



City of Ketchum

CITY COUNCIL MEETING AGENDA MEMO

Meeting Date: Staff Member:

Agenda Item:

Recommended Motion:

Reasons for Recommendation:

- Staff made substantial progress moving housing actions forward through implementation of HAP.
- The proposed HAP reflects learnings from previous HAPs and continues or adjusts actions that are in progress, ongoing, or not started.
- Staff propose focusing this fiscal year on diversifying funding sources and improving communications.

Policy Analysis and Background (non-consent items only):

GOAL 5: Inform, Engage, + Collaborate

OBJECTIVE 2: Implementation Vision + Capacity

ACTION: Create Year 3 Housing Action Plan

The Housing Action Plan (HAP) is the annual workplan for Ketchum’s housing efforts, providing direction from Council on what staff should focus on. The actions herein are recommended as those most immediately feasible given staffing and funding, and most impactful on the housing crisis. “Backburner” items are actions that are potentially impactful, but which staff either don’t currently recommend or don’t anticipate having the capacity for this fiscal year. The HAP can be amended throughout the year, if needed.

At the September 11th Council meeting, staff updated Council on progress on the FY25 HAP and 10-year goals (presentation attached). The overarching theme this last fiscal year was to be more operationally efficient and effective, rather than adding new programs. This theme derived from acknowledgement that the limited housing staff were overwhelmed by, and overcommitted with, the breadth of responsibilities that quickly grew since the inaugural 2022 HAP. Ketchum met that goal by focusing on programs already committed to (rather than adding new ones), consolidating contractors to full-time employees with clear roles, onboarding and training those new staff, and clarifying processes.

The proposed HAP for FY26 is informed by learnings from previous years, overall housing need of Ketchum residents and workers, and best practices in resort communities. Attached you will see the redlined version of FY25 (as the basis of the FY26 HAP) alongside commentary on specific actions.

The proposed direction this fiscal year is to focus more on diversifying funding sources and improving communications. These two goal areas received less than ideal attention in FY25, despite inclusion in last year’s HAP. This proposed direction aligns with feedback from stakeholders via an anonymous survey,

follow-up meeting of the Ketchum Task Force, and one-on-ones with nine close partners. A special thanks to the following individuals for providing feedback:

- Muffy Davis, Blaine County
- Mary Fauth, Blaine County Charitable Fund
- Jim Foudy, Blaine County School District
- Anna Mathieu, real estate representative for BCHA and ARCH
- Eve Preucil, Blaine County Sustainability Specialist
- Wendy Jaquet, Resort Cities Coalition
- Sally Gillespie, Spur Community Foundation
- Sarah Seppa, St. Luke's Center for Community Health
- Ned Burns, Sun Valley Board of Realtors
- Aly Brown and Shannon Nichols, The Advocates
- Brooke Pace-McKenna and Naomi Spence, The Hunger Coalition
- Jordan Fitzgerald, Wood River Community Housing Trust

Sustainability Impact:

Community housing houses members of the community locally, ensuring that residents are closer to their places of work, recreation, and other needs. This proximity helps to decrease transportation time (and costs to residents) and reduce vehicle-related emissions associated with commuting to and from work from outside of the community.

Financial Impact:

None OR Adequate funds exist in account:

Expected LOT and In-Lieu would cover most of these actions, except acquisition of existing buildings and the Ownership and Preservation Program. Staff propose continuing to pursue lodging LOT, grants and alternative funds.

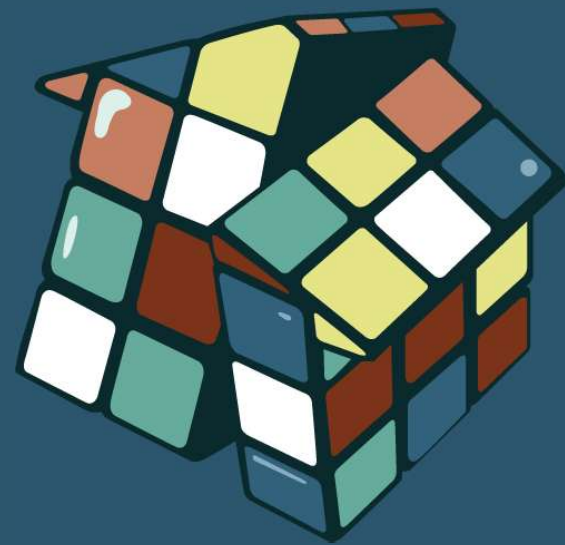
Attachments:

- Progress Update, September 11 presentation
- Progress Update, handout
- Redlined FY25 HAP with commentary
- Proposed FY26 HAP

KETCHUM'S HOUSING EFFORTS

Task Force Update + Workshop
September 4, 2025

*Context setting for Ketchum City Council,
September 11, 2025*



PANDEMIC BOOM EXACERBATES HOUSING CRISIS

SUMMER 2021



DAILY BEAST

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

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

The New York Times

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

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

JULY 2022

Businesses, resort face worker shortages

Managers point to housing crunch, other factors as cause

Greg Foley Jun 16, 2021 28

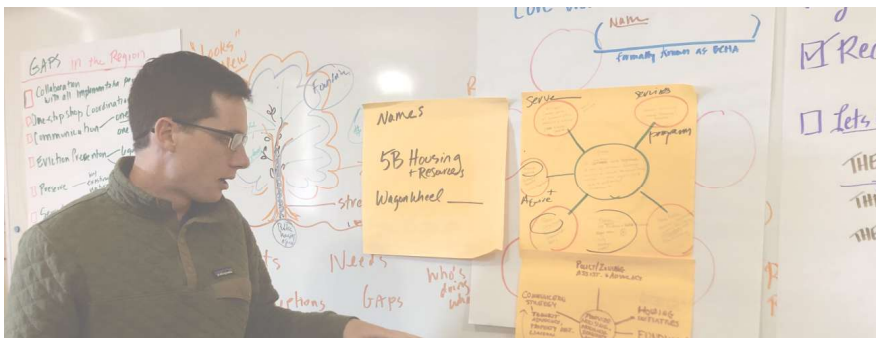
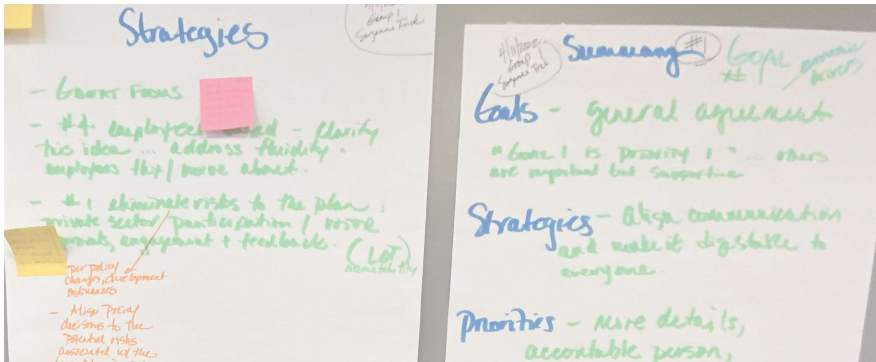
Idaho Mountain Express



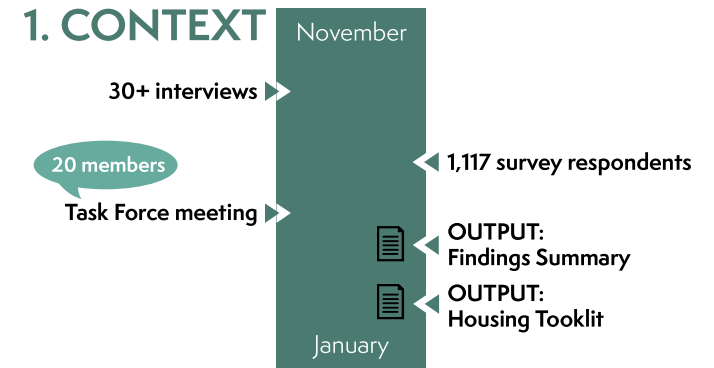
SPRING 2023 | BCHA SURVEY

- 70% of employers have had difficulty hiring due to lack of available housing
- 256 known lost employees due to housing, averaging 2 per employer surveyed

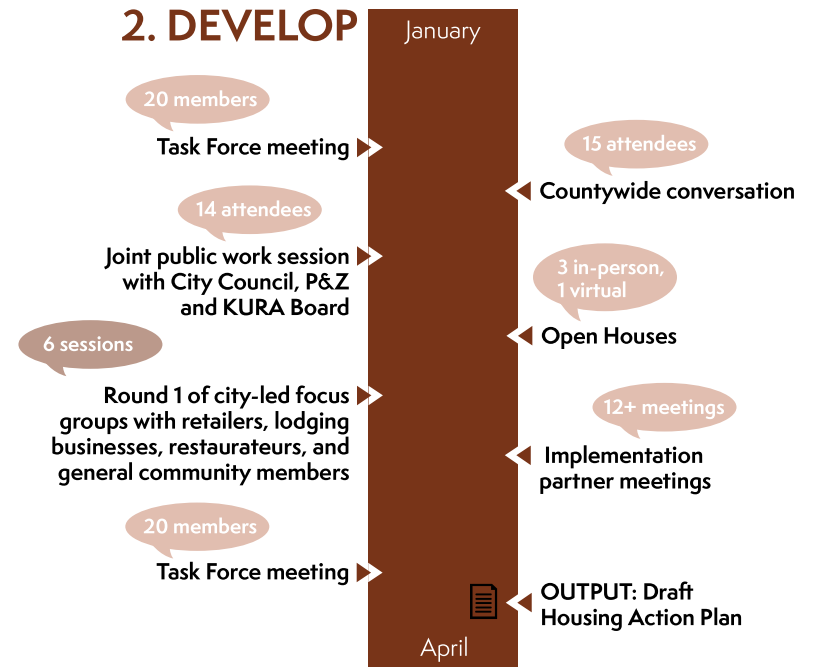
KETCHUM'S COMMUNITY PLAN INFORMED BY EXTENSIVE PUBLIC + STAKEHOLDER INPUT, 2021-2022



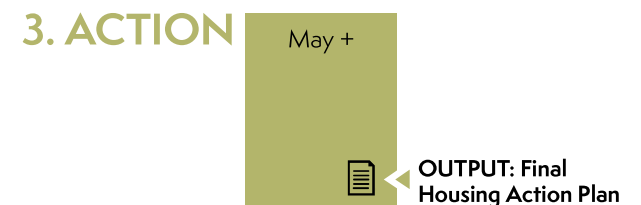
1. CONTEXT



2. DEVELOP



3. ACTION





KEY TAKEAWAYS, 2022

BASIC PRINCIPLES, 2022

PROGRESS TO DATE

DISCUSSION



 **KEY TAKEAWAYS, 2022**


 **BASIC PRINCIPLES, 2022**

 **PROGRESS TO DATE**

 **DISCUSSION**

1

There is a massive shortage of affordable homes in Ketchum.



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

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

1

There is a massive shortage of affordable homes in Ketchum.

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

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

1

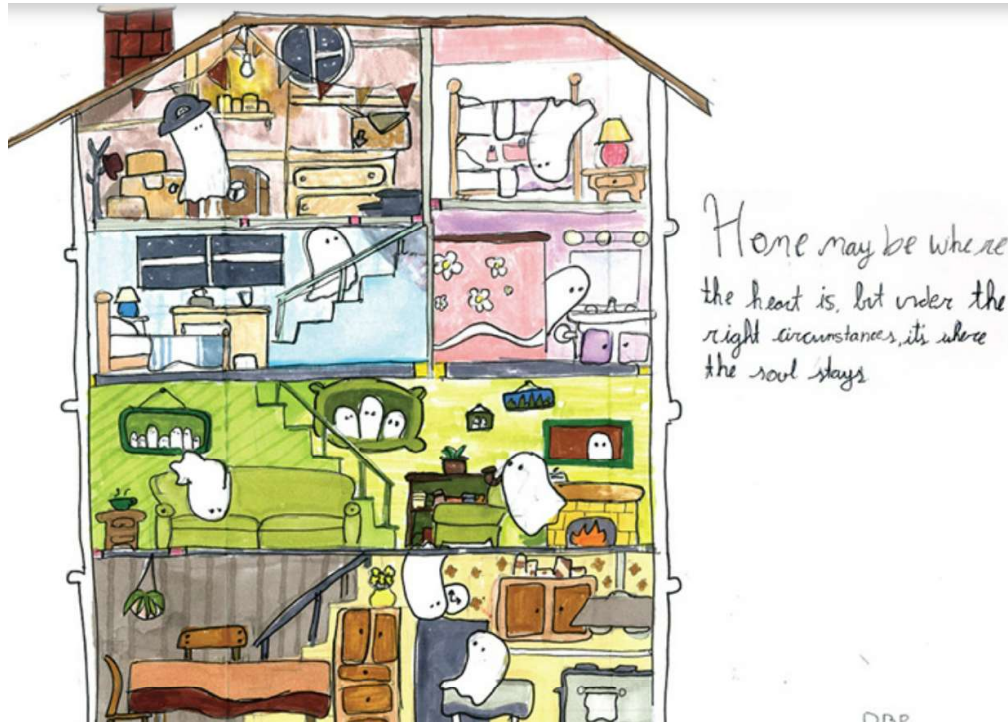
There is a massive shortage of affordable homes in Ketchum.

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

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

2

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



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

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

1/2

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

2.5x

**# of seniors in Ketchum
(2010-2024)**



2

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

-22%



lost local 2010 households

*335 long-term rental households, primarily didn't
convert to ownership*

RESIDENT INCOME
(IN AVG ADJUSTED GROSS INCOME)



\$80,000



\$260,000



3

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

May
2021

Housing Advocates 'Occupy Town Square'

May 26, 2021 17

Idaho Mountain Express



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

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

– Scott Fortner, Visit Sun Valley

Oct
2021

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

Some residents believe short-term rentals are the root cause of the housing crisis in Ketchum.



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

KEY TAKEAWAYS | QUESTIONS?

1

There is a massive shortage of affordable homes in Ketchum.

2

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

3

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



 **KEY TAKEAWAYS, 2022**

 **BASIC PRINCIPLES, 2022**

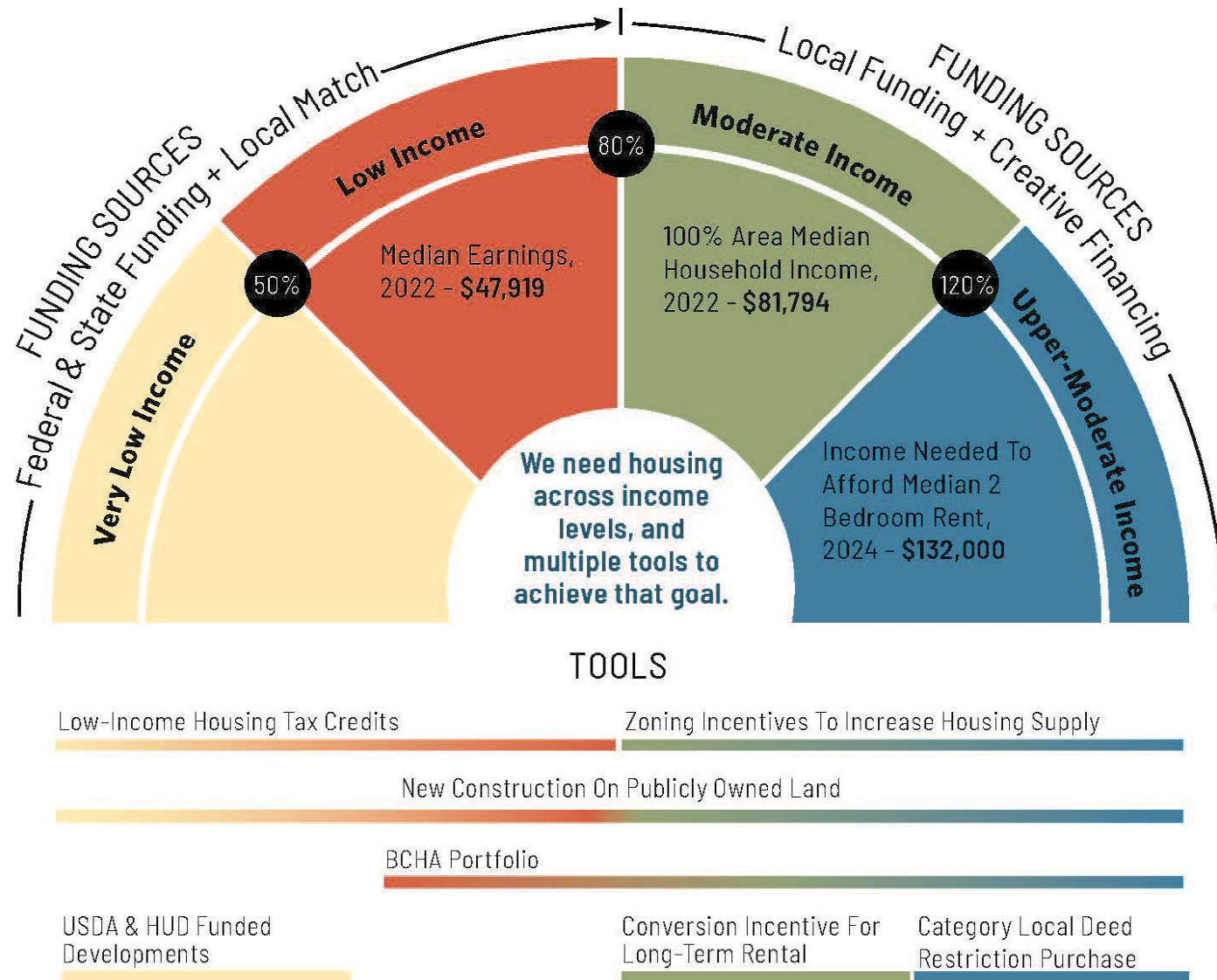
 **PROGRESS TO DATE**

 **DISCUSSION**

1

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

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



2

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

LEARNING FROM PEER COMMUNITIES



PILOT PROGRAMS & STOP GAPS

Ownership & Preservation Program



Rental Preservation Program



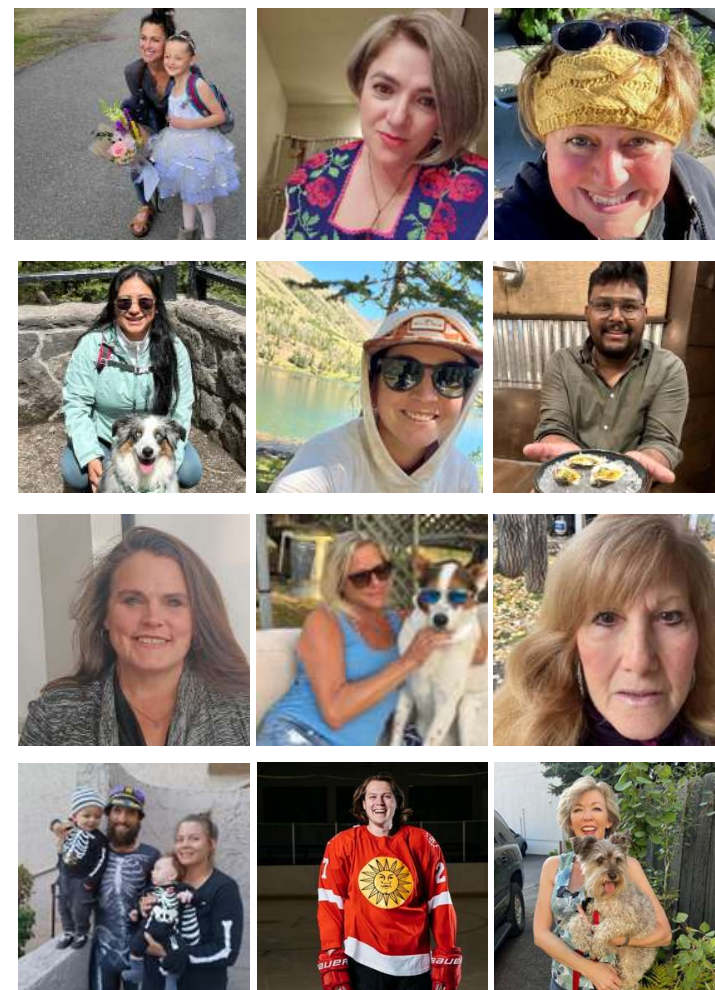
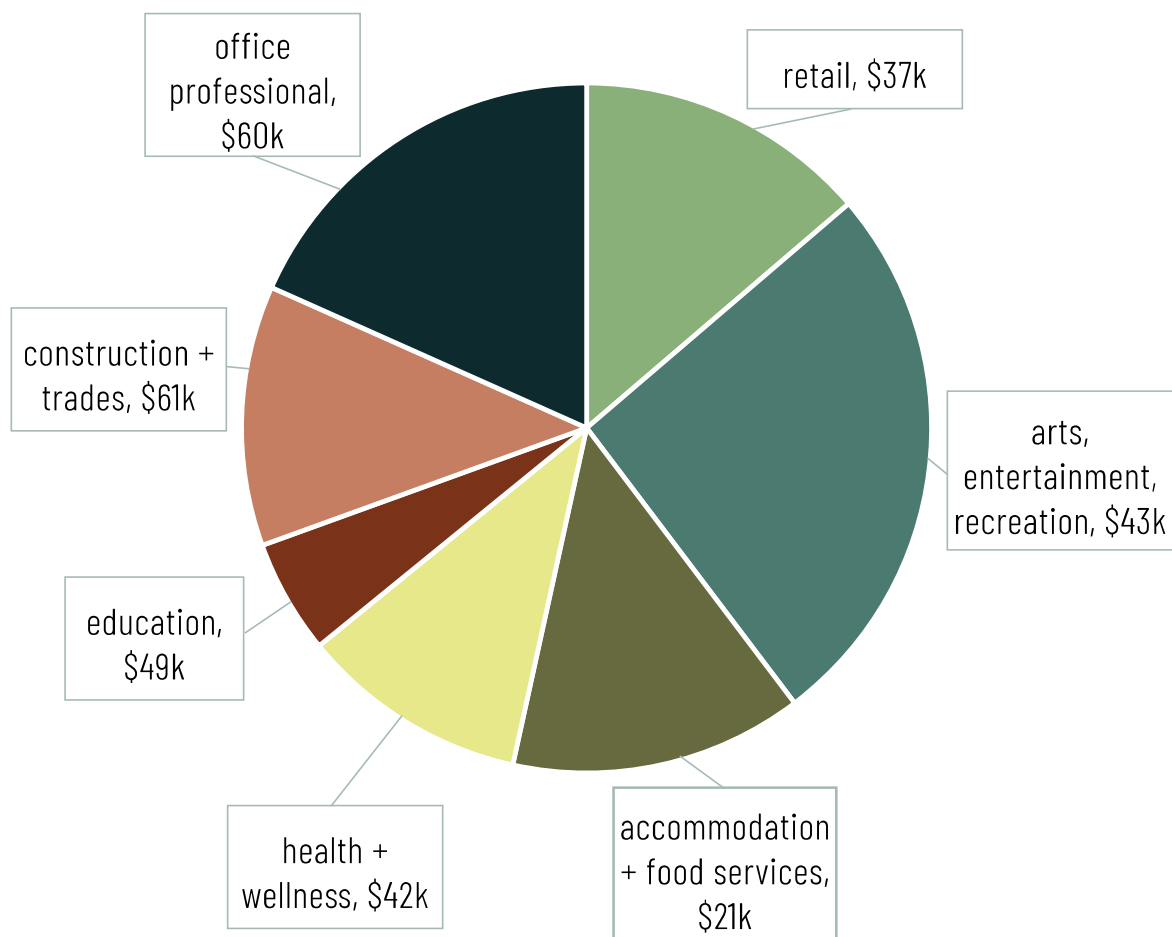
winter shelter

3

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

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

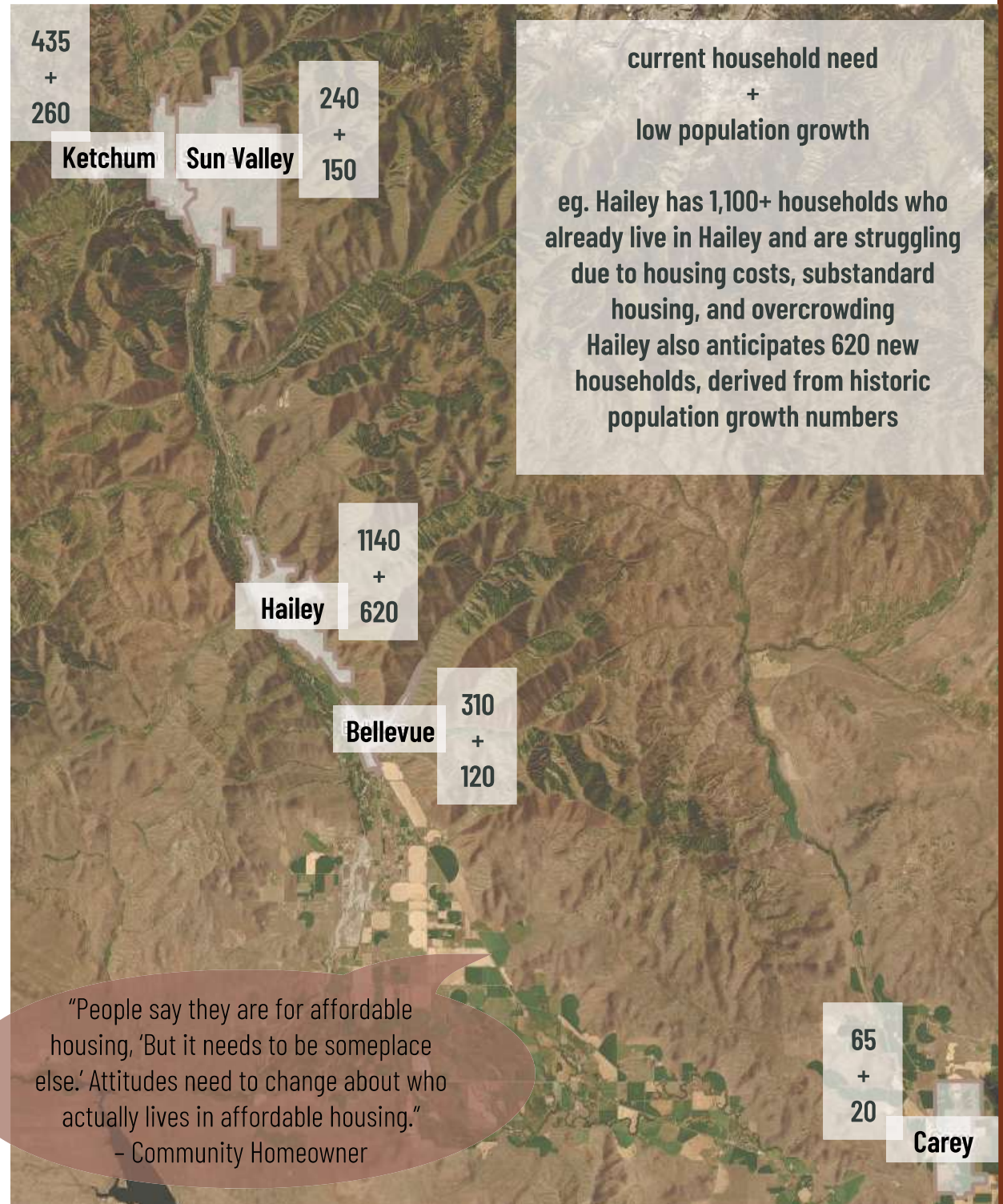
BCHA Community Housing Occupants & Annual Median Earnings



4

Think regionally - act locally.

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



5

Coordination around a shared vision is imperative.

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



6

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

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

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

BASIC PRINCIPLES | QUESTIONS?

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



 **KEY TAKEAWAYS, 2022**

 **BASIC PRINCIPLES, 2022**

 **PROGRESS TO DATE**

 **DISCUSSION**

PROGRESS UPDATE | FY25 COMPLETENESS

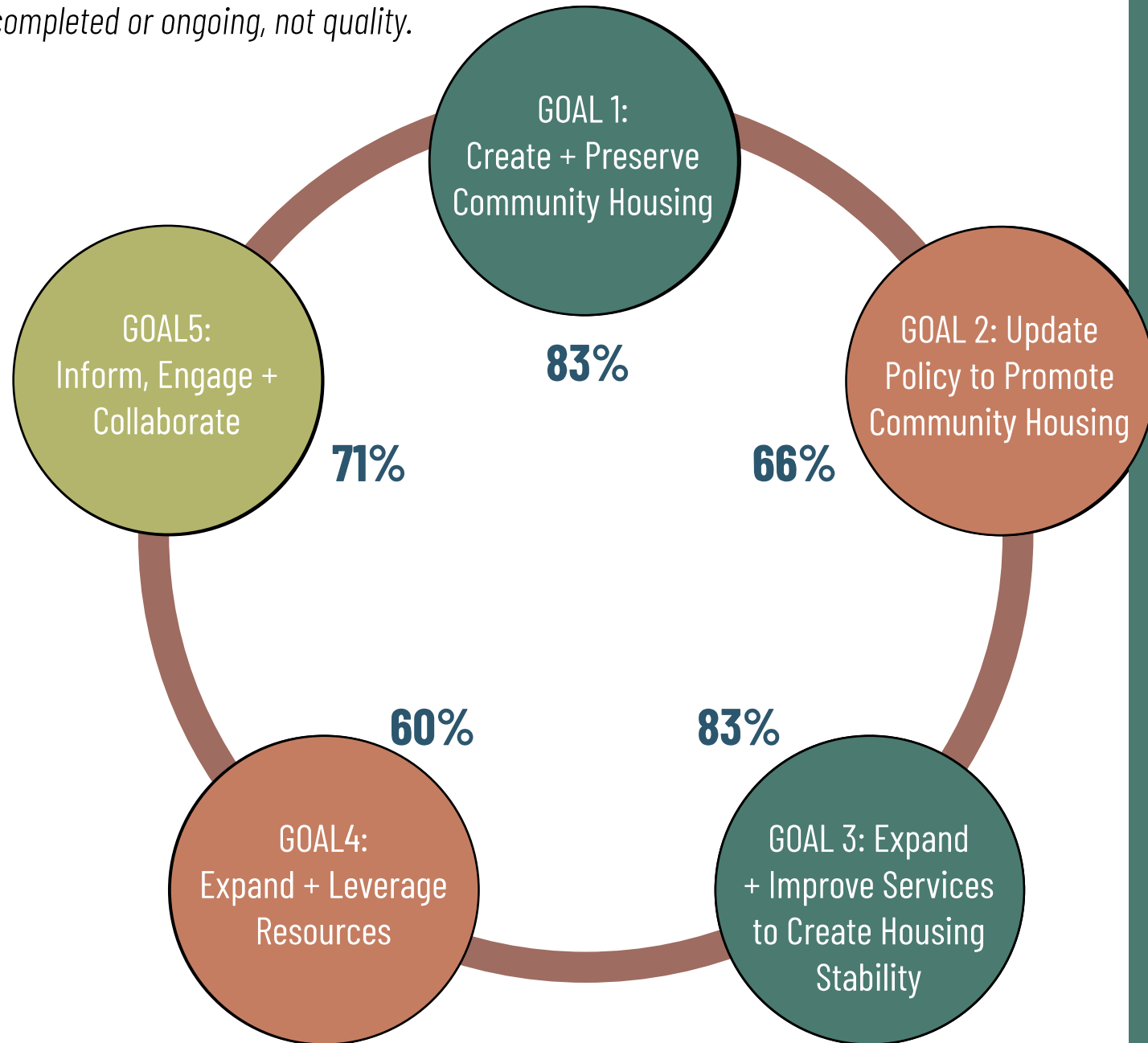
Scores are based on % of actions completed or ongoing, not quality.

FY25 Overarching Theme

be more operationally efficient + effective, rather than adding new programs

FY26 Proposed Theme

diversify funding sources + improve communications



GOAL 1:
Create + Preserve
Community Housing

PROGRESS UPDATE

83% COMPLETE OR ONGOING
17% IN PROCESS

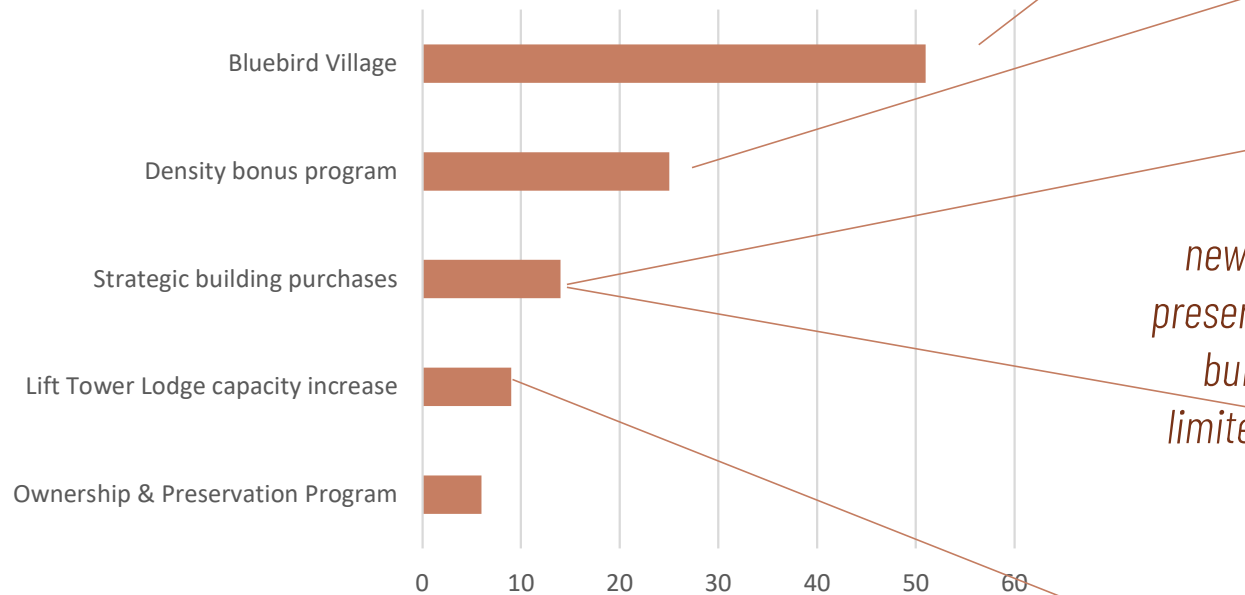
*Fully leased up
in 2 weeks with
locals, 90-95%
work in Ketchum*

2032, new
community homes

660

3-year
Progress

16%



*new effort to
preserve existing
buildings -
limited funding*

New construction

- Develop new construction pipeline:
 - 1st & Washington (~64 homes)
 - Explore YMCA with parking
 - Identify parcels for acquisition
 - Dialogue w/ significant site owners
- REP next parcel for development



GOAL 1:
Create + Preserve
Community Housing

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

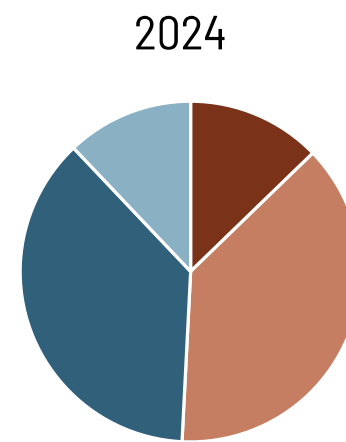
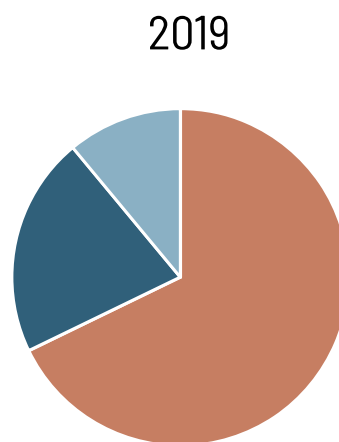
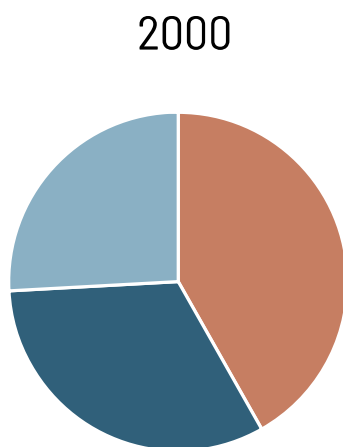
**2032, occupied
housing stock**

60%

**3-year
Progress**

52%

- Long-term rental
- Owner occupied
- Seasonal/STR
- STRs 2024



GOAL 1:
Create + Preserve
Community Housing

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

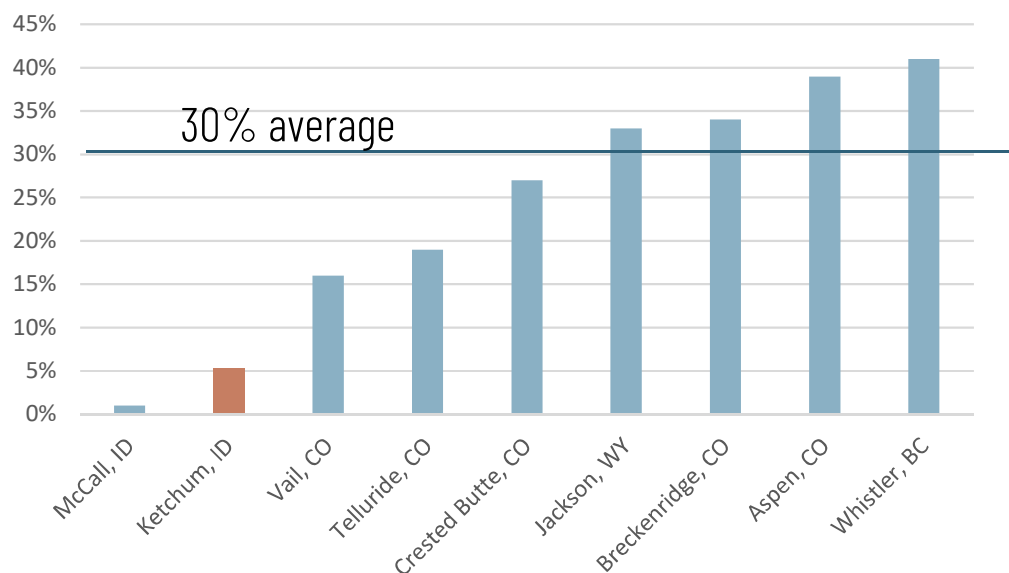
Housing staff also hears regularly from peer + non-peer communities that the extreme political pushback here makes it vastly more difficult to fix a tractable problem.

**2032, % of
homes restricted**

30%

**3-year
Progress**

+2%



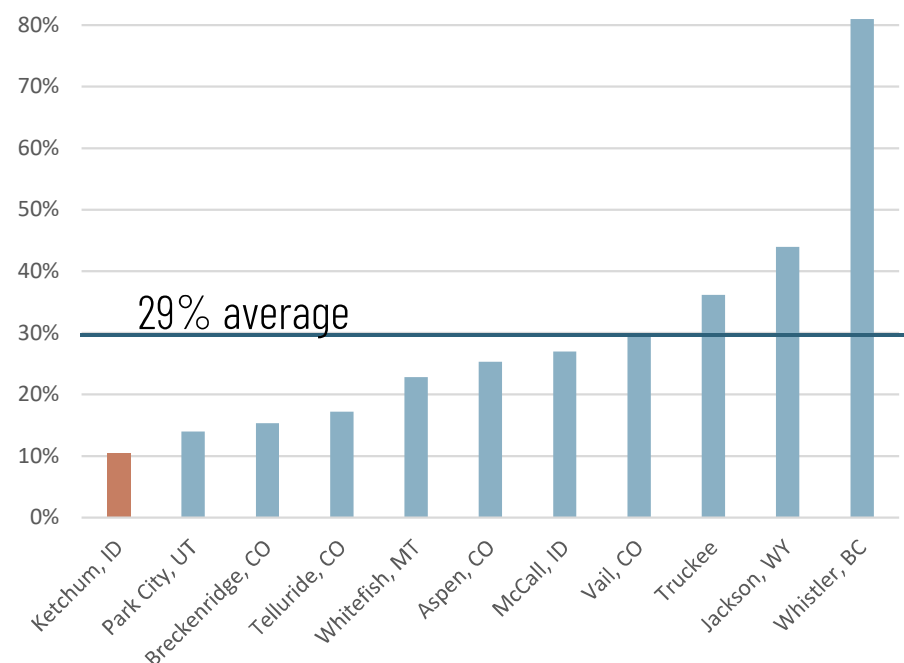
Source: Direct correspondence with local governments

**2032, % of workforce
lives in town**

40%

**3-year
Progress**

+3.5%



Source: U.S. Census Bureau, ACS 5-Year Estimates

GOAL 1:
Create + Preserve
Community Housing



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


**BLAINE COUNTY
HOUSEHOLDS ON WAITLIST**

10%

**OUT OF COMPLIANCE OWNERS,
RENTERS, LANDLORDS ANNUALLY**

5-10%





GOAL 2: Update
Policy to Promote
Community Housing

PROGRESS UPDATE

66% COMPLETE OR ONGOING
22% IN PROCESS

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

COMPREHENSIVE PLAN UPDATE, DRAFT 2 TO DRAFT 3

Height

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

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

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

Medium Density Residential

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

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

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

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

PROGRESS UPDATE

83% COMPLETE OR ONGOING



GOAL 3: Expand
+ Improve Services
to Create Housing
Stability

prevent displacement &
assist 100 households
annually with stability

100

FY2025, households that
live/work in Ketchum

235

3% County residents
experiencing
homelessness

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

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



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



GOAL4:
Expand + Leverage
Resources

PROGRESS UPDATE

60% COMPLETE OR ONGOING
20% IN PROCESS

Secured funding,
annually

\$6-8m

FY2025

\$3.8M

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



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



PROGRESS UPDATE

71% COMPLETE OR ONGOING
14% IN PROCESS



2032, % housing funds
used countywide

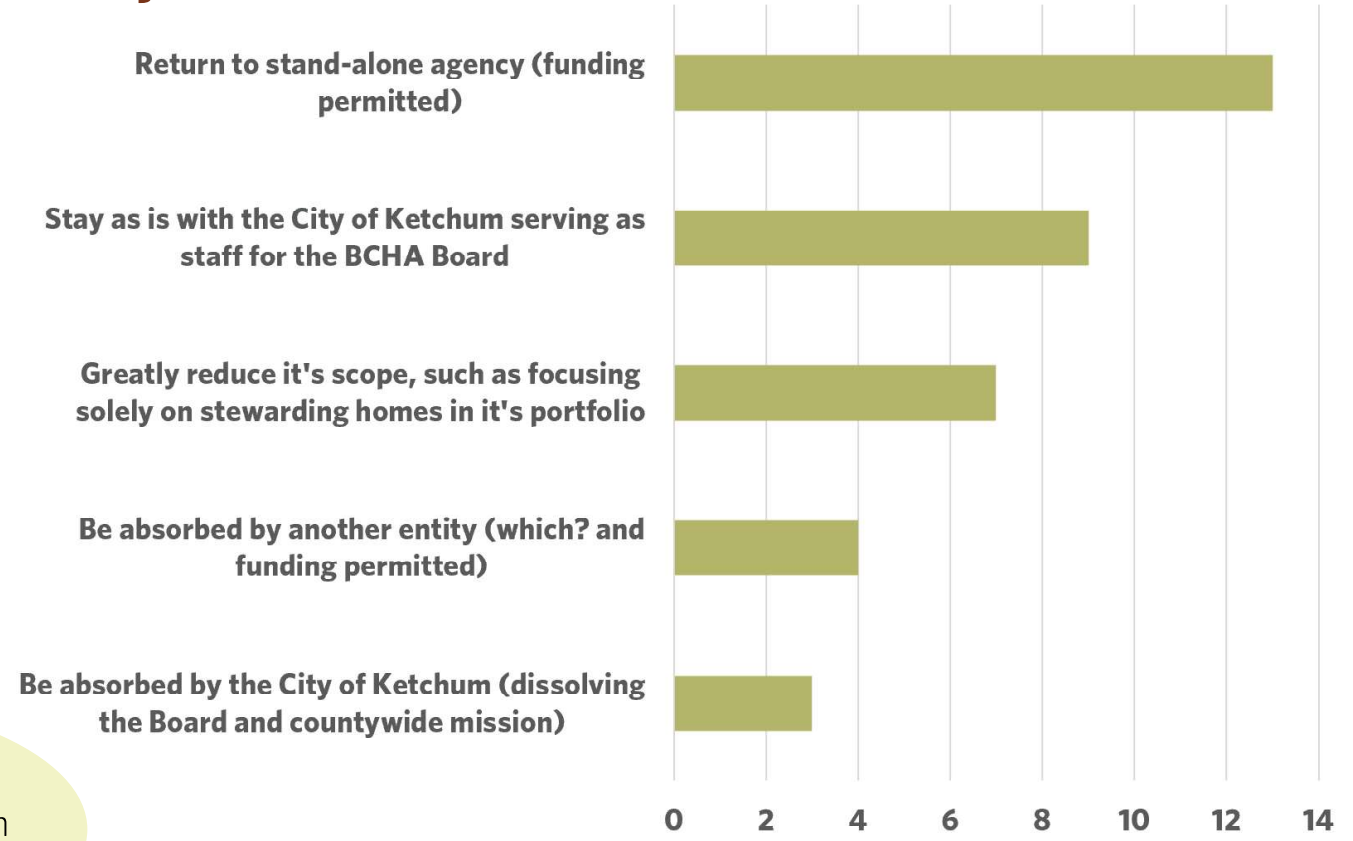
20%

FY2025

6%

BCHA Organizational Structure

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



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

PROGRESS UPDATE | FY25 COMPLETENESS

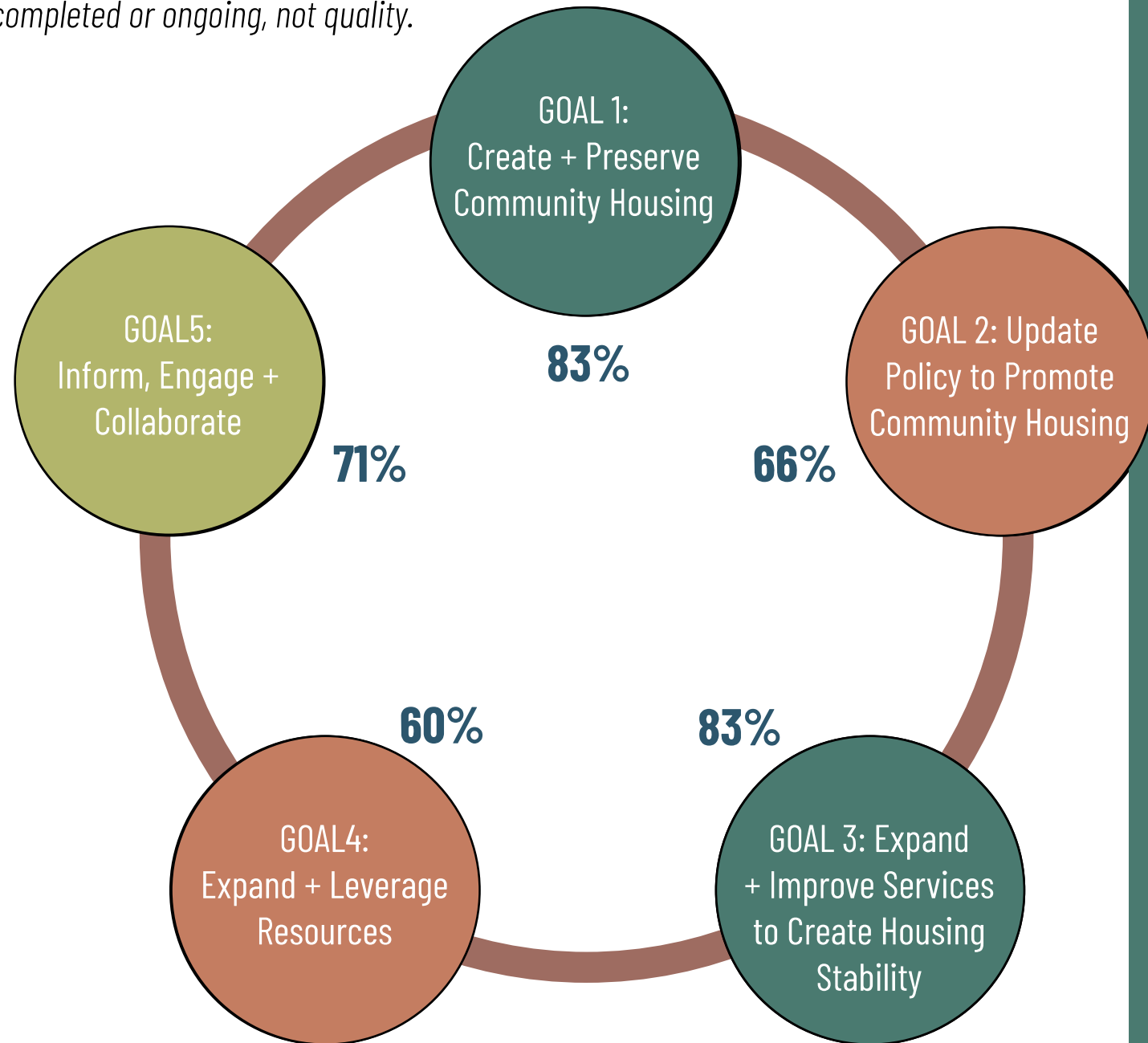
Scores are based on % of actions completed or ongoing, not quality.

FY25 Overarching Theme

be more operationally efficient + effective, rather than adding new programs

FY26 Proposed Theme

diversify funding sources + improve communications





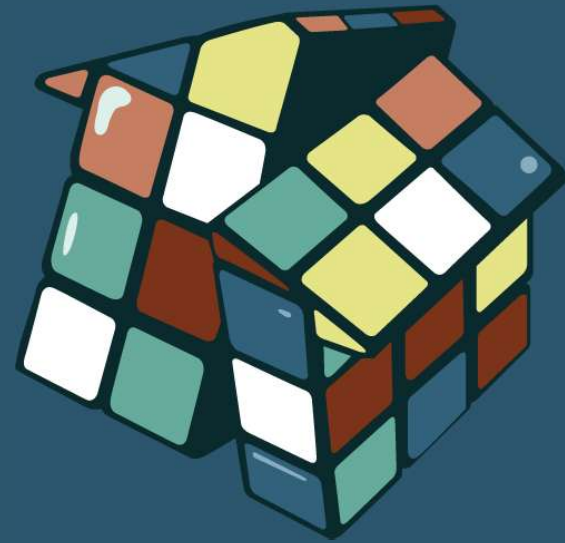
 **KEY TAKEAWAYS, 2022**

 **BASIC PRINCIPLES, 2022**

 **PROGRESS TO DATE**

 **DISCUSSION**

THANK YOU





HOUSING ACTION PLAN

Guiding city-led housing solutions

YEAR 3 PROGRESS

October 2024–September 2025

Learn more: projectketchum.org

2022 KETCHUM NEEDS ASSESSMENT SUMMARY

The City of Ketchum contracted consulting firm Agnew::Beck to conduct the 2022 Blaine County Housing Needs Assessment to understand the currently unmet and projected 10-year housing needs in the county, along with the community's general housing challenges and goals. A countywide approach was taken, recognizing that housing challenges are

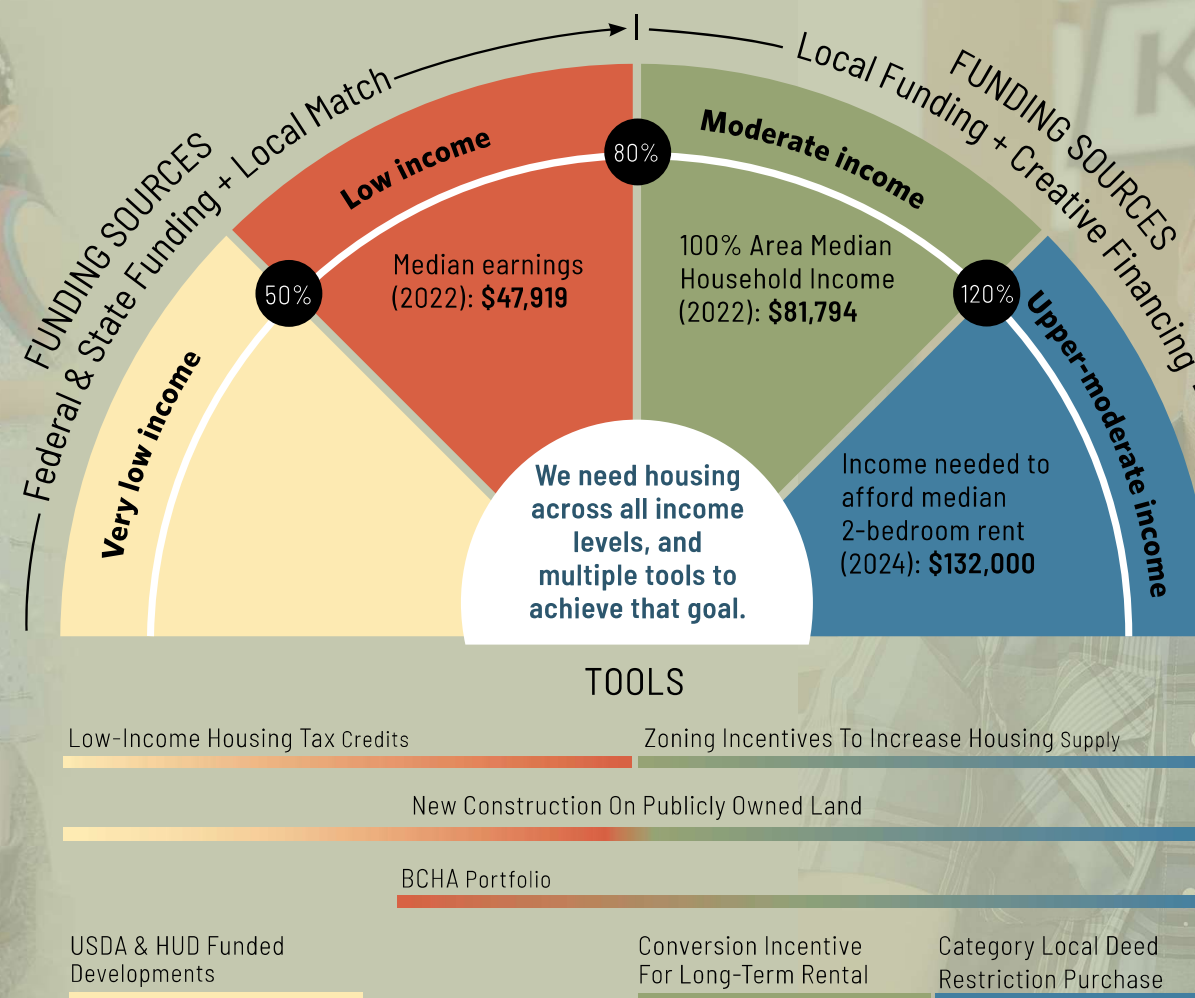
interconnected between jurisdictions in the county and the most effective solutions would need to be coordinated region wide. Housing needs were defined both by those without housing and those with unstable housing, including living conditions that are crowded, substandard, or causing cost burdens.

1. There is a massive shortage of affordable homes in Ketchum. 660 preserved, converted, or built homes in Ketchum are needed by 2032 (4,700 countywide).
2. Ketchum is losing its workforce and long-time residents because most cannot afford to live here.¹
3. Our community agrees that there is a housing crisis and wants action.²

ACCOMPLISHMENTS TO DATE

- 105 community homes in Ketchum constructed, preserved, or converted since 2022
- 7 Ketchum community homes in progress
- Directly assisted 235 households who live &/or work in Ketchum experiencing housing instability or are unhoused
- Raised \$3.8 million in funding for housing efforts
- 6% of funds used countywide

HOUSING NEEDS AND TOOLS TO ACHIEVE THAT GOAL³



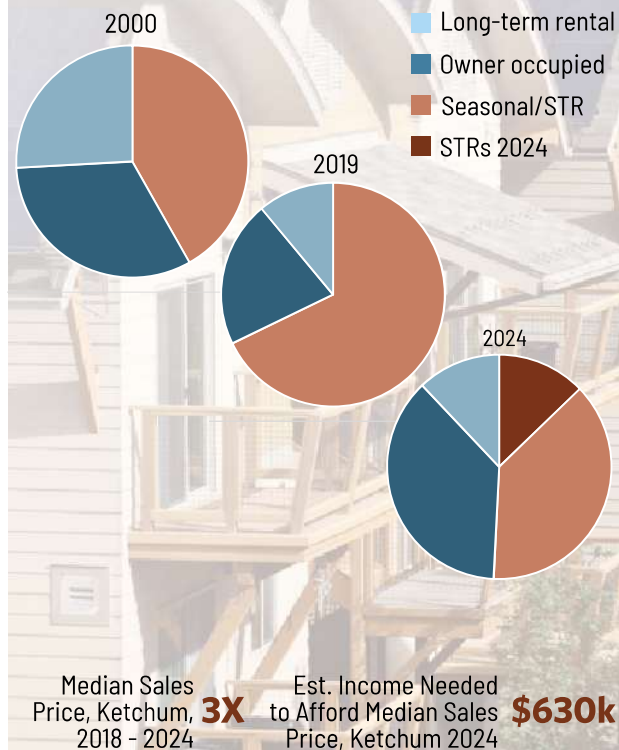
GOAL 1: PRODUCE + PRESERVE HOUSING

Act to create and preserve affordable housing for our local workforce and community.

Preserve, convert, or build at least 660 homes in Ketchum by 2032.

This estimated demand is primarily comprised of community members who are at risk of displacement or are unhoused. It does not include the 340 “lost” renter households (22% of local households) from 2010 to 2019 or those on verbal and month-to-month leases. Increased occupancy since the pandemic boom reflects an older, wealthier population.

There are about the same amount of short-term rentals as long-term rentals in Ketchum.⁴



10 Year performance measures

	May 2022	Sept. 2025
Minimum of 660 preserved, converted, new community housing	0	104
At least 60% of housing stock is occupied long-term	30%	52%
At least 30% of housing stock are legally restricted community homes	3%	5%
40% of Ketchum's workforce can live in Ketchum	7%	10.5%

Year 3 actions

- ☐ in progress
- ☒ ongoing / complete
- ☐ not started

New construction

- Develop new construction pipeline:
 - 1st & Washington (~64 homes)
 - Explore YMCA with parking
 - Identify parcels for acquisition
 - Dialogue w/ significant site owners
- RFP next parcel for development

Preservation

- ☐ Pursue historic preservation of Forest Service Park big house
- Identify buildings and strategy for preservation
- Continue pilot ownership + preservation program (include charitable sale)

Conversion

- Continue Lease to Locals program

Backburner

- ☐ Create lease template and how-to-guide for prospective landlords
- ☐ Increase number of occupied ADUs
 - outreach to homeowners
 - pilot incentives
- Explore light preservation program
- ☐ Outreach for right of first refusal

1. U.S. Census Bureau: ACS 5-Year Estimate 2019; Blaine County Housing Authority, fiscal year 2021.
2. Ketchum Matters Community Housing Survey + Stakeholder Interviews, Nov. 2021-Jan.2022.
3. U.S. Census Bureau: ACS 5-Year Estimate 2019; Blaine County Housing Authority, fiscal year 2021.
4. U.S. Census Bureau: ACS 5-Year Estimates (2023); Ketchum Business License data
6. Ketchum, 2014 Comprehensive Plan.
7. Blaine County Housing Authority, fiscal year 2019 and 2021. Based on Idaho Mountain Express advertisements.
8. U.S. Census Bureau: ACS 5-Year Estimates, City of Ketchum building permit data
9. U.S. Census: ACS 5-Year Estimates (2010, 2019, 2023); Decennial Census Redistricting Data (2020); U.S. Internal Revenue Service; Economic & Planning Systems.

GOAL 2: UPDATE POLICY TO PROMOTE HOUSING

Create policies that boost community housing supply while aligning with other Comprehensive Plan goals like sustainability, diversity, and aging in place.⁵

Only upper-income households can really afford the ‘market.’ Ketchum’s high property sale and rental prices make market-rate housing affordable only for upper-income households, with median rent requiring over \$107,000 in annual income.⁶

Pandemic population boom accelerated trends with historical growth at about 1% annually and 2020 growth at about 25%.⁷

Ketchum’s population is older and wealthier since 2010.⁸



10 Year performance measures

Supports all targets

Year 3 actions

in progress

ongoing / complete

not started

Zoning

Develop code change work plan

Meet with partners regularly to obtain process improvement feedback

Explore priority processing and incentives for projects that serve the Housing Action Plan

Monitor Tiny Homes on Wheels progress in other jurisdictions

Update density bonus program, including requiring adjusted dues and assessments in HOA’s CC&Rs

State and Federal Policy

Identify state-level policy changes

Identify federal-level policy changes

Short-term rentals

Monitor Lava Hot Springs case

Stability and access

Financially support an Analysis of Impediments to Fair Housing Choice. Identify + implement policy changes from the analysis

Backburner

Propose non-discrimination ordinance for source of income, including rental assistance and social security

Propose relocation and displacement ordinance

GOAL 3: EXPAND + IMPROVE SERVICES TO CREATE HOUSING STABILITY

Address immediate needs of those who are unhoused and at risk of displacement in our community. Integrate, improve and expand supportive services, rapidly rehouse those in need, and prevent future displacement throughout the region. Maintain a healthy balance of short-term/visitor lodging and resident-occupied housing.

3%

Local residents experiencing homelessness

40%

Households countywide are at risk of displacement, because they are

- cost burdened (paying more than 30% of income on housing)
- in substandard housing
- are overcrowded
- are experiencing homelessness
- are on verbal or month-to-month leases¹⁰

55%

Locals seeking or expecting to need housing who have no right to their home in 30 days.¹⁰

Housing instability is creating financial, social, and emotional challenges for residents across the valley.¹²

9. Blaine County Housing Authority Common Intake Form August, 2025; BCSD 2024-2025 School Year estimates ~300 children.

10. Blaine County Housing Survey, 2023

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

10 Year performance measures	FY25 Status
Prevent displacement and assist 100 households annually	235 households (live or work in Ketchum)

Year 3 Actions

in progress

ongoing / complete

not started

Homelessness

Financially support master leasing opportunities

Convert, acquire, or construct new transitional housing

Hire new Program Administrator with property management experience

Advocate + expand Section 8

Supportive Services

Continue to financially support mediation program

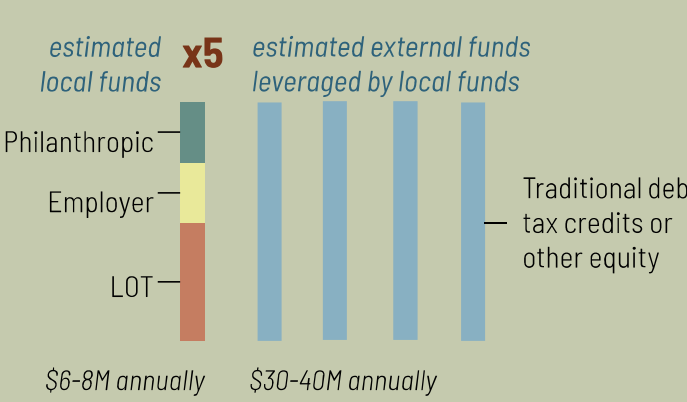
Continue to financially support Blaine County Charitable Fund

GOAL 4: EXPAND + LEVERAGE RESOURCES

Increase resources—both funding and land—from a range of public and private sources to support Action Plan goals.

Resources needed: \$6-8 million annually (\$60 million total)

The more local resources devoted to housing, the more investment can be leveraged.



20%

Percent of city housing funds to be allocated for significant county-wide developments or programs.

10 Year performance measures	FY25 Status
Secure \$6-8M annually of local funds	\$3.8 million

Year 3 Actions

in progress

ongoing / complete

not started

Local Gap / Match Funds

Map vacant and Naturally Occurring Affordable Housing (NOAH) inventory

Secure additional lodging LOT funds for preservation

Update in-lieu fee

Leverage Other Resources

Secure state/federal/county funds

Contract for + use grant writing

Backburner

Facilitate employer-sponsored housing

GOAL 5: 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.



10 Year performance measures	FY25 Status
Achieve minimum of 51% satisfaction/public approval of action, coordination, and results	TBD Spring 2026
Allocate 20% of Ketchum housing funds county-wide	6% (BCHA staffing not reimbursed)

Year 3 Actions

in progress

ongoing / complete

not started

Community Feedback

Determine perception on efforts

Table at events + in preparation of developing on public land

Implementation Vision + Capacity

Create Year 4 Housing Action Plan

Increase staff capacity through filling open positions, targeted training, and greater operational efficiency

Clarify, document, and improve processes

Community Education

Transparent budgeting, annually

Quarterly progress report + monthly City Council updates

Backburner

Develop education and calculator for in-lieu fee

Outreach + education to HOAs with and without community housing

KETCHUM'S REDLINED FY25 HOUSING ACTION PLAN

October 20, 2025

GOAL 1: PRODUCE + PRESERVE COMMUNITY HOUSING		
OBJECTIVES	FISCAL YEAR 2025 ACTIONS	NOTES
1. New construction	Develop new construction pipeline: - Finish financial feasibility analysis of moderate-income and Category Local construction - <u>1st & Washington (~64 homes)</u> - <u>Explore YMCA with parking</u> - Identify parcels for acquisition - Continue to dialogue w/ significant site owners (Albertsons/Kroger, Simplot, Sun Valley	Financial feasibility analysis ready in the next few months
	RFP next parcel for development small, city-owned, scattered sites for Category Local ownership	Likely most feasible (financially + politically)
2. Preservation	Pursue historic preservation of Forest Service Park big house	Initial work in progress
	Identify buildings and strategy for preservation. Strategically purchase at-risk condos + apartments, including Naturally Occurring Affordable Housing	Need recurrent, reliable funding source
	Continue to support BCHA by providing funding + staff time, including maintaining a <u>Program Administrator with property management experience</u>	BCHA stewards existing homes: application assistance, qualification review, annual compliance checks + enforcement
	Explore Continue compliance on light preservation program (incentive for existing long-term rentals)	Outsourced to Placemate, who has the infrastructure + processes specific to program
3. Conversion to locally-occupied	Continue Lease to Locals program.	Remaining compliance and funding to be sent this year, via Placemate
4. New construction, Preservation + conversion	Pilot Continue Ownership + Preservation Program (include charitable sale).	Need recurrent, reliable funding source
BACKBURNER	Explore financial incentives in new, market-rate development (like McCall)	City gives \$20k in exchange for Local deed covenant
	Outreach for right of first refusal	Ensures apartment owners are aware of the City's interest in potentially purchasing, including charitable sales, to avoid displacement and/or demolition for luxury development.
	Create lease template & how-to-guide for prospective landlords	
	Increase # of occupied ADUs - outreach to homeowners - pilot incentives	
	<u>New construction</u> - <u>1st & Washington (~64 homes)</u> - Explore RFP YMCA with parking - RFP Lift Tower Lodge	Due to fallout of 1st and Washington and South YMCA, staff recommend holding until there is a clear path forward with Council support. This would entice more quality developers to apply to any RFPs.

GOAL 2: UPDATE POLICY TO PROMOTE COMMUNITY HOUSING		
OBJECTIVES	FISCAL YEAR 2025 ACTIONS	NOTES
1. Zoning code	Develop code change work plan	
	Continue to meet regularly with partners to obtain feedback for process improvements	Planning Dept facilitates regular Technical Advisory Group meetings.
	Explore priority processing and incentives for projects that serve the HAP	Part of the first installment of code changes in Phase 3 code update work.
	Continue to monitor progress on Tiny Homes on Wheels in other jurisdictions	Hailey program has resulted in 5-6 permitted THOWs, which must be long-term (31+ days) occupied. Have found that they are being occupied long-term. Application process can be tedious / costly for owners, with THOWs inspected and reviewed as structures, not vehicles.
	Update density bonus program, including requiring adjusted dues and assessments in HOA's CC&Rs	Adjusted dues and assessments are now a requirement for new construction and are included in BCHA's policies. Density bonus program will be part of Installment 1 of Phase 3 updates to the zoning code.
2. State & federal policy	Identify + advocate for state-level policy changes	Ketchum is an active participant in the Resort Cities Coalition, working with lobbyists on a range of issues.
	Identify + advocate for federal-level policy changes	Staff have relationships with all federal representative offices and toured their staff around Ketchum's prominent housing sites this Summer.
3. Short-term rentals	Monitor Analyze impact of Lava Hot Springs case	Idaho Supreme Court overturned ordinance prohibiting non-owner occupied STRs in residential neighborhoods, ruling in favor of the Association of Realtors
4. Stability & access	Financially support an Analysis of Impediments to Fair Housing Choice . Identify + implement policy changes from the Analysis of Impediments to Fair Housing Choice	Public presentation on report December 9, potential Council presentation Dec. 1
BACKBURNER	Propose non-discrimination ordinance for source of income, including rental assistance	
	Propose relocation & displacement ordinance	

GOAL 3: EXPAND + IMPROVE SERVICES TO CREATE HOUSING STABILITY		
OBJECTIVES	FISCAL YEAR 2025 ACTIONS	NOTES
1. Emergency & homelessness	Financially support or continue to guarantee master leasing, conversion, acquisition, or new construction of transitional housing opportunities	Analyzing improved scenarios at Silvercreek for Council review of Ketchum's Letter of Credit. Silvercreek cost about \$3k per person served last fiscal year. Estimated annual savings in Ada County for housing unhoused is about \$53k per person + about 3 days in emergency services. Silvercreek served 111 people and Lift Tower Lodge 58 people with household members who work in Ketchum in FY25 (96 and 22 households, respectively).
	Convert, acquire, or construct new transitional housing	
	Hire new Program Administrator with property management experience.	
2. Supportive services	Continue to financially support mediation program	Assisted 45 people last fiscal year (about \$825 per person). 22 people were able to renew their leases or extend their stay as they found alternative housing. 23 people were coached in conflict resolution outside of formal mediation and/or referred to other resources.
	Continue to financially support Blaine County Charitable Fund	In FY25 served 298 individuals living and/or working in Ketchum. Greatest cause of housing instability was unexpected expenses (including move-in costs). Ketchum provides \$50k annually.
BACKBURNER	Advocate for expansion of Section 8 (tenant-based rental assistance)	A costly short-term intervention. Limited applicability in Blaine County with ~25 recipients due to such high rents. In such a small market, could be detrimental to overall pricing.

GOAL 4: EXPAND + LEVERAGE RESOURCES		
OBJECTIVES	FISCAL YEAR 2025 ACTIONS	NOTES
1. Local match / gap funds	Map vacant parcel and Naturally Occuring Affordable Housing (NOAH) inventory	Parcel map completed by Planning team. NOAH inventory identified 250 apartments as parcels with 4+ apartments. About 1/2 of those are already restricted.
	Secure additional lodging LOT funds for preservation	Could support OPP and acquisition of at-risk condos and apartments
	Update in-lieu fee during annual budget cycle	Also aligns with annual income update by BCHA.
	Use PRO Housing fund on one acquisition or new development	Committed to about \$2.3mil being used by 2029 to facilitate building or acquiring about 120 restricted apartments for households earning less than 80% area median income
2. Leverage other resources	Secure state/federal/county funds	State and federal funds currently limited to supporting households 80% area median income and below. Staff advocate for moderate-income funding.
	Contract for + use grant-writing services	Continue contract with Housing Policy & Program Strategist
BACKBURNER	Facilitate employer-sponsored housing	

GOAL 5: INFORM, ENGAGE + COLLABORATE		
OBJECTIVES	FISCAL YEAR 2025 ACTIONS	NOTES
1. Community feedback	Determine perception on efforts	Ketchum survey this winter 2026.
	Table at events + in preparation of developing on public land	Held open houses for Lift Tower Lodge and South YMCA RFP.
2. Implementation vision + capacity	Create Year 3 FY27 Housing Action Plan	Annual work plan
	Increase Maintain staff capacity through filling open positions , targeted training and greater operational efficiency	Need capable, adequate staffing to run any programs.
	Clarify, document, and improve processes	Led by Housing Operations Manager hired last Fall.
3. Community education	Continue transparent budgeting, annually	Led by City Treasurer.
	Quarterly Bi-annual progress report to ,newsletter + City Council updates .	Propose reduction in commitment to a check-in halfway through the fiscal year, given Council agenda size and staff capacity.
	Bi-monthly newsletter	Have been sending a newsletter almost every month since Spring 25.
	Continue education on programs, developments, and need, + support and amplify housing education conducted by BCHA	Working with Communications Manager and City Administrator on clarifying priorities and processes.
BACKBURNER	Develop education and calculator for in-lieu fee	
	Outreach + education to HOAs with and without community housing	
	Create Idaho Mountain Express insert, Blaine County housing report	

KETCHUM'S PROPOSED FY26 HOUSING ACTION PLAN

October 20, 2025

GOAL 1: PRODUCE + PRESERVE COMMUNITY HOUSING	
OBJECTIVES	PROPOSED FISCAL YEAR 2026 ACTIONS
1. New construction	Develop new construction pipeline: - Finish financial feasibility analysis of moderate-income and Category Local construction - Identify parcels for acquisition - Continue to dialogue w/ significant site owners (Albertsons/Kroger, Simplot, Sun Valley Co.) RFP small, city-owned, scattered sites for Category Local ownership
2. Preservation	Pursue historic preservation of Forest Service Park big house Strategically purchase at-risk condos + apartments, including Naturally Occurring Affordable Housing Continue to support BCHA w/ funding + staff time, including maintaining a Program Administrator w/ property management experience Continue compliance on light preservation program (incentive for existing long-term rentals)
3. Preservation + conversion	Continue Ownership + Preservation Program (including charitable sale).
BACKBURNER	Explore financial incentives in new, market-rate development (like McCall) Outreach for right of first refusal Create lease template & how-to-guide for prospective landlords Increase # of occupied ADUs with homeowner outreach and pilot incentives New construction - 1st & Washington (~64 homes) - RFP YMCA with parking - RFP Lift Tower Lodge
GOAL 2: UPDATE POLICY TO PROMOTE COMMUNITY HOUSING	
OBJECTIVES	PROPOSED FISCAL YEAR 2026 ACTIONS
1. Zoning code	Continue to meet regularly with partners to obtain feedback for process improvements Explore priority processing and incentives for projects that serve the Housing Action Plan Continue to monitor progress on Tiny Homes on Wheels in other jurisdictions Update density bonus program
2. State & federal policy	Identify + advocate for state-level policy changes Identify + advocate for federal-level policy changes
3. Short-term rentals	Analyze impact of Lava Hot Springs case
4. Stability & access	Identify + implement policy changes from the Analysis of Impediments to Fair Housing Choice
BACKBURNER	Propose non-discrimination ordinance for source of income, including rental assistance and social security Propose relocation & displacement ordinance

GOAL 3: EXPAND + IMPROVE SERVICES TO CREATE HOUSING STABILITY	
OBJECTIVES	PROPOSED FISCAL YEAR 2026 ACTIONS
1. Emergency & homelessness	Financially support or continue to guarantee master leasing, conversion, acquisition, or new construction of transitional housing
2. Supportive services	Continue to financially support mediation program
	Continue to financially support Blaine County Charitable Fund
BACKBURNER	Advocate for expansion of Section 8 (tenant-based rental assistance)

GOAL 4: EXPAND + LEVERAGE RESOURCES	
OBJECTIVES	PROPOSED FISCAL YEAR 2026 ACTIONS
1. Local match / gap funds	Secure additional lodging LOT funds for preservation
	Update in-lieu fee during annual budget cycle
	Use PRO Housing fund on one acquisition or new development
2. Leverage other resources	Secure state/federal/county funds
	Contract for + use grant-writing services
BACKBURNER	Facilitate employer-sponsored housing

GOAL 5: INFORM, ENGAGE + COLLABORATE	
OBJECTIVES	PROPOSED FISCAL YEAR 2026 ACTIONS
1. Community feedback	Determine perception on efforts
	Table at events + in preparation of developing on public land
2. Implementation vision + capacity	Create FY27 Housing Action Plan
	Maintain staff capacity through targeted training and greater operational efficiency
	Clarify, document, and improve processes
3. Community education	Continue transparent budgeting, annually
	Bi-annual progress report to City Council
	Monthly newsletter
	Continue housing education on programs, developments, and need, + support and amplify housing education conducted by BCHA
BACKBURNER	Develop education for in-lieu fee
	Outreach + education to HOAs with and without community housing
	Create Idaho Mountain Express insert, Blaine County housing report