

Update on Housing and Tax Ordinances

Girdwood Housing and Economic Development Committee - January 6th 2026

STR Registration Ordinance AO 2025-115(S) Passed

Passed 10-2 at the Dec-16 Assembly meeting.

All STRs will need to register with the Municipality as of July 2026.

- Online portal to register at no cost.
- STR listings will need to include their registration permit #.
- Bed & Breakfast permits are no longer required as of May 2026.

STR Tax Ballot Question AO 2025-97 Failed

This would have put a question on the April 2026 ballot for voter approval of a 5% tax on STR rentals.

It failed 4-8 at the Dec-16 Assembly meeting.

Prior to the final vote, an amendment for geographic ring-fencing failed and an amendment to exclude owner-occupied properties passed.

“Penny for progress” Tax Ballot Question AO 2025-96(S) Failed

This would have put a question on the April 2026 ballot for voter approval of a 1% sales tax.

It was postponed indefinitely at the Dec-16 Assembly meeting by the sponsor, killing the ordinance.

2% Additional Room Tax Ballot Question AO 2025-117 Under Consideration

This will put a question on the April 2026 ballot for voter approval of an additional 2% room tax.

The additional tax will be used to fund housing & related public infrastructure and for recreational & cultural facilities.

This is on the agenda for action at the Jan-13 Assembly meeting.

3% Sales Tax Ballot Question AO 2025-133 Under Consideration

This will put a question on the April 2026 ballot for voter approval of a 3% sales tax.

One third of this tax will be used to reduce property taxes, one third to public safety & infrastructure and the final third to housing & child care.

This is on the agenda for action at the Jan-13 Assembly meeting.

ANCHORAGE, ALASKA
AO No. 2025-112

AN ORDINANCE AMENDING ANCHORAGE MUNICIPAL CODE CHAPTERS 21.03, 21.04, 21.05, 21.06, 21.07, 21.10, 21.11, 21.13, and 21.15 TO ALLOW MORE FLEXIBILITY FOR SMALL FORMS OF HOUSING AND RELOCATABLE DWELLING UNITS IN MANUFACTURED HOME PARKS AND ALL RESIDENTIAL ZONES.

(Planning and Zoning Commission Case No. 2025-0045)

WHEREAS, the Assembly commissioned a study on the feasibility of new manufactured home communities, which indicated that this type of development is no longer an affordable option; and,

WHEREAS, the study noted that no new manufactured home communities have been built in Anchorage since 1990, and the development of individual manufactured houses, such as for use on individual lots, has decreased from over 128 per year in 2014 to just 3 in 2023; and,

WHEREAS, the study also stated that zoning restrictions play a significant role in the decline of manufactured home community development; and,

WHEREAS, one of the goals of the *Anchorage 2020—Anchorage Bowl Comprehensive Plan* is for a balanced, diverse supply of affordable, quality housing, located in safe and livable neighborhoods with amenities and infrastructure, that reflects Anchorage’s varied social, cultural, and physical environment; and,

WHEREAS, Policy #59 of the *Anchorage 2020—Anchorage Bowl Comprehensive Plan* calls for the Municipality to recognize mobile home parks, co-ops, and common ownership interests as viable, affordable housing choices and neighborhood lifestyle options; and,

WHEREAS, Goal #3 of the *Anchorage 2040 Land Use Plan* calls for Anchorage’s neighborhoods to provide a range of places to live, meeting the housing needs of residents at all income levels, household sizes, interests, ages, abilities, and races and ethnicities; and,

WHEREAS, Action 4-12 of the *Anchorage 2040 Land Use Plan* calls for the Municipality to work jointly with the manufactured housing industry/community and affordable housing advocates to develop an affordable housing redevelopment displacement mitigation strategy; and,

WHEREAS, allowing more flexibility with how land can be used within existing manufactured housing communities but maintaining the protections of the building

code can both allow people to improve their living conditions and also provide more options for current residents; now, therefore,

THE ANCHORAGE ASSEMBLY ORDAINS:

Section 1. Anchorage Municipal Code section 21.03.115, Review and Approval Procedures, Small Area Implementation Plan, is hereby amended to read as follows (*the remainder of the section is not affected and therefore not set out, additionally formatting in all sections below is based on Planning's hosted code.*)

21.03.115 SMALL AREA IMPLEMENTATION PLAN

*** **

G. Compliance with Small Area Implementation Plan.

*** **

2. The provision in G.1. shall not apply to the following use categories and types when conditional use approval is required in the applicable Title 21 tables of allowed uses:

a. Relocatable dwelling unit[MANUFACTURED HOME] communities;

*** **

(AO 2021-46(S), 6-8-21; AO 2024-24, 4-23-24; AO 2025-40(S), 4-22-25)

Section 2. Anchorage Municipal Code section 21.04.020, Zoning Districts, Residential Districts, is hereby amended to read as follows (*the remainder of the section is not affected and therefore not set out*):

21.04.020 RESIDENTIAL DISTRICTS

*** **

K. R-5: Low-Density Residential District.

1. Purpose.

The R-5 district is intended primarily for single- and two-family residential areas with gross densities up to five dwelling units per acre.[MOBILE HOMES ON INDIVIDUAL LOTS ARE ALLOWED IN THIS DISTRICT.]

*** **

(AO 2012-124(S), 2-26-13; AO 2014-132, 11-5-14; AO 2015-100, 10-13-15; AO 2017-176, 1-9-18; AO 2019-58, 5-7-19; AO 2022-36, 4-26-22; AO 2023-77, 7-25-23; AO 2023-42, 8-22-23; AO 2023-50, 7-11-23; AO 2023-103(S), 12-18-23; AO 2025-33AA, 4-16-25; AO 2025-64AA, 6-10-25)

Section 3. Anchorage Municipal Code section 21.05.010, Use Regulations, Table of Allowed Uses, is hereby amended to read as follows (*the remainder of the section is not affected and therefore not set out*):

21.05.010 TABLE OF ALLOWED USES

*** **

E. Table of Allowed Uses - Residential, Commercial, Industrial, and Other Districts.

1

TABLE 21.05-1: TABLE OF ALLOWED USES – RESIDENTIAL, COMMERCIAL, INDUSTRIAL, AND OTHER DISTRICTS P = Permitted Use S = Administrative Site Plan Review C = Conditional Use M = Major Site Plan Review T = Special Land Use Permit for Marijuana For uses allowed in the A, TA, and TR districts, see section 21.04.060. All other uses not shown are prohibited.																												
	RESIDENTIAL																			OTHER								
Use Category	Use Type	R-1	R-1A	R-2A	R-2D	R-2M	R-3	R-3A	R-4	R-4A	R-5	R-6	R-7	R-8	R-9	R-10							AF	DR	PR	PLI	W	Definitions and Use-Specific Standards
RESIDENTIAL USES																												
Household Living	***	***	***																									
	Dwelling unit, relocatable [MOBILE HOME]	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P										P		21.05.030A.7.
	Relocatable dwelling unit [MANUFACTURED HOME] Community					C	C		C	C	C															P		21.05.030A.8.
	***	***	***																									
Group Living	Habilitative care facility medium, (9-25 residents)	C	C	C	C	C	P	P	P	P	C	C	C					P	P	P						P[C]		21.05.030B.3.
	Habilitative care facility large (26+ residents)						P	P	P	P								P	P	P						P[C]		21.05.030B.3.
Transitional Living Facility							P	P	P	P								P	P							P[C]		21.05.030B.5.
	***	***	***																									

(AO 2012-124(S), 2-26-13; AO 2013-117, 12-3-13; AO 2013-139, 01-28-14; AO 2014-58, 5-20-14; 2015-133(S), 2-23-16; AO 2015-142(S-1), 6-21-16; AO 2016-3(S), 2-23-16; AO 2016-131, 11-15-16; AO 2016-136, 11-15-16; AO 2016-156, 12-20-16; AO 2017-10, 1-24-17; AO 2017-57, 4-11-17; AO 2017-74, 5-23-17; AO 2017-176, 1-9-18; AO 2017-175(S), 2-13-18; AO 2020-38, 4-28-20; AO 2020-56, 6-23-20; AO 2021-54, 6-22-21; AO 2023-77, 7-25-23; AO 2023-42, 8-22-23; AO 2023-87(S-1), 6-25-24; AO 2025-36, 4-16-25)

Section 4. Anchorage Municipal Code section 21.05.030, Use Regulations, Residential Uses: Definitions and Use-Specific Standards, is hereby amended to

read as follows (*the remainder of the section is not affected and therefore not set out*):

21.05.030 RESIDENTIAL USES: DEFINITIONS AND USE-SPECIFIC STANDARDS

*** *** ***

A. Household Living.

*** *** ***

7. Dwelling Unit, Relocatable[MOBILE HOME].

a. Definition.

A form of transportable housing that can be certified as safe for habitation by the MOA Building Official. This includes dwellings that meet federal requirements for manufactured housing, sometimes referred to as "mobile homes" or "manufactured homes."[, FACTORY-BUILT DWELLING UNIT DESIGNED AND INTENDED TO BE USED AS A YEAR-ROUND DWELLING, AND BUILT PRIOR TO THE ENACTMENT OF THE FEDERAL MANUFACTURED HOME CONSTRUCTION AND SAFETY STANDARDS ACT OF 1976.]

b. Use-Specific Standard.

[ONLY ONE MOBILE HOME IS ALLOWED PER LOT IN THE R-5 DISTRICT, UNLESS THE LOT IS WITHIN A MANUFACTURED HOME COMMUNITY.]A relocatable dwelling unit[MOBILE HOME] shall be placed on a permanent foundation unless it is located within a relocatable dwelling unit[MANUFACTURED HOME] community.

8. Relocatable Dwelling Unit Community (RDUC) [MANUFACTURED HOME COMMUNITY (MHC)].

a. Definition.

Any parcel or adjacent parcels of land in the same ownership that are utilized for occupancy by two relocatable dwelling units[MOBILE HOMES, OR MANUFACTURED HOMES]. This term shall not be construed to mean tourist facilities for parking of travel trailers or campers, which are classified under "camper park."

b. Use-Specific Standards.

All RDU[MH]Cs within the municipality, except for those located within the PLI district, shall be constructed, operated, and maintained in accordance with the general standards listed below.

*** *** ***

- iv. Maximum Site Density.
Gross density for RDU[MH]Cs shall not exceed 25[EIGHT] units per acre. Relocatable Dwelling Unit Community owners shall ensure that private infrastructure systems can adequately and safely serve all units within that RDU community.
- v. Impermanent Foundations.
No relocatable dwelling units[MOBILE HOMES AND MANUFACTURED HOMES] within an MDU[H]C shall be placed on a permanent foundation.
- vi. Relocatable Dwelling Unit Spaces. [MOBILE HOME OR MANUFACTURED HOME SPACES]
- (A) Occupancy.
No relocatable dwelling unit[MOBILE HOME OR MANUFACTURED HOME] space shall contain more than one relocatable dwelling unit [MANUFACTURED HOME, HOME, OR DUPLEX MOBILE HOME OR MANUFACTURED HOME.] [NO OTHER DWELLING UNIT SHALL OCCUPY A MOBILE HOME OR MANUFACTURED HOME SPACE].
- (B) Minimum Size.
In relocatable dwelling unit [MANUFACTURED HOME] communities created after January 1, 2014, all single relocatable dwelling unit [MOBILE HOME OR MANUFACTURED HOME] spaces shall have a minimum of 1,750[3,500] square feet of land area and all duplex relocatable dwelling unit [MOBILE HOME OR MANUFACTURED HOME] spaces shall have a minimum of 2,500[5,000] square feet of land area.
- (C) Relocatable Dwelling Unit[MOBILE HOME OR MANUFACTURED HOME] Separation.
- (1) No part of any relocatable dwelling unit[MOBILE HOME,

1 MANUFACTURED HOME],
2 accessory building, or its addition
3 shall be placed closer than 15 feet
4 from any other relocatable dwelling
5 unit[MOBILE HOME,
6 MANUFACTURED HOME], or its
7 addition, or no closer than ten feet
8 if that relocatable dwelling unit
9 [MOBILE HOME,
10 MANUFACTURED HOME],
11 accessory building, or its addition
12 being placed meets building code,
13 NFPA (National Fire Protection Act)
14 501A and HUD #24 CFR 3280
15 standards.

16
17 (2) The requirements of sections
18 21.06.030C.2., Projections into
19 Required Setbacks, and 21.05.070,
20 Accessory Uses and Structures,
21 shall not apply to RDU[MH]Cs. All
22 relocatable dwelling units[MOBILE
23 HOMES, MANUFACTURED
24 HOMES], and accessory structures
25 shall be placed at least five feet
26 from the front space line. Steps
27 shall not be considered in
28 determining the separations
29 required by this subsection.
30

31 (D) Access.
32 Each relocatable dwelling unit[MOBILE
33 HOME OR MANUFACTURED HOME]
34 space shall have direct success to an
35 internal street. Direct access to exterior
36 public streets is prohibited.
37

38 vii. Streets and Drainage Facilities.
39 All streets within an RDU[MH]C shall comply with
40 the following standards:
41 *** **

42 viii. Water and Sewage Systems.
43 All dwelling units[HOMES] in RDU[MH]Cs shall
44 be connected to water and sewage systems
45 approved by the appropriate governmental body
46 before they may be occupied.
47

48 ix. Landscaping.
49 *** **

(B) All areas not devoted to relocatable dwelling unit[MOBILE HOME OR MANUFACTURED HOME] spaces, structures, drives, walks, off-street parking facilities, or other required landscaping shall be planted with site enhancement landscaping.

x. Additions to relocatable dwelling units[MOBILE HOMES OR MANUFACTURED HOMES]; Accessory Buildings.

(A) Generally.

All additions and accessory buildings shall be subject to the spacing and setback requirements for relocatable dwelling units[MOBILE HOMES AND MANUFACTURED HOMES]. Any addition or accessory building shall be constructed in accordance with building safety code regulations pertaining to temporary structures, provided that additions will not be required to have a permanent foundation.

(B) Height.

The height of accessory buildings is limited to that of the underlying zoning district. In the case of districts where the height is unrestricted, the maximum height of accessory structures shall be 12 feet. The height of additions to relocatable [MOBILE] dwelling units[MOBILE HOMES OR MANUFACTURED HOMES] is limited to that of the underlying zoning district. The use of any area created above the original roof line of the relocatable dwelling unit[MOBILE HOME] or manufactured home as living space is prohibited.

(C) Exits.

The number of exterior exits from additions shall be equal to or greater than the number of exits leading from the relocatable dwelling unit[MOBILE HOME OR MANUFACTURED HOME] to the addition. When two exterior exits are required from additions, they shall be

placed a distance apart equal to one-fifth of the total perimeter of the addition.

*** *** ***

- xiii. Campers and Travel Trailers. Occupied campers and travel trailers are not subject to paragraphs 8.b.vi., Relocatable Dwelling Unit[MOBILE HOME OR MANUFACTURED HOME] Spaces, and 8.b.viii., Water and Sewage Systems, of this subsection. Any permitted spaces intended for occupied campers and travel trailers shall be placed in an area segregated from permanent relocatable dwelling unit[MOBILE HOME OR MANUFACTURED HOME] spaces. Any area within an RDU[MH]C that is occupied by campers and travel trailers shall be served by a service building containing public toilet facilities and water supply.

*** *** ***

- xv. Convenience Establishments in RDU[MH]Cs. Convenience establishments of a commercial nature, including stores, coin-operated laundry, beauty shops and barbershops, may be permitted in RDU[MH]Cs subject to the following restrictions. Such establishments and the parking lot primarily related to their operations shall not occupy more than ten percent of the area of the community, shall be subordinate to the residential use and character of the park, shall be located, designed and intended to serve frequent trade or service needs of persons residing in the community, and shall present no visible evidence of their commercial character from any portion of any district outside the community. Such convenience areas shall be considered accessory uses to the principal use of relocatable dwelling units[MOBILE HOMES OR MANUFACTURED HOMES], may be permitted without a zoning change, and shall be discontinued if the RDU[MH]C is discontinued.

- xvi. Sites in Flood Hazard Area. The following requirements shall apply to all RDU[MH]Cs, any portion of which are within a flood hazard area:

- (A) Over-the-top ties shall be provided at each of the four corners of the relocatable dwelling unit[MOBILE HOME OR MANUFACTURED HOME] and two ties per side at intermediate locations.

1 Relocatable dwelling units[MOBILE
2 HOMES] more than 50 feet long shall
3 require one additional tie per side.
4

5 (B) Frame ties shall be provided at each
6 corner of the frame, and five ties per side
7 at intermediate points. Relocatable
8 dwelling units[MOBILE HOMES OR
9 MANUFACTURED HOMES] more than 50
10 feet long shall require four additional ties
11 per side.
12

13 (C) All components of the anchorage system
14 shall be capable of carrying a force of
15 4,800 pounds.
16

17 (D) Any additions to the relocatable dwelling
18 unit[MOBILE HOME OR
19 MANUFACTURED HOME] shall be
20 similarly anchored.
21

22 (E) All applications for a conditional use for an
23 RDU[MH]C shall include an evacuation
24 plan indicating alternate vehicular access
25 and escape routes during times of
26 flooding.
27

28 xvii. Sites in Floodplain. No relocatable dwelling
29 units[MOBILE HOMES OR MANUFACTURED
30 HOMES] shall be placed within the regulatory
31 floodplain, except that RDU[MH]Cs existing
32 before September 25, 1979, shall be permitted to
33 place relocatable[MOBILE] dwelling
34 units[HOMES OR MANUFACTURED HOMES]
35 within existing unit spaces.
36

37 xviii. Nonconforming RDU[MH]Cs.
38

39 (A) Those RDU[MH]Cs situated within the
40 boundaries of the former City of
41 Anchorage which existed prior to August
42 30, 1977, are not subject to paragraphs
43 8.b.vi., Relocatable dwelling unit[MOBILE
44 HOME OR MANUFACTURED HOME]
45 Spaces, and 8.b.vii., Streets . Drainage
46 Facilities, of this subsection, provided that
47 such communities meet the standards set
48 forth in the former City of Anchorage

Municipal Code sections 6.60.010 through 6.60.110.

(B) Those RDU[MH]Cs situated in any area of the municipality other than that described in paragraph i. above, which existed prior to 1966, are not subject to the requirements of paragraphs 8.b.vi., Relocatable dwelling unit[MOBILE HOME OR MANUFACTURED HOME] Spaces, 8.b.vii., Streets and Drainage Facilities, and 8.b.x., Additions to Mobile Dwelling Units[HOMES OR MANUFACTURED HOMES]; Accessory Buildings, of this subsection, within the area and to the extent that it was constructed, operated or maintained prior to that date.

(C) Any RDU[MH]C exempt from certain requirements of this subsection 21.05.030A.8., Relocatable Dwelling Unit[MANUFACTURED HOME COMMUNITY], as provided in paragraphs xviii.(A) and (B) above, shall conform to all provisions of this subsection 21.05.030A.8. within any area first constructed, operated, or maintained after the specified date or within any area that is substantially altered, remodeled, reconstructed, or rebuilt after that date.

*** *** ***

(AO 2012-124(S), 2-26-13; AO 2013-117, 12-3-13; AO 2014-58, 5-20-14; AO 2015-133(S), 2-23-16; AO 2017-160, 12-19-17; AO 2023-103(S), 12-18-23; AO 2023-87(S-1), 6-25-24)

Section 5. Anchorage Municipal Code section 21.05.050, Use Regulations, Commercial Uses: Definitions and Use-Specific Standards, is hereby amended to read as follows (*the remainder of the section is not affected and therefore not set out*):

21.05.050 COMMERCIAL USES: DEFINITIONS AND USE-SPECIFIC STANDARDS

*** *** ***

I. Vehicles and Equipment.

*** *** ***

5. Vehicle-Large, Sales and Rental.

a. Definition.

An establishment engaged in the display, sale, leasing, or rental of new or used motor vehicles, and boats less

than 30 feet in length and/or less than 12,000 lbs.
Vehicles include, but are not limited to, automobiles,
light trucks, vans, trailers, recreational vehicles, and
relocatable dwelling units[MOBILE HOMES].

(AO 2012-124(S), 2-26-13; AO 2013-117, 12-3-13; AO 2014-133, 11-5-14;
AO 2015-82, 7-28-15; AO 2023- 77, 7-25-2023; AO 2024-24, 4-23-24; AO
2025-3, 2-11-25; AO 2025-36, 4-16-25)

Section 6. Anchorage Municipal Code section 21.05.070, Use Regulations,
Accessory Uses and Structures, is hereby amended to read as follows (*the
remainder of the section is not affected and therefore not set out*):

21.05.070 ACCESSORY USES AND STRUCTURES

C. Table of Accessory Uses

TABLE 21.05-3: TABLE OF ACCESSORY USES – RESIDENTIAL, COMMERCIAL, INDUSTRIAL, AND OTHER DISTRICTS																													
P = Permitted							S = Administrative Site Plan Review										C = Conditional Use Review												
	RESIDENTIAL															COMMERCIAL					INDUST.			OTHER					
Accessory Uses																													
	R-1	R-1A	R-2A	R-2D	R-2M	R-3	R-3A	R-4	R-4A	R-5	R-6	R-7	R-8	R-9	R-10	B-1A	B-1B	B-3	RO	MC	I-1	I-2	MI	AF	DR	PR	PLI	W	Definitions and Use-Specific Standards
***	***	***																											
Intermodal shipping container (other than for residential use)	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	21.05.070D.12.
***	***	***																											

**D. Definitions and Use-Specific Standards for Allowed Accessory
Uses and Structures**

3. Bed and Breakfast

b. Use-Specific Standards.

i. General Standards.

(A) Bed and breakfast establishments are
allowed only in attached or detached
single-family and two-family dwellings, not
including relocatable dwelling
units[MOBILE HOMES].

12. Intermodal Shipping Container (Connex Unit) as Storage.

*** *** ***

b. Use-Specific Standards.

Except when used as dwelling unit, t[T]he use of a connex unit is allowed in all zoning districts subject to the following:

*** *** ***

- iii. In residential districts, connex units used for non-residential use are only permitted on lots equal to or greater than 40,000 square feet. Except as restricted in b.vii. below, connex units existing as of January 1, 2014 on any size lot may continue as long as the screening requirements of b.i. above and the number limitations of b.iv. below are met within one year of January 1, 2014, in which case such connex unit(s) shall be deemed conforming. Failure to comply with this provision shall not result in a legal nonconformity, but rather shall result in an illegal structure.

*** *** ***

E. Prohibited Accessory Uses and Structures.

*** *** ***

4. Use of Relocatable Dwelling Unit[MOBILE HOME], Recreational Vehicle, or Travel Trailer as Residence.

Except as allowed by 21.05.080B.3.d., in all zoning districts, [MOBILE HOMES,] recreational vehicles[,] and travel trailers may not be used as an accessory use for a permanent or temporary residence. However, an RV or travel trailer may be used as visitor accommodation for not more than 90 days in any calendar year. Relocatable dwelling units may be used as an accessory dwelling unit only if placed on a permanent foundation.

(AO 2012-124(S), 2-26-13; AO 2013-117, 12-3-13; AO 2015-131, 1-12-15; AO 2015-142(S-1), 6-21-16; AO 2016-3(S), 2-23-16; AO 2016-136, 11-15-16; AO 2017-10, 1-24-17; AO 2017-160, 12-19-17; AO 2017-176, 1-9-18, AO 2018-43(S); 6-12-18; AO 2020-38, 4-28-20; AO 2021-26, 3-9-21; AO 2021-89(S), 2-15-22; AO 2022-107, 2-7-23; AO 2023-77, 7-25-23; AO 2024-24, 4-22-2024; AO 2025-72(S)AA, 6-24-25)

Section 7. Anchorage Municipal Code section 21.05.080, Use Regulations, Temporary Uses and Structures, is hereby amended to read as follows (*the remainder of the section is not affected and therefore not set out*):

21.05.080 TEMPORARY USES AND STRUCTURES

*** *** ***

B. General Temporary Use Standards.

*** *** ***

3. Other Uses and Structures Allowed.

The following temporary uses and structures shall be allowed in any zoning district or as specified below, in accordance with the standards of this section.

- *** *** ***
- d. Temporary Living in a Relocatable Dwelling Unit [MOBILE HOME], Motor Home, or Other Recreational Vehicle.
- Notwithstanding title 23, one relocatable dwelling unit[MOBILE HOME], motor home, or other recreational vehicle with a fully operable self-contained sanitation system may be used on a lot in the R-5, R-6, R-7, R-8, R-9, R-10, and TA districts as temporary living quarters for not more than 18 months while a permanent dwelling is being constructed or repaired, if the following requirements are met:

*** *** ***

(AO 2012-124(S), 2-26-13; AO 2013-117, 12-3-13; AO 2024-24, 4-23-24)

Section 8. Anchorage Municipal Code section 21.06.020, Dimensional Standards, Dimensional Standards Tables, is hereby amended to read as follows *(the remainder of the section is not affected and therefore not set out)*:

21.06.020 DIMENSIONAL STANDARDS TABLES

A. Table of Dimensional Standards: Residential Districts

TABLE 21.06-1: TABLE OF DIMENSIONAL STANDARDS - RESIDENTIAL DISTRICTS								
<i>(Additional standards may apply. See district-specific standards in chapter 21.04 and use-specific standards in chapter 21.05.)</i>								
Use	Minimum lot dimensions ¹		Max lot coverage (%) ⁷	Minimum Setback Requirements (ft)			Max number of principal structures per lot or tract ²	Maximum height of structures (ft)
	Area (sq ft)	Width (ft)		Front	Side	Rear		
*** *** ***								
R-5: Low-Density Residential District								
Dwelling, single-family, or one <u>relocatable [MOBILE] dwelling unit</u> [HOME]	7,000	50	30	20	5	10	1	Principal: 30 Accessory garages/ carports: 25 Other accessory: 12
*** *** ***								

(AO 2012-124(S), 2-26-13; AO 2013-117, 12-3-13; AO 2015-100, 10-13-15; AO 2016-71, 6-21-16; AO 2017-160, 12-19-17; AO 2017-176, 1-9-18; AO 2018-43(S), 6-12-18; AO 2019-11, 2-12-19; AO 2018-58, 5-7-19; AO 2020-38, 5-28-20; AO 2022-36, 4-26-22; AO 2023-77, 7-25-23; AO 2023-42, 8-22-23; AO 2023-103(S), 12-18-23; AO 2023-87(S-1), 6-25-24; AO 2024-102, 1-7-25; AO 2025-33AA Corrected, 4-16-25; AO 2025-48, 4-22-25)

Section 9. Anchorage Municipal Code section 21.07.020, Development and Design Standards, Natural Resource Protection, is hereby amended to read as follows (*the remainder of the section is not affected and therefore not set out*):

21.07.020 NATURAL RESOURCE PROTECTION

*** *** ***

E. Flood Hazard Area Regulations.

*** *** ***

5. Regulations Applicable to Flood Hazard Area.

*** *** ***

- c. Standards for Issuance of Building or Land Use Permit. No building permits, encroachment permits, manufactured home permits, relocatable dwelling unit permits, or other land use permits shall be issued for any development activity within the flood hazard area unless the plans show that, in addition to compliance with all other ordinances, regulations and permit requirements, the development shall meet the following requirements:

*** *** ***

7. Construction Requirements.

- a. Generally.

All new construction and substantial improvements in areas designated on the flood insurance rate map as zones A, A1-30, AE, and AH shall meet the following conditions:

*** *** ***

- v. For new relocatable dwelling unit communities or expansions to existing relocatable dwelling unit communities[MANUFACTURED HOME PARKS AND MANUFACTURED HOME SUBDIVISIONS]; for expansions to existing relocatable dwelling unit[MANUFACTURED HOME] parks and manufactured home subdivisions; for existing manufactured home parks and manufactured home subdivisions where the repair, reconstruction or improvement of the streets, utilities and pads equals or exceeds 50 percent of value of the streets, utilities and pads before the repair, reconstruction or improvement has commenced; and for relocatable dwelling units[MANUFACTURED HOMES] not placed in a relocatable dwelling unit community[MANUFACTURED HOME PARK OR MANUFACTURED HOME SUBDIVISION], require that the repair, and on all property not within a relocatable dwelling unit community [MANUFACTURED HOME PARK OR SUBDIVISION] stands or lots are elevated on compacted fill or on pilings so that:

- (A) The lowest floor of each relocatable dwelling unit[MANUFACTURED HOME] must be at least one foot above the base flood level.
- (B) Adequate surface drainage and access for a hauler must be provided.
- (C) For relocatable dwelling units [MANUFACTURED HOMES] placed on pilings, pilings must be stable and no more than ten feet apart and reinforced if more than six feet above the ground level.
- (D) Lots must be large enough to permit steps.
- vi. All relocatable dwelling units[MANUFACTURED HOMES] to be placed or substantially improved shall be elevated on a permanent foundation such that the lowest floor of the relocatable dwelling unit[MANUFACTURED HOME] is at least one foot above the base flood elevation, and be securely anchored to an adequately anchored foundation system.
- vii. All relocatable dwelling units[MANUFACTURED HOMES] must likewise be anchored to prevent flotation, collapse or lateral movement, and shall be installed using methods and practices that minimize flood damage. Anchoring methods may include but are not limited to use of over-the-top or frame ties to ground anchors.

*** *** ***

(AO 2012-124(S), 2-26-13; AO 2013-117, 12-3-13; AO 2016-34(S), 4-12-16; AO 2017-11, 2-14-17; AO 2018-67(S-1), 10-9-18; AO 2023-77, 7-25-23)

Section 10. Anchorage Municipal Code section 21.10.020, Chugiak-Eagle River, Application of Chapter 21.10, is hereby amended to read as follows (*the remainder of the section is not affected and therefore not set out*):

21.10.020 APPLICATION OF CHAPTER 21.10

*** *** ***

F. Definitions.

1. When the terms "Mobile Home" or "Manufactured Home" exist in this chapter 21.10, they shall be considered the same as Relocatable Dwelling Units in the other chapters of Title 21.

(AO 2012-124(S), 2-26-13; AO 2013-117, 12-3-13; AO 2020-38, 4-28-20)

Section 11. Anchorage Municipal Code section 21.11.050, Downtown, Use Regulations, is hereby amended to read as follows (*the remainder of the section is not affected and therefore not set out*):

*** *** ***

21.11.050 USE REGULATIONS

*** *** ***

A. Table of Allowed Uses

TABLE 21.11-2: TABLE OF ALLOWED USES — DOWNTOWN DISTRICTS P = Permitted Use L = Permitted with Limitations S = Administrative Site Plan Review C = Conditional Use M = Major Site Plan Review T = Special Land Use Permit for Marijuana A blank cell means the use is prohibited.					
Use Category	Use Type	B-2A	B-2B	B-2C	Definitions and Use-Specific Standards
RESIDENTIAL USES					
Household Living	Dwelling, mixed-use	P	P	P	21.05.030A.1.
***	***	***			
	Relocatable dwelling[.] unit[MOBILE HOME]				21.05.030A.7.
	Relocatable dwelling unit[MANUFACTURED HOME] community				21.05.030A.8.
Group Living	Assisted living facility (3—8 residents)	P	P	P	21.05.030B.1.
***	***	***			

(AO 2020-38, 4-28-20; AO 2023-43, 4-25-23; AO 2023-77, 7-25-23; AO 2023-120, 12-5-23)

Section 12. Anchorage Municipal Code section 21.13.020, Nonconformities, Single- and Two-Family Structures and Mobile Homes, is hereby amended to read as follows (*the remainder of the section is not affected and therefore not set out*):

21.13.020 SINGLE- AND TWO-FAMILY STRUCTURES AND RELOCATABLE DWELLING UNITS[MOBILE HOMES]

*** *** ***

B. Relocatable Dwelling Units[MOBILE HOMES].

1. Lawfully erected nonconforming relocatable dwelling units[MOBILE HOMES] may be repaired or replaced, as long as the nonconformity is not increased.
2. Lawfully erected nonconforming relocatable dwelling units[MOBILE HOMES] on individual lots may be moved within the lot in compliance with setback regulations.
3. Relocatable dwelling units[MOBILE HOMES] in nonconforming relocatable[MOBILE] dwelling unit[MANUFACTURED HOME] communities may be repaired or replaced, in compliance with setback regulations.

(AO 2012-124(S), 2-26-13)

Section 13. Anchorage Municipal Code section 21.15.040, Rules of Construction and Definitions, Residential Uses: Definitions and Use-Specific Standards, is hereby amended to read as follows (*the remainder of the section is not affected and therefore not set out*):

21.15.040 RESIDENTIAL USES: DEFINITIONS AND USE-SPECIFIC STANDARDS

*** **

Reinforcement

*** **

Relocatable Dwelling Unit

Any manufactured home, mobile home, tiny home, or other type of small dwelling that can be moved and certified as safe for permanent occupancy by either HUD or the Building Official.

Relocation (as used in section 21.07.050, Utility distribution facilities)

*** **

(AO 2012-124(S), 2-26-13; AO 2013-117, 12-3-13; AO 2014-132, 11-5-14; AO 2015-82, 7-28-15; AO 2015-100, 10-13-15; AO 2015-138, 1-12-16; AO 2015-133(S), 2-23-16; AO 2015-142(S-1), 6-21-16; AO 2016-3(S), 2-23-16; AO 2016-144(S), 12-20-16; AO 2017-55, 4-11-17; AO 2017-75, 5-9-2017; AO 2018- 12, 2-27-18; AO 2018-67(S-1), 10-9-18; AO 2018-92, 10-23-18; AO 2019-132, 12-2-19; AO 2020-38, 4- 28-20; AO 2021-89(S), 2-15-22; AO 2022-36, 4-26-22; AO 2022-80(S), 11-22-22; AO 2023-120, 12-5-23; AO 2025-38(2), 4-22-25)

Section 14. This ordinance shall be effective immediately upon passage and approval by the Assembly.

PASSED AND APPROVED by the Anchorage Assembly this _____ day of _____, 2025.

Chair of the Assembly

ATTEST:

Municipal Clerk

(Planning and Zoning Commission Case No. 2025-0045)



MUNICIPALITY OF ANCHORAGE # 10.G.2.

Assembly Memorandum

AM No. 734-2025

Meeting Date: October 7, 2025

FROM: MAYOR

SUBJECT: AN ORDINANCE AMENDING ANCHORAGE MUNICIPAL CODE CHAPTERS 21.03, 21.04, 21.05, 21.06, 21.07, 21.10, 21.11, 21.13, and 21.15 TO ALLOW MORE FLEXIBILITY FOR SMALL FORMS OF HOUSING AND RELOCATABLE DWELLING UNITS IN MANUFACTURED HOME PARKS AND ALL RESIDENTIAL ZONES.

OVERVIEW

At the request of the Administration and after additional consultation with the Development Services Department, there have been two substantial changes to this proposed ordinance since the Planning and Zoning Commission reviewed it on June 9, 2025.

1. The primary term for mobile dwelling units has been renamed to "relocatable dwelling units." When heard at the Planning and Zoning Commission on June 9, this proposed ordinance referred to "mobile dwelling units."
2. The original ordinance reviewed by the Planning and Zoning Commission allowed mobile dwelling units (now relocatable dwelling units) under zoning code to be used as Accessory Dwelling Units (ADUs) without a foundation. The version provided with this memorandum changes this to require relocatable dwelling units used as ADUs to have a foundation. This is due to the specifics of building code requiring ADUs to have a foundation in case something happens to the original primary structure and the ADU becomes the main structure on the lot. It is possible to allow dwelling units without foundations on regular residential lots, but it would require a different category of regulation to meet building code requirements.

There is one additional less-substantial change in response to feedback from the Alaska Manufactured Home Owners and Renters Association to add a line that states that "*Relocatable Dwelling Unit Community owners shall ensure that private infrastructure systems can adequately and safely serve all units within that RDU community.*"

BACKGROUND

- The *Manufactured Housing Communities, Assessment and Feasibility Study*, commissioned by the Planning Department and completed in 2024, indicated that manufactured home communities (MHCs) are no longer a viable option in Anchorage due to limitations on the land that can be developed for this use, infrastructure costs, competition with other housing at similar price points, and sourcing and shipping constraints.
- This ordinance would make it easier to repair or replace homes in existing manufactured housing parks.
- There are many small forms of housing that could meet Anchorage's housing needs but don't fit into existing regulations. This ordinance provides a few small but significant simplifications to allow more innovation and creativity for small forms of housing that can be certified as safe for habitation by the MOA Development Services Department.
- Existing Title 21 has potentially confusing terminology about "mobile homes" versus "manufactured" homes, sometimes using each to describe the same type of housing. This ordinance redefines any moveable form of housing as a "relocatable dwelling unit."
- Staff updated the original recommendations for this proposal after receiving comments calling for additional flexibility during agency review.

POLICY SUPPORT

- The *Anchorage 2020—Anchorage Bowl Comprehensive Plan* and the *Anchorage 2040 Land Use Plan* both mention Manufactured Housing as a priority for housing in Anchorage. (See the Anchorage 2020 strategy "Mobile Home Parks" and the Anchorage 2040 strategy #9 "Infill Housing Development regulations.")
- The Mayor's 10,000 Homes in 10 Years Strategy calls for legalizing smaller, cheaper, and innovative housing types like manufactured, mobile, modular, and even 3D-printed homes.
- The Mayor's 10,000 Homes in 10 Years Strategy calls for incentivizing construction and rehab and remediating neglect.

OVERVIEW OF CHANGES

This proposed ordinance includes the following additional changes recommended from comments during the agency review process:

- Allow any structure that can be certified as safe by the Development Services Department to be either a legal dwelling unit or a relocatable

dwelling unit with a permanent foundation in any of the zones where those uses are allowed.

- Simplify terms so that Title 21 no longer had references to “manufactured home” or “mobile home,” but rather only “relocatable dwelling unit” and other dwelling units on a foundation. A manufactured home if on a foundation and certified as safe by the Building Official will in the future just be called a dwelling unit.
- Allow relocatable dwelling units to be used as ADUs but require a foundation.
- Allowed the use of connex/shipping containers as dwelling units without the special design standards that still apply for when they are used for accessory storage. This means that a connex with a foundation is just a dwelling unit.
- Allow relocatable dwelling units on a permanent foundation in all residential zones where single-family homes are permitted.
- Allow greater density in Relocatable Dwelling Unit Communities (RDUC).
- Change RDUCs from a conditional use to an Administrative Site Plan Review use.
- Allow RDUs and RDUCs in the PLI zone, and exempt RDUCs in the PLI zone from the use-specific standards that apply to other RDUCs.

PLANNING AND ZONING COMMISSION DISCUSSION

The Planning and Zoning Commission discussed the expanded proposed ordinance at its June 9, 2025, meeting. Commissioners heard public comment on the item, additional comment from representatives of the Mayor's Office focused on housing and how this project could benefit efforts to reduce homelessness and then discussed the potential effects and opportunities of this change.

The Commission voted to recommend approval of the proposed ordinance with five in favor and two opposed.

The proposed ordinance has no private sector economic effects and local government effects are less than \$30,000; no summary of economic effects is required pursuant to AMC 2.30.053.

THE ADMINISTRATION RECOMMENDS APPROVAL.

1
2 Prepared by: Daniel Mckenna-Foster, Long-Range Planning Manager,
3 Planning Department
4 Approved by: Mélisa R. K. Babb, Planning Director
5 Concur: Lance Wilber, PDPW Director
6 Concur: Eva Gardner, Municipal Attorney
7 Concur: Ona R. Brause, OMB Director
8 Concur: Philippe D. Brice, CFO
9 Concur: William D. Falsey, Chief Administrative Officer
10 Concur: Rebecca A. Windt Pearson, Municipal Manager
11 Respectfully submitted: Suzanne LaFrance, Mayor
12
13 Attachments: Exhibit A, PZC Resolution No. 2025-017
14 Exhibit B, PZC Case No. 2025-0045 Staff Packet
15
16 (Planning and Zoning Commission Case 2025-0045)

REQUEST FOR PROPOSAL (RFP)

GIRDWOOD HOUSING ACTION and IMPLEMENTATION PLAN

DRAFT- FOR DISCUSSION AND DELIBERATION PURPOSES ONLY

Introduction

GENERAL INFORMATION

The Municipality of Anchorage, Girdwood Valley Service Area is soliciting proposals from qualified consultants to provide professional services for the preparation of a **Girdwood Housing Action and Implementation Plan** (“Plan”) “that takes a comprehensive look at developing sustainable housing” in Girdwood. (2025 GCP Goal H.3.1). The Municipality will select a firm or firms with demonstrated professional expertise and experience in development of strategies, analysis of financing sources, and feasibility of specific housing projects all intended to serve as a reference resource for the creation/expansion of workforce housing in Glacier Valley.

The Municipality will engage the contractor and will be responsible for contract administration and supervision. Preparation of the plan will be coordinated by the Municipality and will include a range of stakeholders potentially including the Girdwood Housing and Economic Committee, the Girdwood Land Use Committee, the Girdwood Board of Supervisors, Girdwood employers, local building contractors, the Municipality of Anchorage Heritage Land Bank, CY Investments (developer of Holtan Hills) and Pomeroy Lodging (owner of Alyeska Resort).

The result of the project will be a public hearing draft of the Girdwood Housing Action and Implementation Plan that will be submitted for formal review and approval by the Girdwood Board of Supervisors. The Girdwood Housing Action and Implementation Plan is intended to be a step towards “develop[ing] additional organizational capacity for housing development in Girdwood” (2025 GCP Goal H3). Such increased capacity will be important to fulfill the community’s desire to develop workforce housing and increase the number of housing units used as a primary residence in the Girdwood Valley Service Area as expressed in the 2025 Girdwood Comprehensive Plan. **The final outcome of this process will be an approved Girdwood Housing Action and Implementation Plan that will be an appendix to the Girdwood Comprehensive Plan.**

Background

The 2025 Girdwood Comprehensive Plan (“GCP”) discusses the lack of affordable housing for the Girdwood work force, the impact of short term rental housing on housing availability for the Girdwood work force, the relatively small proportion of existing housing units used as primary residences and immediate and future needs for housing through 2035. (GCP pp.2-41 through 2-55). The GCP shows an immediate need for 75 units of work force housing and a future need for 242 new housing units. The GCP contains a number of general goals including:

- H1- Maximize use of existing housing inventory
- H2- Encourage broad range of new housing development
- H3- Develop organizational capacity for housing

The Girdwood Valley Service Area enabling ordinance was amended in 202_ to add housing and economic development as specific services authorized to be provided within service area boundaries. After this expansion the Girdwood Board of Supervisors (“GBOS”) created the Girdwood Housing and Economic Committee (“GHEC”). The GHEC has assembled a detailed compilation of housing data and potential housing development opportunities and strategies. These are contained in a document titled “Program Matrix” which is available at _____. The GHEC adopted a Housing Implementation Plan in November of 2024 and has discussed but not taken formal action on two related plans titled Housing Action Plan for Girdwood and Girdwood Housing Action Plan. At a work session in September 2025 the GHEC approved using the Housing Goals portion of the GCP as the framework for a more detailed action/implementation plan. The previous work done by GHEC and previous public engagement in connection with the adoption of the GCP informs the proposed scope of work.

**INSERT STANDARD LANGUAGE REGARDING PREP COSTS/QUESTIONS/RULES
GOVERNING COMPETITION FROM SECTIONS 1 AND 2 OF PARKS AND REC MASTER
PLAN RFP**

3. Scope of Work

3.1 Narrative- Work on the Girdwood Housing Action and Implementation Plan (“the Plan”) will take place in 2025 and 2026, beginning with contractor engagement with the GHEC and working through Plan development and final approval by the Girdwood Board of Supervisors (“GBOS”). It is anticipated that the contract will be negotiated and a Notice to Proceed will be issued by January 2026.

The Scope of Work outlined in this RFP is intended to provide flexibility to Contractors to propose the most appropriate means of completing this project in the most efficient, timely, and cost-effective manner. The primary tasks anticipated to complete the Plan are described below. The selected Contractor will be expected to work closely and regularly with the GHEC throughout the project, to ensure successful completion of the scope of work.

Initial project tasks include review of the GCP, the GHEC Program Matrix, the GHEC Housing Implementation Plan and the drafts of the Housing Action Plan for Girdwood and Girdwood Housing Action Plan followed by a kickoff meeting with the GHEC.

3.2 Tasks

3.2.1 Develop Plan Framework/Finalize Scope - Work with the GHEC and GBOS to:

Task 1:- identify the specific components of the GCP Housing Goals, GHEC Program Matrix, GHEC Housing Implementation Plan and draft Housing Action Plans that have been substantially completed.

Task 2- identify which of the remaining components of the GHEC Program Matrix, GHEC Housing Implementation Plan and draft Housing Action Plans can be analyzed and included in the Plan within the limits of the Project Budget.

Task 3- determine what if any stakeholder interviews/meetings should be conducted in development of the Plan within the limits of the Project Budget. Potential interviews/meetings conducted by the Consultant include:

HLB- Meet with HLB to confirm level of HLB commitment to making land available to the community through management transfer or conveyance including a parcel at the intersection of Ruane Road and Alyeska Highway and a parcel adjacent to Karolius Ave.

CY Investments- Include CY Investments in joint meeting with HLB to explore timing of availability of two lots for development of workforce housing as envisioned in AO- _____ and options for accelerating transfer of ownership to MOA/HLB.

MOA Planning Department- Meet with MOA Planning Department to determine realistic timeline for completion of Chapter 9 rewrite assuming flat departmental budget

and existing work load and projects. In addition, determine if any zoning changes are required to facilitate Ruane/Alyeska proposed development and establish a potential timeline for such changes.

Girdwood Community Land Trust/Girdwood, Inc.- Meet with GCLT and GI to confirm interest and capacity in development of workforce housing. Identify additional capacity, if any, needed by GCLT and GI to successfully deliver and manage proposed Ruane/Alyeska project.

GVSA Staff- Meet with GVSA staff to determine existing capacity to manage an RV campground and/or administer STR to LTR incentive programs and develop management options for each .

Local Builders- Host/Coordinate a listening session to gauge developer interest in building workforce housing either in partnership with a local non-profit or as a stand alone project and learn what incentives increase developer interest to build workforce housing. Obtain information from builders about per square foot cost of new residential construction and if/how current zoning regulations increase cost.

Pomeroy Lodging- Meet with Pomeroy Lodging to confirm number of anticipated workforce housing units and non-workforce housing units to be constructed and probable timing of construction. Determine what incentives would increase Pomeroy interest in developing non-rental deed restricted workforce housing.

Short Term Rental Owners/Realtors/Property Managers- Host/Coordinate an STR listening session to gauge interest/willingness in conversion of STR units to long term rental units and what incentive level would be attractive for such conversion. Receive input on any objection to STR registration or regulation requirements.

Local Employers- Interview local employers to engage interest in partnering on workforce housing via voluntary contributions to workforce housing programs in return for employee preference to access programs. Identify options for employer participation as master lessor or owner of deed restricted property.

Assembly Members- meet with Girdwood representatives on the Assembly to understand support for STR registration and Girdwood specific STR regulations.

Task 4- Determine scope of Consultant review of housing strategies developed by other mountain resort/tourist communities within the limits of the Project Budget potentially including:

Whitefish, Montana

Breckenridge, Colorado

Task 5- Determine scope of Consultant review of STR regulation strategies developed by other communities within the limits of the Project Budget potentially including

Seward, Alaska

Soldotna, Alaska

Whitefish, Montana

Breckenridge, Colorado

Task 7 - Determine scope of Consultant responsibility for completion of work items listed in Task 3 – Analysis and Task 4- Financing.

Task 2: Objectives/Goals- Develop specific objectives for:

1. creation of workforce housing through new construction including a specific number of units and timelines based on need identified in the GCP and taking into consideration the planned Holton Hills and Pomeroy developments, anticipated time to secure funding and typical time for project development.
2. target for mix between short term rental housing, primary residence housing and owner-occupied housing.
3. number of units converted from short term to long term rentals.
4. Consideration of STR registration and regulation program either specific to the GVSA or as a component of pending municipal ordinance.
5. Rewrite of Chapter 9 of Title 21.

Task 3: Analysis

The following elements are to be included in the Plan unless modified or eliminated during development of the Framework in Task 1. Additional analysis may be required as deemed

necessary to successfully complete the Plan. The analysis focuses on the following potential tools to develop workforce housing:

1. New construction

Ruane

Holton Hills

2. Campground development
3. Rental Assistance
4. Conversion of Short Term Rentals to Long Term Rentals
5. STR Registration and regulation
6. Property Tax Incentives

Task 1- Cost Analysis- New construction/campground. Provide a rough order of magnitude cost estimate of the following potential housing actions:

Construction of Phase 1 of the Ruane/Alyeska housing project

Development of an RV campground adjacent to Karolius

Construction of single family and multifamily housing on the 2 lots anticipated to be deeded through MOA to a local non-profit as set forth in AO-____.

Task 2- Rental Assistance Programs- identify and analyze “gap” between typical workforce wages and existing rents (possibly using Creekside rental rates as lower typical rent) for long term rental housing in Girdwood using federal baseline for “affordable housing” of 30% of gross pay for rent and utilities. Based on this analysis develop estimate of rental assistance needed per worker to meet affordable housing criteria under current rental market conditions and hourly wage assumptions.

Task 3- STR to Long Term Rental Conversion Incentive-

1. identify and analyze the “gap” between STR revenue and long term rental revenue for a typical ADU used as an STR. Based on this analysis develop estimate of amount of incentive needed per ADU to provide a “no cost” result for property owner who converts to a long term rental. Discuss whether this strategy has been successful in other communities.

2. Identify potential property tax incentives to encourage use of ADU's for long term rental units. Determine what changes to state law would be required. Identify how such an incentive program would be managed. Discuss whether such tax incentives have been successful in other communities.

Task 4- Financing Options - Identify potential sources of housing project/program funding and Girdwood eligibility/ability to create or access a funding source including:

Service Area property taxes- estimate the potential increase in the existing property tax base resulting from current or planned construction of housing over the next ten years and the amount of property tax revenue that would result based on the 2025 mill rate.

Service area bed tax- estimate potential revenue from bed tax assuming proposed increase to bed tax is adopted and Girdwood receives proportion of this revenue.

Service area excise tax- estimate potential revenue from an excise tax on ski tickets using the "surcharge" on Anchorage Performing Arts Center tickets as an example of a similar program. Analyze process for creation of excise tax specific to ski tickets purchased from Hillside, Alyeska and Arctic Valley or specific to ski tickets purchased from Alyeska Resort.

Service Area housing specific tax- estimate potential revenue from a Girdwood specific "add on" tax patterned after the Anchorage Downtown special tax district used to fund community service patrols (among other things). Discuss process for adoption.

Housing Trust Fund- analyze ability of GVSA to create a dedicated Housing Trust Fund and deposit revenue into fund during annual budget process and retain revenue in the Trust Fund at the end of each annual budget cycle.

Development Impact Fee- analyze potential revenue that would result from assessment on new building permits with fees collected by Anchorage and remitted to GVSA.

AHFC Funding- Analyze potential for service area or local non-profit partnership with the Alaska Housing Finance Corporation (AHFC) to access GOAL

program grants, Low-Income Housing Tax Credits, and HOME funds for constructing or rehabilitating affordable rental units, Housing Choice Vouchers and Rural Professional Housing Grants(for teachers, law enforcement and health professionals).

AIDEA financing- identify whether AIDEA has existing housing programs for which Girdwood projects could be eligible.

Charitable funding- identify existing foundations/non-profits (both local and national) that assist in creation of workforce housing. Include analysis of potential contributions from local employers based on stakeholder interviews.

Federal Housing programs- identify whether Girdwood would be eligible to apply for federal funding for local workforce housing projects including Community Development Block Grants and USDA Rural Development programs.

Low Income Housing Tax Credits- identify existing LITHC programs similar to program used to develop Creekside apartments and explain how they work. Evaluate likelihood and avenue for success for Girdwood based entity to qualify and potential partners.

Task 5- Regulatory Options

Task 5.1- STR Regulation- Based on review of STR regulation strategies in other communities identify at least 3 options for regulation of STR's within the Girdwood Valley Service Area in addition to the proposed registration requirement previously advanced by GHEC.

Task 5.2- Zoning Changes- identify potential increase in number of housing units from implementation of changes to existing density, lot size, and areas where multi-family units are allowed as referenced in the GCP. Of the various items mentioned in the GCP identify which changes could be expected to have the most impact. Discuss timeline for Chapter 9 rewrite. Identify at least 3 interim fixes to Chapter 9 that could result in increase in housing units while waiting for Chapter 9 rewrite.

Task 5.3- Builder Incentives- Identify options for incentives tied to new construction that includes workforce housing and inclusionary zoning regulations requiring future subdivisions or PUD's to have minimum number of deed restricted units. Analyze potential impact of these incentives on creation of workforce housing in Girdwood especially with regard to remaining HLB property potentially available

for private development. Identify potential state law incentives including state authorized property tax exemption or corporate tax credits.

Task 5.4- Commercial Development- identify potential regulation requiring future commercial developments to provide for or contribute to a specified number of workforce housing units based on number of added employees. Estimate possible number of additional units such a requirement could generate.

Task 5.5- Subdivision Covenants- analyze options for enforcement of covenants limiting STR's within proposed Pomeroy and Holton Hills developments.

Task 6- Deed Restrictions. Identify types of deed restrictions potentially applicable to development and management of workforce housing. These include Income eligibility, Local employment requirements, initial pricing, resale pricing, and appreciation limits. Include analysis of any limitations on deed restrictions under Alaska law.

Task 7- Management Project Delivery Options

Task 7.1- Karolius RV Campground- analyze options for development and management of an RV Campground by:

GVSA Parks and Recreation- including whether employee or campground host could manage the campground

Private entity via management contract using USFS/NPS/Alaska State Parks as a model

Task 7.2- Ruane Road/AlyeskaProject- GHEC has supported an initiative of the Girdwood Community Land Trust as a potential partner with a private builder and the MOA Heritage Land Bank for development and management of this Project. Analyze feasibility of this concept including whether similar models for project delivery have been used in other communities. Explain options for how such a collaboration would work including risks and responsibilities of each of the partners in the project. Discuss options for how workforce housing component of the project would be managed post construction including deed restrictions, mix between rental and owner occupied units and how rental units would be managed. Identify potential alternatives to this model of project delivery for development of this

particular property. Analyze if size of proposed project meets or exceeds projected need for housing referenced in the GCP.

Task 7.3- Discuss potential structure of a Girdwood Housing Task Force as an alternative to or as a supplement to the Girdwood Housing and Economic Committee for ongoing monitoring and efforts to develop workforce housing. Identify whether Pomeroy Lodging and HLB are willing to participate in such a task force.

Task 7.4- Provide explanation/model for enforcement of any new STR regulations. Include discussion of whether additional service area employee or contractor would be needed for enforcement, estimate costs of enforcement.

Task 7.5- Provide options for administration of an STR conversion program including whether additional service area staff would be required to administer program and provide rough order of magnitude estimate of cost of administration.

Task 8- Monitoring Metrics

Task 8.1- develop measures for quantifying workforce housing development with specific goals such as number of affordable units built and occupied by local workers and percentage of housing stock used as primary residences vs. short-term rentals.

Task 8.2- establish short term and long term goals for each metric identified .

Task 8.3- discuss and recommend options for continual collection and monitoring of housing data include discussion of

Sources of data

Entity collecting data (GHEC, Housing Task Force, contractor, GVSA staff)

Frequency of data collection and reporting

Task 9: Housing Action and Implementation Plan . Using findings and conclusions from Tasks 1 through 8, the Contractor will draft the components for the Girdwood Housing Action and Implementation Plan. The Plan will prioritize specific goals and objectives including a timeline for reaching goals. Plan components may be adjusted during plan development; however, at a minimum, they should include the following general information:

- Introduction
- History of the Development of the Plan
- Relevance of other planning documents
 - Existing Conditions: Summarize and cross reference the data identified in the GCP and Program Matrix . The contractor is to work primarily from customer supplied data and assume accuracy of such data.
- Analysis: As identified in Tasks 3-7
- Goals: Proposed goals for development of workforce housing/mix of primary and secondary homes/mix of renter/owner units as identified in Tasks 2 and 8.

Financing: Identify the most promising/achievable funding sources and timeline for securing financing from those analyzed in Task 4.

- Implementation Plan: This section will provide specific recommendations for the implementation of the Plan. It may be integrated into the various plan elements or provided as a separate chapter in the Plan. The implementation plan will include a timeline, planning level cost estimates, and a prioritized list of workforce housing initiatives. The plan should also identify potential funding sources prioritized by achievability as well as project partners.

Roles and Responsibilities: Identify what entities are responsible for each component of plan implementation including potential partners and who is the “lead” entity initiating implementation. Include timeline for “lead” to initiate component of plan implementation.

Capacity: Identify any additional capacity needed by any entity with a role or responsibility for plan implementation. (for example, grant writer needed to apply for funding assistance).

- Appendices: This section will include items not included in the plan but relevant to the plan and planning process. Potential examples include: meeting minutes, links to GHEC program matrix, public comments, etc.

The Contractor will provide a draft of the Plan for internal review by GHEC. After review of the Draft Plan is complete, the Contractor will present the Draft Plan to the Girdwood Land Use committee, the Girdwood Housing and Economic Committee and the Girdwood Board of Supervisors for additional feedback and resolution. The Contractor will make recommended revisions and prepare a Public Hearing Draft of the plan for review, consideration and adoption by the Girdwood Board of Supervisors. Additional reviews by other decision-making bodies may be scheduled.

3.4 Project Schedule The project will commence in early 2026 and should be completed by August 1 2026. The successful proposer selected for this RFP will be the Contractor for all phases of the project. Following are proposed major milestones for plan development subject to scheduling, internal review, and printing needs:

- January 2026 Notice to proceed to the successful proposer
- February 2026 Kick off meeting with GHEC
- February-April 2026 Stakeholder Meetings/Private Interviews /Review of other communities plans and STR regulations/review of financing options
- May 2026 Draft Girdwood Housing Action and Implementation Plan
- June-July 2026 GHEC Review, Land Use and Board of Supervisors Review
- August-September 2026 GBOS Adopts Plan

The selected Contractor shall present a schedule for performance of various elements of the scope of work, which fit into the above milestones in a timely manner. The selected Contractor must be available to attend work sessions associated with the development of this plan, as needed with GVSA staff, Girdwood public meetings, and other advisory entities as needed. Most of the public planning process took place during development of the GCP (community meetings, roundtables, charettes etc.) and will NOT be repeated during the development of this Plan.

3.5 Project Budget The total contract amount, including expenses, for this project is approximately \$__, __[**THERE IS \$117,000 AVAILABLE- HAS PART OF THIS ALREADY BEEN INFORMALLY DESIGNATED FOR CAMPGROUND FEASIBILITY STUDY AS A SEPARATE STUDY??? REGARDLESS ASSUME GHEC MAY WANT TO KEEP SOME OF THIS IN RESERVE. PREVIOUSLY GHEC WAS SENSITIVE TO COSTS OF THIS PLAN. PARK PLAN RESPONSES TO RFP SHOULD PROVIDE A GUIDE. SCOPE CAN BE REDUCED AFTER RESPONSES ARE RECEIVED TO LIMIT POTENTIAL FOR COST OVERRUNS.]**. Fee and payment schedule will be negotiated with the selected Contractor.

[insert list and links]

Issues and Concerns: To date the Anchorage Assembly has shown limited interest in regulation of Short Term Rentals beyond a registration requirement.

Opportunities and Constraints:

1. Limited ability of a service area within the Municipality of Anchorage to tax or regulate within service area boundaries.
2. Girdwood is part of the Municipality of Anchorage. Girdwood may not qualify for state or federal programs targeted to “rural” communities.
3. Girdwood’s census data on income may place some of the potential funding sources identified in this RFP out of reach.
4. Girdwood must rely on the MOA Heritage Land Bank to make property available for development of workforce housing.
5. Inability of an MOA service area to create its own Housing Authority. The existing housing authority for Anchorage is believed to have no interest in Girdwood housing issues.

INSERT STANDARD LANGUAGE FROM SECTIONS 4, 6 and 7 OF PARKS MASTER PLAN RFP

**STANDARD EVALUATION CRITERIA APPEAR BELOW FOR GHEC
REVIEW/DISCUSSION- KYLE CAN EXPLAIN TYPICAL PROCESS FOR SELECTING THE
REVIEW COMMITTEE, SIZE OF COMMITTEE ETC. I AM NOT SURE IF MOA ACCEPTS
CHANGES TO THE STANDARD EVALUATION CRITERIA.**

5.0 EVALUATION CRITERIA AND PROCESS

5.1 Criteria

The criteria to consider during evaluations, and the associated point values, are as follows:

1. Project Methodology and Approach	0-30 points
2. Experience of Firm(s)	0-25 points
3. Qualifications of Key Personnel	0-25 points
4. <u>Management Plan</u>	<u>0-20 points</u>
Total Points Available	100 points

5.2 Qualitative Rating Factor

Firms will be ranked using the following qualitative rating factors for each RFP criteria:

- 1.0 Outstanding
- .8 Excellent
- .6 Good
- .4 Fair
- .2 Poor
- 0- Unsatisfactory

The rating factor for each criteria category will be multiplied against the points available to determine the total points for that category.

EXAMPLE: For the evaluation of the experience factor if the evaluator feels the response as provided was “Good” they would assign a “qualitative rating factor” of .6 for that criterion. The final score for that criterion would be determined by multiplying the qualitative rating factor of .6 by the maximum points available (30) and the resulting score of 18 would be assigned to the experience factor. This process would be repeated for each criterion.

NOTE IF YOU ELECT TO USE SECTION 5.2 MAKE SURE THAT THE RESULTING SCORES ON EVALUATIONS ARE MATHEMATICALLY POSSIBLE.

5.3 Evaluation Process

A committee of individuals will perform an evaluation of the proposal. The committee will rank the proposal as submitted. The Municipality of Anchorage reserves the right to award a contract solely on the written proposal.

The Municipality also reserves the right to request oral (in-person or telephone) interviews with the highest ranked firms (short list). The purpose of the interviews with the highest ranked firms is to allow expansion upon the written responses. If interviews are conducted, a maximum of (3) firms will be short-listed. A second score sheet will be used to score those firms interviewed. The final selection will be based on the total of all evaluators’ scores achieved on the second rating. The same categories and point ranges will be used during the second evaluation as for the first. The highest ranked proposer after the second scoring, if performed, may be invited to enter into final negotiations with the Municipality for the purposes of contract award.

2022 Whitefish Community Housing Roadmap



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

November 30, 2022



The 2022 Whitefish Community Housing Roadmap was funded by the City of Whitefish.



Consultant Team for the 2022 Whitefish Community Housing Roadmap: WSW Consulting, Inc. and Agnew::Beck Consulting



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Addie Brown-Testa	<i>Property management professional</i>
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Bob Horne	<i>Housing Committee</i>
Casey Malmquist	<i>Development professional</i>
Dana Smith	<i>City Manager, Housing Committee</i>
Dave Means	<i>Whitefish Public Schools</i>
Dylan Boyle	<i>Explore Whitefish/Whitefish Convention & Visitors Bureau</i>
John Muhlfeld	<i>Mayor, Housing Committee</i>
Katie Williams	<i>Housing Whitefish, First Interstate Bank</i>
Kevin Abel	<i>Logan Health - Whitefish</i>
Kevin Gartland	<i>Whitefish Chamber of Commerce, Housing Committee</i>
Lin Akey (Ryan Porter)	<i>Glacier Bank</i>
Linda Grady	<i>Whitefish Community Foundation</i>
Lori Collins	<i>Whitefish Housing Authority, Housing Committee</i>
Marissa Getts	<i>City of Whitefish staff</i>
Rebecca Norton	<i>City Council, Housing Committee</i>
Rhonda Fitzgerald	<i>Housing Committee, Whitefish Convention & Visitors Bureau Board</i>
Wendy Compton-Ring	<i>City of Whitefish staff, Housing Committee</i>



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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

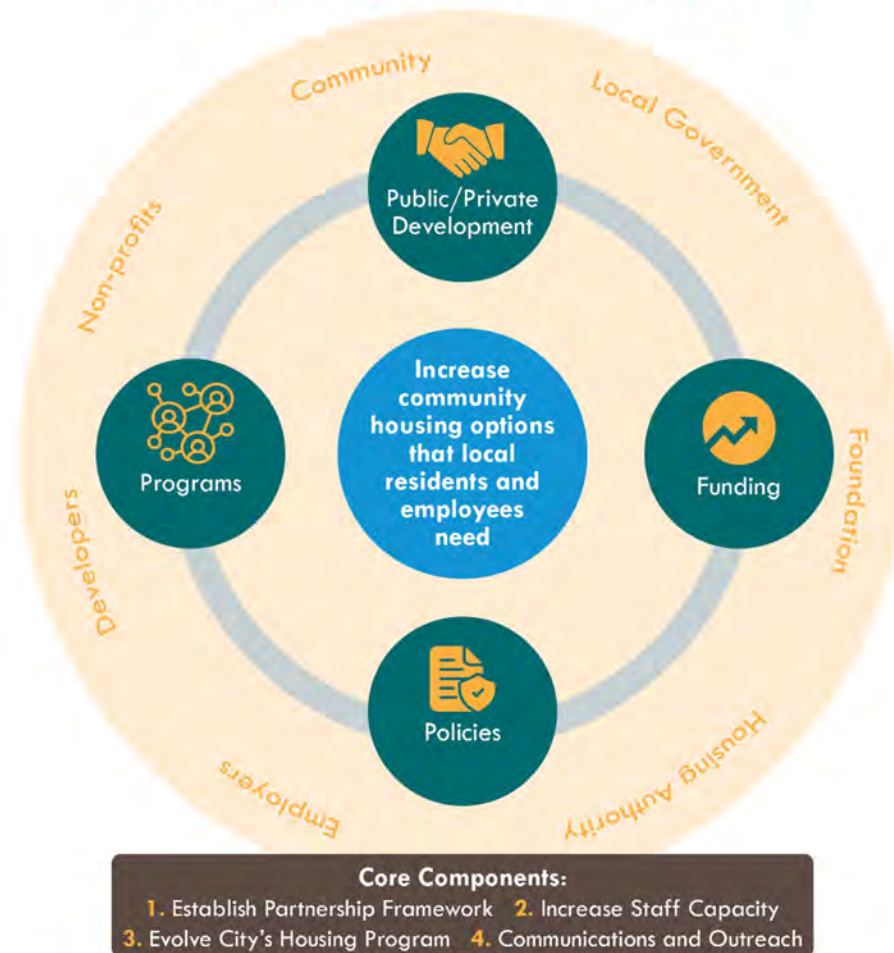


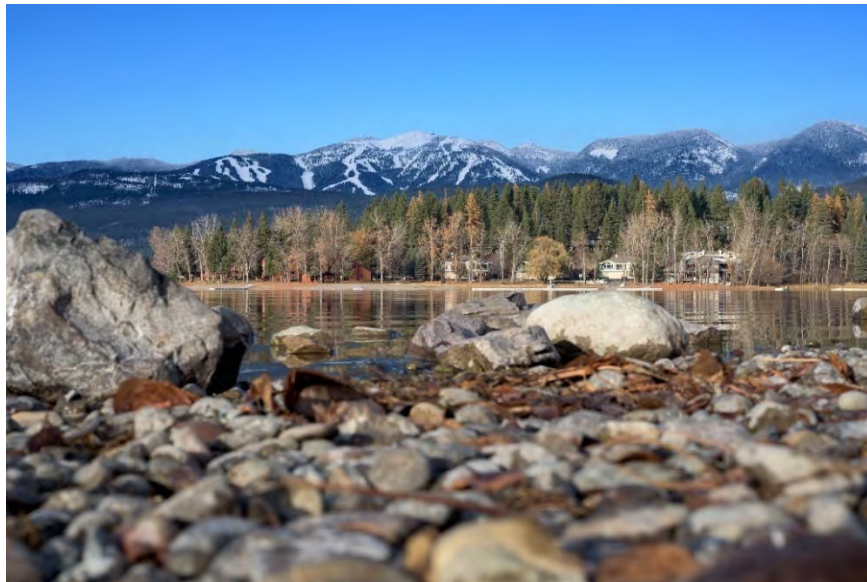
Figure 1. Roadmap Partnership Framework

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.

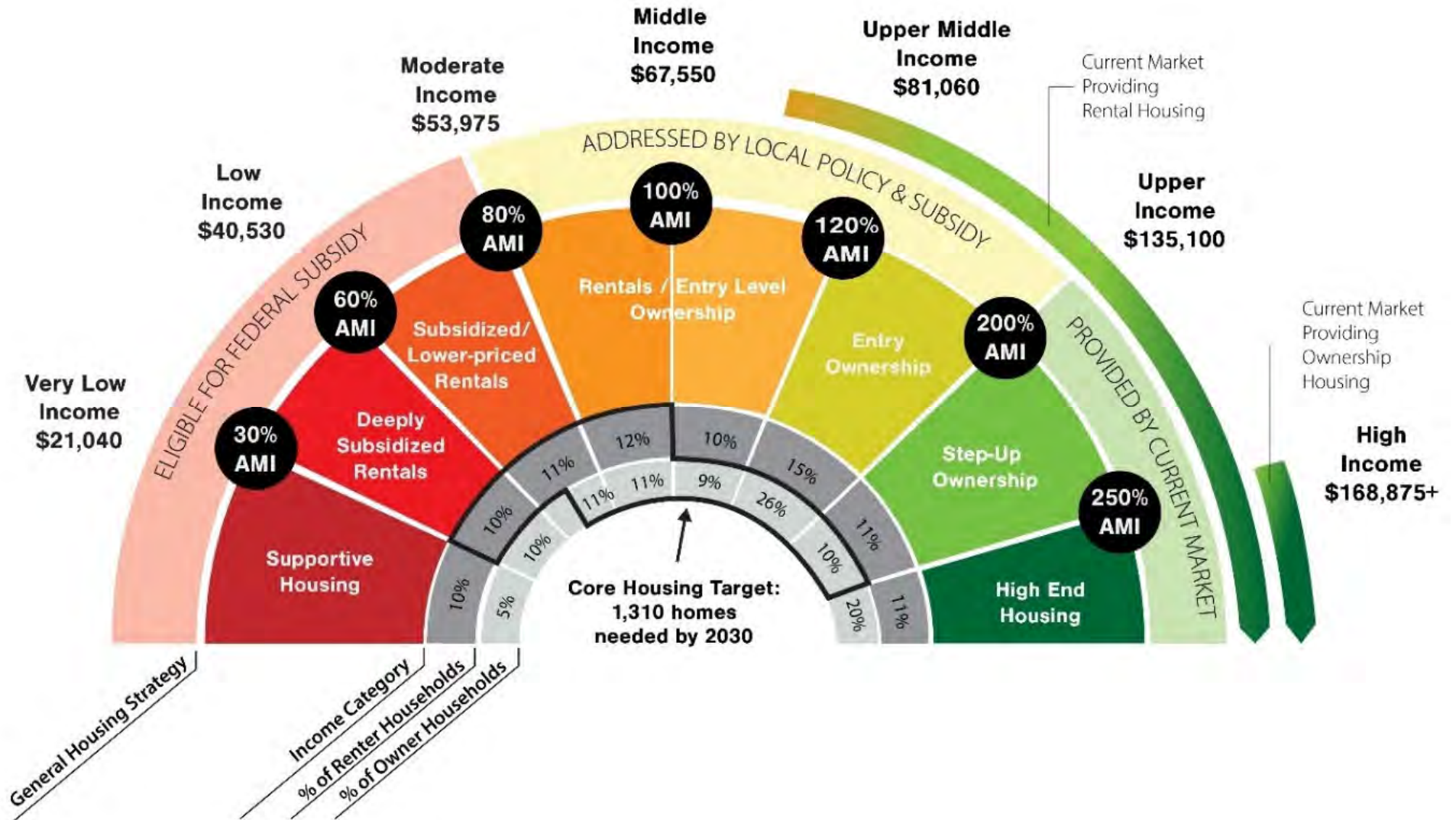
In summary:

- **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



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

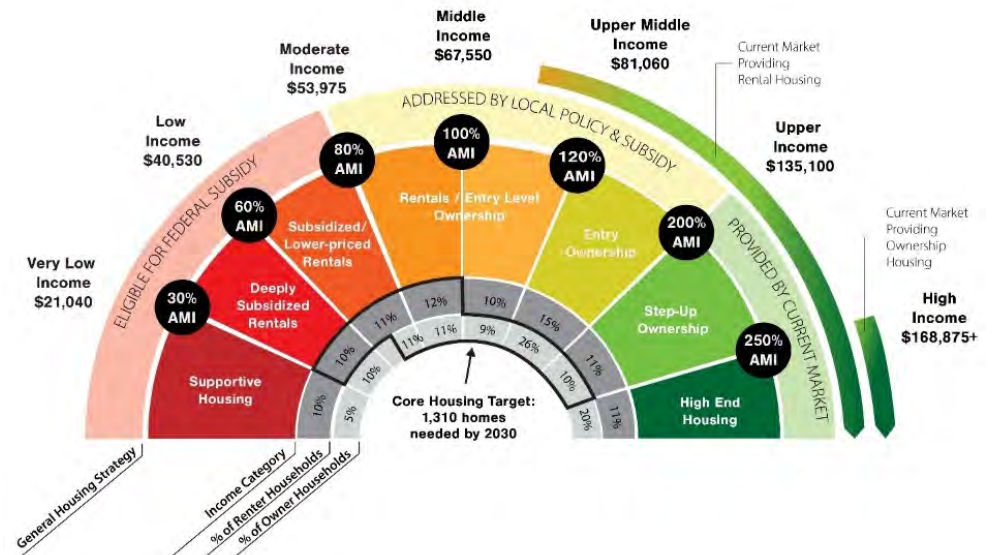
The community housing strategies represent the prioritized actions for partners to undertake over the next several years to meet housing objectives. Roles and responsibilities and a timeline for achievement are defined for each housing strategy. This represents the “action” part of the Roadmap.

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
<p>Stabilize the owner/renter relationship to preserve the community’s character as influenced by its mix of owners and renters. Specific targets to maintain:</p> <ul style="list-style-type: none"> 35% rental and 65% ownership.
Objective 2: Income Targeting
<p>Serve the wide range of housing needs (income level and rental/ownership) per the Housing Bridge (right). Core targets:</p> <ul style="list-style-type: none"> 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
<p>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:</p> <ul style="list-style-type: none"> 70% full-time occupancy rate of homes.
Objective 4: Jobs/Housing Relationship
<p>Keep up with job growth and provide more opportunities for in-commuting employees to reside in Whitefish near their jobs. Specific targets:</p> <ul style="list-style-type: none"> 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



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.

Increase Staffing at Housing Whitefish

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



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.	<ul style="list-style-type: none"> ▪ 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.	<ul style="list-style-type: none"> ▪ 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: <ul style="list-style-type: none"> ○ 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	<p>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.</p>	<ul style="list-style-type: none"> ▪ 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.	<ul style="list-style-type: none"> 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	<p>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.</p> <p>State legislation limits options in Montana.</p> <p>The Resort Tax in Whitefish was renewed at 3% in 2021 for a 20-year term by a very strong 89% of voters.</p>	<p>Ensure a consistent source of local funds for housing:</p> <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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. <ul style="list-style-type: none"> 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.	<p>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% AML.</p> <p>The funds are competitive and require complicated grant application and administration process. Sophisticated developer often required.</p>	<ul style="list-style-type: none"> ▪ 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	<p>Tax deductible contributions to a non-profit organization/foundation for the purpose of providing funds for housing.</p>	<ul style="list-style-type: none"> ▪ 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	<p>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.</p>	<ul style="list-style-type: none"> ▪ 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	<p>Low interest loans, tax exempt bonds, certificates of participation and other forms of development financing available to housing authorities, cities, counties and some nonprofits.</p> <p>Local bank programs through Community Reinvestment Act (CRA) and creative use of investments, private equity fund.</p>	<ul style="list-style-type: none"> ▪ Explore opportunities with local banks, private equity funds, loan options. ▪ Considerations: <ul style="list-style-type: none"> ○ 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

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.	<ul style="list-style-type: none"> ▪ 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: <ul style="list-style-type: none"> ○ 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 policies 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	<p>Regulations typically seek to preserve local neighborhoods and resident housing opportunities, reduce transient occupant impacts, and address lodging/hotel business concerns.</p> <p>The City of Whitefish permits short-term rentals only in specified zones.</p>	<ul style="list-style-type: none"> ▪ 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: <ul style="list-style-type: none"> ○ Prohibit short-term rentals in new developments and annexations. ○ Scale permit fees based on number of bedrooms and/or whether properties are rented by an owner-occupant or investor. ○ Prohibit short-term rental of community housing. ○ Charge a different/higher tax on short-term rental accommodations than commercial hotel/lodge businesses. ○ 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. ○ Ability to identify short-term rentals.
3. Annexation Policy	<p>Negotiating restricted community housing as part of annexation agreements.</p> <p>Annexations of land upon request by the property owner(s) for residential development offer the greatest opportunity to ensure new development includes community housing.</p>	<ul style="list-style-type: none"> ▪ 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: <ul style="list-style-type: none"> ○ 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	<p>Providing by-right variances or concessions, fee reductions, regulatory exceptions, etc., in exchange for deed restricted community housing production.</p> <p>Whitefish has a density bonus incentive for deed restricted community housing.</p> <p>Accessory dwelling unit (ADU) policy provides incentive in exchange for renting to a full-time resident for 5-years.</p>	<ul style="list-style-type: none"> ▪ Apply community housing deed restriction or deed restriction light (as appropriate) to developments receiving incentives. ▪ Considerations: <ul style="list-style-type: none"> ○ Deed-restricted units by right in multi-family zones (e.g., market rate units may require CUP, deed restricted are by-right). ○ Review parking standards. Scale parking requirements by bedroom size, expand shared parking opportunities. ○ Defer payment of development, water/sewer hookup, etc. fees until occupancy. Waive fees if/when replacement funds are available. ○ 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). <ul style="list-style-type: none"> ○ 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, Alpenglowl Apartments, etc.). Evaluate adopting variances sought as by-right code changes/community housing incentives.
5. Zoning for Affordability/Flexible Forms	<p>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.</p>	<ul style="list-style-type: none"> ▪ 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.	<ul style="list-style-type: none"> ▪ Helpful as redevelopment increases – reduces displacement/retains community housing stock. ▪ State legislation may limit.
7. Deed Restriction “light”	<p>Deed restriction with no income or price restrictions (although specifying asset limits for occupants is essential).</p> <p>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.).</p>	<ul style="list-style-type: none"> ▪ “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).	<ul style="list-style-type: none"> ▪ 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.	<ul style="list-style-type: none"> ▪ Learn from successful programs: <ul style="list-style-type: none"> ○ Landing Locals (Truckee, CA); technical assistance available. ○ 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.	<ul style="list-style-type: none"> ▪ 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.	<ul style="list-style-type: none"> ▪ 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	<p>Low vacancy rate, high rent environment increases burdens on tenants/risk of displacement and increases the risk of predatory landlord practices.</p> <p>Options are limited by state legislation in Montana.</p>	<ul style="list-style-type: none"> ▪ 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: <ul style="list-style-type: none"> ○ Rental application fee limits (fee amount and/or number per unit). ○ Eviction protections – e.g., notice requirements, just cause, etc. ○ Rent increase protections – amounts, notice requirements, etc. ○ 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.	<ul style="list-style-type: none"> ▪ 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: <ul style="list-style-type: none"> ○ Technical assistance. ○ Match with programs (rent/down payment assistance, etc.) . ○ 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.

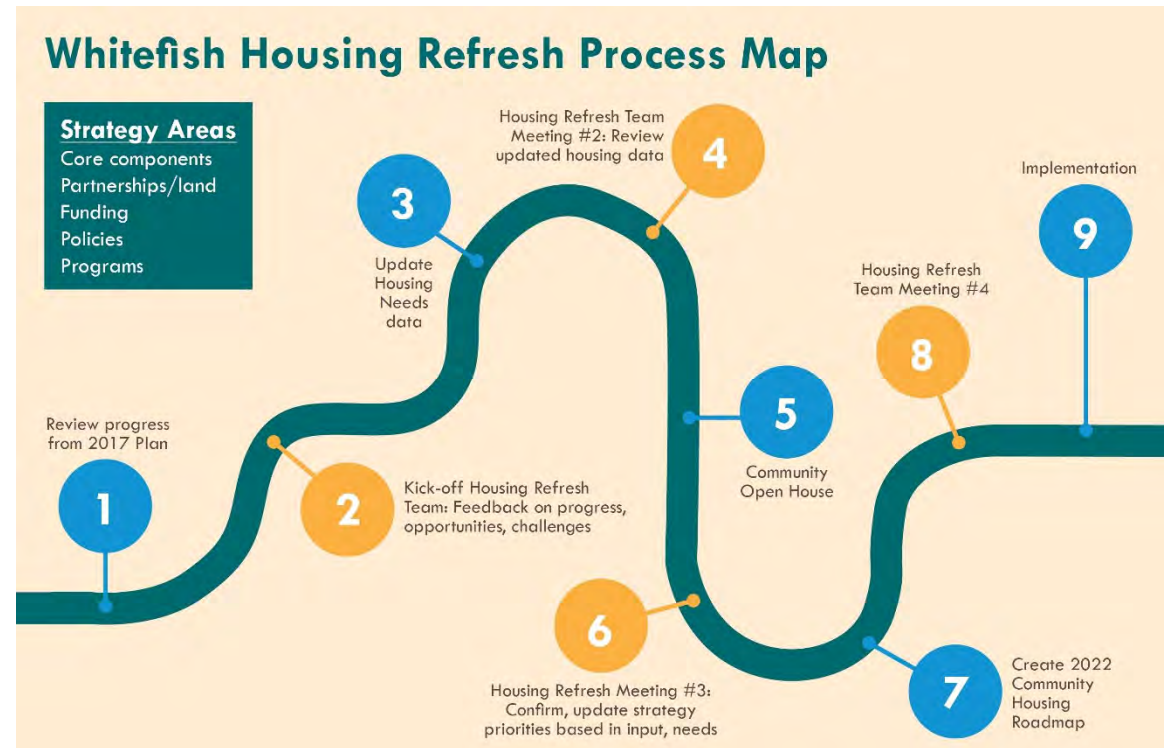
Appendix B: Summary of the Housing Refresh Process

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



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



MOUNTAIN HOUSING COUNCIL OF TAHOE TRUCKEE

AGREEMENTS

- Show up and bring your best ideas.
- Be prepared.
- Treat others with respect.
- Voice opinions and concerns.
- Advocate for our collaborative goals.
- Work collaboratively and strive for consensus.
- Share your expertise.
- Serve as an ambassador.

POWERED BY

TAHOE TRUCKEE COMMUNITY FOUNDATION

MEETING GOALS

- Discussion/Feedback: Future of our Work (Next Entity) and Recommendations
- Vote on Draft ADU White Paper

COUNCIL AGENDA

- Welcome
- Partner Updates
- Council Updates
- The Future of Our Work
- Public Comment
- Close

INFO HUB

MHC PRESS
Best of Truckee Adopting Housing Element Guidelines
 MHC PRESS

Housing Handbooks: Our Resident's Experience
 Adopting the Housing Element Guidelines

PARTNER HIGHLIGHTS

TTAD/TTUSD/TFHD/TDPUD

- Update on formation of a Joint Powers Authority (JPA) by the four special districts. Each agency has reviewed legal analysis and the final JPA Term Sheet, spent funding requirements and organizational development resulting in a final document package. Each member's elected board of directors will review and cast the final vote to move to implementation. While it has been a long and complicated process, the JPA is nearing a "go live" in October 2019, assuming each member board approves the final documents.

MARTIS FUND

- The Martis Fund Down Payment Assistance Program (DPAP) has completed its second round of funding for a total of \$1.2 million since 2015. A total of 33 families in our community have received DPAP loans! The Martis Fund has allocated an additional \$250,000 to the program for 2020.

TAHOE PROSPERITY CENTER

- South Shore agencies and jurisdictions have collaboratively funded a Housing Opportunity Assessment and Action Plan for the South Shore, which includes both CA and NV. The first component of the Assessment, a housing survey, was completed in August. Results will be shared in the Assessment in October 2019.
- The Housing Action Plan will follow the Assessment and will include actionable steps to increase the availability of suitable housing options. Completion expected by the first quarter of 2020.

CATT

- Working with Town of Truckee to refine their new Housing Element to be more proactive and favorable to the achievable local housing definition.
- Continue to work with Truckee Town Council members and an official at Lahontan Regional Water Quality Control Board on ways to lower barriers to build ADUs on parcels on septic.

TOWN OF TRUCKEE Housing Element

- Approved by both the Planning Commission and Town Council. Submitted to Housing and Community Development (State) for final review; held two General Plan Advisory Council (GPAC) meetings and joint Placer County and Town of Truckee workshops as part of the process.

Funding

- Completed polling for stable funding source for housing. Transient Occupancy tax is the preferred solution, polling shows 80% positive approval for such a measure. Moving forward with stakeholder group to develop a plan for a potential 2020 ballot measure.

Development Projects

- Gray's Crossing: Two meetings complete. The process is on pause until site design work can be completed on Parcel D and technical questions can be answered on the Cottage parcel.
- Coburn Crossing: Nearing Completion: 132 deed restricted, market-rate apartments, 6 low income workforce units. Opening soon.
- Artist Lofts: Under construction: 77-unit Artist Lofts project broke ground in August.
- Fisherman Hollow II: Application is in. State grant sources are being sought. Town Council agreed on process to convey land to developer.

PLACER COUNTY

- Placer County has prepared a Housing Strategy and Development Plan (HSDP). A component of the HSDP is a proposed update to the General Plan, Zoning Ordinance and Community Design Guidelines Manual to provide a better framework for future housing development in the County. An Environmental Impact Report (EIR) is being prepared for the Housing Code amendments. Additional mixed use opportunities and increased allowances for a mix of housing types, including cohousing, cluster housing, tiny houses and tiny home communities, are included. A public scoping meeting will be held in Auburn on September 18 at 10 a.m.
- Staff brought forward proposed amendments to the TRPA RPIC in May. The amendments would bring the Tahoe Basin Area Plan more closely into alignment with California Law and TRPA Code while improving the County's capacity to provide affordable, moderate, and achievable housing options in the Tahoe Basin. Staff aim to bring forward finalized amendments to the TRPA Governing Board and County BOS by late winter/early spring 2020.
- BOS approved \$500,000 from county general fund to develop a pilot program to accelerate the production of affordable housing. The County is considering expansion of an existing first time home buyer program or potentially creating a new program around assistance in the development of Accessory Dwelling Units.
- BOS directed staff to establish a private housing trust fund. The trust would provide a mechanism to secure gap funding for affordable housing projects, accommodate the donation of a variety of public, private and nonprofit sources of funding, acquisition of land, and to administer loans to builders to provide additional affordable housing on sites designated by the County.
- BOS approved 2019-2020 Housing Program Work Plan. Its goal is to get 132 affordable units constructed each year over the next 20 years.

MHC UPDATES

STATE ADVOCACY | TARGET: ATTRACT CAPITAL

Goal: Create and broaden relationships with state and federal decision makers/ organizations to build influence, change policy, and attract funding.

Progress:

- Continuing to monitor legislation and funding programs impacting affordable housing in the Tahoe-Truckee region.
- Supporting two bills: SB 5 (funding for local affordable housing projects) and AB 1010 (ensuring trial access to state-funded housing programs). Both still active.
- Reviewing draft guidelines for Affordable Housing and Sustainable Communities Program for possible MHC comments.
- Created policy memo on AB 670 related to ADUs.
- Working to identify issues for inclusion in potential legislation next year that would help achieve MHC goals.

ACCESSORY DWELLING UNITS | TARGET: CREATE NEW HOUSING, DIVERSITY OF HOUSING

Goal: Increase the number of ADUs being built for local housing.

Progress:

- Draft MHC ADU Policy White Paper Developed (Seeking approval, Fall 2019)

CAPITAL ATTRACTION | TARGET: INCREASE FUNDING FOR HOUSING

- Supporting efforts underway with Town of Truckee, North Lake Tahoe Resort Association, Placer County on potential strategy for long term, stable housing funding.

WHAT IS ACHIEVABLE LOCAL HOUSING?

We believe that strong neighborhoods, communities, and our region will be stronger when we are able to provide an inventory of housing options to a range of income earners.

The term Achievable Local Housing was developed by the Mountain Housing Council in 2017 to define the range of housing needs in the region, from homeless/UP TO the "housing middle" (105% AMI levels).

Achievable local housing is an umbrella to describe both the traditional affordable housing rental homes as well as single family, for-sale homes for middle income families.

PARTNERS

NEUTRAL CONVENOR: *Tahoe Truckee Community Foundation: Stacy Calkwell*

PROJECT DIRECTOR/PROJECT COORDINATOR: *Seana Doherty/Emily Vilas*

Community Collaborative of Tahoe Truckee: *Aileen Schneider*

Contractors Association of Tahoe Truckee: *Kristi Thompson*

Martis Fund: *Heidi Volhardt/Alstead / Tom Murphy*

Mountain Area Preservation Foundation: *Alexis Oller*

Nevada County: *Brian Foss / Richard Anderson*

North Lake Tahoe Resort Association: *Brett Williams*

North Tahoe Public Utility District: *Susan Daniels (Gard) / Sarah Cardidge*

Placer County: *Cindy Gustafson / Jennifer Merchant*

Sierra Business Council: *Steve Fritsch / Kristin York*

Sierra Community House: *Paul Bancroft / Teresa Crimmins*

Squaw Valley Public Service District: *Mike Geary / Eric Paulsen / Jessica Asher*

Squaw Valley Alpine Meadows: *Jennifer Schamp*

Sugar Bowl Resort: *Monica Petto / Greg Dallas*

Tahoe City Public Utility District: *Sean Barclay / Scott Zimmwail*

Tahoe Donner Homeowners Association: *Robb Ebyre*

Tahoe Forest Hospital District: *Tad Owens*

Tahoe Prosperity Center: *Roger Kahn / Heidi Hill-Drum*

Tahoe Regional Planning Agency: *Joanne Marchetta / John Hester*

Tahoe Sierra Board of Realtors: *John Falk / Matt Hansen*

Tahoe Truckee Unified School District: *Robert Lari / Joan Zappettini*

Town of Truckee: *David Trieman / Yumio Dahn / Jeff Loux*

Truckee Chamber: *Truckee Tomorrow* *John Manocchia / Lynn Saunders*

Truckee Donner Public Utility District: *Steven Poncelet / Regina Wise*

Truckee Downtown Merchants Association: *Stefanie Olivier / Cassie Hebel*

Truckee North Tahoe Transportation Management Association: *Jaime Wright / Julia Kohlen*

Truckee Tahoe Airport District: *Kevin Smith / Rick Stephens*

Vail Resorts/Northstar California: *Jenusha Holl*

For full partner updates, meeting summaries, and an expanded Info Hub, visit www.mountainhousingcouncil.org

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: Cohn Crossing, Truckee – 132 deed restricted, market-rate apartments, six low income workforce units (Open Spring 2019)
- ✓ 76: Railroad 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: Quincey Outlet, Truckee – low income rental units
- ✓ 1: Pioneer Commerce Center Apartments – 1 low income unit
- ✓ 5: Volter, Kings Beach – 5 employee housing units

APPROVED, UNBUILT:

- ✓ 56: Meadow View Place, Placer – low income rental units, Martis Valley (\$18.6M in funds secured)

- ✓ 40: Hopkins Ranch, Placer – 40 low to moderate income units with 20-year deed restrictions
- ✓ 32: Northstar Highlands II, Placer – 32 workforce housing units
- ✓ 9: 8731 Tahoe, "The Vision," Placer – 3 employee housing units

ON THE HORIZON | 413+

IN THE WORKS (APPLICATION SUBMITTED):

- ✓ 83: Residences at Hobson, 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.
- ✓ 10: Lazardo Project, Truckee – Serving missing middle with rental units built. \$780K commitment of funds from Truckee Tahoe Airport District. 80+ + Friedman Helene II – Low to moderate, income restricted family rental units, Truckee, CA

PRE-APPLICATION PROJECTS IN THE WORKS:

- ✓ 100+: Bolter Creek Crossing (Formerly 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 Riley'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

- ✓ \$12.83M: \$3.8M local dollars leveraged \$9.6M through state tax credits to support the Artist Lofts, Truckee Railroad Project
- ✓ \$250K: Funding from State Sustainability Grants (CASP and TRADG) for infrastructure work on Donner Pass Road
- ✓ \$2M: Truckee General Fund investment for roundabout for 139 local-deed restricted apartment project (Cohn Crossing)
- ✓ \$10.8M: State funds committed to Cold Stream project for 40-low income housing units
- ✓ \$16.8M: Funding from State Sustainability Grants (CASP and TRADG) secured for 59-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 (2018-2019)
- ✓ \$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 (\$300K) (Funds: \$1M paid)
- ✓ \$7M: Term of Truckee General Fund set aside (one time) for affordable and workforce housing programs
- ✓ \$100,000 secured from SB-2 State WCD 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 (2018/2020)



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 TTGP)
- ✓ (8) Tahoe Donner: Eight homes (Seven leased, one owned) serving 61 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, 1.8.18
- ✓ MHC, Fee Policy Recommendation: Approved by Council, 9.18.18
- ✓ MHC State + Federal Policy Platform:

Approved by Council 1.11.19

- ✓ MHC Short-term Rental White Paper: Research Paper approved by 25 of 28 partners
- ✓ MHC Accessory Dwelling Unit White Paper: Fall 2019
- ✓ MHC Next Entry 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: FHQ, TOPJO, TTUSD, TTAD
- ✓ Continue education efforts on what employers can do to support housing such as via the Landing project



9.28.2022 KETCHUM HOUSING ACTION PLAN

DASHBOARD

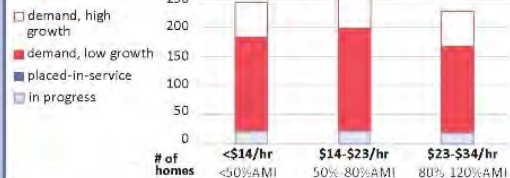
TRACKING TOWARDS OUR 1-YEAR HOUSING ACTION PLAN

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 PRESERVED, CONVERTED, OR NEW HOMES DEMAND OVER 10 YEARS

1



1

PRODUCE + PRESERVE HOUSING

10-YEAR PERFORMANCE MEASURES

- Minimum of 660 preserved, converted, new housing
- At least 60% of housing stock is long-term occupied
- 40% of Ketchum's workforce can live in Ketchum

STATUS

0-1 annually
30%
7%

YEAR 1 ACTIONS: RESULTS TO DATE

DONE

- ☒ Support Bluebird Village (>1 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 "Ease to Locals"
- ☐ Identify parcels for preservation
- ☐ Increase # of occupied ADUs
- ☐ Pathway to ownership



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

3

EXPAND + IMPROVE SERVICES TO CREATE HOUSING STABILITY

10-YEAR PERFORMANCE MEASURES

- Prevent displacement and assist 100 households annually

STATUS

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



4

EXPAND + LEVERAGE RESOURCES

10-YEAR PERFORMANCE MEASURES

- Secure \$6-8m annually of local funds, including 20% to be used countywide

STATUS

~\$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 IDT 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



5

INFORM, ENGAGE + COLLABORATE

10-YEAR PERFORMANCE MEASURES

- Achieve minimum of 51% satisfaction/public approval of action, coordination and results
- Allocate 20% of City housing funds county-wide

STATUS

unavailable



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



HOUSING MATTERS IMPACT PLACEMAT

SEPTEMBER 28, 2022



Implementation Partners

facilitated
by



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

PARTNERS

NEUTRAL CONVENER
Ellen Campfield Nelson, Agnew:Beck

PROJECT MANAGER
Carissa Connelly, City of Ketchum

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 (IWE, 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 (Seroy, 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% AML.

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% AML. 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 Chance 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 Floxiole 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) converting 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.

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

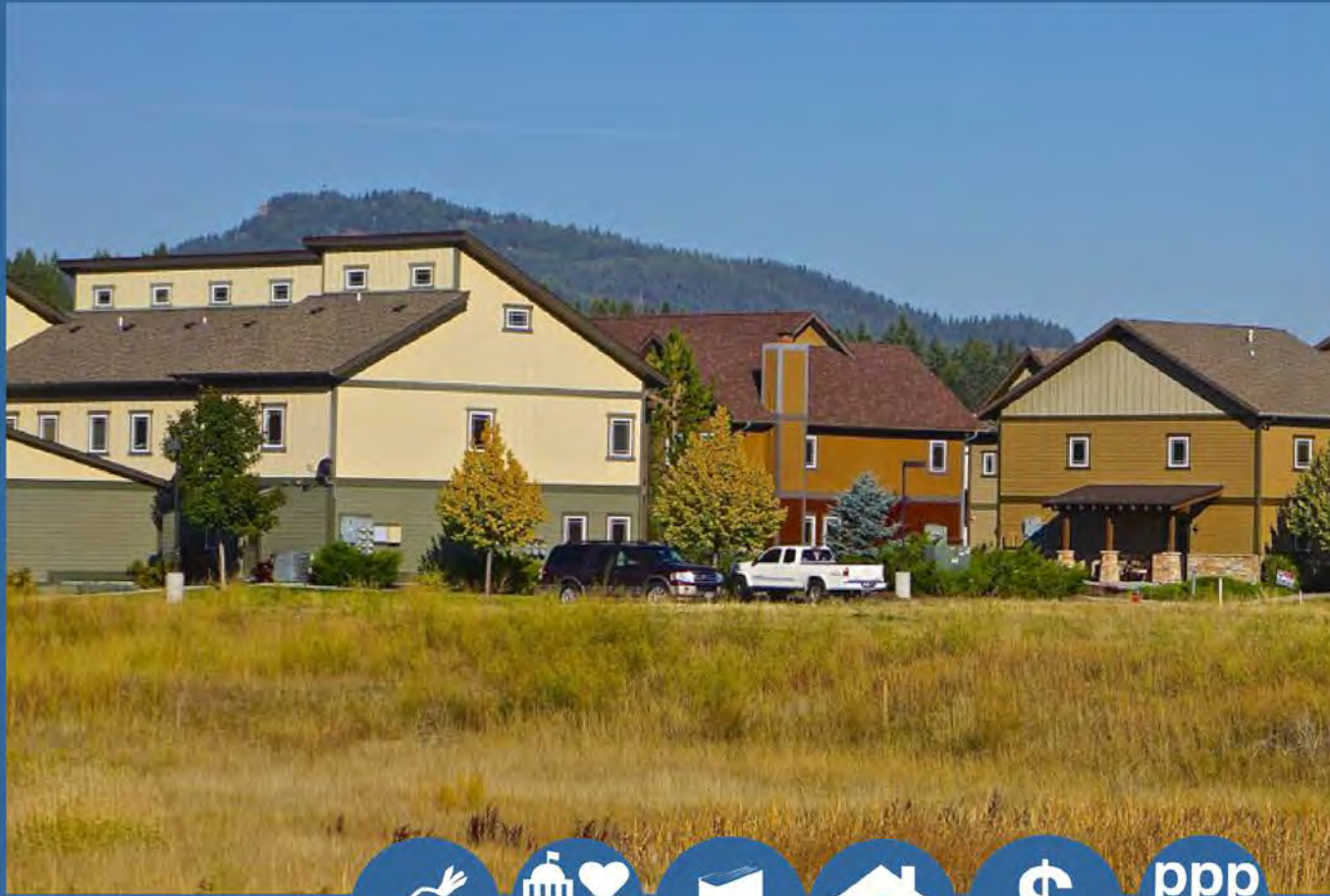
Blaine County
City of Ketchum
Nested Strategies
Spur Community Foundation

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



2017 Whitefish Strategic Housing Plan



Prepared by:



Melanie Rees
Rees Consulting, Inc.
melanie@reesconsultinginc.com

In team with:

Wendy Sullivan
WSW Consulting
wendy@wsconsult.com

Willa Williford
Williford, LLC
willa@willifordhousing.com

Shawn Hill
Frontier Forward, LLC
tetonshawn@gmail.com

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Synopsis

Whitefish community leaders, citizens and stakeholders convened over a six-month period to develop this *Whitefish Strategic Housing Plan*. Its purpose is to address workforce housing needs in Whitefish through a balanced, achievable combination of strategies that:

- Utilize City-owned land and public financing to construct rental housing in the downtown area.
- Offer incentives to develop workforce housing in the downtown area, commercial zones where it is not currently allowed, and existing residential areas where appropriate.
- Require workforce housing to be produced as part of new residential developments as the community grows.
- Provide voluntary ways by which the broader community can contribute to housing.
- Engage employers, non-profits, and the private sector as partners in workforce housing solutions.

Strategies are grouped into three prioritized tiers based a combination of factors considered by the Task Force – public input, current and future opportunities, funding availability, capacity, potential benefits and challenges. The eight Tier 1 strategies are scheduled for implementation by the end of 2020 and include:

1. Snow Lot Partnership
2. Inclusionary Zoning
3. Annexation Policy
4. Zoning for Affordability
5. Homebuyer Assistance and Rehabilitation
6. Voluntary Assessment
7. Resort Tax (increase or reallocate)
8. Low Income Housing Tax Credit Apartment Development



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1. Introduction

Purpose

This *Whitefish Strategic Housing Plan* creates a step-by-step approach for addressing workforce housing needs identified in the 2016 *Whitefish Area Housing Needs Assessment (HNA)*. It provides objectives, strategies, priorities, funding mechanisms, timelines and responsibilities for implementation.

The focus of this plan is on housing that will be affordable for the local workforce. Some strategies, however, apply to the broader community. The whole community will benefit from implementation of this plan as it will provide housing for a stable labor force to fill essential jobs and sustain Whitefish's economy.



The Planning Process

Creation of this *Whitefish Strategic Housing Plan* took place over six months, from May through October 2017. It involved extensive community engagement, resulting in strategies that will be both effective and appropriate for addressing housing needs in Whitefish.



Public Open Houses

June 14th: Refined the plan's direction and focus, learned about tools used in other mountain west communities and established initial priorities.

September 11th: Reviewed accomplishments, weighed in on objectives, refined priorities and timing through a survey and considered location criteria.

Task Force Work Sessions

Session 1, June 15th: Best practices, strategy identification, initial prioritization.

Session 2, June 16th: Housing needs and plan objectives.

Session 3, September 12th: Core components, timeline, roles and responsibilities, location criteria, objectives.

Task Force Break-out Groups:

July and August; six subgroups of the Task Force developed tools into actionable strategies.



Web Presence:

Whitefishhousing.com provided project documents, a survey, notice of meetings, an opportunity for general comments, and contact information throughout the 6-month planning process.

Task Force

A 26-member Task Force representing small businesses and major employers, City, County and State government, the Whitefish Housing Authority, builders, realtors, property managers and regional housing organizations was instrumental in creation of this plan. Duties included:

- Attending and assisting with at least one of two Open Houses;
- Preparing for and attending three work sessions;
- Participating in at least one Break-out Group;
- Establishing objectives for the Housing Plan;
- Prioritizing housing strategies;
- Learning about financing needs and options;
- Assigning responsibilities for implementation;
- Creating a timeline for achievement;
- Reviewing and commenting on the plan's draft;
- Communicating with their organizations about the issues under consideration; and
- Attending City Council meetings.



Task Force Members

Addie Brown	AYS Property Management
Lori Collins	Whitefish Housing Authority
Wendy Compton-Ring	City of Whitefish
Ben Davis	Whitefish Housing Authority
Erin Falcon	Habitat for Humanity
Dave Fern	Montana House of Representatives
Rhonda Fitzgerald	Garden Wall Inn
Jason Forrest	Whitefish Mountain Resort
Kevin Gartland	Whitefish Chamber of Commerce
Dan Graves	Whitefish Mountain Resort
Adam Hammatt	Whitefish City Manager
Kristi Hanchett	Whitefish Mountain Resort
Richard Hildner	Whitefish City Councilor
Bob Horne	Applied Communications
Jennifer Howell	Member-at-Large
Marney McCleary	Community Action Partnership NW MT
John Muhlfeld	Mayor, City of Whitefish
Mark Mussman	Flathead County Planning Director
Chuck Stearns	Retired City Manager
Catherine Todd	North Valley Hospital
Thomas Tornow	Tornow Law, Task Force Chairman
Katie Williams	Whitefish City Councilor
Erica Wirtala	NW Montana Association of Realtors

The planning process was coordinated by Kevin Gartland, Executive Director of the Whitefish Chamber of Commerce. Wendy Compton-Ring, Planner for the City of Whitefish, participated in all break-out groups and provided extensive information and

support. City staff also provided GIS support and detailed information on resort tax and Tax Incremental Financing (TIF). Photographs are courtesy of Bill Milner.

Supporting Documents

Materials developed to inform and support the creation of this *Whitefish Strategic Housing Plan*:

- Summarized key metrics from the 2016 Whitefish Area Housing Needs Assessment;
- Described best housing practices utilized in five mountain west communities;
- Identified and defined tools that have been or could be used in Whitefish to meet workforce housing needs;
- Listed key ingredients to successful housing strategies; and
- Recapped housing related policies in adopted City of Whitefish planning documents.

These documents are available at
Whitefishhousing.com

Key Metrics

Tool Matrix

Recipe

Best Practices

Adopted Plan Summary

2016 Whitefish Area Housing Needs Assessment



Definitions

Few widely-used housing terms are universally applied from one community to the next. Definitions vary by type of community and location. In urban areas, “affordable” is associated with low-income housing. In high-cost mountain west communities, however, “affordable” is often applied to housing for moderate and middle-income residents, who cannot afford home prices driven up by second home buyers and retirees above what local wages can afford.

“Affordable housing” is NOT synonymous with “low-income housing” in the mountain west. Many moderate- and middle-income families cannot afford home prices in Whitefish.

Definitions as used in this *Whitefish Strategic Housing Plan*:

Tools - Approaches used by communities to provide housing. They vary widely from incentives to funding. In this plan, tools are grouped into six categories.

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

Affordable Housing – When rent or mortgage payments equal no more than 30% of gross household income regardless of the income level of occupants.

Deed Restricted Housing – Residential units that have 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.

Workforce Housing – Units deed restricted for occupancy by households that include at least one local employee. Homes in which employees reside but are *not* deed restricted are part of the free market.

Community Housing – Units where deed restrictions limit occupancy to local residents, without employment provisions.

2. Objectives

The *2016 Whitefish Area Housing Needs Assessment* determined approximately 600 workforce housing units are needed to address current shortfalls and the additional demand generated through the year 2020. This figure represents the gap the market alone will not address based on current home prices and rents compared with the income levels of residents. It covers zip code 59937 and takes into consideration unfilled jobs, in-commuting employees who want to live in the Whitefish area, projected job growth, and recruitment of additional employees to fill positions vacated by retiring workers.

The goal of this *Whitefish Strategic Housing Plan* is to address workforce housing needs to the extent feasible and appropriate for the community. The pace for development of workforce housing is to be increased over time as capacity, expertise and experience grow. The plan is based on the following objectives:

- *Own/Rent Mix* – Stabilize the 35% renter/65% owner relationship so the downward trend in the homeownership rate between 2000 and 2010 does not continue and the community’s character as influenced by its mix of owners and renters is preserved.
- *Income Targeting* – Serve a wide range of needs focusing on households with annual incomes up to \$40,000 (80% AMI) for rental housing and \$75,000 (150% Area Median Income (AMI)) for homeownership. (AMIs are for a family of 2.2; the average household size in the Whitefish area.)
- *Primary Home/Second Home Relationship* – Maintain and, if possible, increase the percentage of homes occupied by residents of the community as their primary residence. The Whitefish area experienced a 10-percentage point decline in homes occupied by local residents between 2000 and 2010, from 80% to 70%.
- *Jobs/Housing Relationship* – Keep up with job growth and provide more opportunities for in-commuting employees to reside in Whitefish near their jobs; the 395 new jobs anticipated through 2020 will generate demand for 130 additional homes.

This Strategic Housing Plan is a living document that will be periodically updated; these objectives will be revisited when 2020 US Census data become available to measure recent trends.

3. Housing Tools

Tools used in communities throughout the mountain west to address workforce housing needs were presented at the first public Open Housing and in the first Work Session of the task force. They were organized into six categories with the recognition there is often overlap, and tools are frequently used in combination in implementation strategies.

Through the strategic planning process, these widely-used tools were crafted into balanced strategies considering the unique opportunities and challenges in the community. See Sec. 4 - RECOMMENDED IMPLEMENTATION STRATEGIES.

Issues and examples are provided in the *Tool Matrix* (appendix). *Tool Development Worksheets* that describe considerations specific to Whitefish are at whitefishhousing.com. The following definitions are provided for each tool considered in each of the six categories.



Incentives



**Development
Regulations**



**Public-Private
Partnerships**



Preservation



**Public and Nonprofit
Initiatives**



Funding



Incentives

- Zoning for Affordability -- Allowing small lots for modest/tiny houses, live/work opportunities, multi-family housing by-right in all or most zones, and removing regulatory barriers that are no longer appropriate for the community. Code revisions are often needed to align regulations with the desired outcome of increasing the supply and diversity of housing choices for the workforce.
- Flexible Development Standards -- Modifying land use regulations in exchange for housing for community residents at prices they can afford.
- Accessory Dwelling Units (ADUs) -- Second smaller residential units sharing a lot with a single-family or townhome residence. Some examples of ADUs include an apartment over a garage, a tiny house in the backyard, or a basement apartment.
- Density Bonus -- Providing addition density or floor area ratio (FAR) in exchange for workforce housing. The bonus must be large enough to entice development yet small enough for livability and compatibility.
- Fee Reimbursement -- Water/sewer tap fees, building permit fees or other charges reimbursed in part or whole to reduce the cost to build workforce housing. General funds or other sources need to cover cost of fees reimbursed.





Development Regulations

- Inclusionary Zoning (IZ) – Requiring new residential subdivisions/PUDs to include deed restricted workforce units or community housing. Options for compliance can include building homes on-site, building or purchasing off-site units, dedicating vacant land, providing subdivided lots or providing a cash contribution to a housing fund (fee in lieu).
- Annexation Policies -- Give municipalities broad discretion to require housing be provided in exchange for the provision of services. Negotiating deed restricted housing as part of annexation agreements is a widespread practice among municipalities with workforce housing programs.



- Residential Linkage -- Requiring builders of new homes to contribute to workforce housing relative to demand generated by residential units. A nexus establishing the relationship between housing demand and the housing contribution is needed.
- Commercial Linkage -- Requiring new commercial development to provide housing for a portion of employees generated by the development. A nexus quantifying the tie between jobs in new commercial space and housing needs is required.



Public/Private Partnerships

- Public Land - Using publicly-owned vacant and under-utilized land for workforce housing to catalyze development. Use of public land makes projects financially feasible and provides public oversight to achieve the type, amenities, and price point of housing needed.
- Employer Assisted Housing (EAH) – Employers help employees by providing housing units, help finding housing, down payment funds and/or rent/mortgage subsidies. Employers could offer master leasing of rental units, or relocation assistance. Employers can also provide land and partner in development of new housing.
- Property Management – Contracting to manage rental units – the public sector hires private firm or private sector hires public/non-profit. This could be used with employer assisted housing and conversion of short-term rentals to long-term rentals.
- Workforce Housing with No Income/Price Restrictions -- Providing workforce housing with few restrictions other than employment, which allows developers to charge what local residents can bear. A “lite” deed restriction could be placed on higher-priced homes for middle- to upper-income residents, excluding their purchase for second/vacation homes.



Preservation

- Home Buyer Assistance - Down payment or mortgage buy down assistance in the form of grants or second mortgages to assist qualified buyers to purchase market or deed restricted homes.
- Conversion of Short-term Rentals into Long-term Rentals - Cities and resort communities across the country have become increasingly concerned about the conversion of long-term rentals into short-term rentals (STRs), and are exploring/attempting ways to provide incentives for property owners to convert units vacant or STR units into long-term rentals for local households. (Also see following section on Complementary Strategies for STR Compliance.)
- No Net Loss Policy - Requiring replacement of housing occupied by the workforce when redevelopment occurs.
- Acquisition of Market Units – Purchasing units, usually using one or more sources of public funds, and either renting them to workforce households, or re-selling units at a lower price point in exchange for a deed restriction.





Public and Non-profit Initiatives

- Community Land Trust (CLT) – A community, regional or statewide nonprofit owns land, develops housing and provides long-term oversight for permanent affordability through land leases. The homes are often deed restricted.
- Rehabilitation and Weatherization - Programs to repair, update, and improve energy efficiency in existing homes occupied by low income households.
- Habitat for Humanity and Self Help Build – Ownership programs utilizing sweat equity, low interest loans, and volunteers to build homes.
- Senior Housing - High density, smaller, low maintenance, rental or ownership units designed for retiring employees that are age restricted built to free up larger homes for families. A method is needed to entice retirees to sell their homes to workforce households.
- Land Banking - Acquiring land for housing through purchase, trades, or in-lieu requirements.
- Public Sector Development - Initiating, designing, financing and constructing homes by municipalities, counties and/or housing authorities.
- Co-op or Co-housing - Common ownership and management of purpose-built communities.

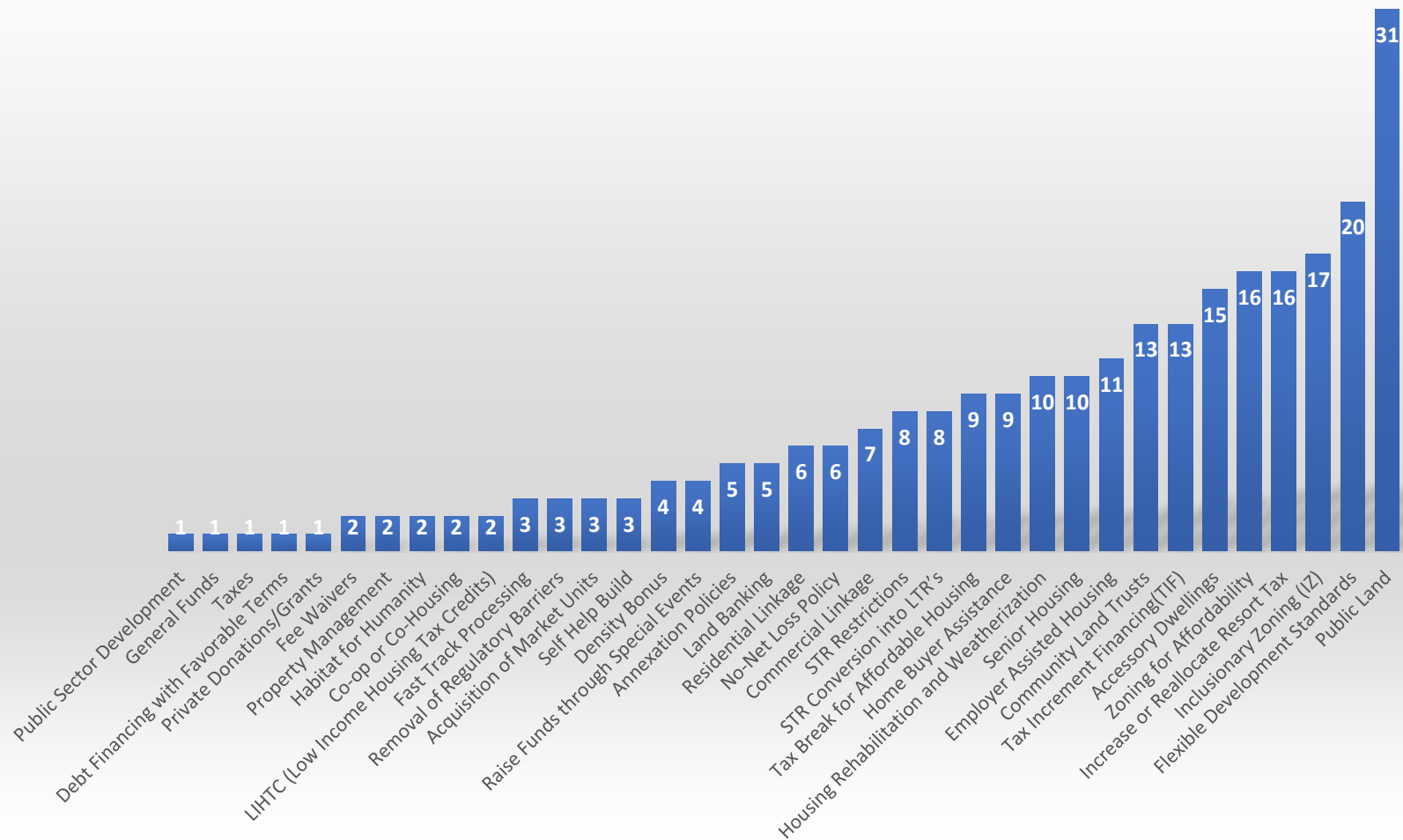




Funding

- Resort Tax- A resort tax of up to 3% is allowed in Montana for communities that meet certain population and economic conditions.
- Tax Increment Finance (TIF) -- A finance tool used by local jurisdictions to invest in public improvements and stimulate economic development. Housing can be an allowable use for new property tax in urban redevelopment districts.
- Voluntarily Assessment on Retail/Services/Real Estate - A voluntary collection in lieu of a tax.
- Low Income Housing Tax Credits (LIHTC) -- A federal program that creates an incentive to finance *rental* housing for low-income households. Credits are allocated through the Montana Board of Housing, Housing Division of the Montana Department of Commerce, and are highly competitive. LIHTC projects could potentially be exempt from property taxes.
- Private Donations/Grants --Tax deductible contributions to a non-profit organization.
- Impact Fees - A fee directly linked to the need for housing generated by new development through jobs created.
- Raise Funds through Special Events -- Fundraising events, with net proceeds dedicated to a workforce housing fund.
- Taxes -- Sales, property, lodging, real estate transfer, excise tax. State legislation needed in Montana, and voter approval likely required. Revenue stream can be used for most housing-related activities. Approval requires extensive public education.

Initial Tool Prioritization



Note: Tools that did not receive any priority votes were excluded.

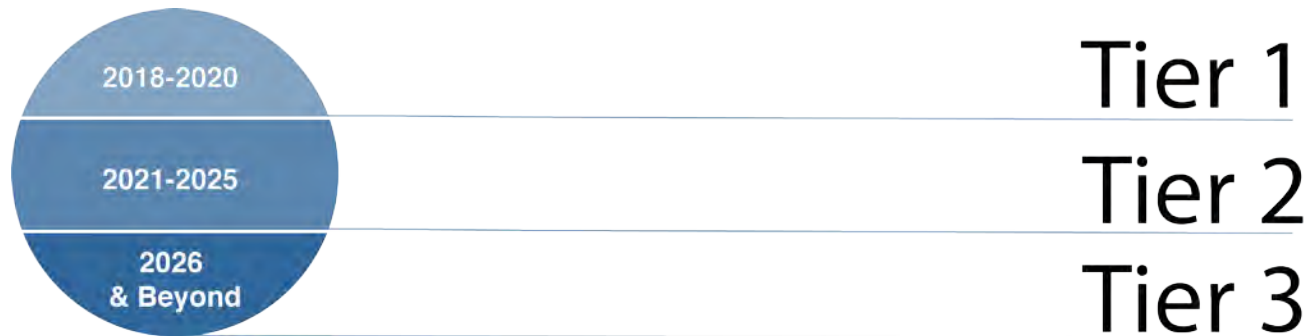
4. Recommended Implementation Strategies

Priorities, Tasks, and Timing

This *Whitefish Strategic Housing Plan* will comprehensively address workforce housing needs in Whitefish through a balanced combination of strategies that:

- Utilize City-owned land and public financing to construct rental housing in the downtown area.
- Offer incentives to develop workforce housing in the downtown area, commercial zones where it is not currently allowed, and existing residential areas where appropriate.
- Require workforce housing to be produced as part of new residential developments as the community grows.
- Provide voluntary ways by which the broader community can contribute to housing.
- Engage employers, non-profits, and the private sector as partners in workforce housing solutions.

Strategies are grouped into three tiers based a combination of factors considered by the Task Force – public input, current and future opportunities, funding availability, capacity, potential benefit and challenges.



These tiers were developed by the Task Force and adjusted through a survey conducted at the second Open House. A total of 40 surveys were completed. While these responses do not fully represent the larger Whitefish community, they suggest strong support for the plan and increasing the pace of implementation. Key findings from the survey:

- Little change was suggested in Tier 1 and Tier 3 priorities.
- Many respondents suggested moving up implementation of Tier 2 strategies into the 2018 through 2020 period. The following five strategies received 15 or more recommendations for being moved to Tier 1:
 - STR - Conversion to Long Term
 - Employer Assisted Housing
 - Fast Track Process for Workforce Housing
 - Low Income Housing Tax Credit (LIHTC) Apartment Development
 - Accessory Dwelling Units
- Very few respondents indicated strategies should be delayed.
- At least 95% of the attendees responding were in favor of the 38 strategies covered by the survey. Only one or two responses suggested elimination of the following strategies; the number of responses suggesting elimination are shown in ().
 - Inclusionary Zoning (1)
 - Incentives -- downtown redevelopment projects (1)
 - Resort Tax -Increase/Reallocate (2)
 - Fast Track Process for Workforce Housing (2)
 - Open Space Reduction in PUDs (1)
 - Residential Linkage (1)
 - Relocatable Housing (2)

For greater detail on individual strategies, please refer to the *Tool Development Worksheets* at Whitefishhousing.com.



Tier 1 Strategies

The schedule for Tier 1 kicks off before the end of 2017 and escalates through 2019. Initial implementation will be completed on all Tier 1 strategies by the end of 2020, yet many of the strategies will operate into the future.

Tier 1 - Strategies	2017	2018					2019				2020			
	Q 4	Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4	
Snow Lot Partnership														
Inclusionary Zoning														
Annexation Policy														
Zoning for Affordability														
Homebuyer Assistance & Rehabilitation														
Voluntary Assessment														
Resort Tax (Increase/Reallocate)														
Develop LIHTC Apartments														

Snow Lot Partnership

The Snow Lot has been identified as a site suitable for housing in the Downtown Master Plan, and emerged as a top strategic priority in the action planning process. A portion of the 1.64 acres may be public right-of-way. The land use designation in the Whitefish City-County Growth Policy is 'Urban' but the zoning is still Industrial. Adjacent/nearby land owned by BNSF could potentially be housing sites and developed concurrently or symbiotically with the Snow Lot. It is just outside the TIF boundary. An alternative location for snow storage and competing uses are concerns.



**Public-Private
Partnerships**

Implementation Recommendations

Over the next year, create a public/private partnership to develop the Snow Lot for 30 to 40 workforce housing rental and/or ownership units based on the following **Guiding Principles**:

- Serve a diverse mix of locally employed households, with incomes ranging from 50%-100% AMI;
- Be attractive and compatible with the existing neighborhood;
- Be responsive to local housing needs and preferences identified in the 2016 HNA,
- Provide a mix of unit sizes, with an emphasis on one bedrooms,
- Set a standard for future public/private partnerships for workforce housing;
- Allow the City to retain long-term ownership of the land;
- After initial public investments, be financially self-sufficient over time;
- Contribute to the goals of the Downtown Plan, including the housing, transportation, economic, and aesthetic recommendations; and
- Be a long-term asset to the community, and a source of pride for residents and neighbors.



Tier 1 - Actions & Implementation Steps	2017	2018				2019				2020			
	Q 4	Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4
Snow Lot Partnership													
Explore adjacent land opportunities													
Understand site capacity and constraints													
Amend TIF boundary & approve budget													
Issue RFP for development partner													
Design													
Land use approvals													
Project financing													
Construction													



Inclusionary Zoning

Whitefish has long had a “voluntary” inclusionary zoning (IZ) program through a Planned Unit Development overlap under which a bonus density is provided if 10% of units are deed restricted. It has produced only 8 units to date (2 owner occupied and 6 apartments) with 4 more apartment units approved. Potential within existing City boundaries appears to be sufficient for IZ to make a significant impact. Approximately 240 acres within the City have residential zoning and could be subdivided and nearly 900 acres could be assembled for residential development that would be subject to IZ.

Implementation Recommendations

- Make IZ mandatory with a minimum of 20% to 25% of homes in new subdivisions deed restricted for long-term affordability.
- Place a strong preference for development of units on site to disperse deed restricted housing through the community. Fees should be allowed if the subdivision/PUD location is inappropriate.
- Require a housing mitigation plan that details compliance methods including on-site and off-site development, land and fees.
- Create requirements for small subdivisions where less than 1 unit would be required. Accessory dwelling units or fees-in-lieu could be used to satisfy the requirement.
- Make deed restricted housing compatible with market homes, generally similar in appearance and of sufficient quality that is appropriate for Whitefish.
- Target households with incomes in the moderate and middle-income ranges - 80% to 150% of the Area Median Income (AMI).
- Do not incorporate a density bonus.



Development Regulations

Tier 1 - Actions & Implementation Steps	2017	2018					2019				2020			
	Q 4	Q 1	Q 2	Q 3	Q 4		Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4
Inclusionary Zoning														
Form advisory committee														
Hire consultant														
Develop unit standards & compliance options														
Develop & adopt ordinance														
Administer and Evaluate														

Annexation Policy

A primary purpose of the recommended annexation policy is to preserve the Whitefish community as it grows with the goal to reverse the trend toward more second homes relative to primary residences occupied by locals. Second homes increased 10 percentage points between 2000 and 2010. Annexations of land upon request by the property owner(s) for residential development offer the single largest opportunity to stabilize the relationship between primary and second homes.



Development Regulations

Implementation Recommendations

- Develop and adopt annexation policies requiring 75% to 80% of homes developed on properties annexed into Whitefish in the future be deed restricted for occupancy by local residents.
- Match the requirements for fully deed restricted workforce housing to the IZ requirements.
- Use “lite” deed restrictions on the portion of the homes between the IZ percentage and the 75% to 80% overall goal. This restriction would limit occupancy to residents but not restrict income, employment or price.
- Amend the 2009 *Extension of Services Plan* to include the annexation policy for housing.
- Allow flexibility in meeting the requirements including real estate transfer assessments (RETA’s) and off-site development.

Tier 1 - Actions & Implementation Steps	2017	2018				2019				2020			
	Q 4	Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4
Annexation Policy													
Draft policy statement													
Develop criteria for compliance options													
Amend 2009 Extension of Service Plan													
Create "lite" deed restriction													
Administer and Evaluate													

Zoning for Affordability

Code revisions are needed to help align regulations with the desire to increase the supply and diversity of housing choices for the workforce. Zoning for affordability allows and encourages housing development by the private sector, public/private partnerships, and non-profits. It removes unintentional barriers that may exist. City of Whitefish codes dating from the early 1980's prohibit housing in most commercial zones, require excessive parking for smaller residential units (2.3 spaces per unit regardless of size) and generally exclude small units.



Incentives

Implementation Recommendations

- Allow deed restricted housing by right in the Highway 93 South corridor provided it meets occupancy, design, price, and safety criteria. Free market housing should be allowed through PUDs and/or CUPs.
- Allow deed restricted housing in the Wisconsin corridor by right or as a conditional use.
- Change parking requirements for residential units to be based on unit size (# of bedrooms) and possibly location (downtown or transit oriented). The standard should be reduced but may vary based on location. Provide opportunities for further parking reductions in downtown.
- Reimburse impact fees using TIF or other funding source for deed restricted housing units in downtown projects.
- Create a fast-track process for workforce housing projects through which applications proposing a minimum number of deed restricted units are expedited to the extent allowed under state-mandated processing times. Fast track processing does not involve skipping any review steps or public comment.
- Provide opportunities for tiny homes in Whitefish. Standards like those for mobile home parks could be applied. A new zoning district, a zoning overlay, new subdivisions and PUDs could be used to provide sites for tiny homes. Coordination with the Building Department is needed regarding building codes.
- Traditional neighborhood design to modify the zoning to include opportunities to reduce setbacks, smaller lot sizes, increased lot coverage ratios and alley connections in keeping with Whitefish's traditional neighborhoods.



Tier 1 - Actions & Implementation Steps	2017	2018				2019				2020			
		Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q
	Q 4	1	2	3	4	1	2	3	4	1	2	3	4
Zoning for Affordability													
Allow deed restricted housing in commercial zones													
Work w/owners along Hwy 93 South and Wisconsin													
Draft & adopt code changes for subdivisions & PUDs													
Update Parking Standards													
Research alternative parking standards													
Choose methodology w/public process													
Draft & adopt parking ordinance													
Incentives for workforce housing downtown													
Apply for TIF allocation to reimburse impact fees													
Work w/ development applicants													
Fast tract process for deed restricted housing													
Pursue opportunities for tiny homes													



Homebuyer Assistance and Rehabilitation

Existing homebuyer assistance and rehabilitation/weatherization programs should be continued and enhanced with a goal to serve more workforce households by improving utilization and available financial and technical resources.

Implementation Recommendations

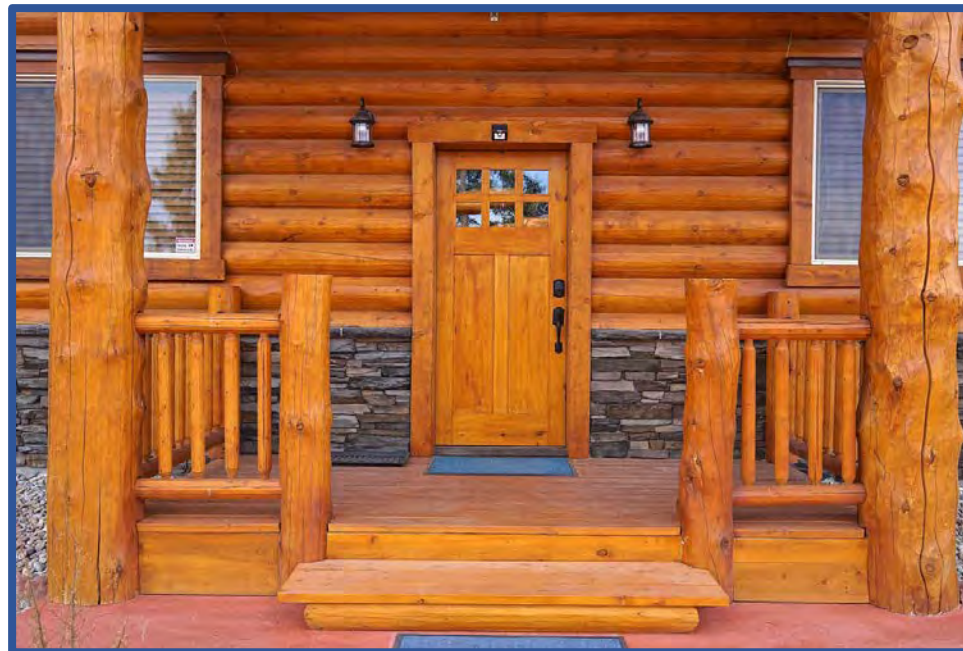
- Grow the existing deed restricted homeownership program at the Whitefish Area Land Trust by pursuing acquisition, rehab, and re-sale of three to five homes over the next five years.
- Research and monitor the amount of funding available for homebuyer programs serving Whitefish and pursue supplemental grants if needed.
- Use flexible funding sources to extend income eligibility to 120% AMI for purchase of market housing, as done under one community land trust (CLT) program.
- Create a multi-agency, one-stop shop for homebuyer assistance and rehabilitation programs.
 - Website with regulations and processes succinctly explained. WhitefishHousing.com website could be used.
 - Pre-application to determine the assistance for which a household may qualify.
 - Database on inquiries (very helpful in planning future programs and rallying community support).
- Develop/maintain a pool of pre-qualified homebuyers (and renters) to inform development decisions and assure developers that homes built through IZ and other tools will sell/lease.
- Access existing credit counseling and homebuyer training through Community Action Partnership of Northwest Montana (CAPNM).
- Conduct training on deed restriction.
- Design and deliver seminars for banks, mortgage brokers, realtors, title companies on homebuyer assistance.



**Public and
Nonprofit
Partnerships**



Tier 1 - Actions and Implementation Steps	2017	2018				2019				2020			
	Q 4	Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4
Homebuyer Assistance & Rehabilitation													
Seek funding													
Create agreements w/ regional/state organizations													
Create a one stop shop													
Conduct marketing/outreach													
Design and deliver training													
Establish/maintain pre-qualified buyer pool													



Voluntary Assessment

A voluntary assessment for workforce housing would provide the opportunity for broad community participation in housing solutions and generate needed funding. This program is patterned after the successful 1% Tourism Promotion Assessment currently collected by local merchants to help fund tourism marketing. For the tourism promotion fund a consensus was built and contracts were put in place with participating businesses. The assessment could apply to retail, services and real estate, and potentially be applicable to more services than the resort tax. A voluntary assessment would be an alternative to expansion or reallocation of the resort tax and should be attempted before re-authorization of the resort tax in 2021. Modeling rates, applicability and revenue generation potential is needed.



Funding

Implementation Recommendations

- Discuss a voluntary assessment with businesses and realtors to determine the level of support for the initiative and, if support seems sufficient, how it might best be structured.
- Develop assumptions and spreadsheet to model various rates and applicability to estimate potential revenue.
- Negotiate agreements to charge and collect the assessment.

Tier 1 - Actions & Implementation Steps	2017	2018				2019				2020			
	Q 4	Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4
Voluntary Assessment													
Breakfast for business community													
Outreach to Business Leaders													
Model rate & applicability options													
Negotiate contracts													
Administer and Evaluate													

Resort Tax

A reallocation of the resort tax when reauthorized, or an additional 1% tax if allowed by the Montana legislature, could provide a local revenue source for workforce housing. The local electorate decides on the rate, duration and allocation of tax proceeds. The tax is applied as a percentage of goods, services, lodging, bars, restaurants, entertainment and luxury goods. If resort tax revenues become available, they may be used to develop both ownership and rental housing as well as operate other housing programs.



Funding

Implementation Recommendations

- Engage in community discussion leading up to the 2021 vote for local reauthorization of the resort tax, which would be effective in 2025. This matter could also be a Special Election.
 - Advocate for workforce housing as a priority for funding;
 - Coordinate with community conversations about changes in funding streams in coordination with TIF expiration and new potential districts.
- Monitor State Legislative actions – advocate for additional resort tax of 1%, if put forward again.
- Support opportunities for reallocation and broader collection, both locally and state-wide, and through the Local Option Tax at the State Legislature.

Tier 1 - Actions and Implementation Steps	2017	2018				2019				2020			
	Q 4	Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4
Resort Tax (Increase/Reallocate)													
Advocate for housing in reauthorization; Advocate for reallocated and broader collection													
Monitor State Legislative Actions re: adtl 1%													

Low Income Housing Tax Credit (LIHTC) Apartment Development

Opportunities to attract and support a LIHTC development in Whitefish should be pursued in the next five years, recognizing that the City of Whitefish will be a key partner in helping a development prevail in a highly competitive process. LIHTC is a federal program that creates an incentive to finance *rental* housing for households below 60% AMI. Projects effectively utilizing the LIHTC usually range from 30 to 100 units, and may be sponsored by a for profit, non-profit, or housing authority. Credits are allocated through the Montana Board of Housing and are highly competitive. LIHTC can generate 30% to 70% of the total cost to develop a housing site, often bringing several million dollars of outside investment to local housing solutions. LIHTC will be opportunity driven. Staff time and financial resources will be needed to vet opportunities and pursue partnerships.



Funding

Implementation Recommendations

- Evaluate interested developers (their experience and proposed plans) before providing endorsement.
- Determine if a partnership is needed.
- Consider forming a non-profit for project ownership for property tax exemption.
- Stagger timing of apartment projects to allow the market to absorb the new rentals – do not build simultaneously.

Tier 1 - Actions and Implementation Steps	2017	2018					2019				2020			
	Q 4	Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4	
Develop LIHTC Apartments														
Explore interest with developers; seek partnerships														
Organize support; address neighborhood concerns														
Endorse applications to Montana Housing Board														



Tier 2 Strategies

Tier 2 Strategy Timeline					
	2021	2022	2023	2024	2025
Accessory Dwelling Units					
Land Bank					
Short Term Rental - Conversion to Long Term					
Employer Assisted Housing					
Community Land Trust					
Open Space Reduction in PUD's					
Commercial Linkage					
Residential Linkage					

Accessory Dwelling Units

Updating the requirements associated with Accessory Dwelling Units (ADUs) could increase opportunities for housing units dispersed throughout existing neighborhoods. Currently, about five ADU permits are issued in Whitefish each year. Conditional use permits (CUPs) are required, which take two to three months. Roughly 60% of ADU permits are issued to non-local owners. The maximum size is 600 sq. ft., and the unit must be on one level.

Many residential lots are large with room for ADUs. Setbacks and lot coverage limits from underlying zoning apply. ADUs can only be rented long term if primary residence is owner occupied. A second home owner cannot rent out their ADUs to local caretakers or others. ADUs can be used as Short Term Rentals (STRs) in certain districts.

Implementation Recommendations

- Allow ADUs by right in R-1, 2, 3 and 4 zones if deed restricted for occupancy by local residents. Continue to require CUPs for ADUs that are not deed restricted.
 - Allow existing units to be rented long term, lifting the limitation allowing long term rental only when the primary unit is a primary residence.
 - Eliminate the single-level requirement and allow detached units.
 - Encourage new subdivisions to incorporate ADUs that are deed restricted for community residents through revision to subdivision regulations. Reimburse impact fees if a revenue source can be identified. Consider options for providing property management services to encourage property owners to rent their ADUs long term.
 - Create a compliance monitoring and complaint resolution process.



Development Regulations

Land Bank

Public or non-profit control of land for residential development is a key ingredient for workforce housing. Using publicly-owned land for housing can catalyze development and provide public oversight to achieve the type, amenities, and price point of housing needed. There are multiple parcels in Whitefish in addition to the Snow Lot that could potentially be developed as workforce housing.

Land banking efforts work well when the responsible agency is poised to act quickly when the right parcel comes on the market. Public ownership of land can reduce long-term carrying costs if the entity is exempt from property taxes.



**Public and Nonprofit
Initiatives**

Implementation Recommendations

- Evaluate parcels owned by the City and other public/non-profit entities in Whitefish that are vacant or under-utilized for their suitability for workforce housing and, if found to be the most appropriate use, reserved for future housing development. Create a map with parcel information. Involve the City's Real Estate Committee in this process.
- Explore possible partnerships with the School District, Flathead Electric and North Valley Hospital.
- Create public or tax exempt non-profit organization to accept donations of land and hold them until developed for housing; consider using Whitefish Area Land Trust (WALT).
- Identify funding sources.
- Identify privately owned parcels for potential acquisition and reach out to property owners.
 - Pursue opportunities as they arise.

Short Term Rental - Conversion to Long Term

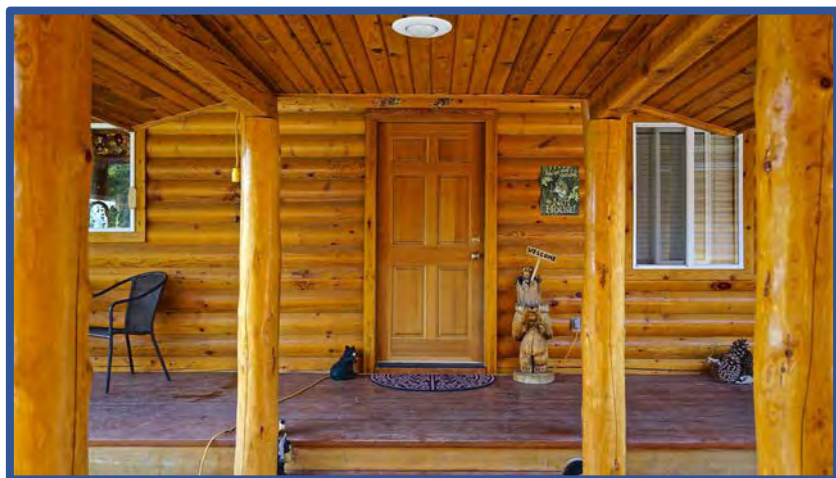
Efforts to better enforce existing STR rules are currently underway. The inventory of STRs that might be converted into long-term rentals will be better understood by spring 2018. A program could provide rent guarantees and other incentives to long-term rent homes that are vacant, less desirable as STRs (low occupancy rates), or not in compliance with regulations.

Implementation Recommendations

- Determine potential inventory for short-term rental to long-term rental conversion using data on short-term rentals compiled during the City's 6-month program aimed at increasing compliance with existing regulations.
- Develop a business plan with goals, budget, operating procedures and marketing plan.
 - Strive for multi-year lease commitments from property owners.
 - Adapt the best parts from Summit County Colorado's pilot program, minimize bureaucracy, simplify, assume no City liability.
 - Use applicable provisions from lease, inspection and occupancy agreements.
- Investigate options for property management including contracting with established property managers or the Housing Authority.
- Work with property managers to design the program; pursue opportunities for a discounted fee. A typical rate for workforce housing properties is approximately 8%.
- Fund raise (City, banks, foundations). Address concept that property management cost (about \$2500/unit in Summit County) is "going out the door." Per unit cost for providing rental units is far lower than development subsidies for new construction.



Preservation



Employer Assisted Housing

When employers are unable to fill jobs due to the lack/cost of housing, they may provide housing units and other housing support to employees. Of employers surveyed in 2016, 23% provide some type of housing assistance to their employees. Employers can provide land and partner in development of new housing, or provide direct support to the employee: help finding housing, down payment funds, rent/mortgage subsidy, master leasing of rental units, or relocation assistance.

Implementation Recommendations

- Understand employers needs/interests – host a seminar through the Whitefish Chamber.
- Create packet/educational materials on what employers can do:
 - Master lease opportunities.
 - Match-making opportunities between landlords and employees.
 - Mortgage/down-payment assistance.
 - Housing search for employees identify resources that could make it easier, such as a One-Stop-Shop
 - Voluntary Assessment (See Tier 1 strategy).
- If employers are interested, facilitate partnerships to master lease and/or coordinate property management.



**Public-Private
Partnerships**



Community Land Trust

Northwest Montana Community Land Trust (NWMTCCLT) has expertise and is active in the region though has yet to work in Whitefish. The Whitefish Area Land Trust (WALT) was established as an arm of the Whitefish Housing Authority in 2008. It has provided homeownership assistance with 10 deed restricted homes now in its portfolio that have housed 14 families using \$500,000 in Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) funds to provide an average subsidy of \$117,000 per unit. A traditional CLT land lease approach has not been used. The program is not currently growing, but could be re-energized if new funding sources are found. NeighborWorks MT could serve community land trust (CLT) households with incomes up to 120% AMI.

Implementation Recommendations

- Establish relationships with NWMTCCLT and NeighborWorks to bring resources into Whitefish.
- Evaluate WALTs existing homeownership program including deed restrictions and capital improvement practices. Adopt changes if needed.
- Pursue traditional funding sources such as CDBG and HOME, as well as new sources that could be used to purchase more expensive homes and serve higher income households.
- Seek opportunity through annexations for a CLT neighborhood development with a goal for 20 homes for moderate income households in 5 years.



**Public and Nonprofit
Initiatives**



Open Space Reduction in PUDs

Reducing open space requirements in PUDs is a type of flexible development standard that could be appropriate for Whitefish given the number and location of parks and trails within the community and proximity of public lands. Design quality, compatibility, safety, and neighborhood concerns must be considered in the creation of flexible development standards.

Implementation Recommendation

- Consider allowing reductions from the current standard of 20% open space requirement for workforce housing or flexible options (fee off site, transfer credits, fee in-lieu) for satisfying the requirement in the PUD process.



**Development
Regulations**



Commercial Linkage

Requiring new commercial development and possibly expansions to provide housing for a portion of the demand generated by on-site employment would broaden responsibility for workforce housing. Commercial linkage fees help to address housing needs that increase as a result of new job-generating commercial development. A nexus is needed to quantify the number of jobs created. Concerns include:

- The need to build upon success with implementation of other tools to gain business support.
- Economic seasonality in Whitefish, which makes it difficult for many businesses to succeed.
- Potentially rendering commercial development financially less feasible.
- Pushing businesses into the county or Columbia Falls/Kalispell.

Implementation Recommendations

- Commercial linkage should be considered between 2021 and 2025.
- Conduct a nexus study to quantify the tie between jobs in new commercial space and housing needs.
- Before considering commercial linkage, developers should be allowed to build housing as part of currently zoned commercial developments. All commercial development should have an exemption for some of the square footage to be developed so that small projects are viable; the threshold for the exemption to be determined.



**Development
Regulations**



Residential Linkage

Residential linkage requires new homes to contribute to workforce housing relative to housing demand generated by residential units. In contrast to IZ and annexation, residential linkage would apply to lots that are already subdivided. A nexus study is needed to establish the relationship between housing demand and the housing contribution is needed.

Potential within Whitefish boundaries is significant: there are 326 platted residential lots under .5 acres in size. Assuming the average home size is 2,750 SF, the mitigation rate is 20%, and the fee in lieu is \$150,000 per unit, residential linkage program should produce approximately \$1 to \$1.5 million in fees/year. Concerns include making it more difficult for locals to afford to build their own homes, and adding to already high impact fees.

The City is reviewing its impact fee schedule and may be able to eliminate some of the older fees that have not accomplished their purpose. A residential linkage fee for workforce housing might be more acceptable to community if other fees are eliminated.

Implementation Recommendation

- Residential linkage should be reconsidered between 2021 and 2015, and should take into consideration the outcome of the current fee review and update process.
- Conduct a nexus study, which often involves a survey on residential job generation.



**Development
Regulations**



Tier 3 Strategies

These strategies may become part of Whitefish’s workforce housing efforts in the future but, given sequencing considerations, funding and land availability, current community priorities, and Montana statutory authority, these strategies are now scheduled for implementation after 2025. When the plan is updated in 2020, and if opportunities arise in the meantime, these strategies will be reconsidered. These strategies are defined in SEC. 3 – HOUSING TOOLS, pages 8-14. More information on these tools and associated issues is in the appendix and at whitefishhousing.com.

Opportunities for Tiny Homes	Self Help Build	Section 8 Rent Subsidies
No-Net Loss Policy	Fee Reimbursements	Taxes
Density Bonuses	Property Management	Debt Financing with Favorable Terms
Raising Funds through Special Events	Habitat for Humanity	Private Donations/Grants
Acquisition of Market Units	Co-op or Co-Housing	Relocatable Housing
	Public Sector Development	Impact Fees
	Senior Housing	

Supporting Tools

The following tools have been combined within Tier 1 and 2 strategies:

- Tax Increment Financing (TIF)
- Federal and state Grants
- General funds
- Deed restrictions without income/price restrictions
- Tax breaks for affordable housing

Complementary Strategies

STR Compliance and Regulations

Communities are responding to the rapid proliferation in residential short-term rentals (STRs) with new/modified regulations in part due to the industry's impacts on workforce housing supply and demand. Regulations may include prohibiting short-term rentals in certain zones, especially where the workforce resides, limiting the number in defined areas by zone or block, limiting the right to short-term rent to local residents and prohibiting short-term rental of deed restricted housing. Since the issues associated with STRs are broader and more far reaching than workforce housing (neighborhood impacts, safety, revenue, etc.) the following strategy is a complementary part of this *Whitefish Strategic Housing Plan*.

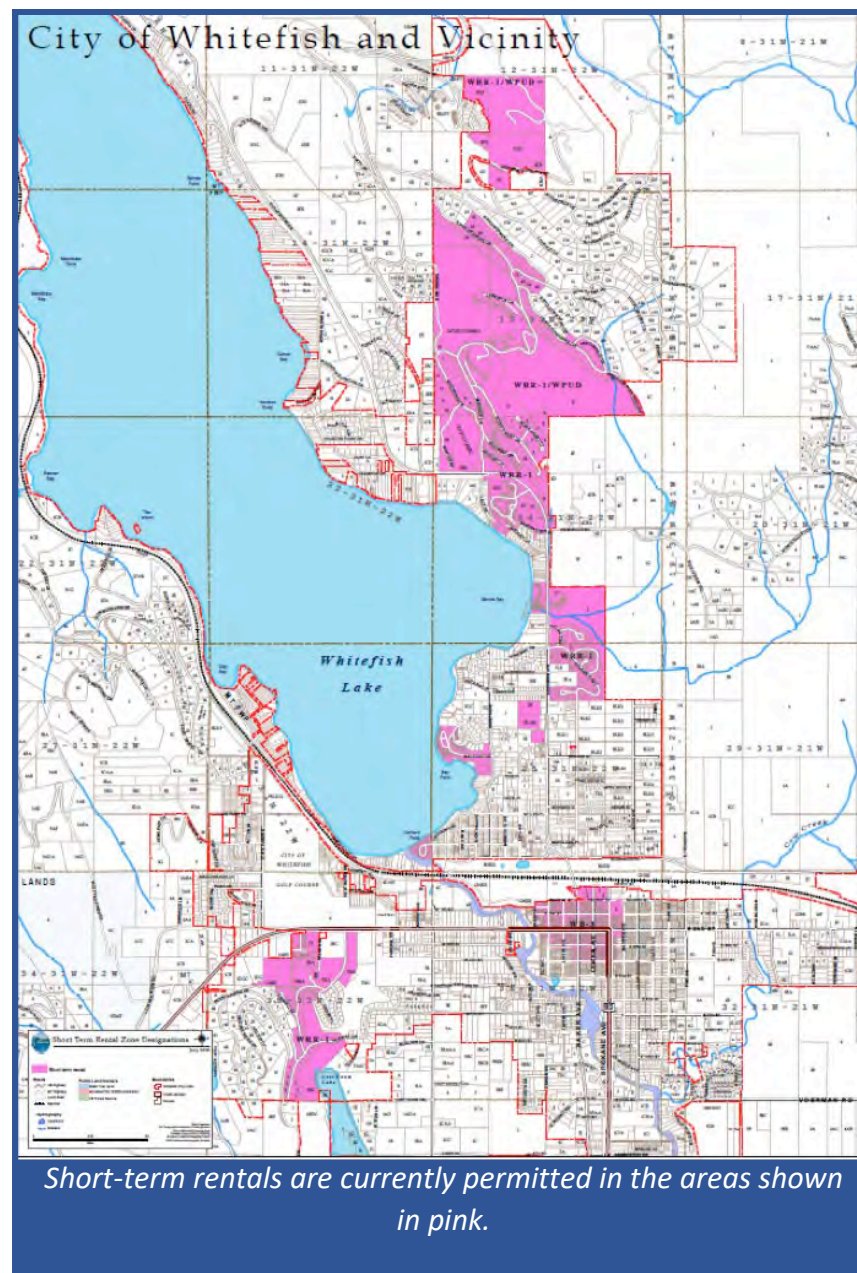
For a 6-month period ending in Spring 2018, the City will focus on compliance with existing regulations before consideration of changes. Efforts are to include:

- Making STR compliance a priority for the new full-time code enforcement officer.
- Tracking online listings once weekly.

- Publishing a newsletter to educate the public, second home owners, realtors and property managers on permit/license/inspection requirements.
- Seeking voluntary compliance through outreach.
- Encouraging complaints about violations and responding to those complaints.
- Creating an online map showing the location of all permitted short-term rentals.
- Establishing a database.
- Purchasing AirDNA report (\$60) for data on number of units, number of individually-rented bedrooms, top performing addresses, rents and occupancy rates.
- Determining the cost of short-term rental licensing, permitting, inspection, complaint resolution, compliance.
- Comparing costs to revenues derived (staff).
- Determining where accessory dwelling units and short-term rentals are both allowed.

After the 6-month period, the City will evaluate information derived from compliance with existing regulations and consider:

- Increasing permit and license fees to fully cover short-term rental compliance costs; make sure fines are adequate.
- Contracting for tracking services.



- Enhancing coordination among oversight agencies – City, Fire, County, State.
- Allowing short-term rentals in additional areas only upon neighborhood request.
- Incorporate short-term rental prohibitions in accessory dwelling unit implementation.
- Working with Montana legislature to preserve the rights of municipalities to regulate STRs.

New Tax Increment Financing District

A new tax increment financing district could be created to undertake economic development projects and infrastructure improvements. While workforce housing could also be an allowable use of revenues produced, as is the case with the existing downtown TIF district, it will be a complementary rather than primary purpose of the new district. To implement this strategy:

- Study and prioritize potential for additional TIF districts when the current one expires in 2020 – new potential districts: Baker Avenue South, Highway 93, Railway and west of 93, north of railway – Iowa and Wisconsin, north of Edgewood Place, the gravel pit and any additional blighted areas.
- Seek opportunities to create public private partnerships and build additional workforce housing in new districts.

Roles & Responsibilities

City of Whitefish



The City will both enhance existing services and grow its expertise and capacity to assume lead responsibility for implementation of the *Whitefish Strategic Housing Plan*. A full-time Housing Coordinator (see below) will be hired to join the City Manager, planners, code enforcement, GIS and finance staff to implement this plan.



Whitefish Chamber of Commerce

The Whitefish Chamber of Commerce will continue its instrumental role in public awareness, education and participation, and coordination with employers. Key tasks will include providing coordination and technical assistance until assumed by the City's Housing Coordinator, and launching a new Voluntary Assessment to encourage the business and broader community to contribute to workforce housing in Whitefish.

Whitefish Housing Authority

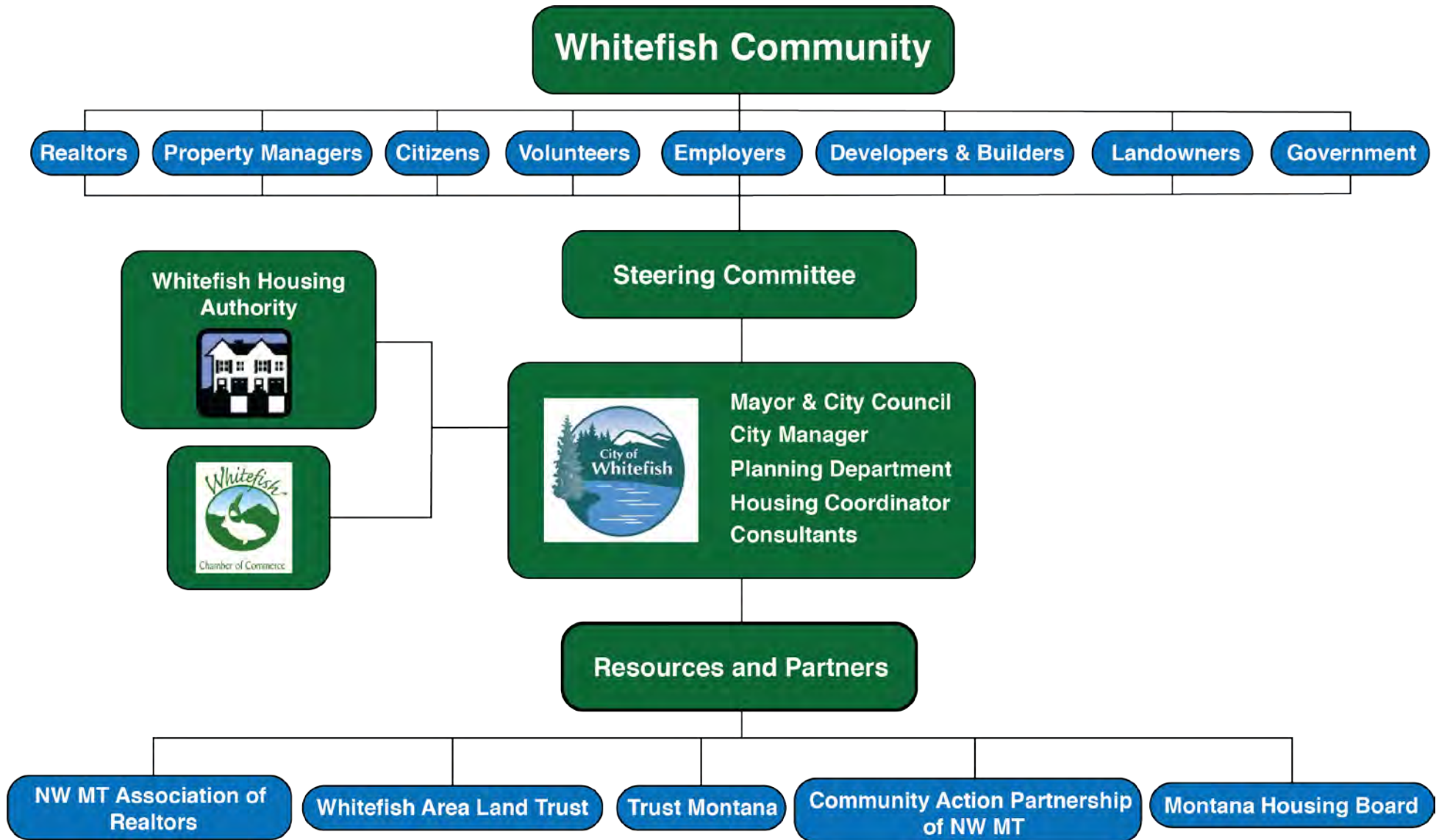


The Whitefish Housing Authority (WHA) with its sister organization, the Whitefish Area Land Trust, will continue and expand the services and programs it has historically provided and may take on new responsibilities over time. WHA needs to expand its capacity to increase the number of households assisted, units managed and programs simultaneously operated. Preparing grant applications, accessing regional and state resources, supporting the development of core components and implementing priority strategies will require additional staffing or use of contractual services.

Compatibility, community ownership and support, communication/coordination, capacity, expertise, clear responsibilities, funding, fairness and political will are key to the success of this Strategic Housing Plan.

Recipe for Successful Workforce Housing Plans
Whitefishhousing.com

Organizational Chart



Responsibilities for Strategies and Core Components



Lead

Snow Lot
Annexation Policy
Inclusionary Zoning
Resort Tax
Zoning for Affordability
Public Land
Capacity/Expertise
Deed Restrictions
Guidelines

Support

Homebuyer Assistance
Housing Rehabilitation
Inventory Database

Major Tasks

1. Hire and oversee Housing Coordinator
2. Form Partnerships with developers/builders
3. Utilize consultants for Inclusionary Zoning, Guidelines and other tasks.
4. Address STR Compliance
5. Form new TIF District
6. Provide TIF, General Funds, Land



Lead

Voluntary Assessment
Public Education, Awareness & Participation

Support

Capacity/Expertise

Major Tasks

1. Enhance and maintain WhitefishHousing.com
2. Communicate regularly with business and broader community about workforce housing
3. Chair the Steering Committee initially
4. Publicity
5. Technical assistance to employers



Whitefish Housing Authority

Lead

Homebuyer Assistance
Housing Rehabilitation
Inventory Database

Support

Capacity/Expertise
Deed Restrictions
Guidelines
Public Education, Awareness & Participation
Inventory Database

Major Tasks

1. Manage deed restrictions over time
2. Screen/qualify applicants for ownership and rental housing
3. Work with the CAPNW & other partners
4. Pursue CDBG/LHTC/federal/state funding
5. Manage Mountain View Apartments
6. Manage Section 8 rent subsidy vouchers
7. Consider management of Snow Lot units
8. Input into Inventory Database

Strategic Housing Plan Steering Committee

A Steering Committee will be appointed immediately to review and advise as strategies are developed and enacted. This Committee will include members of the Task Force that worked to create the *Whitefish Strategic Housing Plan*, capitalizing on the experience and expertise gained during the process of analyzing the various tools and deciding how they should be worked into viable, appropriate and comprehensive strategies.

Responsibilities:

1. Recruit members from Task Force and community at large
2. Convene initially to fine tune responsibilities and establish procedures
3. Meet monthly or as needed
4. Appoint ad hoc or sub committees as needed
5. Liaison with Housing Coordinator
6. Report to City Council
7. Assist in plan update in 2020

Housing Coordinator

The Task Force unanimously recommends hiring a full-time, mid- to upper-level staff member with expertise/experience in workhouse housing project development and programs. The City Manager will determine how the City's responsibilities are to be assigned and shared with existing staff. The title of the position is to be finalized when the job description is drafted. Suggestions include Housing Coordination, Housing Manager, and Housing and Economic Development Director. The position is to be funded with TIF, cost sharing with businesses and possibly general funds. Strong communication, organization, finance, development and land use experience are needed.

5. Core Components

The following core components are required to develop and maintain housing over time that is affordable, appropriate for Whitefish residents and successful. The components are:

- Capacity and expertise;
- Guidelines;
- Deed restrictions;
- Inventory database;
- Public awareness, education and participation; and
- Location criteria.

Capacity and Expertise

To implement the strategies adopted in this document, additional capacity and expertise will be needed. Tasks that must be performed in the future for the recommended strategies to be successfully implemented include:

- Coordinating among the agencies responsible for implementing strategies;
- Fostering and overseeing public/private partnerships to build new housing;
- Providing technical assistance to employers to help them provide additional housing for their employees;
- Establishing guidelines and deed restrictions that cover a diverse inventory of workforce housing produced through a variety of strategies;
- Communicating with community groups and public officials about who resides in workforce housing and the many economic and community benefits of workforce housing, addressing misperceptions as they arise;

- Developing and administering local funding initiatives and seeking financial assistance from regional, state, federal and non-profit sources;
- Acquiring sites for future housing development; and,
- Managing community and workforce units over time including inventory database design and updating, deed restriction compliance, property maintenance, renter and homebuyer selection, and unit turnover.

Guidelines

Clear, concise guidelines are needed to develop and operate workforce housing. Guidelines are developed incrementally, evolve over time and are amended as appropriate. They can be referenced in code “as may change from time to time” to reduce the complexity and time required to make modifications. They provide information needed to comply with development regulations, own or rent homes, and manage units over time. Guidelines should explain:

- Housing goals and objectives;
- The City’s development regulations and procedures in plain language;
- Housing plan requirements that must be submitted with development applications;
- Incomes categories;
- Allowable rents and sale prices;
- In lieu fee methodology and annual fee updates;
- Unit types, sizes, quality standards, Homeowners’ Association (HOA) allowances, covenant restrictions; and
- Deed restrictions (see below).

Deed Restrictions

Standardized deed restrictions with fill-in-the blank provisions are needed for housing produced through the many strategies to be used in Whitefish. Deed restrictions should be uniform to the extent possible, and should ensure permanent affordability.

Project-by-project rules are time consuming, expensive to manage over time, subject to charges of inequity, and difficult for realtors, property managers, title companies, buyers and renters to understand. Deed restrictions should cover:

- Eligibility criteria – income, residency, employment, and/or other qualifications;
- Marketing process and period for resale;
- Option to purchase/1st right of refusal;
- Initial price and resale price calculation method;
- Appreciation limits;
- Capital improvement policy;
- Agreement to maintain home in good condition;
- Excessive damage charges;
- Owner occupancy requirements;
- Rental allowances and restrictions;
- Default/foreclosure procedures including survivability of affordability/occupancy limitations.

Inventory Database

A comprehensive database should be developed to monitor and manage the inventory of deed-restricted housing as it is developed. This information should be readily available to evaluate the supply as it grows and to determine to what extent it serves the changing needs of residents. Database fields should include:

- Project name and address;
- Number of restricted and market units;
- Type of occupancy restriction;
- AMI restriction;
- AMI of occupant;
- Date built;
- Initial sale price and resale prices;



- Rents;
- Number of bedrooms;
- Square footage;
- Amenities;
- Type and value of improvements made;
- Household size and composition; and
- Jobs held by residents.

Public Awareness, Education, and Participation

Communities are often so immersed in the development of housing and its ongoing operation that they do not adequately share information in a manner that is readily understood and used by consumers of workforce housing and the community at large. In Whitefish, the public is highly engaged and influential. A system is needed to facilitate engagement, provide ongoing opportunities for comment, respond to concerns, and report on housing successes.

A website is key. Good sites provide:

- A one-stop-shop for sellers and buyers of deed restricted homes;
- Information on housing properties that have been developed – photos, locations, number of homes, basic qualification criteria;
- Updates on proposed and under-construction projects that will offer new homes;
- FAQ's on owning and renting deed restricted properties;
- A single pre-application that can be screened by staff with knowledge of homeownership and rental opportunities to match residents seeking housing with the right resources;
- A copy of the basic template deed restriction for ownership and rental units;
- A rental clearinghouse where property managers can list available units;
- The tie between economic health and housing since housing that is affordable for the labor force is a key ingredient of a sustainable economy; the interconnectedness of the local economy with adequate housing for the workforce should be regularly articulated;

- Measurements of the community benefits of workforce housing including the jobs held by residents and their other contributions to the economy and broader community;
- Documents such as this *Whitefish Strategic Housing Plan*, *2016 Whitefish Area Housing Needs Assessment (HNA)*, recent development proposals etc.; and
- Notifications on public meetings and other opportunities to participate in and comment on Whitefish's workforce housing efforts.

Location Criteria

Workforce housing in Whitefish should be dispersed throughout the community and compatible with the prevalent neighborhood development patterns that have been developed over time. It should not be concentrated in one or a few areas of town. Workforce housing should be:

- In mixed-income neighborhoods where most homes are primary residences;
- In new subdivisions and areas annexed into the City;
- In downtown development and redevelopment projects; and
- In commercial zones where it can improve utilization of property and serve as a buffer between business uses and lower-density neighborhoods, provided potential safety/compatibility concerns are addressed.

Workforce housing should be convenient to jobs, shopping, schools, transportation, parks and bike paths.

6. Legal Analysis

There is little case law in Montana related to the strategies within the *Whitefish Strategic Housing Plan*.

Nationally, the more common legal challenges involve land use policies that demand exactions and fees from development to mitigate for the impacts of the development. This is governed by federal “exactions” law established by three U.S. Supreme Court cases.¹ Such exactions are not part of the Tier 1 strategies, however.

Inclusionary zoning is part of Tier 1, but a recent California Supreme Court decision found that the rigorous standard imposed by federal “exactions” law does not apply to mandatory inclusionary zoning policies.² The U.S. Supreme Court denied the petition to challenge this ruling, meaning that federal law does not restrict the ability for communities to use its zoning power to adopt mandatory inclusionary zoning.

Regarding some of the other strategies, there were three outstanding legal questions, which are discussed below:

1. Is rent control prohibited in Montana?
2. Can deed restrictions be permanent in Montana?
3. Can deed restrictions be limited to “locals only” and/or location of employment?

The below presents our review of relevant statutes and case law in Montana, combined with our knowledge of similar issues in other states in which we have consulted. It is intended to be informative and present potential options for consideration.

¹ See *Nollan v. Cal. Coastal Comm'n*, 483 U.S. 825 (1987); *Dolan v. City of Tigard*, 512 U.S. 374 (1994); and *Koontz v. St. Johns River Water Management District*, 133 S.Ct. 2586, 570 U.S. __ (2013).

² *California Building Industry Association v. City of San Jose*, 351 P.3d 974 (Cal. 2015).

PLEASE NOTE (DISCLAIMER): the below does not constitute legal advice. We are not licensed attorneys in the state of Montana. It is recommended that a state licensed attorney be consulted if any of the below is pursued.

1. Is rent control prohibited in Montana?

Answer: Rent control is not prohibited in Montana.

Analysis: There is no Montana State Statute that prohibits rent control. Nor does any community impose rent control.

If rent control becomes more common, it is possible the state legislature may take the path of Colorado (rent control prohibited) or California (rent control limited; “vacancy decontrol”). This should be kept in mind when considering either rent control ordinances or inclusionary zoning requirements that may trigger rent control issues. *See, e.g., Town of Telluride, CO v. Lot Thirty-Four Venture, L.L.C.*, 3 P.3d 30 (Colo. 2000); *Palmer/Sixth Street Properties, L.P. v. City of Los Angeles*, 175 Cal.App.4th 1396 (Cal. Ct. App. 2d 2009). Helping to incentivize or subsidize units or providing affordable rentals as part of development agreements in exchange for concessions are common approaches in rent control-limited states.

2. Can deed restrictions be permanent in Montana?

Answer: Possibly. If, however, deed restrictions are not limited by a term of years, caution must be used and several factors must be considered.

Analysis: Legal counsel to the Whitefish Housing Authority has recommended that deed restrictions not extend beyond 90 years. This is based on § 72-2-1002, MCA, statutory rule against perpetuities. This is not uncommon. The rule against perpetuities is of concern in many states regarding the permissible permanence of deed restrictions (*See, e.g., Alfaro v. Community Housing Improvement System & Planning Assn., Inc.*, 171 Cal.App.4th 1356 (2009)).

Several cases in the Supreme Court of Montana have explored restraints against the alienation of property as related to rule against perpetuities, both before and after § 72-2-1002, MCA, became part of the code. *See, e.g., Edgar v. Hunt*, 706 P.2d 120

(Mont. 1985); *Baker v. Berger*, 873 P.2d 940 (Mont. 1994); *Urquhart v. Teller*, 958 P.2d 714, 717-718 (Mont. 1998) (stating that whether a deed restriction may be of perpetual duration is only one factor of many that needs to be considered when determining the reasonableness of any constraint); *Scott v. Lees & Donna Metcalf Charitable Trust*, 358 P.3d 879, 884 (Mont. 2015) (“... despite the relatively broad language of § 72-2-1002, MCA, the rule does not apply to all nonvested property interests. Section 72-2-1005(1), MCA, states that ‘Section 72-2-1002 does not apply to: (1) a nonvested property interest . . . arising out of a nondonative transfer.’”).

Many factors may be considered when determining the reasonableness of any particular restraint, including whether the restraint is of perpetual duration.³ Many communities avoid this issue by placing a term or other limit on deed restrictions, such as the 90-year limit recommended to the Whitefish Housing Authority. Given review of the above statutes and case law, other options (or a combination thereof) may be available. For example, public subsidy or concessions upon development of deed restricted units, language indicating the restriction is in place only so long as beneficial (*see, e.g., Alfaro*, 171 Cal.App.4th 1356 (2009)) or similar options.

3. Can deed restrictions be limited to “locals only” and/or location of employment?

Answer: It appears that deed restrictions can be limited to locals only and/or location of employment, but it is advisable to define more specifically what “locals” means (e.g. Bozeman requires buyers of deed restricted homes to occupy the home as their “primary residence” (Bozeman Municipal Code § 38.43.150)).

Analysis: Federal and state fair housing laws prohibit discriminatory practices in any industry-related business or transaction that may affect the ability of *protected class members* to secure housing and/or live in the housing of their choice. Protected classes are defined both by the federal Fair Housing Act and Montana Human Rights Act. Protected classes in Montana include:

³ If the person imposing the restraint has some interest in land which he is seeking to protect by the enforcement of the restraint and if the enforcement of the restraint accomplishes a worthwhile purpose, the restraint is more likely to be reasonable. *Edgar*, 706 P.2d at 122 (citing Restatement of Property § 406 cmt. i). Courts may review the type of price set by the restriction, intent of the parties, purpose of the restraint/public policy to be achieved, existence of mutual consent, among other factors. See *id.*

Federal Protected Classes

Race
Color
National Origin
Religion
Sex
Familial Status
Disability

Montana Human Rights Act

Creed
Marital Status
Age

Local jurisdictions may have non-discrimination ordinances that provide additional protections. The City of Whitefish also includes ancestry, sexual orientation and gender identity and/or expression as protected classes.

Local residents and location of employment are not protected classes subject to fair housing protections.

In line with this, the City of Bozeman requires a deed restriction to be placed on affordable homeownership units constructed through their inclusionary zoning ordinance. The deed restriction requires purchase by a household that will occupy the home as their “primary residence.” Bozeman Municipal Code § 38.43.150.

7. Follow Up

Adoption

The governing boards of the Whitefish Chamber of Commerce and Whitefish Housing Authority will acknowledge acceptance of the responsibilities assigned to them in the plan in letters to the Whitefish City Council. The City Council will schedule adoption of this plan, a crucial first step in its implementation, in November.

Tracking Progress

The Steering Committee will periodically assess progress on implementation of this *Whitefish Strategic Housing Plan*. Strategies will be moved forward on the timeline if opportunities arise and capacity to respond exists.

Updating

Comprehensive updating will be done by the end of 2020. Census data will be used to measure how 2000 through 2010 trends may have changed between 2010 and 2020. Residential market conditions will also be reviewed at that time. Goals, objectives and strategies will be adjusted in response to changing conditions.

Tool Matrix

Affordable Workforce Housing

June 2017



Rees Consulting, Inc./Williford, LLC/WSW Consulting, Inc.

Incentives				
Tools	Definition	Ownership or Rental	Income	Examples
Density Bonus	Providing addition density or FAR in exchange for workforce housing. Must be large enough to entice development yet small enough for livability and compatibility.	Both	Low-Middle	Mammoth Lakes, CA Crested Butte, CO Frisco, CO Whitefish
Fee Reimbursement	Water/sewer tap fees, building permit or other fees reimbursed in part or whole to reduce cost to build affordable housing. General funds or other source need to cover cost of fees reimbursed.	Both	Low-Middle	Breckenridge, CO Crested Butte, CO Truckee, CA
Fast Track Processing	Gives priority to development applications w/ affordable housing.	Both	Low-Middle	Truckee, CA Longmont, CO
Accessory Dwellings	Allowing/encouraging accessory units if used to house local employees. Appropriate in many neighbors yet compliance monitoring is needed.	Rental	Low-Moderate	Crested Butte, CO Telluride, CO Truckee, CA
Removal of Regulatory Barriers	Updating/modifying code provisions and procedures that impede affordable housing development. Complex PUD requirements can be barriers to workforce housing. Complete code review and rewrite might be required.	Both	Low-Middle	Buena Vista, CO Mammoth Lakes, CA
Flexible Development Standards	Reductions in parking, setbacks, open space, height limits, road widths, etc. Quality, compatibility, safety and neighborhood impacts are concerns.	Both	Low-Middle	Breckenridge
Zoning for Affordability	Small lots for modest/tiny homes, complete neighborhoods, live/work, multi-family allowed in commercial/mixed-use zones, by-right affordable housing in all or most zones.	Both	Low-Middle	Breckenridge, CO Crested Butte, CO Jackson, WY Telluride, CO
Short Term Rental (STR) Restrictions	Prohibitions in zones where the workforce resides, limiting the number in defined areas, requirements that units be occupied as primary residences part time, prohibiting STR of deed restricted housing.	Both	Low-Middle	Breckenridge, CO Crested Butte, CO Durango, CO

Development Requirements				
Tools	Definition	Ownership or Rental	Income	Examples
Inclusionary Zoning (IZ)	A percentage of residential units in new subdivisions/PUDs are workforce housing. Market homes support workforce units. Only effective if new subdivisions/PUDs are developed.	Both Ownership	Low- Middle	Carbondale, CO Eagle Co, CO San Miguel Co, CO
Residential Linkage (Also called Impact Fee)	Requiring new homes to contribute to workforce housing relative to demand generated by residential units. Mitigation rate often increases with house size. Fees in lieu provides revenue stream. Nexus required.	Either Rental more common	Low	Aspen, CO Crested Butte, CO Mt. Crested Butte Telluride, CO
Commercial Linkage	Requiring new commercial development to provide housing for a portion of employees generated. Nexus required. Alternatives in application and compliance methods (on site, off site, land, fees in lieu) create flexibility yet complexity.	Both	Moderate	Aspen, CO Crested Butte, CO Mt. Crested Butte Telluride, CO
Annexation Policies	Negotiating affordable housing as part of annexation agreements. Policy based. Municipalities have broad discretion.	Both	Low - Middle	Breckenridge, CO Crested Butte, CO
Public/Private Partnerships				
Tools	Definition	Ownership or Rental	Income	Examples
Public Land	Partnering with developers to build homes on publicly-owned site. Competes with other uses for public land. RFQ/RFP process effective for selecting development partners. Ownership of land can be retained with long term leases.	Both	Low- Middle	Crested Butte, CO Breckenridge, CO Vail, CO
Employer Assisted Housing	Master leasing, development, mortgage assistance, units for temporary relocation. Public sector can provide technical assistance and develop projects. Housing for emergency services personnel and seasonal workers often provided by employers.	Both Rental more common	Low - Middle	Breckenridge, CO Crested Butte, CO Vail, CO
Property Management	Contracting to manage rental units. Could work both ways – public sector hires private firm or private sector hires public/non-profit. Could be used with Employer Assisted Housing and conversion of STRs to LTRs.	Rental	Low - Moderate	Breckenridge, CO Mammoth Lakes, CA
Workforce Housing – No Income and/or Price Restrictions	Providing workforce housing with few restrictions other than employment, which allows developers to charge what the local's market can bear. Prices increases can make it difficult to sell homes to the workforce.	Both	Middle - Upper	Crested Butte, CO San Miguel Co, CO Vail, CO

Preservation				
Tools	Definition	Ownership or Rental	Income	Examples
Housing Rehabilitation and Weatherization	Repairing, updating, enlarging, improving energy efficiency, and providing handicapped accessibility, typically with Federal or State grants. Staff/time intensive.	Ownership Rental possible	Low	Crested Butte, CO Whitefish
STR Conversion	Providing rent guarantees and property management in exchange for renting units long term that were vacant or rented short term.	Rental	Moderate - Middle	Summit Co, CO
Acquisition of Market Units	Usually involves buying down units with public funds. Deed restrictions imposed for permanent affordability. Inability to obtain condo mortgages can result in units being rented. Public sector purchases can drive up prices for low-end market units.	Both	Moderate - Middle	Breckenridge, CO Telluride, CO Whitefish
No-Net Loss Policy	Requiring replacement of housing occupied by the workforce when redevelopment occurs. Similarly-priced units should be replaced on site or another site, or a fee-in-lieu of replacement could be allowed.	Both rental more common	Low-Moderate	Basalt, CO
Public and Non-Profit Initiatives				
Tools	Definition	Ownership or Rental	Income	Examples
Public Sector Development	Initiating, designing, financing and constructing homes by municipalities, counties and/or housing authorities.	Both	Low - Middle	Breckenridge, CO Crested Butte, CO Telluride, CO
Home Buyer Assistance	Down payments or second mortgages for purchasing units. Can be used for deed restricted or market units.	Ownership	Low - Moderate	Mammoth Lakes Whitefish
Land Banking	Acquiring land through purchase or USFS trades for eventual housing development when specific project not known.	Both	Low - Middle	Summit Co, CO Vail, CO
Habitat for Humanity	International organization with local chapters that use volunteers and donations to build modest homes. Affordability may not be permanent.	Ownership	Low	Crested Butte, CO Jackson, WY Whitefish
Self Help Build	Home buyers receive low interest loans and technical assistance for their construction of homes. Requires large time commitment.	Ownership	Low	Crested Butte, CO
Co-op or Co-Housing	Common ownership and management of purpose-built communities. Co-op ownership can be used to share large homes by multiple employees.	Ownership	Moderate-Middle	Boulder, CO

Community Land Trusts	Community nonprofit owns land, develops housing and provides long-term oversight for permanent affordability through leases.	Ownership	Moderate-Middle	NW MT Community Land Trust
Senior Housing	High density, smaller, low maintenance units designed for retiring employees. Could free up housing for the workforce if strategy prevents purchase by second-home buyers or STR conversion.	Rental Ownership Possible	Low	Whitefish
Funding				
Tools	Definition	Ownership or Rental	Income	Examples
General Funds	An annual or occasional budget allocation primarily to support staffing, pre-development and gap financing.	Both	Varies	Breckenridge, CO Crested Butte, CO Truckee, CA
Impact Fees	A fee directly linked to the need for housing generated by new development through jobs created. Nexus required.	Both	Low - Moderate	Gunnison Co, CO Summit Co, CO
Taxes	Sales, property, lodging, real estate transfer, excise tax. Voter approval required in most states. Revenue stream can be used for most housing-related activities. Recent ballot initiatives have had mixed results. Approval requires extensive public education.	Both Can respond to changing needs	Varies	Aspen, CO Breckenridge, CO Jackson, CO Telluride, CO
LIHTC (Low Income Housing Tax Credits)	Provides project equity for public, non-profit and private developers. Market for credits uncertain with reduction in corporate tax rate. Widely used in mountain towns. Often done through public/private partnerships. Multifamily sites needed.	Rental	Low	Breckenridge, CO Crested Butte, CO Mammoth Lakes, CA Vail, CO Whitefish
Tax Increment Financing (TIF)	Allocation of new property and/or sales tax in urban redevelopment districts. Usually supports economic development projects; use for housing is not common.	Both	Varies	Portland, OR
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.	Both Mostly rental		Breckenridge, CO Telluride Eagle County
Private Donations/Grants	Tax deductible contributions to a non-profit organization, which purchases or develops housing. Competes with other charitable causes.	Both	Varies	Jackson, WY
Federal and State Grants/Loans – CDBG, HOME, USDA/Rural Development	Major funding cuts planned. Can only serve low income households (<50%, 60% or 80% AMI), limiting their use in mountain towns. Competitive and complicated grant application and administration process.	Both	Low	Mammoth Lakes, CA

Section 8 Rent Subsidies	Project-based and tenant-choice vouchers that pay difference between market rents and 30% of household income. Not frequently used in mountain towns - few rentals are available at HUD Fair Market Rents and few vouchers are available.	Rental	Low	Whitefish
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