

Ideas (from surveys, interviews, research)	Description
<b>Goal 1: PRODUCE + PRESERVE HOUSING</b>	
employer-assisted housing	Employer-assisted housing (EAH) programs provide a channel through which employers can help their employees with the cost of owning or renting a home, typically in neighborhoods close to the workplace. Assistance may be provided in a variety of ways, including through down payment grants or loans that are forgiven over a period of employment, homeownership counseling and education, rental subsidies and, less commonly, direct investment in the construction of rental housing.
employer-sponsored housing (rental subsidy, down payment assistance, employer-owned or master-leased)	Employer-assisted housing (EAH) programs provide a channel through which employers can help their employees with the cost of owning or renting a home, typically in neighborhoods close to the workplace. Assistance may be provided in a variety of ways, including through down payment grants or loans that are forgiven over a period of employment, homeownership counseling and education, rental subsidies and, less commonly, direct investment in the construction of rental housing.
Reduce employer barriers and increase employee satisfaction by pooling employer funds and having floating employee units	<p>Pooling employer funds means that employers of all sizes can participate and not need to develop internal capacity outside of their industry. These funds can subsidize new construction or acquired units, giving their employees access to a certain, proportional number of units. As a development source, such funds could also count towards a proportion of management fees during operation (due to less debt to service).</p> <p>These employee units could then be "floating" within the portfolio, meaning that if an employee leaves their position the unit designation could move to another soon-to-be available unit. If they were to become employed with another contributing employer then their unit could transition to that employer's designation.</p>
incentivize employer-assisted housing	<p>Cities, towns and counties can provide incentives to encourage private-sector employers to initiate their own programs. For example, localities can provide a dollar-for-dollar match for employer contributions to EAH programs. Localities (either directly or by funding a nonprofit) can also offer administrative assistance to employers interested in adopting an EAH program; this can range from help designing the program all the way to managing it on behalf of the company.</p>
reduce barriers to employer-assisted housing by providing management services.	The Housing Authority or professional management company can manage property, subsidy provision, review of eligibility, etc. to reduce costs and increase effectiveness. An employee housing guideline can be developed.
house public employees	Direct assistance to public employees can be provided in a variety of ways, but is most commonly focused on helping public employees secure affordable housing close to their place of employment. For local jurisdictions, this may mean providing down payment or closing cost assistance to purchase a home within city or county limits. In high-cost cities and counties, this assistance may be extended to include help with a security deposit or first- and last-month's rent. Assistance is commonly structured as a grant or loan that is forgiven over time, as long as the recipient remains employed by the city. Other approaches include rent subsidies, temporary interest rate buydowns, loan guarantees that help employees to qualify for financing, and matched savings accounts with uses limited to homebuying activities.[2]
<b>development &amp; community ownership or restrictions</b>	
broad-based ownership of B-Corp for community development / cooperative development corporation	<p>There are a range of development and ownership methods that can address community priorities. These include varying degrees of government and community participation, leveraging publicly-owned land to ensure that housing that is affordable is financially feasible, and shared or public ownership and equity opportunities that can ensure that housing is affordable long-term.</p> <p>Form a B-Corp, ESOP Community Development Enterprise (CDE) on principles of broad-based equity ownership, open-book management and high-involvement planning. Find a mechanism to distribute share ownership or its equivalent to all individual Ketchum residents to create distributed private ownership instead of centralized government (or private) ownership...The CDE invites community investors and philanthropic-foundation PRI investment in the community economic development project. The CDE hires a turnkey developer, made up of local design, engineering and construction firms to build it out.</p>
Town/ County takes lead in building housing	City assists housing developments that addresses identified housing priorities, including providing housing based on the community's projected need. Assistance can be monetary, land, as a developer or otherwise leading public-private partnership. The municipality's active involvement or resource contribution can be contingent on long-term ownership and/or affordability restrictions.
Town incentivizes and removes barriers to housing development	see Goal 7.
seasonally dedicated housing units	Resort towns housing needs fluctuate by season and many workers are in need of housing just for summer or winter months. Housing preferences for these households may differ from the general population, although housing options are still necessary such as, homes for singles or couples that are temporary (or return annually), dorms, housing suites, and a certain proportion of homes suitable for seasonal families.

By making publicly-owned land and buildings available for the development of affordable housing, cities, towns and counties can help to ensure that there is an adequate supply of lower-cost homes in areas with high land costs and limited development opportunities. Even in strong markets with little or no undeveloped land capable of supporting residential development, the local government may own properties that include buildings that are vacant, underutilized, or no longer useful for their original purpose. These properties (or development rights on these properties) could be made available at no (or a reduced) cost to developers that commit to specific affordability requirements or redeveloped in a way that combines a governmental use (e.g., a school or a community center) with affordable housing. This policy tool can be used effectively in all communities and is particularly important in communities where vacant land appropriate for residential use is scarce.

city-owned land and joint development on other public land, such as forest service land

Joint development is a process by which public local or state agencies agree to make land available for private development, which may include affordable housing. Joint development enables public agencies to sell or lease land to private developers for residential and other uses, including the development of affordable housing. School districts are a potential partner. Particularly in areas where housing costs are too high for teachers to afford, school districts may make land available for new development that includes affordable housing for district personnel. Other potential partners with land that could be used to develop affordable housing include public land and forest service, hospitals, parking authorities, and police and fire departments.

Community land trusts (CLTs) are mechanisms for creating affordable homeownership units and maintaining the units as affordable over the long-term.

community land trust

Traditionally, CLTs achieved and maintained affordability by retaining ownership of the land and requiring the homebuyer to purchase only the home that is situated on the land. While many CLTs continue to operate this way, others ensure affordability instead through other affordability mechanisms, such as deed covenants. CLTs are generally managed by a nonprofit or quasi-governmental organization and governed by a body comprised of purchasers of CLT homes, members of the public, and governmental and nonprofit stakeholders to ensure they remain grounded in the needs of the community. CLTs typically maintain long-term affordability by building resale conditions into the long-term ground lease that accompanies purchase of the structure. The ground lease generally includes a formula that is used to establish the price of the home at resale and provisions that limit resale to income-eligible families and give the CLT a purchase option when the home is put up for sale. Resale formulas vary from one CLT to another and typically reflect a balance between the goals of preserving long-term affordability of the CLT units and allowing the homeowner to build wealth. Homeowners build wealth in two ways: through the forced-savings gained by paying down the principal balance of their mortgage and through the share of home price appreciation allocated to them under the resale formula.

homeownership programs

Homeownership programs typically target households at 60% or 80% to 120% of the Area Median Income (AMI). In resort towns, the upper limit on this range varies with some towns not having an upper limit. In a typical strong market, housing developments target households above the 120% AMI level and government assistance is often for incomes below 80% AMI. This is why homeownership assistance is often for what is called the "missing middle." Homeownership assistance can take the form of downpayment and closing cost assistance, target first-time homebuyers, reduce initial costs and ensure long-term affordability through shared equity and cooperatives, and provide assistance for current homeowners to maintain the livability of their home.

limited or low-equity cooperatives

A limited equity cooperative (LEC) is a homeownership model in which residents purchase a share in a development (rather than an individual unit) and commit to resell their share at a price determined by formula—an arrangement that maintains affordability at purchase and over the long term.

When the LEC is created, initial affordability is typically achieved with some form of government assistance, including construction subsidies and low-interest financing. The price restrictions built into the resale formula limit the equity that LEC residents can gain when they sell their ownership share; it is this feature that also helps to maintain affordability, especially in strengthening housing markets. Some limited equity cooperatives allow little or no build-up of equity by homeowners, while others adopt a shared equity approach, balancing the twin goals of long-term affordability and individual wealth creation.

financial or tax assistance for maintenance, modernization, weatherization

Homeowner rehabilitation assistance programs provide funds to income-eligible owner-occupants to assist with the repair, rehabilitation, or reconstruction of their homes. The goal of these programs is to allow homeowners who might not otherwise be able to afford necessary repairs to maintain a safe and healthy living environment. Owners can use these funds to bring a property up to code, tend to electricity or plumbing issues, repair the roof and floor, or make upgrades that enhance the home's energy efficiency or accessibility. These programs can help prevent the displacement of low-income households who otherwise may struggle to keep their home in livable condition.

downpayment, closing cost assistance or cash buyer for first time, local homebuyers

Primary challenges for homebuyers, especially middle-income homebuyers, is access to enough funds for a downpayment and ability to provide a more enticing form of funds to sellers, i.e. cash. Providing down payment assistance or stepping in as a cash buyer allows more middle-income households the opportunity to become homeowners. Other examples of assistance include Individual Development Accounts (IDA), which matches low-income families dollar-for-dollar on savings to buy their first home and Money Smart or other financial education programs.

deed restrictions

Deed restrictions are applied to specific homes or development sites. Restrictions can limit a variety of factors based on a community's priorities, such as occupant eligibility (local, full-time, workforce, income, current housing status), and sale or rental price.

**locals-only market**

Deed restrictions can limit who lives in a property. This method recognizes that preserving existing homes for specific occupancies is a necessary complement to new construction in meeting housing needs.

Vail and Jackson provide cash to an owner (or buyer) in exchange for a deed restriction that permanently limits occupancy to a household that includes at least one person who works in the county. While it doesn't limit the eventual sale price, it does limit the market of potential buyers, thus tying the price to local wages. For the right to change the covenants of a deed, the city can pay a set amount of money or a percentage of the home's market value. The objective is to create a secondary real estate market of deed-restricted homes that are occupied as a primary residence by local employees, thereby eliminating the competition from higher-income out-of-area buyers. This method can be applied to locals and not just local workers, the latter of which can contradict Fair Housing law.

**Comply with, educate on, and enforce Fair Housing and tenant rights**

Review deed restrictions and eligibility requirements to ensure Fair Housing is complied with. The municipality could require Affirmatively Furthering Fair Housing to apply to all government-assisted properties.

**Long-term rentals**

Renters have the least housing stability since their ability to stay in their home is dependent on their landlord's needs and desires. In a strong housing market where achievable rents are substantially higher than what community members can afford, steps can be taken so that renters can access and afford homes. These include rental assistance, so that local renters can compete with higher-incomes, constructing new long-term rentals, and encouraging the conversion of seasonal/vacant/short-term to long-term rental.

**Rental assistance**

Tenant pays up to 30% of their income with the difference between that and rent paid by subsidy. Maximum rent can be determined by market rent or some other calculation. Federal rental assistance is available through the state and typically through a public housing authority (although not BCHA). Some states and localities allocate additional funds to supplement tenant-based rental assistance provided through the Housing Choice Voucher (HCV) and/or HOME programs. Because these supplemental programs are created and funded at the state or local level, they can be tailored to meet specific local needs and priorities.

**Encourage long-term rentals** See goal 3 and 7

**Construct new long-term rentals**

Constructing new long-term rentals is a direct way of establishing more rentals. In order for such housing to be affordable, it needs to be financed with housing tax credits (which increases the equity and therefore decreases the debt that needs to be paid down monthly), leveraging public or donated land, and (depending on contributions of the first two) grants or subsidies.

**assist existing naturally-occurring affordable housing**

To ensure that housing that is already affordable is able to stay that way, available tools include expanded access to capital for owners, tax incentives for maintenance and rehabilitation, and train, supplement or provide property management services. Such assistance can be in exchange for an agreement for maintaining affordable rents for a specified period of time or to deed-restrict the property.

**inventory and assist previously subsidized properties at-risk of becoming market-rate**

As property ages, maintenance and capital costs can increase. For subsidized property this can be a risk of turning to market rate, either through foreclosure or the subsidy-administrator approving removal of rent restrictions.

**Offer professional property management services**

One barrier to long-term renting is finding and screening tenants, maintaining the property, ensuring rent is paid, handling turnover logistics, and managing leases. Some towns have removed or reduced this barrier by offering property management services at a free or reduced rate.

**Change proportion of seasonal/vacant/short-term and owner- and renter-occupied housing**

One way of increasing the number of available homes for local ownership and rental is to incentivize or create barriers so that seasonal/vacant/short-term rentals convert to owner- and renter-occupied housing.

**set goal for number of new, stable occupied units annually**

During the Action Plan process the community and cities can determine a goal for new occupied homes, whether they be new construction or transitioned from vacant / STR. This will act as a reminder and guide actions.

**incentivize hotel stays over STRs**

Incentivize hotel stays over STRs by increasing STR costs or reducing hotel costs.

**incentivize conversion to long-term rental through direct payments, tax credits, property management**

Estimate the revenue difference between short-term and long-term rentals and provide cash for leases signed with locals. The amount of cash could be based on longevity of the lease and size of home.

**incentivize conversion to long-term rental through direct payments, tax credits, property management**

One cost with long-term rentals is general property management costs and time. Providing free or low-cost property management services for long-term local renters reduces the barrier to converting to long-term rental (for those that are willing and able). This could be combined with the above payment incentive.

**housing authority master leases long-term rental units**

To make it easier on owners to continue or switch to long-term rental, the Housing Authority could master lease units and act as the property manager. This would include screening tenants for eligibility or certain criteria, matching tenants with appropriate and affordable housing, and paying owners directly. The Housing Authority or other financing entity could guarantee payment, reducing owners' risk of non- and late-payment.

**Goal 2: EXPAND + IMPROVE SERVICES TO CREATE HOUSING STABILITY**

**Create housing for people experiencing homelessness**

Develop a community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. This process, called Continuum of Care, includes action steps to end homelessness and prevent a return to homelessness.

**Establish a coordinated entry process - share waitlists and applications for housing**

Develop a community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. This process, called Continuum of Care, includes action steps to end homelessness and prevent a return to homelessness.

Establish supportive services within affordable housing for people experiencing homelessness	Housing First, Rapid Rehousing, Shelter Plus Care: Provide dedicated units for persons experiencing homelessness. safe, warm, clean places for persons that are experiencing homelessness. This is a first step to providing necessary services and assisting people in transitioning to permanent homes.
Create emergency housing options	These facilities are often the first place people turn to during or after experiencing an economic or domestic crisis. Emergency shelters provide support services and short-term stabilization for individuals and families before finding appropriate housing that meets their long-term needs.
Create transitional housing options	Transitional shelters are a program that provides temporary residence, ranging from six to 24 months for people experiencing homelessness. It is often referred to as "transitional" or "interim" shelter. Transitional shelters typically include supportive services to improve employability, to further help individuals obtain permanent housing as quickly as possible.
Establish rapid rehousing model	RRH is a housing model which provides assistance to help individuals and/or families find a home of their own as quickly as possible. It is a housing first solution for non-chronic homelessness where individuals or families rent an apartment of their own and are provided temporary community support services which can include case management and time-limited financial assistance, with the goal to bring them quickly out of homelessness.
Temporary winter program	Designate a parking lot that is already maintained over the winter with easy access to showers and a kitchen. Access to the amenities could require an individual access code. Determine a host from among the residents, ideally someone with experience as a campground host. -Telluride
Improve Voucher / source of income non-discrimination law	Some landlords are unwilling to rent to voucher holders with informal income sources (childcare, cleaning services). As a result, several states and municipalities have adopted laws prohibiting discrimination based on source of income. Source of income protections are invaluable in maximizing a voucher family's ability to secure safe and decent housing.  Relatedly, certain common screening criteria are found to be systematically biased - such as credit checks. This regulation could extend to include poor credit unless there is "a demonstrated relationship between a poor credit report and a legitimate concern about the tenants' ability to make future payments of their share of the rent."
Provide a range of housing related financial supports s	<b>Provide financial assistance to renters facing eviction and assist households with limited savings access a home. These programs are generally designed for households who are being evicted due to nonpayment of rent during or following an unforeseen crisis, such as job loss or serious illness, rather than those who face more persistent affordability challenges. Supports also include rehousing by covering relocation costs and the substantial deposits and fees that landlords might charge in order to access a home.</b>  <b>Jurisdictions may be interested in investing in eviction prevention to address concerns about displacement of low-income renters and also to avoid or reduce use of other more costly local services, like homeless shelters.</b>
emergency rental assistance	Rental assistance for households at risk of homelessness or eviction due to an emergency (such as health or otherwise) that makes it difficult to pay rent for a short period of time.
first month / last month / security deposit assistance or lease insurance, surety bonds	Some low-income households lack the accumulated savings needed to cover a security deposit and any required prepaid rent, such as first and last month's rent. These obstacles may make it difficult for households or individuals experiencing homelessness seeking to escape domestic violence to access rental housing or for households to move to a better unit or a neighborhood offering better schools or other desired features.
free month rent	Increase the affordability of rental housing
direct payments	Direct payments allow heads of household to use relief where it is most needed - which more often than not goes to rent, but similarly could go to medical bills or food.
utility relief	Similar to first month / last month / security deposit assistance.
relocation assistance	For occupied sites (including mobile homes), best practice involves a range of relocation assistance. This includes covering moving costs, rent differential for a certain period of time or the equivalent in downpayment assistance, assistance finding a temporary home (or permanent if there is not replacement of the housing), and adequate notices throughout the process. If housing is not replaced and the current residents given the opportunity to return, than the rent differential period is greater.
Target eviction prevention - legal steps	<b>Instituting eviction prevention regulations helps more renters stay in their homes, helps balance potential power and knowledge differences between landlords and tenants, and minimizes discrimination opportunities. Research shows interventions to prevent homelessness are more cost effective than addressing issues after someone is already homeless. The longer a person is homeless, the harder and more expensive it becomes to re-house this person.</b>
Just Cause Eviction	In many places, Idaho included, landlords are not required to provide any reason for an eviction of tenants without leases or at the end of a tenant's lease term. Tenants in these circumstances can be evicted for any reason or no reason at all. "Just cause" (or "good cause") eviction policies promote residential stability by limiting the grounds upon which a landlord may evict a tenant; typically, allowable grounds for eviction include nonpayment of rent, intentional damage to the unit, or other material noncompliance with the terms of the lease before they may evict tenants. They also create procedures that landlords must follow in order to establish "just cause" to evict.
legal assistance for at-risk renters + civil right to counsel for eviction cases	Legal assistance organizations provide legal advice and representation to tenants who are facing eviction or dealing with other serious housing issues, such as landlord harassment, fair housing discrimination, or failure to address maintenance issues that pose a safety or sanitation issue. These organizations can also help tenants understand their rights and responsibilities so they can be well-informed and successfully advocate for themselves when reviewing a lease, requesting necessary maintenance, and in other situations. Some jurisdictions are debating whether to create a right to counsel or to make a commitment to fund counsel for all low-income tenants facing eviction, which could mean a very large expansion of existing local levels of funding for this type of legal assistance.
landlord-tenant mediation	Prior to eviction proceedings, have a trained, third party mediator (at no cost to the tenant) work with the parties to find an alternative to eviction.

Right to collective bargaining by tenant councils	If a manager of rental housing fails to provide minimum services, to adequately maintain the property, to treat tenants appropriately, or even to comply with building code regulations, tenants individually have little power to compel the manager to act in a timely fashion. In a period when aordable housing is scarce, landlords can easily evict residents who complain and replace them with some of the many people who are desperate for a oridable housing. A tenant council with the right to collectively bargain would establish bargaining procedures to see that landlords properly maintain the property and treat tenants fairly.
rent regulation / control	Rent regulation policies protect tenants from sharp increases in housing costs by regulating the amount that rents can be raised from year to year.  In cities, towns, and counties where it exists, rent regulation applies to a subset of the housing stock (typically older housing units). In regulated units, annual increases while a tenant remains in the unit are typically limited by a formula or set of criteria related to costs. The rent can also rise based on investments made in the property to improve unit or building conditions. When a tenant moves out of a regulated unit, the rent is also typically allowed to rise more than it can when a tenant stays in place (and in some cases it is permitted to rise to market levels).
protection from condo conversion	In order to reduce the stress and cost of displacement caused by condominium conversions or sales of rental buildings, some jurisdictions provide tenants with protections in the event that their landlord seeks to convert or sell. Protections can include requiring approval of a majority of residents for a conversion; providing for a long notice period before a conversion or sale; giving tenants (or the jurisdiction itself) a right to purchase units before they can be offered to outside buyers; relocation assistance paid by the landlord for tenants forced to move because of a conversion; and/or giving tenants a right to remain as a renter or renew a tenancy following a sale.

**3. EXPAND + LEVERAGE RESOURCES**

A dedicated revenue source for affordable housing provides an ongoing committed stream of revenue for affordable housing, often deposited into a housing trust fund. While the amount of funding raised by a dedicated revenue source can fluctuate from year-to-year, a dedicated source can be helpful in increasing the total funding available for affordable housing and reducing the risk associated with reliance on annual appropriations decisions.

<b>local taxes, fees, bonds</b>	<b>Taxes and fees, particularly those associated with real estate, can provide funding for housing initiatives.</b>
additional tax on high-incomes	Impose an additional tax on high-income earners that will then go toward housing.
lodging tax for community housing	Charge a fee for homes that aren't lived in or rented long-term. Vancouver passed its empty-home tax in 2016 and followed it with strong short-term rental restrictions in 2018. A 2019 report by the city says that tenanted properties increased by 16 percent from 2017 to 2019, and a 2020 report by the Canada Mortgage and Housing Corporation showed that in 2019 alone, 8,824 condo apartments were converted to long-term rentals, likely as a result of these policies.
tax on vacant homes and lots	Currently, 1% of the Local Option Tax goes to the Sun Valley Air Service Board, which distributes funds to Fly Sun Valley Alliance and Visit Sun Valley. This is meant to support air service development and marketing. Converting this to a housing fund would reduce funds spend on tourism and transit and increase funds available for housing initiatives.
convert LOT for marketing and airlines to housing	Increase fees on single family development, which is currently the most common form of development in Ketchum, to go towards housing initiatives.
Increase fees on single family home development	Idaho municipalities are able to enact a Local Option Tax if voters approve it. Current LOT funds cannot be used for housing purposes.
Use Local Option Tax (LOT) for housing initiatives	LOT is currently 3%. Raise this and allow all or a portion to be used for housing initiatives.
Increase LOT and use for housing initiatives	Increase LOT on short-term rentals but not hotels, and use the increased funds for housing initiatives.
Tax on Short- Term Rentals and not hotels	A real estate transfer tax charges buyers or buyers and sellers when the property is sold based on a percentage of sales price. This is a tool for generating revenue from overheated real estate sales to mitigate the impacts of such high market costs. It typically ranges from 0 to 5% and can be tiered so that long-time occupants are charged less (or nothing) upon sale, buyers who intend to use the property as the primary residence pay less (or nothing), and/or a higher percentage tax applies to higher sales prices. A municipality can also only apply the tax only on property sales over a predetermined sales price or over certain square footage. Municipalities and counties in Idaho do not currently have the authority to establish a real estate transfer tax.
real estate transfer tax	Cities, towns, and counties establish demolition taxes and condo conversion fees as a way to generate revenue and replace affordable housing lost to these activities. The proceeds from both demolition taxes and condo conversion fees are typically deposited in a trust fund to support affordable housing activities. Ketchum does have such fees but they cannot be used for affordable housing activities - only to cover administration costs.  Demolition taxes are levied on property owners when they tear down residential buildings. In most cases, demolition results in the loss of homes that tend to cost less than the homes that replace them—because they are older, smaller, or lack modern amenities. Over time, in cities, towns and counties where teardowns are a regular occurrence, this can result in the loss of a substantial supply of naturally-occurring affordable housing. To compensate for this loss, some communities assess taxes on the demolition of single-family homes and/or multifamily buildings, typically charging a flat rate per unit. Depending on program rules, activities that fall short of total demolition – such as redevelopment activity that destroys or removes a specified portion of the building – may be sufficient to trigger liability.  Condo conversion fees are payable by developers when affordable rental housing is removed from the housing stock through conversion to homeownership units. Fee amounts can be established as a flat rate, as a percentage of the first sale price for each unit (typically around 1 percent, but as high as 12 percent or more in some jurisdictions), based on square footage, or by some other method.

demolition taxes & condominium conversion fees	Cities, towns, and counties establish demolition taxes and condo conversion fees as a way to generate revenue and replace affordable housing lost to these activities. The proceeds from both demolition taxes and condo conversion fees are typically deposited in a trust fund to support affordable housing activities. Ketchum does have such fees but they cannot be used for affordable housing activities - only to cover administration costs.  Demolition taxes are levied on property owners when they tear down residential buildings. In most cases, demolition results in the loss of homes that tend to cost less than the homes that replace them—because they are older, smaller, or lack modern amenities. Over time, in cities, towns and counties where teardowns are a regular occurrence, this can result in the loss of a substantial supply of naturally-occurring affordable housing. To compensate for this loss, some communities assess taxes on the demolition of single-family homes and/or multifamily buildings, typically charging a flat rate per unit. Depending on program rules, activities that fall short of total demolition – such as redevelopment activity that destroys or removes a specified portion of the building – may be sufficient to trigger liability.  Condo conversion fees are payable by developers when affordable rental housing is removed from the housing stock through conversion to homeownership units. Fee amounts can be established as a flat rate, as a percentage of the first sale price for each unit (typically around 1 percent, but as high as 12 percent or more in some jurisdictions), based on square footage, or by some other method.
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	<p>Tax increment financing (TIF) originated as a vehicle for issuing bonds to fund the redevelopment of blighted areas which are designated as TIF districts.</p> <p>A jurisdiction starts by creating a TIF district with well-defined boundaries, and then issues bonds to pay for public infrastructure improvements and other amenities to stimulate private development within the district. The bonds are backed by the anticipated TIF revenue, and repaid with incremental tax receipts as private development activity increases. Alternatively, some jurisdictions use their own funds to pay for improvements, and then capture some or all of the increase in property tax receipts over the duration of the TIF district as reimbursement.</p>
Tax Increment Financing	<p>A number of cities, towns and counties now include development or preservation of affordable housing as part of the public infrastructure to be supported by a TIF district and require that a share of TIF revenue be used for these purposes. In addition, while not yet a well-established use of TIF, Texas has established a TIF-like structure that can be used in gentrifying areas, with the intention of capturing incremental tax revenue to build or preserve increasingly scarce affordable housing units. This strategy may be well-suited to neighborhoods around proposed transit stations and other gentrifying areas when the public investment is likely to lead to property value increases.</p> <p>Tax increment financing is most likely to be a useful tool in cities that can identify specific neighborhoods that meet state and local standards (e.g., for blight or other threshold requirements) and are likely to experience rising property values that could be tapped to create or preserve affordable housing. This section describes some of the key decisions for local jurisdictions considering use of tax increment financing to support affordable housing.</p>
In-Lieu Fee	<p>Development that requests a density bonus in Ketchum is required to build community housing on-site or pay a fee in-lieu of development. The funds from this fee go to building housing.</p>
Development / impact fees	<p>Development impact fees are based on a methodology derived from the cost of the facility or service and the size of the development. These fees are typically required to be paid in cash and in advance at the time of the project approval or building permits issuance.</p> <p>Consider charging impacts fees based on a scalable methodology, such as square footage, per fixture, per bedroom, to incentivize the building of smaller, more affordable units and accessory dwelling units (ADUs). Consider offering impact and capacity fee deferrals until Certificate of Occupancy to help reduce up front, finance and borrowing costs for developers.</p>
affordable housing bond	<p>General obligation bonds are government-issued bonds that are repaid from state or local general funds or a dedicated tax. The issuing entity (e.g., the city, county, or state) places its full faith and credit in paying back the purchasers of the bond.</p> <p>The proceeds can be used by cities, counties or states to provide subsidies for affordable housing projects or fund other affordable housing programs. General obligation bonds stand in contrast to multifamily affordable housing bonds (and other similar private activity bonds), in which the bond's revenue is used to issue loans for one or more housing project(s) and the bondholders look for repayment from the projects/developers that made use of the bond proceeds.</p>
investment guarantee with housing bond	<p>provide investors reassurance that their investment return will not go below a predetermined amount, using a bond as a guarantee.</p>
property tax abatement	<p>Blaine County can abate taxes on community housing for up to five years.</p>
<b>federal funds</b>	<p><b>Federal funds are typically administered and distributed by the state, local housing authorities, and local municipalities. Idaho's Housing and Finance Association administers some federal funds, such as HOME, CDBG, and Housing Choice Vouchers. Blaine County Housing Authority has a policy to not accept federal funds.</b></p>
HUD - Housing Authority operational assistance	<p>The U.S. Department of Housing and Urban Development (HUD) provides funds for housing authorities, a portion of which can be used for operations of the housing authority. They also have a specific Operating Fund, for the operation and management of public/community housing.</p>
HUD - Housing Authority development assistance	<p>HUD has a range of programs that provide funds to develop or redevelop housing, including Project-Based Rental Assistance, Section 202 (for seniors), and mortgage insurance.</p>
HUD - rental assistance	<p>HUD provides project-based (specific to the site) and tenant-based rental assistance (Housing Choice Vouchers) where the tenant can rent from the open market. Rental assistance ensures that the tenant only pays 30% of their income on housing and the voucher covers the difference between the tenant payment and rent (if rent is reasonably priced).</p>
HUD - homeownership assistance	<p>Under the Self-Help Homeownership Opportunity Program (SHOP) program, HUD awards competitive grants to national and regional nonprofit organizations and consortia that have the capacity and experience in providing or facilitating self-help homeownership housing opportunities. Grants must be used by the grantee or its affiliates for eligible expenses related to developing non-luxury housing for families and persons who otherwise would be unable to afford to purchase a home. Homebuyers must be low-income.</p>
HUD - other	<p>HUD has a range of funding programs, such as youth homelessness, healthy homes and weatherization, self-sufficiency, Fair Housing initiatives, and housing for elderly.</p>
Federal Housing Administration	<p>FHA mortgage insurance protects lenders against losses on single family and multifamily homes. If a property owner defaults on their mortgage, The FHA will pay a claim to the lender for the unpaid principal balance. Because lenders take on less risk, they are able to offer more mortgages to homebuyers.</p> <p>To qualify for insurance, loans must meet certain requirements.</p>
Community Development Block Grant	<p>In Idaho, the Community Development Block Grant (CDBG) is used for public facilities / infrastructure construction and improvements. For example, communities can extend infrastructure to public housing projects or assist homeowners with improvements. It is administered by the Idaho Department of Commerce. The federal program, Community Development Block Grants (Non-Entitlement) for States and Small Cities, specifies that it can be used for acquisition and for rehabilitation of residential properties.</p>
Emergency Solutions Grant	<p>The ESG Program is designed to support sheltered and unsheltered homeless persons, as well as those at risk of homelessness, by providing the services necessary to help those persons to regain stability quickly in permanent housing after experiencing a housing crisis and/or homelessness. The change in program name reflects the change in focus from addressing the needs of the homeless in emergency or transitional shelters to assisting people to regain stability in permanent housing. The Idaho Housing and Finance Association administers ESG.</p>

HOME Investment Partnerships Program

The HOME Investment Partnerships Program, commonly referred to as HOME, is a Federal block grant designed to help create and sustain safe, decent, and affordable housing for low-income households. The annual allocation is based on population and documented housing needs. The Idaho Housing and Finance Association awards HOME funds as gap financing to qualified Idaho housing developers to acquire, construct, or rehabilitate affordable rental housing throughout the state of Idaho.

Qualified nonprofit housing developers are awarded HOME funds as a loan to construct or rehabilitate homes to be sold or rented to qualified low-income households. All HOME-assisted housing has a Period of Affordability of 5 to 20 years depending on the amount of HOME funds received and the scope of the activity (e.g. single-family/multi-family rental, new construction, rehabilitation, acquisition).

National Housing Trust Fund

The Idaho Housing and Finance Association awards Housing Trust Fund (HTF) as gap financing to qualified Idaho housing developers to acquire, construct, or rehabilitate affordable rental housing throughout the state of Idaho. HTF funds are for rental only projects for either multi-family or single family rental units. The Period of Affordability for HTF is a minimum of 30 years and is dedicated to the 30% AMI families.

Low-Income Housing Tax Credits

The LIHTC program is a public private partnership that has funded the majority of affordable housing nationwide, to date. Low-Income Housing Tax Credits (LIHTC) are not funds but rather a form of financing (equity) provided by investors whose taxes are offset by their investment. This form of financing is used to construct new or rehabilitate rental housing for households under 80% of the area median income. Whereas typical construction is primarily financed with debt and therefore has more debt to pay-off (service) over the life of the loan, LIHTC is primarily equity and minimal debt. Less debt means less debt to pay-off and lower required rents.

LIHTC regulations were established by Congress and are administered by the IRS and state housing finance agencies. Some states administer federal LIHTC and have established a state LIHTC program.

Blaine County expects to receive \$4.5 million in ARPA/SLRF funds. Members of the public can submit an application for eligible uses. utilized for community housing

**state and county funds**

**Many states have dedicated funds for housing efforts. Idaho does not, although they allocate federal funds. Blaine County does have ARPA local relief funds available.**

state housing trust fund

Idaho has a state housing trust fund that remains unfunded. The governor is currently considering funding it for distribution across the state.

state low-income housing tax credit

Idaho does not have a state low-income housing tax credit. Many other states have both a state and federal tax credit program. Some state programs match the amount of federal credits approved.

**Voluntary contributions and financing**

**Individuals may support housing efforts and their personal legacy through donations/grants or providing equity or a mortgage for development purposes. Similarly, real estate agents, property sellers, and brokers can voluntarily contribute to an affordable housing fund. Volunteers and future owners may contribute their own time and energy to build a home, such as through Habitat for Humanity.**

donations, grants

A number of local citizens are seeking ways to help address the housing crisis, including donating funds to the cause.

gap financing

Program-Related Investments by Foundations, Family Offices, and Individuals can be used any financing gap. Gap financing is the amount of financing needed to fully fund the development of a housing project after the primary sources have been identified and secured.

Voluntary contribution at real estate sale

The Teton Board of REALTORS® Community Housing Fund allows every agent and seller to designate proceeds or a portion of their commission to fund affordable housing in Teton County at every transaction. The Community Housing Fund is a way for the Jackson Hole real estate community to acknowledge that Teton County would not be what it is without the dedicated, hardworking professionals who call this place home, but who struggle to find stable, affordable housing. It is a proactive way for agents, buyers and sellers to help bridge the gap between what a home costs and what our local workforce can afford.

Contribution at escrow

Title company and brokers ask clients to contribute money to an affordable housing fund at escrow

Sweat equity, Habitat for Humanity

Sweat equity is the "contribution to a project or enterprise in the form of effort and toil. Sweat equity is the ownership interest, or increase in value, that is created as a direct result of hard work by the owner(s). It is the preferred mode of building equity for cash-strapped entrepreneurs in their start-up ventures, since they may be unable to contribute much financial capital to their enterprise."

**land + buildings**

**To increase the amount of available housing, leveraging the inventory of available, buildable land for housing development is best practice. Using city- or public-land is also often the only feasible way to develop new housing in high-cost markets. This can include city-owned land, building on top of parking lots and on top of structurally sound buildings. Cities can also partner with state and public authorities who have land to determine most suitable locations for housing development. Suitability considerations include public priorities, such as sustainable, compact development over sprawl and maintaining views and access to recreation areas.**

convert parking lots to structured parking with housing on top

In areas that are land constrained, development can maintain parking lots while building for a different use, like residential, above the parking lot.

Inventory un- and under-used land

To better understand where new or additional development could potentially occur, an inventory of un- or under-used land could assist. The definition of un- and underused would need to include community-identified priorities.

identify 1-2 stories with structural integrity to build on top

To better understand where development above existing buildings and uses could potentially, safely occur.

annex land into city	Access to more land for housing development and programs through annexing surround land deemed suitable for housing development.
state owned or public lands	<p>Lobby the state to inventory all state public lands for housing suitability and make excess state land available for local resident and employee housing. Help connect the communities where suitable state lands are located with affordable housing developers to produce the housing needed by local residents and employees.</p> <ul style="list-style-type: none"> <li>• Communities and regions should review existing federal, state, and local public lands, including those owned by school districts, for housing suitability and conduct land swaps as needed to open up more developable land for housing.</li> <li>• Communities should purchase land, master plan to drive a vision, then seek partners to develop the property.</li> </ul>
land swap with Forest Service land	The 2018 Farm Bill passed by U.S. Congress and signed by former President Trump allows the Forest Service to lease administrative sites for the benefit of the local ranger district.
RFQ city-owned land	Limits development cost to building, particularly important in high-cost, land-constrained areas.

<b>specific locations</b>	<b>During interviews and the housing survey, specific parcels were proposed for housing development.</b>
	The dog park
	Flying Hat Ranch
	Warm Springs Board
	96 acres on Buttercup Road owned by the state
	Sell Ketchum land to buy land south and develop housing there
	The airport
	City-owned land - Leadville
	City-owned land - Washington and 1st
	City-owned land - YMCA south lot
	City-owned land - YMCA north lot
	publicly-owned land - Lift Tower Lodge

**4. INFORM. ENGAGE + COLLABORATE**

<b>Policy advocacy</b>	<b>State and federal policies do not always align with local priorities and best practice. To change those policies, developing consensus of a common platform and establish an advocacy team and/or lobbyist who will advocate for local needs at the state and federal level. Ketchum has now contracted a lobbyist.</b>
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develop a state and federal policy platform	<p>A council establishes a Policy Platform with defined purpose and goals of the Advocacy Team and the policy-related priorities and interventions the team will use to address the achievable local housing problem in the region. The Platform is a document approved by council members and lays a framework for how the Advocacy Team proposes to represent the region in its advocacy efforts in both broad categories and specific issues. This allows the Advocacy Team to recommend formal positions on legislative and administrative proposals and act efficiently as opportunities arise.</p>
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develop a state and federal policy advocacy team	The goal of the Advocacy Team is to create and broaden relationships with state and federal decision makers and organizations outside the region in an effort to build influence, change policy, attract funding to the region, and ultimately result in the completion of achievable local housing projects
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hire a lobbyist	Hire a lobbyist who can advocate for the interests of Idaho resort cities at the state Legislature in Boise.
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<b>Common data collection and analysis</b>	<b>Since housing challenges span the region, working from a common dataset and metrics would make collaboration easier and working towards common and separate goals more efficient. Locally generated data can add valuable insights into the nature and extent of a locality's housing needs and provide it on a timelier basis. Such data can help officials determine how to best address those needs when developing a housing strategy, decide which objectives to pursue in its strategy, how to allocate housing resources, evaluate the effectiveness of different policies, and monitor and evaluate progress during implementation.</b>
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Rental and Intake Data Collection & Analysis	Collect and review rental data from larger apartment complexes. Track trends overtime.
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monitor existing affordable housing	Learn from and monitor existing housing developments
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voluntary registry of displaced households and preference during lease-up	Households can volunteer to be placed on a list if they are displaced due to sale, rent increase, redevelopment, or other related mechanisms. This registry can be used during lease-up of new housing developments and at turn-over. If a municipality decides to prioritize housing people who are recently displaced, these households would be given preference.
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Housing nexus study	Seek research on, commission or develop a study that describes the relationship between factors, such as (1) transportation and health costs and housing location, (2) short-term rentals and long-term rentals, and (3) growth and water supply. This could provide the legal nexus for the housing mitigation program.
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Housing Action Plan annual update	Work with partners to update the Housing Action Plan on an annual basis. This would incorporate change in needs, preferences and lessons learned.
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**Robust housing marketplace for those in need**

contact owners of soon-to-be and recently vacated units	Contact owners of rented unit that are about to be vacated (moving into Bluebird, Blaine Manor, others) to encourage or incentivize long-term rental
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marketplace for people with land, money and developers	Facilitate an exchange so that those who wish to participate in developing affordable housing can meet. Specifically ensuring that people with money, people with land, and developers meet and begin establishing terms.
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Common property manager, waitlist, application	Facilitate renting long-term by providing a professional property management service that screens tenants, provides rents, and matches tenants to owners.
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provide guides for rental and ownership of deed-restricted property	A how-to guide on qualifying, staying qualified, and the processes of renting a deed-restricted unit.
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<b>Develop and maintain partnerships</b>	<b>Local jurisdictions can seek to pair potential partners and broaden community involvement in the production of affordable housing. Organizations and individuals that are not typically involved in housing production, such as transportation, employers, arts groups, medical associations, or education coalitions, can be sought out for potential partnerships in addition to nonprofit community foundations.</b>
Housing Supply Board / Advisory Committee	Meet regularly to review developments and programs related to housing supply. Municipal staff provide meeting packets and information and participate on sub-committees.
Employers	Jurisdictions can support employers by facilitating connections to developers and property managers and create guidelines for employee housing.
Work with non-profits and housing authority	Greater coordination among housing-related non-profits, the housing authority, and local jurisdictions. Funnel resources through established non-profits that are trusted by, and skilled at working with, community members.
Collaborate on infrastructure goals, such as transportation and sewer expansion near the hospital	Affordable housing development near the hospital is unfeasible because the city or county won't allow expansion of sewer lines nor use of wellwater.

<b>Develop and increase capacity of best-suited entities</b>	<b>Determine which entities are best suited for which roles, and if and how to develop greater capacity and skillsets.</b>
Create housing departments	Create housing departments staffed with subject matter expertise.
Determine the best role of the Blaine County Housing Authority and partnerships	<p>Traditionally, housing authorities are HUD-funded entities that manage housing assets, manage properties, enforce eligibility compliance on their rental properties, and administer bonds, rental assistance and occasionally ownership assistance. Blaine County Housing Authority is not HUD-funded and does not accept federal funds. It manages 113 units. BCHA's primary roles are:</p> <ul style="list-style-type: none"> <li>- Qualify applicants for Community Housing using the criteria set forth in these Guidelines and maintaining an Applicant Database of those persons eligible to rent or purchase Community Homes</li> <li>- Process the purchase and sale of Income Category Community Homes</li> <li>- Monitor compliance with and enforcement of these Guidelines</li> <li>- Develop the criteria by which Community Housing is located, designed, developed, and priced</li> <li>- Provide recommendations regarding proposed Community Housing to Blaine County and its municipalities in accordance with these Guidelines</li> </ul>

<b>Inform and educate</b>	<b>Provide, or partner to provide, education on homeownership and other programs. Inform the public on progress and any adjustments to plans. Promote housing knowledge.</b>
Courses on financing, owning, and maintaining a home	Some organizations provide homeownership education to help demystify financing, considerations for ownership, and maintenance. Idaho Housing Finance Association provides Finally Home!®
Technical assistance on complying with program requirements	Assist homeowners and HOA boards when needed so that they can understand their deed restrictions, ground leases, and other housing rules and regulations.
Present and send newsletter regularly on housing initiatives	Send newsletter and present to businesses, organizations, and the public to explain the Housing Department programs and relevant updates.
Annual Report and Housing Action Plan	Report on work accomplished over last twelve months and publish updated plan based on lessons learned, feedback, and updated needs.
Promote housing knowledge for greater, informed engagement around housing goals	Develop public support for housing affordability, a common lexicon and baseline knowledge of housing needs and challenges. Promote best practices, "housing as infrastructure," and spotlight affected residents (volunteers).
Promote a variety of building typologies - missing middle housing types	Promote a range and variety of housing typology that explores housing types between single family homes and multifamily apartments. This medium density housing is referred to as missing middle housing types, and often houses the missing middle of income ranges. Examples include duplexes, fourplexes, courtyard buildings, cottage courts, townhouses, multiplexes, and triplexes.

<b>Seek input and collaborate</b>	<b>Continue to seek input during the Housing Action Plan update and ensure that non-native English Speakers can provide input and actively participate in programs.</b>
Seek input during annual update of the Housing Action Plan	The Housing Action Plan is iterative and will be improved upon. As such, each year when data is updated so should feedback on progress, programs, preferences and needs.
Spanish Language Outreach & Coordination	Provide Spanish language assistance to clients and community members daily. Implement Spanish language outreach that includes translation of all documents, Spanish language events, and collaboration with community partners to better engage non-native English speaking community members.

**5. UPDATE POLICY TO PROMOTE HOUSING**

<b>Operationalize compliance</b>	<b>Adequate and clear compliance mechanisms, such as annual verifications, complaint-driven checks, and education ensure that housing strategies are followed.</b>
Annual Verification: Affordable, Workforce Rentals and ownership	Verify all Affordable and Workforce rental housing units comply with the requirements of their recorded restriction. Total units: 742. This work is ongoing throughout the year. Verify that owners of Workforce units are complying with the requirements of their recorded restriction. Total units: 57.
Complaint-Driven Compliance	Staff investigates complaints received about homeowners or tenants. This work is ongoing throughout the year.
existing development / ownership assistance	Staff assists homeowners and HOA boards when needed so that they can understand their CCRs, deed restrictions, ground leases, and Housing Rules & Regulations. This work is ongoing throughout the year.
Enforce deed restrictions	Homes that are with restrictions on eligibility of renters and owners should be verified regularly and enforced.
Lottery for deed-restricted housing based on pre-identified priorities	Create a housing lottery on Salesforce or other data management system that can be audited by a third party. Lottery entries could be dependent on certain criteria and priorities, giving some households a higher likelihood of drawing the more priorities they meet, for example.

**Holistically address housing challenges** **The housing crisis doesn't exist in a silo and is closely related to income, development trends, external marketplace pressures, and social, cultural, and ecological issues. As such, housing solutions can account for these linked factors.**

increase minimum wage to living wage The living wage model is an alternative measure of basic needs. It is a market-based approach that draws upon geographically specific expenditure data related to a family's likely minimum food, childcare, health insurance, housing, transportation, and other basic necessities (e.g. clothing, personal care items, etc.) costs. The living wage draws on these cost elements and the rough effects of income and payroll taxes to determine the minimum employment earnings necessary to meet a family's basic needs while also maintaining self-sufficiency.

employers pay higher wages Employers able to provide housing assistance could consider paying higher wages.

locals discounts Decrease cost of living and encourage locals to contribute to the town's character as a "lights-on" community by providing discounts on ski passes, retail, services, and access to amenities.

construction labor shortage Explore options for addressing the limited construction labor. Building homes affordable for the local workforce will be difficult to achieve even if funding for housing is significantly increased. Examples include:

- Promoting vocational/technical education.
- Creating apprenticeship program.
- Employing residential construction crews for housing construction and maintenance, such as through a housing authority.

Eco-Districts Cities now contribute to a vast and growing equity gap — where the postal code a child is born into has a bigger role in determining their future than any other single factor. Worldwide, a number of complex issues are colliding: income, education, and health disparities that sit at the root of social unrest; blight and ecological degradation; and the growing threat of climate change.

To foster a new model of urban regeneration, EcoDistricts has created the Protocol: a comprehensive framework to guide urban and community development from planning to implementation. It's a powerful way to move projects from vision to reality, and puts equity, resilience and climate protection at the heart of every decision.

Address worker shortage

**Tenant screening and eligibility that meets community priorities and meets Fair Housing law** **Tenant screening and eligibility are ways to ensure that those that most need housing area able to access housing. Community needs vary, so who to prioritize first - or only - to access housing also varies.**  
**However, Fair housing law prohibits discrimination / denial of housing because of race, color, religion, national origin, sex, familial status (including seniors or households with children), and disability. It also prohibits policies that disproportionately deny housing to any of these classes.**

Allow pets and intergenerational living Better understanding of the variations in acceptable housing occupancy standards across cultures to encourage and support exibility in housing occupancy standards while ensuring safe, humane, and reasonable standards of living. Housing occupancy varies across different sociocultural groups including different preferences for multigenerational and larger households.

Reassess Blaine County Housing Authority's eligibility and screening criteria Reassess income to rent rate, credit check, rental history with an eye to fair housing and instituting unsound barriers for vulnerable groups.

Housing + Transportation index to determine affordability The Housing and Transportation (H+T<sup>®</sup>) Affordability Index provides a comprehensive view of affordability that includes both the cost of housing and the cost of transportation.

tenant eligibility: income qualification, residency location (primary), duration, local employment, critical service worker, year-round, families Most eligibility requirements and many eligibility preferences are contrary to Fair Housing law. However, there are certain preferences a municipality can apply while complying with Fair Housing, such as income qualification and resident's location (as long as the geographic boundary is wide enough to not disproportionately impact a protected class).

**Deed-restricted housing** **Housing that is targeted to serve a specific need. For example, housing for individuals or families that earn up to 120% of the area median income, or housing for local, full-time, workforce. Units can be for rent or for sale. To ensure the units continue serving the identified need over a long term, a deed restriction is recorded on the property that applies to all future property owners.**

Require certain percentage of development to have deed restricted housing In exchange for increased residential density or floor area, require a project to provide deed restricted housing units.

Exempt community housing projects from design review process This means that if 100% of the residential units in the project are deed restricted housing, the project would not be subject to design review before the Planning and Zoning Commission. An alternative could be administrative design review by staff.

This would allow 100% community housing projects to have top priority in the city design review and building permit process.

Expedite the permit process for community housing projects There are several ways that localities can streamline the permitting process to encourage development of affordable housing. Some local jurisdictions establish a separate "fast-track" permit application for qualifying developments, in some cases assigning a dedicated staff member to shepherd each application through the process. Others give priority consideration to qualifying proposals, moving them to the front of the line and guaranteeing a permitting decision within a set number of days. Sponsors of qualifying projects may also be given access to "early assistance" meetings, in which city or county staff review the proposal before it is submitted for approval and identify any concerns or problems that need to be resolved. see <https://localhousingsolutions.org/housing-policy-library/expedited-permitting-for-qualifying-projects/>

	<p>Implement a housing in-lieu fee</p> <p>Update the methodology for the housing in-lieu fee</p> <p>Limit development that does not include deed restricted housing</p> <p>Require hotels to provide 100% of their employees' housing</p>	<p>Already happens. Mitigate workforce housing demand generated by residential, commercial and mixed-use construction. This can be done through residential linkage program, which require new construction to pay a fee, or build below market housing, to compensate for the housing needed by workers filling jobs demanded by new residences and their occupants. Create roadmap on how it happens. Outline partnership with BHCA. Updated annually per code</p> <p>Some communities have different CH requirements based on use or type of project</p> <p>Development standards could be established that allow a limited amount of development on a site. In order to achieve more density or additional floor area, a project would have to provide deed restricted housing.</p> <p>Ketchum currently requires 25% of hotel workforce to be housed</p>
<b>Residential Density (excluding Accessory Dwelling Units)</b>		<p><b>Residential density governs the number of units that may be developed on a property for either a residentially zoned or commercially zoned property. Residential densities can be established to limit the maximum number of units that can be developed on a property or established to require a minimum number of units that must be developed on a property.</b></p>
	<p>Provide density bonuses in exchange for deed-restricted housing</p> <p>Allow multifamily in all residential areas</p> <p>Establish minimum density standards for community core and multi-family districts</p> <p>Prohibit reduction of units existing on site--new development must provide same or more units than currently exist on site</p> <p>Encourage micro-housing (apartment units that are smaller in size)</p> <p>Reevaluate standards for detached townhomes</p> <p>Implement tiny houses, tiny home parks for long term ownership</p> <p>Encourage converting existing single family into multifamily</p> <p>Allow for and encourage community-oriented living arrangements (co-housing).</p>	<p>In effect since 1994 in the downtown core. Density bonuses encourage the production of affordable housing by allowing developers to build more units than would ordinarily be allowed on a site by the underlying zoning code, in exchange for a commitment to include a certain number of below-market units in the development. This arrangement enables developers to recoup some or all of the foregone revenue associated with offering some of the units at prices affordable to low- or moderate-income households.</p> <p>Allow multiple units to be developed in single family zoning districts. Some areas have banned single-family home zoning altogether (e.g., Oregon and California).</p> <p>Require a minimum number of residential units to be developed on a property zoned for multifamily or for projects in the downtown community core. This will increase the number of units constructed on a site. Currently low density projects (2-3 units) are being constructed in areas where high density projects (10-12 units) are allowed.</p> <p>An example would be if there are currently 3 units on a property and a new development is proposed to demolish the 3 units, the new development would be required to provide at least 3 new units. New projects could not provide fewer units than what currently exists on a property.</p> <p>Typically the minimum unit size for multifamily units is between 300-400 square feet. Allow smaller units to be constructed.</p> <p>The present townhouse standards encourage low density detached units (2 units) to be constructed in high density zoning districts. The standards could be modified to facilitate higher density townhouse development.</p> <p>Minimum lot sizes in the residential zoning districts prevent small lot projects such as tiny home developments. Development standards could be changed to reduce or eliminate minimum lot sizes to encourage tiny home projects.</p> <p>In areas where only one unit may be developed on a property, allow multiple units to be developed.</p> <p>Cohousing is community designed to foster connection. Physical spaces allow neighbors to easily interact with others just outside private homes. Individual and a common kitchen, dining space and garden bring people together. Collaborative decision-making builds relationships.</p>
<b>Accessory Dwelling Units (ADUs)</b>		<p><b>An ADU is an additional, fully functional living space on the same site as a single-family or other sized home. They are also referred to as mother-in-law suite. They have a separate entrance from the main house and can be attached or detached from the main home.</b></p>
	<p>Require ADU's to be deed-restricted and/or voluntary ADU deed restriction through incentives</p> <p>Require new single family residences to construct an ADU and for it to be occupied</p> <p>Incentivize or require below-market ADU's</p> <p>Identify existing ADU's to incentivize occupation</p> <p>Pre-approved plans/designs for ADU's</p>	<p>Require new and/or incentivize current ADUs to be deed restricted and therefore rented by households that meet pre-identified criteria and priorities.</p> <p>Require new development of single-family homes to include an ADU (increasing the number of homes) and for it to be occupied (using some pre-defined criteria such as long-term rented).</p> <p>Ensure accessory dwelling units (ADUs) are permitted in all zones, ideally with occupancy requirements. Include a deed-restriction in exchange for receiving the incentive. Work with homeowner's associations to ensure bylaws also permit ADUs. Ketchum code currently allows ADUs as accessory uses in all zone districts but you can only have an ADU accessory to a Single Family, otherwise it is just considered multi-family. Ketchum definition of multi-family is very flexible and considers attached or detached structures. Incentives can include the following:  - Fee deferrals or funds to reimburse fees  - Low-to-no interest loans and small grants  - Technical assistance for permits, design, and construction  - On-going property management support and landlord training  - Purchasing a deed restriction from a homeowner to limit occupancy to the local market  - Fee waivers  - Fee reductions  - Density bonuses  - Parking reductions  - Expedited process review</p> <p>To roll out an incentivization program for occupancy, it can help to identify owners of existing ADUs.</p> <p>Identifying pre-approved plans for ADUs could reduce costs, time for permitting, and other barriers in developing an ADU. One way of determining pre-approved designs is to hold a design competition.</p>

**Short-term Rental / Vacant / Seasonal Zoning - see goal 3**

Development standards	Development standards govern the use of a property, the size, location and limitations that apply to new construction and required parking for every parcel in a community. Development standards determine what type of development that may occur in a specific area.
Reduce minimum apartment size	Light Industrial zoning's minimum apartment size should be reassessed.
Eliminate minimum lot size in residential zones	Each residential zoning district contains a minimum lot size. The lot sizes vary per the zoning district and range from 1 acre to 5,500 square feet. By having large minimum lot sizes, it prevents creation of small lots to accommodate smaller for sale units. By eliminating or reducing minimum lot sizes, small lot subdivisions can be established that provide more units.
Discourage lot consolidations	Smaller residential parcels are being combined into one large parcel for large single family homes. When this is done, a lot that was previously available for residential development is eliminated, two mid size houses could have been built and now only one large unit is being built. Having smaller lots creates more opportunities for more diversity in housing options.
Allow residential development in LI & RU Zones	Residential uses are currently allowed in the Light Industrial Area. The housing must be workforce housing or deed restricted housing. High end residential units are not permitted. RU Zoning consists of the city's parks and open space. Allowing residential development to be constructed in parks and open space would require an amendment to the City's Comprehensive Plan and Zoning Ordinance.
Reduce, waive, or defer fees for CH Development	Impact fees are currently waived for community housing units. Permit and application fees cover the city costs for processing and inspecting community development projects. The city's practice is to pay the permit and application fees associated with 100% community housing projects from the housing in-lieu fund.
Reduce or remove parking requirements	Currently, to encourage construction of smaller units, residential units less than 750 square feet do not require parking and deed restricted units of any size do not require parking. Parking is required for market rate units over 750 square feet.
Remove Mountain Overlay District	The Mountain Overlay District prevents development from being built on hillsides and on the top of the hills surrounding Ketchum. It is a long standing requirement and to remove the standard would require an amendment to the City's Comprehensive Plan and Zoning Ordinance.

**Other Zoning ideas**

Place moratorium on commercial development	In order to place a moratorium on commercial development, there would need to be a legally defensible reason to stop the use.
Implement transfer of development rights (TDR)	Ketchum adopted a TDR ordinance for preservation of historic buildings. In 2010, the Idaho State Supreme Court determined a TDR ordinance did not comply with State Local Land Use Planning Act and the City rescinded the ordinance. If a TDR program is to be considered for housing, a thorough legal review will need to occur to determine if the program can be implemented in light of the Idaho Supreme court decision.
Prevent demolition of older-framed houses	
Don't do anything or deregulate	Let the market address the housing crisis by not intervening or removing all regulations.
Repurpose commercial buildings for residential use, residential to higher density	This is commonly referred to as adaptive reuse of a building. It is currently permitted to occur provided the conversion meets all life safety codes.
Design of buildings that is accessible by residents of varying physical ability	Current building codes require ADA accessibility for both commercial and residential development
Increase the production of sustainable homes	Ketchum has green building standards that require new residential development to meet Leadership in Energy and Environmental design (LEED) silver certification, verified by a LEED green rater; or National green building standard (NGBS) silver certification, verified by a National Association of Home Builders (NAHB) verifier. City Codes could be strengthened to require a higher level of sustainability.
Ensure homes are located away from and designed to withstand natural hazards	Current zoning codes have standards that limit development on hillsides, in the floodplain and in avalanche areas.
Reduce amount of office space	With an increasingly remote workforce, increase space available for residential by converting office space to residential.
Require community housing, above certain size, to conform to Enterprise Green Communities Standards	Currently new residential development must meet green building standards. See information above.
Require relocation and displacement plan for new development and rehabilitation of occupied property	See Goal 1.
Create a community housing district	This would establish a zoning district that would only allow for construction of community housing development within the boundaries of the district.
Intergenerational housing	This is development that is specifically designed to facilitate a mix of older and younger residents to promote daily interactions and support among residents.
Allow for temporary housing on construction staging sites for construction workers	This would allow construction workers to live on a construction site in a trailer or other accommodations while a project is under construction.
Promote a variety of building typologies - missing middle housing types	Promote a range and variety of housing typology that explores housing types between single family homes and multifamily apartments. This medium density housing is referred to as missing middle housing types, and often houses the missing middle of income ranges. Examples include duplexes, fourplexes, courtyard buildings, cottage courts, townhouses, multiplexes, and triplexes.
Encourage Transit Oriented Development	Transit Oriented Development (TOD) is typically high density housing located near a transit hub. By locating the housing near transit, residents have easy access to transportation thus reducing car trips and congestion.

Exempt multifamily, mixed-income housing from design review (by-right) Currently the following projects require design review approval by the Planning and Zoning Commission: non residential use, public or semipublic use, multi-family dwellings, including attached and detached townhomes, mixed use, any structure with an original construction date of 1940 or earlier, or any encroachment of a below grade structure in a required setback.

Encourage compact development and mixed use Compact development means a more efficient use of land through higher-density zoning and development. Instead of expanding development into open space or outskirts of communities (sprawl) some communities are increasing development potential and density as a means to more efficiently use scarce resources required for economic and social activities.

Smart Growth Smart growth looks different from place to place—according to Smart Growth America, it's an overall approach to development that encourages a mix of building types and uses, diverse housing and transportation options, development within existing neighborhoods, and robust community engagement. There are 10 key principles to smart growth: mix land uses, take advantage of compact design, create a range of housing opportunities and choices, create walkable neighborhoods, foster distinctive, attractive communities with a strong sense of place, preserve open space, farmland, natural beauty, and critical environmental areas, direct development towards existing communities, provide a variety of transportation choices, make development decisions predictable, fair, and cost effective, encourage community and stakeholder collaboration in development decisions.

Encourage infill development Infill development refers to development on vacant and underutilized parcels within existing developed areas, typically, but not exclusively in urban areas. Infill development is critical to reducing sprawl and accommodating growth within urban areas that is environmentally and socially-sustainable.

create a separate accommodation license to collect accurate information on short-term rentals

A license for short-term rentals separate from a typical business license will give the City needed information to determine if and how to best maintain a healthy balance of visitor lodging and local housing. Requiring each individual unit to have an accommodation license increases data accuracy. Other steps that can assist in this process is requiring the license number to be listed in advertisements and hiring an outside company to identify unlicensed STRs and manage the data. Voluntary Compliance Agreements with AirBnb and other short-term rental platforms allows those services to collect and remit sales and lodging taxes.

Change proportion of seasonal/vacant/short-term and owner- and renter-occupied housing

One way of increasing the number of available homes for local ownership and rental is to incentivize or create barriers so that seasonal/vacant/short-term rentals convert to owner- and renter-occupied housing.

Restrict short-term rentals to certain zones, to an absolute amount in specific zones, to an absolute number listed by one owner, limit conversions from long-term rental to short-term rental, to a visitor-occupant ratio, or the amount of time each year they can be rented

Only allow a certain number of STRs above a predetermined quantity in specific zones, that change a target ratio of visitor to local housing, or meet other community priorities that fall within state law. Idaho Law states that "a county or city may implement such reasonable regulations as it deems necessary to safeguard the public health, safety and general welfare in order to protect the integrity of residential neighborhoods in which short-term rentals or vacation rentals operate." Other examples include restricting STRs to tourist districts and/or outside of multifamily districts.

set goal for number of new, stable occupied units annually

During the Action Plan process the community and cities can determine a goal for new occupied homes, whether they be new construction or transitioned from vacant / STR. This will act as a reminder and guide actions.

incentivize hotel stays over STRs Incentivize hotel stays over STRs by increasing STR costs or reducing hotel costs.

incentivize conversion to long-term rental through direct payments, tax credits, property management

Estimate the revenue difference between short-term and long-term rentals and provide cash for leases signed with locals. The amount of cash could be based on longevity of the lease and size of home. One cost with long-term rentals is general property management costs and time. Providing free or low-cost property management services for long-term local renters reduces the barrier to converting to long-term rental (for those that are willing and able). This could be combined with the above payment incentive.

housing authority master leases long-term rental units

To make it easier on owners to continue or switch to long-term rental, the Housing Authority could master lease units and act as the property manager. This would include screening tenants for eligibility or certain criteria, matching tenants with appropriate and affordable housing, and paying owners directly. The Housing Authority or other financing entity could guarantee payment, reducing owners' risk of non- and late-payment.

Don't allow for residences to be vacant Enact a requirement that housing must be occupied.

Regulate or incentivize mid-term / six month rentals

Create parameters for medium-term, seasonal tenants who might not commit to long-term leases but are a part of the community and workforce.

Prevent Accessory Dwelling Units (ADUs) from becoming STR's

This could be done by denying ADU accommodation licenses and fining for operating as an STR.

Institute policies so that short-term rentals comply with regulations and are minimally disruptive to neighbors.

Some steps to ensure compliance and limit disruption to neighbors are as follows: require STRs to have a local agent; local agent's contact information to be posted outside the front door of the home; institute complaint escalation; and enforce penalties for violations and monitor compliance.

Safeguard the public health, safety and general welfare in order to protect the integrity of residential neighborhoods

Idaho Law regarding short-term rentals states that "A county or city may implement such reasonable regulations as it deems necessary to safeguard the public health, safety and general welfare in order to protect the integrity of residential neighborhoods in which short-term rentals or vacation rentals operate." This regulation clarifies that reasonable health and safety regulations that the city deems necessary are permitted. To that end, municipalities can enforce the same health and safety standard as is applied to hotels and other visitor accommodations.

The relationship between general welfare and housing is a legal precedent throughout the United States. To enforce any regulations on short-term rentals for the purpose of safeguarding general welfare, a municipality could clarify what that relationship is.