

# CITY OF POST FALLS



## FAIR HOUSING PLAN

July 12, 2001

# **Analysis Of Impediments To Fair Housing And Action Plan**

## **For The City of Post Falls, Kootenai County, Idaho**

### **Introduction**

As a recipient of U.S. Department of Housing and Urban Development (HUD) funds through an Idaho Community Development Block Grant (ICDBG), it is a requirement that the City of Post Falls, Idaho, access compliance with Title VII, Civil Rights Act of 1968, as amended. Further, the City is complying with the Consolidated Submission for Community Planning and Development Programs, 24 CFR 91.225 by developing and implementing a Fair Housing Action Plan.

On May 15, 2000, the City of Post Falls, appointed Jerry Basler, Urban Planner, as the Fair Housing Officer for the City. Mr. Basler contacted local citizens representing a good cross-section of the community with an interest in Fair Housing to organize the Fair Housing Advisory Committee.

This Analysis of Impediments (AI) was conducted by the City of Post Falls, Idaho, from April 2001, through June 2001. The purpose of the AI is to determine if any laws, regulations, administrative policies, procedures or practices are present which would present any impediments to the location, availability, and accessibility of housing within the community. Other issues which have been reviewed are those policies, procedures and practices that appear neutral on their face, but may operate to deny or adversely affect housing choice or availability for those classes of persons protected by fair housing laws.

This AI includes an assessment of public and other private conditions which may constitute impediments to or affect fair housing choice. This involved a review of fair housing complaint statistics, fair housing survey data, and other appropriate and relevant sources of information that would identify impediments to fair housing choice.

## Fair Housing Advisory Committee

The purpose of the Fair Housing Advisory Committee(FHAC) is to conduct the AI and provide guidance, direction, and review and comment in the development and ongoing implementation of the City's Fair Housing Action Plan. The FHAC members for the City of Post Falls are as follows:

<u>Name</u>	<u>Address</u>	<u>Representing</u>
Lenard Crosby	704 Riverside Harbor Dr. E. Post Falls, ID 83854	Banking/Loan Officer
Bob & Joan Benson	201 Riverside Harbor Dr. Post Falls, ID 83854	Builders/Realtors
Cliff Stephenson	359 Tamarack Post Falls, ID 83854	Engineering
Jerry Basler	408 Spokane St. Post Falls, ID 83854	City of Post Falls

Minutes, report formatting, scheduling and other important administrative support was provided by the Planning Secretary for the Planning Department.

Technical assistance was provided to the FHAC by Sherri Wastweet of the Panhandle Area Council.

In order to complete this analysis, the FHAC was used as a focus group to study community issues on the subject, and for primary data gathering, including:

- a. Surveys
- b. Contacting rental and real estate agencies for copies of current policies
- c. Sample advertisements
- d. Speaking with other City departments
- e. Reviewing City Codes

Funding to conduct this study was provided by volunteers.

The City's Fair Housing Resolution with proof of publication and the minutes of all committee meetings are attached(see **Appendix A**).

A copy of local demographic data for Kootenai County used in preparation of the AI is also attached see (Appendix B).

## Identification of Impediments to Fair Housing Choice

### A. Public Sector Review

The following information represents our review of laws, regulations, administrative policies, procedures or practices which would present any perceived or real impediments to the location, availability, affordability, and accessibility of housing within the community. All impediments identified below are expanded upon in the Action Plan beginning on page 17 of this document.

Areas of Review	Impediments Identified		
	Yes	No	NA
<p><b>Comprehensive Plan</b></p> <p>Section "Housing" A new policy should be added that specifically discusses fair housing in conjunction with housing choices and availability</p> <p>Section "Land Use"  A policy should be added under "overall policies" "residential policies" and "commercial policies" discussing fair housing.</p> <p>Section "Parks" A new policy should be added that states that all park facilities shall be accessible to the disabled.</p>	X		
<p><b>Zoning Ordinance</b></p> <p>A new zoning ordinance is being adopted this Fall 2001. Section 18.16 should include accessibility paragraph</p>	X		

Areas of Review	Impediments Identified		
	Yes	No	N/A
<p><b><u>Subdivision Ordinance</u></b></p> <p>Chapter 17 Add wheelchair accessibility statement to Code regarding sidewalks.</p>	X		
<p><b><u>Building Codes</u></b></p> <p>The City's Building Department reviews building permits for accessibility requirements for the disabled as it pertains to requirements by referencing the requirements listed in the current adopted Cabo/Ansi codes, which the current adopted building codes refer to for accessibility requirements.</p>		X	
<p><b><u>Municipal Services</u></b></p> <p><b>1. <u>Parks and Recreation</u></b></p> <p>There are 12 parks in the City of Post Falls. The three Major facilities (i.e., Quemlin Park, The Falls, and Quad Park) all have no discriminatory practices and are ADA-compliant with regard to bathroom facilities and parking. The other parks have no facilities.</p>		X	
<p><b>2. <u>Police and Fire</u></b></p> <p>These departments provide uniform service and do not discriminate against any of the protected classes.</p>		X	
<p><b>3. <u>Utilities</u></b></p> <p>The City of Post Falls offers a program to discount utility charges based on income and number of family members. This program does not discriminate against any of the protected classes.</p>		X	
<p><b>4. <u>Post Falls Public Buildings</u></b></p> <p>City Hall, and the new Library are ADA-compliant and non-discriminatory. The Police Station and Community development building is not compliant.</p>	X		

## Impediments Identified

Areas of Review	Yes	No	N/A
<p><b><u>Employment – Housing Transportation</u></b></p> <p>There is no public transportation. N.I.C.E. bus service (a non-profit organization) provides some transportation as needed.</p>		X	
<p><b><u>Public Housing Authority or Other Housing Agency</u></b></p> <p><b><u>1. Tenant Selection Procedures:</u></b></p> <p>The Idaho Housing and Finance Administration (IHFA) qualifies individuals/families for subsidy assistance in the form of certificates or vouchers. Individual tenant selection is made by the owner/manager of the properties.</p> <p>All processing of applications, including orientation and interviewing, can only be done in the Coeur d' Alene office. The travel distance to Coeur d' Alene is 10 miles. (See appendix D)</p>		X	
<p><b><u>2. Housing Choice Availability:</u></b></p> <p>Under the Section 8 Program administered by IHFA, qualified participants may lease a unit in any type of rental housing which meets the guidelines of IHFA and the Section 8 Program as established by the Department of Housing and Urban Development. There are no restrictions as to the location or the choice, other than the economic restrictions of the assistance levels provided under the program. Accordingly, freedom of choice is readily available.</p> <p>Not all landlords are required to participate in the Section 8 program and a few of the multifamily properties in the City of Post Falls are being marketed at rents which would preclude families who qualify for assistance under the program from being able to afford to rent the unit, but these are economic realities of the marketplace, and are not considered to be limitations of choice.</p> <p>A review of the available rental units in the City of Post Falls indicates that rental levels are reasonable, and below the levels of the Spokane SMSA. Managers active in the leasing and management of multifamily housing indicate that there are a larger number of two-bedroom units available than either one-bedroom units or three + bedroom units. As of March 30, 2001 (the most recent occupancy statistics available) the market vacancy and average rental rates for various unit types in Kootenai County are set forth below:</p>		X	

Impediments Identified				Yes	No	N/A
Areas of Review						
<u>Unit Type</u>	<u>Vacancy</u>	<u>Rental Rate</u>	<u>Rent/SF</u>			
Studio	0.00%	\$325/mo.	\$0.823/SF		X	
1-BR	2.38%	\$441/mo.	\$0.655/SF			
2BR/1ba	6.13%	\$497/mo.	\$0.598/SF			
2BR/2ba	5.68%	\$601/mo.	\$0.585/SF			
3BR/2ba	5.56%	\$688/mo.	\$0.590/SF			
<b>AVERAGE: 4/79%            \$527/mo.    \$0.606/SF</b> (1,168 units in 15 developments were surveyed)						
<p>The apartment market typically exhibits a greater vacancy level during the winter months, and a lower vacancy level during the summer months, so housing choice availability is greater during the winter months for those seeking rental units.</p> <p>Other housing opportunities are also available to families in the Post Falls area.</p> <p><b>A. IHFA Single Family Purchase Assistance:</b> Working through participating lending institutions, IHFA provides reduced interest rate loans to qualified low and moderate income families for the purchase of single family homes. Kootenai County is one of IHFA's "Target Counties" for this program. Under the program, one and two person families that have an annual gross income of less than \$48,000 and three or more person families that have an annual gross income of less than \$50,000 are eligible to purchase existing homes costing no more than \$100,000 and new construction homes costing no more than \$135,000. through its participating lenders, IHFA currently provides 30-Year fixed mortgages at rates ranging from a low of 5.50% to a high of 6.54% (rates effective as of 6/20/01).</p> <p>"Stepped Rate" mortgages are also available under this program. Stepped Rate mortgages provide for a reduced mortgage rate in the first three years of the loan term and a slightly higher rate from year four until the loan is repaid. A Stepped Rate mortgage allows a family that is marginally qualified for a loan but anticipates a rise in family income due to future raises/promotions or reduced child care costs, to lower</p>						

its home mortgage payments during the early years of the loan. (See Appendix C for a description of this Program).

**B. IHFA Multifamily Housing Development Program:** The Idaho Housing and Finance Association is the State's designated Housing Tax Credit administrator for the Low-Income Housing Tax Credit program established under the 1986 Tax Reform Act. Through this program, IHDA provides incentives for developers of new and rehabilitated affordable housing properties.

Federal tax credits are allocated annually from the Department of Housing and urban Development. Idaho's allocation of such credits is administered by IHFA, which also has financing programs to directly assist in the construction of affordable housing for low and moderate income families. Apartment units in these developments are expressly limited to occupancy by such families and rental rate limits are enforced. Tax credits representing a dollar-for dollar reduction in federal tax liability are available to owners and investors (including non-profit organizations) who develop these apartment properties. The credit is applicable for a period of ten years. The tax credit enables developers of affordable multifamily housing to secure equity investors and increase the return available to owners and investors in such housing. (See appendix C for a description of the IHFA Tax Credit Program).

**C. United States Department of Agriculture (Farmers Home Administration) Section 502 and Section 515 Programs:** The Farmers Home Administration ("FmHA") provides housing assistance for low and moderate families in rural areas. The City of Post Falls, with a Year 200 population of 17,257, and many portions of unincorporated Kootenai County qualify for this program, despite the fact that Kootenai has been designated a "metro county". Under the Section 515 Program, FMHA provides funding for the development of rural rental housing for low and moderate families.



Under the Section 502 Program FmHA provides two forms of assistance to assist families in purchasing their own home. FmHA Provides a reduced-interest direct-loans to assist low-income families who qualify under the program purchase a new or existing home. FmHA also guarantees market rate home mortgages made by private lenders to moderate income families to assist them in the purchase of a new or existing home. (See Appendix C for a description of the USDA 502 Program).

**D. Opportunities to purchase HUD-foreclosed single family homes:** Families in Post Falls have an opportunity to acquire homes financed under one of the several insurance programs operated by HUD, which have become available due to a lender foreclosure. Although these homes are sold at their “market value” the homes may be purchases by non-profit organizations such as Habitat for Humanity, at a 10% discount. (See Appendix C for a typical questions regarding the purchase of a HUD foreclosed single family home and two examples of two homes that HUD is currently marketing for sale in Post Falls. (see attachment)

Areas of Review

**3. Housing Choice for Certificate**  
**AREA OF REVIEW**

Public Housing Authority or Other Housing Agency:

The Section 8 Existing Housing Assistance Program (as administered by IHFA and the Department of Housing and Urban Development), limits the cost of the rental unit, which an approved participant in the Program may select from the rental units available in the Community. This limitation is based on area “Fair Market Rental Rates” which are established by HUD based on a survey of rental rates being charged for various unit sizes within the market area. Fair Market Rents establish a maximum dollar figure that the Certificate Holder may pay based on family income and composition. The rental limits also take payment of utilities into consideration when they are established and when they are periodically updated.

Yes	No	N/A
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X

<p style="text-align: center;"><b>Impediments Identified</b></p> <p style="text-align: center;"><b>Areas of Review</b></p>	<p style="text-align: center;"><b>Yes</b></p>	<p style="text-align: center;"><b>No</b></p>	<p style="text-align: center;"><b>N/A</b></p>
<p>Almost any kind of safe, decent and sanitary housing qualifies under the Section 8 Program. This includes mobile homes, single family homes and apartments. The housing unit must provide adequate living area for the family size, adequate heating, electrical and sewer systems and must be free of any conditions that might endanger the health and safety of the tenant.</p> <p>IHFA pays the difference between the 30% of the tenant's income and the rent for the qualifying unit. The tenants pay their share of the rent directly to the landlord. Tenants are also responsible for payment of their utilities.</p>		<p><b>X</b></p>	
<p><b><u>4. Housing Choice for Voucher Holders</u></b> <b><u>AREA OF REVIEW</u></b></p> <p>The Section 8 Existing Housing Assistance Program (as administered by IHFA and the Department of Housing and Urban Development),m allows the holder of a housing assistance voucher to pay an amount in addition to the amount of rent that IHFA will subsidize, thus widening the tenant's choices of available housing under the Program. In certain cases a family may be approved to pay up to 40% of its income for rent and utilities.</p>		<p><b>X</b></p>	

<b>Impediments Identified</b>			
<b>Areas of Review</b>	<b>Yes</b>	<b>No</b>	<b>NA</b>
<p><b>5. Sale of Subsidized Housing And Possible Displacement</b></p> <p>Discussions with the Seattle office of the Department of Housing and Urban Development, the Idaho Fair Housing Council and the Idaho Housing and Finance Association indicate that there have been no recent sales of subsidized housing in the Post Falls/Kootenai County area and none of those sources have any knowledge of any pending sales of subsidized housing properties in this area.</p>		X	
<p><b>6. Property Tax Policies:</b></p> <p>In the State of Idaho local assessors have only limited local tax options. Discussions with personnel in the Kootenai County Assessors office determined that there are no tax policy provisions, issues or practices that would negatively impact Fair Housing objectives nor affect any specific class of owners or tenants.</p> <p>Discussions with the Seattle office of the Department of Housing and Urban Development, the Idaho Fair Housing Council and the Idaho Housing and Finance Association indicate that there have been no recent sales of subsidized housing in the Post Falls/Kootenai County area and none of those sources have any knowledge of any pending sales of subsidized housing properties in this area.</p>		X	
<p><b><u>Property Tax Polices</u></b></p> <p>In Idaho, there are only limited local tax option provisions, No evidence was found of any tax policy provisions negatively affecting protected classes.</p>		X	
<p><b><u>Planning and Zoning Commission</u></b></p> <p>A joint Planning Commission/City Council briefing on Fair Housing was held on July 10, 2001.</p>		X	
<p><b><u>Hearing Examiner</u></b></p> <p>The City of Post Falls does not have a Hearing Examiner.</p>			X
<p><b><u>City Staff</u></b></p> <p>A briefing for Department Heads on Fair Housing was held on July 17, 2001.</p>		X	
<p><b><u>Others</u></b></p> <p>None identified.</p>		X	

## B. Private Sector Review

The following information represents our review of laws, regulations, administrative policies, procedures or practices which would present any perceived or real impediments to the location, availability, affordability, and accessibility of housing within the community. All impediments identified below are expanded upon in the Action Plan beginning on Page 10 of this document.

### Impediments Identified

Areas of Review	Yes	No	N/A
<p><b><u>Fair Housing Enforcement</u></b>            The local Association of Realtors is very pro-active when it comes to Fair Housing education. At each orientation class for new realtor members, advertising guidelines are reviewed and explained. This includes education on the acceptable and not acceptable words and phrases on the HUD list. Each listing submitted to MLS is reviewed for content that might violate Fair Housing guidelines. Fair housing posters and a fair housing guideline manual are available for sale through the Association of Realtors.</p>		X	
<p><b><u>Newspaper Advertisements</u></b>            The Post Falls Press prints a non-discrimination, equal housing ad at the beginning of the "Homes for Sale" section of each issue (copy attached). The newspaper staff attempts to monitor, as much as possible, ads being submitted to the paper to make sure they comply with Fair Housing guidelines.</p>		X	

## Impediments Identified

Areas of Review	Yes	No	NA
<p><b><u>Restrictive Covenants</u></b>            A discussion with one of the major title companies in the area indicated no problems with CC&amp;R's in Post Falls subdivisions. <b>(See Appendix E)</b></p>		<b>X</b>	
<p><b><u>Real Estate Practices</u></b>            Realtors, in general, are quite familiar with Fair Housing laws in Post Falls. Most Realtors have a Fair Housing logo displayed on their cards, signs, and advertisements.</p>		<b>X</b>	

<p><b><u>Major Employer Impacts</u></b>  Eight of Post Falls major employers were contacted and asked two questions:  1)Have you had any feedback or complaints from employees concerning available housing in Post Falls?  2)Do you offer any types of assistance to employees with regard to available housing?</p> <p>All employers answered “no” to the first question. Only one (Harper’s) answered “yes” to question #2. (No specific housing officer or dept. is assigned with that task).  Employers contacted were: Tapmatic Corporation, U of I Research Park, Medinex Systems, AC Data Systems, Plastic Model Engineering, General Pneumatic Tools, Harper’s, Tidymans, Super One.</p>		X	
<p><b><u>Rentals</u></b>  There are 10 apartment complexes in Post Falls. A discussion with Richard Mabbutt from the HUD office in Boise revealed that three of these complexes have been investigated/cited for violations of Fair Housing/ADA regulations. These complexes were Post Falls Chateau, 2955 E. 2<sup>nd</sup>; the Centennial Trail Complex, 360 Bay; and an assisted housing complex at 1814 N. Spokane called Parkside Apts. Of these, Parkside had the most complaints. All of these complaints were filed over a year ago.</p> <p>It is suggested that an educational program could be implemented with the owners/manages of these complexes to distribute Fair Housing poster (if such are available).</p> <p>Three of the largest property management companies in the area were called and asked if they rented and managed properties in the Post Falls area. They were asked to fax their rental application forms. A review of these forms found no discriminatory language; in fact, 2 of them had a specific fair housing acknowledgement on their form.</p>		X	

<p style="text-align: center;"><b>Impediments Identified</b></p> <p style="text-align: center;"><b>Areas of Review</b></p>	<p style="text-align: center;">Yes</p>	<p style="text-align: center;">No</p>	<p style="text-align: center;">N/A</p>
<p><b><u>Rentals (More than 3)Housing Units or 4 Apartment Units)</u></b></p> <p><b><u>1. Tenant Selection Procedures</u></b></p> <p>The Idaho Housing and Finance Administration (IHFA) is the State Housing Finance Agency for the State of Idaho and, as such, functions as the Statewide Public Housing Authority for North Idaho. IHFA qualifies individuals and families for federal assistance under the Section 8 Program of the Department of Housing and Urban Development. Under the Section 8 Program, qualified families and individuals lease rental housing on the open market and pay no more than 30% of their income for rent and utilities. The Section 8 program requires that units leased under the Program meet specific national quality standards, and that landlords who participate in the program adhere to Fair Housing requirements. Families and individuals who qualify for assistance under the Section 8 Program are provided with Housing Certificates. The Certificates assure those land lords participating in the Program that the holder has qualified for assistance under the Section 8 Program. Individual owners of rental units may elect not to participate in the Section 8 Program. Tenant selection is controlled by individual landlords, but IHFA monitors the program to insure that qualified tenants are not discriminated against in the process. IHFA maintains a field office in Coeur d' Alene where tenant applications are processed and from which the program in North Idaho is monitored. IHFA has advised that it currently has a 9-12 month waiting period for assistance due to limited funding at the Federal level.</p>		<p><b>X</b></p>	

Impediments Identified	Yes	No	N/A
<b>Areas of Review</b>			
<b><u>1. Housing Choice Availability</u></b> Regardless of class, two-and three-bedroom units have a high turnover rate. One-bedroom and handicapped-accessible units are hard to come by and typically have long waiting lists.	<b>X</b>		
<b><u>2. Vacancy Advertisement</u></b> Regardless of class, two-and three-bedroom units have a high turnover rate. One-bedroom and handicapped-accessible units are hard to come by and typically have long waiting lists.	<b>X</b>		
<b><u>Others</u></b> <b>Habitat for Humanity:</b> Provides housing for low income individuals and families through a grassroots non-profit housing group dedicated to the elimination of poor housing in the Idaho panhandle. Habitat abides by Fair Housing guidelines, and relies heavily on volunteers for construction and administration in all its building. The work is a cooperative effort between volunteers and new home buyers who contribute to labor to build their house.		<b>X</b>	

### C. Review of Other Private and Public Areas

The following reflects our assessment of other private and public programs, activities, and conditions that may constitute impediments to or affect fair housing choice in our jurisdiction.

Name of Agency	Services Provided
None.	




**D. Action Plan:**

Based upon the findings discovered through this planning effort by the FHAC, the following findings, recommendations and action strategies are presented:

**Findings**

1. Public Sector Review

A majority of public sector regulations, practices and policies reviewed by the FHAC did not present any impediments to the location, availability, and accessibility of housing within the community. However, the FHAC did identify some impediments within City Comprehensive Plan Policies, City Zoning and Subdivision Ordinances, and with the allocation of park space within City Boundaries.

Comprehensive Plan Policies in three separate sections, Housing, Transportation and Land Use, contain words which may present impediments when solely applied to the purpose and intent of Fair Housing laws. Many of the wording changes are minor and will ensure there is no question these documents support Fair Housing. The Parks Department was the only area under provision of municipal services where the Fair Housing Action Committee (FHAC) found an impediment. The Parks department has made great strides in providing and enhancing park space in the past two decades. The one re-occurring impediment we found was that some residential areas do not have any nearby parks. While access from the neighborhood to any park space in the City is only minutes away, the committee felt that more parks should be pursued.

Impediments were identified with the tenant selection procedures as part of the Idaho Housing and Finance Administration (IHFA) qualification process offered to local residents. While forms and some assistance are available at the local Idaho Department of Health and Welfare office, all processing of applications, including orientation and interviewing for the program, must be done in Coeur d' Alene where the closest IHFA office is located. The travel distance to Coeur d' Alene is 5 miles, which presents an impediment for those members of the protected classes without transportation.

## 2. Private Sector Review

Currently there appears to be a limited number of one bedroom apartments. These impediments could be removed by distributing additional literature to property managers on Fair Housing and encouraging the provision of more one-bedroom units.

## 3. Other Public & Private Areas

The FHAC reviewed all public and private areas and placed only one additional housing provider under this category; Habitat for Humanity. No impediments were found with this organization or its practices.

### **Recommendations**

Based upon impediments found, the City of Post Falls FHAC is recommending that several actions be taken.

The IHFA qualification process only being offered in Coeur d' Alene, an effort should be started that will provide access to the interview and orientation process in the City of Post Falls. This would offer members of the protected class consulting services who do not have access to transportation.

Some impediments in private tenant selection procedures and in housing choice availability were found. Although no direct violations were found in the selection procedures, there were requests from some property managers for educational literature on Fair Housing laws after we contacted some of the rental agencies. Additional literature should be distributed to these interested parties.

The FHAC has agreed to continue to meet, schedule to be determined, to monitor progress towards eliminating the impediments identified and action is followed.

### **Action Strategies**

1. Objective: Clarify all language in Comprehensive Plan to correspond with Fair Housing objectives.  
Time frame: Six Months  
Resources needed: City staff time to prepare  
Involved parties: Planning Department, Fair Housing Advisory Committee (FHAC) Planning and Zoning Commission, City Council
2. Objective: Clarify all language in Zoning Ordinance to correspond with Fair Housing objectives.  
Time frame: Six Months

- Resources needed: City staff time to prepare
- Involved parties: Planning Department, Fair Housing Advisory Committee (FHAC) Planning and Zoning Commission, City Council
3. Objective: Support the City Park Departments upgrades and park additions
- Time frame: Two-three years
- Resources needed: City staff, City funding for park development
- Involved parties: General public, City Parks Department, City Council
4. Objective: Work with local realtors to encourage familiarity with fair housing principals.
- Time frame: on-going
- Resources needed: City staff, City funding for park development
- Involved parties: General public, local realtors, City Council
5. Objective: Encourage local builders to provide a variety of housing types and ranges
- Time frame: on-going
- Resources needed: City staff
- Involved parties: General public, local builders, City Council
6. Objective: Provide literature on Fair Housing Laws to public
- Time frame: on-going
- Resources needed: City staff
- Involved parties: City staff, general public, City Council

## **Fair Housing Resolution**

The City of Post Falls adopted a Fair Housing Resolution on 16 February, 1999(see Appendix A), this Resolution is published at least once annually. The last date of publication was 16 February, 2000.

This report accurately represents the findings and recommendation of the Post Falls Fair Housing Advisory Committee and is respectively submitted for public review.

\_\_\_\_\_  
Clay Larkin  
Mayor

\_\_\_\_\_  
Date

# **Analysis of Impediments to Fair Housing And Action Plan**

## **Appendix A**

- **Fair Housing Resolution**
- **Minutes of Fair Housing Advisory Committee Meetings**

## Policy Regarding Nondiscrimination on the Basis of Disability

Resolution No. 99-06

WHEREAS, the Congress of the United States has passed Section 504 of the Rehabilitation Act of 1973, which requires that "no otherwise qualified individual with a disability shall, solely on the basis of his or her disability, be excluded from participation in, be denied the benefits of, or be subject to discrimination under any program, services, or activities receiving federal assistance"; and

WHEREAS, the City of Post intends to apply for an Idaho Community Development Block Grant and is required to comply with Section 504 of the Rehabilitation Act of 1973; and

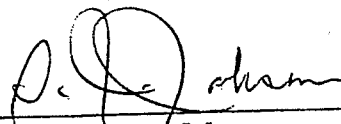
WHEREAS, the failure to comply with the terms and conditions of Section 504 of the Rehabilitation Act may cause the City to lose its grant or eligibility for future grants;

NOW, THEREFORE, be it resolved that the Mayor and City Council of Post Falls, Kootenai County, Idaho, the following:


- Section I. It is the policy of the City that all programs and activities shall be accessible to, and useable by, qualified persons with disabilities, in accordance with Section 504 and the Americans with Disabilities Act (ADA).
- Section II. That the City shall conduct a self-evaluation, with the assistance of a citizen review committee involving individuals with disabilities, of its programs, policies, procedures, and facilities to determine those areas where discrimination may occur.
- Section III. The City shall, upon completion of the self-evaluation plan, make revisions, modifications, or other changes so as to fully comply with the letter and intent of Section 504 and the ADA.
- Section IV. Further, the City shall, where building modifications are required, develop and implement a transition plan for eliminating structural barriers in a timely manner in accordance with Section 504 and the ADA.

Citizens may contact Mr. Gary Young, Planner, City of Post Falls, 408 Spokane Street, Post Falls, Idaho, 83854, (208) 773-3511 for assistance, or to answer questions regarding this policy during the hours of 8:00 am to 5:00 pm.

Passed by the City of Post Falls, Idaho this 16 day of Feb, 1999.

  
S. J. Johnson, Mayor



  
Attest

## Grievance Procedure for City of Post Falls

Resolution No. 99-05

The following grievance procedure is established to meet the requirements of Section 504 of the Rehabilitation Act as amended and the Americans With Disabilities Act of 1990 (ADA).

According to these laws the City of Post Falls, as recipient of an Idaho Community Development Block Grant (ICDBG) funds, certifies that all citizens shall have the right to submit a grievance on the basis of disability in policies or practices regarding employment, services, activities, facilities, or benefits provided by the City.

When filing a grievance, citizens must provide detailed information to allow an investigation, including the date, location and description of the problem. The grievance should be in writing and should include the name, address, telephone number of the complainant. **Upon request, alternative means of filing complaints, such as personal interviews or a tape recording, will be made available for individuals with disabilities upon request.** The complaint should be submitted by the complainant or his/her designee as soon as possible, but no later than 60 days after the alleged violation. Complaints must be signed and sent to: Mr. Gary L. Young, Planner, City of Post Falls, 408 Spokane Street, Post Falls, Idaho, 83854, (208) 773-3511.

Within 15 calendar days after receiving the complaint, Mr. Young will meet with the complainant to discuss the complaint and possible resolution. Within 15 calendar days after the meeting, Mr. Young will respond in writing. Where appropriate, the response shall be in a format accessible to the complainant (such as large print or audio tape). The response will explain the position of the City and offer options for resolving the complaint.

If the response by Mr. Young does not satisfactorily resolve the issue, the complainant or his/her designee may appeal the decision of the ADA coordinator. Appeals must be made within 15 calendar days after receipt of the response. Appeals must be directed to the chief elected official or his or her designee.

Within 15 calendar days after receiving the appeal, the chief elected official or his or her designee will meet with the complainant to discuss the complaint and to discuss possible resolutions. Within 15 calendar days after the meeting, the chief elected official or his or her designee will provide a response in writing. Where appropriate, the response shall be in a format accessible to the complainant. The response shall be accompanied by a final resolution of the complaint. The 504/ADA Coordinator shall maintain the files and records of the City pertaining to the complaints filed for a period of three years after the grant is closed out.

### Other Complaint Procedures

All individuals have a right to a prompt and equitable resolution. Individuals or classes of individuals who believe they have been subjected to discrimination based on disability have several ways to file a grievance:

- use the grievance procedure provided by the public entity

**Grievance Procedure**

- file a complaint with any agency that provides funding to the public entity
- file with one of the eight federal agencies designated in the Title II regulations

Under Title II, filing a grievance with the public entity's ADA Coordinator, filing a complaint with a federal agency, or filing a lawsuit may be done independently of the others. Individuals are not required to file either a grievance or complaint to bring a lawsuit. Lawsuits may be filed at any time. The following are four of the eight agencies where a Title II complaint can be filed:

Department of Justice  
Civil Rights Division  
Public Access Section  
P.O. Box 66738  
Washington, DC 20035-9998

Department of Housing & Urban Development  
Community Planning and Development  
451 7th Street  
Washington, DC 20410-4000

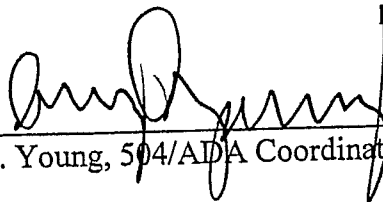
Architectural & Transportation Barriers Compliance Board  
1331 F Street, N.W., Suite 1000  
Washington, DC 20004-1111

Equal Employment Opportunity Commission  
1801 L Street, N.W.  
Washington, DC 20507

This Grievance Procedure becomes effective 2/16/99.



S.J. Johnson, Mayor



Gary L. Young, 504/ADA Coordinator



## Grievance Procedure for City of Post Falls

The following grievance procedure is established to meet the requirements of Section 504 of the Rehabilitation Act as amended and the Americans With Disabilities Act of 1990 (ADA).

According to these laws the City of Post Falls, as recipient of an ICDBG grant, certifies that all citizens shall have the right to submit a grievance on the basis of disability in policies or practices regarding employment, services, activities, facilities, or benefits provided by the CITY.

When filing a grievance, citizens must provide detailed information to allow an investigation, including the date, location and description of the problem. The grievance should be in writing and should include the name, address, telephone number of the complainant. **Upon request, alternative means of filing complaints, such as personal interviews or a tape recording, will be made available for individuals with disabilities upon request.** The complaint should be submitted by the complainant or his/her designee as soon as possible, but no later than 60 days after the alleged violation. Complaints must be signed and sent to: Mr. Jerry Basler, Urban Planner, City of Post Falls, 408 Spokane Street, Post Falls, Idaho, 83854, (208) 773-8708.

Within 15 calendar days after receiving the complaint, Mr. Basler will meet with the complainant to discuss the complaint and possible resolution. Within 15 calendar days after the meeting, Mr. Basler will respond in writing. Where appropriate, the response shall be in a format accessible to the complainant (such as large print or audio tape). The response will explain the position of the City and offer options for resolving the complaint.

If the response by Mr. Basler does not satisfactorily resolve the issue, the complainant or his/her designee may appeal the decision of the ADA coordinator. Appeals must be made within 15 calendar days after receipt of the response. Appeals must be directed to the chief elected official or his or her designee.

Within 15 calendar days after receiving the appeal, the chief elected official or his or her designee will meet with the complainant to discuss the complaint and to discuss possible resolutions. Within 15 calendar days after the meeting, the chief elected official or his or her designee will provide a response in writing. Where appropriate, the response shall be in a format accessible to the complainant. The response shall be accompanied by a final resolution of the complaint. The 504/ADA Coordinator shall maintain the files and records of the City pertaining to the complaints filed for a period of three years after the grant is closed out.

**Other Complaint Procedures**

All individuals have a right to a prompt and equitable resolution. Individuals or classes of individuals who believe they have been subjected to discrimination based on disability have several ways to file a grievance:

- use the grievance procedure provided by the public entity
- file a complaint with any agency that provides funding to the public entity
- file with one of the eight federal agencies designated in the Title II regulations

Under Title II, filing a grievance with the public entity's ADA Coordinator, filing a complaint with a federal agency, or filing a lawsuit may be done independently of the others. **Individuals are not required to file either a grievance or complaint to bring a lawsuit. Lawsuits may be filed at any time.** The following are four of the eight agencies where a Title II complaint can be filed:

Department of Justice (DOJ)  
 Civil Rights Division  
 Public Access Section  
 P.O. Box 66738  
 Washington, DC 20035-9998

Department of Housing & Urban Development (HUD)  
 Community Planning and Development  
 451 7th Street  
 Washington, DC 20410-4000

Architectural & Transportation Barriers Compliance Board (ATBCB)  
 1331 F Street, N.W., Suite 1000  
 Washington, DC 20004-1111

Equal Employment Opportunity Commission (EEOC)  
 1801 L Street, N.W.  
 Washington, DC 20507

This Grievance Procedure becomes effective \_\_\_\_\_.

\_\_\_\_\_  
Chief Elected Official

\_\_\_\_\_  
504/ADA Coordinator

Post Falls Fair Housing Advisory Committee  
Meeting Minutes  
May 17, 2001

Attendees: Leonard Crosby - Citizen  
Molly Habenicht - Citizen  
Bob Bensen, Bensen Construction  
Cliff Stephenson - Citizen  
Sherri Wastweet - PAC  
Jerry Basler – City of Post Falls

1. The meeting was called to order at 6:00 p.m. on Thursday, May 17, 2001.
2. All members were present.
3. General discussion centered on housing in Post Falls
4. The group decided to divide, among the members, the tasking points in the guidelines
5. The group discussed fair housing in general touching on many subjects
6. Discussion centered on engineering, building inspections, and architect drawings, and the role they play in fair housing.
7. The group decided to look at other plans and see how they are formatted, then discuss the different aspects of the plan and how we may use the other plans as a guideline at the next meeting.

-Meeting concluded at 7: p.m. Next meeting is scheduled at 6: p.m. on May 24<sup>th</sup>, 2001.

Post Falls Fair Housing Advisory Committee  
Meeting Minutes  
May 24, 2001

Attendees: Leonard Crosby, Sterling Savings  
Sherri Wastweet, PAC  
Jerry Basler, City of Post Falls

1. The meeting was called to order and the discussion centered on Sandpoint's Plan and the division of tasks among the members.
2. All members were present, with the exception of Cliff Stephenson and Bob Benson.
3. Group divided tasks.
4. Discussion centered on demographics data, and how plan is to be set up, and what plan to follow. The group decided that the Sandpoint Plan was a good example to follow.
5. Group discussed the data in plan and how it is arranged.
6. Discussion centered on how the city interacts with plan.
7. Sheri said you must include major employers.
8. Sheri will bring posters to the next meeting.
9. Group looked at the Plan some more, and discussed further what needs to be covered. Tasks were divided.
10. Group looked at, and discussed major employers further.
11. Group asked for minutes at next meeting, and for Jerry to gather everyone's e-mail addresses, if possible.
12. Meeting adjourned at 6:50 p.m. Next meeting June 7, 2001 at 6:00 p.m.

**SYNOPSIS**  
**POST FALLS FAIR HOUSING ADVISORY COMMITTEE**  
**JUNE 7, 2001 MEETING**

ATTENDEES: Leonard Crosby, Sterling Savings  
Sherri Wastweet, PAC  
Jerry Basler, City of Post Falls  
Cliff Stephenson, Citizen  
Bob Benson, Building Contractor  
Joan Benson, Realtor

The meeting was called to order, and the following items were discussed:

- Accessibility for 16 parks located within the Post Falls city limits, and other municipal services.
- Include in our plan that bathroom facilities should be updated, as funds are available, in conjunction with other park updates to make them handicapped accessible.
- Each section that is completed by the individual committee members will be brought back and reviewed by the Committee, for their comments and suggestions.
- Major employers were discussed again – Albertson's, Harpers, Walmart, Super 1, Tidyman's, Riverbend Commerce Park, etc. Jerry will contact Riverbend Park for their information. Jacklin Seed is located in Kootenai County.
- The apartments on Idahline were discussed, regarding non-compliance for ADA standards.
- Joan will start typing the grievance forms, etc.
- Discriminatory advertisements were discussed.
- Accessibility was discussed for city buildings, and that the buildings are posted and Fair Housing brochures are available. A statement needs to be added under Fair Housing that "Accessibility issues are addressed in 504 ADA Transition. City buildings are not used for ADA, except to post information. Parks are Fair Housing, because they have to be accessible for everyone who lives in the city of Post Falls.
- A June 30th timeline was set for completion of a rough draft.
- The grant involves the East Post Falls Infrastructure grant and also the Highway 41 Corridor grant (Ice Tea Grant for infrastructure improvements and widening of 41).
- There being no further discussion, the meeting adjourned at 6:50 p.m.. Next meeting is scheduled for June 28, 2001 at 6:00 p.m.

# SYNOPSIS

## POST FALLS FAIR HOUSING ADVISORY COMMITTEE

### JUNE 21, 2001

ATTENDEES: Leonard Crosby, Sterling Savings  
Sherry Wastweet, PAC  
Jerry Basler, City of Post Falls  
Cliff Stephenson, Citizen  
Bob Benson, Building Contractor  
Joan Benson, Realtor

The meeting was called to order, and the following items were discussed:

- Individual review of the documents with corrections/suggestions to be discussed at the next meeting.
- ADA requires a stamp on a set of plans that says "this does not necessarily meet all ADA requirements", and also that they have the tri-fold brochure available (to refer people to the brochure). There was an issue a couple of years ago, where the building plans were being approved, and the building contractors were told it wasn't the building departments' responsibility. The building plans need to be stamped, to let the builders know it is up to them, and the brochure would help.
- Responses marked N/A should be marked NO instead. A, B, C, & D should all be marked NO. Selection Procedures should be marked NO, instead of N/A. Major Employer Impact should be NO. Housing Choice Availability received a YES, because there is a problem finding one-bedroom housing that has handicapped accessibility.
- We left out about the discrimination for some of the Post Falls apartment complexes. This whole section on rentals needs to be added back in (under Private Sector, maybe under real estate). It should be checked YES, as there is impairment there.
- Under Municipal Services, did you want to put in Parks and Recreation, Police and Fire; and add Planning and Zoning, City Hall, Police Station and new Library are all ADA compliant.
- Jerry went back 30 years for the demographics used. Averaged 14% growth per year for the 10-year period, and that is pretty aggressive. Jerry will be adding more information to this section also. It is changing, but over half the population is 18 years of age or older – we are almost at the three-quarter mark. The average age was over 50, and now that is changing and dropping down lower. Jerry will add more about elderly people trying to find housing. Joan can find out information about average prices of housing in Post Falls.
- The stamp and tri-fold brochure relates to multi-family units of four or more. That is where we have had the problems. People didn't realize that the ground-floor units had to be handicapped accessible. We got hit really hard here.
- The next step is for Lynn (spokes person for the group) to go before the City Council and give a brief presentation of the plan. We will plan for that presentation during the month of August. Jerry will double-check to make sure that is the next step in the process. Leave your corrections for Jerry, as soon as you have completed them.
- We should distribute the information to apartment complex managers, who need to be aware of this information.
- There being no further discussion, the meeting adjourned at 7:00 p.m. The next meeting is scheduled for July 12, 2001 at 6:00 p.m.

# **Analysis of Impediments to Fair Housing And Action Plan**

## **Appendix B**

- **Demographic data for Post Falls and Kootenai County**

# POST FALLS AND KOOTENAI COUNTY DEMOGRAPICS

**1980-2000**

## Demographics

Post Falls population in 1970 was 2,371. It would hardly be imagined that in 2000 the population would be 17,400. This growth has put strains on disabled and disadvantaged individuals finding certain fair housing options. The following statistics help show the demographics for Post Falls and Kootenai County. For several years in the 1990's Post Falls was the fastest growing City in the State of Idaho.

Figure 1 shows the population for Post Falls has increased eight-fold in the last 30 years. This has put some pressure keeping fair housing in the forefront.

**Population 1970-2000**

Year	1970	1980	1990	2000
<b>Post Falls Population</b>	2,371	5,744	7,350	17,400
<b>Kootenai County</b>	35,332	59,770	69,795	108,685

Source: us census bureau statistics

The growth rate for Post Falls and Kootenai is shown below in table 2:

**Population 1970-2000**

Year	1970	1980	1990	2000
<b>Post Falls Growth Rate</b>	-	135%	28%	137%
<b>Kootenai County Growth Rate</b>	-	67%	17%	55%

Source: us census bureau statistics

Post Falls growth was minimal from 1970 to 1990. The period from 1990 to 2000 Post Falls growth nearly tripled. This mirrored Kootenai Counties population growth. The past several years Post Falls was the fastest growing City in the State.



## Age

People moved into Post Falls at an unprecedented rate during the nineties, this fueled the residential housing building boom, which then in turn fueled more people to move to Post Falls. However, Post Falls still is over represented by an adult population. **11,976** out of the total population of **17,400** are **18** or over, with an average age of **31.3**. This is nearly the same as the 1990 statistics, which showed **5,008** out of **7,350** population **18** and over, with an average of **31.2**.

Source: us census bureau statistics

## Education

The following chart shows the education level of Kootenai County. Just over **20%** of those with a high school diploma posses a college degree in Kootenai County. **22%** of the population (25 and over) in the State of Idaho have a college degree.

	<b>Kootenai County</b>	<b>Idaho</b>
<b>High School Diploma</b> persons 25 and over	<b>36,553</b>	<b>479,505</b>
<b>College Degree</b> persons 25 and over	<b>7,203</b>	<b>106,135</b>

Source: Idaho Dept. of Commerce

## Average Income and Poverty Levels:

Although Post Falls and Kootenai Counties population has increased dramatically, the average household income is below the national average as seen in the following chart.

This is primarily due to the troubles experienced by the timber industry and Kootenai's Counties with the timber industry.

	<b>Kootenai County</b>	<b>Idaho</b>	<b>U.S.</b>
<b>Median Household Income</b>	<b>\$36, 123</b>	<b>\$33,612</b>	<b>48,300</b>
<b>Person below poverty level</b>	<b>11.5%</b>	<b>13.0%</b>	<b>16%</b>

Source: Idaho Dept of Commerce

## Labor Force and Economic Data

In the past, Post Falls and most of Kootenai Counties economy has revolved around the timber and farming industry. Approximately **10.5%** of all Statewide Natural Resource Employment opportunities existed within Kootenai County, which is not a growth industry for Idaho.

Post Falls, along with Kootenai County have been trying to shift to a more diverse economy. The factory outlets have aided somewhat in providing a shift from the timber and farming dependency. Private developers within Post Falls are building new commerce parks in an effort to attract light industry and high paying jobs to the area. The following table shows the total nonfarm employment for Kootenai County. The table below would indicate that Kootenai County is moving away from farm related employment as a whole.

### Total Nonfarm Employment

	Nonfarm Employment	Total Employment
<b>Kootenai County</b>	<b>41,427</b>	<b>51,150</b>

Source: Idaho Dept. of Commerce

Retail sales has shown some strong gains in the community. This can be contributed to the several large retailers such as Target, K-mart, in Kootenai County, and the factory outlets in Post Falls.

### Retail Sales

<b>Retail Sales per (\$1,000)</b>	<b>1,022,749</b>
-----------------------------------	------------------

Source: Dept of Commerce

The following list of the largest manufacturers in Kootenai County indicates that Kootenai County is changing its dependency on lumber related industry, to a wider variety of employers and manufactures.

### LARGEST EMPLOYERS/MANUFACTURERS

<u>Name</u>	<u>Product or Service</u>
Harper's Furniture	Furniture Manufacturer
Post Falls School Dist.	Education
Cavanaugh Best Western	Hotel/Tourism
Century Publishing	Printing and Publishing
Idaho Veneer	Lumber Manufacturer
Jacklin Seed/Simplot	Grass Seed Agriculture
Potlatch Lumber	Lumber Manufacturer
Tapmatic Corporaton	Tapping Tool Manufacture
Smart Shop Software	Develops Software for Machine Shops
AC Data Systems	Manufactures Voltage Control Products

Swiss Tech Precision, Inc.  
All American Aviation

Engineering & Manufacturing of Tools  
Manufactures Aircraft Parts

The homeownership rate for Kootenai County nearly mirrors that of Idaho as seen in the chart below. Unemployment at **7.0%**, still remains high when compared with the rest of the Nation with an unemployment rate of **3.8%**. The homeownership rate seen below is a positive for Kootenai County and its cities.

**Housing**

**Homeownership Rate**

<b>Kootenai County</b>	<b>71.3%</b>
<b>Idaho</b>	<b>70.1%</b>

Source: Idaho Dept. of Commerce

As seen the following graph, building permits for residential development in Post Falls has remained in a high growth rate through the years 1995 – 2000. This would indicate that continued fair housing knowledge is needed by the developers, city, and general public.

**Post Falls Housing Statistics**

<b>1995</b>	<b>Permits</b>	<b>Units</b>
<b>Single Family</b>	<b>381</b>	<b>381</b>
<b>Multi Family</b>	<b>7</b>	<b>110</b>
<b>Duplexs</b>	<b>6</b>	<b>12</b>
<b>Mobile Homes</b>	<b>41</b>	<b>41</b>

**Post Falls Housing Statistics**

<b>1996</b>	<b>Permits</b>	<b>Units</b>
<b>Single Family</b>	<b>268</b>	<b>268</b>
<b>Multi Family</b>	<b>4</b>	<b>36</b>
<b>Duplexs</b>	<b>1</b>	<b>2</b>
<b>Mobile Homes</b>	<b>55</b>	<b>55</b>

### Post Falls Housing Statistics

1997	Permits	Units
Single Family	230	230
Multi Family	4	12
Duplexs	5	10
Mobile Homes	47	47

### Post Falls Housing Statistics

1998	Permits	Units
Single Family	251	251
Multi Family	1	3
Duplexs	5	10
Mobile Homes	33	33

### Post Falls Housing Statistics

1999	Permits	Units
Single Family	332	332
Multi Family	4	16
Duplexs	9	18
Mobile Homes	32	32

Source: City of Post Falls

### Post Falls Housing Statistics

2000	Permits	Units
Single Family	280	280
Multi Family	0	0
Duplexs	3	6
Mobile Homes	24	24

# **Analysis of Impediments to Fair Housing And Action Plan**

## **Appendix C**

**Attachement for Housing Choice Availability(IHFA Borrower Requirements/Rural Housing: Federal Housing Programs/Housing Tax Credits/How to buy a HUD Home)**

This page is located on the U.S. Department of Housing and Urban Development's Homes and Communities Web site at <http://www.hud.gov/buying/buyhudhm.cfm>.



## how to buy a hud home

**HUD sells properties at reduced prices that you might want to buy!**

### Frequently Asked Questions About HUD Homes

#### 1. What is a "HUD Home"?

**Answer:** When someone with a HUD insured mortgage can't meet the payments, the lender forecloses on the home; HUD pays the lender what is owed; and HUD takes ownership of the home. Then we sell it at market value as quickly as possible.

#### 2. Who can buy a HUD home?

**Answer:** Anyone! If you have the cash or can qualify for a mortgage, you can buy a HUD home.

#### 3. Are HUD Homes meant for people with low incomes?

**Answer:** HUD homes range in price, but most are affordable for low- and moderate-income Americans.

#### 4. Is it true I can get a HUD Home for a dollar?

**Answer:** No. HUD sells homes at market value - that means that the price is set based on the price of similar homes sold in the area.

#### 5. If the HUD Home needs repairs, will HUD make them?

**Answer:** HUD Homes are sold "as-is," without warranty. That means that HUD will not pay to correct any problems. But even if a HUD Home needs fixing up - and not all of them do - it can be a real bargain! For example, HUD's asking price on the home will reflect the fact that the buyer will have to invest money to make improvements. HUD might offer special incentives such as an allowance to upgrade the property, a moving expense allowance, or a bonus for closing the sale early. And keep in mind that on most sales, the buyer can request HUD to pay all or a portion of the financing and closing costs. Your real estate agent will have details.

We encourage you to get the home professionally inspected before you make an offer. so you will know what repairs you may have to make BEFORE you submit your bid.

#### 6. How do I buy a HUD home?

**Answer:** Start by finding a participating real estate agent. Your real estate agent must submit your bid for you.

Normally, HUD Homes are sold in an "Offer Period." At the end of the Offer Period, all offers are opened and, basically, the highest bid is

accepted. If the home isn't sold in the initial Offer Period, you can submit a bid. Bids can be submitted any day of the week, including weekends and holidays. They will be opened the next business day. If your bid is acceptable to HUD, your real estate agent will be notified, usually within 48 hours.

**7. If my bid is accepted, then what happens?**

**Answer:** Your real estate agent will help you through the paperwork process. You'll be given a settlement date, normally within 30-60 days, where the transaction will occur. We have an excellent booklet to help you understand the settlement process: "Buying Your Home - Settlement Costs and Helpful Information."

When you buy a HUD Home, the selling agent's commissions are usually paid by HUD. HUD will pay a total sales commission of up to 6%.

**8. How can I find out what HUD Homes are for sale?**

**Answer:** Right here! We update our lists of HUD Homes for sale every day. If you see one that interests you, contact one of the real estate agents in your area who show HUD homes. They can help you from there.

**9. How can I get a loan to buy a HUD Home?**

**Answer:** HUD doesn't make loans directly. But we do have a number of mortgage insurance programs that could help you buy a home. You can read about those programs here. Then contact a HUD approved lender, who will take you through the steps and actually make the loan.

**10. Can I buy a HUD Home as an investment?**

**Answer:** Most HUD Homes are initially offered on a priority basis to owner occupant purchasers (people who are buying the home as their primary residence). Following the priority period, unsold properties are then available to all buyers, including investors.

**11. Is there anything else I should know about HUD Homes?**

**Answer:** We encourage every homebuyer and homeowner to be a wise consumer, so be sure to read our Consumer Information. Houses built before 1977 may have lead based paint, which can cause harm to your family; so be sure to read about this hazard and about what you would need to do to correct it.

**Attention: Nonprofits and Government Agencies!**

HUD has a special sales program under which approved nonprofit organizations and government agencies may purchase properties at discounted prices for use in local housing or homeless programs. More information is available on this program.



**U.S. Department of Housing and Urban Development**  
451 7th Street, S.W., Washington, DC 20410  
Telephone: (202) 708-1112 TTY: (202) 708-1455

**COEUR D ALENE**

Case	Address	Zip	Bd/Ba	Price	U/I	Start Date	Deadline	As-Is	Repaired
121-174017	845 22 Nd St N	83814	2/1	\$68,000	UI	06/06/01	06/12/01	<b>\$68,000</b>	<b>\$0</b>

Note: LBP

[Get Map](#)

Intent to Purchase - Non-Profit (10% Off)

[\[Back Home\]](#)

**POST FALLS**

Case	Address	Zip	Bd/Ba	Price	U/I	Start Date	Deadline	As-Is	Repaired
121-172336	4586 Alpine Dr E	83854	3/2	\$95,000	UI	06/06/01	06/12/01	<b>\$95,000</b>	<b>\$0</b>

Note: LBP

[Get Map](#)

Intent to Purchase - Non-Profit (10% Off)

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**Building Healthy Communities**

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- Residential Lending**
- Mortgage Services
- Multifamily Financing
- Rental Assistance
- Grant Programs
- Nonprofit Organizations
- Research & Information
- Employment
- Media Center

## IHFA Borrower Requirements

Federal and Association regulations apply to everyone who obtains an IHFA mortgage loan. These include the following conditions:

1. The borrower must be a resident of Idaho, must intend to occupy and does, in fact, occupy the financed property as his/her principal residence within 14 days after closing.
2. The borrower must have an acceptable credit and employment history.
3. The home must be used by the buyer as his/her principal residence.
4. The borrower cannot have had an ownership interest in his/her principal residence at any time during the last three years.\*

This requirement has been eliminated for the following Targeted Counties:\*

Adams	Clearwater	Lewis
Bear Lake	Custer	Lincoln
Benewah	Gem	Oneida
Bingham	Gooding	Owyhee
Boise	Idaho	Payette
Bonner	Jefferson	Shoshone
Boundary	Jerome	Teton
Cassia	Kootenai	Washington
Clark	Lemhi	

\*Criteria for qualifications as a Targeted County have been established by the U.S. Treasury based primarily on economic conditions and housing stock within that county.

The borrower cannot have an annual gross income exceeding the following limits:\*\*

County	1 or 2 Person Household	3 or 4 Person Household
Ada	\$ 48,000	\$ 50,000
Bannock	43,400	49,910

Blaine	48,000	50,000
Bonneville	47,300	50,000
Canyon	48,000	50,000
Caribou	48,000	50,000
Latah	44,900	50,000
Nez Perce	42,700	49,105
All Other Non-Targeted Counties	42,100	48,415
All Targeted Counties	48,000	50,000

The total acquisition cost (sales price) cannot exceed the following limits:\*\*

<b>County</b>	<b>Existing</b>	<b>***New Construction</b>
Ada and Canyon Targeted Counties	\$ 94,000	\$ 135,000
Non-Targeted Counties	100,000	135,000
	82,000	135,000

\*\*Income and sales price limits reviewed and revised annually. Last revised November 2000..

\*\*\*Never been occupied

**RESIDENTIAL LENDING:**

[Main Menu](#) / [IHFA Mortgage Rates](#) / [Mortgage Calculator](#) / [Residential Loans](#) / [Borrower Requirements](#) / [Early Payoff & Recapture Provision](#) / [Participating Lenders](#) / [Home Buyer Education](#) / [Contact Us](#)

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**Building Healthy Communities**

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## IHFA Mortgage Rates

IHFA is able to offer lower rates on mortgage loans for first-time home buyers through the sale of Mortgage Revenue Bonds, or MRBs. Income from these private activity bonds is exempt from certain taxes. This allows us to provide a lower interest rate for borrowers, while preserving a competitive rate of return for investors.

IHFA mortgage rates (just like conventional rates) are subject to change at any time. The date listed below shows when the rate was last updated—the rate may have changed since then. For the most current interest rate on an IHFA or other loan, contact your lender for a quote.

**These rates do not represent a quote from IHFA or any other lender.**

Effective **April 27, 2001** the following mortgage interest rates will be in effect for Idaho Housing and Finance Association:

**Last update on: 04.27.01**

**Current IHFA 30-Year Fixed Rates:**

**0 discount points (par) 6.27%**

**1 discount point 6.12%**

**2 discount points 5.97%**

**"I.Q." Interest Qualifier Program Rates:**

**(Stepped Rates\*)**

**0 discount points (par) 5.79% - 6.54%**

**1 discount point 5.64% - 6.39%**

**2 discount points 5.50% - 6.25%**

### Notes:

\* In stepped rate mortgages the lower mortgage rate is applicable for the first three years and the higher rate applies from year four until the loan is repaid.

\*\* Rates and amounts are subject to change upon notice.

RESIDENTIAL LENDING:



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## briefing room

### rural housing: federal housing programs

Homeownership is at a record high, as over three-fourths of nonmetro and two-thirds of all U.S. households own their homes. While the rate of homeownership is lowest for low-income and minority populations, it is growing at a more rapid rate than that for other households. In both rural and urban America, low-income and minority households are those most dependent on rental housing, and their share of all renters continues to grow. Thus the bulk of Federal expenditures for low-income housing assistance is targeted at rental assistance, despite the Federal goal of promoting homeownership. Only USDA operates a major program that promotes home purchase by low-income households. USDA and HUD are the primary Federal agencies providing direct program assistance to low-income rural renters. Recent changes in HUD's programs reduce restrictions on the use of housing funds, provide work incentives, and increase the range of housing choices available to program participants.

[Briefing room front page](#)

[Rural housing and mortgage markets](#)

[Federal housing programs](#)

[Housing conditions](#)

Federal housing programs differ substantially in the geographic distribution of their expenditures, with per capita levels generally lower in nonmetro than metro areas. Major exceptions, of course, are USDA housing programs, which are specifically targeted to rural communities. But even these programs can show considerable differences in where they are more frequently used. An important example is USDA's section 502 single family housing program, which actually has two distinct parts: a reduced-interest-rate direct-loan program restricted to low-income persons, and a loan-guarantee program which charges a fee to guarantee repayment of market-rate home mortgages made by private lenders to generally moderate-income borrowers ([see maps](#)). High per capita levels of direct loans frequently occurred in rural communities that were remote from metro areas, while loan guarantees were concentrated in nonmetro counties near metro areas, and in the eligible rural parts of metropolitan counties.

**for more information, contact:** [Jim Mikesell](#)  
**web administration:** [webadmin@ers.usda.gov](mailto:webadmin@ers.usda.gov)  
**page updated:** **November 27, 2000**

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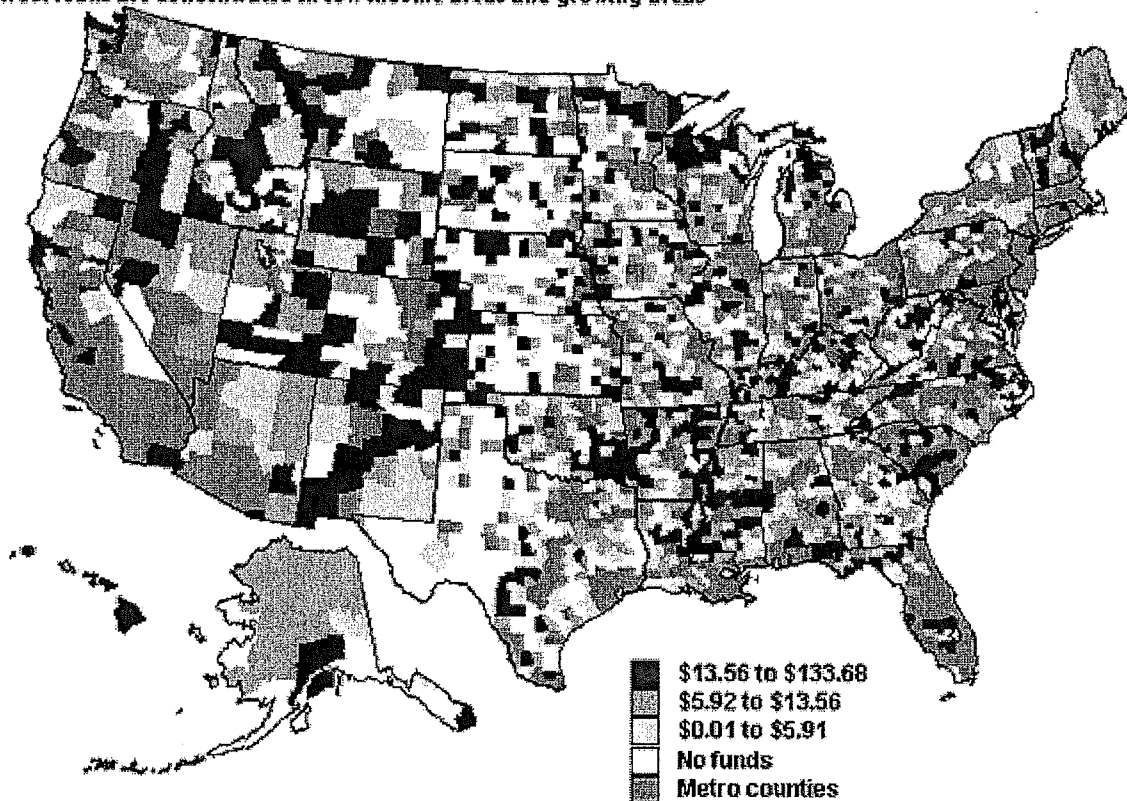
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## briefing room

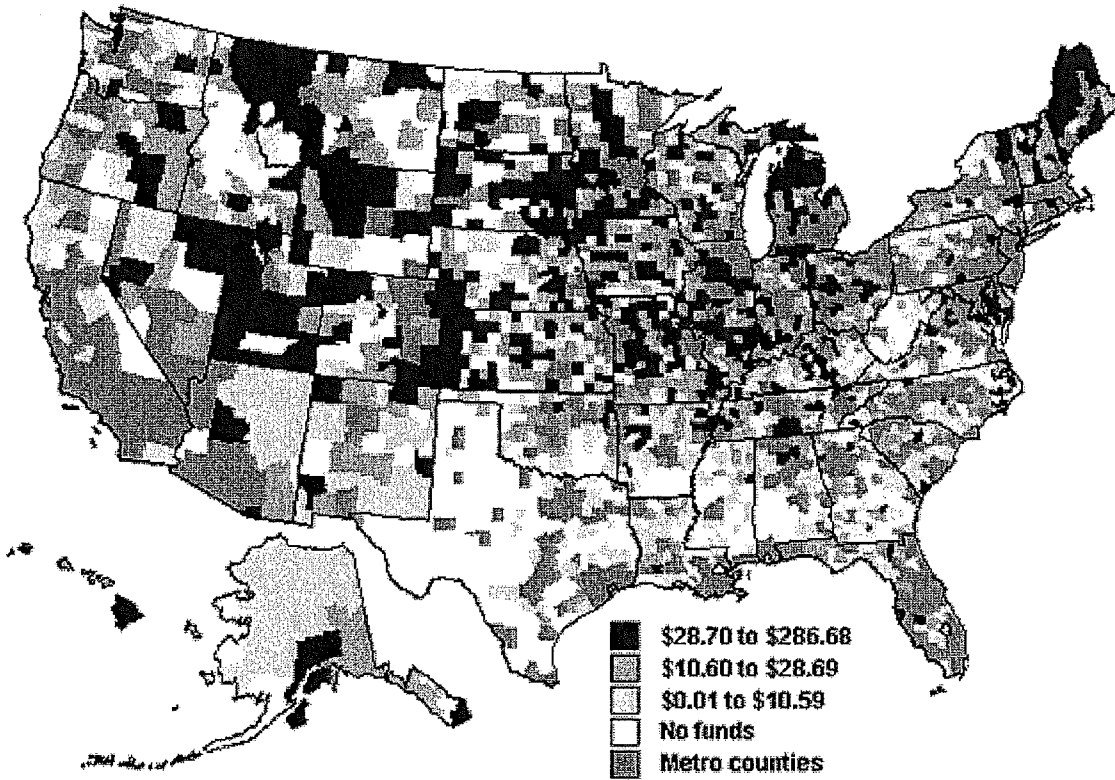
# rural housing: federal housing programs

**Direct USDA loans for nonmetro single-family housing, per capita, fiscal year 1998**  
*Direct loans are concentrated in low income areas and growing areas*



Source: ERS calculations using data from the Rural Housing Service and the Bureau of the Census.

**Guaranteed USDA loans for nonmetro single-family housing, per capita, fiscal year 1998**  
*The distribution is fairly even except for low levels in the South*



Source: ERS calculations using data from the Rural Housing Service and the Bureau of the Census.

for more information, contact: [Jim Mikesell](mailto:Jim_Mikesell)  
web administration: [webadmin@ers.usda.gov](mailto:webadmin@ers.usda.gov)  
page updated: November 27, 2000

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**Building Healthy Communities**

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Investor Information

Residential Lending

Mortgage Services

**Multifamily Financing**

Rental Assistance

Grant Programs

Nonprofit Organizations

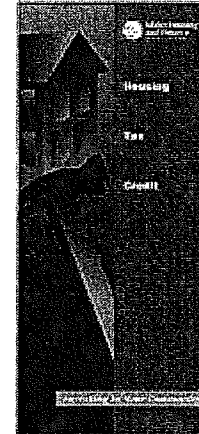
Research & Information

Employment

Media Center

## Housing Tax Credits

The Low-Income Housing Tax Credit, established under the 1986 Tax Reform Act, provides an incentive to developers for affordable rental housing. The credit provides a dollar-for-dollar federal tax liability reduction for owners of newly constructed or substantially rehabilitated rental housing. Section 42 of the Internal Revenue Code and related regulations govern the Housing Tax Credit and establish compliance requirements, including qualified tenants' income levels and maximum program rental rates.



As Idaho's designated Housing Tax Credit administrator, IHFA receives an annual Housing Tax Credit authority on behalf of the state. This annual credit authority is allocated through a competitive application process according to the Qualified Allocation Plan. Recipients of Housing Tax Credit allocations may claim the annual credit each year for 10 years.

A development's annual Housing Tax Credit eligibility is based upon depreciable real property costs applicable to the units designated for low-income tenants. The amount of credit allocated to a development is based upon either the lesser of credit eligibility, the amount necessary to fill the funding gap or the amount necessary to generate a reasonable return to the investor.

- [Housing Tax Credit Brochure](#) (requires [Acrobat Reader](#))
- [Low-income Housing Tax Credit/HOME Application Pages 1-21](#) (requires [Microsoft Excel](#))
- [Low-income Housing Tax Credit/HOME Application Exhibits A-I](#) (requires [Acrobat Reader](#))
- [2000 LIHTC Allocations](#) (requires [Acrobat Reader](#))
- [2001 LIHTC Allocations](#) (requires [Acrobat Reader](#))
- [2001 LIHTC Program Allocation Plan](#) (requires [Acrobat Reader](#))
- [Idaho HOME and Housing Tax Credit Developments Brochure](#) (requires [Acrobat Reader](#))

# **Analysis of Impediments to Fair Housing And Action Plan**

## **Appendix D**

**Attachment for tenant Selection Procedures (Rental Assistance)**



LEAPP # \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

LAST NAME \_\_\_\_\_

**IDAHO HOUSING AND FINANCE ASSOCIATION  
PRELIMINARY APPLICATION FOR RENTAL ASSISTANCE**

**Complete in Ink Only and Print Clearly - Incomplete Applications Will be Returned**

**Assistance in completing this form will be provided, upon request, to any individual requiring special accommodation**

The Idaho Housing and Finance Association (IHFA) Section 8 Housing Assistance Programs: Voucher, Moderate Rehabilitation, Family Unification and Low Rent Public Housing are a way to help you with rental costs. These programs may help you afford a better place to live. Housing assistance programs pay a part of your monthly rent.

You may qualify if your gross annual income is not over the HUD income guidelines.

**RETURN APPLICATIONS TO:**

**IDAHO HOUSING AND FINANCE ASSOCIATION  
610 W. Hubbard, Bay 219  
Coeur d'Alene, Idaho 83814  
(208) 667-3380 or Toll Free (866) 621-2994**

**FOR IHFA USE ONLY**

**IHFA Representative**

**Date** \_\_\_\_\_

**Time** \_\_\_\_\_

Section 8

Mod Rehab  Public Housing

**PREFERENCE**

Terminal  Family/Singles

No Preference

**OTHER:**  Family Unif.

**Pref.** \_\_\_\_\_

This application does not obligate you, in any way, to participate in housing assistance programs. Housing assistance program funds are limited, so please complete this application and send it to IHFA as soon as possible. If you have any questions, please call the number listed above.

**Applicant Name** \_\_\_\_\_ **Phone #** \_\_\_\_\_ **Message #** \_\_\_\_\_

**Billing Address** \_\_\_\_\_ **City** \_\_\_\_\_ **State** \_\_\_\_\_ **Zip Code** \_\_\_\_\_ **County** \_\_\_\_\_

**BEGINNING WITH YOURSELF, LIST EACH PERSON WHO LIVES OR IS EXPECTED TO LIVE IN YOUR HOUSEHOLD  
You MUST list the social security numbers of all household members**

First name, initial, last name	Relationship	Birth Place	Birth Date	Age	Sex	Social Security #	Annual Income
	SELF						

Will there be anyone moving in or out of your household within the next 12 months?  Yes  No  
Are you currently living in or planning to live in a unit owned by a relative?  Yes  No

**Who is the Head of Household:**

White - not of Hispanic Origin  Black/African American  Hispanic  
 American Indian or Alaskan Native  Asian  Native Hawaiian/Other Pacific Islander

**CRIMINAL HISTORY**

Have you, or any household member listed, ever been arrested or convicted of drug-related criminal activity? Yes \_\_\_ No \_\_\_  
If so, which household member? \_\_\_\_\_ What was the charge? \_\_\_\_\_ When? \_\_\_\_\_ Where? \_\_\_\_\_

Have you, or any household member listed, ever been arrested or convicted of violent criminal activity? Yes \_\_\_ No \_\_\_  
If so, which household member? \_\_\_\_\_ What was the charge? \_\_\_\_\_ When? \_\_\_\_\_ Where? \_\_\_\_\_

Is anyone in the household a registered sex offender in Idaho or any other state? Yes \_\_\_ No \_\_\_

**PREVIOUS HOUSING ASSISTANCE**

Have you ever participated in a rental assistance program or been a resident of Public Housing? ( ) Yes ( ) No If yes, where?

Housing Authority \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_

Dates of Occupancy: From \_\_\_\_\_ to \_\_\_\_\_

Under what name was rental assistance received? \_\_\_\_\_

Have you ever been evicted from Public or Assisted Housing? Yes \_\_\_ No \_\_\_

If so, why? \_\_\_\_\_

**ELECTION PREFERENCES:**

Eligible applicants are assigned a place on the waiting list based upon their preference and the date and time the application is received.

Please check all sentences that apply to your current household situation:

\_\_\_\_\_ A household member has a terminal illness (must be verified by a medical professional)

\_\_\_\_\_ A family consisting of two or more persons

\_\_\_\_\_ A single person who is

\_\_\_\_\_ Elderly: One who is at least 62 years of age -or-

\_\_\_\_\_ Disabled: One who has a disability as defined in Section 223 of the Social Security Act (42 U.S.C. 423) or Section 102(7)(b) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001(7)) or has been determined to have a physical, mental, or emotional impairment that is expected to be of long-continued and indefinite duration; substantially impedes the ability to live independently and is of such a nature that the ability to live independently could be improved by more suitable housing conditions.

\_\_\_\_\_ At this time I do not qualify for a preference

Applicants may claim qualification for a preference when they fill out this PREAPPLICATION and at any time thereafter until assistance is issued by Idaho Housing and Finance Association. However, before issuing assistance to an applicant who claims a preference, IHFA must first verify that the applicant qualifies for the preference claimed.

All of the preferences will require verification. Verification takes place after your name has come to the top of the waiting list. When we reach your name on the waiting list we will notify you to come in and fill out the formal application. IT IS YOUR RESPONSIBILITY TO NOTIFY OUR OFFICE OF ANY ADDRESS CHANGES, IN WRITING. IF YOU DO NOT RESPOND, OR OUR MAIL IS RETURNED TO US, YOU WILL BE REMOVED FROM THE WAITING LIST AND REQUIRED TO REAPPLY.

IHFA also maintains a waiting list for the following projects. Please check if you wish to be on these waiting lists:

\_\_\_\_\_ Public Housing located in Kellogg, Idaho (one bedroom units)

\_\_\_\_\_ Public Housing located in Idaho Falls, Idaho (two, three, four & five bedroom units)

\_\_\_\_\_ Single Room Occupancy Moderate Rehabilitation located in Twin Falls, Idaho (zero bedroom units)

We claim qualification for a preference as listed above. I/We certify that the information given to the Association regarding the preference, income, and household composition is accurate and complete to the best of my/our knowledge and belief.

All household members over the age of 18 must sign.

Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

Other Household Members 18 years of age or older:

Signature \_\_\_\_\_

Date \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

**PREVIOUS HOUSING ASSISTANCE**

Have you ever participated in a rental assistance program or been a resident of Public Housing? ( ) Yes ( ) No If yes, where?

Housing Authority \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_

Dates of Occupancy: From \_\_\_\_\_ to \_\_\_\_\_

Under what name was rental assistance received? \_\_\_\_\_

Have you ever been evicted from Public or Assisted Housing? Yes \_\_\_ No \_\_\_

If so, why? \_\_\_\_\_

**SELECTION PREFERENCES:**

Eligible applicants are assigned a place on the waiting list based upon their preference and the date and time the application is received.

Please check all sentences that apply to your current household situation:

\_\_\_\_\_ A household member has a terminal illness (must be verified by a medical professional)

\_\_\_\_\_ A family consisting of two or more persons

\_\_\_\_\_ A single person who is

\_\_\_\_\_ Elderly: One who is at least 62 years of age -or-

\_\_\_\_\_ Disabled: One who has a disability as defined in Section 223 of the Social Security Act (42 U.S.C. 423) or Section 102(7)(b) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001(7)) or has been determined to have a physical, mental, or emotional impairment that is expected to be of long-continued and indefinite duration; substantially impedes the ability to live independently and is of such a nature that the ability to live independently could be improved by more suitable housing conditions.

\_\_\_\_\_ At this time I do not qualify for a preference

Applicants may claim qualification for a preference when they fill out this PREAPPLICATION and at any time thereafter until assistance is issued by Idaho Housing and Finance Association. However, before issuing assistance to an applicant who claims a preference, IHFA must first verify that the applicant qualifies for the preference claimed.

All of the preferences will require verification. Verification takes place after your name has come to the top of the waiting list. When we reach your name on the waiting list we will notify you to come in and fill out the formal application. IT IS YOUR RESPONSIBILITY TO NOTIFY OUR OFFICE OF ANY ADDRESS CHANGES, IN WRITING. IF YOU DO NOT RESPOND, OR YOUR MAIL IS RETURNED TO US, YOU WILL BE REMOVED FROM THE WAITING LIST AND REQUIRED TO REAPPLY.

IHFA also maintains a waiting list for the following projects. Please check if you wish to be on these waiting lists:

\_\_\_\_\_ Public Housing located in Kellogg, Idaho (one bedroom units)

\_\_\_\_\_ Public Housing located in Idaho Falls, Idaho (two, three, four & five bedroom units)

\_\_\_\_\_ Single Room Occupancy Moderate Rehabilitation located in Twin Falls, Idaho (zero bedroom units)

I/We claim qualification for a preference as listed above. I/We certify that the information given to the Association regarding the preference, income, and household composition is accurate and complete to the best of my/our knowledge and belief.

ALL household members over the age of 18 must sign.

Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

Other Household Members 18 years of age or older:

Signature \_\_\_\_\_

Date \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_





## Section 8 Rental Assistance

### What is Section 8 Rental Assistance?

The Idaho Housing and Finance Association (IHFA) manages the Department of Housing and Urban Development's (HUD) federal rental assistance program. It is designed to help eligible households rent safe, sanitary and affordable housing by paying some or all of their rental costs.

### What are My Benefits as a Landlord?

Landlords who participate in the program are helping low-income Idaho citizens obtain the most basic of needs—housing. In addition, landlords can gain these business benefits:

- Guaranteed receipt of IHFA's portion of the tenant's rent through a computerized direct mail system.
- Lower vacancy rates and reduced tenant turnover.
- The ability to charge a market rate security deposit.
- The possibility of keeping the Housing Assistance payment for the month when the tenant(s) move out.
- IHFA will provide the landlord with the potential tenant(s) current and previous address and can provide available tenant history information.

### What are My Responsibilities?

Most of what is required is common sense. Under the HUD Section 8 Program, landlords must make repairs on the property, if required. You must comply with all federal, state and local fair housing laws and permit an inspection of the unit as requested by IHFA. And, you must comply with the terms of the assisted lease, the Housing Assistance Payments Contract and landlord/tenant laws.

### What Kind of Housing Qualifies?

Almost any kind of safe, decent and sanitary housing qualifies. Units can include:

- Apartments
- Single-Family Homes
- Mobile Homes

To be accepted there must be:

- Adequate living area.
- Adequate heating, electrical, water and sewer systems.
- The home must be free from any conditions that might endanger the health and safety of the tenant.

### Must I Accept Everyone IHFA Sends to Me as a Potential Tenant?

No. You should apply the same pre-rental screening standards to IHFA tenants that you would to a non-subsidized renter. We are as concerned as you are about getting good tenants.

### What are a Tenant's Responsibilities to Me?

In order to remain in the Federal Section 8 Rental Assistance Program tenants must do the following:

- Pay their share of the rent.
- Pay their utilities (if any).
- Not damage your property.
- Notify the IHFA Branch Office and landlord if they wish to move to another unit.
- Permit annual inspections to insure your property is in good condition.
- Immediately report any changes in their household composition and income.

## Section 8 Rental Assistance

### What is Section 8 Rental Assistance?

The Idaho Housing and Finance Association administers the U.S. Department of Housing and Urban Development's federal rental assistance program. Rental assistance is designed to help eligible households rent safe, sanitary and affordable housing by paying some or all of their rental costs.

### How Does it Work?

Each of IHFA's four branch offices maintain area waiting lists. If you are interested in obtaining Section 8 Rental Assistance, you must fill out an application for assistance and submit it to IHFA. Your income must fall within the income guidelines set by HUD in order to be considered income-eligible for rental assistance.

You will be placed on the waiting list once you are determined income-eligible. Because of the high demand for assistance, the period of time you may spend on the waiting list can vary from several months to more than two years.

The preference for which you qualify, the date of your application and rental assistance availability all determine how quickly you will receive assistance.

Once your name comes to the top of the waiting list, you will be contacted by your local branch office to complete eligibility determination and participate in a tenant briefing that explains the program.

### Am I Eligible for Section 8 Rental Assistance?

You are considered eligible for the program if you fall within the income guidelines established by HUD and meet certain other eligibility requirements. You may not be considered eligible if you:

- Owe money to IHFA or any other housing authority;
- Have ever committed fraud while participating in a federal housing program;
- Have ever been evicted from public housing;
- Have committed drug-related or violent criminal acts; or
- Are determined to be ineligible due to other reasons as defined by HUD.

### What are My Responsibilities as a Tenant?

In order to remain in the Federal Section 8 Rental Assistance Program, you must do the following:

- Pay your share of the rent.
- Pay your utilities (if any).
- Not damage the property.
- Notify the IHFA Branch Office and landlord if you wish to move to another unit.

- Permit IHFA to conduct inspections to ensure the property is in good condition.

- Immediately report any changes in your household members and income.

### Where Can I Live?

Almost any kind of safe, decent and sanitary housing qualifies. Units can include:

- Apartments
- Homes/Duplexes
- Mobile Homes

### To be Accepted, Units Must:

- Have adequate living space.
- Have adequate heating, electrical, water and sewer systems.
- Be free from any conditions that might endanger your health and safety.

## STEPS FOR RECEIVING RENTAL ASSISTANCE

Welcome and thank you for inquiring about the Idaho Housing and Finance Association Section 8 Rental Assistance Program. Under the Section 8 Rental Assistance program you will pay 30% of your income towards your rent and utilities. The following are steps needed to receive rental assistance:

- You fill out a pre-application for rental assistance. This will place you onto our waiting list. Our current wait for assistance is approximately 12 months—unless— you have indicated you are terminally ill.
- Your household must qualify under the income limits for the program you are applying for.
- If you have indicated you are terminally ill the approximate wait is zero to three months. Terminal illness will be verified through your physician.

We DO NOT have any form of temporary or emergency housing assistance.

It is YOUR RESPONSIBILITY to update any changes to your application. Such changes would include an address change or change to the number of people in your household. You must report these changes in writing, there are forms at the front desk to report your change.

Every six months we update the waiting list. You will have ten days to respond to the update. If you do not respond within the time allowed you will be removed from the waiting list. You may reapply at any time.

When we reach your name on the waiting list IHFA will send a letter asking that you contact this office within ten (10) days. When you contact this office we will complete a short phone interview with you and if this initial screening indicates you are qualified an appointment will be scheduled in our office. At this appointment staff will verify your household composition and income.

Once you are pre-approved you will be scheduled to attend a briefing. At that time the program will be explained in depth and you will receive your voucher. From the date of your briefing, you will have 60 days to find a unit and request an inspection for that unit.

Once the unit passes inspection the rental subsidy will begin and you can move in and enjoy your new home.



# **Analysis of Impediments to Fair Housing And Action Plan**

## **Appendix E**

**Attachment for Real Estate Professional Associations in Kootenai  
County/Development Officials in Kootenai County/Real Estate Related Web Sites**

## REAL ESTATE PROFESSIONAL ASSOCIATIONS IN KOOTENAI COUNTY

<u>Name of Group</u>	<u>Contact Person</u>	<u>Phone No.</u>
Associated General Contractors of America, Inc.	Steve Heaton, President (2001) Western Construction, Boise	(208) 345-1440
	Kim Hall, First Vice President Bateman Hall Construction, Idaho Falls	
	Karen Cotton, District Manager	
Coeur d'Alene Association of REALTORS®, Inc.	Kelly Hanson, President (2001) RE/MAX Masters	(208) 664-1190
	Tom Torgerson, President-Elect Century 21 John Beutler & Associates	(208) 765-5554
	Carrie Oja, Executive Officer	(208) 667-0664
North Idaho Association of Mortgage Brokers	Chuck Anderson, President Northwest Mortgage	(208) 667-0707
North Idaho Building Contractors Association	Daryl Wood, President (2001) TimberWood Custom Homes, Inc.	(208) 777-0793
	William (Bill) McNeil, First Vice President W. M. McNeil Construction	(208) 765-3124
	Chris Rogers, Executive Officer	

## DEVELOPMENT OFFICIALS IN KOOTENAI COUNTY

### City of Coeur d'Alene

Growth Services Director	Dan Yake	(208) 769-2267
Building Inspection	Bob Rudio	769-2231
Engineering	Gordon Dobler	769-2285
Planning	Dave Yadon	769-2274

### City of Post Falls

Building/Planning Dept.	Gary Young	773-8708
City Administrator	Jim Hammond	773-3511
Engineering	Bill Melvin	773-4235
Finance	Shelly Enderud	773-3511

### City of Hayden

Building Inspection	Robert Wuest	772-4411
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### City of Hayden Lake

City Clerk	Nancy Morris	772-2161
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### City of Rathdrum

Building Inspector	Glen Miller	687-2700
Planning & Zoning	Jan Hale	687-3010

### Kootenai County

Building Department	Dave Daniel (through 6/30)	769-4401
Acting Building Inspector	Nik Bentley	769-4401
Highway Districts:		
East Side	Ken Renner	765-4714
Lakes	Joe Wuest	772-7527
Post Falls	Herb Heisel	765-3717
Worley	Tom Nigh	664-0483
Panhandle Health District	Ken Lustig	667-9513
Planning & Zoning	Cheri Howell	666-8268

## REAL ESTATE RELATED WEB SITES

The most significant information to appear on the Internet this year will be the Year 2000 Census data. While the full picture of the Census is far from complete, bits and pieces of the puzzle have been emerging over the past few months. As the information becomes available the U.S. Census Bureau has been posting on the web through **American Finder** at <http://factfinder.census.gov> which is the primary site to quickly locate most commonly sought information from the 2000 Census. Searches can be made from this page, with pull-down menus, allowing a selection by region, down to the county subdivision and township level. The information is linked to data series containing population, demographics, housing and geographic information. This page also links to maps, data sets and the Census release schedule for future data releases.

The following web sites have been found by this Committee to contain useful information regarding Regional, State, County and/or local real estate and economic issues:

**The Real Estate Report for Spokane & Kootenai Counties** - Updated semi-annually, this report is a substantial overview of the demographics, economic indicators, and real estate activity statistics of these two counties. The web site includes summaries of the current market, a table of contents for the current report, listings of members and affiliates, a demographic summary of each county, and an index to past Feature Articles.  
<http://www.cbe.wsu.edu/~wcrer/rercover.htm>

### GOVERNMENT & UNIVERSITY-SPONSORED SITES

**Government Information Sharing Project** - This data provided by the Bureau of Census, the Bureau of Economic Analysis, the National Center for Education Statistics and the MESA Group provides comparative information and profiles on demographics, education and economics for the USA as a whole, individual states and counties.  
<http://govinfo.kerr.orst.edu>

**U.S. Census Bureau** - Despite the massive volume of data, this site is well organized and easily searched. Included is actual census figures with estimates and projections, and links to the latest 2000 info on people, business, geography and news. <http://www.census.gov>

**U.S. Department of Commerce, Bureau of Economic Analysis** - Chock full of facts, this site leads to the Department of Commerce's timely economic news and to the BEA's comprehensive data and methodological reports for international, national and regional economies.  
<http://www.bea.doc.gov>

**U.S. Department of Housing & Urban Development** - This site links to HUD's current events, budgets, funds

available (updated daily), changes to processes and a lot more.

<http://www.hud.gov>

**HUD Community Planning & Development** - Here the Information Center provides copies of program regulations, descriptions of model programs, case studies of affordable housing initiatives, publications on expanding affordable housing opportunities, etc.  
<http://www.comcon.org>

**HUD's Multifamily Housing, NW & Alaska** - This site contains a lot of HUD information including easy-to-read instructions on how to qualify and apply for low income apartments and on how to obtain financing to purchase low income apartment buildings. Of particular note is the site's Question and Answer section, which addresses the most common issues.

<http://www.hud.gov/local/sea/mfh/seamfhp.html>

**HUD - Office of Housing** - A very up-to-date site, it includes HUD and FHA loan information, current listings of houses for sale, chat rooms designed specifically for appraisers, lenders, brokers, etc. and various departmental reports. <http://www.hud.gov/fha/fhahome.html>

**HUD Office of Policy Development and Research** - PD&R is responsible for maintaining current information on housing needs, market conditions, and existing programs. Click here to learn more.  
<http://www.huduser.org>

**Washington State FHA** - This site links into home ownership programs that include sales information and offers an on-line FHA homebuyers' kit. From here you can also link into national pages.  
<http://www.hud.gov/local/sea/seahssf.html>

**Washington State HUD** – Get the latest HUD news at this site and link into national HUD and FHA information as well.

<http://www.hud.gov/local/sea/seahome.html>

**U.S. Department of Labor, Bureau of Labor Statistics** – Exactly what one would expect, this site contains data and statistics on all aspects of the U.S. labor force.

<http://stats.bls.gov>

**Idaho State Government** – From here there are links to a seemingly endless amount of information on the State of Idaho. Elected officials, government agencies, employment opportunities, travel and leisure activities, even the entire text of the state's constitution are some of the subjects accessible from this site.

<http://www2.state.id.us>

**Idaho Transportation Department** - Click here to learn all about Idaho's \$8 billion transportation system. Site has links to information on road building and repair projects, winter road conditions as well as the department's press releases, the agency's board members, the Division of Aeronautics and lots more.

<http://www2.state.id.us/itd/itdhmpg.htm>

**Joint Center for Housing Studies** - Among other topics, the 40 page report on *The State of the Nation's Housing 1999* is very interesting as is the economic indicators for home remodeling and a summary entitled *The Future of Manufactured Homes*.

<http://www.gsd.harvard.edu/jcenter>

**Northwest Income Indicators Project** -- This web site contains programs to create graphic trends analysis of local economic indicators, generate shift-share analysis of local employment growth, and customized tabulations of economic data for the Regions and Counties of Washington.

<http://niip.wsu.edu/Washington>

**Tax Assessor Database** – From this data base accessibility is gained to assessors' offices of participating counties. From there, information links vary on each site. In Idaho, Kootenai, Bonner & Boundary counties were not among those listed.

<http://pubweb.nwu.edu/~cap440/assess.html>

**Washington Center for Real Estate Research** – Notable on this site are tables organized by county showing a snapshot of the housing market, existing home sales, median home prices, and affordability index. Also includes newsletters, media articles and research summaries.

<http://cbeunix.cbe.wsu.edu/~wcrer>

**Washington State Department of Revenue** – On-line forms dominate this site. It also offers in-depth reports on new state taxes and information on services and tax

obligations for starting a new business in Washington.

<http://www.wa.gov/dor/wador.htm>

**Washington State Department of Transportation** – Similar to Idaho's version, this site contains DOT info on roads, freight, rail and ferries. Also of interest are the traffic cameras that show up-to-the-minute views of main state highways.

<http://www.wsdot.wa.gov>

**Washington State Government** – The home page is titled "Access Washington" and the site delivers its promise with handy drop down menus to assist in finding information on every subject related to the state.

<http://www.wa.gov>

### PRIVATE & INDUSTRY-SPONSORED SITES

**American Bankers Association** – News and information on the banking industry, as well as other economic reports. A "members only" section offers additional services and resources.

<http://www.aba.com>

**America's Community Bankers** – News, updates and priority issues for the banking industry. This site also offers additional services for members.

<http://www.acbankers.org>

**American Homeowners Association** – Despite their main goal of increasing membership, the AHA web pages offer excellent tips on home buying, selling, financing, remodeling and lots more.

<http://www.ahahome.com>

**American Real Estate and Urban Economics Association** – This association focuses on networking and analyzing real estate development, planning and economics. An intelligent, clubby site.

<http://www.areuea.org>

**American Real Estate Society** – Primarily aimed at real estate professors at colleges and universities, this society's website contains lots of academic research information.

<http://www.aresnet.org>

**Appraisal Institute** – The Appraisal Institute has over 19,000 members and has been educating appraisers for over 60 years. Search this site to learn more about this organization.

<http://www.appraisalinstitute.org>

**Association of Professional Mortgage Women** – This organization, originated by 9 women in Seattle 35 years ago, is now over 4,500 strong. Click here to get the whole story and learn how to join.

<http://www.napmw.org>

**Building Industry Association of Washington** – Publications, Programs, Member Services, Events Calendar are some of the topics accessed through this site which is regularly updated by the BLAW.  
<http://www.biaaw.com>

**CCIM Commercial Real Estate Network** – Read through "Success Strategies" to get an insight on how the Internet can be a viable selling tool. This site also includes membership information for the commercial Realtor.  
<http://www.ccim.com>

**Coeur d'Alene Area Chamber of Commerce** – All the usual chamber hype is accessed via this web page it offers very readable and comprehensive charts on various demographics.  
<http://www.coeurdalenechamber.com>

**Coeur d'Alene Association of Realtors** – Realtor and appraiser yellow pages, info on buying and selling, fair housing, some legal issues as well as properties for sale are some of the pages to browse through here.  
<http://www.cdarealtors.com>

**Counselors of Real Estate** – This organization provides advice on complex real property situations and land-related matters. Membership is by invitation only. Click here for more details.  
<http://www.cre.org>

**Dupre & Scott Apartment Advisors** - This site contains dozens of articles, tables and graphs of current trends in the western Washington apartment market.  
<http://www.dsaa.com>

**Fannie Mae** – The nation's largest provider of funds for home mortgages gives a very concise and easy-to-read explanation of their services on this website.  
<http://www.fanniemae.com>

**Freddie Mac** – These pages offer a lot of information about Freddie Mac and its efforts to provide homeowners and renters with lower housing costs and better access to home financing.  
<http://www.freddiemac.com>

**Inland Empire Rental Association** - This organization serves as a resource to private enterprise that owns or manages residential rental properties. Go to this site for information on joining.  
<http://www.iera.org>

**Inland Northwest CCIM** – Offering commercial brokerage and consulting services in WA, ID & MT, search this chapter's website for information on economic opportunities.  
<http://www.nwccim.com>

**Institute of Real Estate Management** – This organization trains over 6,000 real estate management professionals

each year. Their site gives an overview of their courses, obtainable designations, literature and membership.  
<http://www.irem.org>

**International Council of Shopping Centers** – The ICSC is the global trade association of the shopping center industry. Check out the 16 reasons for joining as well as lots of other information contained on this site.  
<http://www.icsc.org>

**International Real Estate Digest** – Billed as "The World's Foremost On Line Real Estate Magazine" IRED reviews and evaluates all the links accessible here.  
<http://192.41.28.43>

**Kitsap Home Builders Association** – Information on choosing a contractor or remodeler is contained at this site as well as a directory of member products and services for Kitsap County.  
<http://www.kitsaphba.com>

**Master Builders Assoc. of King and Snohomish Counties** – One of the nation's top local homebuilder organizations is revealed at this site.  
<http://www.mba-ks.com/index.html>

**Mortgage Bankers Association of America** – This site contains headlines and information on both residential and commercial lending for the banking professional and the consumer.  
<http://www.mbaa.org>

**NAHB Research Center** – Keeping up with current technology in the home building industry is the Research Center's main focus. Click here to review their current programs.  
<http://www.nahbrc.org>

**National Association of Home Builders** – This home page jumps right in with current news and then links to lots of facts and figures about the home building industry.  
<http://www.nahb.com>

**National Association of Realtors** – Divided into two categories "for Consumers" and "for Realtors", this site links into tons of information about the association.  
<http://www.realtor.com>

**Puget Sound Regional Council** – Go to this site to find out how this association is involved with controlling growth management in Puget Sound.  
<http://www.psrc.org>

**Real Estate Educators Association** – If you are a real estate educator this site is a "must see".  
<http://www.holonet.net/realed>

**Real Estate Information Network** – This website provides information on how to obtain information on real

estate data, statistics, products and services.  
<http://www.reinet.com>

**REAL Trends** – This organization specializes in getting hard-to-find information and expert analysis to residential real estate brokers. Click here for more.  
<http://www.realtrends.com>

**Resource Efficient Building and Remodeling Council** – “Building smarter for the next generation” is the council’s motto. Go to this site for information on building more efficiently.  
<http://www.rebarcouncil.org>

**Seattle-King County Association of Realtors** – Browse the NWMLS, read articles on current event happenings in the real estate industry in Western Washington and more at this site.  
<http://www.nwrealtor.com>

**Spokane Area Chamber of Commerce** – Chamber activities, the value of membership, and much more is obtained here.  
<http://www.spokanechamber.org>

**Spokane Area Economic Development Council** – Information on Spokane’s workforce, growth trends, and economic stability are some of the highlights of this website.  
<http://www.spokanedc.org>

**Spokane Association of Realtors** – This matter-of-fact site simply explains the benefits of membership and links to the easy to access MLS.  
<http://www.spokanerealtor.com>

**Spokane Home Builders Association** – Handy drop down menus help you get to the information you’re looking for be it Plan of the Week, SHBA news, consumer info or much more.  
<http://www.shba.com>

**Spokane Homeownership Resource Center** – This site contains consumer information and direction for assistance for first-time homebuyers in the Spokane area.  
<http://www.shorc.com>

**Spokane Valley Chamber of Commerce** – Typical Chamber site, this one showcases the uniqueness of the Spokane Valley.  
<http://www.svcc.org>

**Tacoma-Pierce County Association of Realtors** – A list of Realtors, affiliates and real estate offices are easily accessed on this site.  
<http://www.tpcar.org>

**U.S. Housing Markets** - Calling itself the “no. 1 source of data on new home construction”, visit this site to

download the 104-page journal of housing activity which is published each quarter.  
<http://www.housingusa.com>

**Urban Land Institute** – This organization serves as a resource in the area of long-term urban growth and their website offers articles, data & demographics on a multitude of subjects.  
<http://www.uli.org>

**Washington Association of Realtors** – This site has some general state information as well as extensive “members only” privileges.  
<http://www.warealtor.com>

**Washington State Housing Finance Commission** – This organization promotes homeownership in Washington, and this site contains homeownership information for consumers and real estate professionals.  
<http://www.wshfc.org>

#### LOCAL NEWSPAPERS AND JOURNALS

**Coeur d’Alene Press** – Today’s news, weather, sports, etc., plus 30-day archive of top stories.  
<http://www.cdapress.com>

**Journal of Business** – Comprehensive business news for Spokane and Kootenai counties, with a searchable archive of stories back to 1997.  
<http://www.spokanejournal.com>

**The Spokesman-Review** – Online news, today’s headlines, searchable archives to 1994. Plus link to toys and other services on [spokane.net](http://spokane.net)  
<http://www.spokesmanreview.com>