



# 2018

Community Report

# A broad spectrum of services to build strong communities.



## HOMELESS AND SPECIAL NEEDS HOUSING

Lead Homeless Coordination Network  
Grant Funding for Service Providers  
Homeless Management Information System  
Charitable Fundraising\*



## RENTAL HOUSING ASSISTANCE AND OVERSIGHT

Federal Rental Assistance  
Self-Sufficiency and Training  
Homeless Prevention\*  
Apartment Locator Services  
Rental Property Oversight and Compliance



## HOUSING DEVELOPMENT AND MANAGEMENT\*\*

New Development  
Acquisition and Rehabilitation  
Property Management  
Community Partnerships



## HOMEOWNERSHIP

Loan Aggregation and Securitization  
Loan Origination  
Loan Servicing  
Borrower Default Counseling  
Homebuyer Education  
Workforce Housing\*



## PROJECT FINANCING

Construction and Permanent Loans  
Rental Housing Tax Credits  
Federal Housing Resources  
Nonprofit Facility Financing  
Small Business Lending  
Infrastructure Bonds



## LEADERSHIP AND ADVOCACY

Biennial Conference  
Regional Roundtables  
Toll-Free Information Referral Service  
National, State, and Community Engagement  
Federal and State Legislative Advocacy

*\*In part, supported through the Home Partnership Foundation, a 501(c)(3) nonprofit corporation established by IHFA.*

*\*\*Primarily performed through The Housing Company, a 501(c)(3) nonprofit corporation established by IHFA.*



## Dear Reader,

We are pleased to present you with Idaho Housing and Finance Association's (IHFA's) 2018 Community Report. This past year has been both eventful and fulfilling. As we all know, Idaho is one of the fastest-growing states in the nation. Economic development and affordable housing are important factors in the overall health of our beautiful state. The stories that follow highlight some of the many ways IHFA has helped improve lives and strengthen Idaho communities by building meaningful partnerships and connecting people to resources. We hope you are inspired by the personal stories and accomplishments shared in this year's report. We are grateful to our board, employees, financial investors, and community partners for their boundless energy, talents, and dedication.



**Gerald M. Hunter**  
*President and Executive Director*  
Idaho Housing and Finance Association

**Steven R. Keen**  
*Chairman*  
Idaho Housing and Finance Association



# Building Partnerships

Every initiative we pursue brings our communities closer together through affordable housing opportunities and economic development—but we don't act alone.

For years, our team has strengthened key partnerships with private and public entities in Idaho and throughout the nation, allowing us to lay the groundwork needed to support our programs today. Strategic partnerships allow us to raise funds in the national capital markets, work closely with banking and lending institutions, and ultimately fund affordable housing and economic development in our state.



**BUILDING PARTNERSHIPS**

## The Meaning of Home

The Home Partnership Foundation's Avenues for Hope Housing Challenge is an annual, community-based fundraising campaign that provides support to more than 45 nonprofit organizations serving Idahoans in need of housing. Avenues for Hope has raised more than \$2.2 million since its inception in 2011.

What makes Avenues for Hope unique is the tremendous collaboration from corporate sponsors, individual donors, and nonprofits. Individual donations are enhanced by match funds and grants provided by sponsors. In 2017, nonprofits received \$200,000 on top of their donor contributions!

CATCH, Inc. (Charitable Assistance to Community's Homeless), a Treasure Valley organization, is one of these nonprofits. With a mission of securing homes for homeless individuals and families, CATCH aims to change lives one home at a time. CATCH began participating in Avenues for Hope in 2011 and has since raised more than \$264,000. These funds assist staff and case managers in guiding program participants from homelessness through the journey of securing a home.

Ashley, a CATCH participant, shared her story: "I had been abused and became homeless with my three babies, with only our self-respect and each other," she said. "We went to the

shelter and made the best of what we had. I continued to work while sending my girls to school and my son to daycare. I maintained the same routine, living out of our car for about six months until my CATCH case manager, Abby, told me that my family had been accepted into the program. Fast forward a month, I started seeking housing. I found my perfect home; it's everything we need. I honestly could not believe after waiting, working hard, making sure my babies were safe, we were finally entering our home!"

CATCH promotes its efforts during the Avenues for Hope Housing Challenge by communicating its mission in an authentic and strategic way. "Each December through the Avenues for Hope campaign CATCH spends 30 days inviting a conversation around the meaning of home, reminding each of us that every family and every person deserves a home," said Wyatt Schroeder, CATCH's executive director. "This campaign is an opportunity to expand our definition of home and challenge the assumptions and stereotypes that too often afflict families experiencing homelessness."

Inspired to give or participate? Visit [idahohousing.com/foundation/](http://idahohousing.com/foundation/) to learn more!

**The Home Partnership Foundation is a 501(c)(3) organization established by Idaho Housing and Finance Association.**

*Ashley and her family have found a place to call home through the CATCH program.*

## Avenues for Hope 2017 Totals:

### NONPROFIT PARTICIPANTS:

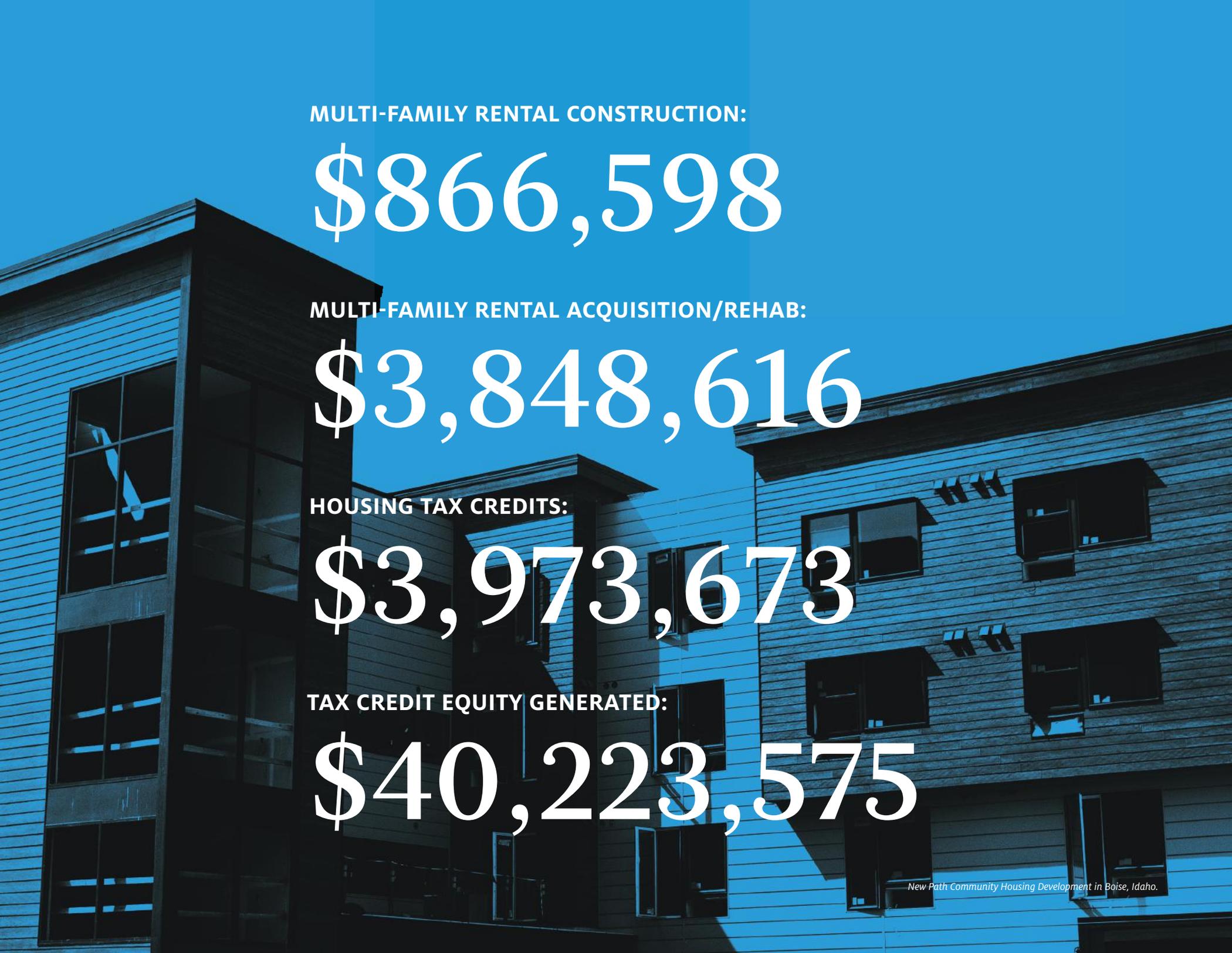
45

### CORPORATE SPONSORS:

30

### AMOUNT RAISED SINCE INCEPTION:

\$2.2 million



MULTI-FAMILY RENTAL CONSTRUCTION:

\$866,598

MULTI-FAMILY RENTAL ACQUISITION/REHAB:

\$3,848,616

HOUSING TAX CREDITS:

\$3,973,673

TAX CREDIT EQUITY GENERATED:

\$40,223,575



*Diana Lachiondo, Gerald Hunter, and Mayor David Bieter working together on the New Path Community Housing Development.*



## Community Partnerships—History Meets Innovation

It seems Idaho is on a list for everything these days, from “Best Places to Live” to “Hottest Travel Destinations.” Idaho has even been deemed the fastest-growing state in the country, according to the U.S. Census Bureau. As the population grows, it only adds competition and increased pressure for residents to find housing.

“We know we need more housing for people of all incomes,” said Diana Lachiondo, director of community partnerships for the City of Boise. Idaho Housing and Finance Association (IHFA) is committed to being a part of the solution, and one way we’re doing that is through strategic partnerships.

IHFA partnered with the City of Boise this past year to break ground on the New Path Community Housing Development, a project that will immediately house 40 chronically homeless people and support residents by helping them overcome the underlying issues that lead to homelessness.

This partnership with the city has since developed into two other exciting initiatives: a workforce housing development

close to the downtown area and a project that will provide permanent supportive housing for our state’s veterans.

“Boise has become recognized as one of our country’s most successful cities. With that success comes a challenge of ensuring some are not left behind. We have no greater partner than IHFA in our ongoing effort to provide affordable housing and to shelter and help our most vulnerable residents,” said Boise Mayor David Bieter. “Their team is steadfast in its commitment to this community and to working with the City of Boise to meet our housing goals and needs.”

Financing for the projects has come in a variety of forms, including tax credits, bonds, and donations directly made by IHFA. The City of Boise is allocating millions of dollars from the general fund and grants from the HOME Investment Partnerships HUD program.

Another Idaho city is going through a similar development phase. Idaho Falls is working to revitalize its downtown core, including the remodel of the historic Bonneville Hotel

on the corner of Park Avenue and Constitution Way. Built in the late 1920s, time has taken its toll on this once luxurious building. Through a unique partnership, the Idaho Falls Urban Renewal Agency, The Housing Company, and IHFA are working to restore the building to its original glory and turn it into affordable housing units. The renovation process was made possible through the city’s urban renewal agency’s ability to contribute more than \$1 million toward the purchase of the building. Without this support, the Bonneville Hotel would have been too expensive for affordable multifamily housing. IHFA was able to secure Low-Income Housing Tax Credits for the property. Upon completion, the Bonneville Apartments will provide safe, stable, and affordable housing for individuals and families in Idaho Falls.

“Idaho Falls is thrilled that all the partner and financing components have come together not only to preserve a historic structure, but to provide high-quality, affordable housing in the downtown area,” said Brad Cramer, Idaho Falls’ director of community development services.



# HFA Partnerships

Idaho Housing and Finance Association (IHFA) has more than 40 years of experience working with low to moderate income homebuyers and homeowners, and nearly 30 years servicing mortgage loans. In that time, our customer-focused servicing, innovative technologies, and quick loan purchase turn times have set the standard for the industry. This, in turn, has helped us become well-regarded and forge new partnerships as the loan servicer for six other Housing Finance Agency (HFA) partners including: New Mexico Mortgage Finance Authority (MFA), Iowa Finance Authority, Connecticut Housing Finance Authority, Texas Department of Housing and Community Affairs, South Dakota Housing Development Authority, and Washington State Housing Finance Commission (WSHFC). Currently, IHFA is proudly servicing more than 100,000 loans within these seven states.

As a self-supporting agency, IHFA generates all revenue necessary to cover the cost of its operations. It does this by earning fees for work performed and does not use state employees or state-appropriated funds for its operations. The additional fees earned through these partnerships with sister HFAs generate revenue that IHFA is able to give back to Idaho’s communities by providing affordable housing programs, as well as assist with homelessness prevention. IHFA is also committed to providing the highest quality in servicing for our partners.

Our first HFA partnership began with MFA in March 2013. “We turned to IHFA during a time when the master servicing pool had few companies available that could handle our loan volume and those master servicers added overlays to our programs that made it difficult to meet the needs of our customers. We needed to use one servicer that could handle the variety of affordable housing loans we provide,” said Jeff Payne, senior director of homeownership for MFA. “IHFA has a similar way of thinking and a mission-driven way of doing things, so it was a good fit for us.” Payne appreciates the customization with online tools for lenders and borrowers that make the process seamless for clients, assures quality customer service, and encourages mentorship from working with a sister HFA.

Our most recent partnership with WSHFC began when it saw a significant increase in its loan volume and wanted to diversify its servicing from one loan servicing partner. “We had heard wonderful things about IHFA from other HFAs and wanted to learn more,” said Lisa DeBrock, director of homeownership lending for WSHFC. “We know IHFA has the same sort of mission and values as we do and shares a common passion for quality customer service for borrowers as well as lending partners.”

IHFA will continue to build partnerships in order to support programs that positively impact Idaho.

## 1 Idaho

Loans Serviced: 50,651

Total Amount: \$5,600,946,000

## 2 Connecticut

Loans Serviced: 8,865

Total Amount: \$1,411,257,384

## 3 Iowa

Loans Serviced: 7,562

Total Amount: \$764,314,696

## 4 New Mexico

Loans Serviced: 8,801

Total Amount: \$1,168,899,000

## 5 South Dakota

Loans Serviced: 6,759

Total Amount: \$900,681,327

## 6 Texas

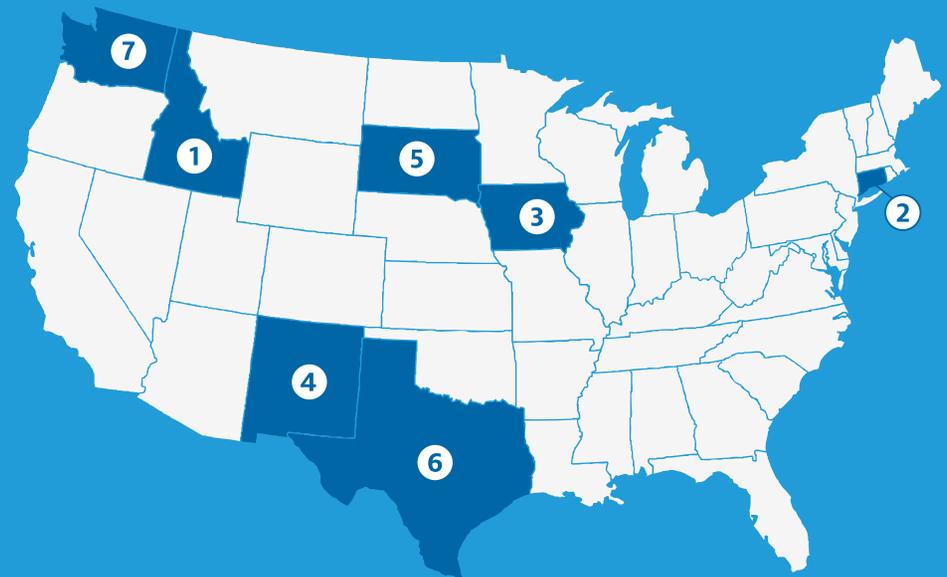
Loans Serviced: 16,713

Total Amount: \$1,372,542,476

## 7 Washington

Loans Serviced: 1,184

Total Amount: \$159,617,000



## HFA Partnership Totals:

### TOTAL LOANS SERVICED:

100,535

### TOTAL SERVICING PORTFOLIO:

\$11,378,258,000

### SINGLE FAMILY LOANS FINANCED:

\$4,262,758,075



# Connecting People to Resources

Housing is what sustains our community. It spurs commerce, shapes culture, and when accessible and affordable, raises the quality of life in our state.

We embrace our responsibility to connect Idahoans to the numerous resources available—from home and business loans to federal and local assistance. We provide the same skills and capabilities as those of traditional lenders and housing professionals, but with the added task of understanding and creating solutions for complex affordable housing needs.



## Providing Stability to Veterans

Duane is proud of where he has been and where he is going. Duane served in the United States Navy in Vietnam from 1971 to 1974, aboard the USS Constellation. Three years ago, when going on disability, Duane started talking with his VA case worker about getting a place of his own.

Duane is one of 72 currently participating in the Veterans Affairs Supportive Housing (VASH) program. The VASH program was established in 2008 through a unique collaboration between Idaho Housing and Finance Association (IHFA), the U.S. Department of Housing and Urban Development (HUD), and the Department of Veterans Affairs (VA). The program combines HUD rental assistance for homeless veterans with case management and clinical services through VA medical centers.

The dedicated staff of IHFA's branch offices have provided almost 100 VASH vouchers to homeless veterans across the state. VA case managers and IHFA staff members work together to determine eligibility. Once admitted to the program and leasing a home, the VA provides ongoing case management.

"The VA was instrumental in signing me up with IHFA; the office was extremely helpful. They helped me get into my house quickly by securing the voucher. I give

just as much credit to IHFA as I would to the VA. In total, the time between signing up for the program and moving into my new home only took about four months," Duane said.

Since June 2016, he has been living in a one-bedroom, cottage style house with a driveway and fenced-in yard for his Chihuahua. "This has worked out really quite well for me. It's comfortable and all the necessities are there," Duane said.

Through the stability of his new home, counseling, and assistance from the VA, Duane is creating a new life for himself. "I'm proud to say I've been sober for more than 16 ½ years. I started volunteering a month ago at an organization called Recovery in Motion. I am working toward 500 volunteer hours to become a peer group recovery coach. I'm on my way to getting my Idaho state certification the beginning of next year."

VASH provides crucial resources for veterans to pursue their goals, ambitions, and dreams. IHFA is proud to work alongside the Department of Veterans Affairs and HUD to help veterans like Duane who have bravely served our country.



**TOTAL AFFORDABLE HOUSING INVESTMENT:**

**\$36,791,835**

**TOTAL FAMILIES ASSISTED:**

**18,625**

*Toni Shinn, IHFA's Branch Manager in Twin Falls, and Jodi Warthen Debartolo, LCSW HUD-VASH Case Manager, working together to help veterans like Duane find a home.*



Shane Cook at Koto Brewing opening this fall in Twin Falls.



## A Dream Realized in Downtown Twin Falls

Twin Falls is experiencing a downtown transformation. New sidewalks and buildings are in construction and innovative businesses are opening, all the while foot traffic continues to increase. The handprints of downtown visitors can even be seen on the windows of what will soon be Koto Brewing.

Shane Cook has been a business owner in downtown Twin Falls for the better part of a decade. His lifelong dream of opening a brewery is now a reality.

The Koto Building, located just a few doors down from Shane's sandwich shop, sat vacant for about a year. His original plan was to lease the building for his new brewery, but because of the extensive work that needed to be done, he decided to buy it. He was able to personally invest some capital to start his business,

but because Koto Brewing was a new venture in the area, he needed collateral support. First Federal Savings Bank in Twin Falls and Idaho Housing and Finance Association (IHFA) were there to help.

Shane qualified for IHFA's Collateral Support Program (CSP), a statewide program that supports small businesses. CSP supplies cash collateral accounts for business owners to secure financing to start or grow their business. "It absolutely helps a lot of our small business owners conserve working capital. It also helps those borrowers where they don't have the capital to even spare for a down payment," said Kai Matthews, a business banking officer at First Federal.

In Koto Brewing's case, CSP not only provided Shane the capital he needed to purchase and renovate the

building but allowed him to close on the property in a timely manner. "It was like a perfect storm. Everything came together at the right time," Shane said. The quick turnaround made possible through CSP allowed Shane to start renovations on the 90-year-old building much earlier. He's replaced the wiring, plumbing, floors, and structure of the building. Many of those materials (like brick and an 8 X 18-foot support post) have been repurposed to help keep the historical integrity of the building intact.

"Without IHFA, we probably would still be looking for a place," Shane said. Shane and his team are excited to open their doors this fall and start sharing this dream with the vibrant, growing Twin Falls community.

A man with a beard, wearing a black t-shirt with the Koto Brewing Co. logo and khaki shorts, stands in a brewery. He is positioned to the right of a large, multi-tiered stainless steel brewing tank. The background shows other industrial equipment and a brick wall. The entire image has a teal color overlay.

PRIVATE LOANS GENERATED:

\$52,300,000

JOBS GENERATED:

270

BUSINESSES HELPED:

90



NEW LOANS FINANCED IN IDAHO:

12,130

TOTAL AMOUNT:

\$1,659,429,806

PERCENTAGE OF  
FIRST-TIME HOMEBUYERS:

81%

HOMEBUYER EDUCATION  
2017 GRADUATES:

6,488

Tom relaxing at his home in Rathdrum, Idaho.



## Idahoan Finds Hope...and Home

Tom is a 66-year-old Vietnam War veteran who always dreamed of owning a home. “You never quite feel at home if you don’t own it,” he said. Over his lifetime, the American dream of homeownership had always taken a back seat. Tom put his country first when he enlisted in the United States Army during the Vietnam War. After three years of combat, Tom left the military and moved from state to state until ending up in Rathdrum, Idaho.

Rathdrum was where Tom’s lifelong dream of homeownership would eventually become a reality but not before a struggle to secure a home loan. “It was a dream for a long time, but eventually I just gave up. I had hit a wall too many times,” Tom said. “Houses were getting so expensive, and I didn’t have twenty or thirty thousand dollars to put down on a house.” While helping a friend move, he was put in touch with Valerie Cheyne at Fairway Independent Mortgage Corporation. Because Tom had never gone through the homebuying process, Valerie recommended he

register for Idaho Housing and Finance Association’s Finally Home! First-Time Homebuyer Education program. This program consists of online and statewide in-person classes that teach first-time buyers about the homebuying process and help them reach their goal of homeownership. “I simply didn’t know anything about the process,” Tom said. “The instructors were very good, very qualified people. By the time I left, I didn’t have any questions. I highly recommend that everybody take homebuyer education.”

Tom’s next step was qualifying for an IHFA VA home loan. “He was a pleasure to work with and so grateful,” Cheyne said. Tom’s low-interest VA loan not only made buying his first house possible, it made it affordable.

Today, this veteran no longer has to move around the country—he’s planted his roots in the Gem state and couldn’t be happier.

The image shows the Idaho State Capitol building, a large neoclassical structure with a prominent dome and columns. The entire image is overlaid with a blue color filter. The text is centered over the building.

TOTAL INVESTMENT IN IDAHO:

**\$1.87 billion**

## Investment Allocation:

### HOMEOWNERSHIP:

**\$1,659,429,806**

### RENTAL HOUSING CONSTRUCTION:

**\$40,223,575**

### RENTAL ASSISTANCE:

**\$36,791,835**

### GRANTS:

**\$10,691,520**

### HOMELESS SERVICES:

**\$3,764,998**

### ECONOMIC DEVELOPMENT:

**\$121,865,000**

# Filling The Gaps

Idaho Housing and Finance Association (IHFA) is committed to improving the lives of Idaho residents and their communities. For this reason, IHFA sponsors and supports a variety of community service activities each year with employees taking great pride in making a difference by donating necessary essentials, time, and money.

We introduced the Ready, Set, Read! Program this past year, which provides a free, age-appropriate book to anyone younger than 18 who is a member of a family participating in IHFA's Housing Choice Voucher program for rental assistance. Ready, Set, Read! presents tips and resources for parents to revamp their children's engagement in enhanced reading rituals to improve reading proficiency—a vital component in a child's learning and development of communication skills.

The Home Partnership Foundation supported this program with a donation that funded the purchase of more than 3,000 books. Since the program's launch, donation outreach has continued to secure new, high-quality books, which are distributed to each household during annual recertification appointments by caring IHFA staff.

IHFA employees participated in several other projects this year, including: United Way of Treasure Valley's Basic Needs School Pantry project; NeighborWorks Boise's Rake Up Boise; an accessory drive benefiting shelters and self-sufficiency programs across Idaho; and a food drive benefiting food banks throughout the state. The results? We raised the equivalent of 4,600 hygiene items and school supplies, raked the yards of two elderly families, collected more than 6,500 pounds of food, and gathered 1,250 pieces of clothing.

According to Robynn Browne, director of development for the United Way of Treasure Valley, our efforts are making a difference. "With more than 4,500 homeless students in the valley, the supplies support homeless student liaisons and counselors all over the valley helping low-income and homeless students have the important things they need for a great school year," Browne said. "These items not only make a health difference but also increase attendance which helps the kids succeed."

But we didn't stop there. Following is a list of the many organizations IHFA and our staff supported to make a difference.



Rake Up Boise



Ready Set Read!



Student Basic Needs Drive



Accessory Drive

# Corporate Contributions

IHFA has contributed \$2.1 million to organizations statewide in the past three years. Our financial contributions, volunteer efforts, and participation have helped these organization in a variety of ways.

Activate Treasure Valley  
 Ada County Sherriff Employees Association  
 Advocates Against Family Violence, Inc.\*  
 Affordable Housing Foundation\*  
 Aid for Friends\*  
 a.l.p.h.a (Allies Linked for the  
 Prevention of HIV and AIDS)  
 Alternatives to Violence of the Palouse\*  
 Amerian Planning Association - Idaho Chapter  
 American Red Cross  
 ARMA International - Boise Valley Chapter  
 Association of Idaho Cities  
 Astegos, Inc.\*  
 Bannock Youth Foundation\*  
 Bingham Crisis Center\*  
 Blackfoot Chamber of Commerce  
 Blaine County Housing Authority\*  
 Boise Metro Chamber of Commerce  
 Boise Public Schools Education Foundation\*  
 Boise Regional REALTORS®  
 Boise State University's MBA Mentor Program  
 Boise Valley Economic Partnership  
 Bonner Homeless Transitions\*  
 Building Contractors Association  
 of Southwestern Idaho  
 Building Owners and Management  
 Association (BOMA Boise)  
 Business Professionals of  
 America - Idaho Chapter  
 Caldwell Board of REALTORS®  
 Caldwell Chamber of Commerce  
 Canyon County Habitat for Humanity\*  
 CATCH, Inc.\*  
 Catholic Charities of Idaho\*  
 Central Addition Master Plan  
 Stakeholder Committee  
 CLUB, Inc.\*  
 Coeur d'Alene Chamber of Commerce  
 College of Western Idaho

Community Development Council  
 Community Resource Center of Teton Valley\*  
 Corpus Christi House\*  
 Council of Development Finance Agencies  
 Dress for Success  
 Eagle Chamber of Commerce  
 Eastern Idaho Community Action Partnership\*  
 Elmore County Board of REALTORS®  
 Employers Health Coalition of Idaho  
 Family Care Center, Inc.\*  
 Family Promise of Lewis Clark Valley\*  
 Family Promise of North Idaho\*  
 Family Promise of the Palouse\*  
 Family Services Alliance of Southeast Idaho\*  
 First Story\*  
 Greater Blackfoot Association of REALTORS®  
 Greater Idaho Falls Association of REALTORS®  
 Greater Idaho Falls Chamber of Commerce  
 Greater Pocatello Association of REALTORS®  
 Home Partnership Foundation\*  
 Homeless Management Information System  
 Hope House, Inc.\*  
 housingidaho.com  
 Housing Information Referral Center  
 Idaho Affordable Housing  
 Management Association  
 Idaho Association of Commerce and Industry  
 Idaho Association of Counties  
 Idaho Association of Mortgage Professionals  
 Idaho Bike and Pedestrian Advisory Committee  
 Idaho Building Contractors Association  
 Idaho Community Bankers Association  
 Idaho Community Review Team  
 Idaho Fair Housing Forum  
 Idaho Falls Chamber of Commerce  
 Idaho Falls Rescue Mission  
 Idaho Hispanic Chamber of Commerce  
 IDAHO, Inc.  
 Idaho Mortgage Lenders Association

Idaho Nonprofit Center\*  
 Idaho REALTORS®  
 Idaho Rental Owners & Managers Association  
 Idaho Rural Partnerships Board  
 Idaho State Bar Association  
 Idaho Youth Ranch\*  
 International Rescue Committee\*  
 Kuna Chamber of Commerce  
 LEAP Charities\*  
 Lemhi County Crisis Intervention\*  
 Lewis Clark Valley Chamber of Commerce  
 Lewiston-Clarkston Partners  
 Habitat for Humanity\*  
 Matt's Place Foundation\*  
 McCall Chamber of Commerce  
 Meridian Chamber of Commerce  
 Mini-Cassia Chamber of Commerce  
 Moscow Affordable Housing Trust, Inc.\*  
 Nampa Association of REALTORS®  
 Nampa Chamber of Commerce  
 Nampa School District\*  
 National Association and Housing  
 and Redevelopment Officials  
 (NAHRO) - Idaho Chapter  
 National Association of Home Builders  
 National Council of State  
 Housing Agencies (NCSHA)  
 National Low Income Housing Coalition  
 NeighborWorks Boise\*  
 NeighborWorks Pocatello\*  
 North Idaho Aids Coalition  
 Northwest ADA Center - Idaho  
 Northwest Community Development Institute  
 Oneida Crisis Center\*  
 Pacific Northwest Regional Council of NAHRO  
 Philanthropy Northwest  
 Pocatello-Chubbuck Chamber of Commerce  
 Pocatello Habitat for Humanity\*  
 Ramp Up Idaho

Safe Passage  
 Sandpoint Chamber of Commerce  
 Shepherd's Home\*  
 Snake River Valley Building  
 Contractors Association  
 Sojourners' Alliance\*  
 South Central Community Action Partnership\*  
 Southeastern Idaho Community Action Agency\*  
 St. Vincent de Paul North Idaho\*  
 St. Vincent de Paul Southwest Idaho\*  
 Star Chamber of Commerce  
 Statewide Bike and Pedestrian  
 Advisory Committee  
 The Community Builder\*  
 The Good Samaritan Home\*  
 The House Next Door\*  
 The Jesse Tree of Idaho\*  
 The Salvation Army Lewiston\*  
 The Salvation Army Treasure Valley\*  
 The Women's Center\*  
 Toys for Tots Foundation  
 Twin Falls Chamber of Commerce  
 Union Gospel Mission\*  
 United Way  
 University of Idaho Dept. of Art  
 and Architecture/Bioregional  
 Planning & Community Design  
 University of Idaho Dept. of Art and  
 Architecture/Urban Design Studio  
 Urban Land Institute  
 Victory House\*  
 Voices Against Violence\*  
 Western Magic Valley REALTORS®  
 Western Pension & Benefits Association  
 Women's and Children's Alliance\*  
 Women's Council of REALTORS®

\*Denotes monetary support from IHFA

# Board of Commissioners

IHFA is governed by a seven-member board of commissioners. The Idaho Governor appoints members to four-year terms and designates the chairman of the board. The board members elect a vice chairman and secretary/treasurer.

IHFA's board provides overall policy direction in governing business activities as well as setting long-term goals for meeting Idaho's future housing needs.

**Steven R. Keen**

Board Chairman  
Senior Vice President, CFO and Treasurer  
Idaho Power and IDACORP, Inc.

**Ralph G. Cottle**

Board Vice Chairman  
Retired Bank President and CEO

**R. John Insinger**

Board Secretary-Treasurer  
Attorney

**Darlene M. Bramon**

Banking and Civic Leader

**Mark P. Dunham**

Consultant

**Jeffrey G. Nessel**

Senior Vice President, Branch Manager  
D.A. Davidson & Co.

**Nancy Vannorsdel**

Finance/Community Leader



**BOISE HEADQUARTERS**

P.O. Box 7899  
(565 W. Myrtle Street)  
Boise, ID 83707-1899  
208.331.4700  
855.505.4700

**COEUR D'ALENE BRANCH**

915 W. Canfield Avenue  
Coeur d'Alene, ID 83815  
208.762.5113  
866.621.2994

**IDAHO FALLS BRANCH**

506 S. Woodruff Avenue  
Idaho Falls, ID 83401  
208.522.6002  
866.684.3756

**LEWISTON BRANCH**

2338 Nez Perce Drive  
Lewiston, ID 83501  
208.743.0251  
866.566.1727

**TWIN FALLS BRANCH**

844 Washington Street N.,  
Suite 300  
Twin Falls, ID 83301  
208.734.8531  
866.234.3435