

## **Possible Housing Management Structures For Kootenai County**

- 1. Expanding and supporting existing entities (CHDOs/CBDOs)**
- 2. Forming a Regional Housing Advisory Board/Housing Alliance**
- 3. Forming a Housing Authority**

### **1. Expanding and supporting existing entities (CHDOs & CBDOs)**

This option would be to work with one of the local organizations within their current capacity or an expanded capacity to manage/build additional local workforce housing that fit within the affordable, attainable, achievable, and/or market rate categories.

- [Panhandle Affordable Housing Alliance \(PAHA\)](#) – PAHA is in the process of building affordable apartments in Post Falls and they currently own and manage other affordable housing units in Kootenai County. They have expansion and administrative leadership capabilities. *(Under its prior organization name (North Idaho Housing Coalition) and structure, PAHA was considered a CHDO)*
- [Habitat for Humanity \(housing/land trust model\)](#) – Habitat of Humanity of North Idaho has formed a housing/land trust that will be implemented in Coeur d’Alene with their newest project. *(Habitat for Humanity of North Idaho is qualified as a CBDO-equivalent that can receive CDBG funds)*
- [United Way \(housing/land trust model\)](#) – United Way of North Idaho does not currently have a housing/land trust in our area, but United Way as a national organization does have involvement with this housing model and it could be implemented in Kootenai County.
- [CDAIDE](#) – The organization is beginning discussions regarding feasibility of working with a church and local developers to build housing for hospitality workers.

**What is a CHDO?** A Community Housing Development Organization (CHDO) is a private nonprofit, community-based organization that has staff with the capacity to develop affordable housing for the community it serves. They are eligible for HOME funds to develop affordable housing projects. CHDOs throughout Idaho work with Idaho Housing and Finance Association to build affordable housing. There are not any CHDOs currently building homes in Kootenai County. CHDOs in Idaho are listed on the following page.

CHDOs in Idaho:

- 1) Bonner Community Housing Agency
- 2) Moscow Affordable Housing Trust
- 3) LEAP Charities
- 4) NeighborWorks Boise
- 5) ARCH Community Housing Trust
- 6) NeighborWorks Pocatello

**What is a CBDO?** A Community-Based Development Organization (CBDO) is generally a nonprofit organization that undertakes specific kinds of Community Development Block Grant (CDBG) funded activities. CBDOs can be for-profit or nonprofit organizations, but cannot be governmental entities. They can receive CDBG funds to assist with affordable housing projects. Locally, Habitat for Humanity of North Idaho qualifies as a CBDO equivalent organization that is able to receive CDBG funds.

**PROS:**

- Organizations already exist and have a management structure in place
- Utilizing existing organizations would not require new organizations, advisory boards or housing authorities (with support staff) to be created
- Many of these groups have experience with housing/land trusts
- Decisions on projects would be limited to the individual organization's board

**CONS:**

- Organizations have limited capacity, staffing, volunteers and funding to develop and manage additional housing units
- In order for United Way and CDAIDE to expand their services, would require support from their organizations, as well as additional funding and staffing
- Organizations may not feel comfortable encouraging local jurisdictions to make changes to their zoning codes or approach state legislators or the Governor's Office about necessary changes to Idaho Code
- In order to receive HOME or CDBG funds, these groups would need to meet HUD requirements and be vetted by Idaho Housing and Finance Association (IHFA)

## **2. Forming a Regional Housing Advisory Board/Housing Alliance**

(see exhibit below)

This option would be to form a new advisory board or housing alliance (separate from the Regional Housing & Growth Issues Partnership) that brings together the local players – Kootenai County and the cities, IHFA and potentially the urban renewal agencies, CHDOs/CDBOs, and local developers to develop and manage new local workforce housing projects, provide recommendations to the agencies related to code changes and legislation, and offer input and prioritization on different types of housing projects in the area. It would be governed by the local jurisdictions and its mission. Funding, administration, and formation of a new board is unknown with this structure and would need to be further explored. One option to evaluate is if a local entity would have the ability to provide the administrative functions for the new alliance/advisory board.

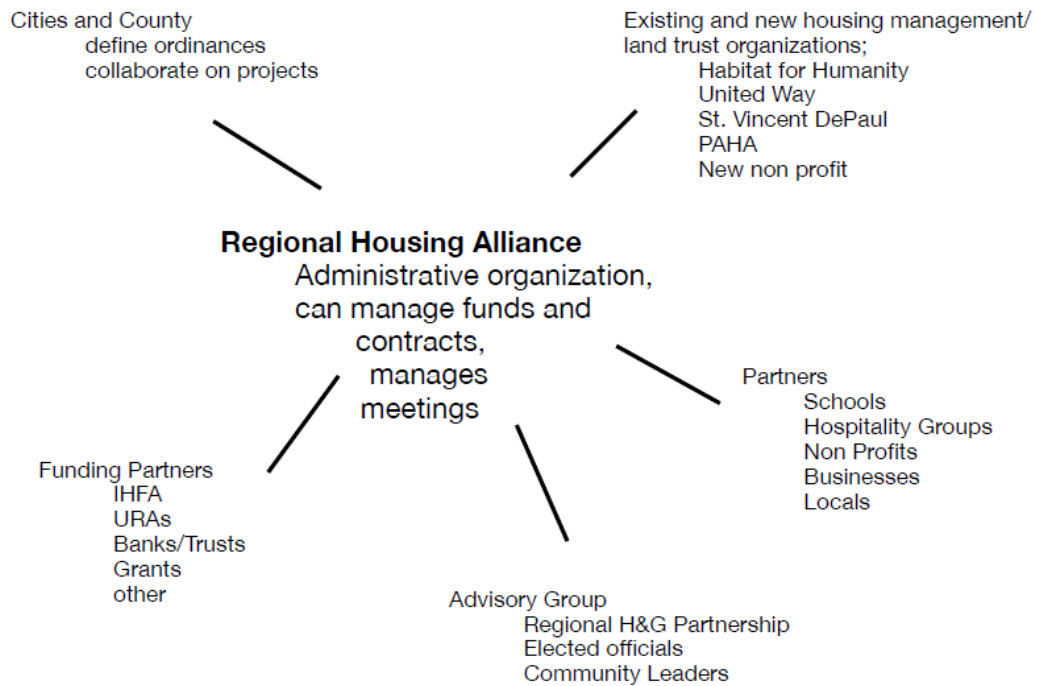
Coalitions that are legally formed as non-profits can determine their governance based on public input and or direction from the appointed members. Elected officials can make the appointments to the board in an equal balance of representation. This model is much like many other regional boards and commissions with a mission of managing housing and growth. It is not a taxing entity, but can advise, direct or manage housing on multiple levels utilizing the toolkit that is being created by the Regional Housing & Growth Issues Partnership along with other accepted methods. The current proposed, but not limited to operational options, are that the board would be selected by elected officials and the Advisory Group of the Regional Housing & Growth Issues Partnership along with legal advisors. Priorities would be established with outreach to the public via the Advisory Group network and other tools, and all regional communities would have representation.

### **PROS:**

- Does not need to follow Idaho Code
- Partnership with jurisdictions, funders, CHDOs/CBDOs and other entities, and would expand under one umbrella
- Manage and develop different levels of affordable and market rate housing
- Independent entity to receive donations (cash, land, materials, structures)
- Allows for feedback to local jurisdictions to make changes to their zoning codes and approaching state legislators or the Governor's Office about necessary changes to Idaho Code
- Advocate for housing projects
- May be able to utilize administrative support from an existing organization staffing

**CONS:**

- Would not have bonding authority
- Would need to be explored further and would require clear guidance from supporting partners to ensure that the organization providing administrative support does not solely establish the vision, mission, goals and priorities
- Unclear if local organizations exist that have the experience and capacity to provide this support structure
- Unclear how funding would work under this structure -- would require funding from participating jurisdictions and legal support



### **3. Forming a Housing Authority**

This option would be to establish a new Housing Authority that serves the communities of Kootenai County. It would be established per State Statutes. The County and each city participating in the authority would work together to appoint board members and contribute funds on an annual basis. The additional funds could come from managing deed-restricted properties. The authority could accept cash, land and structure donations. It could support affordable, attainable, achievable, and/or market rate housing categories. While many housing authorities focus on HUD housing, such as Section 8 and housing vouchers, that is not a requirement and some housing authorities in Idaho choose to focus on different forms of housing, including market rate. The housing authority can own properties, and can manage properties owned by other entities. It can be used to qualify individuals for housing, including market rate projects. It can work with IHFA and other partners for funding projects and can work with CHDOs, CBDOs, and other developers to construct and support housing projects. It can support housing outside of jurisdictional boundaries. Similar to the alliance model, the Housing Authority can provide recommendations to the agencies related to code changes and legislation, and offer input and prioritization on different types of housing projects in the area. Given that this would be an entity with the authority to bond and collect public funds, it may warrant an advisory vote of the public prior to considering or moving forward with formation.

Example Housing Authorities:

- [Boise City/Ada County Housing Authority](#)
- [Blaine County Housing Authority](#)
- [Twin Falls Housing Authority](#)
- [Wilder Housing Authority](#)
- [Nampa Housing Authority](#)

#### **PROS:**

- Management structure is clearly established by Idaho Code
- Authority to do bond financing to raise funds for housing projects and the ability to collect public funds
- Can go directly to HUD for funding
- It is not a taxing district
- Disposal of land for housing purpose
- Can work beyond jurisdictional boundaries – can be specific to one city or a regional partnership

- Independent entity to receive donations (cash, land, materials, structures)
- Can develop, own and/or manage housing
  - A Housing Authority does not need to receive federal funding
  - This structure does not require a focus on Section 8 housing or housing vouchers, but has the ability to provide those services if desired
  - This structure could support all types and ranges of housing prices - affordable, attainable, achievable, and/or market rate housing
- Allows for feedback to local jurisdictions to make changes to their zoning codes and approaching state legislators or the Governor's Office about necessary changes to Idaho Code
- Advocate for housing projects

#### CONS:

- While the elected bodies make the determination on forming a Housing Authority, an advisory vote of the public may be recommended to move forward
- Funding mechanisms would need to be explored further
- Another entity to manage
- Would require funding from participating jurisdictions (at least initially) and legal support

**Survey Questions:**

1. Should the Working Group explore expanding and supporting existing entities (CHDOs/CBDOs)?
  - a. Yes
  - b. No
  - c. Maybe
  - d. Not at this time
  
2. Should the Working Group explore forming a Regional Housing Advisory Board/Housing Alliance?
  - a. Yes
  - b. No
  - c. Maybe
  - d. Not at this time
  
3. Should the Working Group explore forming a Housing Authority?
  - a. Yes
  - b. No
  - c. Maybe
  - d. Not at this time
  
4. Should the Working Group explore some other entity or model?
  - a. Yes
  - b. No
  - c. Maybe
  - d. Not at this time

*If you answered YES, please email Hilary Anderson at [handerson@cdaid.org](mailto:handerson@cdaid.org) if you have other suggestions*

5. Our group does not have enough information to make a recommendation at this time