



An Association of Mortgage Professionals

To: Kootenai County Commissioners  
Fr: Charles Anderson, President  
Idaho Association of Mortgage Professional  
Re: Residential Building Code Options

The Idaho Association of Mortgage Professionals Board of Directors, representing from all over the State of Idaho including brokers, lenders, credit unions and more, would like to encourage the County Commissioners to stay with the current residential building codes as is and not consider making them voluntary or repeal them.

We feel that there It is a huge risk for the future homeowner when there was originally little oversight of the original construction. It is a risk that poses both safety issues due to poor or faulty construction and a financing risk. Most financial institutions will choose not to finance a home not built to codes . And if they do choose to finance it, the loan product will most likely not be conventional, leading to higher loan costs for the borrower. Finally, we have concerns that the value of the home could be significantly lowered due to a lack of evidence that it was built to any type of standard that could ensure its durability over the life of the loan.

It will be likely that the owner/builder will be entirely uninformed of these issues until he/she goes to sell their lifetime investment to discover that it cannot be sold with conventional market tools due to this exemption.

You will be hearing in detail from other parties about some concerns we share with them including FEMA funding concerns caused by this language; increased risk for our emergency personnel in responding to emergencies in these homes; and lack of relevant information for appraiser to assign value to these structures.

We urge you to keep the residential codes as is.

Idaho Association of Mortgage Professionals  
P.O. Box 7981, Boise, ID 83707  
Phone (208) 321-9309 Fax: 208-321-4819  
Email: [tottens@amsidaho.com](mailto:tottens@amsidaho.com)  
[www.idahomortgageprofessionals.org](http://www.idahomortgageprofessionals.org)