

HOUSING ACTION PLAN

Guiding city-led housing solutions

YEAR 3

October 2025-September 2026

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

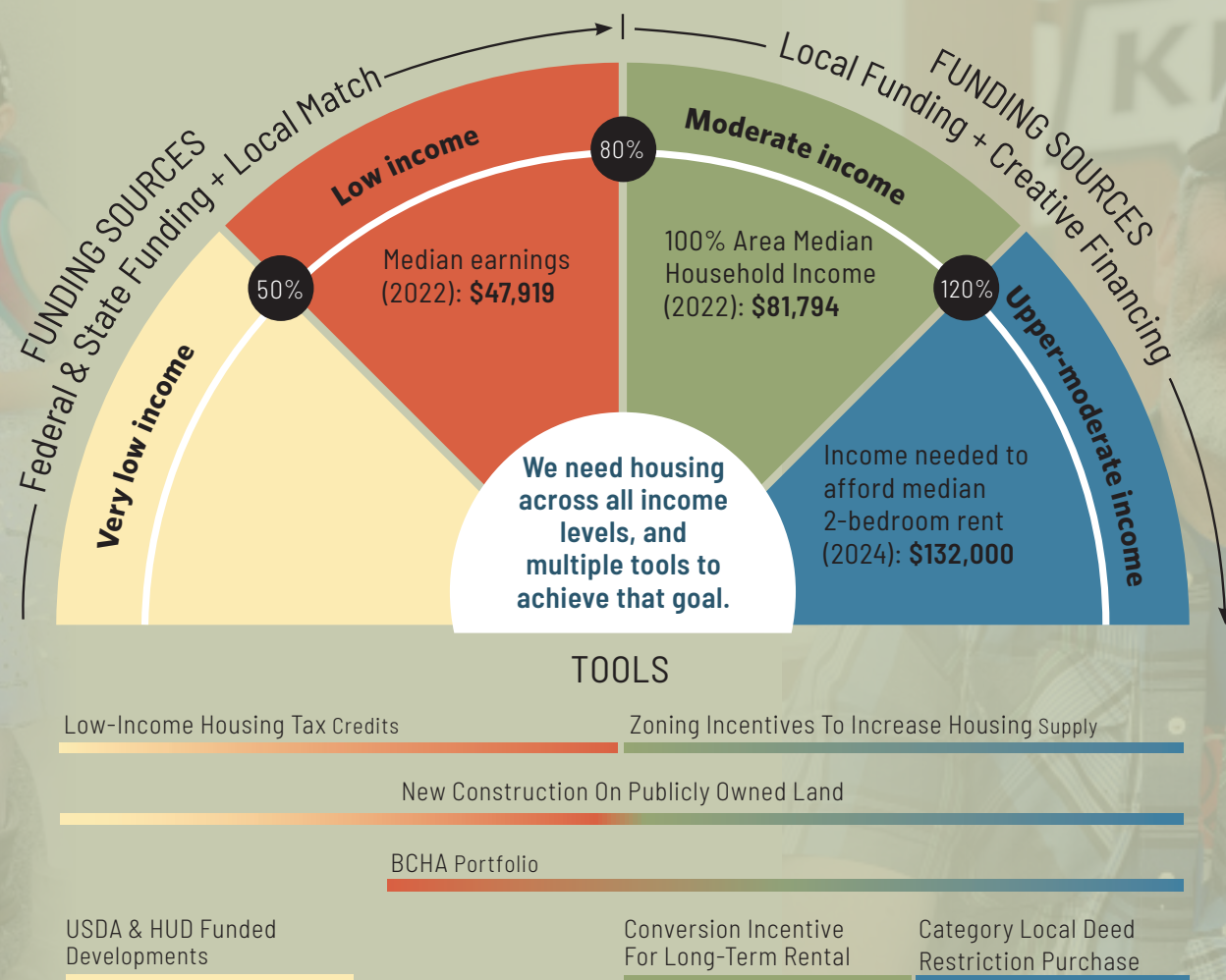
interconnected between jurisdictions in the county and the most effective solutions would need to be coordinated region wide. Housing needs were defined both by those without housing and those with unstable housing, including living conditions that are crowded, substandard, or causing cost burdens.

1. There is a massive shortage of affordable homes in Ketchum. 660 preserved, converted, or built homes in Ketchum are needed by 2032.
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

- 67 community housing units in Ketchum constructed, preserved, or converted
- 122 Ketchum community housing units in progress
- Directly assisted 186 households and increased support for an additional 770 households facing displacement, countywide
- Housing team raised \$5 million in funding for housing efforts, countywide

HOUSING NEEDS AND TOOLS TO ACHIEVE THAT GOAL³



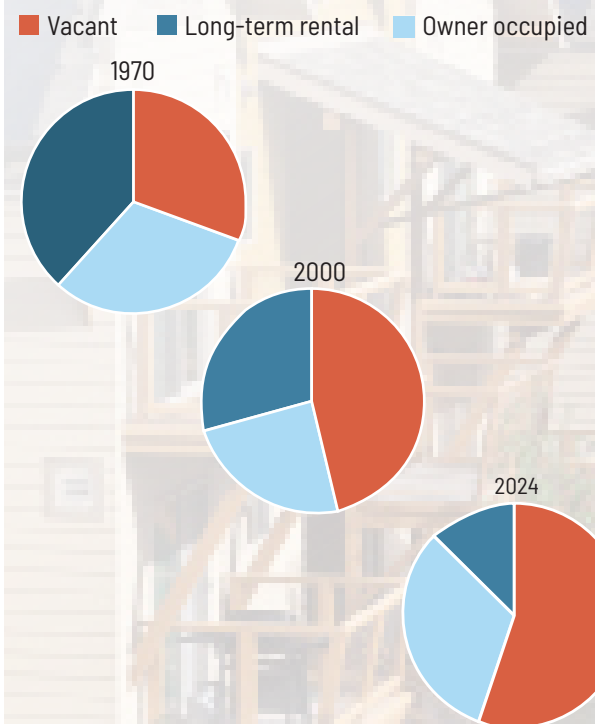
GOAL 1: PRODUCE + PRESERVE COMMUNITY HOUSING

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

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

This estimated demand is based on historic growth rates but is primarily comprised of community members who are at risk of displacement or are unhoused. It does not include the 260 "lost" renter households from 2010 to 2021. The minimum demand for Blaine County is 4,700 preserved, converted, or new homes by 2032.

Long-term rentals have decreased in the last decade and vacant homes are now 60% of Ketchum's housing stock.⁴



10 Year performance measures

	May 2022	Sept. 2024
Minimum of 660 preserved, converted, new housing	0	67
At least 60% of housing stock is occupied long-term	30%	45%
40% of Ketchum's workforce can live in Ketchum	7%	9.2%

Year 3 actions

- ☐ in progress
- ☒ not started
- ☒ ongoing
- ☐ next fiscal year

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 bargain sale)

Conversion

- Continue Lease to Locals program

Next fiscal year

- ☒ 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 (1970, 2010, 2019, 2022)
5. Ketchum, 2014 Comprehensive Plan.
6. Blaine County Housing Authority, fiscal year 2019 and 2021. Based on Idaho Mountain Express advertisements.
7. U.S. Census Bureau: ACS 5-Year Estimates, City of Ketchum building permit data
8. U.S. Census: ACS 5-Year Estimates (2013-2019); Decennial Census Redistricting Data (2020)

GOAL 2: UPDATE POLICY TO PROMOTE COMMUNITY 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

Residential development has slowed. Nearly half of the existing housing stock was built between 1970 and 1989.⁷

Pandemic population boom accelerated trends and increased the year-round population who do not work locally.



10 Year performance measures

Supports all targets

Year 3 actions

- ☐ in progress
- ☒ ongoing
- ☒ not started
- ☐ next fiscal year

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

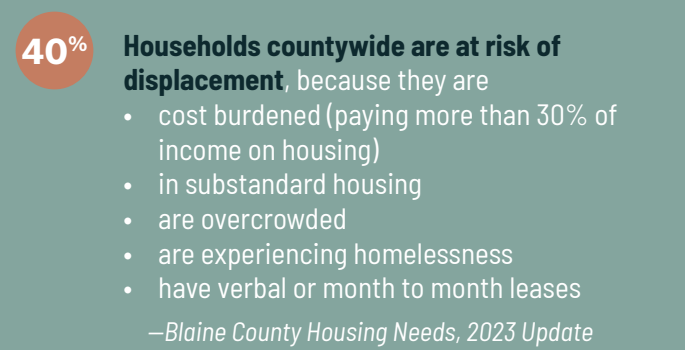
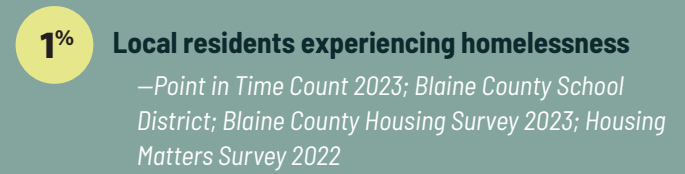
- ☐ Financially support an Analysis of Impediments to Fair Housing Choice. Identify + implement policy changes from the analysis

Next fiscal year

- ☒ 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.



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

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

10 Year performance measures	Status
Prevent displacement and assist 100 households annually	974 Households ~400 annually

- Year 3 Actions
- ☐ in progress
 - ☒ ongoing
 - ☒ not started
 - ☐ next fiscal year

- 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

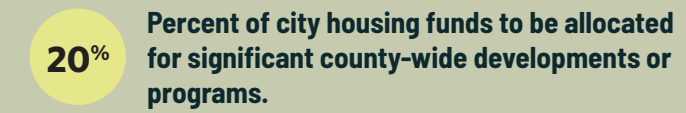
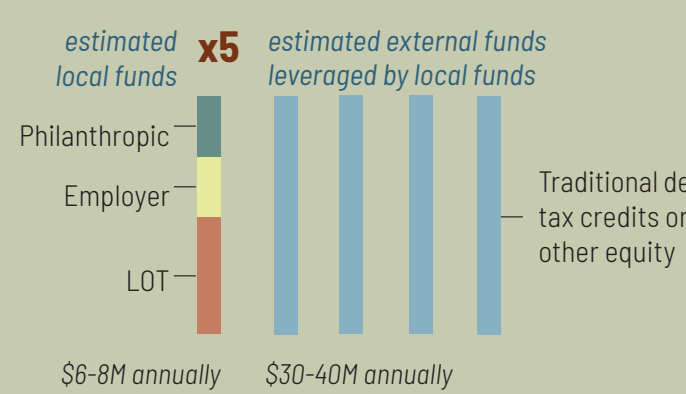
- Supportive Services
- ☐ Continue to financially support mediation program
 - ☒ Continue to financially support Blaine County Charitable Fund

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.



10 Year performance measures	Status
Secure \$6-8M annually of local funds	\$5M total, \$4.3M HAP2
Spend 20% countywide	21% LOT to BCHA

- Year 3 Actions
- ☐ in progress
 - ☒ ongoing
 - ☒ not started
 - ☐ next fiscal year

- 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

- Next Fiscal Year
- ☒ 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	Status
Achieve minimum of 51% satisfaction/public approval of action, coordination, and results	35% (in-person & online)
Allocate 20% of Ketchum housing funds county-wide	~21% LOT to BCHA

- Year 3 Actions
- ☐ in progress
 - ☒ ongoing
 - ☒ not started
 - ☐ next fiscal year

- 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

- Next Fiscal Year
- ☒ Develop education and calculator for in-lieu fee
 - ☒ Outreach + education to HOAs with and without community housing