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## THE BASICS OF HOUSING AFFORDABILITY



### Housing Affordability Consists of Three Basic Elements

- Sufficient Access**

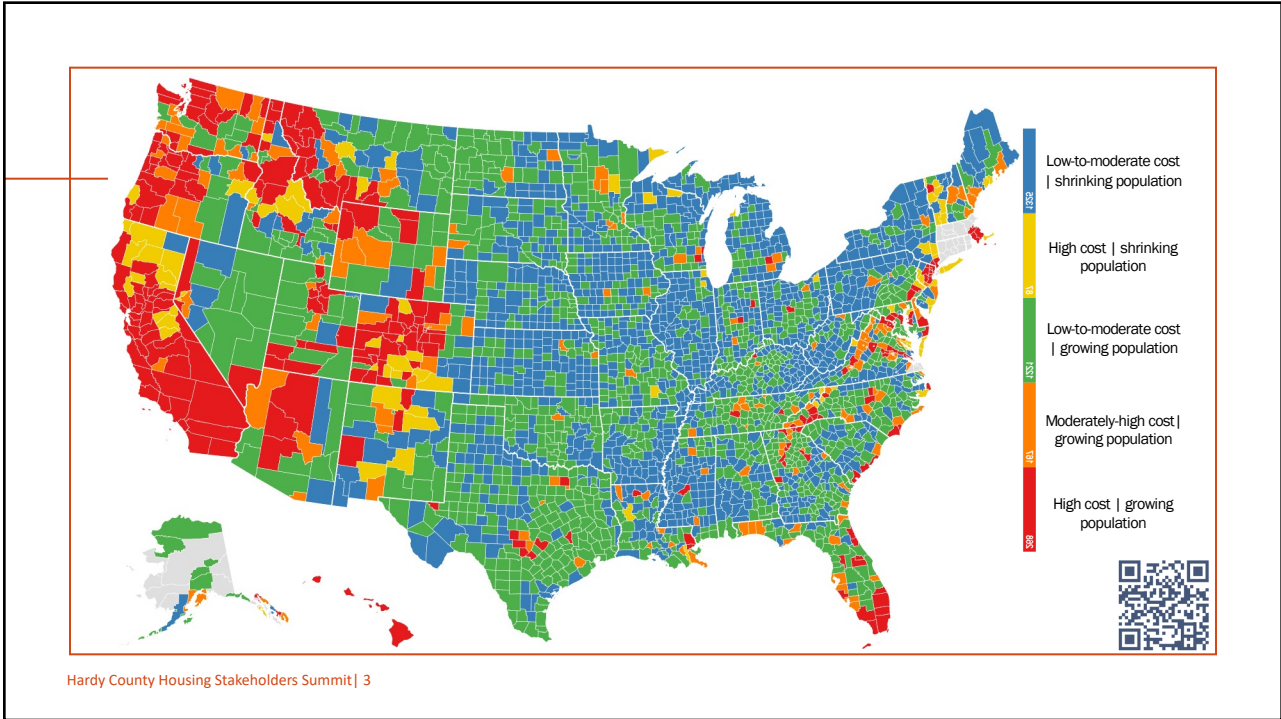
**Supply** - refers to the availability of homes within a particular market or region.
- Reasonably Priced**

**Affordability** - refers to the relative price points for rental units and mortgages compared to median county and regional incomes.
- Fair Quality Housing**

**Quality** – encompasses challenges such as the age, condition and location of housing stock within a community.

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### Current Housing Situation

Rising Housing Costs

Limited Housing Supply

Natural Disasters

Changing Population

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## Housing is ESSENTIAL

### Why is housing an essential building block for our health, prosperity and wellbeing?

- **Housing fulfills a basic human need for shelter**, contributing to our overall safety, wellbeing and generational asset building.
- **Access to stable housing is the foundation** for better health, consistent education, a stronger workforce, improved financial wellness, and lowered demand on the social safety net.
- **Safe, quality housing reduces stress, toxins and infectious disease**, leading to improvements in both our physical and mental health.



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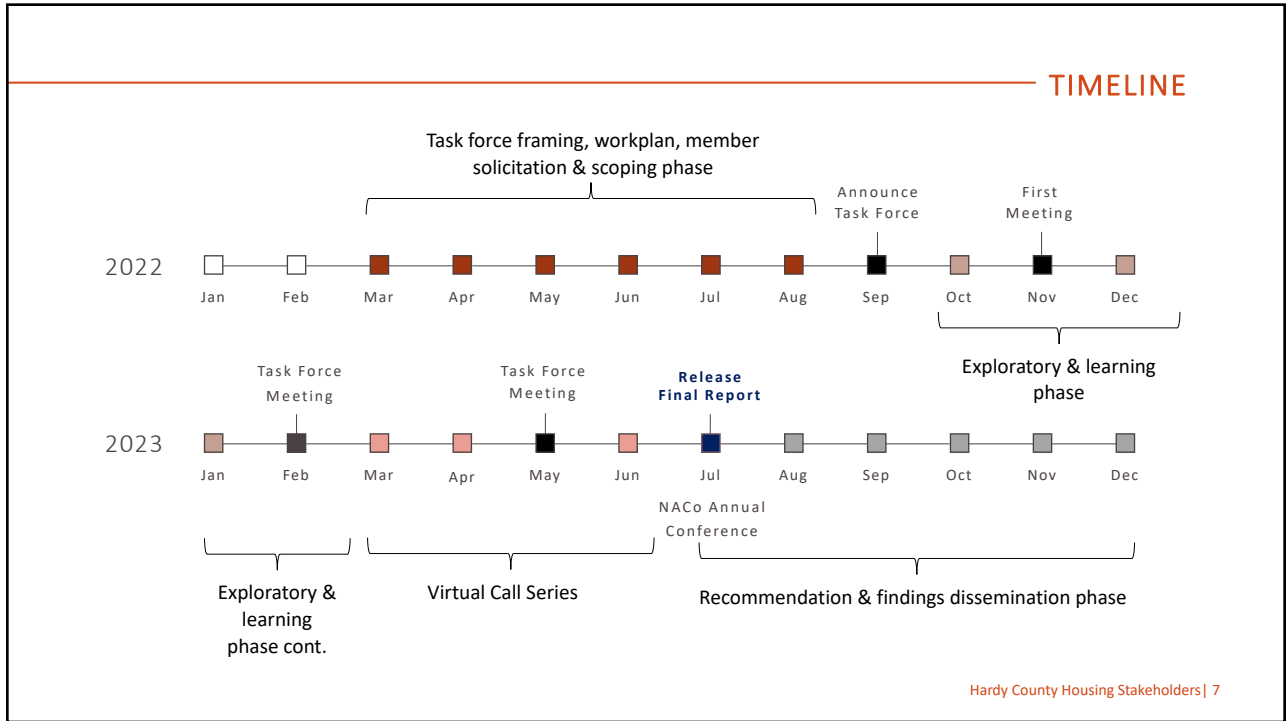
## Task Force OBJECTIVES

- ✓ **Identify county-led policy, practice and partnership solutions and innovations** for addressing America’s housing affordability and stability crisis.
- ✓ **Explore intergovernmental partnership opportunities that support housing solutions** between federal, state and local officials, along with private, nonprofit, home-ownership and rental partners.

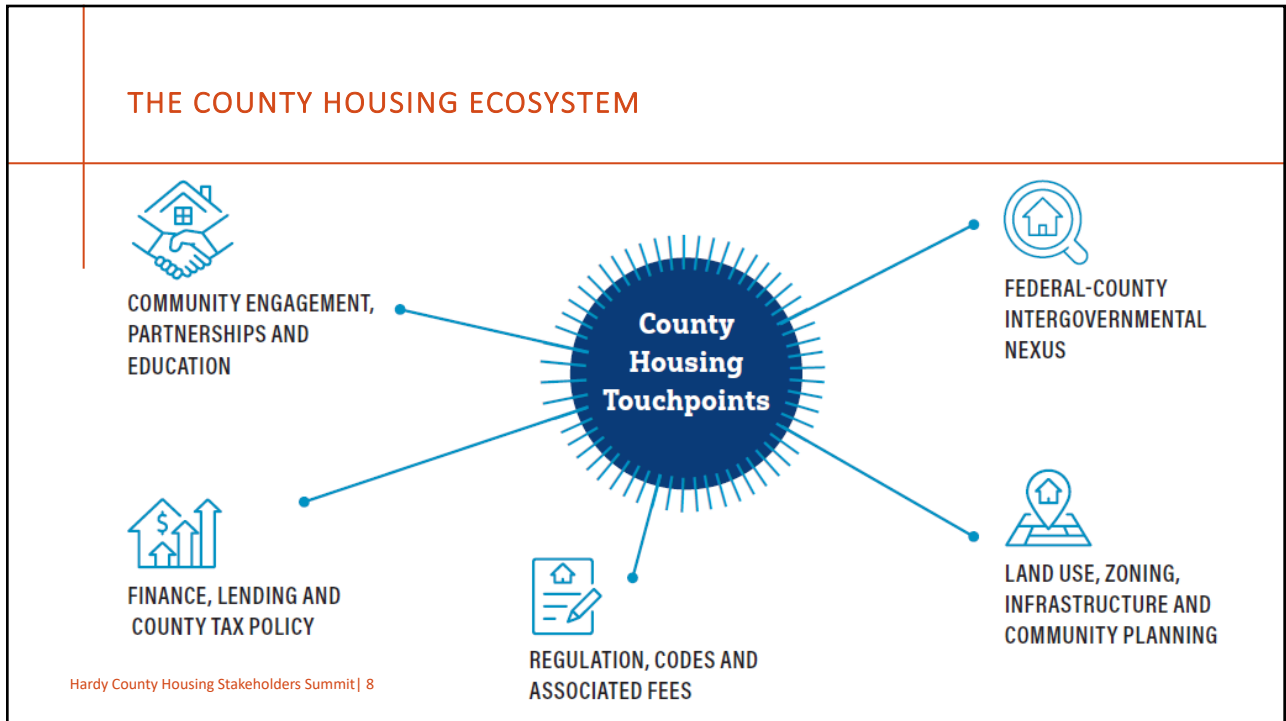


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## Task Force Recommendation Guide Overview

1. LAND USE, ZONING, INFRASTRUCTURE, AND COMMUNITY PLANNING	2. LOCAL REGULATION, PERMITTING, AND FEES	3. FEDERAL-COUNTY INTERGOVERNMENTAL NEXUS	4. COMMUNITY ENGAGEMENT, PARTNERSHIPS AND EDUCATION	5. FINANCE, LENDING AND COUNTY TAX POLICY
a. Evaluate Current Zoning Plans and Practices	a. Evaluate County Permitting and Inspections to Improve Processes and Workflow	a. Invest Additional Federal Resources to Support Housing	a. Collaborate with Intergovernmental Partners	a. Identify Opportunities for Tax Incentives or Policy Changes
b. Identify Potential Infrastructure Barriers to New Development	b. Provide Pre-Approved Templates for Common Housing Designs	b. Engage in NACo Policy Resolution Process to Advocate for Counties	b. Establish an Office or Department to Streamline Housing Projects	b. Analyze the County Assessment Process
c. Understand the Inventory of Additional Land	c. Conduct a Cost-Benefit Analysis for County Impact, Development, and General Fee Pricing	c. Educate Federal and State Partners on Local Housing Needs and Simplify Programs and Compliance	c. Foster a Healthy Dialogue with Community Organizations	c. Administer Supportive Programs That Prioritize Underserved Communities
d. Develop a Long-Term Housing and Land Use Plan	d. Analyze Local Regulations Impact on Affordability	d. Seek Additional Funding Opportunities as Resources Allow	d. Conduct a Robust Outreach and Education Initiative	d. Partner with Local Organizations to Provide Innovative Financing Mechanisms for New Development
e. Assess Existing Housing Stock for Potential Opportunities	e. Make County Systems Consistent, Convenient, and Easier to Navigate	e. Combine Resources for Maximum Impact	e. Measure Success and Clearly Communicate Milestones	e. Source New Revenue Streams for County Housing Priorities

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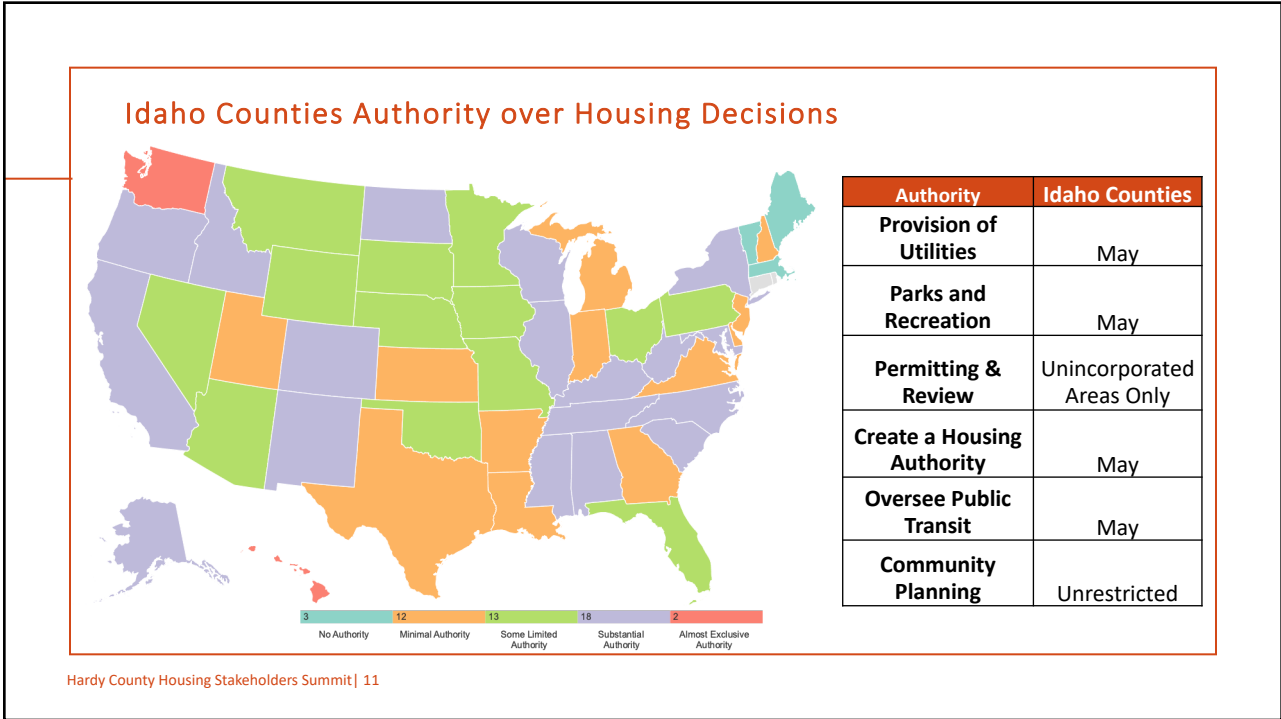
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## THE COUNTY HOUSING ECOSYSTEM

# So, what about here in Idaho?

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## What is the path forward?

“Housing policy is a highly complex, multi-layered topic requiring bipartisan partnerships, dialogue and coordination across all levels of government, private and nonprofit organizations and the community.”

- Commissioners Sherry Maupin and Kevin Boyce  
NACo Housing Task Force Co-Chairs

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For more information



NACo Housing Solutions Matchmaker Tool  
[www.naco.org/matchmakertool](http://www.naco.org/matchmakertool)



NACo Housing Research  
[www.naco.org/housing](http://www.naco.org/housing)



NACo Housing Task Force  
[www.naco.org/housingtaskforce](http://www.naco.org/housingtaskforce)



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