

NORTH CENTRAL IDAHO HOUSING ASSESMENT

A report for the Clearwater Economic
Development Association in 2022

By Points Consulting



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1. Executive Summary

Points Consulting (PC), a nationally recognized economic and market research consulting company, was retained by the Clearwater Economic Development Association (CEDA) to conduct this Housing Needs Assessment for the five counties in North Central Idaho (i.e., the CEDA District). The report was conducted beginning in February 2022 and completed in June 2022. The estimates and forecasts account for the best information available at that time. PC analyzed the market holistically, including owner-occupied, rental units, market-rate options, subsidized housing, and everything else in between. Our team also surveyed citizens of the CEDA District on their perspectives on the housing market.

A key focus area of this report is the supply and demand for “workforce housing.” While definitions vary, this is typically households in the 60% - 120% of the Area Median Income (AMI) within a given area. This cohort is critical both because of their contributions to the local economy and because their income levels are typically above standard cut-off levels for receiving public housing assistance. The people in these households commonly work in industries whose contributions to the daily functioning of the local society are crucial, such as health, education, law enforcement, firefighters, construction workers, retail, and professional services

Further details on each topic are contained in the body of this report, but the following are some of the key findings:

- In the past ten-years incomes have increased in most areas but buying power has been eroded by the combination of home price appreciation and a shortage of supply. The starkest issue is in Clearwater County which saw virtually no income growth paired with a 55% increase in home values. Latah County saw the strongest growth in income but was still outpaced by home value growth, (39% compared to 66%). Significant gaps also developed in Lewis, Idaho and Nez Perce counties.
- Buying a home is currently out of reach for most in the Millennial age brackets in the CEDA District. Residents in Nez Perce and Latah counties have better likelihood, but still over 3,100 households in the CEDA District are likely below the necessary income levels. Due to prohibitive costs in cities such as Lewiston and Moscow, residents are increasingly seeking out their first homes in communities such as Troy, Potlatch and Genesee.
- Latah, Idaho, Lewis and Clearwater counties all exceed the national average ratio of median home values to median household income. In each case, median home values are 3.6 to 4.7 times higher than annual median income. In particular, Riggins and Moscow are in the most disadvantageous locations for home affordability.
- In summer 2022, cost escalation is hitting on all cylinders due to a combination of home value and interest rate increases. An average home costing \$250K in 2020 will have increased to over \$313K, while the average associated mortgage would have increased from \$1,010 to \$1,700.
- Four of the five CEDA District counties saw a triple-digit percentage increase in home sales prices over the past nine-years: Clearwater (+241%), Lewis (+147%), Idaho (103%), Nez Perce (+110%), and Latah (+78%). At the same time, the inventory of homes for sale

increased in some places (namely, Clearwater and Idaho counties), while significantly decreasing in Nez Perce County.

- All five counties experienced a marked increase in population between 2020 and 2021, most notably Latah (+568), Idaho (+562), and Nez Perce (+451). While Lewis County was lower in net terms, it was among the highest percentage growth locations in the entire state (+5.2%). Though residents are mostly welcoming to new-comers, survey data indicates some concern that new residents are a factor contributing to housing cost escalation.
- All counties have seen an uptick in the array of remote workers, work-from-home (WFH) and part-time residents. Such households provide many benefits from an economic development perspective. However, with an inadequate supply of new housing units, they are likely to bid up the market outside the reach of some long-term local residents.
- Many communities are desperate for rentals, both market rate and subsidized. Nez Perce County in particular is likely the most starved for rentals, as it currently has a remarkably low number. Perhaps contrary to expectations, 1-person and 2-person households are the most likely to seek out rentals in rural counties, whereas 3- and 4-person households have a more significant unmet need in Latah and Nez Perce counties.
- Both single-family and multi-family housing production has been paltry in the CEDA District over the past 15-years. Despite a historically strong run for the economy, permits did not reach 2005 levels at any point since the end of the Great Recession. The low levels of single-family permitting in Nez Perce and Latah counties, has led to a high degree of pent-up demand among potential buyers.
- Within the CEDA District, 36,000 households classify as cost-burdened or severely cost-burdened. The proportions are roughly evenly split between renters and homeowners (53% and 47%, respectively). Extremely low-income and very low-income renter households are highly concentrated in Latah and Nez Perce counties. The same is not the case of homeowners, who are just as concentrated in Idaho County as the two larger counties.
- The region's subsidized affordable housing is largely concentrated in Lewiston and Moscow, with a smattering of units in other locations (Grangeville, Potlatch, etc.). Accounting for the existing presence of affordable units and low-income households, the greatest unmet need is in rural communities, namely, Orofino, Kamiah, Kooskia, and Weippe.

Housing Needs Forecast

Additionally, CEDA asked PC to forecast housing demand over several time periods. Forecasting the housing market is particularly challenging because a large number of variables effect both the supply side (housing production) and demand-side (home purchases and leases). Factors considered by PC in the analysis include recent birth, death, and migration rates, population by age, and residential density patterns. This forecast does not account for the endless number of possible outcomes, but is rather the most likely outcome given current local trends on the supply and demand sides. In other words, this is not a highly aspirational forecast of what could happen if supply fully rises-up to meet

demand, but a reasonable approximation of what is likely to happen considering observable trends. Lastly, it is also important to note that this is not a forecast of how many previously owned homes will be sold to new owners, but purely a forecast of new home development.

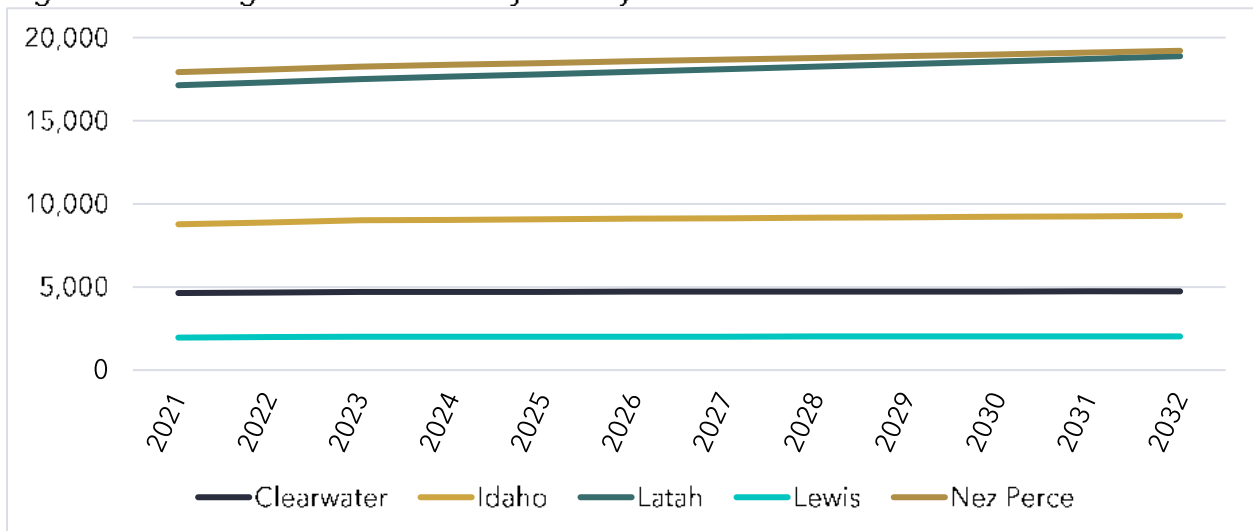
As demonstrated in Figure 1 and Table 1, PC forecasts demand for 3,190 new housing units between 2022 and 2032. Some level of production will be required in each county, but given the aging population and reducing density levels in Clearwater and Lewis counties, demand for new units will be limited. Latah County leads North Central Idaho with 1,565 units (157/year), followed by Nez Perce at 112/year. The recent growth, particularly among second-home owners, in Idaho County is projected to continue leading to increased demand in Idaho County at a rate of 40/year.

Table 1: Housing Needs Forecast Over Next 10-Years

Housing Units	2022	2032	CAGR 10-Year	Growth	Avg. Annual
Clearwater	4,660	4,736	0.08%	76	8
Idaho	8,882	9,282	0.30%	400	40
Latah	17,315	18,880	0.76%	1,565	157
Lewis	1,994	2,025	0.08%	32	3
Nez Perce	18,086	19,203	0.50%	1,117	112
Total	50,937	54,127	0.50%	3,190	319

Source: Points Consulting, 2022

Figure 1: Housing Needs Forecast by County



Source: Points Consulting, 2022

2. Introduction

The counties that make up North Central Idaho's CEDA District feature a mixture of geographic and socioeconomic conditions, creating a housing market unique compared to the rest of Idaho and to the United States. Even among the five counties that comprise the CEDA District (Clearwater, Lewis, Latah, Idaho and Nez Perce), there are some wide-ranging differences in key demographic and housing metrics, which underly differing needs in each county and community.

National and state housing trends are important context for understanding each of the local markets in North Central Idaho. Issues to highlight include national macroeconomic factors, population growth, housing production, and the looming possibility of national recession.

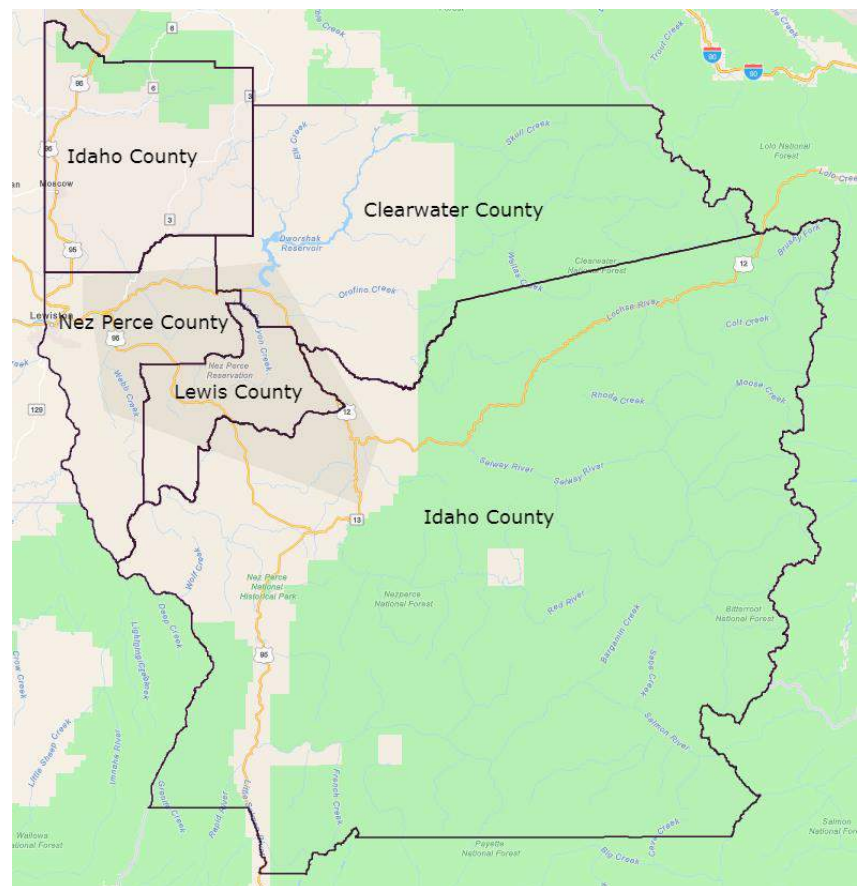
National Trends


At the national level, the unprecedented appreciation of home values over the past two years was both beneficial and harmful, depending on whether one owned a home during that period of time. Most homeowners didn't sell but it did provide them with some financial flexibility, amounting to at least \$427M in increased home values by PC's estimates. On the other hand, renters and middle-income households looking to make their first purchase were effectively blocked out of the market for a period of two years.

Actions by the Federal Reserve to curb inflation will have a varied effect on the housing market. In general, increasing interest rates serve as an additional blow to aspiring homeowners, making housing relatively more expensive than it was previously. Communities that are high in seasonal travel, however, will likely see some benefit for locals as it will help cool down non-local investor driven demand.

As of the publishing of this report, many economic leaders are expecting the onset of a recession in 2022 and 2023. For example, a survey by the University of Chicago indicates that

Figure 2: CEDA District Counties





two-thirds of economists predict a recession in 2023.¹ If this occurs, many in North Central Idaho will experience detrimental effects such as decreased wages and loss of employment, which will obviously effect consumers ability to buy homes and rent homes. Fortunately, unlike the Great Recession (2007-2009), the housing market is not overinflated by the combination of financial insolvency and lending tricks that plagued the market fifteen years ago. The rampant home value appreciation seen during the pandemic has eased, but buyers are still active, and homes continue to close at record pace.

Another significant national trend is the continued escalation of rent costs. Rents typically trail home valuation by several months or years. With several months of record inflation and a significant turnover of landlords, the effects are finally setting-in for renters. Rent prices hardly moved between 2018 and 2020, but recent research indicates recent 17% to 15% year-over-year rent cost growth.² Rent is not tracked as carefully for non-metropolitan areas but experts generally find that smaller towns have less inventory, meaning that a smaller number of landlords can move the market with less competition.³ In other words, rent may not move much for smaller towns, or it may move rapidly, depending on the landlords' actions. This phenomenon is apparent in Idaho County, for example, which experienced a 11% increase in rent rates for 2-bedroom units over the course of one-year.⁴

State and Local Trends

Multiple factors are fueling housing demand in Idaho beyond national trends, namely, population growth and income growth. In most publications, Idaho is typically in the top five in population growth rates within the United States, and most of that growth is fueled by in-migration. More often than not, the in-migration is headed from the west and composed of higher-income households who have cashed in their home equity from more expensive markets. In Latah County, for example, the most common regions contributing new residents include much higher income metro areas of Seattle, Portland, Denver and Phoenix.⁵ These realities are borne out in the data which indicate that four of the five CEDA District counties saw a triple digit percentage increase in home sales prices over the past nine-years.⁶

Despite all the new demand, cities in North Central Idaho rarely garner attention from real estate developers that can provide substantial amounts of new housing supply, especially at a price affordable to the average local consumer. There is a reasonable amount of housing development over the past several years, but it is typically custom or spec-built single-family homes, oftentimes in unincorporated areas. Though not always obvious when passing

¹ Financial Times, Chicago Booth School of Business, "US Macroeconomist Survey, June 2022", <https://www.igmchicago.org/wp-content/uploads/2022/06/RESULTS-2022-06-06-Survey-05.pdf>.

² Tim Ellis, Redfin, "Rental Market Tracker: Typical U.S. Asking Rent Surpassed \$2,000 for First Time in May", <https://www.redfin.com/news/redfin-rental-report-may-2022/>.

³ Swapna Ramaswamy, USA Today, "Rents are increasing at a breakneck speed nationally: These smaller cities have been hit hardest by pricey leases", <https://finance.yahoo.com/news/rent-fueled-inflation-stay-small-120359698.html>.

⁴ HUD FMR Data, <https://www.huduser.gov/portal/datasets/fmr/smallarea/index.html>

⁵ Unacast, In-Migration Trends Jan 2019 to April 2022.

⁶ Points Consulting using MLS data via Kestrel Realty Group, 2022.

through on the highway, there is a growing number of rural homes on larger parcels, visible in communities such as Viola (Latah County), Pollack/Riggins (Idaho County).

Justifiably, headlines about housing in Idaho are typically focused on Boise and Coeur d'Alene, but as our research indicates, small markets are experiencing the same phenomenon. Considering population change between 2020 and 2021, each of the counties of North Central Idaho are in the top 30th percentile of growth rates among all counties in the United States. Growth in some more rural counties actually significantly outperformed larger counties. For example, Idaho County's addition of nearly 500 residents outperformed larger peers such as Elmore (Mountain Home) and Cassia (Burley).⁷ Given their limited housing inventory and the infrequency of new developments, the in-migration effects can actually be more disruptive in smaller towns than in bigger cities.

All of these cost pressures create demand for rentals, particularly for families in the middle-income ranges. PC's primary research indicates that most communities in North Central Idaho (other than Moscow) have limited inventory of rentals. Oftentimes the development of rental markets is inhibited by zoning codes that prevent the establishment of multi-family units within most areas of cities. Citizens' dislike of rentals near single-family districts can also play a significant role that reinforces these built-in barriers. Respondents to PC's survey were in strong agreement that housing is more expensive than they would like. The reasons they attribute to this issue are a more interesting finding. Many point to supply dynamics, such as the size and number of new homes, but 40% rated "local planning and zoning rules" as one of the top two reasons for these issues.

⁷ Points Consulting using Census Annual Estimates, 2021.

3. Regional Socioeconomic Trends

Macroeconomic & Mortgage Factors

Before the recent period of rising interest rates, many areas of the country were facing ever worsening housing affordability problems. Rising mortgage rates now will exacerbate those problems, as it will be more difficult for households to afford the monthly mortgage payments. There are other consequences as well. Higher mortgage rates also limit the number of and reduce the size of houses any given buyer can afford. This also means that fewer buyers exist for a given house, which could cause sellers to react by reducing their asking price or reconsidering their move entirely. On the other hand, higher interest rates can force investors to consider more carefully where to put their money. In turn, this has the effect of lowering the prices of certain investments and tamping down the more speculative investing behaviors. Certain North Central Idaho communities with a numerous investors and second-home owners may benefit from these shifts—Orofino, Riggins, and Moscow, to name a few.

These factors also interact with supply, for both direct and indirect reasons. More directly, builders and real estate investors are less likely to develop new housing units when economic factors are declining. Indirectly, when fewer people are moving, it slows down the process of “filtering,” which real estate professionals use to describe supply liquidity in a local housing market. Though a particular buyer may be interested in an entry level home, they are still affected by the market for higher-end homes, and vice versa. For example, a person looking for a \$300K home may be unable to purchase because the household occupying the home has no options to purchase a \$500K home.

The increase in the speed of the interest rate is itself an additional factor causing challenges in the housing sector. In just the first four months of 2022, the 30-Year Fixed Rate Mortgage Average has risen by two percentage points. That equates to an extra \$290 increase in the monthly payment on a typical \$250,000 house purchase. The extra \$290 per month equates to 6.6% of the median income in CEDA District counties. With the median sales price of houses sold having jumped by roughly 25% since early 2020, the combination of price appreciation and interest rate hikes means that a \$250,000 home would now cost \$312,460 in the Spring of 2022. In early 2020, the average monthly mortgage on that home would have been roughly \$1,010 but at the current average mortgage rate, the monthly payment on that same house purchased at today’s higher price would be 68% higher, at \$1,700.

Regional Factors

The data in this report reveals an intermingled series of factors that influence and create the present-day snapshot of housing in the CEDA District. Such factors as the age of the housing stock, the number of permits and new construction units, and a reduction in the production of multifamily units give us an outline of the current supply of housing units. Pitted against that, supply demand elements including in-migration, rapid appreciation in housing prices, rent increases, and stagnant median incomes, while increasing the number of cost-burdened households.

The key demographic and housing statistics in Tables 2 and 3 support some of the common or recurring themes that this report highlights. The statistics presented in this first series of tables are a summarization of key trends as presented elsewhere in this report.

By looking at the CEDA counties as a single region (the CEDA District), we can readily compare it to Idaho and the United States. As seen in Table 2—Key Demographic Statistics—the CEDA District is projected to grow in population over the next five years at an annual rate of 0.78%, which is significantly slower than the state of Idaho’s projected 1.67%, while being on par with that of the U.S., at 0.71%. The CEDA District median age of 40.4 is slightly higher than the median age of the country, 38.8, but it is four years higher than Idaho’s median age, which partly accounts for the CEDA Districts lower projected population growth rate. There are clear variations among the individual counties. The three most rural counties—Clearwater, Idaho and Lewis—are similar in terms of their higher median age and low household incomes. Latah County boasts the highest projected growth rate, and the lowest median age.

Cost of living as a factor in the CEDA District will be addressed later in this report, but the median income of \$53,009 in the CEDA District counties is 18.1% lower than the U.S., and 10.9% lower than Idaho’s. A poverty rate of 15.2% puts the CEDA District slightly above the Idaho and U.S. rates, while the CEDA District’s disability rate is also slightly higher than state and national trends.

Table 2: Key Demographic Statistics

	Clear-water	Idaho County	Latah	Lewis	Nez Perce	Idaho	USA	CEDA
Total Population	9,655	17,100	41,119	4,059	41,130	1.89M	333.9M	113,063
Projected Annual Growth Rate for 2021-2026	0.40%	0.49%	1.14%	0.82%	0.63%	1.67%	0.71%	0.78%
Number of Households	3,547	6,462	15,737	1,649	16,548	649,299	122.3M	46,500
Average Persons per Household	2.19	2.45	2.34	2.32	2.39	2.66	2.6	2.32
Median Household Income	\$45,390	\$42,289	\$53,436	\$41,415	\$60,591	\$59,510	\$64,730	\$53,009
Median Age	52.0	51.6	30.7	48.8	42.7	36.3	38.8	40.4

Sources: U.S. Census Bureau ACS, Esri Business Analyst, Idaho Department of Labor

Data in Table 3 introduces numerous housing related statistics. As anticipated, Latah and Nez Perce county have the highest number of housing units. Owner-Occupied residency is most common, accounting for 70.8% of all units in the CEDA District. That figure varies greatly by county, with Latah leading in proportion of rentals (44.6%). Following Latah, the rankings are surprising. Despite being the second largest in population, Nez Perce County is lowest in

renter-occupancy (23.3%), whereas the relatively rural Lewis County, ranks second with 30.6%.

The topic of employment is addressed in additional detail later in this report, but to provide an overview on the intersection of employment and housing, a good deal of insight can be gleaned from the jobs-to-housing ratio. A reference range that many economists cite as a "healthy" jobs-to-housing ratio is 0.75 ~ 1.5. When the ratio goes down, it could signal numerous phenomena, but produces the risk of local workforce having to commute long distances for work. Alternatively, if the ratio gets too high, and many jobs have been added without much new housing stock, that can put pressure on cost-burdened households as it becomes harder to afford housing near employment centers and services.

Within the CEDA District, Clearwater, Lewis, and Idaho County each have below threshold jobs-to-housing ratios. In Clearwater and Idaho Counties, the ratio has also declined in recent years. This is not surprising considering the small employment base in these locations, and the increased likelihood of persons working from home in rural areas. On the opposite end of the spectrum, Latah and Nez Perce have healthy and much higher ratios. The increased ratio in Latah is worth tracking in future years, as it could signal an increased pace for housing development.

Table 3: Key Housing Stats

	Clear- water	Idaho County	Latah	Lewis	Nez Perce	Idaho	USA	CEDA
Number of Housing Units	4,635	8,769	17,132	1,955	17,920	737,411	138.4 M	55,227
Owner-Occupied Percentage	76.0%	77.5%	55.4%	74.6%	73.0%	70.8%	64.4%	67.7%
Renter-Occupied Percentage	24.0%	22.5%	44.6%	30.6%	23.3%	29.2%	35.6%	32.3%
Median Home Value 2020	\$167.7K	\$197.2K	\$245.2K	\$150.0K	\$205.6K	\$235.6K	\$229.8K	\$282.6K ⁸
Owner-Occupied Vacancy (Homeowner Vacancy)	1.4%	1.2%	1.9%	3.9%	1.5%	0.08%	1.4%	2.8%
Vacancy Rate (Rental Units)	4.7%	6.0%	1.8%	2.8%	6.2%	4.4%	5.8%	5.1%
Jobs to Housing Ratio	0.62	0.76	1.13	0.83	1.16	1.20	1.13	0.93
Change in Jobs to	(0.39)	(0.23)	0.43	0.02	0.00	0.33	0.09	0.04

⁸ Please note, this is a summary average of the 2020 monthly Zillow Home Value Index for each of the CEDA District counties, not a true median.

Housing Ratio 2010 - 2020								
Percent Change in Jobs to Housing Ratio 2010 - 2020	(37.6%)	(24.0%)	58.5%	3.2%	0.2%	42.3%	8.9%	4.6%

Sources: U.S. Census Bureau ACS, Esri Business Analyst, Idaho Department of Labor, Points Consulting using Zillow ZHFI

Table 4 displays a series of high-level employment statistics including Labor Force Participation (LFP). When LFP is considered along with the jobs-to-housing ratio, it can provide an idea of what is causing the ratio to change.⁹ The CEDA District's LFP of 50.3% lags well behind Idaho's 63.1% and the U.S.'s 63.4%. Along with the elevated median age of most CEDA District counties, it suggests that there's a good contingent of retirees moving into the area, contributing to the demand for housing, but not producing new jobs. All CEDA District counties show a drop in LFP from 2010-2020, with Clearwater (-8.8%) and Lewis (-6.7%) experiencing the largest decreases in the district. There is an obvious LFP contrast: Latah (63.5%) and Nez Perce (60.4%) on the one hand, which are close to the state and national percentages, and Clearwater (42.3%), Idaho County (48.3%), and Lewis (47.0%) on the other hand.

Table 4: Key Employment Statistics

	Clear- water	Idaho County	Latah	Lewis	Nez Perce	Idaho	USA	CEDA
Total Employment	2,852	6,701	20,446	1,639	21,067	907,537	158,458 ,000	52705
Unemploye nt Rate (March 2022)	1.6%	2.9%	2.2%	3.1%	2.2%	2.7%	3.6%	2.3%
Change in Unemploye nt (Nov '21 - March '22)	(2.6%)	0.5%	0.3%	0.2%	0.4%	0.3%	(0.3%)	0.2%
Labor Force Participation Rate 2020	42.3%	48.3%	63.5%	47.0%	60.4%	63.1%	63.4%	50.3%
Change in Labor Force Participation Rate 2010 - 2020	(8.8%)	(2.5%)	(0.9%)	(6.7%)	(4.9%)	(2.4%)	4.0%	N/A

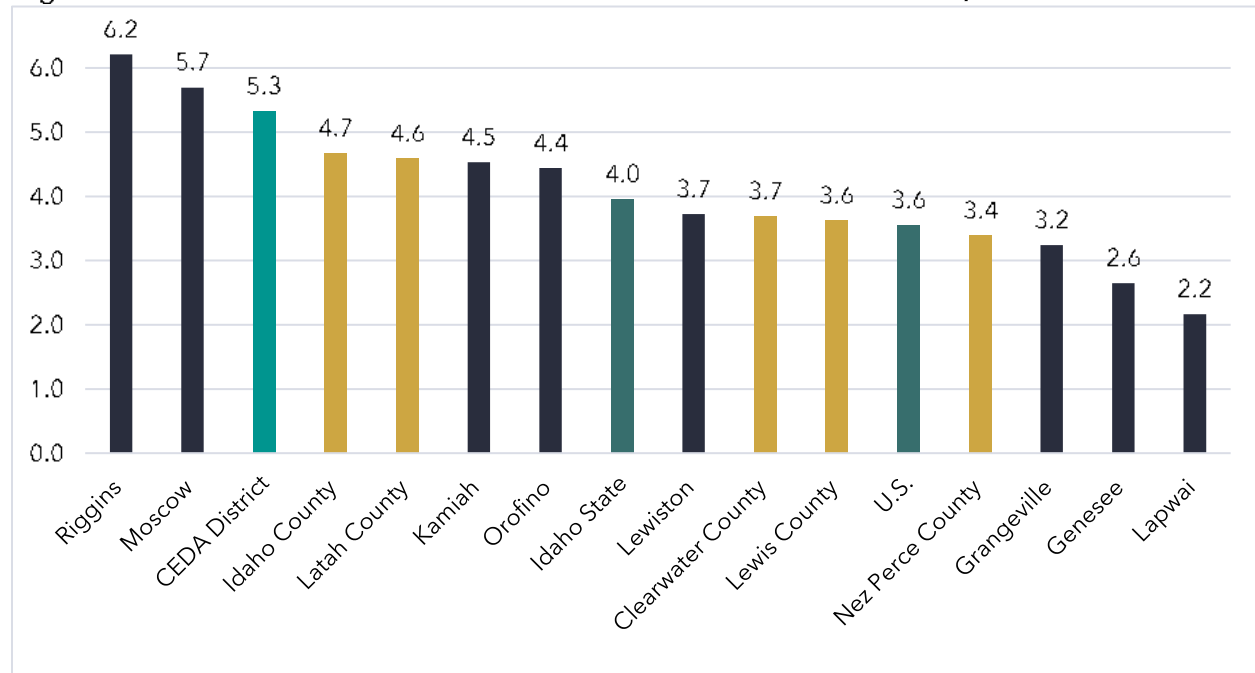
Sources: Bureau of Labor Statistics, Idaho Department of Labor

One last socioeconomic comparison is displayed for the counties, while also bringing in statistics at the city level by emphasizing community specific dynamics. Figure 2 displays the

⁹ Is Jobs-Housing Balance a Transportation Issue? G. Giuliano. (1991).

ratio between median home values and median household income. Locations higher on the scale are likely to have more households experiencing housing affordability issues. All counties except Nez Perce exceed the national mark of 3.6. The cities of Riggins and Moscow, in particular, have the greatest challenges with ratios of 6.2 and 5.7, respectively. On the other end of the spectrum, Grangeville, Genesee, and Lapwai are the most affordable, relatively speaking.

Figure 3: Ratio of Median Home Value to Median Household Income, 2020



Source: U.S. Census Bureau, ACS 2020 5-Year DP03, DP04

4. Regional Demographic Trends

Demographic Drivers

Population and demographics are a natural starting point for assessment of housing demand, particularly under Idaho's current circumstances of dramatic economic and demographic growth. All counties in the CEDA District have seen varying degrees of growth over the past ten years, a trend that is projected to continue.

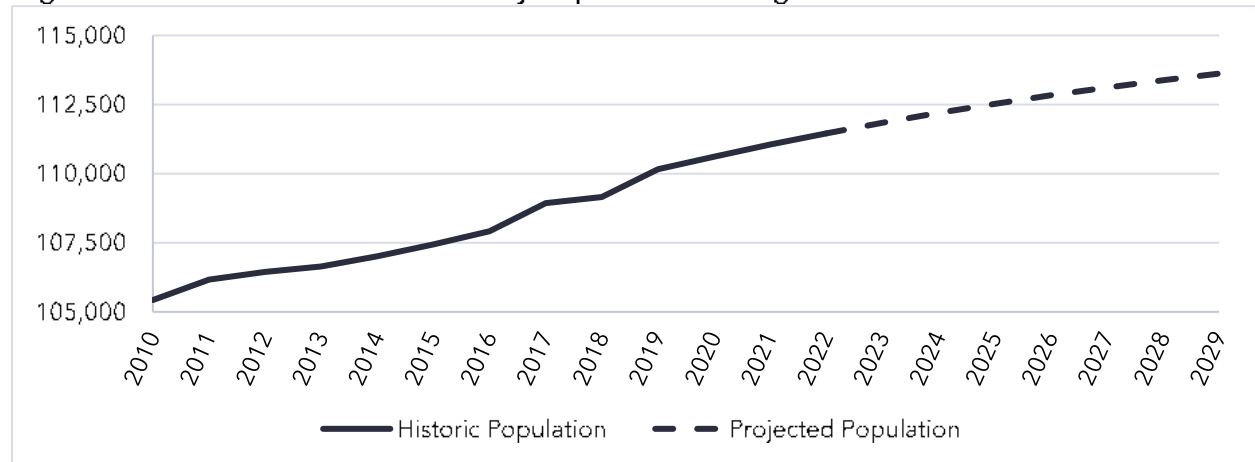
The North Central Idaho region—the same as the CEDA District—is the smallest out of the six regions in Idaho in terms of population. However it is not in last place when it comes to population growth, since it surpassed the Southeast region which only grew 5.2% from 2010 to 2020. The other four regions recorded higher growth rates in that period, with the Southwest growing the most at 22.5%. Latah County saw the most growth in the CEDA District for this period, while Nez Perce grew the least. Both Latah and Lewis County grew at a faster rate than the national average, however, the CEDA District as a whole is not projected to grow at the same rate as the national average in the coming years, as Figure 5 demonstrates.

Table 5: Population Change, 2010-2021

Area	2010 Population	2021 Population	Numerical Change	% Change
Nez Perce	39,265	41,130	1,865	4.8%
Latah	37,244	41,119	3,875	10.4%
Idaho County	16,267	17,100	833	5.1%
Clearwater	8,761	9,655	894	10.2%
Lewis	3,821	4,059	238	6.2%
CEDA District	105,358	113,063	7,705	7.3%
Idaho (Millions)	1.6	1.9	0.3	20.6%
US (Millions)	308.7	334.0	25.2	8.2%

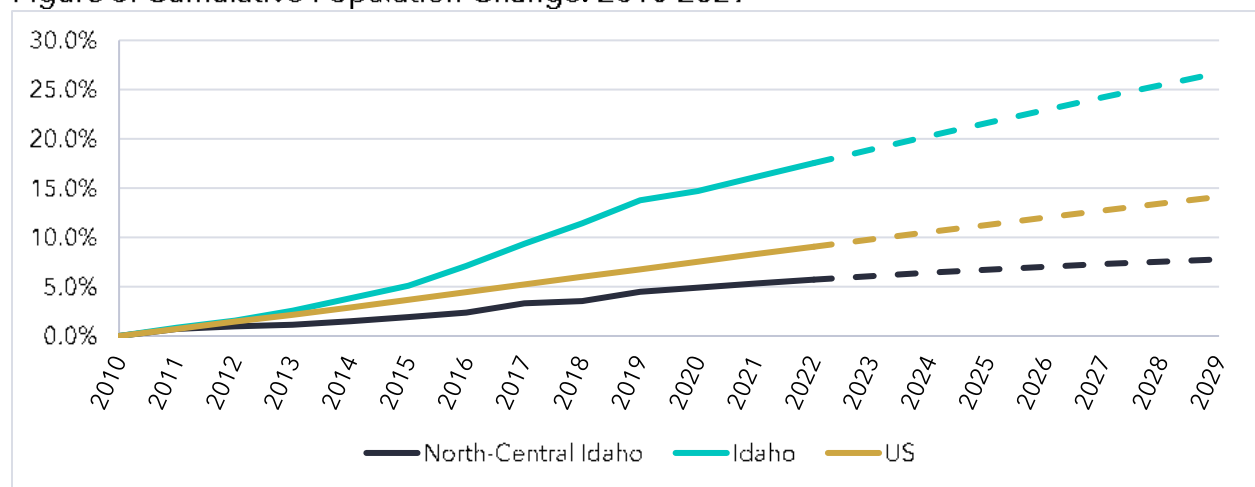
Source: Points Consulting using Esri Business Analyst, 2021

Figure 4: North Central Idaho County Population Change



Source: Idaho Department of Labor Population Projections, 2022

Figure 5: Cumulative Population Change: 2010-2029



Source: Idaho Department of Labor Population Projections and US Census Bureau, 2022

The compound annual growth rate for population (CAGR) is shown for the CEDA District, Idaho, and the US. Idaho is expected to outpace the US in terms of population growth in the next five to nine years; although the CEDA District is also projected to continue growing in that same period, it will experience a slower rate of growth when compared to previous years.

Table 6: Population Growth over Time in CEDA District Counties, Idaho, and the US

Region	CAGR Past 10 Years	CAGR Past 5 Years	2020 Population	CAGR 5-ys	CAGR 9-Yrs
CEDA District	0.48%	0.59%	110,617	0.34%	0.30%
Idaho	1.38%	1.76%	1.8M	1.18%	1.11%
US	0.71%	0.69%	331.8M	0.73%	0.69%

Source: Idaho Department of Labor Population Projections and US Census Bureau, 2022

For further context, Idaho was the fastest growing state from 2019-2020, which is still the case when the three fastest growing counties within the state are removed, (namely Ada, Canyon, and Kootenai).¹⁰ Considering the data over a longer period of time smooths out some of the recent, COVID-related changes. Between 2010 and 2019, Idaho's 14.9% growth by population percentage ranked seventh, behind Nevada and ahead of Arizona. After removing the three key counties, the rest of Idaho grew at the rate of 8.6%, which would rank 19th, behind Tennessee and ahead of Virginia. In short, even after subtracting the high-growth urban areas, Idaho is still among the top third of states in terms of growth rates. Perhaps more significantly, COVID pushed Idaho's growth to a different level than previous years.

Table 7 displays the race and ethnicity data for the populations of the counties in the CEDA District counties, the state of Idaho, and the US. Both Lewis County and Nez Perce County have prominent American Indian populations, with most residing in the Nez Perce Reservation. The high concentration of American Indian populations in Nez Perce and Lewis counties could indicate an opportunity for the Nez Perce Tribe to determine the particular housing needs and gaps of tribal members and act accordingly.

Table 7: Race and Ethnicity Comparison, 2021

Region	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race	Two or more races	Hispanic or Latino
Clearwater	92.7%	0.2%	2.2%	0.8%	0.1%	1.2%	2.8%	4.2%
Idaho County	92.0%	0.6%	3.1%	0.6%	0.0%	1.0%	2.7%	3.9%
Latah	90.6%	1.2%	0.7%	2.5%	0.1%	1.4%	3.5%	4.8%
Lewis	85.7%	0.8%	6.4%	0.4%	0.1%	2.7%	3.8%	5.1%
Nez Perce	90.1%	0.3%	5.6%	0.7%	0.1%	0.7%	2.5%	2.8%
CEDA District	90.0%	0.8%	3.3%	1.4%	0.1%	1.2%	3.2%	4.4%
Idaho	86.9%	0.9%	1.4%	1.5%	0.2%	5.8%	3.2%	13.3%
US	72.4%	12.6%	0.9%	4.8%	0.2%	6.2%	2.9%	16.3%

Source: Points Consulting using Esri Business Analyst, 2021

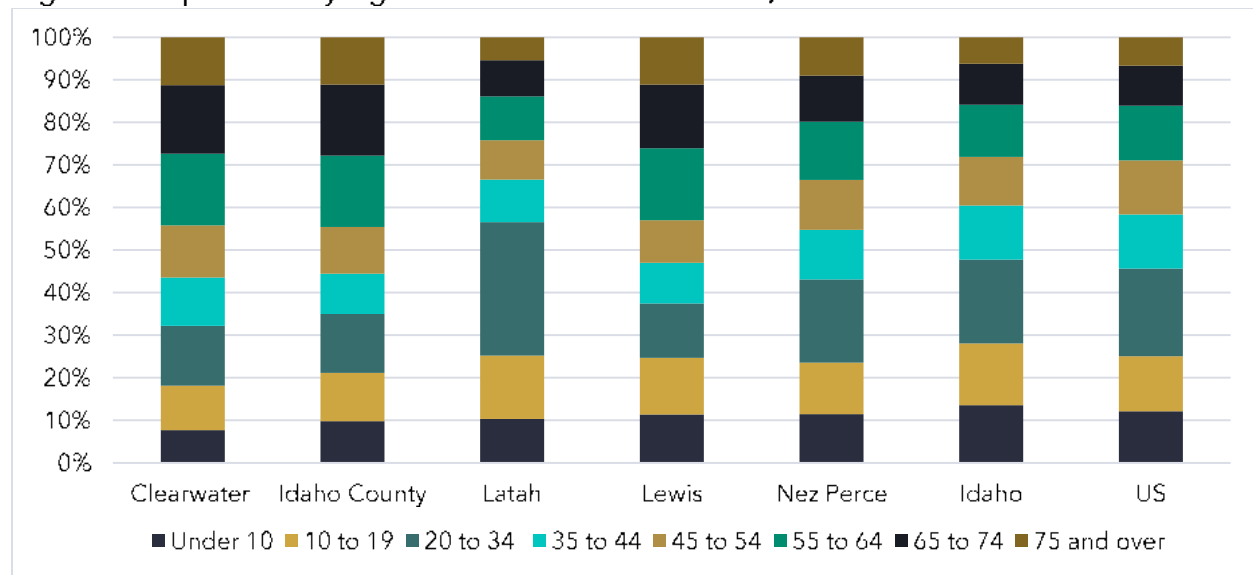
Lewis County has the highest proportion of Hispanic residents, with an amount higher than the regional total, whereas Latah County has the largest percentage of African Americans and Asians.

¹⁰ PC analysis of Census Annual Estimates, 2019-2020

As seen in Figures 6-7 and Table 8, all counties in the CEDA District, except Latah County, have a larger percentage of persons 55 years and above than the state and national proportions. Idaho County in particular has the highest proportion of people aged 55 and over, with close to half the population in that age range. In the case of Latah County, its largest city—Moscow—is a college town and thus the proportion of younger persons is larger. The 20-to-34-year-old cohort in Latah County composes 31% of the population, compared to 8% and 5% in Idaho and the US respectively.

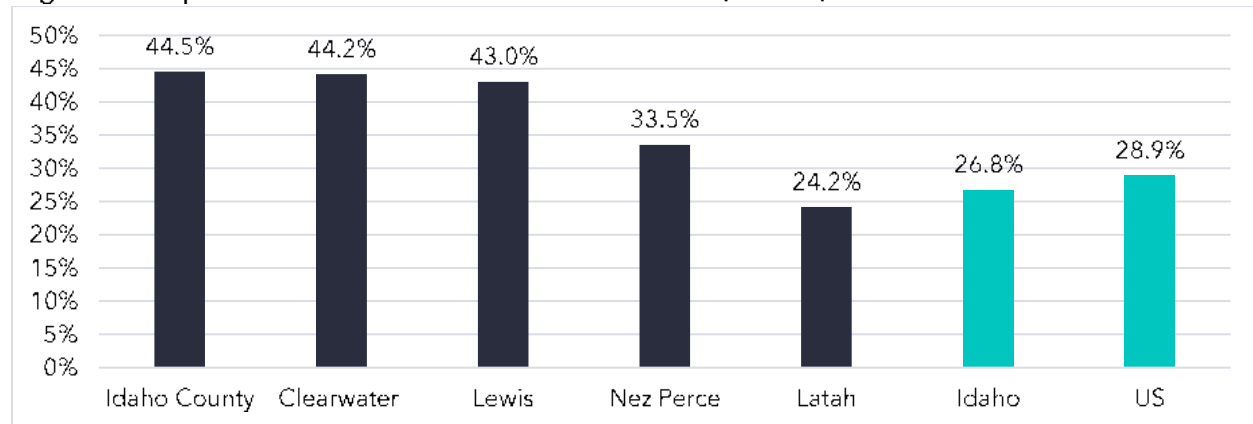
These dynamics are important for understanding how markets and citizens respond to high concentrations by age cohorts. Rentals for college students are typically provided by the private sector with little additional incentive, as college students are a consistent source of tenants and are often less cost-sensitive than other audiences. Student-centric housing tends to concentrate near campuses and can, at times, draw criticism from the general public for being utilitarian and ill-maintained. This can lead to citizens requesting more stringent zoning code on issues such as parking and occupancy in an effort to isolate college-students apart from residential districts. At the same time, renters who are outside of the typical student age range (25 and under) can have a hard time finding rentals not in the “college” part of town. These dynamics explain why many middle-income post-college residents in Lewiston and Moscow often have a hard time finding a rental property that suits their needs.

Figure 6: Population by Age in CEDA District Counties, 2020



Source: 2020 Census ACS 5-year Estimates

Figure 7: Population 55+ in CEDA District Counties, Idaho, and the US



Source: 2020 Census ACS 5-year Estimates

Table 8: Population by Age Group

Age Range	Nez Perce	Latah	Idaho County	Clearwater	Lewis
Under 10	4,626	4,135	1,618	670	439
10 to 19	4,901	5,958	1,878	914	511
20 to 34	7,914	12,572	2,279	1,231	494
35 to 44	4,718	3,992	1,566	990	365
45 to 54	4,738	3,710	1,817	1,072	385
55 to 64	5,557	4,138	2,764	1,469	654
65 to 74	4,385	3,389	2,760	1,408	576
75 and over	3,629	2,158	1,829	981	426
Total	40,468	40,052	16,511	8,735	3,850

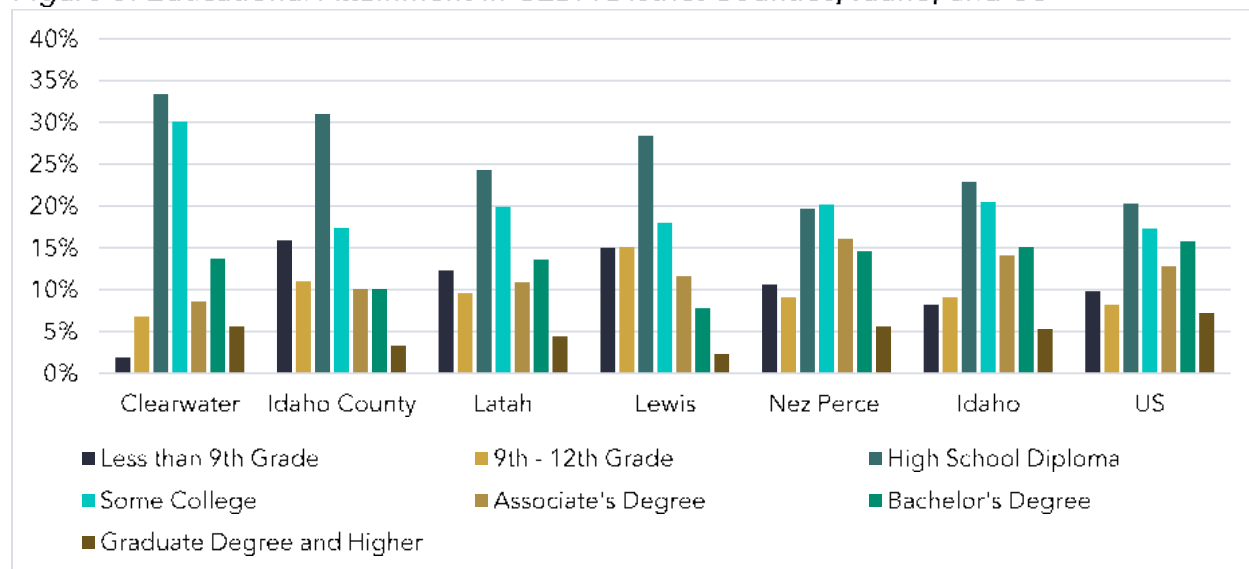
Source: 2020 Census ACS 5-year Estimates

The high proportion of elderly citizens in Lewis, Clearwater, and Idaho counties results in different challenges. Many, if not most, seniors prefer to age-in-place rather than downsize or move elsewhere. This can result in the existing single-family housing stock to get “locked-up” among older generations. Given that many of the elderly gradually lose acuity and are living on fixed incomes, rural communities can find themselves primarily with an inventory of outdated homes with deferred maintenance issues and exceedingly high utilities bills. PC’s drive through of communities such as Cottonwood, Deary, and Orofino indicate many properties running this course. It can be expected over the next 25-years that many of these properties will go to sheriff or bank auction, be abandoned, or some combination of these factors. A strong economy that maintains a healthy jobs-to-housing ratio is what will prevent these factors from taking over these rural communities.

Figure 8 illustrates the educational attainment for the counties in the CEDA District, along with Idaho and the US. Lewis County and Idaho County lag behind the state and the nation in terms of high school diploma attainment, with approximately 27% and 30% of the population respectively not having completed high school. However, the majority of the population in all CEDA District counties—except Nez Perce County, which has the largest proportion of higher

education degrees in the district—report their highest level of education as high school graduate.

Figure 8: Educational Attainment in CEDA District Counties, Idaho, and US



Source: 2020 Census ACS 5-year Estimates

COVID Impacts

Owing to the effects of the pandemic and the proliferation of work-from-home and homeschooling opportunities, intensifying the need for affordable housing, 2021 was a year divergent from historic trends.¹¹ The virus and the measures taken to combat its effects affected each county to a different magnitude, but all experienced marked effects on the health of the overall population, the state of the economy, the way and location people worked, as well as who could work based on essential/non-essential status.¹²

According to Census research, every state except Wyoming experienced a statistically significant decrease in the employment-to-population ratio during this time. However, Idaho was one of the fastest states to recover the jobs lost during 2020 and has since surpassed the pre-pandemic levels of employment.¹³

Migration Impacts

Population growth is driven by three main factors: births, deaths, and migration. As shown in the charts in Figure 9, all CEDA District counties and the state of Idaho saw a large spike in net migration from 2020 to 2021. However, not all counties were growing prior to then, with some counties in the district only seeing population growth more recently. In the case of

¹¹Homeschooling on the Rise During COVID-19 Pandemic. Casey Eggleton and Jason Fields (2021) <https://www.census.gov/library/stories/2021/03/homeschooling-on-the-rise-during-covid-19-pandemic.html>

¹²COVID-19 takes its toll on American life. Camille Busette (2022) <https://www.brookings.edu/blog/how-we-rise/2022/03/30/covid-19-takes-its-toll-on-american-life/>

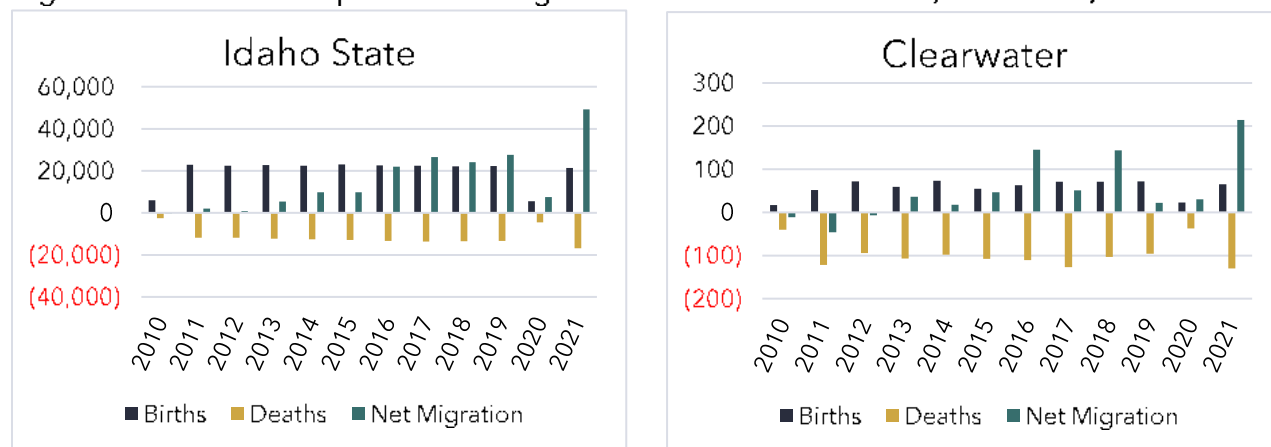
¹³Ibid. Victoria Udalova (2021)

Clearwater County, deaths surpassed births and net migration in the majority of the years from 2010 to 2020. Idaho County recorded very minimal growth in that same period, only slightly ramping up around 2017. Latah County, on the other hand, has seen strong consistent growth since 2010, with higher birth rates than deaths or net migration on most years. Lewis County recorded a 1,860% increase in net migration from 2020 to 2021—going from 10 to 196. However, from 2010 to 2020 Lewis County recorded only modest growth some years, while even losing population in others, such as 2018 when net migration was negative. Nez Perce County has seen net migration slightly surpass births in 2021, whereas in previous years both births and deaths were significantly higher than net migration. In the case of Idaho as a whole, net migration has steadily surpassed births and deaths since 2017.

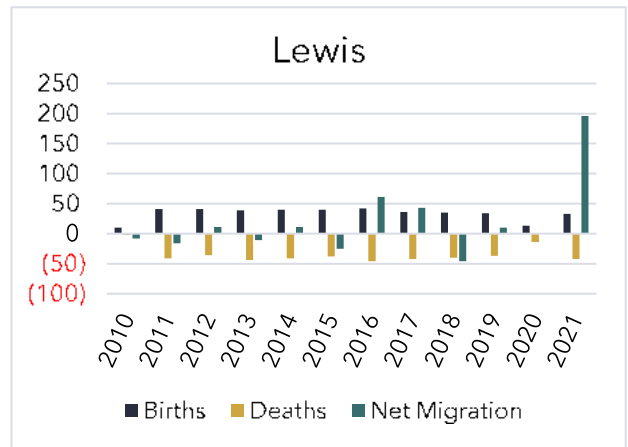
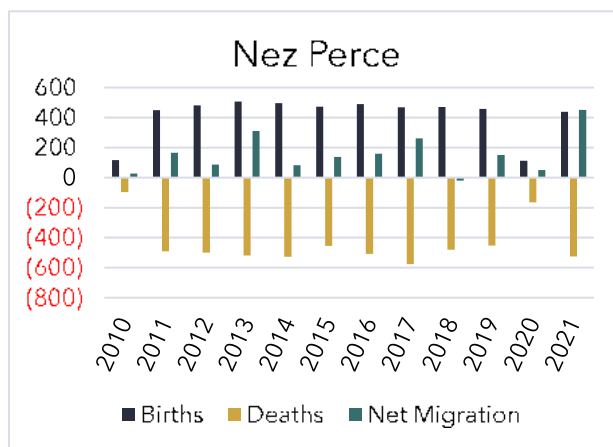
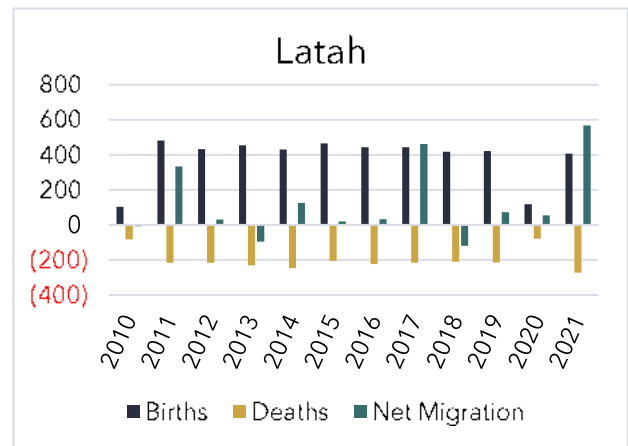
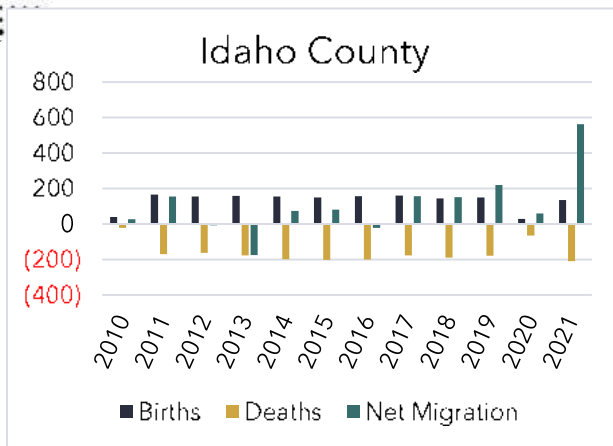
By numerous measures, Idaho was also the state that experienced the most inbound moves in 2020.¹⁴ Many Americans relocated during and after the pandemic, whether to flee from strict lockdown rules in certain states, or in order to have a lower cost of living when dealing with a struggling and recovering economy. The ability to work remotely facilitated the move from major cities to more rural areas of the country.

Counties in the CEDA District were some of the recipients of population growth due to migration from 2020 to 2021. Idaho's population grew 2.7% solely due to migration, some counties within the state growing at a larger rate. Lewis County had the highest percentage of population growth in this period, with a stunning 5.6% increase due to migration. Idaho County grew 3.4%, Clearwater County had an increase of 2.4%, and Latah County's population grew 1.4% due to migration. The county with the lowest growth due to migration was Nez Perce County, with a 1.1% increase.

Figure 9: Sources of Population Change in CEDA District Counties, and Idaho, 2010-2021



¹⁴ Study: Americans Moved West, South in 2020. Elliot Davis Jr. (2021) <https://www.usnews.com/news/best-states/articles/2021-01-04/americans-moved-west-and-south-in-2020-amid-coronavirus-pandemic-study-finds>



Source: US Census Bureau, Population and Housing Unit Estimates

It is difficult to precisely correlate in-migration numbers with where people are coming from. However, using a mobile-device tracking software called Unacast, PC is able to infer some patterns for sources of in-migration. The most common sources of movers are from eastern Washington state, including places such as Benton (Pasco), Spokane (Spokane), and Asotin (Clarkston).¹⁵ Secondly, urban western metropolitan areas also contributed strongly, namely, Seattle, Portland, Phoenix, and Denver. There is an important and interesting difference among the rural counties—Idaho, Clearwater, and Lewis. Rather than drawing people from urban western locations, they tend to draw from more populous places within a closer radius (e.g., Asotin County, WA, Kootenai County ID, Whitman County, WA, etc.)

Table 9 and Figure 10 illustrate the number of change-of-address (COA) requests to or from the most populous cities in the CEDA District. COA requests instruct the United States Postal Service (USPS) to reroute mail to a new address. By looking at the number of a COA requests to a region, it is possible to get a general sense of the migration patterns of both households and individuals.

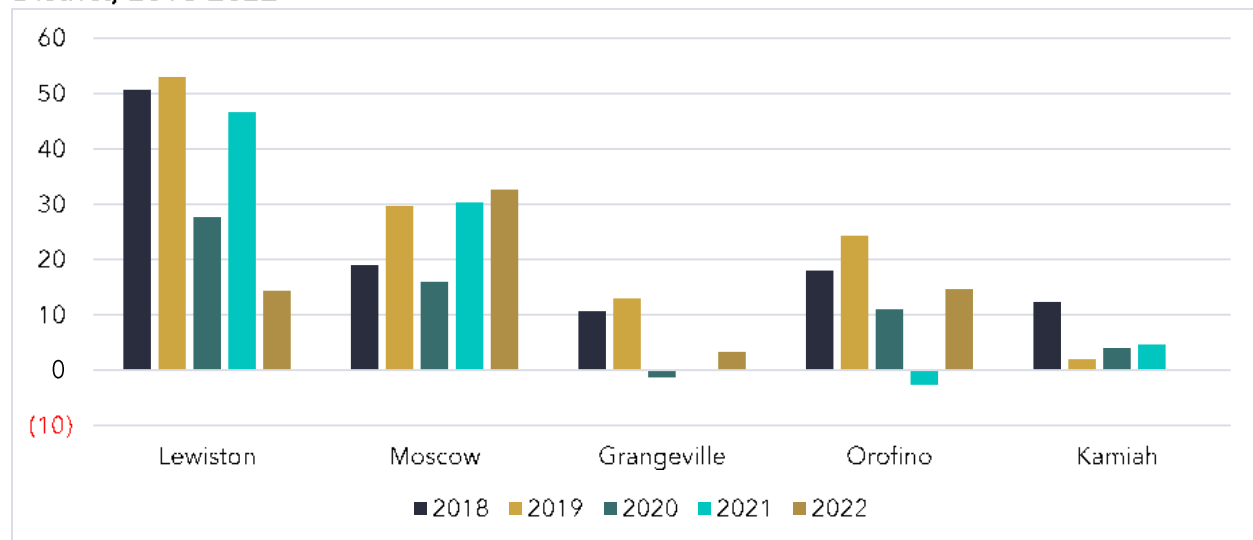
In the case of households, Lewiston and Moscow have both seen consistently positive numbers of requests. Grangeville, however, has had a marked decrease in the number of

¹⁵ PC using Unacast Migration Flows by County, January 2019 to April 2022, <https://www.unacast.com/>

COA requests by households beginning in 2020. The same two cities—Lewiston and Moscow—also lead in terms of COA requests by individuals, with only positive numbers of requests.

The more positive rankings for Lewiston, when compared to Moscow, present a surprising contrast to the in-migration data presented in Figure 9. Although more people are moving to Latah County than Nez Perce County, it appears that the majority of those relocating to the Nez Perce area are settling in Lewiston; those settling in Latah County, however, are more likely to locate in an unincorporated area. It is also interesting to note that Moscow's rate of COA in 2022 (to date in April) exceeds Lewiston's and is twice its own rate from the entirety of the preceding year. This may signal that the COVID related in-migration effect has yet to taper off in Moscow.

Figure 10: Change-of-Address Requests by Households to Most Populous Cities in CEDA District, 2018-2022



Source: United States Postal Service, FOIA Library, Change of Address Stats

Table 9: Change-of-Address Requests by Household to Most Populous Cities in CEDA District, 2018-2022

City	2018	2019	2020	2021	2022 (To-Date)	Annual Average	% Growth 2020-2021
Lewiston	51	53	28	47	14	38.6	67.9%
Moscow	19	30	16	30	33	25.6	87.5%
Grangeville	11	13	(1)	0	3	5.2	100.0%
Orofino	18	24	11	(3)	15	13.0	(127.3%)
Kamiah	12	2	4	5	0	4.6	25.0%
Lapwai	0	0	0	0	0	0	N/A
Genesee	0	0	0	0	0	0	N/A
Cottonwood	1	0	4	0	0	1.0	(100.0%)
Troy	0	0	2	0	0	0.4	(100.0%)
Potlatch	0	4	0	(5)	0	(0.2)	N/A
Kooskia	6	0	(9)	(1)	0	(0.8)	88.9%
Juliaetta	6	0	0	0	0	1.2	N/A
Craigmont	0	0	0	0	0	0	N/A

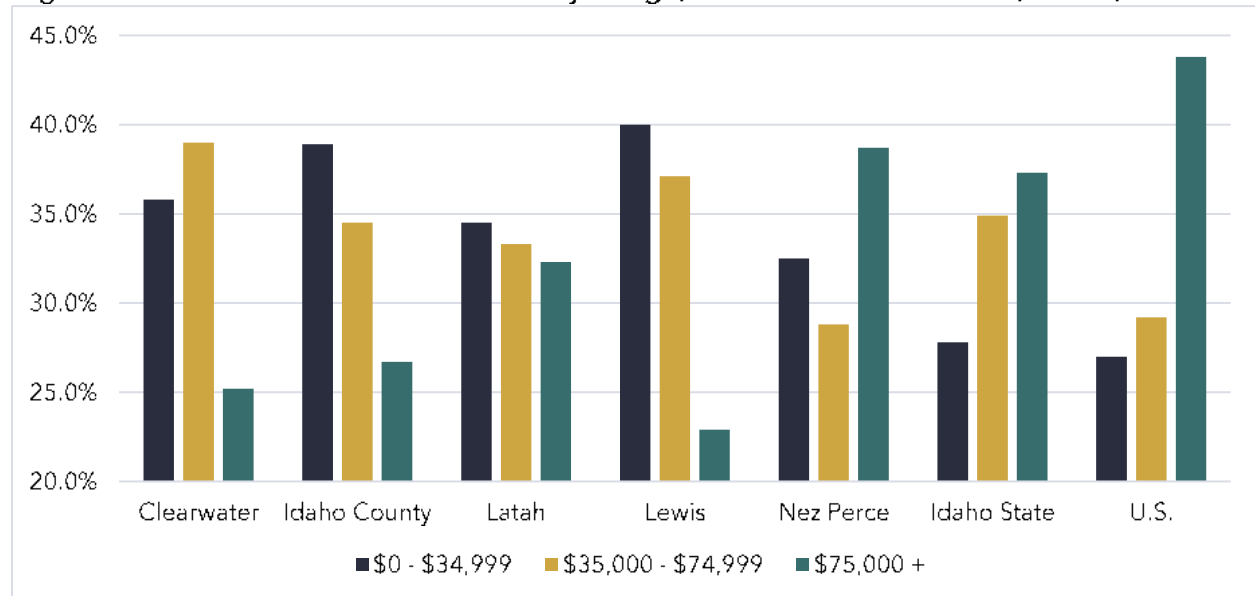
Source: United States Postal Service, FOIA Library, Change of Address Stats

Income & Net Worth

The ability to purchase a home is reliant on several factors, including creditworthiness, income levels, and net worth. Though not all of these statistics are available at the county level, material that is available is outlined in this section.

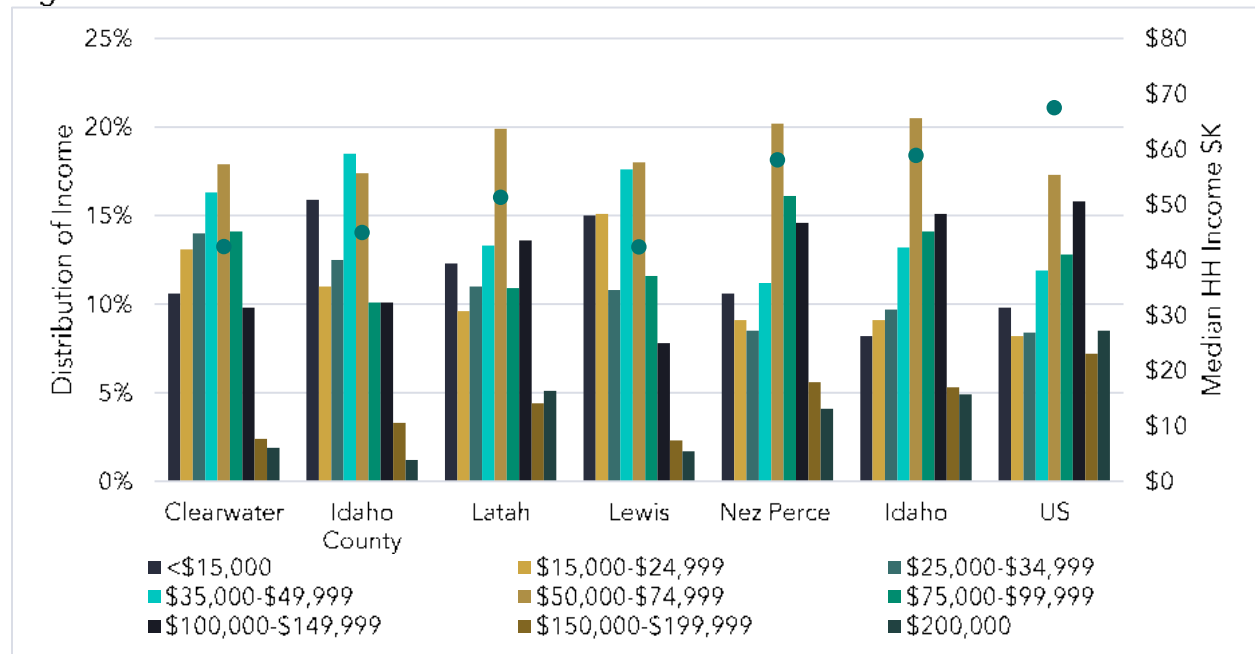
Figures 11 and 12 below show the distribution of median household incomes in the CEDA District, Idaho, and the nation. Most households within the region, Idaho, and the nation tend to earn incomes in the \$50K-\$75K range. The exception to this is Idaho County, where the largest proportion of households earn within a lower income range of \$35K-\$49K. Idaho County also has the highest share of households with median incomes below \$15K. However, all counties in the region and the state of Idaho have median household incomes lower than the national average. The county with the highest share of household incomes above \$75K is Nez Perce County, where around 40% of households have incomes above the national median. Latah County has the second highest proportion of households with high incomes (\$75K and above), with around 34% of households reporting such incomes.

Figure 11: Percent Household Income by Range, CEDA District Counties, Idaho, and US



Source: U.S. Census ACS 2020 5-year S1901

Figure 12: Distribution of Household Income



Source: Points Consulting, 2021 using Esri Business Analyst

Net worth is a measure used by economists and banking experts to determine the full value of all economic assets possessed by a household. The calculation includes both intangible assets (stocks, savings, etc.) and tangible assets like properties. Net worth is important in that it provides an indication of financial durability and flexibility in relation to buying, selling, and financing real estate transactions.

As demonstrated in Table 10, the distribution of household net worth in the CEDA District follows a bimodal distribution—there are several “humps” of income at various levels. The single largest share of households (more than 25%) have a net worth of less than \$15K, and 16% have a net worth of \$250K to \$499K.

Table 10: CEDA District Households by Net Worth

	CEDA		Idaho State	U.S.
	Number	Percent	Percent	Percent
< \$15,000	12,926	27.8%	22.4%	24.6%
\$15,000 - \$34,999	2,734	5.9%	5.9%	5.9%
\$35,000 - \$49,999	1,269	2.7%	2.8%	2.7%
\$50,000 - \$74,999	2,524	5.4%	5.7%	5.5%
\$75,000 - \$99,999	2,358	5.1%	5.6%	5.1%
\$100,000 - \$149,999	3,344	7.2%	7.9%	7.0%
\$150,000 - \$249,999	6,136	13.2%	14.0%	11.6%
\$250,000 - \$499,999	7,454	16.0%	16.3%	13.9%
\$500,000 - \$999,999	4,252	9.1%	10.0%	10.7%
\$1,000,000 - \$1,499,999	1,185	2.5%	3.1%	3.9%
\$1,500,000 - \$1,999,999	524	1.1%	1.5%	2.1%
\$2,000,000 +	1,794	3.9%	4.8%	7.0%
Total	46,500	100.0%	100.0%	100.0%
Median Net Worth	\$118,211	--	\$147,836	\$143,016
Average Net Worth	\$569,344	--	\$676,628	\$894,397

Source: Esri Business Analyst

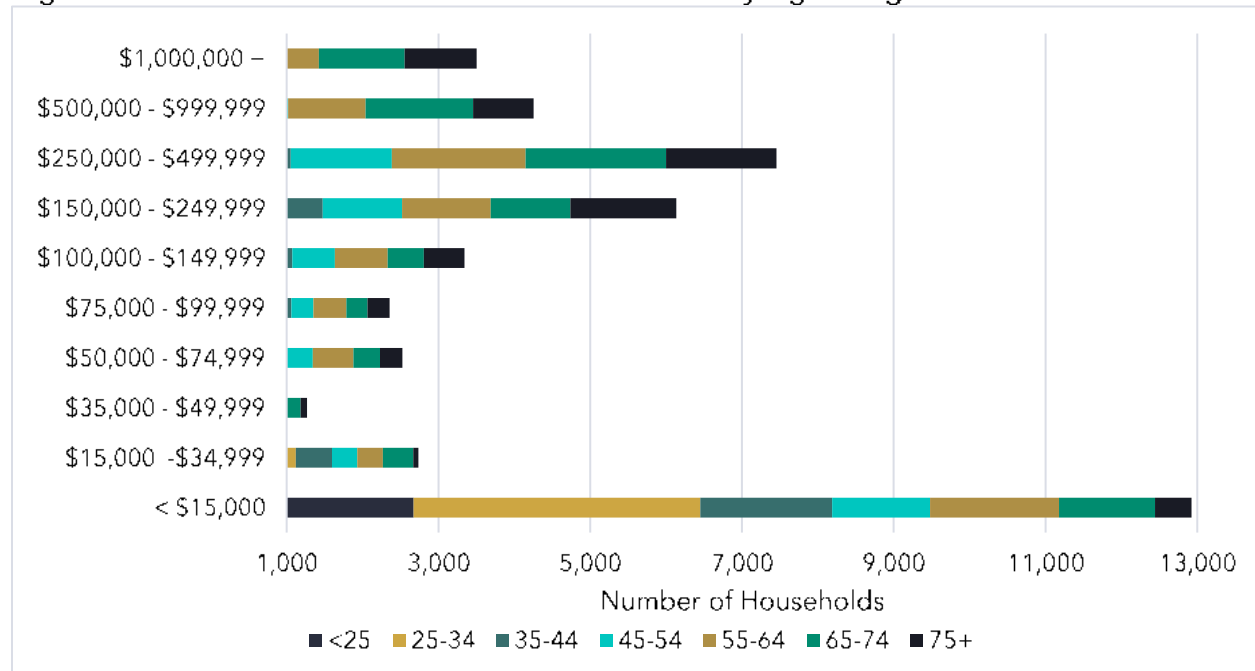
Figure 13 breaks these stats down by householders’ age range. The lower net worth households are mostly composed of younger persons, since householders from the ages of 25 to 34 make up around 50% of the share of households with a net worth below \$15k. These households are likely low-income enough to either remain renters or own their own manufactured home, but not be in the market to buy.

Households in the \$15K to \$75K range compose the majority of what would be considered middle-income households and who are in need of workforce housing. Figure 13 indicates how these groups include a breadth of ages including those from the age cohorts of 25 to 34, 35 to 44, and 45 to 54. Homebuyers in these ranges in the CEDA District are looking at spending a larger portion of their net worth on a down payment for a house bought with a typical mortgage.

The households with a net worth between \$250K and \$499K in the region are predominantly made up of people over the age of 45. This trend can be observed at the national level as well, where housing is the main driver of the wealth gap between younger and older generations. Since before the Great Recession of 2007-2009, this age-based disparity of older households making greater gains than younger households has been common. The

events of the Great Recession did widen this gap even more, since older American homeowners were able to purchase homes at “pre-bubble” prices and have seen their wealth increase via home equity; many young homeowners bought homes during the bubble, leaving them with negative home equity when the bubble burst.¹⁶

Figure 13: CEDA District Householders' Net Worth by Age Range



Source: Esri Business Analyst

House prices having risen so significantly since the Great Recession, some of those in the younger age brackets haven't built enough net worth to keep up with that appreciation and are not able to buy their own home. Such predicaments back the notion that Millennials and Generation Z have been locked-out of the housing market. Unless they have high incomes or live where prices are more moderate, attaining home ownership is significantly more difficult. Most persons in those age brackets are short on capital to purchase a single-family home.

¹⁶The Rising Age Gap in Economic Well-Being, Richard Fry (2011)
<https://www.pewresearch.org/social-trends/2011/11/07/the-rising-age-gap-in-economic-well-being/>

The following are percentage and number of households with below \$100K in net worth in the 35- to 44-year-old age brackets. Without significant reductions in housing costs, these audiences are very unlikely to be able to afford purchasing a home in the near-term future:

- Clearwater: 264 or 62.0%
- Idaho: 457 or 59.5%
- Latah: 1,146 or 54.4%
- Lewis: 128 or 68.0%
- Nez Perce: 1,139 or 47.8%

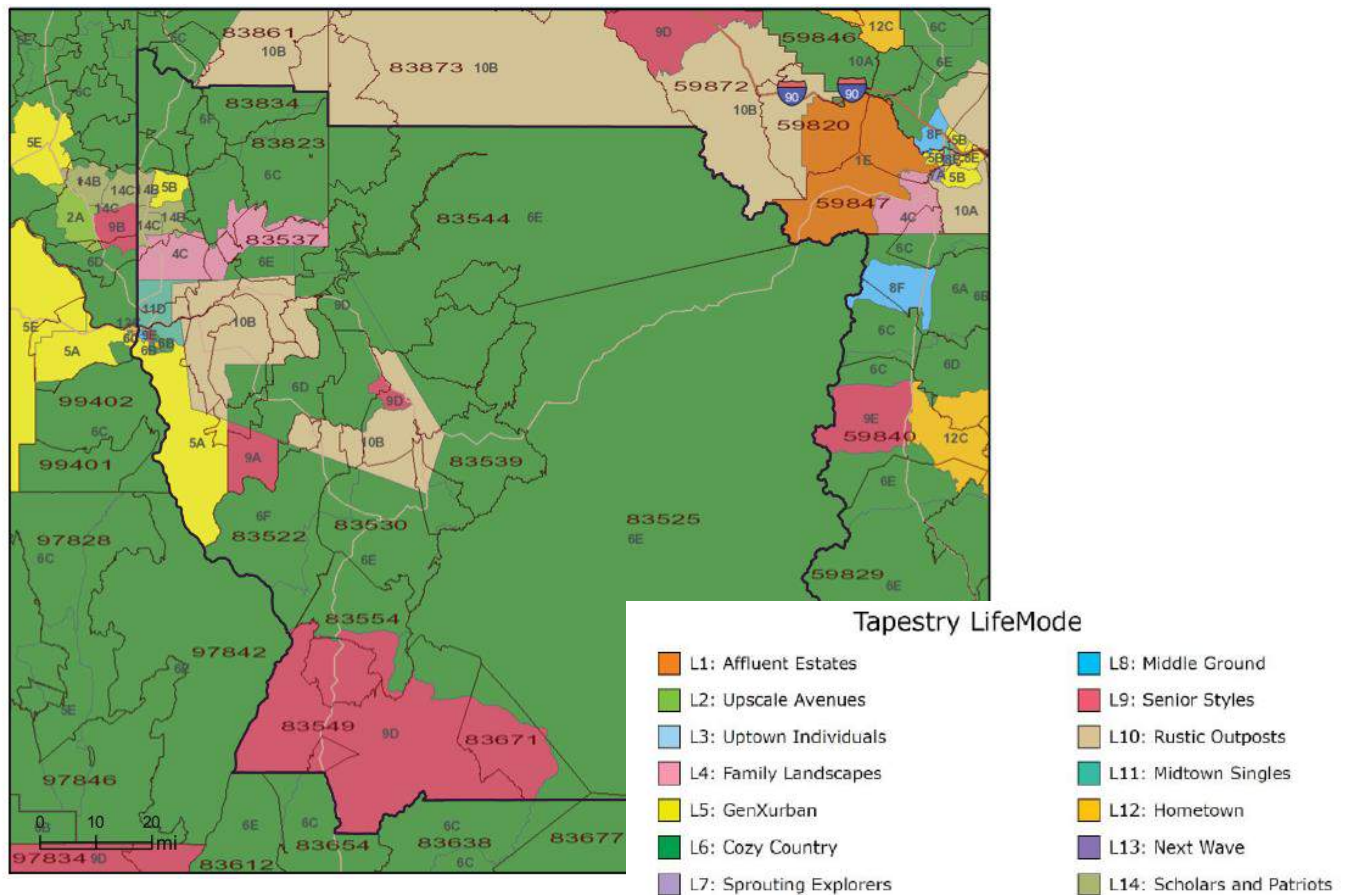
Despite these challenges, there are some relatively bright spots. In Latah County, 45.5% of 35- to 44-year-old households (or 1,467) have a net worth over \$100,000. In Nez Perce, it's 54.2%, or 1,860 households in that same age range. Latah's median net worth for the 35-44 age range is \$85,300, and in Nez Perce it's \$111,600—very close to the median for the state in that age range.

Community Tapestries

Esri's Tapestry Segmentation Profiles are a consumer analysis tool that identifies distinctive markets in the US based on socioeconomic and demographic characteristics to provide an accurate, comprehensive profile of US consumers. In essence, each tapestry provides consumer market profiles that categorize households based on their preference goods, leisure activities, and housing choice. These profiles estimate the average national growth, demographic characteristics, and buying power of such households. Using these household tapestry profiles, CEDA can identify the broad categories of households already present in the counties and better gauge needs.

The population distribution of these tapestry segmentations is detailed in Table 11: Tapestries Segmentation Distribution, and the geographic distribution is displayed in the color-coded map. Figure 14: Dominant Tapestry Map of CEDA District Counties. Each color represents a larger category that includes multiple Tapestry Segments. That map shows that the category called "Cozy Country" is the dominant tapestry throughout most of the area. Three Tapestry Segments from that category are represented among the CEDA District's ten most common Tapestry Segments. They are "Rural Resort Dwellers" making up 10.1% of the CEDA District population, "Heartland Communities" at 6.5%, and "Salt of the Earth" at 4.5%.

Figure 14: Dominant Tapestry Map of CEDA District Counties



Around Moscow, the two dominant categories are called “Middle Ground”, and “GenXurban”, which include the Tapestry Segments called “Old and Newcomers” (8.4% of CEDA District population), “Emerald City” (6.4%), and “In Style” (5.5%). The dominant category in the Lewiston area is “GenXurban”, which includes the “In Style” segment. Throughout the CEDA District there are also large swaths of territory in which the dominant categories are “Senior Styles”, which includes the segment called “Senior Escapes” (4.0%), and “Rustic Outposts”, which includes the “Rooted Rural” segment (7.3%).

The following are the ten most represented Tapestry Segmentations found in CEDA District counties. These tapestries make up about 63% of the CEDA District counties’ households and show a concentration of nature-loving, active households. General descriptions of the CEDA District counties’ tapestries are contained in the [Appendix](#).

Table 11: Tapestries Segmentation Distribution

Tapestry Segment	CEDA District	Idaho State	U.S.
Rural Resort Dwellers (6E)	10.1%	3.2%	1.0%
College Towns (14B)	9.6%	2.3%	1.0%
Old and Newcomers (8F)	8.4%	4.9%	2.3%
Rooted Rural (10B)	7.3%	2.2%	2.0%
Heartland Communities (6F)	6.5%	2.9%	2.3%
Emerald City (8B)	6.4%	2.1%	1.4%
In Style (5B)	5.5%	2.1%	2.2%
Senior Escapes (9D)	4.0%	-	0.9%
Salt of the Earth (6B)	4.5%	2.9%	2.9%
Prairie Living	4.3%	5.0%	1.1%
Grand Total	66.6%	27.6%	17.1%

Source: Esri Business Analyst

Table 12: National-Level Characteristics of CEDA District Tapestry Segments

Rank	Tapestry Segments	Median House-hold Income	Median Age	Avg. House-hold Size	Median Home Value	% Own Home	Typical Housing Types
1	Rural Resort Dwellers (6E)	\$50,400	54.1	2.2	\$209,200	81.1%	Single Family/Seasonal
2	College Towns (14B)	\$32,200	24.5	2.1	\$927 (Rent)	24.6%	Multi-Unit Rentals; Single Family
3	Old and Newcomers (8F)	\$44,900	39.4	2.1	\$880 (Rent)	45.2%	Single Family; Multi-Units
4	Rooted Rural (10B)	\$42,300	45.2	2.5	\$112,800	79.8%	Single Family; Mobile Homes
5	Heartland Communities (6F)	\$42,400	42.3	2.4	\$95,700	69.4%	Single Family

Source: Points Consulting & Esri Business Analyst

Cost of Living

Residents' ability to make a living in a given area is not just about income and employment levels, but also about how far their dollars will extend in that location. As indicated in Table 13, the primary communities within the CEDA District rate favorably in terms of cost-of-living, given they all fall below the state and national average overall. All counties rate relatively well on utilities and transportation costs, being even lower than Idaho's average—one of the lowest utility costs in the nation.¹⁷

¹⁷ Idahoans have cheapest average utility bill in U.S., Judd Wilson (2018)

<https://cdapress.com/news/2018/nov/15/idahoans-have-cheapest-average-utility-bill-5/>

Accentuating the degree of housing cost disparity across the region, the housing category varies widely, from a low of 56.3 (out of 100.0) in Lewis County to 111.3 in Latah County. However, all counties in the CEDA District fall below the average for housing in the state of Idaho, which is quite higher than the national average. In fact, inflation grew by 5.4% in the first half of 2021 in Idaho.¹⁸ The state has seen its highest inflation rate in 30 years in 2021, with the US seeing a climb in the Consumer Price Index (CPI) of 7%—a 39-year high.¹⁹ This is due in large part to the overall rising home prices, since small increases in rent and home prices can have noticeable effects on overall inflation.²⁰

Table 13: Cost of Living Comparison, Selected Locations

Region	Overall	Housing	Grocery	Health	Utilities	Transportation
Nez Perce	95.9	106.2	98.3	97.3	85.5	81.4
Latah	95.1	111.3	99.4	95.9	83.3	72.1
Idaho County	87.7	89.1	99.0	98.3	85.3	69.4
Clearwater	86.4	72.9	97.1	97.6	86.2	86.9
Lewis	79.2	56.9	97.4	97.3	83.3	76.2
Idaho	97.7	114.1	94.4	95.1	89.3	81.6
United States	100.0	100.0	100.0	100.0	100.0	100.0

Source: Sperlings Best Places, Cost of Living Comparison

Economic Drivers

North Central Idaho's economy has traditionally relied on wheat, cattle, forestry and similar agricultural products. However, the region also has a growing manufacturing sector which includes ammunition, guns, jet boats, as well as paper and lumber mills.²¹ The top employers in the region include The University of Idaho, Nez Perce Tribe, Forest Service, Lewis-Clark State College, Schweitzer Engineering Laboratories, and fish hatcheries. In recent years, Latah County has fostered an increasing number of micro-businesses and small businesses in the professional and technical services categories, and technology.

The figures below show the trends for employment, establishments, and wages in the area for the period between 2011 to 2020. Lewis County led the rest of the CEDA District in terms of employment and wage growth in this period, often surpassing the national growth rate. The main contributors to the strong growth in the employment figures for Lewis County are the increasing number of jobs in the manufacturing and health care sectors. The leading industries in terms of wages for Lewis County are real estate, finance, and insurance.

¹⁸ Idaho wages generally keeping up with inflation, Andrew Baertlein (2022) <https://www.ktvb.com/article/money/idaho-wages-keeping-up-inflation/277-37673caa-c260-4679-a2f6-d9491c1f4788#:~:text=Idaho's%20inflation%20rate%20is%20historically,competition%20at%20the%20corporate%20level>

¹⁹ U.S. Inflation Hits 39-Year High of 7%, Sets Stage for Fed Hike, Reade Pickert (2022) <https://www.bloomberg.com/news/articles/2022-01-12/inflation-in-u-s-registers-biggest-annual-gain-since-1982>

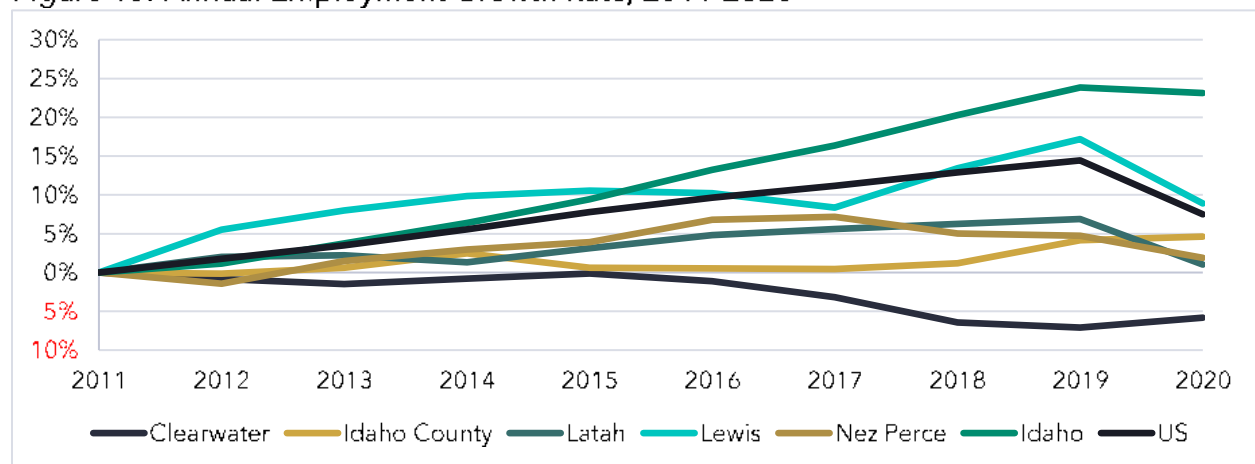
²⁰ Housing Prices and Inflation, Jared Bernstein, Ernie Tedeschi, and Sarah Robinson, (2021) <https://www.whitehouse.gov/cea/written-materials/2021/09/09/housing-prices-and-inflation/>

²¹ Idaho Department of Labor: Regional Information (2022), <https://lmi.idaho.gov/region>

Latah County stood out in terms of employment growth during this period as well, experiencing a steady growth rate since 2014 with a comparable dip to the rest of the regions coming into 2020. Latah County had the most growth in establishment among the counties in the district, which is indicative of a higher rate of new business creation when compared to the rest of the counties.

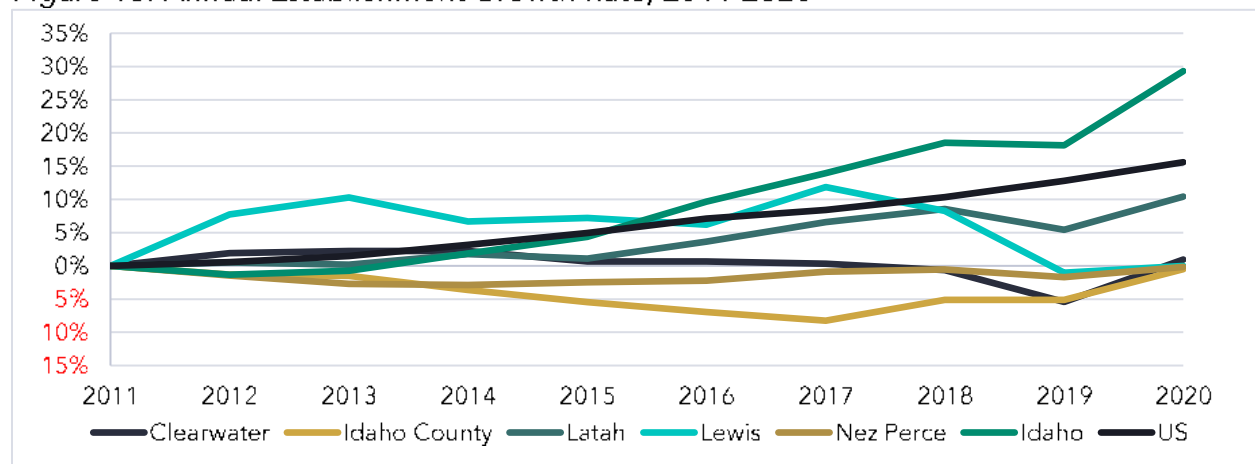
The worst performing county in the region, however, is Clearwater County, with the lowest rate of growth in both employment and wages for the period. In terms of establishment growth, the CEDA District counties grew consistently less than the state and national averages.

Figure 15: Annual Employment Growth Rate, 2011-2020



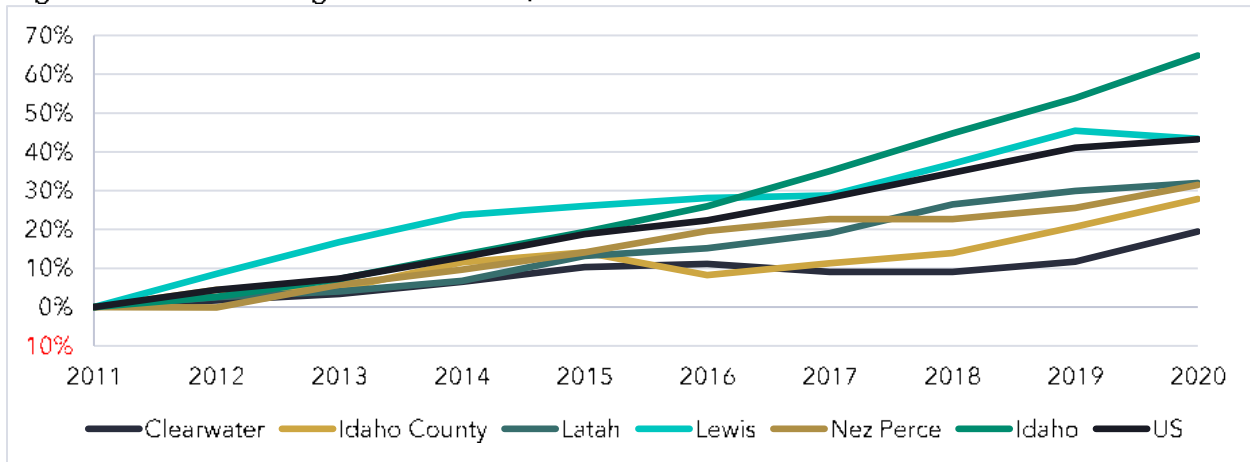
Source: US Bureau of Labor Statistics, Quarterly Census of Employment and Wages, 2011-2020

Figure 16: Annual Establishment Growth Rate, 2011-2020



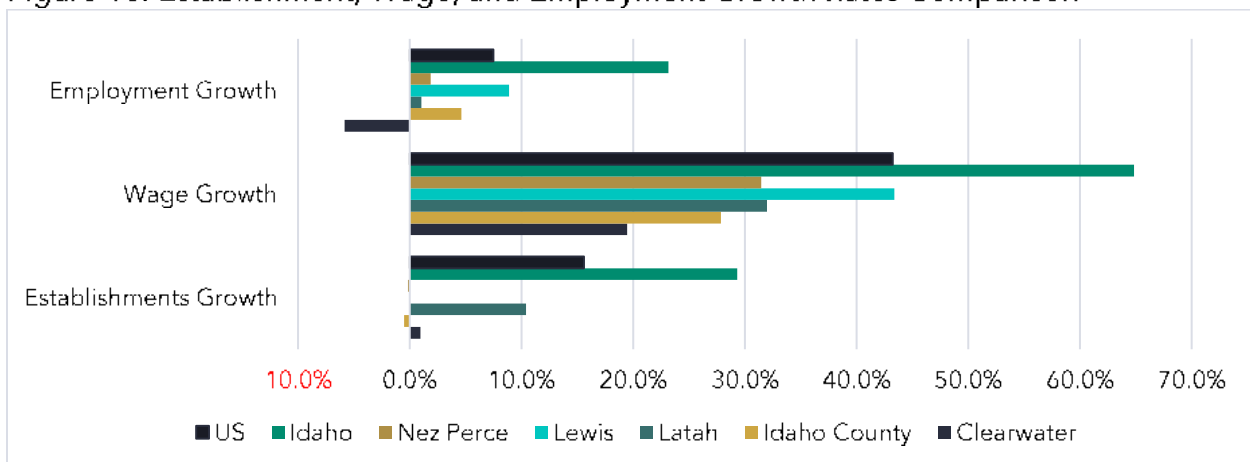
Source: US Bureau of Labor Statistics, Quarterly Census of Employment and Wages, 2011-2020

Figure 17: Annual Wage Growth Rate, 2011-2020



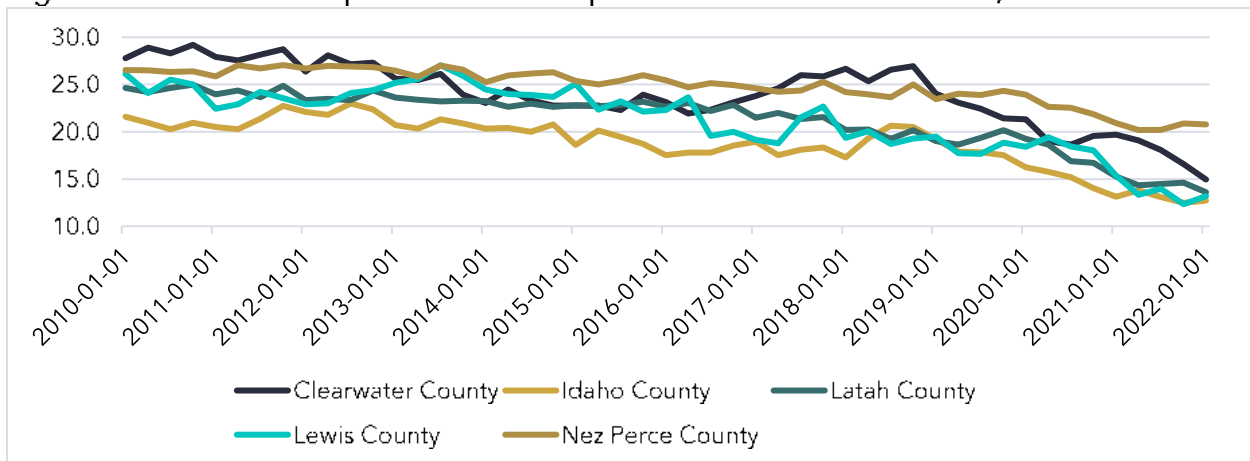
Source: US Bureau of Labor Statistics, Quarterly Census of Employment and Wages, 2011-2020

Figure 18: Establishment, Wage, and Employment Growth Rates Comparison




Source: US Bureau of Labor Statistics, Quarterly Census of Employment and Wages, 2011-2020

Figure 19: Percent of Population with Subprime Credit in CEDA District, 2010 - 2022



Source: Equifax, Federal Reserve Bank of New York



As noted previously, the ability to purchase a home is not simply tied to income, but also to residents' creditworthiness in the eyes of the lending institutions. Figure 19 displays the proportion of population in each county with subprime credit ratings over the past ten years. The distinct reduction in poor credit ratings was associated with the economic relief and stimulus packages of 2020/21. Clearly many households used these funds to take care of outstanding debts. In general, the story is positive for all counties, with most dropping below 25% by January of 2022. Despite also declining in recent months, Nez Perce County remains distinctly higher than others in the CEDA District, at 20.8% in January 2022. Clearwater County is second highest at 14.9%, and the remaining counties are clustered around 13%.

Table 14 shows employment numbers by industry in the CEDA District Counties in 2021. The top three industries by employment are health care, educational services, and manufacturing. The table also displays the location quotient (LQ) of each industry, which shows a region's industrial specialization relative to a larger geography—typically the nation.²² However, given the sparsity of the data points, some LQs might not necessarily be representative of the employment conditions in the area and the comparative advantages each county possesses. The LQ that stands out the most for the region is the one for educational services, which is indicative of 141% more employment than would be expected based on national averages. The region is home to the University of Idaho and New Saint Andrews College located in Latah County, as well as Lewis-Clark State College in Nez Perce County.

The LQ for retail trade also stands out at 1.29, meaning there's 129% more retail jobs in the area than the national average. Health Care makes up the largest share of jobs in the CEDA District, accounting for 15.1% of jobs in the area. Manufacturing accounts for 10.5% of jobs in the region, with employers such as Schweitzer Engineering Laboratories in Nez Perce and Latah Counties, and a mixture of other small to mid-sized manufacturers.

²² What are location quotients (LQs)? (2008) <https://www.bea.gov/help/faq/478>

Table 14: Employment by Industry in CEDA District, 2021

Industry	Employment	Percent of All Jobs	Location Quotient
Health Care/Social Assistance	8,213	15.1%	1.00
Educational Services	7,433	13.7%	1.41
Retail Trade	6,817	12.5%	1.29
Manufacturing	5,724	10.5%	0.99
Construction	4,081	7.5%	1.01
Accommodation/Food Services	3,391	6.2%	1.11
Agriculture/Forestry/Fishing	2,833	5.2%	4
Public Administration	2,786	5.1%	1.06
Professional/Scientific/Tech	2,737	5%	0.61
Other Services (Excluding Public)	2,169	4%	0.87
Finance/Insurance	2,101	3.9%	0.8
Transportation/Warehousing	1,645	3%	0.64
Wholesale Trade	1,062	2%	0.8
Information	930	1.7%	0.94
Admin/Support/Waste Management	734	1.3%	0.33
Real Estate/Rental/Leasing	665	1.2%	0.57
Arts/Entertainment/Recreation	565	1%	0.62
Utilities	352	0.6%	0.67
Mining/Quarrying/Oil & Gas	174	0.3%	0.6
Grand Total	54,412	100%	-

Source: Points Consulting, 2021 using Esri Business Analyst

The following shows the 2020 and 2030 forecasted job numbers by major occupation group for the CEDA District. The largest gain in employment forecasted by the Idaho Department of Labor is in office and administrative support, with an increase of 576 jobs, for a 10.2% total increase. In terms of percent change, protective service occupations—such as firefighters, correctional officers, and security guards—are projected to have the biggest increase in the region, seeing a gain of 19.9% in total jobs. Production, construction, and extraction are also expected to grow by more than 400 jobs when comparing 2020 figures to 2030.

Many high wage occupations are also projected to grow in the coming years. Architecture and engineering, legal occupations, health care, and computer and math-related jobs are forecasted to grow more than 10%. The only occupation projected to decrease in this period is farming, fishing, and forestry—losing 69 jobs, for an employment decrease of 6.2%.

The pace of growth among remote and work-from-home workers will be worth monitoring in coming years. Such workers tend to cluster in sectors such as management, sales and related, computer and mathematical, and architecture and engineering. Their presence can bring higher-incomes and innovative economic development to an area, but the decentralization trend has also been part of the cause of increased housing costs in suburban and rural areas over the past two-years. Anecdotally, Latah County is increasingly becoming a pocket for tech and sales workers for west-coast based companies in Seattle.

Table 15: CEDA District Projected Employment by Major Occupation Group

Code	Occupation	2020 Jobs	2030 Forecasted Jobs	Change	Percent Change	Median Wage 2020
43	Office and Administrative Support	5,632	6,208	576	10.2%	\$16.82
51	Production	3,727	4,219	492	13.2%	\$17.12
47	Construction and Extraction	2,625	3,056	431	16.4%	\$19.74
53	Transportation and Material Moving	3,342	3,701	359	10.7%	\$15.88
25	Education, Training, and Library	4,330	4,670	340	7.9%	\$19.30
29	Healthcare Practitioners and Technical	2,701	3,026	325	12.0%	\$31.98
11	Management	2,883	3,164	281	9.7%	\$36.51
31	Healthcare Support	2,363	2,641	278	11.8%	\$13.23
35	Food Preparation and Serving Related	3,818	4,096	278	7.3%	\$10.15
41	Sales and Related	4,120	4,376	256	6.2%	\$14.15
49	Installation, Maintenance, and Repair	1,895	2,103	208	11.0%	\$21.27
37	Building and Grounds Cleaning and Maintenance	1,336	1,509	173	12.9%	\$13.44
33	Protective Service	758	909	151	19.9%	\$21.05
39	Personal Care and Service	999	1,146	147	14.7%	\$12.00
13	Business and Financial Operations	1,512	1,656	144	9.5%	\$29.46
21	Community and Social Service	860	966	106	12.3%	\$21.88
19	Life, Physical, and Social Science	618	720	102	16.5%	\$25.34
15	Computer and Mathematical	802	883	81	10.1%	\$33.83
17	Architecture and Engineering	593	657	64	10.8%	\$39.92
27	Arts, Design, Entertainment, Sports, and Media	685	735	50	7.3%	\$17.59
23	Legal	259	287	28	10.8%	\$32.81
45	Farming, Fishing, and Forestry	1,106	1,037	(69)	(6.2%)	\$13.62
	Total, All Occupations	46,964	51,765	4,801	10.2%	\$17.80

Source: Idaho Department of Labor

5. Housing Opportunities

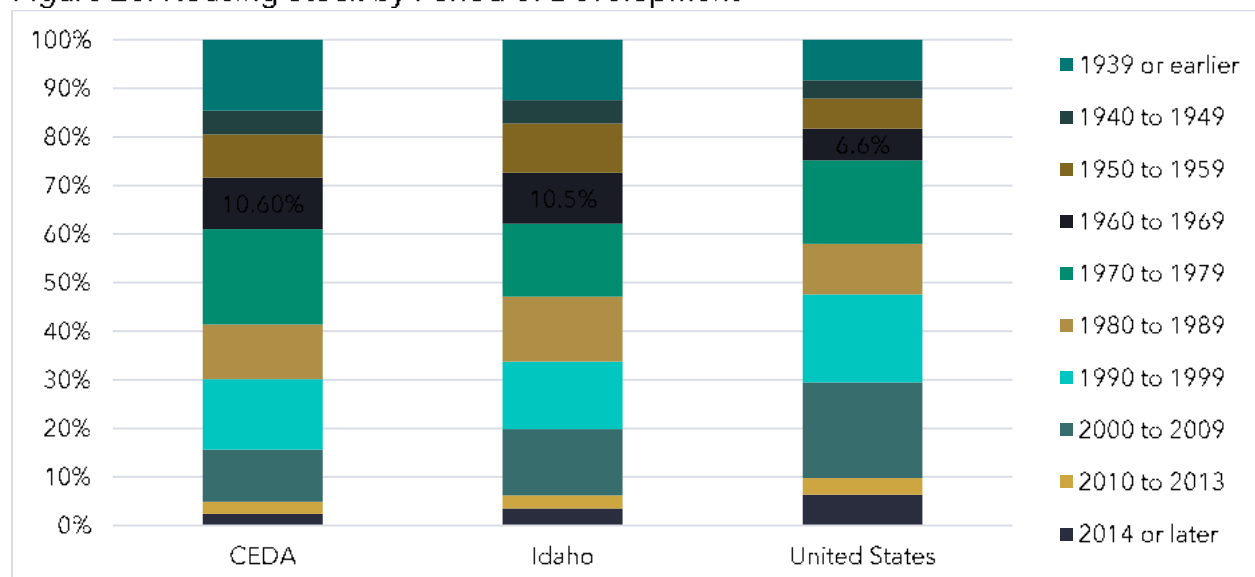
Existing Housing Stock & Conditions

The CEDA Districts' current stock of housing consists of a larger percentage of older houses than that of the state and United States. It's notable that houses older than 1939 represent a bigger chunk of housing in the CEDA District, and that the 1970s saw a boom of home construction as well. Though a healthy number were built in the 1990s, only Idaho County and Latah County have sustained any significant level of production since then. Clearwater, Lewis, and Nez Perce have the greatest percentage of homes built before 1990 among the CEDA District counties. Lewis has the most, by percent, built before 1980, and the largest percent built in the 1970s of all the CEDA District counties.

The numbers for 2010-2014 or later are paltry by comparison to the state and nation during the same period. The mismatch of production in Latah County is particularly stark. As noted in Table 5, Latah County has and is forecasted to experience the largest growth; but just 1,100 units (6.7% of the total) housing stock has been built since 2014.

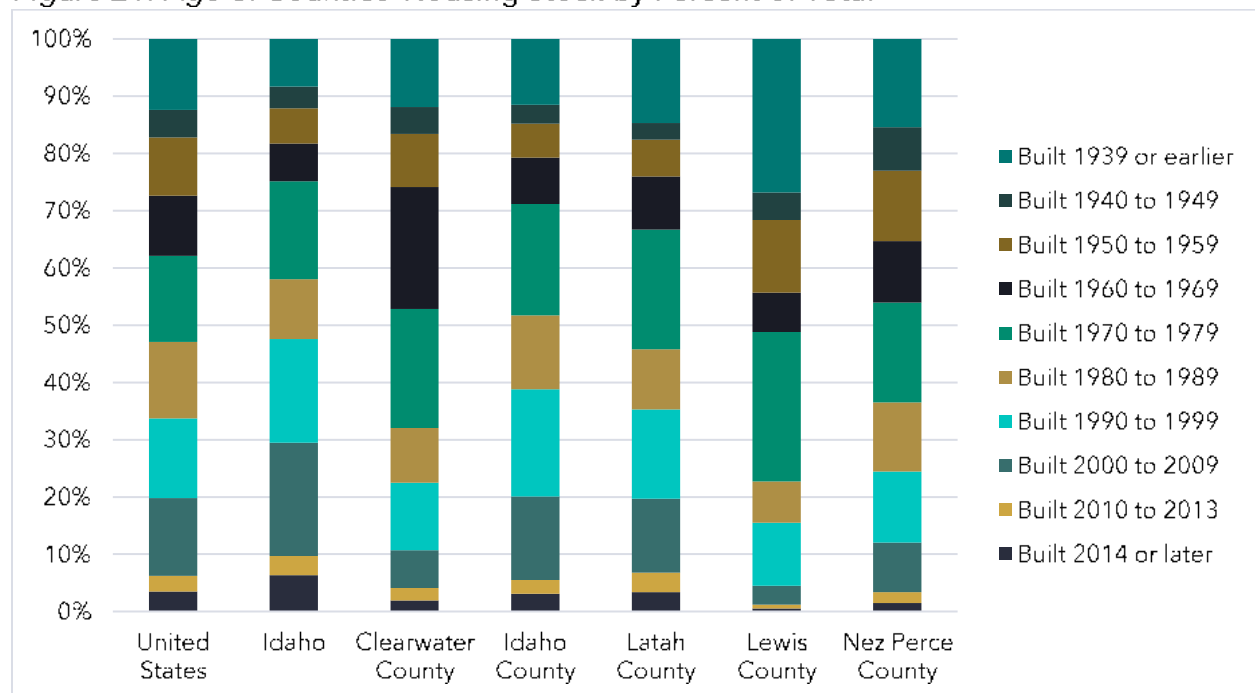
Home age is also relevant to affordability in that older houses are more expensive to maintain, and more often require careful or expensive mitigation processes when being updated or improved to modern standards. Various rules of thumb exist for homeowners' budgeting for home maintenance, with some suggesting that owners set aside up to 4% of their house's value if homes are older than 30-years. With about 70% of the CEDA District homes being 30 years or older, and the median CEDA District home valued at \$283K, most homeowners within the district should be budgeting about \$940/month for maintenance. For those CEDA District homeowners whose homes are many decades older than that, the dollar amount for maintenance should be greater.

Figure 20: Housing Stock by Period of Development



Source: U.S. Census ACS 2020 DP04

Figure 21: Age of Counties' Housing Stock by Percent of Total



Source: U.S. Census ACS 2020 DP04

Housing Trends

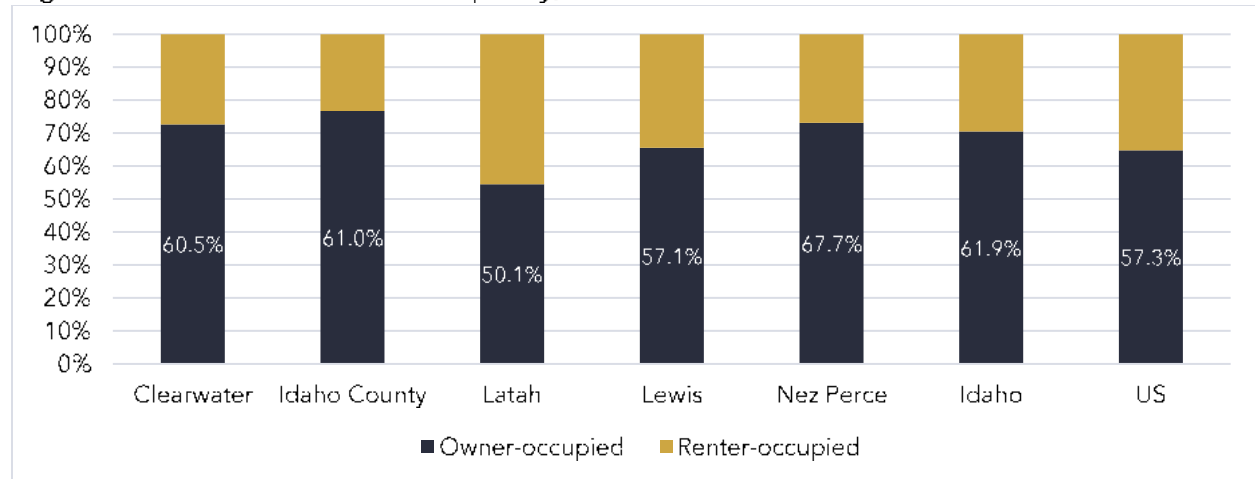
All counties in the CEDA District have a larger share of owner-occupied units than the national average. The county in the region with the highest proportion of owner-occupied units is Nez Perce County, where around 68% of homes are owner-occupied. This is in contrast to Latah County, which only has a small majority of owner-occupied homes. The high rate of renter-occupancy in Latah County (41.8%) is owed mostly to the student population in the college town of Moscow.

Figures 7-11A and Tables 11-15A in the [Appendix](#) display detailed rental data by county. The most common renter-occupied household in the region is a 1-person household, while the most common owner-occupied household is a 2-person household. Nez Perce County, which is the second youngest county in the district, has the highest proportion of 3-person and 4-person households when looking at owner-occupied and renter-occupied combined. Conversely, Lewis County has the highest proportion of renter-occupied 1-person households. This is noteworthy given that the counties with an older population in the region (Lewis, Clearwater, and Idaho County) tend to have a larger proportion of households with a lower occupancy, such as 1-person and 2-person households.

There is currently a lack of inventory of smaller homes for retirees as well as pre-retirees, which will be demonstrated in later sections of this report. This is an issue due to this segment of the population not needing the same amount of space they previously had. If they desired to move into a smaller space, the lack of supply would make it impossible for them to do so.

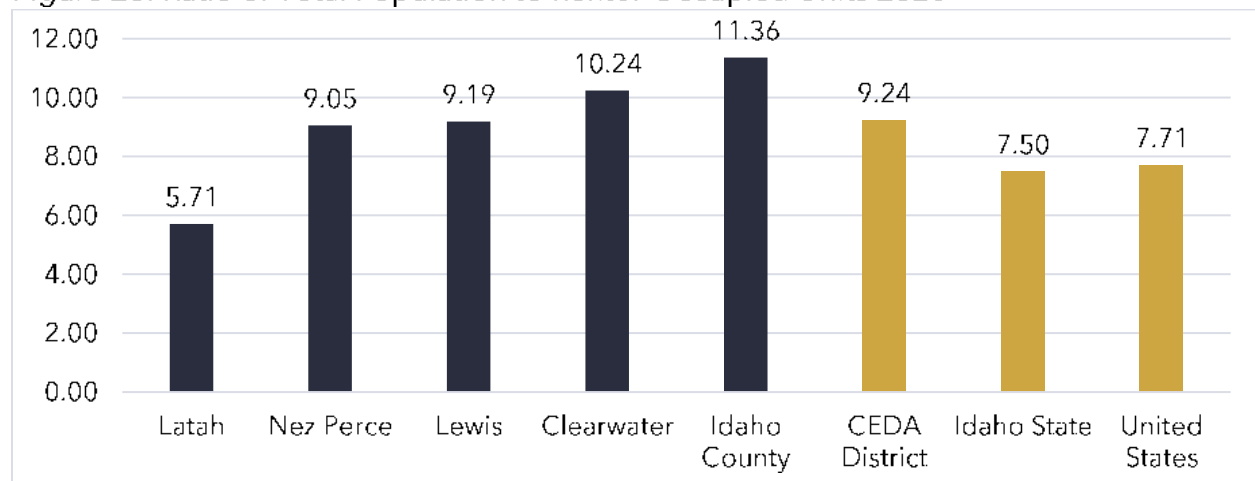
This ends up locking up the supply of larger homes, preventing younger households with more persons from being able to move into larger, more accommodating spaces.

Figure 22: Owner vs Rental Occupancy, 2021



Source: 2020 Census ACS 5-year Estimates

Figure 23: Ratio of Total Population to Renter-Occupied Units 2020



Source: U.S. Census ACS DP05 2020 5-Year, B25106 2020 5-year

Figure 23 displays the ratio of total population to renter occupied units. This ratio in the CEDA District as a whole is elevated over the statewide and national ratio. The greater under-supply of rental units seen here is in the more rural communities, with only Latah's ratio being below those benchmarks. In order to bring this ratio down to benchmark levels, more rental units would need to be added in Clearwater, Idaho, Lewis, and Nez Perce counties.

The United States Department of Housing and Urban Development (HUD) keeps annual estimates of Fair Market Rents (FMR) for metropolitan areas and nonmetropolitan counties, which is useful for us in trying to understand what affordable rentals look like in the CEDA District. FMR's are references that help HUD define standard amounts for programs such as

Housing Choice Vouchers, Section 8 contracts, Housing Assistance Payments, and others. These FMR amounts are defined by statute as estimates of rent plus utilities (excluding telephone), and they are generally set at the 40th percentile rent for “standard quality rental housing.”²³ The FMR calculation excludes units that are new construction, substandard, or public housing, and selects from among rentals of all units within the FMR area occupied by tenants who have recently moved.

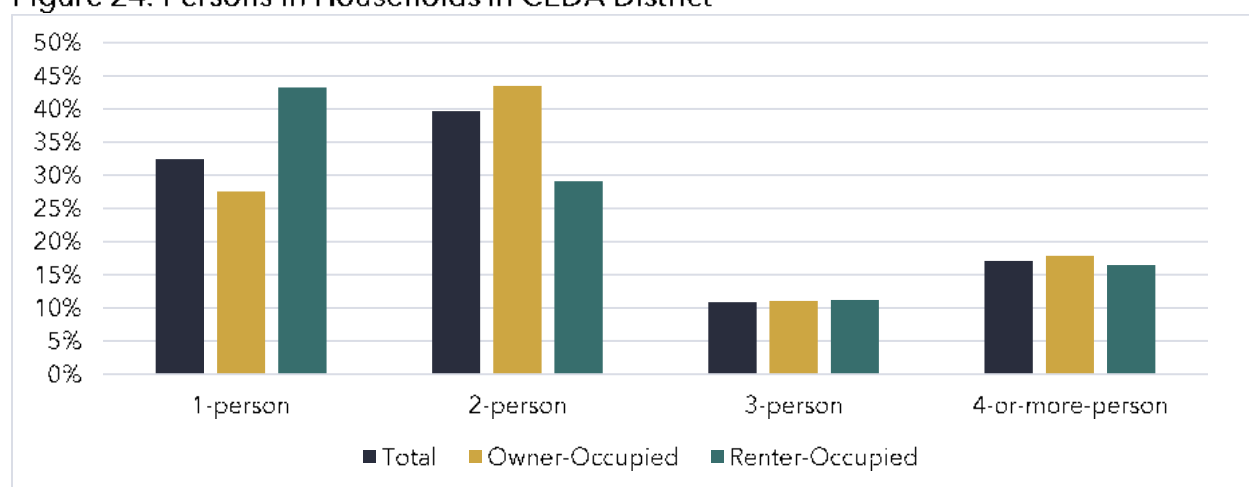
Table 16 displays FMR for 2-bedroom units in the CEDA District along with percentage change between 2021 and 2022. Rents varied based on the market conditions in each county, with a high of \$925 in Nez Perce and a low of \$757 in Lewis County. Idaho County saw the highest increase over the year at 10.7%. Latah also saw high price escalation at 6.2%, while the remaining counties (excepting Idaho County) were all below 5.0%. Though perhaps initially surprising that Nez Perce commands higher rates, this serves as a good reminder that rental pricing is not simply a matter of bedrooms and square footage. Latah County, unlike others in the CEDA District, has developed a large supply of basic, non-amenity rich rentals oriented towards college students.

Table 16: 2021 – 2022 Fair Market Rents in CEDA District Counties

	2022 Fair Market Rent 2-Bedroom	Percent Change 2021 - 2022
Clearwater	\$837	4.6%
Idaho County	\$860	10.7%
Latah	\$834	6.2%
Lewis	\$757	3.1%
Nez Perce	\$925	4.5%

Source: Housing and Urban Development, Small Area Fair Market Rents

Figure 24: Persons in Households in CEDA District

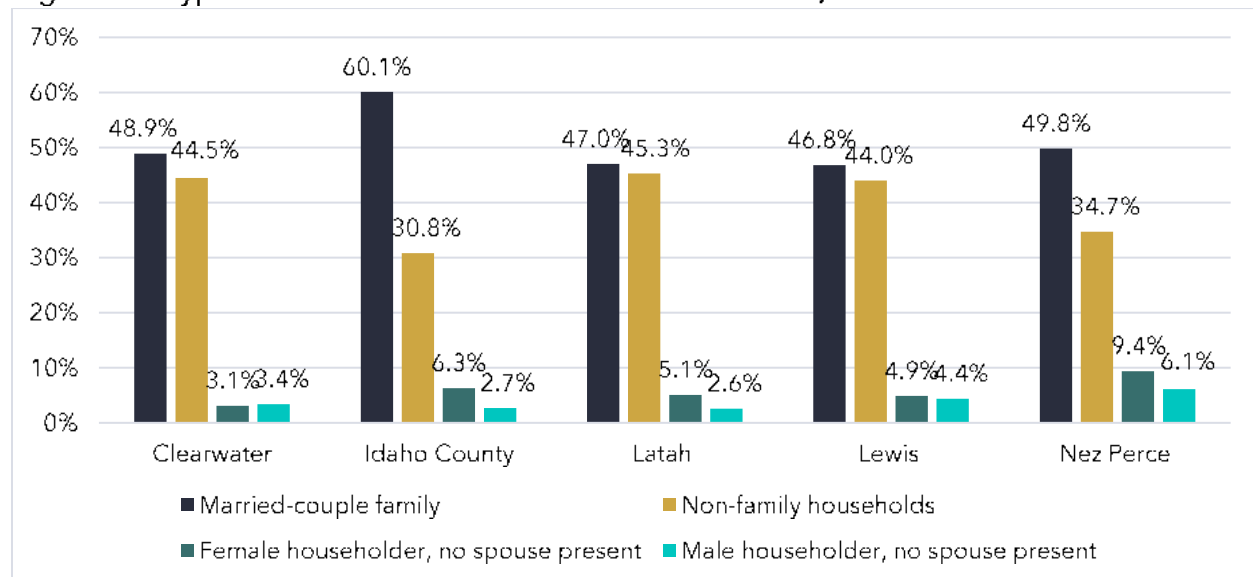


Source: 2020 Census ACS 5-year Estimates

²³ Fair market rents for existing housing: Methodology. 24 CFR § 888.113

Figure 25 shows the types of households in each of the counties in the CEDA District. Most households in every county are made up of a married-couple family. A married-couple family may or may not have children living with them. The second most common type of household in the region are non-family households, which refers to one-person households, or homes shared by people who are not related. This is expected to be the case in Latah County, where many college students live by themselves or with roommates. However Clearwater County and Lewis County both have similar rates of non-family households. Nez Perce County also has the highest rate of single adult households, both male and female, composing more than 15% of households in the county.

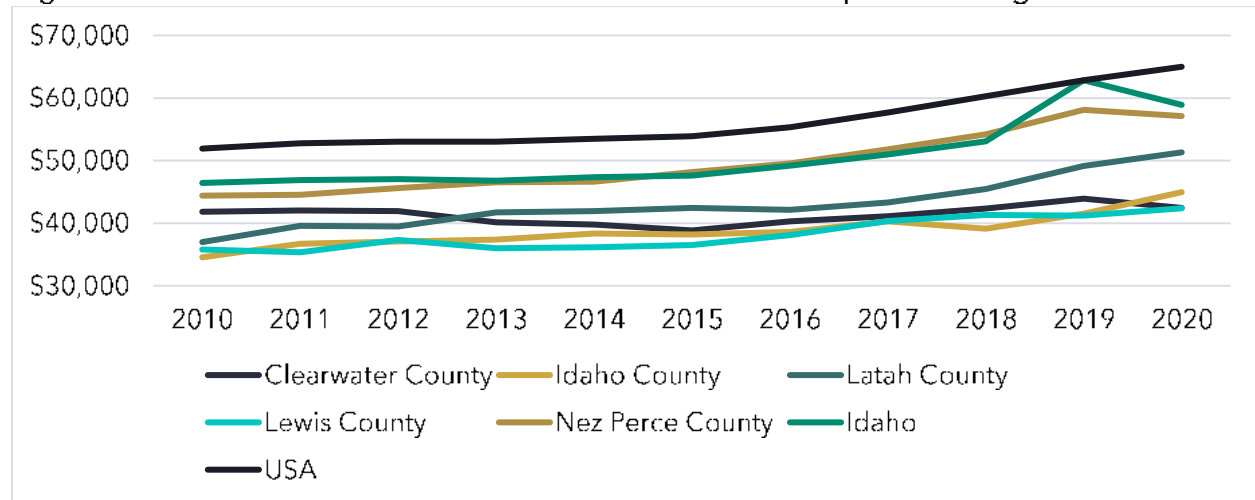
Figure 25: Types of Households in CEDA District Counties, 2020



Source: 2020 ACS 5-year Estimates, Occupancy Characteristics (S2501)

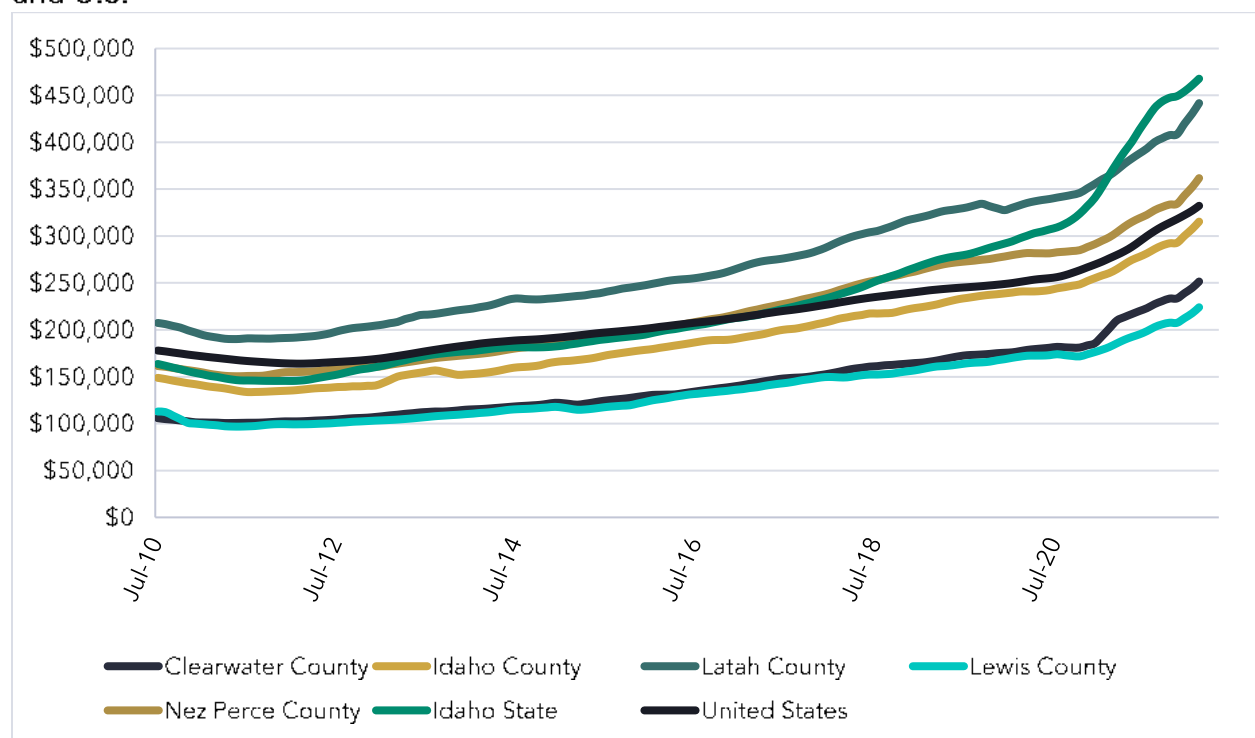
Affordability is not simply an issue of home values but also of incomes, hence why the next series of charts focus on the combination of these two factors. Figure 26 displays how income has changed in North Central Idaho in the past ten-years. Not surprisingly, the region trails the national average, though some areas appear to be closing the gap. Nez Perce County in particular tracks fairly well with the statewide average, surpassing it in some years. Latah County is also closing the gap, signaling Moscow's ongoing transformation away from being merely a "college town." Clearwater, Idaho, and Lewis counties are exchanging places year-over-year, but largely not making significant progress on incomes.

Figure 26: 2010 - 2020 Median Household Income for Occupied Housing Units



Source: US Census Bureau ACS S2503 5 Year 2010 - 2020

Figure 27: Zillow Home Value Index 2010 - 2022 by CEDA District County, Idaho State, and U.S.



Source: Points Consulting using Zillow ZHVI

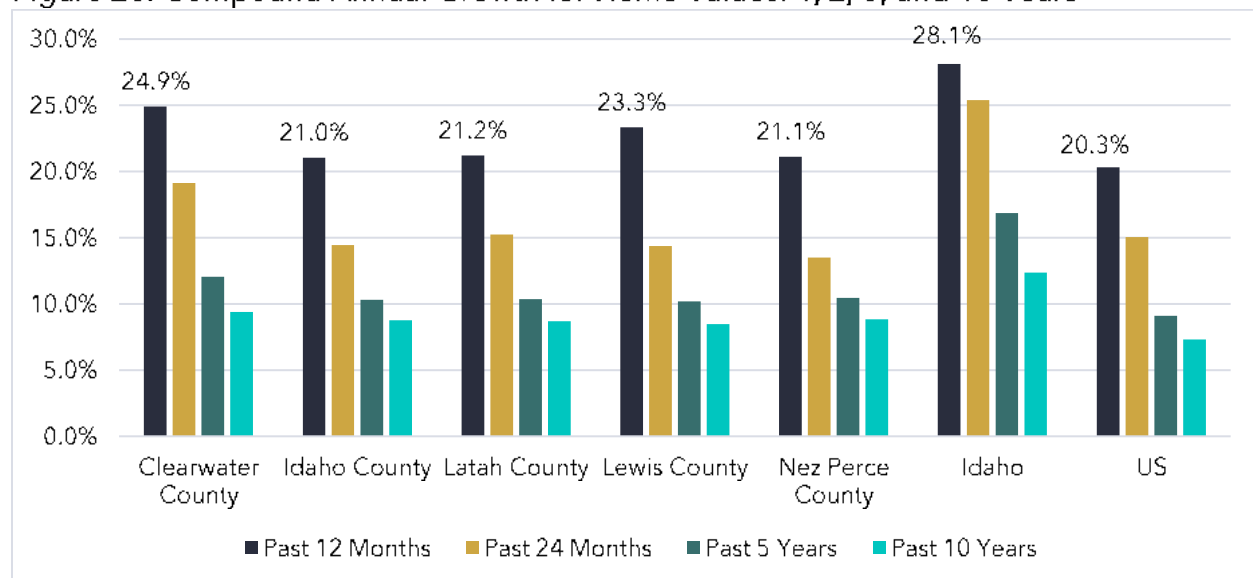
Figure 27 demonstrates just how much home value appreciation has taken place in the CEDA District since 2010. After years of stable prices and slow appreciation, home values took a new trajectory upward, beginning around 2016. As a result of the COVID-induced shift of

housing-sentiment and work-from-home taking place nationwide, home values skyrocketed in early 2020.

As Figure 26 showed, incomes in Clearwater County grew slower than in other counties in the district. But Figure 27 shows that Clearwater home values rose by a higher percentage (41.9%) than any other CEDA District County, from February 2020 to February 2022. Lewis County has a similar story, with years of low-income growth, but 30.8% home value growth over between early 2020 and 2022. In dollar terms, Latah's values in February 2020 were \$52,000 higher than in second place Nez Perce. But by February 2022, Latah had widened that gap to \$80,000.

As shown in Figure 27 and Figure 28, all the counties in the CEDA District have outpaced the US in the past 12 months in terms of home value growth percentage, ranging from 21.0% (Idaho County) to 24.9% (Clearwater). The state of Idaho grew at 28.1%, compared to the 20.3% national growth. In CAGR terms, each of the CEDA District counties' home values grew faster than the national rate over the past one, five, and ten years, while only Clearwater's and Latah's 24-month CAGRs were higher than the national rate.

Figure 28: Compound Annual Growth for Home Values: 1, 2, 5, and 10 Years



Source: Points Consulting using Zillow ZHVI

Such rapid appreciation's effect on affordability is detailed in multiple ways in this report. It has a positive effect on those who have owned homes since before the sharpest increases in home values hit. The newly bolstered personal balance sheets of those homeowners can be loosely described by looking at the cohort of owner-occupied housing units with no mortgage, and tabulating the middle of the census-estimated value ranges of those homes to arrive at a total home equity dollar amount.

By this conservative estimate of home equity increases (shown in Table 17) approximately \$427M in wealth accrued to those CEDA District homeowners without a mortgage from 2010 to 2020, representing an 18.8% boost to their home equity. That compares to the much smaller equity boosts seen statewide (9.7%) and nationwide (3.8%). This cohort of CEDA District homeowners has certainly experienced the economic phenomenon known as "The Wealth Effect" over the last decade, and so have many others who have a mortgage and also purchased their home before house prices started taking a much shorter path to the upper-right corner. Though likely only a small portion of those homeowners have access to that increased equity via home equity loans or lines of credit, many of their worries about future education costs and retirement savings must have been reduced somewhat as a result of the hot local housing market.

Table 17: Housing Units Without a Mortgage 2010 - 2019, CEDA District

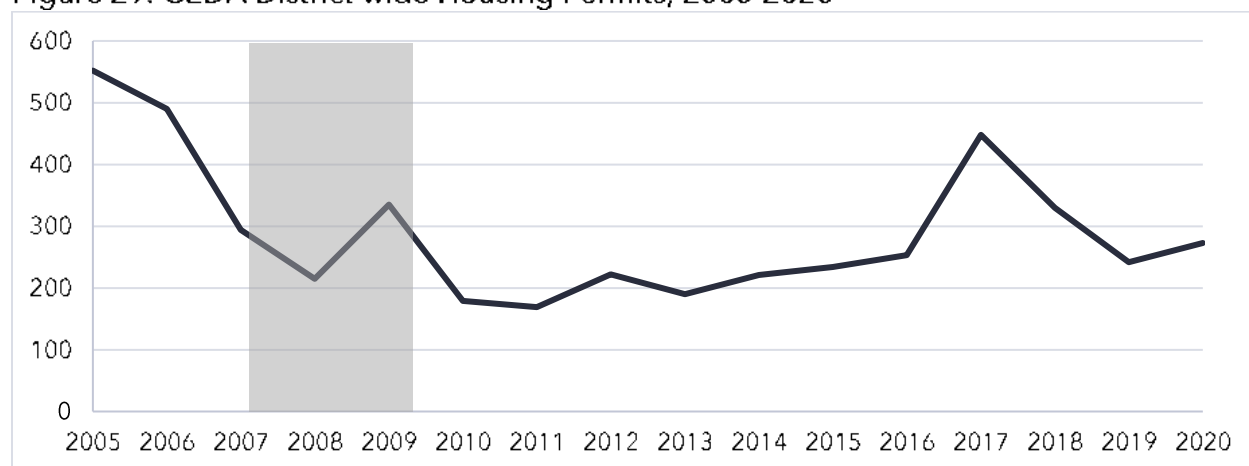
Metric	2019	2010 - 2019 Change	2010 - 2020 % Change
-----CEDA District-----			
Owner-occupied housing units with no mortgage	12,775	961	8.1%
Home Equity (2022 Dollars)	\$2.7B	\$427M	18.8%
-----Idaho State-----			
Owner-occupied housing units with no mortgage	156,229	32,152	25.9%
Home Equity (2022 Dollars)	\$36.7B	\$3.3B	9.7%
-----United States-----			
Owner-occupied housing units with no mortgage	28.85 M	4.46M	18.3%
Home Equity (2022 Dollars)	\$7.3B	\$2.64B	3.8%

Sources: PC Analysis of U.S. Census Bureau ACS 2010 and 2019 S250/ 1-year estimates, U.S. Bureau of Labor Statistics All Items CPI-UNew Housing Production

Housing Production Trends

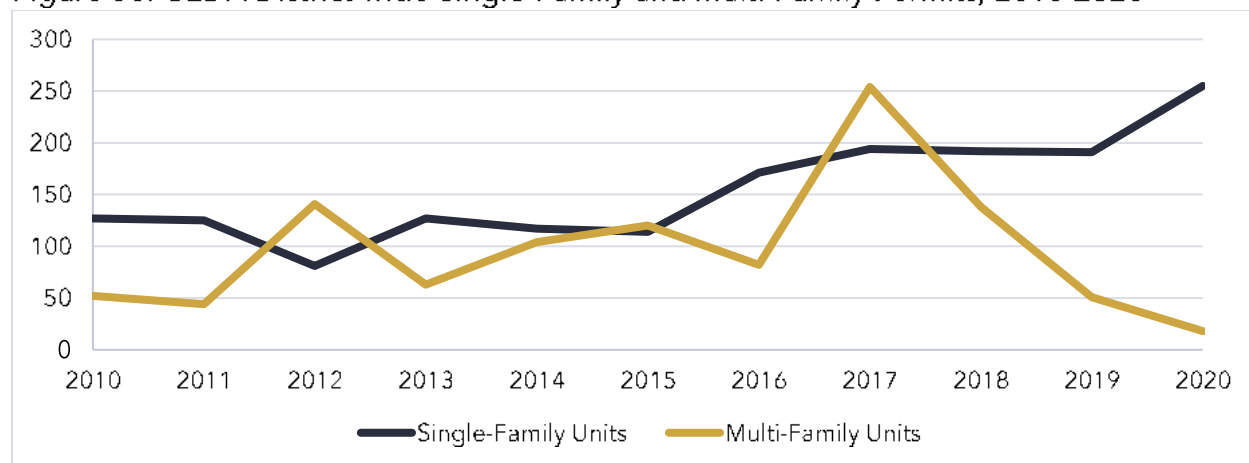
Total housing permits in the CEDA District have had several highs and lows in the period from 2005 to 2020. However, permits have not since reached the 2005 high of 552 permits. Permits were declining in the District prior to the Great Recession, and eventually recovered all the way to a peak in 2017 of 448 permits. Single-family permits, displayed in Figure 30, have followed a different trend, increasing steadily from 2010 to 2020. Multi-family permits, on the other hand, follow an unpredictable trend, with multiple pronounced peaks and troughs during the period. Table 18 shows how Latah County is the main driver in the case of both types of permits, with the highest number of permits issued in both 2010 and 2020 among all the CEDA District counties.

Figure 29: CEDA District-wide Housing Permits, 2005-2020



Source: U.S. Census Bureau, Building Permits Survey

Figure 30: CEDA District-wide Single-Family and Multi-Family Permits, 2010-2020



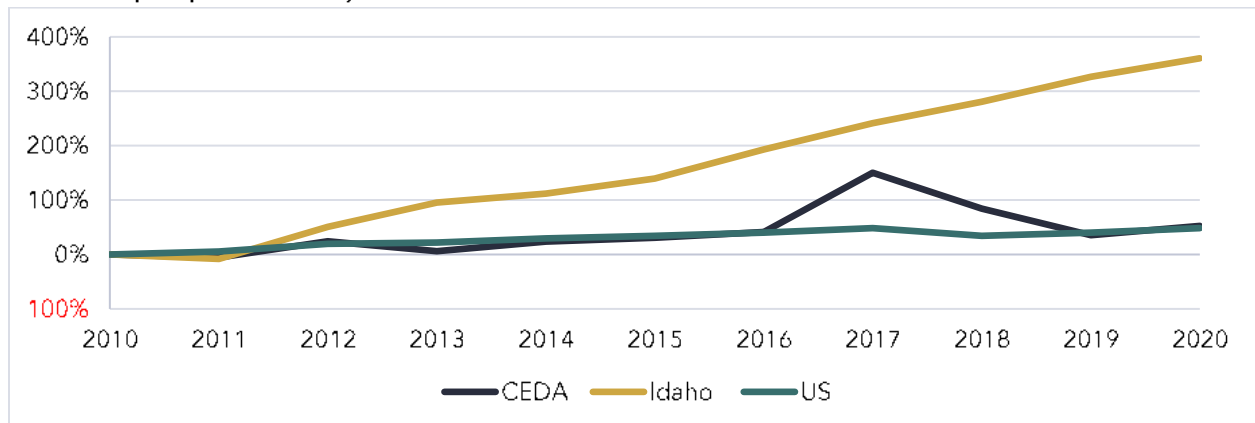
Source: U.S. Census Bureau, Building Permits Survey

Table 18: CEDA District-wide Housing Permits, 2010-2020

-----Single-Family Permits-----		
	2010	2020
Clearwater County	20	33
Idaho County	4	8
Latah County	59	106
Lewis County	0	9
Nez Perce County	44	99
-----Multi-Family Permits-----		
	2010	2020
Clearwater County	0	2
Idaho County	0	0
Latah County	48	16
Lewis County	0	0
Nez Perce County	4	0

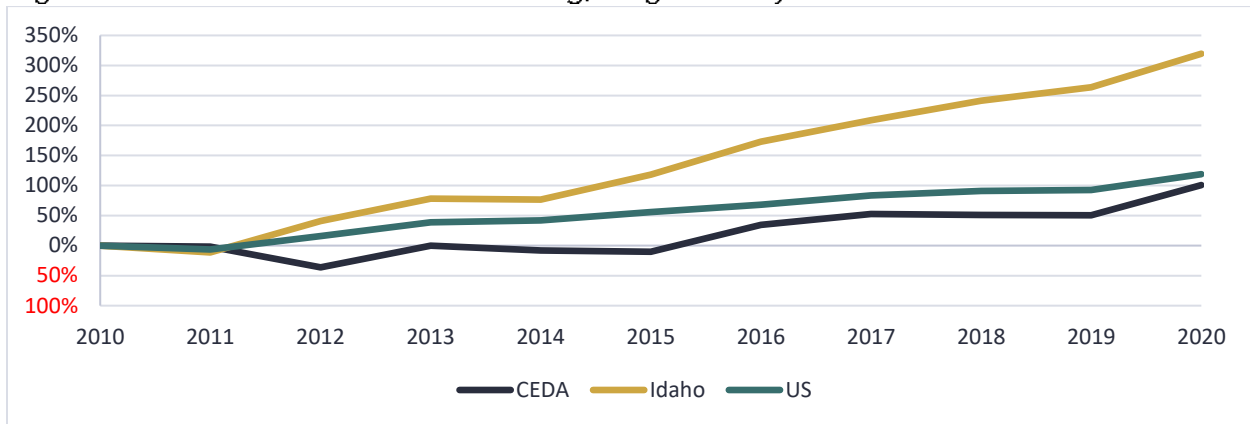
Source: U.S. Census Bureau, Building Permits Survey

Figure 31: Compound Annual Growth Rate of Housing Permits in the CEDA District Counties, US, and Idaho, 2010-2020



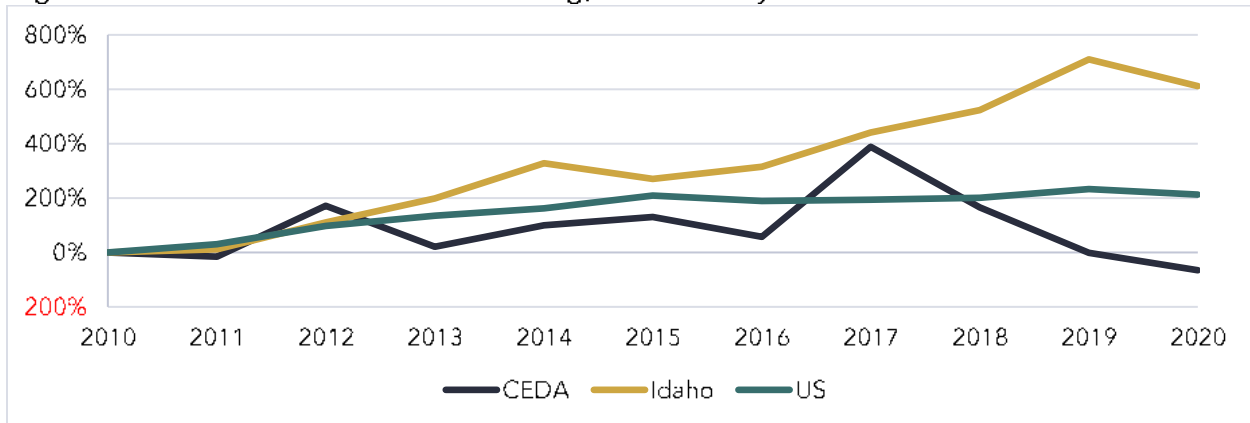
Source: U.S. Census Bureau, Building Permits Survey

Figure 32: Cumulative Growth in Housing, Single-Family Units



Source: U.S. Census Bureau, Building Permits Survey

Figure 33: Cumulative Growth in Housing, Multi-Family Units



Source: U.S. Census Bureau, Building Permits Survey

Housing Affordability

From 2010-2020, median income households have had increasing difficulty affording rent, or being able to buy a house, partly because their median incomes have grown at a much slower rate than house prices and rents. Figure 34 displays the different rates of change for median incomes, house prices, and rent. The FHFA House Price Index (FHFA HPI) is a broad index of house price movement that uses data from mortgages securitized by Fannie Mae and Freddie Mac to track average same-house changes in sales price or refinance value going back to the 1970s.²⁴ When comparing each county to Idaho and to the United States in Figure 34, it's notable that the changes in CEDA District counties have been very different than the more moderate changes seen in the state and national statistics. The data suggests that from 2010-2020 there were plenty of middle-income households in the CEDA District that slowly but steadily grew their income, yet still found themselves ending up officially in the cost-burdened category.

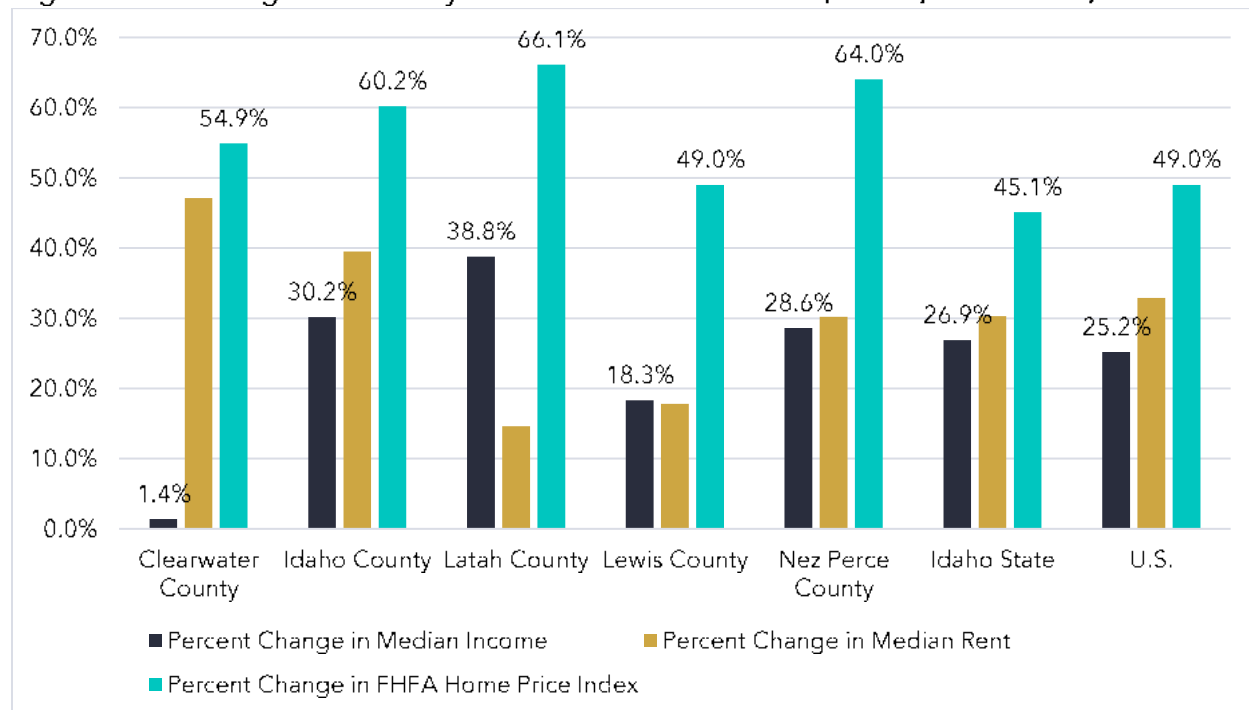
Among the five CEDA District counties, the gap between the median income growth and the FHFA Home Price Index is staggering, especially in the case of Clearwater—the median income grew 1.4% over 10 years while the FHFA Home Price Index grew 54.9%, and the median rent grew by 47.1%. Stagnant income is one problem, especially when rents are rising that much. However, pairing up stagnant incomes and rapidly rising rents with 0% interest rates on savings accounts for ten years, it's clear that the ability to save money for a down payment has been doubly hard for median income households in some CEDA District counties since 2010.

Nez Perce County was able to keep up the pace of national median income growth, but the house prices grew much faster than the national index. Idaho County saw fairly strong increases in income but were still outweighed by stronger increases in rent and home values. Lewis County's median income and median rent grew modestly—around 18%, well below the pace of Idaho's and the nation—but the home values grew at a rate (49%), in line with rates for the nation and state of Idaho.

Latah represents an interesting case. Historically, as the leader in home values in the North Central Idaho region, it continued to lead the pack with 66.1% appreciation. At the same time, it led the CEDA District in income growth (38.8%). Rents are the only category which did not keep up. This could be due to landlords continuing to focus on utilitarian low-rent college units, and also perhaps a signal of demand for more amenity-rich market rate units.

²⁴ The FHFA HPI is different than the Zillow Home Value Index because the ZHVI takes into account the value of homes that aren't on the market, whereas the FHFA HPI tracks actual sales and refinance transactions.

Figure 34: Housing Affordability in CEDA District Counties, Idaho, and the US, 2010-2020



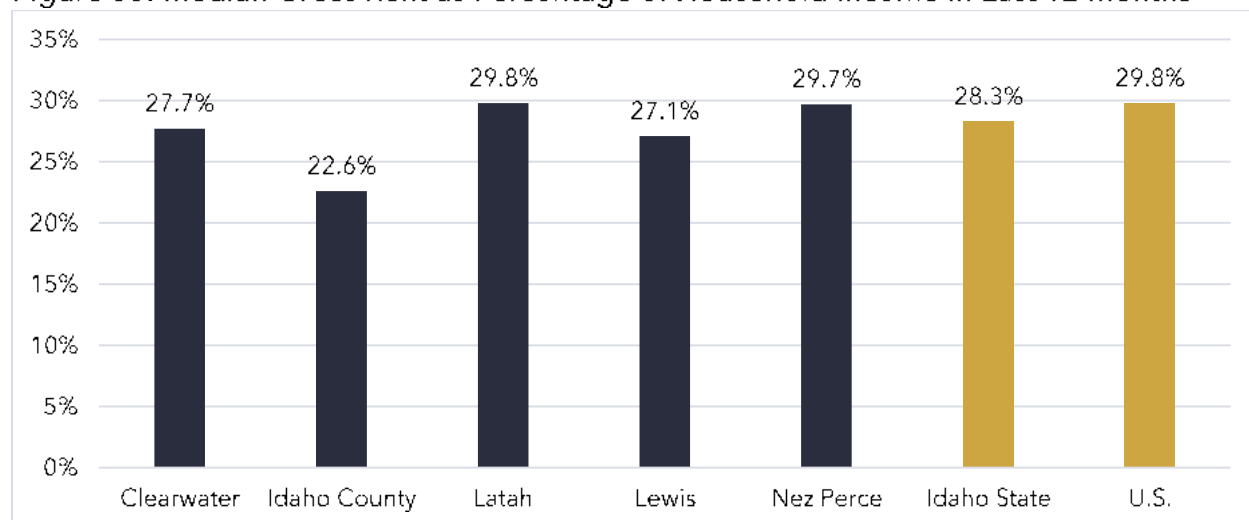
Sources: U.S. Census ACS, FHFA Home Price Index

Housing Cost–Burdened Populations

A look at rents compared to household income over the last 12 months, as seen in Figure 35, zeros-in further on the composition of cost-burdened households. A household that spends 30% or more of its income on housing expenses (mortgage or rent plus utilities) meets HUD's definition of "Cost-Burdened," meaning that households probably face difficulties affording life's other regular ongoing necessities—food, transportation, etc. If housing costs reach 50% of a household's income, that household is "Severely Cost-Burdened."

Of all the CEDA District counties, only Idaho County has much headroom before one third of its households become cost-burdened by rent alone. This chart doesn't include the costs of utilities, which is also a factor in HUD's official definition of being cost-burdened. When one considers the fact that landlords still have rising maintenance costs as buildings age and inflation increases the cost of insurance, supplies, and labor, and that supply chain problems have caused havoc on maintenance and improvement schedules and budgets nationwide, it's a reminder that landlords have less control over rents than most people think, shifting focus back to the issue of slower wage growth. The next charts break down the percent of cost-burdened households by income range and can reveal some trends per the CEDA District.

Figure 35: Median Gross Rent as Percentage of Household Income in Last 12 Months



Source: U.S. Census 2019 ACS B25011

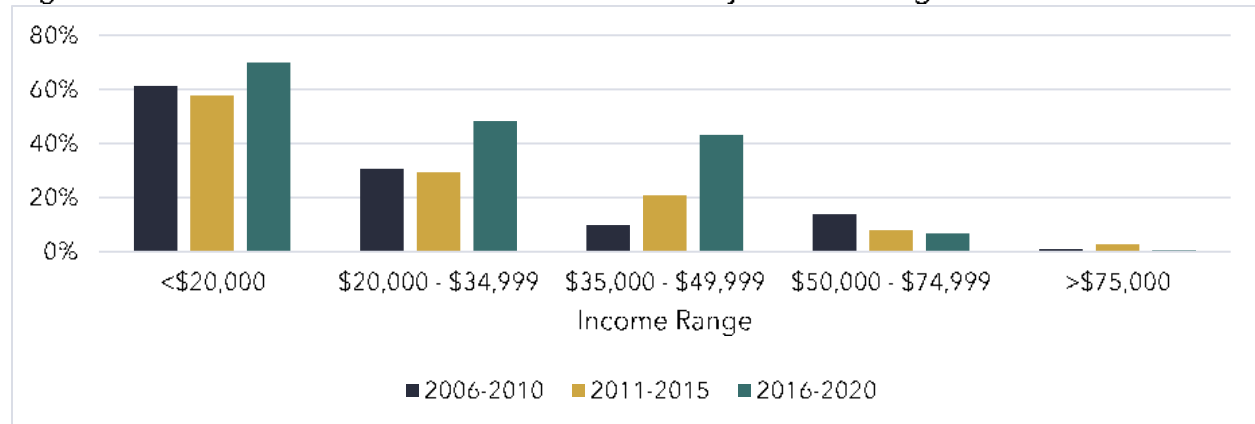
In addition to cost-burdened data by geographic area, the HUD data also divides population by area median income levels, and by housing tenure (i.e., owner or renter-occupied housing). PC presents multiple cross-sections of this data, as it is among the most crucial data for this analysis. Figures 37-46 provide a further glimpse into how the cost-burdened picture developed over time.²⁵ The general pattern from 2006-2020 has been a rising trend in the lower three income ranges, and a decreasing trend in the upper two ranges. The degree of increase seems to have been most pronounced in the ranges covering \$20,000-\$49,999, especially the \$35,000 to \$49,999 range, where a small percentage turned into a large percentage. In Clearwater, for example, 9.8% of households in that range were cost-burdened in 2006, whereas 43.2% reached that threshold by 2020.

Data in Figures 37 through 41 illustrates the distribution of cost burden by income range for renters in the CEDA District. In general, renters have lower incomes and tend to be more cost-burdened than homeowners.²⁶ All of the counties have the largest amount of severely cost-burdened and cost-burdened renters within the extremely low-income group (<30% AMI), with sizeable proportions of severely cost-burdened renters on the low-income side as well (50% to 80% AMI). Clearwater County stands out from this pattern, however, with more severely cost-burdened renters in the low-income range, than in the extremely low-income range. In terms of total numbers, Nez Perce and Latah counties have the largest number of low-income renters (50% to 80% AMI).

²⁵ These figures focus on change in cost burden over time, whereas the Appendix displays the same charts for each county individually.

²⁶ Low-income homeowners are as burdened by housing costs as renters. L. Goodman & B. Ganesh (2017), <https://www.urban.org/urban-wire/low-income-homeowners-are-burdened-housing-costs-renters#:~:text=Over%20a%20quarter%20of%20renters,expla in%20most%20of%20this%20difference>

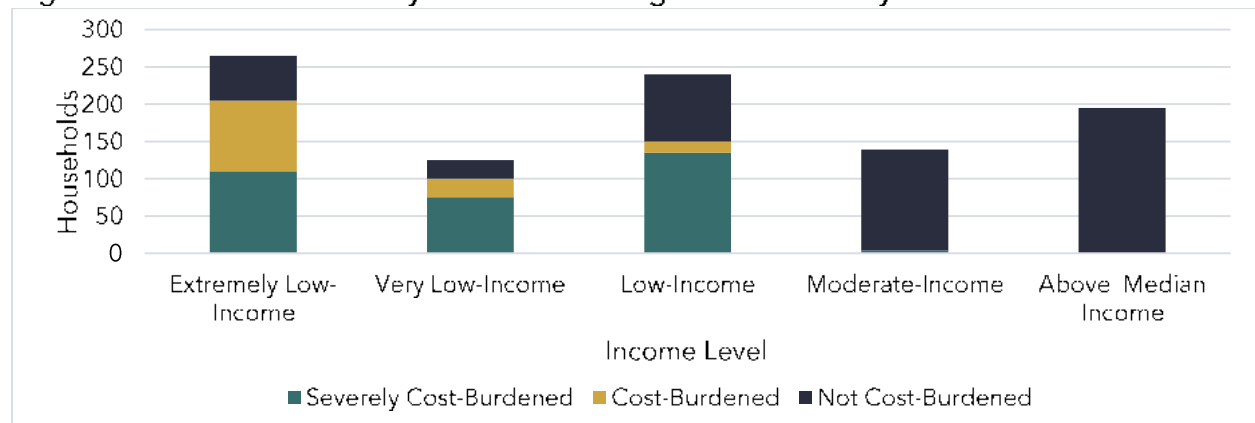
Figure 36: Percent of Cost-Burdened Households by Income Range in CEDA District²⁷



Source: US Census Bureau ACS B25106 5 Year 2010 - 2020

Cost-Burdened Renters

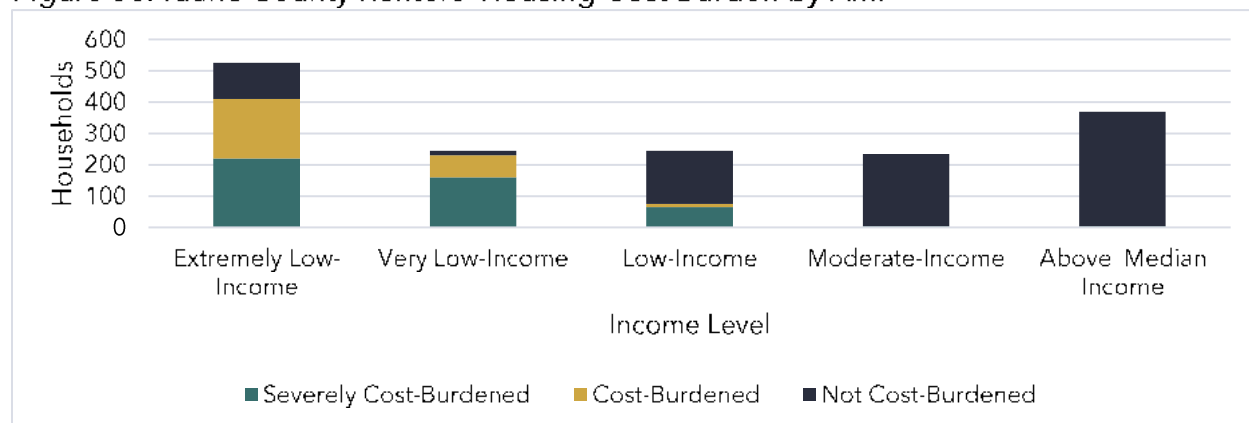
Figure 37: Clearwater County Renters' Housing Cost-Burden by AMI



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, 2014-2018

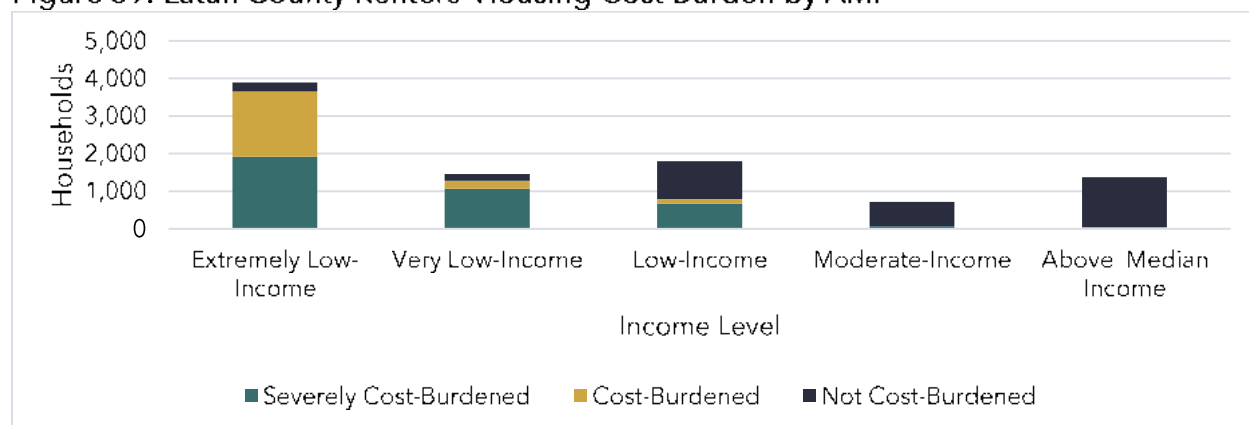
²⁷ AMI Category definitions: Extremely low-income is $\leq 30\%$ AMI, very low-income $>30\%$ to $<50\%$ of AMI, low-income $>50\%$ to $\leq 80\%$ AMI, moderate-income is $>80\%$ to $\leq 100\%$ AMI, and above median income is $>100\%$ AMI

Figure 38: Idaho County Renters' Housing Cost-Burden by AMI



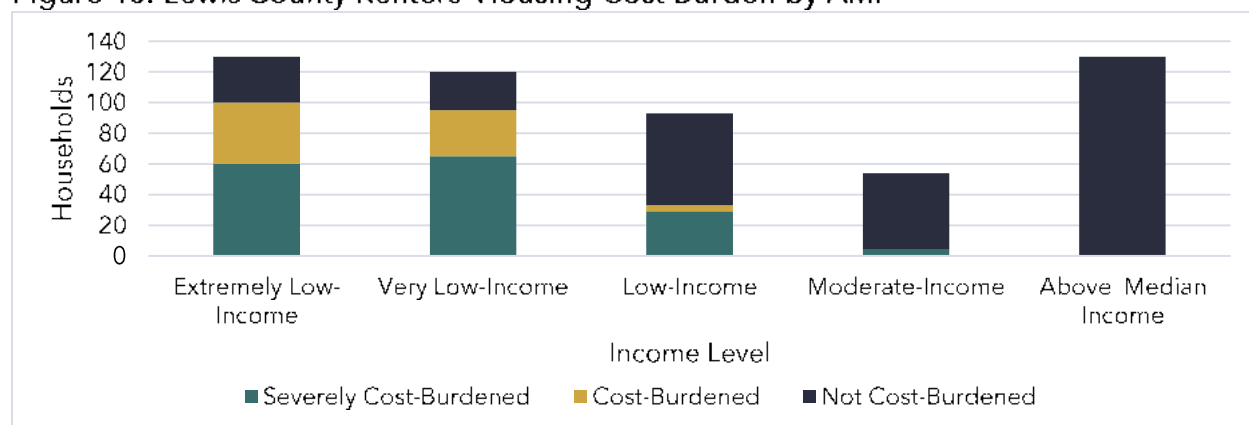
Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, 2014-2018

Figure 39: Latah County Renters' Housing Cost-Burden by AMI



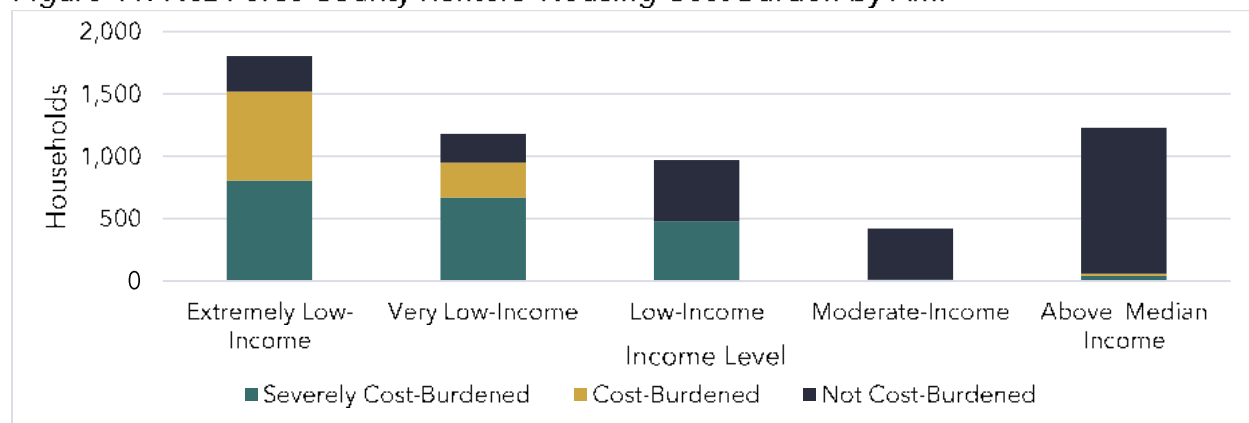
Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, 2014-2018

Figure 40: Lewis County Renters' Housing Cost-Burden by AMI



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, 2014-2018

Figure 41: Nez Perce County Renters' Housing Cost-Burden by AMI



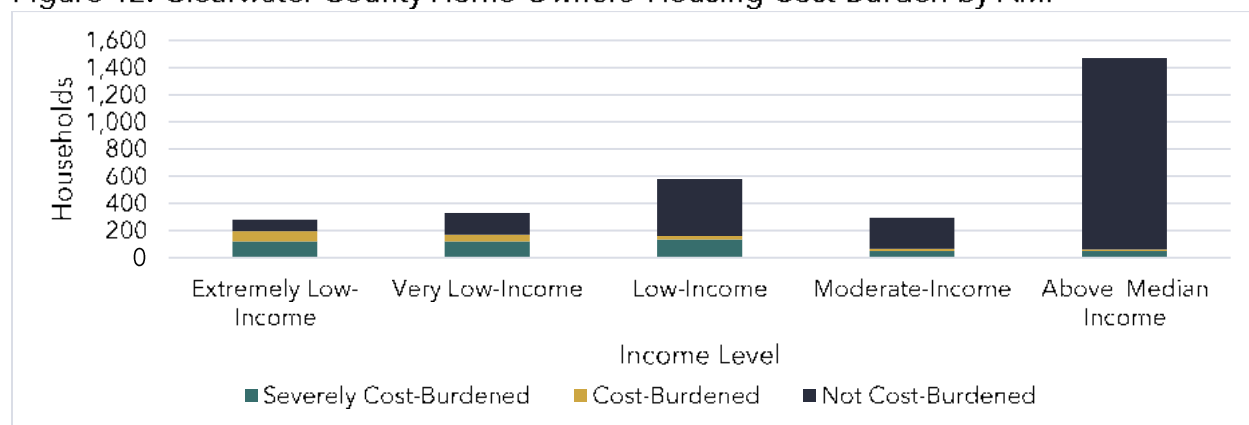
Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, 2014-2018

Cost-Burdened Homeowners

Figures 42 through 46 show the cost burden by median income for homeowners in the CEDA District. Low-income homeowners (50%-80% AMI) are the most severely cost-burdened across each county. Severely cost-burdened homeowners make up 7% of all households across every county. However, Idaho County stands out as the county with the highest proportion of severely cost-burdened homeowners, with around one-quarter of households facing a severe cost burden, and 68% of households classified as either cost-burdened or severely cost-burdened. On the other hand, the county with the lowest number of cost-burdened homeowners is Nez Perce, where 20% of homeowners are cost-burdened, followed by Latah County with a rate of 21%.

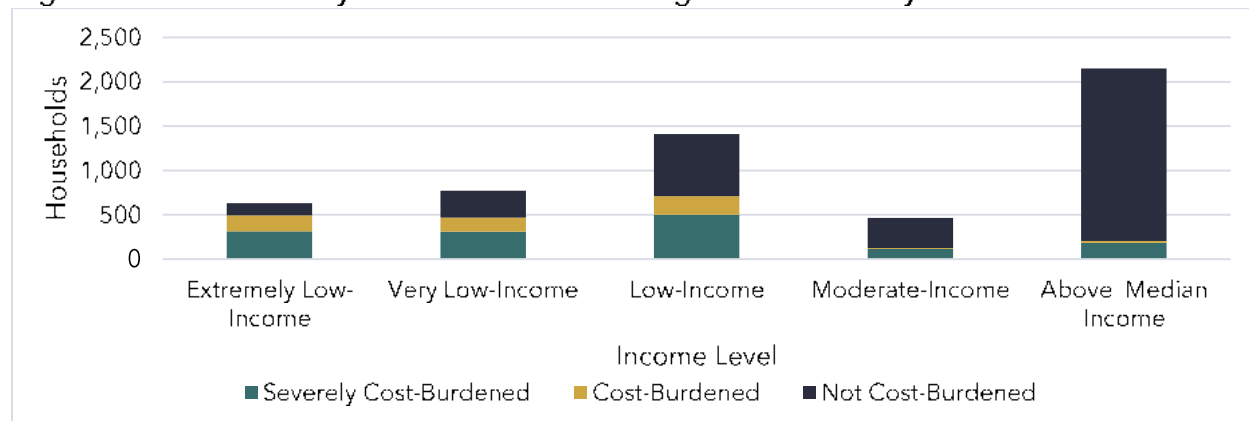
These statistics again emphasize the challenge of affordability in rural areas, which have neither the economy nor the infusion of market-rate homes to alleviate rising home cost pressures.

Figure 42: Clearwater County Home-Owners' Housing Cost-Burden by AMI



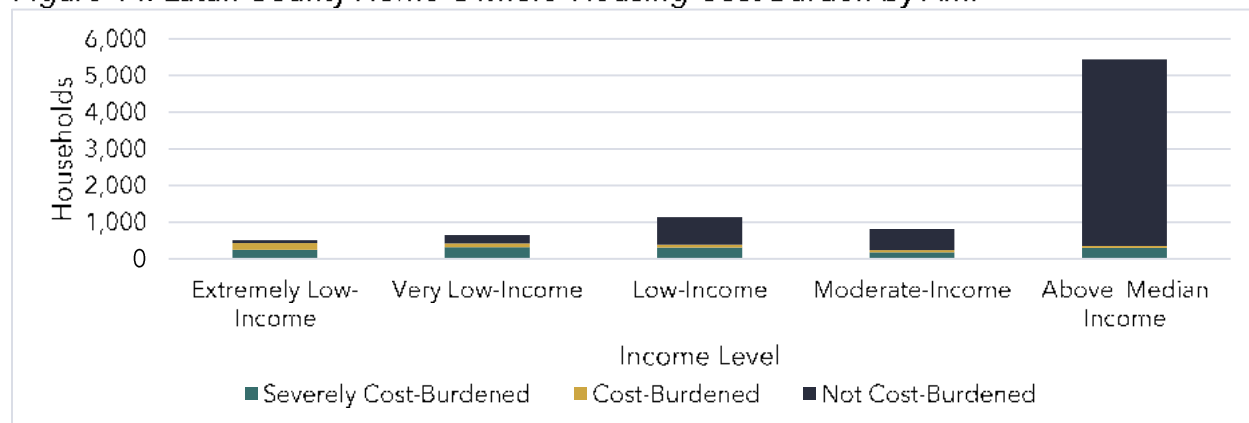
Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, 2014-2018

Figure 43: Idaho County Home-Owners' Housing Cost-Burden by AMI



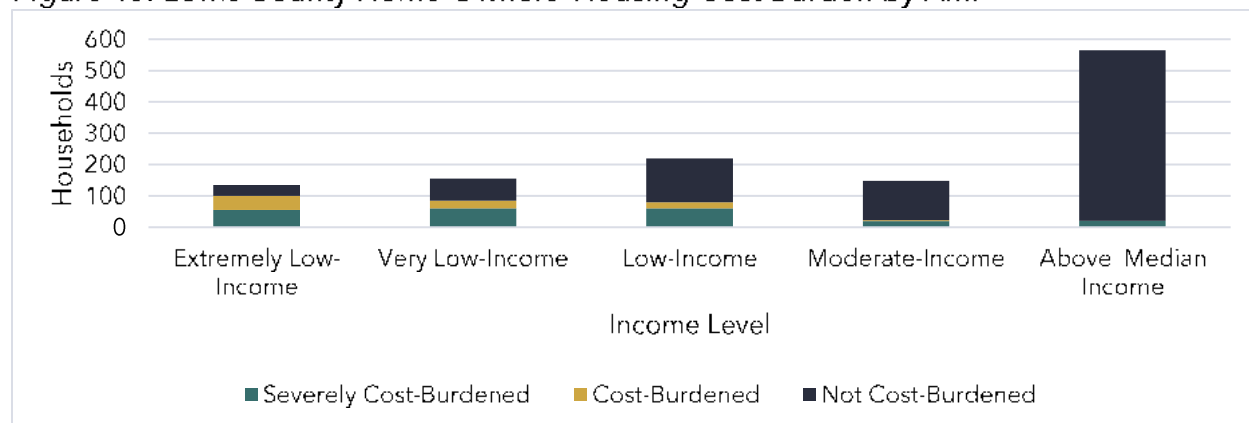
Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, 2014-2018

Figure 44: Latah County Home-Owners' Housing Cost-Burden by AMI



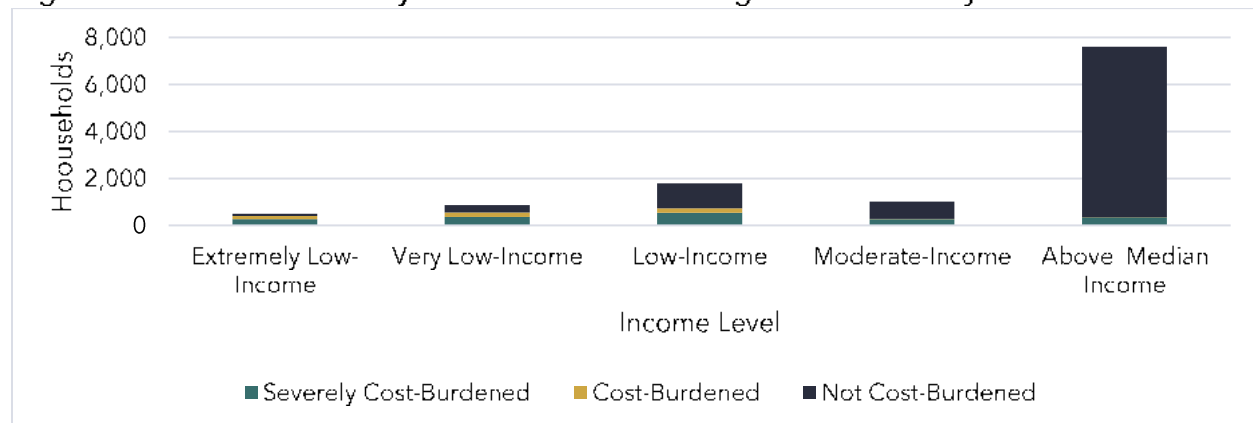
Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, 2014-2018

Figure 45: Lewis County Home-Owners' Housing Cost-Burden by AMI



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, 2014-2018

Figure 46: Nez Perce County Home-Owners' Housing Cost-Burden by AMI



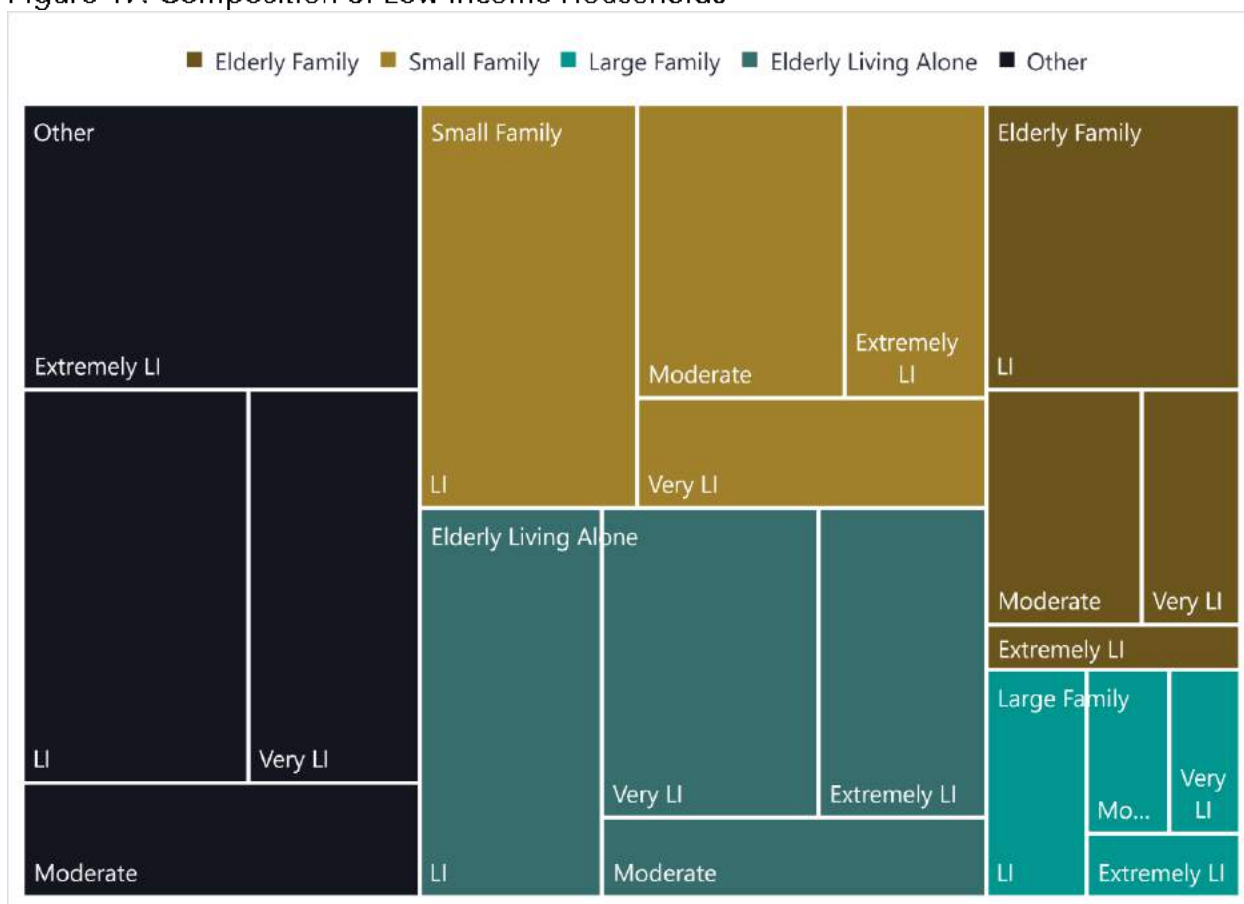
Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, 2014-2018

Under-Served Cost-Burdened Populations

The tree map in Figure 47 provides a visual representation of the composition of low-income households in the CEDA District. The largest sector of extremely low-income households can be categorized as "other," which are non-elderly and non-family. These likely represent a number of non-family households that are common in both Latah and Lewis counties, in particular. "Other" and "small family" compose the better part of the low-income households category. When it comes to moderate income households, which represent the highest income subgroup within those classified as low-income, small families have the largest share of these. Households classed as elderly living alone have the smallest share of the moderate-income section, composing around 13% of the total.

This data points to the same reality observed among the prior housing cost-burden charts for renters and owners. Non-traditional households who rent (i.e., multi-generational and roommates) are often considered very low-income. Small families and elderly living alone households are most often present among the workforce housing groups (low-income and moderate-income).

Figure 47: Composition of Low-Income Households

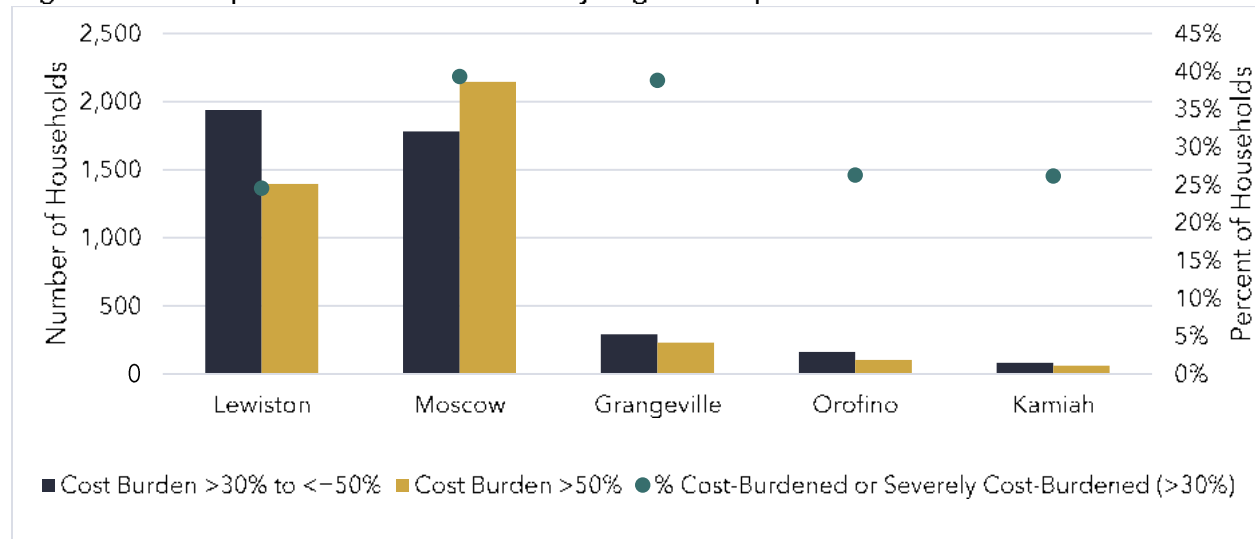


Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, 2014-2018

Figure 48 shows the cost burden for the top five cities in terms of population in the CEDA District. The city with the highest proportion of severely cost-burdened households—where cost burden is greater than 50% household income—is Moscow. This is mostly due to the student population since cost burdens are higher in university-dominated metros.²⁸ Moscow is also tied with Grangeville in terms of the percent of households that are cost-burdened, with around 39% of households paying more than 30% of their income toward housing expenses. Lewiston, while being the largest city by population in the region, is also proportionally the least cost burdened of the cities shown. However, the least cost-burdened city of more than 500 residents in the region is Troy, with a rate of 85.3% households that are not cost burdened.

²⁸ Are Cost Burdens High in Small, University-Dominated Metros? Alexander Hermann (2019) <https://www.jchs.harvard.edu/blog/are-cost-burdens-high-in-small-university-dominated-metros#:~:text=Figure%20%3A%20Households%20Headed%20by,Burden%20Rates%20Than%20Other%20Households>

Figure 48: Comparison of Cost Burden by Highest Population CEDA District



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, 2014-2018

Table 19: Housing-Burden in Largest CEDA District Cities

City	Severely Cost-Burdened	Cost-Burdened	Severely or Cost Burdened	Not Cost-Burdened
Moscow	21.5%	17.8%	39.3%	59.5%
Kooskia	19.2%	12.2%	31.4%	67.3%
Grangeville	17.2%	21.6%	38.8%	59.7%
Lapwai	12.3%	8.2%	20.5%	77.9%
Kamiah	11.3%	14.9%	26.2%	68.9%
Lewiston	10.3%	14.3%	24.6%	74.5%
Orofino	10.2%	16.1%	26.3%	74.8%
Genesee	8.6%	14.6%	23.2%	74.9%
Troy	7.2%	8.1%	15.3%	85.3%
Cottonwood	7.2%	9.6%	16.8%	81.8%
Potlatch	4.6%	18.0%	22.6%	78.6%

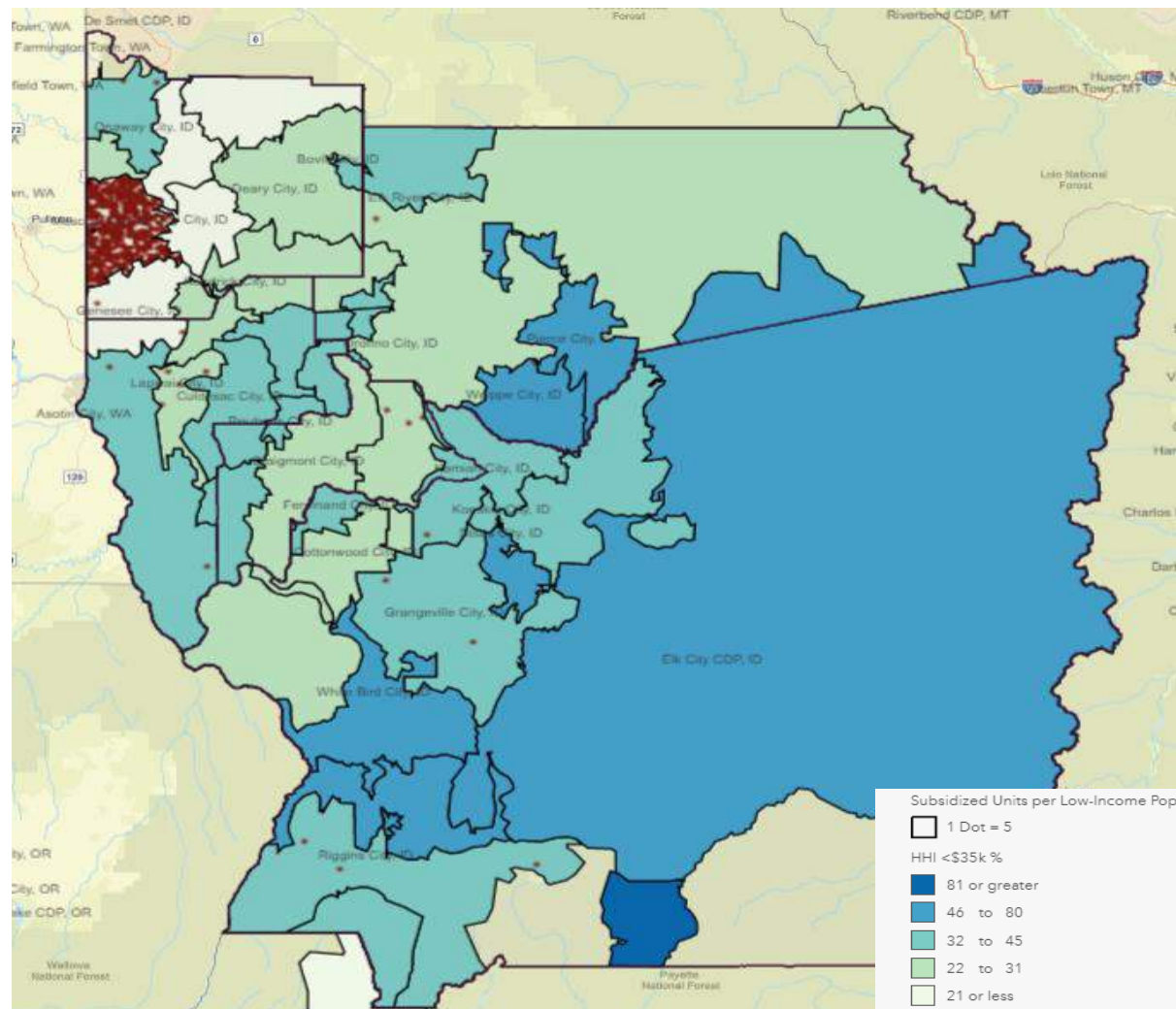
Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, 2014-2018

In 2020, cities in North Central Idaho with larger populations have many residents earning at or below \$35K. Simultaneously, the number of subsidized homes for low income do not match or are not in enough supply for low-income earners in these areas. For example, Moscow has a higher population (25,652) compared to surrounding towns, the second highest number of subsidized housing units (432), and 39.1% of the population collect below \$35K in income. Areas with a higher number of individuals receiving less in income do not report having any form of subsidized housing such as Kooskia. The town has (578) residents and 42.5% make less than \$35K, and do not report any subsidized housing units.

The map in Figure 49 on the following page, displays the percentage of cities by zip codes within the respective counties of those that collect \$35K or less in income; each dot within the

area equates to five reported subsidized housing. The data table, Table 20, showcases each city's number and percentage of those who make below \$35K and number of subsidized homes per City by Zip Code.

Figure 49: Populations with Household Income <\$35K & Subsidized Housing Units



Concentration

Source: ArcGIS Business Analyst, 2020 Household Income

Table 20: Low-Income and Subsidized Units per Zip Code

Zip Code (City)	HHI <\$35K %	HHI <\$35K	Number of Subsidized Units	Low-Income HH's per Subsidized Unit
83843 (Moscow)	39.1%	4,429	432	10.3
83540 (Lapwai)	29.6%	233	57	4.1
83549 (Riggins)	42.0%	131	22	6.0
83543 (Nez Perce)	23.9%	64	8	8.0
83501 (Lewiston)	32.9%	4,809	593	8.1
83855 (Potlatch)	33.8%	287	31	9.3
83832 (Genesee)	12.0%	79	8	9.9
83530 (Grangeville/Fenn)	36.8%	767	64	12.0
83536 (Kamiah)	41.9%	802	52	15.4
83553 (Weippe)	54.3%	223	8	27.9
83544 (Orofino)	31.4%	818	24	34.1
83520 (Ahsahka)	38.3%	36	0	N/A
83522 (Cottonwood)	27.7%	193	0	N/A
83523 (Craigmont)	28.8%	98	0	N/A
83524 (Culdesac)	35.9%	143	0	N/A
83525 (Elk City)	60.7%	82	0	N/A
83526 (Ferdinand)	34.6%	36	0	N/A
83533 (Greencreek)	28.1%	23	0	N/A
83535 (Juliaetta)	23.8%	96	0	N/A
83537 (Kendrick)	26.2%	109	0	N/A
83539 (Kooskia)	42.5%	397	0	N/A
83541 (Lenore)	36.3%	157	0	N/A
83542 (Lucile)	55.7%	39	0	N/A
83545 (Peck)	37.8%	70	0	N/A
83546 (Pierce)	47.5%	91	0	N/A
83547 (Pollock)	45.2%	80	0	N/A
83548 (Reubens)	38.0%	19	0	N/A
83554 (Whitebird)	55.0%	121	0	N/A
83555 (Winchester)	35.6%	77	0	N/A
83671 (Warren)	100.0%	5	0	N/A
83806 (Bovill)	37.0%	30	0	N/A
83823 (Deary)	22.6%	165	0	N/A
83827 (Elk River)	38.8%	28	0	N/A
83834 (Harvard)	19.7%	13	0	N/A
83857 (Princeton)	17.5%	72	0	N/A
83871 (Troy)	13.6%	113	0	N/A
83872 (Viola)	29.9%	69	0	N/A

Source: U.S. Census Bureau ACS S1901 5-year Estimates 2010-2020 & Points Consulting Calculations

6. Underlying Zoning & Land Use Conditions

Housing markets do not develop in a vacuum, but instead are based on the hyper-local context of regional opportunities, incentives, and land-use regulations. For landowners, developers, and builders to respond to local demand conditions, it is important that they have a clear conception of what housing types are permissible within a given municipality, and what process they must follow if they are to request amendments to that process. For this reason, PC conducted a contextual analysis of existing planning and zoning conditions within North Central Idaho. We focused on information available to us at the time of analysis, including both materials shared with our team and those we could uncover through web-based research. The region is abundant in rural communities with little to no zoning guidance, so we focused our efforts on predominant cities,²⁹ as well as county-level regulation. This is not designed to be a thorough analysis and comparison of housing and land-use regulations, but rather an overview, identifying common patterns which are likely to affect the amount and style of housing production.

The State of Idaho requires each local government to adopt a comprehensive plan in order to address land use regulations, community goals, and to plan for growth. The local building and zoning ordinances must be consistent with the adopted comprehensive plan. In addition to standard state building requirements, each county within Idaho has their own unique process and authoritative agency responsible for implementation and enforcement of local building and planning ordinances. Each of counties in North Central Idaho and their predominant cities are outlined in the following tables.³⁰

The first set of tables in this chapter outline the availability of documents, the type of zoning ordinances that are identified, and the organization(s) with governing authority over housing and land use.

Summary of Planning, Zoning & Land Use Conditions

Much more could be drawn from a detailed analysis of these documents, but these tables point out that there is great variability in the transparency and accessibility in planning and zoning documents. The City of Riggins, for example, publishes no zoning map or zoning ordinances, whereas the City of Lewiston has almost all information readily available online. There are certain common options for lowering housing costs and barriers. One example are accessory dwelling units—sometimes covered in detail—even in smaller towns such as Kamiah, and at other times not mentioned at all, such as in Orofino. Some regions also have numerous layers of administrative approval to allow deviations from published code (the City

²⁹ Generally speaking, this includes communities with current population of 1,000 persons or more.

³⁰ It is worth noting that the Nez Perce tribe owns portions of Nez Perce, Idaho, Lewis, and Clearwater County. Development on tribal fee and tribal trust lands functions much differently and is regulated by a combination of local and federal agencies. Other federally owned lands, such as the US Forest Service, do not follow local development standards.

of Moscow, for example). Other districts, such as Idaho County in general, seek to be as uninvolved in land-use questions as possible.

The land ownership distributions in Figure 50 point to a further challenge in this largely forested and mountainous territory. All counties considered, just 50.6% of all lands in North Central Idaho are owned privately (equivalent to 6.8 million acres). Lands held by a combination of federal, state, tribal, and local governments would be considerably more challenging to build on for both legal and topographical reasons. Of the lands which are privately owned, this does not even account for the areas that are infeasible for building due to issues such as slopes, wetlands, floodplains, and other such issues.

Within the following Document Availability Matrix, PC utilizes these short-hand codes:

- **W:** On Website
- **O:** In local office only
- **Blank:** Does not exist or could not be located by PC

Table 21: Document Availability Matrix

Community	Comprehensive Plan	Zoning Map	Zoning Ordinances	Land Use Table	Future Land Use/ Growth Plan	Area of Impact Map
Clearwater County	O-1985	W	W			W
Orofino	W-2018	O	W			O
Idaho County	W-2020					
Grangeville	W-1980		W			
Riggins	O-1994					
Latah County	W-2021	W	W		W	W
Genesee	O	O	W	W		O
Moscow	W-2019	W	W	W	W	W
Lewis County	W-2009		W	W	O	
Kamiah		O	W	W		
Nez Perce County	W-2018	W	W		W	W
Lewiston	W-1999	W	W		W	W
Lapwai						

Source: Points Consulting, 2022

Table 22: Planning & Zoning Authority by County/City

County/City	Board, Commission or Office Responsible
Clearwater County	Planning & Building Department, Board of County Commissioners
Orofino	Building and Zoning Officer
Idaho County	N/A
Grangeville	Planning & Zoning Commission, City Council
Riggins	N/A
Latah County	Latah County Planning & Building Department, Planning & Zoning Commission
Genesee	Latah County Planning & Building Department, Latah County Planning & Zoning, Latah County Board of Adjustment
Moscow	Planning Commission, Zoning Commission, Community Development Office, City Supervisor, City Council, Board of Adjustment
Lewis County	Planning & Zoning Commission, Board of County Commissioners
Kamiah	Deputy Clerk & City Council
Nez Perce County	Department of Planning & Building, Planning & Zoning Commission
Lewiston	Planning & Zoning Commission, City Planner, City Council, Subdivision Committee
Lapwai	

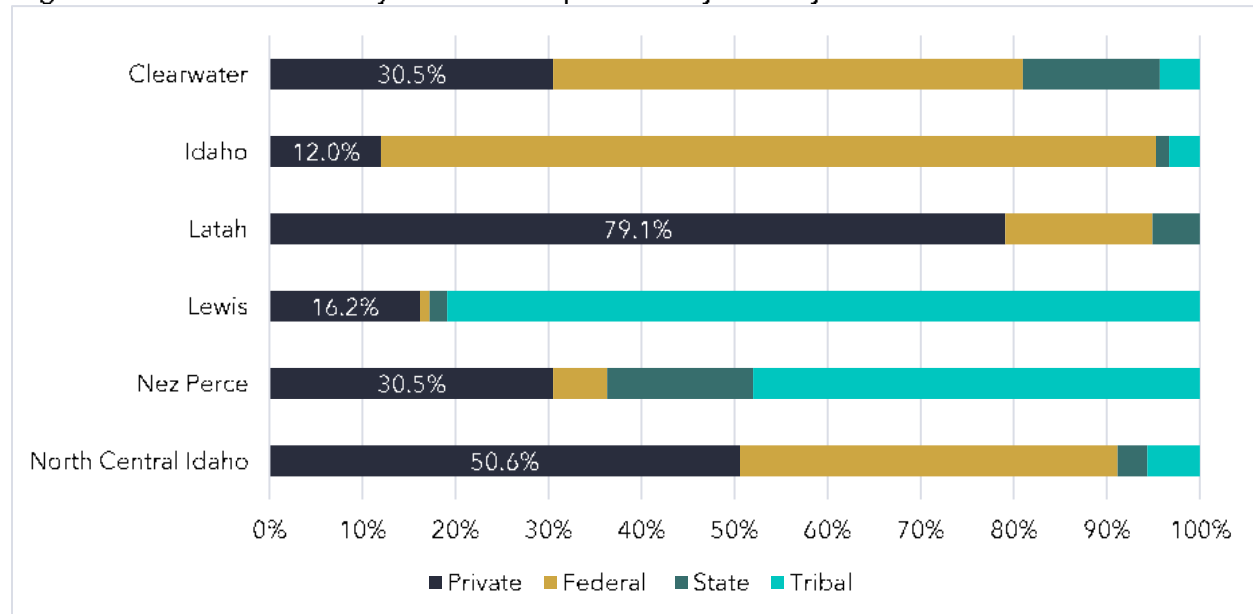
Source: Points Consulting, 2022

Table 23: Housing Related Ordinances by County/City

Community	Sub-dividing Land	Manu-factured Home Comm-unities	Planned Unit Develop-ments (PUD)	Hazard Mit-igation	Access-ory Dwelling Units (ADUs)	Short-term rentals (STR)	Non-Confor-ming Uses	Mid to High Density Zones
Clearwater County	✓	✓		✓			✓	✓
Orofino	✓	✓		✓			✓	✓
Idaho County	✓	✓		✓				
Grangeville	✓	✓	✓	✓			✓	✓
Riggins	✓							
Latah County	✓	✓		✓	✓	✓	✓	✓
Genesee	✓	✓	✓	✓	✓		✓	✓
Moscow	✓	✓	✓	✓	✓	✓	✓	✓
Lewis County	✓			✓			✓	
Kamiah	✓	✓		✓	✓		✓	✓
Nez Perce County	✓	✓	✓	✓	✓	✓	✓	✓
Lewiston	✓	✓	✓	✓	✓	✓	✓	✓
Lapwai								

Source: Points Consulting, 2022

Figure 50: Land Availability & Ownership Status by County



Source: Points Consulting using Headwaters Economics Land Use EPS 2022

County Specific Summaries

The following summaries are based on PC's review of available planning and zoning documents for all five counties and for predominant cities within the CEDA District. In addition, PC's team conducted drive-through inspections of on-the-ground housing conditions in all five counties and nearly all incorporated cities within the counties. Where appropriate, our observations from these drive-throughs are integrated into the following narrative.

Clearwater County

Clearwater County has four incorporated communities including Elk River, Orofino, Pierce, and Weippe. Orofino is the county seat and the largest city with a population of 2,656. Much of the county lies outside of city jurisdiction and thus falls within Clearwater County's zoning jurisdiction. Only 30% of land is privately owned, while the remaining 70%, as seen in Figure 50, is federal, state, or tribally owned. The county is heavily forested, sloped, or used for agricultural purposes such that opportunities for housing development are limited. Outside of the primary cities, land rapidly slopes upward. Parcels eligible for development, from a strictly environmental and topographical perspective, appear to be more limited in Clearwater than any other county in the CEDA District. That said, in Orofino in particular, there are still some opportunities for urban in-fill.

The Building and Planning Department is responsible for day-to-day zoning and building code enforcement. The Board of County Commissioners is responsible for overseeing permitting, conditional use, and applications for variance. PC was unable to locate a comprehensive plan on the county's website. A physical zoning map is maintained in the Clearwater County Recorder's office and an interactive ArcGIS map is available on the

counties website which includes layers for the municipalities of Orofino, Weippe, and Pierce. A very limited list of draft building ordinances, established in 2014, are available on the county's website. Aside from a few exceptions these follow standard International Building Code and State of Idaho Building Code requirements. Though not specifically mentioned in the ordinances, Clearwater County does have a multi-hazard mitigation plan and geological hazards map available online that may be relevant to builders and developers.

Most of the county is designated as F-1 Low Density Rural, as one approaches areas of impact near cities, R3 Rural Residential or M-1 Light Industrial. Residential zones R-1, R-2, and R-3 allow for higher density housing. Commercial and Industrial zones allow for some level of higher density housing such as mixed use, apartment complexes, and mobile home communities, with a conditional use permit. The county has identified rural development districts (F-2) with unique needs that have the potential for future growth.³¹ These areas are more restrictive and require a minimum of one acre housing lots.

Conditional use is considered at regular board meetings and at the full discretion of the board. Conditional uses must comply with county, state, and federal regulations and not cause excessive cost to public or city governments or create a public nuisance or devaluation of properties within the vicinity. Additional restrictions on conditional use may be imposed by the board that may include more restrictive standards, control the timing of development, require the completion of environmental or economic impact studies, financial guarantees, and additional insurances. Additionally, variances are granted only under limited circumstances and must meet specific conditions such as the need for a variance being the result of lot size, shape, or topography that is out of the control of the property owner. Notably, mobile (or manufactured) home courts may be granted conditional use if they meet minimum requirements such as total acreage, lot size, and setbacks.

Land Subdivision Process in Clearwater County

The subdivision of land into more than three lots within the county requires an application to the board, presentation at a public hearing, a site evaluation by the North Central District Health Department, review by the county engineer and other interested parties, and final plat approval.³² The platting procedures differ based on the amount of lots to be subdivided and includes additional requirements, such as minimum design. Division of land into three or fewer lots will need to follow simple subdivision procedures.

Orofino

Orofino has a comprehensive plan that was updated in 2018. Single family dwelling units are the primary land use within the area of impact (AOI). Most of Orofino's residential and commercial district lies along or within a few miles of the Clearwater River. The city has six districts including single family, multi-family, mixed use, central business, special use, and commercial (which includes industrial and manufacturing). The Building and Zoning Officer is

³¹https://cms3.revize.com/revize/clearwater/departments/building_plan/PlanningSub/zoningordinance/docs/Article_IV.pdf

³²https://cms3.revize.com/revize/clearwater/departments/building_plan/PlanningSub/zoningordinance/docs/ARTICLE_III_Procedure_for_Subdivision_Approval.pdf

the primary authority responsible for issues dealing with planning and zoning. It is not clear from the website or available documents whether there is an active council or commission with secondary responsibility.

As of 2018, 71% of housing units are single-family, owner-occupied housing units.³³ The comprehensive plan cites several challenges to increasing housing supply, such as the lack of unoccupied lots that could be used for new construction within city limits, unavailability of city services outside the AOI, developers with the capital required to create substantial housing developments, lack interest or familiarity with the area, and zoning and subdivision ordinances that do not allow innovative housing solutions.

Within city limits there are four manufactured home communities. The City of Orofino encourages the development of manufactured home communities as a way to provide affordable housing options to residents. Manufactured homes must be constructed after 1974 and meet uniform building code requirements.

Although new land use requirements would need to be developed by the city, they are exploring alternative innovative housing options such as zero-lot line, patio homes, townhomes, mixed use development, accessory dwelling units, infill development, condominiums, cluster and planned unit developments.

Current zoning and AOI maps are only available in person at City Hall. No printed maps exist for distribution. Although the 2018 Comprehensive Plan cites a need for a future land use map, it is not yet clear when that will be completed.

Idaho County

Idaho County has seven incorporated communities including Cottonwood, Ferdinand, Grangeville, Kooskia, Riggins, Stites, and White Bird. The largest city is Grangeville with a population of 3,308. It is also the largest county in Idaho in terms of total land area. Within its borders are six national forests and twelve protected wilderness areas including a portion of the Nez Perce Indian Reservation. Despite the large land area, only 12% of land is privately owned with the majority—83.4%—being federally owned and not under the control of city or county jurisdiction.

PC's drive-through review indicated several noteworthy trends, not necessarily apparent through analysis of data or documents. There are numerous quality craftsman-style homes in cities throughout Idaho County (Grangeville, Cottonwood, and Craigmont), intermixed moderate-sized homes built in the 1970s or 80s. Inventory of homes for sale is limited, but prices are 20-40% lower than what would be commanded in areas such as Moscow and Lewiston. PC's team observed an unusually high number of RVs stationed throughout the County, in mobile home parks, RV parks, on rural parcels, and within city limits. In keeping with Idaho County's hands-off approach on regulation, this is likely an indication of the looseness of regulation on the issue of RV residency terms.

³³ http://cityoforofino.org/training/document_center.php#revize_document_center_r718

Idaho County adopted a comprehensive plan in 2020 which details some of the unique conditions that exist within the county as a result of its rural characteristics, location within fire and flood zones, and abundance of natural resources.³⁴ The comprehensive plan effectively communicates the county's priority of maintaining private property rights. Between the years of 1986 and 1995, the Planning & Zoning Commission was dissolved as a result of unreconcilable differences of opinion and community opposition to public land use planning. From what our team was able to gather, the commission has yet to be reinstated. Therefore, all land in unincorporated areas of the county is classified as multi-use with no restrictions except for those relating to subdivisions and manufactured homes, which are addressed below and can be found on the county's website.

Subdivision applications, request for variance, and applications to turn mobile homes into real property are filed with the County Clerk and reviewed by the Board of County Commissioners weekly at their regularly scheduled meetings.

The county has a Multi-Hazard Mitigation Plan and Idaho County Natural Resources Plan, both published in 2016 which details some of the unique conditions that exist in each community that may be relevant to builders and property owners.

A limited list of land use ordinances is available on the county website. The only building requirements in Idaho County are state requirements unless classified as an AOI. Aside from

Figure 51: Craftsman Home, Cottonwood, Idaho



Figure 52: RV/Mobile Home Court, Idaho County



³⁴ <https://idahocounty.org/planb/wp-content/uploads/2020/02/COMPREHENSIVE-PLAN.pdf>

state mandated inspections for HVAC, plumbing, and electrical, there are no building inspections outside areas of impact. Within areas of impact, all agricultural uses must stay agricultural use until land use designation changes. Land use changes will be considered through an application process by the owner.

Housing Development & Higher Density Housing in Idaho County

Individual mobile homes constructed prior to 1976 must be rehabilitated to meet state requirements. Both those constructed before and after 1976 must have an approved installation permit. For mobile home communities, the density is limited to what will not create a substantial increased fire risk. However, it is unclear from the documents available what conditions would create a substantial increased fire risk. Individuals wishing to convert mobile or manufactured homes to real property must have approval from a certified inspector and mobile home installer.

Any property owner wishing to divide a parcel of land must apply for parcel division review. Parcel division requests within the unincorporated areas of Idaho County are filed with the County Clerk and will be approved/denied by the Board at the next regularly scheduled meeting. An original parcel of land may not be divided more than four times since 1983. If the parcel has had more than four divisions since 1983, but the property owner still wishes to subdivide the land, they must obtain a Variance from the Board. Detailed requirements and minimum design standards can be found the Idaho County website.


Grangeville

The City of Grangeville is located in the northwest area of Idaho County along highway 95 between Cottonwood and White Bird. Most commercial activity takes place centrally along Main Street or along highway 95. A comprehensive plan can be found on the city's website which, aside from a few amendments to land use and transportation, has not been updated since 1980.³⁵ The comprehensive plan cites the priority of preserving agricultural land, as well as limiting any future development to areas serviceable by any current or projected infrastructure including water, sewer, and transportation.

The city has an active planning and zoning commission that meets monthly making recommendations in regard to planning, zoning, and subdivision regulations to the City Council. The city has several additional committees with responsibilities for building, infrastructure, recreation, and administration though it is not clear from the website exactly what those duties are or what processes need to be followed.

Manufactured home communities are allowable in residential zones if they harmonize with existing properties and must have adequate site improvements such that power and potable water are available, and sewer is disposed of safely. Existing mobile homes may be grandfathered in as non-conforming if they are outside of allowable zoning areas. The requirements differ depending on whether the proposed lot location is inside or outside the AOI.

³⁵ <http://grangeville.us/records-center/comprehensive-plan/>



According to the comprehensive plan, well planned mobile home communities are encouraged, but should be separated from traditional housing to maintain the property values in neighboring residential areas. The development must be a minimum of five acres, be screened with aesthetically pleasing fencing or plants, and be maintained by a homeowner's association.

Subdivision policies are strictly enforced. Those ordinances can be found in the city code. Subdivisions outside of city limits but within AOI must be first annexed by the city of Grangeville. If the city refuses to annex the proposed land, then the county subdivision ordinances apply. Subdivision approval is a multi-step process requiring a pre-application, preliminary plat approval, final plat approval by the city council, and certification by the mayor, city clerk, and city engineer. Public improvements such as the addition of streets, signs, curbs, gutters, and connection to city water, sewer, and power services are the sole responsibility of the developer. For the purposes of hazard mitigation and preservation of natural resources, additional restrictions and considerations are given to proposed subdivisions in flood plains, on hillsides, and where preservation of scenic qualities are identified as important factors.

Riggins

Although the City of Riggins is beneath the 1,000-person threshold it is an important residential outpost in Central Idaho, and also possesses some unique housing conditions due to the high level of year-round tourist activity. The city is located at the southwest corner of Idaho County, with the Salmon River forming the eastern boundary and the Seven Devils Mountain Range forming the western boundary. Riggins is primarily a resort and ranching community with a population of 372.

PC's drive-through of Riggins revealed that there are a high number of home construction projects occurring, though they are almost exclusively high-end homes along the Salmon River. For many years, housing development along the I-95 corridor north of New Meadows has been limited, but it appears to have made its way into the heart of Central Idaho. Riggins' unique economy results in a more active rental market than would be typical for a town of its size. There are numerous multi-family complexes of assorted sizes within the city limits. The short-term rental market is also quite active in and around Riggins.

The city of Riggins has a comprehensive plan available in the city office. The document is currently being revised as its last update was in 1994. Riggins currently has no planning or zoning authority and does not require building permits. The city does have a subdivision ordinance and requires compliance with state building codes but it is not clear who enforces those codes.

Latah County

Latah County has nine incorporated communities including Bovill, Deary, Genesee, Juliaetta, Kendrick, Moscow, Onaway, Potlatch, and Troy. The largest city and the county seat is Moscow, with a population of 25,435 which makes up approximately 60% of the total population of the county. Aside from Moscow, the rest of the county is primarily rural with the landscape dominated by rolling hills, farmland, and forest. As seen in Figure 50, approximately 79% of land use is private, while 21% of land is federal or state managed.

Latah County currently has more housing development in plans and permitting than any other county in North Central Idaho. There are several master-planned communities under development in the AOI of Moscow, which will contribute roughly 400 new homes. High end homes are commonly being developed in the County, particularly in proximity to Viola, Troy and Potlatch. Potlatch is unique among North Central Idaho communities in supply of sub 1,000 SF bungalows in the city limits. These homes are smaller, denser, and more affordable than most homes in Moscow, but supply is limited.

Latah County has a comprehensive plan adopted in 2010 and amended most recently in 2021.³⁶ A comprehensive land use map is embedded in the plan, which includes the areas of impact for all county jurisdictions and other designations such as productive farmland, residential, rural, agricultural/forest, industrial, commercial, and commercial/residential areas. The county also maintains ordinances for areas within the AOI for all incorporated communities. Of the cities PC reviewed, Moscow, Troy, Deary, and Potlatch have zoning maps available online with clearly defined zoning districts. However, our drive-through of the region indicated that not all published zoning code matches with actual land use patterns. Platt and parcel maps are also viewable on the county website.

The Latah County Planning and Building Department is responsible for the enforcement of planning and zoning ordinances including issuing building permits, requests for variance, land use compliance, and building code enforcement, as well as GIS mapping for the county. The County has an active Planning and Zoning Commission that meets bi-weekly to hear requests for variance, changes in land use, and rezoning. The Zoning Commission also hears requests for appeals or reconsideration. With a few exceptions for agricultural buildings and some limited improvements of the property, building permits are required within the county. The majority of land use outside impact areas is considered agricultural/forest or rural residential. Uses permitted outright are as follows. All other uses require an administrative zoning or conditional use permit.

- Accessory buildings
- Agronomy
- Animal husbandry
- Forestry

³⁶

<https://api.latah.id.us/web/DownloadFile?filename=PlanningBuilding\Plans\Comprehensive%20Plan.pdf>

- Home occupations
- One single-family dwelling/parcel
- Veterinary clinics

Higher Density Housing in Latah County

All H.U.D. approved manufactured homes built after 1976 or that have been rehabilitated to be in compliance with Idaho Code are allowable and considered single family dwellings. New installation requires an installation permit from the county. New manufactured home communities must be located in a suburban residential zone. Specific requirements depend on how many lots are included in the community and the square footage of the homes placed in those lots. Existing manufactured home communities are allowed to exist in their current zoning designation but must be brought into compliance with subdivision regulations in order to alter or expand. Construction and use of accessory cottage dwellings for temporary or permanent housing are allowed in the county with several restrictions.

Subdividing land into more than five lots (full plat) is not allowable in the agricultural/forest zone. Full plats must connect to established sewer and water systems, be located within a fire district, and requires approval from the water and sewer board members. Full plats with lots less than or equal to two acres must dedicate 5% of the total land area to the county for the construction of a public park.

Unlike the other four counties, Latah County's planning documents have limited treatment of natural hazard issues. However, the plan does recognize the existence of steep hillsides resulting in erosion, forested area with occasional wildfires, and areas prone to flooding and heavy snow loads. Though minor, all communities reviewed by PC had some additional restrictions related to hazard mitigation.

Moscow

The city of Moscow is located on the far western side of Latah County bordering the state of Washington. In an area known as the Palouse, Moscow is surrounded by rolling hills of prime farmland and is home to the University of Idaho. Most commercial activity is located centrally off one of two highways, 95 and 8, and within proximity to the university.

Updated in 2019, Moscow's comprehensive plan sites the priorities of sustainable, safe, walkable communities with diverse housing options, maintaining a lively downtown business district, limiting sprawl, and preservation of areas with historical significance. Additionally, a biennial community survey, conducted in 2018 by the city of Moscow, found that affordable housing was the greatest concern among residents.³⁷ Second to affordable housing, the city's ability to keep up with growth and the demand on our current infrastructure is cited as another significant concern.

The City of Moscow has a variety of teams each with varying responsibility for implementing land use, building permitting, planning, and zoning, including the Planning Commission & Zoning Commission, the Community Development Office, the City Supervisor, City Council,

³⁷ City of Moscow 2018 Citizen Survey <https://www.ci.moscow.id.us/ArchiveCenter/ViewFile/Item/334>

and the Board of Adjustment. The Board of Adjustment is responsible for hearing, granting, or denying appeals for variance and conditional use. The Moscow Affordable Housing Trust, created in 2009, works in conjunction with multiple organizations and city officials to assist in the creation of affordable housing in the community using a community land trust (CLT model). This is currently the only active CLT organization in the North Central Idaho region.

Higher Density Housing in Moscow

The zoning map, future land use map and growth plan, ordinances, and a bulk and placement table can be found on the city's website. Due to the location of the university within city limits, nearly all areas allow for some level of medium density living as either permitted outright or conditional. Many single-family homes are converted to multi-family rental units, or a portion of the home is converted to a separate living space used for short-term and long-term rentals. Twin homes and town homes are allowed in R-3 and R-4 zones. Manufactured home communities, condominiums, and apartment complexes are allowed in R-4 zones.

Within city limits, there are several Planned Unit Developments (PUD) having single or multi-family dwellings, with smaller lot sizes, atypical layouts, and shorter setback requirements that allow for greater density. Unique to the communities we reviewed, the City of Moscow allows mixed use commercial/residential in the residential/office, neighborhood business, motor business, general business, university, and industrial zones, while also permitting conditional use in the central

business and urban mixed commercial zones. These zones allow for commercial activity to take place on ground level with living space allowed in the upper levels. These are typically smaller, one-to-two-bedroom units or studio apartments.

City leadership is also looking ahead, having established a future land use map identifying several areas suitable for additional high-density developments on the north and southwest edge of the city and along highway 8 toward Troy. Furthermore, the comprehensive plan cites the need to cluster future housing developments to allow for greater conservation of the already stressed sewer and water systems. Multiple zones may be appropriate for this type of medium density development, depending on the intended lot size, but could include those designated auto-urban residential, urban residential, urban mixed use, and some infill development in other areas. However, the shared concerns regarding water quality and

Figure 53: Planned Unit Development, Moscow Idaho



availability among residents and city officials alike will require long-term infrastructure planning that may limit progress toward any significant relief on the housing front.

Genesee

The city of Genesee is located 14 miles south of Moscow and just north of the border of Nez Perce County. Considered a bedroom community by many, the city has a small population just over 1,000 people. There is little commercial industry in the city but what does exist lies mostly along the Genesee/Juliaetta Road. A zoning map is only available at City Hall, but zoning ordinances and a land use table are available for viewing on the city's website. PC could not locate a comprehensive plan on the website, but a copy can be obtained by emailing the city staff. The Latah County Planning and Building Department is responsible for permitting, building, and zoning code enforcement. Nearly all building and property improvements require a permit.

The primary land use within AOI is single family residential while just outside city limits is agricultural/open space. Mobile homes are permitted outright in residential zones. Mobile home parks are permitted by special review. Residential, commercial, and industrial zones may be appropriate for higher density use such as apartment complexes, condominiums, planned unit developments, and multi-family dwellings, but must be approved by special review. A maximum of eight living units per building is allowed. Residential living over a commercial establishment may be allowed in zone C2 but must be approved by special review. Specific requirements for subdivisions and planned unit developments are addressed in the city's ordinances.

Though the city's zoning ordinances are not overly restrictive, ongoing water issues may be limiting current and future development within the city. Of the city's two wells, only one is viable. Strict water restrictions are in place that limit households' weekly water use.³⁸

Lewis County

Lewis County has five incorporated communities including Craigmont, Kamiah, Nezperce, Reubens, and Winchester. Kamiah is the largest city with a population of 1,117. Nez Perce is the county seat. As indicated in Figure 50, 81% of land in Lewis County is tribal owned, while 16% of private land is used for agriculture, grazing, and timber. The other 3% is comprised of federal or state land. PC's observation from driving through is that new construction in Lewis County is primarily limited to higher-end homes on the outskirts of towns, or on hilltops. Homes for sale in Lewis County are certainly more affordable than options to the north and south, but inventory is limited.

Lewis County's comprehensive plan, updated in 2009,³⁹ cites the importance of preserving the historic, agricultural, and forested areas as the success of the county's economy depends on it. Therefore, the land use is established with these priorities in mind.

³⁸ Water Facility Plan, City of Genesee (October 2020)

³⁹ http://www.lewiscountyid.us/Portals/3/Planning/Ordinances/2009_comp_plan.pdf

Lewis County has an active Planning & Zoning Commission that meets monthly. They are appointed by the Board of County Commissioners who are responsible for managing all planning, zoning, permitting and land use questions for the county. Building permits are required for most construction and installation. Permit applications are submitted to the county Planning and Zoning Office. A comprehensive plan, building, zoning, and subdivision ordinances can be found on the county website.⁴⁰ Though an interactive plat and parcel map is available, a county zoning map does not exist. All unincorporated areas within the county are considered multi-use, meaning multiple uses may be appropriate. A land use table in the zoning ordinances lists what uses are allowed outright and what uses require a conditional use permit. The table also designates minimum design standards such as setbacks, lot area, building height, and minimum parking requirements for higher density residential uses. Existing uses that do not meet the criteria of the current land use plan are allowable and considered non-conforming unless the majority of a structure has been destroyed.

According to the county's plans, rural lands with low viability for agricultural production may be suitable for low density developments and subdividing into parcels. Within the AOI, areas classified as residential are appropriate for single family dwellings and low-density multifamily dwellings such as duplexes and manufactured homes. New developments are required to connect to public streets and utilities which is the sole monetary responsibility of the property owner. Additionally, the plan cites the desire to control sprawl by clustering higher density residential developments in the less desirable agricultural land and preserving the scenic quality of the area, including public recreation and popular tourist areas. Most commercial activity takes place within city limits or along the state highways.

Lewis County citizens desire to limit commercial uses to defined clusters along the highway and within the cities to avoid sprawl but encourage cottage type industries on private land, as long as it does not negatively impact surrounding properties. The majority of industrial development is limited to the AOI to allow for connection to city services and grouping of similar industrial uses.


Kamiah

Kamiah is located on the far eastern edge of Lewis County and straddles both the east and west sides of the Clearwater River. Part of Kamiah extends into Idaho County south of Lawyer Creek, and falls under Idaho County taxing and rural planning district.

Though the city ordinances frequently reference a comprehensive plan, PC was unable to locate an electronic copy. A rudimentary zoning map is available for viewing in the planning department office. The map is only available in the office and currently does not include the section of Kamiah that extends into Idaho County. A land use table and zoning ordinances, which includes allowed uses per zoning classification and minimum standards such as setbacks and required off street parking, can be found on the city's website.⁴¹ Additional restrictions apply to properties located near the highway, property located near the airport,

⁴⁰ http://www.lewiscountyid.us/Portals/3/Planning/Ordinances/zoning_dev_ordinance_1997-2.pdf

⁴¹ <http://www.lewiscountyid.us/Departments/Planning-and-Zoning/Commission>



and within subdivisions. Due to lack of interest or availability among the general public, Kamiah does not currently have a planning and zoning department. Issues dealing with planning, zoning, permitting, or building are addressed with the Deputy Clerk and City Council at their regularly scheduled meetings.

The majority of commercial and industrial development lies along the highway or the Clearwater River, though there is no real distinction between zones. Residential development is clustered in the central part of town as well as in the foothills on both sides of the river. Most residential uses including higher density developments such as condominiums, apartments, and manufactured home parks are considered allowed or conditional use, but there is limited lands available for these purposes.

Nez Perce County

Nez Perce County has four incorporated communities including Culdesac, Lapwai, Lewiston, and Peck. Lewiston is the county seat and the largest city with a population of 34,203, composing approximately 80% of the population within the county. Two rivers—the Snake and Clearwater—cut through Nez Perce County, with the Snake River forming the western border between Idaho and Washington creating unique recreational opportunities, as well as some additional hazard considerations such as flooding and landslides. As seen in Figure 50, Nez Perce County's dominant land use is tribal (47.9%), followed by private (30.5%), federal (5.8%), then state (15.7%) managed land. PC's observation from driving through is that new construction in Nez Perce County is primarily limited to higher-end homes on the outskirts of towns, or on hilltops.

The Nez Perce County Comprehensive Plan, updated in 2018, can be found on the county website. Land use priorities including maintaining the rural character and private property rights of citizens, limiting sprawl by encouraging moderate to high density developments in incorporated areas where appropriate city services are available, maintaining the integrity of agricultural and range land, and encouraging the natural use of areas with high tourism and industry growth potential, such as those used for wineries and water recreation as well as manufacturing.

The Department of Planning and Building Services is responsible for issuing permits, administering land use and development ordinances, reviewing applications for conditional use permits, subdivisions, variances, and zone changes. The county has an active Planning and Zoning Commission that meets monthly to hold hearings related to land use, variance, conditional use, and subdivision applications. Most building within the county requires a permit, aside from some agricultural applications which are not used as living quarters. The Nez Perce County building code, a zoning map, and ordinances can all be found on the county's website. Outside the AOI, most land use is agricultural, rangeland, or forest. A few areas, such as the Wahas, and small sections of land along the Clearwater River are zoned rural residential (RR) and appropriate for accessory apartments, day care facilities, home occupations, or single-family dwelling units, which include manufactured homes.

Lewiston

The City of Lewiston is located on the Northwest side of Nez Perce County, at the confluence of the Snake and Clearwater Rivers. Lewiston is the most populous city within North Central Idaho and is home to Lewis Clark State College, the Lewiston-Nez Perce County Airport, Hells Canyon National Recreation Area, Idaho's only seaport, a handful of wineries, and multiple leading timber and munitions manufacturers.

The city's comprehensive plan, updated in 1999 and available on the website, cites the top priorities of:

- safe and adequate housing available for diverse income levels without the threat of commercial encroachment
- adequate land should be reserved for commercial growth and future residential development
- a diverse, centrally located, and thriving economy with a variety of living wage jobs
- protecting natural resources and wildlife by restricting type of land use in areas more suitable to wildlife
- maintaining the transportation system that suits the needs of walkers, drivers, cyclists, and joggers
- limiting or preventing sprawl

The City of Lewiston has an active Planning and Zoning commission who, in conjunction with City Council, the City Planner, the Planning & Zoning Services Division, and the Public Works Department, are responsible for various aspects of building, permitting, planning, and code enforcement. The commission meets one to two times per month to provide recommendations to the City Council regarding land use, and hold hearings relating to zone changes, request for variance, conditional use permits, appeals, and comprehensive plan amendments.¹² An interactive zoning map, zoning codes, and ordinances can be found on the city's website. Future land use maps can be located in the land use chapter of the comprehensive plan but haven't been updated since the adoption of the 1999 comprehensive plan, and appears to be using data from 1990.¹³ Permitted and conditional land uses are listed by zone in the city's code but are somewhat difficult to navigate. A comprehensive bulk and usage table is also not available.

There are eight residential planning zones within the city with varying levels of density. Other unique zoning considerations noted by the city are areas near the airport, Normal Hill historic preservation district, LCSC campus, the beautiful downtown area, those designated for heavy industrial and manufacturing use. As of the 1999 comprehensive plan, only 8% of land use allows for medium to high density housing.¹⁴ The area known as the Orchards, located on a plateau in southern Lewiston, comprises the largest part of residential land use in the city. The Orchards were previously unincorporated and originally platted into five acre lots. Later

¹² <https://id-lewistoncity.civicplus.com/435/Planning-Zoning-Commission>

¹³ <https://cityoflewiston.org/360/Comprehensive-Plan>

¹⁴ <https://www.cityoflewiston.org/DocumentCenter/View/590/Chapter-6-Land-Use-PDF>

annexed by the city, the Orchards are prime for increased residential development due to its location within areas serviceable by the city. The City of Lewiston is in the process of developing Community Park in the Orchards, which will also serve as a significant community asset that will likely drive further demand for housing in proximity to the park.⁴⁵ Most of the Orchards is not zoned in a way that allows for sufficient higher density development; objection by current residents may make rezoning difficult.

Mentioned as a priority in the comprehensive plan, the zoning map appears to reserve portions of land zoned R-3, R-4, and PD for future development appropriate for mid to high-density housing and planned unit developments. Large portions of agricultural transition zones F-2—previously annexed by the city, but now within city limits—are reserved for low density residential with a minimum lot size of five acres, and limited commercial development. However, city services are currently not available in F2 zones.

Owners/operators of manufactured home parks must renew their business license annually and licenses may be revoked at any point if it is determined that the park is unsafe, a nuisance, or violates ordinances. Density and development standards for manufactured home parks are detailed in the city code.

Lewiston has a subdivision committee that oversees all proposed subdivisions. Subdividing land for residential development is a multi-step process, must be appropriately zoned, and line up with the priorities and goals of the comprehensive plan. Improvements and infrastructure are the sole responsibility of the developer.


Lapwai

Lapwai is a small tribal community approximately 15 miles south of Lewiston on the Nez Perce Reservation. Although the Lapwai population meets our threshold for review, PC was unable to locate any documents or information related to zoning. The project team was able to coordinate with the Nez Perce Tribal Land Services, who explained that the Reservation that is about 770,000 acres comprised of 16% Indian ownership that is either administered by the Bureau of Indian Affairs or the Nez Perce Tribe. The land under Indian ownership includes areas held in trust (owned by one or more Tribe members) or is fee status (owned by the Tribe). There are some Tribal members that own land in fee status, although there is no current tracking system to collect that data. The remaining 84% of the land is either private, owned by the City, State of Idaho, or some other Federal ownership (e.g., Bureau of Land Management, Park Service, Corp of Engineer, etc.).

A Note on Non-Conformance

Nearly all counties and individual communities surveyed had specific restrictions for non-conforming structures, that is the use of and reconstruction of structures that do not conform to the permitted land use under the zoning ordinances. These structures were at one time

⁴⁵ Big Country News, "City of Lewiston Announces Plans for 187 Acre Community Park with Numerous New Recreational Amenities," https://www.bigcountrynewsconnection.com/idaho/city-of-lewiston-announces-plans-for-187-acre-community-park-with-numerous-new-recreational-amenities/article_88a3639a-ba37-11ec-a4e1-034f4fd5c516.html.



considered a legal use, but as the community grew and zoning regulations changed, were grandfathered in as a non-conforming use. This is important to note because nearly every community in the North Central Idaho region is experiencing a shortage of housing stock which may be further exacerbated if homes cannot be replaced or maintained in their current zone. As one example, an article published in the Clearwater Progress⁴⁶ mentions a zoning oversight discovered by a local real estate agent which stated that homes in Kamiah, located within the C-1 commercial district, cannot be rebuilt if they burn down or are destroyed. The issue has since been resolved in Kamiah's zoning ordinance by allowing the reconstruction of non-conforming residences within the district. Though resolved, this does illustrate the effect that restrictive zoning ordinances can have on a community if there are no proper avenues for addressing such issues or if state laws prohibit local communities from having flexibility regarding the language and enforcement of zoning laws.

⁴⁶ Zoning Snafu Lurks Over 47 Residences. Ben Jorgensen (July 01, 2020)
https://www.clearwaterprogress.com/news/zoning-snafu-lurks-over-47-residences/article_9abbc8b7-4beb-5c6f-9227-3c5aca3874cc.html

7. Community Survey

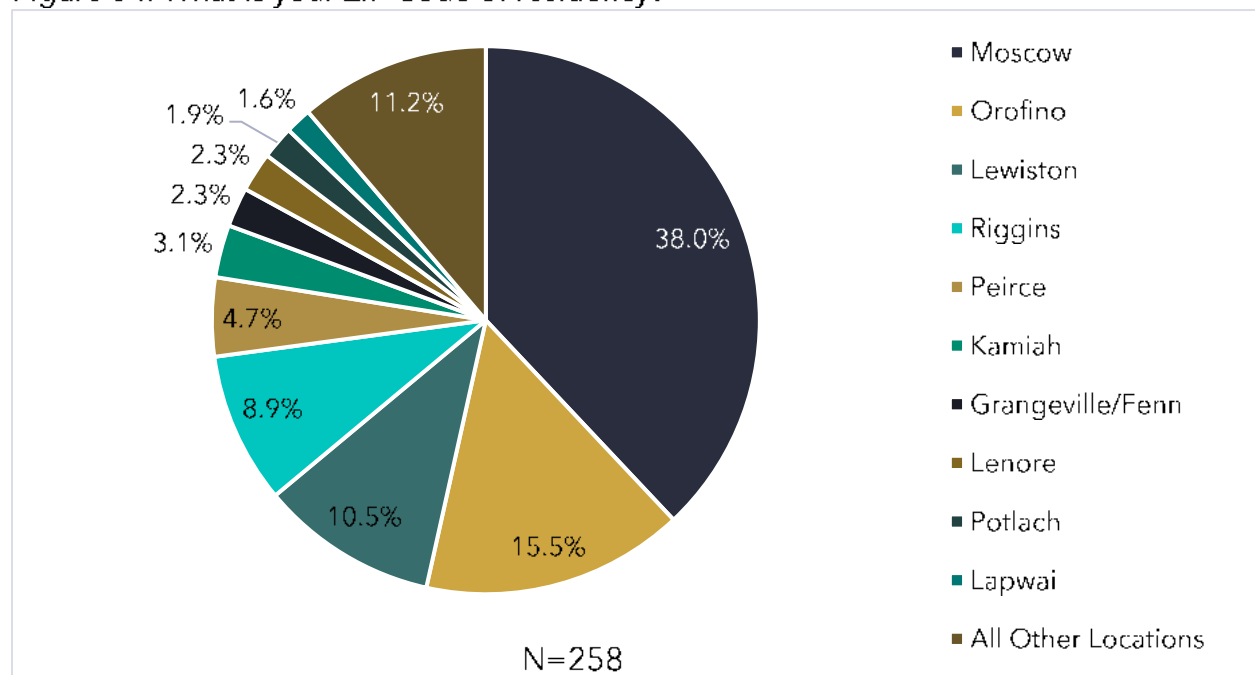
Introduction

PC facilitated a survey, targeted on residents living in North Central Idaho during the month of May of 2022. The survey included a mix of both fixed response questions (e.g., multiple choice, single selection and scaled responses), and open-ended questions. For open-ended responses, PC utilized a thematic coding method to group open-ended responses into categories that are largely similar.

A total of 258 unique responses were collected. The majority of respondents (38.0%) reside in Moscow followed by Orofino (15.5%), then Lewiston (10.5%). Most of the survey takers were single-family homeowners that live with their families. The most common topics of concern were affordable housing, housing variety, and desire to see adjustments to zoning regulations to encourage current and future housing development. These trends were consistent across all five counties. Further details are expressed in the following charts and tables.

Survey Results

Figure 54: What is your ZIP Code of residency?⁴⁷



⁴⁷ Respondents provided their ZIP code of residency when responding. PC associated those ZIPs with the primary city/cities within that area, though the specific location of residency may be outside of the city limits for that location.

Table 24: Do you own or rent the home that you live in?

	Count	Percentage
Own	196	76.0%
Rent	51	19.7%
I am homeless	4	1.5%
I do not pay to live where I reside	7	2.7%
Total	258	100.0%

Figure 55: What is your housing situation?

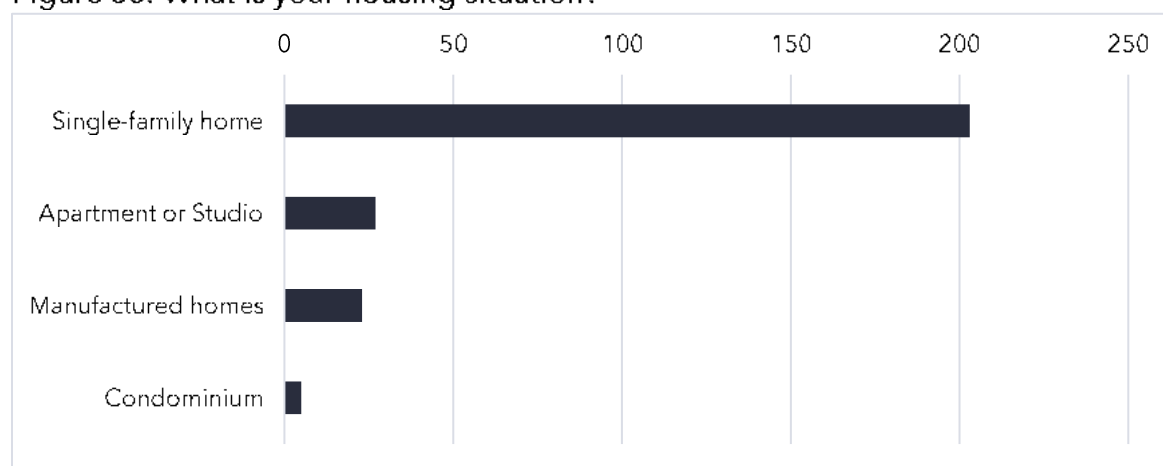


Table 25: What is your housing situation?

	Count	Percentage
Single-family home	203	78.7%
Apartment or Studio	27	10.5%
Manufactures homes	23	8.9%
Condominium	5	1.9%
Total	258	100.0%

Table 26: Who else do you live with?

	Count	Percentage
I live alone	31	12.0%
Family	217	84.1%
Friends/Roommates	10	3.9%
Total	258	100.0%

Figure 56: How satisfied are you with the cost of housing in your community?

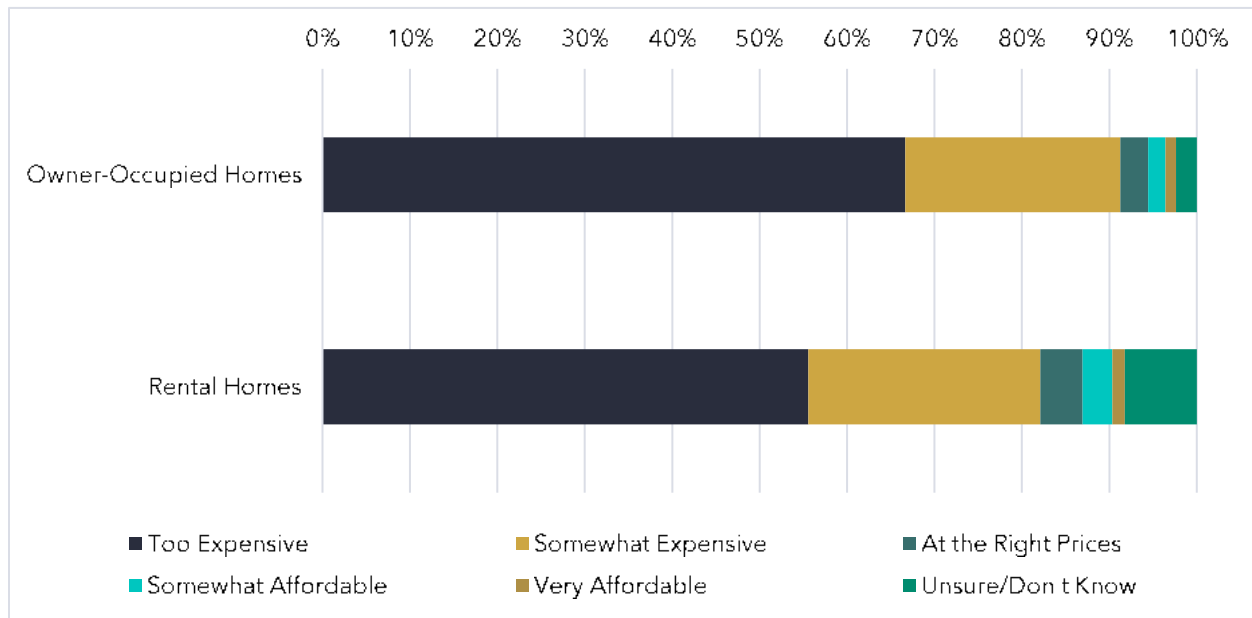


Table 27: How satisfied are you with the cost of housing in your community?

	Too Expensive	Some-what Expensive	At the Right Prices	Some-what Affordable	Very Affordable	Unsure/Don't Know	Weighted Avg.
Owner-Occupied Homes	168	62	8	5	3	6	4.5
Rental Homes	115	55	10	7	3	17	4.1
Total	283	117	18	12	6	23	

Figure 57: Research indicates that home and rental prices are rapidly rising in your area. Please rank the following for reasons on why costs are increasing from a 1-6 scale.

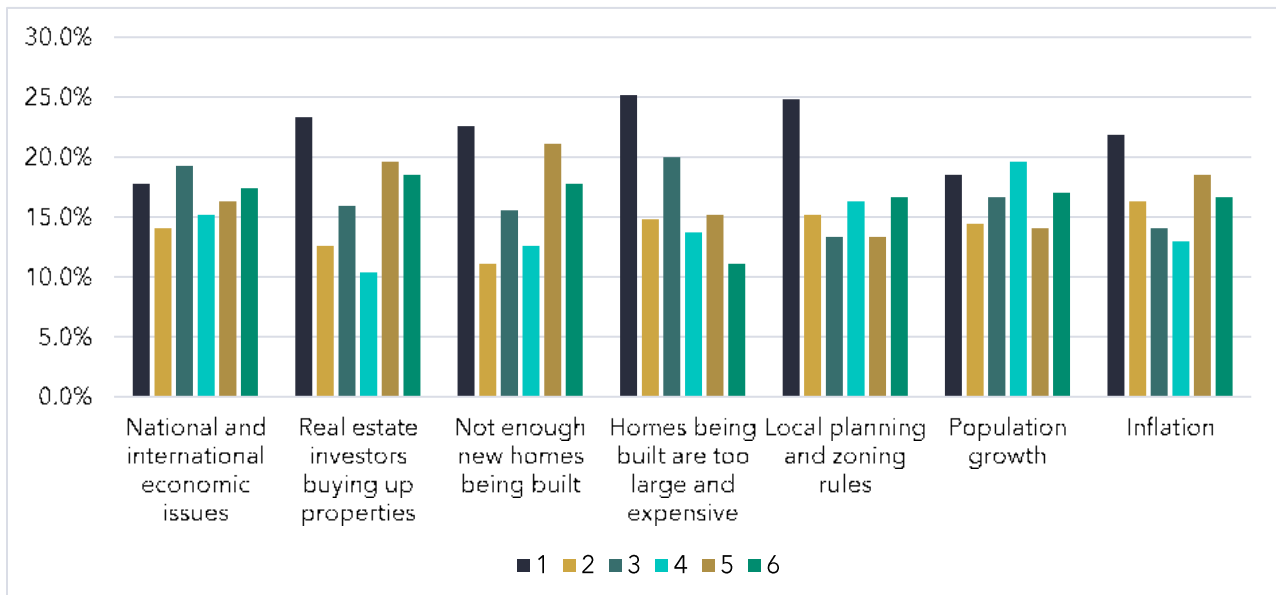


Table 28: Please rate your level of agreement with the following statements related to housing in your area

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	N/A, or Don't Know	Weighted Avg.
Housing exceeds the average income of citizens	160	70	9	1	1	0	4.61
Landlords charge too much for rent	40	63	31	16	6	5	3.62
Local and state government should be involved in developing more affordable housing in my area	42	40	26	20	30	1	3.26
Developers are too focused on building high-end homes	25	47	43	34	5	7	3.20
Landowners are reluctant to develop their land	19	39	45	32	11	11	2.94
Over-regulation of housing is driving up costs	26	32	40	34	14	14	2.88
College students distort housing cost in my area	16	33	31	33	24	29	2.38

Figure 58: Please rate your level of agreement with the following statements related to housing in your area.

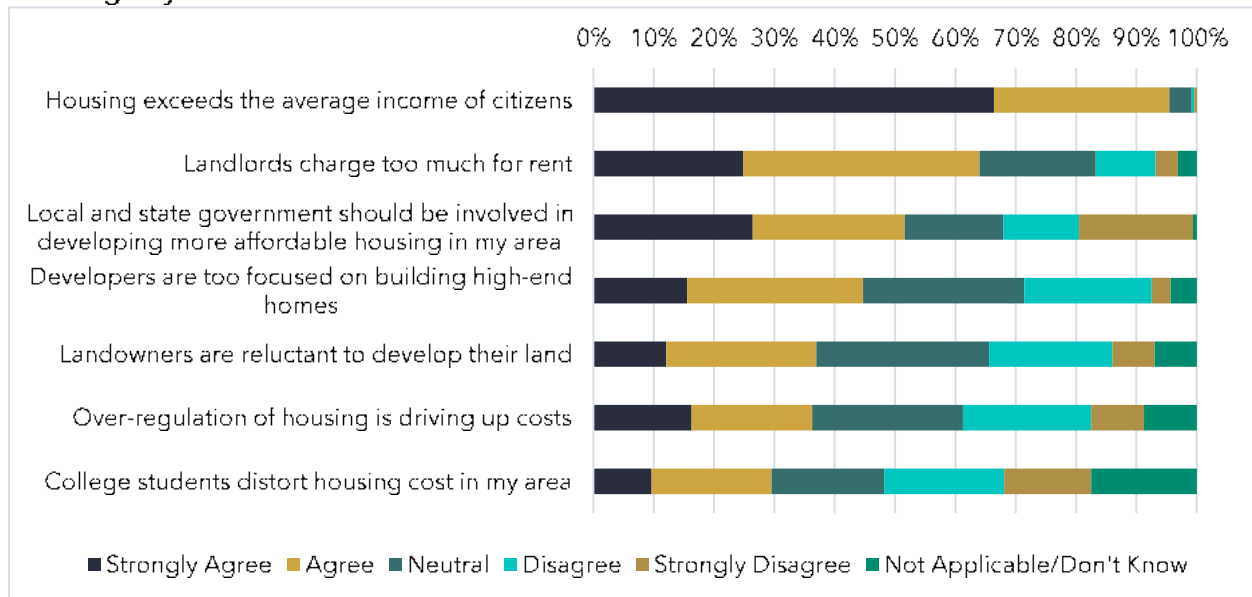


Table 29: How satisfied are you with the type of homes available in your community?

	Count	Percentage
Very Dissatisfied	71	28.7%
Somewhat Dissatisfied	75	30.4%
Neutral	44	17.8%
Somewhat Satisfied	49	19.8%
Very Satisfied	7	2.8%
Don't Know	1	0.4%

Figure 59: How satisfied are you with the type of homes available in your community?

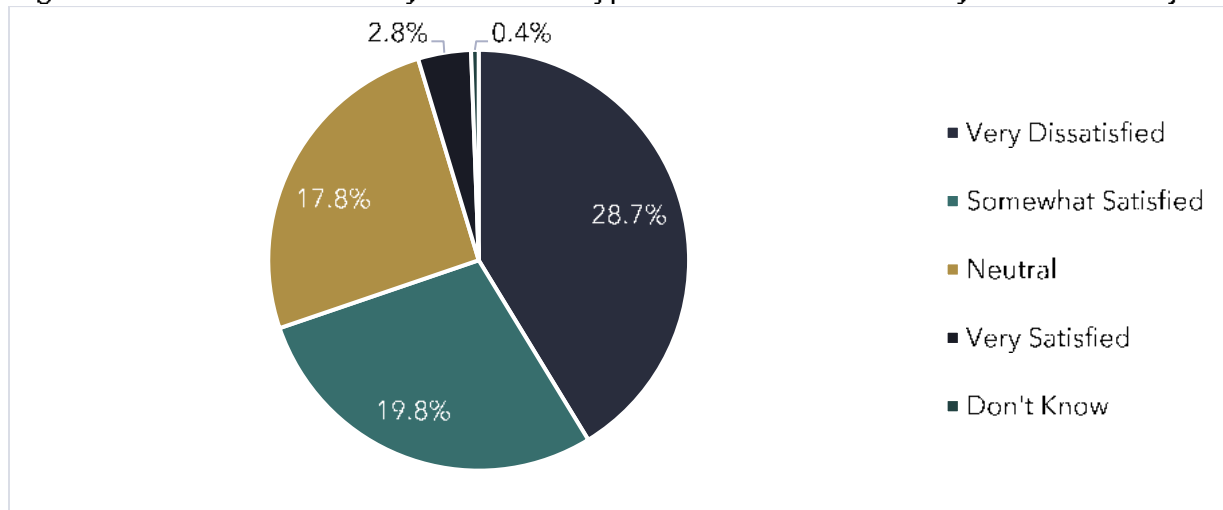


Table 30: Which, if any, of the following housing aspect are you dissatisfied with?

	Count	Percentage
There are not enough residences to house the people who want to live here	179	26.1%
Too many homes are under-maintained	113	16.4%
Current physical infrastructures do not support further residential development	79	11.5%
Lack of housing for special needs populations (e.g., seniors, disabled, emergency, transitional housing, etc.,)	72	10.5%
Too much conversion of housing stock to vacation rentals (e.g., Airbnb)	62	9.0%
Building style and practices do not address sustainability factors (i.e., water usage, energy use, carbon emissions, etc.,)	51	7.4%
Too much single-family homes and lack of apartments, duplexes, etc.	49	7.1%
Overdevelopment in historically rural/agricultural areas	43	6.3%
Other:	39	5.7%
Total		100.0%

Figure 60: Coded Responses: Which, if any, of the following housing aspects are you dissatisfied with? ('Other')

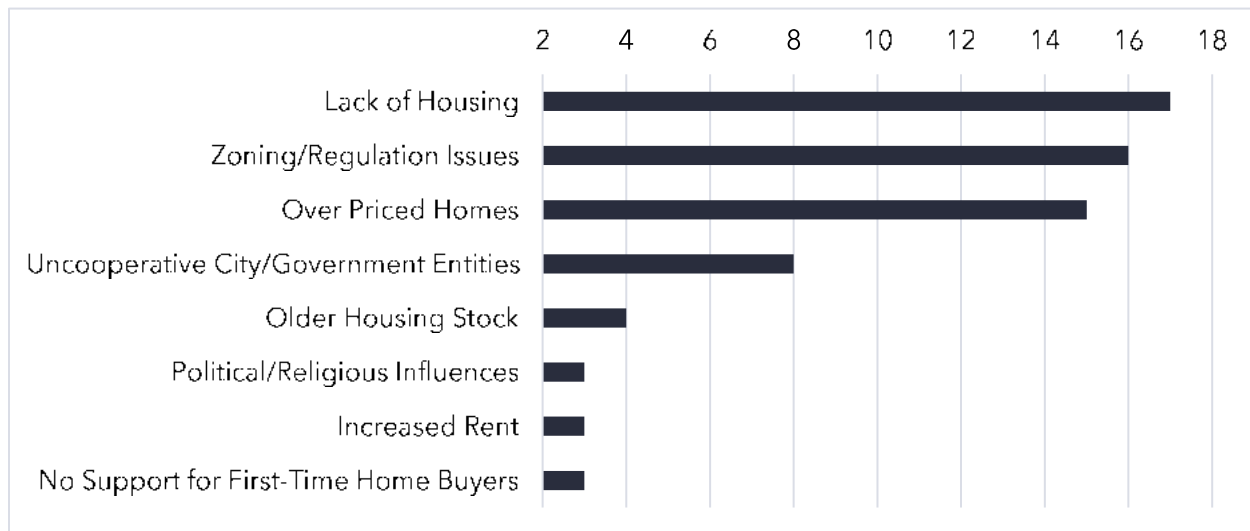


Table 31: What types of housing would you like to see more in your community?

Type	Count	Percentage
Typical single-family housing on individual lots (lot size of 5,000+ square feet)	158	20.6%
Medium-density single-family housing (e.g.: duplexes, condos, townhomes, etc.,)	123	16.0%
Medium sized market rate apartments with 4-10 units per building	85	11.1%
Senior living (independent or assisted)	76	9.9%
Tiny homes	69	9.0%
Accessory dwelling units (i.e.: additional living quarters shared with a single-family lot)	67	8.7%
Modular and/or kit-built homes	62	8.1%
Rent-subsidized apartments	56	7.3%
Mobile/manufactured home communities	44	5.7%
Student focused housing	14	1.8%
Other:	13	1.7%
Total		100.0%

Figure 61: Coded Responses: What types of housing would you like to see more in your community? ('Other')

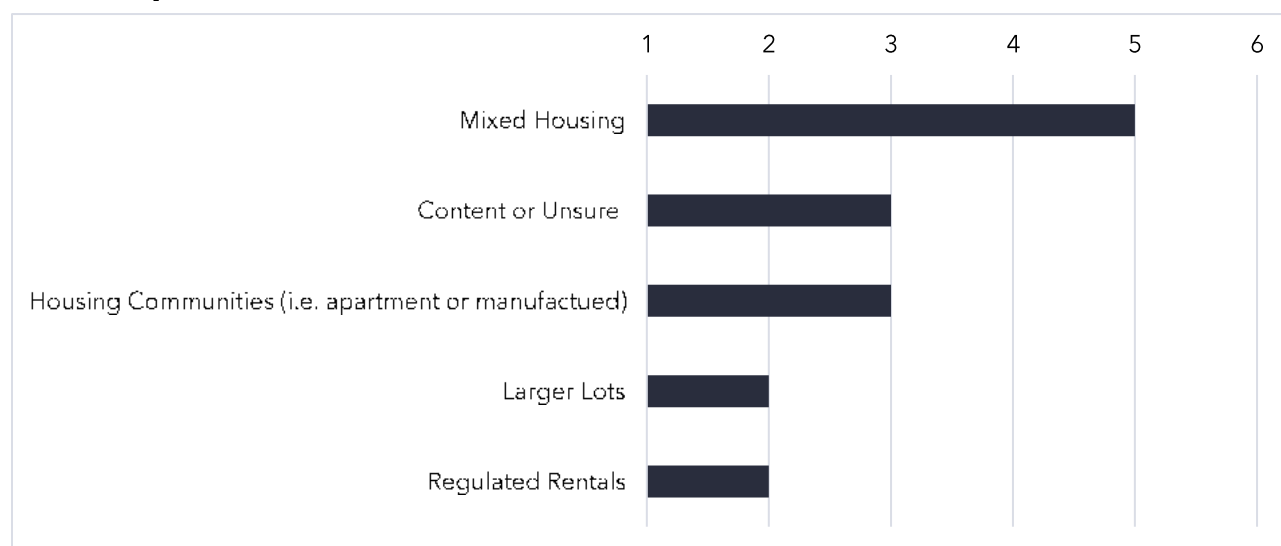


Table 32: What tools would be in favor of your community using in order to provide more housing?

Tools	Count	Percentage
Incentives for remodeling/redevelopment of existing housing stock	102	18.2%
Local government incentives for real estate developers (e.g.: waiver/deference of fees, tax abatements, expedited permitting, etc.)	68	12.1%
Loosening of residential zoning requirements (i.e.: minimum home/lot sizes, dwellings per acre, etc.)	63	11.2%
Accessory dwelling units	59	10.5%
Rent subsidized housing	53	9.4%
Manufactured housing communities	51	9.1%
Don't Know	51	9.1%
Community land trusts	32	5.7%
Temporary housing for the homeless	32	5.7%
Reducing on-site parking requirements	31	5.5%
Other:	19	3.4%
Total	561	100.0%

Figure 62: Coded Responses: What tools would be in favor of your community using in order to provide more housing? ('Other')

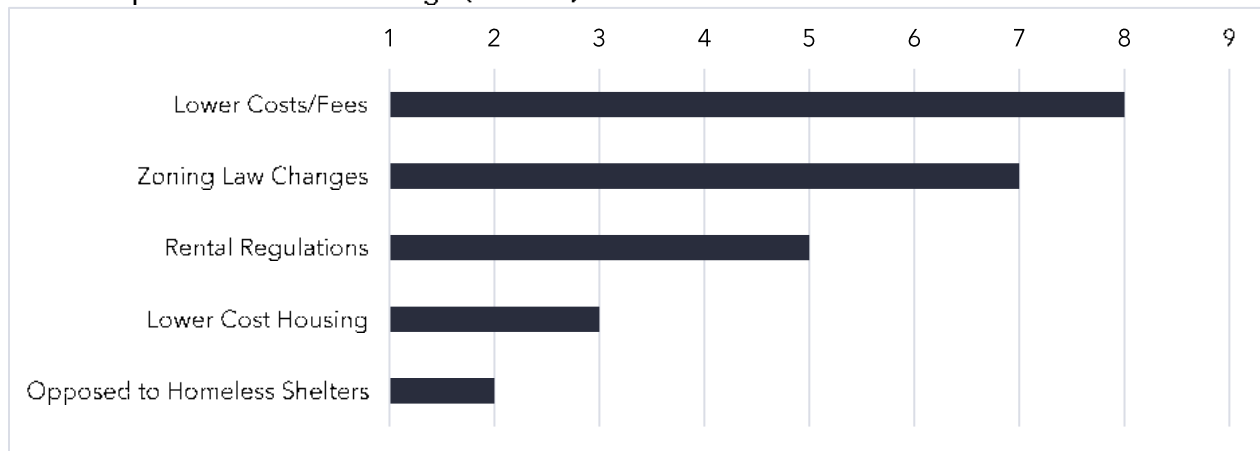
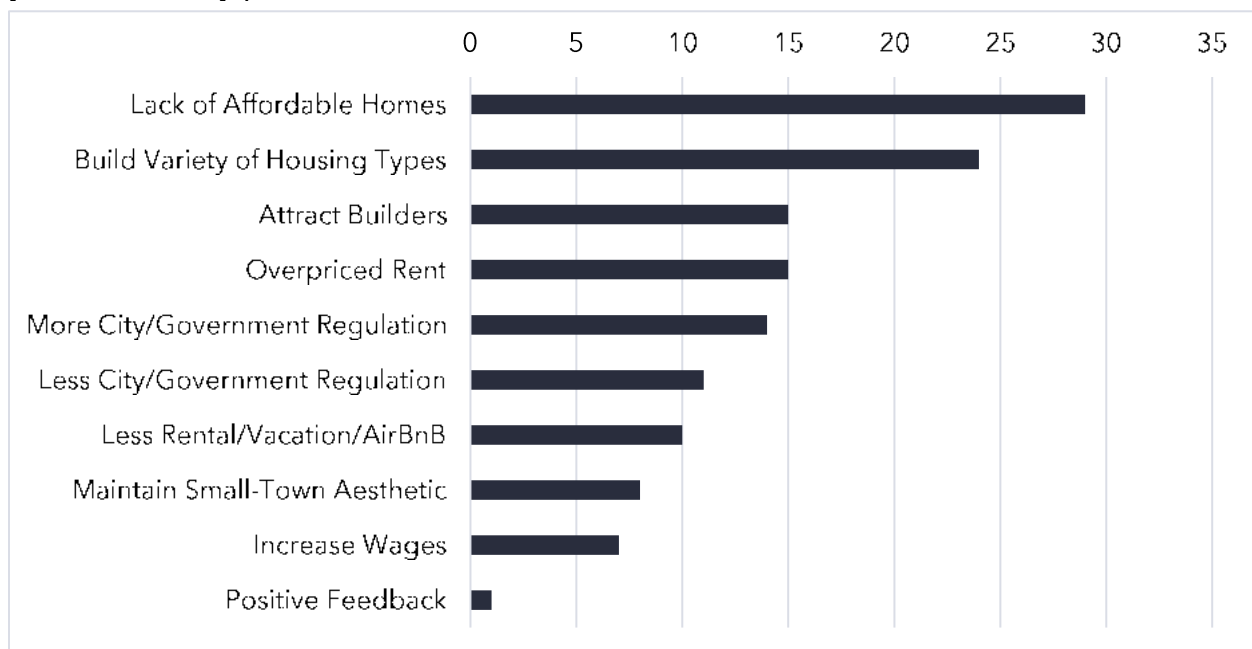


Figure 63: Coded Responses: If you have any other thoughts or comments on housing in your community please feel free to share!



Appendix A: Detailed Data

Detailed Employment Data

Table 1A: Employment by Industry in Clearwater County, 2021

Industry	Employed	Percent	Location Quotient
Other Services (Excluding Public)	883	25.4%	1.68
Arts/Entertainment/Recreation	383	11%	8.46
Educational Services	348	10%	0.94
Utilities	307	8.8%	0.91
Accommodation/Food Services	301	8.6%	1.16
Wholesale Trade	260	7.5%	1.56
Admin/Support/Waste Management	250	7.2%	0.74
Public Administration	112	3.2%	0.57
Manufacturing	107	3.1%	0.67
Retail Trade	87	2.5%	0.53
Agriculture/Forestry/Fishing	86	2.5%	1
Health Care/Social Assistance	86	2.5%	2.78
Finance/Insurance	81	2.3%	0.28
Management of Companies	70	2%	1.11
Professional/Scientific/Tech	31	0.9%	0.18
Transportation/Warehousing	30	0.9%	0.23
Real Estate/Rental/Leasing	25	0.7%	0.44
Information	21	0.6%	1.2
Mining/Quarrying/Oil & Gas	13	0.4%	0.19
Construction	-	-	-
Grand Total	3,481	100%	-

Source: Points Consulting using Esri Business Analyst, 2021

Table 2A: Employment by Industry in Idaho County, 2021

Industry	Employed	Percent	Location Quotient
Transportation/Warehousing	1,049	13.8%	0.91
Educational Services	985	13.0%	1.76
Wholesale Trade	852	11.2%	1.15
Utilities	651	8.6%	0.81
Other Services (Excluding Public)	625	8.2%	6.31
Construction	594	7.8%	1.62
Mining/Quarrying/Oil & Gas	520	6.9%	1.5
Information	410	5.4%	0.96
Admin/Support/Waste Management	382	5.0%	1.06
Professional/Scientific/Tech	372	4.9%	0.51
Manufacturing	262	3.5%	1.94
Retail Trade	228	3.0%	0.61
Accommodation/Food Services	190	2.5%	1
Health Care/Social Assistance	167	2.2%	0.27
Agriculture/Forestry/Fishing	87	1.1%	0.52

Real Estate/Rental/Leasing	80	1.1%	0.69
Arts/Entertainment/Recreation	46	0.6%	1.2
Management of Companies	45	0.6%	0.15
Public Administration	35	0.5%	0.56
Finance/Insurance	-	-	-
Grand Total	7,580	100%	-

Source: Points Consulting using Esri Business Analyst, 2021

Table 3A: Employment by Industry in Latah County, 2021

Industry	Employed	Percent	Location Quotient
Arts/Entertainment/Recreation	4,848	22.2%	2.29
Information	2,924	13.4%	0.89
Accommodation/Food Services	2,746	12.6%	1.3
Educational Services	1,781	8.2%	0.77
Agriculture/Forestry/Fishing	1,721	7.9%	0.96
Utilities	1,562	7.2%	1.29
Retail Trade	1,150	5.3%	0.72
Health Care/Social Assistance	1,114	5.1%	3.92
Management of Companies	742	3.4%	0.71
Professional/Scientific/Tech	735	3.4%	0.69
Mining/Quarrying/Oil & Gas	634	2.9%	0.63
Finance/Insurance	455	2.1%	0.45
Construction	322	1.5%	0.6
Transportation/Warehousing	306	1.4%	0.67
Admin/Support/Waste Management	273	1.3%	0.33
Other Services (Excluding Public)	268	1.2%	0.67
Real Estate/Rental/Leasing	169	0.8%	0.5
Public Administration	58	0.3%	0.33
Manufacturing	7	0%	0
Wholesale Trade	-	-	-
Grand Total	21,815	100%	-

Source: Points Consulting using Esri Business Analyst, 2021

Table 4A: Employment by Industry in Lewis County, 2021

Industry	Employed	Percent	Location Quotient
Health Care/Social Assistance	310	16%	1.06
Public Administration	248	12.8%	2.67
Agriculture/Forestry/Fishing	202	10.5%	8.08
Retail Trade	181	9.4%	0.97
Construction	167	8.6%	1.16
Educational Services	152	7.9%	0.81
Manufacturing	134	6.9%	0.65
Accommodation/Food Services	102	5.3%	0.95
Other Services (Excluding Public)	89	4.6%	1
Wholesale Trade	65	3.4%	1.36
Transportation/Warehousing	62	3.2%	0.68

Information	57	2.9%	1.61
Professional/Scientific/Tech	45	2.3%	0.28
Finance/Insurance	40	2.1%	0.43
Utilities	27	1.4%	1.56
Real Estate/Rental/Leasing	16	0.8%	0.38
Admin/Support/Waste Management	13	0.7%	0.18
Arts/Entertainment/Recreation	13	0.7%	0.44
Mining/Quarrying/Oil & Gas	10	0.5%	1
Management of Companies	-	-	-
Grand Total	1,933	100%	-

Source: Points Consulting using Esri Business Analyst, 2021

Table 5A: Employment by Industry in Nez Perce County, 2021

Industry	Employed	Percent	Location Quotient
Health Care/Social Assistance	3,047	15.5%	1.03
Manufacturing	2,810	14.3%	1.35
Retail Trade	2,731	13.9%	1.43
Educational Services	1,811	9.2%	0.95
Construction	1,478	7.5%	1.01
Accommodation/Food Services	1,205	6.1%	1.09
Finance/Insurance	1,067	5.4%	1.1
Public Administration	942	4.8%	1
Other Services (Excluding Public)	819	4.2%	0.91
Professional/Scientific/Tech	723	3.7%	0.45
Transportation/Warehousing	659	3.4%	0.72
Agriculture/Forestry/Fishing	509	2.6%	2
Wholesale Trade	399	2%	0.8
Admin/Support/Waste Management	373	1.9%	0.49
Arts/Entertainment/Recreation	278	1.4%	0.88
Information	273	1.4%	0.78
Real Estate/Rental/Leasing	243	1.2%	0.57
Utilities	146	0.7%	0.78
Mining/Quarrying/Oil & Gas	90	0.5%	1
Management of Companies	-	-	-
Grand Total	19,603	100%	-

Source: Points Consulting using Esri Business Analyst, 2021

Composition of Low–Income Households

Table 6A: Composition of Low-Income Households, Clearwater County

Family Composition	Income Level	Frequency	Percent of Total
Elderly Family	Extremely Low Income	74	2.0%
Elderly Family	Very Low Income	40	1.1%
Elderly Family	Low Income	180	4.9%
Elderly Family	Moderate Income	119	3.2%
Small Family	Extremely Low Income	90	2.4%
Small Family	Very Low Income	70	1.9%
Small Family	Low Income	200	5.4%
Small Family	Moderate Income	110	3.0%
Large Family	Extremely Low Income	0	0.0%
Large Family	Very Low Income	14	0.4%
Large Family	Low Income	50	1.3%
Large Family	Moderate Income	14	0.4%
Elderly Living Alone	Extremely Low Income	105	2.8%
Elderly Living Alone	Very Low Income	200	5.4%
Elderly Living Alone	Low Income	220	5.9%
Elderly Living Alone	Moderate Income	75	2.0%
Other	Extremely Low Income	130	3.5%
Other	Very Low Income	75	2.0%
Other	Low Income	175	4.7%
Other	Moderate Income	105	2.8%

Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 1, 2014-2018

Table 7A: Composition of Low-Income Households, Idaho County

Family Composition	Income Level	Frequency	Percent of Total
Elderly Family	Extremely Low Income	75	1.2%
Elderly Family	Very Low Income	199	3.1%
Elderly Family	Low Income	570	8.8%
Elderly Family	Moderate Income	180	2.8%
Small Family	Extremely Low Income	90	1.4%
Small Family	Very Low Income	100	1.5%
Small Family	Low Income	220	3.4%
Small Family	Moderate Income	240	3.7%
Large Family	Extremely Low Income	45	0.7%
Large Family	Very Low Income	50	0.8%
Large Family	Low Income	210	3.2%
Large Family	Moderate Income	114	1.8%
Elderly Living Alone	Extremely Low Income	405	6.3%
Elderly Living Alone	Very Low Income	315	4.9%
Elderly Living Alone	Low Income	370	5.7%

Elderly Living Alone	Moderate Income	150	2.3%
Other	Extremely Low Income	220	3.4%
Other	Very Low Income	135	2.1%
Other	Low Income	150	2.3%
Other	Moderate Income	79	1.2%

Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2014-2018

Table 8A: Composition of Low-Income Households, Latah County

Family Composition	Income Level	Frequency	Percent of Total
Elderly Family	Extremely Low Income	54	0.3%
Elderly Family	Very Low Income	54	0.3%
Elderly Family	Low Income	335	2.2%
Elderly Family	Moderate Income	254	1.6%
Small Family	Extremely Low Income	420	2.7%
Small Family	Very Low Income	300	1.9%
Small Family	Low Income	875	5.6%
Small Family	Moderate Income	430	2.8%
Large Family	Extremely Low Income	70	0.5%
Large Family	Very Low Income	65	0.4%
Large Family	Low Income	90	0.6%
Large Family	Moderate Income	155	1.0%
Elderly Living Alone	Extremely Low Income	330	2.1%
Elderly Living Alone	Very Low Income	405	2.6%
Elderly Living Alone	Low Income	360	2.3%
Elderly Living Alone	Moderate Income	215	1.4%
Other	Extremely Low Income	1635	10.5%
Other	Very Low Income	975	6.3%
Other	Low Income	1130	7.3%
Other	Moderate Income	485	3.1%

Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2014-2018

Table 9A: Composition of Low-Income Households, Lewis County

Family Composition	Income Level	Frequency	Percent of Total
Elderly Family	Extremely Low Income	8	0.5%
Elderly Family	Very Low Income	19	1.2%
Elderly Family	Low Income	65	4.0%
Elderly Family	Moderate Income	55	3.4%
Small Family	Extremely Low Income	20	1.2%
Small Family	Very Low Income	45	2.8%
Small Family	Low Income	70	4.3%
Small Family	Moderate Income	70	4.3%
Large Family	Extremely Low Income	19	1.2%

Large Family	Very Low Income	0	0.0%
Large Family	Low Income	19	1.2%
Large Family	Moderate Income	8	0.5%
Elderly Living Alone	Extremely Low Income	80	4.9%
Elderly Living Alone	Very Low Income	120	7.4%
Elderly Living Alone	Low Income	105	6.4%
Elderly Living Alone	Moderate Income	29	1.8%
Other	Extremely Low Income	70	4.3%
Other	Very Low Income	45	2.8%
Other	Low Income	40	2.5%
Other	Moderate Income	25	1.5%

Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2014-2018

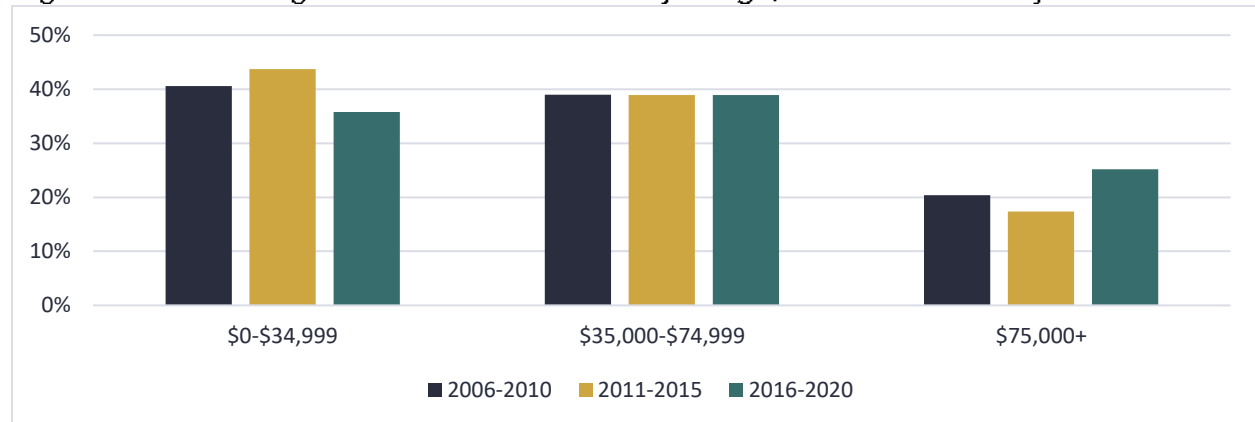
Table 10A: Composition of Low-Income Households, Nez Perce County

Family Composition	Income Level	Frequency	Percent of Total
Elderly Family	Extremely Low Income	60	0.4%
Elderly Family	Very Low Income	235	1.4%
Elderly Family	Low Income	565	3.5%
Elderly Family	Moderate Income	255	1.6%
Small Family	Extremely Low Income	365	2.2%
Small Family	Very Low Income	395	2.4%
Small Family	Low Income	715	4.4%
Small Family	Moderate Income	595	3.7%
Large Family	Extremely Low Income	95	0.6%
Large Family	Very Low Income	145	0.9%
Large Family	Low Income	170	1.0%
Large Family	Moderate Income	29	0.2%
Elderly Living Alone	Extremely Low Income	310	1.9%
Elderly Living Alone	Very Low Income	545	3.3%
Elderly Living Alone	Low Income	620	3.8%
Elderly Living Alone	Moderate Income	250	1.5%
Other	Extremely Low Income	630	3.9%
Other	Very Low Income	365	2.2%
Other	Low Income	600	3.7%
Other	Moderate Income	375	2.3%

Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2014-2018

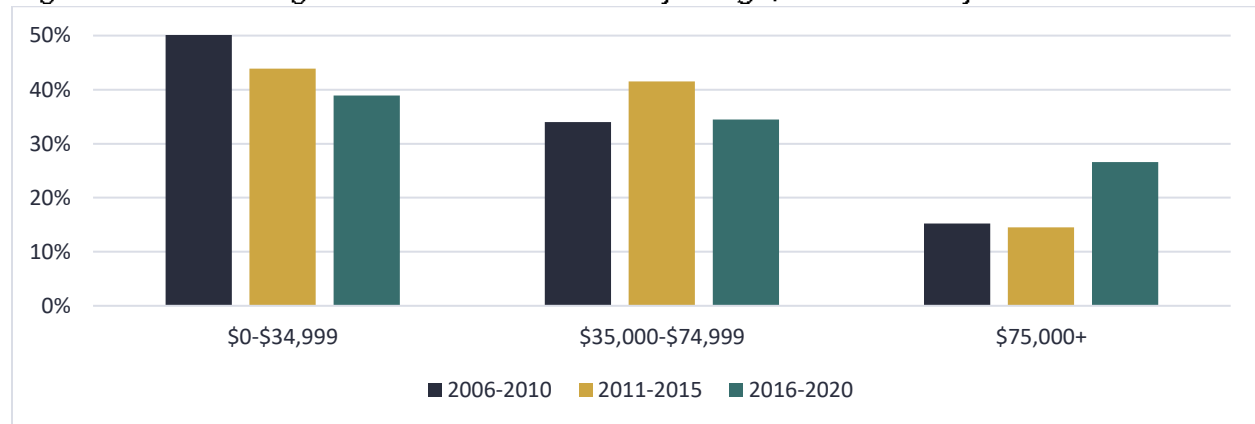
Households by Income Range

Figure 1A: Percentage of Household Income by Range, Clearwater County



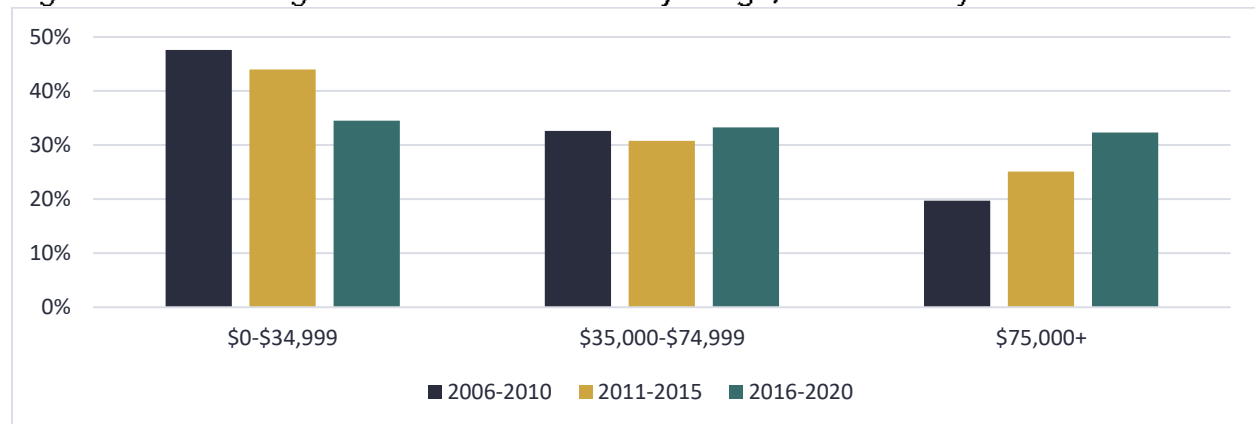
Source: U.S. Census ACS 2020 5-year S1901

Figure 2A: Percentage of Household Income by Range, Idaho County



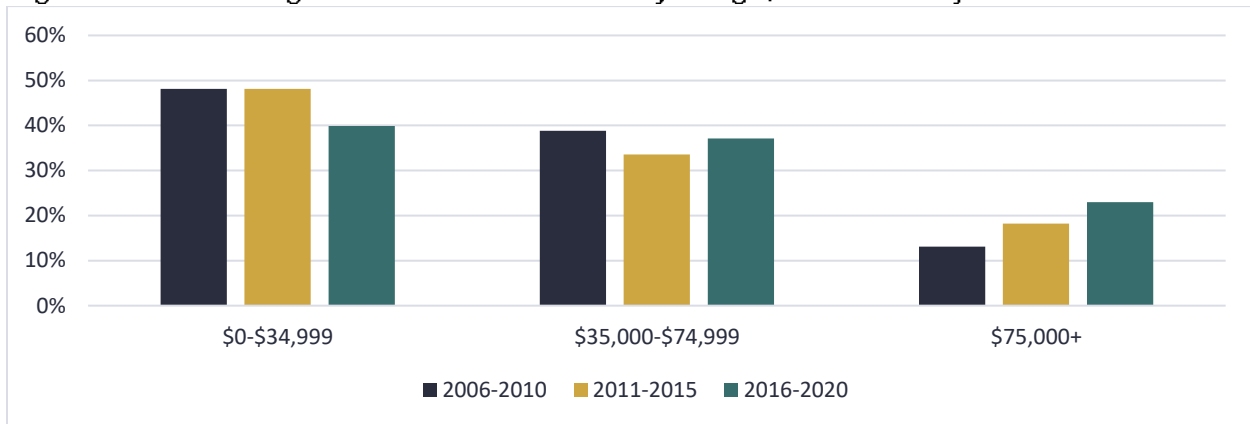
Source: U.S. Census ACS 2020 5-year S1901

Figure 3A: Percentage of Household Income by Range, Latah County



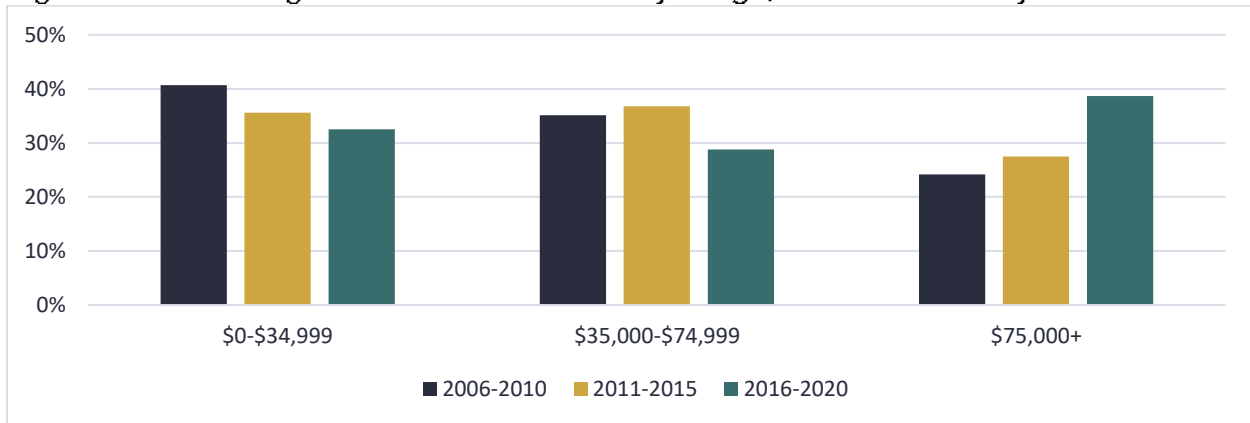
Source: U.S. Census ACS 2020 5-year S1901

Figure 4A: Percentage of Household Income by Range, Lewis County



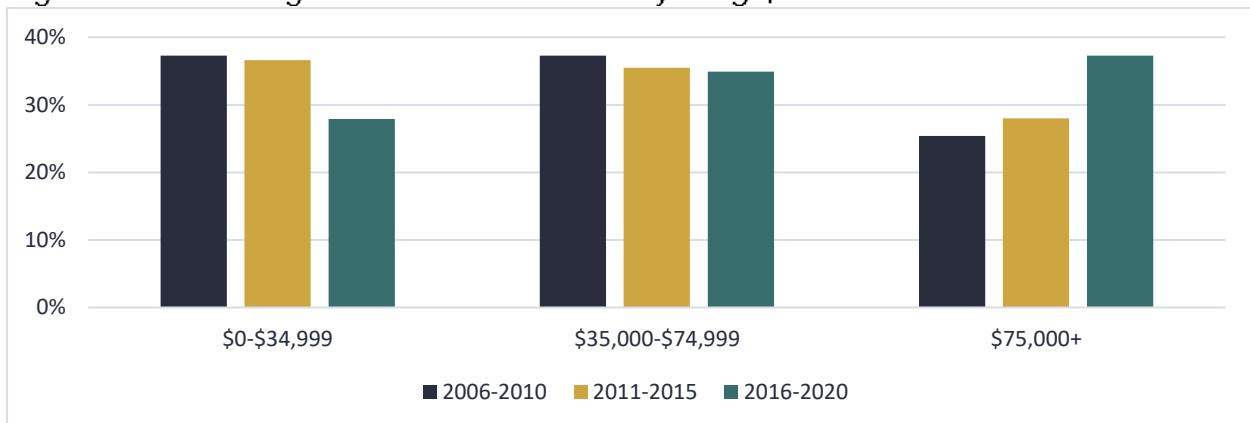
Source: U.S. Census ACS 2020 5-year S1901

Figure 5A: Percentage of Household Income by Range, Nez Perce County



Source: U.S. Census ACS 2020 5-year S1901

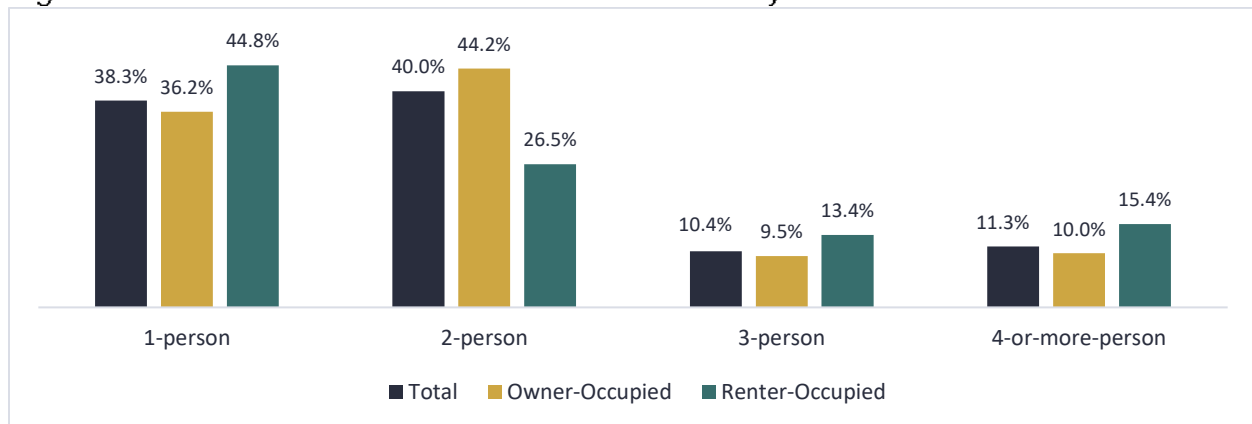
Figure 6A: Percentage of Household Income by Range, Idaho Totals



Source: U.S. Census ACS 2020 5-year S1901

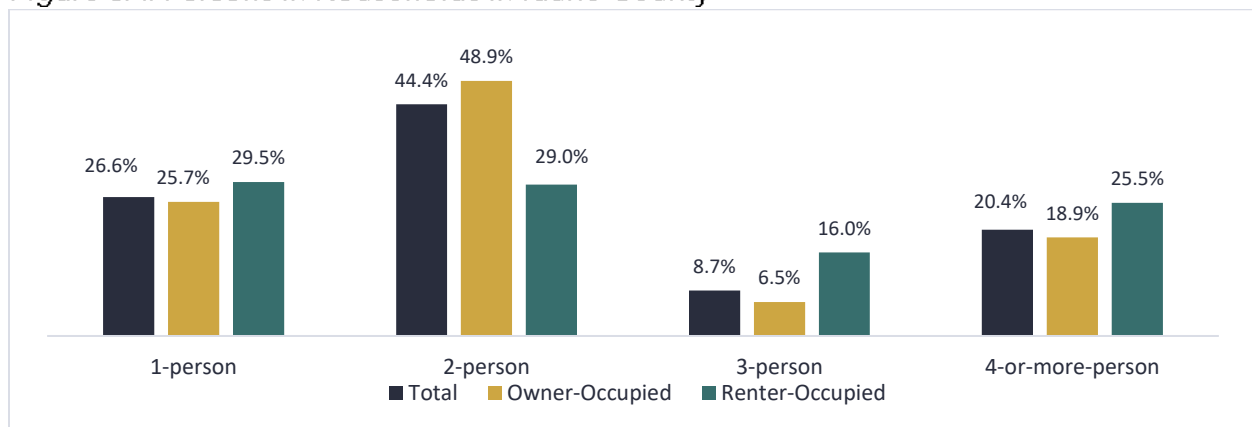
Persons Per Household

Figure 7A: Persons in Households in Clearwater County



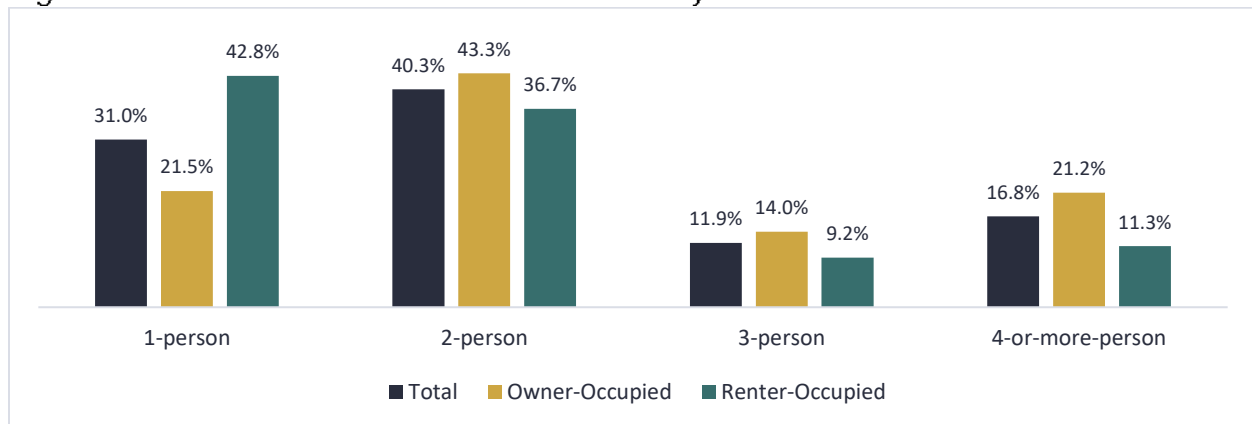
Source: 2020 ACS 5-year Estimates, Occupancy Characteristics (S2501)

Figure 8A: Persons in Households in Idaho County



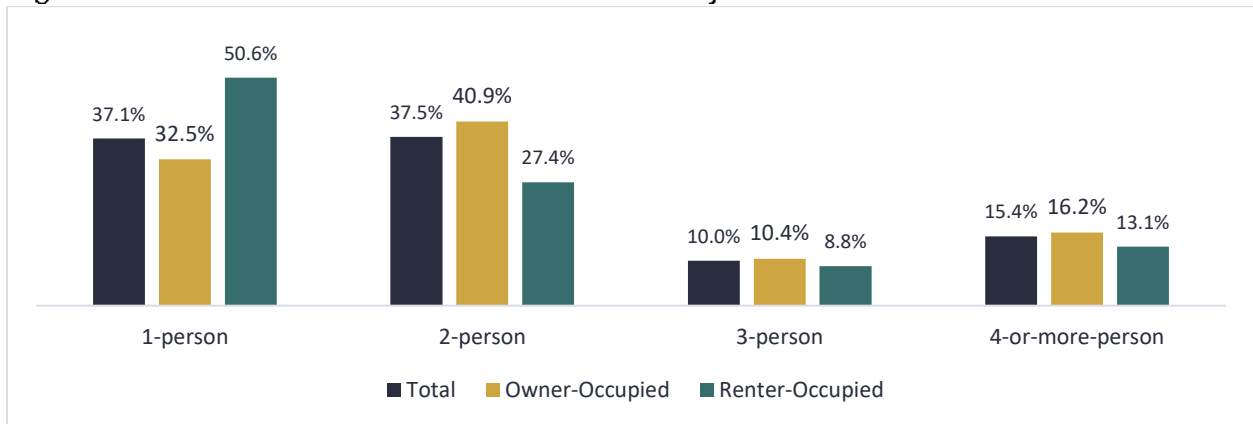
Source: 2020 ACS 5-year Estimates, Occupancy Characteristics (S2501)

Figure 9A: Persons in Households in Latah County



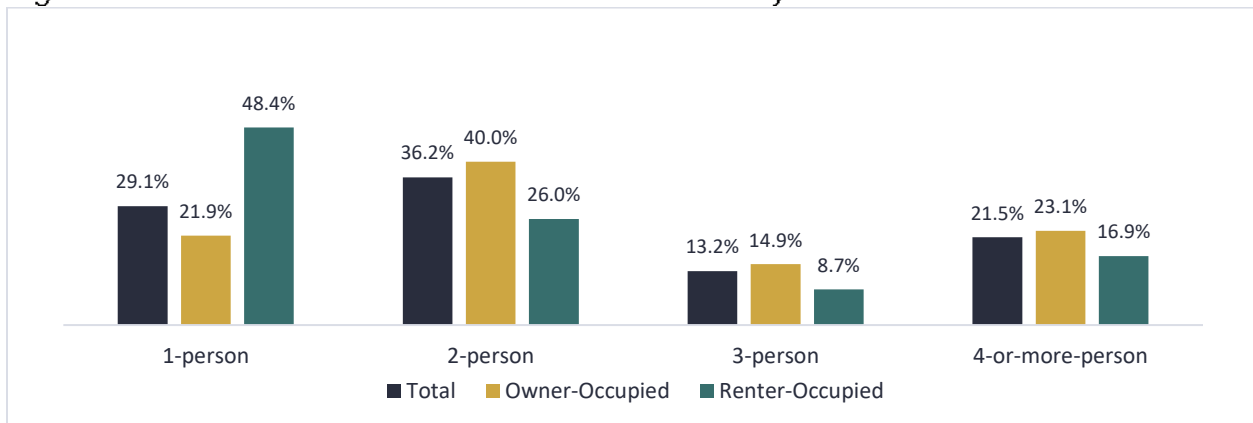
Source: 2020 ACS 5-year Estimates, Occupancy Characteristics (S2501)

Figure 10A: Persons in Households in Lewis County



Source: 2020 ACS 5-year Estimates, Occupancy Characteristics (S2501)

Figure 11A: Persons in Households in Nez Perce County



Source: 2020 ACS 5-year Estimates, Occupancy Characteristics (S2501)

Rental Statistics

Table 11A: 2021 – 2022 Fair Market Rents in Clearwater County

-----Clearwater County-----					
Fiscal Year	Efficiency	1-Bedroom	2-Bedrooms	3-Bedrooms	4-Bedrooms
2022	\$632	\$636	\$837	\$1,181	\$1,373
2021	\$603	\$607	\$800	\$1,092	\$1,197
Percent Increase	4.8%	4.8%	4.6%	8.2%	14.7%

Source: Housing & Urban Development Fair Market Rents Documentation System FY 2021 and 2022

Table 12A: 2021 – 2022 Fair Market Rents in Idaho County

-----Idaho County-----					
Fiscal Year	Efficiency	1-Bedroom	2-Bedrooms	3-Bedrooms	4-Bedrooms
2022	\$649	\$654	\$860	\$1,136	\$1,459
2021	\$586	\$590	\$777	\$1,036	\$1,317
Percent Increase	10.8%	10.8%	10.7%	9.7%	10.8%

Source: Housing & Urban Development Fair Market Rents Documentation System FY 2021 and 2022

Table 13A: 2021 – 2022 Fair Market Rents in Latah County

-----Latah County-----					
Fiscal Year	Efficiency	1-Bedroom	2-Bedrooms	3-Bedrooms	4-Bedrooms
2022	\$580	\$664	\$834	\$1,185	\$1,427
2021	\$531	\$628	\$785	\$1,123	\$1,359
Percent Change	9.2%	5.7%	6.2%	5.5%	5.0%

Source: Housing & Urban Development Fair Market Rents Documentation System FY 2021 and 2022

Table 14A: 2021 – 2022 Fair Market Rents in Lewis County

-----Lewis County-----					
Fiscal Year	Efficiency	1-Bedroom	2-Bedrooms	3-Bedrooms	4-Bedrooms
2022	\$589	\$617	\$757	\$1,075	\$1,285
2021	\$557	\$616	\$734	\$1,050	\$1,097
Percent Change	5.7%	0.2%	3.1%	2.4%	17.1%

Source: Housing & Urban Development Fair Market Rents Documentation System FY 2021 and 2022

Table 15A: 2021 – 2022 Fair Market Rents in Nez Perce County

-----Lewiston MSA (Including Nez Perce County)-----					
Fiscal Year	Efficiency	1-Bedroom	2-Bedrooms	3-Bedrooms	4-Bedrooms
2022	\$615	\$717	\$925	\$1,314	\$1,583
2021	\$584	\$672	\$885	\$1,223	\$1,468
Percent Change	5.3%	6.7%	4.5%	7.4%	7.8%

Source: Housing & Urban Development Fair Market Rents Documentation System FY 2021 and 2022

Table 16A: CEDA District Counties' Housing Cost Burden Comparison

County	Severely Cost-Burdened	Cost Burdened	Severely Or Cost-Burdened	Not Cost Burdened
Clearwater	8.4%	21.6%	30.0%	76.0%
Idaho County	13.2%	28.9%	42.1%	66.7%
Latah	16.5%	32.8%	49.3%	65.1%
Lewis	10.3%	22.6%	32.9%	74.5%
Nez Perce	9.6%	23.1%	32.7%	73.9%

Source: Housing and Urban Development Comprehensive Housing Affordability Strategy Data 2014 - 2018

Table 17A: CEDA District Counties' Cost Burden by Income Level for Owners

Region	---Owners---				
	ELI	VLI	LI	MI	AMI
Clearwater	55%	42%	23%	18%	3%
Idaho County	66%	51%	40%	22%	8%
Latah	70%	59%	28%	23%	5%
Lewis	63%	72%	31%	8%	0%
Nez Perce	75%	46%	33%	27%	4%
Idaho	68%	52%	36%	21%	5%
US	74%	57%	39%	26%	7%

Source: Housing and Urban Development Comprehensive Housing Affordability Strategy Data 2014 - 2018

Table 18A: CEDA District Counties' Cost Burden by Income Level for Renters

Region	---Renters---				
	ELI	VLI	LI	MI	AMI
Clearwater	63%	71%	57%	3%	0%
Idaho County	62%	84%	26%	2%	1%
Latah	89%	85%	39%	10%	2%
Lewis	63%	72%	31%	8%	0%
Nez Perce	72%	74%	47%	2%	3%
Idaho	74%	78%	41%	12%	2%
US	74%	78%	49%	23%	6%

Source: Housing and Urban Development Comprehensive Housing Affordability Strategy Data 2014 - 2018

Table 19A: Clearwater County's Residents' Cost Burden by Area Median Income

Clearwater	Severely Cost-Burdened (>50%)	Cost-Burdened (30% - 50%)	Has None of 4 Problems or Is Not Cost-Burdened	Total
Extremely Low-Income	170	230	145	395
Renters	55.9%	47.8%	41.4%	41.4%
Owners	44.1%	52.2%	58.6%	58.6%
Very Low-Income	70	190	185	390
Renters	35.7%	39.5%	13.5%	13.5%
Owners	71.4%	63.2%	86.5%	86.5%
Low-Income	40	275	510	815
Renters	37.5%	49.1%	17.6%	17.6%
Owners	62.5%	49.1%	82.4%	82.4%
Moderate-Income	15	55	365	425
Renters	0.0%	7.3%	37.0%	37.0%
Owners	100.0%	90.9%	63.0%	63.0%
Above Median Income	10	50	1,605	1,675
Renters	0.0%	0.0%	12.1%	12.1%
Owners	100.0%	100.0%	87.9%	87.9%
Total	305	800	2,810	3,700

Source: Housing and Urban Development Comprehensive Housing Affordability Strategy Data 2014 - 2018

Table 20A: Idaho County's Residents' Cost Burden by Area Median Income

Idaho County	Severely Cost-Burdened (>50%)	Cost-Burdened (30% - 50%)	Has None of 4 Problems or Is Not Cost-Burdened	Total
Extremely Low-Income	370	535	250	830
Renters	51.4%	41.1%	46.0%	46.0%
Owners	48.6%	58.9%	54.0%	54.0%
Very Low-Income	230	465	315	800
Renters	30.4%	34.4%	4.8%	4.8%
Owners	69.6%	66.7%	95.2%	95.2%
Low-Income	215	560	870	1,515
Renters	4.7%	11.6%	19.5%	19.5%
Owners	97.7%	89.3%	80.5%	80.5%
Moderate-Income	10	120	570	765

Renters	0.0%	3.3%	40.4%	40.4%
Owners	100.0%	95.8%	59.6%	59.6%
Above Median Income	20	190	2,310	2,565
Renters	0.0%	2.1%	15.8%	15.8%
Owners	100.0%	97.4%	84.2%	84.2%
Total	845	1,870	4,315	6,475

Source: Housing and Urban Development Comprehensive Housing Affordability Strategy Data 2014 - 2018

Table 21A: Latah County's Residents' Cost Burden by Area Median Income

Latah	Severely Cost-Burdened (>50%)	Cost-Burdened (30% - 50%)	Has None of 4 Problems or Is Not Cost-Burdened	Total
Extremely Low-Income	1,920	2,165	315	2,510
Renters	90.4%	88.7%	74.6%	74.6%
Owners	9.6%	11.3%	25.4%	25.4%
Very Low-Income	315	1,385	400	1,795
Renters	65.1%	77.3%	45.0%	45.0%
Owners	34.9%	22.7%	55.0%	55.0%
Low-Income	210	965	1,750	2,785
Renters	59.5%	68.9%	57.4%	57.4%
Owners	40.5%	31.6%	42.6%	42.6%
Moderate-Income	55	250	1,230	1,535
Renters	0.0%	28.0%	52.8%	52.8%
Owners	100.0%	72.0%	47.2%	47.2%
Above Median Income	60	325	6,415	6,910
Renters	25.0%	9.2%	20.7%	20.7%
Owners	83.3%	92.3%	79.3%	79.3%
Total	2,560	5,090	10,110	15,535

Source: Housing and Urban Development Comprehensive Housing Affordability Strategy Data 2014 - 2018

Table 22A: Lewis County's Residents' Cost Burden by Area Median Income

Lewis	Severely Cost-Burdened (>50%)	Cost-Burdened (30% - 50%)	Has None of 4 Problems or Is Not Cost-Burdened	Total
Extremely Low-Income	85	115	65	195
Renters	47.1%	52.2%	46.2%	46.2%
Owners	52.9%	47.8%	53.8%	53.8%
Very Low-Income	50	125	95	225
Renters	60.0%	52.0%	26.3%	26.3%
Owners	50.0%	48.0%	73.7%	73.7%
Low-Income	25	90	200	300
Renters	16.0%	32.2%	30.0%	30.0%
Owners	80.0%	66.7%	70.0%	70.0%
Moderate-Income	4	19	175	195
Renters	0.0%	21.1%	28.6%	28.6%
Owners	100.0%	100.0%	71.4%	71.4%
Above Median Income	0	20	675	710
Renters	0.0%	0.0%	19.3%	19.3%
Owners	0.0%	100.0%	80.7%	80.7%
Total	164	369	1,210	1,625

Source: Housing and Urban Development Comprehensive Housing Affordability Strategy Data 2014 - 2018

Table 23A: Nez Perce County's Residents' Cost Burden by Area Median Income

Nez Perce	Severely Cost-Burdened (>50%)	Cost-Burdened (30% - 50%)	Has None of 4 Problems or Is Not Cost-Burdened	Total
Extremely Low-Income	860	1,070	370	1,460
Renters	83.1%	75.2%	77.0%	77.0%
Owners	16.9%	24.3%	23.0%	23.0%
Very Low-Income	475	1,020	550	1,690
Renters	58.9%	65.7%	41.8%	41.8%
Owners	41.1%	34.8%	58.2%	58.2%
Low-Income	190	1,015	1,555	2,670
Renters	0.0%	47.3%	31.5%	31.5%
Owners	100.0%	52.7%	68.5%	68.5%
Moderate-Income	15	275	1,150	1,500

Renters	0.0%	3.6%	35.7%	35.7%
Owners	100.0%	96.4%	64.3%	64.3%
Above Median Income	30	380	8,420	8,985
Renters	66.7%	10.5%	13.9%	13.9%
Owners	33.3%	89.5%	86.1%	86.1%
Total	1,570	3,760	12,045	16,305

Source: Housing and Urban Development Comprehensive Housing Affordability Strategy Data 2014 - 2018

Subsidized Housing Locations & Details

Table 24A: Subsidized Housing per County per Housing Type

County	Zip Code	City	Address	Total Low-Income Units	Type
Clearwater	83544	Orofino	330 129th Street	24	Section 515 Rural Rental Housing
Clearwater	83553	Weippe	222 S 1st St E	8	Section 515 Rural Rental Housing
Idaho	83530	Grangeville	412 South E Street	32	HUD Multifamily
Idaho	83543	NezPerce	501 Maple Street	8	Section 515 Rural Rental Housing
Idaho	83530	Grangeville	220 N Myrtle	32	Section 515 Rural Rental Housing
Idaho	83549	Riggins	325 S. Main Street	22	Section 515 Rural Rental Housing
Latah	83843	Moscow	1450 A Street	13	HUD Multifamily
Latah	83843	Moscow	505 Indian Hills Dr	37	HUD Multifamily
Latah	83843	Moscow	1630 South Main Street	53	LIHTC
Latah	83843	Moscow	308 Grant Street	61	LIHTC
Latah	83843	Moscow	1875 White Avenue	47	LIHTC
Latah	83843	Moscow	1227 Creekside Lane	47	LIHTC
Latah	83843	Moscow	1126 North Polk Extension	50	LIHTC
Latah	83855	Potlatch	400 6th Street	31	LIHTC/Section 515 Rural Rental Housing
Latah	83832	Genesee	146 E. Pesimmon	4	LIHTC
Latah	83832	Genesee	455 N Laural	4	LIHTC
Latah	83843	Moscow	909 Travis Way	18	Section 515 Rural Rental Housing
Latah	83843	Moscow	313 S Cleveland	62	Section 515 Rural Rental Housing
Latah	83843	Moscow	1425 South Mountainview Road	44	Section 515 Rural Rental Housing
Lewis	83536	Kamiah	812 1st Street #25	52	HUD Multifamily

Nez Perce	83501	Lewiston	424-4 Adams Ln	31	HUD Multifamily
Nez Perce	83501	Lewiston	807 W 9th Ave	22	HUD Multifamily
Nez Perce	83501	Lewiston	1515 23rd Avenue	11	HUD Multifamily
Nez Perce	83501	Lewiston	616 Warner Ave	102	HUD Multifamily
Nez Perce	83501	Lewiston	610 Linden Ave	56	HUD Multifamily
Nez Perce	83501	Lewiston	1226 Burrell Ave	49	HUD Multifamily
Nez Perce	83501	Lewiston	324 Second Ave	9	LIHTC
Nez Perce	83501	Lewiston	2945 Juniper Drive	31	LIHTC
Nez Perce	83501	Lewiston	831 Tamarack Drive	77	LIHTC
Nez Perce	83501	Lewiston	908 Bryden Avenue	47	LIHTC
Nez Perce	83501	Lewiston	920 Bryden Avenue	32	LIHTC
Nez Perce	83501	Lewiston	1124 Burrell Avenue	40	LIHTC
Nez Perce	83501	Lewiston	1129 Cedar Avenue	50	LIHTC
Nez Perce	83540	Lapwai	835 Parade Avenue	12	LIHTC
Nez Perce	83540	Lapwai	836 Parade Avenue	15	LIHTC
Nez Perce	83540	Lapwai	101 Nez Perce Drive	30	LIHTC
Nez Perce	83501	Lewiston	918 Bryden Ave	36	USDA/Multifamily Guaranteed Loans

Source: PolicyMap, 2021



Tapestry Group Descriptions

Rural Resort Dwellers - Older residents whose lives are centered on enjoying the resort or outdoor activities in the area. Often blue-collar workers travel further for work and are passionate about their hobbies, such as fishing and hunting.

College Towns - About half are enrolled in college, and the rest work for colleges or college service providers. They spend their time studying, working at part-time jobs, and socializing. Mostly on thrifty budgets, they are highly digitally engaged, prefer environmentally friendly products, and seek out new experiences.

Old and Newcomers - Composed of neighborhoods in transition, populated by renters who are just beginning their careers or retiring. The market features singles' lifestyles on a budget.

Rooted Rural - Group commonly employed in forestry or agriculture. Often more conservative and enjoy time spent outdoors hunting, fishing, or working in their gardens.

Heartland Communities - Semi-rural and semi-retired close-knit communities. Typically married with homeownership and children have moved away. Their hearts are with the country and a slower pace of life.

Emerald City - Young, mobile, and mostly renters who live in low-density urban neighborhoods. Earning close to the U.S. median income, about half have college degrees. Things that occupy their time include working out, internet activity, foodie-related endeavors, music, art, and travel.

In Style - Urbane, mobile-connected professional couples or singles without children. They are slightly older, and already planning for retirement, and have time to focus on their homes and interests. They engage in travel, supporting the arts, and extensive reading.

Senior Escapes - Nationally, these neighborhoods are more concentrated in warmer states. They are more seasonal neighborhoods, but owner-occupied. Some second homes turned into primary residences. 40% are mobile homes. Half are single family dwellings. Half are in unincorporated or rural areas. Half are drawing Social Security income. Health-conscious, they enjoy cruises, trivia, cycling, boating, fishing, and TV.

Salt of the Earth - Traditional, rural lifestyles. Older, sometimes with grown children who have moved away. They enjoy family time, cooking, gardening, and the outdoors. They carefully plan their next fishing or camping trips. Most have a high school diploma or some college education and managed to increase their skillset regularly during their manufacturing-related careers. They prefer face-to-face over technology.