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## INTRODUCTION

### Purpose of the Study

This Housing Needs Assessment provides information on which policy decisions, local housing goals and objectives, and program options can be based. This information is intended to inform decisions and support consideration of options for addressing community housing needs and opportunities. Addressing housing needs, concerns, issues and opportunities is complex and challenging yet crucial for preservation of communities and a sustainable economy.

This study assesses and quantifies a variety of housing needs. Broadly stated, housing needs can be defined as conditions that adversely affect the health, safety and welfare of the county's residents and its communities. The specific types of needs considered in this report include:

- Affordability, which considers housing costs relative to income and is generally defined as having a housing payment that is less than 30% of a household's gross monthly income;
- Overcrowding, or when homes are not of a sufficient size to meet the needs of the household, measured as more than 1.5 persons per bedroom;
- Condition of homes, which encompasses a variety of factors such as general physical condition, sanitation, safety and surroundings;
- Public perceptions, which gauge the relative severity of housing needs in the county relative to other problems that residents face;
- Location of housing, or the ability of residents to live where they want to live and in proximity to employment;
- Employer problems, including insufficient labor force to fill available positions, high turnover, absenteeism/tardiness that are directly attributable to housing costs and availability and, if left unaddressed, negatively affect the operations of businesses and essential service providers (schools, medical facilities, emergency service providers, municipal and county governments, etc.); and,
- Demand – the net number of housing units needed to achieve a balance between the demand for housing generated by population and job growth and the supply of housing.

## **Specific Uses for the Study**

This Housing Needs Assessment may be used to:

- Develop strategies to comprehensively address housing needs;
- Evaluate and potentially modify public policies and housing programs including master plans, land use regulations, development codes and affordable housing incentives;
- Facilitate partnerships between public- and private-sector organizations to create developments that include housing appropriate and affordable for different population groups;
- Obtain financing for housing projects. Most private, federal and state lending institutions require information on the market for proposed projects to support loan or grant applications. Often information presented in a housing needs assessment may be used to support a proposed development with different funding agencies;
- Establish baseline information from which progress toward meeting agreed upon goals can be evaluated;
- Plan for future housing needs connected with anticipated growth in jobs in Blaine County;
- Support various other planning-related projects that can benefit from the availability of up-to-date demographic data including transportation studies, environmental impact statements, school expansion and parks/recreation planning.

## **Organization of the Report**

This report contains seven sections as follows:

- I. Demographic Characteristics, which provides population and household estimates, examines growth and describes the demographics of households in Blaine County both by tenure and by north-, mid- and south-valley areas.
- II. Employment, which provides data on number of jobs, growth in jobs, seasonality in employment, wages paid, employer problems related to hiring and retaining employees, employer perceptions about employee housing needs and future employment plans.
- III. Housing Problems, which examines perceptions about the issue of people who work in the county being able to find housing they can afford, affordability, overcrowding, physical conditions and renters who are unable to buy.
- IV. Rental Market Analysis, which analyzes the inventory, bedroom mix, rents charged and rental availability.

- V. Community Housing Design and Development, which assesses preferences in terms of location, unit type and design, and examines the acceptability of various techniques that could be used to produce/promote community housing, and quantifies the market for homeownership. This section also contains information specific to the design and development of housing for seniors.
- VI. Demand and Gap Analysis, which estimates the total number of housing units needed by employees in Blaine County both to fill existing gaps in the market and to accommodate future needs based on five-year projections of employment growth.
- VII. Conclusions and Recommendations, which also serves as an executive summary of the report.

At the beginning of each section, a summary of key findings from that section is included.

## **Sources and Methodology**

### *Area Covered*

This study primarily covers Blaine County and the incorporated cities of Bellevue, Carey, Hailey, Ketchum and Sun Valley. Information on three defined areas within the county is also provided, including:

- North Valley (Ketchum, Sun Valley, the neighboring unincorporated area and unincorporated areas to the north of Ketchum),
- Mid Valley (Hailey, Bellevue, the neighboring unincorporated area and the unincorporated area between Ketchum and Hailey) and
- South Valley (Carey and all unincorporated areas south of Bellevue).

Information on workers that in-commute to Blaine County for jobs is also provided. A mix of primary research and available public information sources was used to generate information for the county, each city and county area and in-commuting households.

### *Primary Research*

Primary research was conducted to generate information beyond that available from existing public sources. This research included a household survey (distributed to Blaine County households), an in-commuting employee survey (distributed to Blaine County employees through their place of work), employer surveys, local realtor and property manager interviews and discussions with the City and County planning departments.

Household Survey. The Household Survey was mailed to 3,000 random homes in Blaine County with another 150 surveys hung on rental properties in Ketchum and

Hailey. A total of 686 completed surveys were returned, for a good response rate of about 23%.

Responses represent a total of 686 households, 1,546 total persons in households and 910 employed adults. The primary purpose of the survey was to generate information on housing needs and preferences; opinions on potential housing issues, programs and solutions; and employment and commuting patterns among Blaine County residents.

In-Commuting Employee Survey. Several businesses in Blaine County were contacted to engage their assistance in delivering surveys to their employees that live outside of Blaine County. About 210 surveys were delivered to 17 businesses. About 37 were returned from employees living outside of Blaine County for a below-average response rate of 17.6%.

The primary purpose of the survey was to provide detailed information on in-commuting households – who they are, where they live, whether they would move to Blaine County if suitable and affordable housing were available and, if so, where they would prefer to live. The employment status and job location of other adults in the household were also asked.

Employer Survey. About 55 employers were contacted by phone with the help of the Blaine Ketchum Housing Authority and mailed an employer survey. Another 450 businesses were randomly mailed a survey to reach a variety of business types, sizes and locations in the County. The intent of the surveys was to determine where employees live; changes in employment over time; to what extent employee housing is perceived to be an issue by employers; and whether employers feel housing programs for employees are needed and their associated level of support. A total of 83 surveys were returned, for a response rate of about 17%.

Key Informant Interviews. Representatives of major employers, property management firms, chambers of commerce, housing agencies, private developers and each of the municipalities in the county were interviewed to supplement the surveys.

### *Representation and Weighting of the Sample*

Three levels of weighting were applied to the Household Survey data to benchmark the results to selected 2000 Census characteristics to ensure that the survey is representative of the general Blaine County population. This included: household distribution by community; tenure; and AMI distribution of households.

First, the survey data were weighted to reflect the distribution of households in Blaine County based on area of residence. A disproportionately large sample of surveys was mailed to households in Carey, Bellevue and Sun Valley to ensure sufficient sample was returned from these areas. As a result, it was necessary to weight the data to reflect the actual distribution of households in the county, as determined from the 2000 Census and growth estimates since 2000.

### Distribution of Households in Blaine County: Surveys and Actual

	Surveys Returned	Actual Estimated Distribution
Bellevue	7.9%	8.7%
Carey	7.0%	2.1%
Hailey	34.3%	30.7%
Ketchum	16.6%	20.3%
Sun Valley	5.6%	7.6%
Unincorporated	28.5%	30.5%

Second, the survey data were weighted to better reflect the owner/renter mix from the 2000 Census. As typically occurs with household surveys, the raw survey results under-represented renters – about 21% of responses received were from renters. As of the 2000 Census, about 31% of households in Blaine County rented. Weighting by owner/renter mix was applied at the community level. The following table shows the percentage of returns from renter households versus renter percentages from the 2000 Census by community.

### Distribution of Households by Tenure in Blaine County: Surveys vs. 2000 Census

	Surveys Returned		Census 2000	
	Own	Rent	Own	Rent
Bellevue	88%	12%	71%	29%
Carey	84%	16%	72%	28%
Hailey	78%	22%	65%	35%
Ketchum	65%	35%	56%	44%
Sun Valley	80%	20%	78%	22%
Unincorporated	88%	12%	78%	22%

Finally, respondents were less likely to earn less than 50% of the Area Median Income (AMI) and slightly more likely to earn over 60% of the AMI than households in Blaine County, on average, as reported by the 2000 Census. Based on special tabulations of 2000 Census data prepared for the U.S. Department of Housing and Urban Development (HUD) called “CHAS” data, about 33% of renter households and 15% of owner households in Blaine County earned less than 50% of the AMI. In comparison, about 17% of renter households and 8% of owner households responding to the survey earned under 50% of the AMI. This group is typically underrepresented in household surveys. Given the above, weighting was applied to owner and renter households, generating an estimate of about 20% of all households in Blaine County earning less than 50% of the AMI (owners and renters combined), which is in line with 2000 Census estimates.

### *Statistical Validity*

The margin of error for household survey tabulations is generally within 3.7% at the 95% confidence level. This means that, for tabulations involving the entire sample, there is 95% confidence that any given percent reported is no more than plus or minus 3 to 4 percentage points from what is actually the case. When estimates are provided for sub-groups, such as household type, owners and renters, etc., the tabulations are less precise. When tabulations involve such a small sample size that caution is called for in their use, as with any tabulations that break out renter households in the south valley, it is so noted in the report.

### *Other Sources of Information*

Sources of published information were used in the preparation of this report, including:

- 1990 and 2000 US Census data, plus CHAS (Comprehensive Housing Affordability Strategy) special tabulation data;
- Employment information from the Bureau of Economic Analysis, Idaho Department of Commerce and Labor and the Bureaus of Labor Statistics - Quarterly Census of Employment and Wages;
- Population projections from the US Census and Idaho Power; and
- Area Median Income for Blaine County from the Department of Housing and Urban Development, 2006.

## I. DEMOGRAPHIC CHARACTERISTICS

This section evaluates estimated population and household growth and the demographics of households in Blaine County both by tenure and by north-, mid- and south-valley areas. This section provides the population and household projections needed to understand expected growth in the area, as well as information on the demographics of Blaine County households to understand housing needs and requirements of the population.

Key findings from this section are as follows:

- The population of Blaine County increased about 11% between 2000 and 2005 and is expected to grow at a similar rate in the next 10 years.
- Household composition varies in the county. Persons are more likely to live alone in the north valley. The mid valley has the highest percentage of single-parent families. The south valley area has proportionately more couples with children.
- About 32% of survey respondents indicated they have a child under the age of 18 in their household.
- The types of units occupied by residents vary within the county. North-valley residents are most likely to reside in condos/townhomes/duplexes (35%) than those in the mid or south valley. South-valley residents are predominately in single-family homes (76%) and are also more likely to reside in mobile homes (19%) than residents in either the north (8%) or mid-valley areas (4%).
- The average number of bedrooms per housing unit declines as one moves further north in the county. Although there are many large homes located in the north-valley area, occupancy of smaller condominiums and other attached units reduces the average number of bedrooms.
- About 70% of respondents (both owners and renters) indicated they were not sure how long they plan to live in Blaine County but most (66% of owners and 46% of renters) anticipated no change in their household over the next 5 years.
- About 21% of households in Blaine County indicated they have at least one person that is age 65 or older living in their household (26% of owner households and 9% of renter households) which is up from the 2000 Census. Most seniors live in single-family homes (72%), with mobile homes comprising a distant second (13%). Only 10% reside in attached residences. Seniors occupy the same size home as lived in by non-senior households even though seniors households are smaller (an average of 1.8 persons compared with 2.5 persons in non-senior households). Senior households have lower yearly median household incomes (\$40,000 in 2006) than non-senior households (\$60,700 in 2006). Only 4% expect to leave Blaine County within the next 5 years, indicating little out-migration of this population.

- About 39% of Blaine County's households earn less than 80% AMI, 30% earn between 80% and 140% AMI and 31% earn over 120% AMI. North-valley households are most likely to earn over 140% AMI (39% versus 28% mid and 21% south) and have the highest median income (median of \$63,874 per year, compared to \$60,000 in the south valley and \$55,000 in the mid valley).

## Population and Household Projections

The population of Blaine County increased about 11% between 2000 and 2005. Population estimates from Idaho Power project the population to increase just under 10% between 2005 and 2010 and between 2010 and 2015. Since the 2000 Census, it is estimated that Blaine County has added about 2,587 persons, 1,270 households and roughly 1,989 housing units.

### Population Estimates: 2000 through 2015

	2000 (Census)	2005	2006	2010	2015
Population	18,991	21,166	21,578	23,226	25,445
Population in households	18,638	20,773	21,177	22,794	24,972
Average household size	2.40	2.34	2.34	2.34	2.34
Households	7,780	8,877	9,050	9,741	10,672
% occupied	63.8%	63.8%	63.8%	63.8%	63.8%
Housing Units	12,186	13,905	14,175	15,258	16,715
Own %	68.9%	67.7%	67.7%	67.7%	67.7%
Rent %	31.1%	32.3%	32.3%	32.3%	32.3%
Own #	5,357	6,007	6,127	6,592	7,222
Rent #	2,423	2,870	2,923	3,149	3,450

Sources: 2000 US Census; US Census population projections for 2005; Idaho Power 2010 and 2015 estimates for Blaine County correlated with US Census 2005 population; 2006 Household Survey (for year 2005 owner/renter estimates and year 2005 household size estimates). Assumed consistent owner/renter ratios, average household size and percent occupied units through 2015.

About 55% of households are in the mid-valley area; 34% in the north and 11% in the south. The highest percentage of residents in the south valley own their residence (77%), compared to about 67% in the mid valley and 66% in the north valley.

### Estimated 2005 Households by Area

	TOTAL		Own		Rent	
	%	#	%	#	%	#
TOTAL	100%	9,050	67.7%	6,127	32.3%	2,923
North County	34.4%	3,113	66.0%	2,055	34.0%	1,058
Mid County	54.8%	4,959	66.9%	3,318	33.1%	1,642
South County	10.8%	977	77.4%	757	22.6%	221

Source: US Census population projections; 2006 Household Survey (own/rent ratios; household distribution ratios).

### Household Type and Size

About 30% of respondents stated they are living alone, including 25% of owners and 39% of renters. Couples without children comprise the second highest percentage of respondents, at 29%, followed by couples with children (24%), single parents with children (7%) and about 4% each with unrelated roommates and immediate and extended family members. Owners are much more likely than renters to be couples or couples with children, whereas single-parent households comprise a higher percentage of renters (14%) than owners (4%). Of respondents living with unrelated roommates, about 89% stated they need to in order to afford housing, with only 11% stating they prefer to live with others.

### Household Type by Tenure

	TOTAL	Own	Rent
Adult living alone	29.9%	25.4%	38.9%
Couple, no children	28.9%	34.9%	16.5%
Couple with child(ren)	24.1%	27.3%	17.6%
Single parent with child(ren)	7.1%	4.0%	13.6%
Unrelated roommates	4.1%	3.0%	6.4%
Immediate and extended family members	4.1%	4.3%	3.7%
Other	1.8%	1.1%	3.2%

Source: 2006 Household Survey

The average household size in Blaine County is about 2.34 persons. Owner households are slightly larger than renter households, on average.

### Household Size by Tenure

	TOTAL	Own	Rent
1	27.8%	23.6%	36.7%
2	38.5%	43.6%	27.6%
3	14.2%	13.6%	15.7%
4	13.9%	13.7%	14.4%
5	3.4%	3.4%	3.3%
6 or more	1.4%	1.5%	1.4%
Average size	2.34	2.37	2.29

Source: 2006 Household Survey

Evaluated by area of residence, survey responses indicate that:

- The largest percentage of north-valley households are comprised of adults living alone (43%), followed by couples without children (32%) and couples with children (14%). This area also has the highest percentage of unrelated roommates living together (6%) compared to the mid- and south-valley areas.
- Mid-valley households are likely to be couples without children (27%), couples with children (26%) or adults living alone (25%). This area has the highest percentage of single parent with children households (11%).
- South-valley households are largely comprised of couples with children (44%), followed by couples without children (26%) and adults living alone (14%). This area has the highest percentage of households comprised of immediate and extended family members (11%) compared to the mid- and north-valley areas.
- Household sizes reflect the above household composition tendencies, with south-valley households being the largest on average (3.14 persons), followed by mid valley (2.51 persons) and north-valley households (1.82 persons).

#### Household Type and Size by Area of Residence

	North Valley	Mid Valley	South Valley
Adult living alone	42.6%	24.8%	13.8%
Couple, no children	31.6%	27.1%	26.2%
Couple with child(ren)	14.3%	26.4%	44.3%
Single parent with child(ren)	2.9%	11.0%	4.0%
Unrelated roommates	6.1%	4.0%	0.0%
Immediate and extended family members	0.8%	4.7%	10.6%
Other	1.8%	2.0%	1.1%
Average Household Size	1.82	2.51	3.14

Source: 2006 Household Survey

#### Children in Households

About 32% of respondents indicated they have a child under the age of 18 in their household. Households with children have an average of about 1.7 children, with owner households averaging 1.8 children per home and renter households averaging a slightly lower 1.6 children per home.

About 49% of households with children have at least one child between the ages of 12 and 17, 43% have at least one child between 5 and 11 years of age and 32% have at least one child under the age of 5.

### Ages of Children

Age Group	% with children in age group	Average Number
Under 5	31.7%	0.5
5 to 11	42.7%	0.6
12 to 17	49.0%	0.6
TOTAL	-	1.7

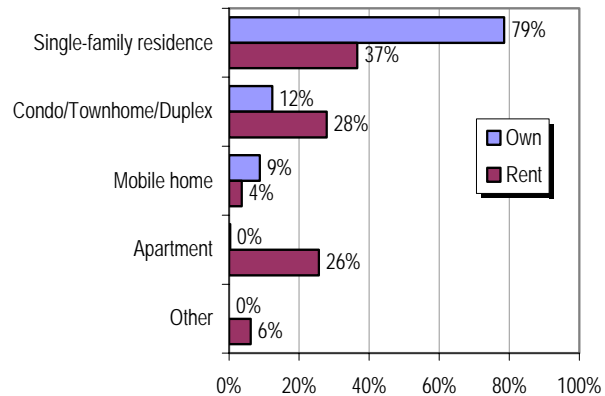
Source: 2006 Household Survey

### Residence Type and Size

- About 65% of respondents reported living in a single-family residence, followed by a condo/townhome/duplex (17%), apartment (8%) and mobile home (7%).
- About 7% of respondents resided in a mobile home, of which 31% own their land and 69% rent their space. Of respondents that own a mobile home, 36% own the land and 64% rent a space.
- Owners are most likely to reside in a single-family home (79%), whereas renters are more divided among single-family homes (37%), condos/townhomes/ duplexes (28%) and apartments (26%).

Type of Residence	
	Total
Single-family residence	65.1%
Condo/Townhome/Duplex	17.3%
Apartment	8.4%
Mobile home	7.2%
Other	2.0%

Type of Residence: By Tenure



Source: 2006 Household Survey

The types of units occupied vary by county area largely due to the availability of unit types in each region. North-valley residents are most likely to reside in condos/townhomes/ duplexes (35%) or apartments (11.5%) than those in the mid- or south-valley areas. South-valley residents are predominately in single-family homes (76%) and have the highest percentage of residents in mobile homes (19%) than either the north valley (8%) or mid valley (4%).

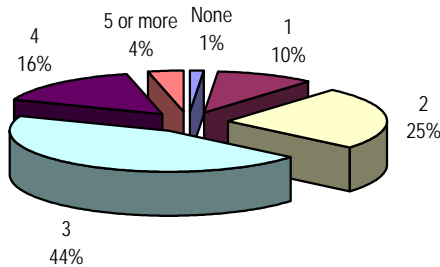
**Type of Residence by Area of Residence**

	North Valley	Mid Valley	South Valley
Single-family residence	43.5%	75.4%	76.4%
Condo/Townhome/Duplex	35.2%	10.5%	0.0%
Apartment	11.5%	8.4%	0.3%
Mobile home	8.3%	3.8%	18.9%
Other	1.6%	1.9%	4.4%

Source: 2006 household survey

About 44% of respondents live in a home with 3 bedrooms, 25% in a two-bedroom home and 16% in a 4-bedroom home. Owner households are slightly larger than renter households, on average (3.0 bedrooms versus 2.2 bedrooms, respectively). The average number of bedrooms per housing unit declines as one moves further north in the county. Although there are many large homes located in the north valley area, the relative abundance of smaller condominiums and other attached units serves to reduce the average bedroom size when residences are analyzed as a whole.

Number of Bedrooms: Blaine County



Average # of Bedrooms

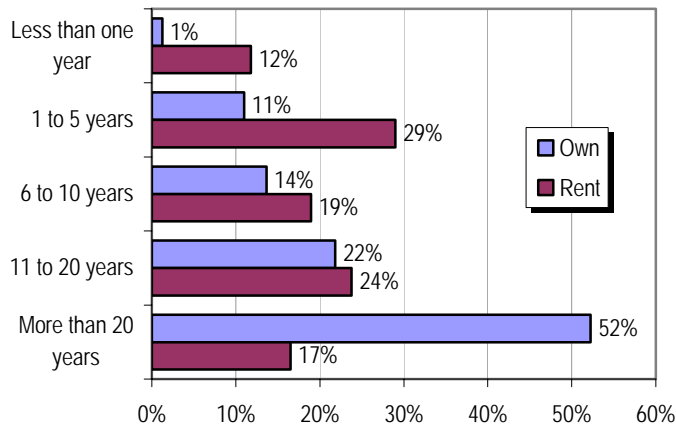
Blaine County TOTAL	2.7
Own	3.0
Rent	2.2
North Valley area	2.5
Mid Valley area	2.8
South Valley area	3.1

Source: 2006 Household Survey

**Length of Residency**

About 41% of respondents have lived in Blaine County for over 20 years. Significant differences in length of residency exist between owners and renters. Of interest is that 24% of renters have lived in Blaine County for between 11 and 20 years, with another 17% living in the area for over 20 years. Given that 76% of these renters stated they would prefer to buy a home, this indicates that few of these long-term residents are renting by choice and would prefer to be more established in the community.

**Length of Residency: By Tenure**



Source: 2006 Household Survey

Respondents were also asked how many times they have moved within the past year and the past 5 years. This shows that owner households, not surprisingly, are more stable than renter households, with 10% of owners having moved within the past year versus 64% of renters. Renters tend to be highly mobile in areas with seasonal employment fluctuations taking advantage of vacancies that increase in slack periods to move into higher-quality or lower-priced units.

*“How many times have you moved in 1- and 5-year periods?”*

	Own		Rent	
	1-year	5-years	1-year	5-years
None	90%	61%	36%	15%
At least one	10%	39%	64%	85%
Average #	0.1	0.7	0.9	2.2

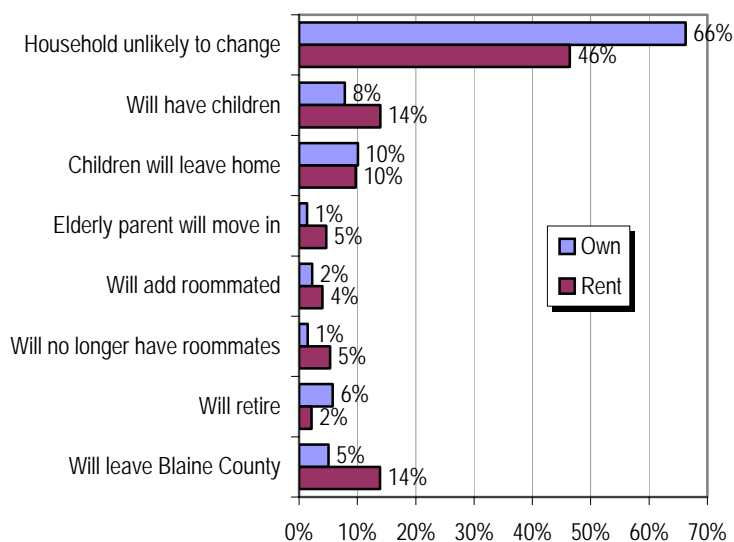
Source: 2006 Household Survey

About 70% of respondents (both owners and renters) indicated they were not sure how long they plan to live in Blaine County. Of the remaining 30% of respondents, owners reported expecting to reside in the area an average of 28 years and renters for 17 years.

When asked how their household is expected to change over the next 5 years, 66% of owners and 46% of renters anticipated no change. Of changes expected:

- About 10% of owner households will have children leaving home, 8% will have children, 6% expect to retire and 5% anticipate leaving Blaine County.
- About 14% of renters expect to have children, 14% will leave Blaine County, 10% will have children leaving home, 5% each will have an elderly parent move in and 5% expect to no longer have roommates.

**Change in Households Over Next 5 Years: By Tenure**



Source: 2006 Household Survey

Length of residency and stability of residency varies somewhat by location of residence.

- South-valley households are more likely than mid- and north-valley households to have been in the area more than 20 years (54%). The south valley also has the highest percentage of residents that have been in the county for less than one year (7%).
- Households in the mid valley are more likely to have moved within the past year (33%) and 5-years (55%) than households in the north valley and south valley.
- Households in the mid valley were also more likely to indicate they may leave Blaine County within the next 5 years (9%) than households in the north valley (6%) and south valley (4%).

**Length of Residence by Area of Residence**

	North Valley	Mid Valley	South Valley
Less than one year	4.9%	4.3%	7.0%
1 to 5 years	10.9%	22.1%	9.4%
6 to 10 years	13.1%	17.7%	11.3%
11 to 20 years	30.4%	18.0%	18.4%
More than 20 years	40.8%	38.0%	53.9%
Have moved in the past:			
1-year	22.0%	32.8%	21.7%
5-years	48.9%	55.3%	53.2%
Expect to leave Blaine County in next 5 years:	6.4%	8.9%	4.0%

Source: 2006 Household Survey

## Senior Households

About 21% of households in Blaine County indicated they have at least one person that is age 65 or older living in their household. This includes 26% of owner households and 9% of renter households. As of the 2000 US Census, a lower 14% of households had at least one senior, indicating this population is increasing in the area. As shown in the following table, this equates to about 1,878 households with seniors in 2006.

### Households with 65+ Persons

	2000	2006 TOTAL	North Valley	Mid Valley	South Valley
Total Households	7,780	9,050	3,113	4,959	977
Households with 65+ persons	% 14.0%	20.8%	30.1%	14.1%	23.4%
	# 1,092	1,878	937	701	229

Source: 2000 Census; US Census population projections; 2006 Household survey (65+ person HH ratio)

To better understand the growing senior household segment, a demographic comparison of households with no persons 65 or older and households with at least one senior is presented in the below table. As shown:

- About 49% of households with at least one senior live in the north valley, 36% in the mid valley and 14% in the south valley. In comparison, the largest percentage of households with no seniors resides in the mid valley (56%), followed by the north valley (29%) and the south valley (14%).
- Senior-occupied households are predominately in single-family homes (72%), with mobile homes comprising a distant second (13%). Only 10% reside in attached residences.
- Senior-occupied households are largely comprised of couples without children (44%) and adults living alone (36%), with 8% living with immediate and extended family members.
- Not surprisingly, many of the seniors surveyed have been residing in the area for a long time -- 56% indicated over 20 years. Only 4% expect to leave Blaine County within the next 5 years, indicating little out-migration of this population.

## Non-Senior and Senior-Occupied Households Compared

# of Persons Age 65+ in Household →	At least		# of Persons Age 65+ in Household →	At least	
	None	one		None	one
<i>PLACE OF RESIDENCE</i>			<i>HOUSEHOLD TYPE</i>		
North County	29%	49%	Adult living alone	26%	36%
Mid County	56%	36%	Couple with children	31%	4%
South County	14%	14%	Couple, no children	26%	44%
<i>TYPE OF RESIDENCE</i>			Single parent, with children	9%	0%
Apartment	9%	5%	Immediate and extended family members	3%	8%
Mobile home	5%	13%	Other	5%	8%
Single-family residence	64%	72%	<i>LENGTH OF RESIDENCY</i>		
Condo/Townhome/Duplex	19%	10%	Less than one year	6%	1%
Other	3%		1 to 5 years	18%	16%
Avg # beds	2.7	2.8	6 to 10 years	15%	15%
Avg HH size	2.5	1.8	11 to 20 years	24%	13%
<i>MEDIAN HOUSEHOLD INCOME</i>			More than 20 years	37%	56%
	\$60,700	\$40,000	Expect to leave within 5 years	8%	4%

Source: 2006 Household Survey

**Household Income**

The following table shows 2006 income limits for households earning 50% AMI, 60% AMI, 80% AMI, 100% AMI, 120% AMI and 140% AMI, which corresponds with BKHA's categories. Limits are based on the median family income for Blaine County, which is \$71,200 in 2006, as determined by the US Department of Housing and Urban Development (HUD). Typically, these income guidelines are used to establish housing targets and thresholds for different local housing efforts, as well as for Private Activity Bond Allocations, Low-income Housing Tax Credits, Section 8 Rent Subsidy and related housing programs. The income limits are adjusted annually.

**2006 Area Median Income Figures**

Persons in Household	Category 1	Category 2	Category 3	Category 4	Category 5	Category 6
	≤50% AMI	60% AMI	80% AMI	100% AMI	120% AMI	140% AMI
1	\$24,900	\$29,880	\$39,850	\$49,800	\$59,760	\$69,720
2	\$28,500	\$34,200	\$45,550	\$57,000	\$68,400	\$79,800
3	\$32,050	\$38,460	\$51,250	\$64,100	\$76,920	\$89,740
4	\$35,600	\$42,720	\$56,950	\$71,200	\$85,440	\$99,680
5	\$38,450	\$46,140	\$61,500	\$76,900	\$92,280	\$107,660
6	\$41,300	\$49,560	\$66,050	\$82,600	\$99,120	\$115,640
7	\$44,150	\$52,980	\$70,650	\$88,300	\$105,960	\$123,620
8	\$47,000	\$56,400	\$75,200	\$94,000	\$112,800	\$131,600

Source: Department of Housing and Urban Development

Responses to the 2006 household survey were used to estimate the percentage of owners and renters that fall within each AMI category. As shown in the following table, about 39% of Blaine County's households earn less than 80% AMI, 30% earn between

80 and 140% AMI and 31% earn over 140% AMI. This varies by tenure, where renters are more likely than owners to earn less than 80% AMI (56% of renters; 27% of owners).

### Households by AMI and Tenure

	TOTAL	Own	Rent
30% or less AMI	9%	5%	16%
30.1% - 50% AMI	11%	8%	16%
50.1% - 60% AMI	7%	5%	9%
60.1% - 80% AMI	12%	9%	15%
80.1 to 100% AMI	11%	11%	12%
100.1 to 120% AMI	10%	11%	9%
120.1 to 140% AMI	9%	11%	6%
OVER 140% AMI	31%	40%	16%
Median income	\$60,000	\$75,000	\$40,000

Source: 2006 Household Survey

Incomes vary by location. Households in the north valley are least likely to earn under 80% AMI (35%) than households in the mid- or south-valley areas (39% and 41%, respectively). North-valley households are also most likely than other households to earn over 140% AMI (39% versus 28% mid and 21% south). This is also reflected in the median household incomes, where households in the north valley earn a median of \$63,874 per year, compared to \$60,000 in the south valley and \$55,000 in the mid valley.

### Households by AMI and Area of Residence

	North Valley	Mid Valley	South Valley
30% or less AMI	4%	12%	8%
30.1% - 50% AMI	10%	10%	19%
50.1% - 60% AMI	9%	6%	4%
60.1% - 80% AMI	13%	11%	10%
80.1 to 100% AMI	10%	13%	8%
100.1 to 120% AMI	6%	11%	21%
120.1 to 140% AMI	10%	8%	9%
OVER 140% AMI	39%	28%	21%
Median income	\$63,784	\$55,000	\$60,000

Source: 2006 Household Survey

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## II. EMPLOYMENT AND COMMUTING

This section evaluates employment, job growth, seasonality in employment, wages paid and commuting patterns to understand the quantity and type of employee housing needed to support the local economy. Affordability of housing for local workers has been of increasing concern in Blaine County, despite the average wage ranking among the top five highest of all counties in the state. This section concludes with a discussion of employer problems related to hiring and retaining employees, as well as future employee needs, as reflected on the 2006 employer survey conducted as part of this study.

Some key findings of this section include:

- Jobs increased about 13% between 2000 and 2004 and are projected to increase about 16% between 2006 and 2012. This will add an estimated 3,460 jobs and 2,680 employees to the area over the next 6 years.
- Employment in Blaine County peaks during the months of June through September, adding between 1,100 and 1,300 jobs on average when compared to other times of the year.
- Employees in Blaine County hold an average of 1.29 jobs (1.45 in the summer; 1.23 in the winter). About 10% of households have no employees (primarily retired persons). There are an average of 1.63 employees per household in households that have at least one employee.
- Hailey and Bellevue house the majority of workers in the area (60%), whereas approximately 70% of residents work in Ketchum (54%) and Sun Valley (16%). Commuting and traffic congestion during peak commuter hours between Hailey and Ketchum has long been a problem in the county.
- There is a labor shortage in Blaine County; the unemployment rate had dropped to only 2.4% as of May 2006.
- About 17% of workers (about 2,796 total) commute into Blaine County from homes outside of the county. In-commuter survey responses indicate that about 74% of these workers would prefer to live in Blaine County if affordable and suitable housing were available.
- Employers generally feel that workforce housing is a problem in the area, where 45% of respondents to the employer survey felt that workforce housing is “one of the more serious problems” in the county and another 27% indicated it is the most critical problem. Issues such as unqualified applicants, employee turnover, no applicants and unfilled jobs were predominant problems experienced by employers in trying to recruit and retain employees given the high cost of housing in the area. Entry-level employees and service workers generally have the most problems locating housing in the county, with mid-management professionals also having problems locating housing.

## Number of Jobs

Estimates from the Bureau of Economic Analysis (BEA) show that Blaine County added about 2,330 jobs (including both full- and part-time jobs) between 2000 and 2004, for an increase of 13%. Between 2003 and 2004, jobs increased almost 4%. Assuming this same rate of increase through 2006, it is estimated that there were about 21,775 total jobs in Blaine County in 2006.

### Job Estimates: Blaine County

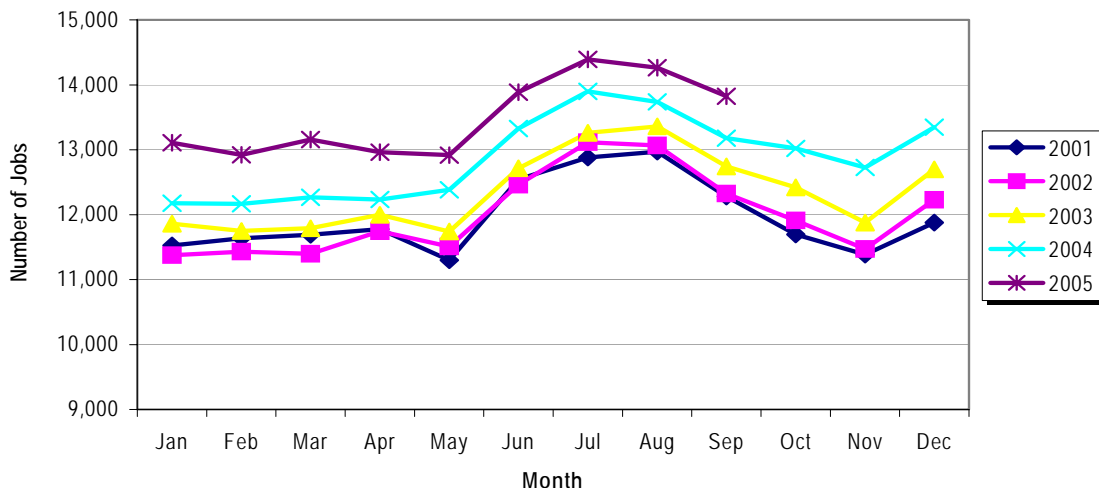
	2000	2001	2002	2003	2004	2005 <sup>1</sup> (est)	2006 (est)	2010 <sup>2</sup> (est)	2012 (est)
Total jobs	17,835	18,588	18,817	19,396	20,162	20,958	21,775	22,976	25,237

Source: Bureau of Economic Analysis; Idaho Department of Commerce and Labor; RRC Associates, Inc.

## Seasonality in Employment

The summer months have historically been the peak employment season in Blaine County with approximately 1,100 to 1,300 more jobs during June through September, on average, than during the rest of the year. Note that the estimates presented in the below chart are for positions covered by the Quarterly Census of Employment and Wages (QCEW, formerly referred to as ES 202 data) and do not include sole proprietors or jobs exempt from mandatory unemployment insurance (agricultural laborers, etc.). However, QCEW provides useful estimates to understand general employment trends in a region.<sup>3</sup>

**Blaine County Employment by Month: Jan. 2000 through Sept. 2005**



Source: Quarterly Census of Employment and Wages. Note: all 2005 figures are "preliminary".

<sup>1</sup> It should be noted that employment data from the Quarterly Census of Employment and Wages (QCEW) through September 2005 indicates that employment is on track to increase at a faster rate than between 2003 and 2004 – potentially closer to 5%. Therefore, the 2005 estimate may be conservative.

<sup>2</sup> Jobs in 2010 and 2012 estimated from a combination of known QCEW employment estimates through 2004 and South Central Idaho Occupation projections through 2012 from the Idaho Department of Commerce and Labor. Projected Blaine County jobs assume that the percentage of South Central Idaho jobs located in Blaine County (about 19 % in 2000 to 2004) remained consistent through 2012.

<sup>3</sup> QCEW employment typically represents about 80 to 85% of total employment in rural counties, such as Blaine County.

Seasonality has been generally decreasing since 2001. The following table shows the difference between the peak summer employment season (the average number of employees working in the four-month period from June through September) and the average of the May and November, the two months when employment is at its lowest.

#### Difference between Peak and Lowest Average Employment

<b>(Jun-Sept avg) - (May, Nov avg)</b>	
2001	1,326
2002	1,252
2003	1,210
2004	982
2005	1,175

\*2005 = June thru Sept avg – May only (no figures for November as of report)

#### Jobs per Employee and Employees per Household

The 2006 Household survey asked working residents how many jobs they hold during the summer and winter and how many adults (age 18 and over) in their household are employed. About 10% of respondents indicated they have no employees in their household, with 90% having at least one employee. These responses can be used to translate the number of jobs and employees expected in the County over time into households demanded by those workers.

- The number of jobs held per employee varies between 1.23 in the winter and 1.35 in the summer, for a year-round average of about 1.29 jobs. Evaluated by county area, persons working in the north area of the county hold more jobs on average than those working in the mid or south areas of the county.
- The number of employees per household averages about 1.63 in the County (this includes households with at least one employee in the household), varying between 1.56 in the north area to 1.82 for employees in the south area.

#### Average Jobs per Employee and Employees per Household by Place of Employment: 2006

	<b>Overall</b>	<b>North Valley</b>	<b>Mid Valley</b>	<b>South Valley</b>
Average jobs held:	1.29	1.40	1.27	1.17
<i>Summer</i>	<i>1.35</i>	<i>1.43</i>	<i>1.32</i>	<i>1.18</i>
<i>Winter</i>	<i>1.23</i>	<i>1.37</i>	<i>1.21</i>	<i>1.16</i>
Employees per household	1.63	1.56	1.64	1.82

Source: 2006 Household Survey

## Wages

Wages per worker have remained relatively flat between 2001 and 2004. Wages fell in 2003, but recovered to about 2001 levels in 2004. The rising trend appears to be continuing based on QCEW estimates of wages paid through September of 2005, where wages paid show about a 3% increase when compared to 2004.

### Average Annual Wage per Worker – Blaine County

	2001	2002	2003	2004	% change (2001-2004)
Total	\$31,802	\$32,562	\$30,583	\$31,770	-0.1%

Source: Quarterly Census of Employment and Wages

## Unemployment Rate

According to the Idaho Commerce and Labor department, Blaine County had a very low unemployment rate of 2.4% as of May 2006, which is indicative of a labor shortage. The unemployment rate in the county peaked at 4.6% in 1997 and again at just over 4% in 2003. The average unemployment rate in 2005 was a low 2.7%, compared to just under 4.0% for the state of Idaho as a whole. This indicates that for employers searching for workers, they will largely need to attract employees from outside the resident workforce given that a very high percentage of locals already hold jobs. A profile prepared by the Idaho Commerce and Labor Department for Blaine County dated June 2006 is included in the appendix to the report.

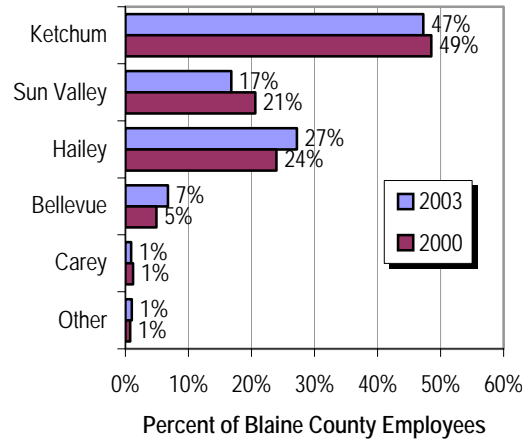
## Employment by Community

Business Patterns data from the US Census provides estimates for the percentage of employees in Blaine County that are employed in different zip codes in the County. County Business Patterns covers most of the region's economic activity. The series excludes data on self-employed individuals, employees of private households, railroad employees, agricultural production employees and most government employees, but is useful for identifying the economic activity of small areas and analyzing economic changes over time.

The data show that between 2000 and 2003, Hailey and Bellevue both increased their share of jobs in the County, indicating a higher rate of growth in employment in these areas than in other parts of the County. Respectively, the percentage share of jobs in Ketchum and Sun Valley both declined during this period. With the heightened economic activity and commercial development in the Hailey and Bellevue regions during this period, this is not too surprising. In total, just under half of the employment is located in Ketchum (47%), 27% in Hailey, 17% in Sun Valley, 7% in Bellevue and about 1% each in Carey and other parts of the County. While figures for the number of jobs by industry are not available, Zip Code Business Pattern data from the US Census Bureau for 2000 and 2003 indicated that construction, retail, services (admin, support, waste

management, remediation), and accommodation/food services lead the way in new establishments in Hailey.

**Distribution of Employees by Zip Code Region: 2000 and 2003**



Source: Zip Code Business Patterns, US Census.

Applying 2003 census employment ratios to 2006 job projections in Blaine County, it is estimated that there were about 10,293 jobs in Ketchum, 5,929 jobs in Hailey, 3,654 jobs in Sun Valley and about 1,471 jobs in Bellevue in 2006. Using the job conversion ratio discussed above of 1.29 jobs per employee, on average, it is estimated that there were about 7,980 employees filling jobs in Ketchum, 4,597 employees in Hailey and 2,833 employees in Sun Valley.

**Jobs by Community: 2006 (est)**

<u>Job Location</u>	<u># jobs</u>	<u># employees (1.29 jobs per employee)</u>
Ketchum	10,293	7,980
Sun Valley	3,654	2,833
Hailey	5,929	4,597
Bellevue	1,471	1,141
Carey	203	157
Other	224	174
<b>Blaine County TOTAL</b>	<b>21,775</b>	<b>16,882</b>

Source: BEA; US Census; RRC Associates, Inc.

Condensing jobs into each county area, about 10,813 workers were employed in the north valley in 2006, 5,738 in the mid-valley area and 331 in the south valley (primarily Carey and Picabo).

### Jobs by Area: 2006 (est)

<u>Job Location</u>	<u># jobs</u>	<u># employees (1.29 jobs per employee)</u>
North Valley	13,947	10,813
Mid Valley	7,401	5,738
South Valley	427	331
Blaine County TOTAL	21,775	16,882

Source: BEA; US Census; RRC Associates, Inc.

### Commuting Patterns

The 2006 Household and Employer surveys also evaluated where Blaine County residents work and where workers live. This information is useful in understanding employee and resident commute and living patterns.

#### Where workers live:

As shown below, the largest percentage of workers in Blaine County live in Hailey (44%), followed by Bellevue (16%), Ketchum (12%), Carey (6%), Sun Valley (2%) and other parts of Blaine County (4%). About 17% of the workforce commutes in from outside of Blaine County, with 41% of in-commuters coming from Lincoln County. Living patterns change somewhat depending on where workers are employed in Blaine County:

- Survey results indicate, perhaps not surprisingly, that Hailey houses much of the workforce for the county, with between 44 and 45% of Blaine County workers in the north and mid areas of the county residing in Hailey.
- Only 20% of workers in the north county (Sun Valley, Ketchum and the Hospital/McHansville area) live in the north area of the county.
- Few workers commute into the south county (south of Bellevue, including Carey) from other areas, where 77% of Carey workers live in the south county.
- In-commuting of workers that live outside Blaine County is greatest to the mid area of the county (south of Hospital/McHansville through Bellevue - 20%), followed by the north county (11%). It is expected that during the winter months, seasonal employment the north area would result in an increased percentage out-of-county commuters.

### Where Blaine County Workers Live: 2006

Place of Residence	Place of Work			
	<i>Blaine County</i>	<i>North County</i>	<i>Mid County</i>	<i>South County</i>
Sun Valley	2%	2%	2%	0%
Ketchum	12%	18%	7%	0%
Hailey	44%	45%	44%	5%
Bellevue	16%	16%	17%	5%
Carey	6%	2%	8%	77%
Other Blaine County	4%	5%	3%	5%
Other	17%	11%	20%	9%
<b>TOTAL</b>	<b>16,883</b>	<b>10,814</b>	<b>5,738</b>	<b>331</b>

Source: 2006 Employer Survey

#### Where residents work:

Residents in Blaine County are generally employed within the county. About 54% are employed in Ketchum, 36% in Hailey and 16% in Sun Valley. Based on open-ended comments, another 5% are employed in Bellevue and only 4% outside of the county. This indicates that Blaine County residents are generally not competing with workers from other counties (out-commuters) for housing.

Employment patterns change somewhat depending on where workers are living in Blaine County. Since many workers hold more than one job, they often work in more than one location. As such, the percentage of residents who work in the various area exceed 100% as follows:

- About 97% of residents in the north county report working in Ketchum (76%) or Sun Valley (21%); only about 11% commute to Hailey for employment.
- Residents living in the mid county report working primarily in Hailey (49%) and Ketchum (49%), with 15% in Sun Valley and 13% in other areas (primarily Bellevue). In other words, the mid county area provides housing for many employees working in the north county.
- Residents of the south county exhibit the most commuting, with only 30% working in Carey. About 37% commute to Hailey for work, with another 43% commuting to Sun Valley or Ketchum.

**Where Blaine County Residents Work: 2006**

Place of Work	Place of Residence			
	Blaine County	North County	Mid County	South County
Sun Valley	16%	21%	15%	17%
Ketchum	54%	76%	49%	26%
Hospital/McHansville area	2%	1%	4%	1%
Hailey	36%	11%	49%	37%
Other	13%	10%	13%	19%
Carey	4%	0%	0%	30%
<b>TOTAL</b>	<b>126%</b>	<b>119%</b>	<b>130%</b>	<b>129%</b>

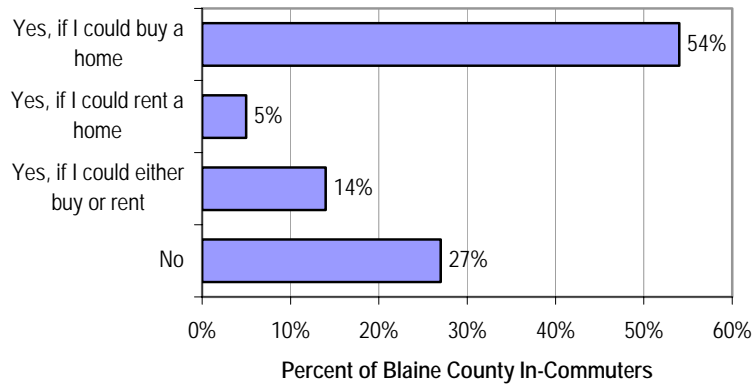
Source: 2006 Household Survey

NOTE: percentages add to over 100% due to persons working in multiple locations.

In-commuters

Based on the above table, it is estimated that about 2,796 workers commute into Blaine County for work from residences outside of the county. As part of this study, a survey was distributed to in-commuting workers to better understand the housing choices and needs of this group. Among the questions probed was their likelihood of moving to Blaine County if suitable housing in their price range were available to them. Of those that responded, a very high 73% indicated they would move to Blaine County if they could afford to buy a home (54%), afford to rent a home (5%) or afford to either rent or buy a home (14%). This indicates the extent of demand for housing from current workers that are not presently housed in the county.

***“Would you consider moving to Blaine County nearer your place of employment if housing were available that you could afford?”***



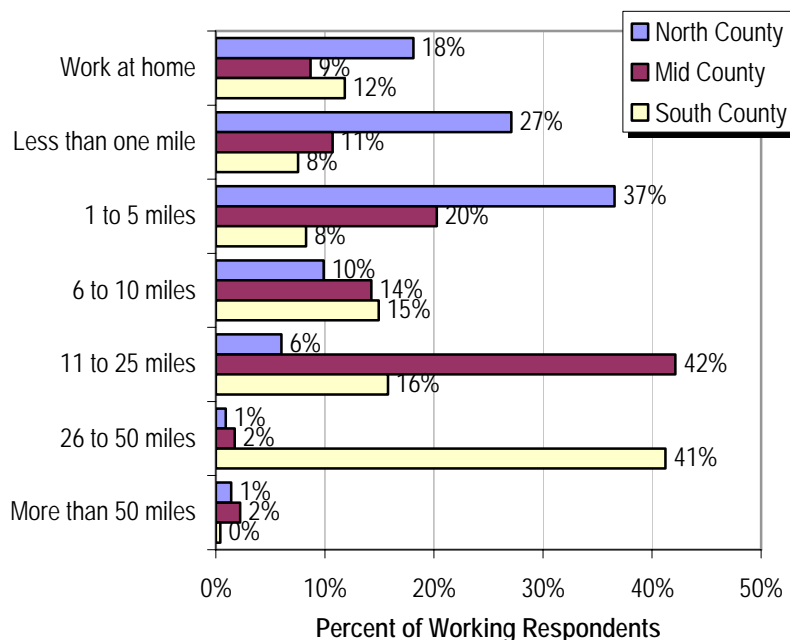
Source: 2006 In-Commuter Survey

Commute distance and travel method

Household survey respondents were also asked some specifics about their commuting patterns, including how far they travel to work and their primary mode of travel. As expected, the farther south respondents reside, generally the farther they travel to work. About 41% of south county residents travel between 26 and 50 miles one way to work; 42% of mid county residents travel between 11 and 25 miles and 37% of north-county

respondents travel only 1 to 5 miles. This is reflective of the live-work patterns discussed above. It should also be noted that, despite a relatively short thirteen-mile distance between Hailey and Ketchum, this drive can take over an hour during peak commuter traffic hours.

**“How far do you usually travel to work, ONE WAY?”**



Source: 2006 Household Survey

The primary mode of travel for getting to work is by car (one person – 84%). This varies somewhat among the different areas of the county and are reflective of the varying distances traveled to work. Residents in the north county are more likely to bicycle or walk than those in the mid or south county. The highest percentage of respondents that drive themselves reside in the mid county (89%), with 5% using a carpool/vanpool. The south county has the highest incidence of carpool/vanpool users (12%).

**“When commuting to work, what is your primary mode of travel?”**

	Blaine County TOTAL	North County	Mid County	South County
Car (one person)	84%	77%	89%	79%
Bus	1%	2%	1%	0%
Bicycle	4%	9%	2%	0%
Carpool/Vanpool (2+ people)	6%	4%	5%	12%
Walk	2%	6%	1%	2%
Telecommute	0%	0%	0%	0%
Other	2%	2%	2%	6%

Source: 2006 Household Survey

## Employer Problems

As part of this study, a survey was distributed to employers in Blaine County to understand, among other things, employer problems and perceptions related to hiring and retaining employees, anticipated changes in employment and employee housing issues. This section summarizes employer responses to these questions. Where a sufficient sample of responses were received by employers with businesses in the north and mid county, employer responses are summarized by area. Responses from employers in the south county were not sufficient to analyze separately.

### *Perceptions about Workforce Housing*

Employers were asked the extent to which they feel the availability of affordable workforce housing is a problem in the area. About 45% of respondents felt that workforce housing is “one of the more serious problems” in the county, with another 27% indicating it is the most critical problem. Only 7% in total felt the issue was not a problem and 4% felt it was one of the region’s lesser problems.

- Employers in the north valley and mid valley expressed similar views, with a respective 49 and 47% indicating workforce housing is “one of the more serious problems” and 27 and 26% indicating it is “the most critical problem.”
- North-valley respondents were more likely to feel workforce housing is “not a problem” (11%) than mid-valley employers (2%), although these respondents were largely in the minority in both areas.

#### ***“Do you feel that the availability of affordable workforce housing is:”***

	TOTAL	North Valley	Mid Valley
Not a problem	7%	11%	2%
One of the region's lesser problems	4%	3%	4%
A moderate problem	17%	11%	21%
One of the more serious problems	45%	49%	47%
The most critical problem in the region	27%	27%	26%

Source: 2006 Employer Survey

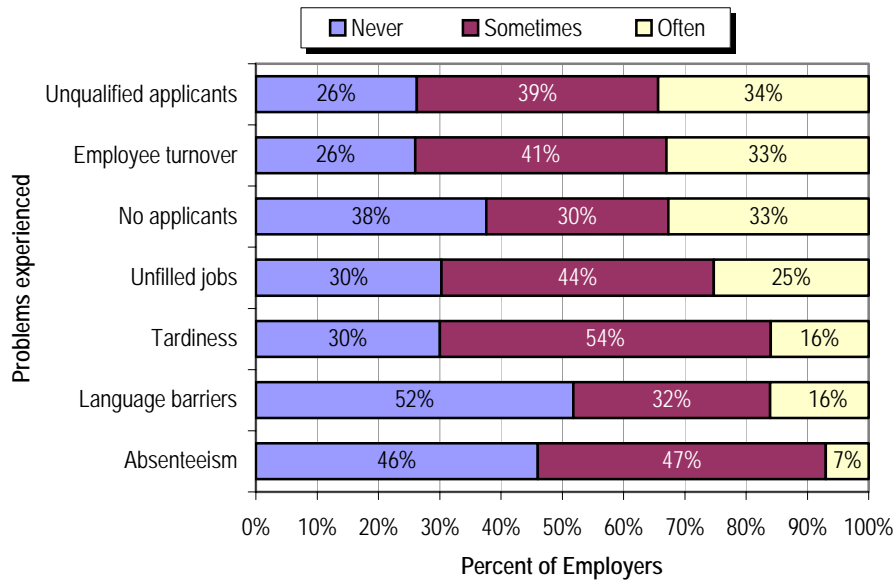
### *Types of Problems Experienced*

Employers were asked the frequency with which they have experienced various problems with retaining and hiring employees over the past two years that could be attributed to housing. Clearly the problems most often experienced include unqualified applicants, employee turnover, no applicants and unfilled jobs. More specifically:

- About one-third of respondents indicated they have “often” experienced unqualified applicants, employee turnover and no applicants for jobs, with between 30 and 40% “sometimes” experiencing these problems.

- About 25% have “often” experienced unfilled jobs and 44% have “sometimes” experienced this problem.
- To a lesser extent, “tardiness” (16%), “language barriers” (16%) and “absenteeism” (7%) are “often” problems.

**Problems Experienced in the Past Two Years that Could be Attributed to Housing**

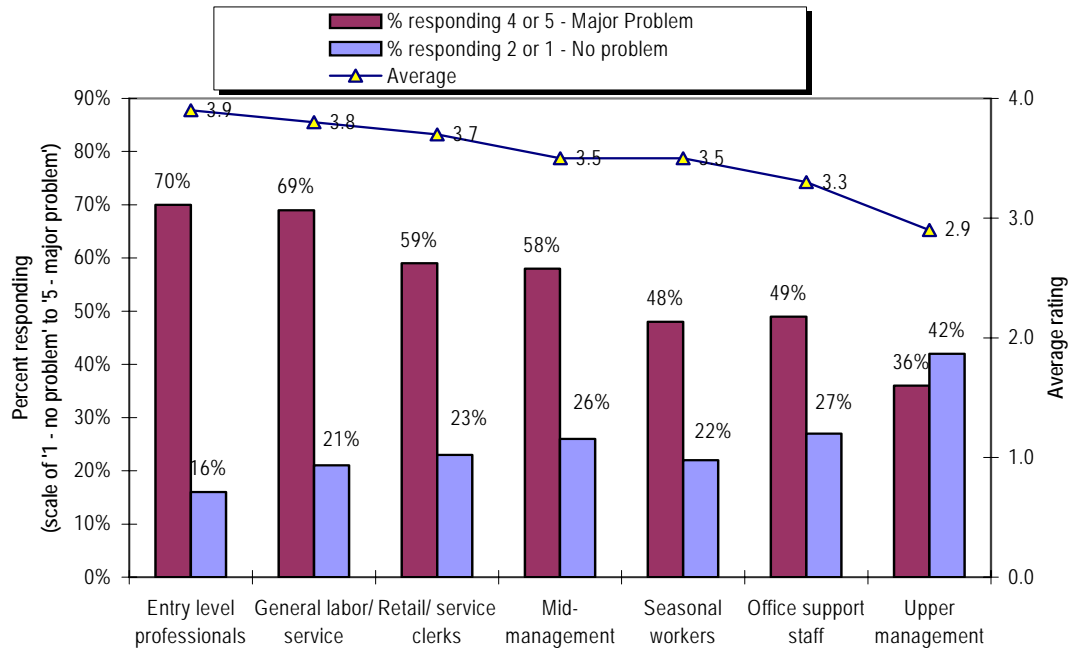


Source: 2006 Employer Survey

**Difficulties Locating Workforce Housing**

Employers felt that primarily entry-level employees had the most difficulty locating housing in the area, given a scale of “1 – No problem” to “5 – Major problem.” This includes entry-level professionals (3.9 average rating), general labor/service (3.8 average) and retail/service clerks (3.7 average). About 58% of respondents indicated that mid-management employees have a problem locating housing (rated 4 or 5) and 36% felt upper management also had problems locating housing (rated 4 or 5). This shows that while entry-level employees generally have the most problem locating housing, mid-management and to some extent upper-management employees are also having difficulty.

**“Which of your employees have the most difficulty locating housing in the area?”**



Source: 2006 Employer Survey

**Unfilled Positions**

About 48% of responding employers indicated that they presently have at least one unfilled position. About 3.9% of total job positions were vacant based on responses. Applied to job estimates for 2006 (about 21,775 jobs), this indicates that about 850 jobs are presently unfilled in the county, needing about 660 employees to fill those jobs (at an average multiple job holding rate of 1.29 per worker). Of those with unfilled positions, several reasons were provided as to why they are unfilled, including:

- ♦ A very small pod of applicants took exam - necessary for career appointment. We need people who live close due to varying work loads, need to be on call. Bad roads are a problem for Jerome and Fairfield employees.
- ♦ Can't find qualified operators in this area. Not looking to fill one job.
- ♦ Few qualified applicants
- ♦ Hard to find assistants in this area
- ♦ Just became available (x 5)
- ♦ Lack of applicants (x 10)
- ♦ Lack of applicants because research has shown housing unattainable, cost too high
- ♦ Lack of applicants that can speak English
- ♦ Lack of qualified architects/engineers who can locate to the valley and afford residency
- ♦ No legal workforce/lack of applicants
- ♦ Qualified applicants can't afford to live here
- ♦ Recruitments in progress
- ♦ Resignation, retirement, lack of qualified applicants
- Unqualified applicants
- ♦ Wage scale
- ♦ Wage (sic) don't cover rent, no new kids coming up in the trades 18 & up nonexistent
- We don't have any at this time; however, when we do the housing is the problem

The Blaine County School District is one of the major employers that reported unfilled positions. When the survey was conducted, 35 out of 495 positions were vacant.<sup>4</sup> Through follow-up interviews, it was noted that the District has since filled about half of those jobs but indicated that, in one recent week, two bi-lingual applicants who had been offered jobs were forced to decline the positions when they could not find housing. The District feels that the lack affordable housing is a definite problem which is making it increasingly difficult for the District to provide quality educational services. Certified teacher positions have been the most difficult to fill.

### **Declined Positions/ Positions Not Offered**

About 48% of responding employers indicated that they either had positions declined or did not offer a job to applicants within the past year because of the lack of or cost of housing in the area. This equated to an average of 2.4 positions per employer.

### **Job Growth**

Job growth in Blaine County will be the result of expansion by existing employers, new residential development and new commercial/industrial development. Previously in this section of the report, an employment forecast was provided indicating that just over 2,000 jobs would be created from 2006 through 2010. This forecast was prepared by applying Idaho Commerce and Employment projections for the region to current estimated employment levels in Blaine County and likely understates the growth that will occur given what is known about planned business expansion and development projects in the pipeline. The forecast will, however, be used later in this report to forecast future employee housing demand since it is the only all-inclusive estimate available.

#### *Expansion by Existing Employers*

Respondents were asked whether they expect to increase or decrease employment over the next five years, as well as whether they have any employees retiring during this period from positions that will need to be refilled. About 48% of employers expect to increase employment, only 1% expect to decrease employment and 6% will have employees retire.

Based on specifics provided on the surveys, employers expect to increase their number of jobs by about 4.4% overall over the next five years, with about 1.7% of employees retiring. This equates to about 1,336 more jobs and a need for about 1,036 employees during this time.

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<sup>4</sup> Permission to report actual numbers of unfilled jobs was granted by the school district.

### Anticipated Change in Jobs: 2006 to 2010

	% yes	% change in jobs	Employment increase by 2010	
			Jobs	Employees
Increase	48%	+4.4%	963	747
Decrease	1%	0.0%	0	0
Retiring employees	6%	+1.7%	373	289
<b>Total Jobs</b>	<b>21,775*</b>	<b>+6.1%</b>	<b>1,336</b>	<b>1,036</b>

Source: 2006 Employer Survey; BEA; RRC Associates, Inc.

\* 2006 estimate

The positions that existing businesses, government agencies and non-profit groups anticipate adding are not the only jobs that will be created in the next five years. Demand for community housing will also be generated by residential and commercial development.

#### *Residential Development*

Development of housing units generates demand for more housing through employment in their on-going operation and maintenance. A synopsis of potential residential developments is included as an appendix to this report, ranging from projects that have already received partial approvals to developments that are only conceptual at this time. While plans and unit counts are subject to change, it appears that these developments will generate demand for nearly 850 workforce housing units in total and just over 300 units during the next five years. Combined, the developments may provide in the range of 1,200 to 1,250 community housing units. These units will address the permanent on-site demand directly generated by the projects but will provide a net of only about 400 units to meet the housing needs of employees working in commercial and industrial buildings.

#### Potential Residential Development

	Total Units	Likely in 5 Yrs	Community Housing - Total
North Valley	2,096	1,021	652
Mid Valley	3,158	1,641	383
South Valley	2,789	400	201
<b>Total</b>	<b>8,043</b>	<b>3,062</b>	<b>1,236</b>
Average Size	1,750	1,750	950
Jobs per unit	0.17	0.17	0.16
Job Generated	1,367	521	198
Employees per Household	1.63	1.63	1.63
Workforce Housing Demand Generated	839	319	121

Rough assumptions were made for projects on rate of development, average unit size and number of community housing units that will be offered.

### *Commercial/Industrial Development*

Several large and multiple small commercial developments are in the planning stages. The number of jobs and associated housing demand that these developments will generate is difficult to forecast given the uncertainty of plans at this stage and the uniqueness of some of the projects, such as the construction of a symphony center in Sun Valley. They serve to confirm, however, that the employment growth projections used in this report to estimate future housing demand are conservative and likely understated.

Briefly, the commercial projects planned for development in Blaine County within the next five years include:

#### Sun Valley

- New golf course with nine to 18 holes
- 2,000 seat symphony facility
- 250 room 5-star hotel

#### Ketchum

- River Run – 200+ room hotel and limited commercial development.
- Downtown redevelopment/infill with at least three hotels under consideration.
- Warm Springs Ranch – the direction new owners will take on this parcel is unknown at this time but likely to be luxury resort.
- Simplot Parcel, up to 12,000 square feet of commercial space along Second Avenue.
- 84,000 square foot YMCA

Hailey -- Continued development at the 40-acre Airport West Park, which is only ¼ built out, with a new building (average 2,000 SF) about every month.

#### Bellevue

- 7,000 square foot multi-tenant commercial building that will include a Napa auto parts store.
- Five commercial buildings anticipated in the coming year, each in the range of 3,000 to 4,000 square feet, in the City's light industrial zones, which are approximately 70% built out.
- Over 1 million square feet of commercial/light industrial planned for Belle Ranch and Big Valley, projects now seeking annexation.

Carey -- Little commercial or industrial development planned other than a new cabinet shop and discussion about a grocery store.

Spring Creek -- A conceptual plan for a new community south of Bellevue at Timmerman Hill that could include approximately 1,000 residential units and supporting retail/commercial services.

### Willingness to Help with Housing

Employers were asked the extent to which they would be willing to assist with providing workforce housing. In total, about 24% of employers indicated they would be willing to assist with housing for their employees or other employees in the community and 36% were uncertain. About 39% stated they are not willing to support housing for employees. Willingness to help with housing was a little higher among north-valley employers (30%) and lower among mid-valley employers (16%).

**“In the future, would you be willing to assist with the provision of workforce housing?”**

	Blaine County TOTAL	North County	Mid County
Yes, for my employees only	13%	12%	7%
Yes, for any employee in the community	12%	18%	9%
No, I am not willing to support housing for employees	39%	30%	44%
Uncertain	36%	39%	40%
TOTAL	100%	100%	100%

Source: 2006 Employer Survey

### **III. HOUSING PROBLEMS**

This section of the report examines various types of housing problems, starting with an examination of perceptions about the issue of people who work in the county being able to find housing they can afford. It then covers affordability, overcrowding, physical conditions and renters who are unable to buy.

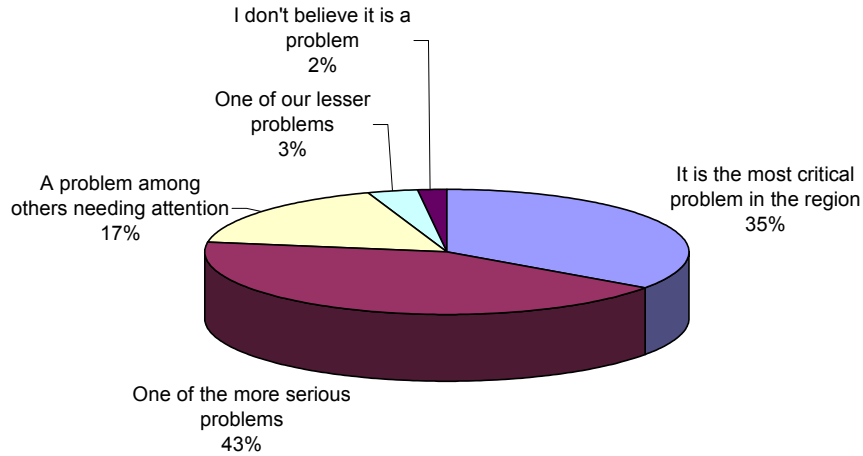
Key findings from this section are as follows:

- 78% or 7,059 households feel that the issue of people who work in the county being able to find housing they can afford is the most critical problem in the region or one of the more serious problems.
- 27% of the households in Blaine County, which equates to a total of 2,480 households, are living in housing that is not affordable given their incomes and are cost burdened.
- Approximately 32% of renters (roughly 930 households) are cost burdened compared with 24% of homeowners (1,500 households). (Note difference between owner/renter total and overall total is due to “other” households and rounding.)
- An estimated 326 housing units are overcrowded in Blaine County.
- Residents seem to be generally pleased with the physical aspects of where they now live although renters rate the quality of their housing lower than owners and there is variation within the county;
- 79% of renters would like to buy a home within the next five years which equates to approximately 2,310 households that would like to be homeowners with cost being the single largest obstacle.

#### **Perceptions about Extent of Problem**

The household survey requested residents to indicate how they feel about the issue of people who work in the county being able to find housing they can afford. The vast majority (78% or 7,059 households) feel it is the most critical problem in the region or one of the more serious problems. Very few (5% combined) do not believe it is a problem or one of our lesser problems.

**Extent of Problem – Employees Finding Affordable Housing**



Source: 2006 household survey

Responses from the north-valley and mid-valley areas are similar. South-valley residents, however, are less likely to feel that affordable housing for employees is the most critical or a serious problem. Nearly 15% feel it is a lesser problem or not a problem. This suggests that county-wide strategies aimed at addressing employee housing will not receive the same level of public support in the south valley as elsewhere in the north- and mid-valley areas.

**Extent of Problem – Employees Finding Affordable Housing by Area**

	Overall	North Valley	Mid Valley	South Valley
The most critical problem in the region	34.9	33.9	37.9	27.7
One of the more serious problems	42.5	47.6	40.3	39.1
A problem among others needing attention	17.4	15.6	16.9	18.6
One of our lesser problems	3.2	2.0	2.6	10.2
I don't believe it is a problem	2.0	0.9	2.4	4.4
	100%	100%	100%	100%

Source: 2006 household survey

As is typically the case, there is a correlation between length of residency and perceptions about the extent to which the availability of affordable employee housing is a problem. Over half of the residents surveyed who have moved to Blaine County within the last year feel it is the most critical problem, in sharp contrast to only 27% of the residents surveyed who have lived in the county for 20 or more years.

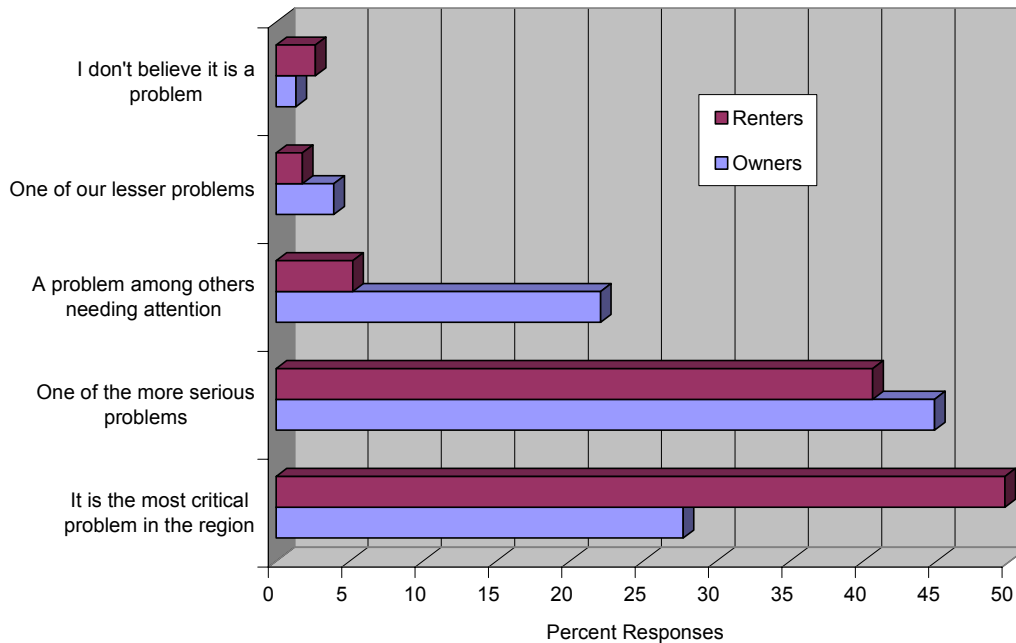
**Extent of Problem by Length of Residency**

Length of Residency	It is the most critical problem	One of the more serious problems	A problem among others	One of our lesser problems	I don't believe it is a problem	Total
< One year	53.1	43.8	3.1			100%
1 to 5 years	40.7	42.5	8.8	3.5	4.4	100%
6 to 10 years	49.5	34.0	13.6	2.9		100%
11 to 20 years	30.6	46.9	17.0	3.4	2.0	100%
20+ years	27.2	44.4	23.0	3.4	1.9	100%

Source: 2006 household survey

Renters (50%) are far more likely than owners (28%) to feel that the issue of employees finding housing they can afford is the most critical problem in the region.

**Extent of Problem by Own/Rent**



Source: 2006 household survey

**Affordability**

As a general standard, housing is affordable if the rent or mortgage payment does not exceed 30% of a household's gross, pre-tax income. Households are considered to be cost burdened if their housing payment is greater than 30%; insufficient funds remain after housing to cover other expenses of daily living including food, transportation, education and medical expenses. Overall, approximately 27% of the households in Blaine County, which equates to a total of 2,480 households, are living in housing that is not affordable given their incomes and are cost burdened.

**Percentage of Income Spent on Housing Payment**  
*Shading denotes cost burden*

	Overall	Non-Employee Household	Employee Household
Under 30%	72.6	64.3	72.6
30 - 39%	13.9	15.3	12.6
40 - 49%	7.9		8.6
50%+	5.6	20.3	6.1
	100%	100%	100%

Source: 2006 household survey

Households that include at least one employee are less likely to be cost burdened than households comprised of retirees and/or others who do not work. It is common, however, for seniors to pay a higher percentage of their income on housing since other expenses, like child rearing, are not as great.

The mid valley area has the highest proportion of households living in housing that is not affordable – 34%. While housing has been available in Hailey and Bellevue, much of it is not now affordable. The south-valley area has the fewest cost-burdened households.

**Percentage of Income Spent on Housing Payment by Area**  
*Shading denotes cost burden*

	North Valley	Mid Valley	South Valley
Under 30%	78.5	65.7	82.2
30 - 39%	12.5	15.5	8.9
40 - 49%	5.6	9.2	4.4
50%+	3.5	9.6	4.4
	100%	100%	100%
Total Cost Burdened	21.6%	34.3%	17.7%

Source: 2006 household survey

Renters are much more likely than owners to live in housing that is not affordable given their income levels yet, in absolute terms, there are more owners than renters cost burdened by their housing payment. Approximately 32% of renters (approximately 930 households) are cost burdened compared with 24% of homeowners (approximately 1,500 households). (Note difference between owner/renter total and overall total is due to “other” households and rounding.)

Renters in this category often have difficulty moving into homeownership even if offered with affordable mortgage payments because of their inability to save a down payment and maintain a good credit rating when cost burdened. While having a mortgage payment that exceeds 30% of their income is not a problem for some who already own homes, like retirees and upper-income households, lower-income owners face the possibility of loan delinquency and loss of homes to foreclosure.

**Percentage of Income Spent on Housing Payment by Own/Rent**  
*Shading denotes cost burden*

	Overall	Owners	Renters
Under 30%	72.6	75.5	68.1
30 - 39%	13.9	16.4	9.9
40 - 49%	7.9	5.8	11.1
50%+	5.7	2.3	10.9
	100%	100%	100%
Total Cost Burdened	27.4	24.5	31.9

Source: 2006 household survey

### Overcrowding

A portion of the employees who hold jobs in the County live in overcrowded conditions. Employees who are not willing to tolerate living in overcrowded conditions, particularly as they grow older, often leave their jobs and the community creating problems for employers including high rates of turnover, unqualified employees and unfilled positions. There are multiple definitions of overcrowding; the standard or more than 1.5 persons per bedroom has been used in this analysis. Of the 633 cases that included responses to both questions required for this calculation, 23 were overcrowded. Applying this factor of 3.6% to the total number of occupied units in Blaine County (9,050) results in an estimate of 326 overcrowded homes.

By definition, one person living alone can not be overcrowded. The survey found that no two-person or three-person households live in overcrowded conditions. Large families are much more likely to suffer from overcrowding. It should be noted that this survey does not well represent the Hispanic/Latino population and that overcrowding based on 1.5+ persons per bedroom is likely more prevalent than indicated by the results presented herein.

**Overcrowded Units by Household Size**  
*Shading denotes overcrowding*

Bedrooms	Persons in Household							
	1	2	3	4	5	6	7	8
Studio	3.8	1.0						
One	24.1	7.0		0.5				
Two	35.8	28.5	16.8	9.1	2.3		37.5	
Three	28.1	46.1	63.5	53.0	59.1	44.0	29.1	83.5
Four	6.5	14.0	17.2	31.3	23.8	56.0		16.5
Five		3.2	2.4	5.1	14.8			
Six	1.7	0.3		0.9			33.4	
	100%	100%	100%	100%	100%	100%	100%	100%

Source: 2006 household survey

Overcrowding is more common in the south end of the valley where the household survey found that 13.5% of households have more than 1.5 persons per bedroom, which is in line with 2000 Census data.

### Overcrowded Units by Area

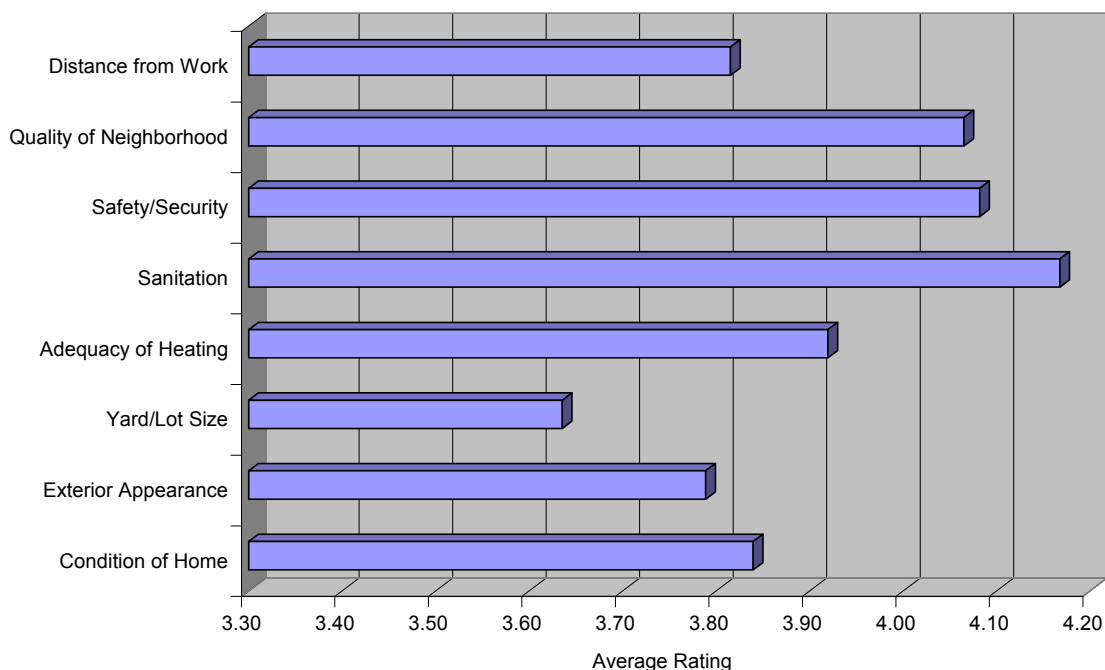
	Blaine County	North Valley	Mid Valley	South Valley
Households	9,050	3,113	4,959	977
Overcrowded units %	3.6%	.9	3.0	13.5
Overcrowded units #	326	28	149	132

Source: 2006 household survey

### Physical Conditions

Residents seem to be generally pleased with the physical aspects of where they now live. On a scale where 1 = poor, 3 = good and 5 = excellent, all conditions received overall ratings above 3.6. Sanitation, safety/security and quality of neighborhood received the highest overall ratings. Yard/lot size received the lowest.

**Physical Aspects of Current Residence, Average Ratings**  
 1 = poor, 3 = good and 5 = excellent



Source: 2006 household survey

Most respondents gave good to excellent ratings to the adequacy of their heating systems, an important consideration in mountain climates and particularly relevant given the recent increases in fuel costs.

There is variation within the county. Of no surprise, south-valley residents rated distance from work lower than residents elsewhere. They also rated the condition of their homes

and exterior appearance lower than in the mid valley and north valley. South-valley residents were more satisfied, however, with their yards/size of lots than others.

Mid valley residents felt the quality of their neighborhoods was lower than residents living in the north valley and south valley. There was little variation regarding sanitation, safety/security and adequacy of heating.

### Current Housing Conditions -- Average Ratings by Area

	Overall	North Valley	Mid Valley	South Valley
Condition of Home	3.84	3.77	3.93	3.57
Exterior Appearance	3.79	3.69	3.92	3.50
Yard/Lot Size	3.64	3.40	3.64	4.17
Adequacy of Heating	3.92	3.87	3.97	3.79
Sanitation	4.17	4.11	4.19	4.13
Safety/Security	4.08	4.09	4.06	4.01
Quality of Neighborhood	4.06	4.17	3.95	4.16
Distance from Work	3.82	4.38	3.59	3.29

Source: 2006 household survey

The category of condition of home is examined in greater detail because it is a general measure of multiple physical conditions. Overall, about 8% of households surveyed feel the condition of their current home is less than good. One-third indicated their home is in excellent condition. This suggests that a housing rehabilitation program would have limited applicability.

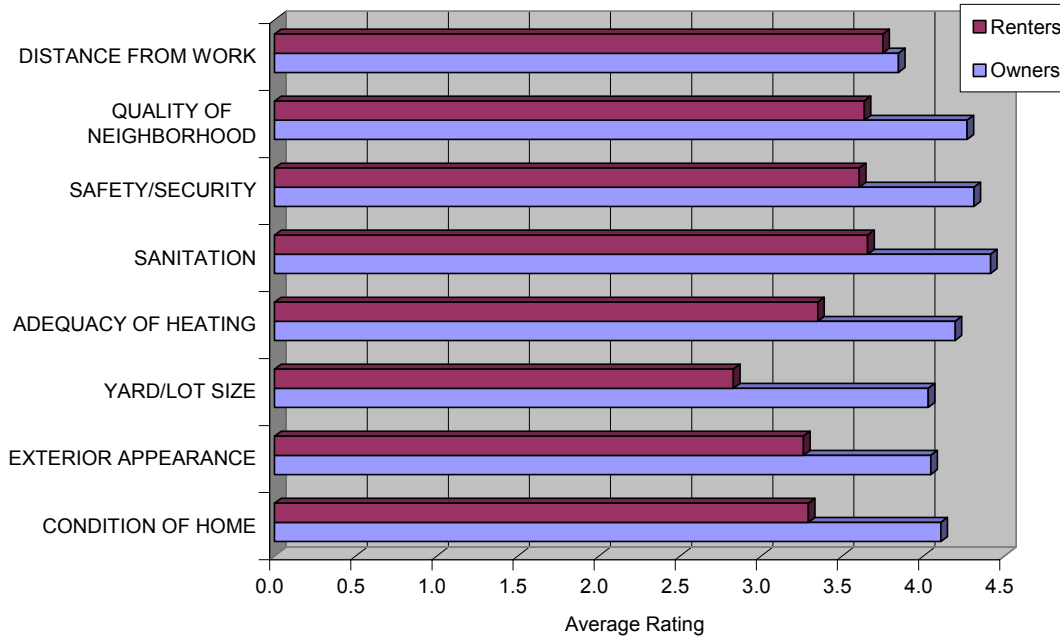
### Condition of Home by Area

	Overall	North Valley	Mid Valley	South Valley
1 - Poor	1.7	3.2	1.0	1.0
2	6.4	6.6	4.1	18.3
3 - Good	31.9	35.5	30.7	30.4
4	26.4	19.8	29.7	23.5
5 - Excellent	33.7	34.9	34.6	26.8
	100%	100%	100%	100%

Source: 2006 household survey

Across the board, renters rate various physical aspects of where they now reside lower than owners.

### Housing Conditions by Own/Rent



Source: 2006 household survey

### Renters Unable to Buy

One of the most common reasons why employees leave high-amenity communities when job opportunities are ample is because they are unable to purchase a home and are forced to rent. In Blaine County, 79% of renters would like to buy a home within the next five years; only 21% want to continue renting. This equates to approximately 2,310 households that would like to buy but still rent. Renters living in the mid-valley area are the most interested in homeownership – nearly 84% would like to buy a home within five years.

### Interest in Homeownership by Area

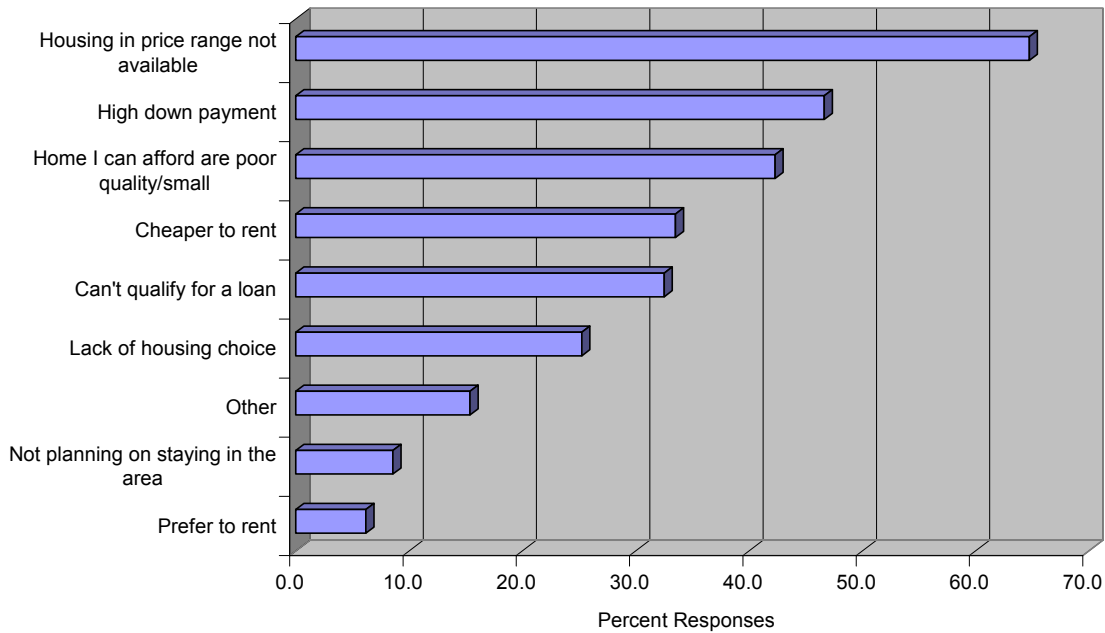
	Overall	North Valley	Mid-Valley	South Valley
Continue to rent	20.9	27.2	16.2	30.1
Buy a home within the next 5 years	79.1	72.8	83.8	69.9
	100%	100%	100%	100%

Note: Sample size in the South Valley area is small; interpret results with caution.

Renters were asked to indicate the various reasons why they have not purchased. Cost has been the single largest obstacle to ownership. Roughly 65% indicated that housing not being available in the price range that they could afford where they want to live is one of the reasons why they have not purchased. High down payment requirements was the second most frequently cited reason. Lack of housing choice where they want

to live was chosen by just 25% of renters surveyed. Only 8% indicated that they have not purchased because they plan to leave the area.

**Reasons Renters Have Not Purchased**



While providing more affordably-priced homes is clearly needed to overcome the obstacles to homeownership, other actions are also needed including homebuyer/credit counseling since over 30% of renters surveyed indicated that they can not qualify for a mortgage.

Responses vary by area. North-valley renters more frequently cited the lack of housing in their price range and housing choice where they want to live. Mid-valley renters more often indicated that high down payment requirements and inability to qualify for loans impeded their ability to purchase. Note that the number of renters surveyed living in the south-valley area is too small (only 12 cases) to have a high degree of confidence that the sample is representative of the population.

**Reasons Renters Have Not Purchased by Area**

	Overall	North Valley	Mid Valley	South Valley*
Housing in my price range not available where want to live	64.7	70.7	66.5	51.0
High down payment requirement	46.7	38.6	55.2	28.6
Home I can afford are poor quality or too small	42.3	43.0	44.4	22.8
Cheaper to rent	33.5	34.9	34.8	20.9
Can't qualify for a loan (credit, work history, etc.)	32.5	12.2	45.0	42.2
Lack of housing choice available where I want to live	25.2	34.1	23.0	6.5
Other	15.4	11.0	13.2	30.8
Not planning on staying in the area long term	8.6	9.5	8.6	0
Prefer to rent	6.2	15.2	1.8	0

Multiple response question; totals exceed 100%. \* Small sample size; interpret with caution.

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## IV. RENTAL ANALYSIS

This section of the report provides information on the rental market in Blaine County including;

- a description of the inventory;
- an examination of bedroom mix;
- an analysis of rents by area, number of bedrooms, and unit type; and
- an assessment of rental availability.

Information for this section was collected through the household survey, interviews of property managers and newspaper notices. Market-rate rentals are the focus of this examination although the impact of government subsidies is assessed.

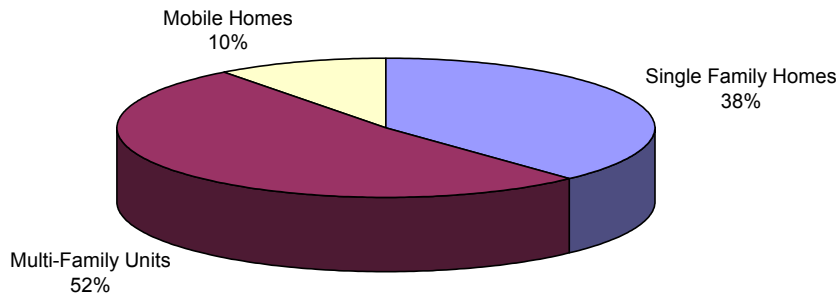
Key findings of this section include:

- The number of rental units available for employees and other lower-income residents may decline as single family homes and condominiums/ townhomes are sold to owner occupants and second-home buyers or converted into short-term accommodations.
- Rental units have been lost to redevelopment, and additional units are at risk to more profitable uses as land and housing prices continue to escalate.
- Most the county's apartment units are federally subsidized and located in Hailey. There are several small apartment complexes in Ketchum but none of the county's other municipalities have any major apartment complexes. The private sector is not development free-market apartment properties.
- The household survey found that both average and median rents were higher in the mid-valley area than in the north valley yet an analysis of for-rent classified ads indicated that, on a per-bedroom basis, rents are much higher in the north end of the valley than in mid valley.
- Rents have been increasing in the mid-valley area faster than in the north valley likely due to the down-valley migration of both businesses and employees, coupled with no new construction of rental units in Hailey since 2002.
- A total of 66 long-term rental units were advertised as available in early June, which equates to a vacancy of 2.3% based on an estimate of 2,923 total rental units.
- The subsidized apartment projects in Hailey do not appear to be significantly affecting the free market by keeping rents low or creating high vacancies among market-rate rentals.

## Rental Inventory

As of the Census, over one-third of renter-occupied units in Blaine County (38%) were single-family homes. Property managers report that some of the homes that served as rentals in 2000 are now owner occupied or are second homes. The household survey found that 35% of renter households occupied single-family homes. As home prices continue to escalate, there is increasing risk that these units will be removed from the long-term rental inventory by sale to owner occupants and second home buyers, or converted into short-term accommodations.

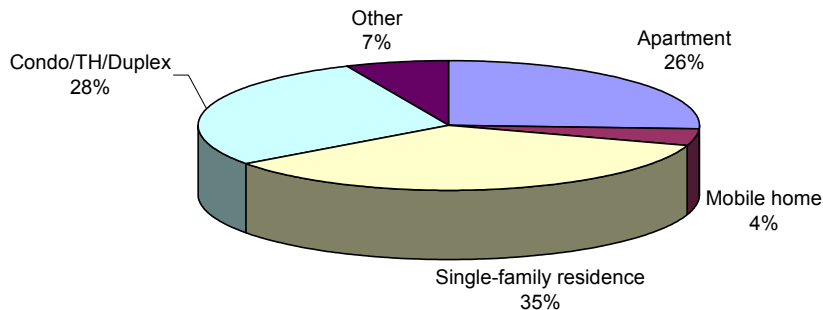
**Rental Units by Type, 2000**



Source: 2000 Census

In 2000, the majority of rental units in Blaine County (52%) were in multi-family buildings. The Census, however, did not distinguish between apartment buildings and condominiums/townhomes. This, however, is an important distinction since condominiums can be easily converted into other types of use including vacation accommodations. The 2006 household survey found that there are about an equal number of apartments and condominiums/townhomes. In Ketchum, several condominium projects where many of the units served as moderately-priced rentals have been lost to redevelopment and at least one more is currently at risk. The City's Planning Department informally estimated that 50 to 75 rental units have been lost in the last three to four years and that 75 to 100 will be lost to redevelopment in the next five years.

**Rental Units by Type, 2006 Survey**



Source: 2006 household survey

Apartments are also at risk though to a lesser degree. Most of the apartment complexes in Blaine County are in Hailey and were financed through HUD's Section 8 program, which restricts use to rental housing and occupancy to lower-income households. As they age and financing restrictions expire, rents can be raised or the units can be demolished. One project, Valley View Apartments in Hailey will likely be demolished in the next 10 years and replaced by three levels of ownership units ranging from condominiums to custom homes. The 60 apartments are subsidized through HUD's Section 8 program and have served very low income households.

Mobile homes, which are often the lowest priced type of rental housing, are also at risk from redevelopment. In 2000, 32% of the rental units in Bellevue were mobile homes. In recent years, some units have been removed to make room for construction of single-family homes. Replacement of these units has not occurred.

### Rental Units by Type and Community

	Blaine County	Bellevue	Carey	Hailey	Ketchum	Sun Valley
Single Family Homes	38.0%	48.7%	91.4%	37.2%	18.0%	28.6%
Multi-Family Units	51.6%	19.0%	0.0%	60.3%	80.1%	71.4%
Mobile Homes	10.4%	32.3%	8.6%	2.5%	1.8%	0.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: 2000 Census

### Apartment Complexes

There are 11 major apartment properties in Blaine County that provide a total of 499 units. Most of the units (454) are income restricted in accordance with the regulations of various government programs through which project financing was obtained. The vast majority of the county's apartment supply is in Hailey (466 or 93% of the total within major complexes). Only 33 units were identified in Ketchum. None of the county's other municipalities has any major apartment properties.

### Apartment Project Inventory

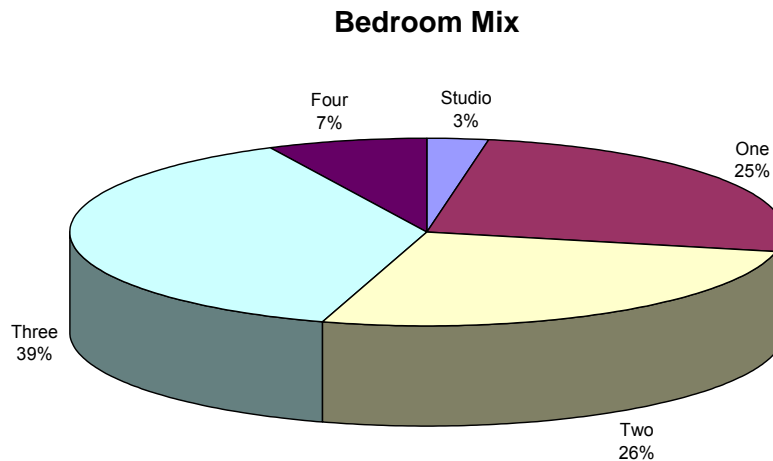
Apartment Complex	# Units	Location
<b>INCOME RESTRICTED</b>		
Baldy View I & II	49	Hailey
Balmoral I & II	192	Hailey
Snow Mountain	40	Hailey
Summit I & II (Senior)	40	Hailey
Sunnyside I & II	49	Hailey
Valley View	60	Hailey
Woodhaven	24	Hailey
Subtotal	454	

Apartment Complex	# Units	Location
<b>FREE MARKET</b>		
Bird Drive	5	Ketchum
Green Meadows	12	Hailey
Richmond	20	Ketchum
West Village	8	Ketchum
Subtotal	45	
<b>Total</b>	<b>499</b>	

The apartment projects in Blaine County are relatively small. Projects average 45 units in size. With 192 apartments, Balmoral is by far the largest property; all others have 60 or fewer units. The apartment supply in Blaine County is aging. The average age of apartment projects is over 20 years. The last time that the private sector constructed free-market apartment buildings was approximately 15 years ago. Only one income-restricted apartment complex has been built in the last 10 years.

### Bedroom Mix

The 2006 household survey found that there is a wide variety in the size of rental units ranging from studio apartments and condominiums through four-bedroom single-family homes. Over time, this mix is likely to shift as larger homes are converted to other uses. This will magnify the reduction in the number of renters that can be housed since the number of bedrooms will decrease more so than the number of units.



Source: 2006 household survey

## Rents

In Blaine County, most rental units are concentrated in the \$400 to \$1,200 per month range. The proportion of rental units drops off sharply above \$1,400. Nearly 4% of households that do not own do not pay rent. They care take, live rent free in housing owned by family members or employers, or have other housing arrangements.

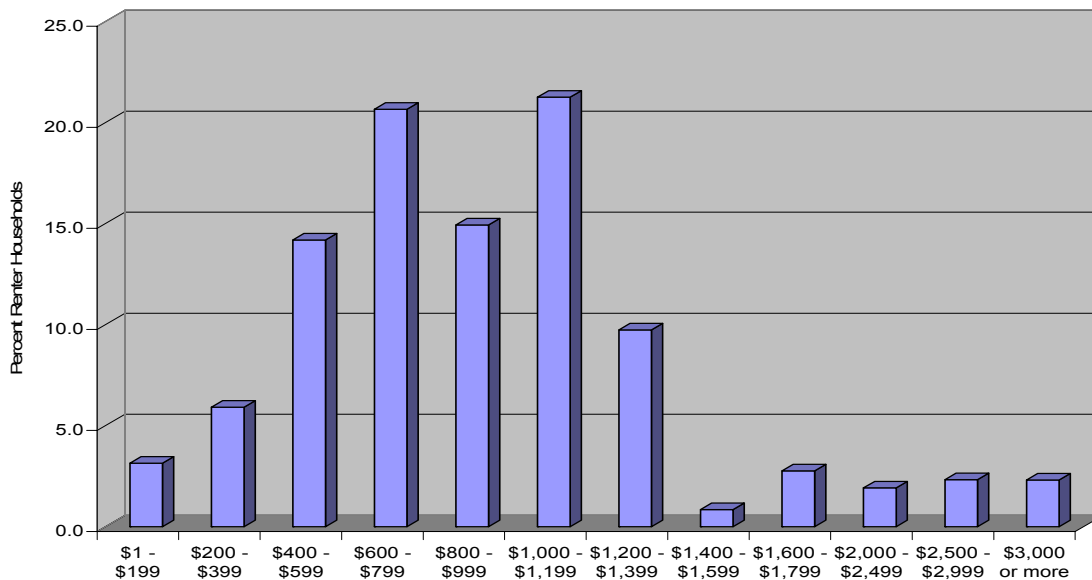
**Rent Distribution, 2006**

Monthly Rent Payment	% Renter Households
Do not pay rent	3.7
\$1 - \$199	3.0
\$200 - \$399	5.7
\$400 - \$599	13.7
\$600 - \$799	19.9
\$800 - \$999	14.4
\$1,000 - \$1,199	20.5
\$1,200 - \$1,399	9.4
\$1,400 - \$1,599	0.8
\$1,600 - \$1,799	2.7
\$1,800 - \$1,999	0.0
\$2,000 - \$2,499	1.8
\$2,500 - \$2,999	2.2
\$3,000 or more	2.2
	100%

Source: 2006 household survey

The following graph illustrates the distribution of rents in Blaine County.

**Rent Distribution, 2006**



Source: 2006 household survey. Note: Graph of rents does no include responses from persons who caretake or otherwise do not pay rent.

The household survey found that both average and median rents were higher in the mid-valley area than in the north valley. This is likely due to a combination of factors including the composition of the rental supply. Hailey has proportionately more single-family homes than Ketchum in its rental inventory while units in Ketchum tend to be smaller with fewer bedrooms.

#### Rents by Area, 2006

	Overall	North Valley	Mid-Valley	South Valley
Average	\$998	\$930	\$1,134	\$618
Median	\$850	\$750	\$1,050	\$600

Source: 2006 household survey

\* Based on income for two-person households.

The median price of units advertised for rent in the June 9<sup>th</sup> Idaho Mountain Express was also higher in the Hailey/Bellevue area than in Ketchum. On a per-bedroom basis, rents are much higher in the north end of the valley than in mid valley, a difference of nearly \$200 per month per bedroom.

#### Rents by Area, June 9, 2006

	Ketchum Area	Hailey/Bellevue
# listings	24	19
Median Rent	\$975	\$1,150
Average Rent	\$1,147	\$1,188
Median Rent per Bedroom	\$600	\$419
Average Rent per Bedroom	\$709	\$441

Source: Compilation of June 9<sup>th</sup> Idaho Mountain Express rental classifieds.

Larger units are more affordable on a per-bedroom basis than small units. If the market tightens, however, this may change and the per-bedroom rates could become more comparable. For example, the median rent for a one-bedroom unit was reported as \$600 by the household survey while the median for three bedrooms was \$1,170. When limited availability forces more renters to live with unrelated roommates, the rates for larger units will rise disproportionately and may reach a level more in line with three or four times the rent for a one-bedroom unit.

#### Rents by Number of Bedrooms

	Studio	1 Bdrm	2 Bdrm	3 Bdrm	4 Bdrm	Overall
Average	\$521	\$993	\$855	\$1,157	\$1,158	\$998
Median	\$550	\$600	\$850	\$1,170	\$1,000	\$850

Source: 2006 household survey

Mobile homes are by far the most affordably priced rental units in Blaine County. Apartments rent for considerably less than condominiums and townhomes although they

are often similar in size. Single-family homes rent for about \$80 more per month than condominiums and townhomes.

### Rents by Unit Type

	Apartments	Mobile homes	Single-family homes	Condos/THs/ Duplexes
Average	\$628	\$368	\$1,116	\$956
Median	\$600	\$400	\$1,050	\$969

Source: 2006 household survey

### Affordability of Rents

The median rent in Blaine County for one-bedroom units is affordable for one-person households with incomes of 50% AMI. A two-person household, however, must have an income of roughly 60% AMI to afford a median-priced two-bedroom rental. A three-person household needs an income of approximately 73% AMI to afford the median rent for a three-bedroom unit. These rents represent what existing residents pay, which is lower than what persons attempting to find a rental in today's market would find.

None of the units advertised for rent in early June were affordable for households with incomes at 50% AMI, other than a few vacancies at Balmoral. Generally, their units restricted for households at 30% and 40% AMI remain full. Property managers and Chamber of Commerce representatives are in agreement that the rentals for low income employees are very much needed in the north end of the valley.

### Median Compared to Affordable Rents by AMI

	1 Bdrm	2 Bdrm	3 Bdrm
Median Rent, 2006	\$600	\$850	\$1,170
Affordable Rents	1 Person	2 Persons	3 Persons
50% AMI	\$623	\$713	\$801
60% AMI	\$747	\$855	\$962
80% AMI	\$996	\$1,138	\$1,281

Sources: 2006 household survey, HUD and Rees Consulting, Inc.

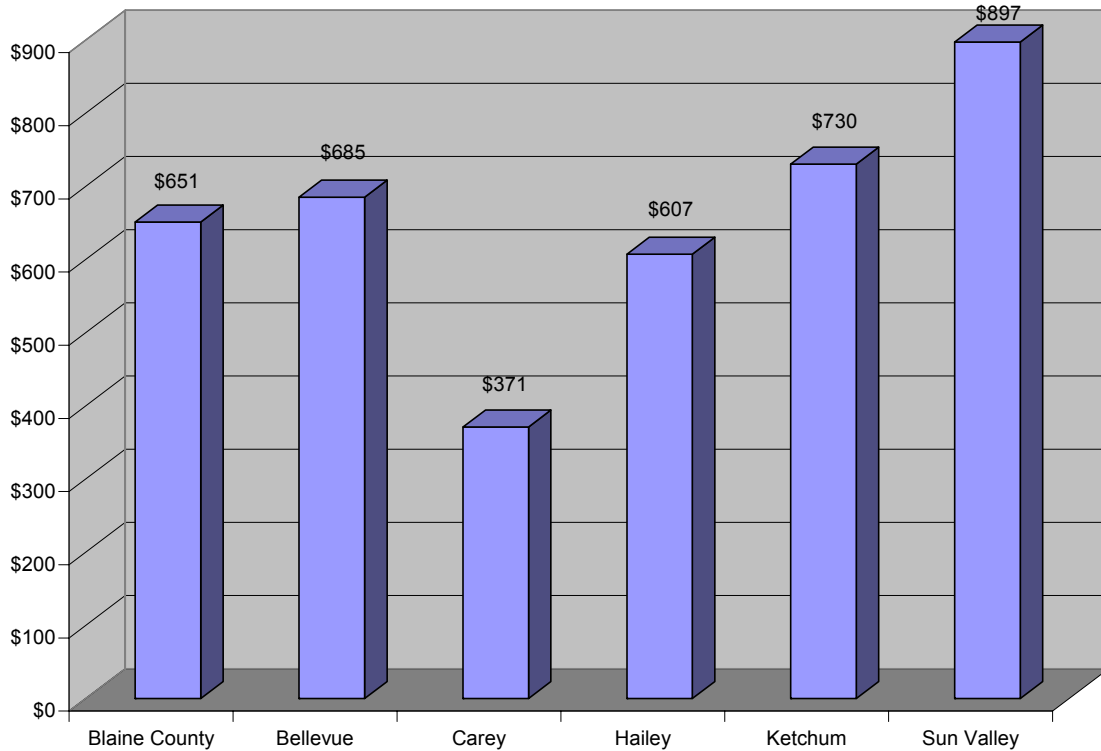
Renters have lower incomes than homeowners -- nearly one-third have incomes equal to or less than 50% AMI. Given the low incomes of renters compared with rents and a match between households and units that is less than perfect (the lowest income households may not rent the lowest priced units), 45% of renters pay more than what is affordable for them (see HOUSING PROBLEMS section of this report).

### Change in Rents

Information from three points in time and four sources is used to examine how rents have changed since the 2000 Census. In 2000, the median contract rent in Blaine County was \$651. It ranged from \$897 in Sun Valley to \$371 in Carey. The median in

Ketchum was only \$45 more than in Bellevue. The median was lower in Hailey than in Bellevue due to the concentration of subsidized apartment complexes in Hailey.

**Median Rent by Community, 2000**



Source: 2000 Census

The 2006 household survey found that the overall county-wide median was \$850 which compares with the 2000 Census median of \$651. In 2002, information on 97 rental units was obtained through interviews of property managers. While comparing the Census to the 2006 household survey and newspaper notices in 2006 to property manager interviews in 2002 are not “apples to apples” comparisons, the results are insightful.

### Long-term Condominium/Townhome/Single-Family Rentals, 2002

<b>North Valley</b>	<b>2002</b>	<b>2006</b>
Studio	\$600 - \$750	\$600 - \$800
1 Bdrm	\$750 - \$1,200	\$700 - \$1,200
2 Bdrm/1 Bath	\$1,100	\$850 - \$875
2 Bdrm/1.5, 2 Bath	\$900 - \$1,500	\$900 - \$1,200
3 Bdrm	\$1,800 - \$2,500	\$1,350 - \$2,500
4 + Bdrm	\$3,200 - \$3,500	\$3,000
<b>Mid Valley</b>		
Studio	--	--
1 Bdrm	\$525 - \$650	\$700
2 Bdrm/1 Bath	\$575 - \$650	\$800 - \$975
2 Bdrm/1.5, 2 Bath	\$725 - \$900	\$1,100
3 Bdrm	--	\$1,100 - \$1,600
4 + Bdrm	--	\$1,150 - \$1,700

The comparison suggests that rents have been increasing in the mid-valley area faster than in the north valley. The median rent for all types of units was \$123 lower in Hailey than in Ketchum in 2000. In 2002, rents for condominium/townhome/single-family units were about \$250 to \$300 per month lower in the Hailey area than in the Ketchum area. By 2006, however, the median rent for advertised units was \$175 higher in the Hailey area than in the north valley. The down-valley migration of both businesses and employees, coupled with no new construction of rental units in Hailey since 2002, has likely contributed to the escalation in mid-valley rents.

### Availability

A total of 47 individual units were advertised for long-term rent in the June 9<sup>th</sup> Idaho Mountain Express. In addition, several notices were placed for multiple units, including apartment complexes, which represented 19 vacant units. This brings the total to 66 long-term rental units advertised as available in early June. This equates to an extremely low vacancy rate of 2.3% based on an estimate of approximately 2,920 total rental units. It should be noted, however, that many units are filled via word of mouth and not formally advertised. If it was assumed that the newspaper notices represented only half of available units, the overall vacancy rate would still be very low. Market conditions are generally considered to be tight when vacancies are around 6% to 7%.

### Advertised Units by Number of Bedrooms and Area

Bedrooms	Ketchum Area	Hailey/ Bellevue	Other	Total
Studios	4	0		4
One	7	1	2	10
Two	7	4		11
Three	5	10	1	16
Four+	1	3	2	6
Total	24	18	5	47

Source: Compilation of June 9<sup>th</sup> Idaho Mountain Express rental classifieds.

Property managers report that a tightening of the market has occurred in the past year. The construction of large apartment complexes in Hailey in past years, the most recent being the 192-unit Balmoral project in 2000 and 2002/03, increased the rental supply sufficiently to keep vacancy rates at moderate levels. With no new apartment construction since 2003, and the loss of rental units to redevelopment, availability has become increasingly limited, particularly in the north valley.

Vacancy rates are seasonal. Rates increase sharply at the end of the ski season, then decline throughout the summer. Rates are at their lowest in late summer and again during the peak of the ski season from Christmas through March. The number of units available in early June is likely higher than will be available later this year.

Vacancy and rent rates are difficult to monitor because most rental units are managed by their individual owners or by small independent caretakers rather than professional property management companies. Idaho Mountain Express does not track the number of classified rentals placed by month but indicates that there are far more ads during the summer than in the ski season.

### **Government-Subsidized Rentals**

It does not appear that, at present, the free-market in Hailey is highly influenced by the presence of government-subsidized rentals. While the number of subsidized apartments in Hailey is significant (454 units), it does not appear that there is over supply based on low vacancy rates. Also, per-unit rents in Hailey are similar to or even higher than those in the Ketchum area indicating that the apartment complexes have not suppressed market rents in the mid-valley area. Though impossible to measure, the subsidized apartments have likely kept rents county-wide lower than they would have been otherwise. With no new construction of subsidized units since 2002 and an increase in demand generated by population and employment growth, the rent increases of recent years will likely continue and may escalate.

HUD's Section 8 rent subsidy program is not highly utilized in Blaine County and is too insignificant to have an effect on the free market. Through this program, low income households (generally equal to or less than 30% AMI) are given vouchers with which they can rent free-market housing. Rents for the units must be within the allowable rates with HUD making up the difference between the rent charged plus utilities and 30% of the household's income.

A total of 11 families were receiving Section 8 rent assistance in early June, which is typical. In the past few years the number of vouchers being used in Blaine County at any given time has varied between 10 and 15. The program is administered for an eight-county region including Blaine County by Idaho Housing and Finance through their Twin Falls office. There were 1,110 applicants on the wait list as of early June 2006 for the region; however, the agency does not track applications by individual counties. With such a sizable wait list and an eight-county administrative system, it is unlikely that utilization of the program will increase in the future.

It should also be noted Idaho Housing and Finance caps allowable rents at rates lower than what HUD has determined are the fair market rents for Blaine County. This makes it difficult for voucher holders to find housing within the range that is permissible. Even if

the number of vouchers could be increased, the ability to use them would be limited by these lower rent caps.

### Section 8 Rents

	<b>Fair Market Rent</b>	<b>Payment Standard</b>
Studio	\$681	\$659
1 Bdrm	\$740	\$716
2 Bdrm	\$821	\$795
3 Bdrm	\$1,166	\$1,129
4 Bdrm	\$1,439	\$1,394

Source: Idaho Housing and Finance

Because income caps are placed on government subsidized rentals, there are limits as to the share of the market that these efforts can serve. At Balmoral, approximately one in 15 or 20 applications are rejected because the applicants have incomes that exceed the maximum allowed, which is 60% AMI. These renters have no option other than the free market.

The subsidized apartment projects serve a segment of the population that free-market rentals generally do not -- households with very little if any income. The manager of one project in Hailey estimates that 50% of the units are occupied by single, unemployed mothers with their children and other persons who do not work. As these projects age and are lost to redevelopment, housing for special needs populations may become more of an issue.

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## V. COMMUNITY HOUSING DESIGN AND DEVELOPMENT

This section of the report provides information for use in the planning, design and development of housing. Specifically, it:

- examines the preferences of the county's residents regarding the characteristics they seek in their home;
- rates the importance of location attributes;
- evaluates where residents want to live compared to where they now reside;
- assesses the marketability of five design and price options;
- provides information on the number of bedroom, bathrooms and garages residents indicate they need;
- examines the acceptability of various techniques that could be used to produce/promote community housing;
- quantifies the market for homeownership; and,
- contains information specific to the design and development of housing for seniors.

Key findings from this section are as follows:

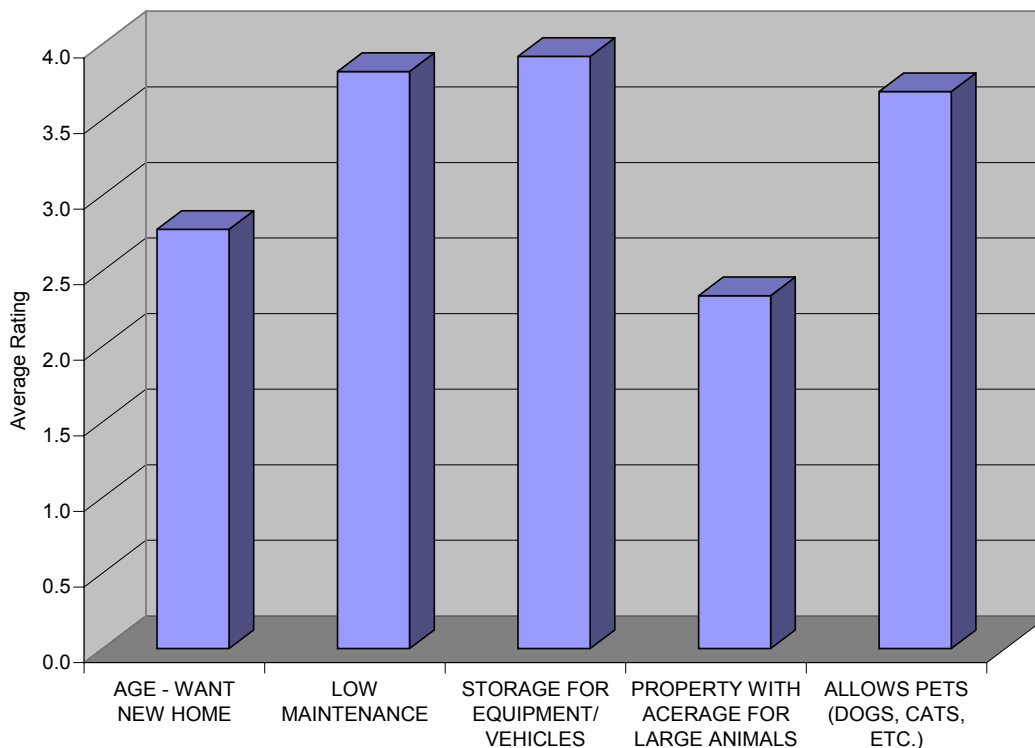
- Throughout the county, storage for vehicles and equipment is the most highly desired home characteristic.
- Community character, proximity to employment and community amenities are the most important attributes that residents consider when choosing a location to live.
- The availability of transportation is particularly important to residents who want to live in Bellevue.
- The majority of residents already reside in the community that is their first choice. Most of the residents who do not already live in their first choice location would rather live farther to the north.
- Of five choices in housing type and cost, the smallest, lowest-priced single-family house received the most first-choice responses in all three areas. At least one of the five options provided was acceptable to the majority of residents surveyed.
- Responses indicate that three-bedroom/two-bath homes with a two car garage would be the most popular product.

- Low interest home improvement loans and sweat equity ownership were the most acceptable of the housing assistance options offered.
- Deed restrictions limiting increases in value to a maximum of 4% per year were not well received; almost twice as many respondents would *not* consider them as would although, of households surveyed, 26% in the mid valley and 21% in the north valley would definitely consider them. Renters, most of whom would like to buy a home, gave deed restrictions a high overall acceptability rating of 3.6 (1 = would not consider; 5 = would definitely consider).
- Approximately 5,168 households would like to buy a home in Blaine County. Of these, 2,309 now rent; 1,654 are owners who want to purchase a different home from the one in which they currently reside; and 1,205 currently in-commute to Blaine County for work from outside the county.
- County wide and particularly in the south valley, seniors are more interested in assistance to make their homes more accessible, which would enable them to stay in their homes longer, than in options that would involved moving into some type of senior-specific housing. Rental housing that includes services (meals, transportation and activities) and living in a 65+ retirement community do not appeal to the majority of seniors now residing in Blaine County. Both options received sufficiently high ratings, however, to warrant further consideration. Mid-valley seniors are more likely than others to use all types of senior housing services.

### **Home Characteristics**

The most highly rated characteristic is storage for vehicles and equipment, a common finding in rural, recreation-oriented communities. Low maintenance and homes where pets could live followed closely in terms of importance. The age of the home is relatively unimportant as is the ability to have large acreage where large animals can be kept.

**Importance of Home Characteristics, Average Ratings  
(1 = not at all important, 5 = extremely important)**



This is little variation within the county regarding the importance of various home characteristics. Residents in all three areas gave storage and low maintenance the same high average ratings and had very similar responses on age and the ability to keep pets. There was variation, however, concerning the importance of having acreage for large animals with residents in the north end of the valley indicating it was unimportant while residents in the south end gave it a moderately important rating.

**Importance of Home Characteristics, Average Ratings by Area  
(1 = not at all important, 5 = extremely important)**

	Overall	North Valley	Mid-Valley	South Valley
AGE - WANT NEW HOME	2.8	2.6	2.9	2.8
LOW MAINTENANCE	3.8	3.8	3.8	3.8
STORAGE FOR EQUIPMENT/ VEHICLES	3.9	3.9	3.9	3.9
PROPERTY W/ ACERAGE FOR LARGE ANIMALS	2.3	1.8	2.4	3.4
ALLOWS PETS (DOGS, CATS, ETC.)	3.7	3.4	3.8	3.7

Source: 2006 household survey

While households throughout the county place similar value on the importance of most home characteristics, residents in the unincorporated areas not only place greater importance on acreage for large animals but also rate storage and pets higher than residents living within the municipalities.

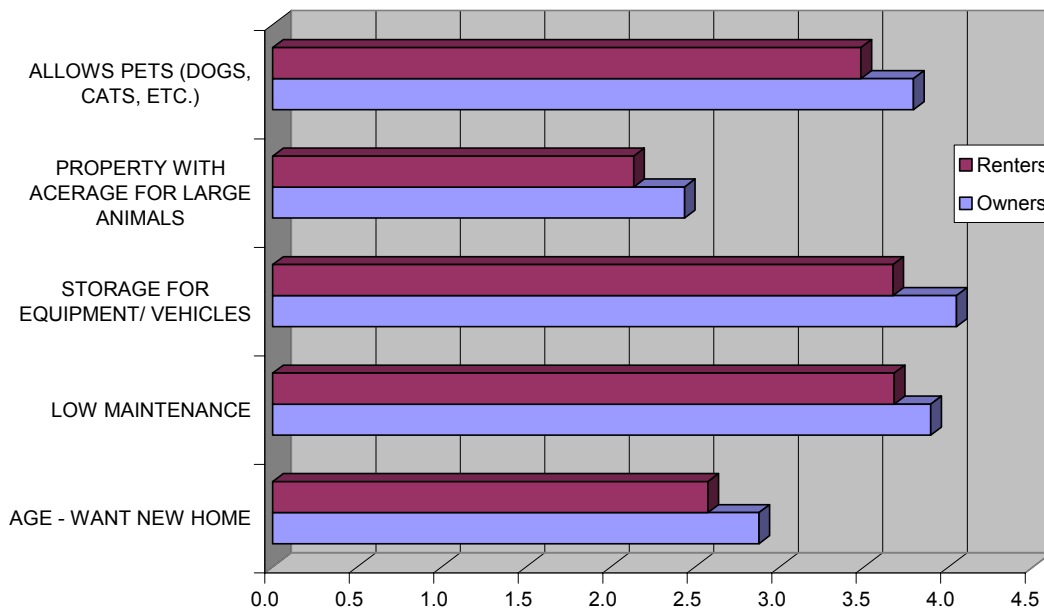
**Importance of Home Characteristics, Average Ratings by Community  
(1 = not at all important, 5 = extremely important)**

	AGE - NEW HOME	LOW MAINTENANCE	EQUIPMENT/ VEHICLE STORAGE	ACREAGE FOR ANIMALS	ALLOWS PETS
Sun Valley	2.9	4.0	4.1	1.5	3.4
Ketchum	2.6	3.9	3.9	1.7	3.4
Hailey	3.0	3.8	3.8	2.2	3.7
Bellevue	2.8	3.7	3.9	2.3	3.6
Carey	2.8	3.8	3.8	3.3	3.4
N.of Ketchum	2.8	3.7	4.1	2.6	3.9
Between Ketchum and Hailey	2.9	3.6	4.1	3.0	4.2
S. of Bellevue	2.8	4.0	4.2	3.9	4.5

Source: 2006 household survey

Owners and renters place feel very similar in terms of the relative importance they place on home characteristics. Owners give overall higher ratings but, like renters, they rate storage, low maintenance and pets as the most important characteristics.

**Importance of Home Characteristics, Average Ratings by Own/Rent  
(1 = not at all important, 5 = extremely important)**



Source: 2006 household survey

**Bedrooms, Bathrooms and Garages**

To fine tune community housing design decisions, the household survey quizzed participants on the number of bedrooms, bathrooms and garage spaces they need given their household now and in the next five years. The variation in these responses reinforces the appropriateness of providing a range of housing types.

Residents indicate they need, on average, 2.9 bedrooms. Nearly half feel they need three bedrooms. The percentage indicating they need two bedrooms is just slightly higher than those that chose four bedrooms.

There is some variation by area. Residents in the north valley are more likely to need only one bedroom (9.4%) while residents in the south valley are more likely to need large homes with four or more bedrooms (41%).

Respondents indicated they needed on average 2.3 bathrooms. The majority (55% county wide) need two bathrooms. As was similar to the responses on bedrooms, residents in the north valley indicate they need fewer bathrooms than residents in the south valley.

### Bedrooms, Bathrooms and Garage Spaces Needed

Bedrooms	Overall	North Valley	Mid-Valley	South Valley
1	5.8	9.4	3.8	0.3
2	23.1	26.8	22.7	13.9
3	47.4	48.3	47.7	44.6
4	21.1	13.6	22.8	36.7
5+	2.7	1.9	3.0	4.3
	100%	100%	100%	100%
Average	2.9	2.7	3.0	3.3
<b>Bathrooms</b>				
1	12.3	16.6	10.0	8.2
2	55.1	49.1	58.8	58.5
3	27.3	28.6	26.3	27.7
4+	5.3	5.7	5.0	5.6
	100%	100%	100%	100%
Average	2.3	2.3	2.3	2.3
<b>Garage Spaces</b>				
1	23.3	29.7	21.5	9.2
2	52.8	53.4	49.1	71.9
3	20.2	14.7	25.3	11.5
4+	3.7	2.1	4.2	7.4
	100%	100%	100%	100%
Average	2.1	1.9	2.1	2.2

Source: 2006 household survey

Slightly more than half of those surveyed indicate they need two garage spaces. The percentage wanting one space is about the same as those wanting three or four.

Many respondents indicated they need more bedrooms than appears to be the case given the current size of their household. For example, 22.5% of the responses indicating three bedrooms needed were from one person living alone.

### Bedrooms Needed Compared to Household Size

Persons in Household	Bedrooms Needed				
	1	2	3	4	5+
1	82.6	45.9	22.5	6.9	
2	11.1	43.3	45.1	23.6	25.0
3	6.2	8.2	16.5	21.5	7.9
4		1.8	12.1	35.5	27.5
5			3.3	5.9	20.7
6			0.5	5.1	7.9
7				1.4	5.3
8		0.9		0.2	5.7
	100%	100%	100%	100%	100%

Source: 2006 household survey

Renters indicate they need fewer bedrooms, bathrooms and garage spaces than do owners.

### Bedrooms, Bathrooms and Garage Spaces Needed by Own/Rent

Bedrooms	Renters	Owners
1	11.9	2.7
2	31.8	18.3
3	41.8	50.3
4	13.8	24.9
5+	0.7	3.7
	100%	100%
Average	2.6	3.1
Bathrooms		
1	24.5	6.1
2	64.0	50.4
3	11.5	35.5
4+		8.0
	100%	100%
Average	1.9	2.5
Garage Spaces		
1	43.5	13.1
2	47.0	55.6
3	9.5	25.7
4+		5.6
	100%	100%
Average	1.7	2.3

Source: 2006 household survey

Renters who want to buy a home and owners who are interested in buying a different home generally want larger units than renters and owners in general. This indicates that residents want to “move up” into units with more bedrooms.

### Bedrooms, Bathrooms and Garage Spaces Needed by Want to Buy

Bedrooms	Rent – Want to Buy a Home	Own – Want to Buy a Different Home
1	2.2	1.0
2	32.5	16.1
3	44.8	48.9
4	19.4	32.1
5+	1.0	1.9
	100%	100%
Average	2.8	3.2
Bathrooms		
1	13.9	2.8
2	72.5	49.1
3	13.6	38.6
4+		9.5
	100%	100%
Average	2.0	2.6
Garage Spaces		
1	37.9	12.5
2	50.4	52.1
3	11.7	30.5
4+		4.9
	100%	100%
Average	1.7	2.3

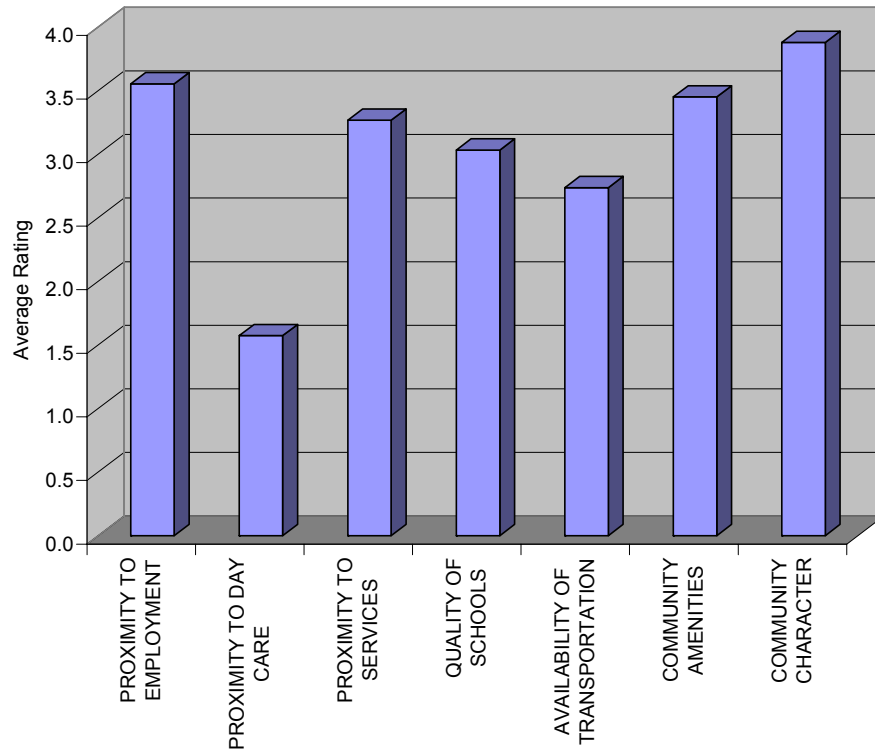
Source: 2006 household survey

### Location Attributes

Overall, community character (defined as “family-oriented, neighborhood appeal, etc” on the survey) is the most important attribute that residents consider when deciding where to live. Proximity to employment is also very important followed closely by community amenities (parks, libraries, etc.). Interestingly, the availability of transportation is much less important than living near place of work. Proximity to day care received the lowest overall rating but tends to be very important for families with children.

About 40 respondents specified “other” location attributes that they consider to be important. Recreation amenities and open space, safety and proximity to an airport were the most frequently cited location considerations. A complete list of responses is included in the appendix to this report.

**Importance of Location Attributes, Average Ratings  
(1 = not at all important, 5 = extremely important)**



Responses varied somewhat throughout the county although were generally similar. Residents in the north end of the valley place less importance on the quality of schools while residents living in the south end rate proximity to services, availability of transportation and community amenities lower than residents elsewhere. The responses from the mid-valley area generally fall within the averages from the other two areas.

**Location Attributes by Area**

	Overall	North Valley	Mid Valley	South Valley
PROXIMITY TO EMPLOYMENT	3.6	3.5	3.6	3.2
PROXIMITY TO DAY CARE	1.6	1.4	1.6	1.7
PROXIMITY TO SERVICES (MEDICAL, SHOPPING, ETC.)	3.3	3.5	3.2	2.8
QUALITY OF SCHOOLS	3.0	2.7	3.1	3.6
AVAILABILITY OF TRANSPORTATION	2.7	2.8	2.8	2.3
COMMUNITY AMENITIES (PARKS, LIBRARIES, ETC.)	3.5	3.6	3.5	2.7
COMMUNITY CHARACTER (FAMILY-ORIENTED, NEIGHBORHOOD APPEAL, ETC.)	3.9	3.8	3.9	3.7
OTHER	4.3	4.3	4.4	3.8

Source: 2006 household survey

The importance of location attributes has also been analyzed by where residents want to live in order to evaluate the suitability of sites for community housing. For example,

developers of community housing in Bellevue should know that the availability of transportation is more important to persons who want to live in Bellevue than to other residents.

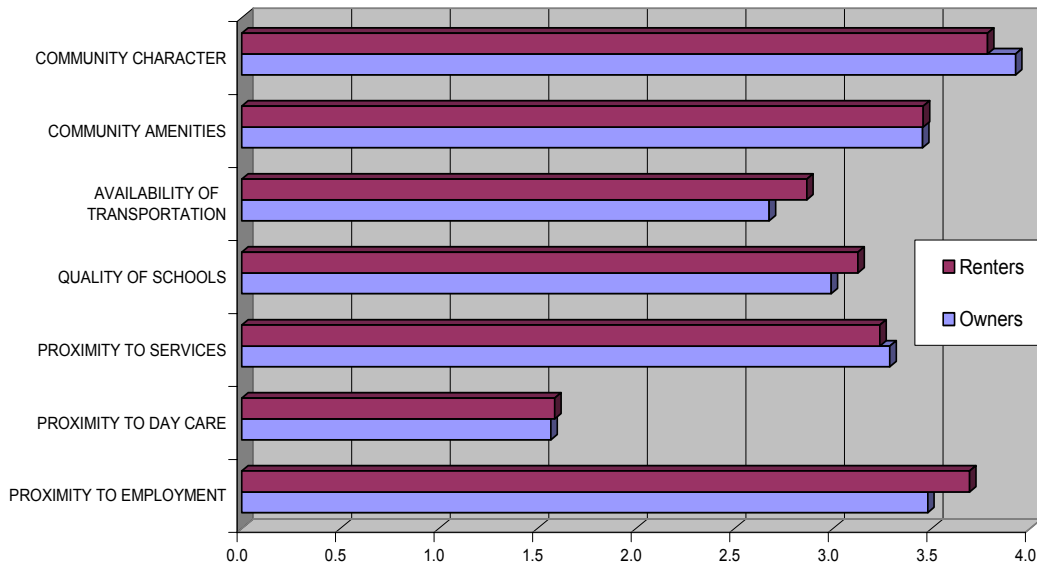
**Location Attributions by 1<sup>st</sup> Choice Where Want to Live**

Where Want to Live – 1 <sup>st</sup> Choice	PROXIMITY TO EMPLOYMENT	PROXIMITY TO DAY CARE	PROXIMITY TO SERVICES	QUALITY OF SCHOOLS	AVAIL. OF TRANS.	COMMUNITY AMENITIES	COMMUNITY CHARACTER
Sun Valley	3.1	1.1	3.6	2.3	2.8	3.4	3.6
Ketchum	3.8	1.6	3.5	3.0	2.9	3.7	4.0
Hailey	3.7	1.9	3.5	3.4	3.0	3.7	4.1
Bellevue	4.0	1.5	3.2	3.1	2.8	3.2	3.9
Carey	3.3	1.6	2.6	3.7	2.5	2.7	4.0
N.of Ketchum	3.1	1.4	3.1	2.8	2.6	3.7	3.9
Between Ketchum & Hailey	3.1	1.6	2.9	3.1	2.3	3.1	3.6
S. of Bellevue	3.3	1.3	2.7	2.6	2.1	2.8	3.4

Source: 2006 household survey

Owners and renters place similar values on location attributes. As is typically the case in high-cost mountain communities, renters rate availability of transportation and proximity to employment somewhat higher than owners. Interestingly, they also rated quality of schools slightly higher than owners.

**Location Attributes by Own/Rent**



Source: 2006 household survey

## Location Preferences

Survey participants were asked to indicate both their first and second choices for where they most want to live, *assuming that housing would cost the same in each community*. The majority of residents already live in the same general area of the county that is their first choice. For example, 92.3% of the residents living in the north valley area want to live in Sun Valley (19.9%), Ketchum (62.4%) or the rural area north of Ketchum (10%).

### 1<sup>st</sup> Choice Where Want to Live by Where Now Live

1 <sup>st</sup> Choice Where Want to Live	Where Now Live		
	North Valley	Mid Valley	South Valley
Sun Valley	19.9	1.2	2.8
Ketchum	62.4	10.6	
Hailey	1.8	49.6	9.7
Bellevue	1.4	13.0	1.4
Carey		0.3	55.6
Rural area north of Ketchum	10.0	5.9	1.4
Rural area between Ketchum and Hailey	2.3	12.1	1.4
Rural area south of Bellevue	1.4	6.8	25.0
Other	0.9	0.6	2.8
	100%	100%	100%

Source: 2006 household survey

More specifically, residents for the most part already live in the community that is their preferred location. For example, 79.2% of the residents surveyed in Sun Valley indicated it is where they most want to live.

### Where Live Compared with Where Want to Live (Shading denotes percentage of residents living in 1<sup>st</sup> choice location)

1 <sup>st</sup> Choice – Where Want to Live	Where Now Live								
	Sun Valley	Ketchum	Hailey	Bellevue	Carey	North of Ketchum	Between Ketchum & Hailey	South of Bellevue	
Sun Valley	79.2	3.8	0.9	1.4			2.6	8.7	
Ketchum	12.5	82.1	8.4	6.8		20.0	28.9		
Hailey	2.1	1.3	67.3	16.4	10.0	6.7	7.9	8.7	
Bellevue		1.9	3.5	49.3				4.3	
Carey				1.4	80.0				
N. of Ketchum	4.2	5.8	5.8	2.7		66.7	13.2	4.3	
Between Ketchum & Hailey	2.1	1.9	8.8	4.1		6.7	47.4	4.3	
S. of Bellevue		1.9	4.9	15.1	8.0			65.2	
	100%	100%	100%	100%	100%	100%	100%	100%	100%

Source: 2006 household survey

Most of the residents who do not already live in their first choice location would rather live farther north. For example, 47% of the residents living between Ketchum and Hailey want to live there (the lowest percentage residing where they most want to) while approximately 29% would rather live in Ketchum. The situation in Bellevue should be noted. While most of Bellevue's residents who want to live somewhere else would rather live north of the community, just over 15% of households surveyed would rather live south of Bellevue.

An alternative way to examine the issue of location preference focuses on the perspective of the first choice community. This supports decision making on how to develop and market housing units built in a specific location. For example, 88% of those surveyed who indicated Sun Valley is their first choice already live in the north end of the valley. Housing developments built in Sun Valley should plan to draw relatively few buyers or renters from the mid- and south-valley areas unless preferences are altered through marketing campaigns.

### Where Currently Live by 1<sup>st</sup> Choice Community

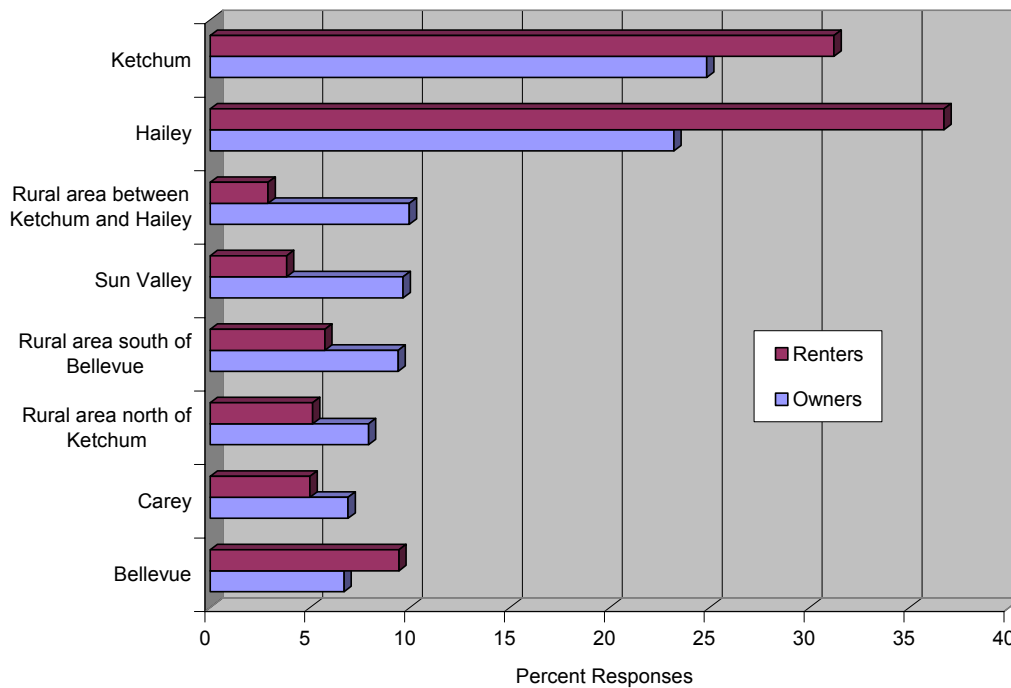
Where Want to Live	Where Now Live				Total
	North Valley	Mid Valley	South Valley	Other	
Sun Valley	88.0	8.0	4.0		100%
Ketchum	78.9	20.6		0.6	100%
Hailey	2.2	93.3	3.9	0.6	100%
Bellevue	6.1	89.8	2.0	2.0	100%
Carey		2.4	97.6		100%
North of Ketchum	48.9	44.4	2.2	4.4	100%
Between Ketchum and Hailey	10.2	83.7	2.0	4.1	100%
South of Bellevue	5.7	43.4	34.0	17.0	100%

Source: 2006 household survey

Few of the county's residents want to live in Carey other than those who already reside there, which should be considered in light of the large residential subdivisions planned for development.

While owners and renters place similar importance on home characteristics and location attributes, they vary in terms of where they want to live. Renters are much more likely to name Ketchum or Hailey as their first choice (68%) than are owners (48%). This correlates to the higher importance rating than renters place on availability of transportation and proximity to employment. Owners are more interested in living in Sun Valley, the rural areas and down-valley communities than are renters.

### 1<sup>st</sup> Choice Community by Own/Rent



Further analysis of where renters want to live in comparison to where they now live reveals that proportionately fewer would live to live in Sun Valley and Hailey while more would like to live in the rural areas north of Ketchum and south of Hailey.

### Where Live by Where Want to Live – Renters

	Now Live	1st Choice
Sun Valley	4.6	3.8
Ketchum	30.6	31.2
Hailey	40.5	36.7
Bellevue	8.9	9.4
Carey	7.4	5.0
Rural area north of Ketchum		5.1
Rural area between Ketchum & Hailey	4.3	2.9
Rural area south of Bellevue	0.8	5.7
Other	3.0	
	100%	100%

Source: 2006 household survey

### Homeownership Potential

Local workers and households seeking home ownership opportunities in Blaine County fall within the following categories: 1) renters looking to buy; 2) owners that want to buy a different home and 3) in-commuting workers that would like to buy a home in Blaine County.

It is estimated that there are currently 5,168 households that are candidates for buying a home in Blaine County. Of these, 2,309 now rent; 1,654 are owners who want to purchase a different home from the one in which they currently reside; and 1,205 currently in-commute to Blaine County for work from outside the county.

### Potential Market for Ownership

Owners		Renters		In-Commuters	
Total households	6,127	Total households	2,923	Total Commuters	2,690
% that want to buy a different home	27%	% that want to buy	79%	# that would move	73%
Potential Market	1,654	Potential Market	2,309	Potential Market*	1,205

\*1,964 employees that would move ÷ 1.63 employees per household.

### Homeownership Design and Price Options

All survey participants who are interesting in buying a home in Blaine County were given five housing product options ranging from an 825 square-foot condominium with one or two bedrooms priced between \$100,000 and \$165,000 to a 2,000 square-foot house with three or four bedrooms priced between \$300,000 and \$350,000. These options were patterned after the size and price ranges specified within the Blaine Ketchum Housing Authority Guidelines.

The smallest, lowest-priced single-family house received the most first-choice responses by residents in all three regions. The largest house received the second most top choice votes. In all areas, the most affordable options (the 825 square foot condominium and the 1250 square foot townhome) received the lowest number of first choice responses. The wide distribution of responses with no one choice receiving more than 30% of the responses indicates that a range of product types and sizes should be available to house the community.

### 1<sup>st</sup> Choice -- Housing Type and Price

	Overall	North Valley	Mid-Valley	South Valley
House (1450 sqft/2-3 bdrm/\$200,000-\$250,000)	28.9	25.5	30.5	33.9
House (2000 sqft/3-4 bdrm/\$300,000-\$350,000)	21.8	14.9	27.9	19.3
House (1650 sqft/3 bdrm/\$250,000-\$300,000)	14.1	12.2	15.6	12.4
Townhome (1250 sqft/2-3 bdrm/\$165,000-\$195,000)	8.1	14.2	5.7	0.0
Condo (825 sqft./1-2 bdrm/\$100,000-\$165,000)	7.7	8.2	9.2	0.0
<b>OR</b>				
None of the above options would be acceptable to me	19.3	25.0	11.0	34.3
	100%	100%	100%	100%

Source: 2006 household survey

At least one of the five options provided was acceptable to the majority of residents surveyed. Overall, only 19% indicated that none of the options would be acceptable. Carey residents were less willing to consider the options provided; approximately 34%

felt none was acceptable. These responses clearly indicate that units priced and designed similar to those described would be marketable.

Examining the top two product choices in combination reveals that some residents are likely to consider a townhome or a condominium if they can not have their first choice, a small single-family home.

### Top Two Choices -- Housing Type and Price

	Overall	North Valley	Mid-Valley	South Valley
House (1450 sqft/2-3 bdrm/\$200,000-\$250,000)	42.5	37.4	46.1	46.9
House (1650 sqft/3 bdrm/\$250,000-\$300,000)	37.0	28.9	42.8	42.9
House (2000 sqft/3-4 bdrm/\$300,000-\$350,000)	29.2	19.0	38.3	19.7
Townhome (1250 sqft/2-3 bdrm/\$165,000-\$195,000)	24.0	35.5	19.5	5.9
Condo (825 sqft./1-2 bedroom/\$100,000-\$165,000)	12.0	17.2	10.7	
<b>OR</b>				
None of the above options would be acceptable to me	19.1	24.8	10.9	33.4
Total*	163.8	162.8	168.3	148.9

\* totals exceed 100% due to a combination of multiple responses.

Source: 2006 household survey

Renters who want to buy are more likely than owners interested in buying a different home to find at least one of the housing options to be acceptable. Nearly 20% indicated that the lower-priced condominium or townhome options would be their first choice.

### 1<sup>st</sup> Choice Housing Option by Own/Rent

	Owners	Renters
Condo (825 sqft./1-2 bedroom/\$100,000-\$165,000)	1.7	10.8
Townhome (1250 sqft/2-3 bedroom/\$165,000-\$195,000)	5.4	8.4
House (1450 sqft/2-3 bedroom/\$200,000-\$250,000)	17.1	35.4
House (1650 sqft/3 bedroom/\$250,000-\$300,000)	9.7	18.1
House (2000 sqft/3-4 bedroom/\$300,000-\$350,000)	37.7	12.4
OR None of the above options would be acceptable to me	28.5	14.9
	100%	100%

Source: 2006 household survey

In-commuters (employees who work in Blaine County but live elsewhere) who indicated they would consider moving to Blaine County if housing were available that they could afford were asked to indicate which housing options might entice them to move. There responses were similar to the choices made by persons who already reside in Blaine County with the smallest, lowest-priced single family home being the most popular option. Most commuters surveyed felt that at least one of the options provided would be acceptable; only 29% felt none of the options presented would encourage them to move to Blaine County.

**1<sup>st</sup> Choice Housing Option – In commuters**

	% Responses
House (1450 sqft/2-3 bedrooms/\$200,000 - \$250,000)	33.3
House (1650 sqft/3 bedrooms/\$250,000 - \$300,000)	26.2
Townhouse (1250 sqft/2-3 bedrooms/\$165,000 - 195,000)	21.4
Condo (825 sqft/1-2 bedrooms/\$100,000 - \$165,000)	14.3
House (2000 sqft/3 bedrooms/\$300,000 - \$350,000)	9.5
OR None of the options would encourage me to move	28.6
	133%

Source: 2006 In commuter survey

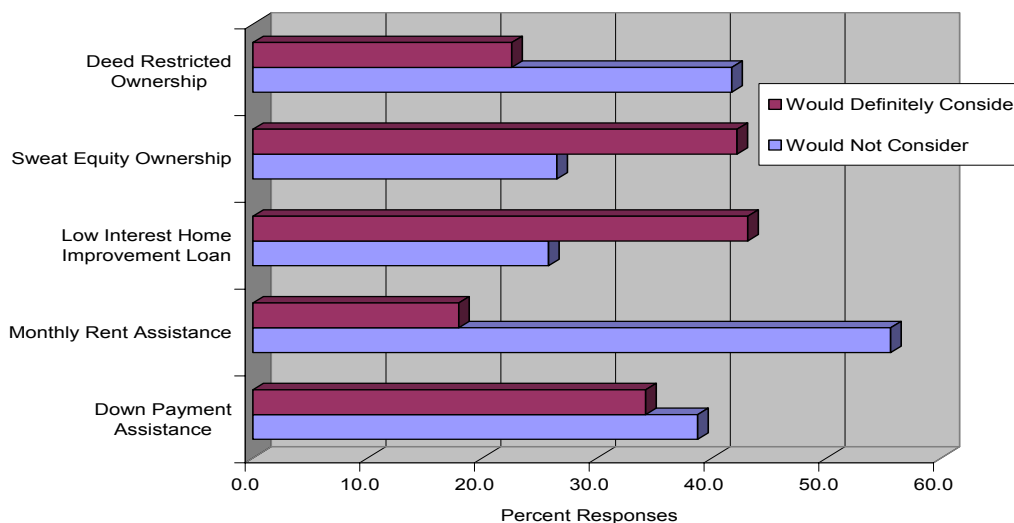
Note: Multiple response question; total exceeds 100%

**Housing Assistance**

Since the free market is not providing housing that is affordable for many of the county's residents, the household survey included a question about the acceptability of various techniques that could be used to provide/promote community housing. Responses were much divided. With all options, the majority of responses were either "1 - would not consider" or "5 - would definitely consider"; there were few responses in the middle "might consider" category.

The following graph compares "would definitely consider" and "would not consider" responses. Low interest home improvement loans and sweat equity ownership (a home built in part by owners, volunteers and family) were more acceptable than any of the other options offered. Buying a deed-restricted home that could increase in value at most 4% per year was not well received overall. Almost twice as many respondents would *not* consider them as would. Responses vary, however, as is discussed on the following pages.

**Acceptability of Housing Assistance**



Source: 2006 household survey

Results are somewhat similar throughout the county with some notable exceptions:

- Down payment assistance is more acceptable in the mid valley, influenced by the desire of the many renters in the area to move into entry-level homeownership;
- Low-interest, home-improvement loans would be an appropriate tool to improve housing in Carey; over 50% of the residents surveyed indicated they would definitely consider a loan for home improvement;
- Proportionately fewer residents would consider sweat equity ownership in the north valley area than in either the mid-valley or south-valley areas; and,
- Deed restrictions would be slightly more acceptable in the mid valley than in the north valley while only 7% of residents surveyed in the south valley would definitely consider them.

### Acceptability of Housing Assistance Options

<b>Down Payment Assistance</b>	Overall	North Valley	Mid-Valley	South Valley
1 - Would Not Consider	38.8	43.2	35.0	42.4
2	4.8	5.5	4.9	2.0
3 - Might Consider	16.5	14.7	17.8	15.4
4	5.7	7.3	3.7	12.2
5 - Would Definitely Consider	34.2	29.2	38.6	28.1
	100%	100%	100%	100%
Average	2.9	2.7	3.1	2.8
<b>Monthly Rent Assistance</b>				
1 - Would Not Consider	55.6	59.5	51.1	64.4
2	5.9	6.5	5.1	6.4
3 - Might Consider	13.5	14.5	12.4	18.8
4	7.1	3.2	11.0	2.7
5 - Would Definitely Consider	17.9	16.4	20.4	7.6
	100%	100%	100%	100%
Average	2.3	2.1	2.4	1.8
<b>Low Interest Home Improvement Loan</b>				
1 - Would Not Consider	25.8	34.4	20.5	24.8
2	3.4	5.2	2.8	2.2
3 - Might Consider	17.5	16.7	19.1	12.2
4	10.1	7.3	12.4	10.4
5 - Would Definitely Consider	43.1	36.4	45.3	50.5
	100%	100%	100%	100%
Average	3.4	3.1	3.6	3.6

<b>Sweat Equity Ownership</b>	Overall	North Valley	Mid-Valley	South Valley
1 - Would Not Consider	26.5	34.0	23.7	16.6
2	4.6	3.8	5.7	3.6
3 - Might Consider	12.9	13.8	11.5	11.5
4	13.8	12.3	13.7	21.0
5 - Would Definitely Consider	42.2	36.1	45.4	47.4
	100%	100%	100%	100%
Average	3.4	3.1	3.5	3.8
<b>Deed Restricted Ownership</b>				
1 - Would Not Consider	41.7	45.7	37.1	46.6
2	10.1	8.0	11.4	10.7
3 - Might Consider	13.5	8.3	14.8	29.7
4	12.2	17.0	10.7	5.9
5 - Would Definitely Consider	22.5	21.0	26.0	7.2
	100%	100%	100%	100%
Average	2.6	2.6	2.8	2.2

Source: 2006 household survey

Average ratings for each housing-assistance option offered are used to more easily see the differences within Blaine County's three areas. In general, mid-valley residents will be somewhat more likely to consider housing assistance than north-valley residents. South-valley residents will be less likely than all others to consider certain types of assistance, like affordable ownership that involves deed restrictions, but more likely to accept home improvement loans and sweat equity construction in order to own a home.

**Types of Housing Assistance, Average Rating**  
**1 = Would Not Consider; 5 = Would Definitely Consider**

	Overall	North Valley	Mid-Valley	South Valley
DOWN PAYMENT ASSISTANCE	2.9	2.7	3.1	2.8
MONTHLY RENT ASSISTANCE	2.3	2.1	2.4	1.8
LOW INTEREST HOME IMPROVEMENT LOAN	3.4	3.1	3.6	3.6
A HOME YOU COULD OWN, BUILT WITH SWEAT EQUITY	3.4	3.1	3.5	3.8
BUYING A DEED RESTRICTED HOME	2.6	2.6	2.8	2.2
OTHER	2.2	1.4	2.3	3.5

Source: 2006 household survey

Renters are more interested than owners in all of the housing assistance options offered. Renters, most of whom want to buy, are far more likely to consider deed restrictions with a 4% cap on appreciation to be acceptable than are homeowners.

### Acceptability of Housing Assistance by Own/Rent

	Owners	Renters
Down Payment Assistance	2.3	3.9
Monthly Rent Assistance	1.6	3.2
Low interest Home Improvement Loan	3.2	3.8
Sweat Equity Ownership	3.1	4.1
Deed Restrictions	2.1	3.6

Source: 2006 household survey

### Down Payments

As indicated in the HOUSING PROBLEMS section of this report, the down payment requirement was the second most frequently cited reason as to why renters had been unable to purchase homes. Nearly one-third of the renters who indicated they would like to buy also indicated that they have no funds available for a down payment. Another third, however, have sizable down payments available (\$20,000+) and want to buy but have not done so.

### Down Payment Availability by Own/Rent

	Overall	Owners	Renters
None	22.0	4.7	32.7
\$1 - \$4,999	7.5	2.0	9.9
\$5,000 - \$9,999	7.0		10.4
\$10,000 - \$14,999	9.5	8.2	11.1
\$15,000 - \$19,999	2.1	1.1	2.8
\$20,000 - \$24,999	6.1	2.7	7.3
\$25,000 - \$49,999	7.2	4.7	7.7
\$50,000 - \$74,999	9.6	8.0	11.3
\$75,000 - \$99,999	2.8	4.3	2.1
\$100,000 - \$124,999	7.9	18.2	2.2
\$125,000 - \$149,999	0.4	1.1	
\$150,000 - \$199,999	3.9	10.7	
\$200,000 - \$224,999	3.6	9.8	
\$250,000 - \$274,999	1.4	1.0	1.8
\$300,000 or more	9.0	23.4	0.8
	100%	100%	100%
Average	\$94,314	\$218,119	\$23,840
Median	\$20,000	\$100,000	\$5,000

Source: 2006 household survey

## Move-Up and Step-Down Homeownership

Approximately 27% of the homeowners surveyed indicated they are looking for a new home or would consider buying a different home within the next two years. The reason most frequently cited is to live in a more rural setting. Many would like to move up into a larger home but there are also those who would like to find a smaller home.

### Reasons to Consider Buying Different Home

Reasons	
To live in a more rural setting	32.4
To find a larger home	30.5
To find a less expensive home	23.7
Other	23.7
To live in a different community	23.4
To be closer to work	15.0
To find a smaller home	12.4
To live closer to city/town services	5.2
	166%

Source: 2006 household survey

Multiple response question; total responses exceed 100%

## Design and Development of Senior Housing

As described in the DEMOGRAPHIC ANALYSIS section of this report, seniors are a sizable and growing population in Blaine County. Providing housing assistance to seniors is often part of a comprehensive strategy for community housing since it can be used to:

- provide affordable monthly payments for residents living on fixed incomes;
- provide housing that meets the physical needs of residents as they face increasing frailty with age; and
- reduce the extent to which seniors compete with employees for both affordable ownership and rental units.

As such, the survey asked households with at least one member age 65 or older to indicate how likely they would be to use five options for senior housing services. Assistance to make homes more accessible received the highest overall rating, which suggests that many seniors would prefer to stay in their homes rather than move into housing specifically designed for the elderly. Rental housing that includes services such as meals, transportation and activities, which is typically referred to as assisted living or congregate care, received a relatively low rating. Nearly 8%, however, indicated they would “definitely use” a facility of this type. When this percentage is applied to the 2006 estimate of 1,880 senior households it follows what appears to be desire for about 150 assisted living units.

**Likelihood of Using Senior Services, Average Rating**  
**1 = Would Not Use; 5 = Definitely Would Use**

	Overall	North Valley	Mid-Valley	South Valley
AFFORDABLE RENTAL HOUSING	1.8	1.6	1.9	1.8
RENTAL HOUSING THAT INCLUDES SERVICES	1.9	1.7	2.0	2.4
REVERSE MORTGAGE	2.1	1.9	2.1	1.7
ASSISTANCE TO MAKE HOME ACCESSIBLE	2.1	1.9	2.0	2.9
LIVING IN A 65+ COMMUNITY	2.0	1.7	2.2	2.2

Source: 2006 household survey

While retirement communities designed for persons age 65 and older are popular in sunbelt communities, relatively few of the seniors now residing in Blaine County are interested in living in one.

Responses vary by area. Mid-valley seniors are more likely than elderly living elsewhere in the county to take advantage of the options offered, although south-valley seniors are more interested in assistance to make their homes accessible.

**Likelihood of Using Senior Services by Area**

	Overall	North Valley	Mid Valley	South Valley
<b>Affordable Rental Housing</b>				
1 - Would Not Use	70.7	76.3	68.3	62.8
2	5.3	4.1	7.1	10.3
3 - Might Use	9.4	8.9	7.9	19.0
4	1.3		3.9	
5 - Definitely Would Use	13.3	10.8	12.8	8.0
	100%	100%	100%	100%
<b>Rental Housing w/ Services</b>				
1 - Would Not Use	60.2	69.0	51.7	43.2
2	11.3	12.2	8.4	14.3
3 - Might Use	14.9	8.8	30.6	10.6
4	5.8	3.8	4.5	25.0
5 - Definitely Would Use	7.8	6.3	4.9	6.8
	100%	100%	100%	100%
<b>Reverse Mortgage</b>				
1 - Would Not Use	54.5	61.1	47.3	56.9
2	8.5	4.3	15.2	17.6
3 - Might Use	23.3	23.9	25.0	21.7
4	3.1	2.5	4.5	3.8
5 - Definitely Would Use	10.6	8.2	7.9	
	100%	100%	100%	100%

	Overall	North Valley	Mid Valley	South Valley
<b>Assistance to Make Home Accessible</b>				
1 - Would Not Use	56.0	58.9	57.0	33.3
2	6.5	6.2	10.1	
3 - Might Use	20.9	22.3	16.3	28.2
4	7.0	7.0	4.7	22.5
5 - Definitely Would Use	9.5	5.5	11.8	16.0
	100%	100%	100%	100%
<b>Live in a 65+ Community</b>				
1 - Would Not Use	57.4	68.4	45.6	43.2
2	13.3	7.5	23.2	13.1
3 - Might Use	13.1	13.8	9.8	24.7
4	5.7	4.9	5.0	19.0
5 - Definitely Would Use	10.4	5.3	16.3	
	100%	100%	100%	100%

Source: 2006 household survey

## VI. DEMAND AND GAP ANALYSIS

This section of the report estimates the total number of housing units needed by employees in Blaine County both to fill existing gaps in the market and to accommodate future needs based on five-year projections of employment growth. The need for additional employee housing is estimated using a combination of factors – growth in jobs compared to employee housing, in-commuting, unfilled jobs, replacement of retiring employees and new jobs.

Key findings from this section include:

- At present, there is demand for approximately 1,200 community housing units needed to address the deficit 2002 (473 units); address the deficit generated between 2003 and 2005 (408 units); and, attract employees to fill vacant positions (322 units).
- An alternative methodology to calculate demand based on employees who now commute into the county for work but would like to live in Blaine County results in a substantially similar estimate of 1,251 additional units now needed.
- By 2010, demand will be generated for approximately 1,187 additional units -- 960 units to accommodate growth in the labor force through in-migration to sustain planned business expansion and continued development, and 227 units for employees needed to fill positions that will be vacated by retiring workers.
- In total, approximately 2,390 units of community housing will be needed by 2010.
- All units should be developed in the north valley if location of employment is the only consideration; however, if preferences of residents concerning where they most want to live are taken into account, approximately 1,000 units should be developed in the north valley, 1,050 in the mid valley and 335 in the south valley.

### Deficit in 2002

An update done on housing needs in 2002 found that there was a county-wide deficit of 473 units needed to house employees. This deficit was based on a comparison of employees to housing occupied by residents below the age of 65 and was considered to be low since it did not include units needed to attract employees to fill vacant positions or to address overcrowding. The deficit was generated in the north end of the county (north of a line about half way between Ketchum and Hailey) and partially addressed by a net surplus of housing in the south end of the county. The dividing line for the 2002 study was about halfway between Ketchum and Hailey.

#### Employee Housing Deficit

	North Valley	South Valley	County Valley
Surplus(Deficit)	(2,635)	2,162	(473)

Source: Rees Consulting, Inc.

The deficit in 2002 of approximately 470 units provides a point from which the current deficit is calculated. Since 2002, employment growth in the county has generated demand for an estimated 1,018 housing units. During this time, approximately 610 units have been added to the inventory of units occupied by employee households. This estimate includes Balmoral, Phase 2 and a few deed restricted units plus homes produced by the free market. As a result the deficit grew by just over 400 units in the past three years. It brings the total estimated deficit in employee housing as of the end of 2005 to 880 units.

### Net Demand from Employment Growth, 2003 - 2005

	Blaine County	North Valley	Mid Valley	South Valley
Total Jobs 2005	20,958	13,413	7,126	419
Total Jobs 2002	18,817	12,043	6,398	376
Gain in Jobs	2,141	1,370	728	43
Jobs per employee	1.29	1.29	1.29	1.29
Gain in Employees	1,660	1,062	564	33
Employees per Household	1.63	1.63	1.63	1.63
Housing Demand Generated	1,018	652	346	20
	Total	North Valley	Mid Valley	South Valley
Unit Built 2003	298	84	184	28
Units Built 2004	419	164	220	33
Units Built 2005	340	150	160	36
Total New Units	1,058	399	563	97
% Owned by Blaine County Residents	64%	38%	81%	69%
Number Owned (occupied) by Residents	675	150	459	66
% Zero-Employee Households	10%	20%	7%	1%
Number of Zero-Employee Households	66	31	34	1
Number Available for Employees	610	120	425	66
Housing Deficit (-) or Surplus (+)	-408	-532	78	45

Sources: Units built: City building permits, Assessor data (Sun Valley 2003, Carey 2003, 2004, 2005). Local ownership: 2000 Census (Total and South Valley), Census + Assessor average adjusted by total occupied units in the county and associated unit distributions and assumed occupancy rates; % of Zero employee households estimated from household surveys.

The deficit was generated in the north valley. Both the mid- and south-valley areas provided a small surplus of employee housing, which partially offset the deficit in the north valley.

### Demand from Unfilled Jobs in 2006

To estimate the total net demand for additional employee housing units in 2006, the number of units needed to attract employees to fill positions currently vacant is added to the deficit as of 2005. Nearly half of the employers surveyed indicated that they had

unfilled positions. As described in the EMPLOYMENT ANALYSIS section of this report, about 3.9% of total positions were vacant, which equates to an estimate of about 850 unfilled jobs.

Filling all of the 850 employment positions that are vacant will require in-migration of workers into the county. Unemployment levels are so low (an average of 2.7% in 2005, one of the lowest rates in the state) that there are fewer residents looking for jobs than there are open positions. Most of the employers attributed lack of applicants as the reason why they had unfilled positions. As of May, 2006 there were only 354 unemployed members of the labor force, not all of which will qualify for or accept positions. It has therefore been assumed that 80% of the unfilled jobs can only be filled by in-migration and that, to attract these employees, additional workforce housing is required. The result is an estimate that approximately 323 housing units priced to be affordable for workforce households are needed so that employees can move into the county to fill vacant jobs.

### Estimate of Housing Needed to Fill Vacant Jobs

	Blaine County	North Valley	Mid Valley	South Valley
Total Estimated Employment, 2006	21,775	13,947	7,401	427
% positions unfilled	3.9%	3.9%	3.9%	3.9%
Total Unfilled Jobs	850	544	289	17
Jobs per employee	1.29	1.29	1.29	1.29
Total employees needed	659	422	224	13
In-migration of Employees (80%)	527	338	179	10
Employees/Housing Unit	1.63	1.63	1.63	1.63
Housing Demand Generated	323	207	110	6

Sources: Employer and household surveys, Bureau of Economic Analysis and Rees Consulting/RRC Associates calculations.

Counting the demand generated by in-migration to fill vacant jobs brings the total estimated demand for additional employee housing in 2006 to approximately 1,200 units.

### Demand from New Jobs

According to forecasts developed by Idaho Commerce and Employment for the region, Blaine County will have a net gain of just over 2,000 jobs by 2010. Job growth in Blaine County will be the result of expansion by existing employers, new residential development and new commercial/industrial development. Of employers surveyed, 48% indicated they plan a net increase in jobs in the next five years, which equates to 963 additional jobs in total by 2010. Planned residential development will generate roughly 520 jobs. Commercial development will likely generate more although estimates are not available. Given past job growth and planned development, an increase of 2,000 jobs by 2010 appears conservative. The 960 housing units for which new jobs will generate demand should, therefore, be viewed as the minimum likely to be needed.

### Estimate of Housing Needed to Fill New Jobs, 2006 – 2010

	Blaine County	North Valley	Mid Valley	South Valley
Total Estimated Employment, 2005	20,958	13,413	7,126	419
Projected Jobs 2010	22,976	14,705	7,811	460
Projected Gain in Jobs by 2010	2,018	1,292	685	41
Jobs per Employee	1.29	1.29	1.29	1.29
New Employees Needed	1,564	1,002	531	32
Employees/Housing Unit	1.63	1.63	1.63	1.63
Housing Demand Generated	960	614	326	19

Source: Employer survey and Rees Consulting, Inc. estimates

It should be noted that the additional jobs expected by 2010 have been assigned to the three areas within the county according to the current distribution of employment. If job growth in the mid valley continues to outpace the rate of growth in the north valley, some of the demand for units assigned to the north valley will shift to the mid valley.

### Demand from Replacement of Retirees, 2006 through 2010

Approximately 33% of employers surveyed now employ a combined total of 48 persons who will retire within three years and will need to be replaced. When applied to total employment, an estimate of 370 retiring employees is derived. The new employees who will fill the positions vacated by the retiring employees will generate demand for approximately 227 housing units.

#### Estimate of Housing Needed to Fill Jobs Vacated by Retirees, 2006 - 2010

	Blaine County	North Valley	Mid Valley	South Valley
Total Estimated Employment, 2006	21,775	13,947	7,401	427
% Employees Retiring	1.7%	1.7%	1.7%	1.7%
Replacement Employees Needed	370	237	126	7
Employees/Housing Unit	1.63	1.63	1.63	1.63
Housing Demand Generated	227	145	77	5

### In-Commuters

An alternative way to calculate the current existing deficit in employee housing is to examine in commuting of employees. About 17% of workers (about 2,796 total) commute into Blaine County from homes outside of the county. In-commuter survey responses indicate that about 73% of these workers would prefer to live in Blaine County if affordable and suitable housing were available. Given an average of 1.63 employees

per household, this equates to a need for roughly 1,250 housing units to serve the in-commuting workforce.

The two methodologies result in very similar estimates of the total current demand for additional housing. The comparison documents that the deficit in housing in Blaine County is being met by housing in other counties.

### Housing Demand Generated by In-Commuting Employees

	Blaine County	North Valley	Mid Valley	South Valley
In-commuters	2,796			
Workers that would move to Blaine County:	73%			
Total workers that would move	2,040			
Where Want to Live	100%	32%	58%	10%
	2,040	653	1,183	204
Employees per household	1.63	1.63	1.63	1.63
Total housing units needed	1,251	402	726	125

Sources: 2006 In-commuter survey

In-commuters were asked to identify their preferred location to live if they moved to Blaine County. About 58% percent selected mid-valley communities as their preferred residence location, followed by the north-valley area (32%) and the south-valley area (10%). These preferences were used to allocate the number of units needed to the three areas. Translated to housing demand from in-commuters, this indicates that about 725 units would be needed mid valley, about 400 north valley and 125 south valley.

### First Choice of Where to Live

	1 <sup>st</sup> Choice
Hailey	26.5
Bellevue	20.6
Ketchum	14.7
Rural area between Ketchum and Hailey	14.7
Rural area south of Bellevue	8.8
Sun Valley	5.9
Carey	5.9
Rural area north of Ketchum	2.9
	100%

Source: 2006 In-Commuter Survey

## Consolidated Estimate of Community Housing Demand

At present, there is demand for approximately 1,200 housing units needed to:

- address the 2002 deficit (473 units);
- address the deficit generated between 2003 and 2005 (408 units); and,
- attract employees to fill vacant positions (322 units).

Or, to house employees who now commute into the county for work but would live to live in Blaine County, an estimated 1,251 additional units are needed.

By 2010, demand will be generated for approximately 1,187 additional units -- 960 units to accommodate growth in the labor force through in-migration to sustain planned business expansion and continued development, and 227 units for employees needed to fill positions that will be vacated by retiring workers. In total, approximately 2,390 units of community housing will be needed by 2010.

If the only consideration as to where these units are needed is the location of employment, then all should be developed in the north valley area. When the preferences of residents are taken into account in terms of where they most want to reside, just over 1,000 should be built in both the north- and mid-valley areas and about 335 should be constructed in the south valley.

### Summary of Housing Demand

Source of Demand	Blaine County	North Valley	Mid Valley*	South Valley*
Estimated Deficit/[Surplus], 2002	473	2,635	[1,730]	[432]
Change, 2003 - 2005	408	532	[78]	[45]
Unfilled Jobs, 2006	323	207	110	6
Current Total Demand	1,204	3,374	[1,698]	[471]
<b>OR</b>				
Demand from In commuters	1,251	402	726	12
New Jobs, 2006 - 2010	960	614	326	19
Replacement of Retirees, 2006 - 2010	227	145	77	5
Total Forecasted Increase in Demand by 2010	1,187	759	403	24
Total Demand, 2010 by Where Generated	2,391	4,133	[1,295]	[447]
Where Residents Want to Live	100%	42%	44%	14%
Total Demand, 2010 by Location Preference	2,391	1,004	1,052	335

\* The 2002 surplus in the south county was divided into mid and south valley areas by applying the 2003 through 2006 ratio.

## Demand by AMI

The free market will likely address part of the deficit but will likely serve few households with incomes in the same range (less than 140% AMI) targeted by the BKHA. More detailed information is needed on the unit pricing and mix proposed by developers to more succinctly estimate the percentage of demand that the free market will address in coming years.

The following table specifies the demand for units by income category and area based on the location preferences of residents. These estimates by AMI were derived by applying the income distribution shown in the DEMOGRAPHICS section of this report to total demand. It is appropriate to assume that the income of the region's households will be similar in the foreseeable future to the current distribution by AMI. No significant shifts in the composition of the region's economy are anticipated that could cause a major change in the distribution of incomes.

### Workforce Housing Demand by AMI

	Blaine County	North Valley	Mid- Valley	South Valley
≤ 50% AMI	19.4	13.8	21.8	27.5
50.1% - 60% AMI	6.6	8.9	5.9	4.2
60.1% - 80%	11.7	12.8	11.3	9.7
80.1 to 100%	11.3	9.8	13	8.1
100.1 to 120%	10.5	6.3	11.3	20.6
120.1 to 140% AMI	9.3	9.8	8.4	9.4
Over 140% AMI	31.4	38.7	28.3	20.6
	100%	100%	100%	100%
	Blaine County	North Valley	Mid- Valley	South Valley
≤ 50% AMI	464	139	229	92
50.1% - 60% AMI	158	89	62	14
60.1% - 80%	280	129	119	32
80.1 to 100%	270	98	137	27
100.1 to 120%	251	63	119	69
120.1 to 140% AMI	222	98	88	31
Over 140% AMI	751	389	298	69
Total	2,391	1,004	1,052	335

\* Note that the totals vary slightly due to rounding.

## Wait List

The wait list of applications maintained by BKHA is evidence of pent-up demand for community housing. This number of applications on the wait list fluctuates but, as of March 2006, a total of 292 applications were on file. Most of the applications (69%) have been filed by households with incomes less than 80% AMI (Categories 1 through 3). Most of the Community Housing units produced to date and in the pipeline, however, serve moderate-income households with incomes at or above 80% AMI. It is difficult for

these households to save a down payment and establish a good credit history. It is costly to developers who must provide housing at sale prices below costs – the lower the income served, the lower the affordable price and the higher the subsidy required.

**Blaine Ketchum Housing Authority  
Community Housing Wait List**

Category	Max. AMI	# Applications	% Applications
1	50% AMI	68	23.3%
2	60% AMI	46	15.8%
3	80% AMI	87	29.8%
4	100% AMI	54	18.5%
5	120% AMI	25	8.6%
6	140% AMI	8	2.7%
Above Income Limits	> 140% AMI	4	1.4%
Total		292	100.0%

Source: BKHA

The composition of the wait list and the analysis of demand by AMI both indicate that housing for low-income households is needed ( $\leq 80\%$  AMI) in addition to moderate income housing. This suggests that rental housing should be developed in addition to ownership units and that assistance should be provided for households with incomes less than 80% AMI to purchase.

## VII. CONCLUSIONS AND RECOMMENDATIONS

### Purpose

This Housing Needs Assessment provides information on which policy decisions, local housing goals and objectives, and program options can be based. It considers various measurements of housing needs including affordability, overcrowding, condition of homes, public perceptions about the availability of housing in Blaine County relative to other problems, location of housing compared to place of work and preferences, problems employers are experiencing attributed to housing, and demand for additional units.

### Methodology

This study incorporates primary research from surveys of 686 households in which 1,546 persons reside, 37 employees who live outside of Blaine County and commute in for work, and 83 public- and private-sector employers. Surveys were supplemented by interviews with representatives of major employers, property management firms, chambers of commerce, housing agencies, private developers and each of the municipalities in the county. The margin of error for household survey tabulations is generally within 3.7% at the 95% confidence level.

### Demographic Characteristics

The population of Blaine County is diversified and growing. The demographic characteristics suggest that a variety of housing will be needed to serve families, singles, seniors and other households at all income levels with about one-third of units serving low income, one-third priced for moderate-income households and one-third for occupancy by upper-income residents.

- The population of Blaine County increased about 11% between 2000 and 2005 and is expected to grow at a similar rate in the next 10 years.
- Household composition varies in the county. Persons are more likely to live alone in the north valley. The mid valley has the highest percentage of single-parent families. The south-valley area has proportionately more couples with children.
- About 32% of survey respondents indicated they have a child under the age of 18 in their household.
- The types of units occupied by residents vary within the county. North-valley residents are most likely to reside in condos/townhomes/duplexes (35%) than those in the mid or south valley areas. South valley residents are predominately in single-family homes (76%) and are also more likely to reside in mobile homes (19%) than residents in either the north valley (8%) or mid valley (4%).

- The average number of bedrooms per housing unit declines as one moves farther north in the county. Although there are many large homes located in the north-valley area, occupancy of smaller condominiums and other attached units reduces the average number of bedrooms.
- About 70% of respondents (both owners and renters) indicated they were not sure how long they plan to live in Blaine County but most (66% of owners and 46% of renters) anticipated no change in their household over the next 5 years.
- About 21% of households in Blaine County indicated they have at least one person that is age 65 or older living in their household (26% of owner households and 9% of renter households) which is up from the 2000 Census. Most seniors live in single-family homes (72%), with mobile homes comprising a distant second (13%). Only 10% reside in attached residences. Seniors occupy the same size home as lived in by non-senior households even though senior households are smaller (an average of 1.8 persons compared with 2.5 persons in non-senior households). Senior households have lower yearly median household incomes (\$40,000 in 2006) than non-senior households (\$60,700 in 2006). Only 4% expect to leave Blaine County within the next 5 years, indicating little out-migration of this population.
- About 39% of Blaine County's households earn less than 80% AMI, 30% earn between 80% and 140% AMI and 31% earn over 140% AMI. North valley households are most likely to earn over 140% AMI (39% versus 28% mid and 21% south) and have the highest median income (median of \$63,874 per year, compared to \$60,000 in the south valley and \$55,000 in the mid valley).

## Employment

Job creation has been driving population growth. Since 2000, the rate of job growth has surpassed the rate by which the population has grown. The labor force has not been keeping pace with the increasing demand for workers and, as a result, employers are experiencing problems such as unfilled jobs, and the majority considers the availability of affordable workforce housing to be a serious or the most critical problem.

- Jobs increased about 13% between 2000 and 2004 and are projected to increase about 16% between 2006 and 2012. This will add an estimated 3,460 jobs and 2,680 employees to the area over the next 6 years.
- Employment in Blaine County peaks during the months of June through September, with between 1,100 and 1,300 more jobs on average when compared to other times of the year.
- Employees in Blaine County hold an average of 1.29 jobs (1.45 in the summer; 1.23 in the winter). About 10% of households have no employees (primarily retired persons). On average, there are 1.63 employees per household in households that have at least one employee.

- Hailey and Bellevue house the majority of workers in the area (60%), whereas approximately 70% of residents work in Ketchum (54%) and Sun Valley (16%). Commuting and traffic congestion during peak commuter hours between Hailey and Ketchum has long been a problem in the county.
- There is a labor shortage in Blaine County; the unemployment rate had dropped to only 2.4% as of May 2006.
- About 17% of workers (about 2,796 total) commute into Blaine County from homes outside of the county. In-commuter survey responses indicate that about 74% of these workers would prefer to live in Blaine County if affordable and suitable housing were available.
- Employers generally feel that workforce housing is a problem in the area, where 45% of respondents to the employer survey felt that workforce housing is “one of the more serious problems” in the county and another 27% indicated it is “the most critical problem”. Issues such as unqualified applicants, employee turnover, no applicants and unfilled jobs were predominant problems experienced by employers in trying to recruit and retain employees given the high cost of housing in the area. Entry-level employees and service workers generally have the most problems locating housing in the county, with mid-management professionals also having problems locating housing.

## Housing Problems

The majority of Blaine County’s residents feel that housing for employees is a critical or serious problem and justifiably so given that over one-quarter live in housing that is not affordable, some live in overcrowded homes and many are unable to buy a home and are forced to rent even though they have lived and worked in Blaine County for many years. The quality of the housing inventory is not a major concern, however. Most residents are generally pleased with the condition of the homes in the which they live.

- 78% or 7,059 households feel that the issue of people of work in the county being able to find housing they can afford is the most critical problem in the region or one of the more serious problems.
- 27% of the households in Blaine County, which equates to a total of approximately 2,480 households, are living in housing that is not affordable given their incomes and are cost burdened.
- Approximately 32% of renters (930 households) are cost burdened compared with 24% of homeowners (1,500 households).
- An estimated 326 housing units are overcrowded in Blaine County.
- Residents seem to be generally pleased with the physical aspects of where they now live although renters rate the quality of their housing lower than owners and there is variation within the county.

- 79% of renters would like to buy a home within the next five years which equates to approximately 2,310 households that would like to be homeowners with cost being the single largest obstacle.

## Rental Market Analysis

The inventory of rental units in Blaine County is threatened by redevelopment. A reduction in the number of units available for long-term rent at a time when vacancy rates are low, rents are rising, demand generated by job growth is increasing and no major apartment projects are planned will likely fuel the escalation in rates. Although most renters would like to own a home, many have incomes below the amount needed to afford Community Housing units now in the development pipeline. Additional rental units for low-wage workers are especially needed in the north valley.

- The number of rental units available for employees and other lower-income residents may decline as single-family homes and condominiums/ townhomes are sold to owner occupants and second-home buyers or converted into short-term accommodations.
- Rental units have been lost to redevelopment, and additional units are at risk to more profitable uses as land and housing prices continue to escalate.
- Most the county's apartment units are federally subsidized and located in Hailey. There are several small apartment complexes in Ketchum but none of the county's other municipalities have any major apartment complexes. The private sector is not development free-market apartment properties.
- The household survey found that both average and median rents were higher in the mid-valley area than in the north valley yet an analysis of for-rent classified ads indicated that, on a per-bedroom basis, rents are much higher in the north end of the valley than in mid valley.
- Rents have been increasing in the mid-valley area faster than in the north valley likely due to the down-valley migration of both businesses and employees, coupled with no new construction of rental units in Hailey since 2002.
- A total of 66 long-term rental units were advertised as available in early June, which equates to a vacancy of 2.3% based on an estimate of 2,923 total rental units.
- The subsidized apartment projects in Hailey do not appear to be significantly affecting the free market by keeping rents low or creating high vacancies among market-rate rentals.

## Design and Development

Blaine County's households are generally in agreement concerning what they want in a home although there are a few clear distinctions within the county and opportunities to

market various housing products. Most would prefer a small single-family house with storage and three bedrooms although condominiums and townhomes appeal to some. Most residents now live in the community that is their first choice but consider proximity to employment about equal with community character and amenities. The market for ownership is deep and varied with units needed for entry-level buyers all the way through move-up homes for families.

- Throughout the county, storage for vehicles and equipment is the most highly desired home characteristic.
- Community character, proximity to employment and community amenities are the most important attributes that residents consider when choosing a location to live.
- The availability of transportation is particularly important to residents who want to live in Bellevue.
- The majority of residents already reside in the community that is their first choice. Most of the residents who do not already live in their first-choice location would rather live farther to the north.
- Of five choices in housing type and cost, the smallest, lowest-priced single-family house received the most first-choice responses in all three areas. At least one of the five options provided was acceptable to the majority of residents surveyed.
- Responses indicate that three-bedroom/two-bath homes with a two car garage would be the most popular product.
- Low-interest home improvement loans and sweat equity ownership were the most acceptable of the housing assistance options offered.
- Deed restrictions limiting increases in value to a maximum of 4% per year were not well received; almost twice as many respondents would *not* consider them as would although, of households surveyed, 26% in the mid valley and 21% in the north valley would definitely consider them. Renters, most of whom would like to buy a home, gave deed restrictions a high overall acceptability rating of 3.6 (1 = would not consider; 5 = would definitely consider).
- Approximately 5,168 households would like to buy a home in Blaine County. Of these, 2,309 now rent; 1,654 are owners who want to purchase a different home from the one in which they currently reside; and 1,205 currently in-commute to Blaine County from work outside of the county.
- County wide and particularly in the south valley, seniors are more interested in assistance to make their homes more accessible, which would enable them to stay in their homes longer, than in options that would involved moving into some type of senior-specific housing. Rental housing that includes services (meals, transportation and activities) and living in a 65+ retirement community received sufficiently high ratings to warrant further consideration but these types of housing do not appeal to the majority of seniors now residing in Blaine County.

Mid-valley seniors are more likely than others to use all types of senior housing services.

## Gap and Demand Analysis

With housing demand growing faster than the housing supply, the net demand for additional units to accommodate the workforce and sustain the economy has almost tripled since 2002. Now, approximately 1,200 units are needed and that number will almost double by 2010. Where units should be built varies depending up criteria used – the preferences of residents in terms of where they most want to live are not aligned with the location of jobs, which is the driver of demand for the units. If location preferences outweigh close proximity to employment, about an equal number of Community Housing units should be developed in the mid-valley and north-valley areas. Compared to the north valley and south valley, there is relatively little demand for Community Housing in the rural area south of Bellevue (about 15% of total demand). At least 335 units will be needed in the south valley by 2010, however, and the number will increase if commercial and industrial space proposed for Bellevue is developed. The marketability of housing built in the southern portion of Blaine County will also depend upon the extent to which demand in the north and mid valley is addressed.

- At present, there is demand for approximately 1,200 units needed to address the deficit 2002 (473 units); address the deficit generated between 2003 and 2005 (408 units); and, attract employees to fill vacant positions (322 units).
- An alternative methodology to calculate demand based on employees who now commute into the county for work but would like to live in Blaine County results in a substantially similar estimate of 1,251 additional units now needed.
- By 2010, demand will be generated for approximately 1,187 additional units -- 960 units to accommodate growth in the labor force through in-migration to sustain planned business expansion and continued development, and 227 units for employees needed to fill positions that will be vacated by retiring workers.
- In total, approximately 2,390 units of community housing will be needed by 2010.
- All units should be developed in the north valley if location of employment is the only consideration; however, if preferences of residents concerning where they most want to live are taken into account, approximately 1,000 units should be developed in the north valley, 1,050 in the mid valley and 335 in the south valley.

## Recommendations

A multi-faceted regional strategy that comprehensively addresses the gap between housing supply and demand and widely spreads the burden of responsibility should be developed. This strategy will necessitate involvement by multiple jurisdictions and should include the tools enacted by each municipality and the county within an overall county-wide plan, should be developed. Customizing policies, goals and programs to local conditions is an important component of any successful housing strategy. This

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report provides information as to how needs, demand, desires and opinions vary throughout the county so that local approaches can be tailored to be responsive and effective within a regional framework.

To date, several techniques have been used to produce community housing including:

- The federal Section 8 New Construction and Low Income Housing Tax Credit programs for low-income apartments in Hailey and Section 8 rent subsidy vouchers for 10 to 15 scattered;
- Inclusionary zoning, both commercial and residential linkage, and a housing fund established with surplus general revenues in Sun Valley;
- Inclusionary zoning in Hailey;
- Inclusionary zoning in unincorporated Blaine County; and
- Density bonuses and negotiated agreements with private developers throughout much of the county.

In addition, the City of Bellevue is considering Community Housing components within three developments for which annexation is being requested. Since there are no plans at present to expand the Section 8 program or apply for tax credits to finance apartment development, the requirements placed on residential and commercial developers by the municipalities and the County are the only tools being used. Additional efforts will be needed to develop far more units than these requirements will produce. A strategy that spreads the responsibility and the financial burden beyond new development is needed to both defensibly address the existing gap and garner community acceptance for Community Housing. Based on variation in public perceptions about housing, strategies aimed at addressing employee housing will not receive the same level of public support in the south valley as elsewhere in the north- and mid-valley areas.

The specific recommendations made below have not been prioritized or fine tuned in consideration of resource availability. They should not be viewed as a substitute for a comprehensive strategy, which should be developed through an interactive process involving local officials, housing advocates, realtors, property managers, developers, employers and residents in need of housing. Specific recommendations include:

- Commence planning for apartment development. It takes at least three years to design, finance, obtain approvals and construct an apartment property.
- Monitor rental vacancies and the loss of additional rental units to redevelopment over time to make adjustments in the number of units planned to meet projected demand.
- Pursue a replacement policy for loss of modestly-priced apartment, condominium and mobile home rentals.
- Distribute mixed income rental housing throughout the region including units for lower-income households in the north end of the valley.

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- Consider mechanisms for providing move-up opportunities for households who now own homes that is somehow tied to preserving the affordability of their current, smaller home for entry-level buyers.
  - Broaden the income ranges for which Community Housing is produced; consider sweat equity and publicly-subsidized approaches for development of homeownership for categories 2 and 3.
  - Consider the establishment of a down payment assistance program or other form of subsidy to help low- and moderate-income renters move into ownership.
  - Consider development of modular or mobile home parks for entry-level ownership.
  - Track community housing units built and in the planning pipeline by the income category that will be served. Compare this to the income distribution of the county's households and the applicants on BKHA's wait list to gauge which groups are being served the most proportionately and which ones are the most underserved.
  - Update demand estimates on a continual basis by monitoring commercial and residential construction and applying job generation ratios to square footage. This will require that building permit information be compiled and that records maintained by each community improved to tract square footage of construction.
  - Enhance County Assessor records to track number of units in multi-family properties and square footage of commercial structures. Use this information to identify trends in ownership/occupancy and demand relative to supply.
  - Consider a dedicated revenue source (tax) to address the existing deficit.
  - Consider annexation policies that consider more than the direct, on-site impacts of the developments when determining the number of Community Housing units that should be required; other techniques are more limited whereas annexation can be used to address existing deficiencies and achieve broad reaching community goals.
  - Consider growth management techniques that slow down the rate by which housing demand is fueled by job growth.
  - Initiate legislation for establishing and funding a workforce housing program in Idaho that can be used in high-cost communities – Blaine County is no longer the only major destination resort area in Idaho with housing problems that federal programs do not address.

It is important that the above recommendations are not the only techniques given consideration. It is equally important, however, that something more be done soon. Communities should continue to pursue a pragmatic approach through which the

strategy evolves over time to include a full array of tools and techniques rather than waiting for an all inclusive strategy to be perfected.



**Appendix**

**Community Profiles**

**AMI Profiles**

## Survey Comments

### Household Survey

#### Do you own or rent? (other)

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- ◆ Guest house
- ◆ Only resident in office complex studio
- ◆ Rent half house
- ◆ Sharing home

#### Household composition (other)

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- ◆ Live with 82-year-old mother and her caretaker
- ◆ Widow

#### Why you have not purchased (renters-other)

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- ◆ Anticipating financial crisis without buying house
- ◆ Bad credit; housing costs too high
- ◆ Daughter pays for me
- ◆ Divorcing
- ◆ I am provided an apartment
- ◆ I would like to buy 5-20 acres, too expensive right now
- ◆ Mortgage payments are much higher than rent
- ◆ Rent from family
- ◆ Sick mother living nearby
- ◆ Size of homes too small for family
- ◆ Too expensive, and might always be unless career change
- ◆ Too old
- ◆ Waiting for affordable
- ◆ Waiting to build

#### Why you would buy a different home (homeowners-other)

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- ◆ To move to new home
- ◆ Want more land than just a city lot
- ◆ New development
- ◆ Want to build on ranch
- ◆ Investment
- ◆ Less expensive home taxes
- ◆ Plan on building
- ◆ For a change
- ◆ Live closer to grandchildren
- ◆ Warmer climate
- ◆ More desirable location and neighborhood (trails and recreation)
- ◆ Less crowded/developed area
- ◆ Own a house vs. mobile home
- ◆ Move out of state
- ◆ Build dream home; further convert investment
- ◆ Upgrade
- ◆ Build on bigger lot
- ◆ Floor plan

- ◆ Acreage
- ◆ To build own building w/affordable housing
- ◆ Prefer land vs. rented lot for mobile
- ◆ Home on a foundation

Location consideration (other)

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- ◆ Airport close
- ◆ Airport close
- ◆ Arts, culture
- ◆ City services
- ◆ Clean, secure, safe
- ◆ Crime
- ◆ Dogs on leashes
- ◆ Easy access to outdoor recreation
- ◆ Environmental quality (no coal plants, no plutonium at INEL, etc.)
- ◆ Golf course, lakes, affordable
- ◆ Good sun
- ◆ In old Hailey
- ◆ Kids in neighborhood, slow traffic, safe yard
- ◆ Lack of traffic
- ◆ Live theater/stage
- ◆ Lot size
- ◆ Lot size/setbacks
- ◆ Lower density
- ◆ Medical
- ◆ Neighborhood
- ◆ No airport near!
- ◆ Not zoning controlled
- ◆ Open space nearby
- ◆ Open space!
- ◆ Open space-greenways
- ◆ Parking at work
- ◆ Police available not just for traffic control
- ◆ Privacy
- ◆ Quiet (4)
- ◆ Quiet, and dark skies at night
- ◆ Recreation
- ◆ Safe for small animals
- ◆ Safe neighborhood
- ◆ Safety
- ◆ Safety
- ◆ Skate park, mountain bike trails
- ◆ Sunshine
- ◆ Wide open space, environmentally friendly
- ◆ Yard/garden

Choice of place to live (other)

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- ◆ Board Ranch west of Ketchum (where we live)
- ◆ Broadford
- ◆ Muldoon (old)

- ◆ North Carey
- ◆ Picabo
- ◆ Rural area of Carey
- ◆ Rural elsewhere
- ◆ Shoshone or south
- ◆ Treasure Valley
- ◆ Twin Falls
- ◆ Twin Falls
- ◆ West of Hailey

Other housing assistance would consider

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- ◆ Caregiver or house sitter in guest house
- ◆ Taxes
- ◆ Veteran loan

Other income source

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- ◆ Disability
- ◆ Rent my home to holiday seekers
- ◆ Rentals
- ◆ Sale of business

Other job category

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- ◆ Advertising management
- ◆ Babysitter
- ◆ Body work
- ◆ Bookkeeper
- ◆ Caretaker
- ◆ Caretaker
- ◆ Chamber
- ◆ Church secretary
- ◆ Cleaning
- ◆ Clergy
- ◆ Custom refinishing
- ◆ Environmental consultant
- ◆ Estate manager
- ◆ Film industry
- ◆ Fire captain-paramedic
- ◆ Fishing
- ◆ Gardening, landscaping
- ◆ Gardening, landscaping
- ◆ Gas station
- ◆ Graphic design
- ◆ Health/fitness
- ◆ Labor
- ◆ Land surveying
- ◆ Landscape - retail
- ◆ Landscape architect
- ◆ Landscaping
- ◆ Landscaping
- ◆ Landscaping

- ♦ Manage office for own business
- ♦ Management consultant
- ♦ Massage
- ♦ Nonprofit retail
- ♦ Own business
- ♦ Party rentals
- ♦ Pastor
- ♦ Personal assistant
- ♦ Personal trainers
- ♦ Pest control
- ♦ Pilot
- ♦ Pool and spa maintenance/repair
- ♦ Post office
- ♦ Pro athlete
- ♦ Property management
- ♦ Real estate agent
- ♦ Real estate agent
- ♦ Receptionist
- ♦ Sales
- ♦ School cook
- ♦ School custodian
- ♦ Scott USA
- ♦ Security
- ♦ Self employed services
- ♦ Travel agent

Work location (other)

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- ♦ Alaska (2)
- ♦ Bellevue (14)
- ♦ Bellevue Stanley
- ♦ Blaine Co, Lincoln Co
- ♦ Blaine Co.
- ♦ Boise/Mt. Home/travel
- ♦ California
- ♦ Fairfield
- ♦ Home (3)
- ♦ ID, MT, WY
- ♦ Murphy
- ♦ Picabo (3)
- ♦ Shoshone
- ♦ So. Calif.
- ♦ South of Bellevue
- ♦ South valley
- ♦ Stanley, Picabo, Gannett
- ♦ Telecommute to NYC
- ♦ TF/Boise
- ♦ Throughout valley (3)
- ♦ Trucking yard in Jerome
- ♦ Wood River Valley

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Other commute

- ◆ Delivery vehicle
- ◆ Work truck

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Additional comments concerning the availability of housing

- ◆ "Affordable" is too open to interpretation - what income level? Are people making less than \$15 an hour left out? I only rent 'cause I have to, I gain no equity ect (sic) but a small house in Ketchum I saw for sale was \$1 million. The "affordable" unit by the sewage plant was \$190,000 for 900 square feet between 2 other units - which was awarded to the daughter of an actress. Who are you trying to kid?
- ◆ \$250,000 is not affordable housing
- ◆ 4% annual growth on deed restricted properties is way to (sic) high. Within 15 years the property would no longer be affordable to the next buyer. 1% growth would be about right. Please run the numbers and reconsider.
- ◆ Affordable housing for service community people is important. Service people are usually low income but the service is necessary to make the community function. I am interested in your plan. Houses people can build partially themselves is a good answer but land costs are too high. Relationships in the community should be given more emphasis than making millions of dollars. It makes a strong community and taking the emphasis off money and putting it on peoples (sic) need would correct alot (sic) of problems here.
- ◆ Affordable housing needs to go south. Not in Sun Valley or Ketchum. Real estate is too pricey and will impact local investments.
- ◆ Affordable housing will never happen in SV or Ketchum - I have lived here forever and know this is a political football!
- ◆ As a new resident, I've been appalled at the cost of living (i.e., rent). The quality of "affordable" housing is substandard, even for a ski town. I love this community and plan to stay indefinitely; hopefully one day soon I won't need 3 jobs to support myself. Tourists may bring money, but the locals give it life. We deserve to feel as comfortable here as those high paying tourists.
- ◆ As a paramedic/firefighter and part-time construction worker, I feel the county commissioners need to be paying people like firefighters, police and snowplow drivers better wages rather than thinking more affordable housing is going to solve the problem
- ◆ As those of us who have resided in BC retire our positions will need to be filled. There is no way a young person can get started without substantial help or outside financial means. Both our children, college educated in their mid-late 20s are having great difficulty finding high paying jobs that will allow them to purchase a home.
- ◆ As well as affordable housing, public transportation with a full schedule to Hailey/Bellevue would make living south of Ketchum more desirable
- ◆ Blaine County and Ketchum and the other cities in BC need affordable housing for employees! However, \$150,000 to \$200,000 is NOT affordable for most employees. We need RENTALS - best start are well designed, well enforced/regulated mobile home parks that include permanent pre-cut or manufactured homes and have bus service.
- ◆ Blaine County has a Hispanic problem. People are not legal citizens - no English. They are draining our community by not paying social security, disability insurance and taxes. They are going to the ER and not paying their bills which is hurting all of us. We need to crack down on undocumented people and help them to be legal citizens.
- ◆ Born and raised here, but will probably have to leave this area to raise a family - too bad
- ◆ Build some affordable housing. We moved from Mammoth Lakes CA -same problem. They built some affordable housing - when people sell it, price will not go up. They also have 2,000 beds for their temp ski employees.

- ♦ Can residents who have lived in Blaine County more than 10 years be given a tax break if they build on their own property
- ♦ Change city zoning to allow for TALL buildings that accommodate mixed use and full-time occupation. Change mortgage industry to accommodate 30-year fixed mortgages in mixed residential/business buildings. Build mass transportation infrastructure and suppress auto use. Tax autos at the pump, Euro-level. Tax large inefficient vehicles. Pay for war at the pump.
- ♦ Charge the huge part-time residents more money for services, bigger house more \$
- ♦ Community housing should be required everywhere. I wish we could add it to existing and mostly empty projects now.
- ♦ Consider affordable housing for midline professional people (i.e., nurses, teachers, MDs raising a family). Need custom affordable housing in the \$350-400K range. Very challenging but needed for the community. Do not build another Woodside.
- ♦ Contact RCAC - they have programs you can use. Boise # 850-1785
- ♦ Do not believe we need affordable housing supplimented (sic) by Blaine County. If you can't afford it, don't live here.
- ♦ Don't destroy my home to build some piece of crap condo
- ♦ Don't dump everyone down valley. Priority should be workers homes as close as possible to work (0-5 miles).
- ♦ Don't worry about me - concern yourself with the basics. \$200,000 homes that are livable don't exist. \$300,000 costs \$1600-1800 a month, workers have little down payments. At least 2 people must work full time at \$12-13 an hour and can barely make these payments but this lets you live in our area (big deal) It's no wonder our workforce is gone way south - workers for all of the area live more reasonable - would it really hurt the fat wallets in our area that employee (sic) people year round and seasonally (Sun Valley, all landscape co's, Constitution bus) to pay MORE. The reason they don't pay fair is because of greed - does Earl Holding really need assistance in paying 9-10 an hour for people from other countries - if people can exist here they will but no one wants to do what is really needed. Pay fair and take care of the people who take care of you.
- ♦ Encourage more new and renovating (sic) homes to add a "mother-in-law" apartment for rent to employees or local workers to offset some of the low cost housing shortages
- ♦ Encourage auxiliary dwellings, give tax incentives for same
- ♦ Encourage mother-in-law cottages
- ♦ Get rid of 90% of the real estate agents
- ♦ Give tax breaks to landlords in Ketchum and elsewhere who maintain "affordable" rental units, as well as incentives to local businesses who BUY apartment units for their employees
- ♦ Good transportation is the answer. High density/poor quality construction on highly valued land is ridiculous.
- ♦ Government restrictions on density, height, and hillsides cause the "problem," not new developers and their customers
- ♦ Have people not spend money on booze, cigarettes, new pickups, 4-wheelers and snowmobils (sic), and they could afford a place to live - you facilitate welfare and are, more than likely, on the dole yourself. Get a job!
- ♦ Higher density with more efficient design - i.e. green buildings - read ICF's SIP's smaller frontages and lots. Tax based incentives for greener building - water and sewer assesing (sic) before building. Separate irrigation (sic) from potable treated water.
- ♦ Housing issues will effect (sic) my business because my cliental (sic) is getting pushed to Hailey or moving because it's so expensive here. I feel that the town is slowly losing small business to unfilled condos and banks. As a small business owner who rents business space, I can see why businesses close. Our overhead is so high, but I really don't want any more banks.

- ♦ I agree with the assessment by BCHA that more workforce housing is required in order to retain the employees needed. I feel that as the valley becomes more expensive we will even be forced to leave some day.
- ♦ I am glad to see someone taking charge of this very important issue. I'd like to offer my help - Megan 720-1109
- ♦ I am lucky - I bought my house before things got out of hand! While I support affordable housing, the need for it is a symptom of a national problem - the complex and unconscionable problem of enormous income disparity. Unfortunately, this problem will not go away until the ultra-wealthy class is brought back down to more moderate income levels. Until then, I wish all of us in the middle class the best of luck in an economy headed toward one similar to Mexico's.
- ♦ I am one of the lucky ones. I think lower interest loans and loans for part of the down payment would be good. Also having large builders of subdivisions have to allocate some lots for lower cost housing.
- ♦ I am very concerned, I have lived in Carey my whole life and now I feel I can't afford to buy a house. I love this area I just wish the real estate wasn't this outrageous.
- ♦ I am afraid Sun Valley will become a "ghost town" at night and during the slack seasons. We need affordable housing and business provide housing (sic) for restaurants, banks, shops, service industry.
- ♦ I believe affordable housing for middle and lower income citizens is extremely important - I emphasize, however, "citizen". Non-documented or under minimum wage shouldn't be encouraged to be here at all.
- ♦ I do not believe in subsidizing housing. I struggle to live here myself.
- ♦ I do not receive housing assistance and believe that affordable housing should NOT be a mandatory requirement for new subdivisions, ESPECIALLY in unincorporated Blaine County
- ♦ I don't believe it is the Housing Authority's responsibility to correct real estate trends. However, taxing seasonal or vacation homes at a higher rate and lowering the lower income homes/workers taxes might help.
- ♦ I don't feel affordable housing should be blended with the high end properties. Most of these units are too small for families and income levels like to live within a community of the same income.
- ♦ I don't want to pay for someone else (sic) housing unless it's my own family. If a business wants workers then let them pay for the housing. I worked many 18-20 hr. days to provide my housing - no one helped me and the wife and I raised 7 children. I taught school for 37 years and been farming for 30+ years.
- ♦ I feel strongly that the affordable housing concern is a Bellevue north issue and should be resolved in those areas. Mandated affordable housing in the Carey area is completely wrong. Affordably housing issues should be resolved in the Wood River Valley close to employment need by designating areas for such and increasing densities.
- ♦ I feel that affordable housing is necessary for our future. We are pricing out our workers if home rates keep climbing. Ways to ameliorate this problem must be explored.
- ♦ I find it a difficult place to live when both parents have to work like dogs to get anywhere and pay the bills. But cost of living being so high, there is not much alternative.
- ♦ I have a farm and would like to build houses on it
- ♦ I have a white single mom daughter with 3 children who has been on the list for over 2 years. She has been passed up over and over for Mexicans. Do only Mexicans deserve help? I thought there should be no prejudice hear (sic) but know for a fact she gets a lot less help because she is white not Mexican.
- ♦ I have lived in several other ski/destination towns. You all need to get together as you ALL have the same concerns.
- ♦ I hope this is not more "lip service" on this problem

- ♦ I just recently purchased a house in Woodside with my 2 adult sons - it was the ONLY way any of us could afford to buy a home in the valley - even after living here for more than 20 years! (*and earning \$105,000*) Affordable housing for the workers in this community is CRITICAL or else we will all have to move away!
- ♦ I moved here 6 years ago because I got married and found employment. I don't think I could have afforded it if I had kids or was single. Keep up the cause! I am doing OK as a recently divorced woman; however, people just beginning careers, working class families, minorities with little money absolutely need the help. Thank you for working for affordable housing for ALL!
- ♦ I really want affordable housing and not in the crackerbox, cell-like apartment on Woodside - those are like prisons with no privacy and managers treat renters like peons. One loses dignity living in places like that.
- ♦ I strongly oppose any attempt to pay for affordable housing via a building assessment on individual property owners - with developer-based projects of large tracts of land, I am less negative
- ♦ I tend to not support affordable housing causes as it seems to be geared towards very limited income/family member guidelines. BKHA should support housing for all income levels and family sizes not just low income. Also the new fees imposed on new construction are ridiculous. Things like this will probably prohibit me (a hard working single person) from being able to build another house.
- ♦ I think deed-restricted housing is a great and necessary idea, but a cap of 4% increase per year leads me to believe that I wouldn't build up enough equity for an investment I could rely on in old age. I think the cap is necessary and understand its function, but I'm not sure it fits my needs.
- ♦ I think the people that work in the area shut (sic) be able to buy house in the valley other wise (sic) they take the money to other place
- ♦ I think the service sector is having problems. I think higher densities force these people into other neighborhoods away from where they live to find open space.
- ♦ I think this is great for us working people. We don't have to buy outside Blaine County and commute 2 hours to be able to work. Thank you all, especially Mike and Drew in Hailey, ID office.
- ♦ I think this push for affordable housing is going to be a smashing failure. If the city's (sic) and county think its (sic) necessary they should be buying land and building it. Putting the burden on new development is an unfunded mandate.
- ♦ I think we need more affordable housing subdivisions that are real free standing homes and not condos. I want a home that has a good size yard, not some complex.
- ♦ I understand there is a need for housing, but the over-development in the county has ruined the rural character and crime is increasing. Developers are greedy and only look out for themselves. They will not build affordable homes because it doesn't profit them. How about converting the huge empty mansions up north into rental rooms! They're empty 80% of the year!
- ♦ I was born here in 72 and have lived in some really nice homes as my parents built and sold homes. I became a single mom 4 and a half years ago, and my parents moved an hour and a half away. All I could afford was a subsidized apartment in Woodside. The property is filthy and I am miserable. If I can't somehow qualify for something better, I don't want to stay here. However, if I could get into better housing I would love to continue to raise my son here.
- ♦ I was lucky to buy my home thru USDA-RHS. Something should be done to make those loans available again to young first-time buyers or we will loose (sic) our youth to other areas.
- ♦ I work for the state and the high cost of living in Blaine County is absolutely the most important aspect of us being able to hire workers. This MUST be addressed! It is absolutely a SHAME that workers cannot afford to live where they work. I don't really care that the rich people don't want the "workers trashing up" their community. They need to get over themselves and the elected officials need to get real and make sure there is affordable housing for EVERYONE!
- ♦ I would like to know how to be considered for affordable housing, to be put on a wait list, options, etc.

- ♦ I would like to move closer to Ketchum (work for city) but couldn't afford it. Now I'm worried that taxes will go too high for me to afford.
- ♦ I would like to see assisted living facilities expanded
- ♦ I would like to see more availability of 4BR homes in the \$200,000 price range. With our size of family and the high costs of living here, we simply cannot afford a \$300,000 home. I know many families who would like to make Carey a permanent home but have to move out of county.
- ♦ I would like to see more options for people to live at their place of business whether through planned redevelopment or in some cases relaxation of zoning restrictions (variance applications with a slant for acceptance)
- ♦ I would love to live here the rest of my life, but doubt I will be able to once I retire. As it is, my expenses are going up faster than my income. I would not be able to buy my house now.
- ♦ I would love to own a house someday here. But I do not want to work all my son's life and spend no time with him.
- ♦ If we do not figure out how to keep housing available for workers - this valley will die as a community
- ♦ I'm on the waiting list patiently (sic). I love the valley and don't want to have to leave. I don't really no (sic) what to do to fix the problem but thank god somebody is working on it.
- ♦ Impact on hiway between Hailey and Ketchum of new planned areas
- ♦ In Blaine County we simply MUST figure out how we are going to survive! The town of Ketchum has lost all sense of reality, we must find places for real working people to reside. Whatever it takes, Highway 75 cannot take much more. We must invest in community, there must be places for even working professionals to live. Now, even hospital employees who need to live a half hour from the hospital find it impossible to purchase a home. Big big problem!
- ♦ Increase livable wages. Opportunity for housing without deed restrictions.
- ♦ Instead of packing people into small neighborhoods with multiple families, spread affordable housing to at least 2-acre parcels, room for animals, kids and privacy. The more you pack humans together the more trouble and crime.
- ♦ It seems like we keep building more places to live - but looks like lately there are lots of places not selling. Maybe prices will start to come down!
- ♦ It's a good thing I got into the market early because there is no way as a single working mother that I could afford to live in a way I consider acceptable if I had to buy in now
- ♦ It's getting impossible to live here. After 22 years I am considering leaving. Being a millionaire isn't enough anymore (I'm not).
- ♦ It's simple, the wealthy want the service, but do not live in my backyard!
- ♦ It's time to allow "inward" density increases. Lots less than 1 acre should have a formula for second kitchens and "mother-in-law" apartments. Extended family living should be more comfortable and smaller home owners could house part of the workforce. EX: allow a 1 BR apt. on a lot size of 3/4 to 1 acre and a studio/efficiency on a lot size of 1/2 to 3/4 acre. With just a little tweaking of the zoning rules, smaller home owners could house family and workforce and get a little help on carrying costs. Valuations are killing the little guys - let's get more out of the existing infrastructure of neighborhood homes.
- ♦ It's too late all is lost (sic)
- ♦ It's too late. 5 years ago it wasn't. Affordable (sic) housing in this community is a joke. The people in this community don't want their employees here. They would rather have "the help" drive 60 miles each way everyday. But fuel prices are going through the roof. If things keep going the way they are eventually the shortage of workers is going to be extreme. Which will force the economy to go down and you will look back at the good ol' days when this was a prosperous community.
- ♦ Keep schools great, outdoor activities like YMCA, mountain bike trails, hike trails, rails to trails, skate park, skate/downhill skiing all fantastic. The schools and beautiful outdoor, fine spaces is (sic) why we will stay here.
- ♦ Keep the affordable housing in city centers (Ketchum and Hailey) to minimize road congestion

- ♦ Land for less money and a lot of people could move in! The whole show could cost less - things are way too high!
- ♦ Lived here 30 years and now I must go, but not all the illegal Mexicans. They get to stay and the crime rate is very high.
- ♦ Locate walking distance to public transportation
- ♦ More senior citizen's help in Carey. Good housing for workers - not cheap junk - at decent price. Worry about the development control for affordable quality in Carey, and all services that go with the growth. The need for youth activities and summer kids' activities. We need a swimming pool in Carey - for young and old!
- ♦ My children aren't going to be able to stay here - real estate is out of hand and no one likes driving to work for 40 minutes
- ♦ My household has taken care of itself. And if you leave the housing thing along (sic) it will take care of itself.
- ♦ My husband was born and raised here, but our children can't stay and we are considering relocating because of this
- ♦ My mom is a teacher and would love to live here, but can't afford it. This is OUR loss.
- ♦ Need housing for low income workers AND for lower paid professionals such as firefighters, teachers, police officers, nurses, librarians - public servants in general
- ♦ Need mobile home parks
- ♦ Need more homes in the \$150-200 square foot range to reduce percentage of income that goes to the mortgage
- ♦ Need to open a large piece of land (300-400 ac.) to build houses that a year-round family can afforded (sic) This can be done south of Bellevue housing costing \$75 to \$100 per ft. including LAND.
- ♦ No density (sic) overlay or increasing population in old Hailey. Silence the airport. Restriction on noisy (sic) machines.
- ♦ No direct effect on my needs, but I support the overall need and availability as essential to the community
- ♦ No one seems to talk about that if more affordable housing comes, then more people who need it will come to the area. Not that I have a solution, but we are in a crisis. I think it's ridiculous that I've had to work 2 jobs for the last 25 years, mostly of the backbreaking type, yet still seem to always be on the verge of homelessness.
- ♦ Not my needs. Stand at Gannett & 75 and look at all the revenue not being used here - look at the Meadows, why does that work. You have to give low income people a nice place to live - safe, clean. It doesn't have to always be for the well to do so to speak. Put low income housing throughout the valley, we all benefit.
- ♦ Not only do we (as full-time workers) struggle with the cost of living in the valley, but as employers of 15-20 people, we have a very difficult time keeping employees long term
- ♦ Not only is the cost of housing an issue, but the lack of decent priced grocery stores and no other stores to purchase necessities or wants without having to spend a ton on fuel to go to Twin Falls or elsewhere. This has an impact of (sic) the means of affordability in any area.
- ♦ Our business has a very difficult time finding qualified employees who can afford to live here on the wages a small business can afford to pay. We have employed commuters before, but they are very unreliable, which has greatly inconvenienced our customers. This is EVERYONE's problem!
- ♦ Our son and his wife and child live with us and are desperately trying to afford to buy a home. If they rent, they will be throwing away saved money
- ♦ People confuse their "needs" with "wants." I see too many people in "affordable" housing projects driving \$30,000 cars or wearing designer clothing or going out on the town every night. I don't want to subsidize that.
- ♦ People should live where they work. Commuting via auto will kill this valley.

- ◆ Please don't send all affordable housing to Carey! The commute would be a lot more traffic, and people would like to live and work in the same community.
- ◆ Please keep going. Thank you!
- ◆ Preserving the environment is our #1 local problem! I'm disappointed you didn't ask a direct survey question on this subject. That tells me you people who made up the survey have a big blind spot.
- ◆ Promote in-county employment for residents, and would reduce traffic. Too many people come over 90 minutes each way to make the extra couple dollars an hour which they spend somewhere else. More tax for out-of-county employees or give incentives to businesses that hire locally.
- ◆ Property taxes in this county are getting outrageous (sic) and now Hailey is trying to pass a local tax law which will be an additional burden to its residents. It's mostly locals that eat and drink in Hailey bars. The school bond Blaine County passed was equally ridiculous (sic) in the amount we were saddled with.
- ◆ Provide bus service to Carey, Shoshone, Camas County rather than thinking there is actually ever going to be enough affordable housing in the core area. Not going to happen. Think outside the BOX! Put the train back in!
- ◆ Public transportation (useful and affordable) should accompany development of affordable housing sites
- ◆ Push to allow mother-in-law/guest house quarters to be legally allowed as rentals in all municipalities. More low cost units that can share in market rate profits when sold (with reasonable conditions).
- ◆ Remove the bike path and put the tracks back in - a light rail system would reduce congestion and travel time, allowing people to live further south. Also, allow high density in the town cores - make it mandatory. These are the only options that make sense to me.
- ◆ Rent should be averaged on what the working people can actually afford, not by what the seasonal second home owner can afford per day or week. Rent is way too high for the average person!
- ◆ Seems as affordable housing is out of reach for the average person (sic), all reasonable properties have manufactured homes and financing for these is impossible to obtain unless one can pay at least 20% of property value
- ◆ Should the government be involved in providing affordable housing?? No! Home prices should be dictated by market values. If any assistance is provided, it should be for qualified first time home buyers in the form of a reduced interest rate. This won't cost the taxpayers. Also - why build affordable housing in SV or Ketchum, where prices are a premium? If you build affordable housing, why not southern end of county - below triangle - Gannet??
- ◆ Since moving to Blaine County it has become frightening (sic) to realize one cannot live in a private concern that is affordable to individuals who are not wealthy. Traveling to Twin Falls to be able to shop at Target or less expensive grocery is offset by gas prices. Even tho covered by excellent medical coverage there are no physicians who accept major medical plans. Becoming ill in Blaine Co. is dangerous.
- ◆ Stop hiring consultants and start spending money wisely on issues
- ◆ Stop talking about the housing problems and start acting. Low income housing is not priced at a fair rate.
- ◆ Taxes too high. No more govt. involved stuff like subsidized (sic) housing - the govt solves NOTHING; (long term) The best intentions create MORE problems and cost!
- ◆ Thank you for working so diligently on this issue we all face. I realize there are no easy answers and that not everyone can "win." I have a hard time wanting to invest in a "restricted deed" property when I have to do the upkeep, but even at 4% equity per year, at least I'd be able to write off interest. I have work experience that is needed in this area but unless my wages can keep pace with the increasing cost of living I will not be able to stay.
- ◆ The biggest problem we have right now is that not have money for buying house very expensive. WE need houses afford in relation we our incomes. (sic)

- ♦ The cost of housing is just part of the problem, you can't just look at one part of this. That's the problem with government as a whole. You only look at what you want to see rather than what really is. I live in a house that is toxic, and it's poisoning me. The man that owns this house does not care. He wrote a letter which said, you rented the house as it is, it's an investment, a teardown, and he would not do anything, and he's in real estate. I am very sick and it has cost a lot in medical bills. I have not been able to work in a year. A single income family can't survive in this valley. Better than 50% of the people who live here go to Twin for their food. Why? I know the answer, do you? How about SAFE housing. I really don't believe that these surveys will change anything, God help your pitiful little souls.
- ♦ The cost of housing will decline if the cost of entitlements is reduced - that is, less zoning restrictions). This should be evaluated to determine if it can be done without harm to sensitive areas and wildlife.
- ♦ The cost of living here is VERY unrealistic for the middle class. Houses are basic with no extras and they cost 2 or 3 times what a similar house costs in Twin Falls or Boise.
- ♦ The cost of real estate is destroying the character of this town!
- ♦ The government should be creating opportunities not using its powers to create a class of citizens who will not benefit from home appreciation like 80% of all Americans have!
- ♦ The lot rent in the Meadows makes it "impossible" to be done paying - but that place is in a good location for us
- ♦ The massive (sic) developments planned for the next few years without a strategic plan for traffic is (sic) a disaster in the making. Allow only "x" number of building permits a year. Get in charge.
- ♦ The national ratio of expense to live is 1/3 max of your take home for rent/mortgage. I make \$425 a week and my rent for an old home is \$900!!! This is so saddening to feel held captive by rent, and to love this place so much, but to continue to fear moving or homelessness. That is a bonified (sic) fear. You get ill, or miss a couple weeks of work, you can never catch up. As a single mother breaking her back to raise her son in this glorious valley it is a slap in the face to either live in squalor, or give up your life, your animals, and your dreams to be raped in rent that is so high.
- ♦ The new overlay in Hailey is a terrible idea!!!
- ♦ The price for land and building is already to (sic) high for our children to buy and build here. More costs and restrictions added to the already high prices would make it even worse - just so someone who drives to work in this county could afford to live here. What about those who already live here and want to stay? Have those who drive been polled to see if they would even move here if they had more affordable housing? Probably the majority would not!
- ♦ The reason my boyfriend and I are able to afford our home is partly due to monetary gifts from family. Otherwise it would be hard to eat every day.
- ♦ The valley is losing qualified and experienced law enforcement officers from all agencies, because we can not afford to buy a house. I hope something is done soon before I, like many other officers, am forced to leave and get hired somewhere I can afford to buy a nice house. I pay over \$900 to live in a single-wide mobile home that is too small for my family and quite honestly an embarrassment. Thank you for trying to do something.
- ♦ There are a lot of houses with "mother in laws" and apartments that are empty, and can't have appliances due to neighborhood regulations. These rules were designed to keep neighborhoods "safe" from transient and bum element, but really these places are ideally suited for single professionals, young grads, new couples. People that would enhance a neighborhood, people who are leaving town because they can't find housing and don't want to live eight to a house in ghetto style. We need to encourage the fixing and renting of these units.
- ♦ There is no place to live!! Renting is probably my only option and I hate it. I have lived here 30 years and had to sell my home. I moved away for a better paying job. I missed my home and moved back in Sept. 2005. It is impossible to find anything. Who can live and work here? How can you work for low pay and get a nice place to live?

- ♦ There is nothing affordable in Ketchum. We're living in mobile home trying to save but do not want to live in Hailey because we work in Ketchum and do not want to listen to airport.
- ♦ There needs to be more available housing in Blaine Co. without a doubt. For the average person to own a home is almost impossible without working numerous jobs. My children could never afford anything in this valley.
- ♦ This is really not an adequate survey; it didn't include options that indicated how I really felt or I work hard so I don't have roommates (sic) - I live in the lower half of a house by myself with the owner living upstairs. I am happy and have seen many opportunities for people to work hard and rent their own space. Question #6 should be thrown out - it is a skewed question designed to reflect the poor availability of housing in Blaine County and it ISN'T neutral.
- ♦ This should of (sic) been thought of 25 years ago. I'm sick of the housing problems. We don't have enough room for the cars/people we have now. I'm a native to this state, always loved it. It's very sad to see what has happened here. If people can't afford to live here maybe they shouldn't. No one gave me a handout when I moved here and I had a little baby and NO money.
- ♦ Want children (college grads) to have opportunities in FREE market housing
- ♦ We bought a house in Woodside in 2004, fixed it up and sold it. We decided to buy the house to make money so we can move to Boise. We knew we would never be able to afford a nicer and bigger home anywhere else in the Valley (other than Woodside) because of the cost of homes in ratio to our earning potential (payscale in Idaho is low). We didn't want to live in Woodside forever so we are moving.
- ♦ We came to this valley 16 years ago with no money but a desire to succeed. It doesn't happen overnight. Opportunity is her for everyone if they have the motivation. Do not "give" motivation to those who think they are "entitled." We cannot support that. I do NOT support the individual new home owners policy that will add a penalty to the permit for a 5-6K kick "affordable" housing so the maids and landscapers can be cheaper for North Valley residents. (sic)
- ♦ We can afford our mortgage. We can NOT afford our newly assessed property taxes or an increase in them again. When we retire we will have to LEAVE Blaine County.
- ♦ We desperately need to do something about affordable housing in Blaine Co. If we don't, this town (Ketchum, Hailey) will be only for the wealthy and will lose a lot of its charm. The community will be very bland without its diversity.
- ♦ We do not need or want deed restricted housing in Carey. Please leave us alone. South county employers take care of their employees. We should not have to take care of the north counties (sic) servants for the rich.
- ♦ We feel that apartments are badly needed in the Ketchum-Sun Valley area. Many workers can't afford or don't want to own. Rental units are in short supply at an affordable rate.
- ♦ We have been taxed out of Blaine County
- ♦ We have employees who are longtime residents that are forced to live in Lincoln & Jerome Co.
- ♦ We need a facility to provide elder care of various levels and to residents of limited means
- ♦ We need a LOT better public transportation! More little bus/vans to make more trip rather than one big bus making few trips. Police out during rush hour, not just after dark!
- ♦ We need apartments for seasonal workers, if we can get tourism back. But since Sun Valley controls the economy and the city of Ketchum has screwed up the entire tourism development possibility good luck.
- ♦ We need good quality rentals for the workforce. Hourly wage earners to not need to be homeowners.
- ♦ We paid \$250,000 for a 2-BR, 1-BA, 1-GA home that is BARELY affordable. I shudder to think what couples with children have to pay...please realize that the people who live here year-round are being pushed further and further away from our jobs in both Hailey and Ketchum.
- ♦ We really want to purchase a house and we will make sacrifices if it's necessary according to our incomes

- ◆ We want to sell our home and build on other property we own in town. Tell city go get off moratoriums so we can accomplish our goal.
- ◆ We will likely be forced to move out of the area because my wife just had a child and had to quit her fulltime job for a 1/4-1/3 time job and our income loss means we must move.
- ◆ We would very much like to buy a home. However, quality homes at an affordable price is (sic ) very difficult to find. The main problem is getting the money for a down payment and then being able to pay mortgage and other bills as well.
- ◆ What a huge waste of taxpayer money is this survey
- ◆ What I would add has already been mentioned so much - yet nothing is done. I'm a well educated, trained professional, but people here do not pay enough. Particularly women. The rich seem to enjoy keeping us poor - and it's got to stop. Being born with a silver spoon in your mouth is pure luck, and makes you no better than anyone else. Thank you for giving me a chance to speak my mind.
- ◆ Would be nice to fine (sic) affordable housing in Blaine Co. (something that wasn't built 100 years ago!)
- ◆ Would like to split off smaller parcels of land in county to build house 2-5 acres
- ◆ You know what? I get tired of subsidizing people (insurance, taxes, welfare etc.). I can't afford to live in Ketchum, so I don't. So why should I have to subsidize someone else so they can? I would like to live closer to where I work but I can't, so suck it up and live where you can afford. If cities want to require employees to live within a certain distance, then they can provide housing and not expect me to subsidize it. It's a bunch of CRAP!!! Live where you can afford! Nobody's helping me!
- ◆ You simply will not meet (my household's needs). Why should I respond? Your focus is on money and you cripple (sic) those who really serve this community. You will not allow a middle ground. Your community greed is apparent and your distain (sic) for it's (sic) working life blood is all to (sic) real.
- ◆ Your focus is wrong - the solution is more rental choices in Ketchum not ownership. The real estate prices are too high everywhere in Blaine County for entry level housing. Rentals in Ketchum will reduce traffic on Hwy 75 and bring life back to the town.

## Employer Survey

### Why you have unfilled positions

- ◆ A very small pod of applicants took exam -necessary for career appointment. We need people who live close due to varying work loads, need to be on call. Bad roads are a problem for Jerome and Fairfield employees.
- ◆ Can't find qualified operators in this area. Not looking to fill one job.
- ◆ Few qualified applicants
- ◆ Hard to find assistants in this area
- ◆ Just became available
- ◆ Just became available
- ◆ Just became available
- ◆ Just became available
- ◆ Lack of applicants
- ◆ Lack of applicants
- ◆ Lack of applicants
- ◆ Lack of applicants because research has shown housing unattainable, cost too high
- ◆ Lack of applicants that can speak English
- ◆ Lack of applicants, just became available
- ◆ Lack of qualified applicants
- ◆ Lack of qualified applicants

- ◆ Lack of qualified applicants
- ◆ Lack of qualified applicants
- ◆ Lack of qualified applicants
- ◆ Lack of qualified applicants
- ◆ Lack of qualified architects/engineers who can locate to the valley and afford residency
- ◆ No legal workforce/lack of applicants
- ◆ Nobody can afford to relocate
- ◆ Qualified applicants can't afford to live here
- ◆ Recruitments in progress
- ◆ Resignation, retirement, lack of qualified applicants
- ◆ Unqualified applicants
- ◆ Wage (sic) don't cover rent, no new kids coming up in the trades 18 & up nonexistent
- ◆ Wage scale
- ◆ We don't have any at this time; however, when we do the housing is the problem

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Additional comments about housing issues

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- ◆ It is a very serious issue that needs to be addressed
- ◆ The need for labor/service personnel is relatively high in Blaine County. It seems rather odd that most of this labor force cannot afford housing in this area and are forced to commute daily. Good paying jobs are available to those who want to commute or pay relatively high rental rates. All our employees have lived in the area for 5-6 years, most own their homes. A stable living environment definitely contributes to high production and quality work performances.
- ◆ Affordable housing is a looming issue. At this time, our staff is adjusting to the prices and demands (commuting) of housing, but we know creativity and patience are being pushed to the limits.
- ◆ Affordable housing is critical to establishing and creating a socio-economically diverse community with year-round residents - a community that has an environment vibrant with commerce and activity.
- ◆ A possible associate chose to go elsewhere due to no real affordable option
- ◆ We have all been (here) for the past 8 years. I recently moved to Shoshone and one is in a roommate situation.
- ◆ My husband and I as owners commute from Richfield to Hailey because of this very issue
- ◆ Housing is NOT a problem - we presently have a massive oversupply! What is needed is a return of resort visitors from around the world to restore a vibrant business community. Your housing questions are vastly disconnected from reality. The Blaine Ketchum Housing Authority appears to be out of touch with what we are truly experiencing as merchants in this valley.
- ◆ Is BKHA viable? Did all your board resign? Are you another typical dysfunctional area organization?
- ◆ Affordable housing is a very important issue in our community
- ◆ I feel that if this issue is not solved soon it will have a severe effect on business in the WR valley due to lack of employees. There has to be a viable work force for a business to be successful.
- ◆ You are interfering with natural economic forces
- ◆ The cost of living is ridiculous in this area. I've seen employees go without groceries/living items just to pay rent. The cost of living is a MAJOR problem.
- ◆ Housing has been tight for the last 35 years - to solve problem, increase densities in commercial core and allocate apartment overlay in areas. Subsidies are ineffective.
- ◆ We recognize the importance and reserve older properties for workforce housing
- ◆ Single people are not able to afford rent payments in the entire valley

- ♦ If we could have controlled the real estate agents and prevented them from initiating the Henny Penny effect (the sky is falling, there's no more land, you will have to pay a premium, no matter how good your intention you have a large loss if you rent unless you've owned the building for more than 10 years!) I wish we could have tamed the GREEN MONSTER!
- ♦ It's too late - I can't even afford to live here
- ♦ Would gladly participate in affordable housing in community - not on an employee basis
- ♦ Work force housing should be concentrated within the city limits, not between the cities along the Hwy 75 corridor. However, workforce housing is a great idea. Thank you.
- ♦ When I built my current facility in Bellevue (north end zoned LI) we wanted to build apartments on top of the building. We have enough space to provide off-street parking, mini-storage and a fenced children's play area. But we were "out of zone." I also own the property next to my business and there is an apartment there that is "out of zone."
- ♦ We have very few applicants for positions when open because our salaries don't fully compensate for the cost of housing and our rent (business overhead) is quite high.
- ♦ Affordable housing is what trailer parks are for
- ♦ If we cannot attract new hires due to cost of housing we will grow elsewhere
- ♦ One employee on the housing list hopes to qualify for affordable housing soon
- ♦ I don't feel this survey is asking the correct questions with relation to the construction business! Sorry to be so critical, but it seems that this survey is out of touch with the real housing needs here.

### **Commuter Survey**

#### Do you own or rent? (other)

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Live with boyfriend  
Family  
Provided by husband's employer  
Own mobile home, rent space

#### Why you would not consider moving to Blaine Co. (other)

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Taxes, noise, traffic  
Too many people  
Kids like Shoshone schools; we would consider moving in 5 years if it was affordable  
The prices are outrageous  
Turning into little Tijuana - others are 1 step down from God  
No desire to live in Blaine Co.  
Required to live in housing provided by husband's employer  
Content with how far away from work I live now

#### Location consideration (other)

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Police and fire services  
Lifestyle accommodations  
Recreation  
Quality of neighborhood

#### Work location (other)

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Boise  
Bellevue 6  
Twin Falls  
Fairfield/Pine

Fairfield  
Warm Springs  
Jerome

Other commute

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Bike 4

**Community Housing Inventory**  
**Units built, under construction and approved.**

<b>Development</b>	<b>City</b>	<b>Income Category</b>				<b>Total</b>
		<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	
Frenchman's Place	Ketchum	2	2		1	5
Edgewood	Hailey		1	1		2
Winterfox	Hailey		2			2
Silverstone	Hailey		2			2
Frosty Acres	Hailey			1		1
Deer Creek	Mid-Valley		1			1
1st and 1st	Ketchum	1				1
Pine Ridge	Ketchum		4	9		13
Riverglen	Ketchum	1	2			3
Copper Ridge	Ketchum	1	2	1		4
The Fields at WS	Ketchum			14		14
Elkhorn Springs	Elkhorn	4		1	1	6
Elkhorn Springs	Elkhorn					8
Blue Grouse	Mid-Valley				2	2
Valley Club Extd	Mid-Valley			8		8
Quail Creek	Ketchum	19	10	10		39
Olympic Terrace	Ketchum		3			3
Chilaili Lodge	Ketchum		2			2
Evergreen	Ketchum	1		1		2
<b>Total</b>		<b>29</b>	<b>31</b>	<b>46</b>	<b>4</b>	<b>118</b>
<b>Percent of Total</b>		<b>24.6%</b>	<b>26.3%</b>	<b>39.0%</b>	<b>3.4%</b>	<b>100.0%</b>

### Residential Development Synopsis

<b>North Valley</b>	<b>Total Units</b>	<b>Likely in 5 Yrs</b>	<b>Community Housing</b>	<b>Location</b>
Olympic Terrace	24	24	3	Ketchum
Evergreen Building	0	0	2	Ketchum
Stevenson Ketchum Fund	10	10	1	Ketchum
Ketchum Park n Ride	35	35	35	Ketchum
6th & Leadville	30	30	30	Ketchum
Undisclosed	60	60	30	Ketchum (South)
100 Street Bldg	5	5	1	Ketchum (Central)
Chilali Lodges	20	20	2	Ketchum (Central)
Simplot Parcel	50	50	14	Ketchum (Central)
Wilson LI	50	50	25	Ketchum (Industrial)
Undisclosed	40	40	20	Ketchum (North)
River Run Development	500	125	100	Ketchum (River Run)
Undisclosed	40	40	20	Ketchum (South)
Pine Ridge	32	32	13	Ketchum (Warm Springs)
Downtown Ketchum	800	300	300	Ketchum
Elkhorn Springs	100	50	11	Sun Valley (Elkhorn)
Gun Club LUPA plan residential	300	150	45	Sun Valley
Total – North Valley	2,096	1,021	652	
<b>Mid Valley</b>	<b>Total Units</b>	<b>Likely in 5 Yrs</b>	<b>Community Housing</b>	<b>Location</b>
Big Valley	913	301	54	Bellevue
Strahorn Canyon (Slaughterhouse)	173	87	15	Bellevue
Belle Ranch	362	181	8	Bellevue
Neidrich Property	40	40	15	Bellevue
Cove Ranch	330	165	30	Bellevue Triangle
Peregrine Ranch	300	150	60	County
Croy Canyon	34	34	6	County
Mountain Sage	10	10	1	Hailey
Old Cutters	110	55	24	Hailey
Hailey Condos	12	12	4	Hailey
Hailey Condos II	12	12	2	Hailey
Sweetwater	410	205	82	Hailey
Frosty Acre	10	10	1	Hailey (Woodside)
Silver Stone	17	17	2	Hailey (Woodside)
Copper Ranch-Phase III	70	70	7	Hailey (Woodside)
Croy Canyon Ranch	50	50		Hailey/Croy
Tennis Court Property	20	20	6	Mid Valley (CH-PUD)
Blue Grouse	16	16	2	Mid-Valley
Valley Club	43	43	12	Mid-Valley
Undisclosed	50	50	5	Mid-Valley
Logan's Run	50	50	8	Hailey
Quail Creek	126	63	39	Mid-Valley (CH-PUD)
Total – Mid Valley	3,158	1,641	383	

<b>South Valley</b>				
Picabo Rezone/Replat	23		1	Picabo
Waterford	66		0	Carey
Misc subdivisions/lots	1700	200	0	Carey
Spring Creek	1000	200	200	Timmerman Hill
<b>Total – South Valley</b>	<b>2,789</b>	<b>400</b>	<b>201</b>	

Unit figures are approximate; if a range is under consideration, the mid point of that range was used.