



Ada County REALTORS® Bring Workforce Housing Concept to Life in Idaho

The Executive Officer of the 3,000-member Ada County Association of REALTORS® (ACAR) takes a serious interest in the subject of Employer Assisted Housing. On a trip to Washington for Midyear meetings a few years back, Marc Lebowitz applied for research credentials at the Library of Congress to learn more about its history. “It goes back to the nineteenth century here in the U.S., with mining and factory towns, and into the 20th century with labor unions. There was a lot of dialogue then, and all my reading gave me a continued sense of ‘we need to bring this concept in to the 21st century, and REALTORS® ought to have a role in this – now.”

So when he learned about NAR’s Ira Gribin Grant Program, he jumped on it. With the funds that ACAR received from a Gribin Grant to the Idaho Association of REALTORS®, it developed a broad and creative three-pronged housing assistance program it called *Welcome Home Idaho*: down payment assistance for working families; zero-percent loans to help with fees and interest; and Employer Assisted Housing (EAH) materials and training for the community’s REALTORS®, elected officials, and business leaders.

The first component provided down-payment assistance in the form of bridge loans to nearly 2,000 first-time homebuyers taking advantage of the Federal tax credit. “This was a really great project,” says ACAR’s Director of Public Policy, Miguel Legarreta. “Simply put, it got a few thousand working families in to homes who were qualified for the Federal program, but just didn’t have the down payment. We were able to provide these folks with short-term second loans that they paid off once they received their tax credits in the spring.”

A number of those families also took advantage of the second component, another loan program that helped alleviate the fees and interest associated with Idaho Housing Finance Association loans. This program was developed in partnership and with support from the REALTORS® Community Foundation and the Intermountain Multiple Listing Service, which is now including housing assistance program information on a dedicated tab on its site – a great resource for REALTORS® and consumers.

The third component focused on Employer Assisted Housing. ACAR developed a slideshow, a video, and other training materials, and conducted seminars to train REALTORS® to reach out to employers and help them help their employees to access housing assistance. It also showed city officials and prominent employers the benefits of a workforce with safe, stable – and nearby – housing.

Employer Assisted Housing is not a concept that can be implemented instantly. Just approaching employers takes great preparation, time, and tact – and is often met with skepticism. “The first question is always ‘Who’s going to pay for this?!’”



says Lebowitz. “And we tell them that when the program is done correctly, all it takes from the employer is management support, a facility (and everyone has a canteen or a lunchroom,) and internal encouragement.” The bigger challenge, he admits, is working up to a financial return on a functioning EAH program. “It takes a while, and it’s hard to be patient or even see the end of the tunnel in the economic climate of the past few years. A number of employers we’ve met with who are 100% on board with the concept are simply in a holding pattern until they can afford to commit their own funds to an in-house program. But when they are, they will, and they know we’re here to help. Meanwhile, their employees can turn to other resources we’ve connected them to.”

Thanks to subsequent grants from NAR, the *Welcome Home Idaho* program has continued well beyond the original scope of its Ira Gribin Grant, promoting consumer awareness with an Ada County Housing Summit; partnering with the city of Boise on a Fair Housing campaign featuring billboards, radio time, and printed material; and developing other innovative projects like developing a housing trust fund for future qualified lower-income homebuyers. The city of Boise has indicated that it wants to commit \$1M to the cause, pending approval by the City Council and budgetary constraints.

Lebowitz is candid about the impact that NAR’s grants have had on his association’s ability to make these kinds of housing advocacy efforts. “Although we’re a large association, our annual budget is under \$700,000. Through NAR’s support just in the past few years -- from the Ira Gribin Grant, to Housing Opportunity Grants – we have been able to bring in \$120,000 in hard cash and paid-for services, which has benefited our community, our REALTORS[®], and all sorts of ancillary businesses in Ada County, Idaho. ACAR is now a real leader on tackling these issues in our community. We would not have been able to do this without NAR’s funding.”

Legarreta adds, “It’s become clear to us that if we come up with a good idea that needs funding, we can call NAR and know they’ll not just listen – they’ll do their best to get it for us. It’s tremendous support just knowing that. And what we’ve been able to accomplish has generated a lot of goodwill for REALTORS[®] and the industry. People recognize how hard we’re working to help our neighbors.”

