



City of Ketchum

CITY COUNCIL MEETING AGENDA MEMO

Meeting Date: February 19, 2026 Staff Member/Dept: Carissa Conelly - Housing

Agenda Item: Review of Housing Action Plan

Recommended Motion:

No formal action is requested for this agenda item. Staff is requesting general direction from the Council regarding the elements of the existing City Housing Action Plan.

Reasons for Recommendation:

- Review existing needs assessment and associated future goals
- Review existing short- and long-term actions
- Mayor's proposed areas for adjustment
- Council feedback on any areas of adjustment or missing items

Sustainability Impact:

None

Financial Impact:

None OR Adequate funds exist in account:	Funds for program contained in .5% LOT for Housing, In-Lieu Housing Trust Account and one-time capital contributions from General Fund.
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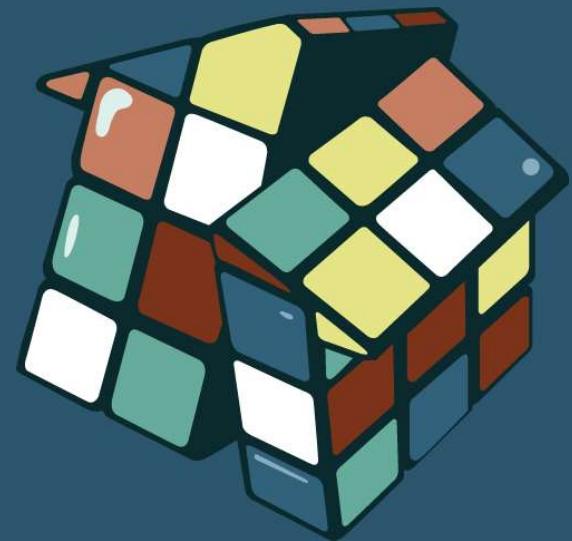
Attachments:

1. Housing Action Plan presentation with BCHA countywide info

STRATEGIC PLANNING

KETCHUM CITY COUNCIL

February 19, 2026





WHAT IS THE NEED

PROGRAM OVERVIEW

FAR EXCEEDANCE

**MIDDLE INCOME NEW
CONSTRUCTION**

**OWNERSHIP &
PRESERVATION PROGRAM**

NEW LOCAL OPTION TAX

BCHA

[INSERT VISUAL]

**NEED
PROGRAMS**

STAFFING + GOVERNANCE + ADMINISTRATION

\$ \$ \$



WHAT IS THE NEED

PROGRAM OVERVIEW

FAR EXCEEDANCE

MIDDLE INCOME NEW CONSTRUCTION

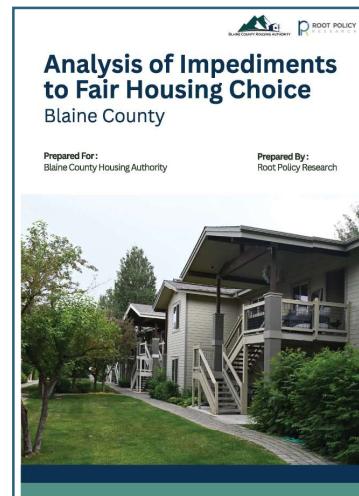
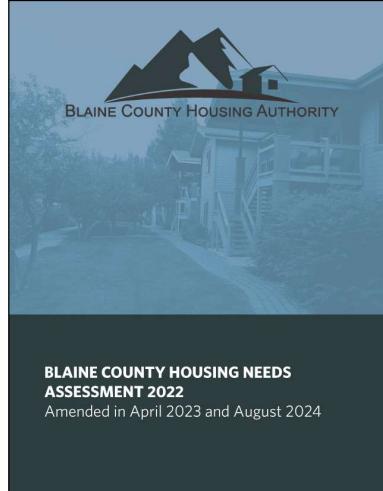
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NEW LOCAL OPTION TAX

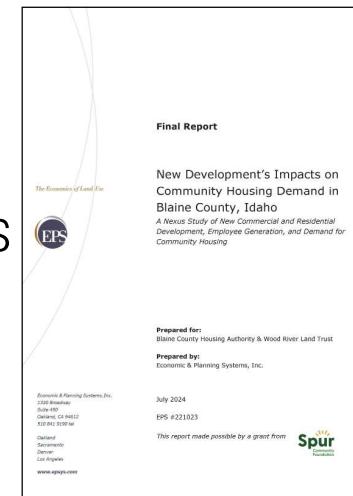
BCHA

Analysis of Impediments to Fair Housing Choice 2025

Housing Needs Assessment, 2022 + 2024



Employee Generation Nexus Study 2024



**informed decision
making**

There is a massive shortage of affordable homes in Ketchum.

QUANTITATIVE DATA

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)

THE COMMUNITY NEED, CURRENT HOUSEHOLDS

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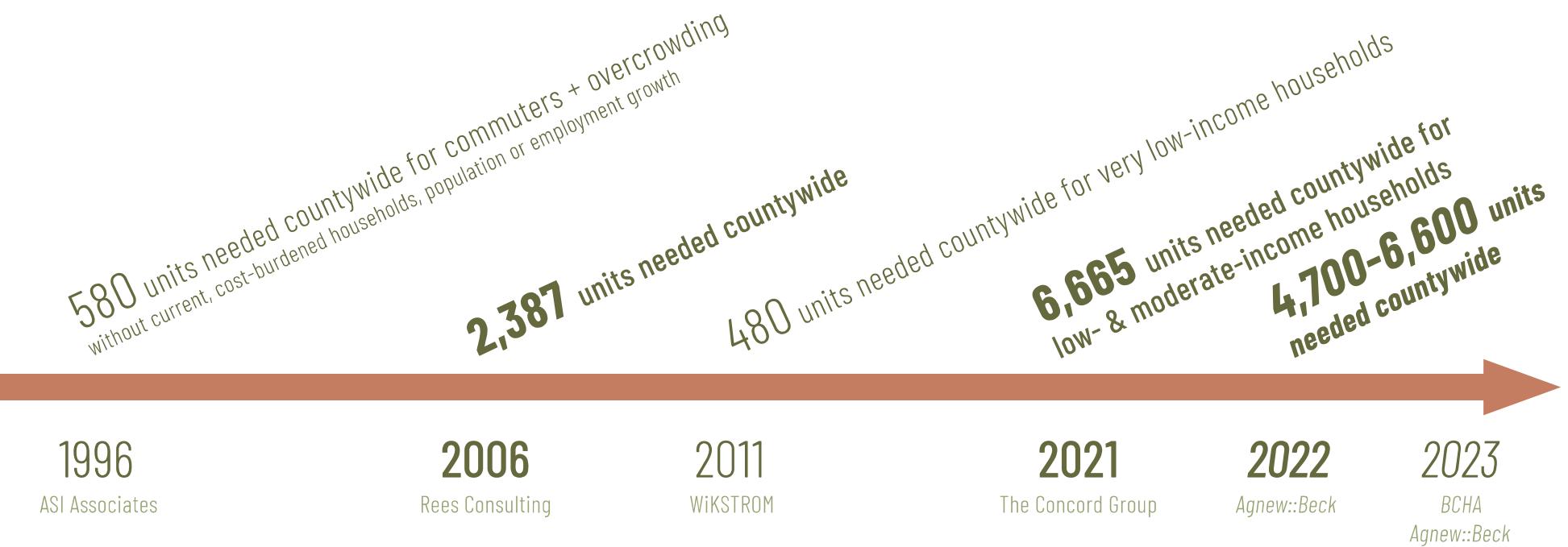
- Doesn't include verbal or month-to-month leases, nor the 335 lost long-term rentals

THE COMMUNITY NEED, POPULATION GROWTH + CURRENT HOUSEHOLDS

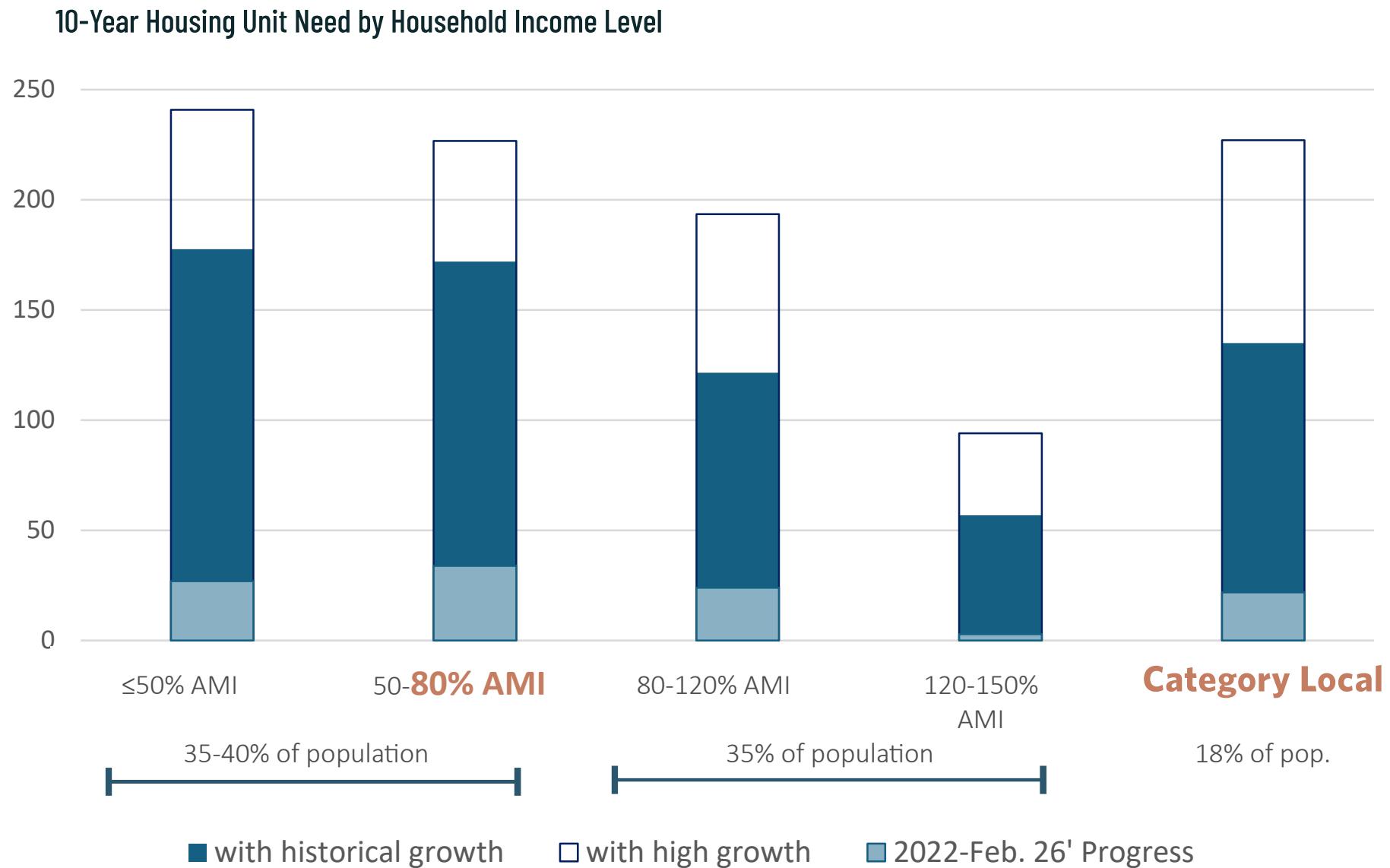
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- 660 minimum preserved, converted (from STR or seasonal), or new community housing by 2032
- For scale, that's equivalent to 20% to 30% of existing housing stock (peer community avg. 30%)

HISTORICAL AND PARALLEL HOUSING NEEDS ASSESSMENTS

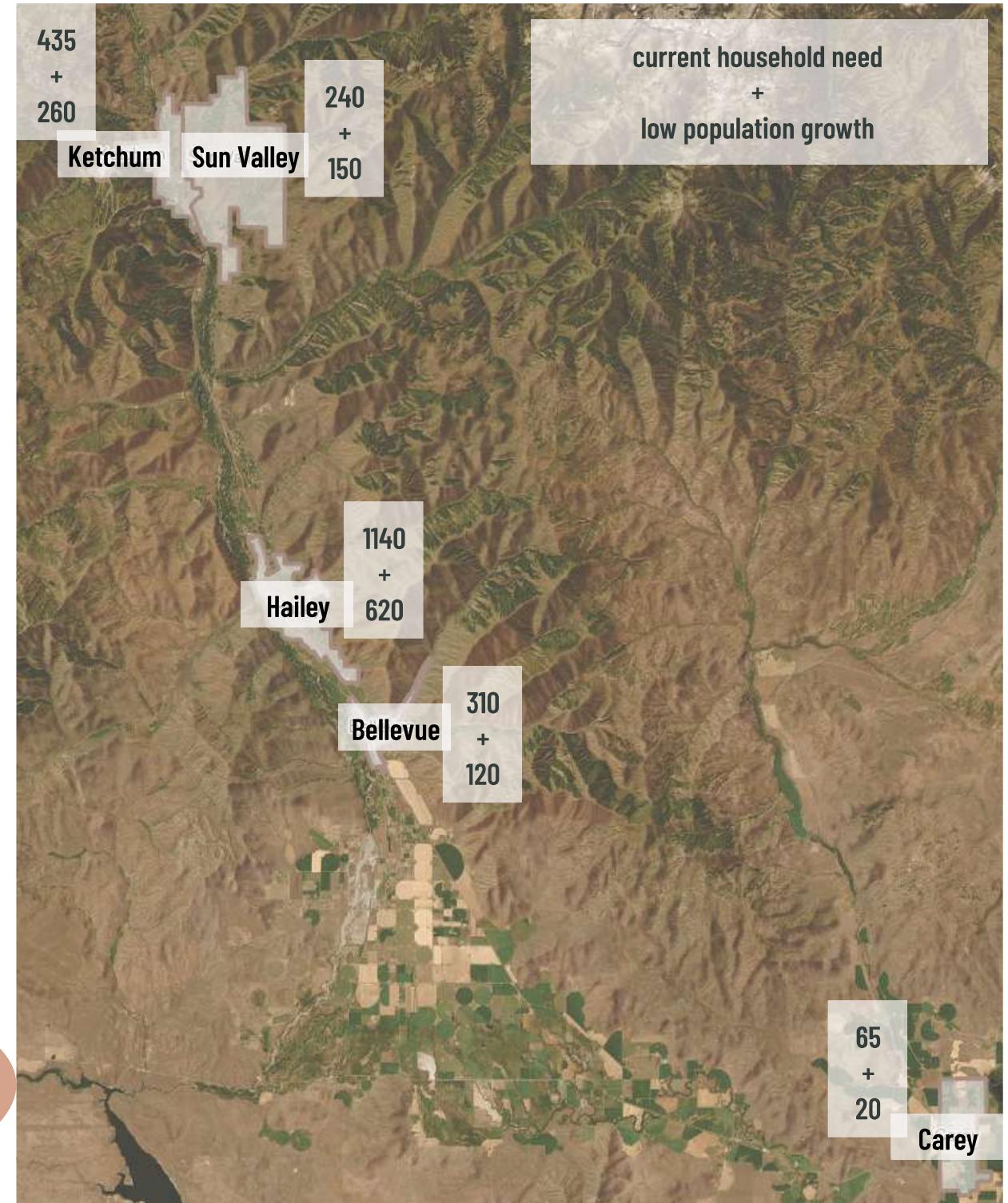


KETCHUM NEEDS COMMUNITY HOUSING AT EVERY INCOME LEVEL



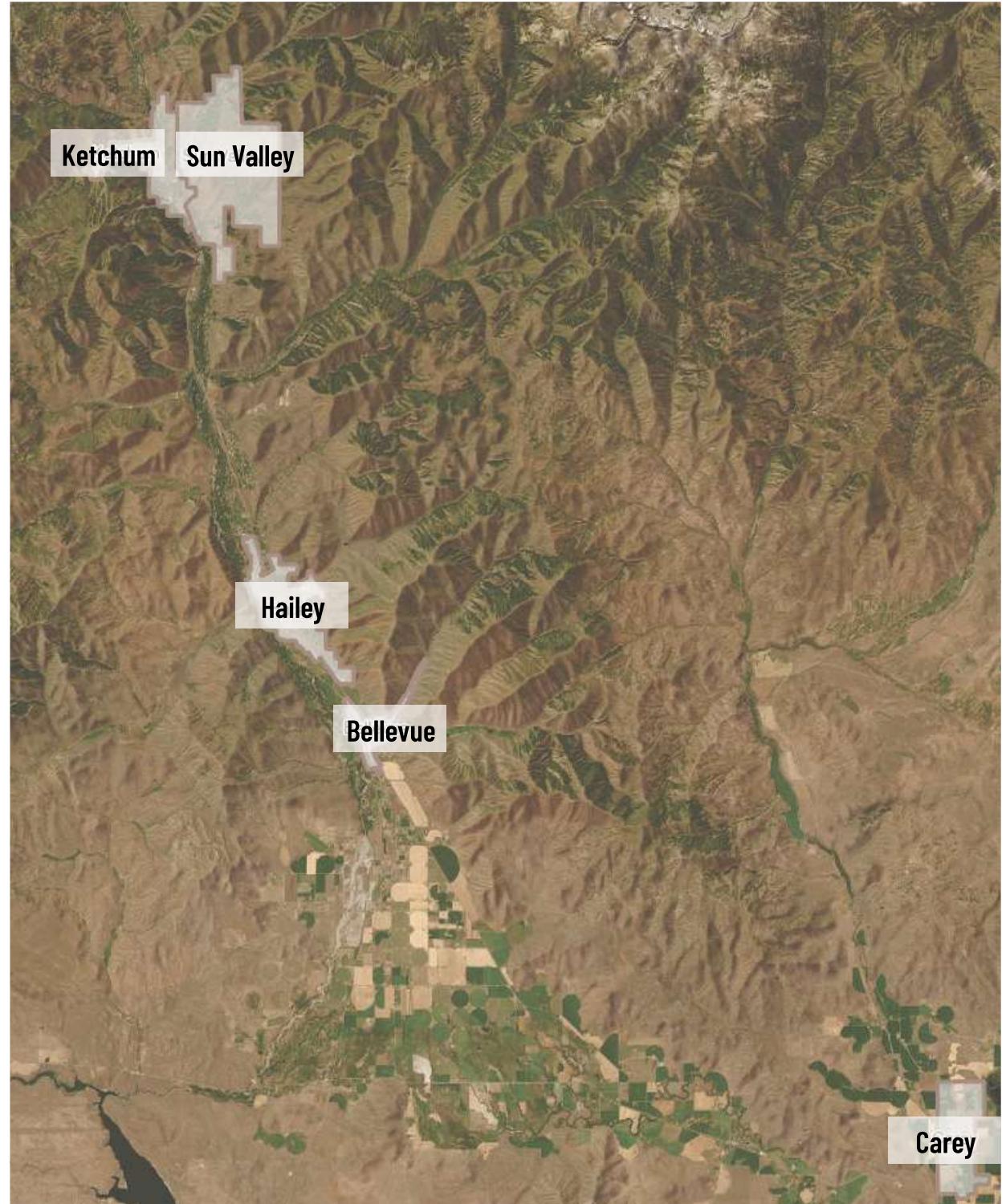
THINK REGIONALLY - ACT LOCALLY

“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



WHERE DO PEOPLE WORK?

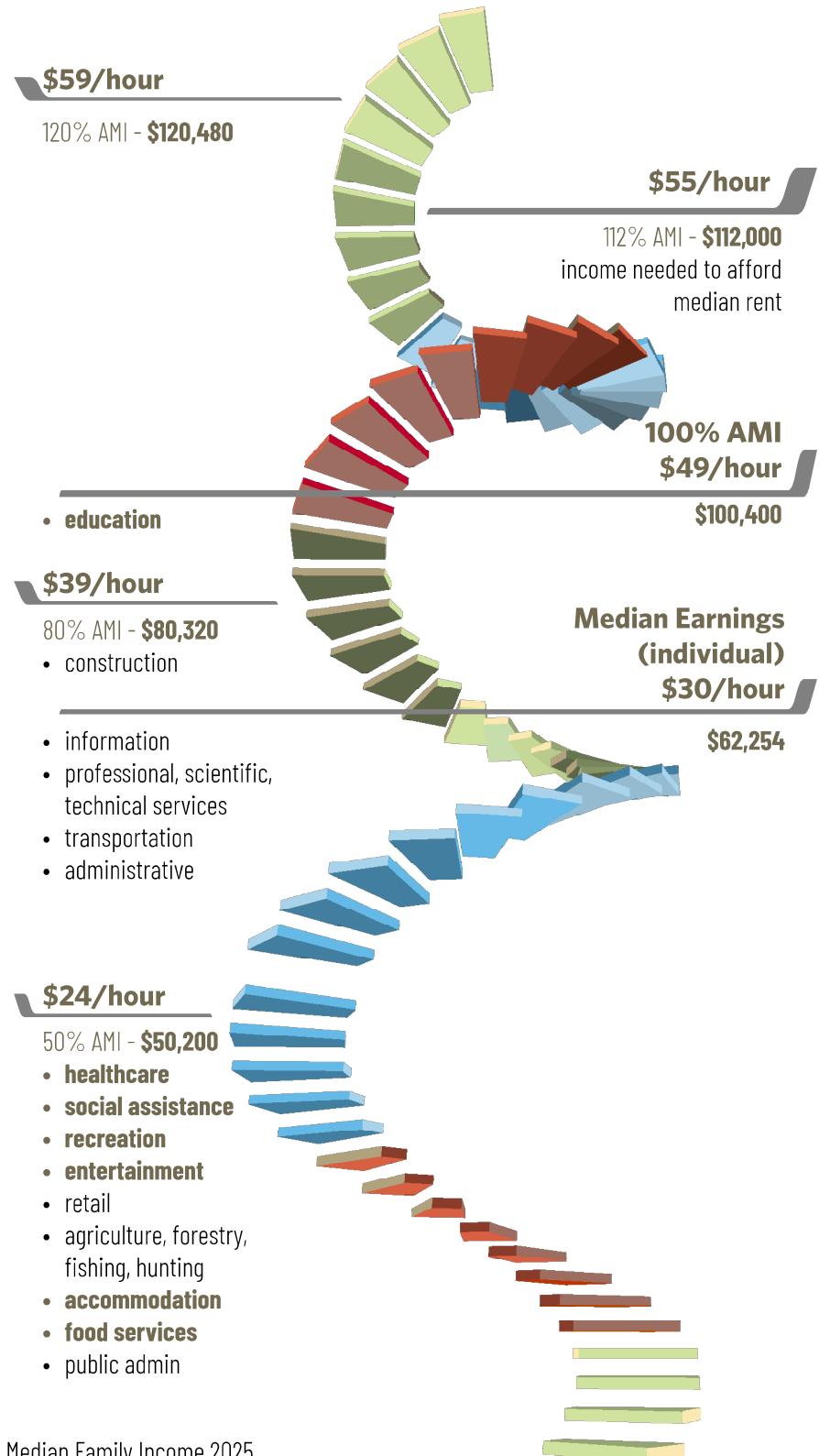
- 15% of Bluebird employees worked in Hailey at move-in, most transitioned so only 5% now
- Employees state they want flexibility in where they work
- Difficult to determine precise work location or who is served:
 - BCSD
 - Mountain Rides
 - Forest Service
 - Landscape / construction / trades / cleaners / nanny-shares
 - The Advocates, The Space, BCRD
 - Sterling Urgent Care
 - Clearcreek Disposal
 - Sun Valley Guides
 - The County



ONLY UPPER-INCOME HOUSEHOLDS CAN REALLY AFFORD THE 'MARKET'

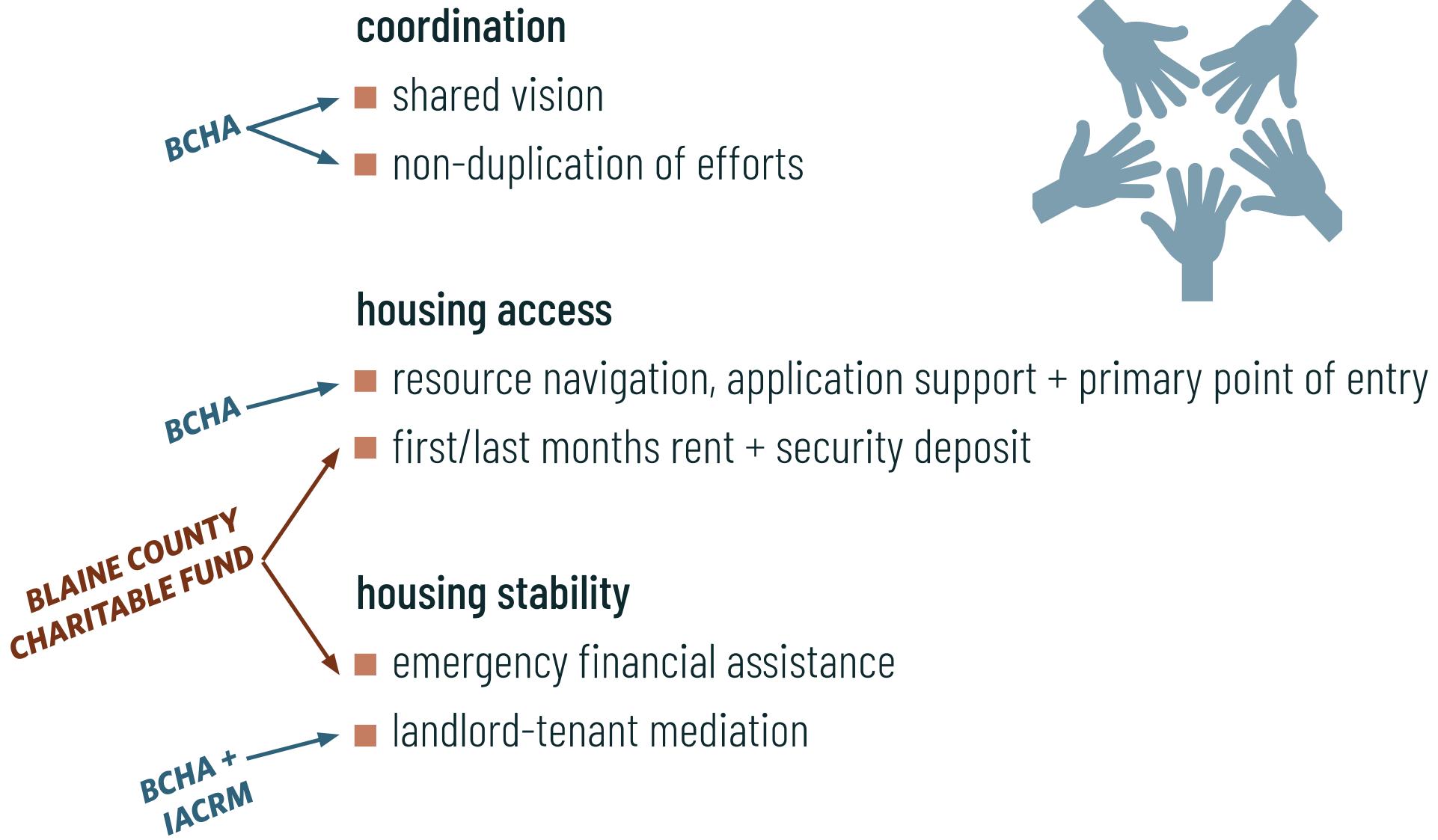


BLAINE COUNTY MEDIAN EARNINGS
BY INDUSTRY, ESTIMATES
(FULL-TIME, YEAR-ROUND)



THE COMMUNITY NEED

QUALITATIVE DATA



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

2010-2019



-335
rentals
~22% of 2010 households

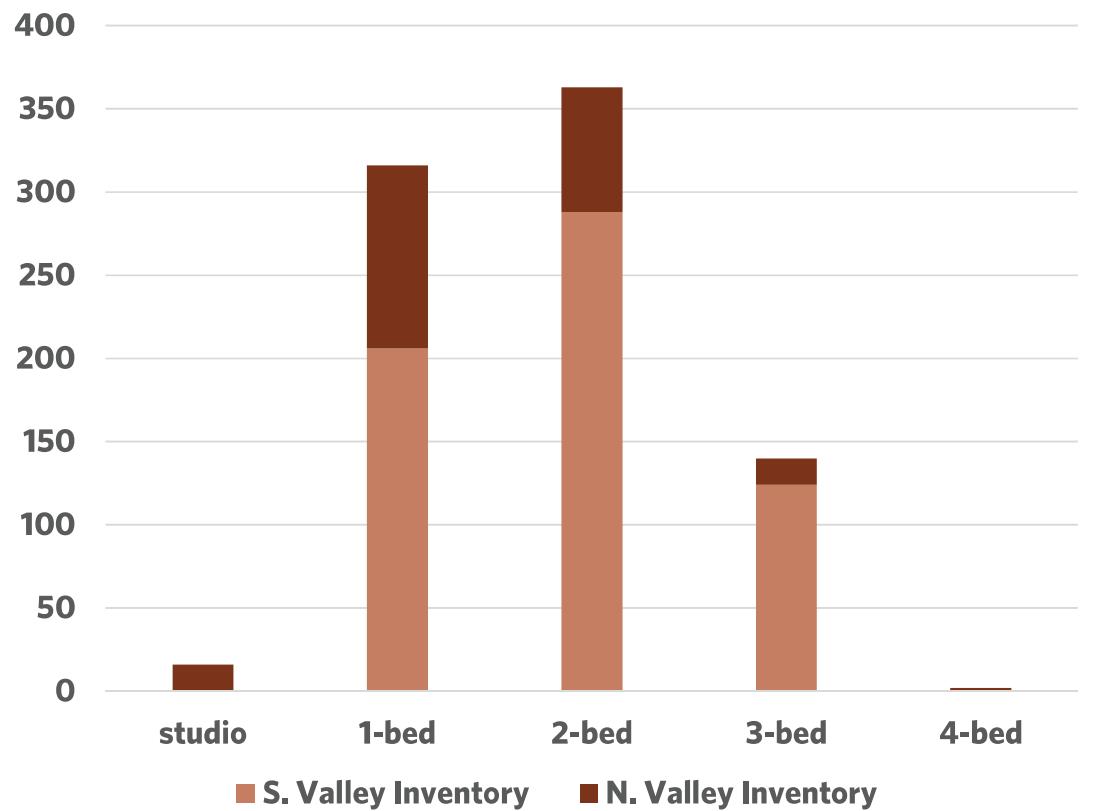
+39%
seasonal/STR



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

The population is aging, with fewer children and more seniors - especially in the North County.

SOURCE: 2020 Decennial Census; 2023 5-year ACS and Root Policy Research; BCHA Community Housing Masterlist 2025



Ketchum's housing need allocated by unit size.

Informed by existing community housing inventory, BCHA's waitlist, and preference survey

	Recommended Goal	Community Housing added since 2022	Remaining
studio	15%	16	83
1-bedroom	30%	59	139
2-bedroom	25%	27	138
3-bedroom	25%	4	161
4-bedroom	5%	0	33
		106	554



Families and local workers are being displaced by wealthier, older residents.

RESIDENT INCOME
(IN AVG ADJUSTED GROSS INCOME)



\$80,000

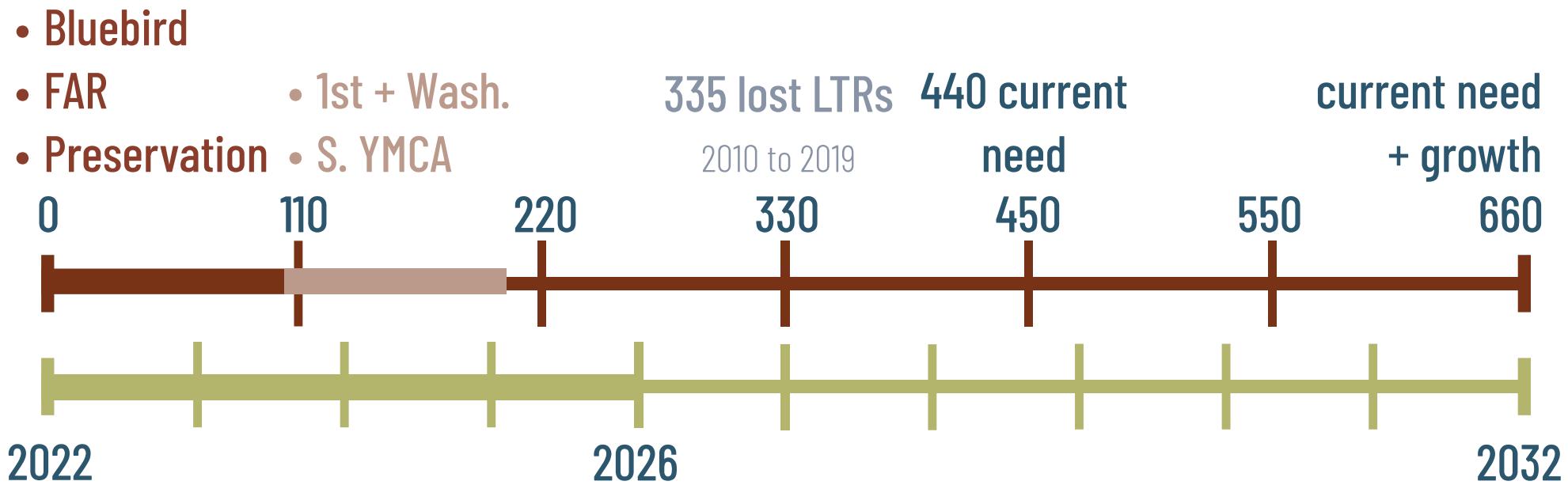


\$260,000

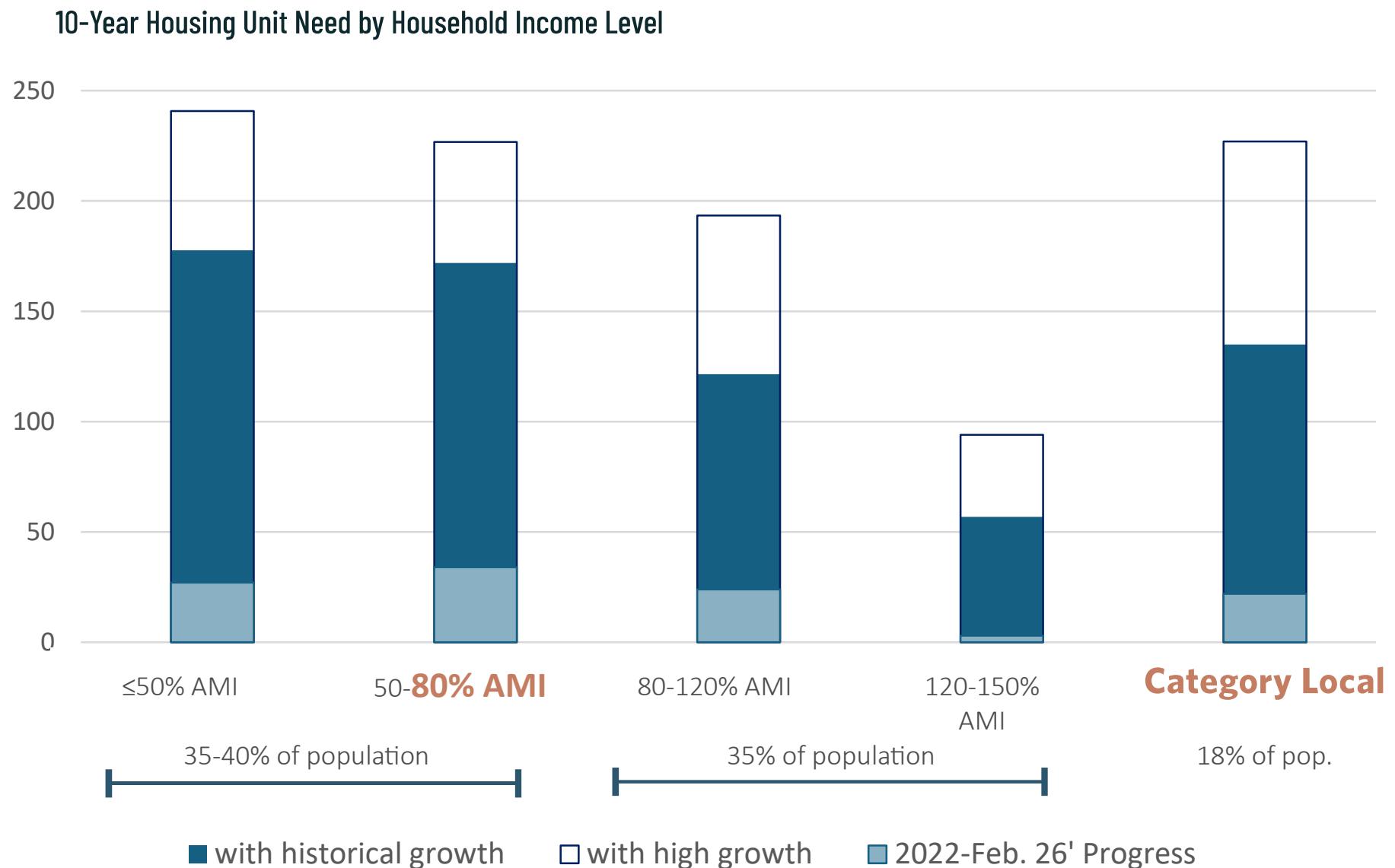


2.5x **# of seniors**
2010-2023

DOES COUNCIL SUPPORT AT LEAST 550 NEW OR PRESERVED COMMUNITY HOMES BY 2032?



DOES COUNCIL SUPPORT DISTRIBUTING EFFORTS TO ALIGN WITH NEED ACROSS INCOMES??



DOES COUNCIL SUPPORT CURRENT PRIORITIZATION OF LOCALS?

DOES COUNCIL SUPPORT RECOMMENDED UNIT SIZES?

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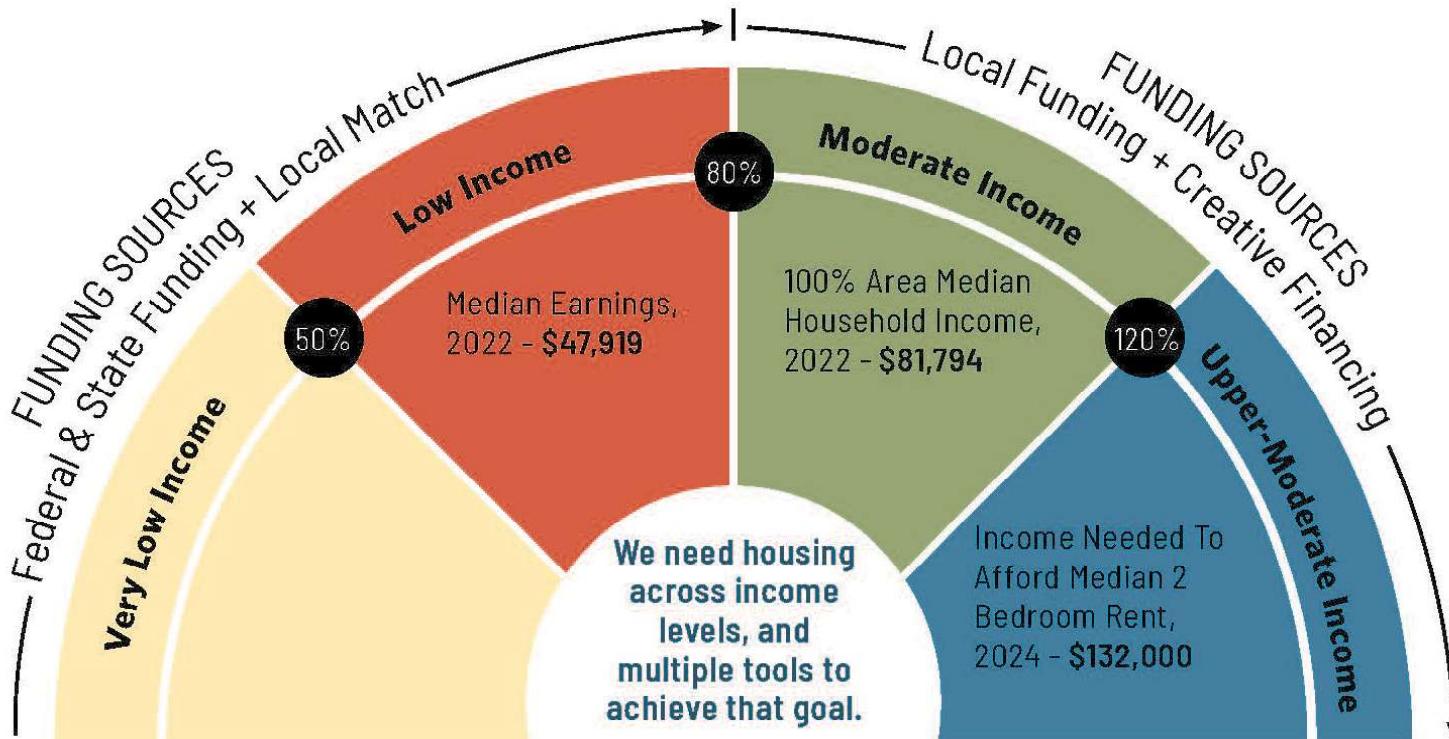
\$ \$ \$

HOUSING ACTION PLAN, A HOLISTIC APPROACH





ALIGN TOOLS & FUNDING SOURCES WITH INCOME LEVELS



TOOLS

Low-Income Housing Tax Credits

Zoning Incentives To Increase Housing Supply

New Construction On Publicly Owned Land

BCHA Portfolio

USDA & HUD Funded Developments

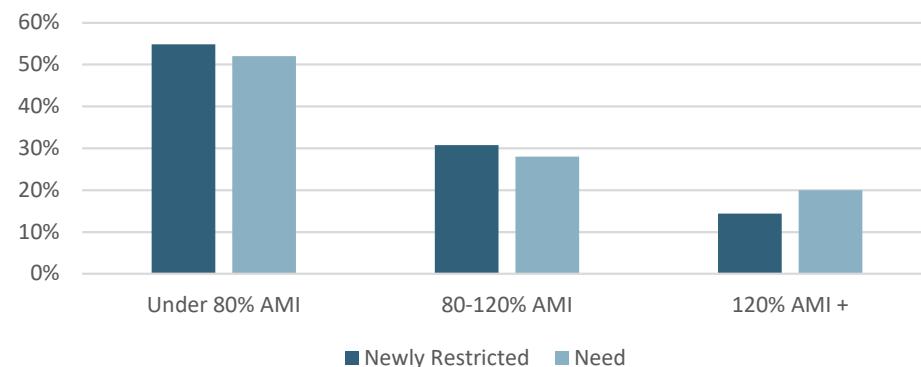
Conversion Incentive For Long-Term Rental

Category Local Deed Restriction Purchase

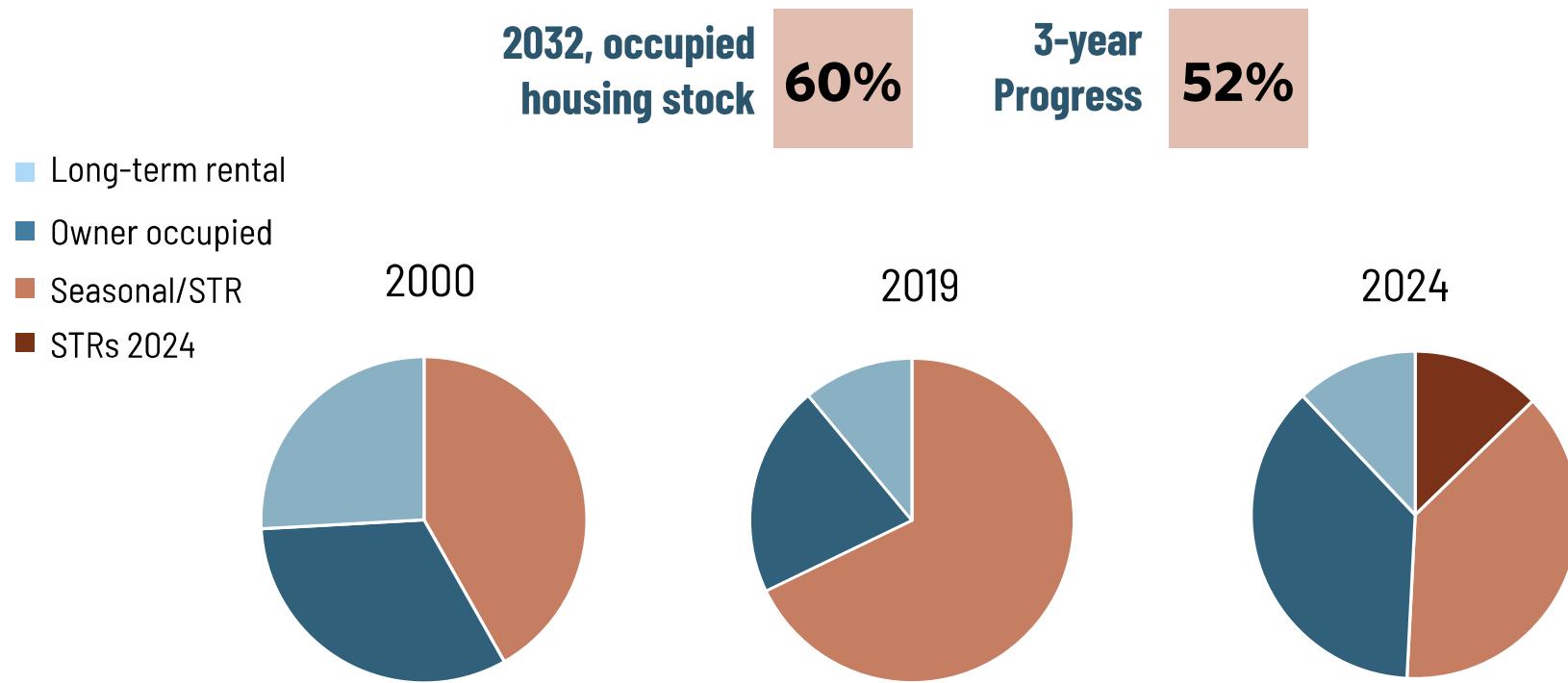
ALIGN TOOLS WITH INCOME LEVELS, KETCHUM EFFORTS

	>\$26-67/hr >80% AMI	\$27-67/hr 80-120% AMI	\$41-78/hr+ 120% AMI +, Cat Local+
Bluebird Village	+48		+3
Density Bonus Program		+24	
Strategic building purchases		+8	+6
Lift Tower Lodge	+9		
Ownership & Preservation Program			+6
TOTAL NEW HOMES	+57	+32	+15

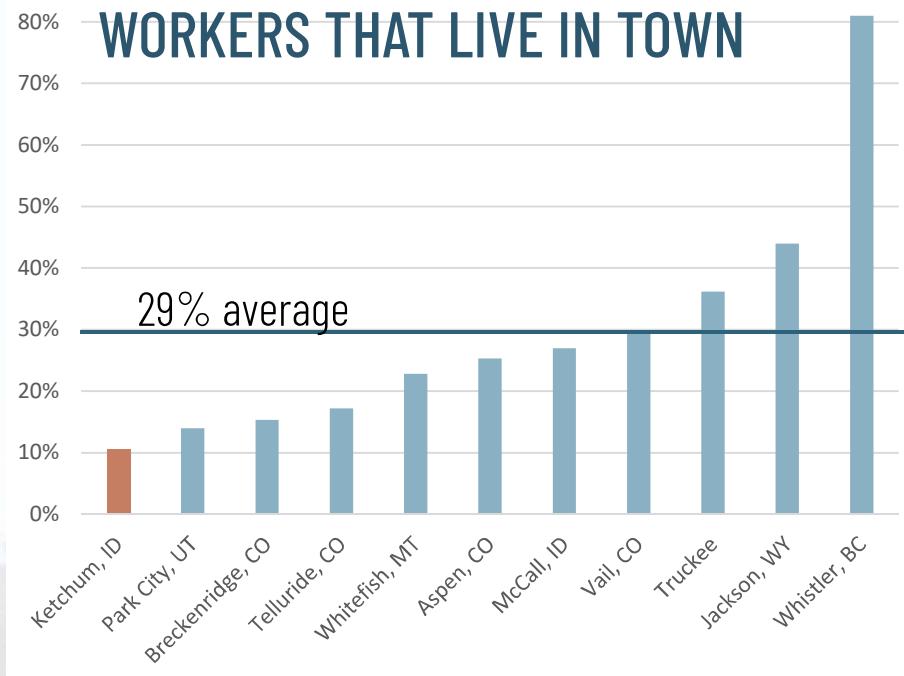
Efforts to-date align with meeting needs across incomes



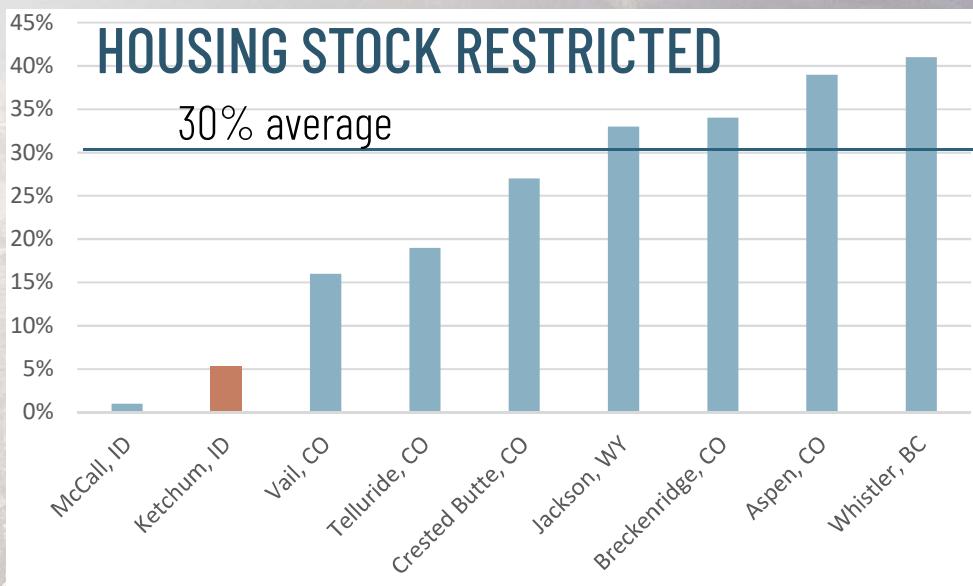
CHANGE IN KETCHUM OCCUPANCY BUT DIFFERENT DEMOGRAPHIC



MINOR CHANGE IN WORKERS ABLE TO LIVE IN TOWN



2032, % of workforce
lives in town **40%** 3-year
Progress **+3.5%**



2032, % of
homes restricted **30%** 3-year
Progress **+2%**

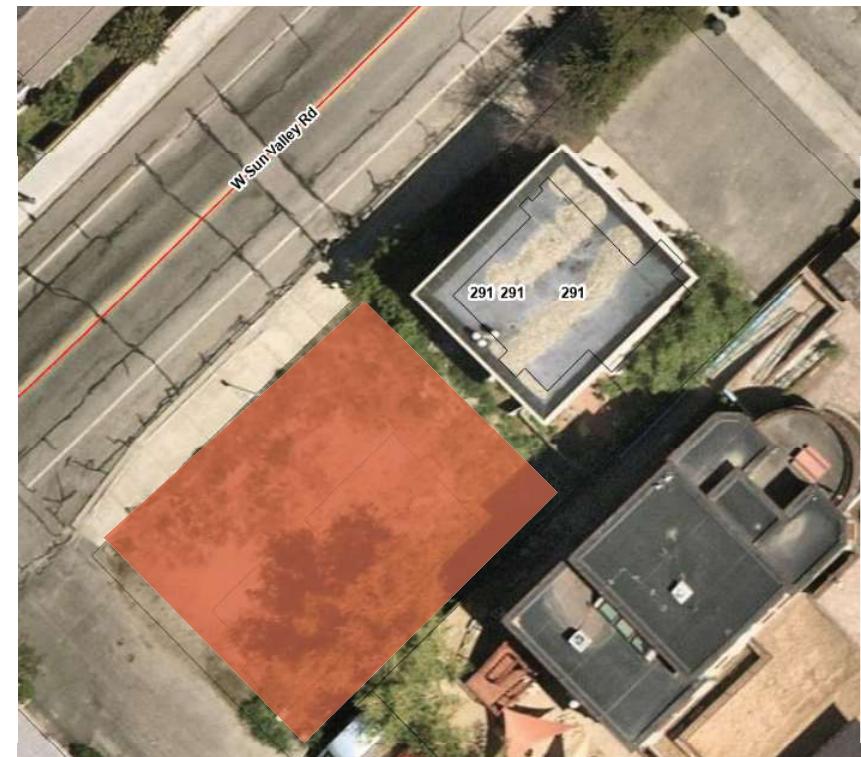
REASSESSING MIDDLE-INCOME FUNDING GAP

DEEP DIVE LATER

FINANCIAL FEASIBILITY STUDY

- Learning from RFPs at 1st + Washington, South YMCA + Lift Tower Lodge
- Greater political support
- Informational + planning tool

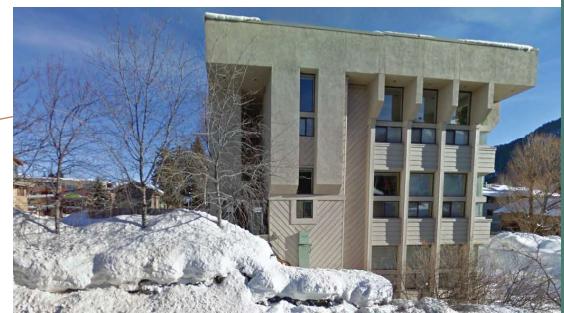
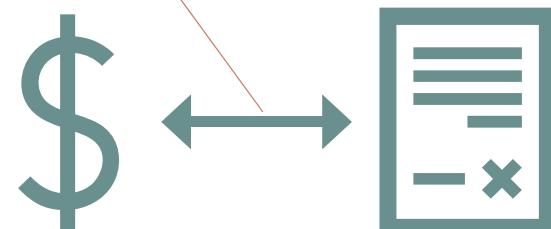
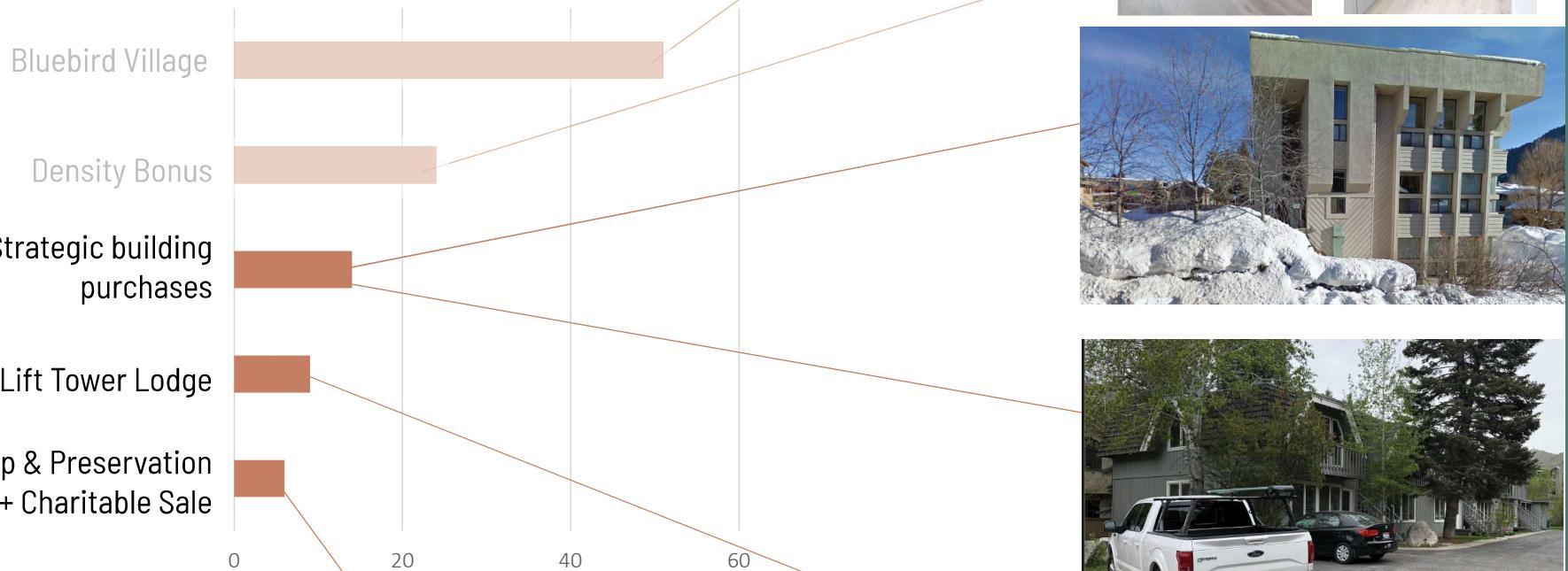
SEEK DEVELOPER (RFP) ABNORMAL CITY PARCELS + NEWLY PURCHASED LAND, LIFT TOWER LODGE, OR OTHER?



PRESERVATION STRATEGY, KETCHUM

2032, new
community homes **660**

3-year
Progress **16%**



NEED PROGRAM ADMINISTRATOR TO GUARANTEE INTEGRITY



DEEP DIVE LATER

BLAINE COUNTY
HOUSEHOLDS ON WAITLIST

10%

OUT OF COMPLIANCE OWNERS,
RENTERS, LANDLORDS ANNUALLY

5-10%

SCALEABLE SERVICES

Salesforce
+ team



PER UNIT COST COMPARISON ACROSS EFFORTS, PERMANENT AFFORDABILITY



	FAR Exceedance	New Construction w/ LIHTC	New Construction, modular, no LIHTC, city land, estimate	OPP, average	NOAH, Preservation Purchase
per apart. / condo	\$1,600 annually	\$60,000 to \$80,000	~\$50,000 to \$200,000	\$160,000	\$220,000
cost for 553	~\$900,000 annually	~\$38.7 million	~\$70 million	~\$88 million	~\$120 million



[INSERT VISUAL]

**NEED
PROGRAMS**

STAFFING + GOVERNANCE + ADMINISTRATION

\$ \$ \$

HOLISTIC APPROACH

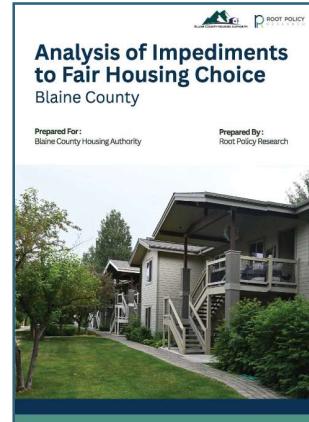


GOAL 2: Update
Policy to Promote
Community Housing

LEARNING FROM LOCAL DATA

Analysis of
Impediments to Fair
Housing Choice

Housing Needs
Assessment



Employee Generation
Nexus Study



**informed decision
making**



GOAL 2: Update
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DEEP DIVE LATER

FAR EXCEEDANCE PROGRAM

A development incentive in zoning code to
create community housing.

Methods

1. Build community housing on-site*
2. Build community housing off-site
3. Acquire and restrict existing units
4. Convey land to city
5. Pay in-lieu fee per sf*



HOUSING RESOURCE NAVIGATION



TRANSITIONAL HOUSING



LANDLORD-TENANT MEDIATION



GOAL 3: Expand
+ Improve Services
to Create Housing
Stability

STOP GAPS

 placemate

LEASE TO LOCALS

- 64 people housed
- 35 properties converted from seasonal/STR
- About 18 properties remain long-term rented
- average cost \$12,300 per home

"I've lived in nine houses in the past six and a half years, all of which have either sold and become second homes or owners decided it would be more worth their time to rent their places short-term." - Max

RENTAL PRESERVATION

- 30 people housed to date
- 15 properties preserved for 3 years
- 31% to 79% of market rent
- Owners long term renting 2-22 years
- average cost \$18,300 per home





PROFESSIONAL COALITION



SPEAKER SERIES



NEWSLETTER



[INSERT VISUAL]

**NEED
PROGRAMS**

STAFFING + GOVERNANCE + ADMINISTRATION

\$ \$ \$

GOAL 4:
Expand + Leverage
Resources

NEED ADEQUATE, CAPABLE HOUSING STAFF

early 2000s

2021

2022

2023

2024

2025



KETCHUM STAFF

1

2.5

SHARED STAFF

3.5

5.5

COUNTYWIDE STAFF

1.5

1.5

DIRECT MANAGEMENT

6

6

+LTL

14

+Silvercreek

48

+Bird Drive

59

BCHA PORTFOLIO + SCREENING

24

101

101

116

138

+Bluebird

211

+Riverbend

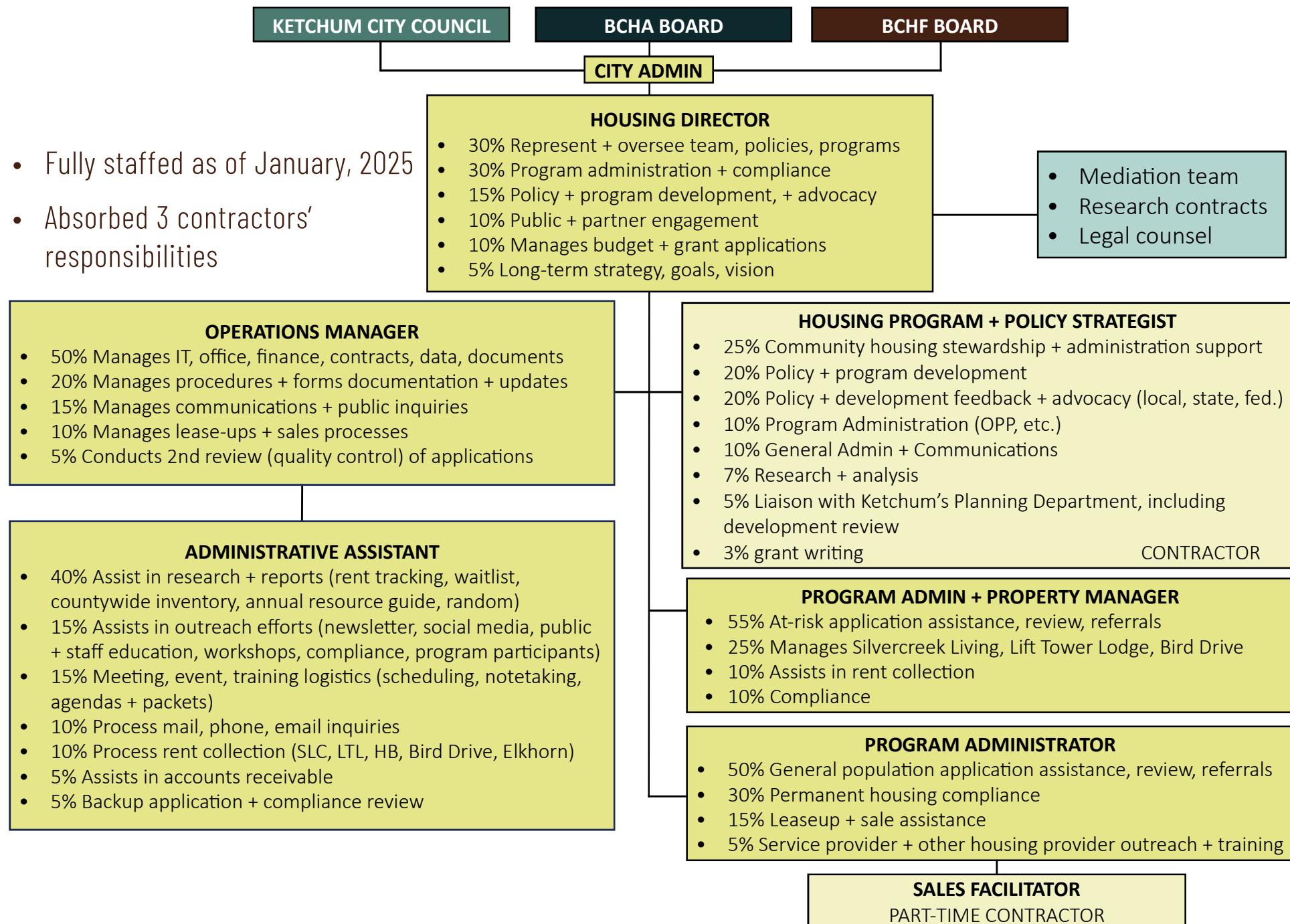
+FAR

+other

Deed covenant stewardship:

- about 1 employee per 75 ownership
- about 1 employee per 45 rentals (excluding direct management)

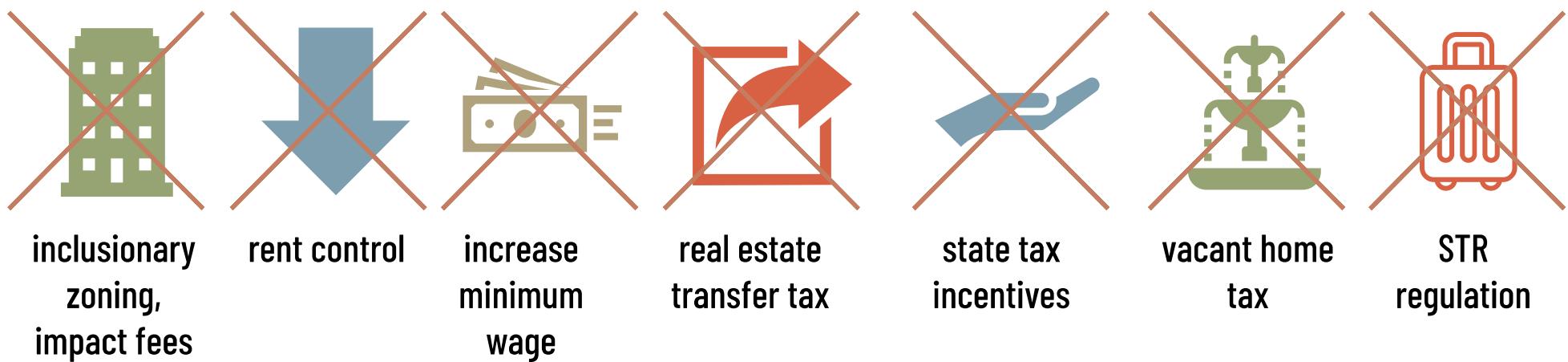
HOW DO WE ACCOMPLISH THIS WORKSCOPE?



GOAL4:
Expand + Leverage
Resources

IDAHO HAS LIMITED TOOLS FOR AFFORDABILITY AND REVENUE GENERATION

Idaho's cities are the only cities in the U.S. without authority to implement any of these common strategies.





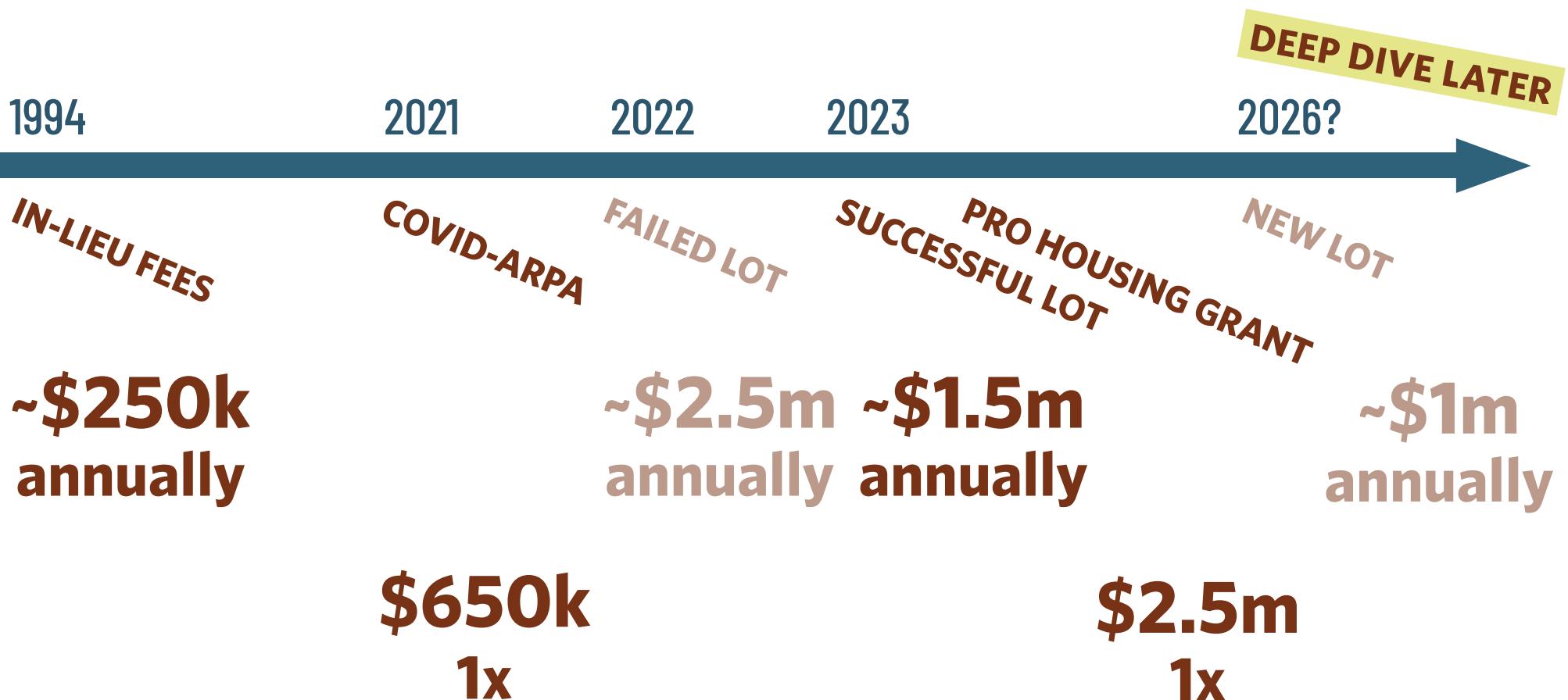
NEED RELIABLE PROGRAM + OPERATING REVENUE

2032, % housing funds used countywide

20%

FY2025

6%





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BCHA

GOAL 2: Update
Policy to Promote
Community Housing

FAR EXCEEDANCE PROGRAM

A development incentive in zoning code to create
community housing.

In some districts, floor area may be increased up to a maximum FAR in
exchange for community housing contributions.

Community Core Subdistricts 1 and 2



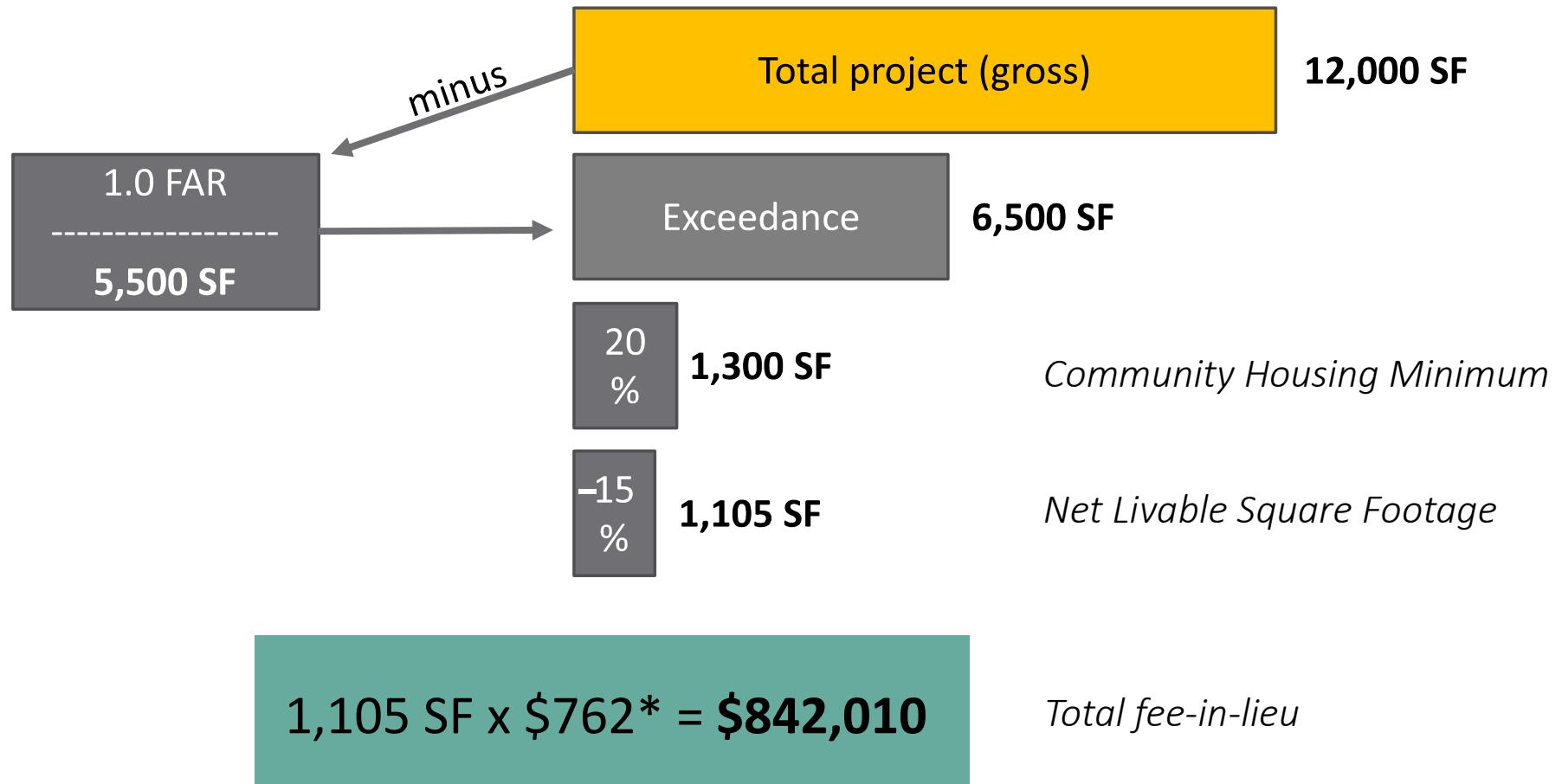
Methods

1. Build community housing on-site*
2. Build community housing off-site*
3. Acquire and restrict existing units*
4. Pay in-lieu fee per sf*
5. Convey land to city
6. Other proposals

Community Housing Requirements

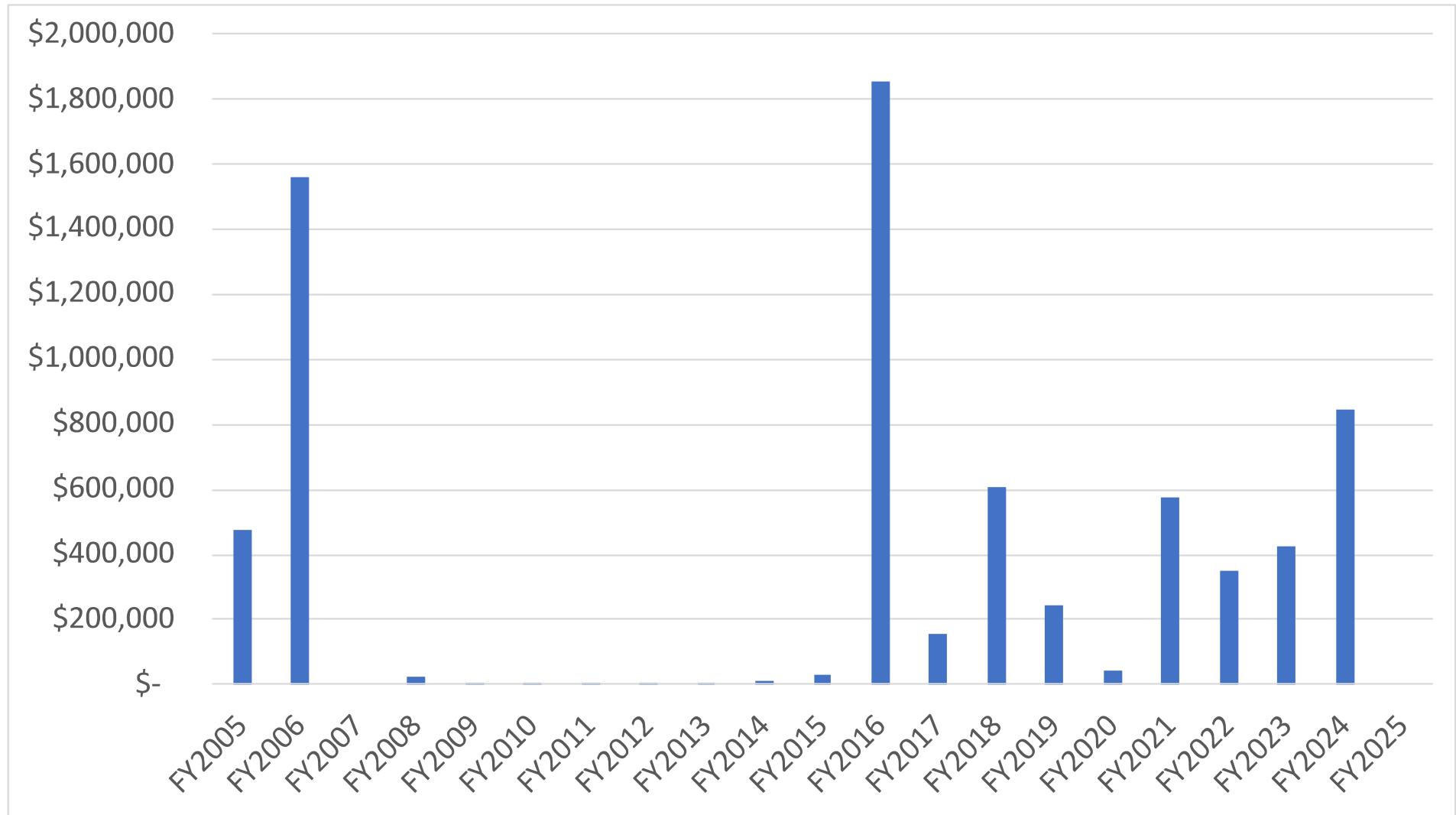
- Category 4 (80 - 100% AMI)
- No size/bedroom requirements
- No method priority
- No rental vs. ownership standards

CALCULATION + IN-LIEU FEE



*\$762 / sf = current in-lieu fee

IN-LIEU FEE REVENUES



PROGRAM UPDATES

With Downtown Code Updates:

- Evaluate + Refine FAR Exceedance Program in Community Core
- Some updates can simultaneously transfer to T and GR-H Zones



Focus Areas:

- Increase community housing floor area requirement ("give" vs. "get")
- Establish priority methods + refine by-right vs. discretionary
- Establish more diverse income + home size standards
- Simplicity + clarity for public and applicants.



Community home produced through FAR Exceedance program.

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ZONING INCENTIVE POTENTIAL, GENTLE DENSITY





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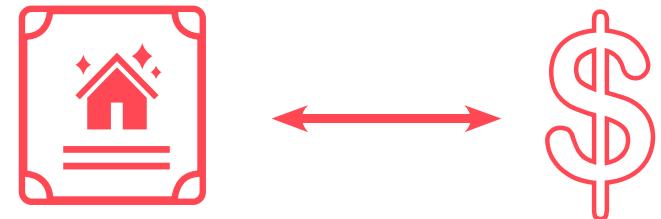
- WHAT IS THE NEED**
- PROGRAM OVERVIEW**
- FAR EXCEEDANCE**
- MIDDLE INCOME NEW CONSTRUCTION**
- OWNERSHIP & PRESERVATION PROGRAM**
- NEW LOCAL OPTION TAX**
- BCHA**

GOAL 1:
Create + Preserve
Community Housing

WHAT IS THE OWNERSHIP AND PRESERVATION PROGRAM?

DEED RESTRICTION PURCHASE PROGRAM:

CASH INCENTIVE FOR NEW DEED RESTRICTION ON AN
EXISTING, UNRESTRICTED PROPERTY



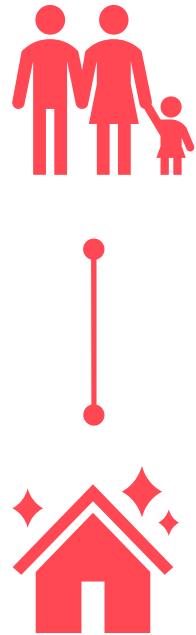
PROGRAM GOALS

- Homeownership assistance for new buyers
- Financial assistance for existing local homeowners
- Prevent housing leakage + preserve supply of housing for locals
- Convert existing housing stock to community housing

YEAR 1 HAP: PATHWAY TO OWNERSHIP

PROGRAM HISTORY

- August 2023: Adopted OPP Policies
- January 2024: Launched OPP
- Jan/Feb 2025 : 1 Year Review + Minor Policy Updates
- Today: 2 Year Review + Direction



POLICIES

PROGRAM

- Open to current Ketchum homeowners + new homebuyers
- No limit on use of funds (most often down payment + closing costs)
- Eligible properties must be located in Ketchum + be unrestricted (market rate)
- Owner occupancy (no investment properties / rentals)

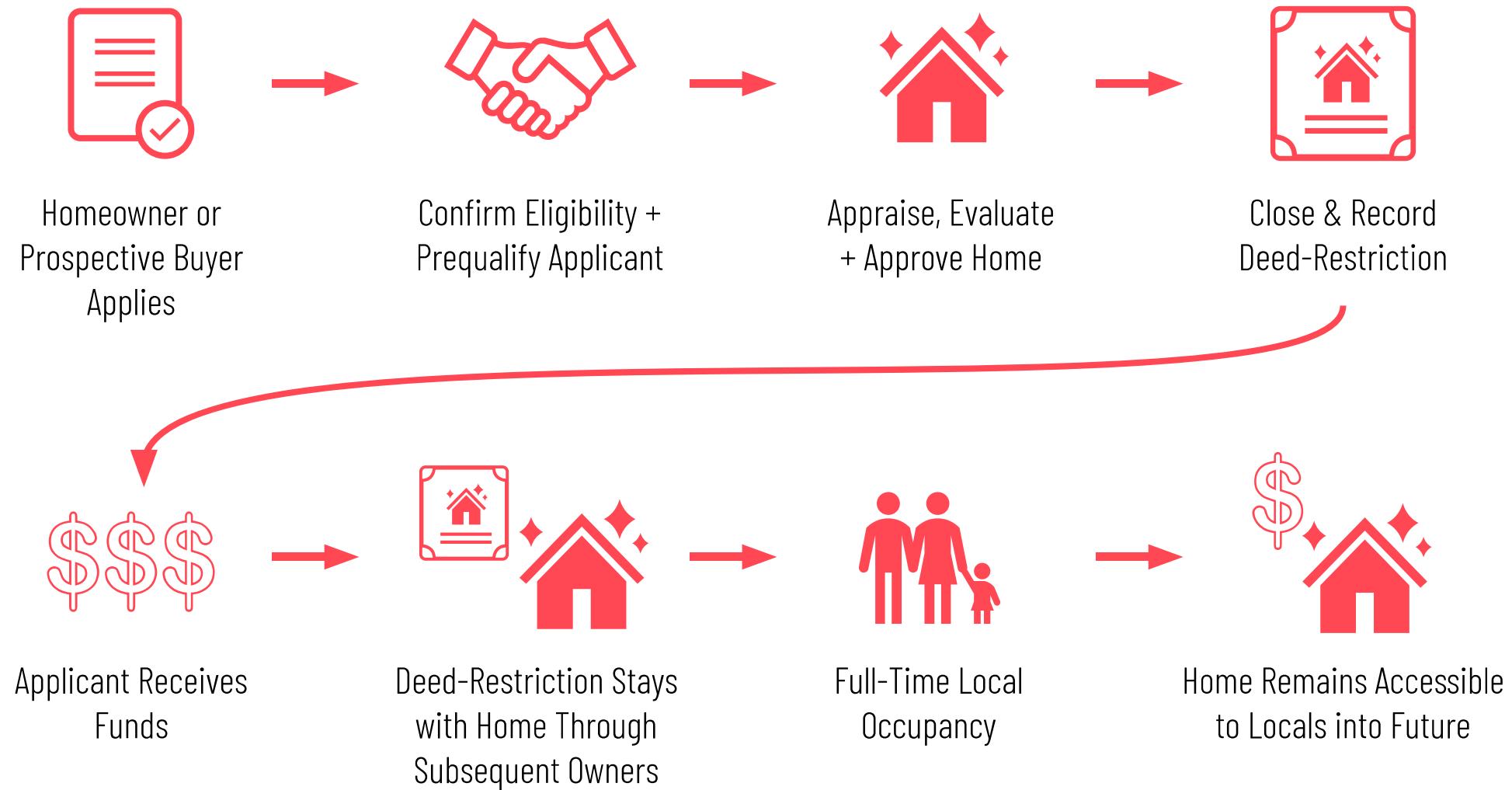
CATEGORY LOCAL

- Administered by BCHA, annual compliance
- No income limit
- Household net worth limit, currently ~\$500k, retirement accounts exempt before 59.5
- Household must be "qualified": local employee, local senior, local person with a disability
- Cannot own other residential real estate, no STR, year-round occupancy

2 DEED RESTRICTIONS + INCENTIVE OPTIONS

- Appreciation-capped restriction: 30% of market value up to \$225,000
- No appreciation cap (light): 15% of market value, up to \$125,000

HOW IT WORKS



PROGRAM PERFORMANCE TO DATE

8 Completed Deed Restriction Purchases

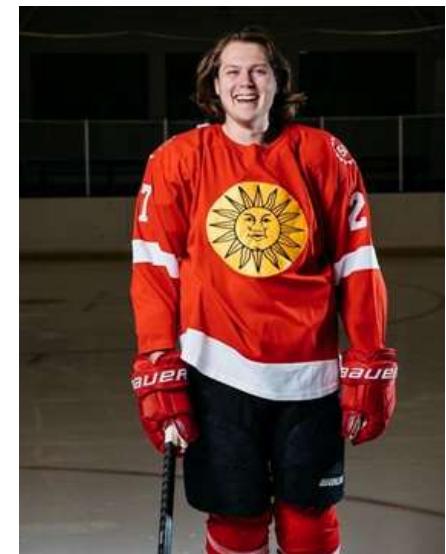
- 7 Ketchum homebuyers / 1 Ketchum homeowner
- 10 adults, 2 children housed
- 6 appreciation-capped restrictions / 2 light restrictions
- Two 1-bedroom condos; six 2-bedroom condos
- Average cost per deed restriction: ~\$165k
- Total Spend ~\$1.3 Million



PROGRAM CURRENTLY PAUSED

FY26 Funding

- \$180k remains budgeted
- Can support 1 more transaction



2 New Applicants + 10 Previously Qualified HHs

- No homes currently identified

OPP Community Homeowners



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NEED PROGRAM ADMINISTRATOR TO ENSURE PROGRAM INTEGRITY



BLAINE COUNTY
HOUSEHOLDS ON WAITLIST

10%

OUT OF COMPLIANCE OWNERS,
RENTERS, LANDLORDS ANNUALLY

5-10%

SCALEABLE SERVICES

Salesforce
+ team

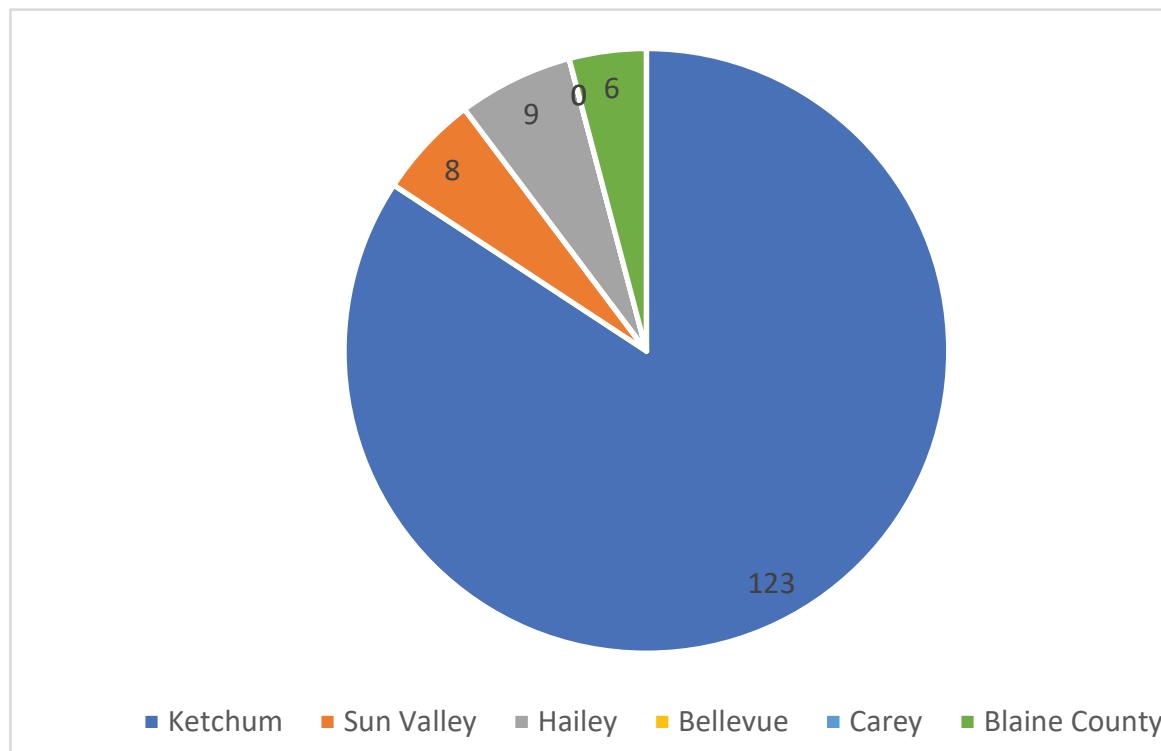


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INVENTORY



BLAINE COUNTY HOUSING AUTHORITY



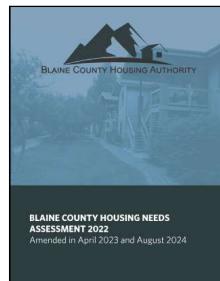
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TECHNICAL ASSISTANCE + ADVOCACY

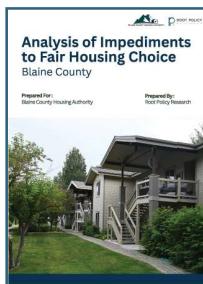


LEARNING FROM LOCAL DATA

Housing
Needs
Assessment



Analysis of
Impediments
to Fair Housing
Choice



**informed
decision making**

Employee
Generation
Nexus Study



comprehensive plan updates

City of Bellevue
City of Hailey
City of Ketchum

text amendments

Blaine County
City of Bellevue

informational sessions

City of Bellevue, P&Z+ Council
Blaine County P&Z

state + federal policy

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Policy to Promote
Community Housing

ADVOCACY OUTSIDE



ICE CREAM SOCIAL

KETCHUM'S COMPREHENSIVE PLAN & PUBLIC COMMENT

Hosted by Blaine County Housing Authority

WEDNESDAY, JULY 23, 2025
5:30 PM – 7:30 PM

ATKINSON'S PARK PICNIC SHELTER

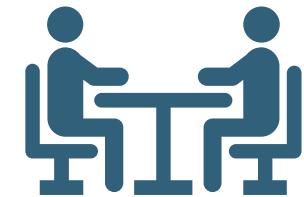
Join us for ice cream and an informal conversation about Ketchum's Comprehensive Plan and why and how to provide public comment to local governments.

**JUST SHOW UP
AND PARTICIPATE!**

BLAINE COUNTY HOUSING AUTHORITY

GOAL 3: Expand
+ Improve Services
to Create Housing
Stability

SUPPORT NAVIGATING RESOURCES



GOAL 3: Expand
+ Improve Services
to Create Housing
Stability

CHALLENGES WITH RURAL RESOURCES



3% County residents experiencing
homelessness
excludes verbal or month-to-month leases + long-commutes

230 housed unhoused
locals since 2023

SHELTER, 2022-23



TRANSITIONAL



15 HOUSEHOLDS



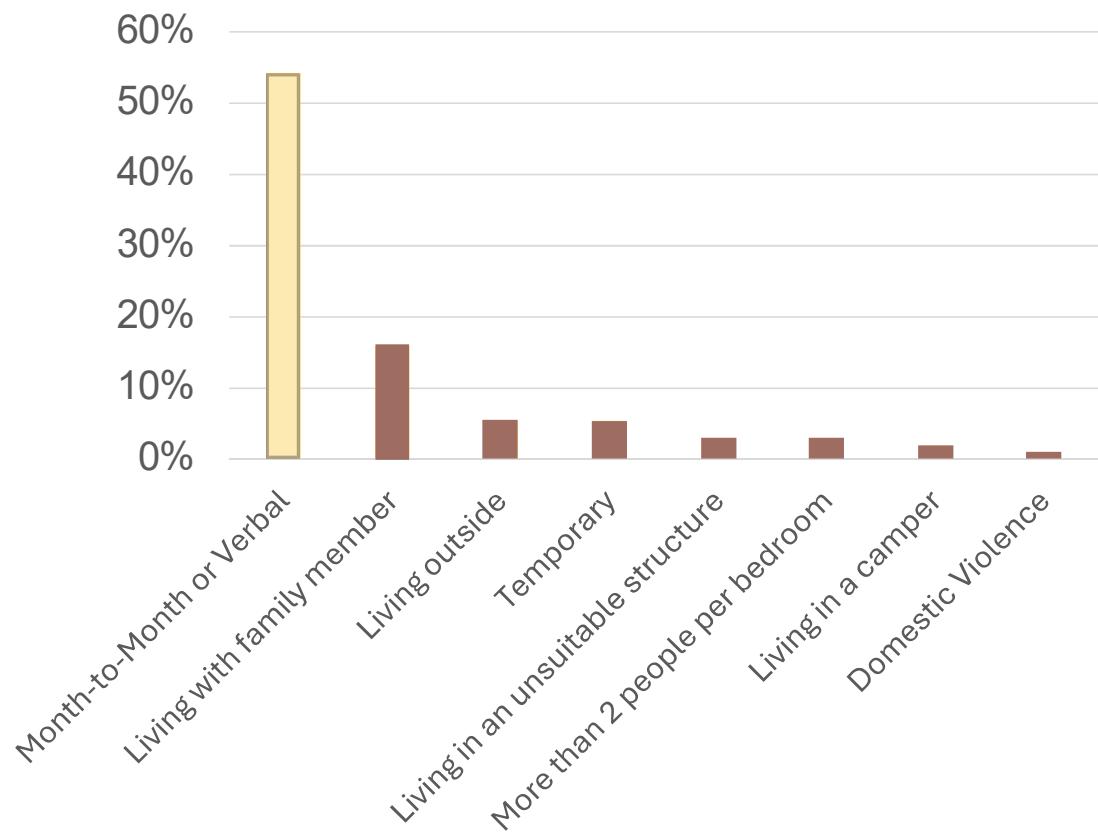
SOURCE: BCSD (145 children qualified and can only qualify for 1 school year,
Superintendent estimates the actual number is double); BCHA Common Intake Form

GOAL 3: Expand
+ Improve Services
to Create Housing
Stability

CONFLICT RESOLUTION + PEACEFUL TRANSITIONS



Forms of Instability amongst Blaine County residents seeking housing



89

people with improved
housing stability, directly

80

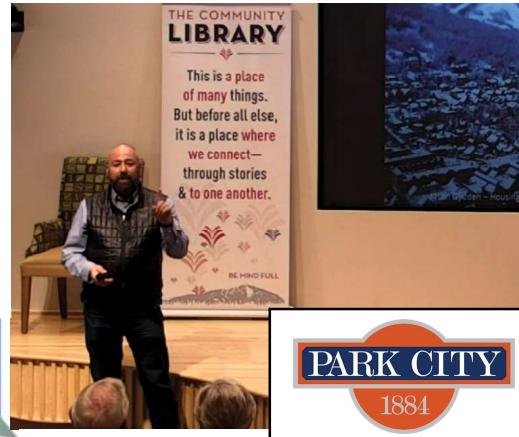
people with improved
housing stability, indirectly



IMPROVE COMMUNITY + STAKEHOLDER EDUCATION



LEARNING FROM PEER COMMUNITIES



PROFESSIONAL COALITION PARTICIPANTS

30-40



SPEAKER SERIES VIEWS

1,300<



NEWSLETTER SUBSCRIBERS

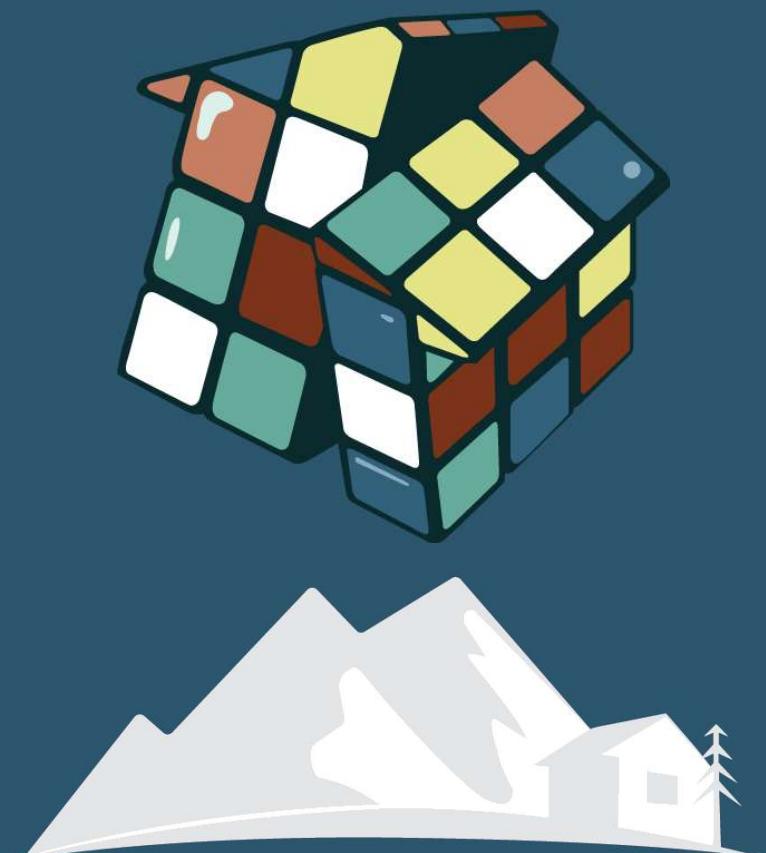
3,000



DISCUSSION + QUESTIONS



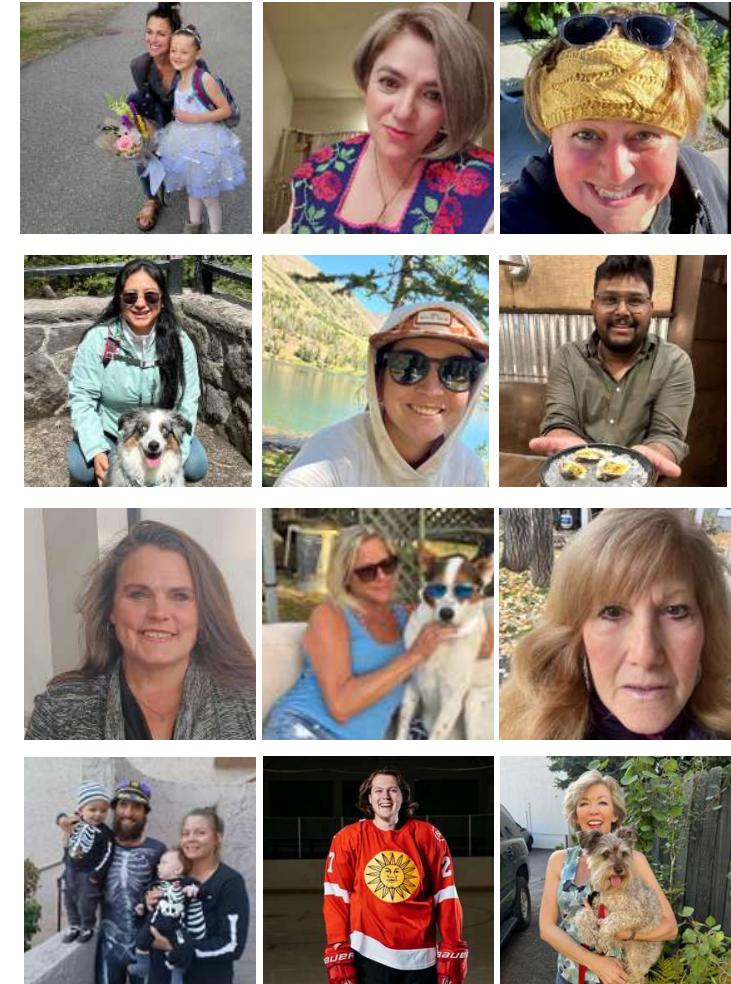
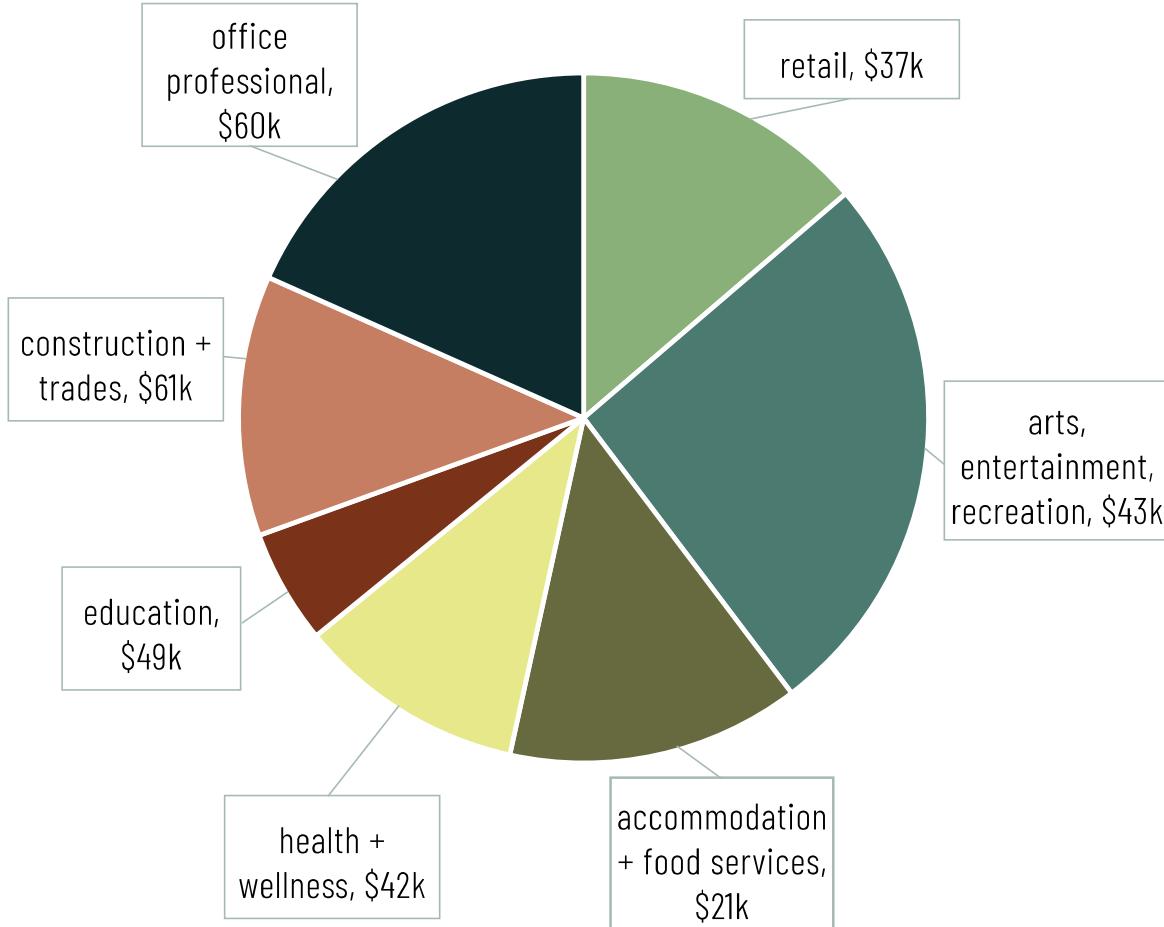
THANK YOU



BLAINE COUNTY
HOUSING AUTHORITY

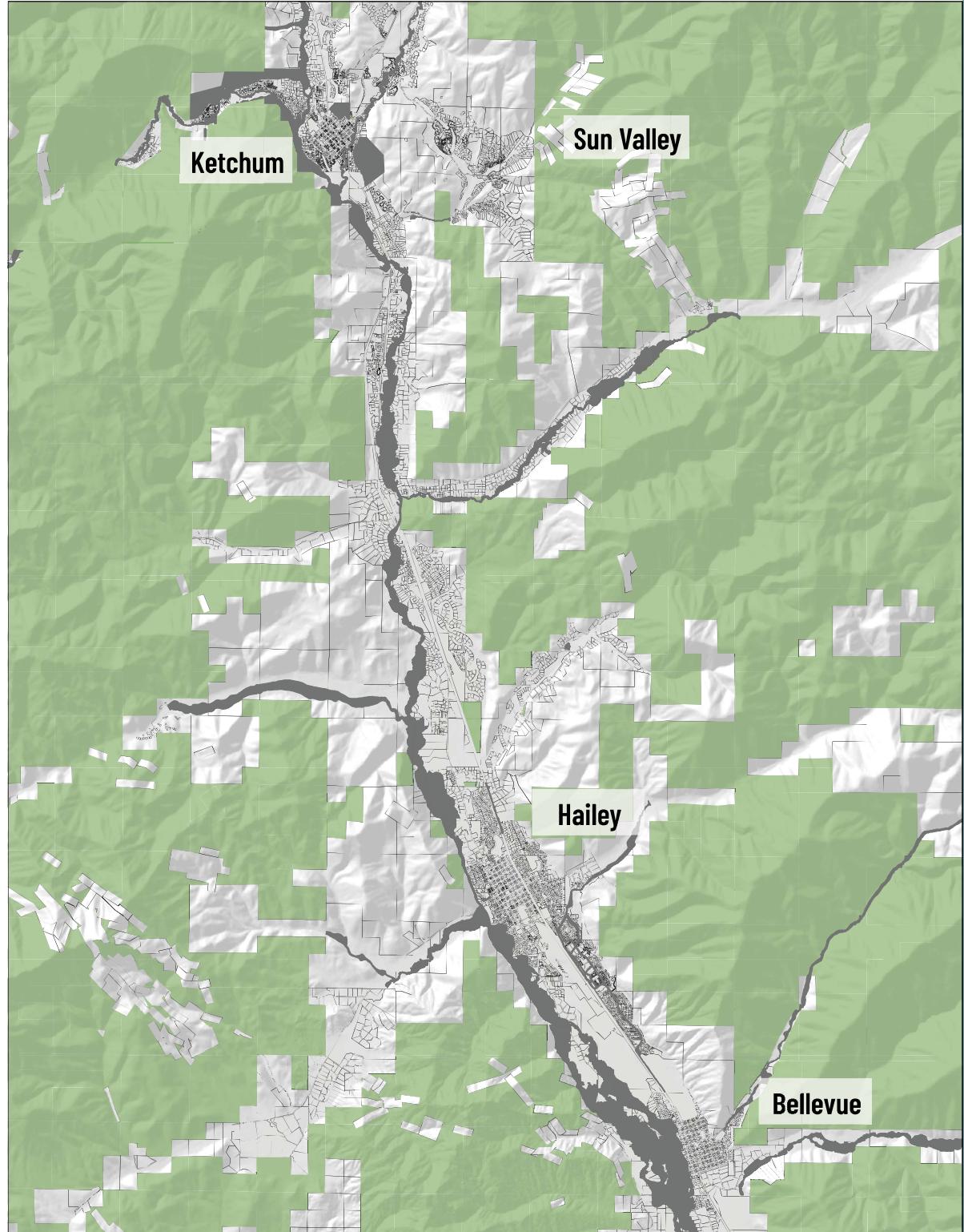
A healthy, vibrant community relies on local housing for a range of income levels and occupations.

BCHA Community Housing Occupants & Annual Median Earnings



LAND AVAILABLE FOR DEVELOPMENT IS CONSTRAINED

N ↑

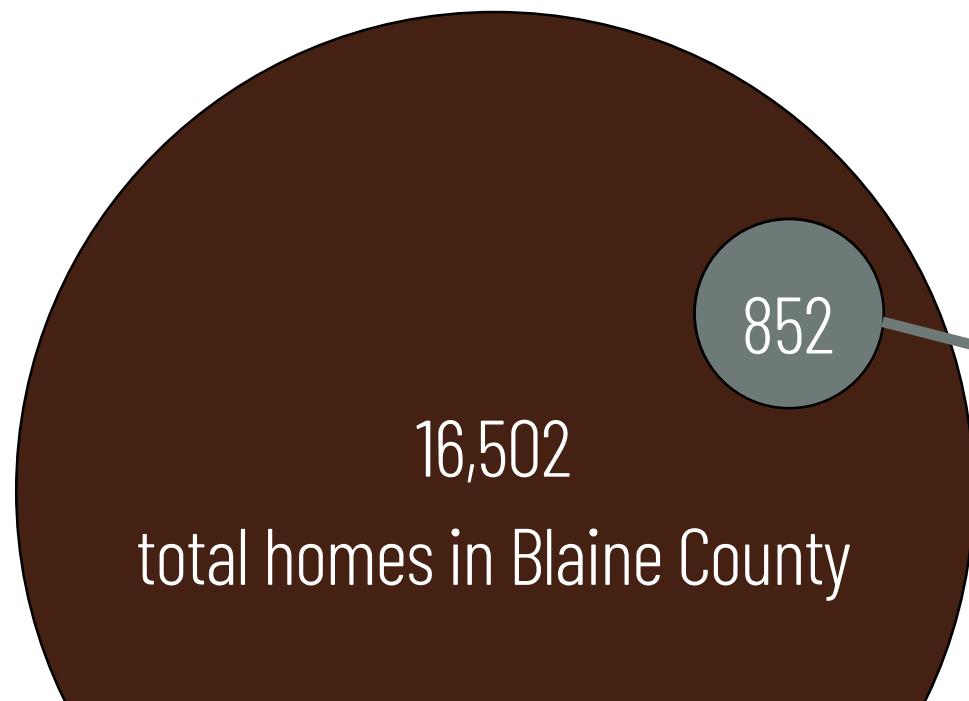
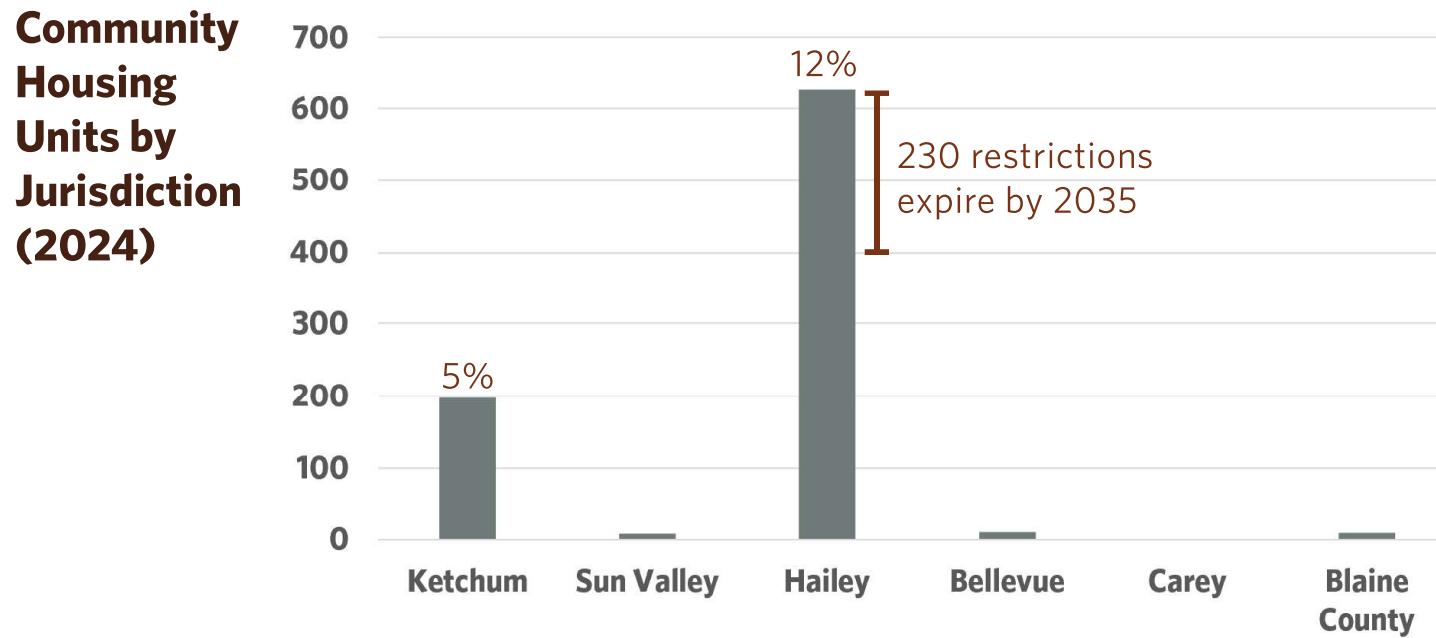


Federal and State Lands
(BLM, USFS, IDL)

Natural Constraints (Mountain
Overlay, Avalanche, Floodplain)

- smart, sustainable growth principals prioritize housing in downtown core
- County zoning code follows these
- Feedback for Ketchum + Hailey's Comprehensive Plans support these

COMMUNITY HOUSING INVENTORY, FALLS SHORT OF COMPARABLE COMMUNITIES



PROPORTION OF HOUSING STOCK THAT IS COMMUNITY HOUSING

Blaine County

5%

Peer Community Average

30%

SOURCE: BCHA Community Housing Masterlist 2025, created from recorded deed covenants and local governments

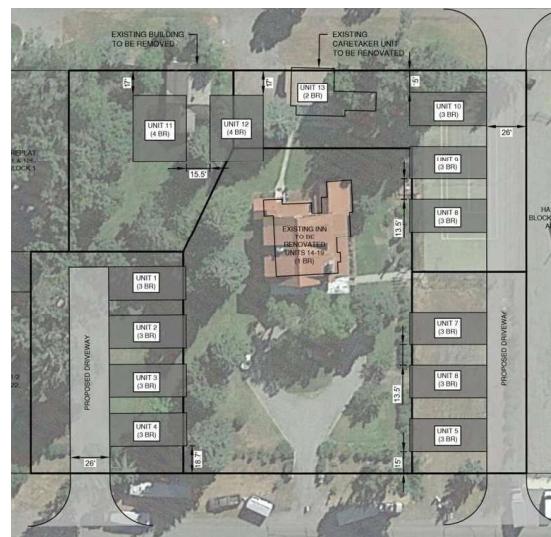
GOAL 1:
Create + Preserve
Community Housing

HAILEY + SUN VALLEY EFFORTS

FIREFIGHTER HOUSING, MIDVALLEY



SUN VALLEY PURCHASE IN HAILEY



Hailey, new
community housing

113

Sun Valley, new
community housing

0

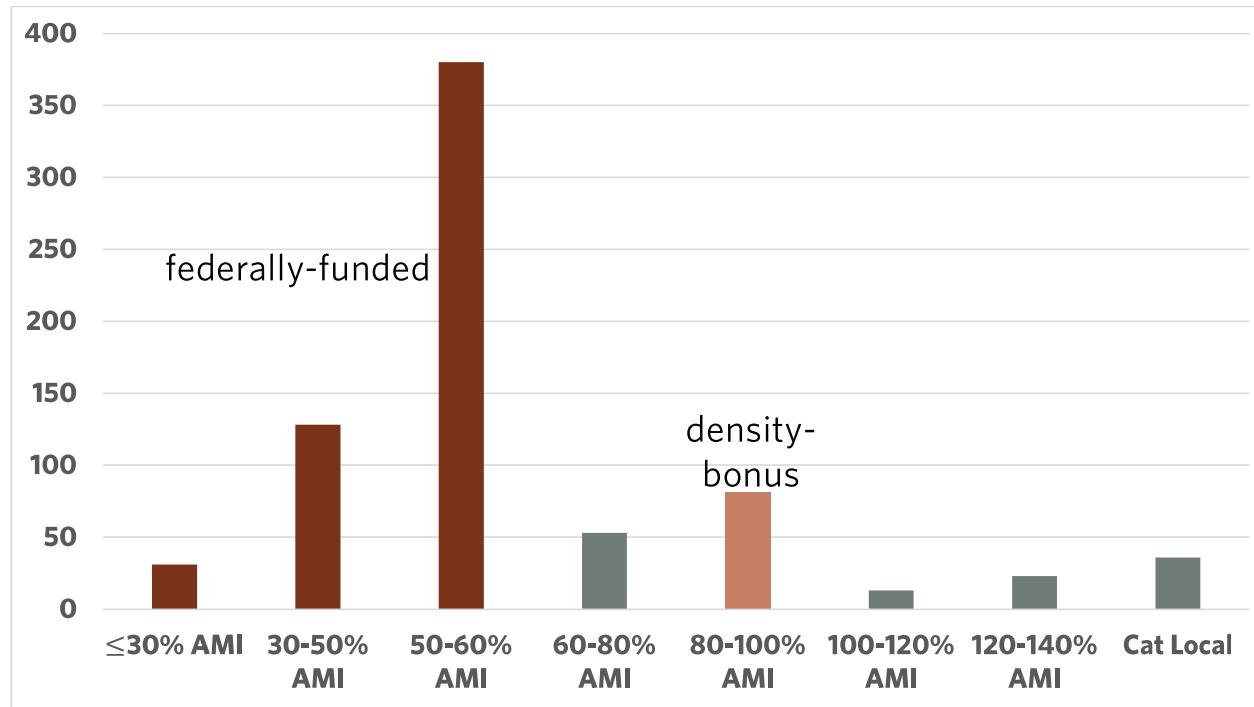
GOAL 1:
Create + Preserve
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COMMUNITY VS EMPLOYER HOUSING



COMMUNITY HOUSING INVENTORY UNDERSERVES DIVERSE INCOMES

Community
Homes by
Income (2024)



SOURCE: BCHA
Community Housing
Masterlist 2025

PANDEMIC BOOM EXACERBATES HOUSING CRISIS

SUMMER 2021



DAILY BEAST

ALL CHEAT SHEET MEDIA OBSESSED ROYALS POLITICS OPINION POWER100 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

JULY 2022

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

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

Businesses, resort face worker shortages

Managers point to housing crunch, other factors as cause

Greg Foley Jun 16, 2021 28

Idaho Mountain Express



SPRING 2023 | BCHA SURVEY

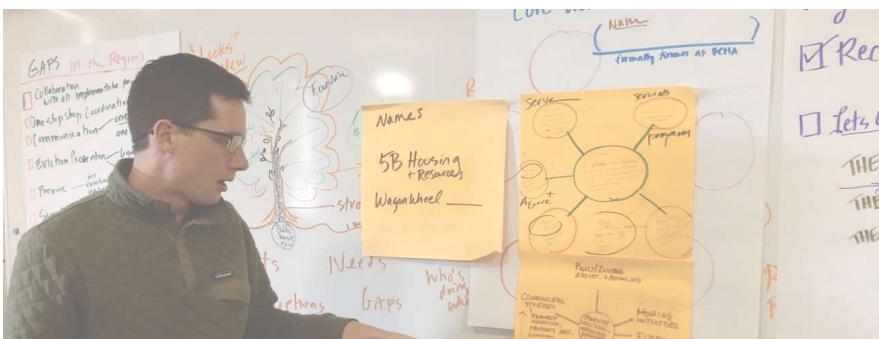
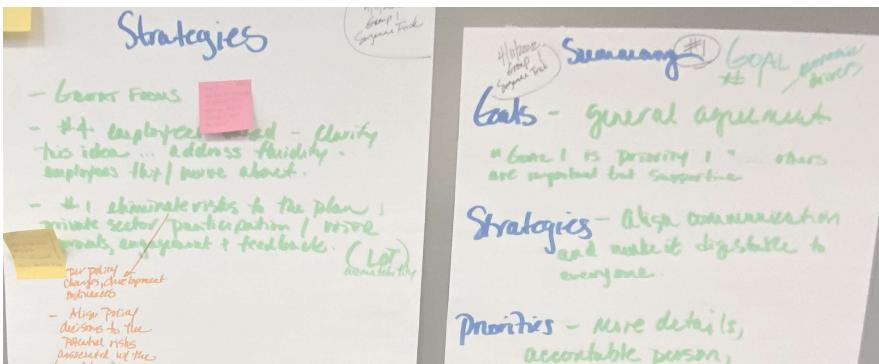
70%

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

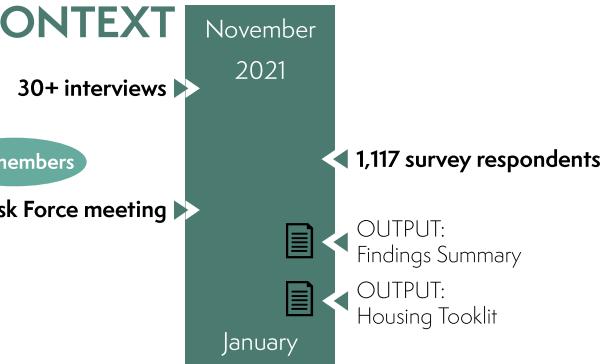
2

average known employees lost due to housing, per employer (256 employees)

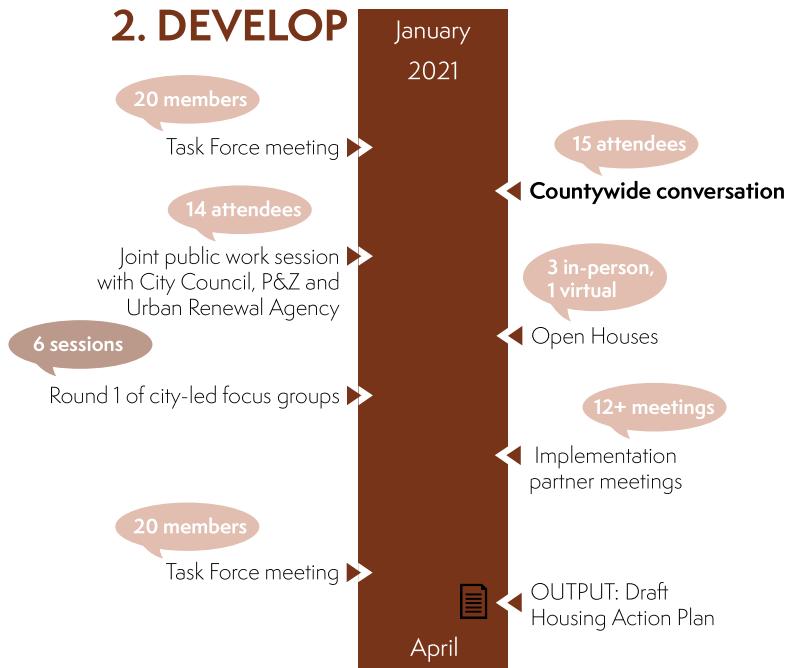
KETCHUM'S COUNTYWIDE, COMMUNITY PLAN INFORMED BY EXTENSIVE PUBLIC + STAKEHOLDER INPUT, 2021-2022



1. CONTEXT



2. DEVELOP



3. ACTION



NEW SUPPLY EXACERBATES CRISIS

NEW MARKET RATE HOMES



NEW HOME NEEDED,
AFFORDABLE TO EMPLOYEES

USE AVAILABLE LAND

URBAN RENEWAL
LAND:

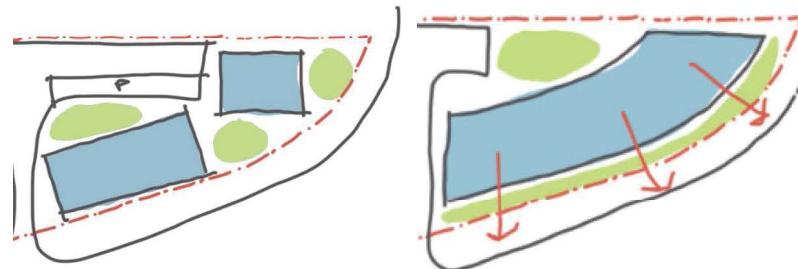
1ST & WASHINGTON



CITY-OWNED LAND:

SOUTH YMCA

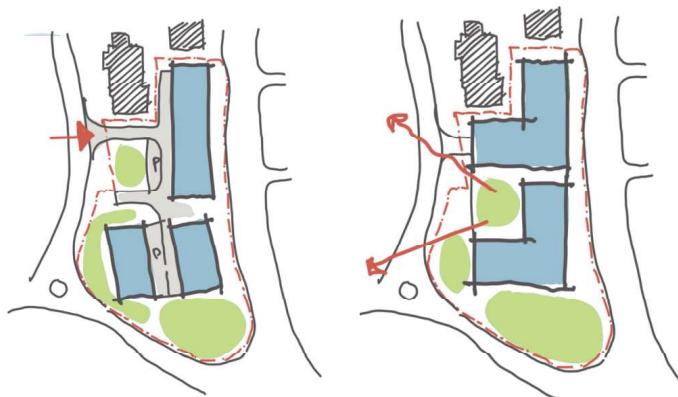
+



From Springs Road south.



LIFT TOWER LODGE



BLUEBIRD VILLAGE

LIHTC ON CITY OF KETCHUM LAND

- 2 week lease up
- 95% work in Ketchum
- 30% work in critical + essential services
- all locals
- adequate parking

