

AFFORDABLE HOMES ARE THE FOUNDATION TO A THRIVING IDAHO: A COLLECTION OF STORIES



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The Idaho Food Bank



Karen Vauk

Founded in 1984, The Idaho Foodbank's mission is to help feed, educate, and advocate for Idaho's hungry through collaborative partnerships to develop efficient solutions that strengthen individuals, families, and communities. Operating out of our facilities in Meridian, Lewiston, and Pocatello, we collaborate with organizations across the state to distribute healthy food and provide nutrition education.

Food insecurity and housing are inextricably linked. At The Idaho Foodbank, we steadfastly agree that rent needs to "eat first", and we can assist by helping to lower the food costs. Housing and hunger are interdependent when it comes to making tough budget decisions.

The cascading financial impact of falling behind on rent payments, potential eviction, and finding new housing is why it is important for families to prioritize paying their housing costs. When

increasing housing costs take up more of a family's budget, that leaves less money for food, gas, utilities, and other expenses.

Unfortunately, rising housing costs are a problem all across Idaho. The median Pocatello home value rose by more than 65% from 2015 through 2020, jumping from \$126,691 to \$209,294. In Coeur d'Alene, the median home price was \$440,945, a jump of 36% from one year ago. Rising home prices across the state also impact rental market costs and availability. In Boise, one study found that rents jumped 12.4% from January 2020 to January 2021. Boise's median rent increased from \$931 to \$1,047 year-over-year.

Unexpected rental increases, security deposits, and application fees can quickly add up and create additional stress for families in a tight housing market. Prior to COVID-19 millions of people in America lived paycheck to paycheck. According to the Federal Reserve, 40 percent of Americans did not have enough cash on hand to cover a \$400 emergency expense. Any kind of unexpected cost – including those related to housing that are out of a family's control – can quickly add up and take away from their monthly budget and savings.

Hunger is a symptom of other challenges or obstacles. We surveyed our community partners in February 2021 regarding needs in their communities around Idaho and 33% of responding community partners reported seeing a need for additional resources beyond food. The Idaho Foodbank is here to provide food assistance and promote healthy eating so Idahoans can live healthy lives while also relieving the household food budget that has been negatively affected by the high cost of housing.



Shared Harvest Garden



Sherilyn Long

My husband and I are renters and business owners in Coeur d'Alene. We have lived in CDA since 2014 but have been a part of the community before moving here.

This year, our landlords decided to sell the home where we lived as it was their investment property. We were surprised at how all of the prices have increased and how little options there were of places to move. Places that were significantly smaller ended up being over \$750 more per month than what we had been paying. We were concerned that we were priced out of the area.

As the President of Shared Harvest Community Garden, I have been focusing this last year on growing food to feed our area's disadvantaged

and for providing a mental health space for our community during some really tough times. Shared Harvest has been a Victory Garden of sorts, but a victory garden shared by our community. Every spare minute of mine went to keeping the community garden running to help support our community and care for those in need.

But while I was focusing on this there was a huge influx of people moving into the area and buying up properties (sometimes multiple properties) and turning them into vacation rentals to make a pretty buck. Now we were priced out of the area. It felt like a betrayal, and I was worried about the fate of our community service organization as we did not have anyone else ready to take over.

Thankfully, we have a neighbor who had moved out of the area that offered for us to rent from them for 2 years (starting in April) so we are still here for now. But my focus is on trying to build up our community garden organization with the knowledge that as prices continue and the option of home ownership will continue to evade us, we will not be able to continue living in our community 2 years from now, and therefore this will create a big gap in our community service organization. It is sad to me that people who are dedicated to serving the community could be priced out of the area, and then the community loses that kind of dedicated service. My hope is that those who are living here and able to own in this market would step up to take my place when that time comes.

I have been so grateful to live in CDA and to serve our community while I am still able to live here. I am grateful that I (we) have the opportunity to continue to be here, at least for another 2 years. After that,





I don't know.

As an organization, the rising housing prices have impacted our future and our ability to function as well. We are located on 3 privately owned city lots. We pay for the taxes as part of our rent for the space. In our 12 years of operation, we have donated 58,792 lbs of fresh, organic produce and canned goods to local food assistance facilities. We are working on setting up a capital campaign fundraiser and making organizational adjustments with the hopes to purchase the property so we can

continue to serve the community. While our landlord is willing to sell the property to us, he wants to sell at the market value, which continues to increase with the inflated prices of the market. At the start of 2020, these properties were valued at \$600,000. Now, in May 2021, we would have to raise over \$1,000,000 to preserve our space. This does not include the fundraising needed to keep our garden running from year to year.

In 2020, our funding sources dried up at a time when we had to find another fiscal sponsor, so we lost all of our funding sources and were not able to apply for grants. Currently, we only have enough funds for this year so we already have a big fundraising need not including the fundraising for purchasing the property. This is a huge undertaking for a small group of neighbors and gardeners (with little to no fundraising experience and limited resources) that make up our 100% volunteer run organization. Every year prices increase and every year we are not sure if the rising prices will tempt our landlord to sell his investment property. With so many people moving in and out of the area, our garden ends up being something new neighbors get involved in, and we have had a big change in participants due to migrating neighbors. While this brings in fresh volunteers and helps maintain a small town feel, the challenge of this is that these volunteers lack the community connections that are vital to this kind of fundraising.

Our community garden helps build essential networks within our community, feed local families in need, provide a meeting and working space for people to gather who have different worldviews, thus promoting the peace and health of our community. We also teach children the value of community service and volunteering as well as care and connection to nature. Finally, we help increase the mental and physical health of our community as a whole by having shared green spaces and increasing biodiversity within the community. In a world of tension, anxiety, food insecurity, conflicts and division, our world and our community needs Shared Harvest. We need our Victory Garden.

I hope that we can find people who are willing to lead the community garden and keep it running. I hope that the community will value the service we provide and our shared space in order to take the steps that we need to preserve this precious space for future generations.



Hannah Sharp

Affordable housing is eviction prevention.

One of the best selling points on eviction and homelessness prevention is that it is cost effective for communities to prevent homelessness. This affordability comes when the cost of paying rent that is owed is less than the cost for rehousing a household who has experienced homelessness or to care for individuals/families who are living unhoused.

Affordable housing is needed so that those living below the area median income are able to find long term stability and sustainability in their housing. Without affordable housing options in our community, the cost effectiveness of eviction prevention will be diminished and the success of using eviction prevention to prevent and end homelessness will be less.

A quote from one of our former clients sums up this issue well:

When asked, “What does it mean for you to have a stable home to live in?”

They answered; “A stable home is when rent is paid and not having to worry about having to move out.”

Affordable housing is necessary to ensure our neighbors remain housed, and for the work our community has invested in eviction prevention to be effective and successful in the long term.



JESSE TREE

Preventing eviction & homelessness

International Rescue Committee



Sara Bonfanti

Housing is central to the goal of rebuilding lives and dignity. The International Rescue Committee has offices across the country including Boise, Idaho. The IRC works with government bodies, civil society actors, and local volunteers to help Idahoans with a refugee background rebuild their life. The rising cost of housing, fueled by the shortage of available homes, leads to increased rental costs within the private market, leaving refugees highly vulnerable to housing stress and homelessness. Many Idahoans with

refugee backgrounds continue to face barriers when seeking housing. The following stories were collected from Idaho refugees about the challenges they face when accessing housing.

A young single man with a physical disability that prevents him from walking has been living in a hotel room since his arrival in Boise in March 2021 because it has been impossible to secure an affordable and accessible unit for him. Waiting lists for apartments that fit his needs are 12-24 month long.

A refugee family of 5 who arrived in Boise in 2020 was forced to move out of affordable housing due to being over occupancy when a new baby was born. Due to the lack of available affordable housing, they had to stay in a hotel until they could find an apartment they would qualify for, which was incredibly expensive.

A refugee family of 8 who arrived in Boise in 2019 is stuck paying for an apartment that is over \$1,600 a month. They need a 4-bedroom, but because those are hard to come by normally, it's almost impossible to find one that's affordable. They are barely making enough to pay the rent right now; the mom of the family lost her job due to COVID-19. The only reason they are able to pay it is because their oldest son is still living with them. He was going to move out but couldn't after his mother lost her job. If he doesn't choose to continue living with his parents, his parents won't be able to pay the rent and will be evicted. They have been turned down several times (from places they have applied to on their own) due to income or credit.

Stable, safe, and affordable housing is an important aspect to the resettlement process and the ability for refugees to reach their full potential and contribute to our society.



Idaho State Independent Living Council

The Idaho State Independent Living Council (SILC) actively engages in activities that help provide Idahoans with disabilities a greater voice in obtaining services that are consumer responsive, cost effective and community based. We are solutions oriented: collaborating with people with disabilities, public agencies, and private, non-profit and for-profit organizations to improve the quality of life and increase independence for Idahoans with disabilities.

The mission of the Idaho State Independent Living Council is to promote, advocate for and enhance the ability of all Idahoans with disabilities to live independently, direct their lives and participate fully in their community of choice.

The SILC is a statewide organization that works with people across disabilities and lifespan. We primarily work on systemic issues. We do not provide direct assistance, generally providing information and referral to most callers. We receive calls from, and provide information to, people from all corners of Idaho. While housing is always challenging for people with disabilities, requests for housing assistance have significantly increased in the last year. Often people need affordable and accessible housing in communities that have little, if any, of either. People are forced into shared housing, assisted living and homelessness. Our most frequent calls come from people who are grandparents, parents, friends and neighbors. Disability knows no boundary and will likely impact all of us at some point in our lives.

Most recently, we've fielded calls from couples who were living together in an assisted living facility when one of them, due to a fall, stroke or dementia was forced into a skilled nursing facility. Unable to pay for both living facilities, the spouse in assisted living faces the loss of their home and help.

We frequently get calls from people who need affordable and wheelchair accessible housing. We were recently contacted by a social worker trying to help a young paraplegic secure accessible housing. Because nothing can be found, he remains in an accessible motel room without the means to cook beyond a microwave. We've spoken to many people discharged from mental healthcare or other rehabilitation facilities who have no place to live beyond the couch of friends, family and even strangers.

Our most recent (2018) statewide needs assessment indicated that the need for safe, secure, affordable and accessible was a growing concern. We held 15 meetings in 13 communities, hearing from 270 participants. We also heard from 320 people who completed electronic and hard copy surveys. As we begin our next needs assessment, we expect those concerns to have only increased. We can't help but remember the older couple renting a mobile home in a rural area, the younger people nearing high school graduation, the newly employed quadriplegic... Where are they now? Were they able to get a ramp into their home? Did they find a place to live with their service dog? Did she ever find a place on the first floor or with a reliable elevator?



Idaho State Independent Living Council

Anna Guida

The mission of Empower Idaho is to promote mental well-being in Idaho through individual empowerment, education, and community involvement. Our team strives to transform the perception of mental illness to create a culture of acceptance, connection, and advocacy in Idaho. These core beliefs and values rest on the conviction that all humans have value, should be treated with dignity and respect, and deserve access to and support in securing vital resources to meet their basic needs.



Access to core resources allows humans to thrive and opens the door to pursue a meaningful and fulfilled life. Otherwise known as physiological needs, food, water, shelter, and rest fall into the most vital category of human needs. Seeing as shelter falls into this most essential and basic category, a conversation about addressing one's physical or mental health is essentially impossible without first fulfilling this necessity. If an individual is hungry or does not have a safe place to sleep, scheduling a much needed doctor's appointment or attending mental health therapy cannot be prioritized because any extra energy this individual is able to muster is earmarked for survival. By missing these critical physical and mental health services, the severity and condition of an individual's life can worsen drastically. It is at this critical point that an individual can enter a cycle of pain, vulnerability, and stress that is incredibly difficult to navigate without community support and intervention. This cycle is sometimes referred to as the cycle of crisis in the mental health world.

Safe and affordable housing is intrinsically tied to mental health and wellbeing because without it individuals are unable to allocate the time and resources required to pursue treatment and a path to management or recovery. An issue we must collectively address is the fear or disrespect of the dignity of people experiencing houselessness, especially those living with a mental illness. Harmful assumptions are commonly made about these folks, and the perpetuation of those assumptions can bleed into lawmaking and affect community leadership decisions. This antiquated way of looking at our neighbors experiencing houselessness and mental illness is harmful and does nothing to improve our communities or our humanity. What has worked, and has been proven by city-wide testing and implementation, is adopting a Housing-First model, where those in need are first supported in acquiring housing, adhering to the theory that once one has a safe place to live they can focus on improving other areas of their life. Once afforded this basic human right, participants in Housing-First model programs have the opportunity to address physical and mental health concerns, improving their quality of life and ability to work and participate in society. By investing in Housing-First models, communities not only save money in the long run, but they also become an example of what the power of dignity and respect can do for society.

Access to safe and affordable housing opens up the door to a fulfilled life and a renewed sense of hope for those living with physical or mental illness. Safe and affordable housing presents opportunity for folks to give back to their community, and instills in them confidence that their community believes that they matter and are worthy. By investing in humanity we make our communities stronger, happier, and healthier.



Angie Gribble

St. Luke's mission is to improve the health of people in the communities we serve. Patients and families are at the center of all we do at St. Luke's. Every plan, process and policy is designed to meet your needs — physically, mentally and emotionally. Housing and health are inextricably linked to one another even if they may seem unrelated. We know from Maslow's 'hierarchy of needs' that safe and stable housing is foundational to optimal health outcomes and self-actualization. When safe, stable housing is not a part of someone's life, the associated trauma and trickle-down effects such as food insecurity, difficulty finding employment, lack of healthcare access, inconsistent academic experience for youth, exacerbated behavioral health needs, etc., are very likely to result in decreased quality of life and poor health outcomes.

Ensuring enough affordable homes are available can lead to healthier families and communities. For example, children who face housing instability are 27% more likely to face gaps in health insurance than their peers who don't. We also know that when seniors live in affordable homes with supportive services, they are about half as likely to go to the hospital compared to seniors who lack affordable housing. Primary care visits go up by 20% and emergency visits go down by 18% when communities have access to affordable homes.

As a result, St. Luke's recognizes the importance of going upstream and supporting housing-related nonprofits and initiatives in our community. St. Luke's has funded several organizations devoted to housing affordability and emergency shelter, including CATCH, New Path, Boise Rescue Mission, Twin Falls County Safe House, The Salvation Army Nampa and many more.

St. Luke's also provided grant funding to Jesse Tree, a Boise-based nonprofit organization, in 2020 and increased funding for 2021. In 2020, Jesse Tree supported 380 families with rental assistance across the Treasure Valley, helping to keep the families housed—and healthier. "That is 380 families we prevented from being evicted and becoming homeless," said Hannah Sharp, Jesse Tree's development manager.





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