

## Ketchum Housing Matters

### Joint Work Session – AGENDA + MEETING PACKET

Ketchum City Council, Ketchum Planning and Zoning Commission and Ketchum Urban Renewal Agency (KURA)

Feb 8, 2022 | 4:30pm-6:30pm | Community Meeting Room, Ketchum City Hall and virtually by Zoom

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### MEETING OBJECTIVES

- Share update on Ketchum Housing Matters Initiatives: 1) Community Housing Action Plan + 2) Countywide Housing Partnership Framework Conversation.
- Understand what housing strategies and actions URA, City Council and Planning and Zoning are committed to.
- Identify how entities anticipate/prefer working together.

### Agenda

Time	Agenda Items
4:30pm	<b>Welcome</b> <ul style="list-style-type: none"><li>• Roll Call</li><li>• Meeting Agenda and Objectives</li></ul>
4:40pm	<b>Update on Ketchum Housing Matters Initiatives</b> <ul style="list-style-type: none"><li>• Community Housing Action Plan + Task Force Meetings</li><li>• Countywide Conversation on Housing Partnership Framework</li><li>• Other City Efforts</li></ul>
5:15pm	<b>Coordinating Round Table</b> <ul style="list-style-type: none"><li>• Share updates on housing priorities at your organization</li><li>• Discussion around areas of alignment</li></ul>
6:15pm	<b>What's Next?</b> <ul style="list-style-type: none"><li>• Meeting Recap</li><li>• Next meeting?</li><li>• Thank you</li></ul>
6:30pm	<b>Adjourn</b>

## Ketchum Housing Action Plan (DRAFT)

**Vision:** Increase access, create, and preserve enough homes for residents at varying income levels and life stages to maintain a thriving local community.

**Principles:** Support a collaborative, coordinated strategy to:

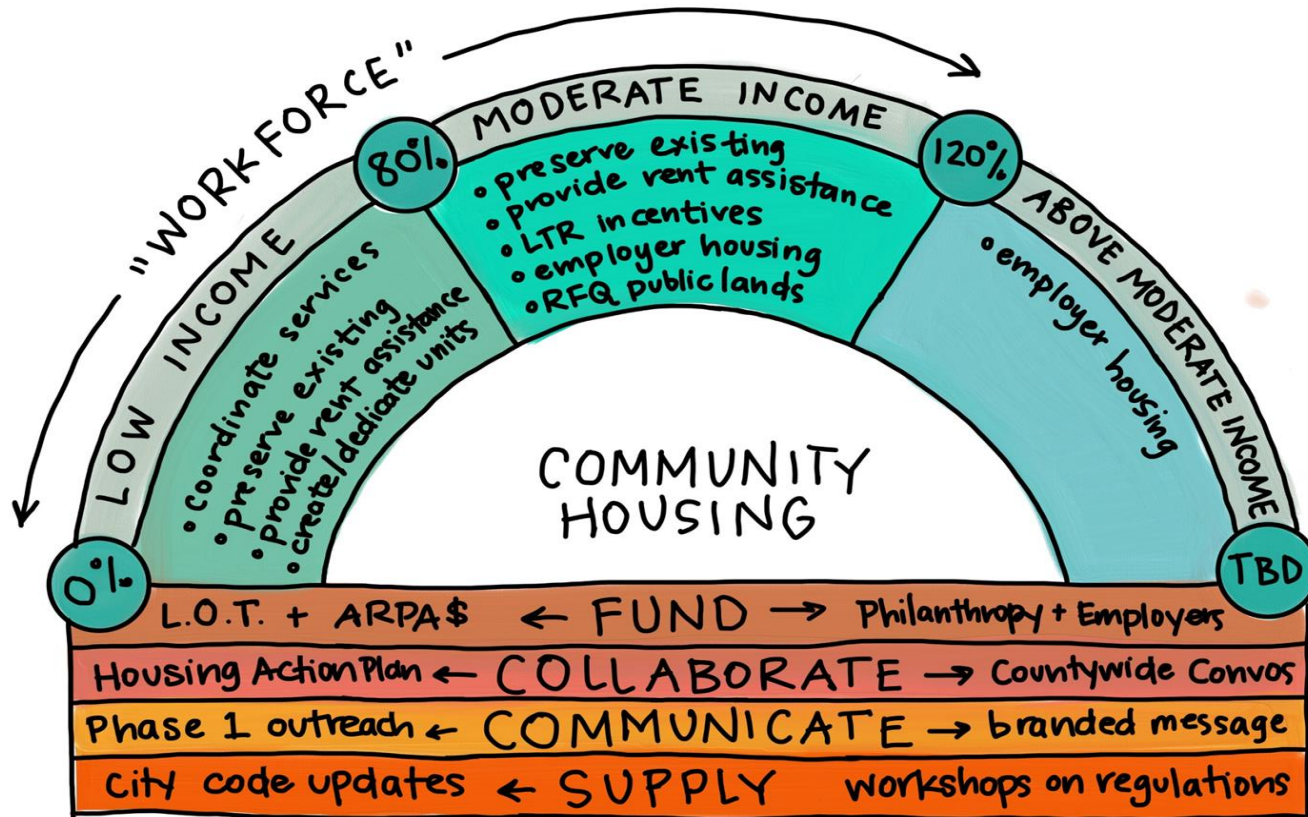
- Ensure every person has a safe, healthy home.
- Ensure housing is affordable to our local workforce.
- Sustain an inclusive, year-round community.

### Draft Action Framework

<h4>Housing Solutions</h4> <p>Create, preserve, and increase access to affordable housing.</p> <ol style="list-style-type: none"><li><b>1. MOST VULNERABLE:</b> Immediately house people experiencing homelessness and stabilize at-risk renters.</li><li><b>2. WORKFORCE:</b> Increase access to, create and preserve housing that is affordable for our local workforce (0-120% AMI).</li><li><b>3. LOCALS + VISITORS:</b> Create and maintain a healthy balance of visitor lodging and community housing.</li></ol>	<h4>Community Capacity</h4> <p>Increase responsiveness and effectiveness of the housing systems.</p> <ol style="list-style-type: none"><li><b>4. FUND:</b> Increase resources to support housing efforts.</li><li><b>5. COLLABORATE:</b> Mature housing partnerships and streamline knowledge sharing.</li><li><b>6. COMMUNICATE:</b> Open, ongoing dialogue as a community.</li><li><b>7. SUPPLY:</b> Build a regulatory and policy environment for community housing development and compliance.</li></ol>
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DRAFT Ketchum Housing Action Plan Bridge

KETCHUM HOUSING ACTION PLAN BRIDGE



## Ketchum Housing Needs

Housing Model Projection – Ketchum 2030		
	HISTORIC GROWTH (1% per year)	HIGH GROWTH (3% average)
<b>Current Households</b> in need of stabilization/at-risk  (includes cost burdened, people experiencing homelessness, substandard housing, overcrowding)	436	436
Total <b>New Households</b> by 2030 (population growth)	+224	+546
<b>Total Households</b> Units by 2030	660	982
Units needed per year to keep pace with growth and address at-risk populations	66 units/year	98 units/year

## Coordinating Roundtable Worksheet

Who	Potential Project Priorities	Timeframe	Feedback/Comments
<b>Ketchum City Council</b>	<ul style="list-style-type: none"> <li>○ LOT language and election</li> <li>○ Housing Action Plan                             <ul style="list-style-type: none"> <li>▪ Approval</li> <li>▪ Sponsoring Valley coordination</li> </ul> </li> <li>○ Leadville lot</li> <li>○ Downtown parking plan</li> </ul>		
<b>Planning and Zoning Commission</b>	<ul style="list-style-type: none"> <li>○ Establish minimum density requirement in multi-family, tourist and community core zoning districts</li> <li>○ Eliminate or reduce minimum lot size in residential zoning districts</li> <li>○ Permit multi-family development to occur in all residential zoning districts, including single-family zones</li> </ul>		
<b>Ketchum Urban Renewal Agency</b>	<ul style="list-style-type: none"> <li>○ Prepare request to develop First St. &amp; Washington Ave. property</li> <li>○ Purchase property for future housing development</li> <li>○ Contribute funding towards deed restricted housing projects</li> </ul>		

## ACCOMPLISHMENTS – as of January 31, 2022

ACTIVITIES	RESULTS TO DATE
<i>Housing Solutions</i>	
<ul style="list-style-type: none"> <li>• Bluebird Housing Development Project</li> </ul>	Application approved by the City
<ul style="list-style-type: none"> <li>• Mountain Housing Toolkit</li> </ul>	Drafted and shared with Task Force
<ul style="list-style-type: none"> <li>• “Short List” of priorities</li> </ul>	Developed and discussed with Task Force
<ul style="list-style-type: none"> <li>• Housing Action Plan</li> </ul>	Framework developed and approved by Task Force
<i>Funding &amp; Resources</i>	
<ul style="list-style-type: none"> <li>• May LOT ballot</li> </ul>	Conceptual language drafted and shared with key stakeholders (Task Force, others)
<ul style="list-style-type: none"> <li>• County ARPA funding</li> </ul>	Evaluating potential projects
<ul style="list-style-type: none"> <li>• IHFA funding applications (August)</li> </ul>	Evaluating potential projects for Summer RFP
<ul style="list-style-type: none"> <li>• Ketchum Housing Strategist</li> </ul>	Position funded, recruited and filled (Dec, 2021)
<i>Collaborate</i>	
<ul style="list-style-type: none"> <li>• Countywide Conversation/one-on-one meetings to establish support for a Blaine County Regional Housing Partnership</li> </ul>	Agreement to form a Partnership Committee to put together an organizing charter proposal to bring back to the group
<ul style="list-style-type: none"> <li>• Blaine County Housing Authority</li> </ul>	City assistance on several urgent items (ED transition, Lift Tower Lodge infrastructure planning, addition of relocation policy to County zoning)
<ul style="list-style-type: none"> <li>• Joint Work Session</li> </ul>	Today’s meeting, including recommendations on proceeding jointly
<i>Communicate</i>	
<ul style="list-style-type: none"> <li>• Community Housing Survey (Nov-Jan)</li> </ul>	1,117 responses informing Ketchum’s Housing Action Plan and being shared with partners
<ul style="list-style-type: none"> <li>• Stakeholder Interviews</li> </ul>	Completed 30+ interviews and continuing conversations as needed

ACTIVITIES	RESULTS TO DATE
<ul style="list-style-type: none"> <li>Designing and launching community outreach events (Feb)</li> </ul>	Virtual and in-person opportunities to share data analysis and survey results and to collect feedback and questions about LOT ballot
<ul style="list-style-type: none"> <li>Lodging and Retail Focus Groups</li> </ul>	Planned for Feb. 7 - 11
<ul style="list-style-type: none"> <li>LOT election - May (ballot language due Mar 18)</li> </ul>	Drafting ballot language, updating financial scenarios, and coordinating with County Clerk regarding process
<ul style="list-style-type: none"> <li>Website and communications channels</li> </ul>	New website, including a place to make comments and sign up for updates
<ul style="list-style-type: none"> <li>Infographics explaining key housing concepts</li> </ul>	Drafted “Ketchum Housing Bridge” graphics and wireframes of boards to explain key concepts
<i>Incentivizing Supply</i>	
<ul style="list-style-type: none"> <li>Data analysis of key trends affecting supply</li> </ul>	Completed as part of Housing Action Plan; follow-up conversations with interested community members
<ul style="list-style-type: none"> <li>Housing need projections</li> </ul>	Initial model of projections shared for Ketchum and Countywide; further projections by more specific AMI brackets could be developed
<ul style="list-style-type: none"> <li>Review existing code updates that could encourage supply</li> </ul>	City planning staff has conducted two brainstorming sessions to be reviewed at joint meeting
<ul style="list-style-type: none"> <li>Analysis of average development costs as part of in-lieu fees</li> </ul>	Under development
<ul style="list-style-type: none"> <li>Financing “gap analysis” and assessment tool</li> </ul>	Under development

# Definition of Housing Terms

Term	Definition
<b>Accessory Dwelling Unit (ADU)</b>	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.
<b>Affordable Housing</b>	<b>By household:</b> Housing is considered affordable to a household if they are paying 30% or less of their income to housing costs (either rent or mortgage). <b>By housing unit:</b> 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.
<b>Area Median Income (AMI)</b>	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.
<b>Community Housing</b>	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.
<b>Cost-Burdened Household</b>	Any household who is paying more than 30% of their income for housing costs.



<b>Dedicated Units</b>	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.
<b>Emergency and Transitional Housing</b>	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.
<b>Eviction Prevention</b>	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.
<b>Gap Financing</b>	The amount of financing needed to fully fund the development of a housing project after the primary sources have been identified and secured.
<b>Housing Bridge</b>	A concept to explain the range of housing that is achievable, local housing for people at every income level within a community.

<p><b>Housing First</b></p>	<p>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.</p>
<p><b>Locals Housing</b></p>	<p>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.</p> <p><b>Fair Housing Act:</b> The boundary of the area must be large enough to ensure that protected classes (such as race/ethnicity) have proportionate access to the housing.</p>
<p><b>Low-Income Housing</b></p>	<p>Housing that is affordable for households earning under 80% AMI. It is eligible for state and federal subsidies - with rent restrictions.</p>
<p><b>Market Rate Housing</b></p>	<p>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.</p>
<p><b>Middle-Income Housing (“missing middle”)</b></p>	<p>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.”</p> <p><b>Disambiguation:</b> “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.</p>

<p><b>Mixed-Income Housing</b></p>	<p>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>
<p><b>Short-Term Rental (STR)</b></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><b>Supportive Housing</b></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><b>Workforce Housing</b></p>	<p>A type of housing targeted for those earning up to 120% of the area median income.</p> <p><b>Disambiguation:</b> “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><b>Fair Housing Act:</b> 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>