BLAINE COUNTY HOUSING AUTHORITY
Wednesday, June 17, 2026, 11:30 AM
191 5th St. West, Ketchum, Idaho 83340

AGENDA

PUBLIC PARTICIPATION INFORMATION
Public information on this meeting is posted outside City Hall.

We welcome you to watch Board Meetings via live stream.
You will find this option on our website at http://www.bcoha.org.

If you would like to comment on a public hearing agenda item, please select the best option for your participation:

- Join us via Zoom (please mute your device until called upon)
  Join the Webinar: https://zoom.us/j/92272544391
  Webinar ID: 922 7254 4391

- Address the Board in person at Ketchum City Hall or Town Center Hall in Hailey dependent upon the meeting location.
- Submit your comments in writing at info@bcoha.org (by 24 hours prior to the meeting)
  This agenda is subject to revisions. All revisions will be underlined.

CALL TO ORDER: By Board Chairman Keith Perry
ROLL CALL: Pursuant to Idaho Code Section 74-204(4), all agenda items are action items, and a vote may be taken on these items.
COMMUNICATIONS FROM BLAINE COUNTY HOUSING AUTHORITY BOARD: Communications from the Board of Directors

1. Public Comment submitted
2. Public Comment in person

COMMUNICATIONS FROM THE LIASONS: Updates from the Liaisons on their jurisdictions

3. Liaison Reports

COMMUNICATIONS FROM THE LIASONS: Updates from the Liaisons on their jurisdictions

4. Staff Update- Program Administrator, Liz Vargas

CONSENT AGENDA:
ALL ACTION ITEMS - The Board is asked to approve the following listed items by a single vote, except for any items that a board member asks to be removed from the Consent Agenda and considered separately.

5. Approval of the May 20, 2026, BCHA Board Meeting Minutes

6. Approval of the May 2026 Financial Report
7. Recommendation to Renew Contract for Services with Blaine County
8. Fiscal Year 2027 Budget Proposal

NEW BUSINESS:

9. Discuss Future of BCHA
10. Recommendation to Adopt 2026 - 2027 Income Limits, Net Worth Limits, and Maximum Housing Costs- Housing Policy & Program Strategist, Rian Rooney

ADJOURNMENT:

June 17, 2026, Monthly Staff Update

- Staff are currently awaiting direction from the Blaine County Commissioners regarding the future of BCHA.
- Coordination of remodel and repair work on the BCHA-owned unit in Elkhorn has been resumed.
- Staff and BCHA's contract realtor have reduced the list price for the sale of the 3BR Evergreen condo to $674,000. An additional open house was held on June 10.
- Liz is currently working to fill four rental units and is managing compliance for seven occupied units. She is also coordinating with legal on two non-compliance letters for homeowners and one non-compliance letter for a home developer/owner. Additionally, the CIF system was down for three days, requiring troubleshooting and resolution.
- Daniel Brown's property management responsibilities at Silvercreek Living, Lift Tower Lodge, and Evergreen Apartments remain unchanged.

BLAINE COUNTY HOUSING AUTHORITY
BCHA Board Meeting Minutes
Wednesday, May 20, 2026 11:30 AM
116 S River Street, Hailey, ID 83333

CALL TO ORDER: By Board Chair Keith Perry (00:00:08)

ROLL CALL: (00:00:18)
Keith Perry- Board Chair
Sarah Seppa- Vice Chair
Daryl Fauth- Treasurer
Jennifer Rangel- Board Member (via zoom)
Ana Torres- Board Member (via zoom)

ALSO PRESENT:
Heather Nicolai –Housing Operations Manager
Daniel Brown—Property Manager & Program Administrator
Jacklyn Highfill –Housing Administrative Assistant
Liz Vargas- Program Administrator
Muffy Davis- County-BCHA Liaison
Brian Parker- Bellevue-BCHA Liaison

COMMUNICATIONS FROM LIAISONS (00:02:32)
-Brian Parker (00:02:40)
-Muffy Davis (00:03:16)

COMMUNICATIONS FROM STAFF
Staff Update—Liz Vargas (00:04:12)

CONSENT AGENDA: (00:06:02)

MOTION TO APPROVE CONSENT AGENDA ITEMS 5 & 6: (00:06:26)
MOVER: Daryl Fauth
SECONDER: Jenny Rangel
AYES: Keith Perry, Jennifer Rangel, Daryl Fauth, Sarah Seppa
NAYS:
RESULT: ADOPTED

NEW BUSINESS:
Discuss Ongoing Silver Creek Expenses between BCHA and City of Ketchum- City Administrator, Jade Riley and Director of Finance, Brent Davis (00:07:42)
Discuss Future of BCHA (00:43:45)

MEETING ADJOURNED (00:53:21)
MOVER: Daryl Fauth
SECONDER: Jennifer Rangel
AYES: Keith Perry, Jennifer Rangel, Daryl Fauth, Sarah Seppa
NAYS:
RESULT: ADOPTED

Respectfully submitted by:

_____
Jacklyn Highfill
BCHA Administrative Assistant

Approved by:

_____
Keith Perry
BCHA Chair

BLAINE COUNTY HOUSING AUTHORITY

Financial Reports for period ending May 31, 2026

Prepared on

June 8, 2026

BLAINE COUNTY HOUSING AUTHORITY

Budget vs. Actuals: Budget_FY26_P&L - FY26 P&L

October 2025 - May 2026

	TOTAL					
	ACTUAL	BUDGET	OVER BUDGET	REMAINING	% OF BUDGET	% REMAINING
Income						
4010 Sale of Real Estate - Elkhorn Rental to Ownership		0	0	0		
4050 City of Ketchum Contributions	395,900	263,933	131,967	-131,967	150.00 %	-50.00 %
4060 Blaine County Contributions		103,000	-103,000	103,000		100.00 %
4070 CH Admin Fee	3,086	7,780	-4,694	4,694	40.00 %	60.00 %
4100 Rental Income	17,975		17,975	-17,975		
4110 Silvercreek - Rental Income	202,914	255,602	-52,688	52,688	79.00 %	21.00 %
4115 Silvercreek - Laundry Income	6,905	4,667	2,239	-2,239	148.00 %	-48.00 %
Total 4110 Silvercreek - Rental Income	**209,819**	**260,269**	**-50,449**	**50,449**	**81.00 %**	**19.00 %**
4130 Elkhorn - Rental Income	3,000	7,980	-4,980	4,980	38.00 %	62.00 %
4140 Exceeding Income Category-Rent	409		409	-409		
Total 4100 Rental Income	**231,203**	**268,249**	**-37,045**	**37,045**	**86.00 %**	**14.00 %**
4300 Grants	33,050	6,667	26,384	-26,384	496.00 %	-396.00 %
4500 Services	13		13	-13		
4600 Miscellaneous Income	132		132	-132		
Total Income	**$663,384**	**$649,629**	**$13,756**	**$ -13,756**	**102.00 %**	**-2.00 %**
GROSS PROFIT	**$663,384**	**$649,629**	**$13,756**	**$ -13,756**	**102.00 %**	**-2.00 %**
Expenses						
7100 Administrative Services						
7110 Financial Services	211	2,266	-2,055	2,055	9.00 %	91.00 %
7120 Bank Charge	32		32	-32		
Total 7110 Financial Services	**243**	**2,266**	**-2,024**	**2,024**	**11.00 %**	**89.00 %**
7130 Liability Insurance	3,498	4,871	-1,373	1,373	72.00 %	28.00 %
7140 Staff/Board Development	2,100	3,333	-1,234	1,234	63.00 %	37.00 %
7150 Subscriptions	1,837	2,200	-363	363	83.00 %	17.00 %
Total 7100 Administrative Services	**7,677**	**12,670**	**-4,993**	**4,993**	**61.00 %**	**39.00 %**
7200 Managed Rental Costs						
7201 Property Management Systems	1,002	1,000	2	-2	100.00 %	-0.00 %
7210 Silvercreek - Expenses						
7211 Silvercreek - Operations	134,284	128,037	6,248	-6,248	105.00 %	-5.00 %
7212 Silvercreek - Rental Expense	306,526	349,237	-42,711	42,711	88.00 %	12.00 %
Total 7210 Silvercreek - Expenses	**440,810**	**477,273**	**-36,463**	**36,463**	**92.00 %**	**8.00 %**
7230 Elkhorn Village Units						
7231 Elkhorn Village HOA Dues	7,009	7,456	-447	447	94.00 %	6.00 %
7232 Elkhorn Village Repair & Maintenance	250	4,358	-4,108	4,108	6.00 %	94.00 %
Total 7230 Elkhorn Village Units	**7,259**	**11,814**	**-4,555**	**4,555**	**61.00 %**	**39.00 %**
Total 7200 Managed Rental Costs	**449,071**	**490,087**	**-41,016**	**41,016**	**92.00 %**	**8.00 %**
7400 Contract Labor						
7410 Admin - Contract Labor	315	0	315	-315		
7430 Application Review and Placement - Contract		0	0	0		

BLAINE COUNTY HOUSING AUTHORITY

Budget vs. Actuals: Budget_FY26_P&L - FY26 P&L

October 2025 - May 2026

	TOTAL					
	ACTUAL	BUDGET	OVER BUDGET	REMAINING	% OF BUDGET	% REMAINING
Labor						
7440 City of Ketchum Staffing Reimbursement		0	0	0		
7450 Compliance - Contract Labor		0	0	0		
7455 Legal Fees	55,997	37,000	18,997	-18,997	151.00 %	-51.00 %
Total 7450 Compliance - Contract Labor	**55,997**	**37,000**	**18,997**	**-18,997**	**151.00 %**	**-51.00 %**
Total 7400 Contract Labor	**56,312**	**37,000**	**19,312**	**-19,312**	**152.00 %**	**-52.00 %**
7500 Office expenses						
7510 Computer & Comm. Expenses	7,116	4,905	2,212	-2,212	145.00 %	-45.00 %
7520 Postal and Delivery Services	83	207	-124	124	40.00 %	60.00 %
7530 Furniture & Improvements		190	-190	190		100.00 %
7550 Rent - BCHA Meriwether Office	7,763	7,838	-75	75	99.00 %	1.00 %
7560 Supplies	121	681	-561	561	18.00 %	82.00 %
Total 7500 Office expenses	**15,083**	**13,821**	**1,262**	**-1,262**	**109.00 %**	**-9.00 %**
7600 Program Expenses						
7610 Applications, Forms, & Data Management	3,772	9,763	-5,991	5,991	39.00 %	61.00 %
7630 Data and Analysis	60,690	8,800	51,890	-51,890	690.00 %	-590.00 %
7640 Mediation	26,167	24,667	1,500	-1,500	106.00 %	-6.00 %
7650 Lease-up and Sales	-3,977	3,687	-7,664	7,664	-108.00 %	208.00 %
7660 Printing and Reproduction		1,717	-1,717	1,717		100.00 %
7670 Translation & Interpretation	189	3,000	-2,811	2,811	6.00 %	94.00 %
7680 Public Education & Partnership Engagement	7,250	39,217	-31,967	31,967	18.00 %	82.00 %
7690 HOA Dues Assistance	14,287		14,287	-14,287		
7695 HOA Special Assessment Assistance	1,269		1,269	-1,269		
Total 7600 Program Expenses	**109,647**	**90,850**	**18,797**	**-18,797**	**121.00 %**	**-21.00 %**
Total Expenses	**$637,789**	**$644,428**	**$ -6,639**	**$6,639**	**99.00 %**	**1.00 %**
NET OPERATING INCOME	**$25,595**	**$5,201**	**$20,394**	**$ -20,394**	**492.00 %**	**-392.00 %**
NET INCOME	**$25,595**	**$5,201**	**$20,394**	**$ -20,394**	**492.00 %**	**-392.00 %**

BLAINE COUNTY HOUSING AUTHORITY

Profit and Loss YTD Comparison

October 2025 - May 2026

	TOTAL			
	OCT 2025 - MAY 2026	OCT 2024 - MAY 2025 (PY)	CHANGE	% CHANGE
Income				
4010 Sale of Real Estate - Elkhorn Rental to Ownership		219,661	-219,661	-100.00 %
4050 City of Ketchum Contributions	395,900	357,487	38,413	11.00 %
4070 CH Admin Fee	3,086	11,467	-8,381	-73.00 %
4100 Rental Income	17,975		17,975	
4110 Silvercreek - Rental Income	202,914	231,212	-28,299	-12.00 %
4115 Silvercreek - Laundry Income	6,905	4,395	2,510	57.00 %
Total 4110 Silvercreek - Rental Income	**209,819**	**235,607**	**-25,788**	**-11.00 %**
4130 Elkhorn - Rental Income	3,000	6,000	-3,000	-50.00 %
4140 Exceeding Income Category-Rent	409		409	
Total 4100 Rental Income	**231,203**	**241,607**	**-10,404**	**-4.00 %**
4300 Grants	33,050	50,922	-17,872	-35.00 %
4500 Services	13		13	
4600 Miscellaneous Income	132	2,430	-2,298	-95.00 %
Total Income	**$663,384**	**$883,574**	**$ -220,190**	**-25.00 %**
GROSS PROFIT	**$663,384**	**$883,574**	**$ -220,190**	**-25.00 %**
Expenses				
7100 Administrative Services				
7110 Financial Services	211	9,363	-9,152	-98.00 %
7120 Bank Charge	32	171	-140	-82.00 %
Total 7110 Financial Services	**243**	**9,534**	**-9,291**	**-97.00 %**
7130 Liability Insurance	3,498	6,958	-3,461	-50.00 %
7140 Staff/Board Development	2,100	3,727	-1,628	-44.00 %
7150 Subscriptions	1,837	1,908	-71	-4.00 %
Total 7100 Administrative Services	**7,677**	**22,127**	**-14,450**	**-65.00 %**
7200 Managed Rental Costs				
7201 Property Management Systems	1,002	1,195	-193	-16.00 %
7210 Silvercreek - Expenses				
7211 Silvercreek - Operations	134,284	135,678	-1,394	-1.00 %
7212 Silvercreek - Rental Expense	306,526	379,641	-73,115	-19.00 %
Total 7210 Silvercreek - Expenses	**440,810**	**515,319**	**-74,509**	**-14.00 %**
7230 Elkhorn Village Units				
7231 Elkhorn Village HOA Dues	7,009	7,713	-704	-9.00 %
7232 Elkhorn Village Repair & Maintenance	250	6,537	-6,287	-96.00 %
Total 7230 Elkhorn Village Units	**7,259**	**14,250**	**-6,991**	**-49.00 %**
Total 7200 Managed Rental Costs	**449,071**	**530,764**	**-81,692**	**-15.00 %**
7400 Contract Labor				
7410 Admin - Contract Labor	315		315	
7430 Application Review and Placement - Contract Labor		60,000	-60,000	-100.00 %
7440 City of Ketchum Staffing Reimbursement		211,574	-211,574	-100.00 %

BLAINE COUNTY HOUSING AUTHORITY

Profit and Loss YTD Comparison

October 2025 - May 2026

	TOTAL			
	OCT 2025 - MAY 2026	OCT 2024 - MAY 2025 (PY)	CHANGE	% CHANGE
7450 Compliance - Contract Labor		12,400	-12,400	-100.00 %
7455 Legal Fees	55,997	12,047	43,950	365.00 %
Total 7450 Compliance - Contract Labor	**55,997**	**24,447**	**31,550**	**129.00 %**
Total 7400 Contract Labor	**56,312**	**296,021**	**-239,709**	**-81.00 %**
7500 Office expenses				
7510 Computer & Comm. Expenses	7,116	5,094	2,023	40.00 %
7520 Postal and Delivery Services	83	181	-98	-54.00 %
7530 Furniture & Improvements		143	-143	-100.00 %
7550 Rent - BCHA Meriwether Office	7,763	6,785	978	14.00 %
7560 Supplies	121	483	-362	-75.00 %
Total 7500 Office expenses	**15,083**	**12,685**	**2,398**	**19.00 %**
7600 Program Expenses				
7610 Applications, Forms, & Data Management	3,772	12,079	-8,307	-69.00 %
7630 Data and Analysis	60,690	31,279	29,411	94.00 %
7640 Mediation	26,167	27,750	-1,583	-6.00 %
7650 Lease-up and Sales	-3,977	3,413	-7,390	-217.00 %
7660 Printing and Reproduction		1,997	-1,997	-100.00 %
7670 Translation & Interpretation	189	3,403	-3,214	-94.00 %
7680 Public Education & Partnership Engagement	7,250	5,442	1,808	33.00 %
7690 HOA Dues Assistance	14,287		14,287	
7695 HOA Special Assessment Assistance	1,269		1,269	
Total 7600 Program Expenses	**109,647**	**85,364**	**24,283**	**28.00 %**
Total Expenses	**$637,789**	**$946,960**	**$ -309,171**	**-33.00 %**
NET OPERATING INCOME	**$25,595**	**$ -63,386**	**$88,981**	**140.00 %**
Other Expenses				
8030 Reconciliation Discrepancies-1		149	-149	-100.00 %
Total Other Expenses	**$0**	**$149**	**$ -149**	**-100.00 %**
NET OTHER INCOME	**$0**	**$ -149**	**$149**	**100.00 %**
NET INCOME	**$25,595**	**$ -63,536**	**$89,130**	**140.00 %**

BLAINE COUNTY HOUSING AUTHORITY
Profit and Loss by Property
October 2025 - May 2026

	Elkhorn Village	Silver Creek Living	Total
Income			
4100 Rental Income		17,975	17,975
4110 Silvercreek - Rental Income		202,914	202,914
4115 Silvercreek - Laundry Income		6,905	6,905
Total 4110 Silvercreek - Rental Income	**$ 0**	**$ 209,819**	**$ 209,819**
4130 Elkhorn - Rental Income	1,500		1,500
Total 4100 Rental Income	**$ 1,500**	**$ 227,794**	**$ 229,294**
4300 Grants		1,500	1,500
Total Income	**$ 1,500**	**$ 229,294**	**$ 230,794**
Gross Profit	**$ 1,500**	**$ 229,294**	**$ 230,794**
Expenses			
7200 Managed Rental Costs			
7210 Silvercreek - Expenses			
7211 Silvercreek - Operations		133,898	133,898
7212 Silvercreek - Rental Expense		262,332	262,332
Total 7210 Silvercreek - Expenses	**$ 0**	**$ 396,230**	**$ 396,230**
7230 Elkhorn Village Units			
7231 Elkhorn Village HOA Dues	7,009		7,009
7232 Elkhorn Village Repair & Maintenance	250		250
Total 7230 Elkhorn Village Units	**$ 7,259**	**$ 0**	**$ 7,259**
Total 7200 Managed Rental Costs	**$ 7,259**	**$ 396,230**	**$ 403,489**
7500 Office expenses			
7510 Computer & Comm. Expenses		1,035	1,035
Total 7500 Office expenses	**$ 0**	**$ 1,035**	**$ 1,035**
Total Expenses	**$ 7,259**	**$ 397,265**	**$ 404,524**
Net Operating Income	**-$ 5,759**	**-$ 167,971**	**-$ 173,730**
Net Income	**-$ 5,759**	**-$ 167,971**	**-$ 173,730**

BLAINE COUNTY HOUSING AUTHORITY

Balance Sheet Comparison

As of May 31, 2026

	TOTAL			
	AS OF MAY 31, 2026	AS OF MAY 31, 2025 (PY)	CHANGE	% CHANGE
ASSETS				
Current Assets				
Bank Accounts				
1100 Cash in Bank	0	0	0	
1110 DL Evans Checking	176,355	186,877	-10,522	-6.00 %
1120 Checking US BANK-1848	-142	-142	0	0.00 %
Total 1100 Cash in Bank	**176,213**	**186,735**	**-10,522**	**-6.00 %**
Total Bank Accounts	**$176,213**	**$186,735**	**$ -10,522**	**-6.00 %**
Accounts Receivable				
1200 Accounts Receivable	3,667	0	3,667	
Total Accounts Receivable	**$3,667**	**$0**	**$3,667**	**0%**
Total Current Assets	**$179,880**	**$186,735**	**$ -6,855**	**-4.00 %**
TOTAL ASSETS	**$179,880**	**$186,735**	**$ -6,855**	**-4.00 %**
LIABILITIES AND EQUITY				
Liabilities				
Current Liabilities				
Accounts Payable				
2000 Accounts Payable	83,770	82,261	1,509	2.00 %
Total Accounts Payable	**$83,770**	**$82,261**	**$1,509**	**2.00 %**
Credit Cards				
2100 Visa - DL Evans	0	989	-989	-100.00 %
Total Credit Cards	**$0**	**$989**	**$ -989**	**-100.00 %**
Total Current Liabilities	**$83,770**	**$83,250**	**$520**	**1.00 %**
Total Liabilities	**$83,770**	**$83,250**	**$520**	**1.00 %**
Equity				
3000 Opening Bal Equity	-313,390	-313,390	0	0.00 %
3040 Retained Earnings	383,906	480,411	-96,505	-20.00 %
Net Income	25,595	-63,536	89,130	140.00 %
Total Equity	**$96,110**	**$103,485**	**$ -7,375**	**-7.00 %**
TOTAL LIABILITIES AND EQUITY	**$179,880**	**$186,735**	**$ -6,855**	**-4.00 %**

BLAINE COUNTY
HOUSING AUTHORITY

BOARD MEETING AGENDA MEMO

Meeting Date:	3/5/26	Staff Member:	Heather Nicolai + Carissa Connelly

Agenda Item: Recommendation to Renew Contract for Services with Blaine County

Recommended Action:

"I move to approve updated Contract for Services with Blaine County."

Reasons for Recommendation:

- Continuation of Contract for Services between the Blaine County and BCHA will ensure uninterrupted funding from the Blaine County to BCHA.
- In the past few years, the Blaine County contract for services with BCHA was directly with Ketchum but to emphasize a clear relationship between Blaine County and BCHA, staff recommend executing an agreement directly with the county.
- Ability for BCHA to better accomplish all 5 of it's FY26 Action Plan Goals:
    - GOAL 1: Build organizational structure + capacity to address regional housing opportunities + gaps
    - GOAL 2: Recommend + advocate for policy that promotes community housing
    - GOAL 3: Expand, coordinate + improve services to create housing stability
    - GOAL 4: Inform, engage, collaborate
    - GOAL 5: Steward/preserve + expand portfolio of deed restricted homes

Policy Analysis and Background (non-consent items only):

Financial Impact:

Blaine County allocated budget includes $160,000 funding for the FY26 for BCHA.

Attachments:

1. Resolution 2026-02
2. Contract for Services with Blaine County
3. Exhibit A-BCHA Action Plan FY26
4. Exhibit B-City of Ketchum Contract for Services with BCHA FY26

RESOLUTION 2026-02

BEFORE THE BOARD OF COMMISSIONERS OF THE BLAINE COUNTY HOUSING AUTHORITY
BLAINE COUNTY, IDAHO

A RESOLUTION OF THE BLAINE COUNTY HOUSING AUTHORITY BOARD OF COMMISSIONERS APPROVE AN EXCEPTION REQUEST

A. WHEREAS BCHA is a duly created political subdivision created under the Laws of Idaho to specifically serve the housing needs of the residents of Blaine County; and

B. WHEREAS Blaine County is a duly created political subdivision of the State of Idaho and has the authority to enter into contractual agreements with third parties to provide public services; and

   WHEREAS BCHA serves an important role in managing affordable housing resources within Blaine County, and Blaine County has a need for such services; and

   WHEREAS a contract for services allows Blaine County to meet these community needs, and sets forth the respective obligations of the parties in a legally binding document.

C. NOW THEREFORE, be it resolved by the Board of Commissioners of the Blaine County Housing Authority, Blaine County, Idaho, as follows:

Section 1. The Blaine County Housing Authority Board of Commissioners approves and authorizes the renewal of Blaine County's contract for services on March 5, 2026 set forth in Attachment 2, attached and incorporated herein.

Section 2. Authorizes signature and directs the Executive Director to proceed with assisting in implementing the scope of work.

DATED this ____day of _____, 2026

[*This space left intentionally blank]*

ATTEST:

BLAINE COUNTY HOUSING AUTHORITY
BOARD OF COMMISSIONERS

_____

Executive Director

_____

Chair

BLAINE COUNTY CONTRACT FOR SERVICES AGREEMENT

WITH BLAINE COUNTY HOUSING AUTHORITY

THIS AGREEMENT is made and entered into effective to this 5th day of March 2026, by and between the BLAINE COUNTY, IDAHO, a body corporate and politic and a subdivision of the State of Idaho, ("County") and the BLAINE COUNTY HOUSING AUTHORITY, an Idaho housing authority ("Service Provider"), jointly "Parties."

RECITALS

WHEREAS Service Provider is a duly created political subdivision created under the Laws of Idaho to specifically serve the housing needs of the residents of Blaine County; and

WHEREAS County is a duly created political subdivision of the State of Idaho and has the authority to enter into contractual agreements with third parties to provide public services; and

WHEREAS Service Provider serves an important role in managing affordable housing resources within Blaine County, and County has a need for such services; and

WHEREAS a contract for services allows County to meet these community needs, and sets forth the respective obligations of the parties in a legally binding document.

NOW THEREFORE, in consideration of the mutual agreements hereinafter contained and subject to the terms and conditions hereinafter stated, it is hereby understood and agreed by the parties hereto as follows

1. TERM. This Agreement shall be in full force and effect upon execution and will remain in effect through September 30, 2026.
2. SERVICES PROVIDED. Service provider will work to promote, plan, preserve and advocate for the long-term supply of affordable housing in Blaine County.
3. CONSIDERATION. In consideration for the services provided by the Service Provider according to the terms of this contract, the County agrees to pay the sum of $160,000.00 payable in quarterly installments of $40,000.00 upon receipt of an invoice unless this Agreement is terminated sooner in accordance with Paragraph 12.
4. INDEPENDENT CONTRACTOR. The parties agree that the Service Provider is an independent Contractor of County and in no way an employee or agent of County and is not entitled to workers' compensation or any benefit of employment with the County. County has no responsibility for security or protection of the Service Provider's supplies or equipment. Service Provider will provide its own office space and necessary support staff, equipment and supplies. The Service Provider is staffed by the City of Ketchum through a separate Contract for Services (Exhibit B).
5. COMPLIANCE WITH LAWS. Service Provider agrees to comply with all federal, state, county and municipal laws, rules and regulations in his performance under this Agreement.
6. MERGER. This Agreement embodies the sole understanding of the parties. There are no other oral or written agreements outside of this Agreement. No modification, amendment or addition to this

Agreement shall be effective unless agreed to by the Parties in a written instrument duly executed by the Service Provider and the County.

7. WAIVER. The failure of any Party to insist upon strict performance of any of the obligations contained herein shall not be deemed a waiver of any rights or remedies that said Party may have, and shall not be deemed a waiver of any subsequent breach in the performance of any of the terms and provisions contained herein by the same or any other person.
8. THIRD PARTY BENEFICIARY RIGHTS. This Agreement is not intended to create, nor shall it be in any way interpreted or construed to create, any third-party beneficiary rights in any person not a party hereto unless otherwise expressly provided herein.
9. CAPTIONS AND HEADINGS. The captions and headings in the Agreement are for reference only and shall not be deemed to define or limit the scope or intent of any of the terms and provisions contained herein.
10. CONSTRUCTION. No presumptions shall exist in favor of or against any party to this Agreement as a result of the drafting and preparation of this Agreement.
11. VENUE AND GOVERNING LAW. In the event an action is brought to enforce or interpret this Agreement, the parties submit to the exclusive jurisdiction of the courts of the State of Idaho, and agree that venue for any such action shall be in Blaine County, Idaho. The validity, performance and construction of this Agreement shall be governed by the laws of the State of Idaho.
12. TERMINATION. Any party to this Agreement may terminate its obligations under this Agreement upon providing the other parties with thirty (30) days written notice. Said termination shall terminate any further funding requirement, and final payment shall reflect a pro rata sum of the services provided up until, and including, the termination date.
13. MODIFICATION. There shall be no modification of this Agreement unless executed in writing by the parties.

Executed and effective by the undersigned parties as of the date signed.

DATED this _____ day of _____ , 20_____

BLAINE COUNTY HOUSING AUTHORITY	BLAINE COUNTY
By	By
_____	_____
Keith Perry	Angenie McCleary
Chair	Chair

ATTEST

By:

_____

Carissa Connelly
Executive Director

ATTEST:

By:

_____

Stephen F. Graham
County Clerk

EXHIBIT A

BCHA'S ADOPTED FY26 HOUSING ACTION PLAN + FY25 PROGRESS

September 30, 2025

GOAL 1: Build organizational structure + capacity to address regional housing opportunities + gaps			
OBJECTIVES	**PROPOSED FISCAL YEAR 2026 ACTIONS**	**FY25 STATUS**	**FY25 PROGRESS DESCRIPTION**
1. Create a robust, diverse housing staff team with a range of technical skills to serve regional housing needs.	Maintain Executive Director/Director.	ONGOING	Contract for services with Ketchum continues, Housing Director continues.
	Maintain staff team to support continued operations and programs (or contract for services).	ONGOING	Fully staffed as of January 2025. Absorbed 2 contractors' responsibilities.
	Maintain contracts for technical services (e.g., grant writer, program development, code amendments, etc.) and legal counsel.	ONGOING	Contract for services with Housing Strategist and legal counsel continues.
2. Secure funding to operate entity and all BCHA actions.	Develop and secure approval of a budget (Blaine County and City of Ketchum) to support BCHA. Continue to explore funding participation from other governmental jurisdictions.	IN PROGRESS	County escalated contribution for FY25 by 3%, coming to $154,500. Also applied for $70,548 from Hailey and received none. Continuing to seek participation from other governments to fill funding gap and continue Silvercreek master lease.
	Increase philanthropic fiscal participation: Pursue grants and donations for operations and programs (including HOA fee assistance and Silvercreek). Continue to use BC Housing Foundation as fiscal sponsor. Reassess Blaine County Housing Foundation's mission and then conduct targeted outreach for new Foundation Board members.	ONGOING	HOME-ARP grant program will not be renewed. Received two grants to support homeowner assistance efforts through the Good Deeds (ALTA) and Forever Idaho (Idaho Community Foundation) grant programs. Seeking employer master leases of rooms or a building at Silvercreek due to cost and increased vacancy (a result of households moving to Bluebird, the economy, and political environment). Currently working with existing board to recruit new board members with philanthropy, fundraising and grant writing expertise
	Explore and implement ongoing stewardship fees paid by owners, developers and/or governments.	IN PROGRESS	Staff met with developers to discuss. Continuing to review options. Staff intend on making recommendation to Board in early 2026.
3. Maintain current BCHA governance structure.	Maintain current structure and contract for services with City of Ketchum. Continue to dialogue with all governmental partners on future maturation of the structure and pursue returning to a stand-alone agency with current staffing (funding permitted).	ONGOING	Housing Director working with CoK to maintain current structure & contract and continue dialogue with governmental partners.
	Increase program participant engagement and review by creating an advisory committee.		

GOAL 2: Recommend + advocate for policy that promotes community housing			
OBJECTIVES	**PROPOSED FISCAL YEAR 2026 ACTIONS**	**FY25 STATUS**	**FY25 PROGRESS DESCRIPTION**
1. Serve as the community's primary source of housing data, housing needs, and housing lists to support data-driven decision making, action and investments.	Publish quarterly analysis of waitlist and rental rates and report in newsletter.	ONGOING	Published in December, March, and June. 949 households are now in our applicant database, via the Common Intake Form, new system, HomeKeeper, and with adequate one-on-one assistance. Report rates quarterly. Worked with Idaho State Policy Institute to review methods in peer communities and determined that the current tracking method remains the most effective and efficient.
	Publish annual report on: • Housing supply pipeline and inventory • Market rate rental and sales data • BCHA's waitlist • Median sales data Work with Community Engagement Department on data visualization and accessibility.		On track to publish report Q1 2026. Updated annual spreadsheet. Seeking outstanding details. Have not published or marketed report.
2. Identify + support policies to promote community housing supply and access to community housing at the local level including: code amendments, projects, programs, funding allocation, etc.	Staff to become familiar with existing and potential housing policies and programs in local jurisdictions. Develop relationship and knowledge-sharing with staff of other jurisdictions.	ONGOING	Director and Strategist continue to engage local governments, including through planning staff, and elected and appointed bodies. Engaging planning staff through development and presentation of the Analysis of Impediments.
	Provide letters of support and BCHA Board in-person representation for planning and development applications, programs, zoning code changes, Comprehensive Plans and/or annexations related to housing at Council/Commission meetings. Encourage local jurisdictions to use BCHA as a housing resource and discuss proposed actions with BCHA in advance of staff report publication.	ONGOING	Provided commentary, written and verbal, on four development applications in Blaine County and Hailey. Met with two of the applicants to discuss suggestions and concerns. Worked with planning staff in Ketchum and Hailey to offer feedback on housing and zoning elements of two Comprehensive Plan updates (now adopted). Director is on Bellevue's Advisory Committee for their Comprehensive Plan update.
	Support development and/or enhancement of incentive-based land use policies that result in long term deed restricted affordable housing, including FAR Exceedance Programs. Propose County Community Housing text amendment.	ONGOING	Begun code change discussions with Blaine County. Provided feedback on non-profit developer-initiated text amendment related to community housing PUD. Will recommend additional amendments to County text amendment in FY26. Engaged with City of Ketchum Planning Department to support enhanced tools to implement the new updated Comprehensive Plan.
	Use learnings from the countywide Analysis of Impediments to housing choice to recommend and support new policies in local governments.	IN PROGRESS	Launched. Facilitated case worker focus group, assessed housing and demographic data, launched countywide community survey, and engaged with local planning and building directors to analyze zoning codes for barriers to housing choice. Recommendations to be published and presented with Analysis of Impediments in December.
	Continue advocating for state and federal policies that meet Blaine County's needs. Collaborate with new statewide housing advocacy organization.	ONGOING	Prepared for advocacy on 5 bills in the state legislature and submitted comments on one. Visited the Capitol to meet with offices Idaho Senators and Reps, advocate for federal-level housing funding and policies, and establish relationship with staffers, who have since visited Blaine County.
	Assess intersection of housing policies and other community plans and efforts underway, such as health, food security, sustainability, transportation, smart growth, etc. Collaborate on data analysis, education efforts, and advocacy.	ONGOING	Wood River Land Trust created a community plan. Collaborated with the Hunger Coalition on a grant application to facilitate greater data sharing and advocacy efforts. Housing Strategist coordinated with local partners to support the Hunger Coalition study on Blaine County living wage and true cost of living.
3. Build value by providing excellent technical- and policy-related services to various housing providers, local government, and developers.	Maintain staff and/or contractors to support policy and technical code amendment work. Continue to develop rapport with other housing providers, local governments, and developers.	ONGOING	Contract for services with Housing Strategist continues. Director and Housing Strategist to meet with these stakeholders bi-annually.

GOAL 3: Expand, coordinate + improve services to create housing stability			
OBJECTIVES	**PROPOSED FISCAL YEAR 2026 ACTIONS**	**FY25 STATUS**	**FY25 PROGRESS DESCRIPTION**
1. Establish a one-stop-shop for providing resources, services and application assistance at BCHA office in English and Spanish and support coordination with other partners.	Maintain welcoming, friendly office and accessible office hours.	ONGOING	Office is generally open Monday-Thursday, 8:30am-5pm with Liz often accommodating applicants with evening hours Monday, Tuesday & Thursdays as well as Saturday appointments in Hailey and Ketchum. Evening and weekends are by appointment only. Office is friendly and welcoming.
	Staff offices with bilingual staff and support continued learning for fluency.	ONGOING	Full time bilingual staff member + continuing education (online & in-person) for two additional staff members to improve their Spanish speaking skills
	Update resource guide bi-annually (next update in 2027). Share hard copies with case workers and service providers.	HOLD	Completed and distributed in Q1 2025.
2. Position BCHA as primary point of entry for community housing.	Maintain utility of Common Intake Form. Meet with housing providers again to review their initial application form and eligibility criteria so that BCHA can continue to make appropriate referrals.	ONGOING	BCHA effectively assisted in the lease-up of 51 homes at Bluebird Village, managed by Syringa Property Management. Liz and Daniel are scheduling meetings with other housing providers to review their application form and eligibility criteria.
	Effectively and efficiently manage referrals to other housing providers. Continue to encourage use of BCHA's waitlist and formal agreements to do so.	ONGOING	Screened or determined interest of 732 BCHA's applicants for renting in Bluebird Village and referred 247 applicants. Assisted 15 Blaine County households move from homelessness or transitional housing to permanent, affordable housing at Bluebird Village. Continuing to determine interest and eligibility for applicants on BCHA's waitlist for availability in Bluebird when vacancies arise. During County's review of Community Housing text amendment, encouraged County to require use of BCHA's waitlist for developments using their bonus and administered by other housing providers. The adopted language requires other housing providers to provide a reason for not using BCHA's waitlist if they propose not to, but there are not standards for denying an application that proposes to use a different waitlist.
	Continue to engage developers, community partners and housing providers and encourage formalized referral processes. Annually update How-To + FAQ Handout.	ONGOING	Provided 8trainings and education sessions to case workers throughout Blaine County on how BCHA works and how to best support their clients during the application process. Trainings were given at Blaine County School District social workers, St. Lukes Center for Community Health, The Senior Connection, Man's Second Chance Living, The Alliance of Idaho, The Hunger Coalition, Family Health Services. Housing Implementation Partner Meeting in May. Hosted workshop with local and Aspen lenders to facilitate learnings on solutions for financing deed-restricted properties, including developing in-house loan products.
3. Address the immediate needs of unhoused and people at risk of displacement.	Provide displacement support/housing options for families at risk of and experiencing homelessness.	ONGOING	Master lease of Silvercreek Living provided temporary housing to 92 local families and individuals who are experiencing homelessness or were displaced. Additionally, Lift Tower Lodge provided temporary housing to 17 local families and individuals. Provided assistance to homeowner facing foreclosure. Developed a phone tree and a one-page emergency housing action plan containing comprehensive resource information. The document has been prepared for distribution to the Fire and Police Chiefs and is intended to be shared with individuals in need of emergency housing assistance.
	Annually review progress and adjust Emergency and Transitional Housing Plan to reflect changes in homelessness. Integrate plans.	IN PROGRESS	Preliminarily reviewed Status Updates and will integrate in Housing Action Plan.
	Maintain leases for rooms to expand emergency housing locally.	ONGOING	Silvercreek more costly than anticipated.
4. Coordinate and expand funding for services for people experiencing homelessness.	Secure and expand funds for ongoing Silvercreek operations. Continue to explore employer leases for sustained, reliable revenue.	ONGOING	Decreased funding availability from IHFA.
	Continue to comply with ongoing grant requirements.	COMPLETE	Submitted required documentation for the 2025 IHFA grant audit. Waiting on IHFA's response.
5. Assist tenants facing eviction with mediation services and referral to other resources.	Continue contract for landlord tenant mediation program	ONGOING	Institute of Applied Conflict & Mediation (IACRM), formerly known as Neuromediation Group, assisted 38 people (12 households) facing eviction with 2 lease renewals, 8 stay extensions, and 4 payment plan.
BACKBURNER		NOT STARTED	The established processes for other housing providers and their extensive waitlists do not lend to this level of collaboration.

	Provide high quality, bilingual supportive services and housing counseling to residents of BCHA operated transitional housing and Lift Tower Lodge.	IN PROGRESS	Liz started training as a Housing Counselor, but with adding Compliance to her responsibilities staff determined to move this to a backburner action.
	Host or participate in workshops with other service providers to build coordination and strategy to address gaps.	ONGOING	Hosted Housing Partner Meeting in May. Additionally hosted focus group for analyzing impediments to housing choice. Planning another Housing Partner meeting for Q1 2026. Participating in reimagining of the Interagency Working Group, including a possible sub-group for data sharing.

GOAL 4: Inform, engage, collaborate			
OBJECTIVES	**PROPOSED FISCAL YEAR 2026 ACTIONS**	**FY25 STATUS**	**FY25 PROGRESS DESCRIPTION**
1. Support ongoing communications to increase coordination and effectiveness amongst all housing partners, social services providers, employers, etc. and build public understanding and support for housing solutions.	Create a strategic communications plan to reach a range of audiences by expanding the frequency and clarity of public messages and utilizing new communication methods. Initiatives would include: - Conducting focus groups and collecting feedback to determine communication gaps - Increased communications in Spanish - More organic and paid social media content - Targeted campaigns for market segments likely to participate in BCHA programs - Targeted campaign against common misconceptions - Public and partner education on FAQs - Provide talking points and present BCHA initiatives to housing partners, media outlets, employers, municipalities, and the public to improve awareness - Improved website content and navigation - Report out on results and track towards collective goals - Monthly BCHA newsletter - Increased media support- Storytelling campaign and pro-housing narrative with video stories from locals impacted by the housing crisis Web analytics will be established to help track campaign performance.	IN PROGRESS	Relaunched monthly newsletter in March. Sent 1st bi-lingual newsletter in July. A new website platform is being built that offers improved translation options, accuracy, navigation, and information access. Construction of the new site has begun, with an plans to launch in Q2 2026. Staff have been working with (1) Community Engagement team on social media skills and strategies to improve and increase social media content and engagement. (2) Conduct market research regarding market segments that are not being reached or are underserved by BCHA communications and developing plans to create campaigns and communications specifically for their needs. More targeted campaigns should begin launching within the next year. (3) Staff have been meeting regularly with media outlets, municipalities, and other organizations to educate the public regarding BCHA programs and correcting misconceptions. Media accuracy regarding BCHA activities has improved over the past year. Ketchum's City Administrator takes responsibility for limited progress in this area, so staff are working with Community Engagement team on working with external communications assistance.
2. Increase collaboration with all local governments.	Encourage active, staff-level liaisons with local governments. Explore deeper levels of engagement with liaisons, administrators and planning directors, such as monthly reports alongside verbal updates at BCHA Board meetings, regular administrator meetings, and coffee/lunch with planning directors.	ONGOING	Started lunch and coffee with planning directors. Limited engagement from liaisons.
3. Increase community, stakeholder, and staff's education and engagement on existing housing programs and housing topics.	Organize and advertise education session(s), such as a Housing Resource Fair, with Idaho Housing & Finance Association, NeighborWorks, South Central Community Action Partnership, USDA, Legal Aid, and local housing providers.	NOT STARTED	Plan for late Fall 2025.
	Assist IACRM, the landlord-tenant mediation team, with hosting trainings on landlord-tenant law and conflict resolution.	IN PROGRESS	Staff promoted the Seven (7) trainings have occurred or are scheduled in FY25- two (2) in person and five (5) virtual. Some of the topics: negotiation, eviction legal issues for tenants/landlords, managing stress & anxiety for immigrants, etc.
	Co-host housing talks by guest speakers with the Community Library.	NOT STARTED	Housing speakers from Oregon Coast (local housing advocacy organization) visiting to speak at library in December.
	Support public education on why and how to engage in local government, why housing is important, and talking points through social media, fliers, and community events. Support pro-housing community building, voice activation efforts, and strategic pressure at key public meetings. Explore and support third-party ownership of this mobilizing effort and lessons learned from Jackson, Whitefish, Tahoe, and Boise.	N/A	
	Promote education of current electeds and candidates for local public offices. Support interviews fall 2025 candidates to determine their housing perspective and priorities. Support and share candidate comparisons to inform voter decisions.	N/A	
4. Increase staff and board's access to housing experts and knowledge.	Source new board, active members strategically based on needed expertise. Encourage Sun Valley Board representation.	IN PROGRESS	Daryl Fauth is now on the board with expertise in title and real estate transactions.
	Staff to continue to be active members in the Grounded Solutions Network and participate in trainings based on their content areas. Staff to facilitate trainings for BCHA board.	ONGOING	Staff and Board attended a Housing 101 training. 4 staff are now certified Fair Housing Coordinators. One is a certified Public Housing Manager, and another is pursuing the Housing Counseling certification. Director participated in the annual Women's Affordable Housing Network summit. 3 staff will attend training for shared equity homeownership and advocacy. 3 staff attended the Policy, Practice, Power- Grounded Solutions Network's 2025 Housing Conference.
	Staff to continue to nurture relationships with – and learnings from - peer community housing organizations through site visits and bi-monthly calls.	N/A	In advance of the Mountain and Resort Planners conference, the Director and Housing Strategist visited peer community housers in northwest and central Oregon.

5. Create a new, exciting brand to build regional awareness and support for coordinated housing solutions	Continue to conduct market research to monitor the community's perception of BCHA—what is correct and what we'd like to change. This analysis will be used to create and adapt communication and brand strategies for consistent public messaging (print, web, written copy, and media coverage) that reinforces BCHA's desired brand attributes and corrects misconceptions.	IN PROGRESS	Staff are working with the City of Ketchum's Community Engagement Department to conduct market research to guide a complete BCHA rebrand. An initial proposal was presented to the BCHA board in 2024. Focus groups and additional research are taking place now and a follow-up proposal should be available to present to the BCHA board in the fall summer of 2025.
6. Create a regional housing action plan	Update BCHA's annual action plan that reflects and tracks priorities in the region.	IN PROGRESS	For Board review at August meeting.
7. Explore model for regional housing coalition (similar to Mountain Housing Council).	Continue to facilitate implementation partner meetings at least twice a year. Explore ways for greater participant ownership and third-party role in facilitating coalition building with new visual and narrative identity and lessons learned from Gallatin County, MT and Tahoe/Truckee, CA	IN PROGRESS	Housing Partner Meeting in May. Another meeting scheduled for Q4 2025. Identifying potential facilitators and sponsors of a coalition model.
BACKBURNER	Work with government liaisons to differentiate between BCHA-only actions and annual actions by each jurisdiction. Gauge interest for each jurisdiction's actions to be included in the plan.	IN PROGRESS	Emailed Planning Directors and Administrators early August to gauge interest. Will include hyperlinks to Ketchum's new HAP once adopted and Hailey's supply report.

GOAL 5: Steward/preserve + expand portfolio of deed restricted homes			
OBJECTIVES	**PROPOSED FISCAL YEAR 2026 ACTIONS**	**FY25 STATUS**	**FY25 PROGRESS DESCRIPTION**
1. Continue to steward inventory of existing deed-restricted homes in BCHA inventory, including on-going compliance.	Continue to enhance effectiveness of application, waitlist, compliance and rent collection systems (HomeKeeper/Salesforce + Yardi).	ONGOING	Renter's annual compliance being managed through HomeKeeper with renters filling out Full Application. Annual Compliance for homeowners is now 100% online via survey monkey with downloadable responses and will transition to HomeKeeper Q2 26. Sold 7 community homes and leased up 7 community rentals (excluding Bluebird). Enforced compliance on 24 homeowners.
	Conduct annual update to Community Housing Guidelines and forms with public hearings and newly created Advisory Committee review. Post-adoption, provide education opportunities for program participants, applicants, and developer/owners and emphasize substantial changes.	COMPLETE	Full document was adopted in July.
	Create and maintain process documents for recurrent processes.	ONGOING	Entire team is continuing (capacity allowing) to create SOPs for essential job duties.
	Administer a Community Homeowner Relief Fund to support housing stability by providing financial assistance and advocacy support for community homeowners facing high HOA dues, special assessments, and related housing cost burdens. Continue to explore sustainable and financially feasible solutions to ongoing HOA costs for community homeowners.		Blaine County Housing Foundation has created this fund and can receive donations ear-marked for this use. Staff are pursuing long-term solutions with community homeowners in HOAs that are outliers (Residences at Evergreen).
	Create and implement communication plan to educate applicants, program participants, and developer/owners on BCHA's programs through a variety of methods (including video) on: • What is BCHA, ARCH, WRCHT, BCCF • What is a deed covenant, shared equity, and how does resale work • Ongoing expectations for community homeowners, renters, developer/property managers • FAQs • Other hot topics		
2. Expand inventory of deed-restricted homes through an acquisition/preservation strategy.	Support and offer to administer new deed-restricted homes	ONGOING	Continue administering homes from Ketchum. Offered to administer new community homes in Hailey, Blaine County, and Bellevue.
	Support new local government programs: down payment assistance, deed restriction purchase program, ADU incentives.	NOT STARTED	BCHA has offered but not yet been involved in the creation of new program
BACKBURNER	Support Blaine County Charitable Fund's efforts in rehabilitation assistance program to help people stay in their market-rate homes.	NOT STARTED	
	Identify and map Naturally Occurring Affordable Housing (NOAH) countywide.	NOT STARTED	

EXHIBIT B

CONTRACT FOR SERVICES AGREEMENT 22830-2

WITH BLAINE COUNTY HOUSING AUTHORITY

THIS AGREEMENT is made and entered into effective to this 19th day of November, 2025, by and between the CITY OF KETCHUM, IDAHO, a municipal corporation ("Ketchum") and the BLAINE COUNTY HOUSING AUTHORITY, an Idaho housing authority ("BCHA"), jointly "Parties."

FINDINGS

1. Ketchum is a municipal corporation duly organized and existing under the laws of the State of Idaho, and is empowered to enter into contracts pursuant to Idaho Code § 50-301 et seq.
2. BCHA is an Idaho independent public body, corporate and politic, duly organized and operating under the laws of the State of Idaho.
3. Ketchum has proposed to provide services to BCHA related to the management and preservation of community housing for low- and moderate-income households. Under the direction of the Blaine County Housing Authority Board of Commissioners, Ketchum will perform the Scope of Services, as attached hereto as Exhibit A.
4. Pursuant to Idaho Code § 31-4204 BCHA is empowered to enter into contracts and take such steps as are reasonably necessary to fulfill the authority's statutory mission.
5. Pursuant to Idaho Code § 67-2332 the Parties are empowered to enter into interagency contracts.
6. Ketchum has appropriated funds for the staffing administration of the proposed scope of services.

NOW, THEREFORE, the Parties agree as follows:

1. **SERVICES RECEIVED.** Ketchum agrees to provide to BCHA the services and products described in the Scope of Services, attached as Exhibit A.
2. **TERM.** The term of this Agreement shall be renewed on commence on November 19, 2025 and shall terminate when either party provides a sixty (60) day notice of no-fault termination of contract.
3. **REPORTING.** Ketchum shall update the BCHA Board monthly during the BCHA Board's regularly scheduled meetings with respect to how each identified service in Exhibit A is being performed.
4. **NOTICES.** All notices to be served pursuant to this Agreement or which are served with regard to this Agreement shall be sent by general mail to the parties at the following addresses:

City Administrator City of Ketchum Post Office Box 2315 Ketchum, ID 83340	Board Chair BCHA Post Office Box 4045 Ketchum, ID 83340

5. **EQUAL EMPLOYMENT OPPORTUNITY.** The Parties covenant and agree that they shall not discriminate against any employee or applicant for employment because of race, religion, color, sex or national origin.

BLAINE COUNTY HOUSING AUTHORITY

By

Keith Perry
Chair

ATTEST

By

Operations Manager

CITY OF KETCHUM

By

Neil Bradshaw
Mayor

ATTEST:

By

Trent Donat
City Clerk

CITY OF KETCHUM SEAL BLAINE COUNTY, IDAHO

BCHA FY2027 Budget Proposal

	Budget	Notes
Personnel		
Housing Program Manager / Administrator	$100,000	
Executive Director (Independent Contractor)	$15,000	Extremely 'pared down' ED to manage day-to-day operations and manage BCHA funding
Personnel Subtotal	**$115,000**	
Office & Facilities		
Hailey Office Rent	$6,000	Assumes 50% CoK participation. (Two desks, BCHA would occupy one, CoK would occupy other.)
PO Box	$170	
Office Supplies	$360	
Printing & Publications	$2,000	
Office Subtotal	**$8,530**	
Professional Services		
Legal Services	$12,000	Assumes additional assistance from County legal resources
Mediation Program	$20,000	
Tax / Accounting Support	$1,000	
Professional Services Subtotal	**$33,000**	
Software & Technology		
Grounded Solutions Membership	$880	
Zoom Subscription	$840	
HomeKeeper / Salesforce / Compliance	$3,750	
Credit Reporting Services	$1,044	
Computer & Communications	$7,400	
Software & Technology Subtotal	**$13,914**	
Programs		
Outreach / Education / Community Engagement	$0	
Programs Subtotal	**$0**	
TOTAL OPERATING BUDGET	**$170,444**	

Assumptions:

Elkhorn Unit sells prior to October 1, 2026
Mediation contract re-negotiated
The City of Ketchum contributes 75% of HomeKeeper/Salesforce and related compliance software costs.

BLAINE COUNTY
HOUSING AUTHORITY

BOARD MEETING AGENDA MEMO

Meeting Date:	June 17, 2026	Staff Member:	Rian Rooney

Agenda Item: Recommendation to adopt 2026 - 2027 income limits, net worth limits, and maximum housing costs.

Recommended Action:

I move to approve the updated 2026 - 2027 income and net worth limits and maximum housing costs as presented.

Reasons for Recommendation:

BCHA annually adjusts income limits to reflect changes in Blaine County's Area Median Income. This ensures that income-category-restricted housing units are available to the members of the community who need housing assistance.

Due to the significant increases in Area Median Income this year and a 4% cap on increases for rentals last year, the Maximum Housing Costs for community housing rental units could increase approximately 13% this year without continuing to cap them. BCHA's lease addendum for rental units prohibits increases of more than 4% each year for existing renters. BCHA's 2025 *Analysis of Impediments to Fair Housing Choice in Blaine County* noted community feedback that community housing can be unaffordable and recommends considering housing cost policy adjustments in conjunction with a larger evaluation of cost of living.

Policy Analysis and Background (non-consent items only):

GOAL 3: EXPAND, COORDINATE + IMPROVE SERVICES TO CREATE HOUSING STABILITY
Objective 2: Position BCHA as primary point of entry for locals seeking housing.

GOAL 5: STEWARD/PRESERVE + EXPAND PORTFOLIO OF DEED-RESTRICTED HOMES
Objective 1: Continue to steward inventory of existing deed-restricted homes in BCHA inventory, including ongoing compliance.

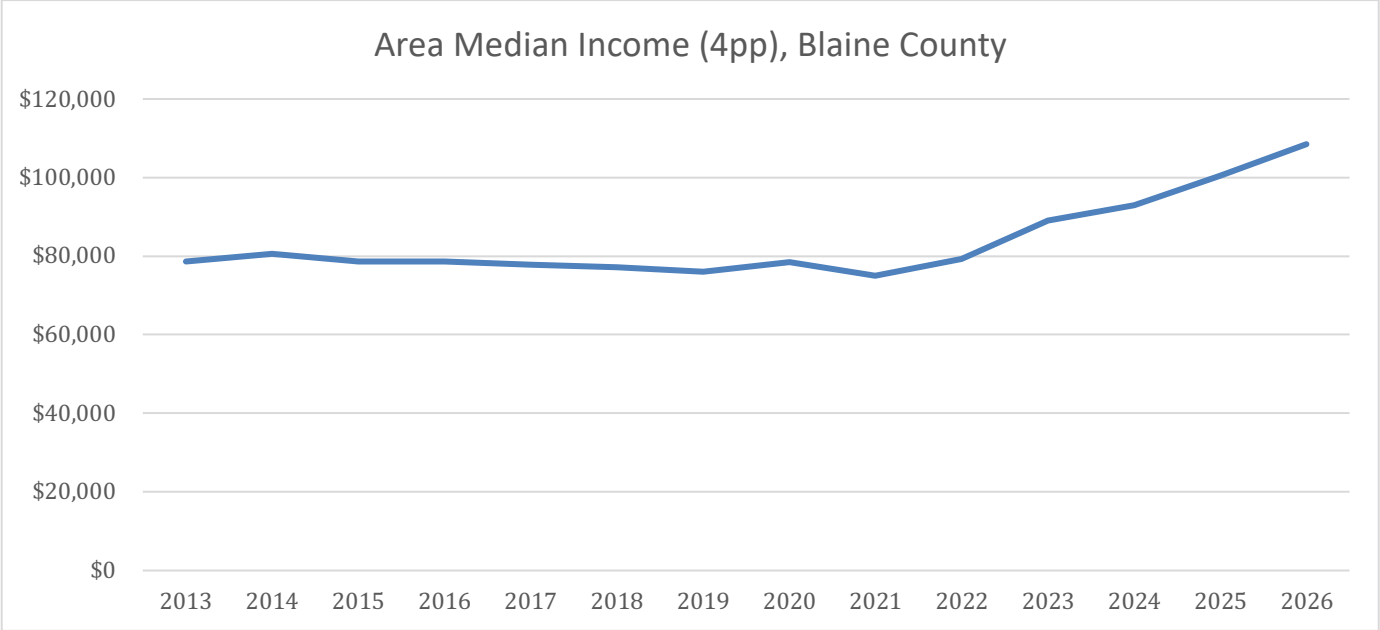
Blaine County Housing Authority updates income limits and maximum housings costs annually. Updates to income limits expand or contract the number of households eligible to access BCHA income-restricted housing within each income category. When income limits increase, more households become eligible for income-restricted community housing opportunities. At the same time, the income limits directly impact the allowed maximum housing costs, which inform maximum rents that may be charged and sales prices for new restricted housing.

The U.S. Department of Housing and Urban Development (HUD) releases Median Family Income (also known as Area Median Income) and income limits for federal programs (low, very low, and extremely low) annually by county. BCHA derives its income limits from these HUD figures. The Median Family Income that HUD reports is for a 4-person household at 100% Area Median Income. HUD subsequently adjusts income limits for the income categories derived from this MFI figure to account for factors like dramatic year-to-year change, area housing costs, and federal poverty guidelines.

2025 – 2026 Income Limits

The Blaine County FY2026 published Median Family Income (MFI) is $108,500. This is an 8% increase over the FY2024 MFI, $100,400. When calculating limits for specific programs, HUD uses ceiling and floor and other adjustments to prevent distortions in high- and low-income areas and guard against significant fluctuations year over year.

- Until 2024, HUD set its ceiling at a maximum increase of the greater of 5% year over year or twice the annual change in national median family income for a Category 1 household (50% AMI). Since 2024, the maximum increase is capped at 10%.
- HUD derives the 80% AMI (Category 3) limit from the 50% AMI (Category 1) limit.
- In recent years, BCHA has followed HUD's same methodology and calculates BCHA's other income categories (2, 4, 5, and 6) based on the Category 1 limit.
- Blaine County's AMI has rapidly increased since 2022, after years of stability.



This year's increase will make more households eligible for income-restricted units (particularly Category 6) and potentially reclassify households that are already eligible into lower categories. Staff's proposed BCHA 2026 – 2027 Income Limits are below:

Household Size	Category 1 up to 50% of AMI	Category 2 50% to 60% of AMI	Category 3 60% to 80% of AMI	Category 4 80% to 100% of AMI	Category 5 100% to 120% of AMI	Category 6 120% to 140% of AMI
1	$38,000	$45,600	$60,800	$76,000	$91,200	$106,400
2	$43,400	$52,080	$69,440	$86,800	$104,160	$121,520
3	$48,850	$58,620	$78,160	$97,700	$117,240	$136,780
4	$54,250	$65,100	$86,800	$108,500	$130,200	$151,900
5	$58,600	$70,320	$93,760	$117,200	$140,640	$164,080
6	$62,950	$75,540	$100,720	$125,900	$151,080	$176,260

Maximum Monthly Housing Costs

BCHA has traditionally derived Maximum Monthly Housing Costs directly from established Income Limits, at a maximum of 30% of the average monthly income (annual income divided by 12), calculated using the lowest income in the category to ensure that every household in the category pays less than or equal to 30% of their average monthly income on total housing costs. For example, in Category 4, which is 80 – 100% of AMI, the Maximum Housing Costs for the Category would be limited to 30% of average income of an 80% AMI household.

2026 Maximum Housing Costs under traditional 30% of Income methodology

Unit Size	Category 1 up to 50% of Median	Category 2 50% to 60% of Median	Category 3 60% to 80% of Median	Category 4 80% to 100% of Median	Category 5 100% to 120% of Median	Category 6 120% to 140% of Median
Studio	$570	$950	$1,140	$1,520	$1,900	$2,280
1	$611	$1,018	$1,221	$1,628	$2,035	$2,442
2	$692	$1,153	$1,384	$1,845	$2,306	$2,768
3	$773	$1,289	$1,547	$2,062	$2,578	$3,093
4	$879	$1,465	$1,758	$2,344	$2,930	$3,516

In 2025, AMI increased nearly 8% from the prior year, and Maximum Housing Costs would have risen proportionally under the traditional method. This 8% increase in AMI followed a 4.5% increase in 2024 and 12% increase in 2023. To address the impacts of a 27% housing cost increase over 3 years, last year staff recommended that the Board limit Maximum Housing Cost increases to 4%, in alignment with the policy in BCHA's Lease Addendum, which is not widely adopted. The primary concern was the impact an 8% increase would have on existing tenants who are renewing their leases, rather than on new renters or buyers, who will be matched with properties aligned with their income, ensuring affordability. The Board adopted the 4% capped increase on Maximum Housing Costs for rental properties, while retaining the traditional methodology for calculating sale prices for new units.

Due to the 8% increase in AMI this year, staff have the same concerns about a significant increase in rents for existing tenants in community housing. Because of the 4% limited increase last year, returning to traditional methodology for calculating Maximum Housing Costs this year could result in a 13% increase. Until the Blaine County AMI ceases its recent pace of growth and begins to stabilize, this will continue to be an issue.

Community feedback received for the *Blaine County Analysis of Impediments to Fair Housing Cho*ice conducted in 2025 identified that some people in Blaine County struggle to afford community housing, even at their designated income level with traditional Maximum Housing Cost limits. Housing is one key component of an important broader discussion on cost of living and affordability in Blaine County. The Analysis of Impediments includes this in one of its 5 highlighted goals and recommendations: "*Analyze data, like local cost of living, to assess what housing costs are truly "affordable" for residents, and support policies to encourage deeper affordability and housing access.*"

Staff recommend repeating the 4% increase cap on Maximum Housing Costs for rental properties, ensuring continued affordability for existing renters, while continuing to calculate sale prices for new community housing units based on the traditional assumptions around Maximum Housing Costs, repeating the approach from last year. Staff also recommend evaluating this policy during next year's update, potentially following or in conjunction with a larger evaluation of housing costs and cost of living in Blaine County.

This approach would continue to ensure that existing BCHA tenants' rent increases are capped at 4%. For new renters, Maximum Housing Costs would be reduced to less than 30% of income. Households occupying Category 1 through 6 rental community housing units would not pay more than 27.6% of income for housing costs based on assumed occupancy standards.

2026 Maximum Housing Costs with 4% cap on previous year's limits for rentals:

Unit Size	Category 1 up to 50% of Median	Category 2 50% to 60% of Median	Category 3 60% to 80% Median	Category 4 80% to 100% of Median	Category 5 100% to 120% of Median & Category Local
Studio	$ 524	$ 873	$ 1,048	$ 1,397	$ 1,747
1	$ 561	$ 936	$ 1,123	$ 1,497	$ 1,871
2	$ 636	$ 1,060	$ 1,272	$ 1,696	$ 2,120
3	$ 711	$ 1,184	$ 1,421	$ 1,895	$ 2,369
4	$ 808	$ 1,347	$ 1,616	$ 2,155	$ 2,693

Net Worth Limits

BCHA uses household net worth (assets less debts/liabilities) as a secondary factor in screening applicant eligibility for community housing. Currently, applicants whose incomes fall within the established income limits for their household size, but whose net worth is higher than the limit for that category are bumped up into the category that allows their net worth. Households with net worth exceeding the Category Local limit are not eligible for community housing. Unlike incomes, the net worth limit is not adjusted for household size.

- Prior to 2023, net worth limits were not regularly updated.
- Beginning in 2023, BCHA staff implemented a new formula using the income limits to calculate net worth limits annually and ensure that net worth maximums could grow with incomes.
- Also in 2023, BCHA staff suggested including doubled net worth allowances for people 65 or older (those who qualify as "Seniors" under BCHA policies). This change was implemented to recognize that older people may have more savings that they have accrued throughout their lives and that they need to use to live on in retirement.

- With the 2025 Program Policy updates, the definition of "asset" was amended to exempt assets in retirement accounts that would be penalized for distribution prior to retirement age. This adjustment more elegantly solves for the issue addressed with the two-tiered system for seniors and does not penalize applicants of any age for saving for retirement. With this amendment, BCHA removed the two-tiered net worth system.
- Also in 2025, staff recommended consolidating the net worth limits, rather than having escalating limits for each category. The goal of the net worth limit is to ensure that those with significant assets (e.g. those with trust funds or other wealthy households) who would otherwise qualify based on income and local eligibility are not competing for community housing against those who cannot afford market-rate housing. BCHA adopted a single net worth limit for Categories 1 through 6 and a separate limit for Category Local.

Staff's recommendation last year was to monitor the Net Worth limits to determine if further adjustments or increases should be made. In the past year, staff has generally not found that applicant households have net worth exceeding the limits. The only feedback from program staff has been that some households interested in recent Category Local for-sale properties in Ketchum have had assets or own other property that could put them over the net worth limit for Category Local. Still, the City of Ketchum's three Category. Local Hyperborean Condominiums are under contract with households who qualify under the current Category Local limit ($516,320).

Staff recommend maintaining the current Net Worth Limits for another year. The key question for the Board's consideration in setting this policy is: what amount of household net worth should disqualify a local household from accessing community housing (both income-restricted and Category Local)? The policy is a backstop against local-qualifying households with significant assets (e.g. trust funds, inheritance) who can access market-rate housing from competing with local households who cannot afford the market.

Staff's Recommended Income Limits, Net Worth, and Maximum Housing Costs for 2026

Income + Net Worth:

The limits below reflect the proposed 8% increase in limits across each category, based on HUD's MFI for Blaine County in 2026. Net worth limits are unchanged from the previous year.

Household Size	Category 1 up to 50% of Median	Category 2 50% to 60% of Median	Category 3 60% to 80% of Median	Category 4 80% to 100% of Median	Category 5 100% to 120% of Median	Category 6 120% to 140% of Median	Category Local No Income Limit
1	$ 38,000	$ 45,600	$ 60,800	$ 76,000	$ 91,200	$ 106,400	
2	$ 43,400	$ 52,080	$ 69,440	$ 86,800	$ 104,160	$ 121,520	Full-time, exclusive resident of or employed in Blaine County, Idaho
3	$ 48,850	$ 58,620	$ 78,160	$ 97,700	$ 117,240	$ 136,780	
4	$ 54,250	$ 65,100	$ 86,800	$ 108,500	$ 130,200	$ 151,900	
5	$ 58,600	$ 70,320	$ 93,760	$ 117,200	$ 140,640	$ 164,080	
6	$ 62,950	$ 75,540	$ 100,720	$ 125,900	$ 151,080	$ 176,260	
Allowable Net Worth (retirement accounts excluded)	$258,160						$516,320

Maximum Housing Costs (Rentals)

The Maximum Housing Costs below reflect a 4% increase on 2025 Maximum Housing Costs for rentals. Category 6 is removed, as there are no Category 6 rentals, and they are discouraged. As with last year, Category Local has been combined with Category 5 to establish limits for any future Category Local rentals.

Unit Size	Category 1 up to 50% of Median	Category 2 50% to 60% of Median	Category 3 60% to 80% Median	Category 4 80% to 100% of Median	Category 5 100% to 120% of Median & Category Local
Studio	$ 524	$ 873	$ 1,048	$ 1,397	$ 1,747
1	$ 561	$ 936	$ 1,123	$ 1,497	$ 1,871
2	$ 636	$ 1,060	$ 1,272	$ 1,696	$ 2,120
3	$ 711	$ 1,184	$ 1,421	$ 1,895	$ 2,369
4	$ 808	$ 1,347	$ 1,616	$ 2,155	$ 2,693

Maximum Housing Costs (Ownership)

These are the limits that will be used internally to calculate pricing for new deed-restricted ownership units entering the BCHA portfolio. These limits are developed using the traditional methodology of 30% of the monthly income of the lower bound of each income category.

Unit Size	Category 1 up to 50% of Median	Category 2 50% to 60% of Median	Category 3 60% to 80% Median	Category 4 80% to 100% of Median	Category 5 100% to 120% of Median.	Category 6 120% to 140% of Median	Category Local No Income Limit
Studio	$ 570	$ 950	$ 1,140	$ 1,520	$ 1,900	$ 2,280	
1	$ 611	$ 1,018	$ 1,221	$ 1,628	$ 2,035	$ 2,442	
2	$ 692	$ 1,153	$ 1,384	$ 1,845	$ 2,306	$ 2,768	n/a
3	$ 773	$ 1,289	$ 1,547	$ 2,062	$ 2,578	$ 3,093	
4	$ 879	$ 1,465	$ 1,758	$ 2,344	$ 2,930	$ 3,516	

Attachments

1. Resolution 2026-09

RESOLUTION No. 2026-09

BEFORE THE BOARD OF COMMISSIONERS
OF THE BLAINE COUNTY HOUSING AUTHORITY
BLAINE COUNTY, IDAHO

A RESOLUTION OF THE BLAINE COUNTY HOUSING AUTHORITY BOARD OF COMMISSIONERS TO ADOPT THE INCOME LIMITS, NET WORTH LIMITS, AND MAXIMUM HOUSING COSTS, 2026

A. WHEREAS, the BCHA maintains income limits, net worth limits, and maximum housing costs by income category for administration of its community housing portfolio; and

B. WHEREAS, the BCHA income limits and maximum housing costs are derived from the United States Department of Housing and Urban Development (HUD) median family income data for Blaine County, which HUD updates and publishes annually in the spring; and

C. WHEREAS, the income limits establish ranges for households to qualify for income category-restricted community housing units, establish maximum allowable housing costs by unit size, and are used to determine maximum sales price for new community housing units; and

D. WHEREAS, BCHA administrative staff reviewed the FY2026 HUD median family income data for Blaine County and HUD's adjustments to the data to derive extremely low, very low and low income limits and follow the very low-income adjustment methodology to determine limits for BCHA's income categories 1 through 6; and

E. WHEREAS, BCHA administrative staff recognizes that the significant rise in Blaine County Area Median Income in recent years may cause affordability challenges for existing BCHA renters; and

F. WHEREAS, BCHA administrative staff recommend limiting maximum housing cost increases for rental units to 4% of 2025 – 2026 allowances.

NOW, THEREFORE, be it resolved by the Board of Commissioners of the Blaine County Housing Authority, Blaine County, Idaho, as follows:

1. The Blaine County Housing Authority Board of Commissioners approves and authorizes the 2026 - 2027 BCHA Income and Net Worth Limits and Maximum Housing Costs, attached and incorporated herein.

2. The Blaine County Housing Authority Board of Commissioners directs BCHA staff to implement the 2026 – 2027 BCHA Income and Net Worth Limits and Maximum Housing Costs.

DATED this ____day of _____, 2026

ATTEST:

BLAINE COUNTY HOUSING AUTHORITY
BOARD OF COMMISSIONERS

_____ _____

Executive Director

Chair