Strategic Direction

FOR

Blaine County Housing Authority

2011-2016
**INTRODUCTION**

Blaine County Housing Authority’s Vision is to ensure that all people of low to moderate income will live in safe, attractive, and affordable homes in Blaine County. Our communities accrue significant economic benefit and social vitality when workers and their families live close to their employment: businesses thrive when residents spend their dollars locally, when sales and property tax dollars stay in the community, and when a robust citizenry engages in their hometown activities, schools, churches, and government.

Early assessments of the need for housing that is affordable to the workforce suggested that hundreds of units needed to be built. While those goals have not been met and local jurisdictions have repealed ordinances that would have brought the cities and county closer to achieving them, the Blaine County Housing Authority (BCHA) remains committed to finding innovative ways to increase the number of community homes in Blaine County.

The recent recession has caused many people to lose their jobs, work fewer hours or for lower wages, or move farther away from their work. Over 300 homes have been foreclosed on since 2007, and many homes’ values are significantly less than at their peak just a few years ago. Nevertheless, despite a drop in property values, median home prices in Blaine County continue to exceed affordability standards for most working households. In fact, with Blaine County unemployment reaching 10.1% in January 2011, the population of low- to moderate-income households unable to afford a median-priced home has grown as more families have either lost ownership of their property or are living on reduced wages and struggling to pay rent or make their mortgage payments.

Our community and elected officials have come to depend on the Blaine County Housing Authority to respond effectively to the vital need for safe, attractive, affordable workforce housing. We are committed to tackling the county-wide affordable housing issues as the economy recovers. A top priority is to work in partnership with community stakeholders and decision makers to develop creative housing solutions for low- to moderate-income families, seniors, and the disabled. It is also important for us to preserve the housing assets already created for generations to come and to advocate for affordable housing as a critical component of the complex whole that is economic sustainability.

The attached Strategic Direction has been created to provide guidance to the Blaine County Housing Authority over the next five years and to assist policymakers, advocates, and the public in addressing the housing needs of its workforce, seniors, and disabled individuals. To many people, the Blaine County Housing Authority is the Wood River Valley’s *de facto* “Department of Housing”; we heartily accept this responsibility and have prepared this document to set our course, identify benchmarks for regional planning, and to provide context for local policy discussions.
Executive Summary

The Strategic Direction for Blaine County Housing Authority, 2011-2016, includes goals, objectives, and strategies organized under three overarching directions:

1. Commitment to mission includes preserving existing housing assets; planning for the future needs of Blaine County workforce, seniors, and disabled persons; improving quality communications with clients, stakeholders, currently underserved populations, and the public; creating innovative approaches to current housing issues; and establishing new partnerships that support sustainable communities.

2. Commitment to financial security, performance, and accountability includes finding more ways to leverage funding resources to support expanded services and programs.

3. Commitment to operational excellence includes board and staff education and using input from users to improve service levels and programs.

The Commissioners and staff recognize that the environment in which the plan was prepared during the first half of FY 2011 was dynamic and that the local and national economy is – and will remain – unsettled for some time to come. Thus, the strategic direction is subject to a certain amount of “settling” as the future becomes more focused. Additionally, the county-wide housing needs assessment, due to be completed by October 2011, will inform the plan and may suggest revision to it.

Finally, prior to implementation, the strategies proposed will be analyzed to determine their program costs, revenue needs, and organizational commitment, and then budgeted accordingly. We view this plan as providing direction to help us work towards meeting our vision between FY2011 through FY2016.
Mission

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

Vision

The vision of Blaine County Housing Authority is that all people of low to moderate income will live in safe, attractive, and affordable housing in the community of their choice within Blaine County. For our organization this means expanding services, improving access to housing options, and encouraging economic stability for all. We will work in partnership and collaboration with other agencies, organizations, and entities to plan for the sustainable vitality of our community and will respond to affordable housing needs by providing timely and efficient service.

Core Values

Values that guide us in making decisions and articulate what we stand for:

ACCOUNTABILITY – taking responsibility for our decisions and policies to ensure the public’s trust
INTEGRITY – acting with honesty, consistency and transparency
COMMITTMENT – putting people first as we work steadfastly toward our mission
SERVICE – focusing on the customers’ needs and delivering quality programs
PARTNERSHIPS – sharing common goals and collaborating to meet community needs
INNOVATION – seeking new and creative policies and programs that make positive change in the lives of individuals and families
**Blaine County Housing Authority**

**Board of Commissioners**

Linda Thorson, Chair  
Heather E. Kimmel, Vice Chair  
Heather C. Hammond, Treasurer  
Bonnie Moore, Commissioner  
Carter Ramsay, Commissioner  
Chase Hamilton, Commissioner

**Blaine County Housing Authority Staff**

Kathy Grotto, Executive Administrator  
Nancy Smith, Program Director
Preserve and maintain existing housing assets

Since 2000, ninety-two community homes have been built and held in private ownership. 59 ownership units and 5 rental units are located in Ketchum, reflecting its place as today’s primary employment center in the Wood River Valley. The remaining units are deed restricted ownership homes in Sun Valley (8), Hailey (13), and unincorporated Blaine County (7). The 2011 estimate of the combined asset value of these homes is $14.2 million; the average value of an individual Community Home in Blaine County is $169,444.1

Blaine County Housing Authority (BCHA) considers the long-term preservation of these assets our greatest responsibility, so that as these homes are resold to other working families they remain affordable and are viewed as positive features within the larger mixed income neighborhood. Thus, to achieve and sustain this important goal, BCHA will work closely with community homeowners to see that their homes are kept in marketable condition and that through continued communication, we can provide early assistance as needed.

While household incomes of many of our community home residents have surely been impacted by the recent economic downturn, we are proud that, to-date, no BCHA deed-restricted homes have been lost to foreclosure.

1 Includes all ownership units, occupied or for sale as of March 30, 2011.

Ensure that Community Homes are maintained to a standard that meets or exceeds neighborhood standards

**OBJECTIVE**

**STRATEGIES**

1. Develop maintenance standards and a maintenance checklist for Community Home owners that describe requirements for the physical condition of CH at the time of resale

2. Help CH owners (and HOAs, if requested) to develop capital reserve budgets and maintenance and repair timelines by conducting home needs evaluations to identify maintenance requirements; track corrections process

3. Provide home maintenance training workshops, including programs that improve home efficiency

4. Explore funding assistance programs for energy-saving retrofits for older community homes
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<thead>
<tr>
<th>Provide highest quality service and communications to community home owners and tenants</th>
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<tr>
<td><strong>1.</strong> Develop case management program that includes on-site review of owners' financial condition, resale counseling, maintenance planning, home energy efficiency, etc.</td>
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<td><strong>2.</strong> Improve and expand information distribution using the website, e-newsletter, and social networking</td>
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<td><strong>3.</strong> Determine needs/interests of community home owners and tenants and create programs/services to meet these needs</td>
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<td><strong>4.</strong> Continue to identify, assist, and respond to inquiries from distressed (default or near-default) community home owners to help them stabilize mortgage-related issues</td>
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<td><strong>5.</strong> Continue to provide referrals to approved professional services (e.g. Idaho Housing &amp; Finance Association) such as credit counseling, loan modification and foreclosure avoidance programs to assist community homeowners and tenants</td>
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<tr>
<th>Preserve community home affordability &amp; protect the public’s investment</th>
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<tr>
<td><strong>1.</strong> Strengthen deed covenants to (a) ensure BCHA's ability to gain access to community homes to conduct maintenance needs evaluations; (b) establish consequences (of fee or fine) to breaches of covenants, and (c) clarify the approval process schedule for capital improvements and depreciation</td>
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<td><strong>2.</strong> Develop policy that identifies acceptable and unacceptable loan types</td>
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<td><strong>3.</strong> Establish written procedures for responding to notice of default</td>
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<td><strong>4.</strong> Continue to diligently monitor compliance of community home owners to ensure adherence to occupancy, maintenance and all other provisions of deed restrictions</td>
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<td><strong>5.</strong> Verify that goals of preserving long term affordability and community homeowner asset building are met by tracking resale prices and amount of homeowner equity gain/loss</td>
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<td><strong>6.</strong> Conduct bi-annual review of Community Housing Guidelines and revise as needed</td>
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**Strategic Direction for Blaine County Housing Authority**

2011-2016
**Direction 1: Commitment to Mission**

Lead a community-wide process to reach consensus on a shared commitment to provide safe and attractive affordable housing for low-to moderate-income residents in Blaine County as an essential component of economic stability

A full range of housing choices builds our economic vitality and sustainability by improving the ability to attract and retain employees. Additionally, the ongoing local spending and taxes generated as a result of homes being constructed and then occupied by the working community represent millions of dollars annually.

The collapse of the housing bubble and the current foreclosure crisis demonstrate the importance, for everyone's economic security, of a balanced housing market, with a mix of prices and home type. Plunging home prices have caused some to question the continued need for an affordable housing program. Let us be clear: the fact that home prices are less expensive than they were even three years ago does not mean that those homes are affordable for low- to moderate-income households in our communities. A new housing needs assessment is necessary to help us understand how the recent economic upheaval has impacted affordable housing issues in our community and will serve as a baseline for strategic planning and policy development.

In April 2010, a team from the Center for Housing Policy presented their report to Blaine County Housing Authority (BCHA) and ARCH Community Housing Trust entitled, “Recommendations for an Affordable and Workforce Housing Strategy in Blaine County, Idaho”. Among the top recommendations by this team were to “conduct a housing needs assessment” and to “create a county-wide affordable housing plan that includes a vision and implementation strategy.” To achieve this goal, BCHA will use the results of the needs assessment as well as seek public input to create a set of guiding principles and a plan that will match affordable housing needs with community resources and will work closely with community leaders and other stakeholders to assure their full commitment to implementing it.

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<tr>
<th>Conduct a housing needs assessment for Blaine County</th>
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**OBJECTIVE**

**STRATEGIES**

1. Collect, analyze and evaluate regional and local data necessary to provide a comprehensive picture of our area’s housing needs and to identify specific housing needs of each jurisdiction

2. Identify 5-10 key areas in which BCHA must be successful in order to accomplish its mission

3. Work with Blaine County GIS & Planning departments to regularly update the data model created for the needs assessment

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Strategic Direction for Blaine County Housing Authority

2011-2016

3
**Prepare, execute and implement a county-wide housing plan, coordinated among different levels of government**

1. Work with jurisdictions and housing partners to create a housing plan based on findings and analysis of the needs assessment study, guiding principles, professional advice and public input.

2. Gain commitments for funding and participation from each jurisdiction that are fair and equitable.

3. Create a county-wide “housing unit allocation plan” including negotiable criteria for development within each jurisdiction.

4. Create a marketing plan to motivate the broader public to actively engage in the community housing planning process.

**Help elected leaders create policies that champion community housing as a necessary component of stable, healthy communities**

1. Survey elected officials and planning department personnel to understand their concerns or roadblocks to support; perform review upon each election cycle.

2. Educate all new elected officials in “BCHA 101” within the first quarter of taking office.
Serve Blaine County residents and workers with integrity and respect by matching their housing needs with safe, attractive, and affordable housing

Having a wide range of places to live from which to choose allows families to stay and grow; it helps older people to remain near friends and family; and it lets people just starting out to build assets toward financial stability. These are the residents and workers that Blaine County Housing Authority (BCHA) values and aims to serve. We believe that when their housing is secure, people take pride in their community and become full participants in their community and its economic life.

The recent global recession and on-going unemployment within Blaine County has devastated the housing resale market, and the amount of time for resale of market rate homes sometimes exceeds a year. However, for the past two years, the average turnaround time for deed-restricted homes under BCHA’s administration has been five months from Notice of Intent to Sell to closing. This indicates that BCHA has successfully preserved community home prices at affordable levels and that there remains a significant demand for well-maintained community homes.

BCHA intends to achieve this goal by providing excellent service to workers and residents and by expanding our efforts to reach more of the public including the Spanish speaking population, seniors, veterans, and the disabled. We will also continue to improve our marketing strategies and maintain an ample pool of applicants that are ready, willing, and able to purchase community homes as they become available.

1. Develop a standardized marketing protocol for sales/resales of community homes, including optional approaches depending on unit type, as well as backup sales policies and procedures for properties on the market for a longer period than average

2. Develop a plan to expand the pool of qualified applicants for community housing

3. Create short-term funding strategy to pay for unmet maintenance needs to bring community homes to marketable condition for resale (including county conferred bridge loans, BCHA asset preservation funds, local jurisdictions in-lieu fee reserve funds)

4. Educate community homeownership applicants to be fully qualified and prepared for long term home ownership commitment, including an understanding of applicable deed restriction, land lease, or other conditions that ensure ongoing affordability
### Increase public’s awareness and understanding of available community housing programs

1. Actively disseminate information about community housing (including pertinent local market data) to potential homebuyers/tenants homeowners, as well as the general public, via media and public relations channels

2. Create readily accessible housing information to address needs of economic development efforts, including website information that is useful to new and/or expanding businesses

3. Utilize survey information to identify local employers that either offer or wish to offer housing assistance to support employee retention; analyze response rate to determine if formal employer-assisted housing program is warranted

4. Create a public document outlining all “tools” (e.g. services and programs) available from BCHA

### Augment efforts to connect with underserved populations

1. Implement Limited English Proficiency (LEP) plan to reach Spanish speaking population and partner with La Alianza Multicultural Center to expand our contact base

2. Provide rental information/liaison services with Category 1-2 applicants, seniors and the disabled

3. Create specific communications plan to promote community housing to seniors, veterans, the disabled, and Latino and other underrepresented populations, and to engage them in meaningful participation in the planning process

4. Identify and actively promote affordable housing opportunities to those who commute to Blaine County jobs

5. Continue to provide referrals to appropriate housing agencies to citizens in need (e.g. emergency shelter, legal aid, fair housing, etc.)
Increase the quantity and expand the diversity of affordable housing types and options for the low-to moderate-income market

Though the historical model for affordable housing development in Blaine County has been homeownership, current and forecast economic and employment conditions preclude many from owning a home. The need to secure safe and affordable housing, however, still remains an issue. Therefore, Blaine County Housing Authority (BCHA) must shift/expand its focus to meet current realities and will examine other affordable housing models of merit.

BCHA serves low- to moderate-income households throughout Blaine County. At the time of this writing, 86% of the applicants in our community homeowner database have earnings at or below the Area Median Income (AMI). In 2010, Blaine County’s AMI was $78,000 for a family of four. Over three-fourths of the homes administered by BCHA are deed-restricted to maintain affordability for families earning between 50% and 100% of AMI.

As incomes continue to be affected by the recession and foreclosures continue at an alarming pace, BCHA believes that the need for safe and affordable housing will continue to grow. The new housing needs assessment is expected to confirm and quantify the wide range of affordable housing needed throughout the county.

Applicant households are seeking a wide range of housing types, from condominiums to single family homes, in all locations in the Wood River Valley. BCHA will support efforts by our partners and private housing developers to build or acquire additional and diverse types of affordable dwellings. The repeal of inclusionary housing ordinances by the local jurisdictions has gravely impacted the development of new affordable housing stock. Nevertheless, BCHA continues to seek creative alternatives for the creation of critical community housing. Current indications are that market rate homes will continue to lose value into 2011 as they have throughout the past few years. This provides a rare opportunity for market rate homes to be acquired at favorable prices in the upcoming months and converted to deed restricted homes for sale or for rent. Through partnerships and collaboration, these and other opportunities will serve to achieve this goal.

1. Create a balanced housing program which provides strong options for both homeownership and rental housing
2. Work with community leaders to evaluate and develop appropriate funding options that will create more housing opportunities for those households who are in the low to moderate income categories
3. Explore trial rental partnerships with ARCH
4. Assist ARCH and advocate for their development projects
5. Collaborate with and support Ketchum CDC and Sustain Blaine initiatives that contain affordable housing elements

Assist as many low to moderate income households as feasible to secure safe affordable housing in Blaine County

Strategic Direction for Blaine County Housing Authority
2011-2016
1. Create study group of representatives of jurisdictions and local housing organizations to expand the “housing toolkit” via the use of existing market rate housing stock. Strategies may include:
   1) acquisition of market rate residential properties for rehabilitation and conversion to deed restricted rental or ownership housing (e.g. Ketchum condos); 2) convert unoccupied (e.g. absentee) properties to deed restricted rentals or rent-to-own ownership units; and 3) enlist landlords to adopt BCHA rental pricing guidelines and identify funding sources needed to incentivize/subsidize preservation of long term affordability.

2. Create a pilot project to restore and/or preserve affordability in targeted neighborhoods and among certain housing types

1. Work with jurisdictions to identify and implement alternative methods for developers to meet community housing obligations (for example, affordable rentals or rent-to-own options)

2. Work with developers to identify correct pricing ranges for current conditions
Blaine County Housing Authority (BCHA) intends to take the lead in promoting collaboration between the many organizations that have recognized housing as an important component of an economically sustainable future and that are currently working to promote and develop community housing including ARCH Community Housing Trust, the Ketchum Community Development Corporation, and Habitat for Humanity. Further, BCHA wants to foster broader collaboration and coordination between housing organizations and those entities that focus on education, transportation, and the environment, as they are all important constituents of economic sustainability.

The intersection of housing, transportation and energy policy has become a major area of focus nationwide. The Obama Administration’s Partnership for Sustainable Communities brings the Environmental Protection Agency, Housing and Urban Development, US Department of Agriculture, and Department of Transportation together to ensure that their funding considers affordable housing, transportation, and environmental protection together. Energy and the environment are taking center stage at several local planning and building departments here in Blaine County. Gasoline prices approaching $4.00 per gallon in the Valley also remind us of the importance of helping workers live close to their place of employment.

When housing, transportation, and utilities are affordable, families have more income to spend on local goods and services. Quite simply, affordable, energy-efficient homes that are close to work and schools help the economy. Blaine County is fortunate to have active and interested groups pursuing these interests. BCHA intends to advocate for and assist in the coordination of many of them that ultimately affect the affordability of housing and the sustainability of our quality of life.

1. Form a working group of organizations with intersecting goals to develop strategies and coordinate activities (e.g. share strategic plans, research data, public promotion & marketing) that will align community resources, save money and further each entity’s housing mission

2. Seek partnerships, programs and policies that reduce housing-related expenses such as energy and transportation

**Direction 1: Commitment to Mission**

**goal V** Advocate for affordable housing that supports sustainable communities

**OBJECTIVE STRATEGIES**

**Identify and support efforts among partners with common housing-related goals**
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<th>Encourage all residential development, urban renewal projects, and land use decisions to align with sustainable, livable policies</th>
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<tr>
<td>1. Recommend improvements to comprehensive plans and ordinances that will promote and encourage the provision of community housing</td>
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<tr>
<td>2. Advocate for the implementation of sustainable development standards (e.g. Livable Communities), including access to transportation, energy efficiency, and green building currently being promoted by city and county planners</td>
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<th>Increase understanding of the relationship between attractive, affordable housing and economic sustainability among realtors, developers, local bankers, and the community at large</th>
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<tr>
<td>1. Publicize the economic benefits of community housing, including data on cumulative incomes and local spending of residents of long-standing community housing developments (e.g. Fields at Warm Springs) as evidence of economic contribution</td>
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<tr>
<td>2. Work closely with local and regional lenders to increase their dollar-volume commitment to residential lending to qualified low-to-moderate income households as well as development of sound, unsubsidized mortgage products for this group</td>
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**Strategic Direction for Blaine County Housing Authority**  
**2011-2016**
Acquire, allocate and deploy adequate financial resources to achieve organizational objectives, sustainable financial health, and long-term viability

Historically, Blaine County Housing Authority (BCHA) has been funded primarily by the local governments. Currently, each jurisdiction in which Community Homes are located (Sun Valley, Ketchum, Hailey, and Blaine County) pays for the services provided by BCHA: these funds represent 84% of BCHA’s FY 2011 operating budget. The balance of BCHA’s funding comes from administrative fees from community home sales and resales. Community housing is an important part of the cities’ and county’s infrastructure, and BCHA provides the services necessary to create and support that infrastructure since the jurisdictions do not have their own housing departments. Further, BCHA provides essential functions such as annual compliance monitoring and communications with homeowners to ensure that housing assets are preserved. BCHA also maintains an active database of applicants that are ready, willing, and able to purchase community homes as they become available and provides education, outreach, advocacy, and planning services.

Continued investment by local stakeholders is essential to community buy-in and acknowledges that our community places significant value on securing safe, attractive housing for those who live and work here. Significantly reduced funding from local jurisdictions, however, has forced BCHA to curtail all but its most essential programs and services. While the quality of service has remained high despite staff levels being reduced by half, increasing the staff’s workload is not sustainable. Therefore, other funding options must be sought if BCHA wishes to expand its programs. For example, BCHA has recently secured grants totaling over $30,000 to fund a county-wide housing needs assessment.

BCHA will seek to meet this important financial goal by exploring every feasible option for expanding its funding “toolkit”, as well as by seeking ongoing and fair financial commitments from all jurisdictions served.

1. Create funding “toolkit”, including, but not limited to:
   a) administrative-fee modifications, b) federal, state and local grants/contract for services; c) public-private partnerships; d) partnerships for bonding opportunities

2. Explore feasibility of managing properties created through LIHTC funding

3. Seek legislative relief/change to improve capacity for local authorities/coalitions to fund affordable housing programs and services through fees or taxes

4. Seek partners who can access capital, developable land, and/or subsidies otherwise unavailable to BCHA to develop/rehab workforce housing that would be administered by BCHA
| Secure reliable funding agreements from municipal and county stakeholders | 1. Employ multi-year contracts for services with jurisdictions as outsourced “housing departments” |
| | 2. Implement equitable funding model/schedule of values for jurisdictions to fund BCHA operations, programs and activities |
| | 3. Assist jurisdictions in protecting and growing in-lieu monies to fund BCHA operations, programs and services and for use by partners in affordable housing creation |
| Develop financial plan to manage limited/changing resources | 1. Annually prioritize resource allocations in support of strategic objectives and ensure long term viability |
| | 2. Appraise effectiveness of undertaken projects and work with stakeholders and community to adjust accordingly for maximum program impact |

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*Strategic Direction for Blaine County Housing Authority 2011-2016*
Achieve and maintain a high level of staff and board skill, knowledge, and experience

Blaine County Housing Authority (BCHA) operates with a staff of two full-time employees. While the construction of new community homes has slowed significantly due to the recession and the loss of inclusionary zoning, the BCHA staff faces significant new challenges. These challenges ranging from mortgage lending issues that make qualifying buyers and completing home sales more complicated and time consuming to threats of foreclosure faced by homeowners throughout the community require significantly more time and greater skill to counsel, research, and resolve than in times past.

Broadening and strengthening staff knowledge and experience is a priority of the Board of Commissioners. The NeighborWorks® home counselor certification achieved by BCHA’s Program Manager is an example of the Board’s commitment to staff growth that ultimately serves our community better.

Similarly, the expertise and experience of the Board of Commissioners is critical to BCHA’s optimum performance, and the Board seeks to expand its knowledge through a variety of learning opportunities. The creation of a citizen’s advisory committee is viewed as another way to expand the capabilities of our organization.

1. Determine staff needs and create learning opportunities including, but not limited to online training, workshops, externships (e.g. HUD, IHFA)
2. Conduct internal operations improvement review to streamline activities and align staff skills with operational needs
3. Activate a citizens advisory committee to augment board and staff expertise and to identify new leadership
4. Identify commissioners’ strengths and support educational opportunities/incentives that build board capacity
5. Employ training tools and networking opportunities to sustain leadership at board and advisory levels
6. Create in-house resource list of trusted advisors and professional services from key operational areas (such as legal, financial, management, etc.) to engage as needed

Expand organizational capacity

Ensure seamless staff and Board transitions

Direction 3: Commitment to Operational Excellence

Achieve and maintain a high level of staff and board skill, knowledge, and experience

OBJECTIVE

STRATEGIES

1. Create management succession plan and recruitment plan
Maintain the standards of a superior organization

As a quasi-governmental agency, Blaine County Housing Authority (BCHA) is entrusted with stewarding public resources that produce and preserve community housing stock and contribute to the operating budget. We have been fiscally responsible as evidenced by clean financial audits as well as by no-frills operating budgets. We have improved transparency over the past years by introducing standardized reporting (including regular in-person presentations), consistent public meeting notice, and broader communications with our stakeholders and the community at large. As BCHA moves toward expanding its programs, our aim is to examine and fully understand the resources needed to implement them.

BCHA will strive to meet this goal by evaluating the effectiveness and efficiency of our programs—especially as new programs are introduced. We will develop feedback methods to identify perceived areas of need or potential improvement and then address them.

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