Idaho Housing Assistance Guide

Resources and best practices for those looking for rental housing

www.housingidaho.com / www.viviendaidaho.com

Please Note: Programs, resources and contacts in this guide may change; refer to the online version at housingalssistanceGuide for current information. This guide is not comprehensive and is provided only as a starting point and introduction to common types of housing and related assistance. Resources and services are subject to federal eligibility requirements and/or funding availability.

Submit corrections or updates to hirc@ihfa.org.
Last Updated: 3/13/2023

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Introduction

Economic and employment factors—along with the COVID-19 pandemic—have left many Idahoans without stable housing. While there are many challenges, remember these four things:

- Seek help early. Do not wait for eviction or foreclosure to explore options and request applications.
- Be flexible. Idaho's housing shortage limits options. Shelters can be a first step back to housing and stability.
- Pay attention and take notes. Keep contact names and numbers and ask how you should follow up. Make sure housing or service providers know how to reach you when needed.
- **Move forward with a plan.** Once you address immediate needs, make a long-term plan. Get on waiting lists for low-cost rental units and other assistance. Don't let waiting lists keep you from applying for help.

Resources and programs listed in this guide are defined by Regions throughout Idaho. Reference the map below to see what counties are included in each Region:



Region	Counties
Region 1	Benewah, Bonner, Boundary, Kootenai, Shoshone
Region 2	Clearwater, Idaho, Latah, Lewis, Nez Perce
Region 3	Adams, Boise, Canyon, Elmore, Gem, Owyhee, Payette, Valley, Washington
Region 4	Blaine, Camas, Cassia Gooding, Jerome, Lincoln, Minidoka, Twin Falls
Region 5	Bannock, Bear Lake, Bingham, Caribou, Franklin, Oneida, Power
Region 6	Bonneville, Butte, Clark, Custer, Fremont, Jefferson, Lemhi, Madison, Teton
Region 7	Ada

Housing Types

Emergency Shelter: Short-term shelter for individuals and families.

Transitional Housing: Short-term 'bridge' to more stable housing.

Subsidized or Sliding-scale: Rent is based on a percentage of total household income.

Affordable: Fixed rent, but often less than market-rate housing.

Market-rate: No financial assistance.

Assisted Living: Common term describing housing and supportive services for elderly/disabled tenants.

Housing Assistance Types

Housing Choice Voucher (Section 8)

Vouchers are issued to eligible tenants. Households pay 30% of income toward rent.

Best for: Fixed incomes (SSI, Disability) or household incomes at or below 30% of Area Median Income.

Pros: Voucher is transferable outside the county it was assigned in and the tenant selects housing type and location. Assistance moves with tenant.

Cons: Waiting list time averages 12-18 months.

How to apply for a Housing Choice Voucher (HCV)

ADA County (Region 7) Boise City/Ada County Housing Authority (bcacha.org). Apply online here or call 208-345-4907.

CANYON, OWYHEE, ELMORE, GEM, PAYETTE, ADAMS, VALLEY OR WASHINGTON counties

Southwest Idaho Cooperative Housing Authority (sicha.org). Apply online here or call 208-585-9325.

ALL OTHER counties Idaho Housing and Finance Association (IHFA) administers the HCV program to the remaining 34 counties. Visit <u>idahohousing.com/rental-assistance/rental-assistance-application/</u> to start your online application or call the branch office closest to you:

- Region 1 Coeur d'Alene Branch Office, 208-762-5113
- Region 2 Lewiston Branch Office, 208-743-0251
- Region 4 Twin Falls Branch Office, 208-734-8531
- Region 5/6 Idaho Falls Branch Office, 208-522-6002

Tip: Look for communications from the housing authority and always respond quickly. Contact the housing authority at least every 3-4 months to check your status, or anytime your phone number or address changes.

Subsidized housing

Also called 'sliding-scale 'project based' assistance,' these apartment complexes reserve some units for very low-income households.

Best for: Those on current Housing Choice Voucher waiting lists; anyone meeting HCV Program guidelines.

Pros: No voucher required.

Cons: Apartments only. Assistance stays with apartment, not transferrable (portable). Waiting lists vary by location.

How to apply: Contact the apartment manager to determine vacancy and eligibility then submit application.

Section 42 or Low-Income Housing Tax Credit Apartments (search housingidaho.com)

Rents are fixed and affordable to households with incomes equal to a full-time wage at or below \$20/hour.

Best for: Low-to moderate-income households.

Pros: More available units and newer complexes. Will accept Housing Choice Vouchers (HCV Vouchers).

Cons: Apartments only. Fixed rents not affordable for everyone.

How to apply: Contact the apartment manager and complete an application.

What all renters should know

Basic suggestions

Location. When possible, find housing close to your workplace, school, or other important location. Transportation costs can greatly increase your overall cost of living.

Utilities. If utilities are not included in the rent, ask to see average utility costs for summer and winter.

Accessibility modifications. Find resources at idahoat.org/resources/at-disability > Home modifications

Lease. Be sure you understand the lease and all costs before signing anything. If you have questions, ask someone you trust to help you review any documents. Request an interpreter or translator if needed.

Waiting Lists. You can be on several waiting lists, but may need to pay an application fee for each one.

Protect yourself from fraud! Criminals are taking money for properties they do not have the right to rent. Watch for signs of fraud and protect yourself. Learn more here. If it sounds too good to be true, it is.

Know your rights and responsibilities and read all leases carefully before signing. You can request a copy of "Tenant's Rights" from your local <u>Idaho Legal Aid Services branch office</u> or call the main line at (208) 746-7541.

Negotiate. Don't be afraid to negotiate if you need a change to the lease. Make changes or agreements in writing, then honor those agreements.

Be honest. Be prepared to show you can meet the lease requirements and be a responsible tenant. Always be honest with your landlord to avoid problems later on.

Be respectful and pay on time. Landlords or property managers appreciate tenants who respect the property and other tenants, and who pay rent on time. Credit checks and rental references help them understand your past performance in these areas.

Fair Housing laws protect you

Fair Housing law applies to housing sales, rental, financing, and advertising. If you think you are a victim of discrimination based on a protected class (race, color, national origin, religion, gender, familial status, or disability), contact any of the following for more information or to file a complaint: Idaho Care Line 2-1-1; HUD Fair Housing Line, 1-800-877-0246 or Intermountain Fair Housing Council, 1-800-717-0695

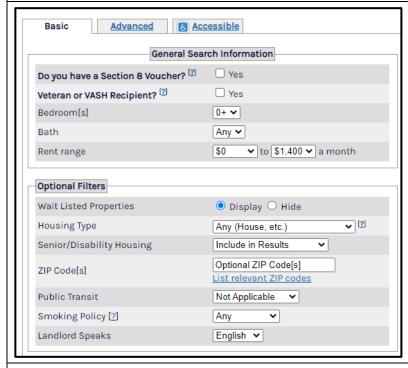
If you have a disability that substantially limits one or more major life activities, you may request a reasonable modification or accommodation. This may involve a structural modification (like a wheelchair ramp) or an accommodation (such as the ability to keep a support animal or use a designated parking space). For more information, visit https://www.hud.gov/ or contact the organizations listed above.

How to find rental housing at housingidaho.com 1-877-428-8844

Click on the 'Search Rentals' button and select a city or county to search. You can also type in your city, county or ZIP code in the search bar.



In the 'Housing Search Options' window, enter the number of bedrooms you need, the rent you can afford, and any other optional filters, then click 'Search'. Click on the 'Advanced' and 'Accessible' tabs to further refine your search.



A page will appear showing local rental listings. You can display these on a map and print this list if needed.

How to apply for rental housing

Once you find available listings that fit your needs and budget, contact the property manager to request an application.

Market-rate housing

Most private landlords require a credit check and a non-refundable application fee, so be prepared to pay \$15-\$50 for each adult in the household. You will need these documents:

- Photo I.D. (state identification card or driver's license)
- Income verification (like a pay stub)
- Rental references (case manager, former landlord, employer, etc.)

Subsidized housing

No application fee. You may need to bring the following documents or their equivalent:

- I-94 card (copy of front and back) for each household member
- Social Security Card for each household member, and birth certificates for children born in the U.S.
- EAD (Employment Authorization Document) or Permanent Resident Card
- State identification card or driver's license
- Income verification and rental references (case manager, former landlord, employer, etc.).

After you apply

Look for texts, email notices or letters from the property owner or manager and always respond quickly. Contact the manager at least every six months to check your status.

Behind on this month's rent?

Talk with your landlord and negotiate a payment schedule, then honor the agreement.

Get free rent advice from HUD certified housing counselors at IHFA. Call, 877-695-2655 or submit an online form here. Call nearest regional Access Point. Visit idahohousing.com/homeless-resources to find the Access Point closest to you.

Often Behind on Rent?

Review your household budget and reduce waste or non-essential costs. Pay rent first to avoid eviction.

Talk with your landlord to see if they can work with you.

Find lower-cost rental housing at *housingidaho.com*, 1-877-428-8844

Look for help with food, utilities or other expenses in your community by calling the Idaho Care Line, 2-1-1 or a Community Action Partner, 877-375-7382

Get free rent advice from HUD certified housing counselors at IHFA. Call, 877-695-2655 or submit an online form here.

Experiencing Domestic Violence or Sexual Abuse?

If you are in immediate danger, call 9-1-1

Call the Idaho Domestic Violence Hotline at 1-800-669-3176 or visit idvsa.org from a safe computer.

Visit idahohousing.com/homeless-resources to view Domestic Violence Shelters and 24-hour hotlines in your Region.

At risk of being evicted or becoming homeless?

If you are in immediate danger, call 9-1-1

Contact an Access Point to talk to someone about your housing crisis and discover resources available in your Region. Visit idahohousing.com/homeless-resources to view more information about the Access Point closest to you.

- Region 1: St. Vincent De Paul of North Idaho, 208-664-3095
- Region 2: Sojourners' Alliance, 208-310-4554
- Region 3: CATCH of Canyon County, 208-495-5688
- **Region 4:** South Central Community Action Partnership, Twin Falls Office 208-733-9351 | Burley Office 208-678-6514
- **Region 5:** Aid for Friends, 208-254-0290
- Region 6: CLUB, Inc., 208-529-4673
- **Region 7:** Our Path Home, 208-336-4663

You can also search the online Homeless Shelter Directory at homelessshelterdirectory.org/idaho.html.

Call the Idaho Care Line at 2-1-1, a free statewide community information and referral service for programs that offer health, human or social services.

Visit housingidaho.com or call 1-877-428-8844 to search for a rental that meets your needs and income level. There are also helpful tools such as an affordability calculator, rental checklist, renter rights and responsibility information.

Call a local Community Action Partner at 877-375-7382 to see what programs exist in your area that improve your overall well-being, provide food and utility assistance or help you find housing. Partners listed by Region below:

- Region 1 & 2: Community Action Partnership (CAP), 208-746-3351
- Region 3: Community Council of Idaho (CCI), 208-454-1652, Western Idaho Community Action Partnership (WICAP), 888-900-7361, Metro Community Services (MCS), 208-459-0065
- Region 4: South Central Community Action Partnership (SCCAP), 208-733-9351
- Region 5: Southeastern Idaho Community Action Agency (SEICAA), 208-232-1114
- Region 6: Eastern Idaho Community Action Partnership (EICAP), 208-522-5391
- Region 7: El-Ada Community Action Partnership(El-Ada), 208-377-0700

Call Idaho Legal Aid Services at 208-746-7541 or Intermountain Fair Housing Council at

1-800-717-0695 for legal advice on housing-related topics.

Contact your city clerk's office or local police department for any housing programs or resources in your community.

Resources

Statewide resources listed first, all other resources listed by Region. Refer to the Region Map on page 3 if needed. *Please note: Resources and programs are often subject to funding limitations and eligibility requirements.

- Idaho CareLine: Call 2-1-1 or visit idalink.idaho.gov
- Housing information line: Call 877-428-8844.
- For additional resources go to: info.idahohousing.com/homeless-resources
- Find rental housing at: housingidaho.com
- Rent Advice and Housing Counseling: Call 877-695-2655 or visit finallyhome.org/housing-counseling
- Legal Advice: Idaho Legal Aid Services, Inc., 208-746-7541; Intermountain Fair Housing Council, 1-800-717-0695.
- Other resources: Local classified ads, church or civic groups, city and county clerk offices.

Region 1

- Access Point: St. Vincent De Paul of North Idaho, 208-664-3095.
- Community Action Partnership: Community Action Partnership (CAP), 208-746-3351.
- Regional Housing Authority: IHFA Coeur d'Alene Branch Office, 208-762-5113.
- Domestic Violence Shelter: Safe Passage, 208-644-9303.

Region 2

- Access Point: Sojourners' Alliance, 208-310-4554.
- Community Action Partnership: Community Action Partnership (CAP), 208-746-3351.
- Regional Housing Authority: IHFA Lewiston Branch Office, 208-743-0251.
- Domestic Violence Shelter: Alternatives for Violence of The Palouse, 877-334-2887; YWCA of Lewiston-Clarkston, 208-746-9655.

Region 3

- Access Point: CATCH of Canyon County, 208-495-5688.
- Community Action Partnership: Community Council of Idaho (CCI), 208-454-1652; Western Idaho Community Action Partnership (WICAP), 888-900-7361; Metro Community Services (MCS), 208-459-0065.
- Regional Housing Authority: Southwestern Idaho Cooperative Housing Authority, 208-585-9325; Wilder Housing Authority, 208-482-7750; Marsing Housing Authority, 208-896-4169; Caldwell Housing Authority, 208-459-2232.
- Domestic Violence Shelter: Hope's Door, 208-459-4779; Rose Advocates, 208-414-0740; Elmore County Domestic Violence Council, 208-587-3300.

Region 4

- Access Point: South Central Community Action Partnership, Twin Falls 208-733-9351, Burley 208-678-6514.
- Community Action Partnership: South Central Community Action Partnership (SCCAP), 208-733-9351.
- Regional Housing Authority: IHFA Twin Falls Branch Office, 208-734-8531; Twin Falls Housing Authority, 208-733-5765; Blaine County Housing Authority, 208-788-6102.
- Domestic Violence Shelter: Voices Against Violence, 208-733-0100; The Advocates, 208-788-4191; Crossroads Harbor, 208-430-4357.

Region 5

- Access Point: Aid for Friends, 208-254-0290.
- Community Action Partnership: Southeastern Idaho Community Action Agency (SEICAA), 208-232-1114.
- Regional Housing Authority: Housing Alliance & Community Partnerships, 208-233-6276; American Falls Housing Authority, 208-226-5262; IHFA Idaho Falls Branch Office, 208-522-6002.
- Domestic Violence Shelter: Family Services Alliance, 208-251-4357; Bingham County Crisis Center, 208-681-8712; Oneida Crisis Center, 208-766-3119.

Region 6

- Access Point: CLUB, Inc., 208-529-4673.
- Community Action Partnership: Eastern Idaho Community Action Partnership (EICAP), 208-522-5391.
- Regional Housing Authority: IHFA Idaho Falls Branch Office, 208-522-6002.
- Domestic Violence Shelter: The Mahoney House, 208-940-0600.

Region 7

- Eviction/Rental Assitance: Jesse Tree, 208-383-9486.
- Access Point: Our Path Home, 208-336-4663.
- Regional Housing Authority: Boise City/Ada County Housing Authority, 208-345-4907.
- Domestic Violence Shelter: Women's and Children's Alliance, 208-343-7025.
- Downtown Boise Resource Pocket Guide