

# 5<sup>th</sup> Annual Housing and Growth Workshop

Coeur d'Alene Community Room

March 5, 2026

## Opening Remarks

**Kiki Miller – Coeur d'Alene Council Member**

### Housing Solutions Partnership (HSP) Overview

- Volunteer group meeting monthly for approximately five years.
- Supported by an advisory group.
- Panhandle Area Council serves as fiscal manager.
- Resources and tools available at [housingni.org](http://housingni.org).

### Housing Conditions in Kootenai County

- Estimated \$182,000 gap between what households at AMI can afford and the median home price.
- 27,400 additional housing units needed by 2030.

### Current Initiatives

- ADU project
- Deed restriction programs
- HomeShare Kootenai County and related grants
- Housing impact studies
- Resident-owned communities
- Testimony provided to the Idaho Land Use and Housing Committee regarding housing solutions.

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## Statewide Housing Advocacy

**Senator Ali Rabe – Gem State Housing Alliance**

### Mission

- Make it easier to build more homes for Idaho residents.

### Key Issues Identified

- Anti-growth sentiment in communities
- High cost of land and construction materials
- Regulatory barriers (policy, permitting delays, paperwork)
- Approximately 25% of developer pro-formas tied to regulatory costs

### Advocacy Priorities

- Support “middle housing” (ADUs, duplexes, starter homes).

- Provide assistance to cities with code review and revisions.
- Lobby for pro-housing candidates and policies.
- Reduce barriers to smaller homes.
- Encourage broader community engagement on housing.
- Explore connections between housing, transportation, and infrastructure readiness.

### **Infrastructure Funding Discussion**

- Questions raised about funding infrastructure needed for growth.
- Potential solutions discussed:
  - Local option taxes
  - Grant programs
- Acknowledged as a significant challenge statewide.

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## **Housing Legislation Update**

### **Senator Ben Toews**

#### **Background**

- 2024–2025 Land Use and Housing Task Force produced significant research and nine pieces of legislation.

#### **Housing Trends**

- Median age of first-time homebuyer: ~40 years old.
- Average home size has increased significantly since the 1950s (~1,000 SF then).
- Focus on deregulation to allow market-driven housing supply.

### **Key Bills Discussed**

#### **SB1352 – Starter Home Subdivisions**

- Encourages development of smaller homes (\$250k–\$350k range).
- Limits cities from requiring lot sizes larger than 1,400 SF.
- Applies to cities >5,000 population.
- Cities may deny projects if infrastructure is insufficient.
- Counties not included.

#### **SB1353 – Duplexes / Twin Homes**

- Allows duplexes wherever single-family homes are permitted.
- Provides entry-level ownership opportunities.
- Requires one off-street parking space per unit.
- HOAs may still prohibit duplexes.
- Applies to cities >5,000 population.

### **SB1354 – Accessory Dwelling Units**

- Allows one internal ADU and one external ADU per lot.
- Supports multigenerational living and supplemental income.
- Reduced setbacks proposed.
- HOAs may prohibit ADUs.
- Applies to cities >5,000 population.

### **Discussion Points**

- Clarification that a duplex lot could not add internal ADUs to each unit but could include one external ADU.
- Questions raised about infrastructure capacity (e.g., sewer systems nearing limits).
- Senator Toews noted existing infrastructure capacity reviews already occur and the bills do not change those requirements.

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## **Project Case Study – “Miracle on Britton”**

**Amie Pace – Executive Director, North Idaho Building Contractors Association**

### **Project Overview**

- 28 homes constructed; all sold to local workers.
- Home prices: \$362,000 – \$401,000.
- Most buyers require **two incomes** to afford the mortgage.

### **Regulatory Cost**

- Approximately **\$95,000 per home** attributed to permits, impact fees, and other regulatory costs.

### **Affordability Model**

- Income limits at time of purchase
- Owner-occupied requirement
- Equity capped at 2% per year to maintain long-term affordability

### **Key Features**

- Homes remain permanently accessible to local workforce buyers.
- Not a community land trust — homeowners own both home and land.
- Model intended to be **replicable across the region**.

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## **Regional Attainable Housing Projects**

**Bob Seale – Community Development Director, City of Post Falls**

Examples of recent or planned developments:

- **Miracle on Britton (Post Falls)** – 28 units on 5 acres through a PUD allowing smaller lots.

- **Legion Park & Harvest Meadows** – Cottage-style homes; Harvest Meadows includes 85 lots on 11 acres.
- **Trutina** – Cottage homes 1,000–1,600 SF.
- **Solara Subdivision (Rathdrum)** – 436 residential lots, 21 workforce housing units.
- **The Arc** – 38 cottage homes; ~800 SF; ~\$375k price point; buyers aged 22–29.
- **Atlas Attainable Housing (CDA)** – 104 homes (mix of housing types) with deed restrictions.
- **The Bridge (Hayden)** – 56 townhomes; 11 units restricted to ≤80% AMI; 4 ADA accessible units.
- **Duffield Place (CDA)** – 21 Habitat for Humanity condo-style units near Costco.

### Regional Impact

- Over 660 attainable housing units currently moving through the development pipeline.

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## Comprehensive Plan Updates

Hilary Patterson – Planning Director, City of Coeur d’Alene

### Plan Update Status

- Kootenai County – last updated 2020; update planned for **2026**.
- Hayden – updated **2025**.
- Hauser – update underway (2026).
- Athol – last updated **2019**.
- Fernan Lake Village – update expected **2026**.
- Hayden Lake – updated **2024**.
- Post Falls – updating now; includes **housing needs analysis**.
- Coeur d’Alene – major update completed **2022**, minor update expected **2026**.
- Spirit Lake – update finalized **early 2026**.

### Planning Framework

- Idaho Local Land Use Planning Act requires 17 elements and review at least every 7 years.

### Common Themes

- Housing needs
- Updated policies and goals
- Future land use planning

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## THE Housing Solutions Fundraising Initiative

Lindsay Allen – CDA Regional Realtors

### Housing Conditions

- Kootenai County ranked #1 nationally for fastest rent increases (2021–2023).

- 80% of residents cannot afford the median-priced home (up from ~5%).
- Housing shortage linked to 5,340 lost jobs and \$2B economic impact.

### **Target Market**

- “Missing Middle” homeowners (3rd–4th income quartile).
- Can afford \$1,629–\$2,439 monthly mortgage payments but struggle to save for down payments.

### **Program Structure**

- Goal: raise \$2 million through community fundraising.
- Provides soft second loans up to \$100,000 for down payments.
- Approximately 20 loans initially available.

### **Requirements**

- Primary residence
- Employment in Kootenai County
- Homebuyer education class required.

### **Loan Terms**

- No payment due until home is sold.
- 30% of appreciation returned to the fund to sustain the program.
- Backed by Idaho Housing and Finance Association.

### **Timeline**

- Media launch: **June**
- Program launch: **July**

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## **HSP Upcoming Work**

### **Kiki Miller**

#### **Ongoing**

- Housing need impact studies
- HomeShare expansion (potentially Bonner County and Silver Valley)
- ADU program development
- Deed-restricted housing initiatives
- Resident-owned community support

#### **In Progress**

- Impact fee incentives
- Housing Solutions fundraising project
- Commuter projection report
- Ordinance review team

**Future Focus**

- Attainable housing development strategies
  - Developer incentives
  - Use of underutilized church and nonprofit land
  - Legislative work
  - Review of previously denied projects
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**Directed Discussion****Key Question**

How can communities support attainable housing while addressing concerns from residents opposed to growth?

**Suggested Approaches**

- Improve public education and outreach.
- Demonstrate the connection between local jobs and attainable housing.
- Highlight that most attainable housing targets local workforce residents.
- Showcase well-designed housing projects to counter negative perceptions.
- Frame housing discussions around future generations (children and grandchildren) who will need housing opportunities.