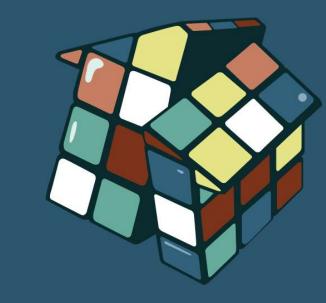
# KETCHUM'S HOUSING EFFORTS

Task Force Update + Workshop September 4, 2025

Context setting for Ketchum City Council, September 11, 2025



### PANDEMIC BOOM EXACERBATES HOUSING CRISIS

#### **SUMMER 2021**



CHEAT SHEET MEDIA OBSESSED ROYALS POLITICS OPINION POWER 100 INNOVATION U.S. NEWS SCOUTED

Rents have gotten so stratospheric in Ketchum, Idaho, that teachers and hospital workers—some whose families have lived here for generations—are facing homelessness.

The New Hork Times

**JULY 2022** 

### A Town's Housing Crisis Exposes a 'House of Cards'

In the Idaho resort area of Sun Valley, there are so few housing options that many workers are resorting to garages, campers and tents.

### Businesses, resort face worker shortages

Managers point to housing crunch, other factors as cause

Greg Foley Jun 16, 2021 💂 28

# laho Mountain Express



#### **SPRING 2023** | BCHA SURVEY



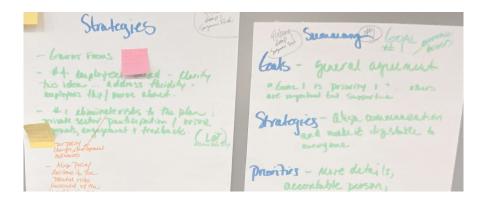
of employers have had difficulty hiring due to lack of available housing

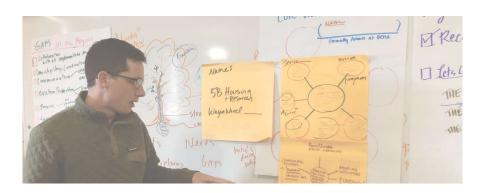


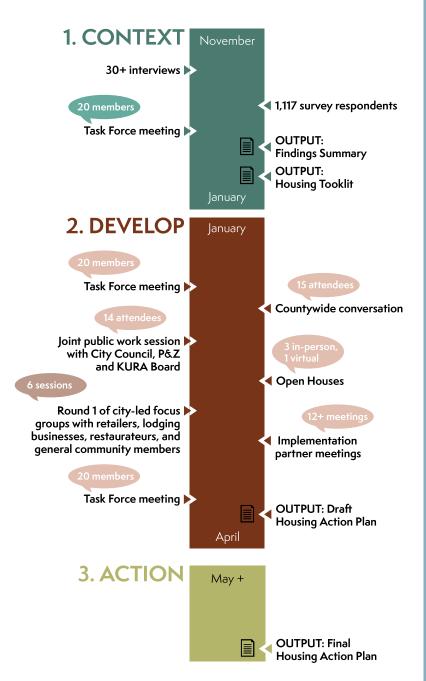
known lost employees due to housing, averaging 2 per employer surveyed

# **KETCHUM'S COMMUNITY PLAN INFORMED BY EXTENSIVE PUBLIC + STAKEHOLDER INPUT, 2021-2022**















### There is a massive shortage of affordable homes in Ketchum.

NEED BY 2032	Historic Growth 1% Annually	<b>High Growth</b> 3% Annually
New Households (population growth)	+227	+546
Housing Units in Poor Condition	16	16
Households with Severe Overcrowding	16	16
Cost-Burdened Households	368	368
Experiencing Homelessness	36	36
Current Households at risk of displacement or unhoused	+436	+436
Estimated need (preserved, converted, new community housing units)	663 total	982 total

 population growth is combination of growth with existing conditions (current employers, no new development) and as a result of new construction and new uses (see Nexus Study)

## There is a massive shortage of affordable homes in Ketchum.

NEED BY 2032	Historic Growth 1% Annually	<b>High Growth</b> 3% Annually
New Households (population growth)	+227	+546
Housing Units in Poor Condition	16	16
Households with Severe Overcrowding	16	16
Cost-Burdened Households	368	368
Experiencing Homelessness	36	36
Current Households at risk of displacement or unhoused	+436	+436
Estimated need (preserved, converted, new community housing units)	663 total	982 total

• Doesn't include verbal or month-to-month leases, nor the 335 lost long-term rentals



### There is a massive shortage of affordable homes in Ketchum.

NEED BY 2032	Historic Growth 1% Annually	<b>High Growth</b> 3% Annually
New Households (population growth)	+227	+546
Housing Units in Poor Condition	16	16
Households with Severe Overcrowding	16	16
Cost-Burdened Households	368	368
Experiencing Homelessness	36	36
Current Households at risk of displacement or unhoused	+436	+436
Estimated need (preserved, converted, new community housing units)	663 total	982 total

- 660 minimum preserved, converted (from STR or seasonal), or new community housing by 2032
- For scale, that's equivalent to 20% to 30% of existing housing stock (on par with peer communities)



# Ketchum is losing its workforce and some year-round residents because most local people cannot afford to live here.



Over a decade ago, Cannon Beach, Oregon's school closed because of decreased enrollment as families could no longer afford housing there. Today, 80% of their housing stock is seasonal or short—term rented and people who work there don't live there.

When Ketchum's Planners went to Hemingway and asked students what they wanted for their town, some said elephants and trampolines, and many said homes for their friends.

1/2

# of kids in Ketchum under 10 (2010-2024)

2.5x

# of seniors in Ketchum (2010-2024)



Source: U.S. Census Bureau, ACS 5-Year Estimates; U.S. Internal Revenue Service



# Ketchum is losing its workforce and some year-round residents because most local people cannot afford to live here.

-22%

lost local 2010 households
335 long-term rental households, primarily didn't
convert to ownership



# Our community agrees that there is a housing crisis and wants action.

# May 2021

Oct

2021

Housing Advocates 'Occupy Town Square'



Ketchum residents want voters to hold elected officials accountable on the lack of affordable



Most people live here for the quality of life. Without the time to get on the trails after work, meet (and have) friends, or restaurants or service providers, we lose community members.

"The community is at a tipping point of being something vastly different than it used to be because people are no longer able to live and work here. It's affecting the essence of our mountain town culture and what many value in our community."

- Scott Fortner, Visit Sun Valley

Community fortitude: A majority of stakeholders interviewed noted that during the last 20 years a number of promising community housing projects were not successful – largely because of community opposition and potentially because other priorities emerged post- Great Recession.

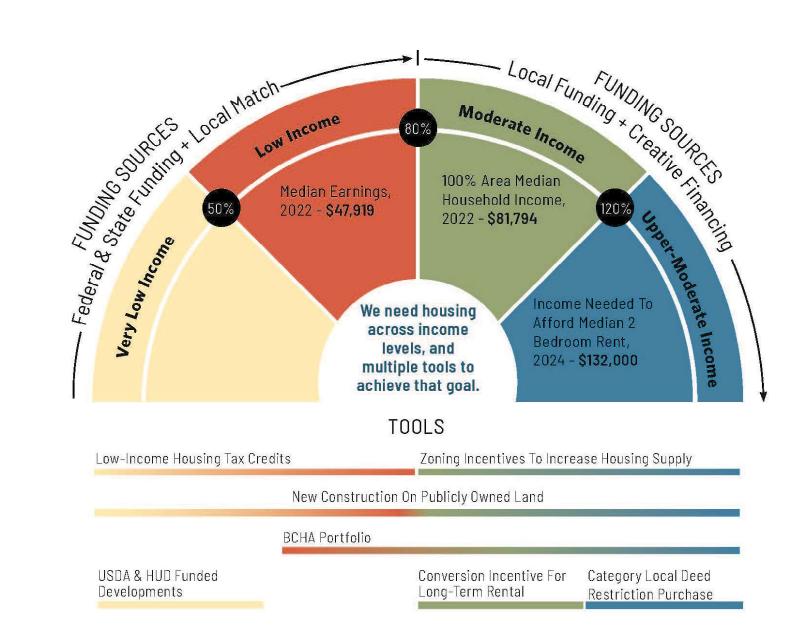
# **KEY TAKEAWAYS | QUESTIONS?**

- 1 There is a massive shortage of affordable homes in Ketchum.
- Ketchum is losing its workforce and some year-round residents because most local people cannot afford to live here.
- Our community agrees that there is a housing crisis and wants action.



# Housing solutions must be cross-sectional and layered to have real impact.

Different tools and funding sources meet different needs and income levels.





# Working to create effective housing solutions is a continual, iterative process.

#### LEARNING FROM PEER COMMUNITIES







#### PILOT PROGRAMS & STOP GAPS

Ownership & Preservation Program





Rental Preservation Program

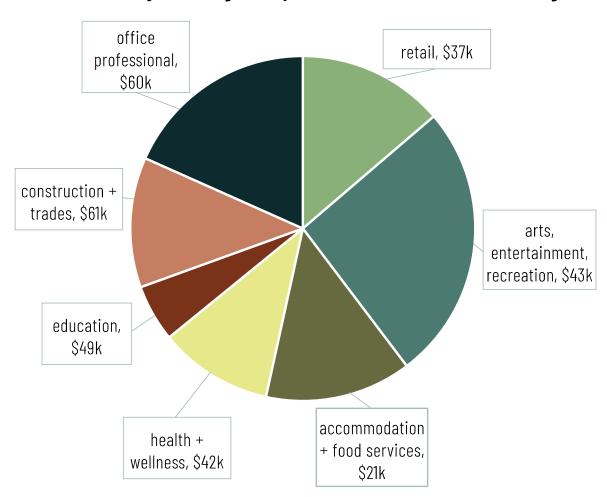
winter shelter

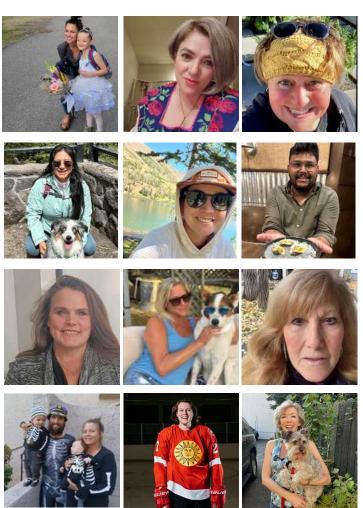


# A healthy, vibrant community relies on local housing for a range of income levels.

Community housing supports the entire community and economic ecosystem. BCHA's program participants' occupations mutually support each other and the vibrancy of Ketchum. We know many healthcare professionals who will not live here if they can't go out to eat, or if their friends can't afford to live here.

#### **BCHA Community Housing Occupants & Annual Median Earnings**

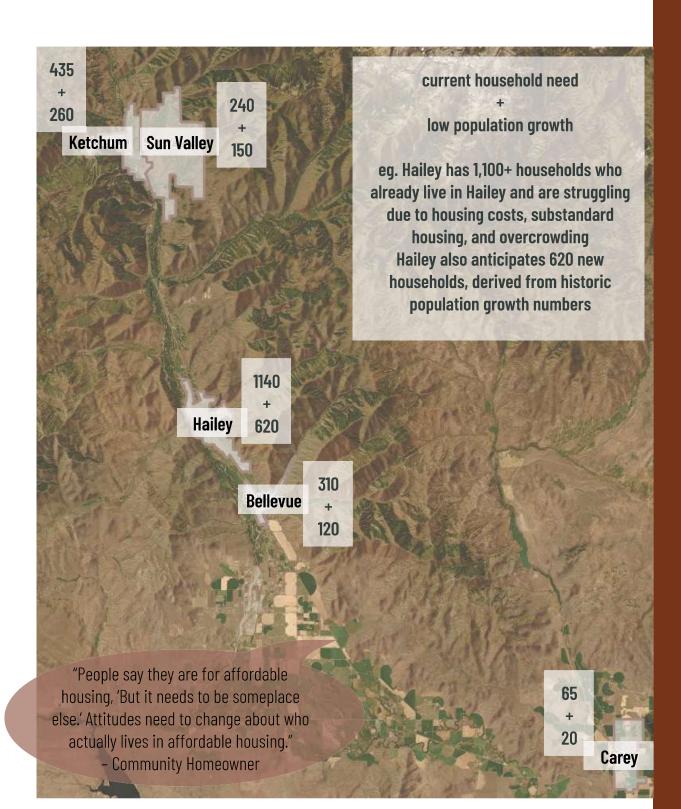






# Think regionally - act locally.

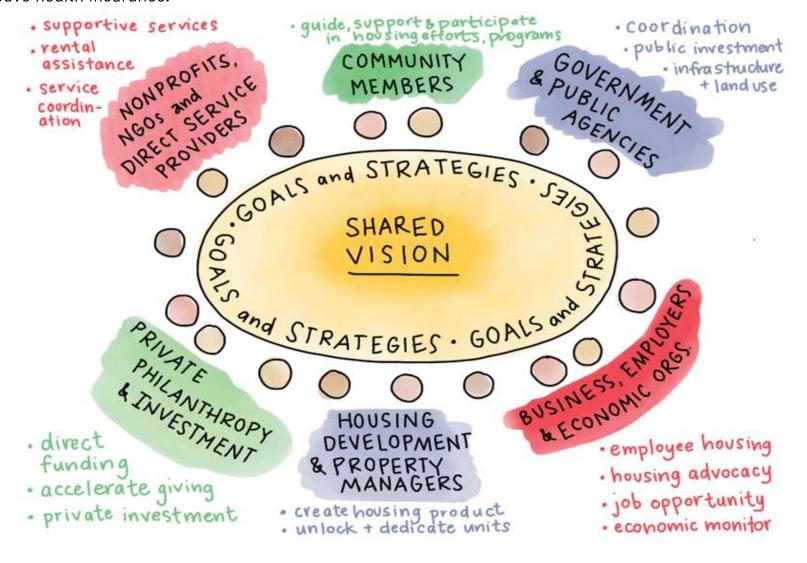
- Recognition that Ketchum needs to take care of our current residents, as do all of the other jurisdictions. So yes, preservation and construction south and north.
- Public hearings south valley highlight resentment towards the north valley in assuming that those southern communities ought to bear the brunt of the crisis caused by Ketchum + SV's economy.
- Among 2023 survey respondents seeking housing, most would leave the community if their only option were in Carey or outside of Blaine County.
- Nearly half would leave if their only housing option were outside of the town centers of Ketchum, Hailey, Sun Valley, or Bellevue.



### **Coordination around a shared vision is imperative.**



BCHA was the intended facilitator of this vision and has attempted to do this for decades with little success prior to increased funding and Ketchum's contract for services. Previously, it had so few staff that compliance enforcement was spotty, it didnt' get traction with other efforts, and such little funding that staff didn't heave health insurance.



# Communication, collaboration and accountability build trust and a more activated, informed, and supportive community.

Ketchum Project Management, Reporting and Accountability Structure			
wно	PURPOSE	FREQUENCY	
Ketchum Mayor and Council	<ul> <li>Review and approve updated implementation plan and provide overall strategic direction</li> <li>Review and approve housing-related spending through annual budget process</li> </ul>	<ul> <li>Bi-annual meetings to approve updated implementation (May, Dec)</li> <li>Optional: conduct as part of Joint Work Sessions with Planning &amp; Zoning and KURA Board</li> </ul>	
City Departments Planning, Administration, Communications, Public Works, etc.	Directing and working with housing staff on specific housing actions	<ul> <li>Weekly meetings with relevant departments</li> <li>Quarterly joint meetings with all City Administrators and Planning Directors (approx. Feb, Apr, Aug, Nov)</li> </ul>	
Implementation Partners Local nonprofits, housing developers, employers, public agencies, etc.	<ul> <li>Coordinate and facilitate efforts beyond the City of Ketchum</li> <li>Opportunity to review progress toward shared goals, lessons learned and education</li> <li>Project management</li> </ul>	• Meet quarterly (approx. Feb, Apr, Aug, Nov)	
Community/Public	<ul><li>Educate, inform</li><li>Receive feedback</li></ul>	<ul> <li>Quarterly reports/newsletter (approx. Mar, May, Sep, Dec)</li> <li>Open Council meetings</li> <li>Annual public input</li> </ul>	

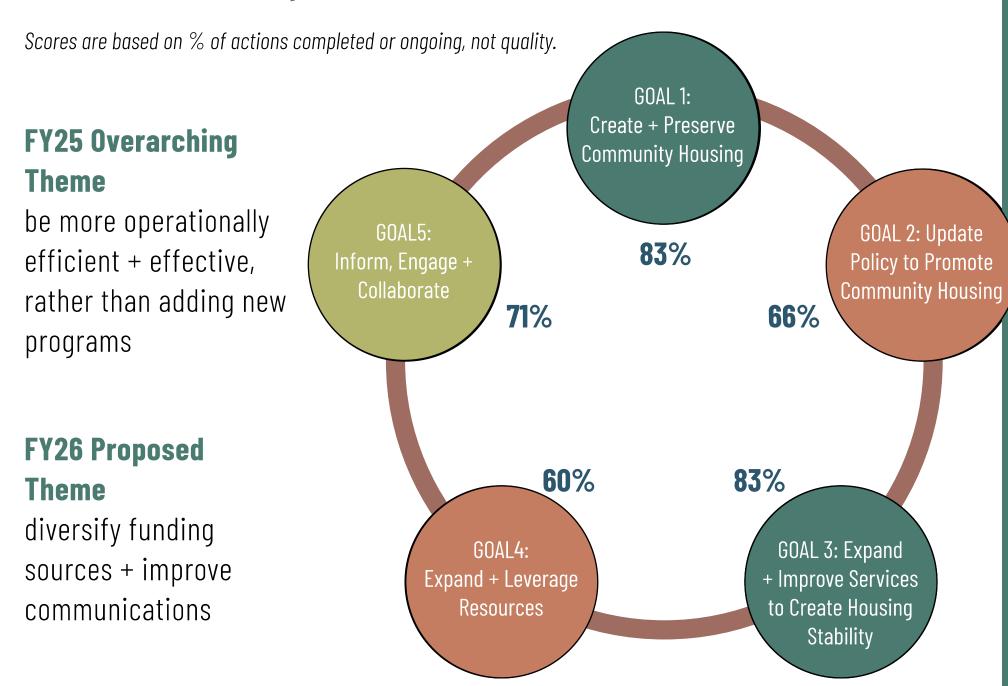
Inaugural plan created by - and for - the community. Intended to have partner implementation efforts.

# **BASIC PRINCIPLES | QUESTIONS?**

- 1 Housing solutions must be cross-sectional and layered to have real impact.
- Working to create effective housing solutions is a continual, iterative process.
- A healthy, vibrant community relies on local housing for a range of income levels.
- 4 Think regionally act locally.
- **5** Coordination around a shared vision is imperative.
- Communication, collaboration and accountability build trust and a more activated, informed, and supportive community.



### **PROGRESS UPDATE | FY25 COMPLETENESS**



GOAL 1: Create + Preserve Community Housing

### **PROGRESS UPDATE**

83% COMPLETE OR ONGOING 17% IN PROCESS

Fully leased up in 2 weeks with locals, 90-95% work in Ketchum



2032, new community homes

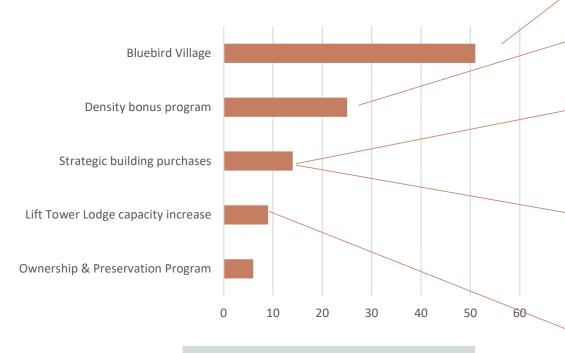
660

3-year Progress

16%







new effort to preserve existing buildings limited funding







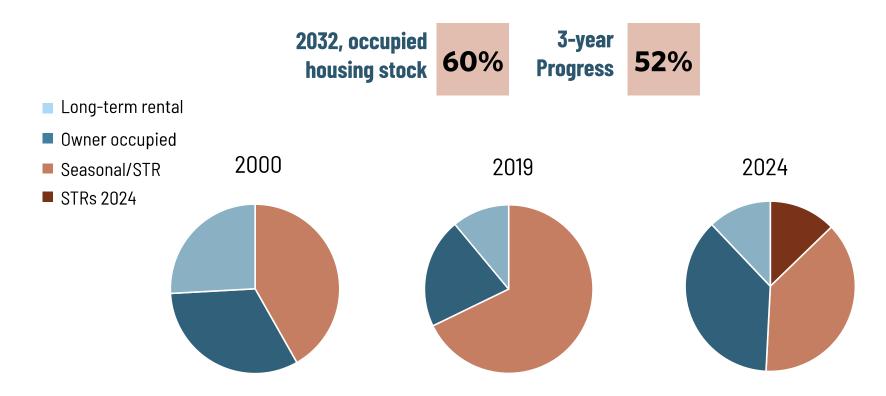
#### **New construction**

Develop new construction pipeline:

- 1st & Washington (~64 homes)
- Explore YMCA with parking
- Identify parcels for acquisition
- Dialogue w/ significant site swners
- REP next parcel for development



Progress on this goal not reflective of overall purpose - this change in housing stock is primarily due to older, wealthier residents moving in.





20%15%

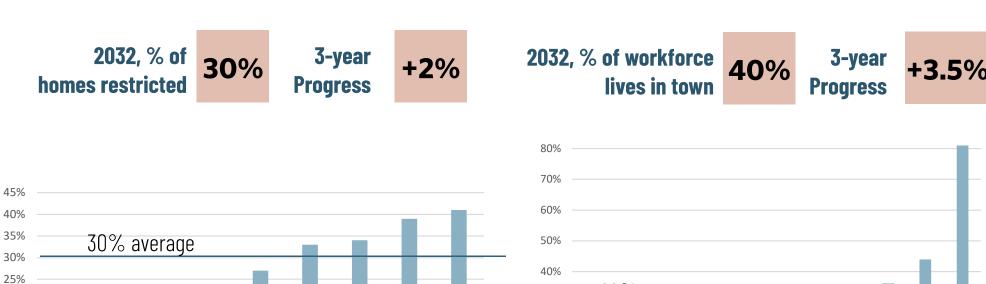
10% 5% As a destination community, when housing becomes too challenging, residents have and will continue to look to peer communities for a similar lifestyle and find that it is easier to find affordable, stable housing elsewhere.

Housing staff also hears regularly from peer + non-peer communities that the extreme political pushback here makes it vastly more difficult to fix a tractable problem.

29% average

Bredenidee CO

Telluride, CO



20%

GOAL 1: Create + Preserve Community Housing



program integrity dependent on applicant screening, database management, annual compliance checks and compliance enforcement

BLAINE COUNTY HOUSEHOLDS ON WAITLIST

10%

OUT OF COMPLIANCE OWNERS, RENTERS, LANDLORDS ANNUALLY

5-10%









# GOAL 2: Update Policy to Promote Community Housing

#### **PROGRESS UPDATE**

66% COMPLETE OR ONGOING 22% IN PROCESS

Staff and the Housing Action Plan support
Draft 2 of the Comprehensive Plan. Surveys,
focus groups, walking tours (2024) also
generally supportive of Draft 2 that outlines
how new construction would match
existing, on the ground density if and only
if the primary use is community housing.
Even though these existing uses are nonconforming with current zoning and have
much lower density maximums.

#### **COMPREHENSIVE PLAN UPDATE, DRAFT 2 TO DRAFT 3**

#### Height

Reducing the height description in the Low Density Residential and Medium Density Residential land use

categories from three stories to two stories. Current zoning allows up to three stories.

- The height descriptions would be revised to read: "Up to two stories pursuant to design standards/quidelines."
- This change impacts the number of community homes.

#### **Medium Density Residential**

Removing "smaller multi-family residential" from the primary use description in Medium Density Residential. The description would read:

Primary Uses: small single-family homes, duplexes, and townhomes

Reducing maximum density (only allowed with Community Housing as primary use) from 18 to 11. 18 matches what is physically already in the neighborhood, even though it is above current zoning. Draft 3 of the plan now reads:

"Density should be generally five to 11 dwelling units per acre. Additional density for deed restricted community housing that is compatible with the neighborhood may be considered. Minimum/ maximum unit sizes will be required moving forward."

GOAL 3: Expand + Improve Services to Create Housing Stability

### **PROGRESS UPDATE**

83% COMPLETE OR ONGOING



prevent displacement & assist 100 households annually with stability

100

FY2025, households that live/work in Ketchum

235

County residents experiencing homelessness

Includes living in car/place not meant for habitation, couch-surfing, domestic violence.

Doesn't include verbal or month-to-month leases or long-commutes.



Local mom works
in healthcare and
hospitality. Moved into
Lift Tower Lodge to
escape violence & now
has permanent housing
at Bluebird Village.

GOAL4: Expand + Leverage Resources

### **PROGRESS UPDATE**

60% COMPLETE OR ONGOING 20% IN PROCESS

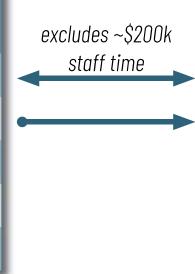
Secured funding, annually

\$6-8m

FY2025

\$3.8M

Substantial Ketchum Housing Revenue Sources		
BCHA reimbursement	\$260,000	
County support for BCHA	\$150,000	
General Fund	\$500,000	
In-Lieu Fund	\$500,000	
0.5% LOT	\$1,300,000	



Substantial BCHA Housing Revenue Sources		
Ketchum support	\$400,000	
County support for BCHA	\$150,000	
One-time sale	\$220,000	
Silvercreek Rental Income	\$300,000	
Grants	\$40,000	



#### **PROGRESS UPDATE**

71% COMPLETE OR ONGOING 14% IN PROCESS



2032, % housing funds used countywide

20%

**FY2025** 

6%

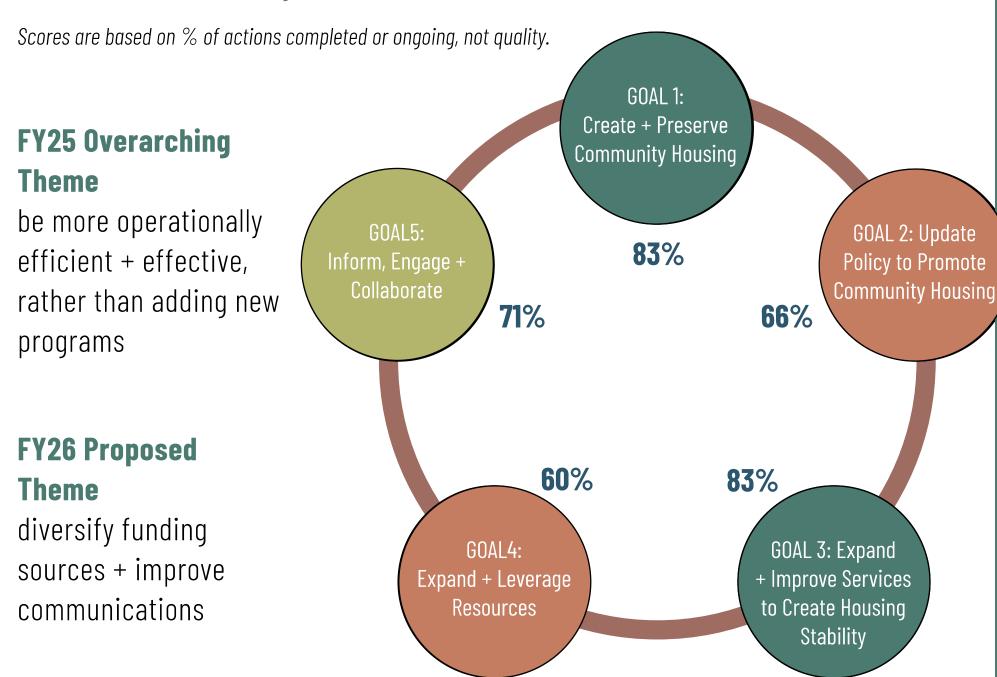
# BCHA Organizational Structure

- Fully staffed as of January,
   2025. Absorbed 3 contractors' responsibilities.
- Missing efforts for strong housing ecosystem:
  - coalition
  - YIMBY organization
- BCHA Directors back to 2008 question BCHA's viability as standalone entity.

Return to stand-alone agency (funding permitted) Stay as is with the City of Ketchum serving as staff for the BCHA Board Greatly reduce it's scope, such as focusing solely on stewarding homes in it's portfolio Be absorbed by another entity (which? and funding permitted) Be absorbed by the City of Ketchum (dissolving the Board and countywide mission)

There's never been sustained, reliable support from local governments and there's always been significant political pushback. It's not you. It seems worse now. - former BCHA Directors

### **PROGRESS UPDATE | FY25 COMPLETENESS**





# **THANK YOU**

