

Chapter 6

HOUSING

The purpose of the housing focus is to analyze the past and current housing markets to ensure that County residents, whether current or future, have adequate housing. The housing component addresses current conditions as well as immediate and future housing needs. It is important that the County's future growth in home construction be viewed in light of the Plan's primary objective to protect and preserve farmland.

Historically, the housing market fit within a fairly narrow scope in Jerome County. Houses were similar in size, design, and location. For the past 28 years or more, there is a much broader disparity--starting with small mobile and manufactured homes to new higher-end homes in city subdivisions and large country estates. Past and present housing statistics can be found in Appendix A: 6-1 and 6-2.

GENERATIONAL EFFECT ON HOUSING



"Members of different generations tend to view the world through different lenses. This is certainly true when it comes to taste in music, movies, and entertainment; but it's also true when it comes to housing.

The National Association of Home Builders conducted an extensive study in 2015, interviewing 4,300 recent and prospective home buyers to determine the differences and similarities in housing preferences

among the generations. The study uncovered key variances between desired size, features, and layout amongst seniors (born 1945 or earlier), baby boomers (born 1946 - 1964), Gen Xers (born 1965 - 1979), and millennials (born in 1980 or later). (Generational information based on study conducted by National Association of Home Builders and may vary from study to study. <https://www.nahbclassic.org/generic.aspx?genericContentID=249797>)".

Size of the Home

"Seniors and baby boomers are looking to downsize to less than 1,900 square feet, while some Generation Xers and millennials are looking to upgrade to more than 2,300 square feet. This makes sense when you consider younger generations are in the midst of building and raising families, while the older generations typically have fewer people living at home."

Number of Rooms

"The older and younger generations go in opposite directions again when it comes to a

number of bedrooms in a house. Both Generation Xers and millennials want four or more bedrooms in their homes, while seniors and baby boomers are quite satisfied with three. Millennials also prefer a finished basement, and they like having the option of extending their living areas into outdoor spaces such as a patio, front porch, and/or deck.”(William Morrow, A Look At How Housing Preferences Differ Between Generations, Huffingtonpost.com)

OWNER-OCCUPIED, RENTER-OCCUPIED, AND VACANT-HOUSING UNITS

Most housing in Jerome County is in residential areas located in the cities of Jerome, Eden, and Hazelton, or in areas closely surrounding these cities. The Land Use chapter identifies locations based on housing type--where housing is appropriate.

The geographic locations of housing are an important planning consideration. They are largely dependent on the proximity, cost, and quality of public services, as well as compatibility with existing land uses and natural-land features. Existing developments and new housing locations can have implications regarding environmental impact. Community character and design, cost of housing, employment opportunities, and future development rates and patterns also play a role in the decision of where to develop.

Home Construction

There is great disparity in the prices of housing inventory for sale and the target pricing needs of the general public. This housing gap will need to be filled by new residential construction. Clustering of homes in areas zoned for rural subdivisions may provide opportunities for a variety of housing styles and lot sizes to add to the housing market.



Low Income Housing

Low Income Housing Tax Credits (LIHTC) is a federal housing-assistance program that provides tax incentives to owners of affordable housing. Usually, LIHTC properties have units available for families earning 60% or less of the Area Median Income (AMI). The HOME programs department at this writing offered by the Idaho Housing and Finance Association (IHFA)--administers the federal Affordable Housing Development Programs: The HOME Investment Partnerships Program, the National Housing Trust Fund Program (NHTF), and the Neighborhood Stabilization Program (NSP).

All three programs are designed to construct or rehabilitate housing for income-qualified households. The HOME funds must be used by households with annual gross income at or below 80% AMI, the NHTF targets rental -only households with annual gross incomes at or below 30% AMI, while the NSP program must serve households at or below 120% (homebuyer) or 50% AMI (rental).

Single-family homebuyer activities must be owned and developed by an IHFA-

approved, nonprofit, housing-development organization. For Jerome County, the Housing Company and South Central Community Action Partnership (SCCAP) are both IHFA-approved nonprofit development organizations. Both have successfully used the HOME and NSP programs in the past.

Source: HOME Program, Technical Assistance Officer, Idaho Housing, and Finance Association: www.housingidaho.com

Mobile and Manufactured Homes

Alternatives to low-income housing are purchases of mobile or manufactured homes. These homes can be much more affordable than stick-built homes.

The HUD code, enacted in 1976, is really what makes a manufactured home fundamentally different from a mobile home. The HUD code established federal standards for the building of manufactured housing. It involved regulating the construction and quality of all aspects of building a manufactured house, including:

- Design and construction
- Strength and durability
- Transportability
- Fire resistance
- Energy efficiency
- Overall quality
- Performance standards for all house systems—including electrical, plumbing, heating and air conditioning

It is important to note that before this time, these homes were not federally regulated.



The HUD code was a huge step forward in ensuring quality manufactured housing. Therefore the term “mobile home” refers to an unregulated construction pre-1976, and the term “manufactured home” refers to a housing unit that is constructed post-1976 following specific rules for design, durability, and safety.

Alternative, Homeless, and Special-Needs Housing

Alternative and special-needs housing may be defined as housing that would not be seen as conventional and is typically of a transitional or temporary nature for its residents. Homeless shelters, crisis centers, and group homes are examples of alternative housing. “Homeless” is a broad term encompassing a wide variety of individuals with special needs or circumstances, including families, runaway youths, veterans, the mentally ill, and people with substance-abuse problems. Typically found in cities, these homes may also have a place in the rural community—with conditions.

Senior Housing

The additional housing needs of senior citizens were not addressed above. As our population continues to age, and people reach retirement age, the market for housing specific to their needs will be in greater demand. Seniors are known to have special housing needs (i.e. low maintenance, accessibility, mobility, and proximity to services). Clearly, there is a shortage of senior citizen housing in Jerome County, but the extent of which has not been identified.

In 2014, the Housing Assistance Council (HAC) wrote a report "Housing an Aging Rural America: Rural Seniors and Their Homes." They conclude that rural communities will need to develop a range of housing options available to seniors such as more rental housing, rehabilitation and repair programs, housing with services, and assisted living. These options not only enhance the lives of seniors but are fiscally prudent measures that are more cost effective than long-term care options. The report can be found at <http://www.ruralhome.org/storage/documents/publications/rrreports/ruralseniors2014.pdf>

Rental Properties

The availability of low-income and subsidized rental houses and apartments usually found in the cities may be sufficient for the County's demographics. What is significantly lacking are apartments or homes that provide affordable, but not subsidized, housing for professionals. These professionals may be accountants, dental assistants, nurses, paralegals, teachers, etc. that are not in a position to buy a home, but make too much to qualify for subsidized housing. Clustering of homes in rural subdivisions may provide opportunities for duplexes, townhouses, or other small-housing options to add to the rental market.



Idaho Housing and Finance Association – www.fairhousingforum.org