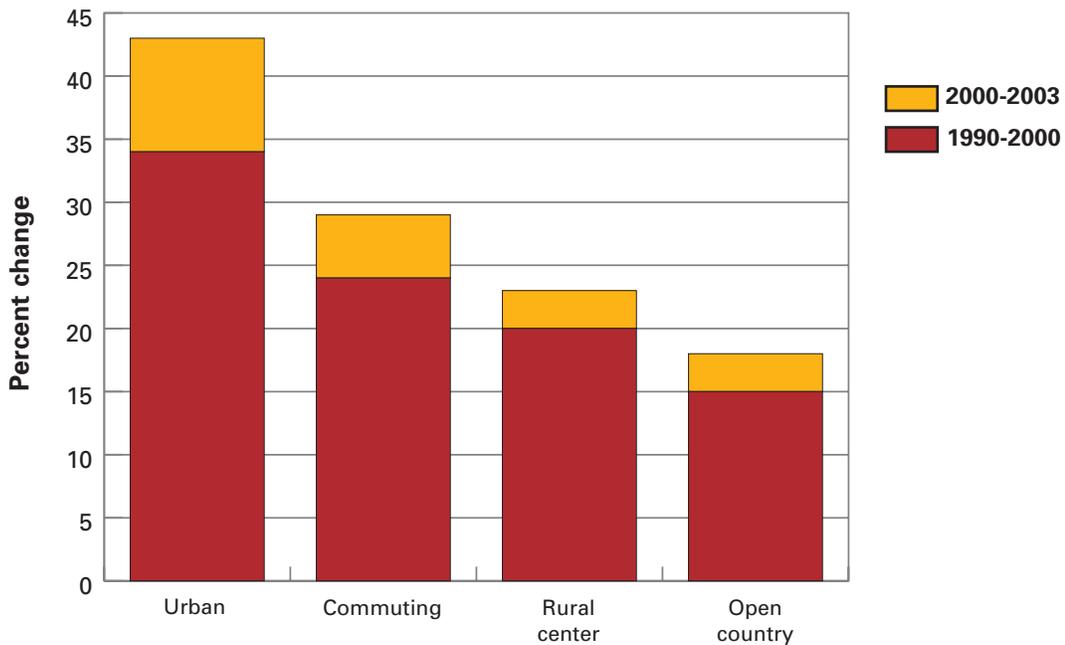


HOUSING

Change in the number of housing units in both rural and urban Idaho has mirrored population trends since 1990. On average, urban counties have grown faster than rural ones. There are exceptions, however. In Teton County, the number of units doubled from 1990 to 2003 – a more rapid rate of growth than in any other county. In Ada and Canyon counties, the number of housing units increased by about two-thirds.

Housing affordability significantly affects both renters and owners, particularly in states like Idaho that are experiencing rapid population change. Typically, rapid population growth erodes affordability because tighter housing supplies in the face of strong demand force prices up and out of the low and moderately priced market.

**Growth in number of housing units,
1990-2000 and 2000-2003**

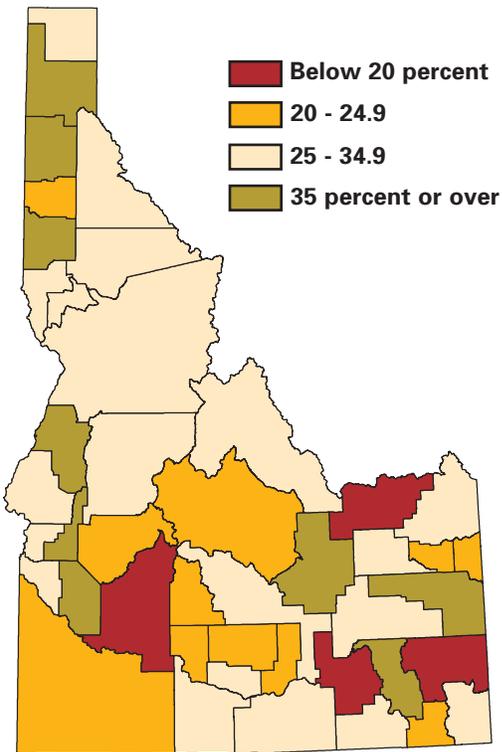


One commonly used indicator of affordability is the proportion of households paying more than 30 percent of their income for housing. One important component of housing costs is property taxes, which increase as assessed values go up, especially in “hot markets” typical of recreation and resort communities.

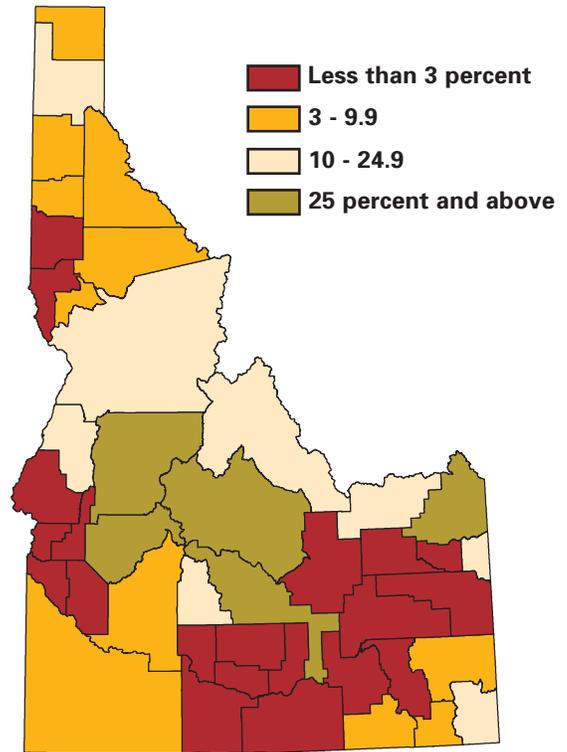
In Idaho, one-fourth of all homeowners – and one-third of renters – spent at least 30 percent of their income on housing in 2000. In nine counties – five rural and four urban – at least 35 percent of all renters spent more than 30 percent of their income on rent payments and utilities. In Latah County, home to about 11,000 students at the University of Idaho, the proportion was 51 percent. Less affordable housing makes it difficult for renters to save enough money to buy a home. In 2000, about three in 10 housing units were renter occupied.

HOUSING

Percent of renter occupied households spending more than 30% of household income on gross rent, 2000



Vacant housing for seasonal, recreational or occasional use, 2000



Rural Idaho must also deal with a significant proportion of housing units occupied only on a part-time basis as seasonal or recreational homes. In five counties – all rural – at least one in four housing units are vacant part of the year. In Valley County, over half of all units are used only part-time.

A large proportion of part-time residents can be both an asset and a challenge. These residents contribute to community vitality and the local economy by paying taxes and making local purchases, but they may not see themselves as stakeholders in the community's future and therefore may not participate in local activities and decision-making. They may also drive up housing prices for local residents.