



JANUARY 14, 2021

LOCAL HOUSING COMMITTEE PACKET

LOCAL HOUSING ACTION PLAN McCALL AREA

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1. WELCOME

Welcome McCall Area Local Housing Action Plan Committee!

Thank you for your time and dedication to creating a road map, over the next several months, for a community driven and community supported Housing Action Plan for the McCall Area. Your participation in the housing committee is critical to reaching our collective goal of crafting an implementable plan for local housing by May 2022. We appreciate all that you bring to the table!

Through our collaborative efforts, we will be working together to develop a 5-year Strategic Local Housing Action Plan with 1-3 and 5-year goals that address housing needs identified in the [2018 City of McCall Housing Strategy](#), updated to reflect recent housing price changes.

Additionally, our work together will develop a plan that represents a balanced approach to our community housing that fits with the unique needs of the McCall Area, including:

- *Identifying and prioritizing specific community housing needs;*
- *Setting goals and objectives to target needs;*
- *Exploring various available tools to address identified housing needs;*
- *Prioritizing tools and developing strategies to implement those tools; and*
- *Assigning responsibilities and a timeline for implementation.*

Thank you for your assistance and dedication to help ensure that the McCall area has the housing necessary to support a thriving community—housing to support businesses, economic development, community vibrancy, for residents and visitors alike.

2. HOUSING COMMITTEE MEMBERS AND CONSULTANT TEAM

Local Housing Committee Members

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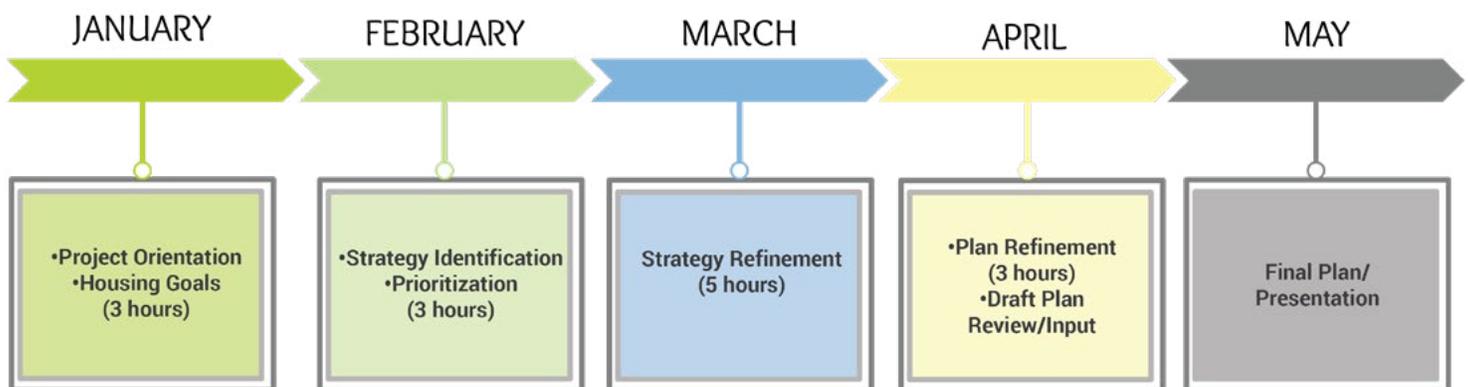
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3. PROCESS OVERVIEW AND COMMITTEE RESPONSIBILITIES

PROJECT SCHEDULE



Responsibilities of the Housing Committee throughout this process.

- *Commit to the process and the shared goal of “how to” (not “whether to”) improve local housing opportunities in the McCall Area.*
- *Communicate with your organization after each work session about the items under consideration and represent their position to the Housing Committee.*
- *Come prepared to each session: review the agenda and supporting materials. Materials will be provided for the kick-off and materials will be added as we progress through work sessions.*
- *Stay engaged to ensure continued evolution and success of the Local Housing Action Plan moving forward!*

4.



LOCAL HOUSING COMMITTEE TASKS

| GENERAL TASKS | |
|---------------|--|
| ✓ | <i>Review 2018 City of McCall Housing Strategy.</i> |
| ✓ | <i>Review work session materials supplied by consultants prior to each work session.</i> |
| ✓ | <i>Learn about housing tools used in other communities and prioritize use of housing tools currently and after strategy development through work sessions.</i> |
| ✓ | <i>Learn about financing needs and options and prioritize use of funding options.</i> |
| ✓ | <i>Assign responsibilities to carry out the Local Housing Action Plan.</i> |
| ✓ | <i>Identify a timeline for achievement of the Local Housing Action Plan and continued housing program updates.</i> |
| ✓ | <i>Prepare for and attend working group sessions and public workshops.</i> |

| TIME SPECIFIC TASKS | | |
|---------------------|---------------------|--|
| Dates | Time Commitment | Tasks |
| January | 3 hours | Project orientation, housing goals |
| February | 3 hours | Strategy Identification and Prioritization |
| March | (2) 2.5 hr sessions | Strategy Refinement |
| April | 3 hours | Plan Refinement |
| | As needed | Draft Plan Review/Input |
| | As needed | Review the Draft Action Plan and participate in the Draft Local Housing Action Plan discussion |
| May | As needed | Attend the presentation of the Local Housing Action Plan (and some may help present) |

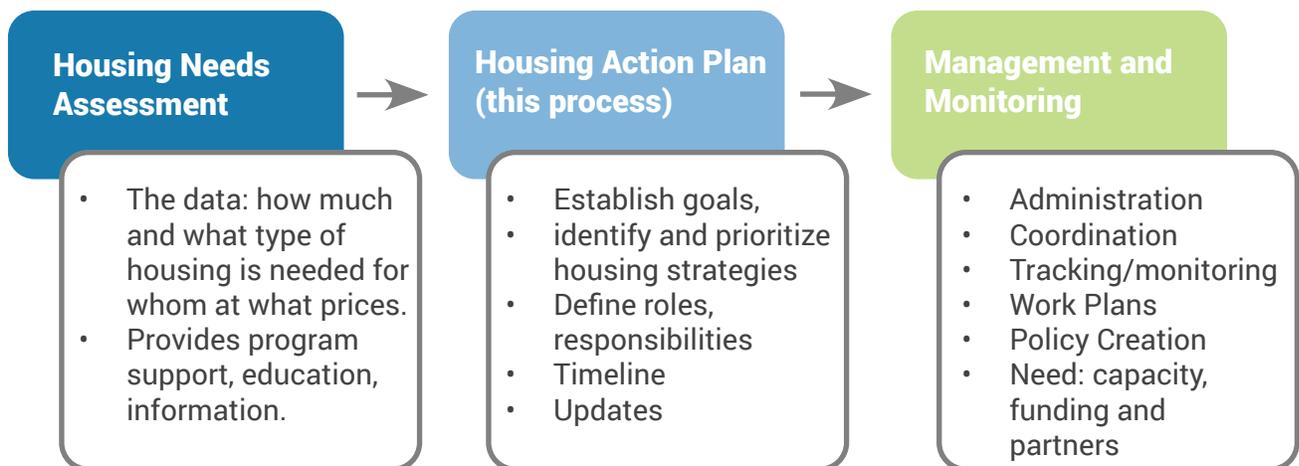
5. THE ACTION PLAN PROCESS EXPLAINED

Creating and Implementing a Housing Action Plan

Housing Needs Assessment: Utilizing updated information from the 2018 McCall Area Comprehensive Plan and Housing Strategy research. The next section provides baseline information on local housing needs in McCall which will frame Action Plan discussions.

Housing Action Plan (this process): This process will identify and develop strategies to address the housing needs in the McCall Area, with the understanding that “it takes a community to build a community.” Strategies will encompass not only city initiatives, but also partnerships and actions that organizations and other community stakeholders can take to improve the availability and affordability of local housing.

Management and Monitoring: An important outcome of this process will be, to not only identify strategies, but provide management and monitoring of housing strategy implementation and progress over time, including periodic updates of housing needs and strategy direction as needed to address changing community and housing market dynamics.



**See the 2018 City of McCall Housing Strategy and 2018 McCall Area Comprehensive Plan (Existing Conditions and Dive Deep)*

HOUSING TERMINOLOGY

Affordable Housing

housing is affordable if the monthly housing payment (rent or mortgage plus utilities) is 30% or less of gross (before tax) household income.

AMI (Area Median Income)

Dept. of Housing and Urban Development (HUD) standard used to define income and rent limits for housing units produced at various levels of affordability. Rentals produced using the low income housing tax credit program utilize the AMI standard.

Local Housing

quality housing that local residents and employees at all income levels can afford in the community (some call it “affordable housing,” “workforce housing,” “achievable housing,” “attainable housing,” “community housing,” etc.).

Housing Tool

an identified mechanism to address a specified community housing need, such as a type of regulation, incentive, program, fund, etc.

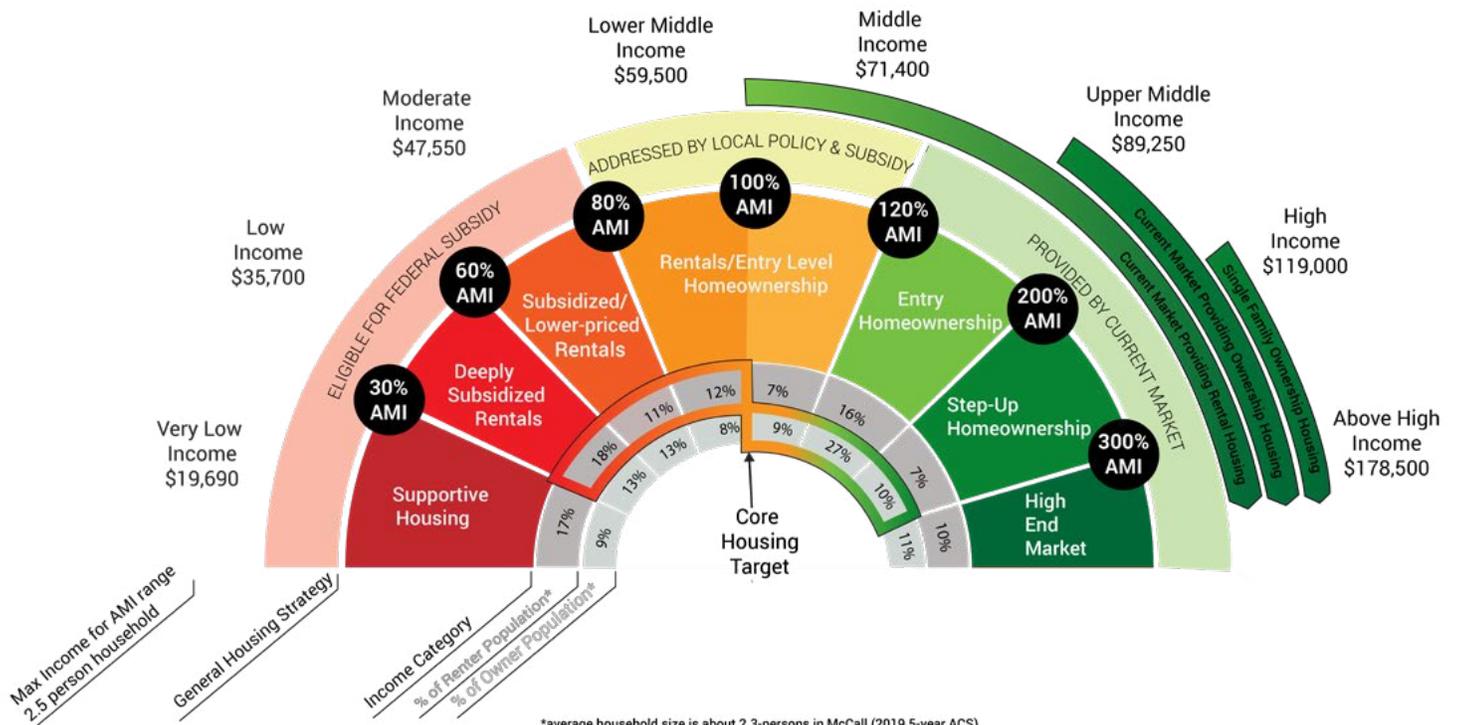
Housing Strategy

a housing tool for which implementation steps have been defined and that is tailored to work within the subject community.

Housing Action Plan

the result of this process. An implementation plan for identified housing strategies, including actions to take, when, and by whom.

6. SUMMARY OF LOCAL HOUSING NEEDS



730 LOCAL HOUSING UNITS NEEDED (Source: 2018 Housing Strategy)

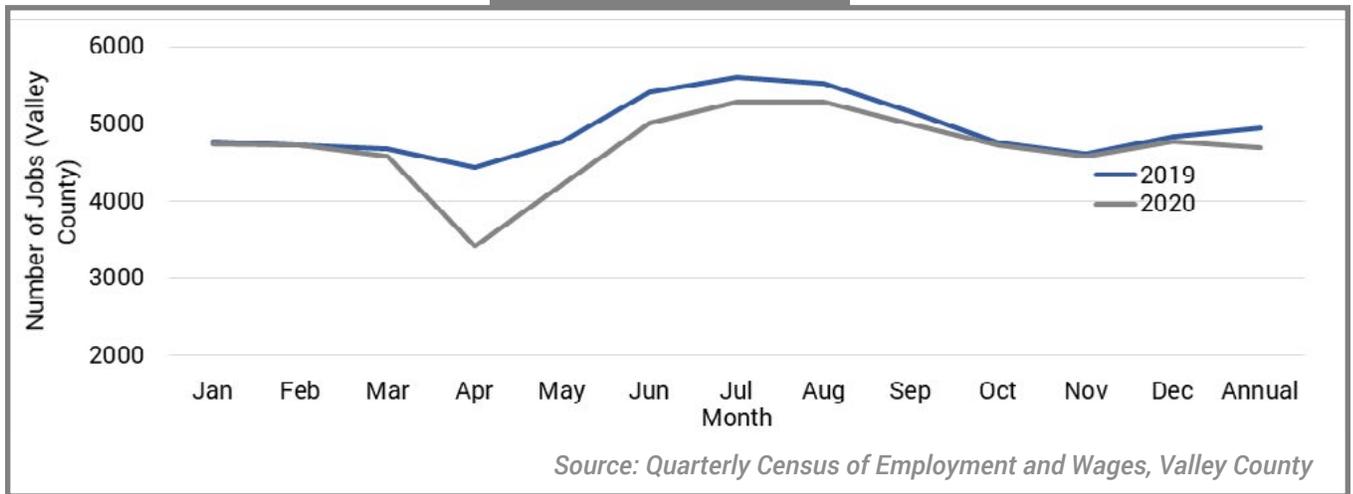
| Affordable rent/purchase prices at each AMI level: | | | |
|--|---------------|-----------------|---------------------------|
| AMI levels | 2.5 person HH | Affordable Rent | Affordable Purchase Price |
| 30% | \$19,690 | \$490 | 74,800 |
| 60% | \$35,700 | \$890 | 135,700 |
| 80% | \$47,550 | \$1,190 | \$180,700 |
| 100% | \$59,500 | \$1,490 | \$226,100 |
| 120% | \$71,400 | \$1,790 | \$271,300 |
| 150% | \$89,250 | \$2,230 | \$339,200 |
| 200% | \$119,000 | \$2,980 | \$452,200 |
| 300% | \$178,500 | \$4,460 | \$678,300 |

*Assumes 5% 30-year fixed rate loan, 5% down, 20% of monthly payment for HOA/taxes/insurance

JOBS AND WAGES

Jobs peak in the summer months from June through August due to McCall's main industries. According to the 2019 5 year ACS estimates, jobs are becoming less seasonal in the area as more long term jobs are provided. There was a 31% rise in summer employment in 2010 but only a 19% rise of jobs in the summer months for 2019. However, data does indicate that there were 800 to 900 jobs added in the summer of 2019.

SEASONALITY OF JOBS



PRIMARY JOB SECTORS IN MCCALL



43% of jobs in accommodations, arts/recreation and retail

\$27,886 average wage for above sectors

\$40,682 Valley County average wage

69% of average wage is what these sectors pay

% OF COUNTY JOBS IN MCCALL

74%

in 2010



64%

in 2020

JOB GROWTH FROM 2010 TO 2020



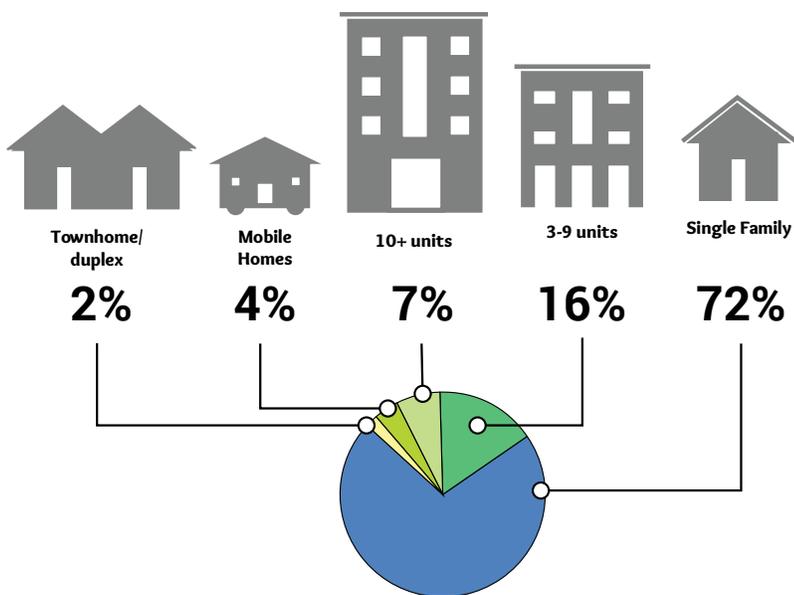
+30% for Valley County

+12% for McCall

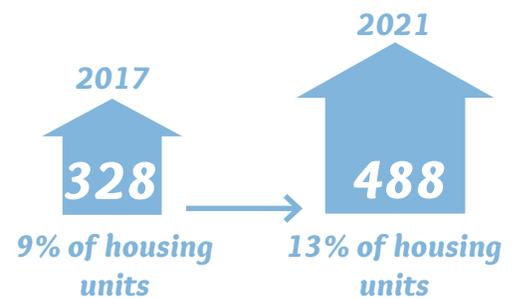
RENTAL AND OWNERSHIP

Homeownership supports year round residency and community stability.
Rentals support businesses in need of workers and help new residents get a foothold in a community.

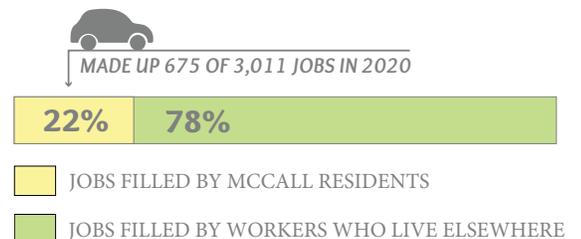
MCCALL HOUSING TYPES



MCCALL SHORT TERM RENTAL INVENTORY



COMMUTING

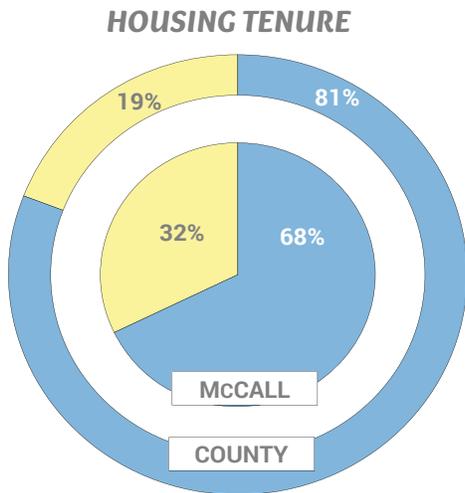


NOVEMBER RENTALS ADVERTISED IN MCCALL

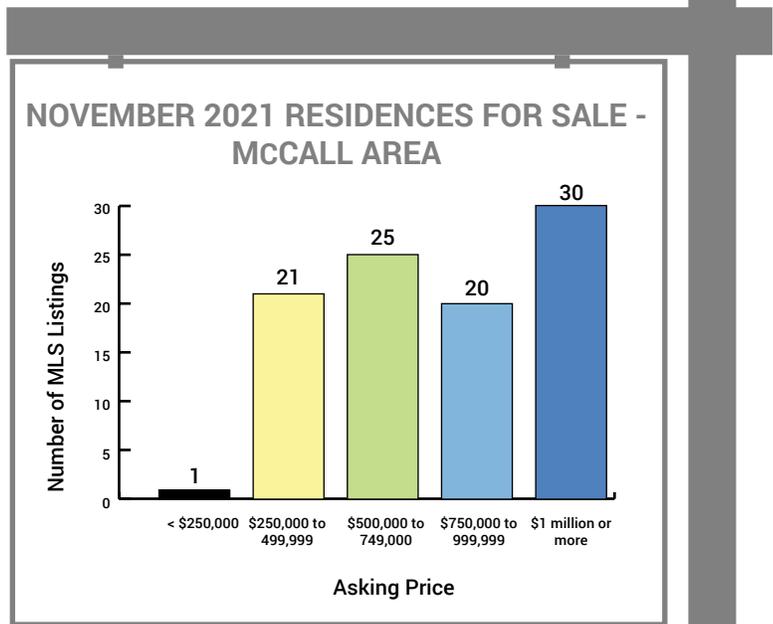
| | 0-1 Bedroom | 2 Bedroom | 3+ Bedrooms |
|---|-------------|-----------|-------------|
| Average Rent | \$1,115 | \$1,744 | \$2,633 |
| Number of Rentals Available | 5 | 6 | 3 |
| Income Needed to Afford the Rental | \$44,600 | \$69,750 | \$105,300 |
| AMI levels | 80% | 110% | 165% |
| Number of Average Wages it would take to afford | 1.1 | 1.7 | 2.6 |

Average County Wage (2020): \$40,682

SUMMARY OF LOCAL HOUSING NEEDS CONTINUED.

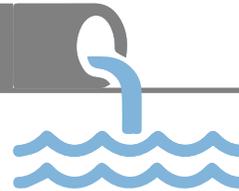


Source: 2019 5-year ACS data



IMPACTS ON SEWER CAPACITY

The sewer capacity is able to serve base level zoning, but not more. System is currently at risk for sewer overflow in a big rain/snow event. What this means:



- Large lot residential per zoning is ok;
- There is some flexibility with commercial development;
- Incentives for more affordable homes cannot be accommodated. This affects incentive tools the City of McCall has enacted that rely on increasing base zoning and include parking reductions / height variances, density bonuses, accessory dwelling units, Urban Renewal, land banking, and RFQ/RFP process.

A master planning process is now underway with a timeline of 2 years. It will prioritize repairs and establish funding needs.

7. CURRENT HOUSING STRATEGIES/PROGRAMS

| Tools / Programs | Definition / Overview | Status Exists, Pending/ Does Not Exist | Units Produced/ Pipeline |
|---|---|---|---|
| Parking Reductions / Height Variance | The current development code allows for the use of a single incentive for Locals Housing in specific areas. This can be either a modification of the parking requirements for Locals Housing or exceptions to height allowances in Commercial Zones. | Exists but is limited. | None. |
| Local Housing Incentive Program (i.e., Deed Restricted Units) | <p>The Private Development Incentive Program for rental or homeownership units for local housing was put into place via Resolution 19-02 on February 14, 2019.</p> <p>The incentive is \$10,000/ unit and is primarily used to reimburse for public infrastructure improvements associated with deed restricted Locals Housing. Units must be within City Limits.</p> <p>The Local Option Tax is the source of funds but there is no permanent source of funds. Private developers administer the program for their property, which is not a Best Practice.</p> | Exists since February 14, 2019. | 13 (12 @ Thompson Place and 1 ADU, 117 Broken Pine) / greater than 5 units in the pipeline. |
| Density Bonus | <p>Since 2019, this provision allows additional density in exchange for affordable housing. An additional unit is by-right if local housing is built on the site first.</p> <p>Due to sewer capacity this is not often feasible.</p> | Exists. Code Section 3.8.21 | 15 proposed Colorado Street Townhomes. Sewer Capacity is stalling the project. |
| Accessory Dwellings* | <p>An ADU size is limited to 1500sf. ADUs greater than 1500sf are required to provide a deed restricted Local Housing unit.</p> <p>These are administered through land use and the BP process.</p> | Exists Code Section: 3.8.11.01: Accessory Dwelling Units | 1? |

| Tools / Programs | Definition / Overview | Status Exists, Pending/ Does Not Exist | Units Produced/ Pipeline |
|---|---|--|--|
| Widespread Zoning for Affordable & Locals Housing | Exists | Exists but is limited. | None. |
| Urban Renewal | Downtown West URD was recently created and includes Locals Housing as an important part of the Urban Renewal Plan. Generally, URD can fund public improvements (which can focus on those needed for Locals Housing) and are defined in the UR Plan. | Exists | None. |
| Land Banking* | <p>The City of McCall has land that could be developed including sites that were recently transferred to the City from the sunseting URD. These provide opportunity to develop housing but there is no requirement or codification to require these sites to become Locals Housing.</p> <p>Funding comes primarily from excess capital that exists at the end of each year from the General Fund.</p> | Exists. Funding source is established by a resolution for land banking funds. | Map is of publicly owned properties that could be evaluated for LHU. |
| RFQ/RFP process | <p>RFQ/RFP processes are effective for selecting development partners on public land that is currently land banked.</p> <p>The new URD Plan includes the narrative of a need for Locals Housing.</p> | Pending land banking | Although the City has not utilized this process, the MRA has. Due to unforeseen site constraints the units were never constructed. |
| Inclusionary Zoning (IZ)* | <p>Ordinance 819: Required 20% percent of residential lots and houses in new subdivisions to be serve households earning between 100 and 160% AMI.</p> <p>Ordinance 820: Required new residential development to pay a community housing fee based on unit size.</p> <p>These were successfully challenged and the was determined unconstitutional under the state's law by the 4th District Court and are no longer in effect.</p> | Pending land banking Does not exist. (voided in 2008) | |

*These programs were addressed in the 2018 Housing Strategy and have since been implemented.

FUNDING SOURCES

| Funding Source | Overview | Status | Units Produced/ Revenue |
|--|--|--|--|
| Local Option Tax | <p>3% fee on beds and 1% on general sales (not including groceries). It was reapproved in 2018 which includes the ability to fund Locals Housing.</p> <p>Since 2019, \$75,000 has funded the West Central Mountains Housing Trust and \$360,000 has funded the Local Housing Incentives Program. The percentage received of LOT that is allocated to housing is less than 15%.</p> | Exists | Primarily funds the Local Housing Incentive Program |
| Tax Increment Funding* | The Downtown West URD was recently created and includes Locals Housing as a part of the Urban Renewal Plan. Generally, the URD can fund public improvements which are typically defined in the UR Plan. Locals Housing is within the UR Plan. | Exists | No units currently but could be. +/- \$90,000/ year |
| Excess Capital Funds * (Land Banking) | <p>Excess Capital Funds are allocated at the end of each fiscal year to go towards land banking.</p> <p>The City of McCall has properties that can be developed including some that were recently transferred to the City from the sunseting URD.</p> <p>These provide opportunities to develop housing.</p> <p>Funding comes primarily from excess capital that exists at the end of each year from the General Fund.</p> <p>Potential RFQ/P opportunity.</p> | Pending... with additional work | |

EXISTING HOUSING ORGANIZATIONS

| Organizations | Overview | Status | Units Owned/Managed |
|---|---|---|---|
| Community and Economic Development (City of McCall) | Government | Exists housing | One donated unit pending |
| West Central Mountains Housing Trust | TBD | TBD | None |
| Habitat for Humanity | A nonprofit focused on partnering with low-income families to build and improve homes. | Not active in McCall | None |
| Neighboring Housing Services | Developed Deed Restricted Ownership Units in the early 2000s based on City provided deeds. | They are not seemingly working in McCall. | Unknown. |
| The Housing Company | A Non-Profit Private Developer based in Boise. Has developed Low Income Housing Tax Credit rental units in McCall. | Exists | 72 units |
| Southwest Idaho Cooperative Housing Authority (SICHA) | A quasi-government cooperative housing authority that purchased USDA funded apartments around 2007 in McCall. They work in multiple rural counties including Valley County. Their focus is on affordable vs Locals Housing. | Exists | Roseberry Court 17 one- and two-bedroom apartments 616 North Sampson Trail, McCall 28 1-bdrm Senior Units 430 E. Floyd Street, McCall |

EXISTING AFFORDABLE/LOCAL HOUSING INVENTORY

| Development | Development Type | Status | Ownership/ Rental |
|---|--|---|---|
| Thompson Place | 12 of 16 units, Deed Restricted | Deed Restricted, Complete 9/2020 Leased Up, Managed and Developed by The Housing Company | Rental |
| 1065 Valley Rim Road | 1 Restricted ADU in McCall Area of Impact, not in City. | 1 ADU for locals housing | Rental |
| 117 Broken Pine Lane - Lot 42 of Broken Ridge Commons | 1 unit | Deed Restriction, 11/2020 | Ownership |
| Roseberry Court | 17 units, one and two bedrooms, USDA Funded project, built in 1980s. | Unknown, Managed by SICHA | Rental |
| The Springs I and II | 72 units Includes one Property Manager | 68 Income restricted (LIHTC) 3 Market Rate Completed in 2010/ 2016, Managed by The Housing Company | Rental (affordable): 30% and 60% AMI |
| 1400 Mill Road | 1 Restricted ADU in City Limits | Under Construction, Deed restriction on pause 7/2021 | Rental |
| 428 Colorado St. | 15 of 30 townhomes | Pre-Dev/ Entitlement Used Density Bonus, pending CUP and DR approval and Sewer District | Ownership |
| 116 Thula St. (Black Bear Condominiums) | 4 units, deed restricted | Entitled July 2021 | Condo (i.e., ownership) |
| 451 Timbercrest Loop, Berlum Development | 2-4 units | Pre-App | Ownership |
| 418 Floyde St. McCall Rehab Center | 3-4 units, tiny homes for employees | Discussion, Sewer access, level of needed entitlement is unclear | Employee housing |
| Pine Creek Ranch | TBD | Pre-App, predevelopment due diligence underway | Ownership |

8. COMMUNITY HOUSING GOALS AND OBJECTIVES – FOR DISCUSSION

Our Community Vision:

McCall is a diverse, small town united to maintain a safe, clean, healthy, and attractive environment. It is a friendly, progressive community that is affordable and sustainable.



Questions:

1. Do these still hold?
2. Are there other community characteristics that are important to you and that should be retained in working toward addressing housing needs for residents and employees?

Our Economy Goals and Policies, McCall 2018 Comprehensive Plan– Housing (p. 118)

Goal 1: Promote a variety of quality housing types for current and future residents.

Policy 1.1. Promote a diversity of local housing types including rental and ownership opportunities for singles, families with and without children, seniors, persons with disabilities, and multi-generational families.

Policy 1.2. Distribute a variety of housing types throughout the City to expand the choices available to meet the financial and lifestyle needs of McCall's diverse population.

Policy 1.3. Protect neighborhood character by preserving older homes and neighborhoods.

Goal 2: Support a local housing program as part of the vision for a diverse and year-round economy.

Policy 2.1. Develop a comprehensive local housing strategy with public/ private partnerships to provide housing for a diversity of incomes.

Policy 2.2. Connect local housing to jobs, child care, schools, retail, and other amenities and services needed on a daily basis.

Policy 2.3. Manage short-term rentals to mitigate adverse impacts to the McCall community.

Goal 3: Support multi-faceted strategies to address local housing opportunities.

Policy 3.1. Expand the availability of local housing throughout McCall by preserving existing housing and incentivizing development to provide attainable housing.

NUMBER OF UNITS TO BE DEVELOPED/PRESERVED

A deficit of 730 housing units affordable for local residents and employees are needed based on the 2018 housing study. This number has likely increased given recent rapidly rising home prices, rents, and very low availability (see Section 6. Summary of Local Housing Needs, above). Affordable units can be achieved through development, redevelopment, and preserving existing units.

Suggested Goal:

Provide an average of at least 30 local housing units per year over the next five (5) years (through 2027). This includes newly built and redeveloped/ preserved units.



Questions

1. *Is a numerical target helpful to track progress/ensure local housing development?*
2. *If yes, what is a realistic goal?*

Background:

Number of units or similar measures to identify numerical targets are often used:

- **Jackson, WY:** Annually sets specific targets based on the desire to retain 65% of its workforce locally.
- **Whitefish, MT:** Goal is to produce 130 affordable homes (2017 through 2022).
- **Fort Collins, CO:** Desire to produce 188 affordable units per year. Their goal to have 6% of the city's housing stock be affordable by 2020 and 10% affordable by 2040.
- **Truckee, CA:** Their 5-year goal is to build 460 homes - 57% will be affordable for low- and moderate-incomes and they will conserve 298 mobile homes.

Local Considerations:

- 126 housing units to be added between 2010 and 2020 (3,581 to 3,707 units).
- 400 housing units to be added in Valley County overall.
- Estimated 130 units in McCall have income/ deed restrictions maintaining local affordability (3.5% of housing stock)
- About 40% of housing stock is resident occupied.
- About 13% of housing units (488 total) are registered as STRs (9% in 2017).
- Current zoning in Area of Impact allows 9,000 units

(Sources for Housing Market- Section 6: 2018 McCall in Motion, 202 update, Census, ACS)

INCOME TARGETING AND PRICING

The most housing need is for: (see Section 6, Housing Bridge)

Ownership units priced below 150% AMI (\$90,000/year income; \$340,000 purchase price);
Rental units priced below 100% AMI (\$60,000/year income; \$1,500/month rent)

Suggested Goal:
Serve the full range of incomes in need and for various life stages.

>> Question

1. *Should local housing be developed for the full range of incomes in need OR should priority be placed on building local housing for certain income groups over others? Examples of potential income groups:*

- *Rentals below about \$900 per month for low-income households (<60% AMI), including entry-level workers*
- *Rentals up to \$1,500 per month for households earning about \$60,000/year*
- *Ownership: Entry-level for workers earning \$40,000 to \$60,000 (70% to 100% AMI) - \$150,000 to \$230,000*
- *Ownership for households earning up to \$70,000 (100-120%) - \$230,000 to \$270,000*
- *Ownership: townhomes and small single family homes for move-up households priced up to \$350,000 (150% AMI)*

Background:

- Communities vary in the complexity of income levels served:
- Excessive categories complicate a program and may not be necessary (e.g., Jackson, WY; Aspen, CO)
- Others keep it simple (e.g., Burlington, VT: target <75% for ownership; <65% for rentals)

Local Considerations:

- A focus on low-income local housing helps service workers
- A focus on extremely low income (< 30% AMI) focuses on special needs, seniors with disabilities, transitional, etc.
- Diversifying allows (Low income, middle income, upper income, fixed income):
- Mix of incomes to remain in the community and move
- Mobility and movement within the community.

BUILD-OUT/SEWER CONSIDERATIONS

Development of housing affordable for the local workforce is limited by sewer service/capacity.

Suggested goal: Incorporate affordable housing for the workforce as a necessary component of sewer capacity. Up to 30% of residential sewer units shall be allocated for affordable local housing development. This includes allocating existing capacity, as well as any future gained capacity.

- >>** *Questions:*
- 1. What is a realistic target for allocating existing sewer capacity; what about potential new sewer capacity?*
 - 2. What role can redevelopment/repurposing of existing properties play in “finding” sewer allocations for affordable housing?*
 - 3. What needs to happen to ensure dual purposes are met – sufficient sewer capacity, but allocated to local- and market/high end-housing alike?*

Background and Other Community Examples:

- **Big Sky, MT** - Development is limited by land and water and sewer capacity. A goal of their Action Plan is to incorporate local housing needs into water and sewer capacity upfront, ensuring sewer allocations will be available for local housing projects. A lack of water and sewer rights was eased in 2020 when voters approved a 1% increase in the Big Sky Resort Tax, intended to fund about \$27 M of upgrades to the County’s Water and Sewer District. They also set aside 500 Single Family Equivalents (SFE’s) dedicated to deed restricted workforce housing projects.
- **Breckenridge, CO** - Incorporated affordable housing needs (over 900 units) into its build-out, requiring reformulation of density (e.g., zoning, transfer of development rights, etc.) to meet market rate and affordable housing needs. It’s build-out reflects current zoning and carrying capacity analysis pursuant to land/topography limitations and accounting for the capacity/quality of the town’s water source, the Blue River. The Joint Upper Blue Master Plan “fosters an urban and rural development pattern, emphasizes the need to develop in a manner sensitive to the existing environment, and accommodate affordable workforce housing availability, recreation and open space to serve the needs of the community and visitors as it grows.”

Considerations:

- Sewer capacity is limited – How can/should affordable housing be incorporated?
- Base level zoning can be served (potential for 9,000+ more units) – What is a realistic build out?