

Public Comment – Ketchum Land Development Code Updates (Phase 3)

Date: April 30, 2026

Dear Mayor, City Council Members, Planning & Zoning Commission, and Staff,

This is addressed to you as not only our City Officials, but also as our friends and neighbors. We don't have to do the classic "either/or" dance here. We can be creative Idahoans and actually solve more than one problem at a time.

Most of us agree we need more housing for local workers. What we don't need is turning West Ketchum and Warm Springs into the next crowded mountain suburb. Seniors on fixed incomes are already getting squeezed by rising taxes caused by all the fancy second homes and tourist money. Pile on more density and we might as well hand them moving boxes with a bow on top. And Warm Springs with only one bridge out in a fire? That's not a plan — that's a prayer.

On the bright side, Idaho lawmakers actually had a good idea for once with House Bill 886. It gives big tax breaks to people who live in their own home full-time and to landlords who rent long-term (at least 7 months) to local workers. Short-term rentals and vacation homes don't get the break.

The City's new 4-year housing strategy (recently covered in the Mountain Express) aiming for 100–125 community units is a solid step forward. We should also look at all the new housing being built in Hailey, including their workforce projects and vacancies, and coordinate regionally so Ketchum isn't carrying the whole load alone. A recent resident survey in the Mountain Express also shows many of us are proud of the valley but worried about declining quality of life. That's exactly why smarter, lower-impact solutions matter right now.

Here's a practical, step-by-step way we can make this work in Ketchum without turning into Aspen 2.0:

Better Tax Breaks for Actual Locals

Right now, Idaho's homeowner exemption only reduces the taxable value by 50% up to a maximum of \$125,000. On a typical \$2 million Ketchum home, that saves only about \$300–\$400 a year; basically a rounding error when taxes and living costs keep climbing.

Many of our longtime seniors bought their homes decades ago for \$150,000–\$400,000. Now they're staring at assessments of \$1.8 million to \$3 million+. That's not fair. We need real relief.

I recommend we push for a much stronger exemption: 50% of the home's value up to \$500,000 or \$750,000 for primary residences and for qualifying long-term rentals.

Here's what that actually means:

Exemption Cap	Exemption Amount	Taxable Value on \$2M home	Approx. Annual Savings
Current (\$125k)	\$125,000	\$1.875M	\$300-\$400
Proposed \$500k	\$500,000	\$1.5M	\$1,200-\$1,600
Proposed \$750k	\$750,000	\$1.25M	\$1,800-\$2,400

I vote for the \$750k exemption — and if you own a home in Ketchum, you probably would too. This would give real, meaningful tax relief to seniors and primary residents; and we should give the exact same break to landlords who commit to verified long-term rentals for local workers. To prevent big institutional investors like BlackRock from buying up large numbers of long-term rentals and claiming most of the tax benefits, we could put a reasonable cap on how many properties a single landlord or company can own and still qualify (maybe up to 5 units for example). That way the incentive mainly helps local owners and small landlords rather than large corporations.

Keep Rules Easy

Landlords show their leases to the County Assessor once a year. Use deed restrictions for multi-year commitments, anti-sublease clauses, and income thresholds.

Tie It Into The Code

Link these tax breaks to the city's building rules and zoning for projects that help local housing. Focus growth in already-developed areas instead of pushing sprawl outward. I've had conversations with longtime residents who at first are against concentrating increased density in the city core until I point out the negative effect sprawl is already having on local traffic, wilderness and riparian zones, parking issues, etc.

Make New Tourist Projects Pay Their Own Way

We already have impact fees. Let's update them so new hotels, mega vacation homes, and short-term rental projects help cover fire safety, roads, water, and wildlife protection. New growth should pay for the extra load it creates, not hand the bill to the rest of us. This isn't "either/or." It's a balanced "both/and" approach that keeps Ketchum wonderful for both residents and visitors.

Protect the Wildlife Before They All Move to Montana

Deer, elk, moose and our other wildlife neighbors use creeks and rivers like nature's freeway. Right now we're letting people rip out vegetation for better "views" and replace it with lawn and pesticides. Increased density in Warm Springs and West Ketchum is turning those migration corridors into obstacle courses full of fences, lights, noise, and pets. We need mapped corridors, real riparian setbacks, and wildlife-friendly rules. Let's not be the town that loved wildlife... until it blocked their view of the river.

A balanced approach like this would:

- Make long-term rentals more profitable than short-term party pads.
- Help seniors stay in their homes (so they can keep giving us all good advice).
- Reduce pressure for risky high-density zoning in fire-prone and wildlife-sensitive areas.
- Let new development pay its fair share.
- Keep Ketchum feeling like Ketchum instead of a theme park.

We already have a solid Rental Preservation Program. Let's supercharge it with smart tax incentives, honest impact fees, and real wildlife protection. We can learn from other resort towns' mistakes — and have more fun getting it right.

Thank you for your time and for actually listening to residents.

Sincerely,

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