



KETCHUM HOUSING MATTERS

DRAFT ANNUAL HOUSING ACTION PLAN



April 18, 2022

Draft for public review



TABLE OF CONTENTS

APPROVAL AND ADOPTION	3
ACKNOWLEDGEMENTS	4
COMMON TERMS	6
HOUSING CONTEXT: OUR STARTING POINT FOR HOUSING ACTION	8
OVERVIEW	8
THE COMMUNITY NEED.....	9
OUR APPROACH	12
OUR PROCESS.....	15
HOW WE WILL USE THIS PLAN.....	16
HOUSING ACTION PLAN	19
VISION	19
GUIDING PRINCIPLES	19
KEY 10-YEAR TARGETS	19
FIVE GOALS TO DRIVE ACTION	20
ANNUAL ACTION PLAN	21

APPROVAL AND ADOPTION

[This page intentionally left blank – contents to be added upon adoption.]

ACKNOWLEDGEMENTS

Mayor and Council

- Amanda Breen, *Councilor*
- Courtney Hamilton, *Councilor*
- Jim Slanetz, *Councilor*
- Michael David, *Council President*
- Neil Bradshaw, *Mayor*

Task Force Members

- Brooke McKenna/Naomi Spence, *The Hunger Coalition*
- Courtney Hamilton, *Ketchum City Council*
- Dan Turner, *Blaine County School District*
- Dave Wilson, *Wilson Construction*
- Erin Pfaeffle, *St. Luke's Health System*
- Gretchen Gorham, *Johnny G's Subshack*
- Harry Griffith, *Sun Valley Economic Development*
- Herbert Romero, *Community Organizer*
- Lynne Barker, *Blaine County, Sustainability Manager*
- Mary Fauth, *Blaine County Charitable Foundation*
- Matt Gorby, *The Casino Bartender/Local Employee*
- Mike Schlatter, *Wood River YMCA*
- Perry Boyle, *Affordable Housing Coalition of Ketchum*
- Bob Crosby, *Sun Valley Board of Realtors*
- Sally Gillespie, *Spur Community Foundation*
- Sarah Michael, *Blaine County Housing Authority*
- Scott Boettger, *Wood River Land Trust*
- Susan Scovell, *Ketchum Urban Renewal Agency*
- Tim Carter, *Idaho Mountain Builders/Ketchum Planning & Zoning Commission*

Ketchum City Staff

- Aly Swindley, *Administrative Assistant*
- Carissa Connelly, *contracted Ketchum Housing Strategist*
- Jade Riley, *City Administrator*
- Lisa Enourato, *Public Affairs & Administrative Services Manager*
- Morgan Landers, *Senior Planner*
- Suzanne Frick, *Planning and Building, KURA Director*

Other Contributing Partners

- Alyson Witmer, *The Pioneer Saloon*
- Anonymous, *Community homeowner*
- Ben Pettit, *Sun Valley Community School*
- Bob Crosby, *Sun Valley Board of Realtors*
- Brittany Shipley, *NAMI Wood River Valley*
- Brooke Pace McKenna, *The Hunger Coalition*
- Chip Atkinson, *Atkinsons' Market*
- Courtney Hamilton, *Council Member*
- Dave Hausman, *Lefty's Bar and Grille*
- Dave Hutchinson, *VP Companies*
- Erin Pfaeffle, *St. Luke's Wood River Medical Center*
- Harry Griffith, *Sun Valley Economic Development*
- Jacob Frehling, *Maude's Coffee and Clothes*
- Jeff Bay, *Tamarack Lodge/Hotel Ketchum*
- Jen Smith, *Community homeowner*
- Jenny Emery-Davidson, *The Community Library*
- Krzysztof Gilarowski, *Community member*
- Mark Nieves, *Independent Goods*
- Michael David, *Council Member*
- Michelle Griffith, *ARCH Community Housing Trust*
- Nancie Tatum, *Community member*
- Nathan Harvill, *Blaine County Housing Authority*
- Olin Glenne, *Sturtevants*
- Paul Conrad, *Conrad Brothers*
- Reid Sanborn, *Engel & Völkers*
- Sally Gillespie, *Spur Community Foundation*
- Scott Fortner, *Visit Sun Valley*
- Steve Shafran, *Spur Community Foundation*
- Susan Scovell, *Ketchum Urban Renewal Agency*
- Tim Silva, *Sun Valley Company*
- Tim Wolff, *Spur Community Foundation*
- Tish Short, *Hemingway Elementary School*

Identified Implementation Partners

- ARCH Community Housing Trust
- Blaine County
- Blaine County Housing Authority
- Goldwhip Girls
- Idaho Housing Finance Association
- Interagency Council
- Ketchum Community Development Corporation
- Ketchum Urban Renewal Agency
- Landing Locals
- Spur Community Foundation
- St. Luke's Wood River Medical Center
- Sun Valley Economic Development
- The Hunger Coalition
- Wood River Charitable Fund
- Wood River Community Housing Trust
- Wood River Community YMCA

The thousands of community members who participated in this process through the regional survey, open houses, participation at public meetings and by sharing your thoughts, comments and stories.
—Thank you

Additional Support

Translation services and outreach to local Latino communities provided by Herbert Romero, April Pena and Luiza Roncatto, Alboum Translation Services.

Special thanks to communities throughout the West who contributed their experiences, insight and practices to this process. In particular:

- Aspen/Pitkin County, CO
- Eagle County, CO
- Park City, UT
- Summit County, CO
- Truckee, CA
- Yampa Valley/Steamboat Springs, CO

Photos in this document provided by various partners including:

- Sun Valley Company
- [Travis Amick](#)
- Syringa Mountain School
- Hotel Ketchum
- City of Ketchum
- Agnew::Beck Consulting
- Sun Valley Photo

Supporting Contractors:

- Agnew::Beck
- Elkartu

COMMON TERMS

Affordable housing

By household: Housing is considered affordable to a household if they are paying 30% or less of their income on housing costs (either rent or mortgage).

By housing unit: Any housing unit that has a rent or mortgage that is below market-rate. Often the property will include a government subsidy, either for the capital costs or to assist with the rent. Some affordable housing is naturally occurring.

Examples:

- Northwood Place was developed with tax credits, a public-private partnership that ensures rents low enough to be affordable to low-income households.
- Naturally occurring affordable housing is unsubsidized housing that remains affordable regardless of market rent.

Community housing (deed-restricted housing)

Dwelling units, for sale or rent, restricted typically via deed restriction by size and type for individuals meeting asset, income and minimum occupancy guidelines approved by the governing housing authority and the City of Ketchum. Residential housing that is restricted to being a rental or a for-sale unit to eligible households, based on applicable income and residency requirements.

Seasonal/vacant/short-term housing

- Seasonal: These units are intended by the owner to be occupied during only certain seasons of the year. They are not anyone's usual residence.
- Vacant: A housing unit is vacant if no one is living in it at the time of enumeration unless its occupants are only temporarily absent. Units temporarily occupied at the time of enumeration entirely by people who have a usual residence elsewhere are also classified as vacant.
- Short-term: Any individually or collectively owned single-family house or dwelling unit or any unit or group of units in a condominium, cooperative or timeshare, or resident-occupied residential home that is offered for a fee and for thirty (30) days or less.

Seasonal Worker

A seasonal employee is an employee who is hired into a position for which the customary annual employment is six months or less. The reference to the term "customary" means the seasonal employees normally work around the same time each calendar year, such as during summer months or the holiday season.

Year-round resident

Those persons who are legally domiciled in Blaine County and who, in addition, physically reside in their fixed and permanent homes in Blaine County continuously.

COMMON TERMS continued

Workforce

All adults in the household must meet one of the following criteria:

- An employee of a local business in Blaine County, Idaho (at least 1,000 hours per year or an average of 20 hours per week) during their occupancy
- Pursuing work in Blaine County by:
 - applying for work with local businesses
 - have a job offer from a local business
 - preparing for work by participating in job training, educational programs, or programs that assist people to obtain employment and become economically self-sufficient
- Meet one of the following exemptions:
 - retired person who, immediately preceding retirement, was a full-time employee of an entity located within Blaine County for at least five continuous years and continued living as a full-time resident within Blaine County following their retirement
 - person unable to work or who does not have a work history due to qualifying for disability as defined by the Americans with Disabilities Act (ADA)
 - full-time, informal caregiver if either caregiver or care-recipient lived in Blaine County for at least the five previous continuous years.

Unhoused

I.e. not housed, not having an address or residence. Examples:

- Persons who live in their cars or campers
- Persons who live on others' couches
- Persons who have extremely long commutes (over 45 minutes one way)



HOUSING CONTEXT: OUR STARTING POINT FOR HOUSING ACTION

OVERVIEW

In 2021-2022 the City of Ketchum conducted a housing needs assessment and extensive community outreach to understand the current unmet housing demand as well as projected need in ten years. Housing needs were defined not only by those without housing, but by those in crowded conditions or overpaying for housing. “The Community Need” section of this document is a summary of the key highlights from the 2021/2022 Findings Summary (see Attachment 2 for the full Findings Summary). The housing needs data served as the foundation for building the Housing Action Plan.

Three topline trends from the assessment guided Ketchum’s Housing Action Plan:

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

Building from this foundation, the City of Ketchum engaged in extensive community outreach and research to develop a coordinated, effective approach. The “Our Approach” section is the bridge between the problem we face today and the solutions we will implement moving forward.

There are six basic tenets of our approach:

1. Housing solutions must be cross-sectional and layered to have real impact.
2. Coordination around a shared vision is imperative.
3. Ketchum’s housing solutions should encourage and be consistent with regional collaboration efforts while also being specific and actionable for Ketchum.
4. Communities must take a hands-on approach to influencing, incentivizing and investing to create a housing market that serves and sustains a year-round, local community.
5. Communication, collaboration and accountability build trust and a more activated, informed, and supportive community.
6. Working to create effective housing solutions is a continual, iterative process.

THE COMMUNITY NEED

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

The housing needs assesment estimated that the City of Ketchum needs between 660-980 homes in the next 10 years to meet demand. The breakout of how demand was determined is described in the table below. It is expected that this need could be met through a combination of new construction, preserved rentals, and converting existing homes into long-term rentals.

Additionally, for all of Blaine County, (includes Ketchum) approximately 4,700 to 6,400 new, preserved, or converted housing units will be needed over the next 10 years. This projection emphasizes why county-wide collaboration and housing efforts are critical to addressing the housing crisis.

CITY OF KETCHUM PROJECTED 10-YEAR HOUSING NEED

Build new, convert, or stabilize about 660 to 982 homes in the next 10 years.

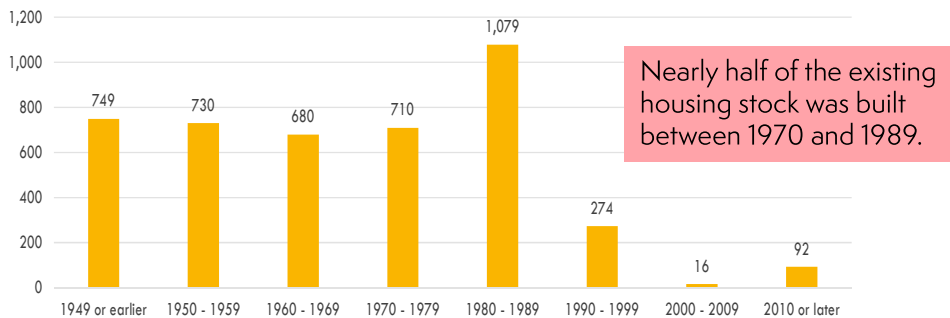
Does not include the 335 “lost” renter households from 2010 to 2019.

	Description	Historic Growth (1% annually)	High Growth (3% annually)
New Households	New households based on 10-year population growth scenarios.	+224	+546
Current Households	Households in need of stabilization or at risk of displacement: <ul style="list-style-type: none"> • cost burdened • experiencing homelessness • overcrowded 	436	436
ESTIMATED DEMAND	Could be achieved by: <ul style="list-style-type: none"> • preserving existing housing • converting units to local-occupied • new construction 	660 total	982 total
	Total projected units needed in next 10 years. Projected units needed per year over next 10 years.	66 annually	98 annually

One trend that greatly contributes to lack of affordability is that residential development in Ketchum and throughout Blaine County has slowed since the 1980’s. This means that with historical population growth and an increase in the seasonal/vacant/short-term rental use of existing housing stock, supply of homes affordable for owner- and renter-occupancy decreased.

CITY OF KETCHUM RESIDENTIAL DEVELOPMENT BY DECADE Residential development has slowed.

Year Structure Built — Ketchum Housing Units



Source: U.S. Census Bureau: American Community Survey 5-Year Estimates (2013-2019), cross-referenced with City of Ketchum building permit data

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

Low- and middle-income renters have the greatest unmet housing needs.

Ketchum’s workforce primarily consists of low- and middle-income households (under \$45,355 per year or \$23 per hour) that our local economy depends on.¹ Sixty percent of local renters live in unaffordable housing, meaning they pay more than 30% of their gross/pre-tax income on housing costs.² Compounding the problem, Ketchum lost 335 long-term rentals between 2010 and 2019.³ This is without accounting for pandemic acceleration when Ketchum’s population grew by 25% compared to historical 1% annual growth.⁴ Low-income renters are the most impacted by the high cost of housing. Many low-income households and individuals are one emergency away from experiencing homelessness. A survey of over 1,100 participants who live or work in Blaine County found that 1% of our population is already experiencing homelessness.⁵

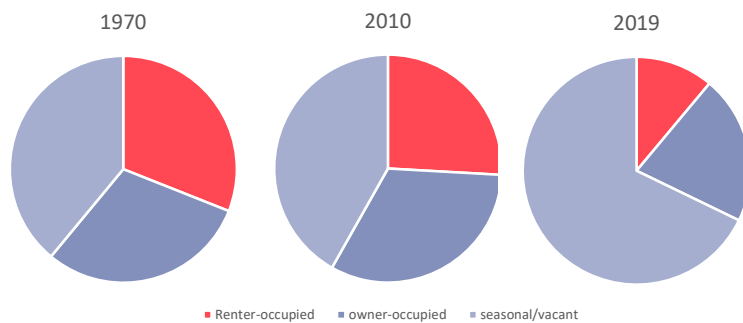
Only upper-income households can really afford the ‘market.’

Given current, high housing for-sale and rental prices in Ketchum, market-rate housing is only affordable for upper-income households. Median (market) Ketchum rent is only affordable to households earning more than \$107,000 annually (\$100,000 for the County).⁶

CITY OF KETCHUM HOUSING MIX

Long-term rentals have decreased.

- The proportion of long-term rentals decreased from 31% in 1970 to 10% in 2019.
- About 335 long-term rental units were “lost” in Ketchum since 2010, with a significant proportion likely converted to seasonal or short-term use.

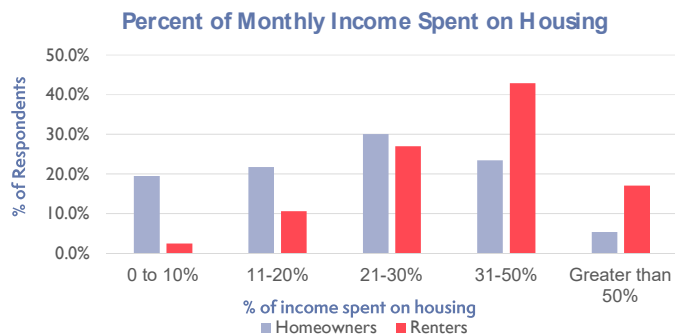


Source: U.S. Census: ACS 5-Year Estimates for 1970, 2010, 2019 data

WHAT WE HEARD HIGHLIGHTS

Housing is not affordable

Both renters and homeowners are paying on housing more than is affordable. Renters report being cost burdened at significantly higher rates than homeowners (60% v. 29%).



Source: Ketchum Matters Community Housing Survey, Nov. 15, 2021-Jan. 3, 2022

1 U.S. Census Bureau, American Community Survey 5-year Estimates, 2019 for Blaine County. Industry by median earnings in the past 12 months for full-time, year-round civilian employed population. Blaine County estimates used to align with federal and state housing programs.
 2 Ketchum Housing Matters community survey, Nov. 15, 2021-Jan. 3, 2022
 3 U.S. Census: ACS 5-Year Estimates for 2010 and 2019 data
 4 U.S. Census Bureau: American Community Survey 5-Year Estimates (2013-2019); Decennial Census Redistricting Data (2020)
 5 Ketchum Housing Matters community survey, Nov. 15, 2021-Jan. 3, 2022
 6 Blaine County Housing Authority, fiscal year 2019 and 2021. Based on Idaho Mountain Express advertisements.

3. Our community agrees that there is a housing crisis and want action.

Consistent themes throughout interviews, surveys, and open houses are the breadth of housing crisis impacts Valleywide. Below are key themes of what we heard.

The community's identity. Sentiment from a variety of interviewees is the sense that Ketchum is losing its identity as the housing market becomes challenging and people move away. Many respondents felt that the pursuit of accessible community housing represents more than a roof over community members' heads – it's a quest to maintain the "soul" of the community.¹

Access to a stable workforce - which is damaging business vitality. Business viability and access to a stable workforce was a common idea shared when interviewees were asked to identify a "key indicator" for the housing environment.²

"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

"The cost of housing assistance is dramatically less than having to close because you can't find staff, or having to hire and train new staff. Creating an environment that allows people to live and work here needs to include a private business partnership as well."

- Local non-profit manager

"We have had to cut hours/ reduce days or completely close....The employees that we do have are exhausted."

– Local Business Owner

The social, financial, and emotional stability of displaced households and those at risk of displacement. Housing instability is creating financial, social, and emotional challenges for residents across the valley.³ Displacement and housing instability have mental and physical health impacts. In adults it increases the likelihood of depression and suicide and has physical impacts. In children, it disrupts development and immune system responses and increases likelihood of hospitalization.⁴

"This is what we are hearing from our clients: Fear of the unknown, stress of abandoning other people who they might be leaving behind if they move and confusion about what the relocation may look like. It's really hard for them to navigate the system as well."

– Brittany Shipley
of NAMI Wood River Valley

Especially for those in crisis, stress from housing instability can make it more challenging to navigate nonprofit and social service networks. Respondents indicated that they, or their clients, were often shuffled from one agency to the next in an attempt to access resources. Often these clients would complete a process only to find out that they did not meet the eligibility criteria, which may even specifically screen out some of the most vulnerable community members.⁵

1 Ketchum Housing Matters interviews of over 30 community members. Nov. 15, 2021-Jan. 3, 2022

2 Ketchum Housing Matters interviews of over 30 community members. Nov. 15, 2021-Jan. 3, 2022

3 Ketchum Housing Matters interviews of over 30 community members. Nov. 15, 2021-Jan. 3, 2022

4 Serby, Michael, David Brody, Shetal Amin, and Philip Yanowitch. 2006. "Eviction as a Risk Factor for Suicide." *Psychiatric Services* 57 82P: 273–74. Megan Sandel, Richard Sheward, Stephanie Ettinger de Cuba, Sharon M. Coleman, Deborah A. Frank, Mariana Chilton, Maureen Black, Timothy Heeren, Justin Pasquariello, Patrick Casey, Eduardo Ochoa, Diana Cutts; *Unstable Housing and Caregiver and Child Health in Renter Families.* *Pediatrics* February 2018; 141 (2): e20172199. 10.1542/peds.2017-2199

5 Ketchum Housing Matters community survey, Nov. 15, 2021-Jan. 3, 2022

OUR APPROACH

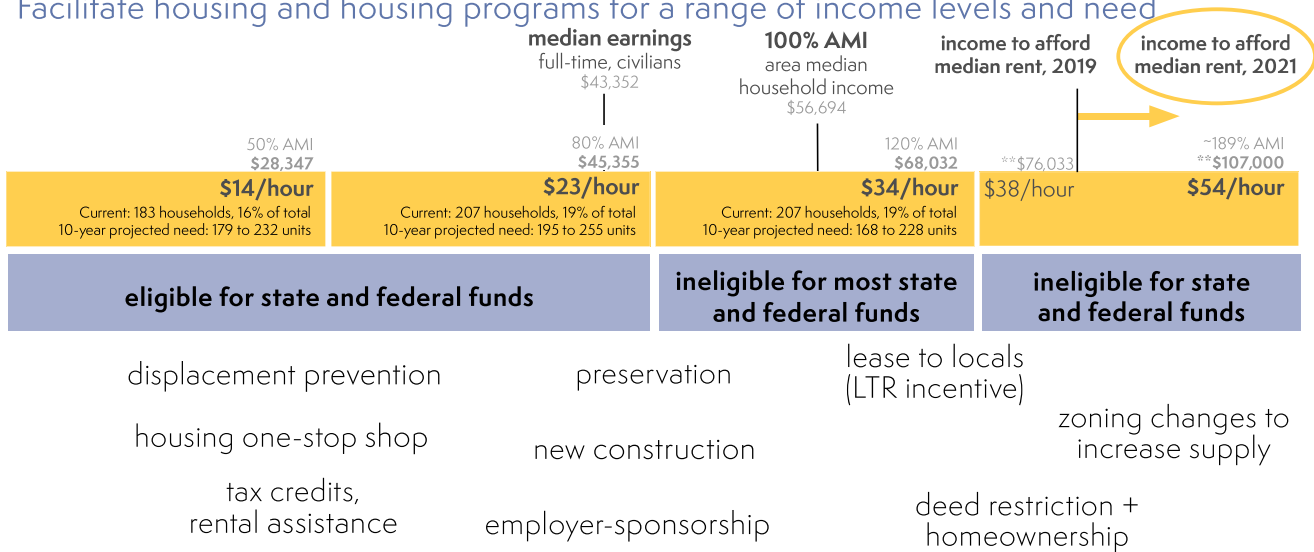
The City of Ketchum developed the Housing Action Plan based on relevant housing needs data, community input and guidance from a Task Force comprised of a cross-section of community members. The Housing Action Plan is also built on the understanding that no single organization or jurisdiction can solve the housing challenge. The Action Plan is also built on the belief that solving community housing issues requires a multifaceted approach. No single solution offers the silver bullet to solve all the housing issues and there is simply no way to build, re-zone or buy our way out of the problem. Foundational to the Housing Action Plan is the tenant that through innovation, coordination and tenacity, we can together, strengthen our community by securing homes for our families and workforce.

The main tenets of Ketchum’s approach to housing action are outlined below.

1. Housing is influenced by many economic, population, social, land use and other factors; so housing solutions must be cross-sectional and layered to have real impact.

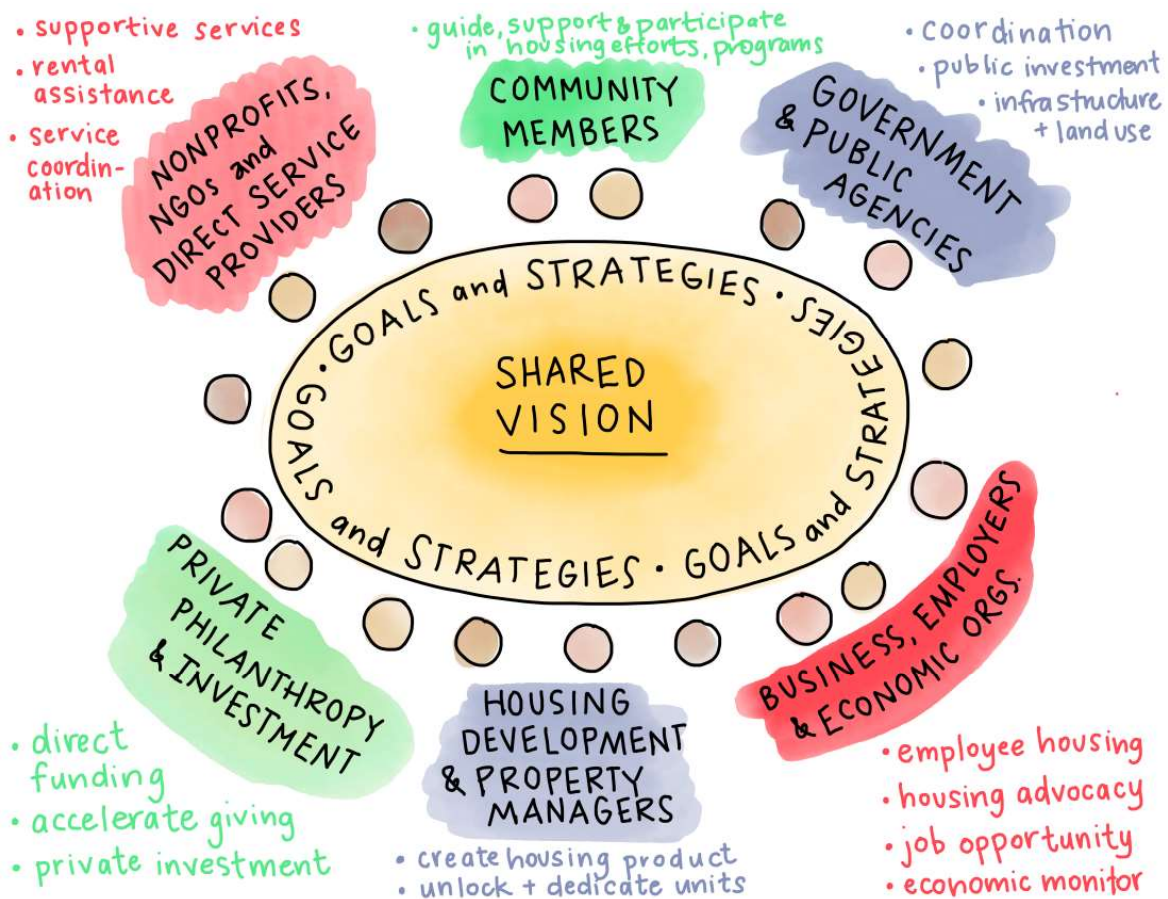
Working on one thing at a time is not as effective as combining and overlapping strategies and actions. Likewise, working within a “housing silo” is not as impactful as bringing an array of both traditional and non-traditional partners to the table and inviting more people and organizations to work together and contribute to housing solutions. Most importantly, there are many different types of people within our community who are seeking different types of housing at different price points – no single program, policy or project can match up with all types of housing demand desired in our community.

Facilitate housing and housing programs for a range of income levels and need



KETCHUM'S HOUSING APPROACH

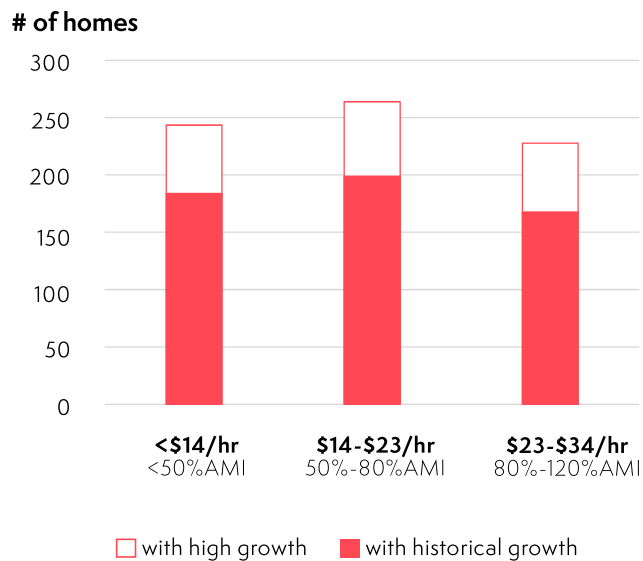
2. Coordination around a shared vision is imperative. One-off projects, one-time funding or short-term programs can help address a critical need or test an innovation. For achieving both short- and long-term impacts, community members and organizations must overcome “housing noise” and agree to focus in and work together. There should also be mechanisms such as dedicated, reoccurring funding that will enable a sustained commitment to implementing the vision.



3. Think regionally – act locally. People, jobs and housing move and interact fluidly throughout a region and therefore, housing issues are best addressed and housing solutions are best implemented within that regional context. Our housing crisis does not exist in isolation, nor do solutions to the crisis; housing action in Ketchum relies on many partners to succeed and housing dynamics in Ketchum affects many other areas of the Valley. As such, the City of Ketchum works with a range of implementation partners to execute the Housing Action Plan from service providers to developers and from local governments and employers to philanthropic organizations, many of whom are working across Blaine County and beyond. **Ketchum’s housing solutions should encourage and be consistent with regional collaboration efforts while also being specific and actionable for Ketchum.** We believe Ketchum’s housing actions can have positive, regional impacts while also directly serving people living and working in Ketchum.

4. A healthy, vibrant community relies on local housing for a range of income levels. In a resort community like Ketchum, it is very challenging for the market to naturally supply housing for a wide range of incomes. This is due to supply-demand influences such as seasonal resident and visitor demand, extremely high-income residents or other factors like an abundance of public lands and protected areas that limit the amount of accessible, developable land. **Communities must take a hands-on approach to influencing, incentivizing and investing to create a housing market that serves and sustains a year-round, local community.**

WE NEED HOUSING AT EVERY INCOME LEVEL
Projected new, converted, or preserved homes needed in 10 years, by income level



5. Communication, collaboration and accountability build trust and a more activated, informed, and supportive community. The City of Ketchum, as the driver of this Housing Action Plan, acknowledges the importance of truly partnering with community members to engage, learn and act together. A framework for ongoing community engagement and partner collaboration is a central piece of this plan and at the heart of our ability to succeed. In addition, agreement on – and use of – common data that is updated regularly clarifies communication. Most of all, we must remember that this effort is about people and community, and creating opportunities for both to thrive. At the core of all the system, policy, engagement and project work outlined here is the motivation to support our livelihoods, our community amenities and services, and the connectedness of our community by supporting the people who are essential to it.

6. Working to create effective housing solutions is a continual, iterative process. The cycle of learning, planning, acting, evaluating, re-calibrating and continuing the work never ends, nor should it. The Ketchum Housing Action Plan sets up a vision, an intention and a potential way of working together over the next decade to truly turn the curve on housing, for the betterment of our community. That said, we acknowledge and assume that – if we do our work correctly – there will and should be adjustments to this plan and changes in our priorities and collective action, over time. For this reason, our approach includes:

- Frequent checkpoints to reassess our progress and fold in new partners and new ideas.
- 10-year targets to allow us to measure our progress, and adapt our methods, as needed.
- A commitment to regularly update our housing needs assessment to keep on top of changing dynamics.

OUR PROCESS

Beginning in the fall of 2021 and continuing into the late spring of 2022, the City of Ketchum executed an iterative process to learn, listen and create the Housing Action Plan. Once adopted, the outreach and engagement process will continue as plan progress is reported and the annual action plan is regularly updated.

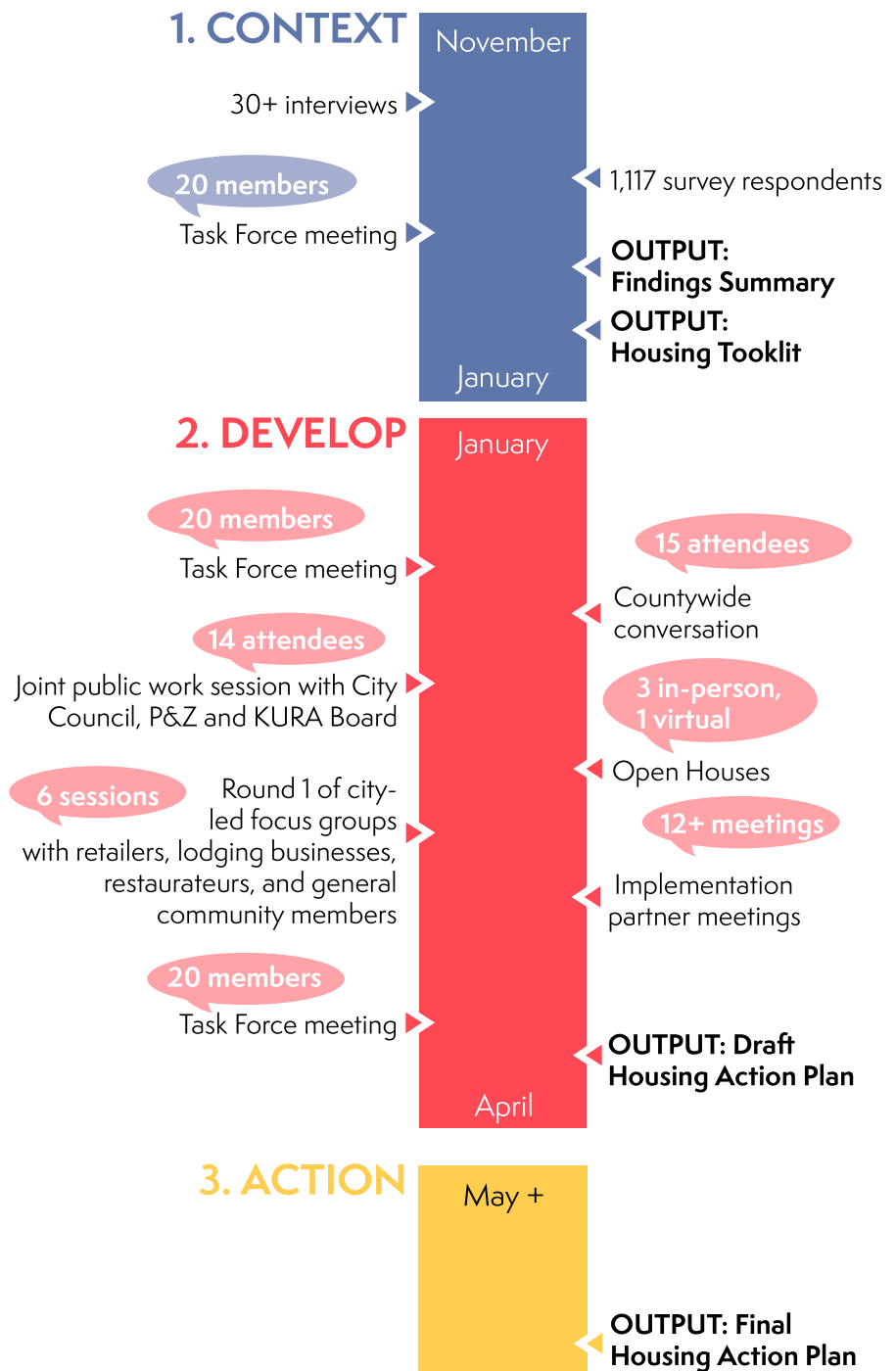
Step 1: Understanding the Context

Needs & Preferences: To kick-off the Action Plan process, the needs and preferences were collected in the community as follows:

- Data analysis of existing and future unmet housing needs
- Community survey with 1,117 responses
- Interviews of over 30 community members
- Review of historical housing needs analyses and related local analyses.

Best Practices: In tandem, the City developed a Housing Toolkit from a list of over 280 ideas. This initial long list is comprised of input from:

- Survey and community interview responses
- 6 interviews of housing directors in comparable communities
- Feedback from Ketchum City Council, Ketchum Urban Renewal Agency and Planning and Zoning Commission
- Research on comparable resort communities and housing policy best practice



Step 2: Develop the Plan

The development of the draft Housing Action Plan was based on needs data, best practice research, community input and feedback from partners. The Ketchum Housing Task Force, an advisory group of 20 community members that represent diverse industries and perspectives, then reviewed the Plan. In addition, plan elements were discussed and guided by the Ketchum Urban Renewal Agency (KURA) and Ketchum Planning and Zoning Commission. Public feedback on the draft Plan included open houses, a focus group, digital feedback, and public comment.

Step 3: Take Housing Action (with on-going feedback and guidance)

The culmination of the work in Steps 1 and 2 is Ketchum’s Housing Action Plan, intended to be delivered to City Council on May 9, 2022 for final review and approval for adoption as the official, guiding document for housing action.



HOW WE WILL USE THIS PLAN

Clarification of Roles – The Action Plan outlines City actions and celebrates the work of partners.

This plan outlines the vision, goals and actions Ketchum is committed to in order to address our housing need. We have created a framework that will serve as a guiding “north star” for the next decade to create practical, positive, lasting change in Ketchum. All actions in the Plan are ones that Ketchum is committed to initiating or participating in, and many are ones the City can complete on its own. Additionally, the Plan includes actions that Ketchum is committed to exploring, which may then be led or carried out by other partners. Committed and potential partners are identified in the Priority Actions section within each goal area. The intent is that the plan serves as a tool to highlight and support partners’ work, propose or clarify roles, and align opportunities for collaboration.

Ketchum staff acknowledges and hopes that Ketchum’s housing actions can have positive, regional impacts and are excited by continued prospects to collaborate more closely on housing action with other jurisdictions and local and regional entities. The Housing Action Plan is a community plan, building from and recognizing the outstanding work already underway by various partners in Blaine County and beyond. Ketchum’s intent is to bolster and contribute to regional efforts while simultaneously moving Ketchum in the direction we need to go.

The Housing Action Plan is structured for ease of use.

The Housing Action Plan’s goals and their supporting strategies address the identified needs informed by research on best practices and community input. During this process, approximately 280 actions were analyzed and consolidated down to those that support the five goals. From remaining actions, priority actions were identified: Priority actions have the greatest immediate impact and are currently in progress or can feasibly be initiated within one year of Housing Action Plan adoption. The medium- and long-term actions previously identified have been captured in the Housing Toolkit and will be cycled into the Housing Action Plan during annual action plan updates.

Each plan component is distinct, yet related:

- **Vision:** a concise, powerful statement about the collective state we are working to achieve and sustain over the next decade
- **Principles:** value-based statements that we intend to organize around while ensuring consistency
- **Goals:** the outcome or result we want to achieve in key areas
- **Strategies:** methods or approaches we will take to achieve the goal
- **Priority Actions:** measurable, specific activities designed to meet the goal

In addition to these plan elements, the City is developing an implementable Housing Action Work Plan that contains “SMART” tactics. This Work Plan will be completed after the Housing Action Plan is adopted and Year 1 priorities are confirmed. An example implementation Work Plan template is included in the Attachments section of this document.

SMART(ER) Actions

- **S**pecific (simple, sensible, significant)
- **M**easurable (meaningful, motivating)
- **A**chievable (agreed, attainable)
- **R**elevant (reasonable, realistic and resourced, results-based)
- **T**ime bound (time based, time limited, time/cost limited, timely, time sensitive)

Ketchum is committed to establishing a “SMARTER” Work Plan, which includes actions and tactics that will be **E**valuated and **R**eviewed.

Annual iteration of the Housing Action Plan ensures accountability.

Implementation of the Housing Actual Plan will require regular check-ins with City departments and City Council. Progress on current and proposed priority actions will be presented bi-annually to the City Council. The Housing Action Plan will be updated annually with public feedback and Council re-approval. Quarterly coordination meetings with implementation partners are a mechanism for reporting progress, sharing learnings, and identifying tension and symbiosis between different entities. Progress will be shared with the public through a regular report/newsletter. These accountability checks and Plan reiteration allows the Plan and actions to adjust to changing or new circumstances and learnings.

Ketchum Project Management, Reporting and Accountability Structure		
WHO	PURPOSE	FREQUENCY
Ketchum Mayor and Council	<ul style="list-style-type: none"> Review and approve updated implementation plan and provide overall strategic direction Review and approve housing-related spending through annual budget process 	<ul style="list-style-type: none"> Bi-annual meetings to approve updated implementation (May, Dec) Optional: conduct as part of Joint Work Sessions with Planning & Zoning and KURA Board
City Departments Planning, Administration, Communications, Public Works, etc.	<ul style="list-style-type: none"> Directing and working with housing staff on specific housing actions 	<ul style="list-style-type: none"> Weekly meetings with relevant departments Quarterly joint meetings with all City Administrators and Planning Directors (approx. Feb, Apr, Aug, Nov)
Implementation Partners Local nonprofits, housing developers, employers, public agencies, etc.	<ul style="list-style-type: none"> Coordinate and facilitate efforts beyond the City of Ketchum Opportunity to review progress toward shared goals, lessons learned and education Project management 	<ul style="list-style-type: none"> Meet quarterly (approx. Feb, Apr, Aug, Nov)
Community/Public	<ul style="list-style-type: none"> Educate, inform Receive feedback 	<ul style="list-style-type: none"> Quarterly reports/newsletter (approx. Mar, May, Sep, Dec) Open Council meetings Annual public input



HOUSING ACTION PLAN

This plan outlines the vision, goals and actions Ketchum is committed to in order to address our housing need. The framework will serve as a guiding “north star” for the next decade to create practical, positive, lasting change in Ketchum.

VISION

Increase access, create, and preserve homes for residents at a range of income levels and life stages to maintain a thriving local community.

GUIDING PRINCIPLES

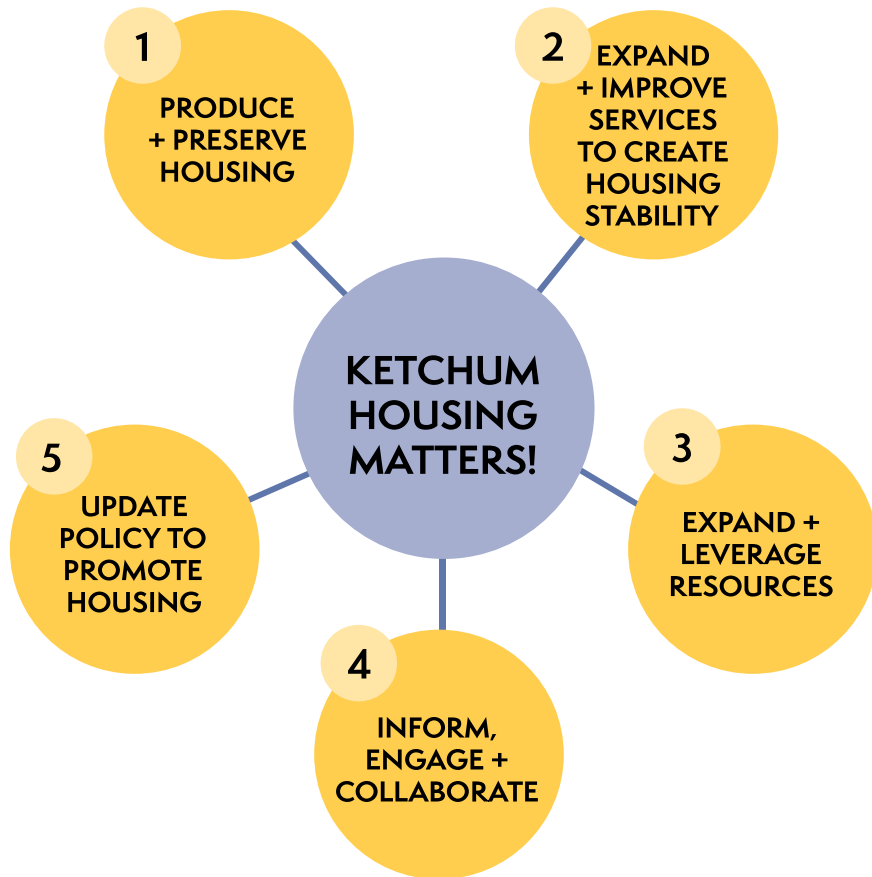
Support a collaborative, coordinated strategy to:

- Ensure every person has a safe, healthy home.
- Ensure housing is affordable to our local workforce.
- Sustain an inclusive, year-round community.

KEY 10-YEAR TARGETS

- Secure a minimum of 650 housing units in Ketchum over the next 10 years for local, workforce housing (*build new, unlock existing housing, convert existing to more affordable cost, pre-serve existing in perpetuity*).
- Ensure that at least 60% of Ketchum’s housing stock is owner- or long-term renter-occupied.
- Ensure that 40% of Ketchum’s workforce can live in Ketchum.
- Prevent displacement and assist 100 households annually who are cost-burdened, unstably housed or unhoused with supportive services.
- Secure a minimum \$60M in direct, local investments for housing actions for Ketchum in the next 10 years, to leverage up to 5x that amount in investments (*includes 20% of City funds allocated to projects outside of Ketchum*).
- Allocate 20% of City housing funds for significant county-wide actions.
- Annually increase the number of named partners who have actively contributed to implementing housing solutions identified in this plan.
- Through a bi-annual survey, achieve a minimum of 51% satisfaction/public approval of housing action, coordination and results.

FIVE GOALS TO DRIVE ACTION



GOAL 1: PRODUCE + PRESERVE HOUSING

Act to create and preserve housing affordable for our local workforce and community housing. Maintain a healthy balance of short-term / visitor lodging and resident-occupied housing.

GOAL 2: EXPAND + IMPROVE SERVICES TO CREATE HOUSING STABILITY

Address immediate needs of unhoused and people at-risk of displacement in our community. Integrate, improve and expand supportive services, rapid rehousing and prevent future displacement throughout the region.

GOAL 3: EXPAND + LEVERAGE RESOURCES

Increase resources to support Action Plan Goals, including funding from a range of public and private sources.

GOAL 4: INFORM, ENGAGE + COLLABORATE

Invest in building local capacity to make informed decisions about and execute on housing action. Support regional partnerships and on-going communications to increase coordination and housing impacts.

GOAL 5: UPDATE POLICY TO PROMOTE HOUSING

Build a regulatory and policy environment that strongly encourages housing development with an emphasis on community and workforce housing and which is consistent with other community goals.

ANNUAL ACTION PLAN

GOAL 1: PRODUCE + PRESERVE HOUSING

Act to create and preserve housing affordable for our local workforce and community housing. Maintain a healthy balance of short-term/visitor lodging and resident-occupied housing.

Key Targets:

- Secure a minimum of 650 housing units in Ketchum over the next 10 years for local, workforce housing (*build new, unlock existing housing, convert existing to more affordable cost, preserve existing in perpetuity*).
- Ensure that at least 60% of Ketchum's housing stock is owner- or long-term renter-occupied.
- Ensure that 40% of Ketchum's workforce can live in Ketchum.

Strategy 1: Maintain pipeline of new housing construction projects that contribute to meeting community housing targets.

Strategy 2: Rehabilitate and preserve existing affordable housing (both naturally occurring and deed restricted).

Strategy 3: Manage and expand inventory of deed-restricted homes (owner-occupied and rentals).

Strategy 4: Support local employee-based housing initiatives that create long-term and seasonal housing to meet demand.



Priority Actions that support Goal 1

YEAR 1 PRIORITIES	POTENTIAL PARTNERS
1. Continue to support Bluebird Village development.	KCDC, KURA, City of Ketchum
2. Develop new housing construction pipeline: <ul style="list-style-type: none"> • Create a 10-year pipeline. • Support development of workforce housing at KURA’s 1st and Washington site. • Initiate joint master plan housing development opportunities on city parcels near the YMCA (in keeping with the parking agreement) and city-owned Leadville parcel. • Identify potential parcels for acquisition for housing development and identify needed infrastructure and funding to support. <i>Also supports Goal 3.</i> • Continue to dialogue with significant property owners. 	City of Ketchum, KURA, KCDC, ARCH, YMCA
3. Identify and prioritize sites for preservation: <ul style="list-style-type: none"> • Conduct inventory of existing deed restricted, affordable and other naturally occurring (i.e., affordable, unsubsidized) affordable/ workforce housing. <i>Also supports Goal 3.</i> • Identify priority sites for preservation, such as those at-risk of sale or rent increase 	Blaine County Housing Authority (BCHA), City of Ketchum, other partners as identified
4. Preserve and improve affordable housing at Lift Tower Lodge. <i>Also supports Goal 2</i>	Blaine County Housing Authority (BCHA), City of Ketchum, ARCH
5. Increase the number of occupied accessory dwelling units (ADUs): Develop education, incentive or policy improvements to encourage development and use of ADUs for local housing.	Sun Valley Board of Realtors, Ketchum Affordable Housing Coalition
6. Pathway to ownership: Identify deed restriction and down payment assistance feasibility and program options that can be used within a variety of local housing projects as a pathway to ownership.	ARCH, Landing Locals
7. Incentivize long-term rentals: Implement “Lease to Locals” Workforce Rental program.	City of Ketchum, Landing Locals, Goldwhip Girls, Sun Valley Board of Realtors, local property managers

GOAL 2: EXPAND + IMPROVE SERVICES TO CREATE HOUSING STABILITY

Address immediate needs of unhoused and people at risk of displacement in our community. Integrate, improve and expand supportive services, rapid rehousing and prevent future displacement throughout the region.

Key Target:

- Prevent displacement and assist 100 households annually assist 100 households annually who are cost-burdened, unstably housed or unhoused with supportive services.

Strategy 1: Support a community education campaign to build awareness about the range of existing and changing housing conditions and projected needs.

Strategy 2: Accelerate coordination of services and resources among housing and human services partners with the goal of creating a more trauma-informed, person-centered approach to service delivery and housing.

Strategy 3: Create a range of emergency and supportive housing options to meet demand.

Strategy 4: Expand eviction prevention services. (legal services, emergency rental assistance, etc.)



Priority Actions that support Goal 2

YEAR 1 PRIORITIES	POTENTIAL PARTNERS
<p>1. Provide displacement support:</p> <ul style="list-style-type: none"> • Work with partners to find housing solutions, including a planned relocation strategy for approximately 15 families being displaced by redevelopment of McHanville neighborhood in Ketchum’s area of impact. • Develop relocation and displacement policies to minimize displacement and it’s affects. <i>Also supports Goal 5.</i> 	<p>Blaine County Charitable Fund, Crisis Hotline Blaine County Housing Authority, Blaine County, St. Luke’s</p>
<p>2. Expand residential capacity of Lift Tower Lodge.</p>	<p>Blaine County Housing Authority, City of Ketchum, Blaine County</p>
<p>3. Define key terminology, specifically supportive services, trauma-informed, and social determinants of health.</p>	<p>Blaine County Housing Authority, Interagency Working Group, local service providers and jurisdictions</p>
<p>4. Prioritize supportive services for coordination. Identify and seek commitment from key implementation partners.</p>	<p>Blaine County Housing Authority, Interagency Working Group, local service providers and jurisdictions</p>
<p>5. Convene local housing and service provider group to explore a redesign of service delivery to be a more streamlined one-stop shop:</p> <ul style="list-style-type: none"> • Establish a “coordinated entry” approach to supportive services delivery, referrals, and follow-up. Work with service providers to update and refer people to the findhelpidaho.org. • Understand existing service capacity and gaps, including legal services, emergency and short-term rental assistance. • Collaborate with existing organizations for rapidly rehousing those who are, or are soon-to-be, unhoused. • Ongoing convening and coordination of coalition of local providers. • Facilitate housing-specific education of group. Assess other identified, related knowledge gaps, if any. 	<p>Blaine County Housing Authority, Interagency Working Group, local service providers and jurisdictions including The Hunger Coalition, BCCF, The Advocates, Herbert Romero, The Alliance, Men’s Second Chance Living, YMCA, St. Luke’s Center for Community Health, South Central Public Health District, Jesse Tree, Terry Riley, South Central Community Action Partnership, Idaho Health and Welfare, Legal Aid, The Salvation Army, Senior Connection</p>
<p>6. Identify and support policy changes that increase access to housing.</p>	<p>Blaine County Housing Authority, Interagency Working Group, local service providers and jurisdictions</p>
<p>7. Coordinate funding sources. <i>Also supports Goal 3.</i></p>	<p>Interagency Working Group</p>
<p>8. Identify and support physical housing options for unhoused and at-risk households:</p> <ul style="list-style-type: none"> • Conduct inventory of existing potential housing/sites for permanent supportive housing and/or emergency shelter/temporary crisis housing. Assess location and specifics with service providers. <i>Also supports Goal 1.</i> • “Build or buy” strategy for dedicated supportive housing units. <i>Also supports Goal 1.</i> 	<p>City of Ketchum, Blaine County Housing Authority</p>

GOAL 3: EXPAND + LEVERAGE RESOURCES

Increase resources to support Action Plan Goals from a range of public and private sources.

Key Targets:

- Secure a minimum \$60M in direct, local investments for housing actions for Ketchum in the next 10 years, to leverage up to 5x that amount in investments (*includes 20% of City funds allocated to projects outside of Ketchum*).
- Allocate 20% of City housing funds for significant county-wide actions.

Strategy 1: Seek, secure, and provide ongoing funding to sustain City of Ketchum housing initiatives and actions.

Strategy 2: Seek, secure and provide one-time and project-specific funds, such as public/private grants, private donations, employer participation, and alternative funding models to contribute to and sustain community housing efforts.

Strategy 3: Leverage public- and partner-owned land and buildings for potential housing developments.

Strategy 4: Create and promote a development incentive package to reduce costs for projects serving community needs.

Priority Actions that support Goal 3

YEAR 1 PRIORITIES	POTENTIAL PARTNERS
1. Create criteria for allocation of city funds, including alignment with the Vision, Principles and Goals identified in this Plan, other City plans, and apportionment based on projected need by area median income. See Appendix for example from Truckee.	City of Ketchum, implementation partners
2. Meet with current and potential public and private funding partners to set up a process to regularly review funding priorities and opportunities to support the Action Plan (<i>minimum quarterly</i>). Also supports Goal 4.	City of Ketchum and Implementation/ Funding Partners (Spur Community Foundation, Wood River Community Housing Trust, Idaho Community Foundation)
3. Secure local funding for housing through adjustments to Ketchum’s local option tax (LOT).	Committee for LOT for Housing
4. Support/secure state/federal funding for housing. Key sources include: <ul style="list-style-type: none"> • State of Idaho Housing Trust Fund for housing development gap financing • City ARPA strategic initiatives account • Blaine County ARPA funds • Idaho Housing and Finance Association (IHFA) Low-Income Housing Tax Credit (LIHTC) and related financing programs • Increase/expand funding for short-term/emergency rental assistance and other Goal 1 and Goal 2 area programs 	Blaine County, Idaho Housing Finance Association
5. Coordinate cross-organization philanthropic efforts and strategies for an effective philanthropy model. Explore, document, and pursue philanthropic funding for specific housing solutions.	Spur Community Foundation, St. Luke’s Foundation, Wood River Community Housing Trust
6. Meet with large and small local employers, including non-profits and direct service providers, to discuss specific employer-sponsored housing options.	Local employers
7. Explore opportunities to fund “barrier removal” programs to assist people getting into housing. For example: <ul style="list-style-type: none"> • Fundraising for down payment assistance programs • Fundraising for “Jump Start” housing security flex fund • Relocation/retention assistance program 	City of Ketchum
8. Conduct land and properties inventory and analysis of development potential for both public and private parcels/facilities in Ketchum with potential for housing development, rehabilitation, land trades or purchases, etc. Also supports Goal 1.	City of Ketchum, Wood River Land Trust, Mountain Rides, and public/private partners

GOAL 4: INFORM, ENGAGE + COLLABORATE

Invest in building local capacity and regional partnerships to make informed decisions about, and execute on, housing action. Support ongoing communications to increase coordination and effectiveness, targeting the public, other jurisdictions and implementation partners.

Key Targets:

- Allocate 20% of City housing funds for significant county-wide actions.
- Annually increase the number of named partners who have actively contributed to implementing housing solutions identified in this plan.
- Through a bi-annual survey, achieve a minimum of 51% satisfaction/public approval of housing action, coordination and results.

Strategy 1: Create and implement a Ketchum Community Housing Action Plan to define goals, inform resource allocation and track progress.

Strategy 2: Monitor and share economic development data and employment projections and use to inform housing demand analyses and proposed housing solutions.

Strategy 3: Support an on-going communications strategy for housing to continually engage and educate the community on critical housing topics.

Strategy 4: Work with regional partners to improve countywide coordination and collective impacts for housing.

Priority Actions that support Goal 4

YEAR 1 PRIORITIES	POTENTIAL PARTNERS
1. Finalize Ketchum Community Housing Action Plan and Needs Assessment.	City of Ketchum
2. Provide a six-month Progress Report.	City of Ketchum, implementation partners
3. Update Ketchum Housing Action Plan annually, with community input and Council approval.	City of Ketchum, implementation partners
4. Create accountability and guarantee transparency with the public and partners in housing funding decisions and resource allocations at City Council and other public meetings and through annual budgeting process.	City of Ketchum
5. Launch coordination process with Action Plan implementation partners (i.e., quarterly meetings to track process, web-based tracking tool).	City of Ketchum, implementation partners
<p>6. Create and implement strategic communication plan for housing to support partner work:</p> <ul style="list-style-type: none"> • Develop community education materials to build understanding of continuum of local housing needs and intersection of housing and other areas. Also supports Goal 2. • Develop shared messaging materials for use among housing partners. • Initiate speaker series, trainings, working group or other methods for identifying and sharing information about existing programs and innovative housing models to develop local initiatives. • Initiate a community call to action to describe how community members can affect change (i.e., give funds, pledge support, provide public comment, other methods of community action). 	Wood River Land Trust, St. Luke’s, Sun Valley Institute, the Hunger Coalition, City of Ketchum, Blaine County Housing Authority or Regional Housing Coalition, Spur Community Foundation
<p>7. Determine baseline and change in perception on housing efforts and effectiveness:</p> <ul style="list-style-type: none"> • Create a baseline poll to partner organizations to distribute to service recipients/participants. • Annually re-poll recipients/participants to determine change. 	Implementation partners of Goal 2
8. Participate in and support launch of a countywide housing coordination effort. Explore intersection with cross-sectional efforts, such as smart growth and regional sustainability planning.	Blaine County, Blaine County Housing Authority, Participating members TBD
9. Maintain internal capacity to staff key housing actions, initiatives, and community engagement.	City of Ketchum
10. Identify state-level housing policy changes and work with the resort community coalition’s policy advocate.	City of Ketchum

GOAL 5: UPDATE POLICY TO PROMOTE HOUSING

Build a regulatory and policy environment that increases housing supply with an emphasis on workforce and community housing development while remaining consistent with other community goals.

Key Target: ■ Supports all targets.

Strategy 1: Annually evaluate effectiveness of Ketchum’s policies and processes in promoting community housing development and update, as needed.

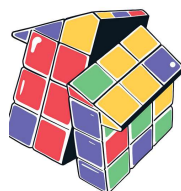
Strategy 2: Align City policies to support implementation of housing with other community priorities to maximize community benefit.

Strategy 3: Identify and implement methods to effectively balance safe, attractive seasonal and short-term housing with long-term rentals, community housing and viable, livable neighborhoods.

Priority Actions that support Goal 5	
YEAR 1 PRIORITIES	POTENTIAL PARTNERS
1. Conduct an audit of existing code in relation to Action Plan goals.	City of Ketchum
2. Enact interim ordinance while permanent regulations are developed to increase the production of housing: <ul style="list-style-type: none"> • Minimum residential densities required for certain zone districts depending on project type • Limit lot consolidation to low-density zones • No net loss of units 	City of Ketchum
3. Develop code change work plan to spur increased general and community housing supply.	City of Ketchum
4. Explore priority processing and other incentives for projects that serve the Housing Action Plan.	City of Ketchum
5. Establish annual accountability metrics for application, permit, etc. processing related to housing development and measure progress toward housing goals.	City of Ketchum
6. Meet regularly with other City departments and public agencies, development community and key constituencies to obtain feedback for process improvements.	City of Ketchum
7. Propose ordinances to address income non-discrimination and tenant displacement ordinance to help identify and support tenants at risk of displacement. <i>Also supports Goal 2.</i>	City of Ketchum
8. Clarify Fair Housing and Affirmatively Furthering Fair Housing requirements to counteract negative impacts on protected classes. Analyze additions to federal law. <i>Also supports Goal 2.</i>	City of Ketchum
9. Create a separate business license to collect accurate information on short-term rentals and issue regular reports.	City of Ketchum
10. Explore methods to verify health and safety standards in short-term rentals.	City of Ketchum



ATTACHMENTS



Definition of Housing Terms

Term	Definition
Accessory Dwelling Unit (ADU)	An accessory dwelling unit (ADU) is a smaller, independent residential dwelling unit located on the same lot as a stand-alone (i.e., detached) single-family home.
Affordable Housing	<p>By household: Housing is considered affordable to a household if they are paying 30% or less of their income to housing costs (either rent or mortgage).</p> <p>By housing unit: Any housing unit that has a rent or mortgage that is below market-rate. Often the property will include a government subsidy, either for the capital costs or to assist with the rent. Some affordable housing is naturally occurring.</p>
Area Median Income (AMI)	The income that the median household makes, meaning that 50% of households of the same size earn less than the median household and 50% of households earn more than the median household. The median income changes based on household size.
Community Housing	Community Housing is residential housing that is restricted (through a deed restriction) to being as a rental unit or as a unit for sale to eligible persons and households, based on applicable income and residency requirements.
Cost-Burdened Household	Any household who is paying more than 30% of their income for housing costs.
Dedicated Units	Housing units committed for a specific purpose such as having affordable rent, serving a particular population, as allowed within the Fair Housing Act. Dedicated units can be created or preserved as part of an entire housing development or can be individual units within multiple developments throughout the community. Dedicated units can be fixed, as in they are a specific unit, or they can be floating which means the designation can be interchanged for other units within a development or portfolio.
Emergency and Transitional Housing	A type of affordable housing that is primarily targeted to households experiencing homelessness. Emergency housing provide short-term housing and meet immediate needs for persons during or after an economic or domestic crisis. Transitional housing, with related services, is typically 6 to 24 months and aims to permanently house people.
Eviction Prevention	Eviction prevention programs may provide triage, counsel (including legal counsel), case management and financial assistance to help renters facing eviction stay in their homes. These programs are generally designed for families who are being evicted due to nonpayment of rent during or following an unforeseen crisis, such as job loss or serious illness, rather than those who face more persistent affordability challenges.

Gap Financing	The amount of financing needed to fully fund the development of a housing project after the primary sources have been identified and secured.
Housing Bridge	A concept to explain the range of housing that is achievable, local housing for people at every income level within a community.
Housing First	Housing First is a homeless assistance approach that prioritizes providing permanent housing to people experiencing homelessness, thus ending their homelessness and serving as a platform from which they can pursue personal goals and improve their quality of life. This approach is guided by the belief that people need basic necessities like food and a place to live before attending to anything less critical, such as getting a job, budgeting properly, or attending to substance use issues. Additionally, Housing First is based on the theory that client choice is valuable in housing selection and supportive service participation, and that exercising that choice is likely to make a client more successful in remaining housed and improving their life.
Locals Housing	Locals Housing is provided for households that currently live in the area. The definition can specify that households must have lived in the area for over a certain number of years, and who were displaced from the area. Fair Housing Act: The boundary of the area must be large enough to ensure that protected classes (such as race/ethnicity) have proportionate access to the housing.
Low-Income Housing	Housing that is affordable for households earning under 80% AMI. It is eligible for state and federal subsidies - with rent restrictions.
Market Rate Housing	Any housing that has a rent or mortgage near the average rent and price for similar housing type and quality in the area, meaning what some people – the “market” – are willing and able to pay. There are no rent or sale restrictions on the property and often no government subsidies.
Middle-Income Housing (“missing middle”)	Housing targeted for households earning between 80% and 120% AMI. These households are not eligible for most state and federal subsidies and the market tends to build and price for households earning above 120% AMI, which is why it is referred to as the “missing middle.” Disambiguation: “Missing middle” may also refer to residential building typology that bridges densities between single family and 20+ units of multi-family (e.g., apartment buildings). Missing middle housing may include duplex, 4-plex, 8-plex as well as condos, townhomes, artist lofts, cottages, etc. with number of units ranging from 2 to 20+ within a structure or development.
Mixed-Income Housing	Mixed-income housing is an alternative to traditional subsidized-housing initiatives for low-income Americans. Mixed-income housing communities are developments that comprise differing levels of affordability, with some units at market rate and others available to low-income households at below-market rates.

<p>Short-Term Rental (STR)</p>	<p>A short-term rental is a furnished living space available for short periods of time, typically from a single night up to a month. Short-term rentals are often considered alternatives to a hotel. Rentals available for longer periods may more commonly referred to as vacation or seasonal rentals (1-6 months), month-to-month rentals (for 1-6 months) or long-term rentals (6+ months).</p>
<p>Supportive Housing</p>	<p>Supportive housing is a housing strategy that combines affordable housing with intensive coordinated and tailored human services to help ensure residents can maintain stable housing and receive appropriate health care. This strategy has been proven highly effective with people experiencing chronic homelessness and those with co-occurring issues. Supportive services may include, for example, behavioral health services, employment and education supports, or food security services.</p>
<p>Workforce Housing</p>	<p>A type of housing targeted for those earning up to 120% of the area median income.</p> <p>Disambiguation: “Workforce housing” can be used to describe any housing priced for households at 120% AMI and below. It is sometimes misused to signify housing priced for households at 80% to 120% AMI only and contrasted with “affordable housing.” Affordable housing is a price that can be determined at all levels of AMI and is specific to a household, based on income. “Workforce housing” is somewhat of a misnomer as households within every AMI breakdown contain workers and non-workers, alike.</p> <p>Fair Housing Act: Workforce Housing does not need to include a “worker,” but rather refers to a typical salary range for lower-income workers. A requirement that households qualifying for this type of housing include a “worker” would violate protections for people experiencing disabilities, older adults, and in-home caregivers under the Fair Housing Act.</p>

HOUSING ACTION PLAN

FINDINGS SUMMARY



Ketchum is developing a Housing Action Plan!
Thanks for learning alongside us.

TABLE OF CONTENTS

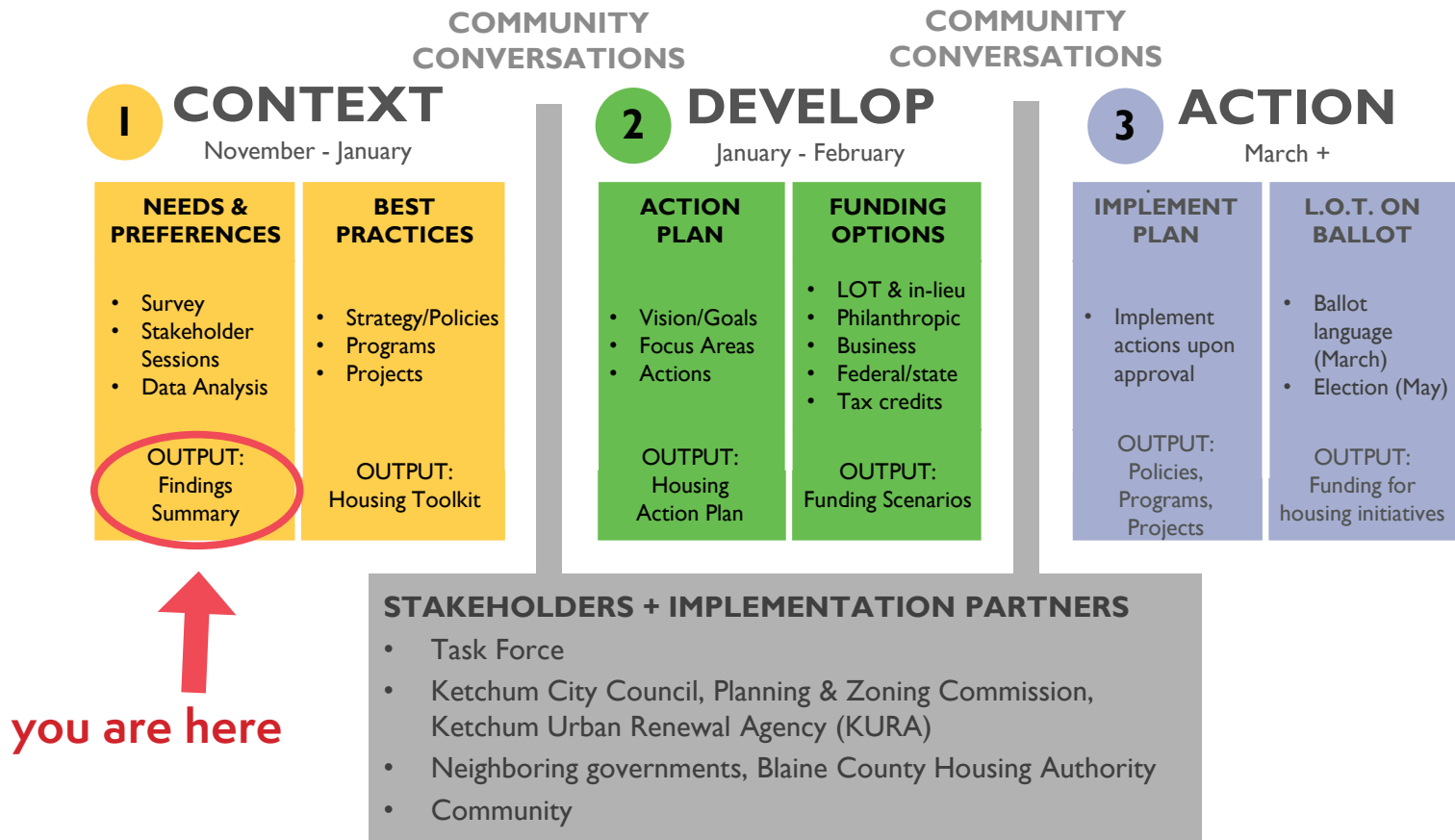
1. Overview of Housing Action Plan
2. What is the problem?
3. What is our community saying?
4. Who needs housing in Ketchum?

projectketchum.org/housing-matters/

1. OVERVIEW OF HOUSING ACTION PLAN



1 STAGES OF THE PLANNING PROCESS



2

KEY TERMS

AFFORDABLE HOUSING

By household: Housing is considered affordable to a household if they are paying 30% or less of their income to housing costs (either rent or mortgage).

By housing unit: Any housing unit that has a rent or mortgage that is below market-rate. Often the property will include a government subsidy, either for the capital costs or to assist with the rent. Some affordable housing is naturally occurring.

AREA MEDIAN INCOME

The income that the median household makes, meaning that 50% of households of the same size earn less than the median household and 50% of households earn more than the median household. The median income changes based on household size.

LOW-INCOME HOUSING

Housing that is affordable for households earning under 80% AMI. It is eligible for state and federal subsidies - with rent restrictions.

COMMUNITY HOUSING

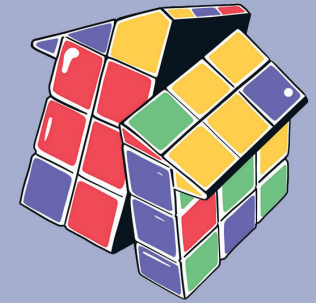
Residential housing that is restricted (through a deed restriction) to being a rental or a for-sale unit to eligible persons and households, based on applicable income and residency requirements.

WORKFORCE HOUSING

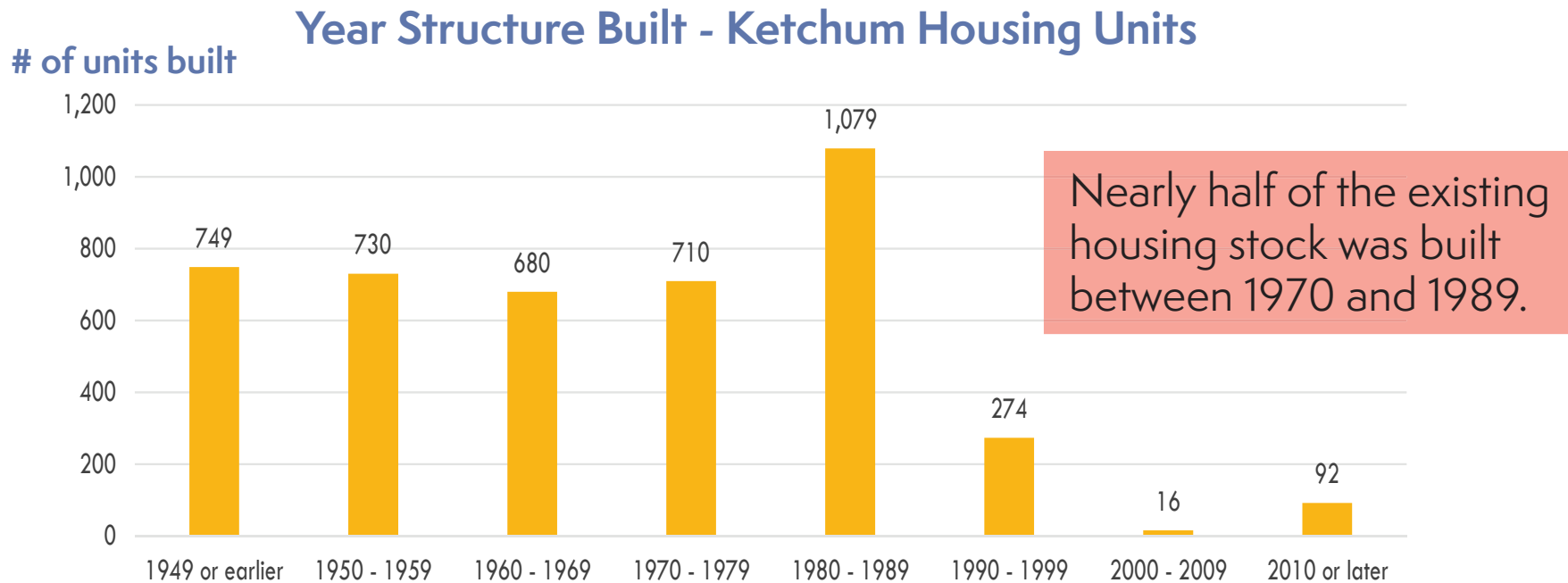
Housing targeted for those earning up to 120% of the area median income. Each community defines this term differently.

2. WHAT IS THE PROBLEM?

Ketchum has an increasingly challenging housing environment for local, year-round residents, especially those earning 120% or below the area median income (AMI).



1 Residential development has slowed.



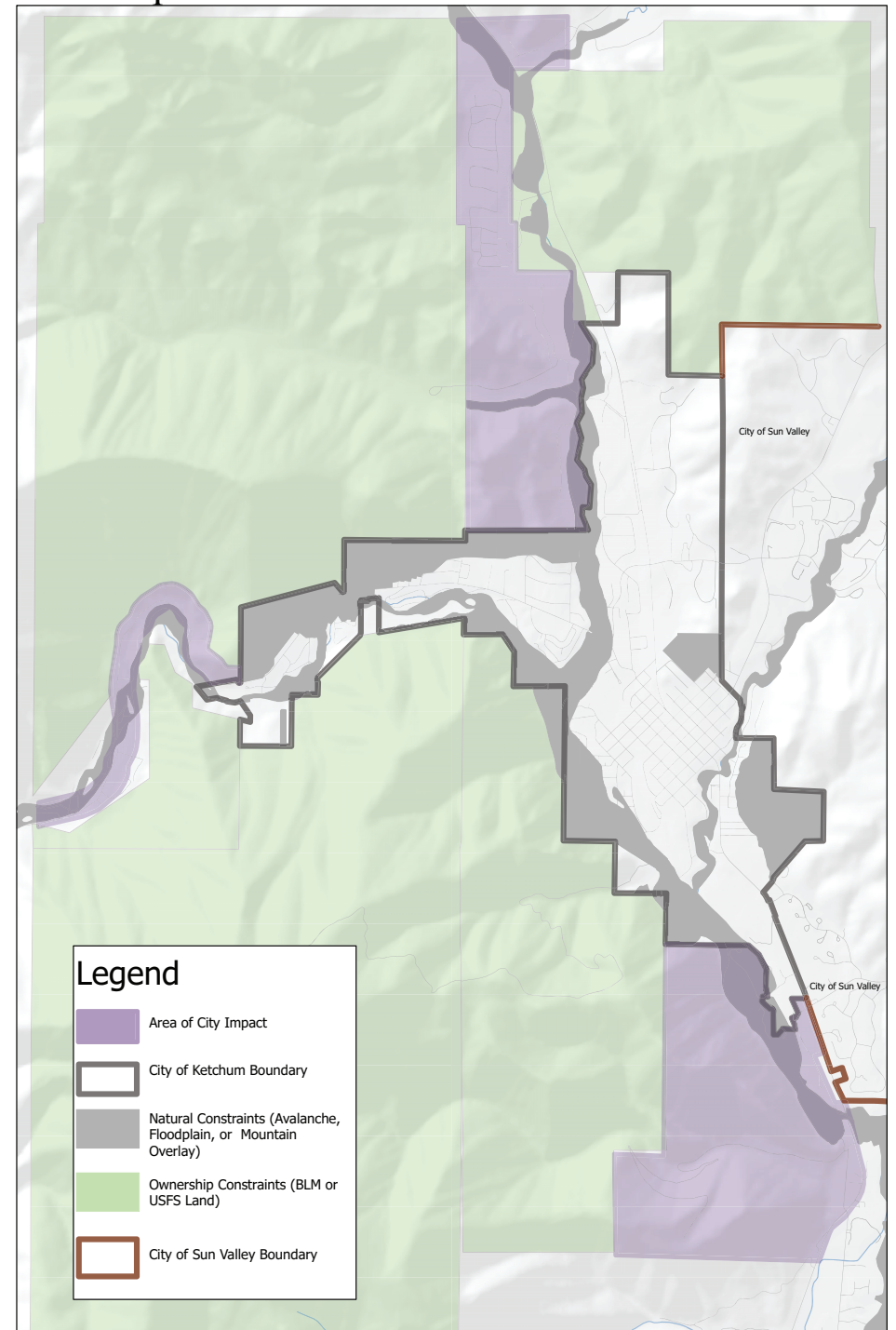
Source: U.S. Census Bureau: American Community Survey 5-Year Estimates (2013-2019), cross-referenced with City of Ketchum building permit data

Development Constraints In and Around Ketchum

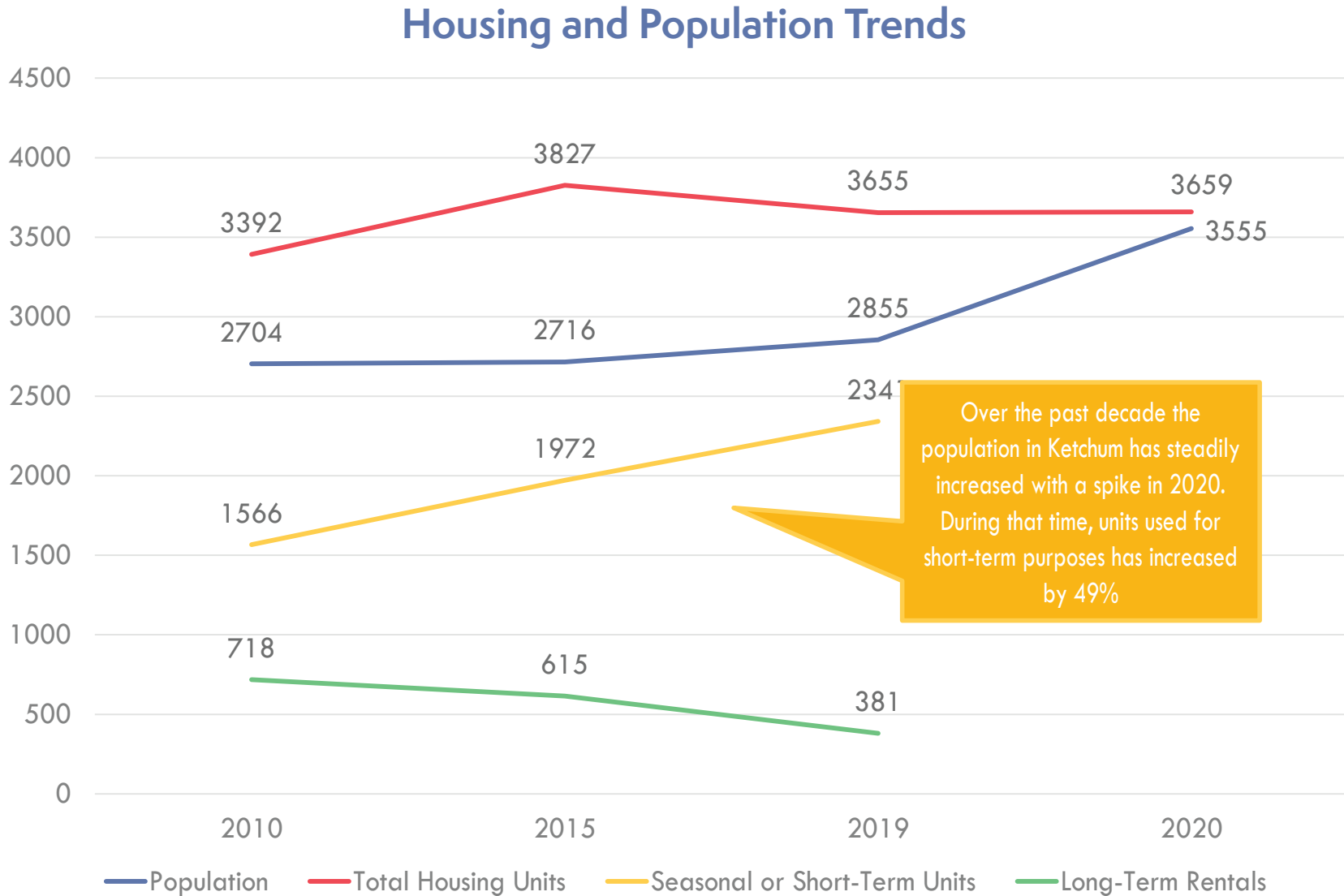
2

Land available for development is constrained.

- Majority of town is surrounded by federal property or is difficult to develop due to hazards (avalanche, floodplain, and steep slope).
- Redevelopment and infill are the primary development opportunities.



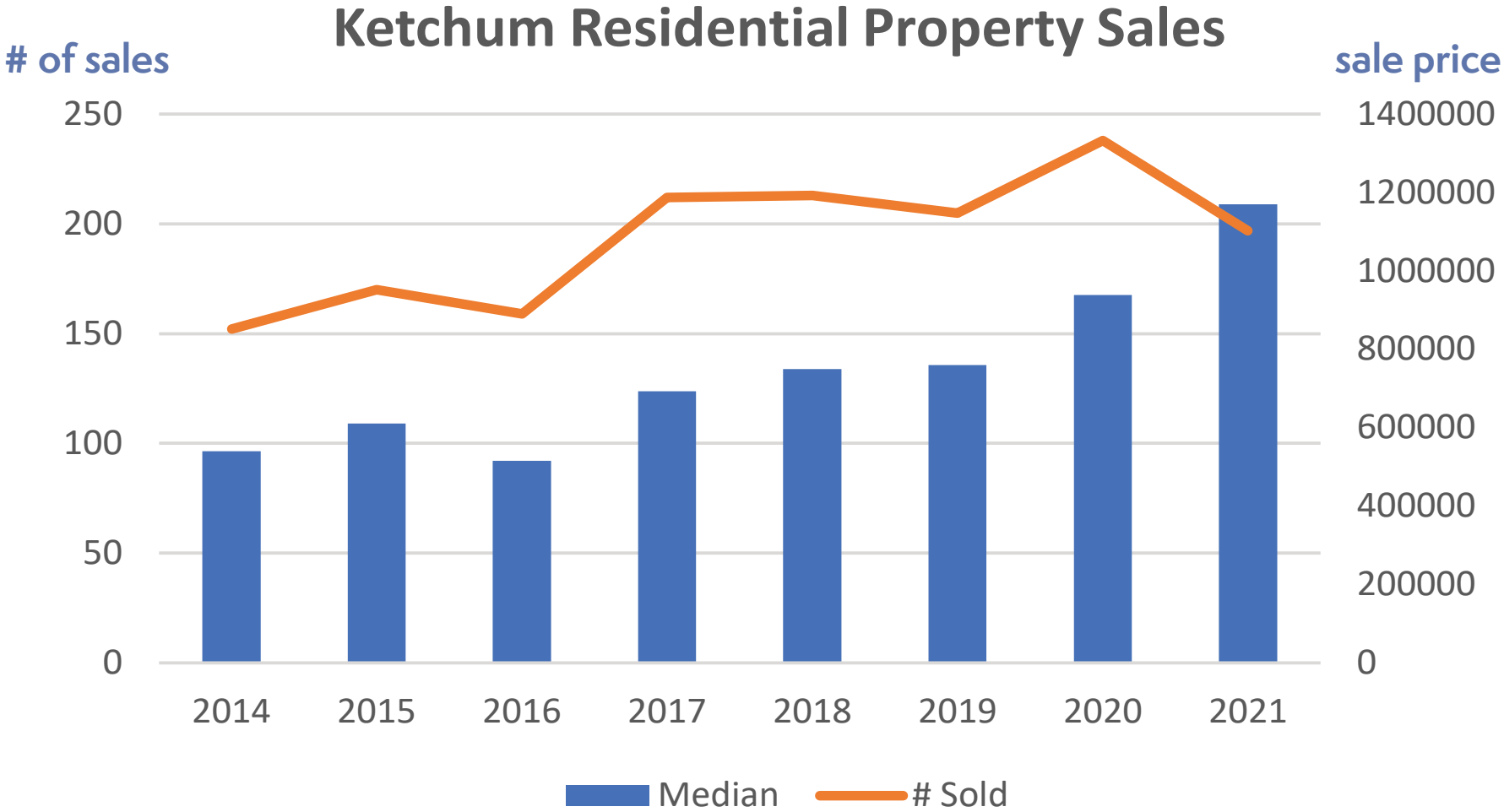
3 Seasonal and short-term rentals have increased.



Source: U.S. Census: DEC Redistricting Data for 2020 data; U.S. Census: ACS 5-Year Estimates for 2010, 2015, 2019 data

4

Housing costs have increased.

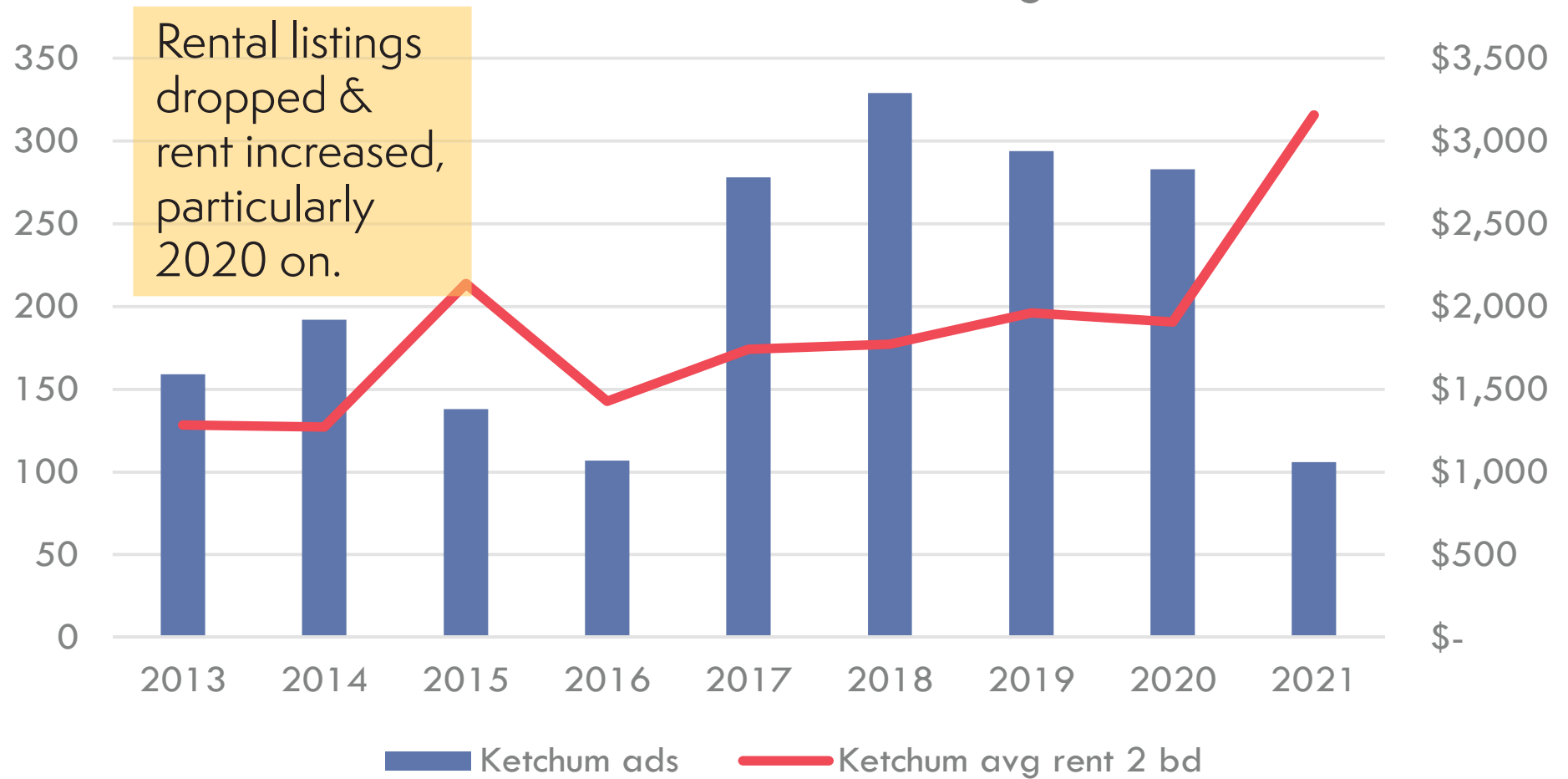


Source: Sun Valley Board of Realtors

of listings

Ketchum Rental Listings

listed rent

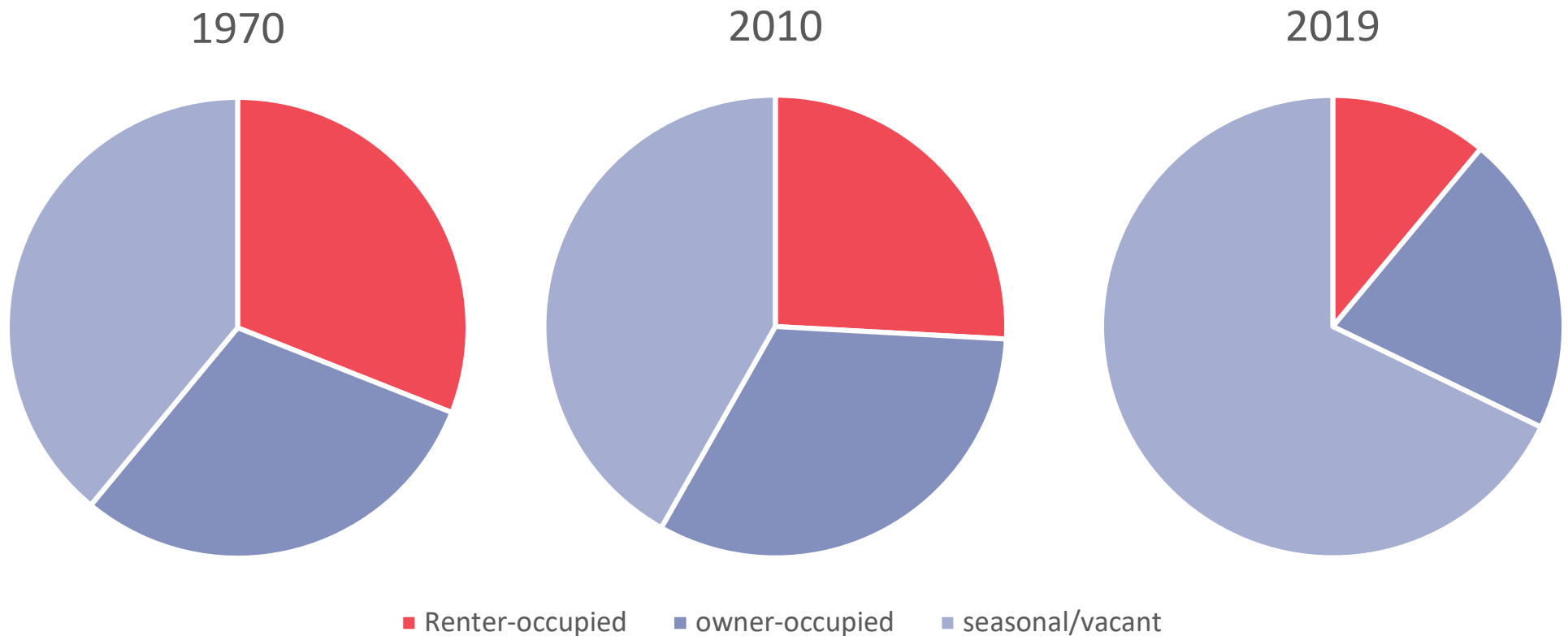


Source: Blaine County Housing Authority, Idaho Mountain Express articles

5

Long-term rentals have decreased.

- The proportion of long-term rentals decreased from 31% in 1970 to 10% in 2019.
- About 335 long-term rental units were “lost” in Ketchum since 2010, with a significant proportion likely converted to seasonal or short-term use.



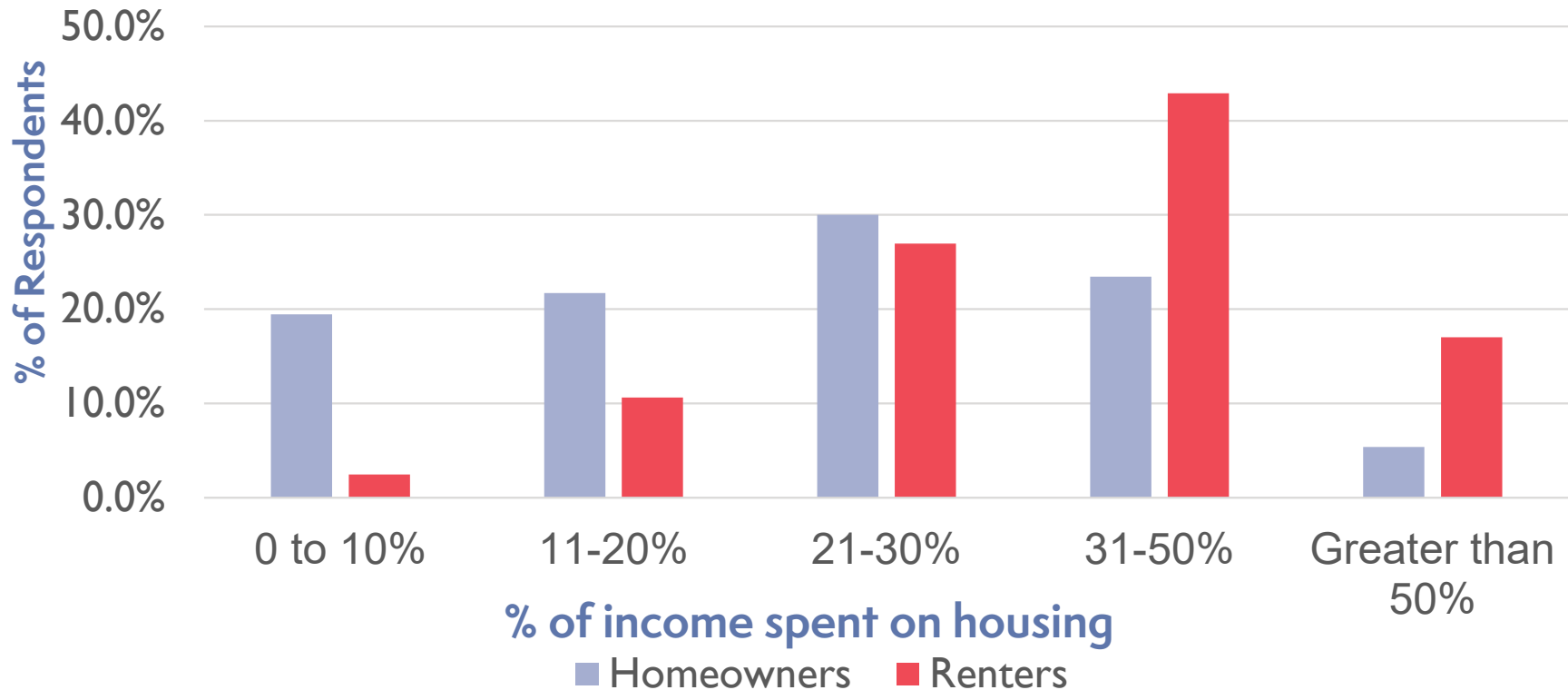
Source: U.S. Census: ACS 5-Year Estimates for 1970, 2010, 2019 data

6

Affordability for renting or owning has not improved.

Over 40% of survey respondents reported paying more than 30% of their income on housing costs, i.e. being “cost burdened.”

Percent of Monthly Income Spent on Housing

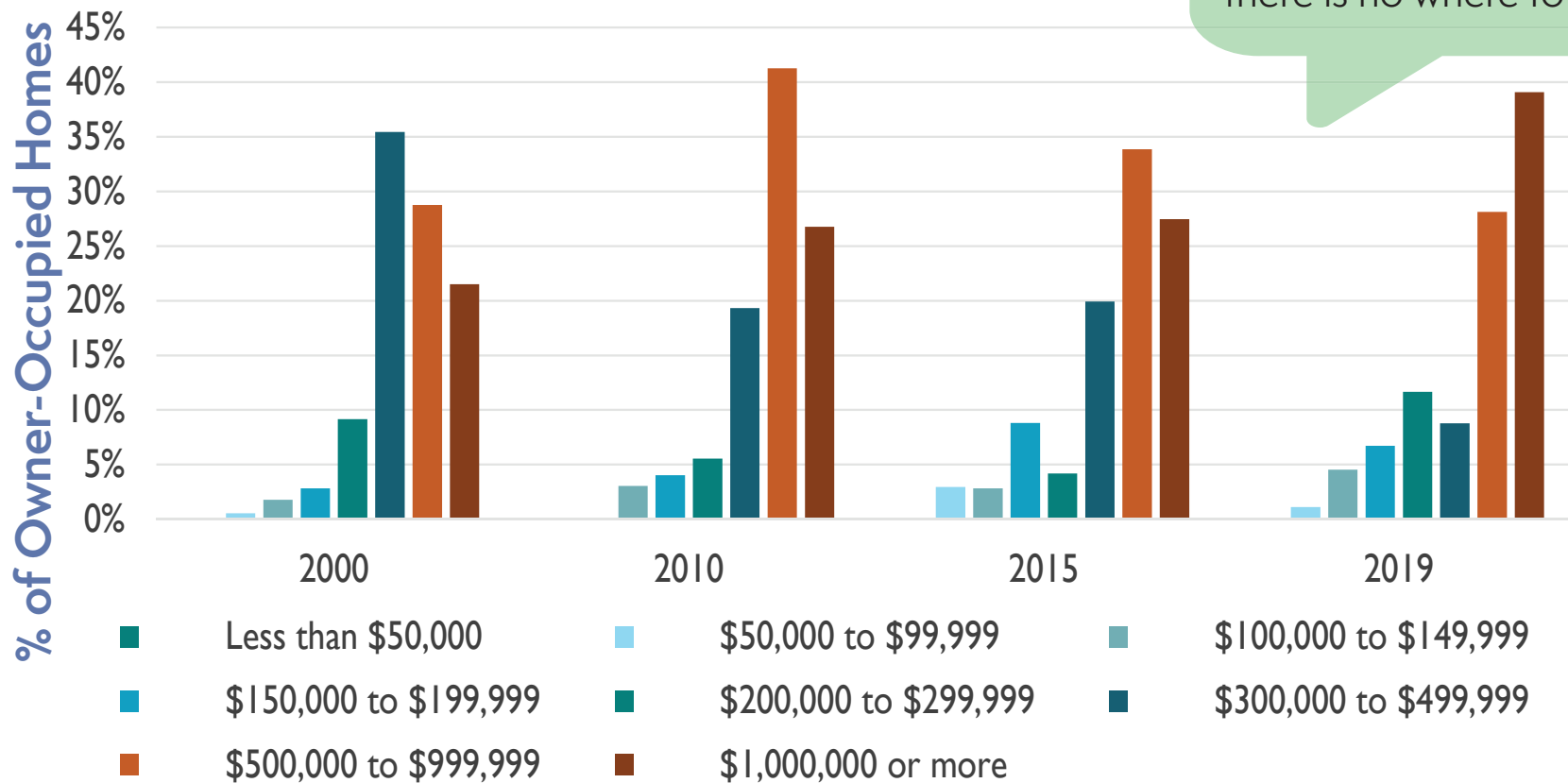


Source: Ketchum Matters Community Housing Survey, Nov. 15, 2021-Jan. 3, 2022

Owner-occupied housing values are skewing higher:

Indicates likelihood of decreased ability for lower income households to become homeowners.

Value of Owner-Occupied Housing, 2000-2019



Survey Comment: "Family is outgrowing the house and although we could easily sell, there is no where to buy!"

Source: U.S. Census Bureau: American Community Survey 5-Year Estimates (2013-2019).

7

1% of local residents are experiencing homelessness.

Source: Ketchum Matters Community Housing Survey, Nov. 15, 2021-Jan. 3, 2022

Pandemic Acceleration

The past 2 years have seen a severe acceleration of these trends, along with a substantial increase in year-round population (exception: short-term rentals have seen some near-term declines year over year in the past two years).

**Historic
Annual
Growth Rate**

~1%

**Pandemic
Growth Rates
(2019-2020)**

~25%

Source: U.S. Census Bureau: American Community Survey 5-Year Estimates (2013-2019); Decennial Census Redistricting Data (2020)

3. WHAT IS OUR COMMUNITY SAYING?

Survey & Interview Results



COMMUNITY SURVEY

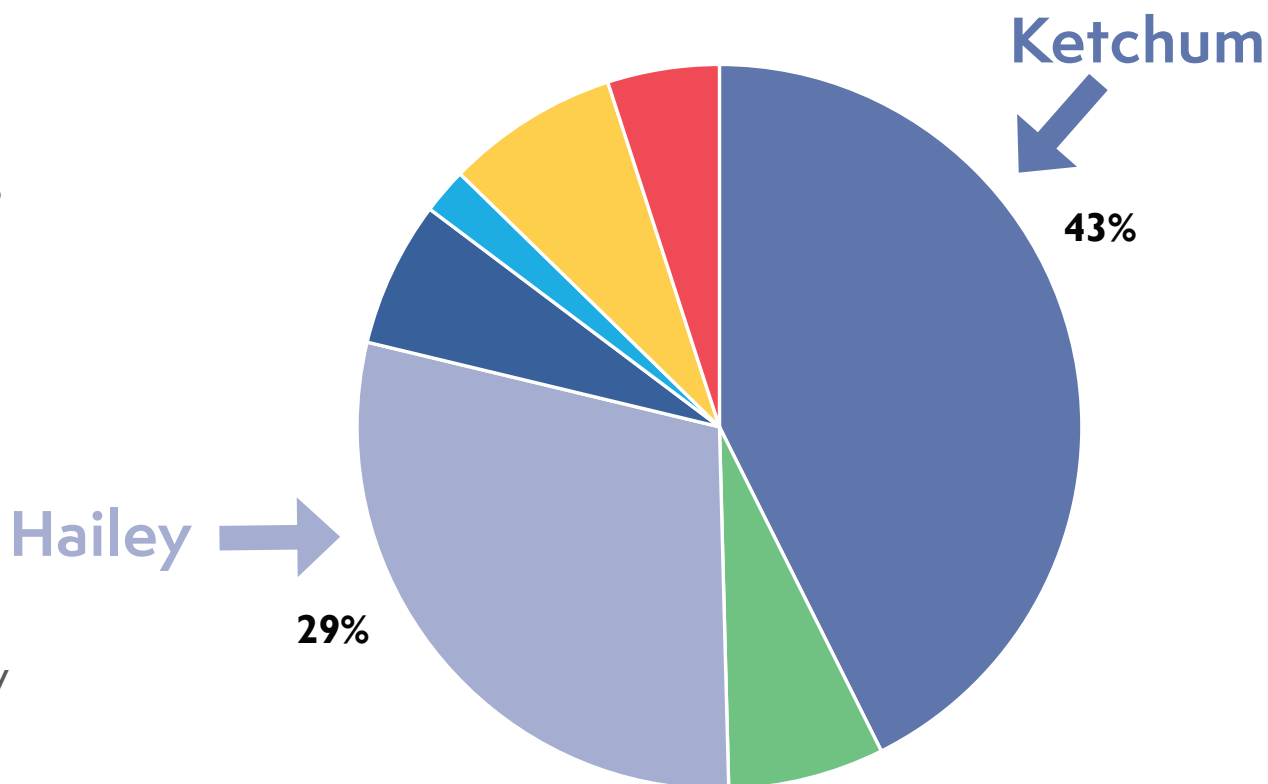
November-January

1,117
responses

- 1% experiencing homelessness
- 8.5% self-identified as Hispanic or Latinx

Where Respondents Reside

- Ketchum
- Sun Valley
- Hailey
- Bellevue
- Carey
- Unincorporated Blaine County
- Other

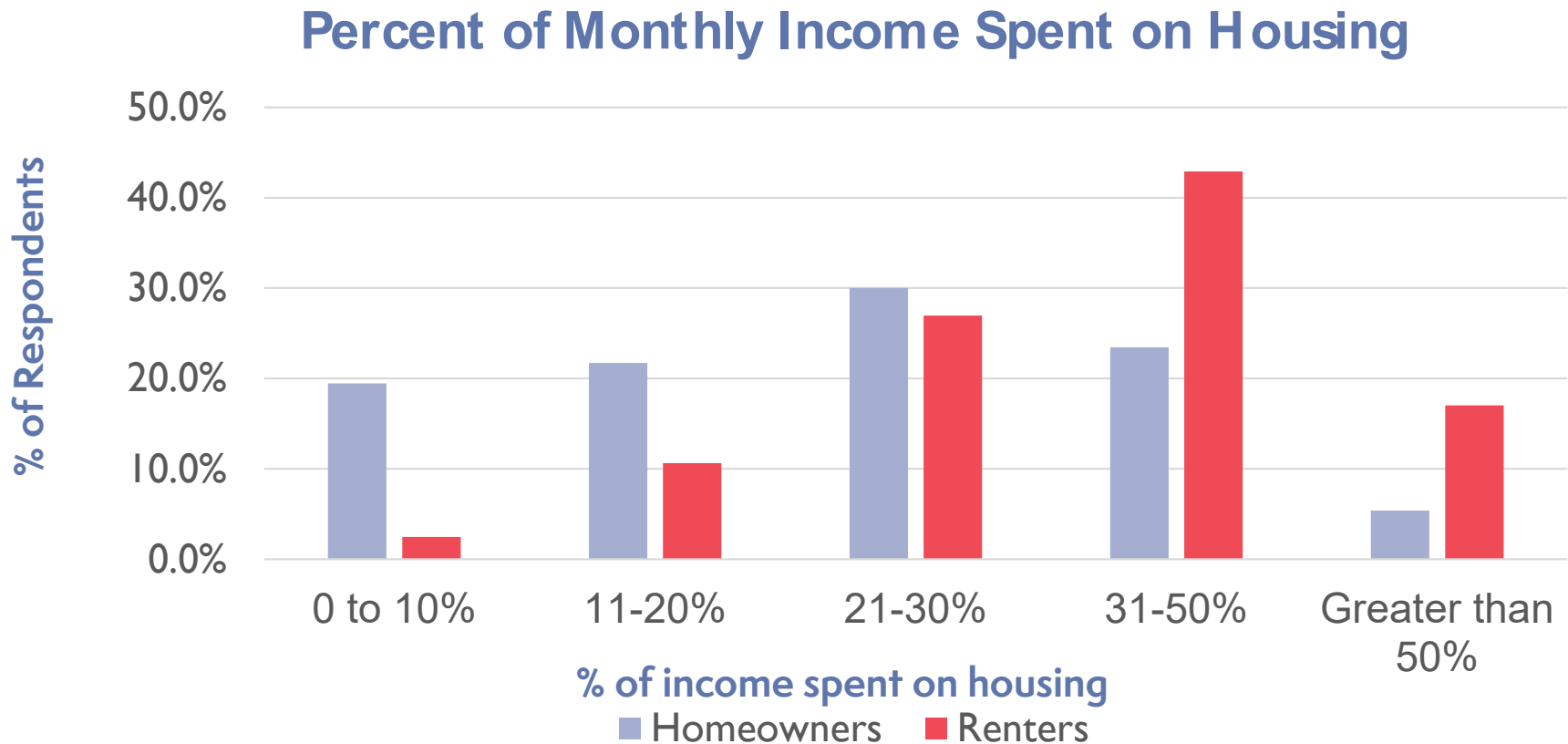


"If we get the boot (from our rental) I don't know where we'll go. We own a successful business and would have to move in with our parents. I want to start a family and I want to contribute, but I don't know if we can do that."

- **80% agreed that providing community housing is important for Ketchum's future.**
- **Felt that a mix of public and private actors should work to address community housing.**
- **Most regulatory approaches supported.**
- **General support for additional resources to acquire land for community housing projects.**

Housing is not affordable

Both renters and homeowners are paying on housing more than is affordable. Renters report being cost burdened at significantly higher rates than homeowners (60% v. 29%).



Source: Ketchum Matters Community Housing Survey, Nov. 15, 2021-Jan. 3, 2022

KEY RESPONSE THEMES

Interviews: 30+ community members

- **Restauranteurs, retailers**
- **Non-profits, foundations**
- **Health and education**
- **Hoteliers**
- **Developers, contractors**
- **Real estate agents**

“How does the need stratify by income levels? What are reasonable expectations for growth and how does that match up with actual inventory?”
- Tim Wolfe

1 Housing Needs & Transparency

- Strong understanding that housing is a major challenge
- Support for developing housing strategies based on concrete analysis and data
- No consistent understanding of what kind of housing (size and rental/ownership) is needed and at what price points.

2 Intentional Housing Framework

There is general support for a strategic, actionable plan that encompasses a variety of housing strategies and tactics.

“I would love to see Ketchum think outside of the box with their solutions and then ‘hold firm’ and not give in (to difficult opposition).”
– Brooke Pace McKenna,
the Hunger Coalition

3 Community “Fortitude”

A majority of stakeholders 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.

“People say they are for affordable housing, ‘But it needs to be someplace else.’ Attitudes need to change about who actually lives in affordable housing.”
– Community Homeowner

HOUSING CRISIS IMPACTS

“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

1 Community Character

Sentiment from a variety of interviewees is the sense that Ketchum is losing its identity as the housing market becomes challenging and people move away. Many respondents felt that the pursuit of accessible community housing represents more than a roof over community members’ heads – it’s a quest to maintain the “soul” of the community.

2 Local Businesses

Business viability and access to a stable workforce was a common idea shared when interviewees were asked to identify a “key indicator” for the housing environment.

“We have had to cut hours/reduce days or completely close....The employees that we do have are exhausted.”
– Local business owner

“The cost of housing assistance is dramatically less than having to close because you can’t find staff, or having to hire and train new staff. Creating an environment that allows people to live and work here needs to include a private business partnership as well.”
– local employer

3 Vulnerable Populations

Housing instability is creating financial, social and emotional challenges for residents across the valley. Displacement and housing instability have mental and physical health impacts: It increases the likelihood of depression and suicide; also has physical impacts: It also disrupts childhood development and immune system responses, and increases likelihood of hospitalization.

Stress resulting from housing instability is compounded by nonprofit and social service networks that can be difficult to navigate, especially for those in crisis. Respondents indicated that they, or their clients, were often shuffled from one agency to the next in an attempt to access resources. Often these clients would complete a process only to find out that they did not meet the eligibility criteria – and indeed, eligibility criteria may even specifically screen out some of the most vulnerable community members.

“This is what we are hearing from our clients: Fear of the unknown, stress of abandoning other people who they might be leaving behind if they move and confusion about what the relocation may look like. It’s really hard for them to navigate the system as well.”

- Brittany Shipley of NAMI Wood River Valley

4. WHO NEEDS HOUSING IN KETCHUM?



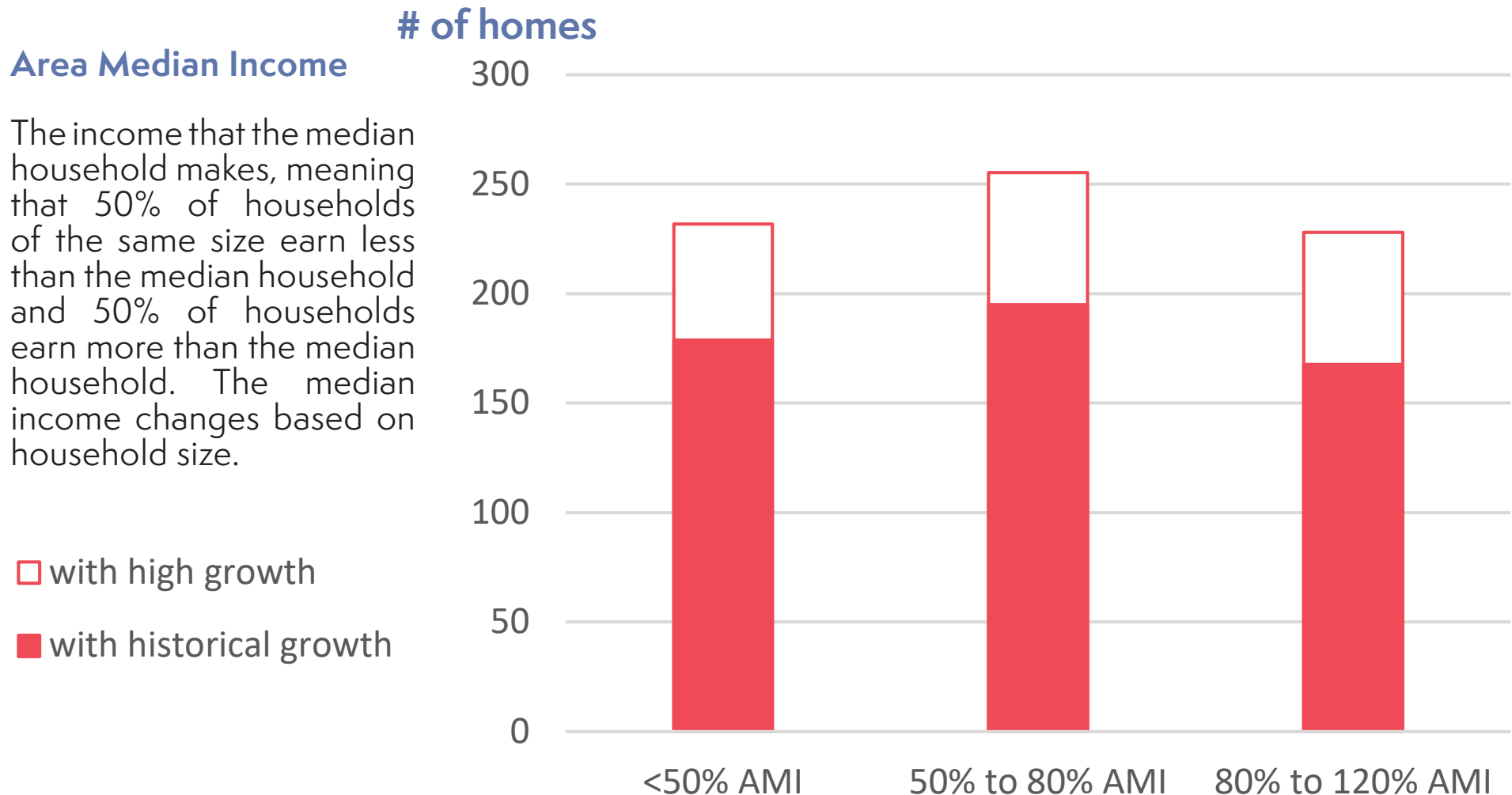
1 Build new, convert, or preserve about 660 to 982 homes in the next 10 years.

Does not include the 335 “lost” renter households from 2010 to 2019.

Total Projected Demand	DESCRIPTION	HISTORIC GROWTH (1% per year)	HIGH GROWTH (3% average)
New Households	New households based on projected population growth by 2030	+224	+546
Current Households	Households in need of stabilization, at risk of displacement, such as: <ul style="list-style-type: none"> • cost burdened • people experiencing homelessness • substandard housing • overcrowding 	436	436
TOTAL UNITS	Total projected units needed by 2030: <ul style="list-style-type: none"> • Stabilizing households in their current unit 	660	982
Units per Year	<ul style="list-style-type: none"> • Transitioning vacant/seasonal/STR to owner- or LTR-occupied • New construction 	66 annually	98 annually

2 We need housing at every income level.

Projected new, converted, or stabilized homes needed in 10 years, by income level

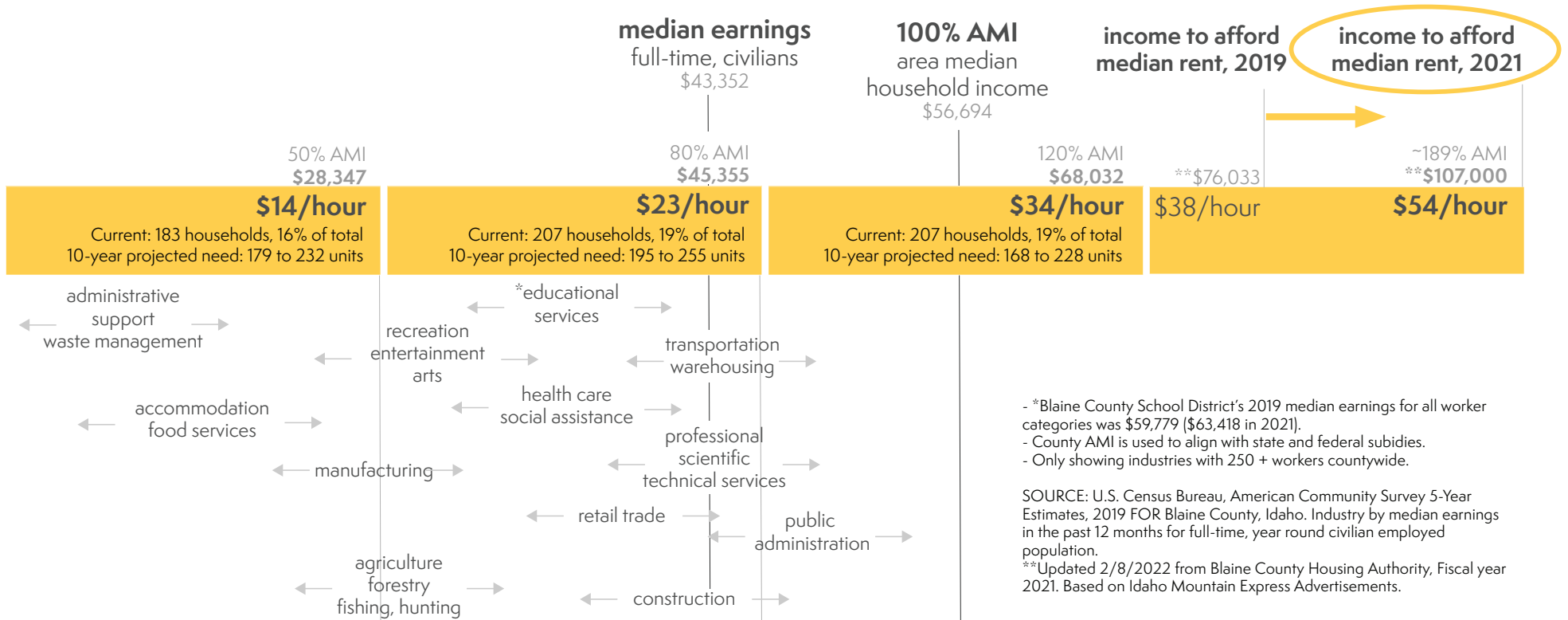


3

Our economy is based on workers who earn under 80% of the Area Median Income

Ketchum Households by Industry Median Earnings (2019)

- 50% of industry workers earn below & 50% earn above the median.
- Earnings are per full-time, civilian worker, not by household.
- Household Income includes interest and passive income.
- People are taking on more roommates to afford living here: Renters' average household size increased from 1.74 to 2.92, 2010-2019.



- *Blaine County School District's 2019 median earnings for all worker categories was \$59,779 (\$63,418 in 2021).
 - County AMI is used to align with state and federal subsidies.
 - Only showing industries with 250 + workers countywide.

SOURCE: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2019 FOR Blaine County, Idaho. Industry by median earnings in the past 12 months for full-time, year round civilian employed population.
 **Updated 2/8/2022 from Blaine County Housing Authority, Fiscal year 2021. Based on Idaho Mountain Express Advertisements.



ATTACHMENT C

EXAMPLE GOAL 1 WORK PLAN

GOAL 1: PRODUCE + PRESERVE HOUSING									
<p>Strategy 1: Maintain pipeline of new housing construction projects that contribute to meeting community housing targets.</p> <p>Strategy 2: Rehabilitate and preserve existing affordable housing (both naturally occurring, and deed restricted).</p> <p>Strategy 3: Manage and expand inventory of deed-restricted homes (owner-occupied and rentals).</p> <p>Strategy 4: Support local employee-based housing initiatives that create long-term and seasonal housing to meet demand.</p> <p>Key Target - Dedicate a minimum of 650 local housing units in the next 10 years for local, workforce housing (build new, convert existing housing to more affordable cost, preserve existing in perpetuity)</p>									
Goal 1 Priority Actions	Status	Lead	Implementation Partners	Funding	Cost	Timeframe	Number of units/people served	AMI Bracket	
	What is the implementation status?	Who is taking the lead in implementing this strategy	Who are our implementation partners?	What funding is available or necessary?	What is the estimated cost?	short - 3 to 6 months Mid - 1 year long - Greater than 1 year	how many units will this provide? How many people are served by this action?	What income range is being served by this action?	
1. Continue to support Bluebird Village development.	In progress		KCDC, Ketchum Urban Renewal Agency (KURA), City of Ketchum			short			
2. Develop new housing construction pipeline			City of Ketchum, Ketchum Urban Renewal Agency (KURA), KCDC, ARCH, YMCA			short			
2a. Create a 10-year pipeline						short			
2b. Support development of workforce housing at KURA's 1st and Washington site						short			
2c. Initiate joint master plan housing development opportunities on city parcels near the YMCA (in keeping with the parking agreement) and city-owned Leadville parcel						short			
2d. Identify potential parcels for acquisition for housing development and identify needed infrastructure and funding to support. <i>Also, in Goal 3.</i>						short			
2e. Continue to dialogue with significant property owners	In progress					ongoing			
3. Identify and prioritize sites for preservation	In progress		Blaine County Housing Authority (BCHA), City of Ketchum, other partners as identified			short			
3a. Conduct inventory of existing deed restricted, affordable and other naturally occurring (i.e. affordable, unsubsidized) affordable/workforce housing. <i>Also, in Goal 3.</i>						short			
3b. Identify priority sites for preservation, such as those at-risk of sale or rent increase.									
4. Preserve and improve affordable housing at Lift Tower Lodge. <i>Also supports goal 2.</i>			Blaine County Housing Authority (BCHA), City of Ketchum, ARCH						
5. Increase the number of occupied accessory dwelling units (ADUs): Develop education, incentive or policy improvements to encourage development and use of ADUs for local housing.			Sun Valley Board of Realtors, Ketchum Affordable Housing Coalition						
6. Pathway to ownership: Identify deed restriction and down payment assistance feasibility and program options that can be used within a variety of local housing projects as a pathway to ownership									
7. Incentivize long-term rentals: Implement "Lease to Locals" Workforce Rental program			City of Ketchum, Landing Locals, Goldwhip Girls, Sun Valley Board of Realtors, local property managers						

ATTACHMENT D

EXAMPLE HOUSING EXPENDITURE CRITERIA

Proposed Evaluation Criteria

TOWN OF TRUCKEE HOUSING



ANNUAL RESOURCE ALLOCATION BY PROJECTED NEED

