

U.S. SENATOR MIKE CRAPO

2025 Idaho Housing Survey Results & Findings



Special Thanks To:

- ❖ All Idahoans—including homeowners, renters, bankers, insurance agents, government officials, realtors and homebuilders—who took the time to participate in this survey. I am grateful for your involvement in furthering this important discussion.
- ❖ All those who not only participated in the survey, but also helped to share information about the survey with other Idahoans to ensure they had the opportunity to participate. This includes associations and industry groups that sent the survey to its members.
- ❖ I am deeply grateful for your help as we continue to work together to strengthen our communities and make affordable housing and the American Dream of homeownership more attainable.

May 31, 2026

Dear Idahoans:

Idaho is undeniably a highly desirable place to live, resulting in a growing population that puts increased pressure on housing availability, affordability and attainability across our great state. Recognizing Idahoans are a key part of finding collaborative solutions to improve access to housing in Idaho, I asked Idahoans to share their experiences and ideas to address this issue through a two-month survey that closed on May 31, 2025. This report details the survey results intended to inform policy solutions to the housing challenge that includes:

- difficulty buying homes;
- rental costs encroaching on necessities; and
- low housing Inventory.

As Chairman of the Senate Finance Committee, a senior member of the Senate Committee on Banking, Housing and Urban Affairs, and a member of the Senate Budget Committee, I work with members of the Committees and many others to advance legislation and policy changes to help broaden housing options. This includes the Senate's passage of the sweeping, bipartisan legislation, titled *the 21st Century ROAD to Housing Act*, that would help address the housing supply shortage, making it easier to build and buy homes and bring the dream of homeownership within reach for more Americans. I valued the opportunity to help shape this legislative package on behalf of Idahoans. The legislative package includes several provisions I led or co-sponsored, including:

- *The Housing Supply Expansion Act* would modernize the federal definition of "manufactured housing" to include modular or prefabricated homes built without a permanent chassis, expanding consumer access to more efficient and cost-effective designs.
- *The Rural Housing Services Reform Act* would modernize and streamline the U.S. Department of Agriculture's Rural Housing Service to improve homeownership opportunities in rural areas.
- *The Reducing Homelessness through Program Reform Act* would cut red tape

and encourage local solutions to address homelessness, including reforms to the Housing Choice Voucher Program and improved coordination among local entities to deliver integrated support.

- *The Housing Unhoused Disabled Veterans Act* would permanently exclude veterans' disability payments from annual income for housing assistance eligibility under the U.S. Department of Housing and Urban Development-Veterans Affairs Supportive Housing (HUD-VASH) program.
- *The Helping More Families Save Act* would create a pilot escrow account program to automatically enroll families in HUD's Family Self-Sufficiency (FSS) program.

The U.S. House of Representatives passed an amended version of the legislation, so it will now go conference to resolve differences in the House and Senate-passed versions. This is just once piece of efforts underway aimed at expanding access to affordable housing and lowering costs for Idaho families seeking to achieve the American Dream of homeownership. It also follows last year's enactment of the Working Families Tax Cuts that prevented a more than \$4 trillion tax increase on the American people. In addition to lowering tax rates for all Americans, extending this tax relief helps ensure access to capital in the housing industry.

More than 5,000 Idahoans responded to the housing survey, and I thank all those who took the time to help identify much needed improvements to boost efforts to end the housing crisis across Idaho and across the country. As we reflect and act on the results of the survey, please continue to contact me to share your thoughts and experiences to expand affordable housing options for current and future Idahoans. I will continue to press for these and other improvements that make it easier to build and buy homes and bring the dream of homeownership within reach for more Americans.

Sincerely,

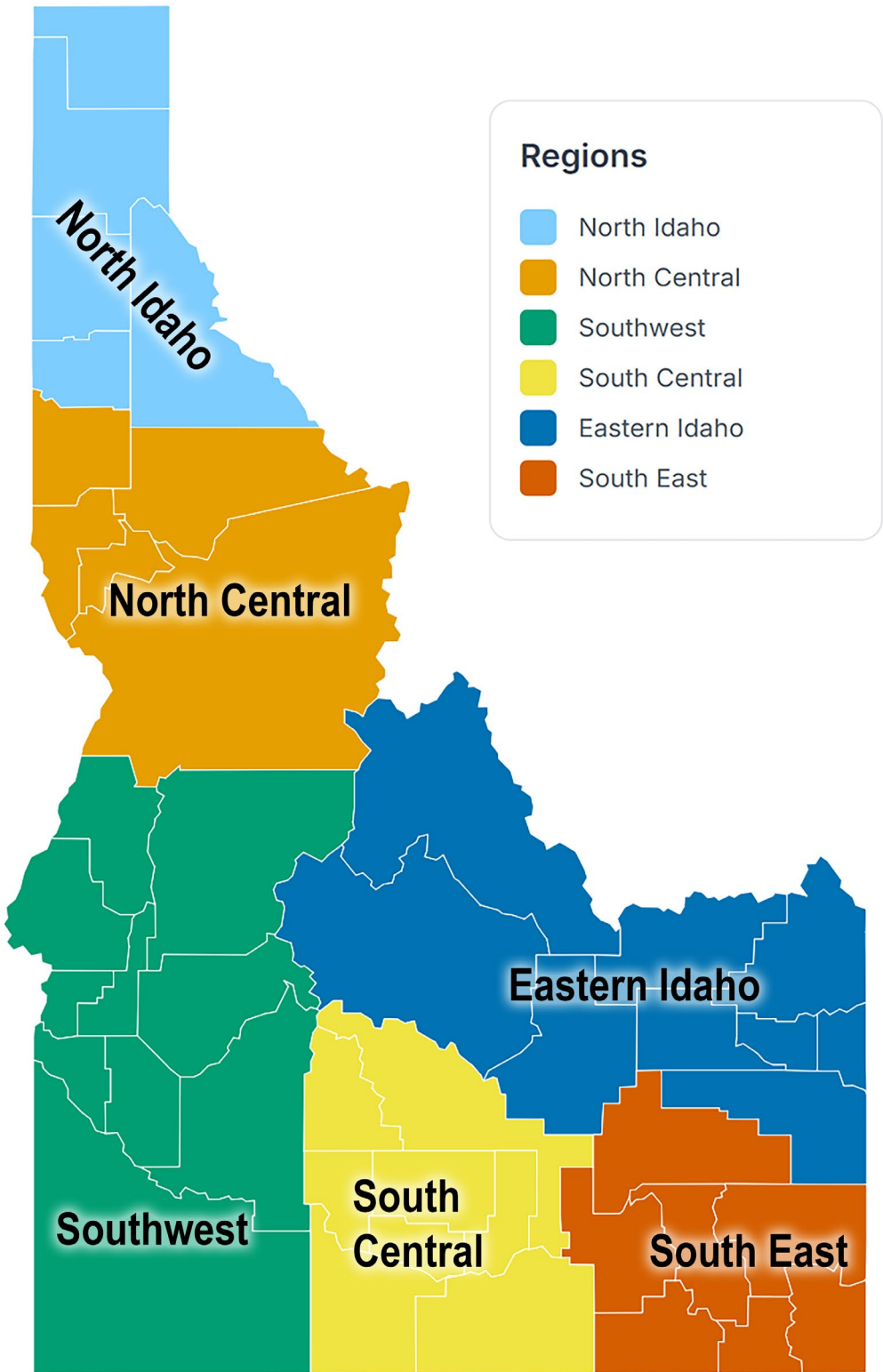
A handwritten signature in black ink that reads "Mike". The signature is written in a cursive, flowing style.

Mike Crapo
United States Senator

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Regional Map of Idaho



Executive Summary

The 2025 Housing Survey was comprehensive and gathered responses between March 31, 2025, and May 31, 2025, from participants across various demographics and geographical locations within Idaho. The Survey was available online via a Microsoft Form on Senator Crapo's official website at www.crapo.senate.gov. The survey received a total of 5,250 responses from both Idaho and non-Idaho residents. Of the total amount of responses received, 5,014 responses were considered valid for analysis.

The respondent pool was predominantly composed of homeowners and renters, who constituted 90.1 percent of the total respondents. The remaining 9.9 percent included realtors (6.2 percent), government officials (1.5 percent), homebuilders (1.1 percent), bankers (0.8 percent) and insurance agents (0.3 percent).

Geographically, the survey captured a wide representation across Idaho's regions, counties and cities. Each survey represents a unique perspective and reflection of an Idahoan's account of the status of affordable housing in their Idaho community. The findings are presented on an overall state level, as well as specific to the following six individual regions: north Idaho, north central Idaho, southwest, southeast, south central and eastern Idaho.

The southwest region accounted for the largest share of responses at 51 percent, followed by north Idaho (20.2 percent), eastern Idaho (8.8 percent), south central (8.4 percent), north central (7.2 percent) and southeast (4.4 percent).

At the county level, Ada County had the highest number of respondents (1,819), making up 36.4 percent of the total responses, followed by Kootenai County (725 respondents, 14.5 percent), Canyon County (470 respondents, 9.4 percent) and Bonneville County (226 respondents, 4.5 percent).

A significant portion of responses originated from major cities. Boise, as the capital and largest city, naturally had the highest number of respondents, with 1,212 individuals participating, representing 24.3 percent of the total. Other cities with notable response rates included Meridian (335 respondents, 6.7 percent), Coeur d'Alene (294 respondents, 5.9 percent), Nampa (263 respondents, 5.3 percent) and Idaho Falls (188 respondents, 3.8 percent).

Survey Methodology

Survey Objectives:

Access to affordable housing is the number one issue Idahoans raise with Senator Crapo in meetings across the state. Each region of Idaho presents different needs, challenges and concerns regarding housing. There are various stakeholders across the state, and each contribute to a piece of the housing puzzle. This survey was developed to gather that specific feedback. Factors affecting housing span economic, federal, tribal, state, county and local jurisdictions, and survey questions were designed to attempt to capture those varied viewpoints and recommendations. For example, the housing market and rental availability in Boise is understandably different than in Lewiston. A top-down, one-size-fits-all approach is not the ultimate solution to solving the Idaho housing puzzle.

Survey Development:

The survey was designed to capture specific feedback in mixed categories by using branched-style questions that directed respondents to a specific subset of questions based on their previous answer.

After an initial set of questions to collect contact and geographical information, participants were asked to classify themselves in one of the following six categories:

1. Homeowner/Renter,
2. Banker,
3. Insurance Agent,
4. Local Government Official,
5. Realtor or
6. Homebuilder.¹

If a participant selected one of the six “identities,” the survey directed them to a specific set of survey questions based on their answer. For example, if a participant selected the Banker option, they were only provided the remaining set of Banker questions. The Homeowner/Renter category was also divided within itself based on whether the respondent noted they were a homeowner, renter, lived with family/friends or were homeless.

¹ As noted in Senator Crapo’s privacy statement, personal identifiable information (PII) **will not** be published in this report, any future publication or used for political and campaigning purposes. We will only contact respondents who noted they would specifically like to be contacted in the future regarding housing topics.

Survey Limitations:

The findings presented in this report are based on data collected from specific samples of the population of Idaho. While efforts were made to ensure a representative sample, potential sampling biases may exist. For instance, the recruitment method or the demographic characteristics of the participants who chose to respond might not adequately reflect the broader Idaho population as a whole. Furthermore, non-response bias may be present if experiences of the individuals who did not participate in the survey differ systematically from those who did.

The survey relies on self-reported data, which is inherently subjective and can be influenced by various response biases. Participants may have provided answers they perceive as socially desirable rather than according to specifically defined characteristics or other clearly-defined economic behaviors or categories. Recall bias could also affect the accuracy of responses, particularly when participants are asked to remember past events or feelings.

The timing of the survey and any concurrent external events (e.g., economic shifts, social trends, or current events) might have influenced participant responses. It is challenging to completely isolate the impact of these external factors on the data collected.

Despite rigorous design and pre-testing, the phrasing of survey questions can sometimes lead to varied interpretations among respondents. Ambiguous wording or leading questions could inadvertently influence responses. The closed-ended nature of some questions may have also limited the depth and nuance of responses, potentially overlooking important perspectives not captured by the predefined options. For example, we acknowledge that not all Idahoans have a mortgage or a need for a mortgage. Several survey participants commented that they paid cash for their home, used non-traditional financing or paid off their mortgages. The survey questions within the homeowners' section, specifically regarding mortgage financing, were either in the incorrect order, did not allow for a "not applicable" option or did not allow for a non-response option.

Data Processing:

All survey responses have been maintained. However, only surveys from Idaho residents and surveys from non-Idaho residents with insight on Idaho housing trends and concerns were considered valid for analysis. Many participants took the survey more than once either in the same survey category or in multiple survey categories. Responses from survey participants who identified with

multiple survey categories were accepted. For example, an Idahoan who is a homeowner and is also a realtor could answer questions in both survey categories due to their first-hand knowledge of both. However, of the participants who participated in the same category multiple times, only their first entry was considered valid and included in the final report assessment.

In total, 5,250 surveys were received and 5,014 were considered valid. Of the 243 entries removed, 220 were duplicate entries from the same participants in the same survey category. Nineteen entries were removed because the respondents were non-Idaho residents who did not have insight on Idaho housing trends or concerns. Four entries were removed due to incomplete answers.

The data contained in the survey has been collected in two types: qualitative and quantitative. Questions that required participants to select an answer (or multiple answers) provided the quantitative data. Questions that allowed the participant to share longer, open-ended text answers provide the basis for the qualitative data. Due to the large volume of responses, every single response provided in open-ended questions is not able to be reflected in the survey results. Instead, the responses have been sorted for the purposes of identifying common trends or observations.

Idaho's Homeowners and Renters – Statewide Results

Who took the 2025 Housing Survey? What did they think of the status of housing in their community?

Rapid population growth and evolving economic conditions have placed considerable strain on the housing market, making it increasingly difficult for both long-term residents and new arrivals to secure stable and affordable housing. This situation affects various demographics, from young families striving for their first home to seniors attempting to maintain their existing residences. The feedback in the survey highlights a deep-seated concern among residents that the housing crisis is eroding Idaho's unique character and the traditional "American Dream" of homeownership.

Demographics:

The respondent pool was predominantly composed of homeowners and renters, who constituted 90.1 percent of the total respondents. Within that category, the largest share of participation of homeowners and renters came from the southwest (**52 percent**) and north Idaho (**19 percent**) regions.

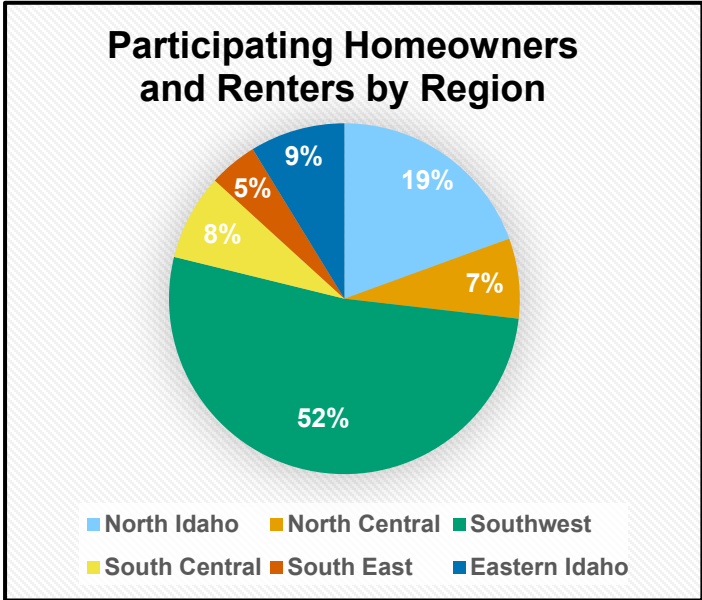
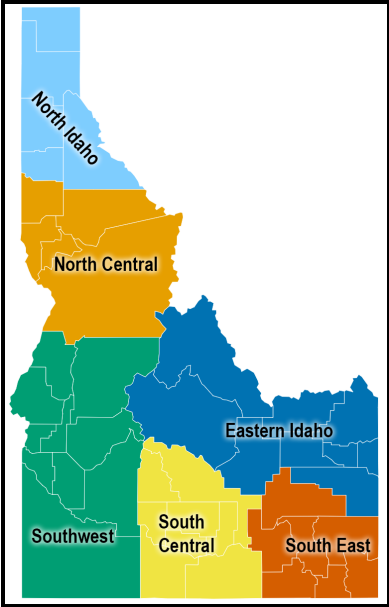


Figure 1: Regional Survey Participation



Map 1: Idaho by Region

Participants' ages ranged from 18 to over 65 years old with the 65+ age category receiving the highest number of survey respondents (**Table 1**). Reported household sizes ranged from one person to over five people, with the most responses reported in the category of two people per household (**Table 2**). Time in current residence ranged from less than one year to more than six years with the most responses from Idahoans who have been in their home for more than six years (**Table 3**).

Age Range	Count
18-24	93
25-34	438
35-44	665
45-54	786
55-64	919
65+	1617
Grand Total	4518

Table 1: Participants' Ages

Household Size	Count
1	756
2	2118
3	647
4	537
5+	460
Grand Total	4518

Table 2: Household Sizes

Time in Residence	Count
Less than 1 Year	340
1-3 Years	565
3-6 Years	915
More than 6 Years	2607
Grand Total	4518

Table 3: Time in Residence

Participants within the Homeowner and Renter category were asked to further identify their current housing status in order to collect a clearer picture of survey demographics. Based on the selection of "Rent," "Own," "Live with Family/Friends" or "Homeless," the survey directed participants to a targeted set of questions. The majority of survey participants self-identified as homeowners (**Table 4**). The most common type of home occupied by survey participants was the single-family home, followed by apartments and townhouses or condos (**Table 5**).

Participant Type	Responses	Percentage
Own	3472	76.85%
Rent	866	19.17%
Live with Family/Friends	159	3.52%
Homeless	21	0.46%

Table 4: Participant Type

Type of Home	Total
Single-Family Home	3528
Apartment	413
Townhouse/Condo	265
Manufactured Home	227
RV	27
Duplex	26
Other	13
Homeless	11
Tiny Home	6
Motel	2
Grand Total	4518

Table 5: Type of Homes

The largest share of respondents (**1,000**) identified themselves as homeowners, aged 65 and older, living in a household of two people (**Table 6**).

Housing Situation	Age Range	Household Size					Total
		1	2	3	4	5+	
Homeless	25-34	1	0	0	0	0	1
	35-44	1	1	2	0	2	6
	45-54	2	1	0	1	0	7
	55-64	3	1	0	0	2	6
	65+	2	2	0	0	0	4
Live with family/friends	18-24	5	5	4	5	4	23
	25-34	6	6	11	9	7	39
	35-44	2	6	8	7	11	62
	45-54	6	9	6	3	8	32
	55-64	2	8	3	0	0	13
	65+	5	5	4	1	3	45
Own	18-24	0	5	0	0	1	6
	25-34	13	53	27	36	31	160
	35-44	16	79	68	139	151	166
	45-54	39	159	138	160	119	615
	55-64	87	463	149	60	35	794
	65+	290	1000	107	30	17	1409
Rent	18-24	15	28	12	5	4	64
	25-34	58	102	33	28	17	238
	35-44	38	57	27	27	23	302
	45-54	32	37	31	15	20	135
	55-64	51	35	9	9	2	106
	65+	82	56	8	2	3	241

Table 6: Housing Situation, Age Range, Household Size

Housing Needs and Preferences:

As a whole, **75 percent** of Idaho’s participating homeowners and renters reported being “somewhat satisfied” and “very satisfied” with their current living situation. However, when the two groups are separated, the data reflects that Homeowners more often (**51 percent**) report feeling “very satisfied” with their

living situation while a significant portion of those who rent are “somewhat satisfied” (**33 percent**) and “somewhat dissatisfied” (**24 percent**) on their living situation.

For Idahoans considering looking for a new place to live, we asked about the most important factors they consider when choosing a property to buy or rent. Cost (**3,582**), Neighborhood Safety (**2792**) and Quality of Nature (**2240**), respectively, rank as the top three important livability factors across all housing categories (**Chart 1**). If cost were not a factor, **85 percent** of all respondents chose the single-family home as their preferred type of housing.

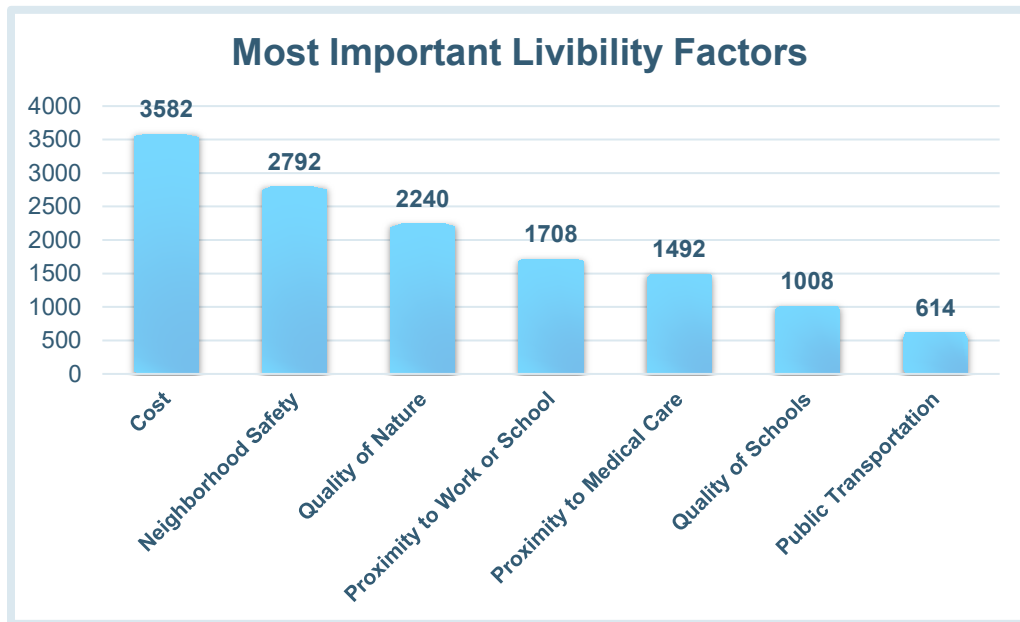


Chart 1: Livability Factors

Income and Affordability:

The reported gross monthly incomes of Idaho’s homeowners and renters varied from less than \$4,000 to more than \$10,000 per month, with most reporting an income between \$4,000 and \$7,000 per month. The southwest and north Idaho regions show the highest proportion of households earning more than \$10,000 per month, both at approximately **23.7 percent**. The proportion of households earning less than \$4,000 is relatively consistent across most regions, ranging from approximately **20 percent to 24 percent**. North Central Idaho has the highest proportion in this lowest income bracket (**24.4 percent**).

A majority of homeowners (**59%**), especially those in the higher income brackets (\$4,000 - \$7,000 and more than \$10,000), report their housing costs are **less than 30 percent** of their gross monthly income. However, even among

homeowners, there are individuals in all income brackets, including “more than \$10,000,” who report housing costs are more than 30 percent of their income.

Renters, particularly those in the “less than \$4,000” and “\$4,000 - \$7,000” income brackets, *more frequently* reported their housing costs are **more than 30 percent** of their gross monthly income. This highlights a significant housing burden for lower and middle-income renters. Even for renters in the “\$7,001 - \$10,000” and “more than \$10,000” income brackets, a notable number still face housing costs **exceeding 30 percent** of their income, though the proportion is lower than for lower-income renters.

For those that report living with family and friends, a considerable portion of respondents in this category, especially those with “Less than \$4,000” in income, report their housing costs are **more than 30 percent** of their income, even while living with family and friends. Overall, this data illustrates a disparity in housing affordability, with renters and those with lower incomes generally experiencing a higher housing cost burden compared to homeowners and higher-income individuals (**See Table 7**).

Housing Situation	Household Gross Monthly Income (GMI)	Less than 30% of GMI	Unsure	Exactly 30% of GMI	More than 30% GMI
Own	Less than \$4,000	180	93	34	202
	\$4,000 - \$7,000	722	108	100	289
	\$7001 - \$10,000	579	63	55	101
	More than \$10,000	758	49	42	97
Rent	Less than \$4,000	24	23	27	273
	\$4,000 - \$7,000	71	14	58	197
	\$7001 - \$10,000	50	4	16	29
	More than \$10,000	29	4	14	33
Live with family or friends	Less than \$4,000	17	22	2	37
	\$4,000 - \$7,000	11	12	5	24
	\$7001 - \$10,000	4	0	0	7
	More than \$10,000	3	8	1	6
Totals		2448	400	354	1295

Table 7: Gross Monthly Income by Housing Type. *This table excludes survey participants who self-identified as homeless.

Housing Assistance:

A pervasive sentiment across the qualitative survey responses, expressed in a variety of similar terms, is that housing costs are "too high," Comments

consistently linked this sentiment to stagnant wages, with numerous respondents highlighting that their income, even from multiple jobs or with advanced degrees, is insufficient to cover the escalating cost of housing.

Many stated they "make too much to qualify for housing assistance but not enough to afford market rates." Eighty-one percent of respondents responded they do not qualify for subsidized housing (**See Table 8**).

Qualify for subsidized housing based on income	Total
No	3659
Unsure	659
Yes	200

Table 8: Qualification for subsidized housing based on income.

Analysis of Qualitative Data:

Open-ended feedback from both Idaho homeowners and renters reveals patterns of commonalities, divergences and underlying systemic issues.

Recurring Commonalities

- **Cost:** Both groups are primarily concerned with high costs, whether manifested through mortgage payments, property taxes or rent. This shared concern underscores a pervasive affordability crisis affecting all segments of the housing market. The sentiment that wages are not keeping pace with housing costs is a recurring observation, explicitly expressed by homeowners and strongly implied by renters.
- **Artificial constriction of housing supply for non-permanent residential use:** Both homeowners and renters express significant concern about the impact of corporations, out-of-state investors and short-term rentals, perceiving these entities as driving up prices by reducing the housing supply available to local, permanent residents.
- **Need for increased housing supply:** While homeowners display some resistance to high-density developments in their immediate vicinity, there is a general understanding across both groups that an increased housing supply is needed, particularly for diverse and affordable housing types, such as smaller homes and Accessory Dwelling Units (ADUs).

Divergences

- **Overall financial strain:** A notable difference lies in the nature of the financial strain experienced. Renters face immediate and severe monthly cash flow issues due to the high proportion of their income consumed by rent. Homeowners, while concerned about property taxes and interest rates, often express worries about long-term

financial stability, the feasibility of intergenerational homeownership and the preservation of value in their existing assets.

- **Role of government:** Regarding the role of government, homeowners exhibit a more pronounced division, with some advocating for less government intervention and others calling for targeted assistance. Renters, based on the limited data available, reportedly lean more toward direct government intervention.

Systemic Issues

- The survey responses indicate the perceived core of the housing crisis flows from an imbalance of housing supply not meeting demand.
- A strong theme of responses suggest collaborative discussion among local, long-term residents with varying cultural identities and aspirations to appropriately address social anxieties about rapid change and external influence. Strong political opinions interwoven with housing concerns express dissatisfaction with failures to protect the State's character.

Idaho's Renters – Statewide Results

Out of 4,518 people who self-identified in the Homeowner/Renter category, **866** self-identified as renters. Renters report experiencing immediate and severe financial strain, with a significant portion of their income consumed by rent. We have identified repeated trends or opinions related to:

- exponential rate of year-to-year rent increases,
- high upfront costs,
- lack of housing inventory,
- influences of out of state investors,
- complaints about short-term rentals and
- perceived discrimination.

High Costs

Participating Idahoans overwhelmingly reported that they have, overall, experienced trouble finding rental units that fit their specific needs (**85 Percent**), and **89 percent** report experiencing high upfront costs such as first/last month's rent and security and pet deposits (Figure 2). **Sixty-Four percent** of respondents shared that they have experienced high application fees for rental properties with the bulk of those respondents (**approximately 36 percent**) paying \$50-\$100 per application fee.

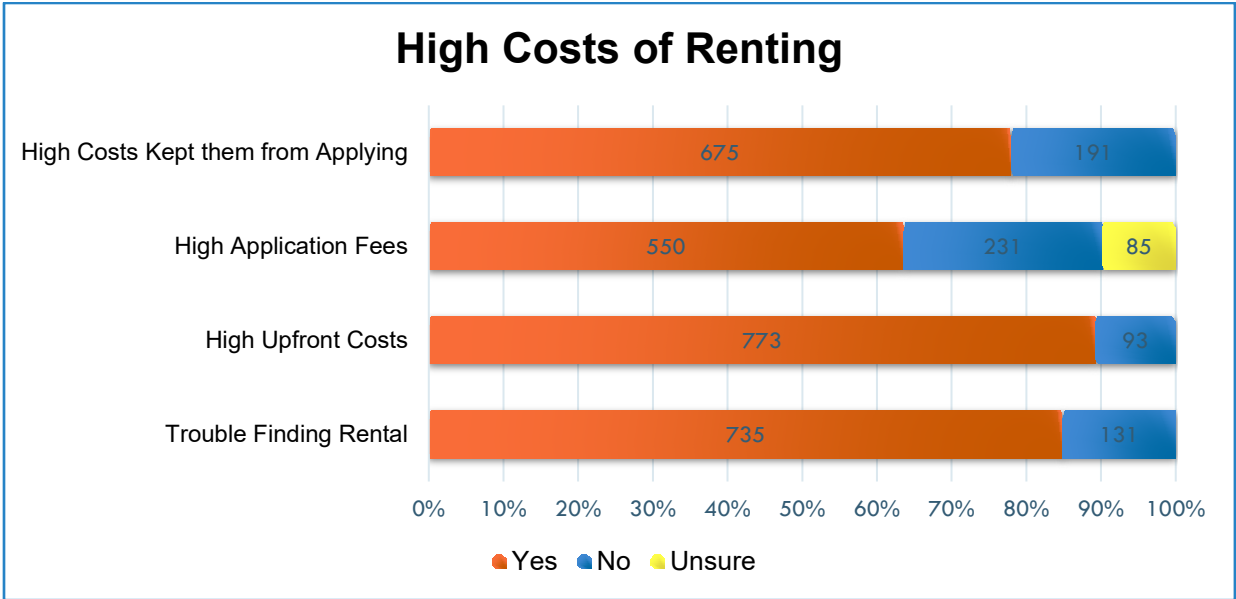


Figure 2: Survey respondents were asked to indicate “yes/no/unsure” on questions of whether they had experienced high application fees, high upfront costs such as security/cleaning/pet deposits, high costs kept them from applying, or if they had trouble finding a rental that met their needs.

Rental Community

We asked Idaho’s renters about the challenges in multifamily housing units such as apartments, condos, duplexes, mobile home parks and other rental communities. In addition to the eight rental topics presented in **Table 9**, renters also highlighted inadequate parking, excessive income requirements and constant rental increases, especially in mobile home parks, as major challenges in rental communities.

Challenge	Count
Cost of Rent	714
Lack of Availability	438
Pet Policies of The Property	407
Size of Living Space	397
Neighbors	245
Long Waiting Lists	219
Maintenance	213
Neighborhood Character	202
All of The Above	97
Other	138

Table 9: Rental Challenges. Note: Totals are reflective of respondents selecting “all that apply.”

When asked if the rental properties had adequate accessibility for people with disabilities, **469 of 866** of respondents said “**no.**”

When asked if they felt safe in the property they are renting, **87 percent** of respondents said “**yes.**”

Rental Insurance and Rental Assistance

- **Seventy-One percent** of participating Idaho renters confirm having a renter’s insurance policy.
- Only **5 percent** of participating renters reported using government rental assistance programs such as HUD-VASH or Housing Choice Vouchers (Sec. 8). The majority of those respondents noted that they have had trouble with finding available rentals that will accept HUD-VASH or Housing Choice Vouchers. Renters also commented on the long wait lists to become eligible for Housing Choice Vouchers as a barrier to attaining affordable housing.

Idaho's Renters – Analysis of Qualitative Data

Discrimination

- When asked the open-ended question, “Have you experienced any discrimination or bias when applying for a rental property?” many responses indicated a simple “yes,” “no” or “not applicable.” However, for those that provided specific comments, several themes of reported discrimination or bias emerged (**Table 10**).

Type of Perceived Discrimination	Count
Income/Financial/Credit Issues	113
Disability/Service Animals	18
Pets (General)	16
Age	11
Family Status/Children/Student	9
Other/Socioeconomic/Protected Class	8

Table 10: Type of Perceived

- The **top responses related to income, financial or credit issues**, with participants specifically noting low or no credit scores and many properties requiring incomes to be as high as three times the cost of rent in order to qualify.
- Participants also highlighted their **pets and service animals** and **age and family status** as bases of discrimination they have experienced when applying for a rental property.

The Rent/Wage Gap

- For most renters, the **cost of housing has far outpaced earnings**. Even people with full-time jobs--teachers, service workers, office staff--reported that a steady paycheck is no longer enough to cover the rent. One specific respondent noted, “*the cost of rent is astronomical compared to wages.*” The shortage of affordable units forces renters into difficult choices.
- Another respondent pointed out, “*anything under \$1500/month*” has become nearly impossible in many cities, **pushing middle- and low-income workers out of the communities where they work** and compelling them to move farther away to find cheaper housing.
- Many renters observed similar feelings of, “*When vacancy rates are near zero, landlords can charge whatever they want.*”

- Renters also indicated income requirements compound the problem. A recurring comment from Boise area renters highlighted that landlords and property management companies require tenants to earn **three times the monthly rent** in income--a bar many said they simply cannot meet. One respondent who reported earning \$20/hour was repeatedly told this was “*not enough*” income to qualify for a basic one-bedroom apartment.
 - Renters, particularly those reporting in the “less than \$4,000” and “\$4,000 - \$7,000” income brackets, *more frequently* reported their housing costs are **more than 30 percent** of their gross monthly income.

Barriers to Affordability and Attainability

- Survey respondents reported complaints with onerous terms through in-depth screenings and application fees. Many of these fees are non-refundable, even if the applicant does not get the apartment. As one renter noted, “*Application fees for every single place add up quickly.*” **Respondents described spending hundreds of dollars on multiple applications with no guarantee of securing a home.** For lower-income renters, having to pay \$50 to \$100 for each individual application is a serious financial drain.
- Beyond the cost burden, renters reported facing strict screening criteria that can feel like a series of locked doors. Renters reported landlords **now demand a high credit score** to qualify. Such requirements end up excluding broad groups of people, including young adults who have not yet built credit, gig economy or freelance workers with variable incomes, or anyone who may have hit a rough personal patch (like a medical bankruptcy or job loss) and is rebuilding financially.
- Several respondents also shared the difficulty in **finding a property that will accept Housing Choice Vouchers or HUD-VASH Vouchers.** A renter might finally receive a housing voucher after years on a waitlist, only to receive repeated rejections and application costs. One person shared, “*We don’t accept Section 8’ is the first thing I hear when I call about a listing.*”

How Renters View Housing Policies

- **Rent Increases:** Renters shared strong opinions against year-to-year unsustainable rent increases. One renter pleaded, “*my rent went up 20% this year. How is that legal? We need a cap.*”

- **Housing Vouchers:** Those who managed to get a voucher share similar comments such as, *“my voucher is the only thing keeping my family housed.”* However, renters also share how *rare* and *difficult* vouchers are to actually use, encountering red tape and landlord refusals.
- **Building More Housing and Zoning Reform:** Renters commented that an increased housing supply should help lower costs. Many agreed in principle with one particular respondent noting, *“Build more, but make it actually affordable.”* However, there were expressed levels of skepticism about who benefits from new development. Even when new projects include so-called “affordable units,” some renters dub them *“luxury affordable,”* meaning they are technically below market rate, but still not affordable for a minimum-wage worker.
- One renter observed, *“They’re building all these new shiny condos, but my rent in my old building is going up because of it. It’s pushing us out.”* Renters worry that without stringent requirements for low-cost units, *“more supply”* just pressures landlords to continue to raise rents. Some participants suggested looking beyond private developers entirely, signaling interest in non-profit or community-owned housing solutions that keep rents low long-term, asking, *“What about public housing or community land trusts?”*

Regional Insights

North Idaho

Feedback from North Idaho renters, which includes Coeur d’Alene, reveals a community under significant strain from rapid growth and a housing market many feel has become disconnected from the economic realities of local residents.

- **Impact of Out-of-State Buyers and Investors:** This is the most dominant theme. Respondents repeatedly expressed complaints with the influence of out-of-state buyers and large investment firms.
- **Need for Diverse and Truly Affordable Housing:** There is a desire for a wider variety of housing options, not just high-end developments and apartment complexes. This includes smaller starter homes, senior housing and more units available at lower area median income levels. Responses raised the question of who defines “affordable,” and where, seeing many “affordable” housing developments still out of reach. One detailed response called for a

fundamental shift in how housing is viewed--as a necessity and a community responsibility rather than a commodity for profit.

- **Assistance for Homebuyers:** There were calls for mortgage assistance and lower interest rates to help people transition from renting to homeownership.
- **The "Stuck in the Middle" Problem:** Many renters identify as being part of a vulnerable middle class earning too much to qualify for housing assistance but not enough to afford the high cost of rent and homeownership in the current market.

North Central Idaho

The comments from this region, which includes Lewiston, often centered on the challenges of affordability in smaller towns.

- **Unaffordable Rent in Small Towns:** Respondents noted rent is becoming unaffordable even in very small towns with populations under 1,000.
- **Unsustainable annual rent increases:** Some long-term tenants, especially in mobile home parks, reported their rent had nearly doubled.
- **Stagnant Wages:** Repeated sentiment that wages are not keeping up with the rising cost of living.

Southwest Idaho

This region, which includes Boise, had the highest number of responses. The most prominent sentiment was **dissatisfaction with unsustainable year-to-year rent increases**. This was mentioned far more frequently than in other part of the state.

Other key themes included:

- **Tenants' Rights and Protections:** Many comments focused on the need for stronger tenant protections, including enforcement of existing rights, caps on application fees and preventing discrimination based on housing vouchers and source of income.
- **High-Density and Affordable Housing Development:** There were numerous calls for building more high-density and affordable housing, particularly near essential services.

- **Frustration with Development and Traffic:** Some respondents expressed frustration with the pace of development and the resulting traffic congestion in the Boise area.

South Central Idaho

The responses from South Central Idaho, which includes areas like Twin Falls and Sun Valley, show a significant focus on the challenges of a resort-area economy and the difficulties faced by the local workforce.

- **Unsustainable Rent Increases and Move-in Costs:** A primary concern is the high cost of rent and move-in deposits.
- **Need for Workforce Housing:** A strong theme emerged in the need for more housing that is affordable for the local working class. Many comments pointed to a disconnect between the resort-based economy and the ability of the people who work in that economy to afford to live there.
- **Elimination of Short-Term Rentals:** The impact of short-term rentals on the housing market was a significant concern, with several respondents calling for their elimination to free up more long-term rental properties.
- **Challenges for Single Renters:** The difficulty of finding affordable housing as a single person was a recurring issue, with a desire for more 2-bedroom properties that are accessible to single-income households.
- **High Cost of Living:** Even those with high incomes reported struggling to afford rent, with one respondent reportedly making \$100,000 per year and still finding that inadequate to live in the area.

East Idaho

Responses in this region, which includes Idaho Falls, highlighted concerns about external pressures on the housing market.

- **Out-of-State Buyers and Institutional Investors:** A significant number of comments pointed to out-of-state buyers and institutional investors as major drivers of the housing crisis. Suggestions included implementing a tax for out-of-state buyers.
- **Restrictions on Short-Term Rentals:** There was a desire for more local control over short-term rentals.

- **Zoning and Starter Homes:** The need for zoning reform to allow for more density and the construction of smaller, more affordable "starter homes" was a notable theme.

Southeast Idaho

Feedback from Southeast Idaho, which includes Pocatello, points to a desire for policies that not only address the high cost of rent but also increase the supply and variety of housing.

- **Affordability:** The most prominent desire is for more affordable rent.
- **Increased Housing Supply and Options:** Renters in this region desire a greater variety of housing types. There are calls for more studio apartments for single people and two-bedroom options for families, with a frustration that many new developments are "luxury apartments that sit empty."
- **Real Estate Practices:** There is a strong sentiment against out-of-town corporations and investors buying up single-family homes. Respondents also called for more transparency in real estate, including making historical sale prices public.
- **Fairer Application and Pet Policies:** Some renters advocated for the elimination of application fees, or for them to be refundable if the applicant is not chosen. More lenient pet policies were also mentioned as a way to ease the rental process.

Summary

In summary, while the overarching theme of housing unaffordability is consistent across all regions of Idaho, the specific concerns and proposed solutions vary. The North is most focused on rapid growth and a housing market under strain, the North Central on the struggles in small towns, the Southwest on unsustainable rent increases and tenants' rights, the South Central on resort town economies and workforce housing, the Southeast on low housing inventory and the East on external market pressures.

Idaho's Homeowners – Statewide Results

We asked Idaho's homeowners different questions than other housing groups in order to gain a clearer picture of Idaho's housing market statewide, as well as in specific regions and cities. Out of 4,518 people who self-identified in the

Homeowner/Renter category, **3,472** reported they are Homeowners. Idaho homeowners articulated a complex array of challenges related to housing affordability, extending beyond the initial purchase to ongoing costs and the broader market environment.

Respondents highlight property taxes, supply and inventory shortages and the disparity between wages and housing costs as affordability factors in their communities. We have also identified specific trends including high home prices and interest rates, building and regulatory challenges and Homeowner Association (HOA) policies as burdensome to housing affordability and attainability in Idaho.

Timing and Mortgage Rates

- **Eighty-three percent** of participating Idaho Homeowners reported buying pre-existing homes over building new. Over half of homeowners reported buying or building their home either between 2016-2020 or before 2005. During the period of 2016-2020, mortgage rates reached historic lows, making homeownership more attainable even as home prices began to rise. This period also saw a robust U.S. economy with consistent job growth leading to increased consumer confidence.
- “Before 2005” is a pretty broad period, but the data demonstrates the larger number of Idaho Homeowners who have lived in their current home for at least 25 years or more are a considerable factor in the overall housing inventory. In addition, only **15 percent** of that group noted that they are looking for a new place to live, further constraining real estate inventory.

Mortgage Lending

- **Sixty-Four percent** of participating Idaho homeowners stated they have a remaining mortgage balance on their home and **nearly two-thirds** of those respondents said their interest rate was between 2.0 percent and 4.0 percent. We cross-referenced the reported interest rates with the reported purchase and build dates from these homeowners and found the majority of those with 2.0-4.0 percent interest rates purchased or built their homes between 2016-2020 when rates were at record lows (**Table 11**).

Home Purchase Date	Mortgage Interest Rates					
	2.0-4.0%	4.1-5.0%	5.1%-6.0%	6.1-7.0%	Above 7.1%	N/A
Before 2005	196	60	33	16	14	6
2005-2010	194	49	20	8	3	4
2011-2015	276	63	16	12	5	2
2016-2020	607	83	28	11	9	10
2021-2025	163	65	92	126	28	6

Table 11: Mortgage interest rates by home purchase date.

In the most recent purchase period (2021-2025), younger age groups (25-34 and 35-44) show a higher proportion of higher interest rates (e.g., 5.1-6.0 percent, 6.1-7.0 percent) compared to older groups for the same period. This confirms that younger buyers entered the market when rates were already increasing.

- Overall, conventional loans were more prevalent (**95 percent**) than government backed loans (**5 percent**) and **69 percent** of total respondents, with mortgages, noted that they were either “satisfied” or “very satisfied” with their mortgage lending experience. Satisfaction levels do not appear to be influenced by loan type.
- **Ninety-seven percent** of homeowners stated that they were approved for their mortgages.
 - Of the **three percent** who were denied financing, a notable count of homeowners reported they were denied due to their credit scores. Respondents also highlighted other factors such as income, appraisal issues, construction status and property type or location of their properties.
 - Further, some homeowners noted they could not obtain financing on bare land or on manufactured homes. They also shared that a handful of mobile home parks would not allow financing on the home and required the resident to pay in full.
- **Seven percent** of respondents reported difficulties in applying for either a conventional or government backed loan and a significant portion of those homeowners reported feeling “somewhat” or “very dissatisfied” with their mortgage experience.

Building Challenges

- We asked homeowners who built their home if they faced certain challenges during construction. Contractor delays, city/county permitting, materials shortages and a lack of skilled labor appeared most frequently

across most time periods. Many respondents noted they experienced more than one challenge type in the provided list (**Figure 3**).

- Materials shortages and lack of skilled labor show a noticeable increase in later periods, particularly from 2016-2020 and 2021-2025 which aligns with recent economic conditions and supply chain disruptions brought on by the COVID-19 pandemic.

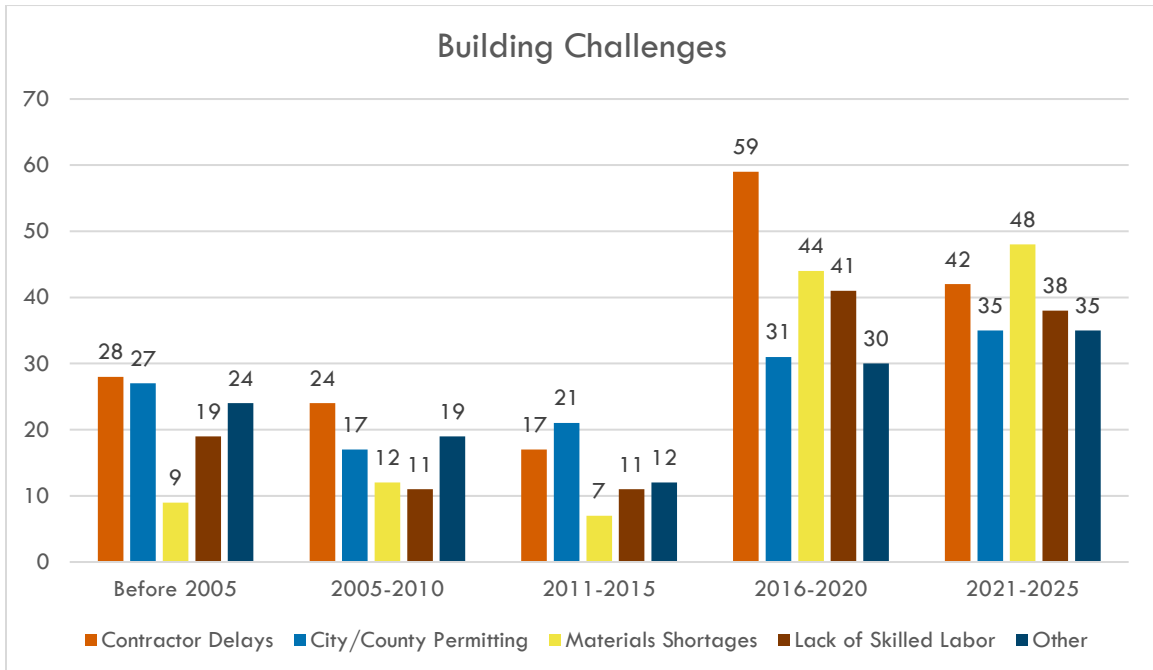


Figure 3: Total homes built: Before 2005 – (195), 2005-2010 – (90), 2011-2015 – (75), 2016-2020 – (144), 2021-2025 – (93)

- City/county permitting and contractor delays have been reported as consistent challenges throughout all time periods with the most being reported in the cities of Boise (Ada County) and Athol (Kootenai County).
- **Thirty percent** of total surveyed homeowners reported living outside of city limits. Within that category, **44 percent** noted they built their homes over buying pre-existing homes.
 - Those who built outside city limits **reported the same build challenges as city dwellers.**

Homeowner's Insurance and Fire Protection

- Overall, **70 percent** of total respondents reported they believed they had adequate fire protection for their homes.
 - Of those that believe they had *inadequate* fire protection:
 - **58 percent** reported living in city limits.

- **42 percent** reported living outside city limits.
- **98 percent** of total respondents reported having homeowner’s insurance.

Based on the collected responses, there does not appear to be a correlation between *having* a homeowner’s insurance policy and perceived fire danger. However, those that submitted comments regarding the high costs and cost increases of homeowner’s insurance more commonly lived in rural areas that are close to or reside in the wildland urban interface.²

Homeowners Associations (HOAs)

- A total of **40 percent** of surveyed homeowners reported living in an HOA community, and two-thirds of *those* homeowners live in the Boise metropolitan area (Idaho’s largest).
 - **29 percent** of the total HOA residents noted HOA fees are burdensome;
 - **30 percent** noted covenant rules are burdensome; and
 - **18 percent** said both were burdensome (**See Tables 12 and 13**).
- Additional comments from survey participants expressed general **dissatisfaction with HOAs**, a desire for HOA elimination or concerns about HOAs impacts on costs and personal freedoms beyond covenant fees and rules.

HOA Residents in the Boise Metro Area	
Ada	727
Canyon	193
Boise	7
Gem	2
Owyhee	1
Subtotal	930
Other Counties	465
Grand Total	1395

Table 12: HOA Residents in the Boise

	Burdensome	No Burden	Total
HOA Fees	408	987	1395
HOA Rules	429	966	1395
Both Fees & Rules	251	1144	1395

Table 13: HOA Rules and Fees Viewed as Burdensome

² Survey participants living outside city limits that commented on the high costs of insurance lived in the following counties: Ada, Blaine, Bonner, Bonneville, Boundary, Butte, Camas, Cassia, Fremont, Idaho, Kootenai, Latah, Nez Perce, Shoshone and Teton Counties

Property Taxes

- Homeowners frequently mentioned property taxes as a significant burden, particularly for those on fixed incomes (e.g., retirees). Many shared strong sentiments that property taxes are rising unsustainably, leading to fears of homeowners being priced out of their homes.
- When asked, “Are property taxes a burden on your monthly, household budget,” **55 percent** of total responding homeowners said “no” while **45 percent** said “yes.”
 - Within the subset of homeowners with no mortgage, **40 percent** said that property taxes were a burden on their monthly budget. Overall, homeowners aged 65 and older had the most “yes” responses (**39 percent**) for their age group. Respondents 65 and older also reported the highest amounts of homeowners who have paid off their mortgages.
- Based on anecdotal reports within the survey, property taxes may not be immediately felt by homeowners while wrapped into an escrow account on a mortgage and may only be apparent once the home is paid off.

Regional counts of perceived property tax burden align both with counts of overall survey participation and the Idaho counties with the highest tax rates (**See Figure 4 and Appendix 3**). Suggested policy changes from homeowners include:

- capping property taxes,
- basing property taxes on the home purchase price rather than current valuation, and
- eliminating or reducing property taxes for seniors.

Responses from industry professionals in real estate, banking and insurance later in this report also highlight property taxes as a key factor in overall home and mortgage affordability.

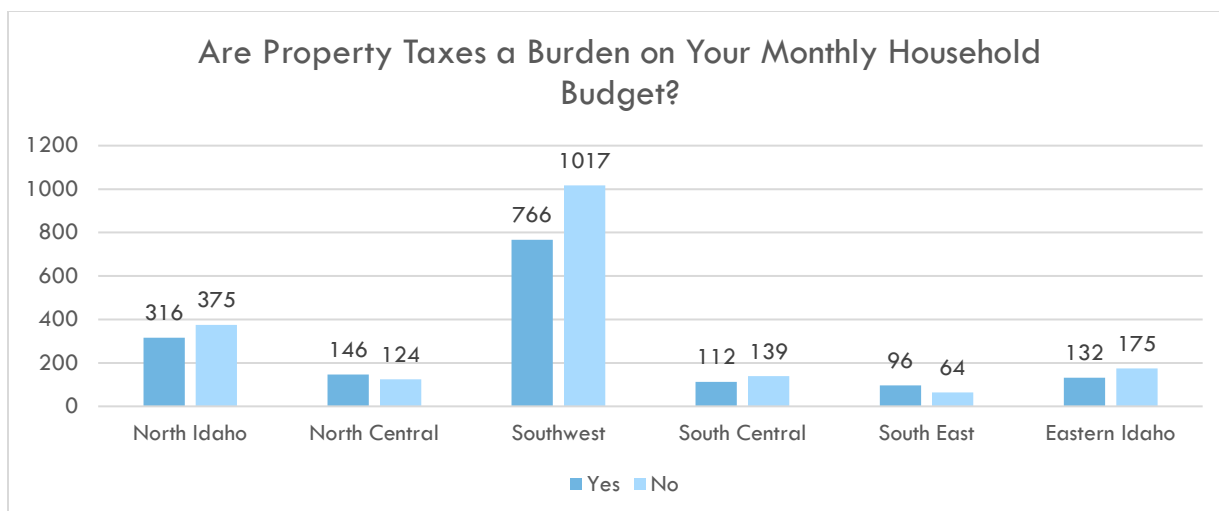


Figure 4: Regional tallies of homeowners who perceived property taxes as a burden on their monthly budget.

Improvements and Accessory Dwelling Units (ADU)

- Over **500** participating homeowners reported building additions on their homes or adding accessory dwelling units to their properties.
 - **32 percent** said they experienced difficulty in completing the work due to a variety of factors such as cost of materials and labor, permitting and regulations, contractor delays and quality issues, HOA rules, and historic district restrictions.
 - **See Appendix 2** for a full statewide table of noted building challenges for home improvements or ADUs.

Idaho's Homeowners – Analysis of Qualitative Data

In summary, three key themes emerged among homeowners across Idaho:

1. Desire for **lower interest rates and property taxes**;
2. A **deep frustration with external market pressures**; and
3. **Strong concern for the next generation.**

They repeatedly expressed that the path to homeownership is now nearly impossible for younger generations being priced out of the communities where they were raised.

Interest Rates and Property Taxes

A pervasive concern among homeowners is the escalating cost of housing and the associated financial burdens such as the cost of borrowing. Mortgage interest rates substantially impact the feasibility of purchasing or refinancing a home and represent a significant barrier to homeownership and mobility.

The observations from homeowners reveal difficulties in housing affordability that extend beyond the initial act of purchasing a home to the ongoing ability to retain it, particularly due to rising property taxes, or the capacity to upgrade or downsize in a market characterized by new, elevated prices and interest rates. This points to broader concerns with current economic pressures weighing heavily on the lower and middle classes.

Market Dynamics and Supply Issues

Homeowners acknowledge a fundamental inventory problem and a clear need for an increased housing supply. There is an expressed desire for diverse housing types beyond the traditional single-family home, including smaller, more dense housing, more condos and townhomes, and new modest homes. Specific suggestions include changing tiny home requirements to facilitate tiny home communities and providing incentives to build ADUs for cheaper living options.

One discernible point of tension within this category exists between reduced regulatory barriers and the desire to preserve community character. Many respondents highlight desires for "less red tape for permitting" and express concerns about new-builds being "too over regulated," while others point to desires to preserve community character. One homeowner explicitly stated, "I don't want to see low-income, high density housing anywhere near me." This dynamic reveals a significant policy challenge of NIMBYism (Not in My Backyard).

Additional concerns about high-density developments include:

- "heavy traffic,"
- the "burden to schools that are already above capacity," and
- the strain on "underfunded emergency services system."

Impact of External Investment and Inward Migration

A dominant theme in homeowner feedback is the perceived negative influence of external entities on the housing market. There is widespread concern about

large businesses and investment firms acquiring homes for the purposes of returning a profit. This activity is viewed as dominating the market, decreasing supply and, in some cases, forcing people into renting.

Short-term rentals (STRs) are seen as directly reducing the housing supply available for permanent residents. These properties are frequently cited as a problem, with many advocating for restrictions. Furthermore, there is a strong, negative sentiment regarding out-of-state buyers and inward migration. Respondents suggest tax policies to disincentivize out-of-state buyers or owners of single-family homes in Idaho that do not live in the state of Idaho.

The widespread frustration directed at corporate and out-of-state investors, coupled with concerns about short-term rentals, points to a perception that housing is increasingly being treated as a speculative financial asset rather than a fundamental human necessity.

Government Role

Homeowner perspectives on government intervention in the housing market are notably divided. Some advocate for minimal government involvement, urging to "get government out of the housing market." These respondents often argue for the natural functioning of supply and demand and criticize government assistance.

Conversely, a separate number of homeowners call for *increased* government action, proposing a "government assisted housing program" and "government housing with rent payments based on current income/wealth."

Socio-Economic and Personal Impacts

Some homeowners explicitly mention the prevalence of multi-generational living, where families feel compelled to consolidate households due to economic pressures. It also indicates that traditional metrics of homelessness might underestimate the true extent of housing insecurity within Idaho.

The repeated lament that "the American Dream is no longer a reality" for young families signifies a cultural and societal concern. Housing affordability is widely perceived as a fundamental obstacle to achieving traditional markers of stability and success

Regional Insights

Among all regions, **property taxes** are a notable, recurring concern, with some expressing taxes disproportionate to the services received. Rapidly increasing property taxes are also a high concern especially for those on fixed incomes.

North Idaho

Homeowners in North Idaho express significant frustration with the rapid changes in their communities, driven largely by strong population growth and out-of-state investment.

- **Out-of-state or absent ownership:** Highest and most repeated concern for this region. Homeowners cite corporations, investment firms and non-residents purchasing single-family homes as the primary driver of inflated prices pushing out locals.
- **Short-term rentals:** Homeowners want to see restrictions on short-term rentals in residential areas to increase the housing supply for residents.
- **Infrastructure strain:** Many homeowners are concerned that development is happening too quickly and without proper planning, pointing to overloaded infrastructure (roads, sewers) and a loss of community character.
- **Concern for the next generation:** A recurring worry is that the children of long-time residents can no longer afford to live in the communities where they raised.
- **Desire for diverse housing:** Homeowners see a need for more than just large, expensive single-family homes, including accessory dwelling units, cooperative housing and deed-restricted communities.

North Central Idaho

In this less populated region, comments touch on concerns about a deep-seated desire for financial relief and stability for long-time residents.

- **Interest rates:** As with other regions, lower mortgage interest rates are seen as a key to affordability.
- **Zoning reform:** Homeowners would like to see more zoning for smaller designed homes on smaller lots, rather than urban sprawl.

There were also calls to reduce regulatory burdens to make building and remodeling easier and less costly.

- **Mobile home owners:** Unique to this region, comments highlighted concerns by those who own a mobile home but rent the land underneath. A detailed and passionate respondent described the situation as being "captives to these landlords who have absolute control over our daily lives."
- **Concern for the next generation**

Southwest Idaho

In the most populous region, homeowners' concerns revolve around affordability for both themselves and future generations and intense market competition.

- **Out-of-state ownership:** Specific concerns with cash offers from out-of-state buyers, which presents significant issues for local residents who rely on traditional financing.
- **Interest rates**
- **Preserving farmland:** Unique to this region, there is a strong sentiment against the development of farmland for housing subdivisions. Homeowners want to preserve the agricultural character of the rural areas of the Treasure Valley.
- **Concern for the next generation**

South Central Idaho

Homeowners in this region, which includes resort communities, focus on the dual pressures of a tourism-based economy and a lack of diverse housing options.

- **Interest rates**
- **Desire for diverse housing:** Desire for diverse types such as duplexes, triplexes and small apartment buildings.
- **Short-term rentals**

East Idaho

The feedback from Eastern Idaho homeowners highlights a disconnect between the local economy and the cost of housing.

- **Wages vs. housing costs:** A primary concern is that local wages are not keeping pace with the rapid rise in housing costs.
- **Desire for diverse housing:** Desire for diverse types such as smaller, more affordable starter homes and options for seniors who wish to downsize.

Southeast Idaho

- **Out-of-State or absent ownership**
- **Desire for diverse housing:** In a notable contrast to other regions, some homeowners in the Southeast advocate for *more* high-density housing, such as taller apartment buildings.

Survey Results: Idaho's Bankers

This section synthesizes findings from the survey component targeted to Idaho's bankers. **Nearly half of the 30 participants** in this category were from southwest Idaho, Idaho's most populous area. Some respondents identified the banks and specific programs they offer in their communities. For the purposes of maintaining privacy for their identities, that material is not reflected in this report.

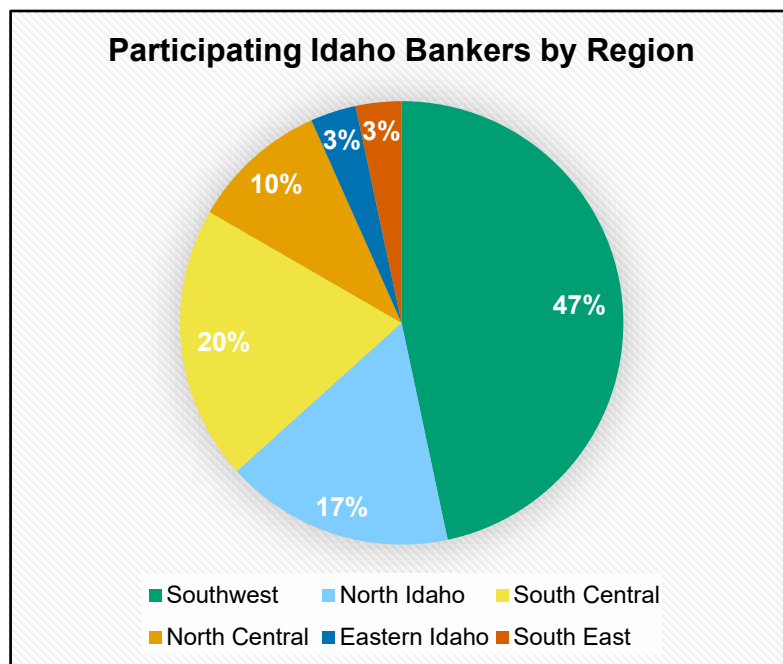


Chart 2: Participating Bankers by Region

Demand:

When asked, "How would you assess the demand for affordable housing financing in your community," **83 percent of respondents** said, "above average."

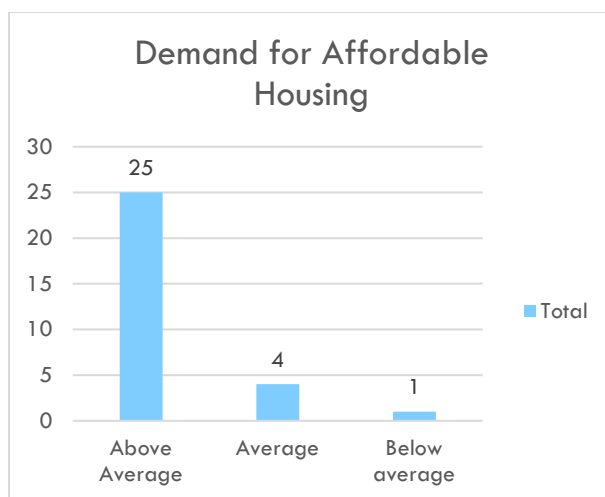


Figure 5: Demand for Affordable Housing

Preferences for Support of Affordable Housing Developments

See **Figure 6** for count of responses to the question, "What types of affordable housing developments are more likely to receive financing support?"

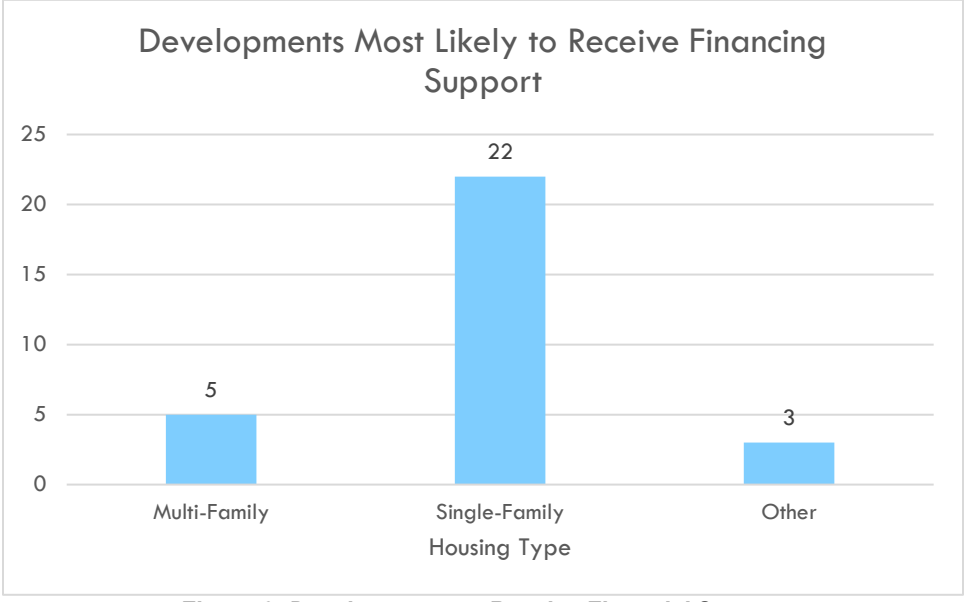


Figure 6: Developments to Receive Financial Support

Loan/Mortgage Trends:

See **Figure 7** for count of responses to the question, “In the past year, on average, how many home loan applications per month did your institution approve and deny?”

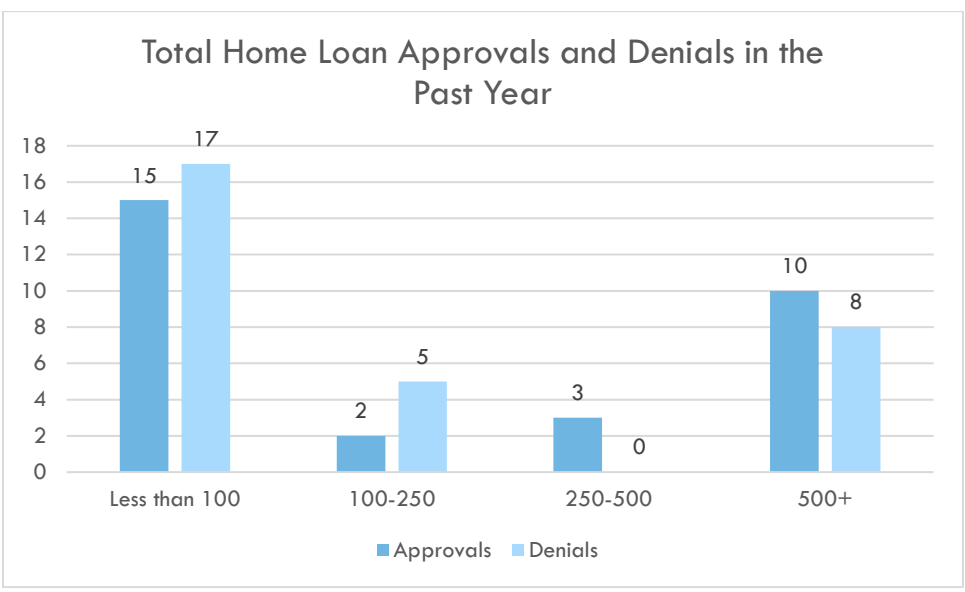


Figure 7: Total Loan Approvals and Denials

See **Figure 8** for count of responses to the question, “*In the past five years, how did your institution’s amount of home loan approvals or denials change?*”

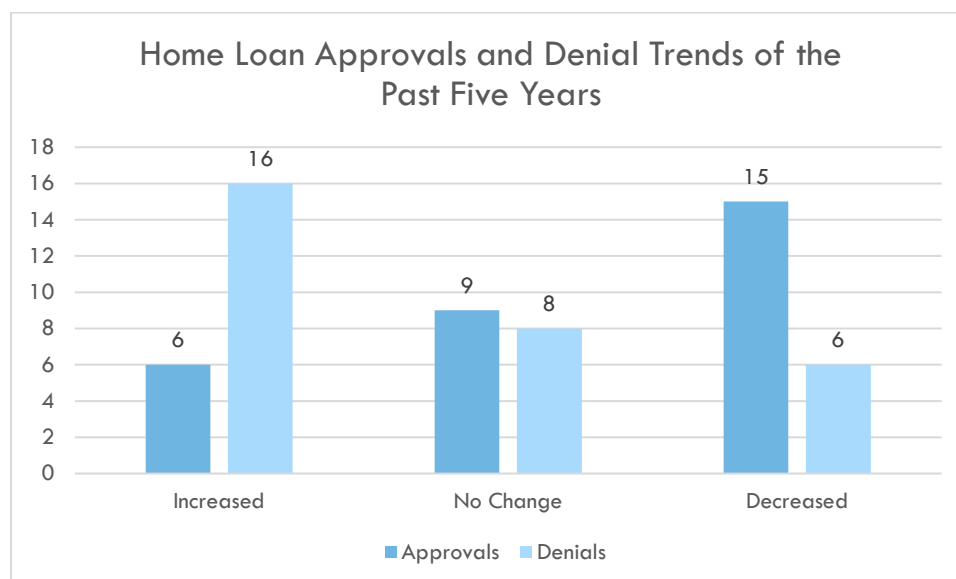


Figure 8: Loan Approval and Denials Trends

The trends reflected here indicate a reverse shift, in which loan denials dramatically increased and loan approvals dramatically decreased. Bankers expressed concerns about fraud and increased auditing, which may impact tightening of lending standards. When asked a follow-up, open-ended question, “*What is the most common mortgage trend you have observed in the past five years,*” **13 respondents (43 percent)** mentioned interest rates as the most common mortgage trend.

Freddie Mac reported³ the average mortgage rate on a 30-year fixed mortgage climbed from 3.10 percent in January 2020 to 6.72 percent in January 2024. The average 30-year rate increased sharply from 3.22 percent in January 2022 to its peak of 7.08 percent in October. As some respondents of the survey noted, this substantial hike in interest rates from record lows has further constricted the housing supply as those who bought their homes at the low point are not interested in relocating--either to new communities, downsizing or to a larger home.

Other notable mentions of common mortgage trends included:

- Increased **base housing prices** due to constricted supply, as well as prices increasing at a rate not consistent with wage increases;
- **Regulatory burdens**; and

³ <https://themortgagereports.com/61853/30-year-mortgage-rates-chart>

- Mortgage applications with **more than two applicants**, which reflects challenges of a traditional two-parent or two-partner household securing a mortgage and needing to have parents, grandparents, other relatives or even friends on a mortgage to qualify.

Role of the Banking Industry

Bankers expressed a wide variety of sentiments in answering the question, “*What role does the banking industry currently play in promoting affordable housing?*”

The most frequent response from bankers about their role in promoting affordable housing was in **education and financial counseling**—most often in advance of the home-purchasing process—to help prospective buyers prepare to buy their home. They said bankers are responsible for informing buyers about:

- Lending products;
- The overall homebuying process;
- Financial education to understand purchasing power within individual budgets; and
- Pointing prospective buyers to the appropriate government or non-profit assistance programs.

Other notable responses on the role of bankers include:

- Providing interest rate competition;
- Providing access to capital for low- and middle-income individuals;
- Partnerships with non-profits to assist with down payments; and
- Offering low down-payment requirements.

A few other responses indicated housing affordability issues flow upstream from the banking industry, including outlying factors such as interest rates, home prices, supply not keeping with demand and stagnant wages. Even those with high levels of financial literacy may not be able to achieve homeownership due to sustained high rates and out-of-reach costs.

One respondent also indicated these issues, along with the need to stay in compliance with federal regulations, make affordable housing initiatives at banks a difficult or low priority.

Borrower Challenges

Seventy-seven percent of surveyed bankers cited debt-to-income (DTI) ratio

limitations as a barrier to loan qualifications. Specifically, survey responses highlighted substantial consumer debt, including:

- student loans,
- credit card debt, and
- auto loans

as factors making it difficult to meet the typical 43-45 percent DTI requirements.

Creditworthiness, lack of down payment and issues with income verification were additional primary hurdles for first-time homebuyers.

Regulations and Proposals

Bankers were asked, “Do current banking regulations and policies make it more or less challenging to finance mortgages for low or middle-income borrowers?” See **Figure 9** for a breakdown of their responses.

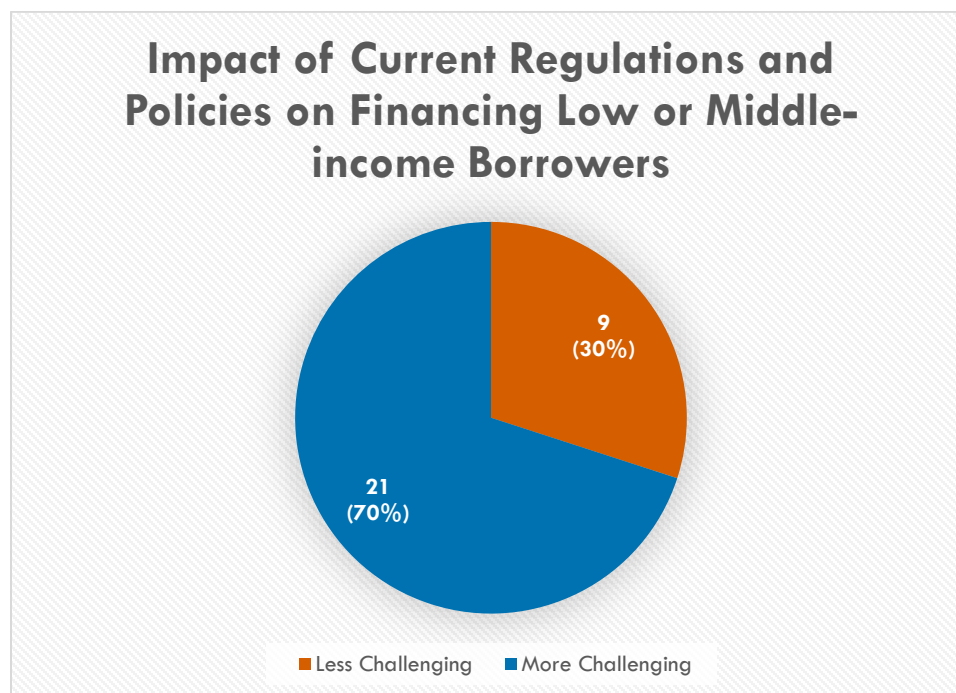


Figure 9: Impact on Low or Middle-income Borrowers

Proposals

Bankers offered a wide range of proposals to regulatory changes or incentives. Below contains a summary of some of the most common suggestions:

- **Local Governments:** Streamlining city and county building permit processes and reducing associated fees to lower construction costs. Local

governments also have a role in improving infrastructure to support additional housing and considering zoning changes that encourage higher-density, affordable developments.

- **State Government:** State-based policy (such as State Housing Trust) to provide dedicated financial support for below-market rate loans and grants. Additional suggestions for property tax breaks or credits for first-time homebuyers, seniors, individuals with disabilities or other vulnerable populations.
- **Federal Government:** Streamline and simplify loan processes, reduce burdensome documentation requirements especially for government-backed loans. Continued reform of Dodd-Frank regulations, including limiting influence of the Consumer Financial Protection Bureau. Also enact legislation to specifically address Native American housing.
- **Non-profits and Community Organizations:** Expand role of invaluable efforts providing down payment assistance, grants and land banking initiatives.
- **Financial Incentives for Supply:** Federal incentives for builders who construct smaller, more affordable single-family homes and multi-family units. Similarly, incentivizing partnerships to encourage developer investment in affordable housing projects that may otherwise be deemed unprofitable.
- **Curb Institutional Investor Purchases:** Deter large institutional entities from mass-purchasing starter homes, which artificially inflates prices.
- **Protect Fair Competition:** Address builder incentives tied to in-house lenders and push for fair competition within the lending market.

Conclusions

While the demand for affordable housing projects is high, actual investment and development are declining. Mortgage approvals are decreasing, and denials are increasing.

Bankers see their industry as limited in impact on addressing the root causes of the housing affordability crisis. Regulatory constraints and the inherent conflict between underwriting standards and the economic realities of low- and middle-income borrowers create a gap that banks alone cannot bridge.

Survey Results: Idaho's Insurance Agents

This section synthesizes findings from the survey component targeted to Idaho's insurance agents. **Half of the participants** in this category were from south-central Idaho. For the purposes of maintaining privacy of their identities, specific material that could potentially identify any agent or their agency are not reflected in this report.

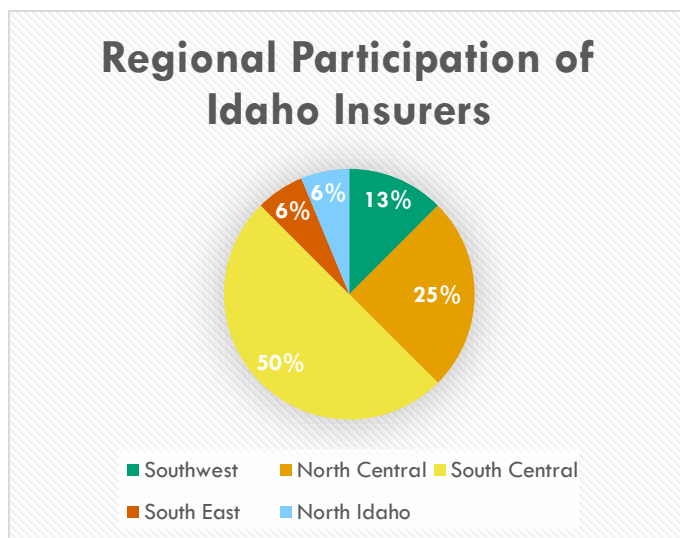


Chart 3: Regional Participation of Idaho Insurers.

Influencing Factors

In response to the question, “What factors influence the cost of homeowners’ insurance premiums,” respondents provided a wide variety of responses. The top five responses were:

1. Claim history of the insured (81 percent).
2. Wildfire risk (63 percent).
3. Age or condition of the home (56 percent).
4. General location of the home (50 percent).
5. Credit history of the insured (44 percent).

Other one-off factors mentioned included the size of the home, other local weather factors, the local crime rate, litigation costs and discounts for policy bundling.

Individual Risk Profile

Two of the top five cost factors Idaho insurance agents identify as influencing a homeowners’ insurance premium are directly influenced by the insured individual:

- their past claim history and
- credit history. A history of frequent claims often signals higher future losses.

Wildfire Risk and Environmental Factors

More than **two-thirds** of respondents in this category said one of the most common risks when insuring homes and property in Idaho is the risk of wildfire, followed closely by the condition of the home (including specific mentions of age of the home, maintenance, water damage or age/condition of the roof) (**Chart 4**).

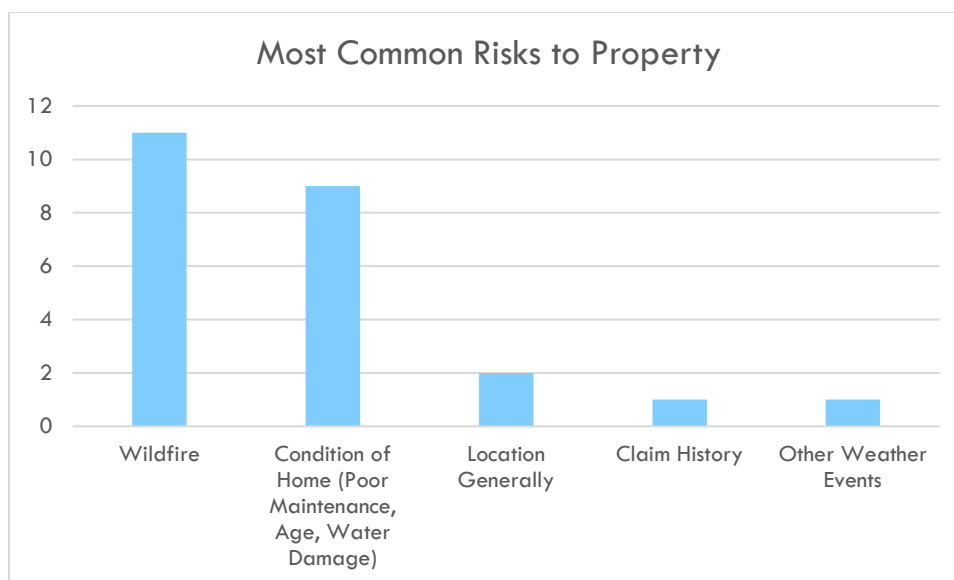


Chart 4: Most Common Risks to Property

Responding insurance agents reported at a high rate (**76 percent**) that wildfire risk is a primary driver of insurance companies withdrawing product offerings, blocking entire zip codes for new policies, or increasing the overall costs of insurance for certain areas. The “Fireline Score” is a primary determinant, occasionally outweighing proximity to fire departments.

The U.S. Fire Administration defines the Wildland Urban Interface (WUI) as a “zone of transition between unoccupied land and human development and the area or zone where structures and other human development meet or intermingle with undeveloped wildland or vegetative fuels.”⁴ In Idaho, 30.1 to 45 percent of houses are in the WUI.

When asked, “*Are you seeing an increase of customers requesting/purchasing policies for properties in the Wildland Urban Interface?*” **50 percent said “Yes;” around 38 percent said, “No;” and 12 percent said they were unsure.**

⁴ <https://www.usfa.fema.gov/wui/what-is-the-wui/>

Impact on Insurability and Access, Particularly for Low-to-Middle Income Housing

The rising cost and tightening availability of insurance may disproportionately affect low-to-middle income households, creating significant barriers to housing stability.

As denoted by one respondent, “middle-income families usually can’t afford to update or improve their homes” to reduce insurance premiums. As noted in Chart 4 above, a little more than half of the respondents said condition of the home was one of the most common risks when insuring a home. Financial constraints prevent necessary improvements, exacerbating financial strain and diminishing long-term home viability.

By contrast, some of the insurers reported that while luxury properties may exceed the limits a carrier is willing to insure, owners often benefit from very large deductibles which decrease the amount of small frequency claims. This disparity in risk management capacity may lead to favorability of more high-value homes due to lower reported claim frequency and better maintenance, shying away from lower-value homes.

Regulations, Proposals and Conclusion

Insurance agents were asked, “*Are there any regulatory hurdles that make it challenging to insure certain properties in Idaho?*” **Fifty percent (8)** of respondents said, “No,” while **31 percent (5)** said, “Yes,” and **19 percent (3)** did not provide a response (see Chart 5).

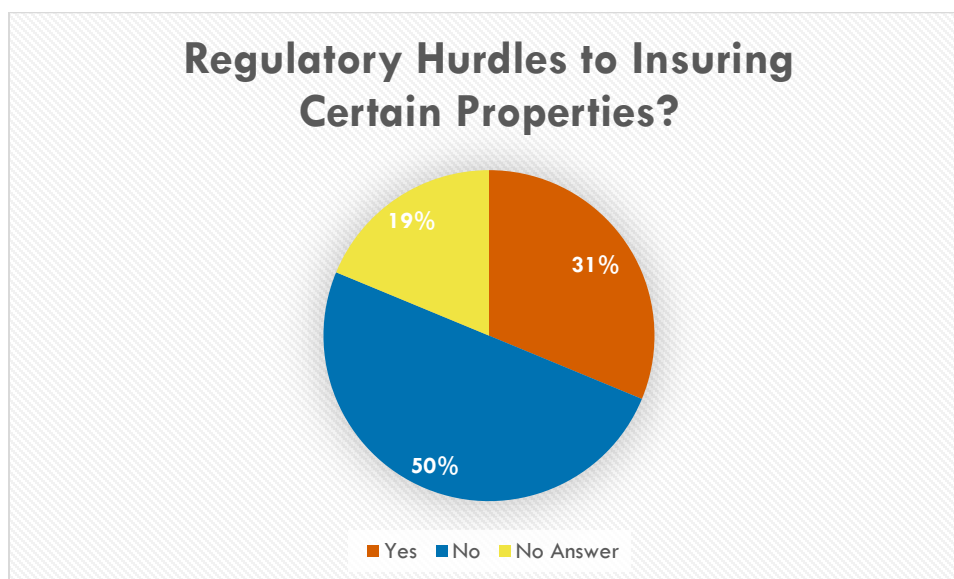


Chart 5: Regulatory Hurdles to Insuring Certain Properties

Overall, insurance agents acknowledged Idaho is a good regulatory state for insuring homes and properties. Of those that said “yes,” fire scoring regulatory issues were the biggest driver.

When considering primary barriers to providing affordable insurance solutions for homeowners and renters, suggestions largely focused on consumer behavior. Additionally, at least one insurance agent said, “I do not believe insurance in Idaho is unaffordable... consumers currently have many choices with carriers and coverage solutions in Idaho.”

General recommendations for improving access to affordable insurance products included:

- **Empowering Homeowners** through educational programs and financial incentives for risk mitigation and property maintenance;
- **Strengthening Public-Private Partnerships** through formal collaboration among state regulators, private insurers, local housing agencies and financial institutions;
- **Supporting federal initiatives** like expansion of the National Flood Insurance Program and tax incentives;
- **Enhancing regulatory oversight;**
- **Investing in community-level risk reduction** such as creating defensible zones and improving fire department ratings.

Survey Results: Idaho State and Local Government Officials

Seventy-four of Idaho's state and local government officials responded in proportionately similar rates by region. For the purposes of maintaining privacy of their identities, specific material that could potentially identify any official is not reflected in this report. For that reason, some specific mentions of county or local policies are not included in the report.

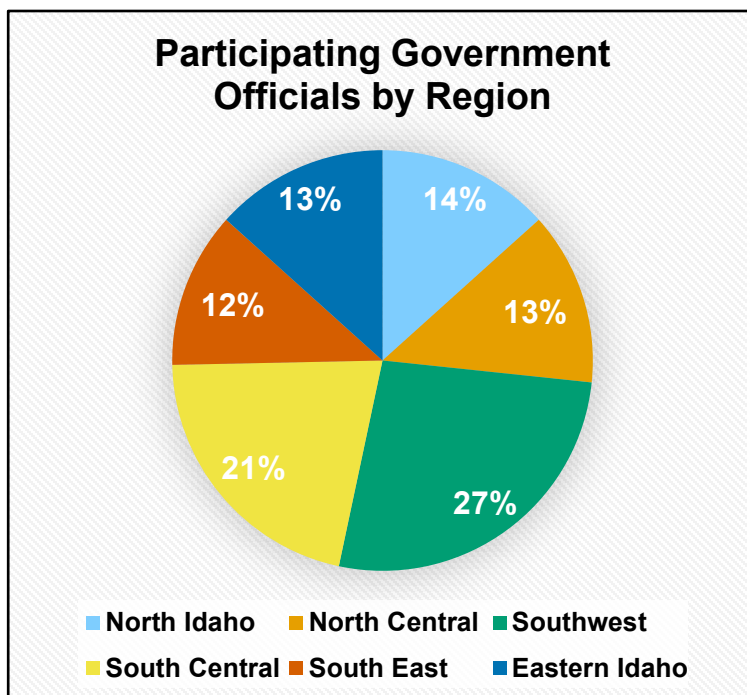


Chart 6: Participating Government Officials by Region

Participating government officials highlighted key housing challenges including the prohibitive costs of land and construction, a severe shortage of workforce housing, short-term rentals' impact on housing supply and infrastructure limitations in rural areas. These factors, respondents said, are often compounded by public opposition to new developments and a lack of local funding tools.

Key Findings: Major Challenges Driving Unaffordability

High Land and Construction Costs

Thirty-seven percent of participating government officials cited escalating costs of land and construction materials as heavily influencing home prices. Representatives in some areas, such as in eastern Idaho, report that land costs have "tripled post-pandemic," while in the Treasure Valley, costs have reportedly increased "more than 300 percent in the past 7 years." Construction costs, encompassing both materials and labor, are reported to be "at an all-time high" in north Idaho. The challenge is particularly acute in rural Idaho, where wages often "do not support the cost per square foot to construct new multi-family housing."

Other respondents report that a lack of available construction crews can cause significant delays in project timelines. This adds another layer of cost and inefficiency to the development process, limiting the pace at which new housing

units can be brought online. Lack of construction labor points to another problem identified by government officials--shortage of affordable workforce housing.

Critical Shortage of Workforce Housing and Skilled Labor

Many communities across Idaho are struggling to attract and retain workers due to a severe lack of affordable housing options near employment centers. Survey respondents report an imbalance between the current housing supply and the demand as a core driver of price escalation.

Specifically, respondents indicate teachers, first responders and general service workers as most affected. The housing shortage presents a threat to the labor supply chain, which could negatively impact local economies long-term. Such impacts could include reduced service availability, business closures and longer commutes for workers.

Impact of Short-Term Rentals

Respondents noted the impact of resort and tourist-dependent areas, where long-term rentals and owner-occupied homes are converting into Short-Term Rentals (STRs), which they say significantly reduces the available housing stock for local workers. The issue is particularly pronounced in Valley County, Ketchum, Driggs, Moscow and Sandpoint.

This presents tensions between the economic benefits derived from tourism and the needs of local residents.

Infrastructure Limitations

Many rural areas in Idaho face significant limitations due to inadequate water, sewer and road infrastructure. Some government officials, notably in north Idaho, specifically highlight this challenge, noting that the cost of necessary infrastructure improvements is a "great concern." Infrastructure needs restrict where new, more affordable and higher-density housing can be built, often pushing development into less efficient sprawling patterns.

This sprawl subsequently strains existing services and increases transportation costs for residents, indirectly contributing to housing unaffordability. The need for critical infrastructure improvements increases costs for developers, who pass on costs to buyers.

Current Initiatives by Government Entities

Various government entities across Idaho indicated they are actively implementing initiatives to address housing affordability and working to find solutions within their existing capacity.

- **75 percent** of respondents said they are proactively **updating zoning ordinances** to allow for higher densities, smaller lot sizes and a greater variety of housing types (duplexes, townhomes and multi-family units).
- **43 percent** of city respondents reported pursuing or already adopting **policies to permit Accessory Dwelling Units (ADUs)**, which leverage existing infrastructure and land and are particularly beneficial for multi-generational living arrangements.
- **55 percent** of respondents mention **prioritizing collaboration** and partnerships with housing authorities, private developers and non-profit organizations, such as NeighborWorks, Habitat for Humanity and LEAP Housing Solutions, to build affordable housing projects.
- **43 percent** report offering **financial incentives**, such as deferred or reduced impact fees, building permit fees or utility connection fees specifically for affordable housing.
- **Three counties** and **three cities** reported conducting other **comprehensive housing studies**.
- **Fourteen cities** and **eleven counties** shared they are actively exploring or implementing policies to **permit manufactured homes** and tiny homes as affordable housing options as opposed to traditional, stick-built homes.

Conclusion

Idaho's housing affordability crisis is a complex challenge, driven by a mix of market forces, critical infrastructure deficits and restrictive policy frameworks. Insights gathered from government officials across the state underscore that the impacts of the housing crisis extend far beyond individual households, which poses a significant threat to Idaho's economy, workforce stability and overall community well-being.

Recommendations from government officials to address Idaho's housing affordability crisis was broad. The varying level of recommendations reflects a need for multi-faceted, collaborative efforts across all levels of government, as well as with buy-in from both the private and non-profit sectors. Respondents agree that no single entity can resolve this crisis on its own.

Survey Results: Realtors

We received survey responses from **313 realtors across the state**. The majority of these respondents were from southwest Idaho.

Key observations indicate that while properties are selling quickly, rapid turnover largely is driven by external capital and a segment of buyers unaffected by local economic constraints, masking a deepening crisis for the majority of residents.

Realtors perceive the market's future with a mix of continued growth and a worsening affordability crisis.

Key Findings: Availability of Affordable Housing

Data from real estate professionals overwhelmingly indicates a shortage of available housing inventory. When asked, "Are there enough properties available to satisfy buyer demand in your market area," **79 percent of participants said, "No."**

The majority of participating realtors also perceived a strong need for affordable properties in their market areas. When asked how many additional affordable properties were needed to satisfy buyer demand, responses were varied by region (**Figure 7**).

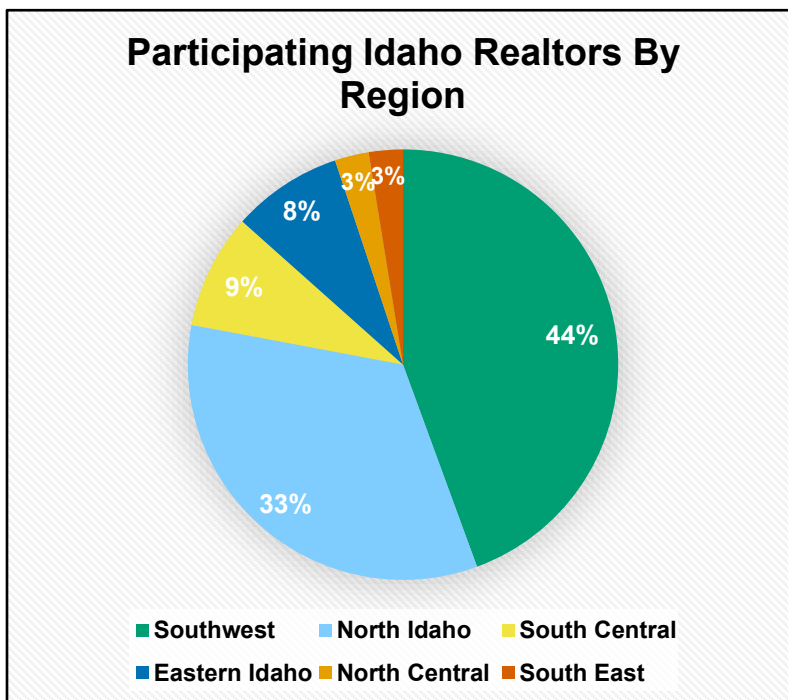


Chart 7: Participating Idaho Realtors by Region

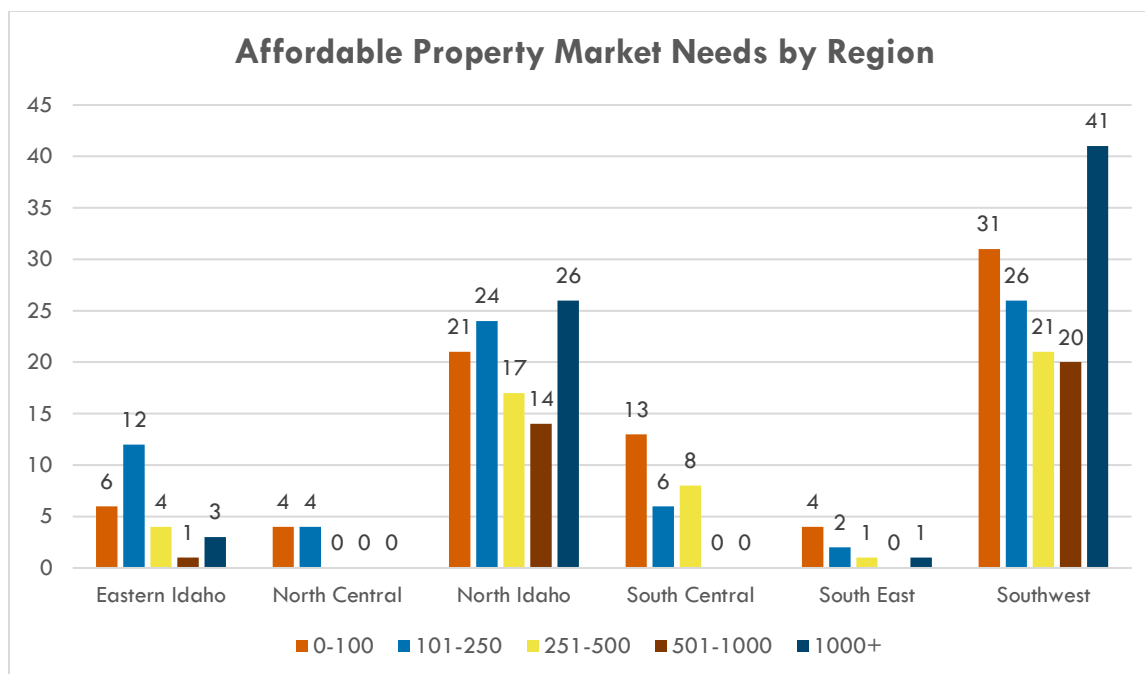


Figure 7: Affordable Property Market Needs

Market Activity and Trends

Time on Market

Idaho is experiencing a rapid turnover of properties, despite high price points. Homes are generally selling quickly, with the majority of realtors responding that properties in their market area sell within the **31-60 days** (41 percent) or **11-30 days** (26 percent) categories. Single family homes are most consistently identified as the **“most sought after”** (94 percent) and **“most commonly listed”** (92 percent) property type.

When asked, “What, in your opinion, were the barriers to selling the property,” for homes that have been on the market for more than 90 days, **64 percent said “price,”** and **23 percent said “mortgage interest rates.”**

The relatively quick sale of properties amid high prices and interest rates presented an additional question not asked in the survey: “Why are homes still moving quickly?” In open-ended feedback to the survey, realtors volunteered answers to this question, frequently mentioning the purchasing power of specific segments of buyers who possess the financial capacity to absorb elevated costs, **particularly those from out-of-state with substantial equity or cash reserves.**

Inventory Shortages and Market Competition

- **Twenty two percent** of participating real estate professionals across Idaho identified “**lack of inventory**” as a major factor contributing to housing availability challenges, particularly for affordable and entry-level homes.
 - A factor appearing to contribute to low inventory is the “golden handcuff” effect on potential sellers--those who secured low interest rates (between two and four percent) in better economic conditions. In an earlier portion of the survey, **1,162 homeowners** indicated they have mortgage rates between two to four percent and **are not looking for a new place to live**.
- **Notable advantage for out-of-state buyers.** New entrants into the Idaho housing market reportedly bring higher incomes, significant accumulated equity from previous home sales and cash offers, which reduces home availability and drives up prices for locals.

Financial Constraints

Realtors unanimously identified affordability as a barrier for first-time homebuyers in their market area. Notable financial constraints include:

- **Wages not keeping up with costs.** According to 31 percent of responding realtors, average Idahoan incomes are insufficient to keep pace with the rapidly increasing cost of living and homeownership.
- Realtors in Lewiston, Coeur d’Alene and Ada County notably identified **high property taxes** as a substantial ongoing financial impediment.

Notable Examples:

One realtor from **Twin Falls** provided a descriptive illustration:

“A first-time home buyer is looking at monthly payments around \$2,800 per month for a basic 3 bed / 2 bath home. That means they realistically need to be making over \$84,000 annually. Our average household income [in Twin Falls] is in the \$60K range.”

A realtor in **Kuna** indicated there is an approximate \$45,000 income gap between the average Idaho household income and what is necessary to afford a median-priced home in the area.

Regulatory and Development Challenges

When asked about barriers to housing affordability, open-ended responses varied from person to person and region to region. Some similarities emerged:

- **Regulatory frameworks:** respondents noted regulations mandating large lot sizes prohibit higher density developments and restrict inclusion of accessory dwelling units.
 - Others cited the lengthy approval process in local municipalities.
- **Development phase issues.** Rising costs of labor and construction materials, paired with impact fees, permitting costs and lengthy approval processes were also said to impact immediate upfront investments in new developments aimed at increasing the housing supply.

Future Outlook and Conclusion

Realtors overall expressed an **80 percent positive outlook** on the future housing market in Idaho (13 percent negative; 7 percent neutral). They indicated there is some level of “stable” or “correcting phase” market in the post-Covid era.

- Others, particularly those in more tourist-attracted areas, maintained a negative outlook with no expectations of access to affordable housing improving any time soon, especially for those in the local community.

Realtors expressed a complex set of challenges that collectively undermines affordability, with the most pervasive issue being an imbalance of housing supply not keeping up with demand. Realtors also broadly suggested a collaborative process among state and local governments, developers and community organizations as an essential component to implementing effective and sustainable strategies long-term.

Survey Results: Idaho's Homebuilders

The below section presents responses from the survey targeted to Idaho's Homebuilders. **The largest portion (42 percent) of the 55 total responses came from southwest Idaho**, Idaho's most populous area. While respondents identified the company they are affiliated with, that material is not reflected in this report for the purposes of maintaining privacy of their identities.

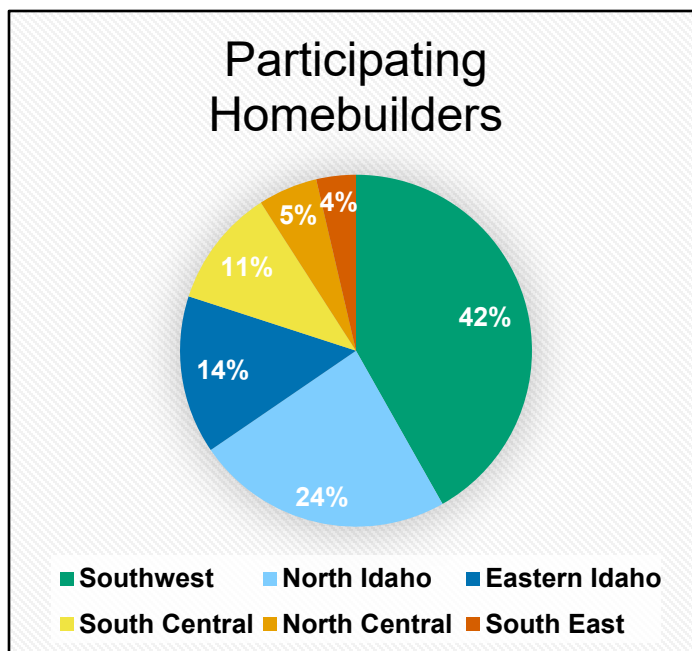


Chart 8: Participating Homebuilders

The survey revealed a general consensus of several primary factors driving high costs making traditional homeownership unattainable:

- **Overall costs:** Respondents cited land (25 responses), material (20 responses) and financing expenses (12 responses) as a primary challenge to construction.
- **Regulatory inefficiencies:** Approximately half of respondents (27) cited things like a prolonged permitting process and high impact fees as causing construction challenges. These can reportedly increase project expenses by 22 to 25 percent.
- Homebuilders indicated (24 responses) a **scarcity of skilled tradespeople** inflates labor costs and can compromise construction quality.
- **Nine responses** said community opposition to new developments was an impeding factor to building new homes.

Costs: Land, Materials and Financing

- Homebuilders overwhelmingly pinned **rising costs** as the primary barrier to delivering affordable housing.

- **49 percent** of participating homebuilders **cited land costs** as the more exorbitant cost driver.
- **38 percent** of homebuilders suggested **material costs** remain a significant concerns, despite stabilization post-Covid.
- **Homebuilders**, like homebuyers, also reference **financing issues in a high-interest rate environment** as a substantial burden, particularly for smaller, local builders.

Regulatory Hurdles

A widespread complaint among homebuilders was an excessive, inconsistent regulatory environment. Complaints included:

- Homebuilders said **permitting delays** that take upward of 24-30 months to review applications can act as an invisible tax on housing, inflating prices before construction even begins.
- Homebuilders also cited **impact fees** as a concern.
- **Other requirements** like “wider streets, wider sidewalks or more street lights,” or other public-service/infrastructure needs intended to mitigate growth impact on the local community unintentionally increases prices on developers, which is then passed on to homebuyers.
- **Inconsistent code interpretation** and **perceived over-regulation** were also cited as challenges, where builders must adhere to varying degrees of policies and regulations from one municipality to another.

Skilled Labor Shortages

Skilled tradespeople across all trades are in high demand in Idaho and across the nation. Some of the specific trades mentioned in the survey included electricians, plumbers, HVAC technicians, framers and masons. As noted in Figure 10 below, lack of skilled labor impacts Idaho’s homebuilders’ ability to build new housing. For a more comprehensive tally of needed skilled trades by Idaho region, see **Appendix 4**

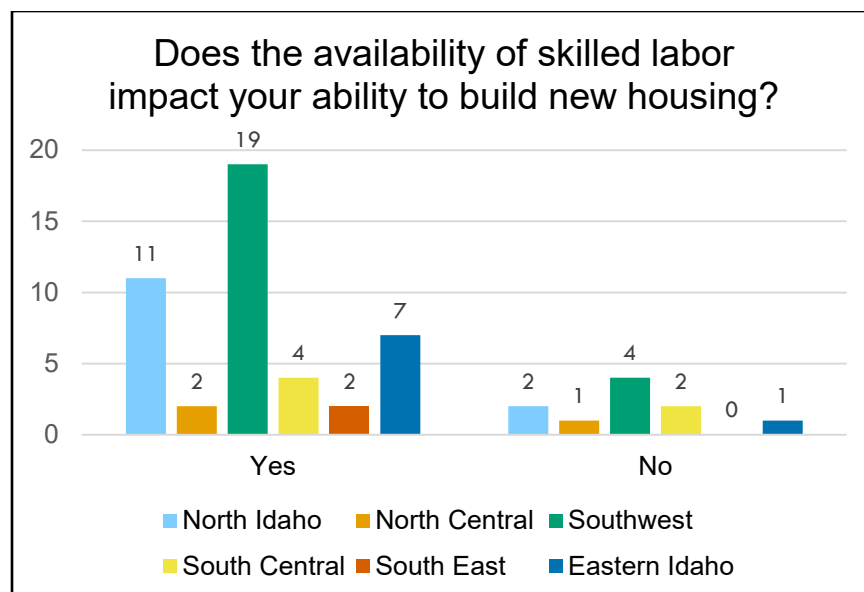


Figure 10: Does the availability of skills labor impact your ability to build new housing?

Further, some builders note a sentiment that while labor may be available, “many of those individuals are not particularly well-trained” and may contribute to overall “reduced labor quality.” When asked about underlying causes, the responses varied, but several homebuilders pointed to societal emphasis on four-year college degrees over vocational training, as well as the loss of traditional high-school vocational programs.

Community Opposition

Local opposition to new development, commonly referred to as NIMBYism (Not in My Backyard), constitutes a significant barrier to increasing housing supply, especially for affordable projects. Builders report community resistance often results in “increased time and costs of the permitting process” or, in some cases, outright denial of projects. Community opposition directly impacts project location and type and often pushes new developments farther away from urban centers or imposes restrictions on the types of housing that can be built, such as preventing higher density or the construction of Accessory Dwelling Units (ADUs).

Proposed Solutions

Homebuilders offered a variety of proposals and innovative approaches to addressing and mitigating the housing affordability crisis. The most prevailing suggestions include:

- **Reducing bureaucratic hurdles by creating a more efficient and consistent regulatory framework**, which includes:
 - greater allowances for a wider range of housing options,
 - tax incentives,
 - expedited permits, and
 - zoning code revisions (for smaller lots, higher density housing).

- **Actively exploring and advocating for innovative construction techniques that reduce costs without sacrificing quality. 52 percent** of responding homebuilders said they are looking into modular and prefabricated housing options, while noting that shipping and manufacturing costs may cost more in the long run and that these types of housing may not last the lifetime of a 30-year mortgage.

- **Social promotion of trade schools, apprenticeships and high-school level vocational training** in order to ensure a sustainable skilled workforce. Homebuilders acknowledged Idaho-based models at Lewis-Clark State College's Career and Technical Education Center, North Idaho College's Workforce Training Center, Kootenai Technical Education Campus and the College of Southern Idaho.

Appendix 1: The 2025 Housing Survey

Tell us about yourself:

- 1) Name:
- 2) Your City:
- 3) Your State:
 - a) Idaho
 - b) Other: _____
- 4) Please provide your email address so that we may contact you with follow up reports and information.
 - a) [LONG ANSWER BOX]
- 5) Please provide your phone number so that we may contact you with follow up reports and information.
 - a) [Long Answer Box]
- 6) Describe yourself as one of the following:
 - a) Homeowner/Renter – This answer branches to Q7
 - b) Banker – Branches to Q61
 - c) Insurance Agents – Branches to Q85
 - d) Local Government Official – Branches to Q105
 - e) Realtor – Branches to Q133
 - f) Homebuilder – Branches to Q158

Homeowners/Renters

- 7) What is your age range?
 - a) 18-24
 - b) 25-34
 - c) 35-44
 - d) 45-54
 - e) 55-64
 - f) 65+
- 8) What is your current household size?
 - a) 1
 - b) 2
 - c) 3

- d) 4
 - e) 5+
- 9) What type of home do you currently live in?
- a) Apartment
 - b) Single-family home
 - c) Townhouse/Condo
 - d) Manufactured home
 - e) RV
 - f) Other: _____
- 10) How long have you lived at your current residence?
- a) Less than one year
 - b) 1-3 years
 - c) 3-6 years
 - d) More than 6 years
- 11) What is your current housing situation?
- a) Rent – Branches to Q12
 - b) Own – Branches to Q24
 - c) Live with family/friends – Branches to Q46
 - d) Homeless – Branches to Q46

Renters

- 12) Have you experienced issues with finding rental units that fit your specific needs?
- a) Yes
 - b) No
- 13) Have you experienced any discrimination or bias when applying for a rental property?
- a) [LONG ANSWER BOX]
- 14) Have you experienced high application fees for rental properties?
- a) Yes
 - b) No
 - c) Unsure
- 15) On average, how much have you spent on an application fee for a rental property in your area?
- a) \$25-\$50
 - b) \$50-\$100

- c) \$100-\$150
 - d) \$150+
 - e) I have not paid any application fees for rental properties in my area.
- 16) Have you experienced high upfront costs for a rental, such as first and last month's rent, security deposit, pet deposit, etc.?
- a) Yes
 - b) No
- 17) Have unaffordable, upfront costs for a rental property prevented or discouraged you from applying for a lease?
- a) Yes
 - b) No
- 18) What is the biggest hurdle to living in multifamily housing such as apartments, condos, duplexes, etc.? [Please select all that apply. Please select "other" to explain further.]
- a) Cost of rent
 - b) Lack of availability
 - c) Long waiting lists
 - d) Size of living space
 - e) Pet policies of the property
 - f) Neighbors
 - g) Neighborhood character
 - h) Maintenance
 - i) All of the Above
 - j) Other – Please Explain: _____
- 19) Does the property you are renting have adequate accessibility for people with disabilities? (Please select "other" to explain further.)
- a) Yes
 - b) No
 - c) Other- Please Explain: _____
- 20) Do you feel safe at the property you are renting?
- a) Yes
 - b) No – Please Explain: _____
- 21) Do you use any government rental assistance, such as HUD-VASH Vouchers or Housing Choice Vouchers (Section 8)?
- a) Yes
 - b) No – Branches to Q23

22) Have you had trouble finding available rentals that accept Section 8 or HUD-VASH vouchers? (Please select "other" to explain further.)

- a) Yes
- b) No
- c) Other-Please Explain: _____

23) Do you have renter's insurance?

- a) Yes – Branches to Q46
- b) No – Branches to Q46

Homeowners

24) Did you buy or build your home?

- a) Buy – Branches to Q26
- b) Build

25) Did you face any of the following challenges when building your home?

(Select all that apply.)

- a) Contractor delays
- b) Lack of skilled labor
- c) Materials shortages
- d) Well drilling
- e) Property boundary disputes
- f) City/County permitting
- g) Appraisal issues
- h) Other – Explain: _____
- i) Does Not Apply

26) When did you buy/build your current home?

- a) Before 2005
- b) 2005-2010
- c) 2011-2015
- d) 2016-2020
- e) 2021-2025

27) Is your home within city limits?

- a) Yes
- b) No

28) Is your home in a neighborhood with a homeowners' association?

- a) Yes
- b) No – Branches to Q31

- 29) If your property is in an HOA, are the monthly fees a burden on your household budget?
- a) Yes
 - b) No
 - c) Not applicable
- 30) If your property is in an HOA, are the covenant rules a burden on your overall living experience in the community?
- a) Yes
 - b) No
 - c) Not applicable

Mortgage Lending and Home Improvement

- 31) How satisfied were you with your mortgage lending experience?
- a) Very Satisfied
 - b) Somewhat Satisfied
 - c) Satisfied
 - d) Somewhat Dissatisfied
 - e) Very Dissatisfied
- 32) Do you have a conventional loan or a government-backed loan such as Federal Housing Administration (FHA), U.S. Department of Agriculture (USDA) or U.S. Department of Veterans Affairs (VA) loans?
- a) Conventional Loan
 - b) FHA Loan – Branches to Q34
 - c) USDA Loan – Branches to Q34
 - d) VA Loan – Branches to Q34
 - e) Other: - Branches to Q36
- 33) Did you experience any difficulty in applying for a conventional loan?
(Please select "other" to explain further.)
- a) Yes – Branches to Q36
 - b) No – Branches to Q36
 - c) Not applicable – Branches to Q36
 - d) Other – Please Explain: _____ -
Branches to Q36
- 34) Did you experience any difficulty in applying for a government-backed loan such as Federal Housing Administration (FHA), U.S. Department of Agriculture (USDA) or U.S. Department of Veterans Affairs (VA) loans?
(Please select "other" to explain further.)
- a) Yes
 - b) No

- c) Not Applicable
 - d) Other – Please Explain: _____
- 35) Did you experience any discrimination or bias when applying for a home loan?
- a) [LONG ANSWER BOX]
- 36) Were you initially approved for your home loan?
- a) Yes – Approved – Branches to Q39
 - b) No – Denied – Branches to Q37
- 37) Were you denied a home loan based on the type of property or location of property?
- a) [LONG ANSWER BOX]
- 38) Were you denied a home loan based on other criteria such as income, credit scores, debt to income ratios or appraisal issues?
- a) [LONG ANSWER BOX]
- 39) Have you added on to your home or built accessory dwelling units (e.g. granny cottages)?
- a) Yes
 - b) No – Branches to Q41
- 40) Did you experience any difficulty in improving your existing home or adding accessory dwelling units?
- a) [LONG ANSWER BOX]
- 41) Do you believe your home has adequate fire protection?
- a) [LONG ANSWER BOX]
- 42) Is your home insured?
- a) Yes
 - b) No
- 43) Are property taxes a burden on your monthly, household budget?
- a) No
 - b) Yes – Please Explain: _____
- 44) Is your home paid off or do you have a remaining mortgage balance?
- a) Paid off – Branches to Q46

- b) Remaining balance
- 45) If you have a remaining mortgage balance, what is your interest rate?
- a) 2.0 – 4.0 %
 - b) 4.1 – 5.0 %
 - c) 5.1 – 6.0 %
 - d) 6.1 – 7.0 %
 - e) Above 7.1 %
 - f) Not applicable

Housing Needs and Preferences

- 46) Are you satisfied with your current living situation?
- a) Very Satisfied
 - b) Somewhat Satisfied
 - c) Satisfied
 - d) Somewhat Dissatisfied
 - e) Very Dissatisfied
- 47) Are you currently looking for a new place to live?
- a) Yes
 - b) No
- 48) What is the most important factor to you when choosing a place to live?
(Select all that apply.)
- a) Cost
 - b) Proximity to work/school
 - c) Neighborhood Safety
 - d) Quality of schools
 - e) Quality of nature
 - f) Public transportation access
 - g) Proximity to medical care
 - h) All of the above
- 49) What challenges have you faced in finding affordable housing?
- a) [LONG ANSWER BOX]

Income and Affordability

- 50) What is your household's gross monthly income (the total income you bring home **before** taxes)?
- a) Less than \$4,000
 - b) \$4,000 - \$7,000
 - c) \$7,001 - \$10,000
 - d) More than \$10,000

- 51) Are your housing costs at or more than 30 percent of your monthly gross income? (Note: Gross income is defined as the total income from all sources **before** deducting any expenses or taxes.)
- a) Yes – My housing costs are more than 30 percent of my gross monthly income
 - b) Yes – My housing costs are exactly 30 percent of my gross monthly income
 - c) No – My housing costs are less than 30 percent of my gross monthly income.
 - d) Unsure
- 52) Is your housing cost a burden on your overall budget? (To explain further, please select “other.”)
- a) Yes
 - b) No
 - c) Other: _____

Assistance Programs

- 53) Would you qualify for subsidized or government-assisted housing based on your income? (To explain further, please select “other.”)
- a) Yes
 - b) No
 - c) Unsure
 - d) Other – Please Explain: _____
- 54) Are you aware of any housing assistance programs available in your area?
- a) Yes
 - b) No
 - c) No – Please send me some information on housing assistance programs in my area.
- 55) Have you ever used housing assistance programs? (If yes, please explain.)
- a) [LONG ANSWER BOX]

Additional Feedback

- 56) What type of housing would you prefer if cost were not a factor?
- a) Apartment
 - b) Townhouse/Condo
 - c) RV
 - d) Manufactured home

e) Single-family home

f) Other: _____

57) Are you willing to relocate for more affordable housing?

a) Yes

b) No

58) What policies or changes would you like to see implemented to improve access to affordable housing?

a) [LONG ANSWER BOX]

59) Would you like to be contacted for follow-up discussions or events related to affordable housing?

a) Yes

b) No

60) Is there any additional information that you would like to share with us?

a) [LONG ANSWER BOX]

Bankers:

- 61) Which banking institution are you affiliated with and what types of mortgage loans or financing products does your institution offer? [LONG ANSWER BOX]
- 62) In your view, what role does the banking industry currently play in promoting affordable housing?
a) [LONG ANSWER BOX]
- 63) How would you assess the demand for affordable housing financing in your community?
a) Above Average
b) Average
c) Below Average
d) Unsure

Lending and Financing

- 64) What are the most significant challenges you face when processing and providing home loans?
a) [LONG ANSWER BOX]
- 65) Are there specific barriers for low-income or middle-income borrowers in securing financing through your bank?
a) [LONG ANSWER BOX]
- 66) How does your institution evaluate the risk profile of home loans?
a) [LONG ANSWER BOX]
- 67) Is manual underwriting a common request from prospective borrowers?
a) Yes
b) No

Market Trends and Investment

- 68) In the past year, on average, how many home loan applications per month did your institution approve and deny?
a) Number of Approvals:
i) Less than 100
ii) 100 – 250
iii) 250 – 500
iv) 500+
b) Number of Denials:
i) Less than 100

- ii) 100 – 250
- iii) 250 – 500
- iv) 500+

69) In the past five years, how did your institution's amount of home loan approvals or denials change?

a) Number of Approvals:

- i) Increased
- ii) No Change
- iii) Decreased

b) Number of Denials:

- i) Increased
- ii) No Change
- iii) Decreased

70) What is the most common mortgage trend you have observed in the past five years?

a) [LONG ANSWER BOX]

71) From your perspective, how has the demand for investment in affordable housing projects changed in the past five years?

a) [LONG ANSWER BOX]

72) What types of affordable housing developments are more likely to receive financing support?

- a) Multi-family
- b) Single-family
- c) Other: _____

Banking Policies and Regulations

73) Do current banking regulations and policies make it more or less challenging to finance mortgages for low or middle-income borrowers?

- a) More challenging
- b) Less challenging – Branches to Q75

74) If more challenging, which specific regulations would you like to see reformed?

a) [LONG ANSWER BOX]

75) What regulatory changes or incentives would help increase the banking industry's participation in low and middle-income mortgage lending?

a) [LONG ANSWER BOX]

Innovation and Collaboration

76) Is your institution currently working with government agencies, non-profits or other organizations to develop affordable housing solutions? (If yes, please describe.)

a) [LONG ANSWER BOX]

77) What innovative approaches are your institution exploring to make home loans more accessible to your customers?

a) [LONG ANSWER BOX]

78) Have you observed any positive social or economic impacts from financing affordable housing projects in your area?

a) [LONG ANSWER BOX]

Solutions and Feedback

79) What do you see as the primary barriers to increasing the availability of affordable housing in the area(s) you serve?

a) [LONG ANSWER BOX]

80) What solutions do you believe the banking industry can offer to address the affordable housing crisis?

a) [LONG ANSWER BOX]

81) What solutions do you believe Congress can offer to address the affordable housing crisis?

a) [LONG ANSWER BOX]

82) What resources or tools do you think would improve access to affordable housing financing for low- and middle-income individuals?

a) [LONG ANSWER BOX]

83) Would you be willing to participate in forums or discussions focused on collaborative strategies for affordable housing in Idaho?

- a) No
- b) Yes

84) Is there any additional information that you would like to share with us?

a. [LONG ANSWER BOX]

Insurance Agents:

85) Which insurance company are you affiliated with and what types of policies or products does your company offer?

a) [LONG ANSWER BOX]

86) What factors influence the cost of homeowners' insurance premiums?

a) [LONG ANSWER BOX]

87) Are there any factors specifically from Idaho state law that influence the cost of homeowners' insurance premiums?

a) [LONG ANSWER BOX]

88) Are there any unique insurance products your company offers that are specifically designed for low and middle- income homeowners and renters?

a) [LONG ANSWER BOX]

Risk Management and Challenges

89) What are the most common risks you encounter when insuring homes and property in Idaho?

a) [LONG ANSWER BOX]

90) Are you seeing an increase of customers requesting/purchasing policies for properties in the Wildland Urban Interface (WUI)?

a) [LONG ANSWER BOX]

91) How does the age, condition or location of a property impact its insurability and coverage options?

a) [LONG ANSWER BOX]

92) What risk mitigation strategies do you recommend to homebuilders and homebuyers to reduce insurance costs for homeowners?

a) [LONG ANSWER BOX]

Market Trends

93) Have you seen a shift in demand for homeowners' or renters' insurance products in the in the last five years?

a) [LONG ANSWER BOX]

94) How does insuring low- and middle-income housing differ from insuring luxury properties?

a) [LONG ANSWER BOX]

95) Moving forward, do you anticipate insurance costs in Idaho to increase following the California Wildfires and other natural disasters?

a) [LONG ANSWER BOX]

Collaboration and Partnerships

96) Do you collaborate with government agencies, housing authorities or developers on insurance solutions for affordable housing?

a) [LONG ANSWER BOX]

97) How can the insurance industry work with other sectors (e.g., banking, real estate) to promote and support affordable housing options?

a) [LONG ANSWER BOX]

Regulatory and Policy Considerations

98) Are there any regulatory hurdles that make it challenging to insure certain properties in Idaho?

a) [LONG ANSWER BOX]

99) What policy changes do you believe could make insurance more accessible and cost-effective for affordable housing developers and residents?

a) [LONG ANSWER BOX]

100) What do you see as the primary barriers to providing affordable insurance solutions for homeowners or renters?

a) [LONG ANSWER BOX]

101) What recommendations would you make to improve access to affordable insurance products for low-income individuals?

a) [LONG ANSWER BOX]

102) What additional resources or partnerships would help improve access to affordable insurance solutions?

a) [LONG ANSWER BOX]

103) Would you be willing to participate in forums or discussions focused on collaborative strategies for affordable housing in Idaho?

b) Yes

c) No

104) Is there any additional information that you would like to share with us?

a) [LONG ANSWER BOX]

Government Officials:

105) Are you affiliated with a State, County, City, Native American Tribe or other local government office?

- a) State
- b) County
- c) City
- d) Native American Tribe
- e) Other

106) How would you describe your role or your department's role in addressing affordable housing in your community?

- a) [LONG ANSWER BOX]

107) What specific initiatives or programs has your office implemented to promote affordable housing?

- a) [LONG ANSWER BOX]

108) In the past year, on average, how many build permits has the city or county issued per month (per type of property or project)?

- a) New – Single Family Homes
 - i) Less than 50
 - ii) 50-100
 - iii) 101-250
 - iv) 251-500
 - v) 501+
- b) New-Multi-Family Homes
 - i) Less than 50
 - ii) 50-100
 - iii) 101-250
 - iv) 251-500
 - v) 501+
- c) Home Additions or Renovations
 - i) Less than 50
 - ii) 50-100
 - iii) 101-250
 - iv) 251-500
 - v) 501+
- d) Shops/Pole Barns
 - i) Less than 50
 - ii) 50-100

- iii) 101-250
- iv) 251-500
- v) 501+
- e) Accessory Dwelling Units
 - i) Less than 50
 - ii) 50-100
 - iii) 101-250
 - iv) 251-500
 - v) 501+

109) Does your office assist in collecting annual Point-in-Time Count data?

- a) Yes
- b) No

110) Does your organization have a homelessness advocate and/or resource coordinator?

- a) Yes
- b) No

Policy and Regulation

111) What policies or regulations are currently in place to support the development of affordable housing in your community?

- a) [LONG ANSWER BOX]

112) Are there zoning laws or land-use regulations that you feel need to be adjusted to facilitate more affordable housing development?

- a) [LONG ANSWER BOX]

113) What types of incentives (e.g., tax breaks, grants) does the local government provide to developers of affordable housing?

- a) [LONG ANSWER BOX]

114) Does your city have set policies for Accessory Dwelling Units (ADUs)?

- a) [LONG ANSWER BOX]

115) Does your city have set policies for Tiny Homes?

- a) [LONG ANSWER BOX]

116) How does the cost of land, construction or other market forces impact affordable housing efforts locally?

- a) [LONG ANSWER BOX]

117)What aspects of federal policy make it difficult to implement local affordable housing solutions?

a) [LONG ANSWER BOX]

118)What aspects of state policy make it difficult to implement local affordable housing solutions?

a) [LONG ANSWER BOX]

119)What recommendations would you make to improve local government policies related to affordable housing?

a) [LONG ANSWER BOX]

Collaboration and Community Priorities

120)Does your office collaborate with private developers, non-profits or other sectors to promote affordable housing?

a) [LONG ANSWER BOX]

121)What role do you believe community organizations and public-private partnerships should play in addressing the affordable housing crisis?

a) [LONG ANSWER BOX]

122)In your opinion, how does the lack of affordable housing affect local economic development and community wellbeing?

a) [LONG ANSWER BOX]

123)What community needs do you consider when developing or supporting affordable housing initiatives? (Select all that apply.)

a) Workforce development

b) Access to public transportation

c) Proximity to schools

d) Access to health care

e) Other:_____

Funding and Resources

124)What sources of funding are currently available to your department to support affordable housing efforts in this community?

a) [LONG ANSWER BOX]

125)Are there additional or proposed funding mechanisms or resources you believe could be helpful in expanding affordable housing options in the community?

a) [LONG ANSWER BOX]

Planning, Development and Engagement

126) Are there any current or planned affordable housing developments in your area that you are particularly excited about?

a) [LONG ANSWER BOX]

127) How can local governments balance community development and affordability in new housing projects?

a) [LONG ANSWER BOX]

128) How does your office involve community members and stakeholders in decision-making around affordable housing policies and projects?

a) [LONG ANSWER BOX]

129) Are there ways you believe public input or advocacy can more effectively influence affordable housing developments?

a) [LONG ANSWER BOX]

130) What is your vision for affordable housing in your community over the next 5-10 years?

a) [LONG ANSWER BOX]

131) Would you be willing to participate in forums or discussions focused on collaborative strategies for affordable housing in Idaho?

a) Yes

b) No

132) Is there any additional information that you would like to share with us?

a) [LONG ANSWER BOX]

Realtors:

133) Which company are you affiliated with and do you specialize in certain types of property listings?

a) [LONG ANSWER Box]

134) How would you describe the demand for the following types of property in your market area?

a. Primary residence, single-family homes

i. Above Average

ii. Average

iii. Below Average

iv. Unsure

v. N/A

b. Second homes/Vacation homes

- i. Above Average
- ii. Average
- iii. Below Average
- iv. Unsure
- v. N/A

c. Investment properties

- i. Above Average
- ii. Average
- iii. Below Average
- iv. Unsure
- v. N/A

135) How has the demand for the following types of property in your market area changed over the past five years?

a. Primary residence, single-family homes

- i. Increased
- ii. No Change
- iii. Decreased
- iv. Unsure
- v. N/A

b. Second homes/Vacation homes

- i. Increased
- ii. No Change
- iii. Decreased
- iv. Unsure
- v. N/A

c. Investment properties

- i. Increased
- ii. No Change
- iii. Decreased
- iv. Unsure
- v. N/A

Inventory and Availability

136) Are there enough properties available to satisfy buyer demand in your market area?

- a. Yes

- b. No
- 137) Of the available properties in your area, on average, how many are considered "affordable" for your clients?
- Less than 10
 - 10-50
 - 51-100
 - 101+
- 138) How many additional "affordable" properties are needed in the local market to satisfy buyer demand?
- 0-100
 - 101-250
 - 251-500
 - 501-1000
 - 1001+
- 139) On average, in the last 5 years, what is the amount of time a home has sat on the market in your service area?
- Less than 5 days
 - 5-10 days
 - 11-30 days
 - 31-60 days
 - 61-90 days
 - More than 90 days
- 140) Of the homes that have been on market for more than 90 days, what in your opinion were the barriers to selling the property?
- Price
 - Size
 - Location
 - Mortgage Interest Rates
 - Other
- 141) What types of housing properties are most sought after by buyers in your market area?
- Apartments
 - Townhomes/Condos
 - Single-family homes
 - Manufactured homes
 - Lot/Land
 - Other – Please Explain: _____

142) What types of housing properties are most commonly listed for sale in your market area?

- a. Apartments
- b. Townhomes/Condos
- c. Single-family homes
- d. Manufactured homes
- e. Lot/Land
- f. Other – Please Explain: _____

143) What community features do your clients prioritize when looking for housing? [Please select all that apply]

- a. Parks
- b. Health Care facilities
- c. Shopping centers
- d. Restaurants
- e. Public transportation
- f. Schools
- g. Outdoor Recreation
- h. All of the above
- i. Other - _____

Challenges and Barriers

144) What are the primary challenges you encounter when working with clients seeking to buy property?

- a. [LONG ANSWER BOX]

145) Do you see affordability as a barrier for first-time buyers in your market?

- a) [LONG ANSWER BOX]

146) Are there specific financing options or loan programs you often recommend to buyers looking for affordable housing?

- a) [LONG ANSWER BOX]

Policies and Collaboration

147) Are there factors that affect the availability of affordable housing in your area? (e.g. Local zoning and land-use regulations, property taxes, lack of inventory)

- a) [LONG ANSWER BOX]

148) Are there any policy changes or initiatives you think could help improve the availability of affordable housing?

a) [LONG ANSWER BOX]

149) Do you collaborate with housing assistance organizations, non-profits or government programs to help clients secure affordable housing?

a. [LONG ANSWER BOX]

150) What role do you believe Realtors can play in advocating for or facilitating access to affordable housing?

a. [LONG ANSWER BOX]

151) What solutions or strategies do you think could make homeownership or rental options more affordable?

a. [LONG ANSWER BOX]

Market Trends

152) Do you find that affordable housing is typically located in certain areas, or is there a geographic imbalance?

a. [LONG ANSWER BOX]

153) How have recent market trends (e.g., price increases, interest rate changes) impacted the ability of people to find and secure affordable housing?

a. [LONG ANSWER BOX]

154) Are you seeing any new development projects focused on affordable housing in your market area?

a. [LONG ANSWER BOX]

Next Steps

155) What do you predict the future of the housing market in your service area will look like over the next 5-10 years?

a. [LONG ANSWER BOX]

156) Would you be willing to participate in forums or discussions focused on collaborative strategies for affordable housing in Idaho?

a. Yes

b. No

157) Is there any additional information that you would like to share with us?

a. [LONG ANSWER BOX]

Homebuilders:

158) Which company are you affiliated with and do you specialize in building certain types of homes?

a) [LONG ANSWER BOX]

159) What is the most common style of home you receive requests to build in your service area?

a) [LONG ANSWER BOX]

160) In your experience, what community needs should be considered when planning and building residential construction? (Select all that apply.)

a) Proximity to schools

b) Transportation

c) Access to health care

d) Environment

e) Recreation

f) Neighborhood aesthetic

g) All of the above

h) Other: _____

161) What are the main challenges you face when building housing developments?

a) [LONG ANSWER BOX]

162) Do you face the same challenges in maintaining affordability for your clients in new housing developments?

a. [LONG ANSWER BOX]

Cost and Budget Management

163) What are the primary cost drivers in constructing affordable housing units?

a. [LONG ANSWER BOX]

164) How do rising costs of materials, labor shortages or supply chain issues impact your ability to build housing?

a. [LONG ANSWER BOX]

165) How do you balance affordability with quality and long-term durability in your construction projects?

a. [LONG ANSWER BOX]

166)What design elements or construction practices do you recommend to improve the affordability and efficiency of housing units?

a. [LONG ANSWER BOX]

167)Are there any innovative building materials or methods that can make housing construction more cost-effective?

a. [LONG ANSWER BOX]

168)Are you seeing increased demand or requirements for sustainable building materials or energy-efficient features in new housing units?

a. [LONG ANSWER BOX]

Regulatory Environment

169)Do state building codes or local regulations create obstacles to constructing affordable housing?

a. [LONG ANSWER BOX]

170)Have new building codes or requirements in neighboring states impacted how you plan for new homes in Idaho?

a. [LONG ANSWER BOX]

171)Are there incentives in your community, such as tax breaks or expedited permits, that allow you to more readily participate in affordable housing projects?

a. [LONG ANSWER BOX]

172)Do you work with government agencies or non-profits to build affordable housing?

a. [LONG ANSWER BOX]

173)What role do public-private partnerships play in your ability to complete affordable housing projects?

a. [LONG ANSWER BOX]

174)How do you engage with the community during the construction of housing projects?

a. [LONG ANSWER BOX]

175)What recommendations would you make to improve or streamline the process of building affordable housing?

a. [LONG ANSWER BOX]

Workforce and Market Trends

176)What trends have you observed in residential construction over the last five years?

a. [LONG ANSWER BOX]

177)Have you used or considered using modular or prefabricated construction methods for affordable housing?

a. [LONG ANSWER BOX]

178)Does the availability of skilled labor impact your ability to build new housing?

a. No

b. Yes

179)Are there specific skilled trades that are in higher demand in your area?

a. [LONG ANSWER BOX]

180)Are there training and apprenticeship programs or other methods you believe could help increase the workforce for affordable housing construction?

a. [LONG ANSWER BOX]

181)What do you predict the future of your industry will look like over the next 5-10 years?

a. [LONG ANSWER BOX]

Next Steps

182)Would you be willing to participate in forums or discussions focused on collaborative strategies for affordable housing in Idaho?

a. Yes

b. No

183)Is there any additional information that you would like to share with us?

a) [LONG ANSWER BOX]

Appendix 2: Home Improvement and ADU Difficulties by Location

City	County	Cost of Materials and Labor	Permitting and Regulatory Hurdles	Contractor and Quality Issues	HOA Issues	Historic District Restrictions	ADU Challenges
Aberdeen	Bingham	0	1	0	0	0	0
Albion	Cassia	0	0	0	0	0	0
Arco	Butte	0	1	0	0	0	0
Athol	Kootenai	3	2	1	0	0	1
Bayview	Kootenai	1	1	0	0	0	0
Bellevue	Blaine	0	1	0	0	0	0
Boise	Ada	14	17	4	0	4	9
Boise	Adams	0	1	0	0	0	0
Bonnors Ferry	Boundary	1	0	1	0	0	0
Caldwell	Canyon	0	0	0	1	0	0
Cambridge	Washington	2	0	1	0	0	0
Cascade	Valley	2	1	0	0	0	0
Cataldo	Kootenai	1	0	0	0	0	0
Clifton	Franklin	0	1	0	0	0	1
Coeur d'Alene	Kootenai	4	4	3	1	0	0
Driggs	Teton	0	1	0	0	0	0
Eagle	Ada	1	1	1	1	0	0
Fernwood	Benewah	0	0	0	0	0	0
Grangeville	Idaho	0	0	0	0	0	0
Hailey	Blaine	1	0	1	0	0	0
Hayden	Kootenai	2	0	0	1	0	0
Idaho Falls	Bonneville	1	2	1	0	0	0
Inkom	Bannock	0	1	0	0	0	0
Ketchum	Blaine	0	0	0	0	0	0
Kuna	Ada	0	0	0	0	0	0
Lapwai	Nez Perce	1	0	1	0	0	0
Lenore	Nez Perce	1	1	0	0	0	0
Lewiston	Nez Perce	2	1	1	0	0	0
Mayfield	Elmore	0	0	0	0	0	0
McCall	Valley	1	0	0	1	0	1
McCammon	Bannock	0	1	0	0	0	0
Melba	Canyon	1	1	0	0	0	0
Meridian	Ada	1	1	1	0	0	0
Middleton	Canyon	0	0	0	0	0	0
Moore	Butte	1	0	1	0	0	0

Moscow	Latah	0	1	0	0	0	0
Moyie Springs	Boundary	1	0	1	0	0	0
Nampa	Canyon	1	1	0	1	0	0
Naples	Boundary	0	0	0	0	0	0
New Plymouth	Payette	1	0	0	0	0	0
Orofino	Clearwater	0	1	0	0	0	0
Paris	Bear Lake	0	0	1	0	0	0
Payette	Payette	1	2	1	0	0	0
Post Falls	Kootenai	2	4	1	2	0	0
Preston	Franklin	0	1	0	0	0	0
Rathdrum	Kootenai	0	1	0	0	0	0
Rexburg	Madison	1	0	0	0	0	0
Saint Anthony	Fremont	0	1	0	0	0	0
Salmon	Lemhi	0	3	0	1	0	0
Sandpoint	Bonner	0	1	0	0	0	0
Shoshone	Lincoln	0	1	0	0	0	0
Spirit Lake	Kootenai	1	0	1	0	0	0
Star	Ada	0	0	0	0	0	0
Tetonia	Teton	0	1	0	0	0	0
Troy	Latah	1	0	0	0	0	0
Twin Falls	Twin Falls	2	0	0	0	0	0
Weiser	Washington	0	0	0	0	0	0
Wilder	Canyon	2	1	1	0	0	1
Totals		54	59	23	9	4	13

Appendix 3: Idaho State Tax Commission: 2024 Average Property Tax Rates

2024 AVERAGE PROPERTY TAX RATES BASED ON LEVIED AMOUNTS			
COUNTY	AVERAGE URBAN %	AVERAGE RURAL %	OVERALL AVERAGE PROP. TAX %
NEZ PERCE	1.482%	0.872%	1.292%
POWER	1.558%	1.002%	1.102%
JEROME	1.367%	0.825%	1.038%
BANNOCK	1.141%	0.536%	0.998%
LEWIS	1.301%	0.824%	0.997%
LATAH	1.115%	0.796%	0.991%
TWIN FALLS	1.063%	0.663%	0.915%
MADISON	0.969%	0.750%	0.887%
BUTTE	1.283%	0.784%	0.886%
CLEARWATER	1.199%	0.678%	0.826%
WASHINGTON	1.119%	0.642%	0.784%
BINGHAM	1.095%	0.609%	0.761%
BONNEVILLE	0.895%	0.435%	0.740%
SHOSHONE	0.887%	0.599%	0.728%
ONEIDA	1.077%	0.536%	0.690%
ADA	0.672%	0.574%	0.660%
ELMORE	0.966%	0.421%	0.657%
CANYON	0.724%	0.457%	0.638%
MINIDOKA	0.799%	0.510%	0.620%
OWYHEE	0.765%	0.579%	0.617%
Statewide:	0.710%	0.445%	0.605%
GOODING	0.858%	0.517%	0.602%
BENEWAH	0.838%	0.528%	0.589%
LINCOLN	0.927%	0.504%	0.589%
CARIBOU	1.023%	0.500%	0.586%
FRANKLIN	0.690%	0.495%	0.586%
CASSIA	0.754%	0.492%	0.585%

CLARK	0.748%	0.542%	0.576%
LEMHI	0.771%	0.470%	0.545%
PAYETTE	0.732%	0.360%	0.534%
JEFFERSON	0.887%	0.457%	0.520%
CAMAS	0.974%	0.443%	0.513%
KOOTENAI	0.559%	0.357%	0.468%
BOUNDARY	0.588%	0.393%	0.426%
FREMONT	0.568%	0.373%	0.407%
IDAHO	0.708%	0.333%	0.403%
BONNER	0.610%	0.343%	0.391%
CUSTER	0.519%	0.355%	0.388%
TETON	0.413%	0.333%	0.355%
GEM	0.537%	0.280%	0.352%
ADAMS	0.571%	0.325%	0.350%
BOISE	0.570%	0.327%	0.346%
BLAINE	0.348%	0.282%	0.326%
BEAR LAKE	0.462%	0.276%	0.317%
VALLEY	0.461%	0.236%	0.313%

Appendix 4: Needed Skilled Trades by Idaho Regions

Region	All Trades	CDL Drivers	Carpenters	Electricians	Framers	General Labor	HVAC	Masons	Plumbers	Finishers
North Idaho	3	1	1	3	3	2	2	2	2	0
North Central	0	0	0	3	0	1	2	0	2	0
Southwest	3	0	0	10	3	3	5	1	8	0
South Central	1	0	0	1	1	0	0	0	2	0
South East	0	0	1	0	0	1	0	1	1	0
Eastern Idaho	3	0	0	3	3	0	3	2	3	2

Appendix 5: Senator Crapo's Regional Office Divisions and Contacts

Northern Idaho Office

Located in Coeur d'Alene

Ms. Juli Smith

(208) 664-5490

- Counties included: Benewah, Bonner, Boundary, Kootenai and Shoshone.
 - Cities included: Athol, Bonners Ferry, Clark Fork, Coeur d'Alene, Dalton Gardens, Dover, East Hope, Fernan Lake Village, Harrison, Hauser, Hayden, Hayden Lake, Hope, Huetter, Kellogg, Kootenai, Moyie Springs, Mullan, Oldtown, Osburn, Pinehurst, Plummer, Ponderay, Post Falls, Priest River, Rathdrum, Sandpoint, Smelterville, Spirit Lake, St. Maries, State Line, Tensed, Wallace, Wardner and Worley.

North-Central Office

Located in Lewiston

Ms. Leticia Seloske

(208) 743-1492

- Counties included: Clearwater, Idaho, Latah, Lewis and Nez Perce.
 - Cities included: Bovill, Cottonwood, Craigmont, Culdesac, Deary, Elk River, Ferdinand, Genesee, Grangeville, Juliaetta, Kamiah, Kendrick, Kooskia, Lapwai, Lewiston, Moscow, Nezperce, Onaway, Orofino, Peck, Pierce, Potlatch, Reubens, Riggins, Stites, Troy, Weippe, White Bird and Winchester.

Southwest Regional Office

Located in Boise

Mr. Parker Harrell

(208) 334-1776

- Counties include: Ada, Adams, Boise, Canyon, Elmore, Gem, Owyhee, Payette, Valley, and Washington.
 - Cities include: Atlanta, Boise, Bruneau, Caldwell, Cambridge, Cascade, Council, Crouch, Donnelly, Eagle, Emmett, Fruitland, Garden City, Garden Valley, Glens Ferry, Grand View, Grasmere, Greenleaf, Homedale, Horseshoe Bend, Idaho City, Kuna, Lowman, McCall, Melba, Meridian, Middleton, Midvale, Mountain Home, Murphy, Nampa, New Meadows, New Plymouth, Notus, Ola,

Oreana, Parma, Payette, Placerville, Reynolds, Riddle, Silver City, Star, Sweet, Weiser, Wilder and Yellow Pine.

South-East Office

Located in Pocatello

Ms. Farhana Hibbert

(208) 236-6775

- Counties included: Bannock, Bear Lake, Bingham, Caribou, Franklin, Oneida and Power.
 - Cities included: Aberdeen, American Falls, Arimo, Atomic City, Bancroft, Basalt, Blackfoot, Bloomington, Chubbuck, Clifton, Dayton, Downey, Firth, Franklin, Georgetown, Grace, Inkom, Lava Hot Springs, Malad, McCammon, Montpelier, Oxford, Paris, Pocatello, Preston, Rockland, Shelley, Soda Springs, St. Charles and Weston.

South-Central Office

Located in Twin Falls

Ms. Samantha Marshall

(208) 734-2515

- Counties included: Blaine, Camas, Cassia, Gooding, Jerome, Lincoln, Minidoka and Twin Falls.
 - Cities included: Acequia, Albion, Bellevue, Bliss, Buhl, Burley, Carey, Castleford, Declo, Dietrich, Eden, Fairfield, Filer, Gooding, Hagerman, Hansen, Hailey, Hazelton, Heyburn, Hollister, Jerome, Ketchum, Kimberly, Malta, Minidoka, Murtaugh, Oakley, Paul, Richfield, Rupert, Shoshone, Sun Valley, Twin Falls and Wendell.

Eastern Idaho Office

Located in Idaho Falls

Ms. Kathryn Hitch

(208) 552-9779

- Counties included: Bonneville, Butte, Clark, Custer, Fremont, Jefferson, Lemhi, Madison and Teton.

Cities included: Ammon, Arco, Ashton, Challis, Chester, Driggs, Hamer, Idaho Falls, Irwin, Island Park, Lewisville, Mackey, May, Menan, Newdale, North Fork, Rexburg, Rigby, Ririe, Roberts, Salmon, St. Anthony, Swan Valley, Tetonia and Victor



MIKE CRAPO
U.S. SENATOR FOR IDAHO

