

Bonner County Planning Department

"Protecting property rights and enhancing property value"

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BONNER COUNTY COMPREHENSIVE PLAN

COMPONENT: HOUSING

ADOPTED UPDATE – JULY 26, 2023

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- Data illustrated in the graphs is available in the tabulated form in the Appendix of this document.
- All data contained within this document has been gathered from reliable and best available data sources but may contain some margin of error.

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Introduction

Idaho Code §67-6508 (L) requires the following for the Housing Component:

An analysis of housing conditions and needs; plans for improvement of housing standards; and plans for the provision of safe, sanitary, and adequate housing, including the provision for low-cost conventional housing, the siting of manufactured housing and mobile homes in subdivisions and parks and on individual lots which are sufficient to maintain a competitive market for each of those housing types and to address the needs of the community.

Bonner County supports a variety of housing types, from single-family dwellings to city-centered apartment buildings to a significant number of “second” and even “third” homes for part-time residents who live in the area to enjoy the summer or winter recreational opportunities.

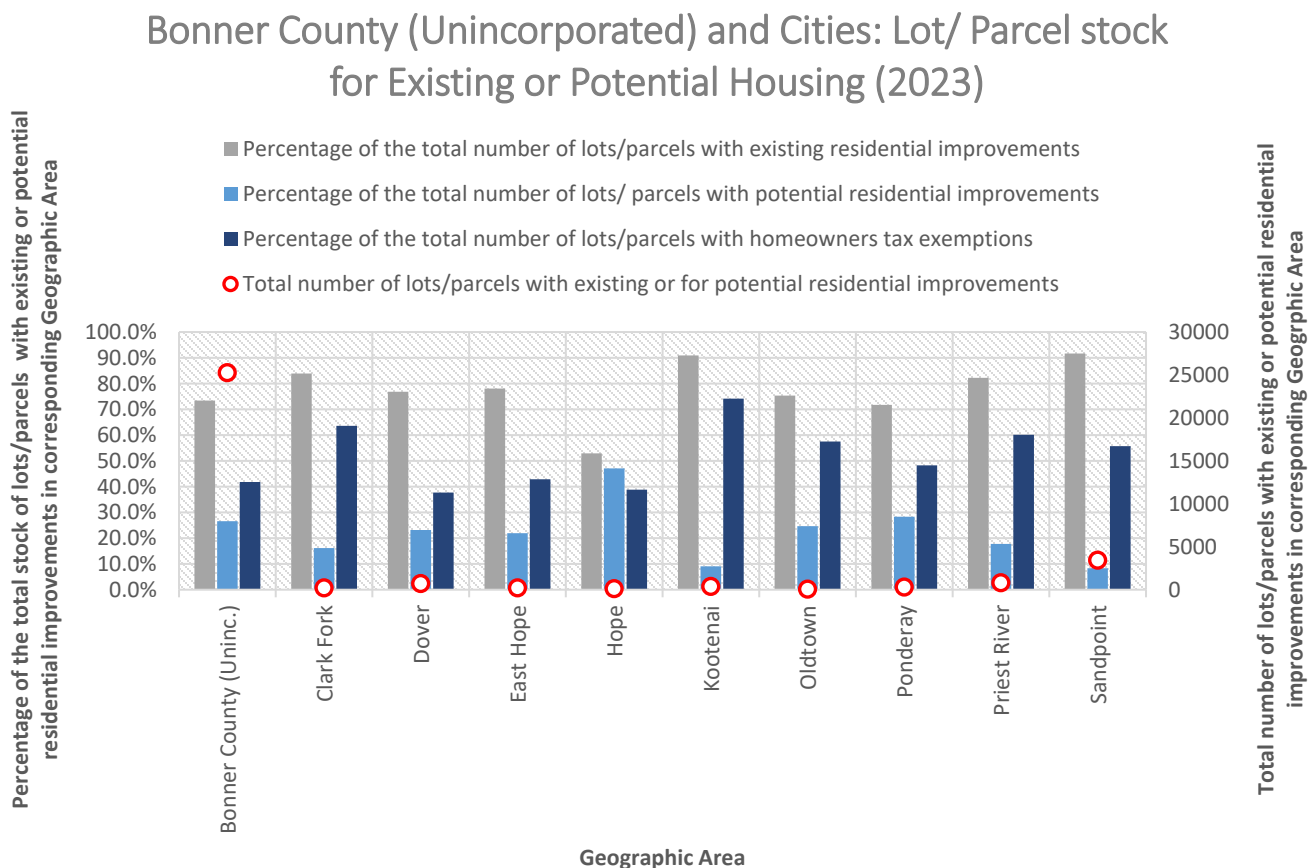
A housing unit is defined as “house, apartment, mobile home, group of rooms or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters” (U.S. Census Bureau).

Availability and affordability of housing in all of Bonner County has been an ongoing topic of discussion for the last two decades. Housing and employment are interrelated between the unincorporated and incorporated areas of Bonner county, therefore, this 2023 update of the Housing component will rely on updated statistics relative to housing in the entire county with the focus on housing in the unincorporated area of the county. As stated in Idaho Code 67-65, each component of the comprehensive plan is applicable only to the pertinent elected officials’ jurisdiction. Information on housing in the county’s nine incorporated cities is included in Appendix of this component.

Chapter 1 – Housing Overview

Housing stock and vacant land zoned for residential use is important in estimating the potential for additional housing leading to a forecast of the area’s capacity for housing growth. Table 1 shows the existing residential units stock and vacant residential lots in the cities as well as in the unincorporated area of Bonner County. See Table 1 in the Appendix.

Figure 1 Bonner County (Unincorporated) and Cities: Lot/ Parcel Stock for Existing and Potential Housing (2023)



Sources: Bonner County Assessor’s Office (March 2023), data analyzed by Bonner County Planning Department

As of February 2023, nearly 25,271 parcels in Unincorporated Bonner County are categorized for existing or potential residential improvements for the purpose of tax assessments. Of these, approximately 73.4% (18,545) parcels in Bonner County are developed with residential improvements while the remaining 26.6% (6,726) parcels are either vacant or are developed with non-residential improvements. These parcels, however, do have the potential of being developed with residential improvements in the future (per Bonner County Assessor’s land assessment categorization). As noted in the proposed update of the year 2015, the underlying data indicates that Bonner County’s resort community status draws many part-time and seasonal residents.

Of all the parcels with existing residential improvements, not all are owner-occupied. This is indicated by the number of parcels with homeowner exemptions as shown in the data above. To qualify for the exemption, the owners must occupy the residence for at least 180 days out of the calendar year. Till 2022, of the total number of parcels developed with residential improvements (18,545), only 56.97% (10,565) parcels seem to be occupied by the owners, based on the number of homeowner exemptions in the unincorporated Bonner County. The remaining 43.03% of the parcels developed with residential improvements, are either used by the owner for less than 180 days of the year or are rentals, or are vacant. This inference of the numbers comes with the assumption that all landowners in Bonner County are aware of this category of tax exemption and choose to avail it when eligible for it.

Owners may occupy their house occasionally but may own another house as their primary residence or they may rent the house full time or as a short term rental. Short term rentals may have a negative impact on the availability of housing for full time residents whereas full time rentals constitute an element of the housing availability for full time residents. The concern and quest for seasonal employees housing is once again on the rise in both the cities and unincorporated area of the County. See Table 1 in the Appendix.

The Housing Component of the Bonner County Land Use Comprehensive Plan further discusses these and other topics in greater detail in the following chapters.

Chapter 2 – Housing Occupancy, Vacancy and Tenure

Bonner County’s housing stock can be studied using three popular categories and sub-categories of housing characteristics - Housing Occupancy, Housing Vacancy and Housing Tenure. The relationship between the three can be represented as shown below-

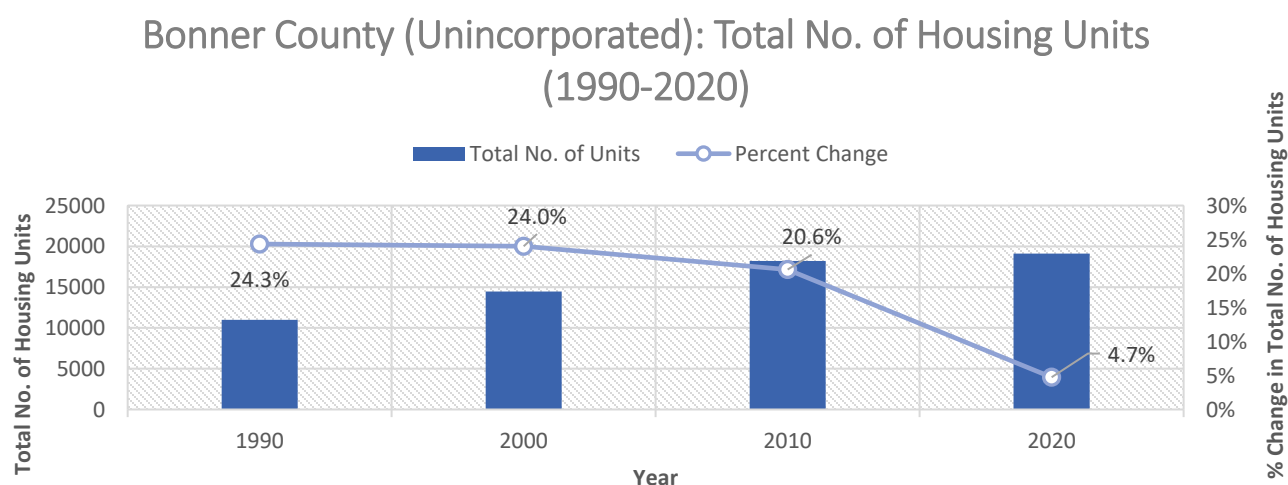
Total Housing Units:

1. Occupied Units
 - a. Owner-occupied Units
 - b. Renter-occupied Units
2. Vacant Units
 - a. For Rent
 - b. Rented, not occupied
 - c. For sale only
 - d. Sold, not occupied
 - e. For seasonal, recreational, or occasional use
 - f. For migrant workers
 - g. Other vacant

Section 2.1 – Total Housing Units

The total number of housing units in Bonner County has risen steadily with the population over the last three decades. However, the percentage of increase from decade to decade fell drastically over the last decade as compared to the previous two decades. See Table 2 in the Appendix.

Figure 2 Bonner County (Unincorporated): Total No. of Housing Units (1990-2020)



Sources:

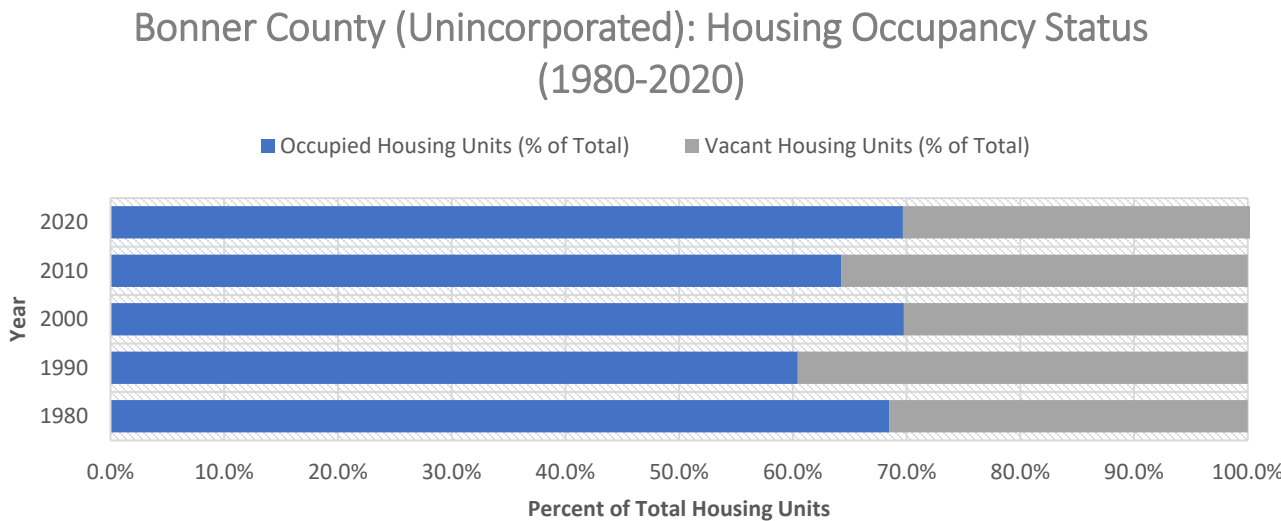
2020 Census: P.L. 94-171 Redistricting Data Summary File
2010 Census: SF 1a - P & H Tables [Blocks & Larger Areas]
2000 Census: SF 1a - 100% Data [Areas Larger Than Block Groups]
1990 Census: STF 1 - 100% Data

Section 2.2 – Housing Occupancy

In terms of Housing Occupancy, Bonner County (Unincorporated) and the City of East Hope have the lowest rate of occupied housing units as a percentage of the total housing units in the respective geographical areas, with Bonner County at 66.6% of occupancy of the total 18,851 housing units and East Hope at 62.4% of occupancy of the total 165 housing units (American Community Survey, 5-yr data, 2017-2021).

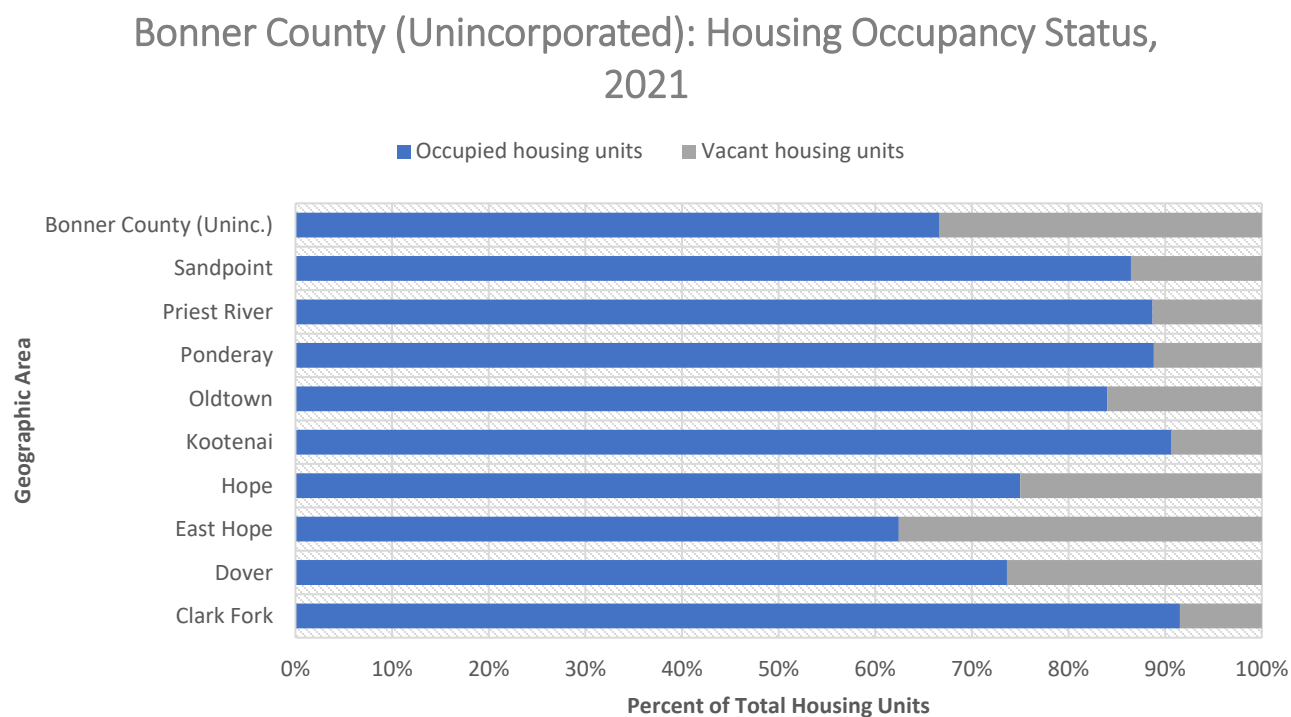
The Bonner County housing occupancy estimates data gathered from the U.S. Census Bureau, vary by approximately 10% from Bonner County’s local data gathered from the Bonner County Assessor’s Office. Per U.S. Census Bureau, the percentage of the occupied units of the total number of housing units is nearly 66.6% in 2021 while the same percentage is indicated to be 57.0% in 2023 (based on the number of homeowner exemptions in the unincorporated Bonner County). See Table 1 and Table 4 in the Appendix.

Figure 3 Bonner County (Unincorporated): Housing Occupancy Status (1980-2020)



Sources:
2020 Census: P.L. 94-171 Redistricting Data Summary File
2010 Census: SF 1a - P & H Tables [Blocks & Larger Areas]
2000 Census: SF 1a - 100% Data [Areas Larger Than Block Groups]
1990 Census: STF 1 - 100% Data
1980 Census: STF 1 - 100% Data
IPUMS NHGIS, University of Minnesota, www.nhgis.org.

Figure 4 Bonner County (Unincorporated): Housing Occupancy Status, 2021



Source:

B25002: OCCUPANCY STATUS - Census Bureau Table, n.d.

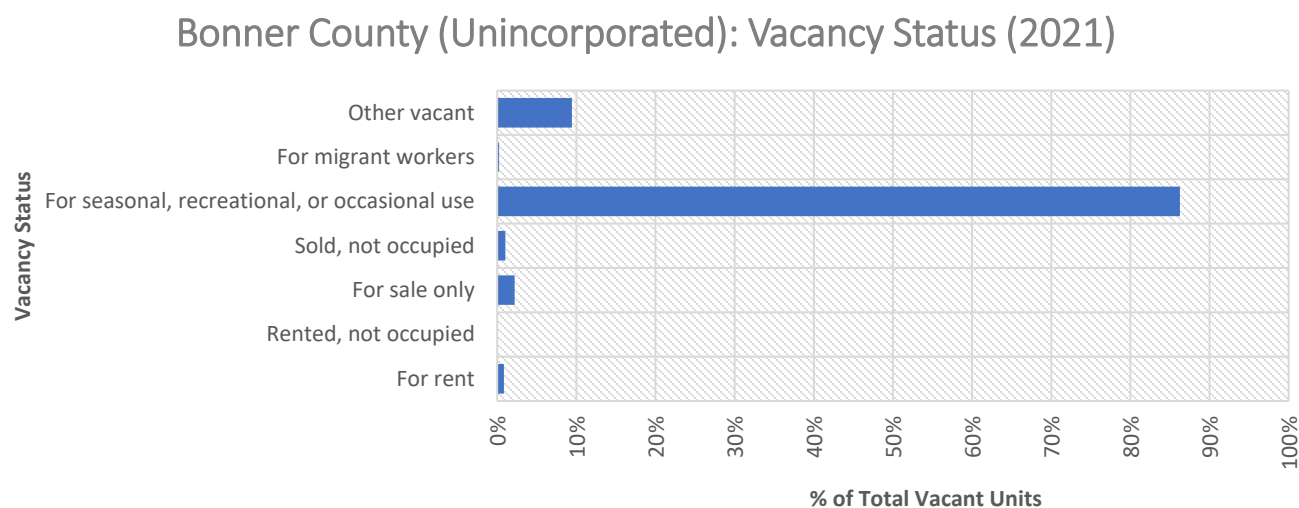
B25004: VACANCY STATUS - Census Bureau Table, n.d.

DP04: SELECTED HOUSING CHARACTERISTICS - Census Bureau Table, n.d.

Section 2.2 – Housing Vacancy

A large percentage of the Bonner County’s existing housing stock is vacant for a variety of reasons. The most prominent reason for this vacancy is “For Seasonal, Recreational, or Occasional Use” contributing to nearly 86.26% vacancy of the total number of vacant housing units (6,287) in the year 2021. As noted in Chapter 1 – Housing Overview, these estimates reinforce the inference that Bonner County draws a large number of part-time or seasonal residents leaving several existing housing units unoccupied. See Table 5 in the Appendix.

Figure 5 Bonner County (Unincorporated): Vacancy Status (2021)



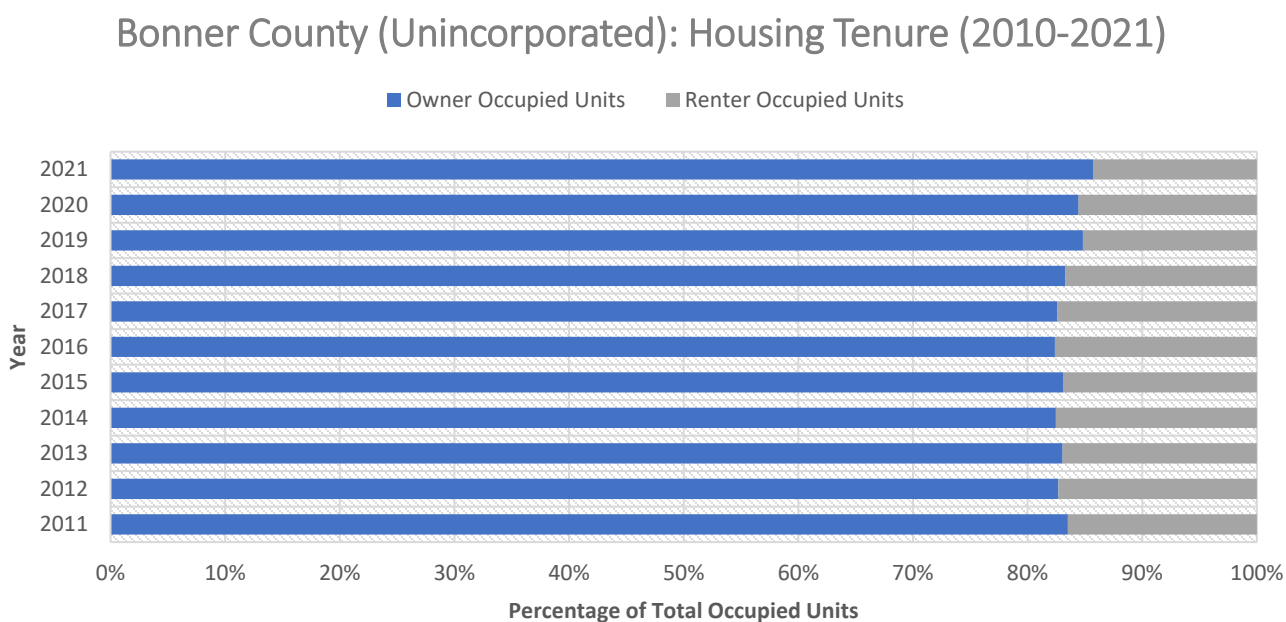
Sources:
B25002: OCCUPANCY STATUS - Census Bureau Table, n.d.
B25004: VACANCY STATUS - Census Bureau Table, n.d.
DP04: SELECTED HOUSING CHARACTERISTICS - Census Bureau Table, n.d.

Section 2.3 – Housing Tenure

Bonner County’s percentages of owner-occupied units vs. renter-occupied units have remained fairly constant over the last decade (2011-2021) with estimates ranging between 82-86% for owner-occupancy and 14-18% for renter-occupancy, respectively.

In Dover, East Hope and Hope, more than 80% of the primary housing types are 1-unit, detached. Hope’s 1-unit detached is estimated at 100% of the housing types. Oldtown and Ponderay have much lower single household units, 53% and 27.16%, respectively. In the cities of Clark Fork, Kootenai, and Oldtown, 11.2% to 36.6% of their housing units are mobile homes, compared with the county’s 15.8%. More than 36% of Oldtown’s housing types are mobile homes, while more than 54% of Ponderay’s housing is multi-family structures containing 10 or more units. See Table 6 in the Appendix.

Figure 6 Bonner County (Unincorporated): Housing Tenure (2010-2021)



Sources:

- B25003: TENURE - Census Bureau Table, n.d.
- B25008: TOTAL POPULATION IN OCCUPIED HOUSING UNITS BY TENURE - Census Bureau Table, n.d.
- B25010: AVERAGE HOUSEHOLD SIZE OF OCCUPIED HOUSING UNITS BY TENURE - Census Bureau Table, n.d.

Chapter 3 – Housing Conditions: Age of Structures

Age of housing can be a consideration in making decisions about purchasing a property. With today's fluctuating market for building materials, contractors and other service providers, more buyers are deciding to renovate or upgrade older homes rather than demolish them and build new. Some buyers decide on the latter for various reasons including the condition of the structure and funds available which can be influenced by the buyer's need to deal with capital gains from a previous sale.

To date, Bonner County has not limited the reconstruction, upgrade or demolition of a house. Such construction activities along with replacement of structures and building of new structures are subject to a building location permit. Housing in Bonner County's nine cities are subject to each city's building codes but are still controlled by the desires and finances of the property owner.

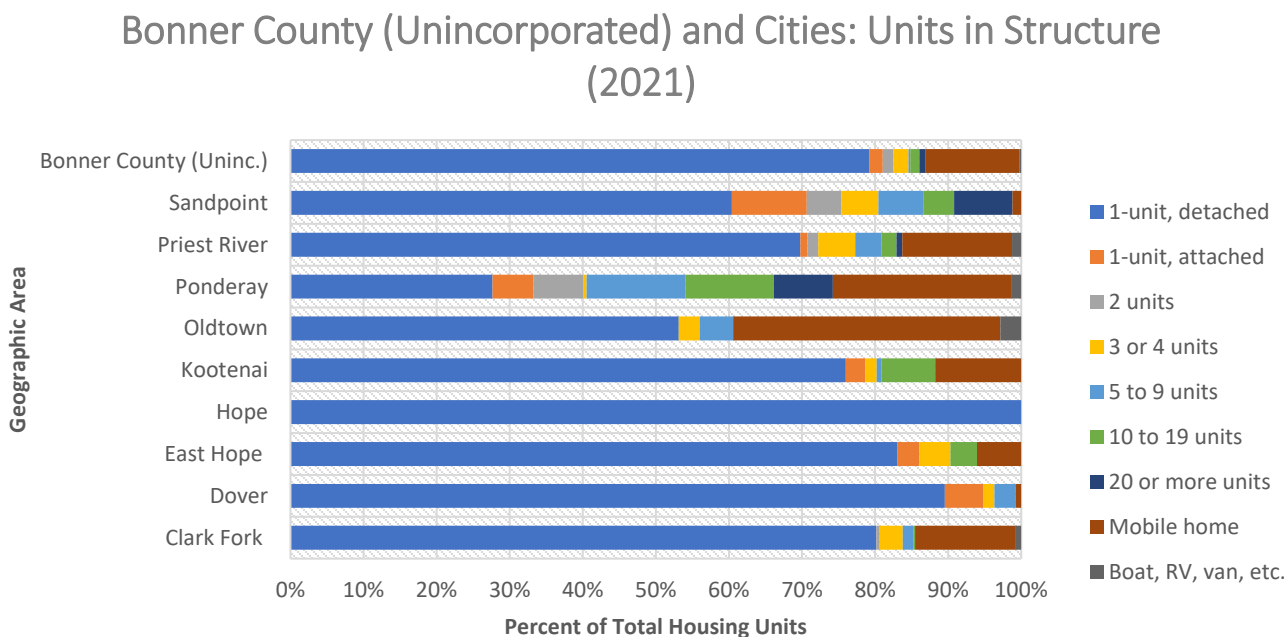
Chapter 4 – Housing Types

Single-family dwellings, duplexes, multi-family housing, mobile homes, and recreational vehicles provide housing for both permanent and seasonal residents in Bonner County. Historically and currently, 1-unit detached or attached structures form the greatest share of the Bonner County housing stock. By 2021, 1-unit detached and attached structures together accounted for nearly 81.1% of the total housing units in Bonner County. Mobile homes are the second largest contributor to the total housing units in Bonner County adding nearly 12.9% of the total stock.

The U.S. Census Bureau defines “Unit, Detached” as a 1-unit structure detached from any other house, that is, with open space on all four sides. Such structures are considered detached even if they have an adjoining shed or garage. A one-family house that contains a business is considered detached as long as the building has open space on all four sides. Mobile homes to which one or more permanent rooms have been added or built also are included. The census defines “Attached” as a structure that has one or more walls extending from ground to roof separating it from adjoining structures. In row or town houses, double houses, or houses attached to nonresidential structures, each house is a separate, attached structure if the dividing or common wall goes from ground to roof.

According to the U.S. Census Bureau, American Community Survey, 5-year estimates 2017-2021, multi-family housing units that are part of a housing structure consisting of two units or more equal 5.8% of the total housing units; those that are part of five units or more within a structure are 2.2%. See Table 8 in the Appendix.

Figure 7 Bonner County (Unincorporated) and Cities: Units in Structure (2021)



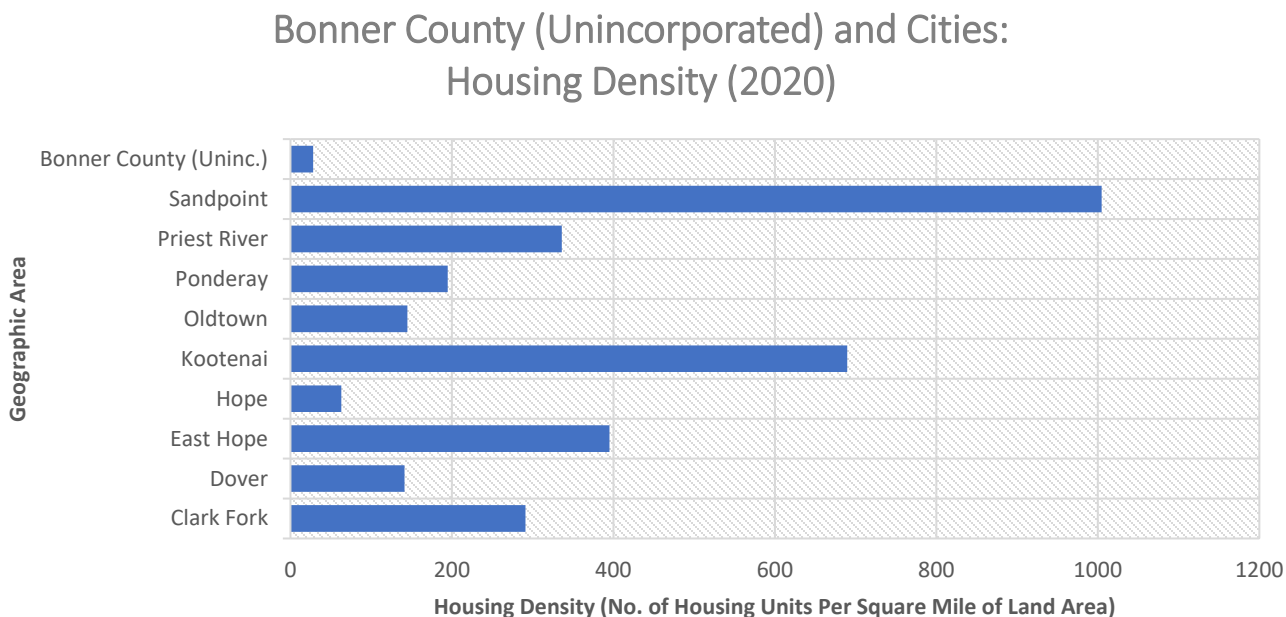
Source: DP04: SELECTED HOUSING CHARACTERISTICS - Census Bureau Table, n.d.

Chapter 5 – Housing Density and Distribution

Bonner County is largely a rural county, with approximately 67% of the population living outside of the county’s nine incorporated cities. Approximately 39.48% of Bonner County’s land base is privately owned, while the remainder is federal lands (44.78%); state lands (14.76%) and owned by municipalities (0.98%).

The county’s average housing unit density is 28 housing units per square mile of land¹ as compared to the most sparsely developed city in Bonner County, Hope at 63 units per square mile and the most densely developed city in Bonner County, Sandpoint at 1005 units per square mile. Other cities in Bonner County range from 141 to 690 units per square mile of land area. See Table 9 in the Appendix.

Figure 8 Bonner County (Unincorporated) and Cities: Housing Density, 2020



Source: H1: OCCUPANCY STATUS - Census Bureau Table, n.d.

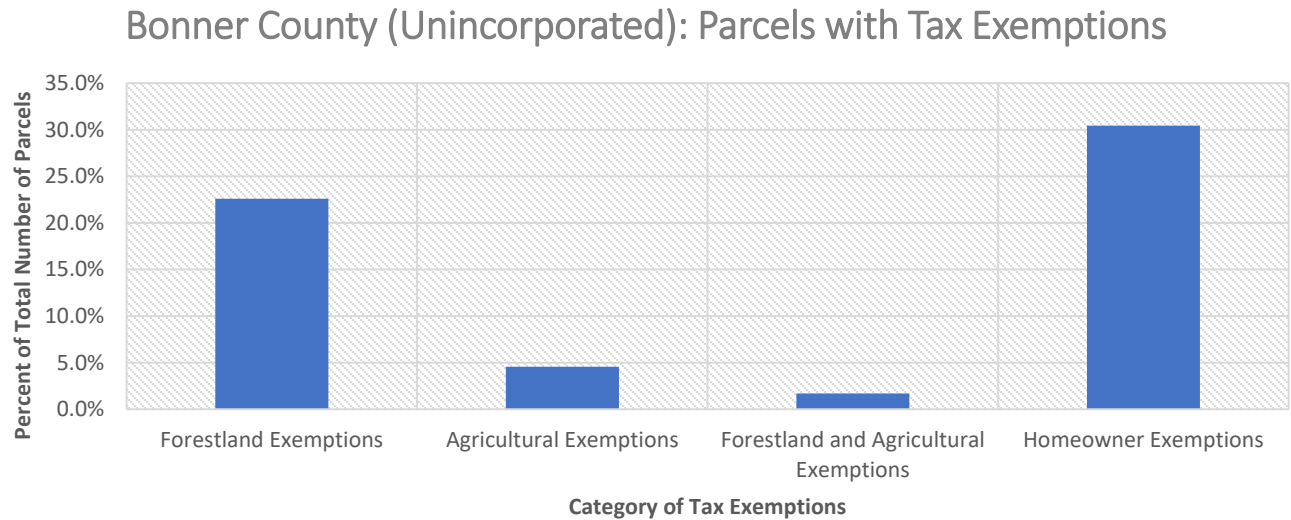
Of the 25,271 total number of parcels in the unincorporated Bonner County, assessed to have existing or potential residential improvements, nearly 73.4% (18,545) of the parcels have existing residential improvements while the remaining 26.6.0% (6726) parcels can potentially be developed with residential improvements.

¹ The density of housing units for Bonner County is calculated for all land area in the unincorporated Bonner County excluding the land area of all incorporated cities within Bonner County and all federal or state-owned lands in the County.

Of the total number of parcels with existing residential improvements, nearly 56.97% (10,565) have availed homeowner tax exemptions, as inferred from the local data collected and analyzed from the Bonner County Assessor’s Office in March of 2023. See Table 1 in the Appendix.

The records further show that there are nearly 1,926 mobile/ manufactured homes in the unincorporated Bonner County. Of the 34,705 total parcels in the unincorporated Bonner County, approximately 4.6% (1,583) parcels have Agricultural tax exemptions as compared to approximately 22.6% (7,841) parcels having Forestland tax exemptions. See Table 10 in the Appendix.

Figure 9 Bonner County (Unincorporated): Parcels with various Tax Exemptions



Source: Data from Bonner County Assessor’s Office, as analyzed by Bonner County Planning Department.

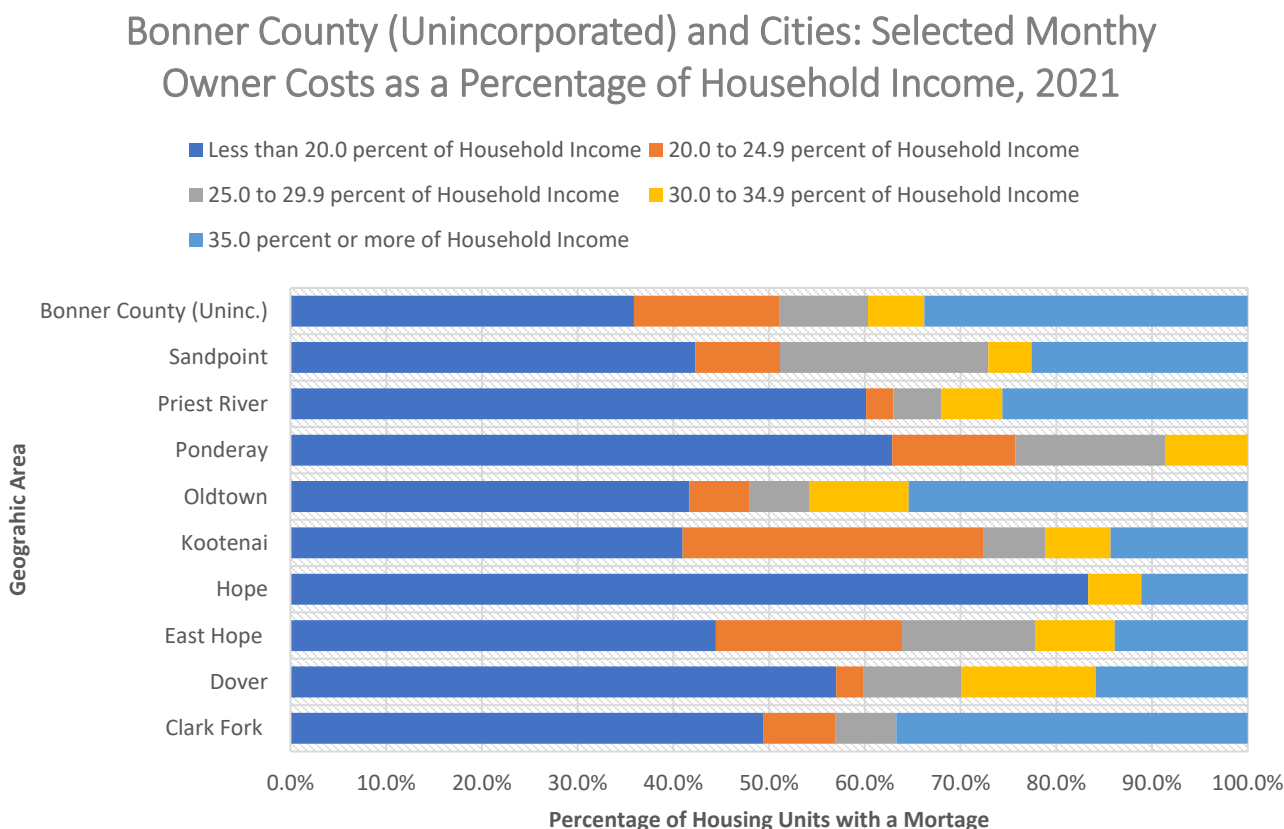
Note: The estimates for these tax exemption categories are not exclusive of each other. For instance, some of the parcels with Agricultural Exemptions may also have Forestland or Homeowner Exemptions and vice versa.

Chapter 6 – Housing Costs and Values

Section 6.1 - Housing Costs as a Percentage of Household Income

Housing costs are the single-largest expenditure any American family makes. In the unincorporated Bonner County, 39.7% of homeowners with mortgages and 41.7% of all renters spent 30% or more of their household income on housing.² These costs exceed the U.S. Department of Housing and Urban Development’s (HUD) threshold of affordability. See Table 11 and Table 12 in the Appendix.

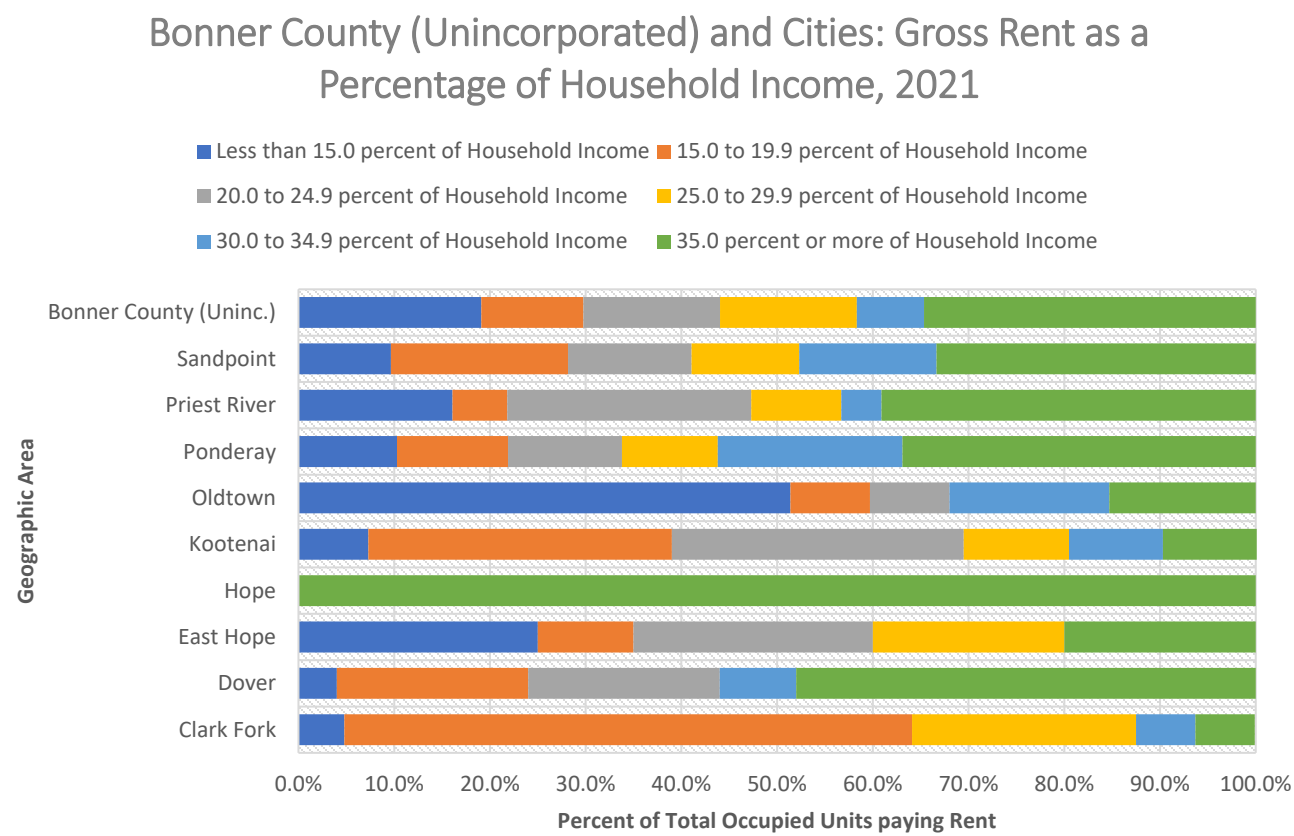
Figure 10 Bonner County (Unincorporated) and Cities: Selected Monthly Owner Costs as a Percentage of Household Income, 2021



Source: DP04: SELECTED HOUSING CHARACTERISTICS - Census Bureau Table, n.d.

² Data derived from U.S. Census Bureau, American Community Survey, 5-yr estimates, 2017-2021

Figure 11 Bonner County (Unincorporated) and Cities: Gross Rent as a percentage of Household Income, 2021



Source: DP04: SELECTED HOUSING CHARACTERISTICS - Census Bureau Table, n.d.

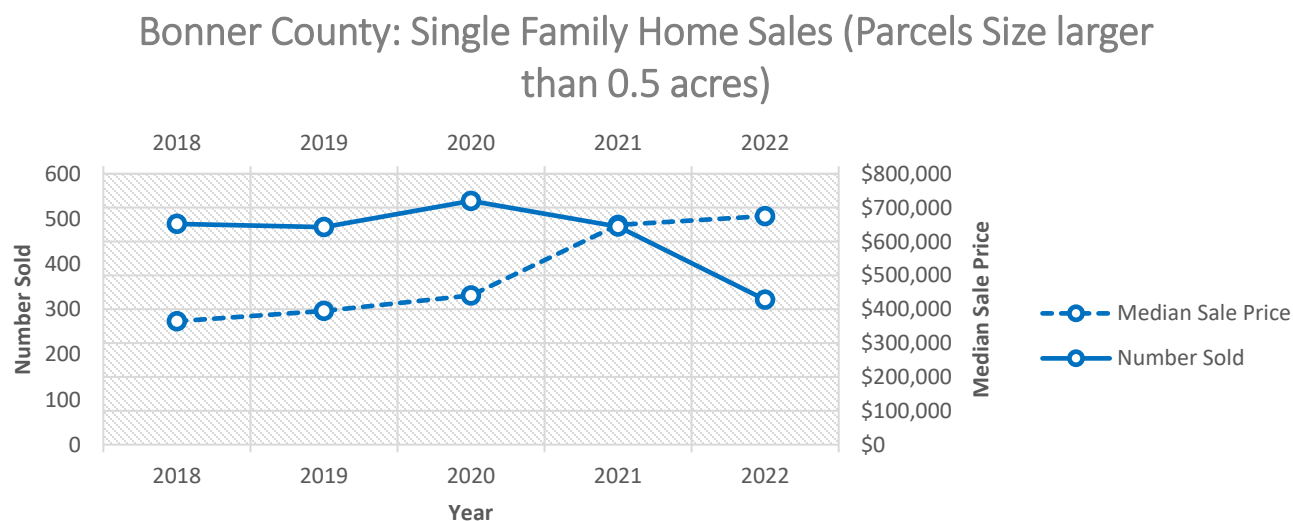
Chapter 7 – Housing Trends: Sale Prices, Affordability and Permit Trends

Section 7.1 – Single-family Home and Vacant Land Sales (2018-2022)

The Selkirk Multiple Listing Service tracks sales of all properties that utilize the service to list and sell. The following tables show facts over the period 2018 through 2022 for single family homes and vacant parcels of land. The tables do not differentiate between properties within cities or in the unincorporated area of the county. Rather, to closely estimate that differentiation the record was queried using the filter of less than or more than one-half acre in size. (Median home price is the midway point of all houses sold; one half would be more than the median price and one half would be less.)

Countywide sales of single family homes all parcel acreages. Parcel sizes over one-half acre are predominantly found outside of city limits, however, there are many parcels smaller than one-half acre in size in the unincorporated area of the county. See Table 13, Table 14 and Table 15 in the Appendix.

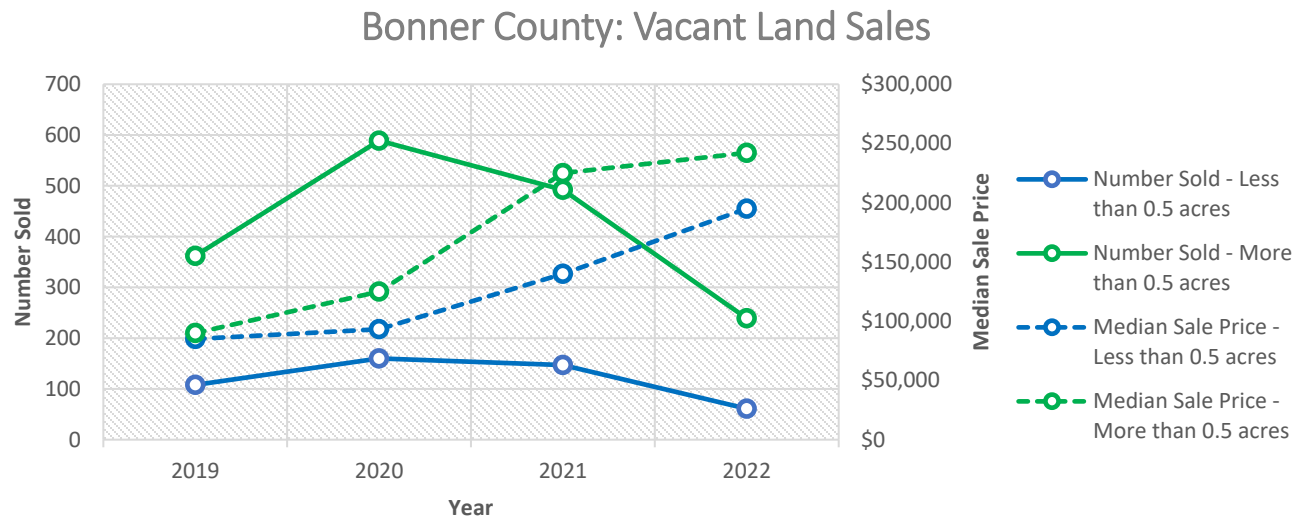
Figure 12 Bonner County: Single Family Home Sales (Parcels of Size larger than 0.5 acres)



Source: Selkirk Multiple Listing Service (March 2023)

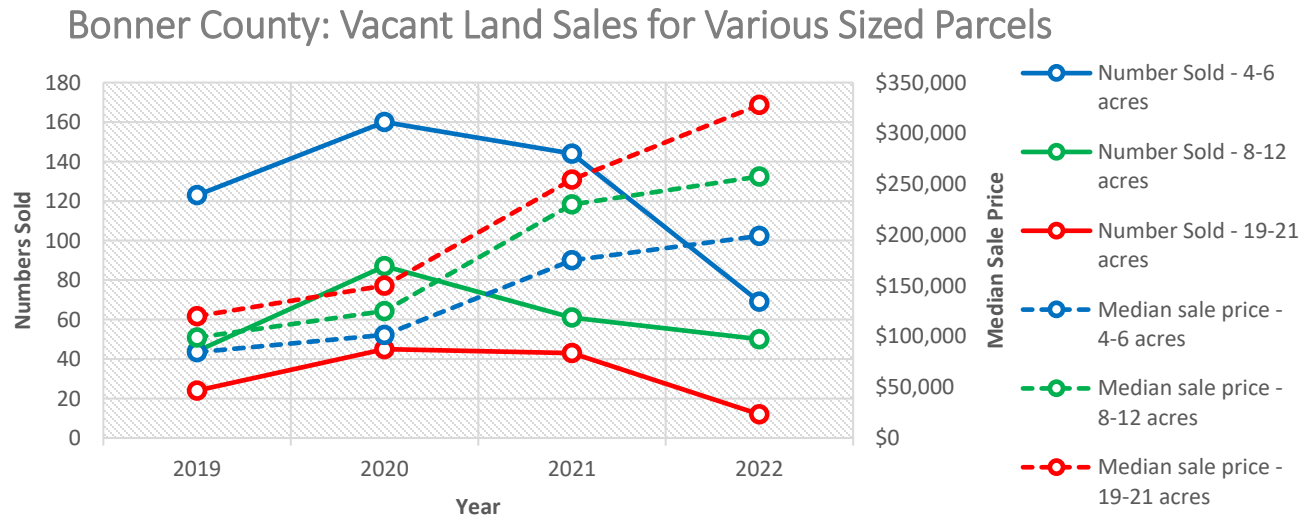
Note: This information is deemed reliable but cannot be guaranteed.

Figure 13 Bonner County: Vacant Land Sales



Source: Selkirk Multiple Listing Service (March 2023)
Note: This information is deemed reliable but cannot be guaranteed.

Figure 14 Bonner County: Vacant Land Sales for Various Sized Parcels



Source: Selkirk Multiple Listing Service (March 2023)
Note: This information is deemed reliable but cannot be guaranteed.

Section 7.2 - Housing Affordability

Housing affordability can be expressed as a relationship between the household income and the median home values in a geographic area.

According to the 2021 American Community Survey 11.7%³ of the county population is living below the poverty threshold.⁴ See Table 16 in the Appendix. The median household income for all of Bonner County according to the American Community Survey 2021 is \$55,206⁵. Using 30% of household income as the desirable threshold for housing costs, a household with the median income would qualify for a property sale of approximately \$166,000.

Median home values in Bonner County and the State of Idaho as a whole have continued to climb, as the recent Selkirk Multiple Listing Service data reveal. As of 2022, the estimated median home selling price (of properties with parcels sizes greater than 0.5 acre) in Bonner County stood at \$675,000 for the 321 listings sold.

The graph below illustrates the home prices that can be afforded by a median income household (\$55,206 in the year 2021) in Bonner County for varying and fluctuating mortgage rates of interest for a 30-year fixed-rate loan. The numbers below have been calculated based on certain common knowledge assumptions in Bonner County. See the list of assumptions below.

Utilizing the median household income of Bonner County in 2021 (\$55,206) and factoring in the varying rates of interest over a 30-year mortgage, the annual housing expense can be calculated. The amount of this annual housing expense can be no more than 30% of the median household income to be considered affordable. 30% of the median household income results in a maximum annual housing expense of \$16,561 or a monthly housing expense of \$1380. See Table 17 in the Appendix.

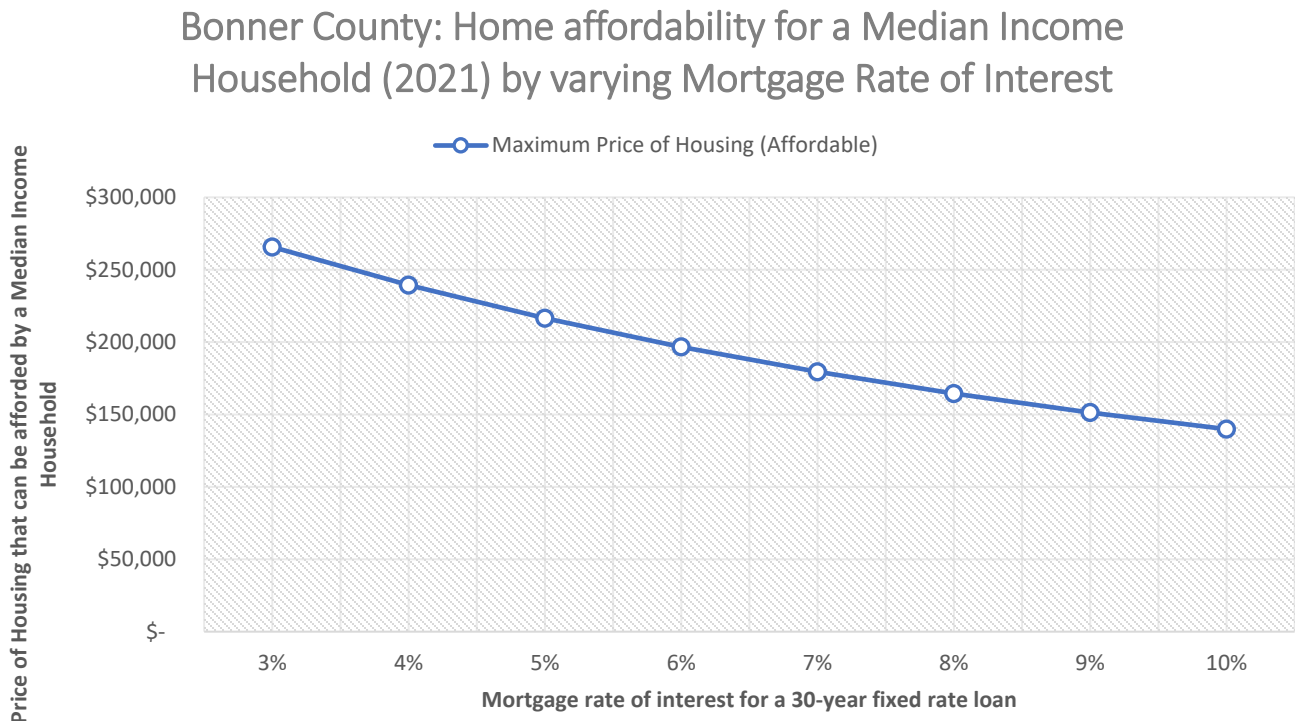
For instance, the rates of interest have risen from 3% to approximately 7% in the last 12 months (as of March 2023). A median income household that could have afforded a home priced at \$265,685 nearly 12 months ago, could now only afford a home priced at \$179,491. On the other hand, single-family home sale prices continue to rise, and the "gap" between incomes versus housing cost has widened dramatically in the last few years.

³ Data Source: S1701: POVERTY STATUS IN THE PAST 12 MONTHS - Census Bureau Table, n.d.

⁴ The U.S. Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. For instance, the poverty threshold for a four-person family unit with two children under 18 years of age is \$29,678 in household income.

⁵ Data Source: S1903: MEDIAN INCOME IN THE PAST 12 MONTHS (IN 2021 INFLATION-ADJUSTED DOLLARS - Census Bureau Table, n.d.

Figure 15 Bonner County: Housing Affordability for Median Income Household by varying Rate of Interest



Assumptions:

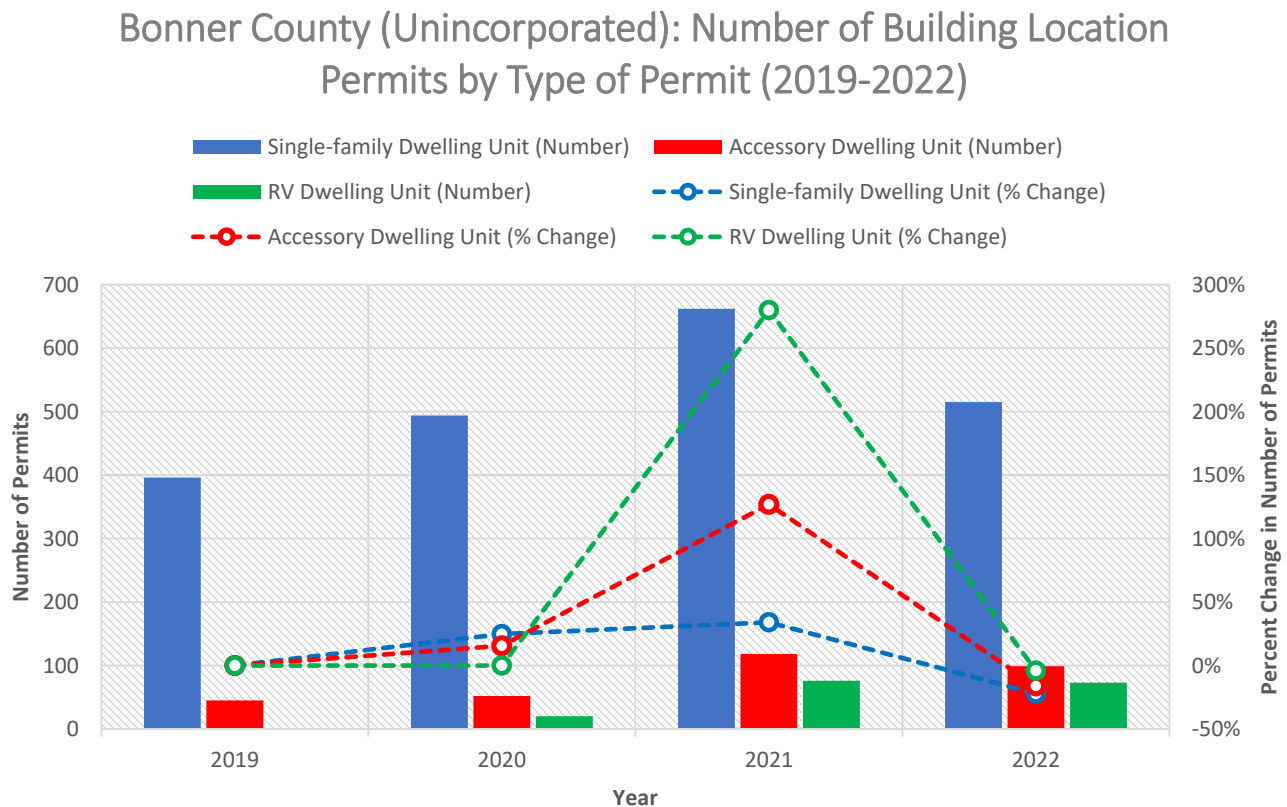
1. The housing affordability above has been calculated for a median income household in 2021 with a household income of \$55,206.00.
2. The term and type of loan is assumed to be 30-year fixed rate loan.
3. Mortgage Insurance Premium (MIP) is dependent on the amount of down payment. In the table above, MIP is calculated with the assumption of 5% down payment.
4. Home Insurance is assumed at \$1200 per year.
5. Property Taxes are generally 0.5% of the purchase price, "mill rate".
6. Potential loan approval amount is calculated by deducting the Mortgage Insurance Premium, Home Insurance and Property Taxes amounts from the Principal Amounts.
7. Maintenance Cost (Repair and Utilities) is assumed to be \$0.00 for the purposes of these calculations
8. Other factors, not considered here, such as credit score, other debts (car loans, education loans etc.), may reduce the ability to borrow loans in turn reducing the ability of median income household to afford a median valued home in Bonner County.

Source: House Affordability Calculator, n.d.

Section 7.3 - Bonner County: Building Location Permits (2019-2022)

The figure below shows the number of building location permits that were applied for, in Bonner County from 2019 through 2022. These numbers are inclusive of permits that may have been abandoned, denied or not finalized as of yet. Therefore, the total number of single-family dwelling units, accessory dwelling units and RV dwelling units built in the county within the years 2019 through 2022 will not exceed these estimates. The illustration tracks three types of permits – single-family dwelling units, accessory dwelling units and recreational vehicle dwelling units. The number of building location permits in the County grew from 2019 to 2021 before declining in 2022. A sharp increase in the percentage change was observed in the number of accessory and recreational vehicle dwelling units. See Table 18 in the Appendix.

Figure 16 Bonner County (Unincorporated): Number of Building Location Permits by Type of Permit (2019-2022)



Source: Bonner County Planning Department – Building Location Permits (2019-2022)

Chapter 8 – Housing Needs

A number of assessments have been undertaken over the past fifteen years including the BBC Research & Consulting assessment of housing needs in Bonner County for Bonner County in 2007 and their 2011 “Analysis of Impediments to Fair Housing Choice”. Although the final reports were completed in the past, the findings still paint a valid picture of the housing issues that are relevant in the county, when viewed against recent census data. Some of the housing needs assessments’ top findings were:

- Rapid increases in housing prices due to population growth and second home buyers has made it “difficult” for employers and employees to find adequate housing.
- Half of the full-time resident households in Bonner County are considered to be low-income by industry standards. The BBC report found the private rental market inadequate to serve these needs, and 45% of county workers surveyed reported rent was a “significant part of their monthly expenses.”
- A majority of employers surveyed (85%) said home prices have negatively affected employee recruiting efforts.
- Minimum lot sizes should be lower.
- There are no affordable housing incentives.
- Group housing provisions should be added to the code.

The needs assessment examined zoning and land use barriers to housing for the lower-income residents and the workforce for the cities and county. The assessment noted the need for smaller lot sizes, cluster developments, density bonuses and incentives to developers for affordable housing projects. The assessment acknowledged Bonner County’s efforts to create cottage housing and other cluster development opportunities, but encouraged the county to create density bonuses tied to affordable housing options. The report, however, did acknowledge the challenges to small-lot development in the county, including desires to keep a “rural character,” lack of public sewers; extensive public land ownership, and private lands that are steep, flooded or within wetlands. (BBC Research & Consulting 2007).

The housing assessment recommended seven actions: (*Actions taken shown in italics.*)

1. Engage in regional planning efforts with the cities and Bonner County by creating a regional planning task force to better coordinate development efforts. Workforce housing unit targets should be created in each community and countywide to address current and future housing needs.
 - *A Housing Taskforce was created in 2021 by the city of Sandpoint and included a county commissioner.*
2. Inventory and identify land parcels appropriate for affordable housing development.
3. Create a workforce housing village.
 - *BCRC Title 12 allows for such housing opportunities.*
4. Change and update zoning. Reforms should better accommodate development of affordable housing.

- *BCRC Title 12 allows as permitted uses auxiliary dwelling units, permanent recreational vehicles and duplexes in all zoning districts except Industrial, Forestry 40.*
5. Extend public water and sewer systems. The lack of such systems is a major barrier to affordable housing development.
 - *As of 2023 very few of the small sewer districts in the unincorporated county area have the capacity or any plans to expand their service. The main exception is the Southside Water and Sewer District which is being permitted to expand their treatment system and expand the district's boundary to serve more properties. Idaho Code 67-6502(f) states that part of the purpose of Idaho's Local Land Use Planning Act is to encourage urban and urban-type development within incorporated cities. With that direction it is unlikely that public water and sewer systems should be extended beyond city limits unless lands within the areas of city impact are annexed by the adjacent city.*
 6. Implement employer assisted or sponsored housing opportunities. Common tools for this action include donation of land, contributions toward development costs, housing trusts, and making employees aware of housing programs.
 - *BCRC Title 12 allows for such housing opportunities.*
 7. Educate the public. The community needs to be aware of workforce housing needs and the regional economy (BBC Research & Consulting 2007).

The BBC assessment's findings are still valid. The statistics cited have become more pronounced when reviewing 2020 census data. The zoning code has been continually modified since 2008 to address the issues of allowing various types of housing in various zoning districts. However, factors beyond zoning regulations have made the housing situation for many families beyond their financial reach.

Chapter 9 – Housing Programs

In Bonner County, four categories of assisted housing are provided (Idaho Housing and Finance Association 2014):

- Affordable, which offers fixed below-market rents;
- Subsidized, where sliding-scale rents are tied to tenant income;
- Emergency Shelter, for acute and immediate homelessness prevention; and
- Transitional Housing, to bridge the gap between homelessness and more stable housing.

Types of affordable and subsidized housing include: 1) Section 8 Tenant-based assistance; 2) Sliding-scale project-based assistance, for tenants on very low or fixed income; 3) Affordable rental housing/Section 42 (Tax Credit) or HOME developments, where rents are fixed and affordable to households at 30%, 50%, or 60% of Area Median Income. These programs are available based on qualifications to any home purchaser or persons in need of emergency or transitional housing. See Table 16 in the Appendix for poverty thresholds in the United States.

Section 9.1 - Bonner Community Housing Agency

Following an affordable housing summit conducted in 2007 at Schweitzer, several community leaders formed the Bonner Community Housing Agency (BCHA) to address housing needs and, in particular, workforce housing. The county was seeing increases in secondary and speculative home construction and rising land and home prices from 2004 to 2007. The housing summit and these statistics motivated the group to found BCHA. The non-profit agency aims to assist local employers in finding affordable housing for their employees. The agency, however, is primarily active in the incorporated cities of Bonner County with little to no impact in the unincorporated area of the County.

Chapter 10 – Provisions for Safe, Sanitary and Adequate Housing

Section 10.1 – Building Regulations

In unincorporated Bonner County, construction is subject to the building regulations of Title 11 of Bonner County Revised Code. The “building location permit” is required prior to the construction of any structure, with certain exceptions and exemptions established by code. The county does not enforce or review construction for compliance with international building codes. The building location permit examines compliance with zoning codes, assures access permits are obtained from the proper local, state, federal agencies. Plumbing and electrical permits are administered through the State of Idaho. Panhandle Health District reviews Bonner County’s building location permits during the review process. The permit system also confirms:

- Fire district sign-offs for commercial, public, industrial, and multi-family structures;
- Rural addressing so that police, fire, and emergency personnel can locate a structure in the event of an emergency;
- Location within special flood hazard areas or wetlands;
- Stormwater/erosion control measures for sites on steep slopes or near water bodies;
- Compliance with Housing and Urban Development (HUD) standards for pre-June 15, 1976 mobile homes to ensure these homes meet the Idaho mobile home rehabilitation act by ensuring placement of smoke detectors, egress windows and doors, and adequate plumbing, electrical systems, and gas piping.

Since January of 1997, Bonner County has not had a building department and has not enforced uniform building or fire codes. Ordinance #298 repealed building code ordinances and eliminated the Bonner County Department of Building and Safety⁶. Landowners and lenders can seek construction oversight to ensure structures are built to uniform standards through private inspectors, but the service is no longer available through the county, nor has the county opted to have the state perform inspections as authorized by the Idaho Code.

Section 10.2 – Floodplain Standards

Bonner County joined the National Flood Insurance Program (NFIP) in 1984 and set standards for development within FEMA-designated floodplains (also called Special Flood Hazard Areas or SFHAs). The County has regularly adopted FEMA provided flood hazard maps and studies as they have been published and updated. These maps and studies accompany County adopted standards aimed at reducing public and private losses due to flood conditions.

The State of Idaho has established a policy to encourage communities to manage development in the floodplain (Idaho Code §46-1020). In addition to the NFIP-required federal minimum standards

⁶ The Board in May of 1997 adopted replacement Ordinance #328 to correct deficiencies in Ordinance #298. Several successive amendments to the building regulations added agency reviews for sewer, fire, and access.

for floodplain development, Bonner County has additional higher standards. These include requiring elevation and flood proofing to one foot above the base flood elevation and requiring certification that mandatory flood construction methods and practices are designed into every development undertaken within the regulated SFHA. All development proposals located in a designated SFHA within unincorporated Bonner County are reviewed under County flood codes, currently located in Bonner County Revised Code – Title 14.

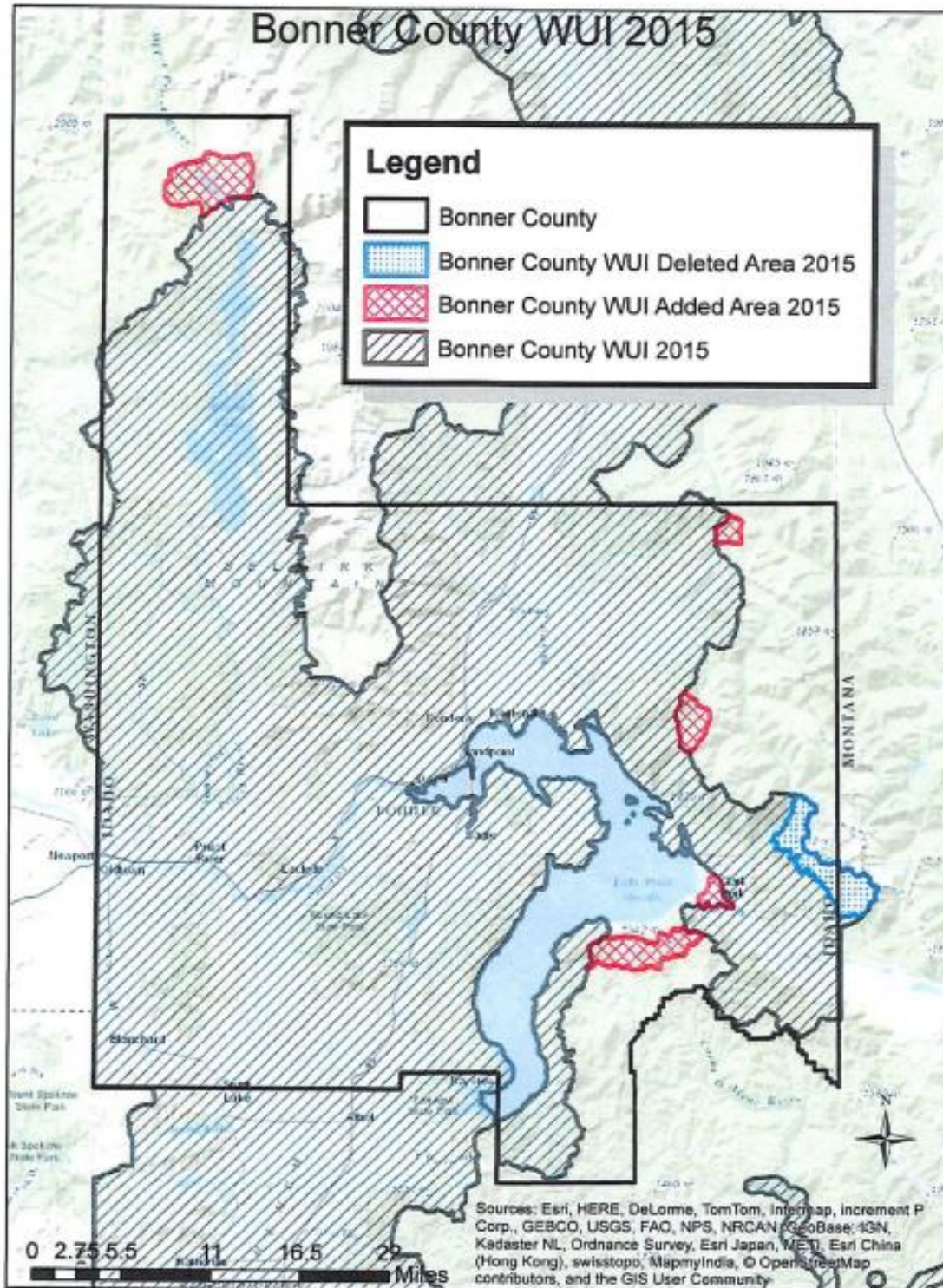
Section 10.3 – Fire Safety

Wildfires occur annually, and the probability of future fires is listed as “common” in the 2017 Bonner County Multi-Jurisdictional Hazards Mitigation Plan.

The forested settings of the county are attracting more and more people to the Wildland/Urban Interface. As stated in the Hazards Mitigation Plan, “Future development in Bonner County will on some level, be at risk to wildfire. Currently, the portions of the county with high wildfire risk are all lands surrounding the incorporated cities, including portions of each city’s ACI. Most wildfire impacts to people or development occur in the Wildland-Urban Interface (WUI). The WUI consists of areas of development adjoining or mixing with forest or range wildland and wildland fuels. The WUI can range from urban areas adjoining wildlands, to isolated cabins and ranches.” With sustained drought and higher temperature conditions the wildfire threat is increasing.

To address some of the risks, Bonner County requires all subdivision applicants to provide a fire risk assessment and to develop a defensible space fire plan. Fire and emergency access are required to be shown on the plats, and fire prevention features such as hydrants, fire flow holding tanks, stand pipes or other measures specified by the fire district are required at the time of platting or site development, depending on varying situations.

Figure 17 Bonner County: Wildland Urban Interface (2015)



Source: 2017 Bonner County Multi-Jurisdictional Hazards Mitigation Plan
WUI Definition – Is an area where developed lands interact with undeveloped lands and includes the infrastructure and natural resources communities rely on for existence.

Chapter 11 – Fair Housing Compliance

The Fair Housing Act, or Title VIII of the 1968 Civil Rights Act, as amended, prohibits discrimination in the sale, rental or financing of dwellings based upon race, national origin, sex, color, religion, disability, or familial status. (Idaho law does not include familial status as a protected class, but federal laws do.) Any recipient of federal funds related to housing and urban development must document compliance with fair housing requirements. (Fair Housing Forum n.d.)

Land use regulations or policies, though unintentional, may impact fair housing by creating barriers or reducing access to housing. Examples might include prohibiting group homes for the elderly or handicapped or limiting affordable housing options. Adequate workforce housing is important for both employees and employers. Strategies outlined in the Fair Housing Forum offer the following considerations for local governments to remove fair housing impediments. Shown in italics below is a summary of current Bonner County regulations as they relate to the Fair Housing analysis.

- **Small lots.** At least one zoning district should allow for small lots for single-family, detached homes. While appropriate lot sizes vary from community to community, lots of 3,000 to 6,000 square feet would be appropriate for urban areas.
 - *Bonner County offers a minimum 10,000 square foot lot size minimum in several zoning districts, where all urban services are available. Smaller lots can be created through the planned unit development, cottage housing, or within the commercial district.*
- **Multi-family parcels.** At least one zoning district should allow for the construction of multi-family housing. In rural counties, these multi-family lots may be close to incorporated or urbanized areas. Lack of multi-family housing options is listed as a leading cause of increased housing costs.
 - *Current county codes conditionally permit multi-family housing in five different zoning districts.*
- **Manufactured homes.** Manufactured housing meeting Housing & Urban Development (HUD) safety standards should be allowed somewhere in the jurisdiction. Allowing them in mobile home parks is a common practice, but at least one residential zone should permit manufactured homes.
 - *Bonner County's building regulations require manufactured homes to meet HUD safety requirements. Mobile/manufactured homes are permitted wherever single-family residential development is permitted.*
- **Minimum house sizes.** Zoning and subdivision regulations should not establish minimum house or dwelling unit sizes, beyond those established in building codes. Minimum sizes drive up the cost of building construction.
 - *There are no size minimums in Bonner County land use codes.)*
- **Group housing.** Zoning codes should clarify that groups protected by the Fair Housing Act, as amended, are treated as "residential uses," and group homes should be allowed in at least one zoning district.

- *Idaho Code has established protections for such group homes at §67-6530 through §67-6532, by providing that the elderly or disabled have the right to live in normal, residential surroundings. Group homes of eight or fewer are to be treated similar to single-family dwellings with respect to zoning permits. In Bonner County, additional provisions are made for group homes serving nine (9) to sixteen (16) residents in seven different zoning districts.*
- **Accessory dwelling unit.** Codes should allow accessory dwelling units (ADUs) in at least one zoning district, as an additional dwelling unit within an existing home or accessory structure or as a stand-alone.
 - *Bonner County added accessory dwelling units (ADUs) to its zoning code in 2008. The maximum 900 square foot, two-bedroom unit may be a stand-alone home or attached to the primary dwelling unit or accessory structure such as a garage.*
- **Mixed uses.** To promote affordability, housing should be allowed near businesses that employ workers. Zoning codes should allow residential units in at least one commercial zone or should map some land for multi-family development in close proximity to commercial districts.
 - *Residential dwellings are allowed within the commercial and rural service centers in Bonner County. Multi-family housing is also an option through the conditional use permit process in commercial, rural service center, recreation, alpine village, and suburban districts.*
- **Lower parking standards.** The standard two parking spaces per dwelling unit should be re-examined for group and multi-family housing, special needs housing or lower income units.
 - *Bonner County uses the two parking stalls per housing unit for single-family dwellings, but varies the spaces required for multi-family housing and group housing based upon bedrooms and occupancy. Parking for cottage housing is reduced to 1½ spaces per dwelling unit.*
- **Flexibility on non-conforming structures.** In some communities, non-conforming structures destroyed by fire or other natural means cannot be reconstructed. Some jurisdictions are now exempting affordable housing from this rule so that affordable units are not lost in the wake of disasters, such as floods or fire.
 - *Bonner County already permits the reconstruction of non-conforming structures, provided the new construction does not increase the non-conformity and the restoration is completed within a certain time frame.*
- **Incentives.** Common incentives such as greater density, smaller lots, reduced parking, and waiver of fees or other considerations are given by some land use codes. These incentives can be part of an overall housing package.
 - *Bonner County offers some incentives for cottage housing and planned unit developments that increase density and allow smaller lots.*

Chapter 12 – Conclusions

Analysis of the Bonner County Assessor's data files indicates that there are, at face value, thousands of parcels of land in the unincorporated area of the county with or without homes that could be sold to accommodate buyers' needs for housing. However, properties come on the market only when the owners are ready to sell due to any number of circumstances and pressures whether they be market driven or personal situations.

The sales figures for the past five years (2018 through 2022) indicate median sales prices for vacant land or land with residential improvements have been increasing while the number of sales (reported through the Selkirk Multiple Listing Service) have been declining. Based on the sales data the median sale price is well beyond what the median household income can afford. With the greatly increased sale prices over the last five years it is difficult to forecast the future sales and, therefore, affordability. Household income ranges in the county vary greatly with a growing percentage of households below the accepted poverty levels. Those in the ranges of poverty levels cannot afford to buy properties and in many cases are using well more than 30% of their household income to rent housing.

Title 12 of the Bonner County Revised Code provides for various levels of housing density from small lots or parcels in the suburban zoning district where urban services (sewer and water) are available to very large parcels in the agriculture/forestry zoning districts. The housing densities per the various zones have been set in place since 1978 to meet the public's desire to maintain the rural character of the county which has been a repeated principle stated in the many forums held to update the Comprehensive Land Use Plan. Title 12 also provides for group housing in various zoning districts to address the needs of care facilities.

The cumulative impacts of additional housing on availability of potable water, acceptable soils for individual onsite septic systems, public services such as sheriff's patrols, emergency medical services, school facilities and school bussing are addressed in the land use component of the Comprehensive Land Use Plan.

As has been stated repeatedly in housing and land use studies of Bonner County over the past few years, housing density should be greatest in and around the county's nine cities. The areas of city impact need to be planned with extension of urban services in mind. As reported in the Population component of the Comprehensive Land Use Plan the net migration for the entire county between 2010 and 2018 was 9.6% and the trend is for the total county population to continue growing.

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Appendix

Table 1 Bonner County (Unincorporated) and Cities: Lot/ Parcel Stock for Existing and Potential Housing (2023)

Geographic Area	Total number of parcels with existing or for potential residential improvements	Total number of parcels with existing residential improvements	Total number of parcels for potential residential improvements	Total number parcels with homeowners tax exemptions
Bonner County (Uninc.)	25271	18545	6726	10565
Clark Fork	217	182	35	138
Dover	721	554	167	272
East Hope	210	164	46	90
Hope	121	64	57	47
Kootenai	375	341	34	278
Oldtown	73	55	18	42
Ponderay	311	223	88	150
Priest River	817	672	145	491
Sandpoint	3436	3149	287	1914

Sources:

Bonner County Assessor's Office (March 2023), data analyzed by Bonner County Planning Department

Table 2 Bonner County (Unincorporated): Housing Occupancy Status (1980-2020)

	1980	1990	2000	2010	2020
Total No. of Housing Units	8316	10991	14463	18212	19119
Occupied Housing Units Percent	68.5%	60.4%	69.8%	64.2%	69.7%
Vacant Housing Units Percent	31.5%	39.6%	30.2%	35.8%	33.1%

Sources:

2020 Census: P.L. 94-171 Redistricting Data Summary File

2010 Census: SF 1a - P & H Tables [Blocks & Larger Areas]

2000 Census: SF 1a - 100% Data [Areas Larger Than Block Groups]

1990 Census: STF 1 - 100% Data

1980 Census: STF 1 - 100% Data

IPUMS NHGIS, University of Minnesota, www.nhgis.org.

Table 3 Bonner County (Unincorporated): Total Number of Housing Units (1990-2020)

Year	Number of Units	Change in Number	Percent Change
1980	8316		
1990	10991	2675	24.3%
2000	14463	3472	24.0%
2010	18212	3749	20.6%
2020	19119	907	4.7%

Sources:

2020 Census: P.L. 94-171 Redistricting Data Summary File

2010 Census: SF 1a - P & H Tables [Blocks & Larger Areas]

2000 Census: SF 1a - 100% Data [Areas Larger Than Block Groups]

1990 Census: STF 1 - 100% Data

1980 Census: STF 1 - 100% Data

IPUMS NHGIS, University of Minnesota, www.nhgis.org.

Table 4 Bonner County (Unincorporated) and Cities: Housing Occupancy (2021)

Geographic Area	Clark Fork	Dover	East Hope	Hope	Kootenai	Oldtown	Ponderay	Priest River	Sandpoint	Bonner County (Uninc.)
Total housing units	413	383	165	64	450	175	644	1026	3945	18851
Occupied housing units	91.5%	73.6%	62.4%	75.0%	90.7%	84.0%	88.8%	88.7%	86.5%	66.6%
Vacant housing units	8.5%	26.4%	37.6%	25.0%	9.3%	16.0%	11.2%	11.3%	13.5%	33.4%
Homeowner vacancy rate	0.0%	0.0%	4.6%	0.0%	0.6%	0.0%	0.0%	0.0%	3.7%	1.26%*
Rental vacancy rate	0.0%	20.5%	0.0%	0.0%	23.4%	7.0%	4.1%	0.0%	6.7%	2.87%**

* Homeowner Vacancy Rate: The homeowner vacancy rate is the proportion of the homeowner inventory which is vacant for sale. The rates are computed using the following formula:

$$\text{Homeowner Vacancy Rate (\%)} = \frac{\text{Vacant year-round units for sale only}}{[(\text{Owner Occupied Units}) + (\text{Vacant year-round units sold but awaiting occupancy}) + (\text{Vacant year-round units for sale only})]}$$

** Rental Vacancy Rate: The homeowner vacancy rate is the proportion of the homeowner inventory which is vacant for sale. The rates are computed using the following formula:

$$\text{Rental Vacancy Rate (\%)} = \frac{\text{Vacant year-round units for rent}}{[(\text{Renter Occupied Units}) + (\text{Vacant year-round units rented but awaiting occupancy}) + (\text{Vacant year-round units for rent})]}$$

Sources:

B25002: OCCUPANCY STATUS - Census Bureau Table, n.d.

B25004: VACANCY STATUS - Census Bureau Table, n.d.

DP04: SELECTED HOUSING CHARACTERISTICS - Census Bureau Table, n.d.

Table 5 Bonner County (Unincorporated): Housing Vacancy Status, 2021

Estimate Category	Estimate	Percentage
Total housing units	18851	100%
Occupied housing units	12564	66.6%
Vacant housing units	6287	33.4%
For rent	53	0.3%
Rented, not occupied	0	0.0%
For sale only	138	0.7%
Sold, not occupied	65	0.3%
For seasonal, recreational, or occasional use	5423	28.8%
For migrant workers	15	0.1%
Other vacant	593	3.1%
Homeowner Vacancy Rate (%)	1.26*	(X)
Rental Vacancy Rate (%)	2.87**	(X)

Sources:

B25002: OCCUPANCY STATUS - Census Bureau Table, n.d.

B25004: VACANCY STATUS - Census Bureau Table, n.d.

DP04: SELECTED HOUSING CHARACTERISTICS - Census Bureau Table, n.d.

Table 6 Bonner County (Unincorporated): Housing Tenure (2010-2021)

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Total Occupied housing units	12260	12019	11641	11592	11599	11681	11886	11905	11786	11841	12564
Owner Occupied Units (Percentage)	83.5	82.7	83.1	82.5	83.1	82.4	82.6	83.3	84.8	84.5	85.7
Renter Occupied Units (Percentage)	16.5	17.3	16.9	17.5	16.9	17.6	17.4	16.7	15.2	15.5	14.3

Source: B25003: TENURE - Census Bureau Table, n.d.

Table 7 Bonner County (Unincorporated): Housing Tenure, 2021

Estimate Category	Estimate	Percent
Total housing units	18851	
Occupied housing units	12564	100.0%
Owner Occupied Units	10769	85.7%
Total Population in Owner Occupied Units	25809	
Average Household Size in Owner Occupied Units	2.40	
Renter Occupied Units	1795	14.3%
Total Population in Renter Occupied Units	5300	
Average Household Size in Renter Occupied Units	2.95	

Sources:

B25003: TENURE - Census Bureau Table, n.d.

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B25010: AVERAGE HOUSEHOLD SIZE OF OCCUPIED HOUSING UNITS BY TENURE - Census Bureau Table, n.d.

Table 8 Bonner County (Unincorporated) and Cities: Units in Structure (2021)

Geographic Area Name	Bonner County (Uninc.)	Clark Fork	Dover	East Hope	Hope	Kootenai	Oldtown	Ponderay	Priest River	Sandpoint
Total housing units	18851	413	383	165	64	450	175	644	1026	3945
1-unit, detached	79.2%	80.1%	89.6%	83.0%	100.0%	76.0%	53.1%	27.6%	69.8%	60.4%
1-unit, attached	1.9%	0.0%	5.2%	3.0%	0.0%	2.7%	0.0%	5.6%	1.0%	10.2%
2 units	1.5%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	6.8%	1.5%	4.8%
3 or 4 units	2.1%	3.1%	1.6%	4.2%	0.0%	1.6%	2.9%	0.5%	5.1%	5.0%
5 to 9 units	0.2%	1.5%	2.9%	0.0%	0.0%	0.7%	4.6%	13.5%	3.6%	6.1%
10 to 19 units	1.2%	0.2%	0.0%	3.6%	0.0%	7.3%	0.0%	12.1%	2.0%	4.2%
20 or more units	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	8.1%	0.8%	8.0%
Mobile home	12.9%	13.8%	0.8%	6.1%	0.0%	11.8%	36.6%	24.4%	15.0%	1.2%
Boat, RV, van, etc.	0.3%	0.7%	0.0%	0.0%	0.0%	0.0%	2.9%	1.4%	1.3%	0.0%

Source: DP04: SELECTED HOUSING CHARACTERISTICS - Census Bureau Table, n.d.

Table 9 Bonner County (Unincorporated) and Cities: Housing Density per Square Mile of Land Area

Geographical Area	Area (sq. miles)	Percent of the Total Area	Total No. of Housing Units	Housing Density (No. of Units per sq. mile)
Bonner County (including cities, federal and state owned lands)	1,728.20	100.00%	26312	15
Federal Lands	773.93	44.78%		
State Lands	255.00	14.76%		
City of Clark Fork	0.99	0.06%	287	290
City of Dover	3.20	0.18%	451	141
City of East Hope	0.47	0.03%	187	395
City of Hope	1.00	0.06%	63	63
City of Kootenai	0.55	0.03%	377	690
City of Oldtown	0.77	0.04%	112	145
City of Ponderay	3.39	0.20%	660	195
City of Priest River	2.26	0.13%	761	336
City of Sandpoint	4.28	0.25%	4295	1005
Bonner County (Uninc.) excluding cities, federal and state owned lands	682.37	39.48%	19,119	28

Source: H1: OCCUPANCY STATUS - Census Bureau Table, n.d.

Table 10 Bonner County (Unincorporated): Number of Parcels with Tax Exemptions (March 2023)

	Bonner County	% of Total No. of Parcels	Bonner County (Uninc.)	% of Total No. of Parcels
Total Number of Parcels	43205		34705	
Forestland Exemptions	7922	18.3%	7841	22.6%
Agricultural Exemptions	1629	3.8%	1583	4.6%
Forestland and Agricultural Exemptions	588	1.4%	588	1.7%
Homeowner Exemptions	13987	32.4%	10565	30.4%

Note: The estimates for these tax exemption categories are not exclusive of each other. For instance, some of the parcels with Agricultural Exemptions may also have Forestland or Homeowner Exemptions and vice versa.

Source: Bonner County Planning Department and Assessor's Office (March 2023)

Table 11 Bonner County (Unincorporated) and Cities: Selected Monthly Owner Costs as a Percentage of Household Income, 2021

	Clark Fork	Dover	East Hope	Hope	Kootenai	Oldtown	Ponderay	Priest River	Sandpoint	Bonner County (Uninc.)
Housing Units with a Mortgage (excluding units where SMOCAPI cannot be computed)	79	107	36	18	293	48	70	281	1,218	5946
Less than 20.0% of Household Income	49.4%	57.0%	44.4%	83.3%	41.0%	41.7%	62.9%	60.1%	42.3%	35.9%
20.0-24.9% of Household Income	7.6%	2.8%	19.4%	0.0%	31.4%	6.3%	12.9%	2.8%	8.9%	15.2%
25.0-29.9% of Household Income	6.3%	10.3%	13.9%	0.0%	6.5%	6.3%	15.7%	5.0%	21.8%	9.2%
30.0-34.9% of Household Income	0.0%	14.0%	8.3%	5.6%	6.8%	10.4%	8.6%	6.4%	4.5%	5.9%
35.0% or more of Household Income	36.7%	15.9%	13.9%	11.1%	14.3%	35.4%	0.0%	25.6%	22.6%	33.8%
Not computed	0	0	0	0	0	0	0	0	0	65

Source: DP04: SELECTED HOUSING CHARACTERISTICS - Census Bureau Table, n.d.

Table 12 Bonner County (Unincorporated): Gross Rent as a percentage of Household Income (2021)

Rent as Percentage of Household Income	Clark Fork	Dover	East Hope	Hope	Kootenai	Oldtown	Ponderay	Priest River	Sandpoint	BC (Uninc.)
Occupied units paying rent (excluding units where GRAPPI cannot be computed)	145	25	20	6	82	72	379	192	1325	1492
Less than 15.0 percent (% of Units)	4.8	4.0	25.0	0.0	7.3	51.4	10.3	16.1	9.7	19.1
15.0 to 19.9 percent (% of Units)	59.3	20.0	10.0	0.0	31.7	8.3	11.6	5.7	18.5	10.7
20.0 to 24.9 percent (% of Units)	0.0	20.0	25.0	0.0	30.5	8.3	11.9	25.5	12.9	14.3
25.0 to 29.9 percent (% of Units)	23.4	0.0	20.0	0.0	11.0	0.0	10.0	9.4	11.2	14.3
30.0 to 34.9 percent (% of Units)	6.2	8.0	0.0	0.0	9.8	16.7	19.3	4.2	14.3	7.0
35.0 percent or more (% of Units)	6.2	48.0	20.0	100.0	9.8	15.3	36.9	39.1	33.4	34.7
Not computed (Number)	24	6	0	0	0	8	17	19	42	303

Source: DP04: SELECTED HOUSING CHARACTERISTICS - Census Bureau Table, n.d.

Table 13 Bonner County: Sales of single-family homes of parcels of all acreages (2018-2022)

Size of Parcels	2018	2019	2020	2021	2022
Number Sold					
Less than 0.5 acres	379	293			
More than 0.5 acres	489	482	540	483	321
All sizes			909	845	
Median No. of Days on Market					
Less than 0.5 acres	82	72			
More than 0.5 acres	88	84	74	67	70
All sizes			71	63	
Median Sale Price					
Less than 0.5 acres	\$258,000	\$285,000			
More than 0.5 acres	\$364,500	\$395,000	\$440,500	\$649,000	\$675,000
All sizes			\$395,255	\$555,000	

Source: Selkirk Multiple Listing Service (March 2023)

Note: This information is deemed reliable but cannot be guaranteed.

Table 14 Bonner County: Vacant Land Sales (2019-2022)

Size of Parcels	2019	2020	2021	2022
Number Sold				
Number Sold - Less than 0.5 acres	108	160	147	61
Number Sold - More than 0.5 acres	362	589	492	239
Median No. of Days on Market				
Less than 0.5 acres	146	112	77	48
More than 0.5 acres	125	116	83	77
Median Sale Price				
Median Sale Price - Less than 0.5 acres	\$85,000	\$93,250	\$140,000	\$195,000
Median Sale Price - More than 0.5 acres	\$90,000	\$125,000	\$225,000	\$242,106

Source: Selkirk Multiple Listing Service (March 2023)

Note: This information is deemed reliable but cannot be guaranteed.

Table 15 Bonner County: Vacant land sales - Various sizes with approximate average sale price per acre (2019-2022)

Size of Parcels	2019	2020	2021	2022
Number Sold				
4-6 acres	123	160	144	69
8-12 acres	44	87	61	50
19-21 acres	24	45	43	12
Median No. of Days on Market				
4-6 acres	118	108	90	63
8-12 acres	131	77	63	81
19-21 acres	172	137	60	104
Median sale price				
4-6 acres	\$84,500	\$101,500	\$175,000	\$199,000
8-12 acres	\$99,000	\$125,000	\$230,000	\$257,500
19-21 acres	\$119,950	\$150,000	\$254,500	\$328,000
Approximate average sale price per acre				
4-6 acres	\$16,900	\$20,300	\$35,000	\$39,800
8-12 acres	\$9,900	\$12,500	\$23,000	\$25,750
19-21 acres	\$5,990	\$7,500	\$12,725	\$16,400

Source: Selkirk Multiple Listing Service (March 2023)

Note: This information is deemed reliable but cannot be guaranteed.

Table 16 United States: Poverty Thresholds (2023)

Size of family unit	Related children under 18 years								
	None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual):									
Under 65 years	15,225								
65 years and over	14,036								
Two people:									
Householder under 65 years	19,597	20,172							
Householder 65 years and over	17,689	20,095							
Three people:									
Three people	22,892	23,556	23,578						
Four people:									
Four people	30,186	30,679	29,678	29,782					
Five people:									
Five people	36,402	36,932	35,801	34,926	34,391				
Six people:									
Six people	41,869	42,035	41,169	40,339	39,104	38,373			
Seven people:									
Seven people	48,176	48,477	47,440	46,717	45,371	43,800	42,076		
Eight people:									
Eight people	53,881	54,357	53,378	52,521	51,304	49,760	48,153	47,745	
Nine people or more:									
Nine people or more	64,815	65,129	64,263	63,536	62,342	60,699	59,213	58,845	56,578

Source: U.S. Census Bureau, 2023.

Note: The source of the weighted average thresholds is the 2023 Current Population Survey Annual Social and Economic Supplement (CPS ASEC).

Table 17 Bonner County: Housing Affordability for Median Income Household by Mortgage Rates of Interest

Rate of Interest	10%	9%	8%	7%	6%	5%	4%	3%
Amount that can be Borrowed	\$132,904	\$143,796	\$156,233	\$170,478	\$186,840	\$205,673	\$227,377	\$252,401
Total Price of the House	\$139,899	\$151,364	\$164,455	\$179,451	\$196,674	\$216,498	\$239,344	\$265,685
Down Payment	\$6,995	\$7,568	\$8,223	\$8,973	\$9,834	\$10,825	\$11,967	\$13,284
Estimated Closing Cost (One Time, Assume 3%)	\$4,197	\$4,541	\$4,934	\$5,384	\$5,900	\$6,495	\$7,180	\$7,971
Total One-Time Payment at Closing	\$11,192	\$12,109	\$13,156	\$14,356	\$15,734	\$17,320	\$19,148	\$21,255
Monthly Mortgage Payment	\$1,166	\$1,157	\$1,146	\$1,134	\$1,120	\$1,104	\$1,086	\$1,064
Monthly PMI Insurance Payment	\$55	\$60	\$65	\$71	\$78	\$86	\$95	\$105
Annual Property Tax	\$699	\$757	\$822	\$897	\$983	\$1,082	\$1,197	\$1,328
Annual HOA or Co-op Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Annual Insurance Cost	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200
Annual Maintenance Cost	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Monthly Cost on the House	\$1,380	\$1,380	\$1,380	\$1,380	\$1,380	\$1,380	\$1,380	\$1,380

Source: House Affordability Calculator, n.d.

Table 18 Bonner County (Unincorporated): Number of Building Location Permits by Type of Permit (2019-2022)

	2019	2020	2021	2022
Single-family Dwelling Unit (Number)	396	494	662	515
Accessory Dwelling Unit (Number)	45	52	118	99
RV Dwelling Unit (Number)	0	20	76	73

Source: Bonner County Planning Department

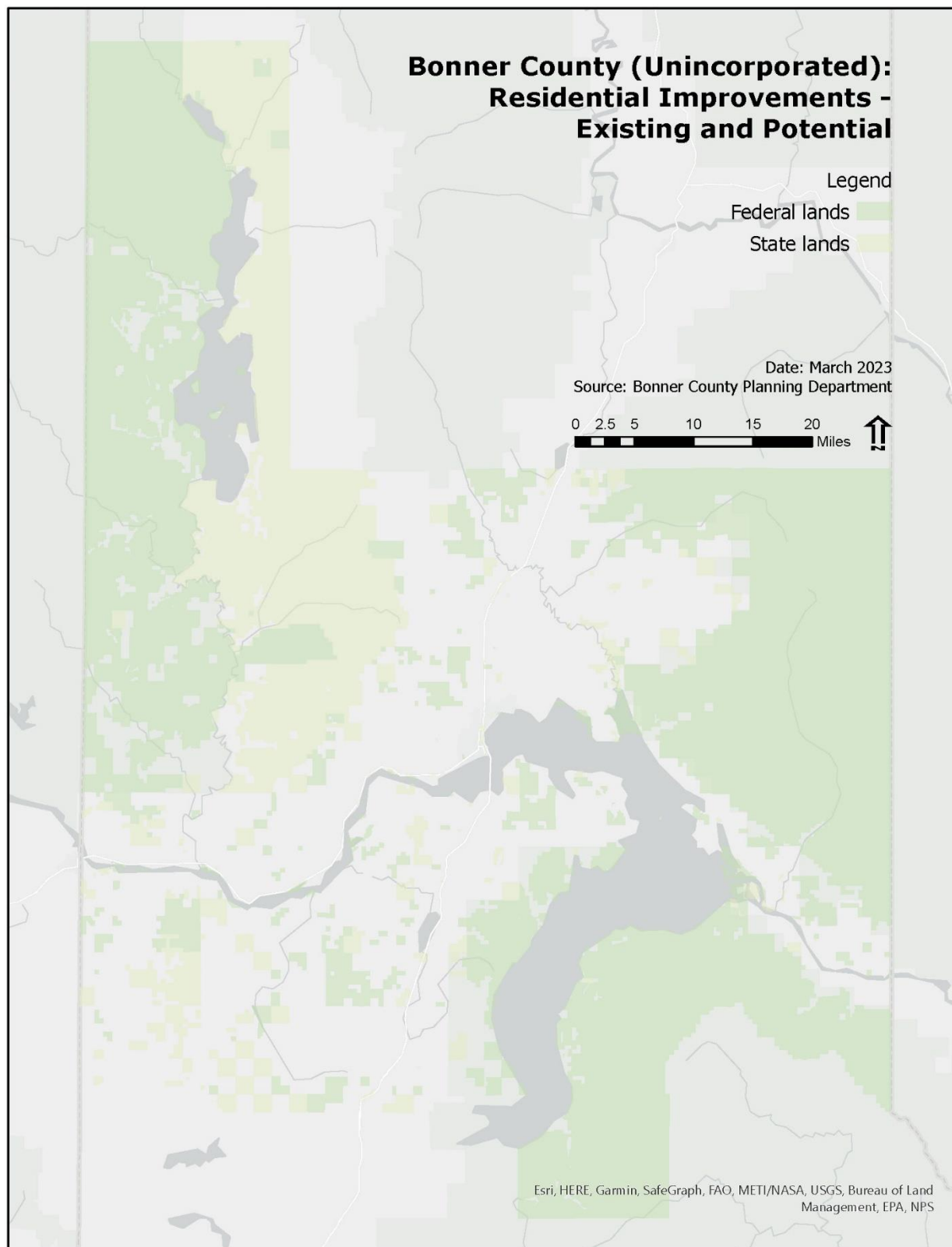
Table 19 Bonner County (Unincorporated): No. of Parcels by Zones and Assessment Categories

CODE	ASSESSMENT CATEGORIES	F40	AF20	AF10	R10	R5	SUB	REC	AV	RSC	COM	IND	TOTAL
101	Irrigated agri land		8	6		3							17
103	Non-irrigated agri land		52	52	35	63	34	1					237
104	Meadow land		54	43	19	49	21	2					188
105	Dry grazing land		8	5	7	7	9	79					115
106	Productivity forest land	17	910	432	518	642	95	79	21	4	2	1	2721
107	Bare forest land	5	532	345	261	414	52	10					1619
110	Land-Ag/Timber HS vacant	2	19	17	31	23	5						97
131	Land-ag/timb w/resid Imp	7	689	864	555	886	130	24		2	2		3159
132	Land-ag/timb w/non-res imp	1	122	105	92	129	21	9		1		1	481
142	Landag/tb & comm mixed imp		4	4	3	2	1	1		1	1		17
146	Land-ag/tim w/MH cat 46		31	42	34	76	4				1		188
148	Land-ag/timb w/mh real		31	66	42	95	5	1					240
165	Land-ag/timb w/mh 65 or 69		7	7	2	6	1						23
209	Mineral land		4					1					5
232	Mineral non-res improv		1										1
314	Industl Rural Tract vacant		2	3	3	6	6			1		13	34
317	Indust rural subdv vacant											6	6
322	Indust City lot/ac vacant						1					1	2
336	Indust improv on cat 14	1	1			6	3			2		8	21
339	Indust improv on cat 17					1	1					9	11
343	Indust improv on cat 22						1						1
351	Indust impr/leased land												0
411	Recreational land vacant							2	10				12
413	Comm rural tract vacant	1	1		1	4	3	9		4	5		28
416	Comm rural subdv vacant					1	6	9	23	1	20		60
421	Comm city lot vacant						1						1
425	Comm common area							6					6
427	Com Condo individ assessd							16	22				38
433	Recreatl improv on cat 11						1	5	3				9
435	Comm improv on cat 13		4	4	2	15	17	10	2	38	21		113
438	Comm improv on cat 16					3	6	13	4	17	20	2	65
441	Comm mixed use on cat 21					1							1
442	Comm improv on cat 21			1		1							2
451	Comm Imp on Leased Land	1				1							2
510	Land AG/Timb Vac Homsite					2							2
512	Land Resid rural tract vac	19	476	486	345	867	178	127	3	31	5	5	2542

CODE	ASSESSMENT CATEGORIES	F40	AF20	AF10	R10	R5	SUB	REC	AV	RSC	COM	IND	TOTAL
513	Land Rural cat 12 w/MH		45	82	65	272	49	14		4	1		532
515	Land resid rural subdv vac	22	318	137	317	1137	445	1089	369	83			3917
516	Lnd res rur sbdv (15) w/MH	2	22	21	20	212	69	64		23			433
520	Land resid city lot vacant					2	5						7
521	Lnd res city lt (20) w/MH						1						1
525	Land resid common area		3	4	20	77	32	83	16				235
526	Condo resid indivd assessd					10	4	271	576				861
530	Improv non resid on cat 20												0
532	nonresid imprv on cat12/15	6	131	108	144	405	137	232	1	28	2	1	1195
534	Resid improv on cat 12	9	469	772	522	1764	628	291	3	49	10	1	4518
537	Resid improv on cat 15	88	184	200	401	1835	1519	1538	118	73	2	1	5959
541	Resid improv on cat 20			1		1	22						24
542	Resid mix use on cat 20						114						114
544	Resid imprv on exmpt ld						187						187
546	MH parcel on own ld not RP	4	101	158	106	462		86		26	5		948
548	MH real prop on own land		58	142	103	720		56		17	2		1098
549	MH real prop on leasd Lnd												0
550	Res Imp on Leased Land	21	7		13	81		95					217
565	MH parcel on leasd land		15	12	10	34	4	5		2	1		83
569	MH travl trailr not licnsd		12	4	10	24	2	10					62
681	Exempt prop state statute	39	41	18	24	75	38	45	1	5	2	1	289
682	Exempt prop locally applid		7	8	2	22	18	6	2	8		7	80
718	Other land Vacant	1	11		10	13	9	7					51
719	Waste/Public ROW vacant					2							2
845	Utility Sys Locally Assessed												0
867	Oper prop assessed by STC	1	5	8	2	13	7	3		1	1		41
	Category not yet assigned		35	63	39	210	67	46	5	7	1		473
Total No. of Parcels in Each Zone		247	4420	4220	3758	10674	3959	4345	1179	428	104	57	33391
Total No. of Parcels with Existing Res. Imp.			1570	2213	1777	6016	2738	2369	697	170	19	2	17698
Total No. of Parcels with Potential Res. Imp.			813	640	693	2029	628	1216	372	114	5	5	6558

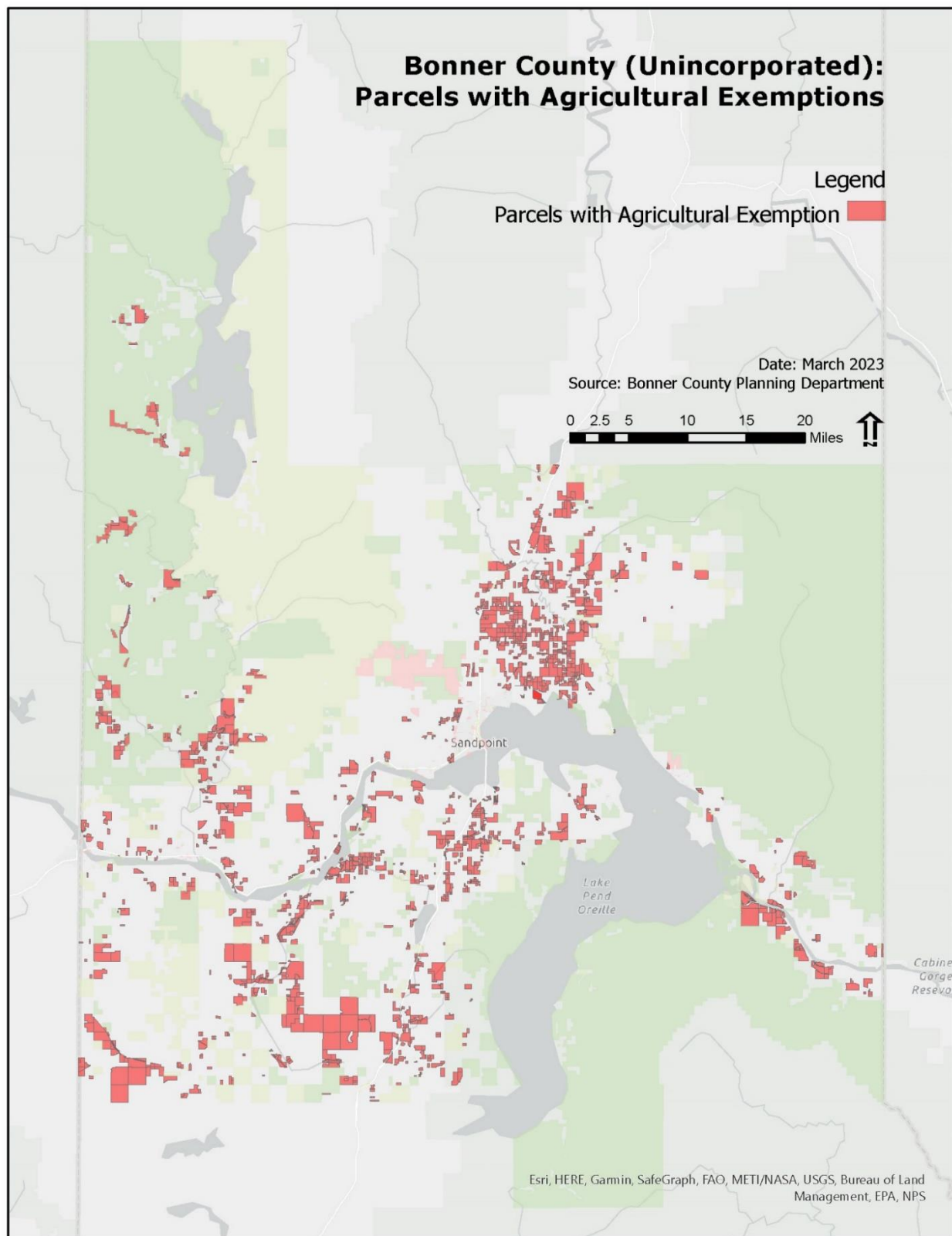
Source: Bonner County Planning Department and Assessor's Office (March 2023). See Figure 23 below for pictorial representation.

Figure 18 Bonner County (Unincorporated): State and Federal Lands



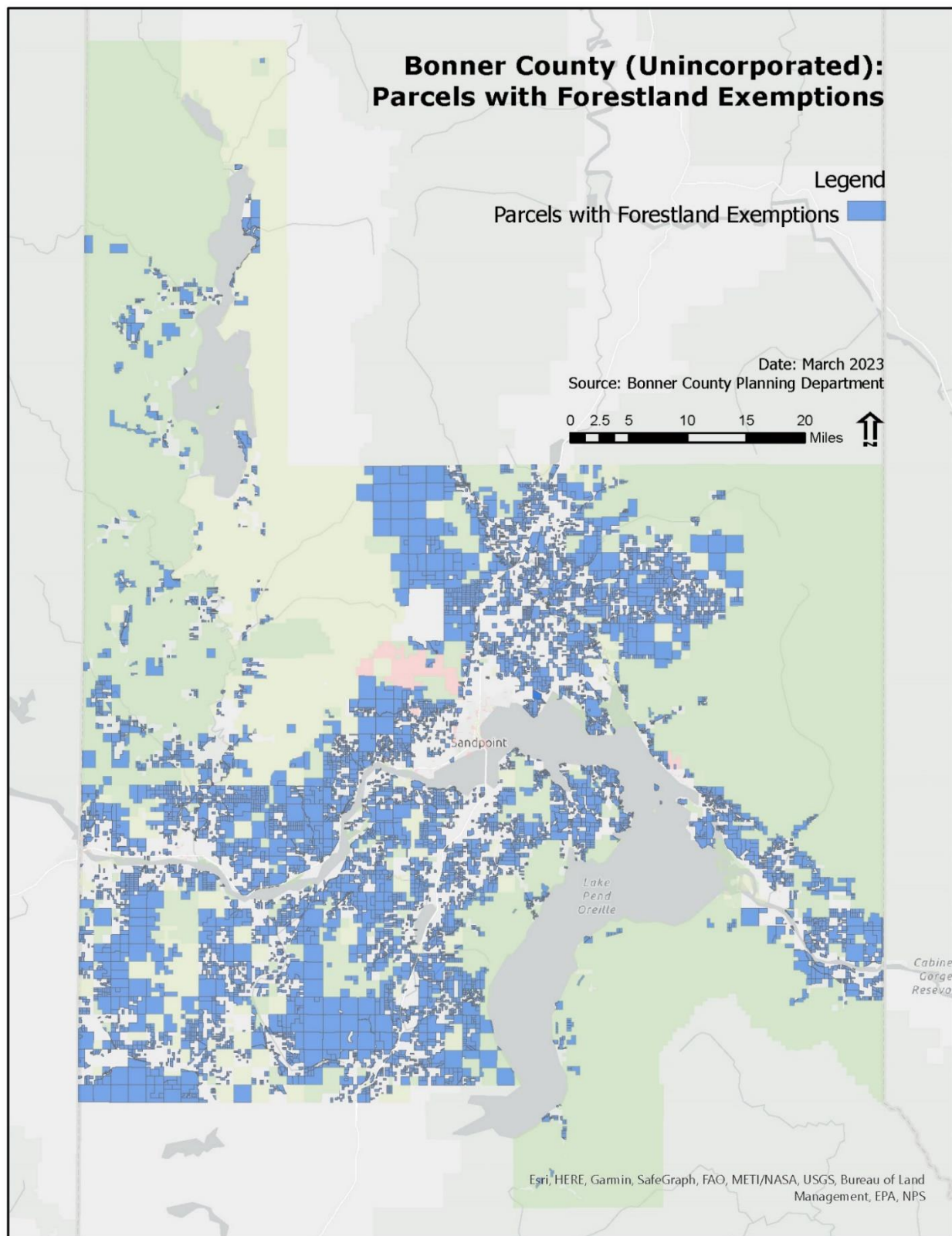
Note: This depiction of state and federal lands is not accurate and may contain a small margin of error.

Figure 19 Bonner County (Unincorporated): Parcels with Agricultural Exemptions (2023)



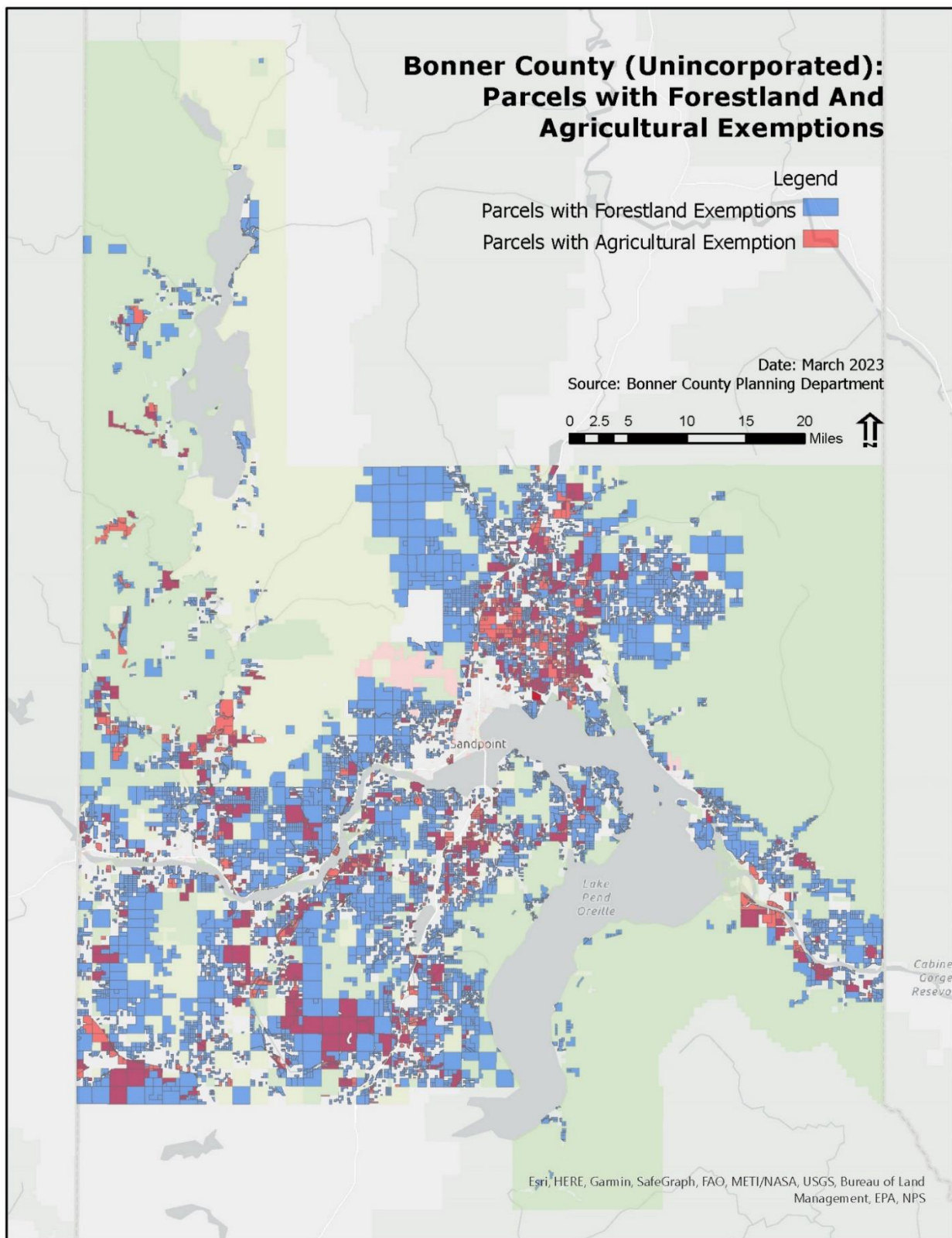
Note: This depiction of tax exemptions in March 2023 is not accurate and may contain a small margin of error.

Figure 20 Bonner County (Unincorporated): Parcels with Forestland Exemptions (2023)



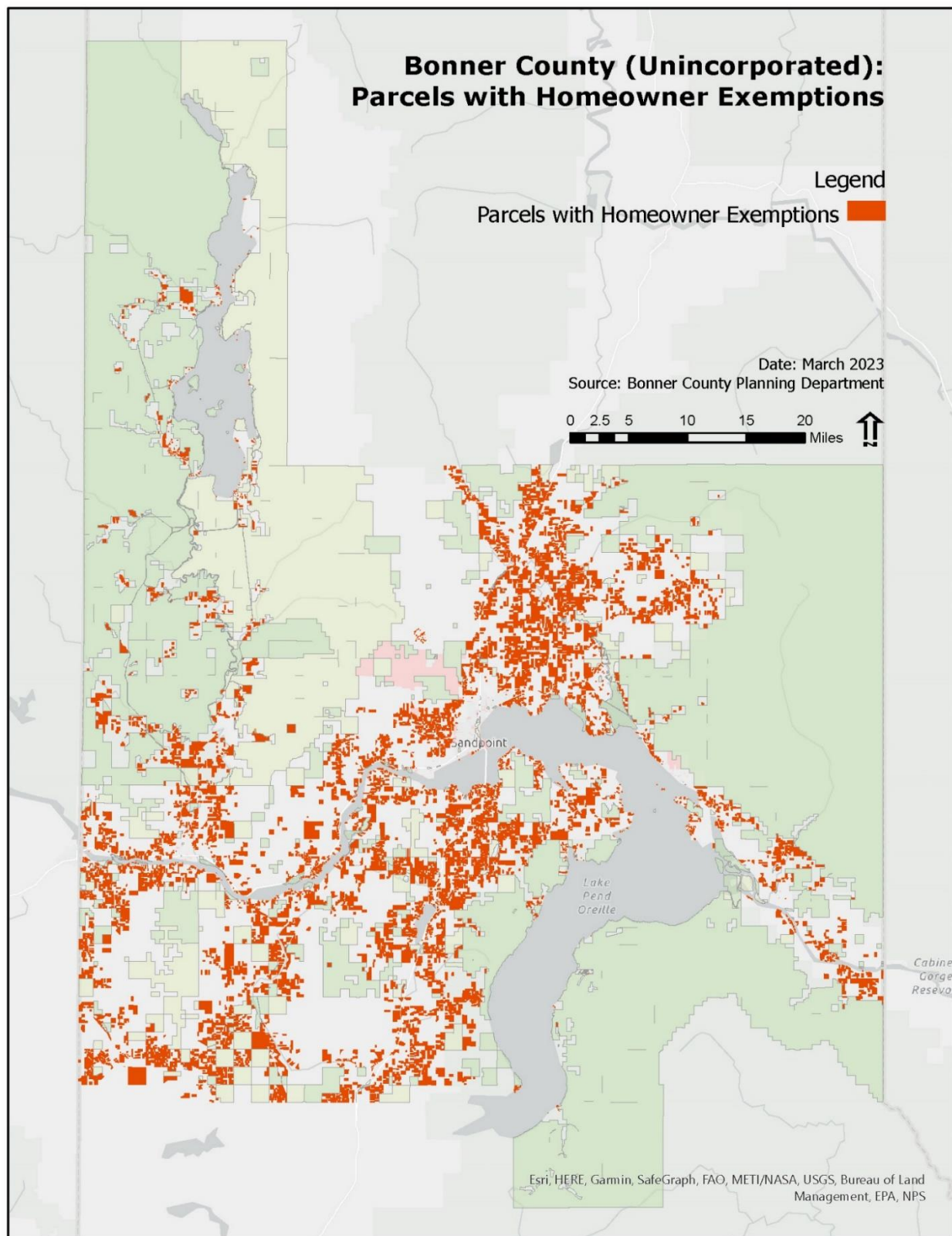
Note: This depiction of tax exemptions in March 2023 is not accurate and may contain a small margin of error.

Figure 21 Bonner County (Unincorporated): Parcels with Agricultural and Forestland Exemptions (2023)



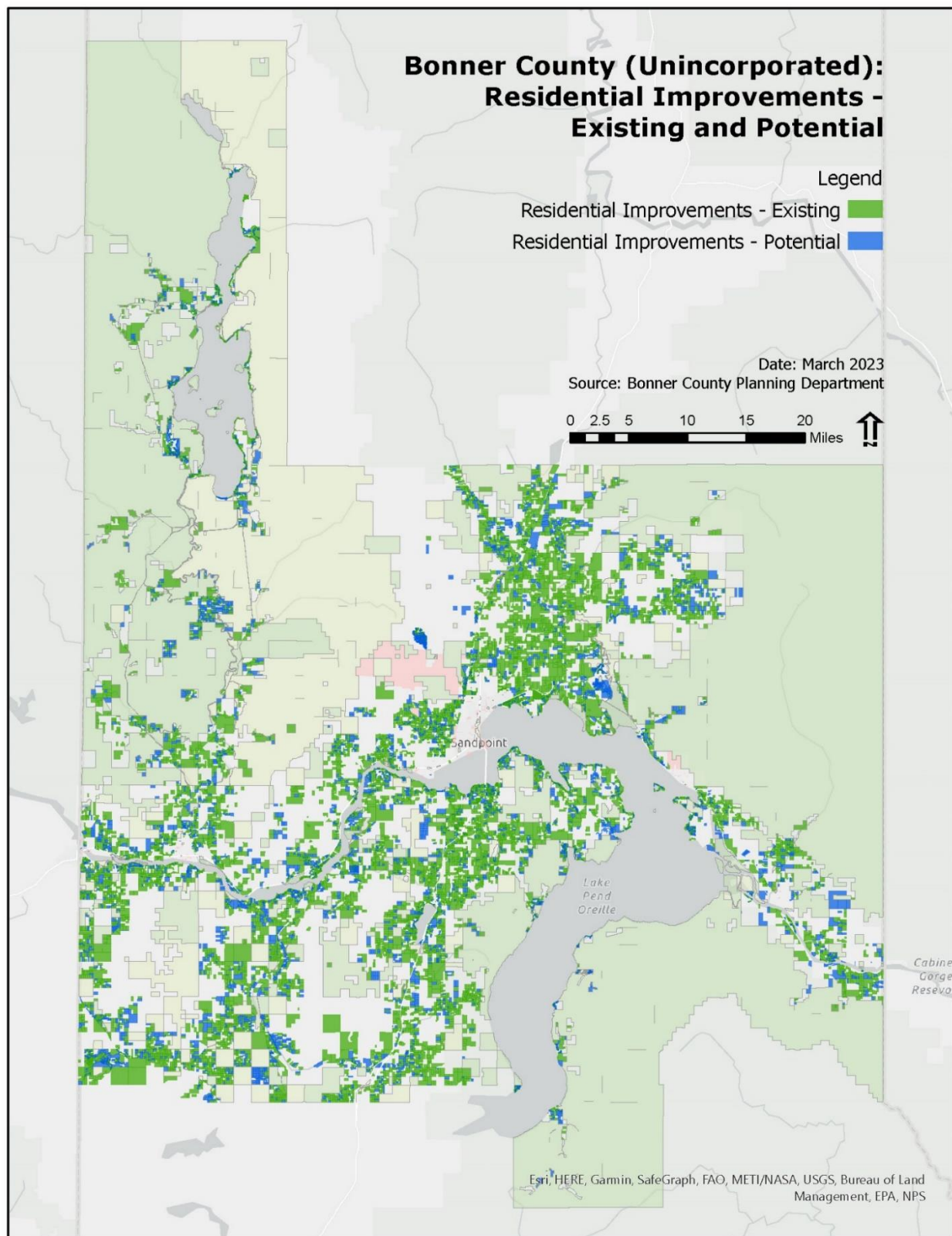
Note: This depiction of tax exemptions in March 2023 is not accurate and may contain a small margin of error.

Figure 22 Bonner County (Unincorporated): Parcels with Homeowner Exemptions (2023)



Note: This depiction of tax exemptions in March 2023 is not accurate and may contain a small margin of error.

Figure 23 Bonner County (Unincorporated): Parcels with Existing and Potential Residential Improvements (2023)



Note: This depiction of tax exemptions in March 2023 is not accurate and may contain a small margin of error.