

# Cornerstones



**Homes Become Sustainable Through Building Practices**  
Better Living Environments Inside and Out ..... 3



**Housing and Transportation: Making a Connection is Key to Planning** ..... 4



**Planning for Growth Harmoniously**  
A Holistic Approach to Community Planning.... 6

**Housing Developments Statewide** ..... 7

**Programs and Services Updates** ... 8

**Achieving a Lifelong Dream** ..... 9

**Community Involvement**..... 10

**Calendar of Events** ..... 11

## Taking a Closer Look at Sustainable Communities

Defining sustainable communities is difficult because there are many ways to characterize the term depending on who you ask and where they live. In essence sustainable communities provide a place where people want to live and work, and communities that meet the diverse needs of its residents not only today, but for the future. There are several emerging topics of interest that are spurring collaboration and helping to shape future plans of building more sustainable communities across Idaho.

The idea of sustainable communities was derived from other principles such as smart growth and green building, which have been around for some time. Rachel Winer, the executive director for Idaho Smart Growth, said "Smart growth principles such as mixed land uses, providing a variety of transportation choices, and creating a range of housing opportunities and choices, are all tools to get to sustainable communities." She said Idaho is defined by place, so whether it's the ranches, farms, mountains, or other aspects defining Idaho, we need

to make sure we grow in a way to protect these things. According to Bruce Chatterton, planning and development services director for the city of Boise, people are starting to understand that there are practical reasons for building sustainable communities, which go beyond the so-called green movement.

*"Really, the underlying idea is it gives us a chance to build and live in high-quality communities that will last over time."*

*— Bruce Chatterton, planning and development services director, city of Boise*

The economic recession has brought the importance of planning methods and the evaluation of a communities' lasting vitality to the forefront. Communities are addressing items such as housing, transportation, environmental impact,

...continued on page 2

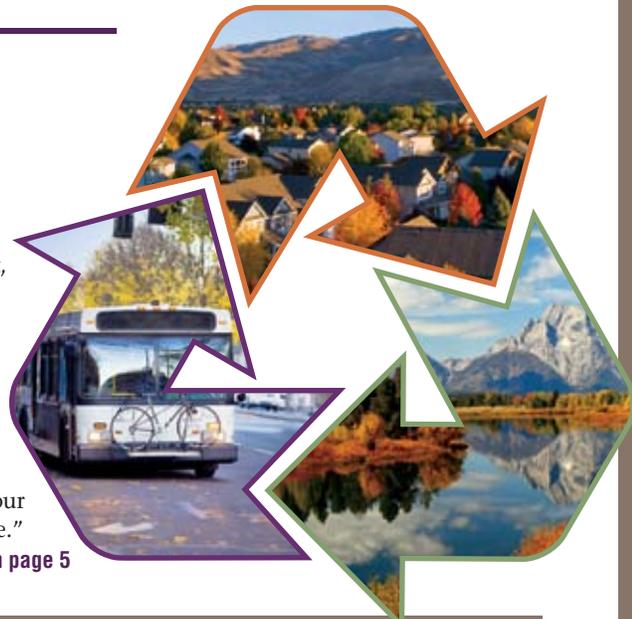
## Market Trends: Sustainable Communities; What Does it Mean?

It seems that no matter who you talk to, the term *sustainable communities* means something different. While one person may focus more on the environmental impact, either from a green building or conservation perspective, others may focus more on housing, transportation, economic development, or even yet another aspect of sustainable communities.

To better understand the topic of sustainable communities and illustrate the wide range of thoughts on the subject, we asked industry professionals statewide to share their perspective of "What 'sustainable communities' means to them."

"To me it means partnership. We should all consider things we are involved with in our community from a partnership perspective rather than just an individual perspective."

*— Leland Jensen, President, Eastern Idaho Homebuilders Association, Idaho Falls* ...continued on page 5



# Taking a Closer Look at Sustainable Communities

...continued from cover

and economic development in an interconnected manner to help produce more sustainable communities by developing jobs and services that are reasonably close to homes. According to Lee Jones, regional public affairs officer for U.S. Department of Housing and Urban Development (HUD), this creates more affordable transportation options, and saves people time and money. This is good for the economy and the environment and decreases our ecological footprint.

“Having these agencies from different cultures coming together in an integrated way to create joint programs is unprecedented, so the outcome of the partnership is yet to be seen,” said Chatteron. Jones explained that in the past affordable housing was built by developing wherever land or roadways were available, and the impact on the economy or environment wasn’t necessarily considered. This method unintentionally built homes in one part of town while the places people worked,

evaluating what the transportation needs actually are. They are doing this by reaching out to organizations for the elderly, schools, and housing authorities to understand what the transportation and scheduling needs are.

Other parts of the state are showing signs of planning in an interconnected manner as well. Driggs and Victor in Teton County experienced the highest per capita growth for the Greater Yellowstone region just a few years ago, but took a step back and reevaluated their planning methods when the economy slowed and projects stalled. They are now working more closely together. “Both cities working together to plan in concert for growth helps make sure the choices they make today don’t limit the choices for future generations,” said Jan Brown, the executive director of Yellowstone Business Partnership (YBP). YBP, a nonprofit organization, has been working towards more sustainable communities in the Greater Yellowstone area since 2001. YBP led a team to create the first regional rating system affiliated with the LEED Green Building Rating System, which makes economic and environmental sense for the Yellowstone-Teton region. According to Brown, Pocatello was the first city registered as a pilot sponsor to demonstrate how each prerequisite and credit can be practically achieved on the ground. Brown anticipates that once the system is vetted across a wider audience and proved in concept with developers and local governments; they will be able to procure more federal funds towards their sustainability efforts.

Fostering the idea of collaboration and planning for growth by considering housing, transportation, environmental impact, and economic development in an interconnected manner could build stronger, more sustainable communities for Idaho. This issue of *Cornerstones* looks more closely at how housing and transportation are connected, and how incorporating green building methods not only impacts our environment, but produces homes with more lasting, sustainable values. ■



“It is good to see the interconnectivity of planning on the local level.”

— Jim Deffenbaugh,  
executive director,  
Panhandle Area Council

The Obama administration introduced an Interagency Partnership for Sustainable Communities asking the Department of Transportation (DOT), HUD, and the Environmental Protection Agency (EPA) to work together in an “all-hands-on-deck” approach in planning for growth. “The purpose of these agencies working together and considering items in an interconnected manner is to take away some of the limitations that are created by considering items individually, and broaden the possibilities of outcomes for communities,” said Scott Frey, transportation planner for the DOT’s Idaho Division of the Federal Highway Administration. According to Jones, the effort is shaping federal policies and provides federal support to encourage building and planning that produces sustainable communities. While the Partnership is in its infancy, these agencies have launched several grant programs for millions of dollars that are designed to support their efforts. “We are laying out the blueprints, but the people in the communities, on the ground, are the ones that know what is needed to make it work and will help define the outcome,” said Jones.

shopped, attended school, and other things were spread all throughout other parts of town, so sometimes everything they needed to do could be twenty minutes or more away from home. According to Jones the Partnership is trying to offset this by encouraging neighboring communities to work together on future planning. The grant programs stemming from the Partnership are producing collaboration by requiring participation from a consortium of local governments to ensure a variety of opinions are obtained. “This allows them to begin to reach some consensus on where and how they want to grow,” said Jones.

“It is good to see the interconnectivity of planning on the local level,” said Jim Deffenbaugh, the executive director for the Panhandle Area Council, one of Idaho’s six Economic Development District organizations. According to Deffenbaugh, public transportation is just one of the areas beginning to plan on a sustainable level in northern Idaho. Rather than local transportation providers making plans based on what they want, the providers are better

# Homes Become Sustainable Through Building Practices

The concept of sustainable building incorporates a variety of factors, but ultimately sustainable buildings provide better quality living environments inside and out, last longer because they are more durable and adaptable, and cost less to maintain because they are more efficient. The methods used to build sustainable homes increase the longevity of the properties and lead to better quality of life for residents. Both single-family homes and multifamily developments can benefit from this practice, and builders in Idaho are incorporating these building concepts to the advantage of Idaho citizens.

Meadow Ranch development in Coeur d'Alene, a 55 and older active adult community, provides quality single-family and town homes close to necessary amenities. These homes were built from the ground up with sustainability in mind. All the framing for the homes is done off-site in a factory so lumber isn't sitting outside in inclement weather. This process also allows the homes to be built much more quickly so they have less exposure to the elements. While the home floorplans vary, each of these homes incorporates features that help the environment and ensure the home will stand the test of time. Low-flow toilets; drought tolerant irrigation systems; and energy-efficient windows, doors, and light fixtures are just a few of the items that ensure the homes are as efficient as possible. In addition, residents benefit from lower utility costs.

The benefits of efficiency aren't seen only in the final product, but quality of life is also a factor for people purchasing these homes, said Dennis Cunningham, president of Active West Developers & Builders, the developer of Meadow Ranch. The development is located near a grocery store and medical facilities, and is just a quarter mile from North Idaho Centennial Trail, a multi-use recreational trail system. Benefits beyond the proximity to local services are what one resident is lauding about his home. "I had a gentleman who told me his eyes didn't water as much and that he breathed better after being in his home for just two weeks," Cunningham said. The resident attributes that change to the quality building materials, such as no VOC paints and carpet padding and adhesives with low formaldehyde.

Residents in two new multifamily developments in Eastern Idaho are also benefiting from sustainable design and construction processes. Rosslare Senior Apartments in Idaho Falls and Cardona Senior Apartments in Chubbuck both recently received Platinum Certification through the USGBC LEED for Homes program, the first two multifamily developments to achieve this in Idaho. Thomas Development Co., the developer of these projects, included several elements to make these projects sustainable. Like Meadow Ranch, site locations were selected

because they were near existing development and community resources. High-efficiency water conserving plumbing fixtures, an ENERGY STAR advance light package, and ENERGY STAR appliances are just a few of the items that help keep tenant's energy costs low. And low energy costs are just one benefit. "The durability of the development is increased because of the high-quality materials," said Claire Casazza, director of development for Thomas Development. The company uses environmentally preferred products in the construction of the developments, which means products must be produced within 500 miles of the



Above: Homes in Meadow Ranch development

Below: A resident's kitchen in the Meadow Ranch development

site, reducing the pollution that occurs during the transportation process. Thomas Development incorporates green building into all its affordable housing projects, a decision made in 2006. "LEED has become the construction and quality benchmark for Thomas Development projects," Casazza said. "It felt like it was the right direction to go in reducing our footprint and cutting down waste."  
...continued on page 5

# Housing and Transportation: Making a Connection is Key to Planning



You may choose to live in an urban area because you enjoy the diversity and convenience associated with the city and you enjoy the ease of low-cost, effective transportation. You may choose to live in a more rural location because you enjoy the peace and privacy of being outside the city and you feel the lifestyle outweighs the additional transportation expense. Whatever your location

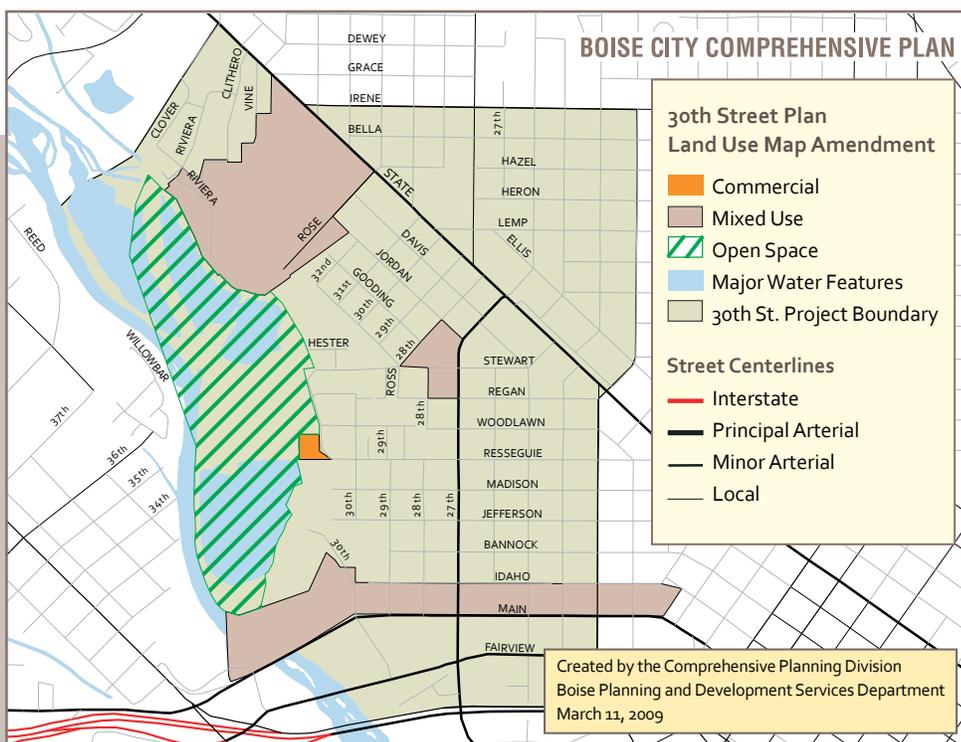
preference, transportation is a part of the home buying decision-making process. Generally, housing prices tend to be lower the further you get from the city, core areas, and job centers. Also, living outside the city causes a person to drive further to get to work and that person spends more on transportation. Increased transportation costs offset the lower home prices. Several local groups are partnering to take a closer look at the link between housing and transportation.

Increasing fuel costs have made neighborhoods close to employment centers, shopping, and other amenities more desirable as people strive to reduce driving distances and expenses. The 30th Street area in Boise is one neighborhood being planned with that in mind. The city of Boise has developed a 30th Street Area Master Plan in cooperation with the Ada County Highway District (ACHD), neighborhood members, and other stakeholders. The development area is expected to include new mixed-use activity centers, new housing, employment, and shopping opportunities. Kathleen Lacy, project coordinator for the city of Boise on the project said this type of development is definitely a trend for the future of Boise. Lacey said the city's new Comprehensive Plan sets a 20 to 25 year vision for policies, goals, and objectives for development. The plan includes mixed-

use neighborhoods that combine residential and commercial uses including businesses, shopping, parks and activity centers, schools, and medical centers. The goal is for people to drive less, and walk and bike more. "This benefits everyone," she said. "Less driving saves fuel, saves the environment, and creates sustainable lifestyles and living patterns. If we can change people's behavior, then we can change circumstances; what will change behavior is options."

The Community Planning Association of Southwest Idaho (COMPASS), an association of local governments working together to plan for the future of the region, develops a regional long-range transportation plan, Communities in Motion, for Ada and Canyon Counties. An update to the plan was just completed, and work will soon begin on the next update. While the focus of the plan is transportation, interrelated uses are taken into consideration to make the plan as robust as possible. To this end, COMPASS is working to expand and strengthen its partnerships with a number of local and regional organizations. Some of these, such as the Departments of Environmental Quality, Health and Welfare, Valley Regional Transit, and city and highway districts, and county governments are members of COMPASS; others, such as Idaho Housing and Finance Association (IHFA), Sustainable Community Connections of Idaho, Boise City/Ada County Housing Association, and Idaho Power represent new relationships.

Currently, there are many different plans developed for the area: transportation, housing, economic development, and more. Amy Luft, communication coordinator for COMPASS said the Communities in Motion transportation plan will pull together all the interrelated elements so that they will function



The city of Boise has developed a 30th Street Area Master Plan in cooperation with the Ada County Highway District (ACHD), neighborhood members, and other stakeholders.

The development area is expected to include new mixed-use activity centers, new housing, employment, and shopping opportunities.

## Market Trends

...continued from cover

“To me it is important to realize that there can’t be one model, or a national model, of what sustainable communities means because it will be different in every region. It is an issue communities need to deal with locally, based on the resources available to them.”

– Pat Barclay, Executive Director, Idaho Council on Industry and the Environment, Boise

“A sustainable community is a community practicing sustainable living and development. This is a community that is reproducing its population and using resources in a way that meets the community’s current needs while preserving the environment so that these needs can continue to be met in the future.”

– Joe Herring, President, Region IV Development Association, Twin Falls

“The concept of sustainable communities provides for consistent continuity and growth in a community. If developed correctly sustainable communities provide for consistency in every economic environment.”

– Darsi Johnson, Acting Chair, Pocatello Development Authority Commission, Pocatello

“It’s about municipalities planning together to determine growth by cities and regions. If we look at land use planning, economic development, and housing as a subset of land use planning all together, from a government and business aspect, we’ll overcome barriers we have today and create a solid infrastructure for future growth.”

– Karl Dye, Executive Director, Bonner County Economic Development Corporation, Sandpoint ■

## Building Practices

...continued from page 3

Attention to the reduction of waste and importance of recycling began long before residents moved in. During the construction process, the team worked to reduce waste and reuse and recycle materials whenever possible. At Cardona, 99.5% of construction waste was diverted from landfills. Only one small truckload of non-recyclable products was taken to the landfill. Waste also was reduced through the implementation of panelized construction, where pre-engineered wall sections are produced in factory-controlled conditions and then shipped to the construction site. Building materials that contributed to healthier indoor environments were used whenever possible on the projects.

Processes like those practiced in the design and construction of these homes and apartments help to ensure that residents will have efficient and long-lasting places to live, creating sustainability for future residents. “Hopefully in years to come our sustainable decisions will repay themselves many times over when water rates increase and electrical rates rise,” Cunningham said. ■

as one cohesive system. That is, transportation will be planned in light of needs relating to housing, economic development, local food systems, etc., and vice versa. As an example, the plan will address the issue of low- and moderate-income housing, its relationship to job centers, and the need for an adequate transportation system to get those individuals to and from work. Luft said, “To truly be sustainable, all long-range planning needs to be conducted in light of other issues. For example, we want to make sure plans for increased transit coincide with plans for affordable housing. The goal for the partnerships is to ensure that all planning is happening with an awareness of what others are doing and what their needs are.”

A similar group of partners is also working together to prepare State Street/State Highway 44 from the capitol to Middleton to function as a multi-modal corridor, supporting several modes of transportation such as cars, buses, walking, and biking with equitable, affordable housing options and accessible employment. The group will be exploring funding options, including possible grants such as the Community Challenge Grant offered by the U.S. Department of Housing and Urban Development (HUD), to help with funding for the project. Matt Stoll, executive director of COMPASS said, “In order for our region to be sustainable into the future, the many types of long-range plans developed for the area need to complement each other and be designed to work together. My hope is that the relationships we are cultivating will lead to more coordinated planning.”

Even though these newly coordinated planning efforts are just beginning, important partnerships are being formed and steps are being taken to address the critical housing and transportation needs of sustainability in Idaho communities. ■



The corridor highlighted above is the focus of the Community Planning Association of Southwest Idaho’s (COMPASS) efforts to create a cohesive plan for sustainable communities.

# Planning for Growth Harmoniously



When we think of fast paced growth in Idaho, Teton Valley may not be the first thing that comes to mind, but it has been one of the fastest growing areas in Idaho. According to the U.S. Census Bureau; from 2000 to 2009 the population of Teton County increased over 55%. Located on the west slope of the Teton Mountain Range and bordered on three sides by

mountains; the valley's natural resources and quality of life are the things driving growth in the area. These are also the very things that made Jennifer Zung fall in love with the area while visiting friends in 2003. The small town and friendliness of its people, the mountains, the public lands and recreational opportunities, and the fresh air all enticed her into moving to Idaho. But it was the growth, and its impact to the environment, that spurred Jennifer into starting Harmony Design & Engineering in Driggs.

*"The motivation ... was to create an engineering firm that specialized in building things that work with our environment, in harmony, and thus help us to grow in a sustainable way."*

*— Jennifer Zung, Principal of Harmony Design & Engineering*



Jennifer said she loves to design and create things and majored in civil engineering because she wanted to eventually become an architect. "I later discovered that I really liked civil engineering and water resources in particular," she said. "I was attracted to water resource issues because of how important water is to life; to our lives and to the life of our planet." Jennifer has a M.S. in Hydrologic Science and Engineering and a B.S. in Civil Engineering. She is a registered Professional Engineer in Colorado, Wyoming, and Idaho. She has provided civil engineering services for commercial and residential developments in Northern Colorado, Wyoming, and Idaho; and directed sanitation and water supply projects in the Philippines as a U.S. Peace Corp volunteer. With over 16 years in the civil engineering and water resources field she started Harmony Design & Engineering in 2005 and received the Idaho Business Woman of the year award in 2008.

Central to Harmony Design & Engineering's core mission is to provide professional engineering and planning services that respect and protect our natural world; focusing on low-impact, environmentally sensitive solutions to help build better communities. Jennifer's partner and spouse, Randy Blough, spearheads the planning piece. Jennifer said, "This fits well into our mission since all pieces of sustainability (social, environmental, and economic) tie into how our communities are developed."

She said the Teton Valley presented some challenges in designing sustainable developments due to old ordinances and restrictions such as parking requirements, street widths, and population density restrictions. Jennifer and her team have worked with officials in the cities of Driggs and Victor as well as Teton County to change some of the restrictions to accommodate the innovative designs and needs of sustainable, conservative developments.

Engineers at Harmony Design & Engineering strive to integrate the projects they work on with the surrounding landscape, taking a holistic approach. The team completed the site plan for the 105-acre Redtail residential neighborhood two miles east of Driggs. Through the use of conservation principals they helped preserve wetlands, vegetation, wildlife habitat, and floodplain areas. The development consists of 25 residential home sites and 27 estate cabins; all the cabins are Leadership in Energy and Environmental Design (LEED) for Homes certified.

Harmony Design & Engineering is also the land planner, civil engineer, and LEED consultant for 100 North Eco Park, a 67-acre light industrial and residential project incorporating green building, smart growth, and traditional neighborhood design. Zung describes traditional neighborhood design as 'how neighborhoods were laid out before we were so auto dependent'; this traditional design includes narrower streets, walking access, and live/work buildings that have

businesses on the ground floor and residences above. 100 North Eco-Park was a LEED for Neighborhood Development pilot project.

Other projects Zung is proud to be a part of include Trail Creek Crossing, a six-acre, mixed-use development with traditional neighborhood design, walking access to businesses in the development and downtown Victor, and alternative transportation. She is also very excited about the Red Barn project; an 80-acre residential development in Driggs focused on environmental sustainability, social responsibility, diversity, safety, and the creation of a healthy and friendly neighborhood. Red Barn includes a five-acre community park that provides public access to the scenic Teton Creek as well as storm water retention and floodplain protection.

Zung is a LEED Accredited Professional, sits on the board of directors for the Smart Growth Coalition of Fremont County, the board of directors for Teton Valley Community Recycling, and is a member of the Driggs Design Review Advisory Committee. With her vast experience, she often presents at planning meetings and seminars. Zung said, "The motivation behind starting Harmony Design & Engineering was to create an engineering firm that specialized in building things that work with our environment, in harmony, and thus help us to grow in a sustainable way." ■

# Housing Developments Statewide

Idaho Housing and Finance Association (IHFA) has administered funding for the creation of more affordable housing throughout the state. Low-Income Housing Tax Credits provide a dollar-for-dollar federal tax liability reduction to the development's equity investors, and the HOME program is another source of funding for housing for lower-income residents. Here's a look at some of the developments currently under construction throughout Idaho.

## Kathy Reed House, Coeur d'Alene

Construction is underway at the Kathy Reed house in Coeur d'Alene. This 37-unit development will provide housing for elderly residents who make less than 50% of area median income (AMI), and will help to fill a need in the area. "The community has been very accepting and is excited about it," said Jeff Conroy, executive director of St. Vincent de Paul, the sponsor of the project. Completion is anticipated in spring 2011.

The project is funded by \$1.4 million from IHFA HOME funds and \$3.4 million from HUD. Goodale & Barbieri Co. is the development consultant.



Lakeview Family Apartments

## Lakeview Family Apartments, Roberts

Residents began moving in to Lakeview Family Apartments, a new 23-unit complex in Roberts, Idaho in late August. This development is helping to meet the need for affordable housing for workers in the large agricultural industry throughout the area. An existing eight-unit complex

adjacent to the development is also providing much-needed housing; and a community center at the development will provide a gathering place for tenants and will allow area organizations to provide outreach services.

Eastern Idaho Community Action Partnership (EICAP), USDA Rural Development, and IHFA worked together to assure the need for affordable housing was met in this rural community. "We appreciate the way IHFA and USDA have worked with us to get this complex completed," said Russ Spain, executive director of EICAP.



Home completed by PNHS.

## Infill Projects, Pocatello

In the past two years, two Southeastern Idaho Community Housing Development Organizations (CHDOs) have built and sold more than 20 units of single-family housing throughout the area to qualified homebuyers with the help of funding from the federal HOME program, which is administered by IHFA. Borrowers who qualify for these homes must obtain a mortgage in the amount for which they qualify; then HOME provides a zero percent, due-on-sale loan to fund the cost of the home above the borrower's loan.

The CHDOs apply for HOME funds by submitting a project application to build a minimum of four units. If awarded HOME funds, they then find and qualify prospective homeowners. To date Southeastern Idaho Community Action Agency (SEICAA) has completed and sold six homes in Pocatello, two each in Soda Springs and Inkom, and one each in Preston and Malad. "Our borrowers are absolutely thrilled," said Deb

Hemmert, CEO of SEICAA. "If it wasn't for the HOME dollars that go into the construction process, we wouldn't be able to offer this program." SEICAA has plans to begin construction on five more homes within the next six months.

Borrowers must be first-time homebuyers and take a homebuyer education class to qualify. SEICAA also requires its homebuyers to complete income management and foreclosure prevention classes, and put at least 50 hours per person of sweat equity into their home by helping with things such as clean-up, painting, or other construction processes.



A homeowner and her family enjoy their new home built by SEICAA.

Pocatello Neighborhood Housing Services (PNHS) has been adding approximately seven homes per year to the community for the past 15 years. For the last two years HOME has helped fund this construction. "When there's a vacant lot or a dilapidated structure in a neighborhood, that's where we build a new house," said Mark Dahlquist, executive director of PNHS. "That allows us to provide dual benefits—building affordable housing, but also helping to revitalize Pocatello's older neighborhoods." PNHS works to build homes that will work for their borrowers long-term and that fit well within the existing neighborhoods.

Borrowers purchasing homes through these programs must meet specific income qualifications ■

# Programs and Services Updates

## Home Partnership Foundation and The Housing Company Receive Award Recognition

Pacific Northwest Regional Council of National Association of Housing and Redevelopment Officials (NAHRO) presented the Home Partnership Foundation and The Housing Company, brought to you by Idaho Housing and Finance Association, with two regional awards. The Administration Innovation Award of Excellence was awarded for the creation of the Home Partnership Foundation and the Community Revitalization award was awarded for the Whitman. The award process evaluated applications from housing authorities and community development entities in Oregon, Washington, Idaho, and Alaska.

We are also pleased to announce that IHFA was put into the running for the National Award of Merit with NARHO and has received the National NAHRO Agency Award of Excellence for the creation of the Home Partnership Foundation and will be recognized for the achievement in November. Only 23 Award of Excellence winners will be recognized nationwide.

## Home Partnership Foundation Receives Several New Grants

The Home Partnership Foundation has been awarded grants from the following organizations to help further its important mission of helping people build a strong foundation for their lives through stable, safe, and affordable housing:

- The Steele-Reese Foundation awarded a \$30,000 grant to support homelessness prevention for rural Idaho families statewide.
- AmericanWest Bank awarded a \$2,500 contribution to support homelessness prevention in north Idaho. These funds are being directed by St. Vincent de Paul North Idaho, allowing them to help more families on the brink of homelessness through the H.E.L.P Center in Coeur d'Alene.
- U.S. Bancorp Foundation awarded a \$2,000 grant to support self sufficiency and asset building.

To learn more about the Foundation or make a donation, please visit [www.homepartnershipfoundation.org](http://www.homepartnershipfoundation.org), or call 208-424-7010.

**HomePartnershipFoundation**  
Brought to you by Idaho Housing and Finance Association

## Idaho Housing and Finance Association Will Hold Fall Compliance Workshops

Idaho Housing and Finance Association will hold its annual fall/winter workshop series on Section 8 and Tax Credit/HOME Compliance at various locations statewide in November and December. Two tracks will be offered this year: one for on-site managers and one for owners and management agents. Discussion items will include recent HUD updates and changes, policies and procedures, common areas of noncompliance, solutions for correcting errors, and much more. Workshops will be held in Boise, Idaho Falls, and Coeur d'Alene. To register visit [www.ihfa.org](http://www.ihfa.org), click on Housing Compliance in the left navigation, then Project Based Section 8, then Register for Compliance Workshops.



Julie Williams, IHFA's senior vice president, accepts the regional awards from NAHRO on behalf of the Foundation and The Housing Company.

## What is IHFA's Mission?

IHFA recently updated its mission statement to reflect the company's business activities statewide. The mission is:

*Idaho Housing and Finance Association improves lives and strengthens Idaho communities by expanding housing opportunities, building self sufficiency, and fostering economic development.*

To learn more about the important programs and services offered by the Association, please visit [www.ihfa.org](http://www.ihfa.org).

## IHFA named one of the 'Best Places to Work' in Idaho

IHFA was named one of the "Best Places to Work" in Idaho by the Idaho Business Review. The program, now in its third year, is co-sponsored by the Idaho Business Review, POPULUS, and Price Associates. The honored companies are recognized for strong workplace environments that demonstrate best practices in employee attraction and retention. IHFA ranked seventh out of 43 companies competing, and excelled in the following categories: employee engagement, training and development, and satisfaction with job and company. Top honors were determined through employer reports and comprehensive employee surveys. ■



# Achieving a Lifelong Dream Through Hard Work and a Little Help Along the Way

A Twin Falls woman working to achieve her dream of becoming a nurse is determined to show her daughter that through hard work, goals are achievable. Michelle, a Family Self-Sufficiency (FSS) participant in IHFA's Twin Falls branch office, has been awarded a continuing education scholarship of \$1,000 annually for up to four years from the Pacific Northwest Chapter of the National Association of Housing and Redevelopment Officials (NAHRO) that will allow her to continue to work toward her nursing degree at the College of Southern Idaho.

In her scholarship application essay, Michelle described how the words normal, ordinary, and simple have ceased to be part of her life. Between attending classes full-time, studying, her work as a Certified Nursing Assistant (CNA), and keeping up with a busy 9-year-old, it's easy to see that Michelle's days are full. "I know there will be challenges ahead, but I will get there," she wrote in her scholarship application essay. "I will fulfill my dream of becoming a nurse no matter how big the challenges."

This dream is especially important to her because she knows what it will mean to her family. "My daughter is really proud, and is always telling everybody that her mom's going to be a nurse," Michelle said.

**"When I began the FSS program I was in debt with my credit card and bills, but it has helped me budget my finances every month and reduce my debt."**

*—Michelle*

Her mother is also happy to see her daughter pursuing her nursing degree. "My mom has always wanted to go to school, but she never got the chance to," Michelle said. Despite the challenges she faces, she knows all the hard work will be worth it when she achieves her RN degree, and no longer has to live paycheck to paycheck.



Michelle and her daughter

Idaho Housing and Finance Association sponsored Michelle's scholarship application, and the Home Partnership Foundation, brought to you by IHFA, contributed an additional \$250 toward her education in the first year of the scholarship. Eligible participants in low-income housing programs in NAHRO's Pacific Northwest region, which includes Idaho, Oregon, Washington, and Alaska, applied for the scholarship. Recipients of the scholarship must have been out of high school for at least four years, must have a high school diploma or GED, and must be pursuing education at a university, college, trade, or specialty school. The scholarship winner must be a full-time student and maintain a 2.5 GPA.

Michelle joined the FSS program soon after she began participating in IHFA's Section 8 Housing Choice Voucher program in 2008. The FSS program is a voluntary program open to voucher recipients that helps Idaho households learn to take control of their lives and achieve financial

independence. "When I began the FSS program I was in debt with my credit card and bills, but it has helped me budget my finances every month and reduce my debt," Michelle said. She now has money saved for emergencies, and plans to be debt-free by the time she's done with school. As part of FSS, funds from the U.S. Department of Housing and Urban Development are placed in an interest-bearing escrow account, which grows based on the increased earned income from the participant. Upon completion of the program, the participant may use the escrow account to help pay for education or homeownership costs. Michelle's caseworker Cindy Garcia is confident that Michelle's determination will help her reach her goal, "She keeps focused on what she wants and even when she has a bump in the road she tackles that obstacle," Garcia said. Currently 214 people are enrolled in the FSS program in IHFA's branch offices, located in Twin Falls, Idaho Falls, Lewiston, and Coeur d'Alene. ■

# Community Involvement Statewide

As part of Idaho Housing and Finance Association's (IHFA) commitment to the community we participate in numerous events statewide.

Whenever possible, IHFA's staff networks with stakeholders interested in expanding housing opportunities, building self sufficiency, and fostering economic development. We discuss important programs, including IdaMortgage, housingidaho.com, housing counseling, *Finally Home!*® Homebuyer Education, Section 8 Rental Assistance, Multifamily Development, Family Self-Sufficiency, Economic Development Bonds, and the Home Partnership Foundation with event attendees. Recent IHFA events include:

## Working Women's Symposium – Pocatello

IHFA participated alongside a variety of area businesses during the exposition held in conjunction with this fifth annual event hosted by the Idaho Small Business Development Center. IHFA was able to network with over 150 attendees from the Pocatello area.

## Idaho Association of REALTORS® Conference – Boise

IHFA participated at this annual event as a major conference sponsor. IHFA also participated alongside 20 vendors during the event's tradeshow providing networking opportunities with more than 200 housing industry professionals.

## Idaho Association of Counties (IAC) Annual Conference – Boise

IHFA participated alongside 30 area businesses who exhibited at IAC's three-day annual conference. During the event, IHFA networked with over 200 county elected officials.

## Pacific Northwest Mortgage Lender's Conference – Boise

IHFA provided a platinum level sponsorship for this annual event,

which was held in Idaho for the first time in three years. IHFA networked with over 150 mortgage lenders and housing industry professionals and fostered many partnerships.

## Ada County Association of REALTORS® (ACAR) Golf Tournament – Eagle

IHFA sponsored this 14th annual Stan Thomas Memorial ACAR Give-Back Golf Tournament. Funds raised during the event were used to support Life's Kitchen. IHFA networked with over 150 area REALTORS® and other housing industry professionals.



REALTORS® enjoy Stan Thomas Memorial ACAR Give-Back Golf Tournament

## R.A.C.E. for Success Expo – Nampa

IHFA participated alongside over 150 area businesses at this resource and career expo designed to provide a "one-stop" location of information to support individuals and families in transition. More than 500 individuals attended.



Hundreds attended the R.A.C.E. for Success resource and career expo.

## Women's Council of REALTORS® (WCR) Breakfast – Boise

IHFA sponsored the Capital City chapter of the WCR's monthly breakfast meeting and networked with nearly 100 REALTORS® and other industry professionals in attendance. IHFA's Homeownership Lending Business Development Officer Cindy Bengal provided a presentation on IdaMortgage's programs and services.

## Housing Coordination Roundtables – Statewide

Five cities served as location sites for these forums, which are hosted by IHFA, and are open to local and regional housing stakeholders and interested parties. Attendees discussed housing issues relevant to their community including federal programs, statewide initiatives, funding availability, the Home Partnership Foundation, and legislation affecting participating organizations.

## Food Drive – Statewide

IHFA's staff stepped up to support families in need throughout Idaho. In total the staff collected the equivalent of 5,114 pounds of food or just over 59.34 pounds per employee, which was donated to Foodbanks throughout the state.

## South Central Community Action Partnership (SCCAP) – Twin Falls

IHFA participated with over 60 nonprofit and financial organizations as a vendor at this fourth annual event. The event was held to provide information about services available to low-income individuals and families across the Magic Valley. Education on homeownership and financial management with credit and debt counseling was the events focus. More than 2,000 individuals attended.

## Caldwell Chamber of Commerce's Buckaroo Breakfast – Caldwell

IHFA provided a day sponsorship to this annual event. IHFA had an exclusive information table during the event and networked with more than 300 area businesspeople.

...continued on page 11

# Community Involvement

...continued from page 10

## IdaMortgage REALTOR® Appreciation Luncheon – Idaho Falls

Top IdaMortgage REALTORS® in the Idaho Falls area were honored by IHFA during this event held biennially. More than 65 REALTORS® enjoyed the “STARS” IdaMortgage awards luncheon presentation saluting top area REALTORS®. Top recognition awards were presented to Marcus Hopkins of WinStar Realty who received the gold award, Julie Winn of Century 21 High Desert who received the silver award, and Launie Shelman of WinStar Realty who received the bronze award. ■



Top recognition award winners at IdaMortgage REALTOR® Appreciation Luncheon, Idaho Falls. From left to right Susan Semba IHFA's homeownership lending director, Marcus Hopkins, Launie Shelman, and Julie Winn.

Look for IHFA in your community at various events as listed below.



## Finally Home!®

### Homebuyer Education Classes

Classes are specifically designed for first-time homebuyers and are taught throughout the state by regional training partners. Contact the location nearest you for class schedules or go to [www.ihfa.org](http://www.ihfa.org) and follow the homebuyer education links.

### Regional Training Partner Locations:

#### Benewah, Kootenai, and Shoshone Counties:

Coeur d'Alene Association of REALTORS®,  
208-667-0664

#### Bonner and Boundary Counties:

Bonner Community Housing Agency; registration is handled by the Selkirk Association of REALTORS® at 208-265-2227.

#### Boise/Meridian/Nampa/McCall:

Neighborhood Housing Services, Inc., 208-343-4065, or visit [www.nhsid.org/services/homebuyer.html](http://www.nhsid.org/services/homebuyer.html)

#### Caldwell:

Caldwell Board of REALTORS®,  
208-459-3301

#### Idaho Falls:

Greater Idaho Falls Association of REALTORS®, 208-523-1477 (English and Spanish classes available)

#### Lewiston:

Community Action Partnership,  
208-746-3351

#### Pocatello:

Pocatello Neighborhood Housing Services, 208-232-9468

#### Twin Falls:

College of Southern Idaho,  
208-732-6442, or email [dgause@csi.edu](mailto:dgause@csi.edu) (English and Spanish classes available)

#### Finally Home!® Online:

*The Finally Home!®* Homebuyer Education course is offered online and is available in English and Spanish. Cost is \$50 at [www.finallyhomecourse.com](http://www.finallyhomecourse.com).



## Calendar of Events

### November

- 10/31-2 National Association of Housing and Redevelopment Officials (NAHRO) 2010 National Conference, Reno, NV, 877-866-8476
- 1 Tax Credit/HOME Compliance Workshop, Coeur d'Alene, 208-331-4733
- 2 Section 8 Compliance Workshop, Coeur d'Alene, 208-331-4733
- 3 Budget-Based Rent Increase Compliance Workshop, Coeur d'Alene, 208-331-4733
- 3-7 Women's Council of REALTORS® National Conference, New Orleans, LA, 800-245-8512
- 5-8 National Association of REALTORS® (NAR) 2010 REALTORS® Conference and Expo, New Orleans, LA, 800-874-6500
- 11 Veterans Day, IHFA Offices Closed
- 15 Tax Credit/HOME Compliance Workshop, Idaho Falls, 208-331-4733
- 16 Section 8 Compliance Workshop, Idaho Falls, 208-331-4733
- 17 Budget-Based Rent Increase Compliance Workshop, Idaho Falls, 208-331-4733
- 17 Idaho Affordable Housing Management Association (AHMA) Board Meeting, Boise, 208-947-2592
- 18 Idaho Real Estate Commission (IREC) Meeting, Boise, 208-334-3285
- 25-26 Thanksgiving, IHFA Offices Closed
- 30 Section 8 Compliance Workshop, Boise, 208-331-4733

### December

- 11/30-4 National League of Cities 2010 Congress of Cities and Exposition, Denver, CO, 202-626-3000
- 1 Section 8 Compliance Workshop, Boise, 208-331-4733
- 2 Tax Credit/HOME Compliance Workshop, Boise, 208-331-4733
- 2 Budget-Based Rent Increase Compliance Workshop, Boise, 208-331-4733
- 3 Tax Credit/HOME Compliance Workshop, Coeur d'Alene, 208-331-4733
- 1-3 Housing Assistance Council (HAC) 2010 National Rural Housing Conference, Washington, D.C., 202-842-8600
- 15 Idaho Affordable Housing Management Association (AHMA) Board Meeting, Boise, 208-947-2592
- 24 Christmas Eve, IHFA Offices Closed

### January 2011

- 9-14 National Council of State Housing Agencies (NCSHA) 2011 HFA Institute, Washington, D.C., 202-624-7710
- 12-15 National Association of Home Builders (NAHB) International Builders' Show, Orlando, FL, 800-368-5242
- 20 Idaho Real Estate Commission (IREC) Meeting, Boise, 208-334-3285
- 26 Annual statewide homeless Point-in-Time Count

# Cornerstones

Cornerstones is published triannually by IHFA for stakeholders, policy makers, and affordable housing partners. IHFA is a housing and finance business organization dedicated to providing and promoting affordable housing solutions throughout Idaho. Please direct questions and comments to the IHFA Public Affairs Department.

## Public Affairs Department

Katrina Thompson,  
Public Affairs Manager  
Leslie Perkins,  
Promotions and Community  
Relations Officer  
Lisa Davis,  
Public and Media Relations  
Officer  
Kathy Griffith,  
Public Affairs Specialist

208-331-4884  
publicaffairs@ihfa.org

## Executive Management

Gerald Hunter,  
President and  
Executive Director

## Board of Commissioners

David Wilson,  
Chairman  
Dick Bauer,  
Vice Chairman  
Steven Keen,  
Secretary/Treasurer  
Jack Beebe  
Darlene Bramon  
Ralph Cottle

4.1M1010

Visit our Web site at: [www.ihfa.org](http://www.ihfa.org)

Please check Idaho Housing and Finance Association's Web site at [www.ihfa.org/newsroom/publications/newsletters.aspx](http://www.ihfa.org/newsroom/publications/newsletters.aspx) to view past issues. To order additional copies or subscribe, please contact the IHFA public affairs department at (208) 331-4884 or e-mail [publicaffairs@ihfa.org](mailto:publicaffairs@ihfa.org).



P.O. Box 7899  
Boise, ID 83707-1899

PRSR STD  
US Postage  
PAID  
Boise, ID  
Permit No. 479

## RETURN SERVICE REQUESTED

Changes needed? Please make corrections and return to IHFA at the above address.

Thank you.

- Name Misspelled
- Address Wrong
- Contact Person Changed
- Received Duplicates
- Remove From Mailing List

## IHFA Facts:

- IHFA has invested more than \$5.2 billion for 70,160 home loans for Idahoans.
- Since the program's inception, IHFA has awarded \$47 million in Low-Income Housing Tax Credits which have generated over \$350 million in equity towards the construction and rehabilitation of 9,867 rental units in 220 developments.
- IHFA provides service for 21,257 Idaho home loans (single-family).



**Our lower rates will get you moving in.**

### New Affordable Advantage Loan:

- As little as \$1,000 down to close
- Decrease your monthly payment with no private mortgage insurance required
- 30-year, fixed-interest rate loan

**Ask about the New Homebuyer Tax Credit!**

For more information, ask your lender, your REALTOR®, or visit [www.IdaMortgage.com](http://www.IdaMortgage.com).

**IdaMortgage.com**

Brought to you by Idaho Housing and Finance Association

Programs are subject to change at any time. Funds are limited and certain restrictions apply.



## IHFA Numbers to Know

<b>Existing Home Loans</b>	<b>(208) 331-4888</b>
Toll-Free in Idaho	1-800-526-7145
<b>Lenders and Mortgage Brokers</b>	<b>(208) 331-4883</b>
Toll-Free in Idaho	1-800-219-2285
<b>IdaMortgage (New Home Loans)</b>	<b>(208) 424-7066</b>
Toll-Free in Idaho	1-866-432-4066
Web site: <a href="http://www.idamortgage.com">www.idamortgage.com</a>	
<b>Administration</b>	<b>(208) 331-4889</b>
<b>Bond or Investor Information</b>	<b>(208) 331-4885</b>
<b>Grant Programs</b>	<b>(208) 331-4881</b>
Toll-Free in Idaho	1-877-447-2687
<b>Hearing and Speech Impaired</b>	
Toll-Free in Idaho	1-800-545-1833 Ext. 400
<b>Homebuyer Education and Housing Counseling</b>	<b>(208) 331-4876</b>
Toll-Free in Idaho	1-877-888-3135
Web site: <a href="http://www.ihfa.org">www.ihfa.org</a>	
<b>Home Partnership Foundation</b>	<b>(208) 424-7010</b>
Web site: <a href="http://www.homepartnershipfoundation.org">www.homepartnershipfoundation.org</a>	
<b>The Housing Company</b>	<b>(208) 331-4890</b>
Toll-Free in Idaho	1-800-361-5181
Hearing and Speech Impaired	1-800-545-1833 Ext. 628
Web site: <a href="http://www.thehousingcompany.org">www.thehousingcompany.org</a>	
<b>Housing Information &amp; Referral Center</b>	
Toll-Free in Idaho	1-877-438-4472
Web site: <a href="http://www.housingidaho.com">www.housingidaho.com</a>	
<b>Human Resources</b>	
Toll-Free in Idaho	1-888-900-3713
<b>Multifamily Development</b>	<b>(208) 331-4880</b>
<b>Rental Assistance</b>	<b>(208) 331-4886</b>
Toll-Free in Idaho	1-800-219-2286
Coeur d'Alene	(208) 667-3380 or 1-866-621-2994
Idaho Falls	(208) 522-6002 or 1-866-684-3756
Lewiston	(208) 743-0251 or 1-866-566-1727
Twin Falls	(208) 734-8531 or 1-866-234-3435
<b>Housing Authority Numbers for Southwest Idaho</b>	
Boise City/Ada County Housing Authority	(208) 345-4907
Southwest Idaho Cooperative Housing Authority	(208) 467-7461
(Adams, Boise, Canyon, Blaine, Gem, Owyhee, Payette, Valley, & Washington Counties)	