations that require multiple automobile ownership per family.”

Regulations. A few stakeholders commented that State regulations created a barrier to housing. Comments include:

- “Regulations that drive up the cost of housing, making it less affordable for the poorest among us.”
- “The State keeps adding regulations instead of abolishing them.”
- “Not allowing real estate transfer taxes if approved by local electorates. Not allowing inclusionary zoning ordinances.”

Recommendations. Stakeholders were asked to recommend programs and policies they know of in other states that the IHFA or the State should employ to better address housing needs. Their recommendations included the following:

- “The State of New York provides housing without drug testing, they know they can save money just getting them off the streets. This doesn't mean that they are supporting drug dealers but in situations where they are using but only affecting themselves it's still better to have them off the street and particularly the senior type alcoholics and part time/ full time drug users. It is also far less expensive to do this than it is to put them in a mental hospital of the prison system that has become our defacto mental health system for many of the inmates.”
- “One percent property tax state wide as in California. Increase the sales tax or luxury tax to offset the loss of revenue.”
- “Best practice . . . yes. Take a page from the Seattle playbook and increase the minimum wage.”
- “I know that there are some states who give incentives to home buyers (owner occupied) for buying either foreclosed homes or first time buyers - maybe 5 percent towards closing costs or something.”

Additional recommendations from stakeholders varied greatly. Topics discussed included the following: funding non-profits that work with low and very low income populations; providing homeowner education; increasing the minimum wage; and funding housing rehabilitation. Examples of these comments included:

- “I would like to see IHFA create some statewide programs for housing education and planning. Something that could be instituted in the high school and college level that helps educate youth about housing and home ownership. I think this is one of the areas that really requires thoughtful education and planning.”
- “Money should be given to non-profits to provide training and housing for peoples with the expectation this is a hand up not a hand out.”
- “Project based housing, turning hotels into dedicated homeless housing units.”
- “Rental assistance for low income and emergency situations.”
- “Aged cities and towns need funds to renovate infrastructure and to rehabilitate many of its single and multi-family housing. Whether it's for homeownership or rental use, I believe

there is opportunity to attract private funds to assist in these types of projects. Most cities and towns have engaged in urban renewal projects to entice new businesses or employers and the access to housing is needed to accommodate these new businesses and employers. This type of planning should include the development or rehabilitation of housing as part of the urban renewal process as a benefit to new businesses and employers for their perspective employees.”

- “Some sort of work program so that those who can't find stable employment could trade labor for rent vouchers. The ‘workers’ could help rehab other properties to provide more low-income housing.”

Fair Housing

Survey respondents were asked about whether their town/city or county had made the following four fair housing updates:

- Incorporating an International Building Code (IBC) that includes fair housing and accessibility standards;
- Substantive changes, in the past five years, to residential development or zoning ordinances to support a mix of housing that is affordable to a range of incomes;
- Added language to existing fair housing ordinances or adopted a fair housing ordinance that includes families (people with children and pregnant women) as a protected class under fair housing law; and
- Staff attendance at fair housing events (workshops, conferences, trainings).

A majority of stakeholders (66%) reported that their town/city or county had incorporated an IBC that includes fair housing and accessibility standards. As shown in Figure 6, a majority of respondents also had staff that attended fair housing events.

Figure 7.
Fair housing

To your knowledge, has your town/city or county:	Percent
Incorporated an International Building Code (IBC) that includes Fair Housing and accessibility standards?	66%
Made substantive changes, in the past five years, to residential development or zoning ordinances to support a mix of housing that is affordable to a range of incomes?	32%
Added language to existing Fair Housing ordinances or adopted a Fair Housing ordinance that includes families (people with children and pregnant women) as a protected class under Fair Housing law?	35%
Had staff attend Fair Housing events (workshops, conferences, trainings)?	53%

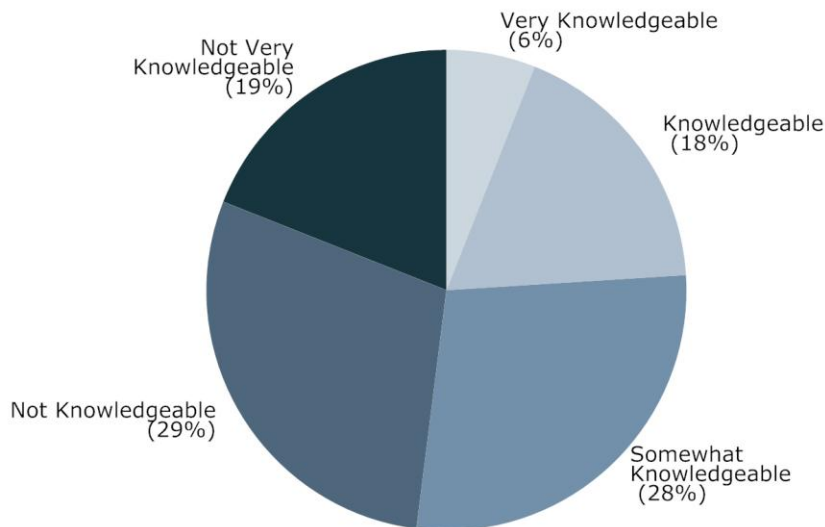
Note: n=139. Numbers add to greater than 100 percent due to multiple responses.

Source: BBC Research & Consulting 2015-2019 State of Idaho Consolidated Plan Housing and Stakeholder Survey.

Knowledge of fair housing. Stakeholders ranked resident knowledge of fair housing rights and laws on a scale of 1 to 10, with 1 being the most knowledgeable. As shown in Figure 7, about one quarter of respondents felt residents in their communities were “knowledgeable” to “very

knowledgeable” about fair housing issues. Nearly half believe residents are “not knowledgeable” to “not very knowledgeable” about fair housing.

Figure 8.
Knowledge of fair housing



Note: n=227.

Source: BBC Research & Consulting 2015-2019 State of Idaho Consolidated Plan Housing and Stakeholder Survey.

Barriers to housing opportunities. Stakeholders identified the top three barriers that limit fair housing opportunities for Idaho residents. These barriers were very consistent with the overall housing barriers identified by stakeholders in earlier questions:

- Lack of affordable housing, specifically near employment;
- Low wages;
- Lack of jobs;
- Land costs; and
- Not-in-My-Backyard syndrome (NIMBYism).

Suggestions improving fair housing environment. Stakeholders provided suggestions for improving knowledge about fair housing and removing barriers to housing opportunities in the State of Idaho. The majority focused on improving fair housing through education.

Education. Several stakeholders discussed the need for increased education for persons receiving assistance, and for landlords. Comments included:

- “Education about fair housing with each person on assistance, and education on what is out there.”
- “Education and guidance for new homeowners. Follow up with new homeowners.”

- “Have more education for all walks of life not just for realtors.”
- “More education to landlords; flyers mailed and brochures in various nonprofits.”

Fair housing seminars/trainings. Many stakeholders commented on the importance of fair housing trainings and seminars. Examples of these comments included:

- “Fair housing block parties. I’m not kidding.”
- “Fair housing seminars. This should be hosted by groups outside of the State of Idaho. Many current training is done by those in the State of Idaho that enforce fair housing. This seems to be a conflict of interest.”
- “Fair housing trainings offered in all counties of the State, not only in more populated areas.
- “Continue fair housing seminars throughout the State, and in particular smaller, rural communities.”

More awareness/outreach. Some stakeholders had additional outreach suggestions. Comments included:

- “Public service announcements.”
- “Widespread public interest campaign to make the average person on the street aware of his/her rights.”
- “More marketing on social media, more news articles, more blog posts that all pull up on Twitter, Facebook and LinkedIn as well as other social media outlets.”