



Western Greater Yellowstone Consortium Housing Needs Assessment & Regional Analysis of Impediments

Melanie Rees, Rees Consulting

Wendy Sullivan, WSW Associates

Shawn Hill, Frontier Forward

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Regional Housing Needs Assessment

Evaluate current conditions and housing needs at various income levels throughout the region, in a 4-in-1 format.

Identify strategies for addressing identified needs.

Support establishment of regional priorities and objectives for meeting housing needs within the Regional Plan for Sustainable Development.

Outreach

Survey

- Targeted outreach to the workforce
 - Major employers, Chambers of Commerce, Public Offices
 - English online
 - Spanish intercept -church services, PTA meetings.
- Conducted May 15-June 30
- Over 4000 responses

Interviews

Over 60 key information interviews property managers and realtors

- Property Managers
- Realtors
- Housing agencies/service providers
- City & County Planners



Regional Observations

- Though there are many differences across the region, housing costs as a function of income are similar across the region *when commuting costs are considered*.
- Commuting is very common and there is a clear commuting relationship in Fremont-Madison and “The Tetons.”
- Homeownership in the “rural” counties of Fremont and Teton Idaho are high. The “college town” and resort communities of Madison and Teton Wyoming have many renters.
- Though Madison County has the highest population and the most housing units in the region, Teton Wyoming has the most jobs.

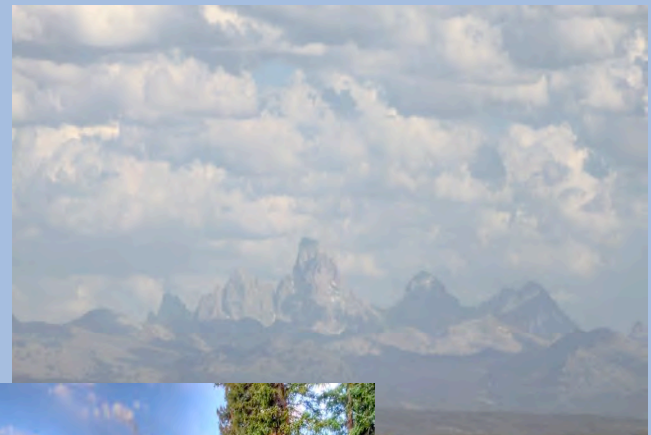


Regional Strategies

- Only one strategy recommended for all 4 counties: rehabilitation and weatherization programs.
- The 3 Idaho counties should consider creating a housing authority/agency individually or jointly. Cooperation with Habitat for Humanity is also recommended.
- Commuting is a big factor in the Region. Cooperation within the region's commutersheds is recommended.

Fremont County Observations

- Fremont County is the most stable in terms of housing and jobs.
- The county has an aging housing stock and an aging population.
- The median household income is \$40k
- About half of Fremont households have at least one commuter.
- Island Park is distinctly different in terms of housing cost and occupancy.



Fremont County Strategies



- Create a housing authority – possibly jointly with Madison.
- Develop Senior Housing
- Rehabilitate Existing Housing
- Work with Habitat
- Provide in-town land for multi-family housing
- Address seasonal workers in Island Park

Madison County Observations

- Homeownership is very low and has dropped substantially in the last decade.
- Ownership housing in the market is generally aligned with household incomes.
- Rents are low and there are large concentrations of low income renters.
- There are 4500 married student households and this number will continue to grow.



Madison County Strategies



- Implement Rex/Madison Comp Plans and provide housing for all stages of life
- Preserve and protect homeownership
- Diversify and stabilize the rental market
- Create housing authority, senior housing, and work with Habitat

Teton Idaho Observations

- Volatile housing market; boom & bust.
- Teton Valley has the fastest growing job rate.
- There is a growing shortage of rental units.
- Home prices are out of reach from the workforce and rising.
- Over half of households have a Pass commuter.



Teton Idaho Strategies



- Re-establish the Housing Authority
- Encourage variety of housing types
- Build Apartments
- Reduce/eliminate tap fees for affordable housing
- Concentrate development in walkable/transit-service areas.

Teton Wyoming Observations

- Though housing units are increasing, few are available to the workforce.
- The rental market is extremely tight.
- Jobs are growing more quickly than workforce housing.
- Teton WY has the most housing problems in the region.



Teton Wyoming Strategies



- Establish dedicated funding source for housing
- Build more restricted units.
- Create housing preservation program.
- Simplify/modify affordable housing policies & regulations
- Identify areas where increased density/scale are appropriate



Regional Analysis of Impediments

- Fulfills part of HUD's Fair Housing Planning requirements as a condition of receiving a Sustainable Communities Planning Grant – LEGALLY BINDING
- Fair Housing Goal: Make housing choice a reality regardless of race, color, religion, sex, familial status, disability and national origin... “protected classes”
- RAI Purpose – identify impediments to meeting the Fair Housing Goal

Conducting the RAI

- Different focus than Needs Assessment
 - Status of “protected classes”
 - Broader – housing, discrimination and “opportunity”
 - Evaluates impacts of local policies/codes/service availability
- Primary focus in the WGYA:
 - Hispanic/Latino (11%; 8,800 persons)
 - Seniors (8%; 6,700 persons)
 - Families (33%; 9,200 households)
 - Disabilities (9 to 11%; 7,000 persons)



Conclusions

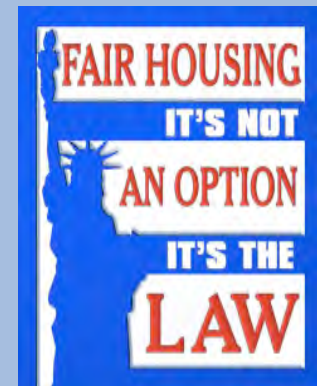


- Eight Identified Impediments:
 - Local Fair Housing Policies
 - Discrimination
 - Loan denial discrepancies (Fremont and Madison)
 - Housing persons with disabilities
 - Access to services (varies by county)
 - Development codes
 - Provision of affordable housing
 - Rental information

Impediment #1

- Local Fair Housing Policies -

- Issue
 - Local city and county fair housing policies inconsistent in the region
- Of interest...
 - Idaho state Fair Housing law does not include “familial status”
 - St. Anthony and Teton County, Id, will assist residents with claims
 - Victor, Id., protects LGBT residents from discrimination
- Action
 - Adopt local policies that at least include federal protected classes
- Benefit
 - Resident education
 - Additional resident recourse in the event of discrimination



Impediment #2

- Discrimination -

- **Issue**
 - 4% of households experienced discrimination when obtaining housing
 - Family type, disability, age, religion most common
- **Of interest...**
 - Service animals – noted point of discrimination AND common claim of tenants wanting to have pets in no-pet rentals
- **Action**
 - Fair Housing training, education of housing professionals and residents
- **Benefit**
 - Reduce discrimination through ignorance
 - Inform residents of their rights



Impediment #3

- Loan Denial Rates -

- Issue
 - Hispanic/Latino loan applicants denied at twice the rate of non-Hispanic/Latino applicants (Madison and Fremont)
 - Females denied loans at twice the rate of males (Fremont)
- Action
 - Probe reasons for this disparity
 - Fair Housing education of lending professionals
 - Credit repair for residents, down payment assistance
- Benefit
 - Understand the disparity
 - Help residents repair credit, acquire loans/housing



Impediment #4

- Accommodating Disabilities -

- **Issue**
 - Persons with disabilities are in homes that do not meet their needs
 - Varies from 13% in Madison County up to 30% in Teton County, Wy
- **Of interest...**
 - At least 50% of affordable rentals are accessible or adaptable – only 15% are occupied by persons with disabilities
- **Action**
 - Resident and Property Manager education
 - Home renovation programs
- **Benefit**
 - Help persons with disabilities find and occupy suitable housing
 - Upgrade existing homes to meet resident needs



Impediment #5

- Access to Services -

- Issue
 - Transportation options limited
 - Public schools limited, growing Hispanic/Latino families
 - Medical care – Hospital in Rexburg
- Impacts
 - Low-income and elderly and persons with disabilities
 - Disproportionate impact on Hispanic/Latino households (low income)
- Action
 - Expansion, funding, assessment
- Benefit
 - Resident choices, options
 - Improved services, quality of life



Impediment #6

- Development Code Limitations -



- Problem
 - Group homes definitions and requirements inconsistent
 - Multi-family densities/permissions limit options
- Impacts
 - Senior and LIHTC housing full in Ashton and St. Anthony
 - Low income rentals for Hispanic/Latino households in Teton Valley
 - Losing lower density ownership opportunities in Rexburg
 - Jobs in Jackson far outpacing home development
- Action
 - Ensure group home provisions consistent with state law, reduce confusion
 - Assess and modify zoned densities in light of needed housing product/housing goals

Impediment #7

- Affordable Housing Programs -

- Problem
 - Expensive homes; affordable rentals are full
 - Aging housing stock
 - Loss of homes to development/redevelopment, displacement
- Impacts on Protected Classes
 - Seniors and disabilities – home repair/renovation, affordability
 - Hispanic/Latino – low income, condition, affordability
 - Families – suitability, affordability
- Action – build, preserve and rehabilitate resident housing
 - Programs to encourage or mandate affordable housing development
 - Displacement/replacement provisions for lost affordable homes
 - Home renovation programs
 - Down payment/entry-ownership programs



Impediment #8

- Rental Information -



- Problem
 - Language was a barrier for 7% of Spanish speaking respondents
 - Some property managers not local, advertising scarce
- Of Interest ...
 - Over 50% of affordable properties offer Spanish leases, interpreters
 - About 1/5 of market rentals do the same
- Action
 - Expand advertising to reach all residents (central website, newsletters, service agencies, primary employers, etc.)
 - Spanish leases, interpreters

Next Steps

RAI Identified Impediments and Potential Actions Post-RAI –

- Step Two:

- Determine and Adopt Actions – Regional Plan
- Implement Actions

- Step Three:

- Maintain Records on actions taken





Questions?

Thank you!