2022 Whitefish Community Housing Roadmap

A Partnership Plan for Accelerating Community Housing Opportunities in Whitefish, Montana

November 30, 2022

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List of Acronyms

ADU	Accessory dwelling unit
ARPA	American Rescue Plan Act
CDBG	Community Development Block Grant
City	City of Whitefish
CRA	Community Reinvestment Act
CUP	Conditional use permit
EAH	Employer Assisted Housing
HW	Housing Whitefish
LIHTC	Low-Income Housing Tax Credit
MoU	Memorandum of understanding
WCVB	Whitefish Convention & Visitors Bureau
WHA	Whitefish Housing Authority
Roadmap	2022 Whitefish Community Housing Roadmap

Background

Purpose

The 2022 Whitefish Community Housing Roadmap (Roadmap) outlines a partnership framework (see Figure 1) and range of strategies to drive action to address community housing needs in the Whitefish Area over the next five years.

Community housing is defined as:

Housing not being provided by the existing housing market at prices attainable for community members that live and work in the Whitefish Area.

The Roadmap was established with the recognition that having diverse and secure housing opportunities, at prices residents making their living in the area can afford, is essential for maintaining the livability, diversity, and character of the Whitefish community and to ensure a strong and vibrant economy and quality services.

The illustration on the right summarizes the core strategies and partnership framework defined in this Roadmap. As pictured, the center represents the primary goal, which is to increase community housing options for local residents and employees. The four priority strategy areas of the Roadmap include: public/private development, funding, policies, and programs. Wrapped around the strategies are the various partners needed to drive implementation. The core components of the partnership framework, increased staff, community outreach and education, and on-going tracking of progress provides the structure and support to coordinate actions and accelerate results.

Whitefish Community Housing Roadmap
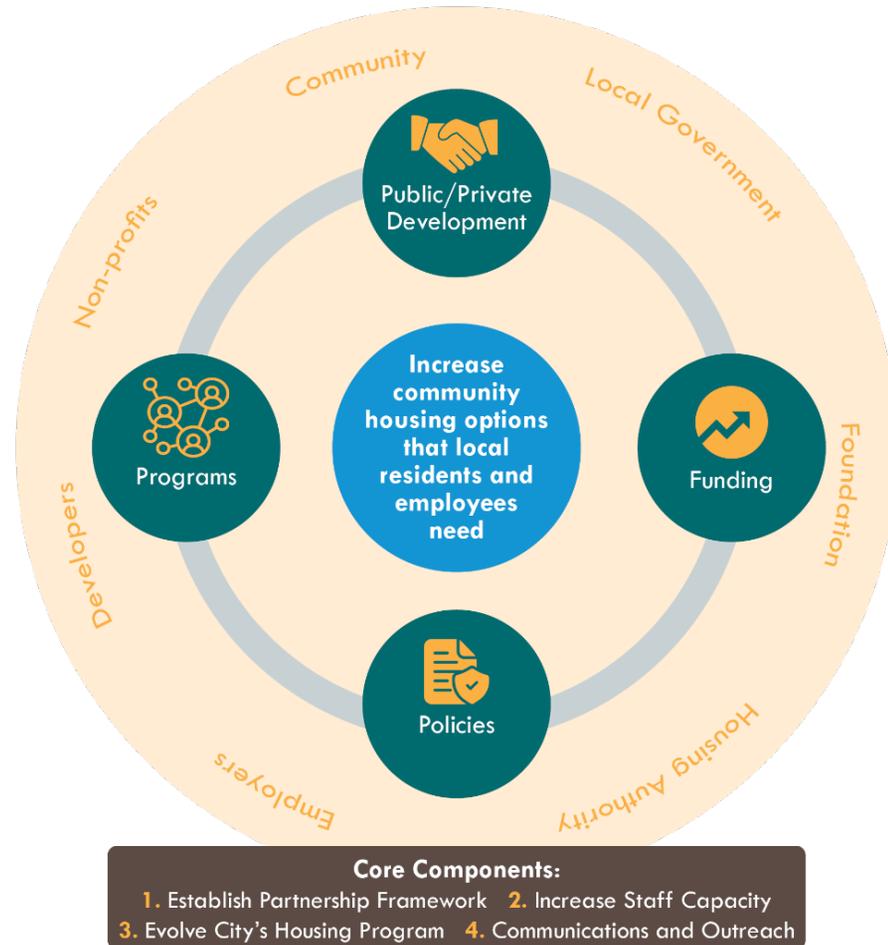## A Partnership-driven Framework

Figure 1. Roadmap Partnership Framework

What is different from the 2017 Strategic Housing Plan?

This Roadmap represents the next step evolution of the *2017 Whitefish Strategic Housing Plan*. Many successes resulted from implementing priority strategies from the 2017 plan; however, shifts in the housing market and greater community involvement in the community housing problem means that stronger steps can and should be taken to be even more effective. Specifically, the 2022 Roadmap:

- Establishes a partnership framework for implementation, coordinating a broader range of community partners and their related expertise and resources to expand solutions;
- Strengthens the core components of the existing housing program to increase existing capacity to implement and manage outcomes; and
- Prioritizes next step strategies from the tiered strategies identified in the 2017 plan, plus some new ones in light of current needs, current momentum, and expanded resources for success (see Appendix D for details).

The evolution of the community housing program from three primary implementing partners in 2017 (e.g., City of Whitefish ("City"), Whitefish Housing Authority ("WHA"), and Whitefish Chamber) to the broad involvement today is an exciting step and recognizes *it takes a community to build and retain a community*. By defining a partnership framework, with partner roles, responsibilities, and strategies, to address community housing needs, the Roadmap presents a stronger path forward to drive housing actions (see Appendix C for more details about the expanded partners working on housing in Whitefish).
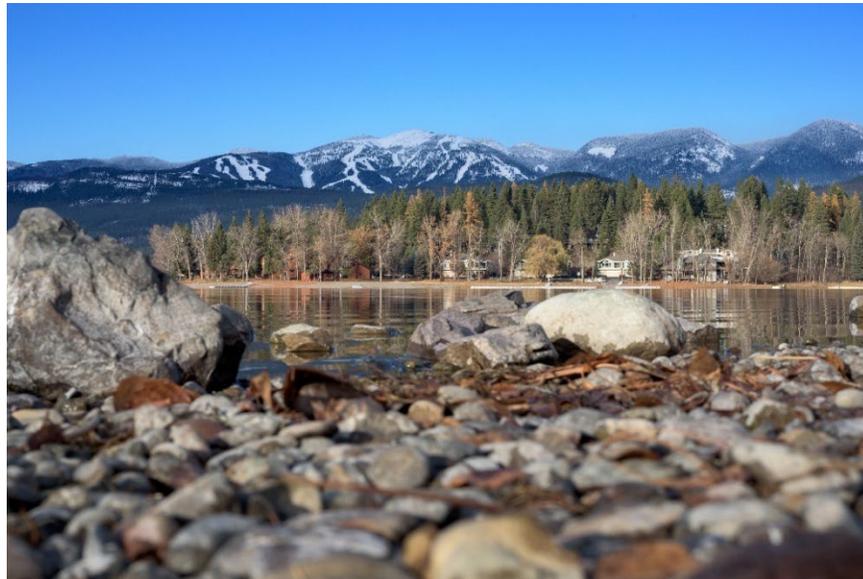
Snapshot of Community Housing Needs

The Roadmap prioritizes a variety of strategies and actions to address a range of community housing needs, recognizing there is no one solution to address the problem. The *2022 Whitefish Area Community Housing Needs Assessment Update* estimated 1,310 housing units are needed (market rate and below market rate units) through 2030 to address housing shortages for local residents and employees. The Housing Bridge (Figure 2) illustrates the extent and variety of these needs by housing type and price point. The Housing Bridge also shows where the market is providing housing and where it is not, as well as how much additional housing is needed to address current shortfalls and keep up with future job growth.

In summary:

- **The rental market is both expensive and scarce.** A three-person household earning up to $75,000 per year in Whitefish will struggle to find rental housing defined as affordable in the Whitefish Area (see Appendix A for definition of terms).
- **Buying a home is out of reach for most local employees.** Households making their living locally are often priced out of the home ownership market – it has simply gotten too expensive. This includes condominiums, townhomes, and single-family homes. Homes priced under $500,000 are scarce not only in the Whitefish Area, but in neighboring communities as well.
- **To address the current housing shortfall and keep up with future job growth**, *at least 75% of the 1,310 housing units needed by 2030* *need to be priced below market* **to support local residents and employees.** Addressing housing needs will require local policies, subsidies, and creative partnerships, building upon the existing achievements of the City, local organizations, employers, developers, and community in this regard.

The actions identified within this Roadmap are oriented around the needs shown in the Housing Bridge on the following page, recognizing, as community housing needs change, the Roadmap will evolve accordingly. To review a detailed summary of housing needs in Whitefish, please reference the 2022 Whitefish Area Community Housing Needs Assessment Update posted on the City of Whitefish Housing Refresh website.

Figure 2. Housing Bridge: Community Housing Needs (Below-Market and Market-Rate) in the Whitefish Area, 2022
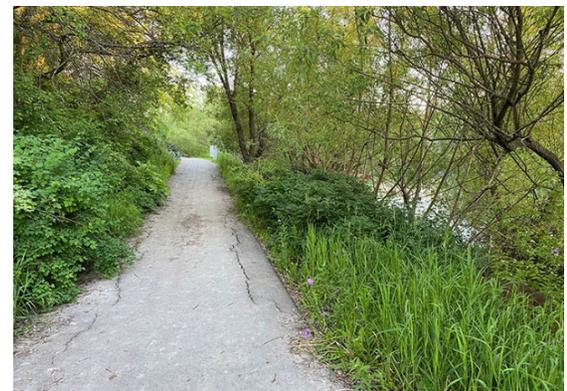
2022 Whitefish Community Housing Roadmap Components

This section outlines the 2022 Whitefish Community Housing Roadmap (Roadmap). The Roadmap is an update to the 2017 Whitefish Strategic Housing Plan. The Roadmap is a tool to facilitate collective action of shared goals among local housing partners and to inform the development of housing work plans for each partner.

The components of the Roadmap include:

A. Roadmap Objectives

The four (4) objectives or metrics established in the 2017 Whitefish Strategic Housing Plan will also be used in the 2022 Roadmap to measure progress overtime. The metrics will be tracked to understand the collective impact of implemented housing strategies.

B. Core Components

The core components are the tools to get the work done. Core components represent the key operational needs to implement strategies, support partners, manage the inventory of community housing, and monitor the progress of the Roadmap. A strong, coordinated, and well-staffed core structure is needed to ensure implemented housing strategies are effective.

C. Community Housing Strategies

The community housing strategies represent the prioritized actions for partners to undertake over the next several years to meet housing objectives. Roles and responsibilities and a timeline for achievement are defined for each housing strategy. This represents the "action" part of the Roadmap.

A. Roadmap Objectives

The goal of the Roadmap is to address community housing needs in a proactive, collaborative way to bring about the best results for the community. As part of the implementation of the Roadmap, tracking progress towards the following four (4) measurable objectives ("metrics") will ensure that housing strategies are properly focused to provide the diversity of housing needed to retain a diverse and vibrant Whitefish Area community and thriving economy.

Table 1. Roadmap Objectives for Measuring Progress

Objective 1: Own/Rent Mix

Stabilize the owner/renter relationship to preserve the community's character as influenced by its mix of owners and renters. Specific targets to maintain:
- 35% rental and 65% ownership.

Objective 2: Income Targeting

Serve the wide range of housing needs (income level and rental/ownership) per the Housing Bridge (right). Core targets:
- For rental housing, focus efforts on serving households with annual incomes between 30% up to 100% AMI.
- For ownership housing, focus efforts on serving households with annual incomes between 70% up to 250% AMI.

Objective 3: Primary Home/Second Home Relationship

Maintain and, if possible, increase the percentage of homes occupied by residents of the community as their primary residence. Specific target to maintain or increase:
- 70% full-time occupancy rate of homes.

Objective 4: Jobs/Housing Relationship

Keep up with job growth and provide more opportunities for in-commuting employees to reside in Whitefish near their jobs. Specific targets:
- 1,310 homes through 2030, at least 900 of which need to be priced below market.
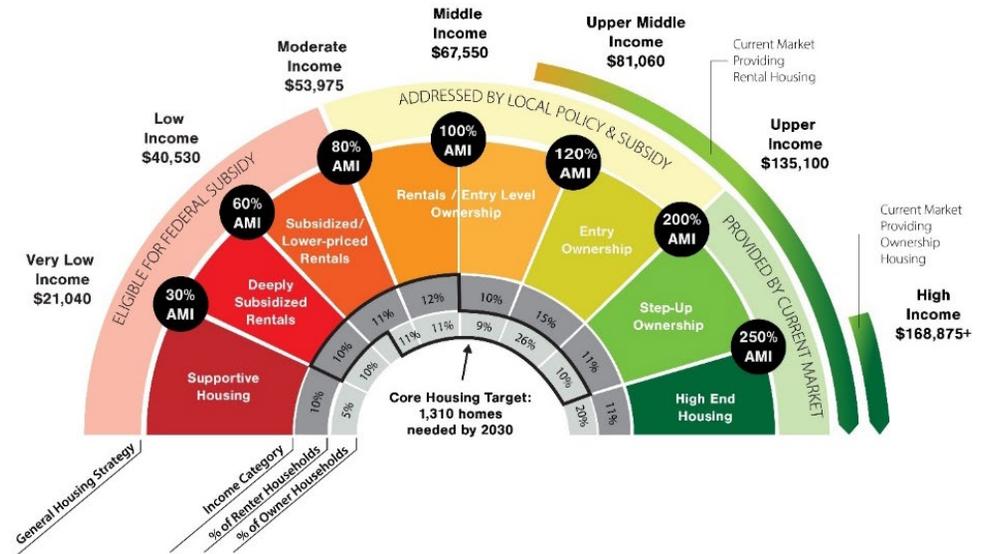
Whitefish Housing Bridge: Shows needs per income level and types of housing

B. Core Components

Core components are the tools or engine to get the work done. Core components ensure the community partners can effectively implement the Roadmap strategies and manage the produced community housing. The City of Whitefish has a good base housing structure in place; however, this Roadmap presents the opportunity to strengthen and evolve the housing program. Building upon existing successes and partner momentum, this section recommends the following four actions to improve the effectiveness of the community housing efforts in Whitefish.

Whitefish Community Housing Roadmap
A Partnership-driven Framework
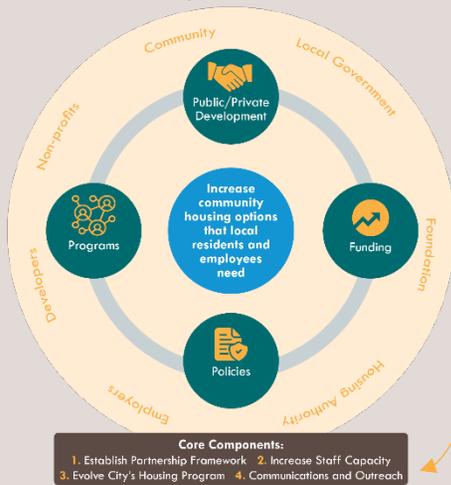
Core Component Actions

1. **Establish a partnership framework:** to improve the coordination, collaboration, and combined effectiveness of public, private, non-profit, and organizational housing efforts.

2. **Increase staff capacity:** to better coordinate Roadmap strategy implementation, manage community housing programs, and produce and manage community housing units.

3. **Evolve some aspects of the City's housing program:** to better work within the new partnership framework. This includes recommended adjustments to the Strategic Housing Plan Steering Committee and coordination with the WHA and potentially other housing providers in the community.

4. **Develop a coordinated, consistent, and transparent community outreach and education program:** to broaden support of community housing initiatives and increase awareness of and access to available programs.

1. Complete Roadmap Administration and Establish a Partnership Framework

Administration

The first step in Roadmap implementation is for the City and preferably other partners to accept or adopt the Roadmap and their respective roles. Each partner should then incorporate their role into independent work plans, identifying and setting aside budget and staff to implement outlined actions. These steps provide accountability and show commitment for undertaking identified priority strategies. It is recognized that work plans may not follow the Roadmap precisely; it is a living document and adjustments are anticipated. The partnership framework will provide support for this task.

Establish a Partnership Framework

A partnership framework is a collaborative approach to addressing community housing needs. The illustration to the right demonstrates the partnership-driven model.

A partnership framework establishes a structure to support and coordinate partners, clarify roles, and focus combined efforts toward common housing objectives.

Benefits of a partnership framework include:

- Shared housing goals and objectives focusing housing efforts in a common direction.
- Clarified partner roles to optimally focus resources and avoid duplicating efforts.
- Defined timeline of action items to coordinate efforts and decrease competition.
- Stronger local and regional partnerships.
- Improved community education and engagement around community housing issues and needs.
- Increased transparency by defining and showing what various partners are doing and how resources are being used.
- Increased support for and availability of funding and resources to address community housing needs.
- Increased collaboration to expand the reach of housing efforts, which will continue to evolve as community priorities, partners, and housing needs change.

Many housing partners are successfully moving housing solutions forward in Whitefish. In 2017 there were three key partners working on housing; today there are over a dozen. Having more partners at the table substantially increases the skills, expertise, and resources available to address community housing in Whitefish.

Whitefish Community Housing Roadmap
A Partnership-driven Framework

Community
Local Government
Non-Profits
Foundation

Public/Private Development

Increase community housing options that local residents and employees need

Programs

Funding

Developers
Employers
Housing Authority

Policies

Core Components:
1. Establish Partnership Framework   **2.** Increase Staff Capacity
3. Evolve City's Housing Program   **4.** Communications and Outreach
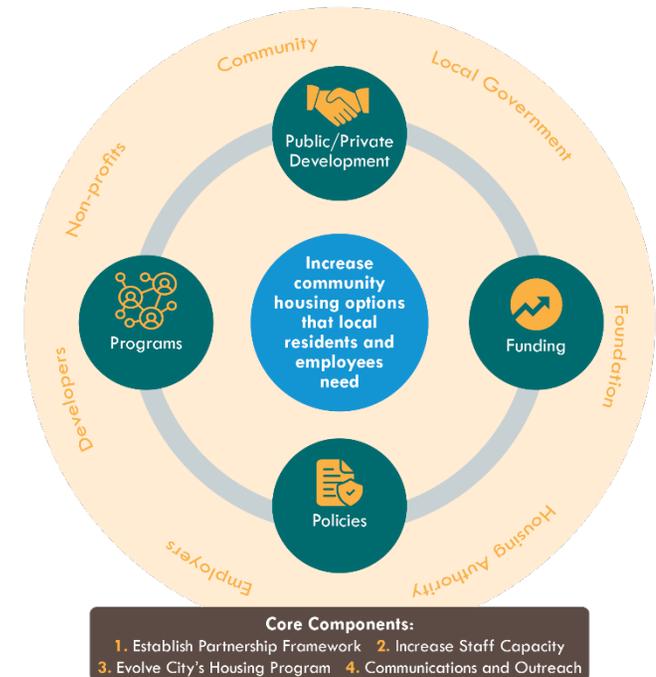
Recommended steps to develop the community partnership framework include:

Identify a partnership coordinator to form and facilitate the framework
The partnership coordinator convenes the Roadmap partners on a regular meeting schedule to track progress, learn of and share partner successes and challenges, and gather information for potential Roadmap modifications. Initial formation of the partnership is often led by a jurisdiction or other housing leader in the community. Longer term coordination is typically best filled by a politically neutral party in the community (e.g., not associated with one particular jurisdiction or governing body) and one that does not directly benefit from outcomes, such as a community foundation.

In Whitefish, staff for this position can initially be (1) the City's housing coordinator, (2) contractor with the City, (3) contractor with/from another entity, or some combination. The partnership, once formed, can help define the preferred organization for continued coordination. The partnership coordinator role includes:

- Facilitation of partner meetings (at least quarterly to begin);
- Summarizing and advertising the "collective impact" of Roadmap partners (update quarterly and track and advertise through a published document or website, see Appendix E for examples);
- Public outreach and communications tasks;
- Partner support to ensure strategies and tactics move forward between meetings;
- Project management work including working with partners on teams to implement strategies (research, facilitate teams, data analysis, outreach, etc.) and collect data on unit production, conversion, and preservation; and
- Assisting partners with individual work plan development, defining implementation steps.

Confirm partners
This includes existing public, private, non-profit, regional, and institutional organizations which are active in housing, desire to be active, and are willing and able to bring resources to achieve outcomes.

In Whitefish, the Housing Refresh Team which was formed to help shape the Roadmap is a good place to start, along with regular participating members of the public in Refresh Team meetings. This includes confirming partners with specified roles for the strategies in *Table 2. Roadmap Summary: Priority Actions, Roles, and Timeline*.

Fund the partnership
May include some financial commitment from engaged partners. Initial funding is needed for partnership startup and to support partners in forming their housing work plans. Ensuring support/funding for partnership coordination for at least three years would solidify continuation of the community partnership framework.

2. Increase Community Housing Staff Capacity

Key to supporting the above-mentioned partnership framework, implementing core components and priority strategies, tracking progress, and managing outcomes will be increased staff capacity. At a minimum, additional staff is needed at the City, WHA, and Housing Whitefish based on their needed involvement in Roadmap strategies and actions (see *Table 2. Roadmap Summary: Priority Actions, Roles, and Timeline*).

Recommended steps to increase community housing staff capacity include:

Increase City of Whitefish Housing Staff

Additional staff is needed to coordinate management of Roadmap implementation, as well as undertake and assist with many of the strategies. Below are the recommended staff positions to fill to support community housing:

- Hire a Housing Coordinator. The City is in process of hiring for this position. The housing coordinator is the community housing liaison at the City. Staffing this position, and perhaps eventually creating a Housing Department, will show the City's commitment to community housing, provide additional capacity needed to undertake Roadmap strategies, increase transparency and communication of the housing program, and provide a central contact at the City for Roadmap partners. This position will be central to Roadmap implementation, evolution, and success.
- Hire a Short-Term Rental Compliance Officer. The City is in process of hiring for this position and/or building capacity of existing staff to take this on. Just under 300 short-term rentals are licensed in the City; whereas over 600 were advertised as of July 2022. Increasing enforcement of existing short-term rental regulations is the first step. Lessons learned and community housing impacts resulting from enforcement efforts can be used to understand whether additional policy changes are needed (see Priority Action: Short-term Rental Regulations, in Table 5).
- Hire a Long-Range Planner. This recommendation is completed. The City recently hired a long-rang planner, providing additional needed support to assist with updating the Growth Policy, code updates and development processing.

Increase Staffing at Whitefish Housing Authority (WHA)

The WHA is the community housing management entity in the City of Whitefish. The organization manages deed- and income-restricted units, qualifies tenants and purchasers for managed units, operates housing programs, coordinates community housing development, among other tasks. WHA has one full time staff person dedicated to the above, plus an office manager.

To undertake existing obligations, not to mention additional strategies and units produced through the Roadmap, an additional staff person is needed at the WHA. Funding is needed for this position. Additional staff will also increase capacity for WHA to research and manage state/federal grant opportunities to help fund programs, improve community education and outreach, and add capacity for partner coordination and support.

Housing Whitefish is currently seeking an executive director. Housing Whitefish was formed in 2022 to be a non-profit community housing development organization. Funding for one year has been procured, which includes grants from the Whitefish Convention & Visitors Bureau (WCVB) and Whitefish Community Foundation. Ideally, another two years of funding should be procured to facilitate the organization's success and effectiveness.

3. Evolve City's Strategic Housing Plan Steering Committee and Contract with Whitefish Housing Authority

Strategic Housing Plan Steering Committee
It is recommended the City reconfigure the Strategic Housing Plan Committee into more of a task force type work group to advise the City and Council on actions listed in the Roadmap that are the responsibility of the City. Recommended updates to this Committee structure include:

- Revised composition: The Committee should be comprised of community members, broadening community engagement in and transparency of city government. Appointed members should have a variety of backgrounds and interest directly related to community housing and livable communities, including through professional and personal experience. Examples might include finance, construction, preservation, communications, real estate and property management, housing programs, and community housing occupants/end-users.
- A City staff member should be assigned to attend meetings, assist with related research between meetings, develop minutes/post on City website, and help prepare Council communications.

City and Whitefish Housing Authority Contract or Memorandum of Understanding (MoU)
It is recommended the City explore a contract or MoU relationship with the WHA. The WHA provides unique, essential, and growing services in the community housing program as identified in this Roadmap, including housing strategy implementation, housing program development and management, and management of community housing units and deed restrictions. The WHA, as a quasi-governmental organization, provides housing services on behalf of the City.

It is common practice for jurisdictions to have a contract or MoU agreement with a housing authority, specifying a fee-for-service agreement. This helps to clarify and differentiate City and WHA roles and firm up commitments. This also provides secure, consistent financing to ensure necessary services are adequately staffed and resourced for effectiveness. A fee-for-service can help support the additional staff needed and clarify service expectations and needs, benefitting the City, community housing partners, and WHA alike.

4. Implement Communications and Outreach Plan

Community outreach and education is a component often overlooked in housing programs. Public education and community engagement to build community support and understanding of community housing needs and strategies is essential for success. Additionally, with the establishment of a partnership-driven approach to delivering community housing, creating a shared set of messages and communication tools will serve to strengthen

community understanding, buy-in and participation. Establishing a shared commitment to a common set of goals, messages, and terminology will not only help to build community support, but will also reduce confusion when projects, programs, funding opportunities, and housing initiatives come forward. See Appendix E for examples of community housing partnership communications tools.

Recommendations for implementing a communications and outreach plan:

- Identify an entity to take the lead on communications and outreach: This may include a coordinated effort between the City Housing Coordinator and another partner strong in outreach and communications such as the Chamber or Visitors Bureau. This entity would take the lead in developing the communications and outreach plan and developing tools to track Roadmap progress (see examples of housing trackers/dashboards in Appendix E), incorporating input from partners.

- Develop and implement an annual communication and outreach plan: This includes branding the collaborative partnership effort, defining core messages and common terminology, developing tools to track and share progress and goals, and sharing results with the broader community on a regular basis. Part of the implementation of the communication and outreach plan will be leveraging assistance from the community housing partners. Specific examples of important communications and outreach tools to include in the Plan are:

  ○ Community housing website – ideally outside of the City site to set the tone this is a community housing plan, not a City-only driven plan.
  ○ Regular newsletters and press when "wins" happen to share the good news, not just the housing challenges.

- Other examples of community education efforts to be considered include:

  ○ Hosting a "housing-trek" or field trip for the partnership and other leaders to visit community housing neighborhoods with varying forms and densities and learn from other communities about community housing models and project design.
  ○ Hosting "lunch and learn" sessions monthly or quarterly where speakers are bought in to inspire new models and ways of creating community housing.
  ○ Continue to host events and conferences to highlight the issue and bring more partners, including funders, to the work.
  ○ Partnering with local businesses to market housing efforts to customers.

C. Community Housing Strategies

Recognizing there is no silver bullet – no one housing strategy can do it all – over 40 different tools with some success in other communities throughout the mountain west were evaluated as part of 2017 Whitefish Strategic Housing Plan process. The 2017 Plan process pared down these tools into achievable strategies for Whitefish and placed them on a timeline for implementation ranging from one to five years.

The 2022 Housing Refresh process evaluated which strategies from the 2017 Plan were implemented and, of the remaining strategies, which ones are ripe and timely for implementation over the next five years (see Appendix D for summary of 2017 through 2022 strategies). A few new strategies were also added, based on findings through the Housing Needs Assessment update, momentum of community partners in Whitefish, and input from the public on priority housing concerns and potential solutions. Strategies identified for implementation over the next five years cover a range of options and will produce community housing covering a variety of incomes and housing types, ensuring community housing needs are addressed from multiple angles and by multiple partners.

Timeline and Roles

The housing strategies identified for implementation within the next five years are shown on the *Roadmap Summary* (*Table 2. Roadmap Summary: Priority Actions, Roles, and Timeline*). The timeline also indicates which implementing partner will initially take the lead and which partners, at a minimum, will be needed to support implementation. The purpose of this table is to help partners create a housing plan based on strategy roles and provide accountability for identified tasks.

Priority strategies and actions will be monitored and modified as needed to ensure effectiveness. Partner roles may also change over time as influenced by resources, expertise, and momentum and the potential addition of more partners over time.

Interpreting the Roadmap Summary

Action Phase
The timeline in the *Roadmap Summary* (*Table 2. Roadmap Summary: Priority Actions, Roles, and Timeline*) indicates when actions will operate in the "action phase" (orange-filled cells). This represents when partners are ramping up efforts, growing resources (e.g., staff, funding, etc.), building collaborations, and doing the research and work necessary to get the strategy in place and operational.

Lead Role
The partner best suited to lead implementation of the strategy, taking into consideration expertise, organizational structure and capacity, interest and momentum, connections and collaborations, among other factors.

Support Role
Partners who, at a minimum, are needed to support implementation of the strategy and bring analysis, coordination, expertise, and/or advocacy to the table (depending upon the strategy needs). Support partners are expected to allocate time and resources to identified strategies as part of their internal housing work plans. As strategies and partners evolve, supporting partners are expected to change over time.

Table 2. Roadmap Summary: Priority Actions, Roles, and Timeline

	Lead Role	Support Role	Short-term 1-Year	Mid-term 2-5 Years	Long-term 5+ Years
CORE COMPONENTS					
1. Complete Roadmap Administration and Establish a Partnership Framework	City	HW	X		
2. Increase Community Housing Staff Capacity			X		
City of Whitefish (City): 3 positions (housing coordinator, long range planner, short-term rental enforcement), Update Steering Committee structure	City		X		
Whitefish Housing Authority (WHA): 1 (unit management, programs, grants/funding)	WHA	City (funding support)	X		
Housing Whitefish (HW): 1 (Executive Director)	HW	WCVB, WF Community Foundation (funding support)	X		
3. Evolve City's Strategic Housing Plan Steering Committee and Contract with WHA	City		X		
4. Implement Communications and Outreach Plan	City	WCVB, Shelter WF	X		
STRATEGIES					
1. Activate Public/Private Development					
Priority Action 1. Create Community Housing Development Plan	City	Housing Whitefish, other partners, landowners	X	X	
Priority Action 2. Public/Private Institutional Development Partnerships					X
Snow Lot	WHA	City, HW	X	X	
Trailview	Developer	City, HW	X	X	
Alpenglow II	HW	HW, City	X	X	
Priority Action 3. Create pipeline of land partnership opportunities/next tier projects	City, HW	Varies	X	X	X
2. Secure Funding for Community Housing					
Priority Action 1. Create a Community Housing Financing Plan	City	Community Foundation, local banks, others TBD	X		
Priority Action 2. Taxes dedicated to Community Housing			X	X	
Annual Mil Levy Allocation	City				X
Resort tax for housing	City	HW, Shelter WF, marketing/lobby partners	X	X	
Priority Action 3. Federal and State Grants/Loans	HW, WHA	City		X	
Priority Action 4. Private Donations/Philanthropy	WF Community Foundation	HW, Shelter WF, School District/Ed Foundation		X	
Priority Action 5. Voluntary Funds	Whitefish Chamber, NW MT Realtors Assoc.	HW, Shelter WF	X	X	
Priority Action 6. Debt Financing with Favorable Terms	Local banks, WF Community Foundation	HW, Developers		X	
3. Implement Policies to Support Community Housing					
Priority Action 1. Update Growth Policy	City	Multiple	X	X	
Priority Action 2. Short-term Rental Regulations	City	Property managers, Realtors	X	X	
Priority Action 3. Annexation Policy	City	County	X	X	
Priority Action 4. Incentives for Community Housing	City	WHA, HW, Developers, Shelter WF	X	X	
Priority Action 5. Zoning for Affordability/Flexible Forms	City	WHA, HW, Developers	X	X	
Priority Action 6. No Net Loss/Preservation Regulations	City	WHA, Community Land Trust			X
Priority Action 7. Deed Restriction "light"	City, WHA	Developers		X	
Priority Action 8. Legislative Lobby Group	Shelter WF	WF Chamber	X	X	
4. Expand Housing Programs					
Priority Action 1. Short-term Rental/Second Home Conversion	City, WHA	WF Chamber, Property managers	X	X	
Priority Action 2. Homebuyer Assistance	WHA	WF Community Foundation, HW		X	
Priority Action 3. Acquisition of Deed restriction on Market Units	WHA	City			X
Priority Action 4. Tenant Rent Assistance/Protections/Education	WHA	Shelter WF	X	X	
Priority Action 5. Employer Assisted Housing/Partnerships	WF Chamber	HW, WHA, WCVB, Employers		X	

Public/Private Development

Funding

Policies

Programs

Community Housing Strategies: Detailed Descriptions

This section provides a summary of the action strategies, organized by key topic area.

Priority Strategies: Public/Private Development

Description: Partnerships to develop community housing on public- or institutional-owned land has the potential to be the most effective strategy for delivering the type, quality, variety, and volume of community housing needed to help residents, businesses, and the community thrive. In addition to increasing community housing opportunities, well designed and successful projects can be leveraged to illustrate successes to the community, build support, and help attract financing for future projects.

The capacity to undertake public-private partnerships has expanded since 2017 with the formation of Housing Whitefish, a non-profit development organization, addition of staff at the City, and increased activity from developers, employers, and other partners in producing housing for the community.

Examples of current momentum include:

- Development application submitted in the summer of 2022 for community ownership units on the Snow Lot – a 1.64-acre City-owned site in downtown Whitefish donated to the WHA.
- Pending completion of Trailview – development of 58 single-family homes on a privately-owned parcel, 48 of which are anticipated to be deed restricted for community housing upon completion. The project is about 50% built-out and several homes are already occupied by local families.
- Exploration by the school district to develop housing for their employees, including exploring land opportunities, partnerships, and financing options.
- Preparation for development on WHA-owned land adjacent to the Alpenglow Low-Income Housing Tax Credit (LIHTC) development completed in 2019 – otherwise known as the Alpenglow II parcel.
- Activity by employers to build units in partner with local developers, master lease units for their employees, and explore other programs to help employees in the high housing cost environment.

The ultimate outcome of this priority strategy area should be a five- to ten-year *Community Housing Development Plan* created with and including the necessary partners. The Plan should at a minimum:

- Outline prioritized lands for development, taking into consideration any site or land ownership constraints and costs of mitigation.
- Identify for each prioritized parcel the anticipated development type (types of units and tenure), number of units, estimated schedule/timing of projects, and necessary allocation of resources – partners, staffing, and financing.

A well-developed plan, backed by successful community housing developments, is necessary to leverage additional community support and financing for future projects, including state, federal, local, and philanthropic funds (see Funding strategies in next section).

Table 3. Summary of recommended actions for the public/private development strategy

Priority Actions	Definition	Recommended Steps
1. Create a Community Housing Development Plan	A Plan for the development of prioritized public, institutional, non-profit, and other lands specifying the type, scale, timing, resources, partners, and financing for community housing development.	▪ Plan should be co-created by necessary community partners. ▪ Plan should illustrate how the plan will further the community housing vision and goals in Whitefish. ▪ Transparency and clarity are essential. ▪ The Plan should cover a five- to ten-year timeframe with regular check-ins and updates as housing market changes dictate. ▪ Goals/outcomes of Community Housing Development Plan should map to 2022 Roadmap Objectives and include specific metrics and targets. ▪ Devising Plan requires doing the Partnerships and Pipeline strategies, below.

2. Public/Private Institutional Development Partnerships	Public/institutional organizations partnering with the private sector for development expertise to build Local Housing on publicly owned site. May be vacant or under-utilized land. May also include institutional properties.	▪ Facilitate partnerships between public agencies/institutions: City, WHA, Housing Whitefish, School District, Logan Health – Whitefish, Whitefish Community Foundation, etc.
		▪ Allocate resources to projects and partnerships underway and lands primed for development – prioritize low-lying fruit, meaning projects with fewest barriers/site constraints and most potential for success. Current considerations:
		  ○ **Snow Lot** – application is submitted; continue to assess design and funding allocation as pro-forma costs and site constraints are better understood within the context of other land/development opportunities.
		  ○ **Trailview** – support completion to ensure maximum community housing benefit. Consider opportunities to buy-down the 10 units proposed to be built as market rate, including working with the Northwest Montana Land Trust to procure some homes.
		  ○ **Alpenglow II** – allocate resources to proceed with development on this ready-to-build site.
		▪ Create a pipeline of next projects (see Pipeline strategy, below).

Priority Actions	Definition	• Recommended Steps
3. Pipeline of land partnership opportunities/ next tier projects	Inventory and, if necessary, acquire land for eventual community housing development. Acquisition may occur through purchase, trades, life estates, donation (non-profits), in-lieu requirements. Public ownership of land can reduce long-term carrying costs if the entity is exempt from property taxes.	• Establish criteria to prioritize sites(s) for community housing. • Inventory potential opportunities. • Understand site constraints and costs of mitigation. • Complete due diligence (land use, environmental constraints, title review, etc.). This should be done before issuing Request for Proposals for community housing development seeking qualified developers. • Include vacant, underutilized, infill, redevelopment lands. • Keep prioritized list of sites for future housing opportunities. • For private land potential: create an acquisition plan for sites as applicable. • Determine disposition plan for appropriate sites. Evaluate how to use proceeds/leverage funds to create community housing before selling land.

Priority Strategies: Funding for Community Housing

Description: Financing is needed to implement all identified strategies. This includes funding for staffing, programs, development, incentives, policy development and implementation, community outreach and growing support, and management of created community housing. State and federal sources are typically limited in their scope, with most sources serving 80% AMI and below and a handful spanning up to 120% AMI. Local sources and philanthropy are needed to address "missing-middle" needs above these levels, which includes many essential service employees including teachers, emergency service providers, utility professionals, nurses, and doctors. State legislative restrictions significantly limit the options available to raise local funds for housing.

Recent momentum in Whitefish to procure additional housing financing include:

- Payment of fees-in-lieu of development as part of the voluntary density bonus program to a City housing fund;
- Movement by the Northwest Montana Realtors Association to establish a voluntary housing fund for contribution by agents and sellers of real estate;
- Establishment of the voluntary Round Up program by some area businesses to collect housing contributions from patrons;
- Donation by the WCVB to Housing Whitefish to support staff for grant writing;
- Whitefish Community Housing Foundation support for renter emergency assistance since COVID and start-up of Housing Whitefish;
- Approval by the City to collect four-mils of property tax for the housing fund, anticipated to provide $198,000 next year; and
- Exploring seeking voter approval in 2023 to permit Resort Tax collections to be applied to community housing needs.

The ultimate outcome of this strategy should be a five- to ten-year **Community Housing Financing Plan** created with and including the necessary partners. The Plan should at a minimum:

- Identify sources of funds needed to accomplish the strategies outlined in this Roadmap, ongoing housing programs, and developments identified in the Community Housing Development Plan. It may be beneficial to contract with outside expertise to match traditional state and federal opportunities (Community Development Block Grant [CDBG], HOME, etc.) with needs and take full advantage of new funding opportunities since COVID (American Rescue Plan Act [ARPA], Infrastructure Investment and Jobs Act, etc.).
- The Plan should cover a minimum 5-year timeframe, providing estimates of funding needs for each strategy, including source of funds (state, federal, or local), amount, partners needed, and timing.
- Components of the Plan need to be transparent and should illustrate the necessity of each project in accomplishing the community housing needs and goals in Whitefish.

A well-developed Financing Plan is necessary to leverage additional community support and financing for future projects, including state, federal, local and philanthropic funds. The Whitefish Community Foundation, Whitefish Chamber of Commerce, and Housing Whitefish have all expressed the necessity of this Plan to garner the support necessary to raise funds for community housing.

Table 4. Summary of recommended actions for the funding for community housing strategy

Priority Actions	Definition	Recommended Steps
1. Create a Community Housing Financing Plan for Roadmap	A Plan for the financing of all prioritized strategies including public/private developments (as defined in the Community Housing Development Plan). Identifies the specific source of funds (state, federal, local), fund purpose, estimated amount, timing, and partners/staff/contractors and steps needed to acquire.	▪ Plan should be co-created by necessary community partners. ▪ Plan should illustrate how the Plan will further the community housing vision and goals in Whitefish. ▪ Transparency and clarity are essential. ▪ State/federal grant and financing programs are numerous, complicated, and many new options arose in recent years. Consider hiring contractor to help identify funding programs matched to strategy/development needs. ▪ The Plan should cover a five- to ten-year timeframe with regular check-ins and updates as housing market changes dictate.

2. Taxes Dedicated to Community Housing	A dedicated local funding source for community housing. May include local option tax/resort tax, sales tax, property tax, short-term rental tax, real estate transfer, excise tax, vacancy tax, unit demolition or conversion fees. Voter approval required in most states. Approval requires extensive public education.
	
	State legislation limits options in Montana.
	
	The Resort Tax in Whitefish was renewed at 3% in 2021 for a 20-year term by a very strong 89% of voters.
		Ensure a consistent source of local funds for housing:
		▪ 4 mills of available property tax was approved by council for housing in 2022. Collections in 2023 are estimated to be $198,000.
		▪ Allocate Resort Tax dollars to housing:
		  ○ Seek voter approval in 2023 permitting Resort Tax collections to be able to be used for housing. Funds would be allocated to housing on a discretionary basis each year, in varying amounts.
		  ○ Coordinate vote with a comprehensive education campaign; start now!
		  ○ Consider specifying a percentage of annual Resort Tax collections be allocated for community housing to create more funding certainty and be less subject to discretion/changing political climate (specific allocation must be in the ballot).
		▪ Ensure a transparent process for Resort Tax housing fund application and distribution.
		  ○ Establish allocation criteria which considers: scoring system, ability to leverage funds, requires community housing deed restriction ensuring resident occupancy and long-term affordability to receive funds.
		▪ Explore other opportunities for consistent local source of funds — for example, property tax, real estate transfer tax, etc. See State Lobby strategy, below.

Priority Actions	Definition	Recommended Steps
3. Federal and State Grants/ Loans – LIHTC, CDBG, HOME, National Housing Trust etc.	Federal and state grants/loans for affordable housing, generally for construction of units. These include CDBG, HOME, and USDA/Rural Development. Can typically only serve low-income households at or below 80% AMI. The funds are competitive and require complicated grant application and administration process. Sophisticated developer often required.	▪ Expertise needed to understand, apply for, and manage/administer funds. Consider contracting for grant writing assistance absent local expertise. ▪ Educate developers to apply for and utilize federal and state grants/ loans (ombudsman approach). ▪ Identify sites and projects, including sites underutilized or ripe for redevelopment. HOME and CDBG can be used for development, redevelopment. ▪ Create relationship with Montana Housing to understand their programs and how to collaborate/acquire funds. ▪ City, WHA, Housing Whitefish, developer/user coordination needed to identify, acquire, and manage funds.
4. Private Donations/ Philanthropy	Tax deductible contributions to a non-profit organization/foundation for the purpose of providing funds for housing.	▪ Whitefish Community Foundation is well established to expand fund raising for housing. Housing Whitefish and Shelter Whitefish are primed for more activity. ▪ The Education Foundation, part of the school district, is well positioned to assist with project fundraising benefiting employees of the District. ▪ Need a community housing "plan" that can be sold to a foundation or philanthropic organization (see Development and Funding Plans, above). ▪ Establish a planned giving program for community housing (e.g., bequeath deed restriction/permanent home affordability).
5. Voluntary Funds	A voluntary collection in lieu of a tax. The assessment could apply to retail, services and real estate, and potentially be applicable to more services than the resort tax. Requires consensus and contracts to be built among participating businesses.	▪ Community housing plan needed to procure support for a voluntary assessment among business community. ▪ Whitefish Chamber primed to work with area businesses to establish program similar to the successful 1% Tourism Promotion Assessment. ▪ Northwest Montana Realtors Association is in process of setting up a voluntary housing fund contribution for agents and sellers.

Priority Actions	Definition	Recommended Steps

6. Debt Financing with Favorable Terms	Low interest loans, tax exempt bonds, certificates of participation and other forms of development financing available to housing authorities, cities, counties and some nonprofits.
	
	Local bank programs through Community Reinvestment Act (CRA) and creative use of investments, private equity fund.
		▪ Explore opportunities with local banks, private equity funds, loan options.
		▪ Considerations:
		  ○ Banks can typically offer a good rate to government entities/non-profits for providing affordable housing to get CRA credits.
		  ○ Explore low-interest private equity options as interest rates rise.
		  ○ Explore HUD 221(d)(4) loans for multi-family projects – can be cumbersome to access, but non-recourse guaranteed by HUD; construction loan automatically transfers to long-term, 40 year amortization, and good rates.
		▪ Low interest revolving loan fund with a combination of City, Foundation, and other sources.

Priority Strategies: Policies to Facilitate and Support Community Housing Development

Description: Policies are needed to facilitate and support community housing development. The objective is to support and facilitate well-designed, human-scale community housing developments, removing code barriers and implementing flexibility and incentives that encourage, rather than discourage, a diversity of product at prices the community can afford. Cohesion of all development codes — engineering, building, and development standards — is needed.

The City of Whitefish implemented some policy improvements to support community housing development since 2017, including:

- Adopting an inclusionary zoning program in 2019 that, upon state legislative changes, converted the program to a voluntary density bonus program. Housing funds through fee-in-lieu payments and development of 11 deed restricted rental units, with more pending;
- Accessory dwelling unit revisions to ease development and incentives to encourage rental to year-round residents;
- Permitting deed restricted community housing in commercial zones; and
- Parking standard revisions supporting smaller units.

Additional work is needed, as outlined in the below actions. These actions should incorporate lessons learned from the community's experience developing the deed restricted ownership units in the Trailview neighborhood and lower market-priced Alpenglow Apartment rentals to make it easier for desirable community housing projects in the future.[1]

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[1] For example, the City of Bozeman has a list of 19 variances from development, building, and engineering standards, that were needed for their first permanently affordable ownership project, Bridger View, that they are working to incorporate as permanent code changes. See https://bridgerview.org and https://www.minneapolisfed.org/article/2022/what-works-in-housing-affordability-creating-middle-income-housing-with-the-bridger-view-neighborhood.

Table 5. Summary of recommended actions for the policies strategy

Priority Actions	Definition	Recommended Steps

1. Update Growth Policy	Integrate housing, transportation, infrastructure to adapt Growth Policy and create livable communities. Comprehensive review of the Growth Policy to incorporate community housing in planned growth area with infrastructure/transportation planning/capacities.	▪ City is starting this process in 2022; anticipated completion summer/fall 2024.
		▪ Contracting with a consultant to help with this process can provide helpful expertise, independent/neutral review, and political support/backing for recommended adjustments. Public engagement and transparency are necessary.
		▪ Considerations:
		  ○ Learn from recently built, approved, and denied community housing projects to understand how to align Growth Policy with desired design/locations and improve project outcomes/successes.
		  ○ Ensure policy permits/incentivizes community housing where most desired. Make community housing by-right in such zones (e.g., purely market development may still require conditional use permit (CUP) process in some zones, for example).
		  ○ Utilize density bonus/incentives, not upzone, in prime community housing locations. Upzoning simply allows more market priced units to be built; density bonus incentives ensure a portion of the new development will be occupied by and affordable for residents/employees as deed restricted community housing.
		  ○ Attached product by-right in all zones – duplex/triplex in single family zones; larger scale multi-family where appropriate.
		  ○ Integrate engineering and building standards with community housing priorities to ensure all polices are aligned. If zoning allows small lots for tiny homes, building standards must also allow tiny homes, for example.

Priority Actions	Definition	Recommended Steps

2. Short-term Rental Regulations	Regulations typically seek to preserve local neighborhoods and resident housing opportunities, reduce transient occupant impacts, and address lodging/hotel business concerns.
	
	The City of Whitefish permits short-term rentals only in specified zones.
		▪ Additional staff to enforce existing regulations being hired at City (zone permissions, licensing requirements) in year one.
		▪ Enhanced enforcement may highlight needed fee or regulation modifications.
		▪ Consider or lobby legislature, in future years, for ability to:
		    o Prohibit short-term rentals in new developments and annexations.
		    o Scale permit fees based on number of bedrooms and/or whether properties are rented by an owner-occupant or investor.
		    o Prohibit short-term rental of community housing.
		    o Charge a different/higher tax on short-term rental accommodations than commercial hotel/lodge businesses.
		    o Potential legislative lobby topic: support more flexibility for jurisdictions to regulate short-term rentals and discourage legislation that restricts ability to regulate/manage short-term rentals.
		    o Ability to identify short-term rentals.

3. Annexation Policy	Negotiating restricted community housing as part of annexation agreements. Annexations of land upon request by the property owner(s) for residential development offer the greatest opportunity to ensure new development includes community housing.	▪ Develop and adopt annexation policy requiring a significant percentage of homes developed on annexed property be deed restricted Community Housing. ▪ Balance the community housing percentage policy with state regulatory concerns/conservative legislature. The 2017 Plan recommended 80% community housing. ▪ Considerations: o Best practice includes affordability requirements for deed restriction to ensure community housing is affordable for intended occupants. At a minimum, require a deed restriction "light" (see below).

Priority Actions	Definition	Recommended Steps

4. Incentives for Community Housing	Providing by-right variances or concessions, fee reductions, regulatory exceptions, etc., in exchange for deed restricted community housing production.
	
	Whitefish has a density bonus incentive for deed restricted community housing.
	
	Accessory dwelling unit (ADU) policy provides incentive in exchange for renting to a full-time resident for 5-years.
		▪ Apply community housing deed restriction or deed restriction light (as appropriate) to developments receiving incentives.
		▪ Considerations:
		  o Deed-restricted units by right in multi-family zones (e.g., market rate units may require CUP, deed restricted are by-right).
		  o Review parking standards. Scale parking requirements by bedroom size, expand shared parking opportunities.
		  o Defer payment of development, water/sewer hookup, etc. fees until occupancy. Waive fees if/when replacement funds are available.
		  o Streamlined ministerial processes for projects providing a minimum level of community housing. (California SB 35 is an example; § 65582.1 CA Govt Code lists several practices.)
		▪ Consider best practice fee modifications to incentivize desired development (e.g., smaller, lower cost homes).
		  o Charging fees on a per square foot basis (rather than per unit) to ensure smaller units pay lower fees – evaluate all fees accordingly.
		▪ Implement other changes based on recently approved community housing and low-market projects (e.g., Trailview, Alpenglow Apartments, etc.). Evaluate adopting variances sought as by-right code changes/community housing incentives.

5. Zoning for Affordability/ Flexible Forms	Allowing small lots for modest/tiny houses, live/work opportunities, dorms/seasonal options, hotel conversion, multi-family housing by-right in all or most zones. Expands the diversity of opportunities to address the variety of community housing needs across the income and life-stage spectrum. Likely requires engineering, building, and development code adjustments to achieve.	▪ Pairs with Growth Policy update. ▪ Permit by-right and remove barriers to producing alternative housing types in appropriate zones/locations. ▪ Expands housing options and development/redevelopment opportunities to better serve the community. ▪ Larger step: evaluate adopting form-based code/floor area ratio (FAR) in lieu of traditional density/use-based zoning in core development areas. Form-based codes establish base level coverage/bulk/design (physical form) requirements and permit flexibility in unit number/type and land uses within that base, resulting in more predictable design outcomes and usable spaces.

Priority Actions	Definition	Recommended Steps
6. No Net Loss/ Preservation Regulations	Requiring replacement of housing occupied by the workforce/full-time residents when redevelopment occurs.	▪ Helpful as redevelopment increases – reduces displacement/retains community housing stock. ▪ State legislation may limit.
7. Deed Restriction "light"	Deed restriction with no income or price restrictions (although specifying asset limits for occupants is essential). Provides community housing with few restrictions other than employment, which allows developers to charge what local residents can bear. Local employment requirement with ADA exception does not violate fair housing (Colorado, California, Big Sky Community Housing Trust, McCall, ID, Jackson, WY, etc.).	▪ "Light" deed restrictions serve the high-end community housing market (restricted units typically sell/rent at or near market prices). ▪ City and WHA have income- and price-restricted deed restriction which is the best practice to ensure long term affordability. The "light" deed restriction provides another option to ensure local occupancy of homes, but can pair with programs or incentives where a full deed restriction may not be appropriate. ▪ May be appropriate to pair with the use of some incentives, potential for annexation policy. The recently adopted ADU policy offers a 5-year "light" rental deed restriction for owners taking advantage of development incentives. ▪ As with full deed restrictions, term length should be permanent; if required to be term-limited, term should restart with each new owner. ▪ Commonly used for a "deed restriction purchase program" (see Programs, following).
8. Legislative Lobby Group	Form a coalition to promote, oppose, or influence legislation supportive of community housing needs. Include local and regional participants (city, county, other jurisdictions).	▪ Bozeman, Missoula, and Big Sky are three other jurisdictions, among others, concerned about the future of community housing and actively pursuing solutions. Strength in numbers; combined economic influence at the state. ▪ Support more flexibility for jurisdictions to facilitate community housing and discourage restrictive legislation. Considerations: short-term rentals, local/ flexible funding options (taxes, fees), inclusionary zoning, tenant rights. ▪ Ensure coordination/collaboration with Montana League of Cities and Towns (MLCT).

Priority Strategies: Community Housing Programs

The prioritized housing programs, below, help community residents get into and keep homes, address preserving existing community housing stock, and will engage and educate multiple community participants to help (e.g., WHA, employers, community foundation, Shelter Whitefish, etc.). Several programs have been used or are underway in Whitefish, including:

- Down payment assistance program was administered by the WHA in the past to help residents acquire deed restricted community housing;
- Emergency rent assistance program funding was provided by the Whitefish Community Foundation to help renters weather early impacts from COVID. The WHA administered this program; and
- Employers have been actively producing units and helping employees acquire and stay in homes.

Table 6. Summary of recommended actions for the community housing programs strategy

Priority Actions	Definition	Recommended Steps

1. Short-term Rental/Second Home Conversion Program	Unlocking short-term rentals and second homes for long term rental to local residents through outreach, education, and/or incentives.	▪ Learn from successful programs:
		  o Landing Locals (Truckee, CA); technical assistance available.
		  o Big Sky Community Housing Trust (MT), rent local program.
		▪ Partnership opportunity among employers/chamber, local property managers, WHA, City: pre-screened tenants, employer rent guarantees to property owners, incentives (property tax break, paid subsidy).
		▪ Explore other incentives (e.g., reduced property tax, etc.).

2. Homebuyer Assistance	Down payment assistance of grants or second mortgages for qualified buyers. Can be used for restricted or market units.	▪ Expand/reinvigorate WHA program. ▪ Research Montana Housing down payment program/grants. ▪ Useful in current high-interest rate environment to help residents get into deed restricted homes, in addition to market rate. ▪ Evaluate local funding options to serve households up to 200% AMI or higher, such as Community Reinvestment Act funds, Resort Tax, philanthropy. ▪ Work with employers to assist employees. Technical assistance, loan/grant options, administration, etc. ▪ Outreach! Market program and availability – lenders, real estate agents, employers/employees, property managers, community.

Priority Actions	Definition	Recommended Steps
3. Acquisition of Deed Restriction on Market Units	Usually involves investing public funds to purchase deed restrictions on market rate properties. Inability for buyers to obtain condo mortgages can result in acquired units being rented.	▪ Example programs: Vail InDeed, Vail, CO; Big Sky Good Deeds, Big Sky, MT. ▪ Explore acquiring market units to preserve occupancy of existing housing stock for community housing. ▪ Preserves ownership and rental options, as well as long-term affordability. ▪ Middle-income households are the primary market for this tool. Consider combining with down payment assistance. Buy down may occur through multiple methods, including paired with down payment assistance and helping residents stay in their homes by covering property taxes or special assessments. ▪ Seek local funding to serve households up to 200% AMI, such as Resort Tax, philanthropy.

4. Tenant Rent Assistance/ Protections/ Education	Low vacancy rate, high rent environment increases burdens on tenants/risk of displacement and increases the risk of predatory landlord practices.
	
	Options are limited by state legislation in Montana.
		▪ Tenant education of legal rights, pro bono assistance opportunities.
		▪ Expand Community Foundation emergency rental assistance program.
		▪ Work with employers for access to rent assistance program/technical assistance to establish their own program.
		▪ Institute or lobby state legislature for protections:
		  o Rental application fee limits (fee amount and/or number per unit).
		  o Eviction protections – e.g., notice requirements, just cause, etc.
		  o Rent increase protections – amounts, notice requirements, etc.
		  o Unit livability/inspection requirements.

5. Employer Assisted Housing/ Partnerships	Employer Assisted Housing (EAH) means providing housing support to employees. Employers can provide land and partner in development of housing. EAH is often direct employee support, such as help with finding housing, down payment, rent/mortgage, relocation, or master leasing/providing rentals.	▪ Designate a leader/convener to bring employers together, include smaller employers. Whitefish Chamber is well situated for this task.
		▪ Learn from and build upon existing employer successes.
		▪ Educate/ message/ outreach to the community.
		▪ Help smaller employers address housing issues:
		  o Technical assistance.
		  o Match with programs (rent/down payment assistance, etc.) .
		  o Match employees with units (see short-term rental conversion action, earlier in this table).
		▪ Track/educate on progress, opportunities, and outcomes.
		▪ Technical assistance to produce housing – City ombudsman (housing coordinator) support.

Appendices

Appendix A: Common Community Housing Terms

Attainable or Affordable Housing – When rent or homeowner payments equal no more than 30% of gross household income regardless of the income level of occupants. Attainable housing is often synonymous with affordable housing.

Community Housing – Housing not being provided by the existing housing market at prices attainable for community members that live and work in the Whitefish Area.

Deed Restricted Housing – Residential units with occupancy limits, and often income and price caps. Limits are imposed through deeds, especially for ownership, but may also be placed on properties through financing agreements and other types of covenants.

Market Rate Housing – Housing not protected by any covenant for community housing needs and rents or sales prices are based on market conditions.

Partnership Framework – A collaborative approach to delivering community housing solutions.

Strategies – Tools become strategies when unique community issues, opportunities and constraints are considered, and a plan of action is created for implementation.

Tools – Approaches used by communities to provide housing. They vary widely from incentives to funding.

Appendix B: Summary of the Housing Refresh Process

In June of 2022 the six-month Housing Refresh Process launched with the combined goals of understanding housing market changes and updated community housing needs, as well as evolving the *2017 Whitefish Strategic Housing Plan* accordingly. The *2022 Whitefish Area Community Housing Needs Assessment Update* was used to ground the process in an understanding of community housing needs and challenges to focus housing strategy priorities and develop the *2022 Whitefish Community Housing Roadmap*. Following are highlights of the Refresh Process.

Four Housing Refresh Team Meetings: The Housing Refresh Team served as the advisory body for the Housing Refresh process, reviewing what strategies had been accomplished/were underway from 2017, remaining/next tier strategies from that plan yet to be tackled, along with changes in the housing market and priorities since that time to prioritize the next phase of strategies for the 2022 Roadmap. The Refresh Team was comprised of members of the Strategic Housing Plan Steering Committee and additional housing stakeholders. The Team met four times between June and November 2022 in public-noticed meetings, as well as assisted with the Community Open Housing in August. Members of the public were present and provided input at all of the Housing Refresh meetings. A complete list of Team members can be found in the *Acknowledgments* section, earlier in this Roadmap.

Community Open House (in-person and virtual options): Community feedback from the Open House was collected two ways—via an online platform and questionnaire on the City of Whitefish housing website, as well as an in-person open house on August 31, 2022. Information was shared about housing needs, the Housing Refresh process, as well as progress to-date. Ideas from the community were collected on the following topics: funding, incentives for development, land for housing, short-term rental policy, housing programs, regulations and land-use policy, joint planning opportunities, and perceived barriers.

Figure 3. Whitefish Housing Refresh Process Map
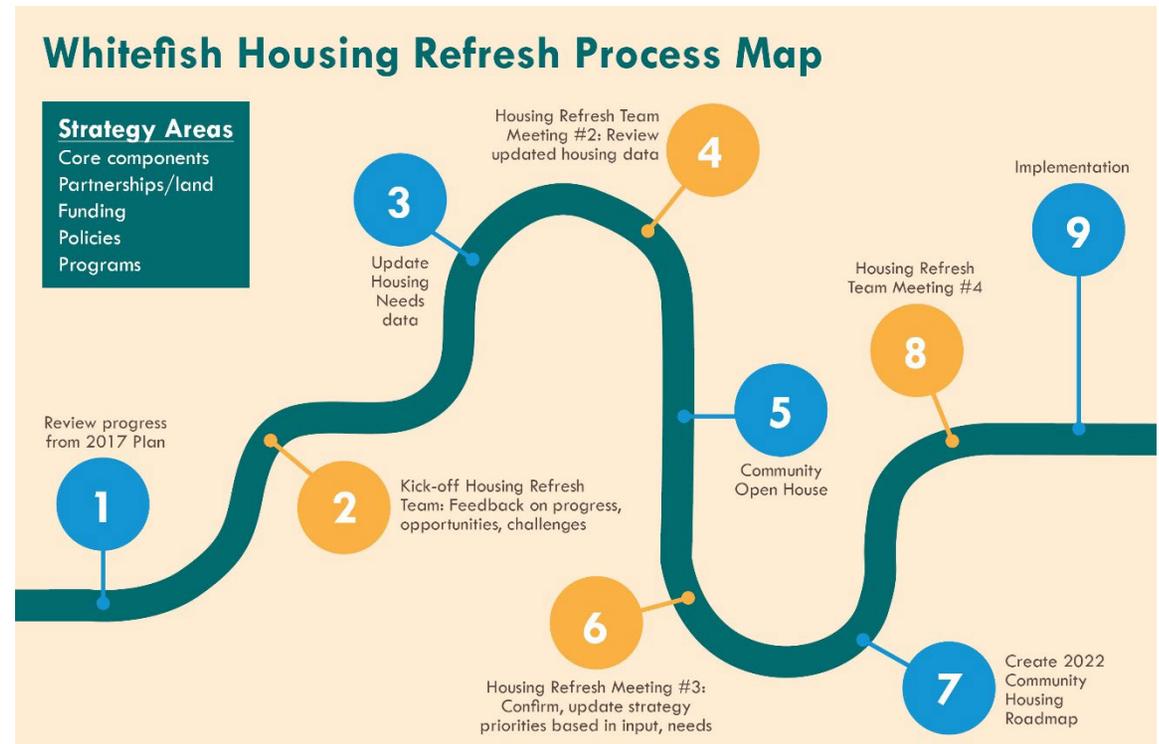
Appendix C: Potential Whitefish Housing Partner Roles for Community Housing

The table below demonstrates the core strengths and expertise of each housing partner involved in the Housing Refresh process, illustrating the breadth of existing resources potentially available to increase housing successes. This table was developed by the Housing Refresh Team as part of the planning process to help identify existing capacity and gaps for implementation of the Roadmap.

Table 7. Potential Whitefish Housing Partner Roles for Community Housing

Roles	Partnership Coordinator	Development	Funder/ Financer	Land	Regulator/ Policy	Outreach and Marketing	Advocacy - State	Advocacy - Local	Community Housing Management	Program Manager
City	X		X	X	X		X			
Chamber of Commerce			X			X	X	X		
Employers		X	X	X			X	X	X	X
Board of Realtors			X				X			
Whitefish Convention & Visitors Bureau	X		X			X	X	X		
Housing Authority			X			X			X	X
Housing Whitefish – Non-Profit		X	X	X		X				
Community Foundation	X		X							
Shelter Whitefish						X	X	X		
Hospital			X	X			X			
School District			X			X	X			
Banks/Lenders			X				X			
Developers		X		X						
Property Managers						X			X	
NW Community Land Trust		X	X	X						

Appendix D: Strategy Tracking from 2017-2022

Figure 4. Strategy Tracking from 2017-2022

2017 Strategies Implemented ✓

- Inclusionary zoning (now density bonus incentive)
- LIHTC apartments (Alpenglow)
- Zoning for affordability (some aspects)
- Accessory dwelling unit policy
- Density bonus
- Community land trust (now Housing Whitefish)
- Established Housing Steering Committee (city)

Strategies Started (work continuing)
- Mil Levy (approved summer 2022)
- Development on Snow Lot
- Private donations/philanthropy
- Public/Private sector development
- Resort tax for housing

Remaining Strategies from 2017

- Commercial linkage
- Residential linkage
- Raising funds through special events
- Property management
- Habitat for Humanity
- Self-help build
- Co-op or co-housing
- Senior housing
- Section 8 rent subsidies
- New TIF district
- Relocatable housing
- Housing impact fees

2022 Priorities

- Public/Private Development - Snow Lot and others
- Land bank (development pipeline)
- Mil levy for housing
- Federal and state grants/loans
- Private donations/philanthropy
- Voluntary funds for housing
- Debt financing with favorable terms
- Short-term rentals
- Annexation policy
- Incentives for community housing
- Fee reimbursement (fee deferral)
- Zoning for affordablity/flexible forms
- No net loss/preservation
- Deed restriction "light"
- Homebuyer assistance
- Acquisition of deed restrictions on market units
- Employer assisted housing
- Community education/engagement plan
- Open space reduction in PUDs

New Strategies
- Prioritize core components/staffing
- Establish Partnership Framework
- Housing Steering Committee adjustments
- Growth Plan Update
- Community Housing Development Plan
- Community Housing Financing Plan
- Form legislative lobby group for housing
- Establish tenant education/services

Appendix E: Examples of Communications and Implementation Tracking Tools from Other Communities

For more information: www.mountainhousingcouncil.org

9.13.2019 MOUNTAIN HOUSING COUNCIL: REGIONAL ACTION PLAN — DASHBOARD

CREATE NEW ACHIEVABLE LOCAL HOUSING

GOALS:
→ 300 new units over three years

SUMMARY COLLECTIVE RESULTS TO DATE
Done + In Progress + In the Works | 411
On the Horizon | 413

DONE + IN PROGRESS + IN THE WORKS | 411

COMPLETE:
✔ 1: Quality Automotive deed restricted rental unit above auto shop, Truckee

APPROVED, UNDER CONSTRUCTION:
✔ 138: Coburn Crossing, Truckee – 132 deed restricted, market-rate apartments, six low income workforce units (Open Spring 2019)
✔ 76: Railyard Artist Lofts, Truckee – 63 very low, 13 low income rental units
✔ 8: Tahoe City Marina – Eight moderate, two above moderate (up to 195% AMI) rental units
✔ 48: Coldstream Specific Plan – 29 very low, 19 low income units
✔ 3: Grocery Outlet, Truckee – low income rental units
✔ 1: Pioneer Commerce Center Apartments – 1 low income unit
✔ 5: Volker, Kings Beach – 5 employee housing units

APPROVED, UNBUILT:
✔ 50: Meadow View Place, Placer – low income rental units, Martis Valley ($16.6M in funds secured)

✔ 40: Hopkins Ranch, Placer – 40 low to moderate income units with 30-year deed restrictions
✔ 32: Northstar Highlands II, Placer – 32 workforce housing units
✔ 3: 6731 Tahoe, "The Vision," Placer – 3 employee housing units

ON THE HORIZON | 413+

IN THE WORKS (APPLICATION SUBMITTED):
✔ 83: Residences at Jibboom, Truckee – 50 workforce housing units deed restricted to locals and 33 units available for sale with down payment assistance available to locals. Undergoing CEQA review.
✔ 18: Lazando Project, Truckee – Serving missing middle with rental units built. $780K commitment of funds from Truckee Tahoe Airport District
✔ 80+: Freshman Hollow II – Low to moderate, income restricted family rental units, Truckee, CA

PRE-APPLICATION PROJECTS IN THE WORKS:
✔ 100+: Dollar Creek Crossing (formally Nahas Project) – Locals' Housing Project, Tahoe City, Placer County. Range of rental units (low-moderate income levels and 14+ for sale homes)
✔ 100+: Soaring Ranch Project – Mix of income targets, for sale and rental projects, near Raley's in Truckee
✔ 32: Truckee Co-housing – Serving range of income levels (single family homes)

TRACKING TOWARDS OUR MOUNTAIN HOUSING COUNCIL REGIONAL ACTION PLAN

VISION
All people that work and live in the Tahoe-Truckee region have access to diverse, quality, and achievable housing.

MISSION
Accelerating solutions to achievable local housing for those that live in the Tahoe-Truckee region.

INCREASE FUNDING FOR HOUSING

GOALS:
→ $15 million in three years to support range of housing

COLLECTIVE RESULTS TO DATE | $49,640,000
✔ $12.85M: $3.8M local dollars leveraged $9.6M through state tax credits to support the Artist Lofts, Truckee Railyard Project
✔ $250K: Funding from State Sustainability Grants (CAP and TRADE) for infrastructure work on Donner Pass Road
✔ $2M: Truckee General Fund investment for roundabout for 138 local-deed restricted apartment project (Coburn Crossing)
✔ $10.8M: State Funds committed to Cold Stream project for 48-low income housing units
✔ $16.8M: Funding from State Sustainability Grants (CAP and TRADE) secured for 56-unit project in Placer County
✔ $500K: Committed by Martis Fund to support down payment assistance program (2018–2019)
✔ $250K: Committed by Martis Fund to support down

payment assistance program (2019–2020)
✔ 780K: Total pledge from Truckee Tahoe Airport District for Lazando project (20 apartments)
✔ $2.6M: Nahas Project land purchase pledges to date: Placer County Housing Trust Fund ($1.05M), Placer County Transient Occupancy Taxes ($1M), Truckee Tahoe Airport District ($500K), Placer County Canceled Capital Funds ($50K) (*note: $1M gap)
✔ $2M: Town of Truckee General Fund set aside (one time) for affordable and workforce housing programs
✔ $160,000 secured from SB-2 State HCD funds to accelerate affordable housing in the Town
✔ $500,000 allocated from Placer County general fund to develop a pilot program to accelerate the production of affordable housing (2019/2020)

SECURE EXISTING HOUSING STOCK FOR LOCALS

GOALS:
→ 300 units over three years serving low income to achievable local levels

COLLECTIVE RESULTS TO DATE | 86
✔ (10) Landing: 14 homes matched with locals through the company's online platform (Partnership with TTCF)
✔ (8) Tahoe Donner: Eight homes (Seven leased, one owned) serving 51 winter seasonal employees
✔ (6) Squaw Valley | Alpine: Six homes (29 available beds for employees)
✔ (1) Tahoe Forest Hospital District: 11 homes (Seven leased, four owned)
✔ (42) Tahoe Dave's Skis and Boards: 42 units of housing: 25 tiny home units (Old 40 RV Park), own three units (rent to employees), mixed use units at shops (two, 1-bedrooms), rental deposits (average 4/yr), home buying down payment assistance (six total, $25–$100K), master leases (two units)
✔ (15) Northstar California: Offering 52 beds in 15 units for employees

IMPLEMENT INNOVATIVE REGIONAL POLICY AGENDA + EDUCATIONAL TOOLS GOALS

GOALS:
→ Increase incentives, decrease barriers to accelerate range of housing types for broad range of income levels (up to 195% of AMI)
→ 10 solutions in three years

COLLECTIVE RESULTS TO DATE:
✔ MHC, Achievable Local Housing Policy Recommendation: Approved by Council, 1.9.18
✔ MHC, Fee Policy Recommendation: Approved by Council, 9.18.18
✔ MHC State + Federal Policy Platform:

Approved by Council 1.11.18
✔ MHC Short-term Rental White Paper: Research Paper approved by 25 of 29 partners
✔ MHC Accessory Dwelling Unit White Paper: Fall 2019
✔ MHC Next Entity Strategy: Fall 2018

IN THE WORKS:
☐ Tool: Public Process for Housing (Best Practices)
☐ Tool: Understanding the Entitlement Process
☐ Tool: Understanding Deed Restrictions
*Above policies can be found at: https://mountainhousingcouncil.org/about/

RETAIN EXISTING AFFORDABLE HOUSING

GOALS:
→ 30 units in three years

COLLECTIVE RESULTS TO DATE:
✔ 10 units in Sunset 1: Team working on strategy to preserve

INCREASE % WORKERS THAT LIVE + WORK IN OUR REGION

GOALS:
→ 1% increase in three years

COLLECTIVE RESULTS TO DATE:
✔ Continue to support employer strategies and projects to create housing such as new JPA with: TFHD, TDPUD, TTUSD, TTAD
✔ Continue education efforts on what employers can do to support housing such as via the Landing project

TRACKING TOWARDS OUR 1-YEAR HOUSING ACTION PLAN

VISION
Increase access, create, and preserve homes for residents at a range of income levels and life stages to maintain a thriving local community.

WE NEED HOUSING AT EVERY INCOME LEVEL
1
PRESERVED, CONVERTED, OR NEW HOMES
DEMAND OVER 10 YEARS

- demand, high growth
- demand, low growth
- placed-in-service
- in progress

# of homes	<$14/hr <50%AMI	$14-$23/hr 50%-80%AMI	$23-$34/hr 80%-120%AMI

(values on y-axis: 0, 50, 100, 150, 200, 250)

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1 PRODUCE + PRESERVE HOUSING

10-YEAR PERFORMANCE MEASURES — STATUS
- Minimum of 660 preserved, converted, new housing — 0-1 annually
- At least 60% of housing stock is long-term occupied — 30%
- 40% of Ketchum's workforce can live in Ketchum — 7%

YEAR 1 ACTIONS: RESULTS TO DATE
DONE
- ☑ Support Bluebird Village (51 homes)

IN PROGRESS
- ☐ Develop new construction pipeline:
  - 1st & Washington (40-70 homes)
  - Explore YMCA with parking
  - Identify parcels for acquisition
  - Dialogue w/ significant site owners
- ☐ Explore Forest Service Park for transitional or employee housing
- ☐ Implement "Lease to Locals"
- ☐ Identify parcels for preservation
- ☐ Increase # of occupied ADUs
- ☐ Pathway to ownership

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2 UPDATE POLICY TO PROMOTE HOUSING

10-YEAR PERFORMANCE MEASURES
- Supports all targets

YEAR 1 ACTIONS: RESULTS TO DATE
DONE
- ☑ Create business license for STRs

ONGOING
- ☑ Identify state-level policy changes, work with advocate
- ☑ Identify federal-level policy changes

IN PROGRESS
- ☐ Enact interim ordinance to increase housing supply
- ☐ Propose relocation & displacement ordinance
- ☐ Clarify Fair Housing and Affirmatively Furthering Fair Housing requirements
- ☐ Explore methods to verify health, safety, welfare in STRs

ON THE HORIZON
- ☐ Audit existing code in relation to HAP
- ☐ Develop code change work plan
- ☐ Explore priority processing and incentives for projects that serve the HAP
- ☐ Establish annual accountability metrics for application, permit, etc.
- ☐ Meet regularly with partners to obtain feedback for process improvements
- ☐ Propose income non discrimination ordinance

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3 EXPAND + IMPROVE SERVICES TO CREATE HOUSING STABILITY

10-YEAR PERFORMANCE MEASURES — STATUS
- Prevent displacement and assist 100 households annually — 100 individuals annually

YEAR 1 ACTIONS: RESULTS TO DATE
DONE
- ☑ Expand capacity of Lift Tower Lodge

IN PROGRESS
- ☐ Provide displacement support to McHanville residents
- ☐ Develop displacement policies
- ☐ Identify + support policy changes. Analyze compliance processes and enforcement
- ☐ Identify + support physical housing options (emergency and transitional)
- ☐ Define key terminology, identify and seek implementation partners

- ☐ Convene one-stop-shop
  - Coordinated entry
  - Identify and fill service gaps (legal services)
  - Coordinate rapid rehousing
  - Convene + coordinate local providers
  - Facilitate housing-specific education

ON THE HORIZON
- ☐ Prioritize supportive services
- ☐ Coordinate funding sources

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4 EXPAND + LEVERAGE RESOURCES

10-YEAR PERFORMANCE MEASURES — STATUS
- Secure $6-8m annually of local funds, including 20% to be used countywide — ~$1m

YEAR 1 ACTIONS: RESULTS TO DATE
IN PROGRESS
- ☐ Review priorities with partners
- ☐ Inventory and analyze land and properties
- ☐ Coordinate philanthropic efforts
- ☐ Create criteria for city fund allocation

ON THE HORIZON
- ☐ Clarify employer-sponsored housing
- ☐ Secure LOT funds
- ☐ Secure state/federal/county funds
- ☐ Update in-lieu fee
- ☐ Explore funds for barrier removal programs

- ☐ Explore bonding capability and access to specific federal funds

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5 INFORM, ENGAGE + COLLABORATE

10-YEAR PERFORMANCE MEASURES — STATUS
- Achieve minimum of 51% satisfaction/public approval of action, coordination and results — unavailable
- Allocate 20% of City housing funds county-wide — ~20%

YEAR 1 ACTIONS: RESULTS TO DATE
DONE
- ☑ Launch county-wide housing coordination
- ☑ Finalize Housing Action Plan + needs assessment
- ☑ Transparent budgeting, annually

IN PROGRESS
- ☐ Initiate bi-monthly check-ins with comparable ski areas
- ☐ Maintain staff capacity
- ☐ Launch coordination process with implementation partners
- ☐ Quarterly progress report + monthly City Council updates

- ☐ Implement strategic communication plan to support partner network
  - develop housing brand
  - develop education materials
  - develop shared messaging
  - initiate speaker series, trainings
  - initiate community call to action

ON THE HORIZON
- ☐ Update HAP for 2023-2024
- ☐ Determine perception on efforts
- ☐ For 2024 HAP, analyze economic link
- ☐ Develop education and calculator for in-lieu fee

Implementation Partners

facilitated by KETCHUM

AGREEMENTS (DRAFT)

1. Show up
2. Treat others with respect
3. Communicate clearly and concisely
4. Be solutions-oriented
5. Actively participate - in and out of meetings
6. Be team-oriented and strive for consensus
7. Advocate for our shared goals, be an ambassador

MEETING GOALS
Establish member expectations + goals

AGENDA
I. Welcome + Lunch
II. Partner Reports
III. Small Group Discussion
   - deed restrictions vs free market
   - expand Limelight fire efforts
   - prioritizing shelter
IV. Guest Chris Herbert, Harvard's Joint Center for Housing Studies

INFO HUB

PRESS
Hunger Coalition sets another food distribution record (Eye on SV, Aug 2022)

A Town's Housing Crisis Exposes a 'House of Cards' (New York Times, July 2022)

Gimme Shelter (SV Magazine, Aug 2022)

Firefighters seek help for Greenhorn housing (Eye on Sun Valley, Sept 2022)

School board moves forward with teacher housing in Hailey (IME, Sept 2022)

City of Ketchum creating housing for locals with 'Lease to Locals' (KTVB, Sept 2022)

LEARNINGS
A Shared Future: Fostering Communities of Inclusion in an Era of Inequality (2018)

Ski Towns, Stop Catering to the Ultrarich (Outside Online, Sept 2021)

Eviction as a Risk Factor for Suicide (Serby, Michael, David Brody, Shetal Amin, and Philip Yanowitch. 2006)

Unstable Housing and Caregiver and Child Health in Renter Families (Pediatrics, 2018)

PARTNER UPDATES

GOAL 1: CREATE + PRESERVE HOUSING

ARCH Community Housing Trust
Quigley Farms are nearing completion and will be ready for lease up soon, residents have been identified and they are working with our asset managers. The Blaine County School District approved a land lease which will enable ARCH to build 6-8 homes for district employees, City of Bellevue has approved a similar lease for construction of homes for City employees.

Blaine County Housing Authority (BCHA)
BCHA audited tenant files and is enforcing compliance on deed restricted units. In September 2022, four owners of deed-restricted community housing units started the process of offering their units for sale (3 in Ketchum, 1 in Hailey).

Blaine County School District
Offers emergency Housing assistance to rent burdened employees. Studying impacts of program and updating policies. Ground leasing with ARCH to build staff housing on district owned parcels. Converted recently completed Residential Construction Academy home to staff housing. Finalizing employee eligibility to lease district housing units.

City of Ketchum
The City is investigating whether the warehouses (where the museum currently is located) and the two homes at Forest Service Park are historically, structurally, and financially feasible to historically preserve and rehab for housing.

Landing Locals
The City of Ketchum is launching an incentive program, called Lease to Locals, to unlock new rental housing opportunities for the local community. The program provides property owners generous cash incentives to convert their properties into seasonal and long-term rentals. The pilot program launches on Oct 1.

Ketchum Community Development Corporation (KCDC)
Construction of Bluebird Village started and is progressing on schedule. Lease-up is anticipated Q1, 2024, with households earning 30% to 100% AMI.

Ketchum Urban Renewal Agency (KURA)
City staff are reviewing proposals for 1st and Washington, mixed-use, mixed-income, to be reviewed by KURA in Oct.

St. Luke's Wood River Medical Center
St. Luke's and ARCH are partnering on 12 units of housing in Hailey and Bellevue. St. Luke's has also recently 3 master leased units for staff, now totaling 9.

The Sage School
Looking to purchase 2-3 bedroom employee home. Quigley Farm seeking higher density, affordable and employee housing.

Wood River Land Trust
Designing site on Bullion in Hailey for 50% conserved open space + deed-restricted workforce housing for 80-140% AMI. Leading a regional planning effort to evaluate smart growth practices.

GOAL 2: POLICY TO PROMOTE HOUSING

City of Ketchum
City Council conducted 1 of 3 readings on interim ordinance to increase housing supply and require no net loss of units.

GOAL 3: EXPAND + IMPROVE SERVICES TO CREATE HOUSING STABILITY

BCCF, BCHA, + The Crisis Hotline
With assistance from the J&J property owner, the 8 trailer homes are being brought up to code and prepared to be moved over to the expanded Meadow's mobile home park. The Meadows owners are working to expedite the development of the infrastructure to accept these homes hopefully before winter comes. One household remains.

Blaine County Charitable Fund (BCCF)
BCCF's contract with Idaho Housing & Finance's to administer their Emergency Rental Assistance Program (ERAP) has been extended until January 2023. BCCF continues to offer rent assistance for those that don't qualify for ERAP, emergency temporary housing and 1st/last/deposit assistance.

Blaine County Housing Authority (BCHA)
BCHA and partners are in the finalizing a housing navigation system to increase access to housing and supportive services. The 14 rooms of transitional housing at the Lift Tower Lodge are fully occupied and the newly created communal kitchen and laundry room are being utilized daily.

Men's Second Change Living
Purchased 2nd house for 6-8 men who work in needed services. Long-term housing challenges

NeuroMediation Group
NeuroMediation Group, a proven developer of Idaho court mediation programs, is customizing a pre-litigation mediation program to assist Blaine County tenants with housing stability and landlords with payment before eviction.

The Advocates
Currently the Advocates operates 22 units of transitional housing and an emergency shelter in addition to wrap-around services to the community to obtain and maintain stable housing. This fiscal year our Housing First Flexible Funding program distributed over $75,000, serving 170 adults and 256 children.

The Hunger Coalition
The Hunger Coalition served 486 new families since January 1st, many of whom are experiencing homelessness.

GOAL 4: EXPAND + LEVERAGE RESOURCES

City of Ketchum
Inventorying land and buildings for potential housing development and preservation. City contractor, Nested Strategies, is developing a tool to facilitate investment. This tool will be an index of affordable + community housing developments and programs. It will help the community, potential donors, and the broader community understand what's happening and potential ways to support those developments + programs.

Spur Community Foundation
(1) Helping campaign for Greenhorn emergency responder housing; (2) granting + securing funding for rental and downpayment assistance (with BCCF); (3) convening individuals to learn about housing and participation.

Wood River Community Housing Trust
WRCHT (a non-profit) has developed a unique and efficient way to address the housing for those earning 80-140% of Area Median Income (varies by household size, but roughly $52k to $90k annually for 2020). They are currently closing on their first project (12 units), in escrow on another ~30 unit project, and in active dialogue on others.

GOAL 5: INFORM, ENGAGE + COLLABORATE

City of Ketchum
Launched quarterly countywide conversations (with jurisdictions) and implementation partner meetings. Blaine County and City of Ketchum are funding a substantially increased housing budget.

PARTNERS

NEUTRAL CONVENER
Ellen Campfield Nelson, Agnew::Beck

PROJECT MANAGER
Carissa Connelly, City of Ketchum

HOUSING PARTNERS
ARCH Community Housing Trust
Blaine County Charitable Fund
Blaine County Housing Authority
Ketchum Community Development Corp.
Landing Locals
The Advocates
Wood River Community Housing Trust
Wood River Land Trust

STABILITY PARTNERS
Blaine County Recreation District
Blaine County School District
Men's Second Chance Living
Mountain Rides
NAMI-WRV
Neighbors Helping Neighbors
NeuroMediation Group
The Crisis Hotline

THE History Project
Sage School
Senior Connection
St. Luke's Center for Community Health
The Hunger Coalition

RESOURCE PARTNERS
Blaine County
City of Ketchum
Nested Strategies
Spur Community Foundation

PROJECT PARTNERS
City of Hailey
City of Sun Valley
St. Luke's Wood River Medical Center
Sun Valley Ski Education Foundation
The Community Library
Ketchum Urban Renewal Agency
Wood River Women's Foundation
YMCA