

### 8-Year Trend of HUD AMI and Housing Costs (2013-2021)

Area Median Income (HH 4)					Housing Affordability					Housing Costs (Purchase and Rent)					
										Median Purchase Price (2021 dollars)		BCHA Median Purchase Price Community Housing (2021 dollars)		Median Advertised Rent (2021 dollars)	
Year	CPI Inflation	State of Idaho (2021 dollars)	Blaine County (2021 dollars)	AMI Gap (Blaine & State of Idaho)	Purchasing Power (4% APR, \$0 down, 30-year loan)	Purchasing Gap (Median Price 2 & 3BD Home)	Purchasing Gap (Median 2 & 3BD BCHA Community Home)	Rental Affordability (30% Monthly Income, Less 15% for Utilities)	Rental Gap (Median Advertised Rental Price 2 & 3BD Home)	2BD	3BD	2BD	3BD	2BD	3BD
2009	18.4%	\$ 66,650	\$ 92,150	\$ 25,500											
2010	16.7%	\$ 65,950	\$ 91,050	\$ 25,100											
2011	13.7%	\$ 62,000	\$ 87,050	\$ 25,050											
2012	11.9%	\$ 61,800	\$ 86,850	\$ 25,050											
2013	10.7%	\$ 61,600	\$ 87,050	\$ 25,450	\$ 387,464	\$ 80,232	\$ 227,783	\$ 1,850	\$ 632	\$ 265,714	\$ 348,750	\$ 185,398	\$ 133,964	\$ 941	\$ 1,495
2014	9.4%	\$ 60,050	\$ 88,200	\$ 28,150	\$ 392,583	\$ 30,998	\$ 194,942	\$ 1,874	\$ 589	\$ 299,352	\$ 423,818	\$ 202,339	\$ 192,943	\$ 1,094	\$ 1,477
2015	9.7%	\$ 62,900	\$ 86,400	\$ 23,500	\$ 384,571	\$ 53,685	\$ 198,413	\$ 1,836	\$ 300	\$ 266,135	\$ 395,636	\$ -	\$ 186,157	\$ 1,317	\$ 1,756
2016	8.9%	\$ 62,850	\$ 85,600	\$ 22,750	\$ 381,010	\$ 41,626	\$ 171,488	\$ 1,819	\$ 64	\$ 296,655	\$ 382,113	\$ 206,759	\$ 212,285	\$ 1,388	\$ 2,123
2017	6.9%	\$ 64,050	\$ 83,200	\$ 19,150	\$ 370,327	\$ (23,699)	\$ 188,551	\$ 1,768	\$ (50)	\$ 326,128	\$ 461,925	\$ 181,776	\$ -	\$ 1,497	\$ 2,139
2018	4.6%	\$ 66,200	\$ 80,750	\$ 14,550	\$ 359,422	\$ (41,804)	\$ 155,019	\$ 1,716	\$ (114)	\$ 316,276	\$ 486,177	\$ 204,403	\$ -	\$ 1,568	\$ 2,091
2019	3.0%	\$ 69,200	\$ 78,400	\$ 9,200	\$ 348,962	\$ (83,500)	\$ 120,991	\$ 1,666	\$ (329)	\$ 355,237	\$ 509,688	\$ 223,640	\$ 232,304	\$ 1,725	\$ 2,265
2020	1.8%	\$ 69,450	\$ 79,850	\$ 10,400	\$ 355,416	\$ (165,947)	\$ 164,609	\$ 1,697	\$ (212)	\$ 407,156	\$ 635,571	\$ 190,807	\$ -	\$ 1,680	\$ 2,138
2021	0.0%	\$ 69,000	\$ 75,000	\$ 6,000	\$ 333,829	\$ (228,046)	\$ -	\$ 1,594	\$ (756)	\$ 468,750	\$ 655,000	\$ -	\$ -	\$ 2,000	\$ 2,700
2022															
2023															
Dollar Difference 2013-2021 (adjusted for inflation):		\$ 7,400	\$ (12,050)		Sources: HUD Published AMI HH 4 (2009-2021); SVBOR (2013-2021), MLS Data, Bureau of Labor Statistics (2009-2021), Idaho Mountain Express For Rent Classifieds (2013-2021), Aggregation by BCHA 2021					\$ 203,036	\$ 306,250	\$ 5,410	\$ 98,340	\$ 1,059	\$ 1,205
Percentage Difference 2013-2021 (adjusted for inflation):		10.7%	-16.1%							43.3%	46.8%	2.8%	42.3%	52.9%	44.6%

