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Section 1. Introduction

A. Mission Statement

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.

B. Purpose of Guidelines

1. The purpose of these Guidelines is to define and describe the process of renting, purchasing, or developing Community Homes and Employee Housing within Blaine County. They are intended to assist government staff, the development community, Applicants, and the public, in understanding the priorities for and processes of governing Community Housing development and administration in Blaine County. The Guidelines do not replace professional guidance available from the Blaine County Housing Authority (BCHA) staff.
2. These Guidelines are intended to support the attainment of BCHA goals and to supplement, rather than supersede, land use and building codes used by the County and Cities. The Guidelines should be used to review land use applications, to establish affordable rental rates and sales prices, to establish criteria for admission and occupancy, and to develop and prioritize current and long-range community housing programs.
3. These Guidelines shall be reviewed on an annual basis and updated as needed to account for the changes that are occurring within Blaine County. Upon approval by the Board of Commissioners of BCHA, they will remain in effect until such time as amended Guidelines are approved by the same body.

C. Role of The Blaine County Housing Authority

The role of BCHA is to:

1. Qualify Applicants for Community Housing using the criteria set forth in these Guidelines 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 Guidelines and deed covenants.
4. Develop the criteria by which Community Housing is located, designed, developed, and priced.
5. Provide recommendations regarding proposed Community Housing to Blaine County and its municipalities in accordance with these Guidelines.

D. Authority of the Blaine County Housing Authority

1. 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.
2. The authority of BCHA may be described generally as follows:
 - (a) BCHA has the authority to administer to municipalities within Blaine County the Community Housing program in accordance with the covenants set forth in the deeds governing each Community Home including, but not limited to, the qualification and selection of purchasers, the administration of purchase and sale agreements, and the enforcement of compliance with the Community Housing covenants affecting the Community Housing property.
 - (b) BCHA may be given authority by Blaine County and its municipalities to incorporate BCHA's location, type and design criteria, and pricing recommendations into proposed development plans and enforce the execution of approved Community Housing Plans for the development of Community Housing.

E. 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 application process to obtain, either through purchase or rental, a Community Home.
3. **Applicant Database** – The group of persons who have submitted applications to BCHA for the rental or purchase of housing subject to a deed covenant (or other housing managed or administered by BCHA).
4. **Applicant Pool** – A group of Applicants selected from the Applicant Database and matched to a specific property for consideration to either rent or purchase that property.
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. $Assets = Liabilities + Owner's Equity$.
6. **Capital Improvements** - Unless otherwise defined in the deed covenants covering 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** - Dwellings restricted (typically via deed covenant) by size and type for individuals meeting asset, income and minimum occupancy Guidelines approved by BCHA and the appropriate governmental body, whichever shall apply.
8. **Co-signer** - A joint signatory of a promissory note, mortgage and/or deed of trust, who may not occupy the Community Home unless qualified by BCHA.
9. **Deed Covenant** - A contract entered into between BCHA and the owner or purchaser of real property identifying the conditions of occupancy and resale. Also known as a "deed restriction."
10. **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.

11. **Essential Services Worker** - An employee of an organization that provides a service deemed by BCHA to be essential to the health, safety, and welfare of the community. Such employment includes, but is not limited to, the following: clerical fire and police department workers, hospital emergency room technicians, registered nurses, social service workers (mental health and abuse case workers), communications dispatchers through the Sheriff's Office or Police Department, full-time on-call water, sewer and street department personnel, schoolteachers and various support staff. A written verification of employment duties from the employer is required. Such verification shall also demonstrate the need of that agency to house essential workers in the Blaine County area. Final determination of Essential Service Worker status shall be at the sole discretion of BCHA.
12. **Employee Housing** - Housing which is required to be developed in conjunction with an agricultural or commercial enterprise and is intended for rental by the employees of the enterprise. The rental rates for such housing are set forth in Section 7 and the recorded deed covenants.
13. **First Responder** - An employee of an organization or government entity that provides front line emergency services within Blaine County. Such employment includes, but is not limited to firefighters, mountain rescue, sheriff's deputies, police officers, ambulance drivers and emergency medical technicians. Final determination of First Responder status shall be at the sole discretion of BCHA.
14. **Full Time Employee** - A person who is employed and physically working in Blaine County for one or more employers on the basis of a minimum of 1,500 hours worked per calendar year in Blaine County (which averages 35 hours a week). The term Employed means having a job with one or more employers in Blaine County. Breaks in employment which do not disqualify Applicant include: temporary physical or mental disability, acting as primary caretaker of ill relative, extended vacation not to exceed six months every six years, and full-time education or training. Although these breaks in employment do not disqualify Applicants, the time spent in such activity cannot be included in the total number of years when calculating consecutive years of employment.
15. **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.

16. **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.
17. **Gross Income** - The total income derived from a business, trust, employment and from income-producing property, before deductions for expenses, depreciation, taxes, and similar allowances. Gross Income shall also include alimony and child support.
18. **Gross Rental Rate** - The total cost (including but not limited to utilities, management fees, taxes, dues, snow removal, etc.) charged to a qualified renter for community housing.
19. **Household** - All individuals who will be occupying the Community Home.
20. **Household Income** – The total Gross Income of all individuals who will be occupying the Community Home. Adjustments to Gross Income for business expenses may be made for persons who are self-employed.
21. **Income Category** – The classification of annual income based upon household size as a percentage of the Area Median Income assigned to Blaine County by the U.S. Department of Housing and Urban Development.
22. **Joint Tenancy** - Ownership of real property by two (2) or more persons, each of whom has an undivided interest with the right of survivorship. Joint tenancy is typically used by related persons.
23. **Liabilities** - Those monetary obligations and debts owed to someone by an individual.
24. **Livable Square Footage** - Is calculated on interior area and is measured interior wall to interior wall (i.e., “paint-to-paint”), including all interior partitions. Also included, but not limited to, are habitable basements and interior storage areas, closets and laundry area. Exclusions include, but are not limited to, uninhabitable basements, mechanical areas, exterior storage, stairwells, garages (either attached or detached), patios, decks and porches.
25. **Local Employer** - A business whose business address is located within Blaine County and whose business employs persons within Blaine County.

26. **Maximum Sale Price** – The allowable sale price as determined by the Community Housing Price Calculator, or for subsequent sales, as set forth in the applicable Deed Covenant.
27. **Net Worth/Household Net Worth** - Combined net worth (all assets minus all liabilities) of all individuals who will be occupying the Community Home, regardless of legal status. Retirement accounts will be reviewed on a case-by-case basis to determine whether or not they shall be included in the net worth calculation.
28. **Primary Residence** - The sole and exclusive place of residence. The owner or renter shall be deemed to have ceased to use the Community Home as his/her sole and exclusive place of residence by accepting permanent employment outside of Blaine County, or residing in the Community Home fewer than nine (9) months out of any twelve (12) months.
29. **Retired Person** – A person who
- (a) has (i) resided in or (ii) was either self-employed full-time or was a Full-Time Employee in Blaine County, Idaho, for not less than ten (10) out of the twenty-five (25) years prior to the date of qualification;
 - (b) shall not have a Net Worth (as such term is defined in Generally Accepted Accounting Principles) in excess of the maximum allowed in Section 7 of these Guidelines; and
 - (c) does not own any other developed residential real property or dwelling units in Blaine County, Idaho, or anywhere else in the United States of America.
30. **Retirement Age** – 60 years of age.
31. **Senior** - A person of the age of 60 years or more.
32. **Special Review** - A review of a petition to waive a provision of these Guidelines due to special circumstances. The process for a Special Review is described in Section 8.
33. **Tenant** - A person who is leasing or has leased a Community Home that is subject to these Guidelines, and any qualifying potential lessee or past lessee of any such home, but only with respect to any issue arising under these Guidelines.
34. **Tenancy in Common** - An ownership of real property by two or more persons, each of whom has an undivided interest, without right of

survivorship. Upon the death of one of the owners, the ownership share of the decedent is inherited by the party or parties designated in the decedent's will.