**Affordable Housing Survey Results: Homeowners and Renters Summary**

U.S. Senator for Idaho Mike Crapo

*August 2025*

In response to growing concerns from constituents about housing availability and affordability, U.S. Senator for Idaho Mike Crapo conducted the 2025 Idaho Housing Survey between March 31, 2025, and May 31, 2025. The survey, which garnered over 5,000 responses from Idahoans, is intended to use the experiences and insights of Idahoans to inform collaborative policy solutions to improve the availability of affordable housing. The bulk of the survey responses (90.1 percent) came from homeowners and renters. The findings show a widespread housing crisis across the state, characterized by soaring costs that outpace wage growth, a significant shortage of housing inventory and intense market pressures from external investment.

**Statewide Findings**

Across all demographics and regions (with highest participation in southwest Idaho at 51 percent), interconnected themes emerged.

1. **Ongoing Affordability Issues**: The most urgent concern is that housing costs have become unsustainable for a large portion of Idaho's population.
* **Wages vs. Costs:** Survey respondents reported that local wages are not keeping pace with the escalating cost of mortgages, rent and property taxes. The sentiments of several participants echoed one specific respondent that said they, “make too much to qualify for housing assistance but not enough to afford market rates."
* **Cost-Burdened Households:** Renters, particularly those in lower-income brackets, are severely impacted, with a majority reporting that housing costs exceed the 30 percent affordability threshold of their gross monthly income. Homeowners, especially those on fixed incomes, also face significant burdens from rising property taxes.
1. **Housing Supply Not Keeping Up With Demand:** The survey indicates a fundamental shortage of available housing, particularly affordable options.
* **External Pressures:** Both renters and homeowners expressed significant frustration with out-of-state buyers, corporate investors and the proliferation of short-term rentals. These factors are perceived as artificially constricting the housing supply available to local, permanent residents and driving up prices.
* **Desire for Diverse Housing:** While 85 percent of all respondents prefer a single-family home, there is broad recognition of the need for more diverse housing stock, including smaller starter homes, condos, townhouses and Accessory Dwelling Units (ADUs).
1. **Contrasting Pressures on Renters and Homeowners:** While both groups face affordability challenges, their specific circumstances differ significantly.
* **Renters:** Reported experiencing immediate and severe financial strain due to high monthly rents and steep upfront costs like security deposits and non-refundable application fees. Many also reported difficulty finding landlords who accept housing vouchers and perceived discrimination based on income, credit or family status.
* **Homeowners:** A majority (51 percent) reported being "very satisfied" with their living situation. However, many say they are effectively "locked-in" to their homes by historic low-interest mortgages (2-4 percent) obtained between 2016 and 2020, making them reluctant to move and further constraining inventory. Their primary concerns are rising property taxes and a fear that the next generation is being priced out of homeownership entirely.

**Regional Insights**

While the theme of unaffordability is universal, each region faces distinct pressures:

* **North Idaho** is under significant strain from rapid population growth and the influence of out-of-state investment, leading to overloaded infrastructure.
* **Southwest Idaho:** As the most populous region, respondents cited unsustainable year-to-year rent increases. A unique concern was the loss of farmland to housing subdivisions.
* **South Central Idaho:** The resort-area economy creates a major disconnect, where the local workforce cannot afford to live in the communities they serve.
* **East Idaho:** Respondents focused on the impact of out-of-state buyers and institutional investors driving up costs beyond what local wages can support.

* **North Central & Southeast Idaho:** Participants highlighted a need for a greater variety of housing types, including options for single people, and addressing the affordability crisis, even in small towns.

**Conclusion**

The 2025 Idaho Housing Survey underscores a complex and multi-faceted crisis impacting residents across the state. Key drivers include a severe inventory shortage exacerbated by external investment and a growing gap between incomes and housing costs. While Idahoans share frustrations, the specific challenges and desired solutions vary between renters and homeowners and across different regions. The insights gathered in this report are intended to be a resource for developing targeted, collaborative and effective policy solutions to ensure that current and future generations of Idahoans have access to affordable housing.