

**FLOOR AREA RATIO (FAR )  
EXCEEDANCE PROGRAM**  
Continued Discussion

June 16, 2026



## PROCESS CHANGES

### COMMUNITY HOUSING POLICIES

- Unit priorities + detailed standards
- Pricing + costs

### INSTALLMENT 1 UPDATES

- Zone-specific program standards

### PRIORITY CODE UPDATES: FAR PROGRAM

- Clarification + Cleanup
- Calculation of amount required
- Outright and Discretionary Methods
- Discretionary Criteria
- Unit Income Targets

# **TODAY'S GOAL:**

## **DIRECTION ON PRIORITY UPDATES FOR FAR PROGRAM**

1. Methods + Process
2. Calculation of Requirement
3. Addressing Additional Standards
4. Income Categories

# METHODS + PROCESS

## Outright Options

- Limited to preferred methods
- Applications meeting all code requirements
- No exceptions or variances
- Administrative review and approval
- Certainty for applicants encourages use of program

- Build community housing on-site
- ~~Build community housing off-site~~
- ~~Acquire and restrict existing units~~
- Pay in-lieu fee
- Combination of above

## Discretionary Options (Council Review)

- All other proposals
- Outright options requesting variations or exceptions to standards (e.g. alternative income categories)
- Clarify process, establish criteria for consideration in review; link to policy goals
- Council review and approval

- Build community housing off-site
- Acquire and restrict existing units
- Convey land to city
- Other proposals

# CALCULATION OF REQUIREMENT

## What we've heard:

- Eliminate 15% net livable reduction for off-site, acquisition, in-lieu fee
- Eliminate groundwater / parking reduction

## ■ What we need direction on:

- Eliminate 15% net livable reduction for on-site community housing?

## Considerations:

- Reduction accounts for portion of common area serving on-site units
- On-site units may not be feasible without reduction; developers more likely to opt for in-lieu fee or seek alternatives
- Feasibility testing does not support increase in requirement above 20%

# ADDITIONAL STANDARDS

## Previously discussed:

- Rental vs. Ownership standards for studios, Categories 5, 6, Local
- Codify HOA dues + assessments protections for ownership units
- Allowed location of off-site proposals + additional requirements

## Recommendation: Adopt detailed standards in City Housing Policies

- Recognizing shift in relationship with BCHA
- Easier to modify; can respond to changing conditions and priorities
- Reviewed annually
- Rental vs. Ownership
- Bedroom size preferences
- Policy for maximum housing costs and initial sale prices
- Detailed HOA cost policies

# INCOME CATEGORIES + HOUSING COSTS

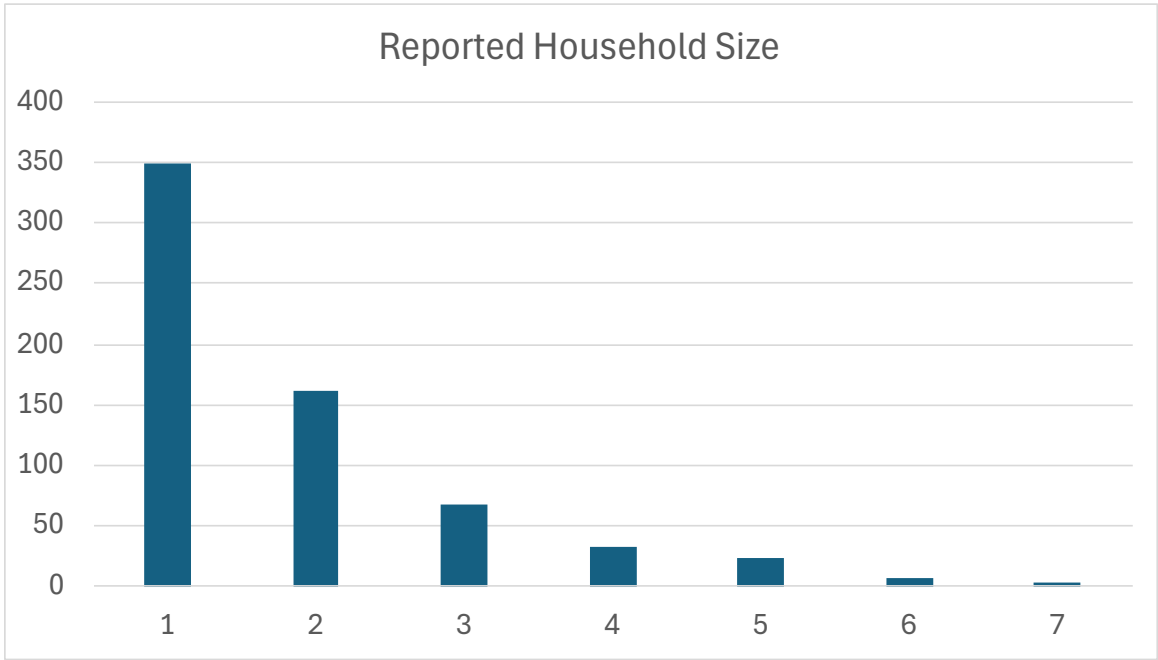
## ■ 1. What incomes are served by units developed through Program?

- Program currently serves Category 4 (80 - 100% AMI)
- Alternative income categories allowed with Council discretionary review
- Applicants must qualify at the time of purchase/lease
- Staff recommends allowing for category averaging to encourage diversity

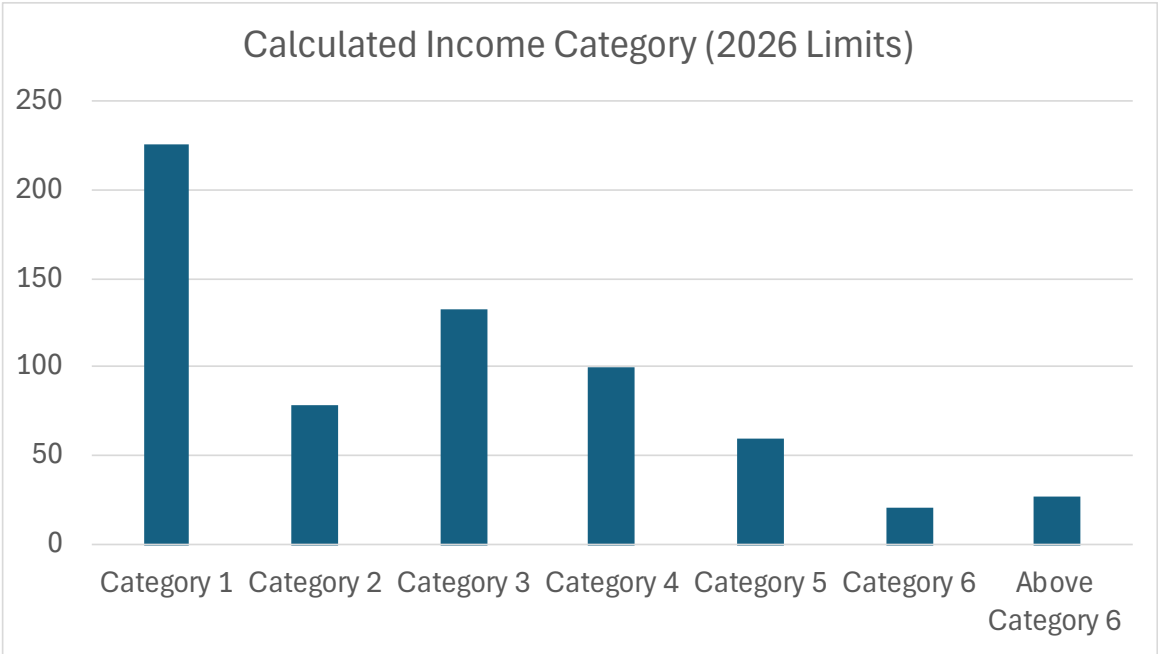
## 2. What are acceptable housing costs for units developed through Program?

- Consider both rental and ownership
- Currently determined by BCHA Policy
- Can be determined by City Housing Policy

# CURRENT WAITLIST DATA

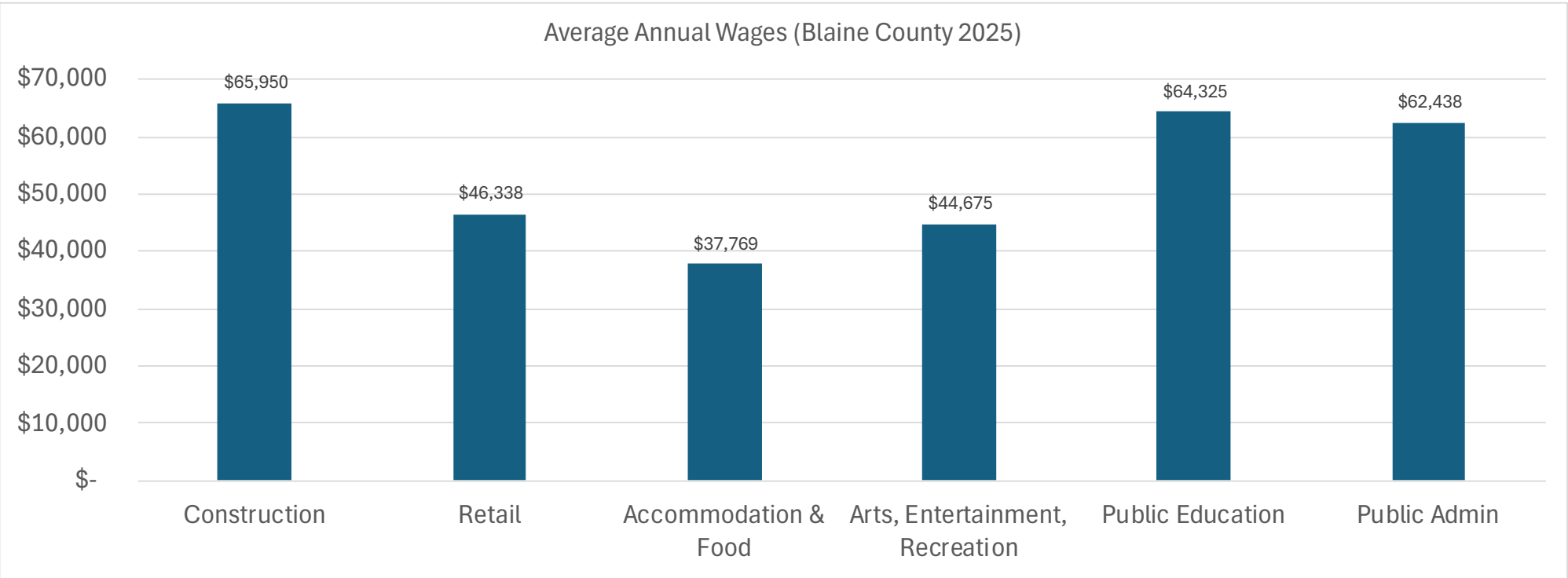


- 645 Active Households
- Average Household Size: 1.8
- Average Household Income: \$57,400



# BLAINE COUNTY WAGE DATA

## Average Annual Wage, 2025: \$62,695



Source: Quarterly Census of Employment and Wages (QCEW), Bureau of Labor Statistics

# 2026 INCOME LIMITS + MAXIMUM HOUSING COSTS (RENTALS)

Household Size	Federal Programs						Category Local No Income Limit
	Category 1 up to 50% of Median	Category 2 50% to 60% of Median	Category 3 60% to 80% of Median	Category 4 80% to 100% of Median	Category 5 100% to 120% of Median	Category 6 120% to 140% of Median	
1	\$ 38,000	\$ 45,600	\$ 60,800	\$ 76,000	\$ 91,200	\$ 106,400	Full-time, exclusive resident of or employed in Blaine County, Idaho
2	\$ 43,400	\$ 52,080	\$ 69,440	\$ 86,800	\$ 104,160	\$ 121,520	
3	\$ 48,850	\$ 58,620	\$ 78,160	\$ 97,700	\$ 117,240	\$ 136,780	
4	\$ 54,250	\$ 65,100	\$ 86,800	\$ 108,500	\$ 130,200	\$ 151,900	
5	\$ 58,600	\$ 70,320	\$ 93,760	\$ 117,200	\$ 140,640	\$ 164,080	
6	\$ 62,950	\$ 75,540	\$ 100,720	\$ 125,900	\$ 151,080	\$ 176,260	

Unit Size	Category 1 up to 50% of Median	Category 2 50% to 60% of Median	Category 3 60% to 80% Median	Category 4 80% to 100% of Median	Category 5 100% to 120% of Median & Category Local
Studio	\$ 524	\$ 873	\$ 1,048	\$ 1,397	\$ 1,747
1	\$ 561	\$ 936	\$ 1,123	\$ 1,497	\$ 1,871
2	\$ 636	\$ 1,060	\$ 1,272	\$ 1,696	\$ 2,120
3	\$ 711	\$ 1,184	\$ 1,421	\$ 1,895	\$ 2,369
4	\$ 808	\$ 1,347	\$ 1,616	\$ 2,155	\$ 2,693

*Maximum Housing Costs are inclusive of rent, essential utilities, HOA fees.*

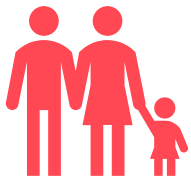
# MAXIMUM HOUSING COST EXAMPLES (RENTS)

30% of gross income is a national standard for limit of affordability.

Current policy is more conservative and varies based on household details.



- 1 person household
- Average wage earner: \$62,695 (Category 4)
- Monthly Gross Income: \$5,225
- Maximum Housing Cost for a Studio: \$1,397 / month
- 27% of gross income



- 3 person household
- 1 public admin and 1 retail: \$62,438 + \$46,338 = \$108,776 (Category 5)
- Monthly Gross Income: \$9,065
- Maximum Housing Cost for a 2-BR: \$2,120 / month
- 23% of gross income

*Maximum Housing Costs are inclusive of rent, essential utilities, HOA fees.*

# CONSIDERATIONS

## Changes to who is eligible (Income Category)

- Shifting to Category Local opens unit eligibility to all qualified locals
- More households competing for units
- Waitlist position determines priority
- Consider who will be/is served by other programs (OPP) and pipeline projects
- Code allows for alternative income category proposals with discretionary review

## Changes to unit costs (Maximum Housing Costs)

- Increasing housing costs do not meaningfully increase feasibility of percentage requirement
- In-lieu fee currently calculated based on Category 4
- Staff recommend determining through City Housing Policy
- Can be tailored to units produced through this program

# FEEDBACK + DISCUSSION

## 1. Methods + Process

- Any questions on proposed priority, outright methods + process?

## 2. Calculation of Requirement

- Does the Council wish to also remove the “net livable” 15% reduction for community housing built on-site?

## 3. Additional Standards

- Is Council aligned with addressing these details through an adopted City Housing Policy?

## 4. Income Categories

- Does the Council wish to change the targeted AMI range for outright community housing (currently 80 - 100%, Category 4)?
- Rents + Sale Prices can be reviewed through City Housing Policy

**THANK YOU**



# REQUIREMENTS + STANDARDS

## Current Requirements

- Category 4 (80 - 100% AMI) or lower. Allowed to request alternative and adjust amount of housing provided with Council review and approval
- No size/bedroom requirements
- No rental vs. ownership standards

## Current Methods

### "Outright" Options

- Build community housing on-site\* **(35 units)**
- Build community housing off-site
- Acquire and restrict existing units **(2 units)**
- Pay in-lieu fee\*

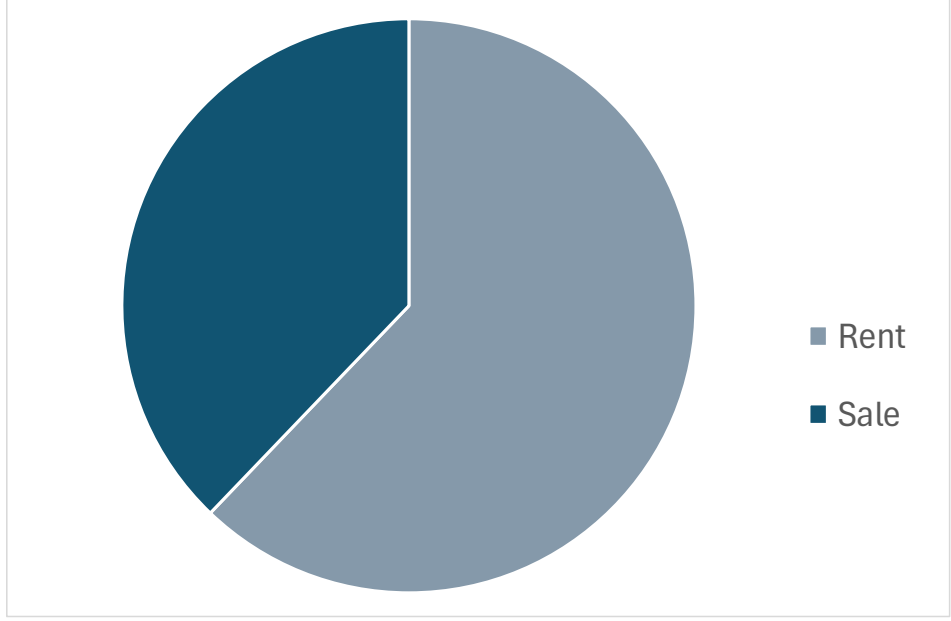
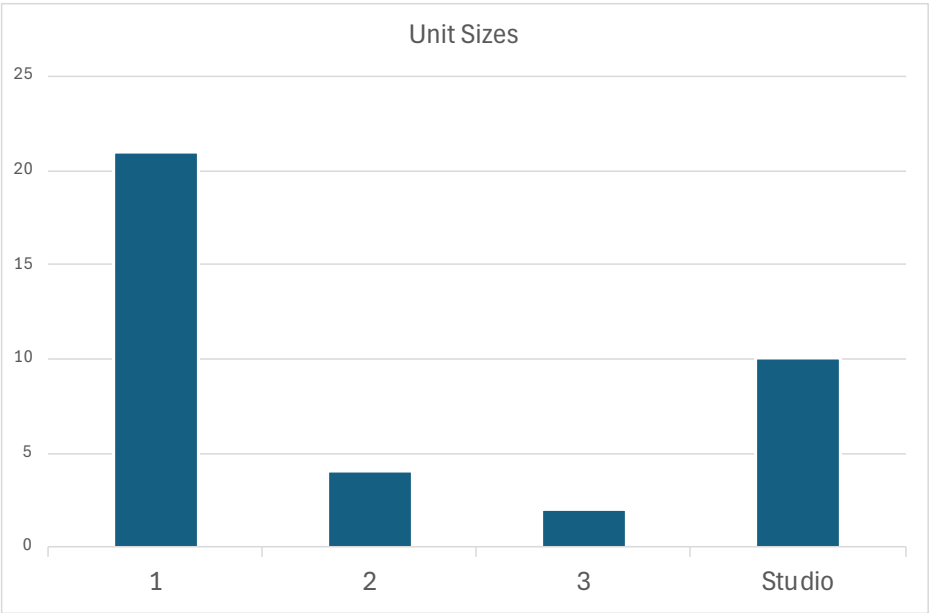
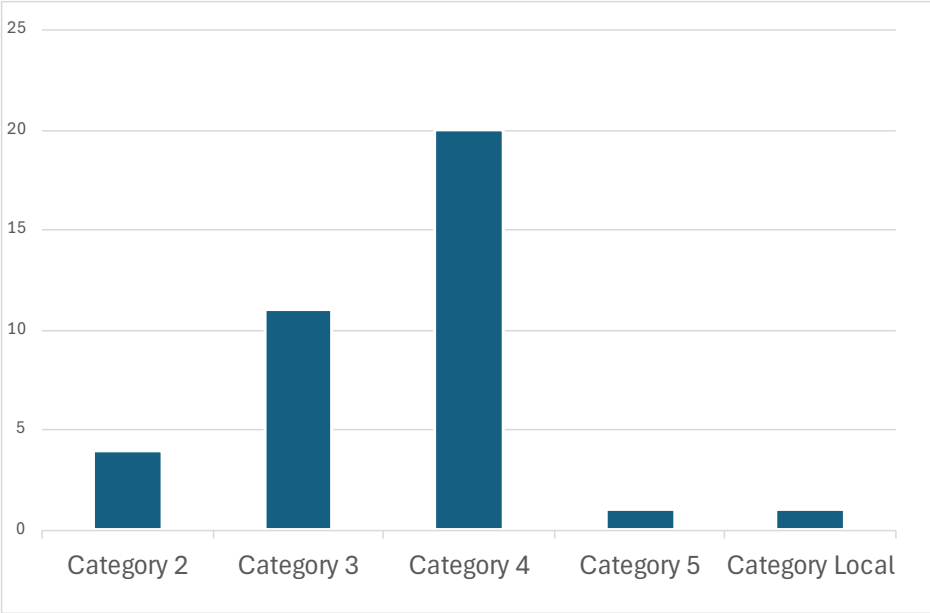
\* most common

### Discretionary Options (Full Council Review)

- Convey land to city
- Existing housing unit buy down / mortgage buy down
- Other proposals



# HOUSING PRODUCED BY FAR EXCEEDANCE PROGRAM



# TIMELINE



*Assumptions:*

- Community outreach in June
- 3 hearings with the PZ Commission
- 3 readings by City Council



*Assumptions:*

- No community outreach outside of hearings
- 1 hearing with the PZ Commission
- 3 readings by City Council
- Limited ability to make revisions due to schedule

# CONSIDERATIONS FOR PRIORITY ITEMS

## **FAR program elements are connected to other standards and amendments.**

- Adjustments to FAR maximums (by-right & with exceedance)
- Adjustments to definitions + measurements (e.g. Gross Floor Area)
- Other design requirements
- Influence type and amount of community housing that can feasibly be required.

## **Changes to the program will impact other zones**

- Community Core currently being studied
- Tourist and General Residential-High in the future

## **Level of Complexity**

- Limited public engagement and time for PZ + Council Review
- Limited ability to make revisions due to schedule

# INSTALLMENT 1: POTENTIAL FAR EXCEEDANCE CHANGES

## Retail Core

- Initial analysis recommends maintaining 20% community housing requirement
- Little change in amount that can be required between Categories 4, 5, 6
- Explore option for higher % requirement with Category Local

## Mixed-Use

- Initial analysis recommends maintaining 20% CH requirement
- Increase to 30% CH requirement for consolidated lots
- Little change in amount that can be required between Categories 4, 5, 6
- Explore option for higher % requirement with Category Local

## Considerations

- Explore allowing increased income category for larger units (2 & 3 bedrooms)
- Consider requiring ownership for Category 6 and Local.
- Explore impact of any adjustments to Gross Floor Area definition on FAR Exceedance