

Section 1. Introduction

A. Mission Statement

The Blaine County Housing Authority's mission is to advocate for, promote, plan, and preserve the long-term supply of desirable and affordable housing choices in all areas of Blaine County to maintain an economically diverse, vibrant, and sustainable community.

B. Purpose of Policies

1. The purpose of these Policies is to define and describe the process of renting, purchasing, or selling Community Homes within Blaine County. They are intended to assist government staff, the development community, applicants, and the public in understanding the priorities for and processes governing Community Housing development and administration in Blaine County. The Policies do not replace professional guidance available from the Blaine County Housing Authority (BCHA) staff.
2. These Policies are intended to support the attainment of BCHA goals and to supplement the Deed Covenant, land use and building codes used by the County and Cities. The Policies should be used to review land use applications, to establish affordable rental rates and sales prices, and to establish criteria for admission and occupancy.
3. These Policies may be reviewed and updated from time to time.
4. In the event of any conflict between Policies and the deed covenant, the deed covenant will prevail.

C. Role of The Blaine County Housing Authority

The role of BCHA, as determined by BCHA's Creating Resolution, are to:

1. Qualify Applicants for Community Housing using the criteria set forth in these Policies and maintaining an Applicant Database of those persons eligible to rent or purchase Community Homes.
2. Match qualified Applicants with available Community Homes.
3. Monitor compliance with and enforcement of these Policies and deed covenants.
4. Develop the criteria by which Community Housing is located, designed, developed, and price of Community Housing.
5. Review and provide recommendations on proposed Community Housing in Blaine County and its municipalities in accordance with these Policies and BCHA adopted criteria.

D. Authority of the Blaine County Housing Authority

BCHA is an independent public body, corporate and politic created by Blaine County and has all the powers and authority bestowed upon a housing authority pursuant to Title 31, Chapter 42 and Title 50, Chapter 19, Idaho Code.

E. Income Categories

1. Income Categories are used by BCHA to determine which Applicants must be considered for specific Community Homes. These Income Categories are based on percentages of the Area Median Income (AMI) and adjusted on an annual basis. The Household Net Worth must not exceed the published allowable net worth specified for the Income Category.
2. The most current chart for Household Income Categories is available at bcoha.org/income--asset-limits-and-monthly-housing-costs.html. Income and assets for all adult household members must be disclosed to determine the Applicant's Income Category.
3. The actual dollar amount of income and net worth limits per category changes annually and is listed as Income Limits published by BCHA on its website for the Income Category and Household Size.
4. The Income Category of the Household is determined by the greater of:
 - (a) Total Gross Income of all members of the Household must not exceed the maximum Household Income specified, which is calculated using the chart online; and
 - (b) The category of their Household Net Worth (the total net worth of all members of the Household).
4. BCHA will not approve the rental or sale of a Community Home designated Category 1 through 6 to an Applicant whose income category is lower than the unit's designated category. If the Applicant believes they have extenuating circumstances, they may request an exception (see Section 6.)

F. Definitions

1. **Administration Fee** – The fee charged by BCHA in connection with a completed purchase and sale transaction or a rental lease transaction as compensation for the creation of and monitoring compliance with the deed covenants of Community Housing.
2. **Applicant/Applicant Household** – Persons or households that have completed the BCHA application process to obtain, either through purchase or rental, a Community Home or other housing administered or managed by BCHA.
3. **Applicant Database** – The official BCHA record of persons who have completed the

BCHA application process for the rental or purchase of housing subject to a deed covenant (or other housing managed or administered by BCHA).

4. **Appreciation** –see Deed Covenant for any appreciation restrictions on the specific unit.
5. **Assets** - Anything owned by an individual that has commercial or exchange value. Assets consist of specific property or claims against others, in contrast to obligations due others.
6. **Capital Improvements** - Unless otherwise defined in the Deed Covenants on the Community Housing unit, any fixture erected as a permanent improvement to real property that enhances the value of the property, excluding repair, replacement, maintenance costs, and standard depreciation when applicable.
7. **Community Housing/Home** - Dwelling units, for sale or rent, restricted typically via deed covenant for households meeting assets, income and/or minimum occupancy policies approved by BCHA.
8. **Deed Covenant** - A legally enforceable provision in a deed restricting use, occupancy, alienation, and other attributes of real property ownership or imposing affirmative obligations on the owner or renter of the real property.
9. **Disabled Person/Dependent** - A person who meets the definition of "individual with a disability" contained in 29 U.S.C. Section 706(8), and/or as defined in the Americans with Disabilities Act of 1990, who receives State Disability Insurance.
10. **Employee Housing** - Housing which is required to be developed in conjunction with an organization and is intended for rental by the employees of the enterprise.
11. **Employee** - A person who is employed or offered employment and is working for a minimum of 1,500 hours worked per calendar year (average of 30 hours per week). Exceptions to the minimum work hours include teachers and active-duty military personnel. Breaks in employment which do not disqualify applicants include temporary physical or mental disability, acting as primary caretaker of ill relative, and full-time education or training.
12. **Fixture** - Personal property which has been attached to or installed on land or a structure thereon in such a way as to become a part of the real property.
13. **Grievance** - Any dispute that an applicant, purchaser, seller, or tenant may have with BCHA with respect to action or failure to act in accordance with the complainant's rights, duties, welfare, or status under these Guidelines.

14. **Gross Income** - The total income derived from a business, trust, employment, and income-producing property, before deductions for expenses, depreciation, taxes, and similar allowances. Gross Income must also include alimony, child support, retirement pension, and social security benefits.
15. **Household** - All individuals who are or may intend to occupy the Community Home.
16. **Household Income** – The total Gross Income of all individuals who are or may be occupying the Community Home. Gross income of self-employed households is the gross business income less IRS approved business expenses (as described in Schedule C), a financial statement of the business or a notarized statement by the business owner.
17. **Income Category** – The classification of annual income based upon household size as a percentage of the Area Median Income determined by BCHA.
18. **Joint Tenancy** – ownership of real property by two (2) or more persons, each of whom has an equal undivided interest in the property with the right of survivorship.
19. **Liabilities** - Monetary obligations and debts owed to someone by an individual.
20. **Livable Square Footage** - The interior area of a building measured interior wall to interior wall (i.e., “paint-to-paint”), including all interior partitions, habitable basements, interior storage areas, closets, and laundry area, and excluding uninhabitable basements, mechanical areas, exterior storage areas, stairwells, garages (either attached or detached), patios, decks, and porches.
21. **Local Disabled Person/Dependent** - A person who meets the definition of "individual with a disability" contained in 29 U.S.C. Section 706(8), and/or as defined in the Americans with Disabilities Act of 1990, who receives State Disability Insurance, and who has lived in Blaine County at least nine (9) out of every twelve (12) month period for the previous two years or who was a Full-Time Employee in Blaine County immediately prior to his/her disability.
22. **Local Employee** - A person who is employed or offered employment by Local Employer(s) and physically working in Blaine County for a minimum of 1,500 hours worked per calendar year (average of 30 hours per week). Exceptions to the minimum work hours include teachers and active-duty military personnel. Breaks in employment which do not disqualify applicants include temporary physical or mental disability, acting as primary caretaker of ill relative, and full-time education or training.
23. **Local Employer** - A business whose business activity is primarily located within Blaine County and whose business employs persons within Blaine County. Employers which create and manage short-term rentals are not considered a Local Employer.

24. **Local Senior** – A person 65 years or older who, immediately preceding retirement, was a Local Employee for at least five continuous years and continued living as a full-time resident within Blaine County after reaching the age of 65.
25. **Maintenance and Repair** – Work done that keeps your property in a normal efficient operating condition.
26. **Maximum Housing Costs** - The total cost (including but not limited to the rental or mortgage fees, utilities, internet, management fees, taxes, dues, snow removal, pet fees, HOA fees, etc.) charged to a qualified renter of a community home.
27. **Maximum Sale Price** – The allowable sale price of a Community Home as provided to owners by BCHA or subsequent sales, as set forth in the applicable Deed Covenant and including Capital Improvements, if approved by BCHA during annual review and not considered luxury or for a limited population group. Other Fees not charged by BCHA and not specified in the applicable Deed Covenant are not incorporated into the base price from which appreciation starts, unless the total of those fees when added to the purchase price is less than the Maximum Sale Price and buyer agrees.
28. **Net Worth/Household Net Worth** - Combined net worth (all assets minus all liabilities) of all individuals who may be occupying the Community Home. Households with Senior(s) have a higher maximum Net Worth. See bcoha.org for current Net Worth limits.
29. **Primary Residence** - The sole and exclusive place of residence.
30. **Senior** – A person 65 years or older.
31. **Special Waitlist** – A waiting list for a development that intends to house a specific population (i.e., Employees)
32. **Special Review for Exceptions** - A review of a petition to waive the provision of these Policies due to special circumstances.
33. **Qualified Tenant** - A person who is leasing or has leased a Community Home that is subject to these Policies, and any qualifying potential lessee or past lessee of any such home, but only with respect to any issue arising under these Policies.
34. **Waitlist** – Applicants selected from the Applicant Database and matched to a specific property for consideration to either rent or purchase that property.