

Blaine County Comprehensive Plan - Housing

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Photo courtesy of ARCH Community Housing Trust

Chapter 2 - Housing

Vision People who work in Blaine County can afford to live in Blaine County. People who have lived in Blaine County for many years will be able to afford to stay. Our attention to ensuring a variety of housing choices will continue to improve our economic sustainability. All residents--from renters to working families in starter homes to second-home owners--add great value to our economy and to the social and cultural vibrancy of our community.

Key Guiding Principle

A variety of housing types, prices and locations is required for the community's long-term viability.

Housing that is available to all income levels is critical to a healthy and vibrant society. An important County goal is to ensure the provision of housing that is affordable to those with low and moderate incomes, including seniors and people with disabilities. The availability of a variety of housing prices and types (single- and multi-family

dwelling, including rental units) gives households choices so that residents can continue to call Blaine County home.

Setting

Housing is one of the largest costs borne by American households. National, state and local policies on housing have far-reaching impacts, and are of critical importance. The unique nature of Blaine County's and multi-family dwellings, including rental units) means that resort economy and high housing costs further heightens the importance of strong housing policies.

The greatest factors affecting land and housing costs are the remote, alpine setting and resort-based economy. Like other resort counties, land costs are higher than the national average, pushing the cost of housing to the forefront of public policy debate. (Tables 1A and 1B compare Blaine County median home price with other Idaho counties and western resort counties.)

Blaine County contains 15,050 housing units (2010 Census). The majority (72 percent) of housing units are located in the incorporated cities. Of the units in the unincorporated county, the majority are located within the Wood River Valley, primarily in proximity to Highway 75 and, to a lesser extent, in the smaller communities of Gannett and Picabo. Most of the County's 2,644 square miles of land is not available for housing, as it is either public land (81 percent of

land area), permanently protected by conservation easements, and/or hazardous or sensitive areas where ordinances restrict development. Map 2.1 shows the general distribution of housing units and population in the County and its incorporated cities.

The major source of data in this section is the US Census Bureau (primarily the 2010 Census). Other data sources are not always able to be directly compared with US Census data, due to different assumptions and time periods for data collection. This Plan is a 10- to 15- year comprehensive plan, and data trends are of more importance than actual numbers in any given year. Because these different data sources are important in interpreting trends, they are used for such purposes in this Plan.

Table 1A: Median Home Price in South-Central Idaho Counties

County	Median Home Price, First Quarter 2014
Blaine County (MSA¹: Hailey)	\$321,000
Cassia County (MSA: Burley)	\$131,000
Elmore (MSA: Mountain Home)	\$137,000
Gooding County (non-metro)	\$139,000
Twin Falls County (MSA: Twin Falls)	\$155,000

Table 1B: Median Home Price in Western Resort Counties

County	Median Home Price, First Quarter 2014
Blaine County, ID (Sun Valley)	\$321,000
Bonner County, ID (Schweitzer Mountain)	\$181,000
Teton County, ID (Targhee Resort)²	\$504,000
Teton County, WY (Jackson Hole Mountain Resort)	\$504,000
Routt County, CO (Steamboat)	\$339,000
Pitkin County, CO (Aspen Snowmass)	\$625,000
San Miguel County, CO (Telluride Ski Resort)	\$308,000
Flathead County, MT (Whitefish Mountain Resort)	\$220,000

Source: Department of Housing and Urban Development 2014 County Median Sales Price

¹ "Metropolitan Statistical Area" (Camas and Lincoln Counties share the same MSA as Blaine Co (Hailey). Jerome County shares the same MSA as Twin Falls.)

² Teton County, ID shares same MSA as Teton County, WY (Jackson, WY)



Photo courtesy of ARCH Community Housing Trust

Seasonal Housing Units and Housing Occupancy

Of the County’s total housing units, as many as 32 percent are used only seasonally – either by second homeowners or short-term renters. Like other resort counties, Blaine County as compared to the nation has a higher than average percentage of second homes. The highest concentration of second/seasonal homes is located in the north valley, particularly in and near the cities of Ketchum and Sun Valley.

The number of seasonal units has increased slightly between 1990 and 2000, as shown in Table 2. (The US Census combines “seasonal, recreational and occasional use” as one type under “vacant” unit. Other vacant units are not included in Table 2, so the percentages do not add up to 100. See Appendix for a breakdown of the 2010 total.)

Table 2: Blaine County Housing Usage by Type

	Population	Occupied Ownership Units	Percent of Stock	Occupied Rental Units	Percent of Stock	Seasonal Units	Percent of Stock	Total Housing Stock
1990	13,552	3,535	37%	1,971	21%	2,933	31%	9,500
2000	18,991	5,357	44%	2,423	20%	3,723	31%	12,186
2010	21,376	5,939	39%	2,884	19%	4,766	32%	15,050
Net Gain (loss)	7,824	2,404	2%	913	(2%)	1,833	1%	5,550

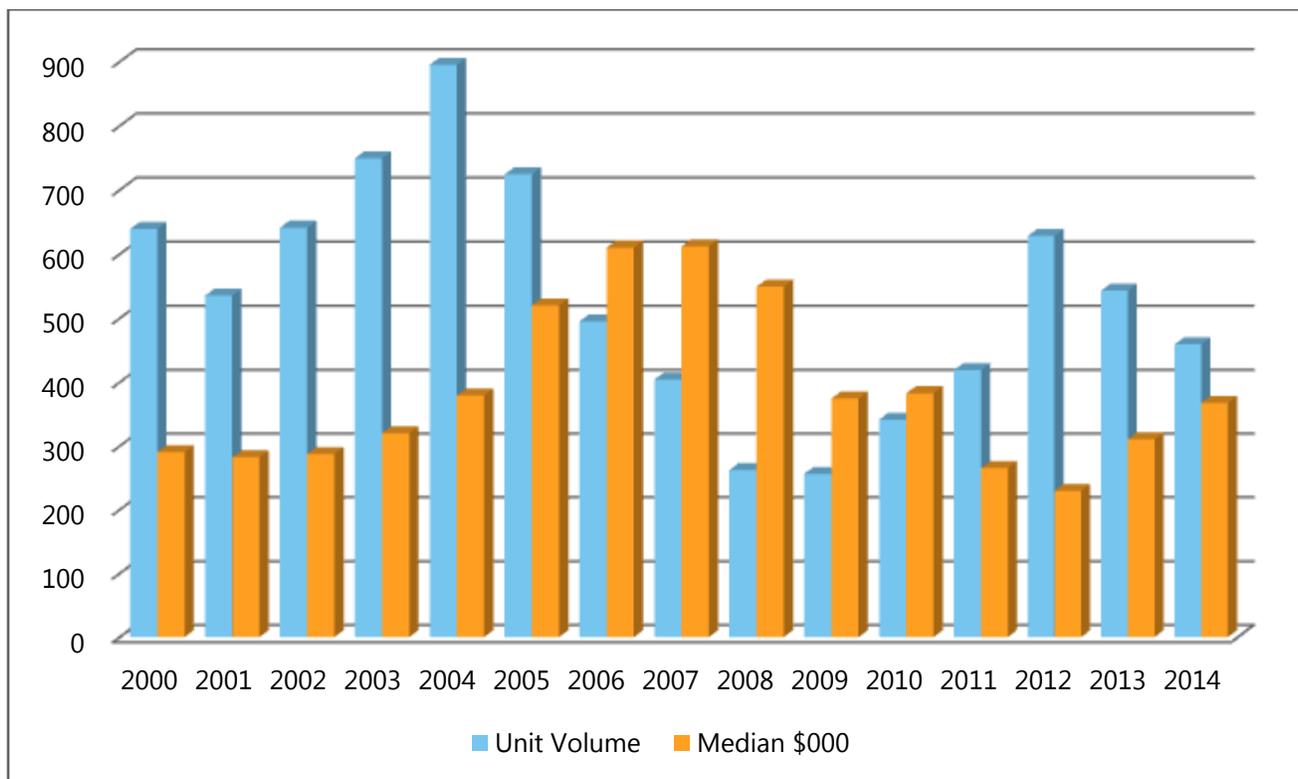
Source: U.S. Census Bureau

Impacts of the Great Recession

The Great Recession, December 2007 to June 2009, (US National Bureau of Economic Research) significantly affected Blaine County residential real estate through both reduced unit sales volume and reduced median prices. These changes introduced an increased level of housing affordability in certain submarkets within Blaine County. As is shown in Chart 1, sales went from a high of 895 homes sold per year in 2004 to a low of 256 in 2009, and from a peak median price of \$612,000 in 2007 to a low median price of \$229,500 in 2012. In each of these time periods the peak-to-trough cycle took five

years, with median prices lagging by approximately three years. After the 2009 low point there was a rebound in unit sales volume through 2012, partially due to an increased number of bank-owned or financially distressed properties available on the market. The overall County trend indicates a slower rate of increase for these market indicators when compared to the years immediately preceding the recession. To provide context relative to present market conditions, the 2014 median price and unit volume values represent 60% and 51% respectively of their 2007 and 2004 pre-recession peak values.

Chart 1: Blaine County Residential Unit Sales Volume and Median Price



Source: Sun Valley Board of Realtors

Age and Condition of Housing Stock

Blaine County Housing Authority (BCHA) periodically commissions reports that address the age and condition of housing stock in the County. The 2011 data indicates that the Blaine County assessor identified 26 percent of the housing stock in unincorporated areas and 6-8 percent in the cities as “in poor condition.”

Local aesthetic codes and homeowner association guidelines tend to be well defined. Architectural styles of both residential and commercial structures often exhibit originality, variety, quality and fit with the local culture and mountain scenery. These factors are viewed as important to quality of life.

Fair Housing

All Blaine County housing, land use, and zoning ordinances shall address equal access to housing for all and shall support the goals of the Fair Housing Act of 1968. The Board of Commissioners annually approves and records a proclamation declaring “Fair Housing Month.” Local housing organizations, other jurisdictions and private sector housing developers follow national Fair Housing practices and regulations

Local Housing Trends

The following data trends and key topics have been noted over the last two decades:

Location of population and housing. The majority of new population and housing growth over the past 20 years has occurred in the incorporated cities, accounting for 80 percent of the population growth.

Affordability. Despite the fact that median home prices are lower than they were prior to the Great Recession, prices are rising again and out of reach



Village of Triumph - Daphne Coble

for many wage earning families, creating a growing affordability gap. Housing costs vary greatly between different geographic areas, with the higher costs in the Sun Valley/Ketchum area and lower costs generally in the south county.

Housing Types. Housing types include single-family, condo/apartment (multifamily), and a limited number of manufactured and mobile homes. Sixty-six percent of housing county-wide (including the cities), remains single-family. A higher percentage of single-family housing exists in the unincorporated area. Accessory dwelling units provide limited housing opportunities because many have not been made available for rent but are used as private guest quarters. These units accounted for nearly 20 percent of building permits in the unincorporated county during the past 10 years. Inquiries about non-traditional housing types such as yurts and wheeled “tiny homes” are becoming more common and will need to be addressed; some of these are not allowed as dwellings.

Occupancy. Blaine County, like many resort areas, has a high percentage of housing that is vacant for much of the year. This creates both positive and negative effects. Construction and maintenance of second homes contribute to the local economy and tax base. Second-home owners often participate in and contribute to local social and cultural causes and activities. Seasonal occupancy generally means lower demand for local government services. On the other

hand, large numbers of vacation homes reduce the vibrancy and social cohesion of neighborhoods, compared with neighborhoods of full-time residents.

Shift towards rental housing. Blaine County has mirrored a national shift towards rental versus ownership housing³. Locally, this trend was precipitated by the recession, when home values fell below purchase prices, causing record foreclosures. In the last few years of economic recovery, there has been some shift back towards home purchase, but stricter lending regulations have caused many residents to remain renters. The high number of seasonal workers influences the need for rental units. Seniors also transition from owning to renting. Information collected by the BCHA shows that vacancy rates have been dropping and rental costs have been rising since 2012.

Economic impact of housing and construction industry. The housing and commercial construction industry (including architecture/design, real estate, and support services) have been an economic driver and provided leading job categories for much of the last twenty years. The Great Recession underscored the vulnerability of an economy overly dependent on the construction industry. Efforts have been made towards more economic diversification. Concern about the environmental impacts of large homes caused the county to re-examine its building codes and land use policies.

Energy-Smart Homes. The trend towards energy efficiency has taken hold. Most new construction is being built to higher standards for both sustainable building practices and energy efficiency. The County has adopted the BuildSmart energy regulations that exceed the requirements of the 2009 International Energy Conservation Code.

Employer-provided housing. Some major employers have begun to contribute to housing for their employees. As in other resort counties, they find that

housing assistance helps with employee retention. For example, the Sun Valley Company dormitories house a significant number of seasonal employees during peak seasons. Other major employers, such as St. Luke's Wood River Medical Center and Blaine County School District offer a higher pay scale to employees, in recognition of high local housing costs. Some municipal jurisdictions have offered housing stipends to manager-level employees and emergency responders in order to enable those employees to live within city limits.



Photo courtesy of Blaine County Building Services

National and Regional Housing Trends

Various sources track trends regarding where people want to live, and differences between demographic groups regarding changing housing preferences. Studies that are national in scope usually do not take into account the characteristics unique to resort counties, but are described here to provide broader context.

The National Association of Realtors (NAR) conducts a nationwide Community Preference Survey, which notes a decreased preference for single-family houses and an increased preference for condos and apartments. Other key preferences noted in the 2013 NAR survey include:

³ US Housing and Urban Development

- Desire for privacy from neighbors
- Walkability: places to take walks, and locations within an easy walk of community amenities
- Access to good schools
- A community with people from all stages of life: older people, children, families and young adults
- Smaller homes and lots
- Established neighborhoods; large trees
- Access to transit
- Short commute to work

The Urban Land Institute (ULI) in their “America in 2015” survey also found that while single-family homes are still the most preferred housing type at 61 percent, that is down from 67 percent in 2013. The ULI also notes a shift towards denser housing, and toward rental versus ownership housing for persons under 35 and those over 65.

Blaine County and its cities will particularly want to track the housing needs of seniors, the fastest-growing segment of our population. Some local realtors and builders have confirmed the trend towards smaller homes that are close to town and/or within walking distance of cultural amenities.

Housing Forecast for Blaine County

Population forecasts, which are shown in the Community Profile Section of this Plan, affect how the County plans for future housing needs. The Idaho Department of Labor’s forecast shows the County’s population increasing by 207 additional persons by 2022, while Woods and Poole projects 3,162 additional persons by that year. Using these widely differing population forecasts to project housing needs, Table 3 shows the number of additional housing units that would be needed within the unincorporated county and in the cities, assuming the current split of approximately 30-70 percent between county and city residents, respectively.

Table 3. Additional Housing Units Needed by 2022 under Two Forecast Scenarios

	ID Dept. of Labor	Woods & Poole
In Unincorporated County	26	392
Within Cities	60	911

**Assumes 2.42 persons per unit in unincorporated areas and 2.43 persons per unit in cities, the average household size reported in 2010 Census data.*

To meet the forecasted demand for additional housing, either new housing will be built or some of the existing second homes (as much as 32 percent of the housing stock) will be converted to full-time residences. The housing and location preference trends identified above suggest that cities may be accommodating a greater percentage of new residents, lessening the demand for development in the unincorporated county.

As part of this Plan Update, the County has conducted a Build-out Study, described in the Introduction. In summary, the study shows that even if the highest number of projected housing units were to be built in the unincorporated county, enough land exists under current zoning to accommodate this growth.

Housing Affordability

Housing that is affordable for wage earners is vitally important to the economic and social success of our County and continues to be a critical planning topic for county and city leaders. The post-WWII housing policies of the US government and financial sector have had a deep and lasting effect on the lives and well-being of individuals and families across multiple generations. Some policies have had unintended consequences of decreasing housing affordability—such as those favoring single family homes on larger lots in suburban settings – and housing availability for ethnic minorities. Housing costs in resort counties are higher than average, compounding the

need for effective housing policies to address the affordability gap. Local officials have struggled for years to establish policies that will facilitate the provision of housing affordable to wage-earning families. Many believe that the provision of affordable housing (often called “community housing” or “workforce housing” locally) is a community-wide responsibility that should be borne not only by developers but also by employers, government and non-governmental organizations.

A common way to discuss the costs of housing relative to income is “the affordability gap.” The affordability gap is defined as the difference between the price that the median household can afford to pay to rent or buy a home and the median price of housing available for purchase or rent. This gap leads to another commonly tracked statistic: “housing cost burden.” Cost-burdened households are those spending more than 30 percent of their income toward ownership or rental housing costs. This burden affects their ability to pay for other basic needs. Map 2.2, Housing Affordability, 2013, shows the percentage of cost-burdened households in the US. Within Idaho, Blaine County stands out as one of two counties with the highest proportion of cost-burdened households. Table 4 compares the affordability measures and shows an upward trend in the number of cost-burdened households.

Another key statistic used in measuring housing affordability is Area Median Income (AMI), as published by the US Department of Housing and Urban Development. AMI is the figure at which half

the households have higher income and half have lower income. This can be compared to the median price of all housing sales within the County. The Appendix provides links to housing reports that include affordability analyses.

While current median home prices and rental rates are lower on average than during the pre-recession years, home prices and rents are now rising. Finding affordable housing is challenging, especially in the north part of the County, for county residents who depend solely on wages for their income. As shown in the Community Profile of this Plan, average wages are more than \$10,000 lower per household than the national average even though median household income in Blaine County exceeds that of the nation. The County’s high median income figures reflect the wealth found here, but work against the County’s affordable housing providers seeking grants.

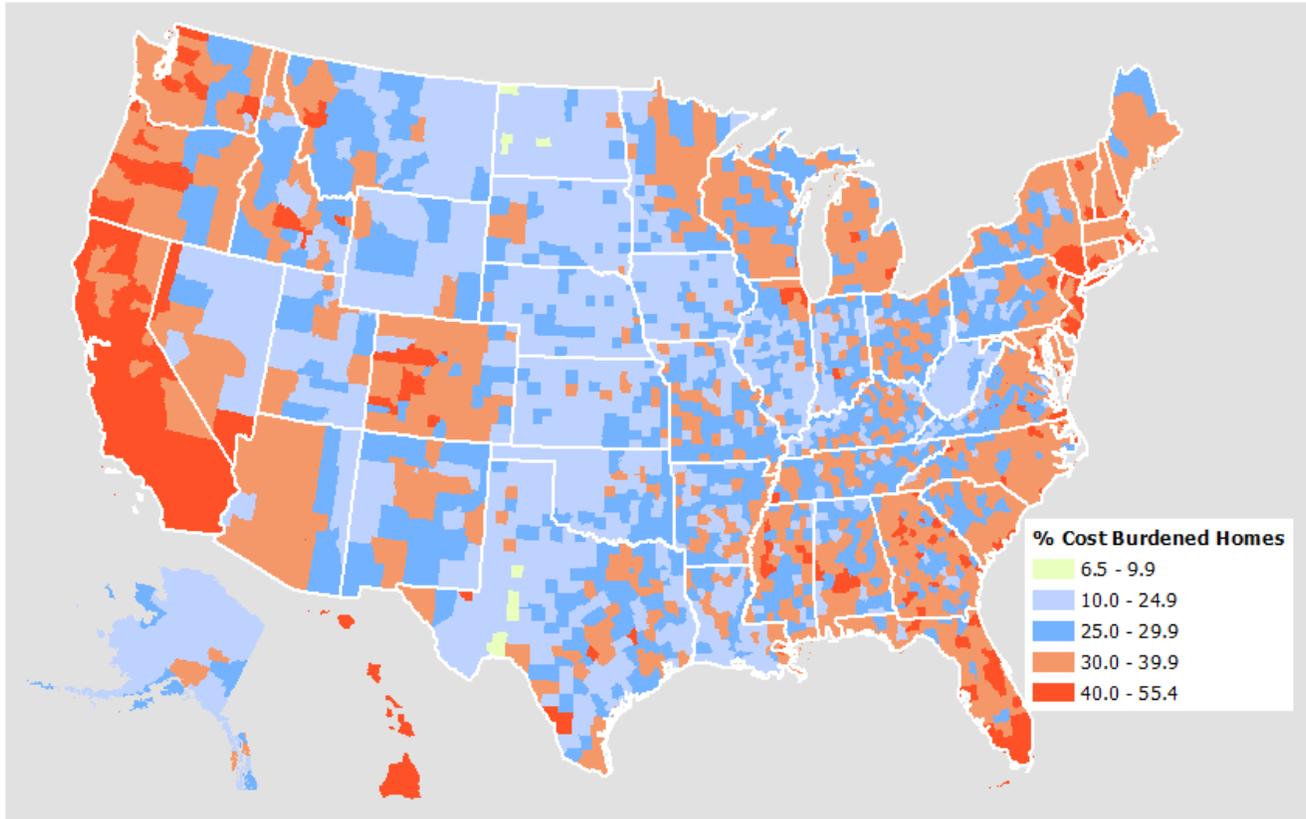


Photo courtesy of Blaine County Housing Authority

Map 2.2

Housing Affordability in the United States, 2013

Housing cost burden is the ratio of a household's monthly income used for housing costs. A household is considered 'housing cost burdened' if they pay 30 percent or more of their monthly income towards housing costs.



Source: Housing Assistance Council (HAC) Tabulations of 2009-2013 American Community Survey (ACS) Data



Housing Assistance Council
 1025 Vermont Avenue, NW
 Suite 808
 Washington, DC 20005
 (202) 842-8800
www.ruralhac.org

Table 4: Blaine County Affordability Gap

				Percent of households paying more than 30% of income towards housing	
Year	Median Household Income	Median Home Value	Median Gross Rent	Owners	Renters
1990	\$31,199	\$127,400	\$408	(not reported)	(not reported)
2000	\$50,496	\$288,800	\$740	31.5%	33.7%
2010	\$57,330	\$466,000*	\$894*	49.8%*	34.3%*

Source: US Decennial Census and (*) American Community Survey 2008-2010

Housing Organizations

The County relies on the Blaine County Housing Authority (BCHA), a quasi-governmental entity, and housing nonprofit groups such as ARCH Community Housing Trust for the full range of housing planning, development and management services. This includes promoting new housing policies, developing new affordable housing, refurbishing existing housing stock, managing existing community housing units, pursuing new funding opportunities for affordable housing and educating the community on housing issues.

BCHA maintains a wide variety of statistics regarding housing needs and affordability. The benchmarks in BCHA's report relate to the make-up of its applicant list for deed-restricted affordable housing in the County. BCHA's statistics are compiled and reported on a quarterly and/or annual basis. (See the Appendix for the 2014 BCHA Annual Report.)



Photo courtesy of Blaine County Housing Authority

Comparison to Other Mountain Resort Counties

Other mountain resort communities provide housing for their workforces through a variety of tools, such as inclusionary zoning, commercial linkage, and real estate transfer taxes (these are defined in Appendix). Many of these programs are not permitted under Idaho law.

A common measurement is to look at housing that is price-restricted, either via a deed restriction for ownership units or rent restriction. Table 5 compares Blaine County to other resort counties in terms of deed/rent-restricted housing.

Table 5: 2012 Resort County Comparisons, Deed Restricted and Rent Restricted Housing

County	Number of Deed Restricted/Rent Restricted Homes	% of Deed Restricted/Rent Restricted Homes as compared to County Population
Blaine County, ID: pop. 21,378 (Sun Valley)	525	2.46
Bonner County, ID: pop. 40,877 (Schweitzer Mountain)	(not reporting)	(not reporting)
Teton Co, ID: pop 10,170 (Grand Targhee Resort)	102	1.00
Teton County, WY: pop. 21, 294 (Jackson Hole Mountain Resort)	1,128	5.30
Routt County, CO: pop. 23,509 (Steamboat)	135	0.57
Pitkin County, CO: pop. 17, 148 (Aspen, Snowmass)	2,800	16.32
San Miguel County, CO: pop. 7,359 (Telluride Ski Resort)	1,126	15.30
Flathead County, MT: pop. 90,928 (Whitefish Mountain Resort)	89	0.1

Community Housing Overlay

Each jurisdiction in the County has the responsibility for regulatory programs and incentives to facilitate the development of housing that is affordable to low- and moderate-income households. The Blaine County Commissioners have, over the past several years, expressed their commitment to ensuring the provision of a share of the needed affordable housing county-wide.

One result of this commitment is the Community Housing Overlay District located in the vicinity of St Luke’s Wood River Medical Center, which provides for significant density bonuses and other incentives for developments that include affordable housing. This overlay could be utilized in other areas of the County to promote construction of additional affordable housing units.

OUR PAST AT A GLANCE

1994

The 1994 Comprehensive Plan set forth several goals and recommendations, of which several have been met.

- 1 Identify areas suitable for the provision of affordable housing
 Incentivize lower and middle income housing adjacent to incorporated cities
 Establish design review criteria for affordable housing units
Community Housing Overlay District ordinance adopted in 2004 and reviewed and revised in 2009 and 2013

- 2 Allow for long-term rental of caretaker and guesthouse units
Accessory Dwelling Unit provisions are now set forth in Chapter 3 of the zoning code

- 3 Create organizations to provide mortgage information to consumers

Create deed restrictions to ensure preservation of affordable housing
 Identify and monitor existing and anticipated needs for resident housing
 Create a program by which contributions from agencies, private parties, and developers can be turned into affordable housing units
 Identify and evaluate for use available Federal and State programs for housing
The Blaine County Housing Authority (BCHA) and ARCH Community Housing Trust now provide these services

- 4 Utilize Building and Fire Codes to ensure that housing is safe and sanitary
International Building Codes and International Fire Codes are adopted and updated regularly

Several other recommendations speak to creation of a range of housing types and sizes for all residents and workers of Blaine County and review and consideration of zoning regulations that act as an impediment to affordable housing, which are ongoing goals.

Many of the issues and challenges identified in the plan still apply, including a high number of cost-burdened households and high land and construction costs. New challenges have arisen since the Great Recession, which caused record numbers of foreclosures as well as severe negative impacts on the construction sector of the economy.

1975

The 1975 Plan noted that 90% of the residential development occurred in the upper Wood River Valley corridor, though it stated that in 1971 developed lots in the

Ketchum area “hit a marketable ceiling of approximately **\$10,000**” and residential demand began to move southward! This Plan intended to keep most residential growth near the towns, protecting southern areas for agricultural uses.

The 1975 Plan identified an issue of housing for wage earning families, referred to in the Plan as “low cost” or “service” housing, in spite of the fact that the 1970 median home value was identified as \$15,600. The Plan encouraged the cities of Ketchum and Sun Valley to evaluate this issue and find ways to stimulate the development of service housing. The Plan also identified the need for senior housing.

The 1975 Plan also sought to reduce allowed density to reflect the carrying capacity of the land.

Key Statistics from the Past	Building Permits (Unincorporated County)	Total Assessed Values (All of Blaine County)	Zoned Capacity
1975	84	(not available)	240,000 residents (Cities included)
1994	197	\$ 2.5 billion	(undetermined)
Most Recent	150 (2013)	\$ 8.5 billion (2014)	31,462 residents (Uninc' County, Cities TBD)

Challenges

Blaine County faces the following challenges with regard to housing. The Desired Outcome(s) that most specifically address each challenge are listed below.

Affordability gap. Limited housing choices for wage-earning families due to high home prices or rental rates. (Desired Outcomes B-3, B-4, B-6, B-7, B-9, C-1, C-2)

Land prices and construction costs. The high cost of housing is related to both high land prices and a higher cost of construction due to factors such as labor costs, costs for transporting materials, and snow-load, seismic and energy requirements (BuildSmart). (Desired Outcomes A-3, A-5, B-3, C-6, C-8)

Housing for an aging population. As our population continues to age, the need grows for tiered-care, fixed-income housing with accessible services and housing designed appropriately for older residents. (Desired Outcomes A-3, B-1, B-5, B-10, B-11)

High unoccupied unit rate. Due to second-home ownership, a higher than average numbers of units are vacant, which can lead to “dark” neighborhoods. (Desired Outcomes B-4, D-1)

Environmental restrictions on developable land. Federal public lands (81 percent of the County) are not available for private development. Much of the remaining land has limitations due to natural constraints such as floodplain areas and hillsides, or is permanently restricted from development via conservation easements. Public lands, hillsides and riparian areas are highly valued by the community. (Desired Outcomes A-1 through A-6)

Wildfire potential. Many outlying areas are unsuitable for housing density because of proximity to fire-prone slopes. (Desired Outcome A-4)

Limited areas with water and sewer infrastructure. Existing water and sewer infrastructure is very limited outside of the cities. This limits development opportunities for housing denser than one unit per acre in the unincorporated County where development of such infrastructure is either financially or physically infeasible. (Desired Outcomes A-3, A-5, C-6)

Neighborhood pressure to maintain the status quo. The development of affordable housing is challenging in many neighborhoods, particularly if mixed housing types are proposed. Neighborhood resistance can delay or stall the provision of much needed housing. (Desired Outcomes A-1, A-2, C-4, C-5)

Limited rental housing. Market-rate rental apartments have been uneconomical to develop because of high land and development costs. (Desired Outcomes B-4, B-5, B-8, B-9, C-3, C-5)

Lack of legislative tools and funding sources in Idaho. Idaho counties are allowed to do only what is authorized by the State. Idaho laws do not provide for certain funding and community housing development opportunities that are available in resort counties in other states, including a real estate transfer tax, inclusionary zoning, commercial linkage, and tax advantages. (Desired Outcomes D-1, D-2)

Competition for federal funding. The mechanisms for allocating federal funds for housing are frequently not aligned with the housing needs of Blaine County due to the high Area Median Income. (Desired Outcomes B-1, C-3, D-1, D-2)



Cold Spring Crossing – Kevin Syms

Desired Outcomes

A. Location of Housing

Desired Outcome: housing that is located close to jobs and services. Cooperation between the County and its cities is a high priority when planning for new growth. Such cooperation is essential to the success of housing policies.

- A-1: Engage in long-range planning with the cities relative to population and job projections with a goal of directing the majority of new growth towards the cities. The jurisdictions should create a collaborative planning process to accomplish this goal and the means and methods of increasing density in city cores.
- A-2: Continue cooperative planning efforts with each city regarding the accommodation of new housing in Areas of City Impact. Planning in these areas should anticipate future housing growth.
- A-3: The majority of new housing should be located close to job centers, particularly in the incorporated cities where municipal infrastructure, other services and amenities are available.
- A-4: Continue to protect hillside, avalanche-prone, riparian and other sensitive or hazard areas from housing development. Implementation of firewise practices should be augmented in existing lots near wildfire-prone areas and defensible spaces should be established in new subdivisions.
- A-5: Denser housing should be located in or near areas where municipal infrastructure and services such as water, sewer, and/or transit exist or are planned.
- A-6: In collaboration with the cities, review population projections every five years to assess the availability of land in locations that meet the goals of this Plan and to ensure that enough appropriately zoned land is available in these locations for anticipated growth.

B. Types of Housing

Desired Outcome: a balanced mix of housing types meeting the needs of residents, responding to economic demand and aligning with our overall principles of energy conservation, efficient land use planning, careful use of natural resources and respect for the natural environment.

- B-1: Consider demographic changes when looking at a balanced mix of housing types, including both rental and ownership housing.
- B-2: Continue support for the BuildSmart Energy Code. Seek and support additional funding programs that facilitate the development of energy-efficient homes.
- B-3: Facilitate the development of smaller houses, dwelling units, and lots through zoning and other tools.
- B-4: Continue to encourage the development and use of accessory dwelling units as housing for workers and full-time residents.
- B-5: Address the need for housing options for seniors, particularly in areas adjacent to transit and other services. Encourage the development of housing appropriately designed for seniors, including tiered care, retrofit of existing units and accessibility features.
- B-6: Recognize the importance of starter homes as a critical component of economic infrastructure and a component of a healthy and diverse housing stock. Adopt policies and zoning codes, where appropriate, to support the development of starter homes (generally defined as the first which a person or family can afford to purchase).
- B-7: Support efforts to address the age and condition of existing housing stock in the unincorporated County through a variety of land use, building and incentive programs. Consider more flexible regulations for existing nonconforming buildings and lots that provide housing for year-round residents, including zoning changes, flexibility in energy codes and other modifications, recognizing that continuing to live in existing homes is the most sustainable practice.
- B-8: Continue to allow for the development and upkeep of employee on-site housing in rural and agricultural zones, and support employer-provided housing in areas proximate to employment.
- B-9: Allow for development, continued use and maintenance of manufactured homes and mobile home parks in appropriate areas as a viable affordability alternative.
- B-10: Recognize the needs of multigenerational households with regard to housing choices.
- B-11: Make provisions for persons with disabilities with regard to housing choices.

C. Housing Affordability

Desired Outcome: adequate housing opportunities for Blaine County residents and workers in all wage ranges and income levels. Organizations providing community housing are well supported in their efforts to fund, enhance, expand and diversify affordable housing.

- C-1: Increasing housing affordability using the guideline of households paying no more than 30 percent of their income toward housing costs is of the highest priority. Develop benchmarks to measure progress towards this goal.
- C-2: Review and report on data at least every two years that will measure progress towards diversified housing opportunities including tracking the percentage of cost-burdened households as those figures become available from the Census Bureau.
- C-3: Seek to balance the mix of housing stock, and seek to reduce barriers to owning and renting housing for low-, moderate- and median-income households.
- C-4: Expand education and outreach efforts to the community at large about the need for affordable housing.
- C-5: Recognize the critical function of organizations focused on housing issues. Continue to fund organizations focused on providing, managing and growing the affordable housing stock, including the identification of expanded funding sources for these organizations.
- C-6: Consider additional areas for the Community Housing Overlay District or other zoning tools that increase allowable density for affordable housing where community housing planned unit developments would be appropriately located in proximity to jobs and adequate infrastructure.
- C-7: Provide additional flexibility in the development review process when community housing is proposed.
- C-8: Reduce plan/permit fees for community housing developments.

D. Funding

Desired Outcome: more dedicated funding sources for the development of housing and related infrastructure for low-, moderate- and median-income households.

- D-1: Pursue local, state and federal legislative and program options that could result in dedicated revenue streams for the development of housing for low-, moderate- and median-income households, such as local option real estate transfer taxes.
- D-2: Lobby at the state level for new funding sources or local incentives for the development of housing and related infrastructure.



Courtesy of the Ralph Harris/Fuld Collection in the Regional History Dept. of The Community Library.

Appendix - Chapter 2. Housing

(updated December 2018)

Seasonal Housing Units and Housing Occupancy

HOUSING OCCUPANCY	# of units	% of units
Total housing units	15,050	100.0
Occupied housing units	8,823	58.6
Vacant housing units	6,227	41.4
For rent	642	4.3
Rented, not occupied	60	0.4
For sale only	432	2.9
Sold, not occupied	50	0.3
For seasonal, recreational, or occasional use	4,766	31.7
All other vacants	277	1.8
Homeowner vacancy rate (percent) [8]	6.7	(X)
Rental vacancy rate (percent) [9]	17.9	(X)
HOUSING TENURE		
Occupied housing units	8,823	100.0
Owner-occupied housing units	5,939	67.3
Population in owner-occupied housing units	14,048	(X)
Average household size of owner-occupied units	2.37	(X)
Renter-occupied housing units	2,884	32.7
Population in renter-occupied housing units	7,070	(X)
Average household size of renter-occupied units	2.45	(X)

Source: U.S. Census 2010. DP-1: Profile of General Population and Housing Characteristics: 2010

Housing Organizations

BCHA performs an affordability analysis twice per year in its reports to the community, including the Annual Report (link below). The ownership markets for the north and south valley are reported and analyzed as well as the rental market for each city in the Wood River Valley. These analyses measure affordability in the current Blaine County markets and compare the current conditions to results from the previous analyses, giving an indication of affordability trends throughout the county.

BCHA FY2017 Annual Report is found at this [link](#).

BCHA Table of Affordable Units in Blaine County (2018)

Affordable Owned Units in Ketchum	Affordable Owned Units outside Ketchum	Affordable Rental Units in Ketchum		Affordable Rental Units outside Ketchum (Within other incorporated cities and unincorporated county)		
		#	name	#	name	Location
60	26	4	Copper Ridge	4	Cold Springs Crossing	127 Hospital Drive, Ketchum
		1	Parkside	191	Balmoral	851 Shenandoah Dr, Hailey
		1	600 2 nd Street E Condos	40	Snow Mountain	2011 Woodside, Hailey
		32	Northwood Place	24	River Street - Seniors Only	731 N River Street, Hailey
				24	Tanglewood Apartments	2781 Winterhaven Drive, Hailey
				20	Summit - Seniors only	251 W Carbonate Drive, Hailey
				48	Sunnyside Apartments	620 Willow Drive, Hailey
				27	Baldy View Apartments	1771 Woodside Blvd, Hailey
				24	Valley View Apartments	800 Second Ave., Hailey
						1
				1	Nichols Landscape	Hospital Drive, Ketchum
				4	Bellevue Townhomes	6 th & Oak St., Bellevue
				8	Shenandoah Townhomes	Shenandoah Drive, Hailey
		38		416		

**Map 2.1
Housing & Population Distribution
September 2014**

