

DOCUMENTATION OF COMMUNITY DISCUSSIONS AND ONLINE SURVEY

COMMUNITY ENGAGEMENT GOAL

The goal of this community engagement effort was to solicit perspectives on several issues related to affordable housing in the Town of Jackson and Teton County. Town and County staff and decision makers were eager to learn what, if any, changes the community would like to see to land development regulations (LDRs) and affordable housing rules and regulations. Toward this end, Town and County staff took a three-pronged approach to community engagement: hosting a Spanish-language meeting, hosting an English-language meeting, and developing two online surveys. Although the formats of these efforts were tailored for each context, each sought to gain further insight into what the community desires regarding LDRs and rules and regulations for affordable housing and, most importantly, why they prefer what they prefer. The format of each engagement effort is summarized below. The remainder of this report captures the key themes and outcomes from all three avenues of the community engagement process.

ONLINE SURVEYS

On September 19, 2017, Town and County staff posted two online surveys to solicit input from community members who either prefer not to attend meetings, cannot attend meetings, or simply prefer to provide their input online. Staff prepared separate surveys to gain input on the affordable housing LDRs and the affordable housing rules and regulations. Notification that the surveys had been posted and invitations to complete the surveys were emailed to the Town and County email contact list, September 21. The surveys were open until October 11 at 5 pm. A total of 96 people completed the survey on rules and regulations, and 197 completed the survey on LDRs.

Each survey explored several policy questions that had been identified following the community engagement efforts earlier in the summer of 2017, along with several options or alternatives to address each policy question. Additionally, for each policy question, each survey included a narrated video summarizing the policy question, the different policy options, and the potential tradeoffs of the options. Respondents were encouraged to first watch the video and then indicate which policy option they thought would best address the policy question. They were also asked to share the motivation for their responses.

SPANISH-LANGUAGE MEETING

The Town of Jackson and Teton County have a large Latino population that has typically not been invited to engage when it comes to planning and housing issues. Staff worked with influencers in the Latino community and the Teton County Library to recruit people via email, personal visits, and phone calls to attend a Spanish-language meeting to gather feedback on housing LDRs and rules and regulations. A native Spanish-speaking facilitator led a meeting on Monday, October 2 from 6:00 p.m. to 8:00 p.m., and 40 people attended.

Participants discussed two questions in both small groups and in plenary: 1) What should the requirements be for those seeking affordable housing? and 2) What should the process be for building affordable housing units and selecting people to live in them? Participants considered not only their own views on these policy questions, but also the potential negative impacts of their preferred policy approach.

ENGLISH-LANGUAGE MEETING

In order to gather feedback and spark community conversation, Town and County staff held a community meeting on October 9 from 6:00 p.m. to 8:30 p.m. at the Snow King Lodge. Participants were recruited in a variety of ways, including:

- Newspaper advertisements
- Facebook campaigns, including sponsored advertisements
- Email campaigns to those who subscribed to the Engage 2017 Updates list
- Educational presentations to various non-profit organizations and advocacy groups
- Office hours for people to talk one-on-one with topic experts
- Word of mouth

Roughly 80 members of the community attended this meeting, in addition to members of the Town and County Planning Commissions, Town Council, and the Board of County Commissioners who attended to listen to the community conversations. After a brief presentation to set the stage and to summarize the key issues, participants self-selected into one of two categories: those who were familiar with the issues, had watched the online videos, and/or had completed the online survey, and those were not familiar with the topics and had not watched the videos or completed the survey. Participants were then invited to complete two worksheets—one for LDRs and one for rules and regulations. Each worksheet listed all of the policy questions for that topic, and participants were asked to select their preferred policy option from a set of colored cards with the policy options written on them. The result for each worksheet was a colorful “package” of policy preferences. Additionally, participants were encouraged to consider and write down the advantages of their select package of policy preferences and the potential downsides or disadvantages of their selections.

During the meeting, some participants expressed frustration at the activity, citing the complexity of the topic, the technical nature of the policy response options, and the sheer volume of policy questions and options available for discussion. Nonetheless, roughly 50 worksheets were completed for each topic, and several people indicated that they while they did not complete a worksheet, they anticipated going home and completing the online survey instead, as it would allow more time for careful consideration of all the options. In the 44 hours between the end of the English meeting and the closing of the online surveys, an additional 17 respondents completed the survey on rules and regulations and 28 respondents completed the LDR survey.

KEY THEMES

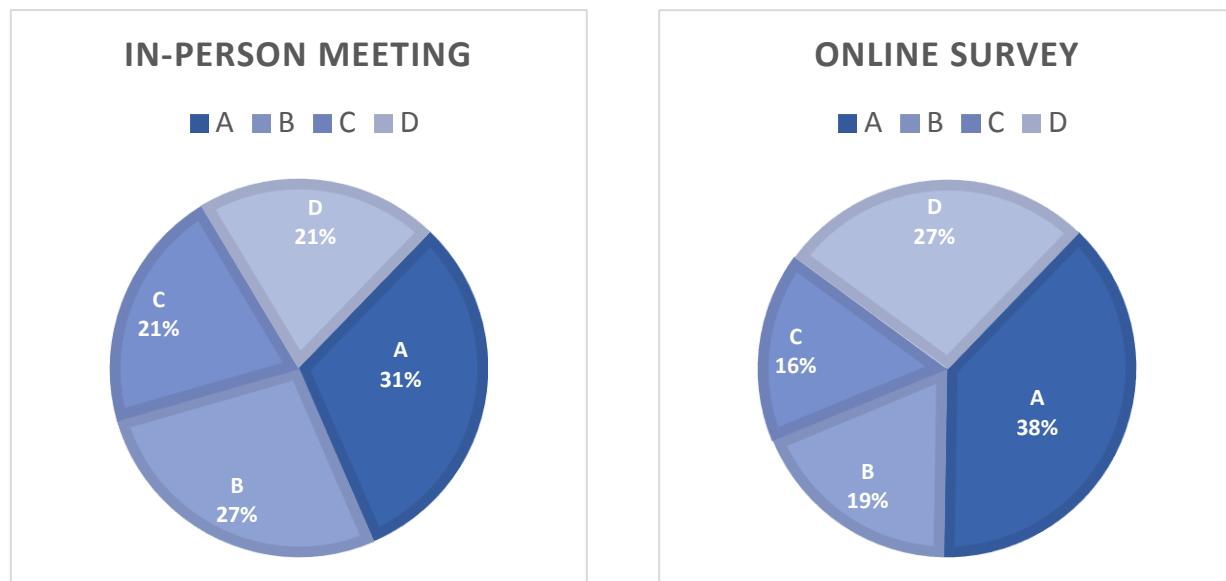
- Supporting families and their stability should be a top priority of the affordable housing process.
- There should be resources available for those people who must transition out of the affordable housing program, as well as those who do not qualify for affordable housing but still need regulations to protect them from landlord, as well as renter rights and protections.
- The affordable housing process should be weighted and scored in order to take into consideration a multitude of factors while also discouraging discrimination that is often present in the housing market.
- The Latino community is very interested in taking part in solving some of the Town and County's most pressing issues. These past two meetings have created momentum for staff to continue to work with and engage the Latino community through the Engage 2017 process and beyond.

- The affordable housing process should offer a path to qualification for undocumented community members through community sponsorship so that the community can work towards being more integrated.
- The issues raised at the Spanish-language meeting impact more than just the Latino community.
- Housing people who currently work in Jackson and their work contributes to the wellbeing of the community should be a priority.
- People who work year-round in Jackson, even if they work multiple seasonal jobs, should be a priority for affordable housing.
- It is important to house those who are most important to the community; however, identifying this group is subjective and challenging.
- Current affordable housing practices do not favor families, which does not seem to be in-line with the Jackson's community values.
- People who own other homes should not qualify for affordable housing.
- Business assets should not count against someone when applying for affordable housing.
- Land investments may be considered separately from owning more than one home.
- People should not be punished for their equity.
- Those living in a restricted unit should be allowed to take reasonable amounts of vacation while still covering the costs of their home.
- People who travel for work or experience an extenuating circumstance should not be punished for not occupying their residence a certain number of months per year.
- Restricted units should uphold a good quality of life while not offering luxury. This could include offering storage, parking, natural light, and energy-efficient appliances.
- Restricted units of a variety of sizes should be available (micro homes to single-family homes) in order to accommodate people with all types of needs.
- Spending 30% of income on housing could be the top of what is affordable for people applying for restricted units in Jackson; although, other comparable communities may require more.
- There should be consideration for various types of debt when applying for a restricted unit so that people who uphold community values and purpose of this program are not disqualified unfairly.
- Requalification for restricted units could help lessen the number of people who should not be living in such a situation but could also remove people from housing when they still cannot afford anything at market value, effectively punishing them for bettering their financial circumstances.
- Whatever the process is for requalification, it should be standardized and clear so that people understand how they fit into the program.
- The answer to how depreciation and appreciation should factor into the value of a restricted unit at resale is unclear other than that it should be considered in some manner and should take into consideration capital improvements.
- Subletting subsidized units may offer a short-term solution to the issue of lack of housing.
- Subletting subsidized units should not be allowed if the owner is benefitting financially, since the taxpayers contribute a significant amount of money to the unit; however, enforcement is challenging.

- The buy/sell process needs to be fair, although there is disagreement about what that looks like in practice.
- The standards for rules and regulations should be clear and predictable, with some flexibility for very few extenuating circumstances.
- The rules and regulations need to be clear and concise so that they are transparent, easy to understand, and offer little room for a subjective understanding of the system so they are applied equally.
- The rules and regulations should favor those who have made it clear that they value the community and offer value back.
- Resources should be made available to those who do not qualify for or transition out of this program, as they likely will still not be able to afford market-value prices.

SUMMARY OF DATA AND RESPONSES

POLICY QUESTION 1: WHAT SHOULD EMPLOYMENT CRITERIA BE TO RENT OR PURCHASE A RESTRICTED HOME?



- No change from the status quo
- Answer A except retirees must be 62 years old
- Answer A except one member of the household must work an average of 40 hours/week or 1,920 hours/year.
- Both Answer B and C.

WHAT MOTIVATED YOUR THINKING OR APPROACH WHEN ANSWERING THIS QUESTION?

Retirees

- A person should be employed full time and people who are retired contribute to the local economy by volunteering their time or working part time.
- I think that retirees need to be here more than 2 years before obtaining affordable housing

- I don't know why we are dealing with retirees as workforce. If the requirement is that you work, then you work. Retirees should be eliminated unless they are 30 hr volunteers as then by your definition, they are not retired.
- The housing should be focused on those in the community who are actively working. By increasing the age limit, it would decrease the number of units taken by retired persons.
- I agree that this housing should be used for the current workforce
- Why penalize community members that have provided for the community years when they enter retirement?
- If workforce housing is for our workforce, then one person in the household should be required to work at least 30 hours in Teton County. This is not to be punitive for our important retired workforce, but creating variances for turnover for to allow stable housing for our "active" workforce must be addressed.
- For retirees, 5 years of previous Teton Co
- No benefit to town to housing retirees, and it's a fundamental violation of the spirit of these deed restrictions. There are many inexpensive areas like Star Valley, Victor/Driggs, etc. where local retirees may live and purchase homes inexpensively, and if they aren't working, the commute to Jackson shouldn't be a problem for them. I'm sure much of our workforce would happily live in other areas if it were not for the occasionally dangerous winter commute. The community should not be subsidizing retirees who are fortunate enough to have managed to save enough for early retirement in Jackson Hole. They do not need to be located in Jackson Hole, and if they can afford retirement, they should be able to afford a market home in a neighboring community. I am not sure about answer C (40/hr week restriction). I see that 1,920 hours/year accounts for 4 weeks of vacation or off-time, which seems generous. 13 weeks seems excessive to me, but I don't feel I've been able to fully think over the implications of a change. I wouldn't want it to hurt hard-working members of the local community who are essential to our economy, but I also don't want anyone gaming the system.
- Most retirees have wealth
- 30 hours is what you need to work to be entitled to benefits so why not housing benefit. If someone is smart enough to save for retirement at 59 why punish them and make them wait 2.5 more years they've contributed a lot in their years
- Further restrict the retirement restrictions to avoid gaming the system.
- No one I know can retire at 69.5 years
- Requiring retirees to be 62 is discriminatory. I plan to retire at age 60 after 40 years of full-time employment.
- Focus on active workforce
- 62 should be the minimum.

Seasonal /Part-Time Employees

- This question needs additional consideration. We need to make a distinction between temporary seasonal employees, only here for a few months and 'permanently seasonal' employees who have been committed to the community for several consecutive seasons/years. Just like the retiree example, permanent seasonal employees could get a reduces hourly requirement, if they prove they have been working in the community for 2-3 years of consecutive season
- Dual Seasonal staff is very important to the economy of our Town
- Dual Seasonal workers need to be treated as full time workers. 30 hours a week average year-round is plenty.

- With so many businesses shutting down in November and/or April, it would be very difficult to average 40 hours a week of work here. It's an unrealistic requirement.
- Seasonal workers can work summer and winter

Full-Time Employees

- Want the housing to go to workers who are full time workers
- Its fair all around, but I think it needs to be 40hours per work week.
- Full time workforce contributions
- I think having people that are engaged for a full year in a housing situation will push a less "wandering" workforce and draw a more "serious" type of individual looking for stability in both work and housing. This may ensure that people who live here want to be here for a longer term of more than 6 months. Stability of people is important for a town like ours.
- Most working-class individuals do not retire at 59. Only working a 30hr week is not considered full time by employment laws so why should it be for housing regs?
- There are hundreds of applicants with a workforce shortage. At least one person should work 40 hours because many of the applicant work 1, 2, or 3 jobs totally much more than 40 hrs per week
- 30 hours isn't enough.
- Working an average of 40 hours/week, even if this means two-part time/year jobs, is not a lot to expect of at least one healthy individual living in the household. 59 1/2 years old is considered early retirement.
- My priority is for full time workers to be eligible.
- It is better to require year-round employment rather than set an hourly requirement since, depending on the season, some workers may not have the ability to meet the same hours.

Immigration Status

- Undocumented workers and families should be given the opportunity to qualify for affordable housing by having a U.S. Citizen Sponsor. This sponsor can be a community member or employer who can attest to the character and reliability of that person. They must also have good references from the community and show they are contributing members of the Jackson community. This would help bridge the divide between the Latino and the White community in Jackson.
- In order to qualify, at least one person in the family must be a US citizen or a Green Card holder. The age of the US citizen should not matter, as often times the only citizen happens to be a child.

Status Quo

- Current requirements seem reasonable
- NO additional subsidized housing---rentals only
- Seems good enough
- No change from the status quo appears to be the most compassionate approach
- The current standards seem reasonable to me
- I currently own an employment based home and think this is very reasonable.

Essential Employees

- I would prefer that housing be offered to people who are important to the welfare of the community. That's Sheriffs and Police Departments, Hospital employees, teachers, town and county employees, etc.
- Employment criteria – include teachers but require 40 hrs.

- Employment criteria – critical employees, service employees, teachers, drivers, EMT's, fire, no change in status quo, work 40 hours
- Employment criteria – critical service workers only, EMS, teachers, snow plow drivers, bus drivers, no retirees

Challenges

- We are also trying to have a full community which includes workers, immigrants, disabled and retirees.
- It seems implausible to check up on how much a person works per week. Also, it's difficult for people with lower income jobs to find employment of 40 hours or more per week.
- Due to limited options, applicants should have a greater buy in
- There should be a less subjective process of applications to prevent the discrimination that often occurs based on race, immigration status, or families.

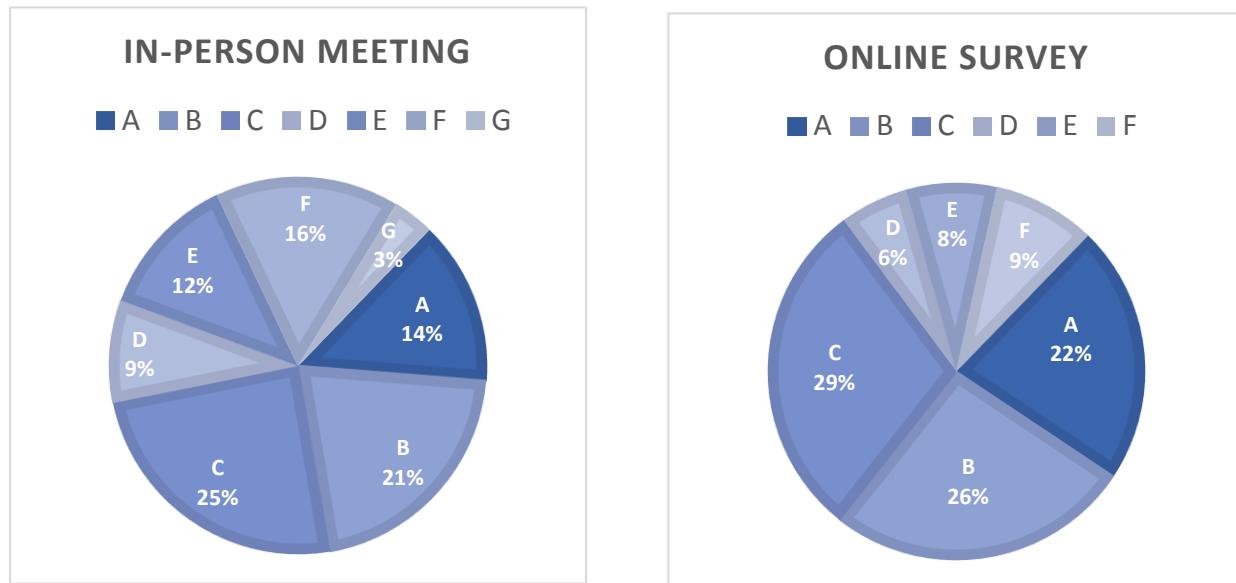
Flexibility

- Criteria to rent or purchase – 1 member of household should be citizen (including kids), parents can be undocumented
- Employment criteria – hours per week variable based on children & number of working adults
- Don't want to disqualify people such as teachers that don't average 40 hrs per week

Other

- I have no comment but think it would be helpful to know the percentage of restricted homes being occupied by age 59.5 vs 62 year olds and those with 75% of income vs 100% of income
- Don't build housing
- Get government out of housing.
- My wife and I each work way more than 40 hrs a week yet have repeatedly not qualified for housing
- The need for flexibility and changing life conditions.
- If Answer C, then teachers would not qualify.
- The changes that should be made are not listed as options
- Fire the town council and let the market decide
- Maximization of community benefit and minimization of people taking advantage of the system.
- Common sense
- Applicants should have at least two or three references from the community.

POLICY QUESTION 2: WHAT KIND OF ASSET SHOULD BE ALLOWED AND/OR COUNTED, AND HOW MUCH IS THAT LIMIT?



- No change from the status quo
- Answer A and remove the non-liquid business assets from the asset calculation.
- Answer A and mobile homes should be included as part of the residential properties.
- Answer A except allow households to qualify for Affordable units and own residential property anywhere including Teton County, contingent upon verification that the asset limit is not exceeded.
- Answer A except change the current asset cap of 2 times a 4-person household income for the income category to an amount that is based on comparable community asset caps.
- Answer A except allow for increases in net asset caps to allow for increases in retirement savings for households with retirees.

WHAT MOTIVATED YOUR THINKING OR APPROACH WHEN ANSWERING THIS QUESTION?

Business Assets

- People should be able to maintain their business AND purchase an affordable home if they qualify.
- I don't want to penalize small business owners. I feel strongly that we create rules that doesn't allow people that can afford market housing qualify for affordable/workforce housing. This takes supply away from those who can't afford it.
- Owning a business should not affect qualifying for affordable housing. Your business is how you support yourself and therefore should not be penalized.
- Running a small business is a way for people to make enough money to live here, and assets may be required to run a business
- It seems important that someone who owns or is starting a business in the area should be allowed to house themselves locally by not using or disclosing their business assets. However, these business assets should be local and contribute to the town of Jackson. Also, mobile homes should be considered as property if you are not using them to live in as they can be used for someone to live in.

- Mixing a business in is tough as it requires assets to run and the assets are required to earn the income to pay the mortgage, they should be pulled.
- I think people who are business owners have a right to purchase
- I know many small business owners. Most can't afford a market-rate home. They draw a salary like everyone else and would most likely not use their business assets to buy a home.
- It takes a lot of assets these days to run a business
- As it relates to assets and limits, need to look at people finagling – pay themselves less from a business to qualify for A.H.

Second Homes and Land

- Business asset can be accessed for housing funds. If you own residential property in Teton county already you need to be living in it not using the system to live in "affordable" units.
- Not sure any of these are good. Asset allotment should prevent people from qualifying for affordable housing when they really can afford more. No one should be allowed to own both a market home and an affordable home
- If you already own a home then you should not qualify for an affordable of any form. this clearly goes against the goal of the program
- Not sure. However, I don't think that if someone in the household already owns a home somewhere else -- including Jackson -- that they should be able to qualify for an affordable home.
- Do not like the ability to own in Teton County also, but externally think that would be okay if one wanted to own land in Arizona to retire once the winters become too harsh
- If you own property in Teton County, why should we set aside a unit for you.
- Purchasing a land investment shouldn't be penalized because it's not residential housing, and retirees should not be forced out of their homes.
- I am for tightening requirements, not reducing requirements. I think that retirement values and property owned anywhere should be considered when qualifying affordable homeowners.

Other Qualifications and Assets

- Mobile homes are assets. Other requirements seem reasonable.
- Assets – mobile homes are homes/may limit a few people
- Maybe a simplification of calculation of assets to those you can liquidate for a down payment vs primary assets not able to be used for down payment?
- Hard questions. People should be able to have investments in real-estate and qualify for an affordable home if they still meet asset caps. I'm thinking of the growing family who might own a small house but needs a bigger house to meet their needs. Retirement savings are a good thing.
- This item confuses me. But we need to house people who are important to the community's well-being. We do NOT need to house retirees (Pioneer Homestead is good and should continue to do that.) At this point, we may not be able to house people in order to beef up our middle class. That would be nice, but first we need to house the people who directly help our community. Anyone who has other housing opportunities should not be included in subsidized affordable housing.
- Assets – 35% of income, no home ownership anywhere else
- Everyone has different comfort levels on how much is appropriate to take out a loan for. Raising the asset caps is important because it's not up to the Housing Authority to decide if a household can afford a free market house. It's up to the household. And no one who

can/feels comfortable buying a free market would buy an affordable since it doesn't appreciate at the market rate. It's self-managing.

- If the idea is to be affordable or attainable, people who qualify should need the place and not have other assets. We own and used our retirement assets for a down payment. Why should they be any different?
- It seems stupid to punish people for accumulating equity in their current homes or especially business equity. If you already own a Housing Authority home and over several years you build more equity in your home than the \$96000 limit are you then forced out of your home just for having that equity? Are you prevented from buying another Housing Authority home because of that equity? That much equity does NOT mean that you can suddenly afford a free market house in Jackson. I would do away with altogether or greatly increase these limits to something that actually would be enough to purchase a home on the free market in Jackson.
- Our limits on assets should be tightened not loosened

Rentals

- All subsidized housing should be rental, not ownership.
- No additional affordable or attainable housing! Rental Only

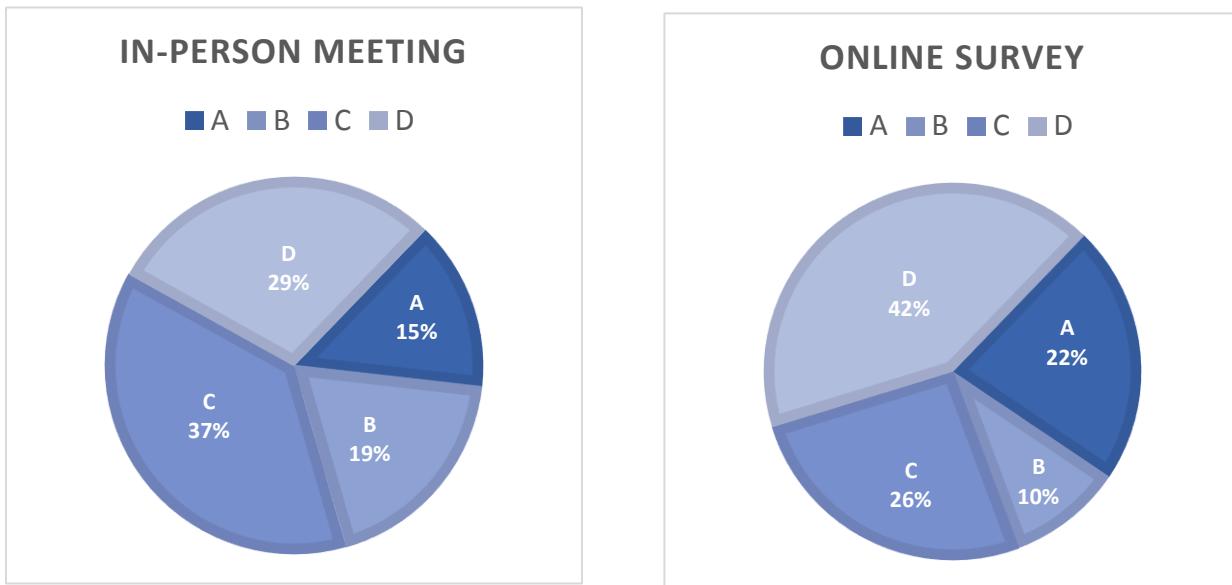
Employee Housing

- The goal is to house workers
- Allow for current restrictions to apply while granting workers to have the tools they need for work.
- All units be employment based. We should eliminate the "affordable" program.
- I would place a limit on assets for Employment based housing as well.
- I don't understand why the employment based program disregards assets. Please communicate this in your future discussions

Other

- Stop it
- Get government out of housing.
- Affordable housing should motivate people as a stepping stone to get into the market and not act as a safety net to allow people to work less and accumulate toys while those of us in the market scrimp and save to make mortgage payments. Further, mortgage or rent should be higher than 30%. I certainly paid more than 30% of my income towards mortgage and rent when I went into the free market. This should be a hand up, not a hand out to quote the Habitat Model.
- This is a tough one. You want people to make good financial decisions, but hard to formulate something that fits everyone.
- None of the other option seem like they would actually help the situation in any way
- My first home was a mobile home and allowed me to use the monies from sale for down payment
- Fire the town council and let the market decide
- Common sense
- I live in an affordable and I think it works as is
- These people still can't afford a home

POLICY QUESTION 3: HOW MANY MONTHS OUT OF A CALENDAR YEAR SHOULD A HOUSEHOLD BE REQUIRED TO OCCUPY A RESTRICTED UNIT?



- No change from the status quo
- Standardize all units, all restricted types: 9 months/year
- Standardize all units, all restriction types: 10 months/year
- Standardize all units, all restriction types: 11 months/year

WHAT MOTIVATED YOUR THINKING OR APPROACH WHEN ANSWERING THIS QUESTION?

Vacations

- Let people go on vacation.
- You should be able to take vacations if it's a week or a few months it's your vacation. As long as they are not subleasing the house, they should be able to take as much vacation as they please.
- If you can afford to travel for more than two months a year, chances are you make more than the median income.
- If you can afford to travel for 2 months a year, you should not be capitalizing from a deed restricted unit. Habitat owners don't travel for 2 months a year, they, most work 50 weeks a year to pay for their homes. We should expect the same.
- I think they should be for the working people of our town, vacations should be accepted but how many people do you know can afford to take several months off for vacation? I know we can barely afford a week away.
- It is important that households that live and work here be able to leave at their leisure for needed time. Most people cannot afford to leave for more than 1 month out of the year, but should not hold to such a standard as we have two shoulder seasons of approximately one month each. If someone can afford to pay rent for up to 2 months per year and still leave for a vacation, they should be allowed to do so.
- Vacation is a valued in this community.
- Because so many businesses shut down in November and April, it only seems fair to allow households to vacation for up to two months per year.
- Some people may take school (summer) vacations

- Allowing for 3 months vacancy per year essentially is subsidizing people's vacations. Most working families CANNOT afford to vacation for 3 months--especially if they are in free market housing.

Full-Time Residents

- Encourage full time residents
- Who in this world gets more than 4 weeks of vacation, let alone an entire month off to gallivant and vacation. Give me a break. If you live in Jackson and you are not seasonal - YOU ARE WORKING! 11 months seems very reasonable.
- Of course, they can take vacations, even extended, but they cannot have jobs elsewhere or leave the home unoccupied for long periods of time. The occupation restriction does not mean that folks can't take a vacation or have some flexibility, but that they actually live here and that they don't have cheap housing so that they can have a life elsewhere. That is the whole idea that they live and work and contribute to the community.
- A year-round employee can have 5 weeks of vacation - almost the same as a dual seasonal employee.
- Reflects my priority for year-round full-time residents to be the primary beneficiaries of this program.
- If you're not going to be here most of the time, you shouldn't be the highest priority.

Employee Housing

- Our intent is to house working people who benefit the community. We must be careful that affordable options are not used by part time residents.
- Most seasonal employees find jobs for the shoulder season anyway, so make the restrictions more consistent.
- Those who work more hours should be given priority over those who work less than full time.
- They should all be employment based.
- The point is to provide housing for workers...not vacationers

Temporary Housing and Rentals

- Limit air b and b/vrbo potential which is not cool
- No subletting! If one must be gone for longer than 2 months due to family crisis it should be reviewed on a case by case basis.

Enforcement

- Attainable units are where you usually see the second home owners screwing our system. The current 9 months/year restriction does not get enforced. None of these restrictions will do any good if they are not enforced, which seems to be the actual problem
- I think the more important question is ensuring quick process between leases. The authority needs to fix issues and review applications quickly to get new households in when available.
- Allow for longer vacations. But still have to be occupied the majority of the time. Very hard to track.

Exceptions and Flexibility

- Keep it consistent and allow some flexibility. I assume there are exceptions for extenuating circumstances? Like a sick family member living someplace else?
- For unusual circumstances, people could apply for special permission.

- Regarding calendar months to occupy a unit – many of us are business owners' w/ requirements to travel, this needs to be understood and could be abused
- Medical emergencies, vacations and other absences should be allowed, as long as the purpose for vacancy isn't to make a profit on the unit.
- I'm a strong supporter of people who own homes in Jackson actually living IN their home in Jackson. However, I can also envision reasons that a person might need to leave for up to 3 months or more--could be for their job, a once in a lifetime trip opportunity, or many other things. I think it's best that we not be too extreme with the nitpicking on this issue.
- Gives people the flexibility to take significant vacation and or attend to family emergencies
- I think 2 months is reasonable. I take 5 weeks vacation per year, but not at once. So, my affordable home is not sitting vacant for months at a time. This also allows time to leave town for medical purposes, which is a big issue for many of us who require care in Utah.

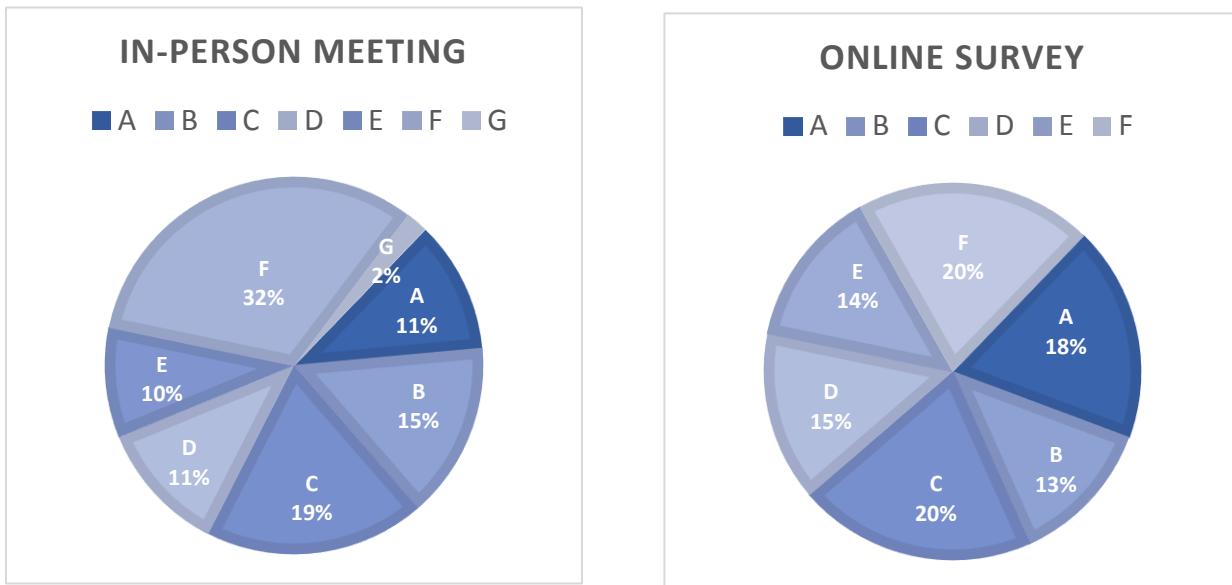
Status Quo

- This is fair
- Standard only makes sense. Also, we are not doing this for people who take months off or go to other locations to work at different times of the year.

Other

- Get government out of housing.
- Consistency.
- Work is the intent, not vacation or travel
- Housing should be used to its optimum value by residents.
- If people want something essential for free, they should live here full time and work hard
- Fire the town council and let the market decide
- Common sense
- No problems in my subdivision

POLICY QUESTION 4: WHAT LIVABILITY STANDARDS, IF ANY, SHOULD APPLY TO RESTRICTED UNITS?



- No change from the status quo
- Answer A except require the same minimum square footage for rental and ownership units.
- Answer A except increase/decrease minimum square footage for rental and ownership units.
- Answer A and require all appliances be Energy Star certified or the equivalent.
- Evaluate how requirements for interior spaces, interior materials, responsible building practices, and quality assurances are different from standard market unit requirements to determine if there is a straightforward way to comply through existing building and design standards that apply to market rate units.
- Adopt livability requirements that provide minimums for each feature: unit size; kitchen, including lineal feet of cabinets, closets and storage areas, floor coverings, room sizes and shapes, windows/noise mitigation, laundry, heating and hot water, and finish and fixture specifications.

WHAT MOTIVATED YOUR THINKING OR APPROACH WHEN ANSWERING THIS QUESTION?

Size

- Square footage should be same for ownership and rental.
- Require a certain amount of storage space for outdoor items.
- If you own or rent the size/standard should be the same
- Actually, decreasing the size of ownership units to the same as rental units would allow for more affordable units to be built.
- NYC is allowing 200 SF Studios. Technology enables density.
- Not all families are of the same size and need. There has to be a minimum for how small a place can be but also, we have to have standards to ensure safety and security.
- There should be an answer G. Reduce minimum space requirements
- Allow micro units. People don't "need" 600 sf.
- Only C. if we are decreasing the minimum size requirement.

- Rental apartments could be smaller, especially for 1 bedrooms. People looking to move into these places, especially after being "creative" in the free market rentals are used to very small spaces. Storage, windows, parking etc. are important but bathrooms and kitchen/living rooms can definitely be smaller.
- No answer fits and G was not an option in the survey (error). The sizes should be the same and storage space should have some calculation to livable space, say 1/2 sqft livable for every sqft storage. IE, you could have a 350 sqft 1 bed with 100 sqft of storage so you would qualify as 400 sqft. Also, 850 sqft is too big for a 2 bed, most free market 2 beds in the Valley are sub-800 sqft.
- Tiny homes
- My husband and I lived in a 400 sqft RV for 4 years while we save to buy a house in Jackson...reduce the size limits!
- There should be maximum allowable square footage to keep places reasonably affordable to construct
- These numbers seem WAY too small to me! Expecting someone to live in 350 square feet (unless the space is specifically designed to be a "tiny" home) seems crazy to me. We should bring the rental numbers in line with the ownership numbers and then increase them all. 500 square feet should be the absolute bare minimum that anyone reasonably lives in.
- These homes are long term homes for those who purchase them. There is no other option for people who qualify for affordable/attainable homes. The existing units in town have stuff stored on porches because there isn't enough storage. Our friend uses his truck to store strollers and bikes. These are not conveniences, but necessary for a quality life that make people want to stay in Jackson.
- There should be minimums and maximums, that assure that the units are very modest, but livable.

Features

- All units should have the same requirements in terms of features available.
- We should build the best housing we can that will last, but it has to be adequate, not fancy.
- If we are going to subsidize housing I feel we need to keep places relatively affordable to construct. this allows more units to be built. it would be great if they had all the bells and whistles, but that is clearly not sustainable.
- Quality materials and inexpensive options provide a more financially stable situation for the homeowner. Fancy heating systems do not, but do allow for better energy efficiency.
- This allows people to get into a home and get settled without the house falling apart several years in.

Rent/Own

- All units should be rental with no difference between rental and ownership.
- Have a standard for both rentals and owned units so living spaces can be comfortable in either situation.
- No more subsidized housing---rentals only

Energy Efficiency

- Energy Star should NOT be required.
- Little unsure on this one. We all benefit from energy efficiency, though.
- Being Energy Star certified is good for everyone in the long term, and may help to recoup/decrease costs after a few years

- Forget about energy star appliances. Try and solve one problem at a time. This is a housing issue, not an energy consumption issue.
- With the cost savings, all appliances could be Energy Star certified.
- I choose F, with D as well (energy efficiency is critical to climate change mitigation, and helps with cost savings in units that are supposed to be affordable to begin with). Jackson is so popular that this housing will be used and lived in indefinitely. It only seems logical to make them units that will fulfill that need for as long as possible.

Quality of Life

- Increase quality of life, not just number of "units"
- Livability standards – quality of living for everyone is key
- Livability standards – would unit size be necessary? Isn't it about the features?
- Seeing the units proposed on Vine Street and Kelly that were "Micro units" of less than 350 sqft, without windows. I think there should be some sort of standard for an ok quality of life, even if that does increase costs a bit.

Flexibility

- Provides potential for greater flexibility in design
- Think this is also similar to mitigation question 6...year-round housing and seasonal housing could have differing levels with obvious minimum requirements, but more stringent for year-round.
- I understand the tradeoff between flexibility and the desired standards. But right now, I vote for flexibility.

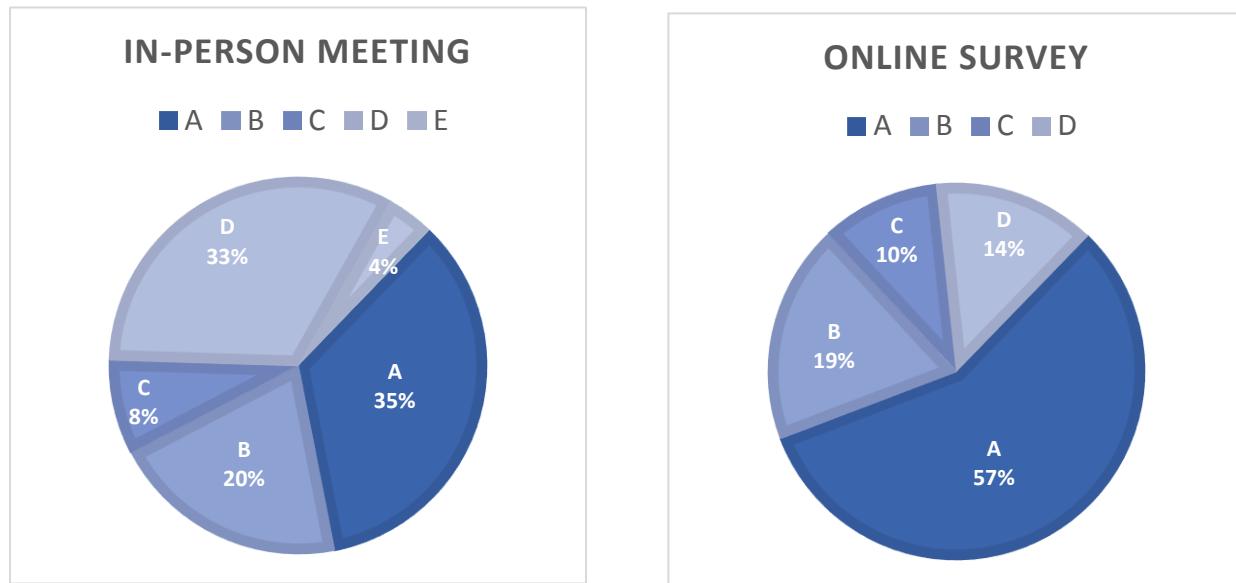
Status Quo

- Status quo for this does not need changed
- Seems ok

Other

- Simple
- Get government out of housing.
- Would have chosen 4.G from the table, but it was not an option.
- Fire the town council and let the market decide
- The other options will decrease the amount of housing built because it limits flexibility
- If you are going to change something, change the parking requirement. Especially for employment based rentals. With land value and construction costs so high, an employer would be much better served providing a group shuttle service and bike share than dedicating precious land to parking spots.

POLICY QUESTION 5: WHAT PERCENTAGE OF A HOUSEHOLD'S INCOME SHOULD BE SPENT ON HOUSING?



- No change from status quo
- Answer A and include a minimum debt to income ratio.
- Answer A except remove debt to income ratio limit.
- Answer A except Increase the percentage of gross income a household may use toward housing costs.

WHAT MOTIVATED YOUR THINKING OR APPROACH WHEN ANSWERING THIS QUESTION?

Percentage

- Many non-subsidized homeowners are spending more than 30% for ownership housing costs.
- Feel like lenders are the best qualifiers of ownership financial capacity; 35% seems appropriate or perhaps the gap housing fills a hole here...
- With current housing costs people already pay more than 30% of their gross income towards rent. I think more households would qualify, not less
- These numbers seem reasonable to me. Though 30% of your income spent toward housing seems *barely* affordable.
- 30 percent is more than enough and you have to have the debt to income ratio. Or else you are putting folks in homes that they cannot afford and that isn't helping anyone
- More than 30% spent on housing is not affordable for families and high debt ratios risk foreclosure.
- There should be no pricing and income limits, only size limits, and employment based occupancy restrictions.
- Most people in similar communities pay at least 40% of income
- Families should be spending about 30 percent of their income on housing. However, the 30 percent should be determined after taking in account the number of people in a family and living expenses.

Debt

- One's debt must be considered in approval, too much debt means there may be a higher chance of foreclosure
- Percentage of income spent on housing – the reality is that many people are encumbered w/ debt and need a leg up
- Percentage of income spent on housing – some combination, I don't want to penalize people for current debt assumption
- Bank takes care of the debt to income ratio. You can step in if a house goes into foreclosure.
- We should consider exempting student loans only. They are a different kind of liability from consumer debt, and are carried by educated individuals we want in our community.
- Debt and mortgage to income level standards exist for a reason. let's not help people get in over their head

Reasonable Requirements

- If you make 40k a year (a reasonable salary in this town!) and want to live in a Grove apartment 1 bedroom @ 30% you don't qualify. This makes the range for a grove affordable rental actually 48k - top limit ~77k. That's a great dream, but what about people making under 48k a year?
- Some families move here with the desire to work for a few years. They would need housing, and should be able to qualify for either local, state or federal assistance. Also, some moved here and established families and thus may require assistance in having a larger house/unit to live in. They should be able to use their income as they see fit to pay for their rent/mortgage.
- I would choose C and D if possible. We are taking tax dollars to subsidize housing costs. In turn, we should expect people to work hard. I know of one couple who sold a market unit, got an employment based unit and bought two new cars. Drive around some of the affordable complexes in town and you will see people living pretty high on the hog with depreciable assets/toys. Deed restricted housing should be viewed as a path towards (to the extent possible) moving into the market, not a subsidy to allow people to live high on the hog while those of us in the market drive 16 yr. old vehicles to pay our mortgage.
- I don't think we should make it harder for people to live here since the market homes are ridiculous
- Not sure - but if someone can't afford the mortgage or rent, they shouldn't be allowed to have a roommate to help with expenses. If you can't afford it, you shouldn't qualify.
- Other housing costs such as utilities and maintenance should not be included in the cost cap.

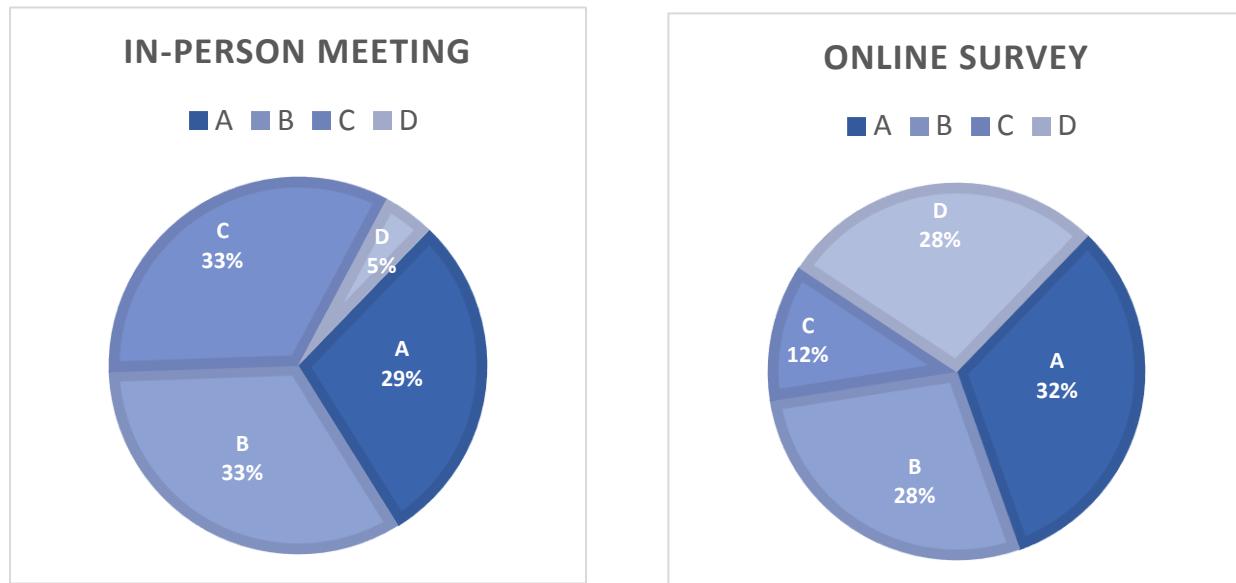
Status Quo

- This is also fine
- This is reasonable
- We don't want the units to be lost to banks. The current rates promote responsible house ownership.
- Increase the income limits. wages have gone up to account for higher rental rates. the current limits disqualify a large segment who are responsible borrowers.

Other

- I don't really know the answer to this. Have you studied how often these limits are burdensome and how effective they are?
- Get government out of housing.
- People who really need affordable housing would be more likely to benefit.
- We are trying to build family so we don't want to put people into permanent housing who have no business being in housing.
- Fire the town council and let the market decide
- Staying with HUD and lending standards seems like it would help buyers in the long run.
- No more subsidized housing---rentals only
- Can't there be a clause and fund, in the case of a foreclosure we can buy back the unit and keep it in the pool?

POLICY QUESTION 6: WHEN SHOULD A HOUSEHOLD HAVE TO QUALIFY FOR A RENTAL OR OWNERSHIP HOME?



- No change from status quo
- Answer A and standardize requalification requirements for ARU, Employee, Employment-based, and Workforce Housing (rental and ownership) in the Rules & Regulations and refer to the Rules & Regulations in the deed restriction.
- Answer A except requalify Affordable ownership households every two years. Use an income threshold that is higher than the original qualification. For example, a Category 2 unit will requalify using Category 4 or 5 criteria.
- Both Answers B and C.

WHAT MOTIVATED YOUR THINKING OR APPROACH WHEN ANSWERING THIS QUESTION?

Income Qualifications

- Requalification should be mandatory. What prevents people from staying in the affordable housing long after they can actually afford market prices if that's not done?
- If you don't qualify, you should not be allowed to remain in a unit 2 income levels higher than at the time of original qualification. That is inequitable and if people are earning two income levels higher, they need to get into a unit for 2 income levels higher or look to the market.
- I am unsure about this one. We missed the category 3 income limits by only a couple thousand dollars and then could only qualify for the employment based housing. We are extremely grateful to own a home via this program, but it does seem interesting that you make 2000 more than the category 3 limits, then you are subjected to annual review of your income, and had our income been slightly less, and a category 3 home obtained, we would not have to report income at all... It is an interesting issue, and I think that as cost of living continues to go up in this town, the category limits need to go up as well. In our case, high rents require people to make extra money. While we wanted to stay in category 3, making a bit more money was vital. I just think there might need to be more flexibility around income limits.

Factors for Requalification

- There are people living in affordable housing that no longer should be.
- Have seen people in affordable housing have a windfall of money from a deceased relative or from a marriage and they didn't need to be in affordable housing anymore. Someone who really needs it should get it.
- None of the above. Our goal should be to house the people whose work benefits the community. Income levels are too difficult to regulate. But, unfortunately, I think if they leave the job that benefits the community, they need to leave their subsidized housing.
- Requalification is key. Folks are gaming the system - especially those with sunset clauses.
- I'd hate to think I know longer qualify for a home because I get an increase in pay. However, if someone got a home based on a critical community job (teacher, emergency services, etc.), and then they quit that job, it's awkward. I do think people should have to continue to prove they are working full-time while residing in the home or legally retired after clearly having worked in the community for a substantial amount of time.
- Perception is system is being gamed...must audit

No Requalification

- No no no no no no NO to requalifying on any regular basis for ownership units! It seems to me that a HUGE part of the purpose of affordable housing is to bring people to Jackson (or to help them stay here) who actually want to live here for the LONG term. People who actually desire to be a part of this community! If someone's employment "improves" to the point where they no longer qualify for the Housing Authority program, that does NOT mean that they can afford a free market home in Jackson! Unless they hit the lottery, or in some other way strike it rich, chances are they will not suddenly be able to afford a home on the free market. And, if they became rich then they will most likely voluntarily leave the Housing Authority program because they will want a bigger home. Forcing people to leave their homes because they make slightly more money will only deter families from settling down here and break up neighborhoods. It will also turn Jackson into a "starter" town where people simply come here to live for a couple years to start their career, yet once they have finally gotten their heads above water they are forced to leave because they are making "too much." This is the worst idea. Never ever ever FORCE people out of their homes because they got a raise or their spouse got a job! These should be things we celebrate and reward! Not things we punish by making good people homeless!
- It is evident that simply living in affordable housing and saving does not guarantee an ability to move to the free market in Jackson. Changes to medical needs, graduate school, and career moves may allow someone to move upward in career, but also increase household financial burden. Homeowners should not have their housing stripped from them if they find themselves over the original qualifying limit. The goal of affordable housing is to provide a safe and stable environment for community members to contribute and grow. Not force them to give up their homes, and leave the community, for bettering their professional lives.
- I believe requalifying would create fear and confusion. Also, just because a family makes more than they did when they qualified, that does not mean they have any hope of buying a free market home. I think instead we should encourage people to better themselves, put down roots, and invest in the community.
- We can't punish people for advancing in life, but do not allow people to own multiple houses.
- People should be able to increase their income without risking the loss of their home. They should move from affordable into free market if 30% of their income will qualify them for a mortgage for the average single-family free market home.

- The drawback of uprooting working families is a separate, supply issue, and needs to be solved with a different tool

Standardization

- Standardize requirements for all subsidized housing.
- Set forth standardization in rules and regulations.
- If the process is streamlined, it may be easier for everyone to understand and process. Also, it will help families understand how much they should save on average in order to qualify or requalify, helping to ensure a better quality of life on a financial side.
- I don't like the idea of never requalifying, as this leaves room for folks to stay when they could move into a free market situation and allow the housing for someone else.

Time Periods

- Requalify every 10 years
- I don't like the idea of kicking a working family out of their home. However, if somebody wins the lottery, then clearly, they shouldn't live in subsidized housing anymore. I would be more interested in Alternative C if the re-qualifications were every 5 years. It seems less intrusive.
- Make ceiling 200% of AMI for everyone. Want people to get into the free market.
- But change rental re-qualification: Rental units should be re-qualified every 2 years, otherwise as soon as you move in you have to start looking for a new place.
- Rental - Annual, ownership - at purchase or you have to go to a guideline that says post-purchase it is 3x the limit or so, otherwise it is effectively a rental

Alternatives to Own/Rent Restricted Homes

- Every two years seems appropriate for public subsidized projects, but needs to be at a threshold that accounts for entry into the free market, which sounds like 200% median income...otherwise...where do people go? Alpine/Dubois/Victor the only options...that seems like a harsh, unintended consequence and another reason why a gap housing solution seems so crucial; I just don't have one. Perhaps buying older homes for the program through 'save historic jh' contributions given they don't want additional development. Perhaps attainable (minus sunset clauses). IDK. the ultimate conundrum until a large market correction for two income earning families...there are ZERO options aside from alpine.
- Existing affordable homeowners are teachers, law enforcement, children of Teton County, service providers, community minded volunteers. Uprooting any family in affordable housing is wrong! Existing affordable homeowners should be grandfathered in.
- If requalification for someone who has already purchased a home but may now make too much money to still qualify means they could get kicked out of their home, then this is a terrible idea. then where do they go?

Employment-Based Housing

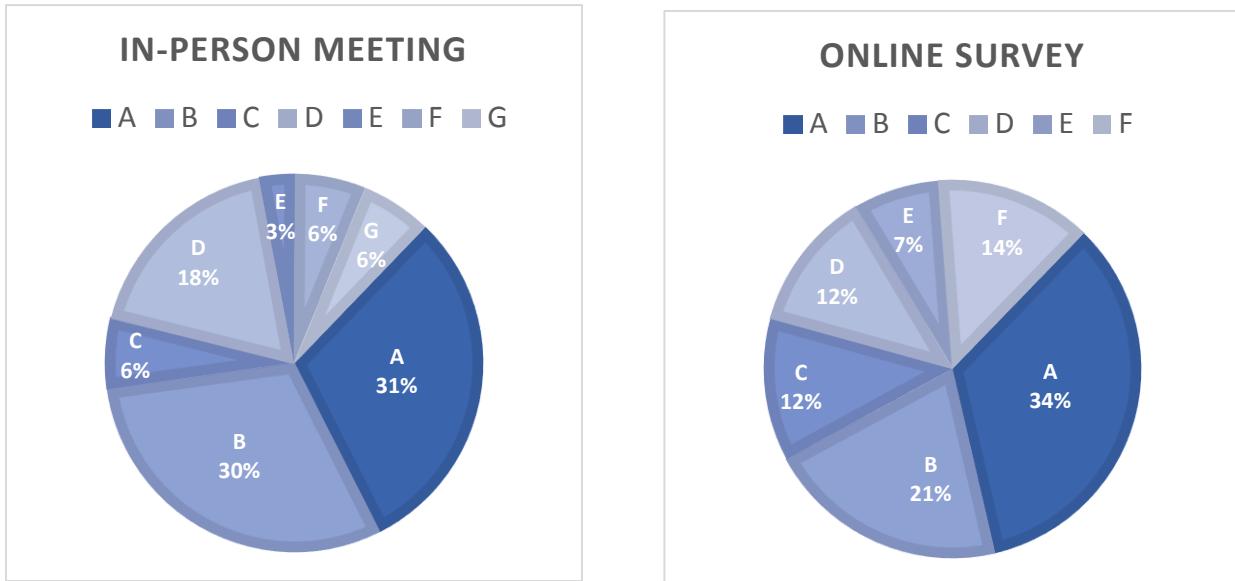
- Many residents qualifying for an affordable are doing so with the intent to stay in the community for an extended period of time and meet the financial requirements in place. The likely change would be to their employment status, not their residency status. This should not disqualify them from staying in their home. On the flip side, when a residence is solely given based on the company a person works for, it would seem reasonable to check the employment status of that person to ensure they are still with that company.

- All units should be employment based occupancy, and monitored continuously. Residents should be charged a yearly application fee that covers the cost of monitoring the units compliance.

Other

- Get government out of housing.
- When should household have to qualify – Ok, but need a better sense of current occupants
- 6.C is just a slap in the face to the people who probably waited years to get an affordable house
- Important that households do not unfairly prosper from affordable home ownership by owning other residences.
- People living in these homes, should meet the requirements.
- Fairness
- Fire the town council and let the market decide
- I live in an affordable house and I do not see the reality of saving enough money for a free market down payment.
- Affordable housing does not work in this market. current owners may make more but there's no affordable option for a free market home. household incomes need to be in excess of 200k
- Paying for extra staff is much more cost effective than paying for more affordable housing because current units are not being used as intended.

POLICY QUESTION 7: HOW SHOULD THE SALE/RENT PRICE BE SET?



- No change from status quo
- Answer A except for Employee Housing units, calculate max rents based on 30% of the household income at the low end of each category.
- Answer A except allow for multi-unit developments to have an additional increase in initial sales price if certain criteria are met.
- Answer A except base the mortgage interest rate on the 20-year average and recalculate each year

- e. Answer A except for sales price calculation use 8% instead of 5% toward HOA dues, taxes, and insurance and 22% toward mortgage.
- f. Answer A except for JTCHA-owned rentals use the midrange for each income Category (Cat 1 = 70% AMI; Cat 2 = 90% AMI; Cat 3 = 110% AMI).

WHAT MOTIVATED YOUR THINKING OR APPROACH WHEN ANSWERING THIS QUESTION?

Employment-Based Housing

- Once more: I do not believe we can afford to house employees of businesses. The businesses need to do that and figure out how they will do that. We do need to house town and county employees, eat. as mentioned above. Let the mortgage rate fluctuate, but put a cap on how high it can go.
- Employee housing SHOULD be affordable

Income

- It seems fairer to base things on income category.
- The rent rate should be set by the town based on income categories and household sizes, which evidently impact spending. Rent based on income is a decent way to control who qualifies for housing.
- If you charge the middle for a rental, the low earners are burdened. Should the rent rate float with their income? That would be fairer so long as they stay in a category.
- If people at all incomes within a category cannot afford a home in that category, then we either need to make categories have smaller ranges. and hence probably more categories. or we need to calculate them so the lowest earners in their category can afford the home, making the top earners very comfortable in their payment
- There should be no price or income caps, only employment based occupancy restrictions.
- Increase % from 30% to 40%

Interest Rates

- This is an extremely tough one; up to 35% of gross income seems fair for housing, but rents need to be capped in some capacity as market rents are not 'affordable' they're at 'maximize profits' levels; I suppose on interest rates, using a qualifier...while rates are under 5%, market rates seem appropriate, however when lending environment changes using the 20-year average seems fair and could help keep rates more attainable/affordable.
- But the 7.5% interest is high
- Seems sensible to change the assumptions yearly to match the current interest rates and to increase the HOA dues assumption to match a more realistic number.

Market Rates

- We need to keep in mind that the current rental rates are out of reach for most people. Forcing people to work multiple jobs and /or prohibit the ability to save money for ownership or other reasons. Control of market rates has to be thought of as well.
- Should try to put all affordable housing in county on same level. Shouldn't sell houses for less than what the affordable market will bear.
- Home buying prices are good. Home rental prices should be lower for 1 bedroom, 1 person and a little higher for 1 bedroom for 2 people.
- The current standards for qualifying already set the bar high enough.
- Like it, but there needs to be a restriction on fair market places. This should not be a money-making endeavor.

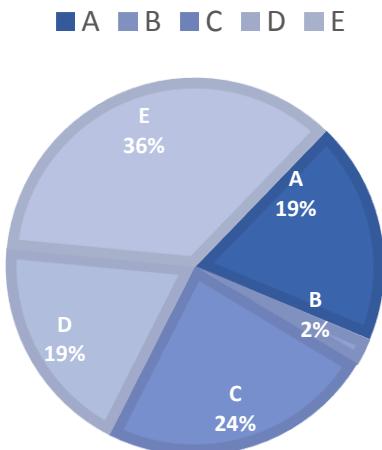
- Elevate all limits. Why single out JTCHA units. If it is a deed restricted unit, it should have the same criteria. Incentivize multifamily development but don't require bigger units. Let's stretch our dollars instead of building another lavish Grove.

Other

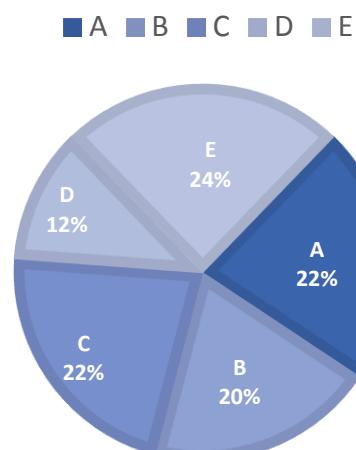
- Get government out of housing.
- Seems like the only positive change on this list, otherwise it all just creates more affordability issues
- Fire the town council and let the market decide

POLICY QUESTION 8: HOW SHOULD RESTRICTED OWNERSHIP HOMES BE VALUED AT RESALE?

IN-PERSON MEETING



ONLINE SURVEY



- No change from status quo
- Answer A and include a depreciation factor within the calculation of resale value.
- Answer A and set out a list of specific capital improvements that are allowed to be included in resale valuation calculation, and those that are not.
- Answer A except for base the annual appreciation to be added on the Consumer Price Index capped at 3% determined annually.
- Answer A except for base the annual appreciation on the actual wage increase for Teton County each year using Median Family Income as calculated by HUD, capped at 3% annually.

WHAT MOTIVATED YOUR THINKING OR APPROACH WHEN ANSWERING THIS QUESTION?

Appreciation and Depreciation

- Not sure what to pick. Resale should be set in a way that allows residents of restricted homes to earn money on their investment. Right now, I've heard owning an affordable home is a low-risk investment option. Setting an appreciation rate that is too low serves to trap people in affordable homes, which is not the intent of the program.
- I believe Appreciation is important for the real estate market. Also, basing the Appreciation on wage increase or decrease in Teton County may insure a more accurate measure of affordability.
- E also requires employers to keep up with inflation rates and pay accordingly. Depreciation has to be considered. No more \$500k shanties!
- True, homes depreciate, and any major need should be taken from the sale price (e.g. new carpet). But, the home is still affordable and if incomes have been increasing, so should the sale prices.
- Housing should appreciate enough that the owner in effect gets a savings plan while owning the house. I think the housing authority should consider buying back every house and reselling it at the "affordable housing" value in the marketplace. Affordable housing goes up too in the market.

- It's not about keeping the home value. It's about getting into them in the first place
- Predictability for all parties and reflection of actual growth
- Valued at resale – current owner appreciate up to 3%, sell at that value, but HD buy it and resell at current level & 35% gross
- There should be no base price. When the market tanked, people sold their units for much more than they were worth. Just like the market, an owner should assume the risk of increases and decreases in sales price.

Improvements

- Being part of a program means that you will not get credit for capital improvements and that is part of the deal of being in a program and not free market. The equity achieved in the program should not be the motivation for being in the program, we need to ensure that the home remains affordable when the tenant moves out.
- Inside capital improvements need to be done on a case by case basis. Not be limited.
- Allows for the homeowner to put money toward home maintenance.
- As far as improvements, if they benefit the unit, like a deck, we should reward that investment, but it needs to be depreciated. A 10-year-old deck is not worth the new deck so why should we add to the subsidy. Maintenance costs should not be reimbursed, we don't get reimbursed in the market so why should we provide an additional subsidy.

Income and Wages

- Better to reflect wage movement than use a set amount that may change over time.
- Makes sense to match these numbers to actual LOCAL salaries in Teton County. Also, it seems unfair that there are SO many improvements you can make to your home and receive no credit for them. I think that truly ANY improvement you make to your home should be added to the resale value. But at least make a reasonable effort to list all the qualifying improvements a homeowner can make.

Financial Gain

- With the current resale value increase, any owner is almost guaranteed a small profit when they sell their home. More so, it would make the units better if there were incentives to make improvements to those units by the owners.
- There should be no financial gain for county subsidized homeownership. If there is, the price of this housing type will eventually be priced above what is was intended for.
- This is probably a fair balance. nobody makes a killing at resale, but can expect to have a little money in their pocket. having a depreciation might negate any increase in valuation, that being a hard pill to swallow when already the allowed appreciation is quite low

Employment-Based Housing

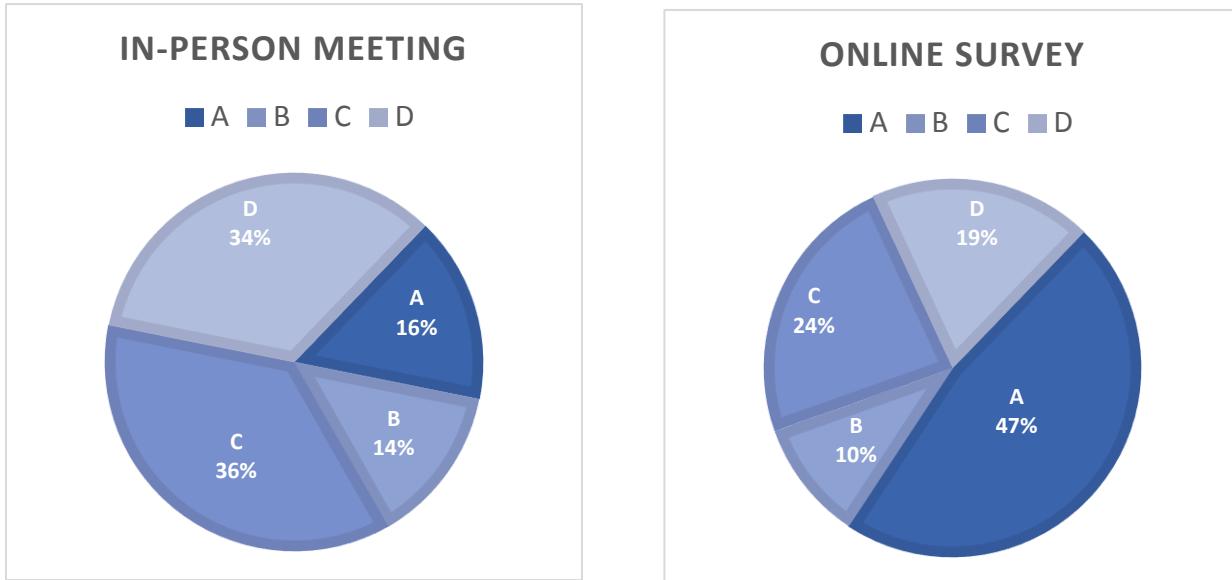
- This is for Affordables, there should be no cap for Workforce units (employment based) as the purpose is to preserve workforce units and the free market will do that
- There should be no price or income caps, only employment based occupancy restrictions.

Other

- This is a difficult question and might require more flexibility. Perhaps it should be revisited annually, with limits on the allowed changes.
- Get government out of housing.
- Not sure there is a good solution to this. Homeowners want to earn equity, but it still needs to remain affordable for the next person.

- This is fine
- If this is sold to another in this same situation
- Fire the town council and let the market decide
- The deal is too rich as is...given that 50% is provided by taxpayers. Suggest these all be market based at the time of resale, with 50% of appreciation given back to the housing authority to be used to help fund additional development. FYI...this is what is done in other high cost communities

POLICY QUESTION 9: HOW SHOULD RENTING OR SUBLetting BE HANDLED?



- No change from status quo (detailed above)
- Answer A except allow for the rental of units that are in the active process of being sold by the owner, particularly in situations where the homeowner has an urgent need to move.
- Answer A except allow owners to rent rooms to individuals who are employed in Teton County as long as the total household income does not exceed the income limit for the Category of home, the number of individuals living in the home does not exceed Town or County occupancy requirements, and the owner of the home still occupies the unit.
- Both answers B and C.

WHAT MOTIVATED YOUR THINKING OR APPROACH WHEN ANSWERING THIS QUESTION?

Exceptions

- Don't like subletting unless it's approved for educational purposes or furthering career with periodic updated approvals from housing department (annually?); if approved, only eligible to approved category replacements, or similar and not for profit. Cover costs and that's it. I'm okay with appreciation still while away given homeowner still at risk.
- Unexpected things happen in life and I think there needs to be a little room if something comes up but I think it should be a case by case with emergency
- We can put a mechanism in to address rentals but the benefited income should come to the TCHA as they are the ones subsidizing
- Regarding renting and subletting – If you are a retiree and have bedrooms free, could rent out; could make people downsize; rent has to be controlled
- Flexibility
- In spite of the potentials for abuse, it allows for some flexibility

Status Quo

- I feel like there are quite a few empty rooms in Teton County affordable housing that aren't being used because of the current status quo. How many people could be using those empty rooms?

Enforcement

- Allowing subletters sounds like an enforcement nightmare.
- No one in affordable housing should be able to rent any portion of the home out. There already isn't enforcement of this rule and many people abusing it, you should not open more doors of opportunity
- Affordable units sell quickly so no need for 9.B. The ability to monitor renting rooms seems more work that it's worth - and the system will be gamed.

Continual or Transitional Occupancy

- It is important that the unit have continued occupancy to prevent harm to the unit and it is important that the occupant be a beneficial employee.
- Many workers have coworkers who are in a housing transition and it would be a great benefit to both parties if a short term, or long term, rental could be allowed.
- We should be able to help our friends and neighbors get started.

Workforce Housing

- This could help house local workforce, which is the goal.
- As it is possible for one individual to qualify for and purchase a two-bedroom place, allowing them to rent the extra room makes sense for housing more of our workforce. otherwise no one should be able to purchase a unit that has more bedrooms than their needs
- I think homeowners should be able to rent out their spare room to a working member of our society at a reasonable price. But, the renter should have to comply with the same restrictions on rental price that the Housing Authority complies with in order to ensure that these "spare rooms" increase the number of affordable rooms for rent. To me, this kind of restriction makes more sense than worrying about the homeowner's overall income.
- I am torn on this one, as I think it would help house more of the workforce if homeowners were allowed to rent a room out. However, I agree there is room for abuse.
- It shouldn't count against. They are housing an employee, this shouldn't be discouraged.
- Subletting and renting should be allowed as long as the workforce occupancy restriction is in compliance.

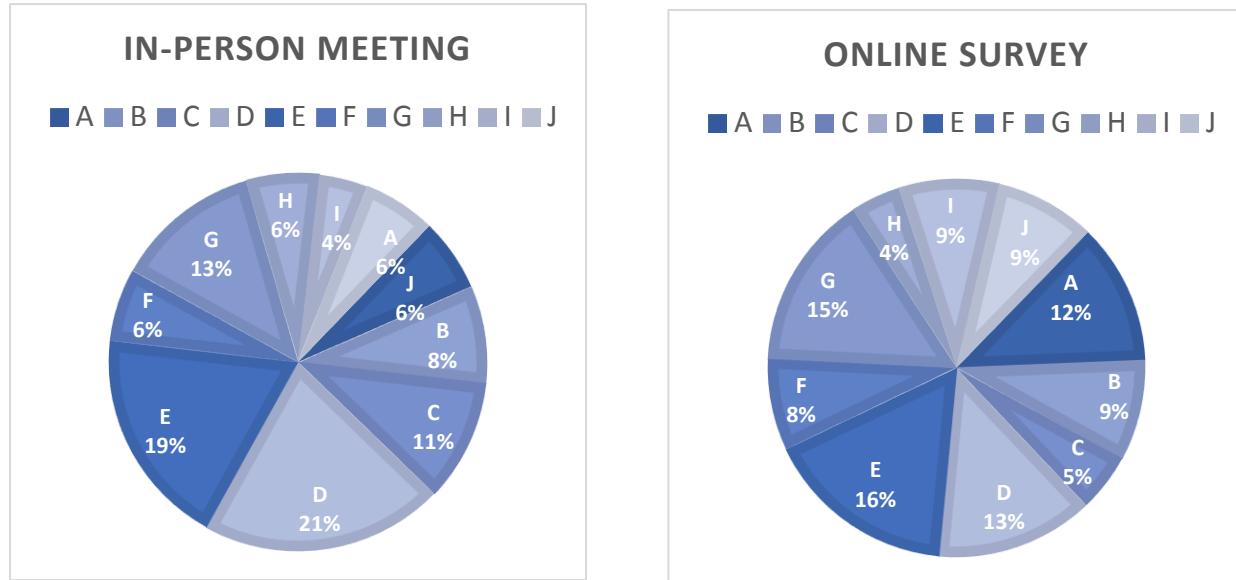
Program Intent and Community Stability

- Affordable housing needs to be for working families, renting rooms is not what the program is for. In no case can a house be rented, ever!
- This is a good option, but renting rooms to individuals employed in Teton County should be subject to thorough vetting, in order to avoid both rent abuses and housing abuses. This means there should be control for who can rent a room, such as someone who has been working in good standing for one or more employers locally, and has been so for either one or more years, providing a certain stability for our workforce.
- If you don't need all of the unit, sell it. You should not be able to rent it and pocket the change while the tax payers are footing the bill.
- I feel very strongly that roommates and renting out units should not be allowed. You should be here and be able to afford your unit to qualify for the program. I've seen a lot of misuse of the rental policy. Additional roommates increase what is already incredibly dense living and parking conditions.
- The purpose is to provide housing for locals...not a revenue stream for them

Other

- Get government out of housing.
- Fire the town council and let the market decide
- This might be easier if the Housing Authority had right of first refusal - then it could buy homes that aren't selling, fix them up, and resell. Or give that job to the Housing Trust.

POLICY QUESTION 10: HOW SHOULD THE BUY/SELL PROCESS WORK?



- No change from status quo
- Answer A and give preference to households who are renting restricted units.
- Answer A and give preference for retirees that can verify employment for 10 or more years in Teton County immediately prior to retiring.
- Answer A and give top preference for households that have repeatedly submitted for the lottery unsuccessfully for a minimum period of time
- Answer A but remove preference for qualifying households to purchase homes that are located within the neighborhood that they currently reside.
- Answer A except draw the lottery in a public meeting.
- Answer A except use a point system lottery for all ownership units.
- Answer A but remove preference for Critical Service Providers.
- Answer A and include preference for Town and County employees.
- Answer A and require households to pay fees for the following: lottery entry, annual requalification, and review of capital improvements.

WHAT MOTIVATED YOUR THINKING OR APPROACH WHEN ANSWERING THIS QUESTION?

Neighborhood Requirement

- The same neighborhood requirement seems silly. We're a small enough community that moving to a different neighborhood shouldn't be too disruptive.
- It seems silly to give neighborhood preferences in the current housing crisis

Town and County Employees

- Affordable housing should go to city, county employees first.
- It's very important to house critical service providers. And, as much as possible, we need to employ town and county employees. This MUST be done before we even consider housing any other people. Let businesses figure out how to house their employees.
- It is a conflict of interest to put Town and City employees up on the list - btw, the town and City should be taking care of their own employees in other ways.

- Government and CSP employees should be living as closely as possible. When disasters happen, we need these people in town.

Critical Service Providers

- There should be priority given first to families with children who are low-income, followed by teachers and emergency personnel.
- Affordable housing should go to hospital and school district employees first.
- CSP's are (as they are named) critical so they should get priority. Having a fee for application would keep people from applying just to get preference after a number of failures.
- Public dollars going into housing means that we need to look at who is critical to the community running as it should; critical service providers and town/county employees. Housing Trust would sync in with this somewhat, but also provides for less of the critical workforce and more of the 'committed community member' so the two parties seem to work well in this regard; throw in Habitat and most facets are getting attention, but if public dollars are involved, it seems appropriate for the candidates to be those that are most needed.
- Critical service members should be of priority.
- Critical Service Providers are critical to our community!! Many have to commute and are currently trying to be chosen for housing
- Critical service providers should be high on the list.
- I think this is as fair a system as can be done. I like the preference for CSP
- Government and CSP employees should be living as closely as possible. When disasters happen, we need these people in town. I don't see the value in giving any preference to retired people who are no longer working. I think that people who have consistently not been chosen by the lottery system over a number of years should get a little boost. On the back side, if a person applies for a unit they are not qualified for, then this should simply NOT count toward their lottery boost
- Critical service providers should live in the valley where their services are needed. Many professionals cannot live in Idaho or Alpine due to the nature of their jobs, but don't qualify for affordable/attainable homes because they exceed the income requirements currently in place. Households should expect to move to another neighborhood to find a home that fits their family's needs.
- I think Critical Service Providers (SAR, fire, EMS, critical patient caregivers, etc.) should always have preference.

Fees

- We also need to allow committed retirees a place to live rather than force them out of town. with regards to a fee for lottery entry, equal and cap improvements try to strike a balance as far as the fee charged. it should be something affordable but enough to discourage abuse
- But we shouldn't discourage people from applying for homes because there is some expensive fee and no guarantee that they will be chosen.
- Regarding J: only if the fee does not make the application process a financial burden.
- I also would be in favor of fees for review of capital improvements, but not lottery entry or annual requalification

Time in Community

- Not everyone needs to own. I feel 4 years of employment proof is not enough. 10 shows community commitment.

- Points should be used. You should not get a preference for your neighborhood; that seems ludicrous. 4 years is too short, that timeline should be increased. It's a lottery, I don't know of any other lottery that gives points for buying tickets. Points should be awarded on objective criteria of community contribution and long-term residency, not applying for every lottery. Also, if you were a critical service provider at the time of purchase and you leave that job, you should not get to keep a home you obtained through points due to your critical service provider position. People are gaming the system now and it undermines the entire program.
- I also firmly believe that families who have been here longer should get priority. Verification of residency.
- There should be a way for someone who has entered the lottery every year to move up in the ranks.

Point System

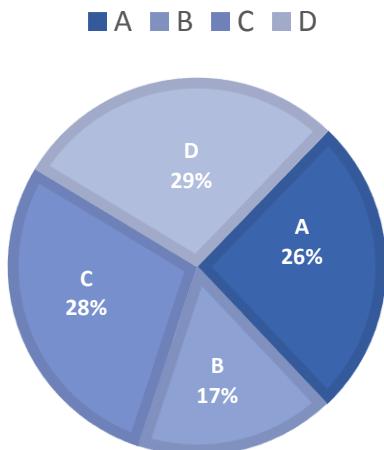
- Everyone should have a fair chance at living in a part of town they desire. A point system would be beneficial in ensuring some fairness and transparency when awarding a house to a family, especially if they provide a critical service and have been in the area for a number of years, ensuring a desire and commitment to living here.
- Buy/sell process – Point system should be used, more points in each category should be chosen, renter should get a chance to purchase
- Point system should be changed to favor critical skills...not time in the valley
- A point system should be used to select people so that it can take into account priority categories, time living in Jackson, and when the application was submitted.

Other

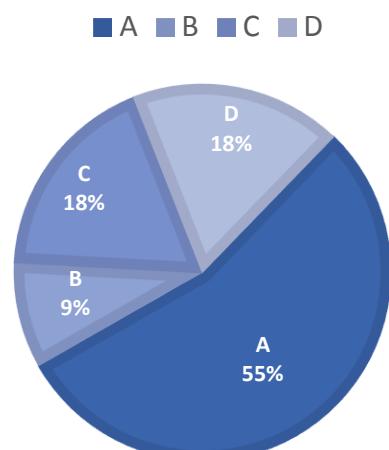
- Get government out of housing.
- Some people are forced to rent live in an area due to availability. They should not be excluded from the process, but given similar chances to purchase that home as other applicants.
- This is the goal
- Seems fair
- Fire the town council and let the market decide
- There should be no price or income caps. Home should go to the highest bidder who can meet the workforce occupancy restriction.

POLICY QUESTION 11: WHAT TYPE OF RELIEF SHOULD BE ALLOWED FROM THE RULES AND REGULATIONS?

IN-PERSON MEETING



ONLINE SURVEY



- a. No change from status quo
- b. Answer A and formalize the appeal process, including the appeal hearing, and model after the Wyoming Contested Case Rules
- c. Answer A and set out standards for making determinations on exceptions, appeals, and grievances.
- d. Both answer B and C

WHAT MOTIVATED YOUR THINKING OR APPROACH WHEN ANSWERING THIS QUESTION?

Standardization and Predictability

- A set of standards with a "similar situation" determination to allow predictability with some flexibility.
- Set standards for making the decision (for example, what kinds of findings should the Housing Director have to make) and then continue to allow some flexibility in extreme cases (for example, a variance request like we have in the land development regulations)
- It needs to be standard so there isn't room for bias
- Having a standardized process would make decisions potentially easier to reach for the housing manager, but also help the defendant/appellant understand what their options and rights are.
- Standard are helpful in governing, and having a formal process ensures that rules are being followed.
- It seems there should always be a policy to follow; it could be written to be flexible and not narrow, but at least give some guidance
- This is an area that needs to be clear cut
- Not sure how much problem there is with this. subjectivity in decision making should be minimized if at all possible. not saying the housing authority shouldn't be flexible, but also don't need to be over accommodating. you can never make everyone happy. b or c may be best answer

- I think there ought to be a formalized process. However, I don't see how we set "standards" for making appeals when the very nature of an appeal is that it is a unique situation that needs to be looked at on an individual basis. If there could be a standard for it then there would be no need for the appeals process.
- Make the process as objective and predictable as possible. This will ease some of the issues about transparency.
- Standards should be understood as guidelines and some interpretation allowed

Exceptions

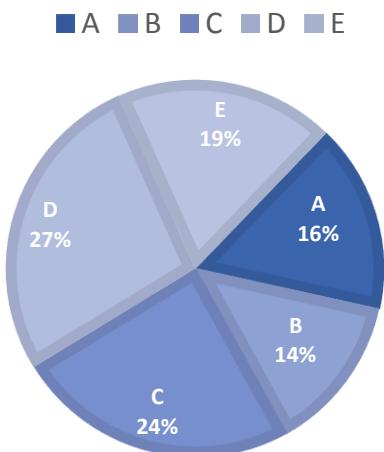
- You might add that the appeals process be public?
- Special case situations need to be heard by more than one person, removing bias decision making. Special cases are often the most in need.
- Life happens and residents should be able to apply for exceptions.
- These should be public documents and public proceedings if the well thought out rules are being varied.
- If someone believes they have special circumstances, let them bring it to the board's attention in an organized and structured manner.
- You can't anticipate all situations
- I do think the standards need to be clearer to avoid abuse, while still respecting circumstances that are out of the ordinary.
- The Housing Department has to not be afraid to say no! There have been some exceptions granted that were very questionable.
- This question is very confusing. But it seems like any other option allows for the rules and regulations to change to something other than what a homeowner thought they were at time of purchase. I think whatever the rules are at the time of purchase should remain the rules until the unit is sold again. It seems like any other option allows things to be changed without the owner's input or agreement.
- Universal standards are obviously needed for consistency, transparency, and enforcement

Other

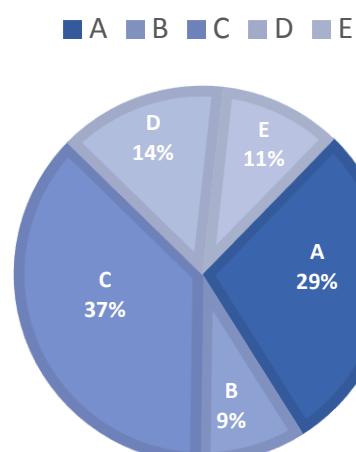
- Get government out of housing.
- Fire the town council and let the market decide

POLICY QUESTION 12: HOW SHOULD NEW RULES AND REGULATIONS BE APPLIED TO EXISTING UNITS?

IN-PERSON MEETING



ONLINE SURVEY



- No change from status quo
- Answer A and clearly establish that covenants on property deeds control what rules & regulations are applied.
- Answer A and specify that the Rules & Regulations adopted at the time of resale will govern the sale of a restricted unit unless otherwise stated in the special restriction.
- Answer A and to standardize special restrictions, new restrictions will be recorded at resale, unless the standard restriction is already in place. The standard restriction will refer to the Rules & Regulations where appropriate.
- Answer A and for rental units, establish that the Rules & Regulations in effect at the time the rental agreement is entered will apply.

WHAT MOTIVATED YOUR THINKING OR APPROACH WHEN ANSWERING THIS QUESTION?

Sunset Clauses and Timing of Rule Changes

- Helps get rid of sunset clauses to maintain affordable housing.
- Rules should not change during tenancy or ownership, but should be updated at the time of sale or the end of a tenancy.
- It makes sense that as houses come on the market, you should update the newest, best restrictions to the property
- When a unit resales its conditions should be those of the current situation, not ones made in the past.

Standardization and Consistency

- As properties and units change hands, things will change. Tenants and owners should easily be able to find out which rules and regulations apply to them.
- Needs to be standard for consistency
- It is important to have rules and regulations to govern the sale and purchase of rental and ownership units, and all tenants should understand and be made aware of them.

- Rules and regulations should be clear and consistent
- It seems this will streamline the rules and regs best over time creating more consistency between all units. hopefully simpler in the end

Other

- Happy to defer to Housing staff on this one.
- Huh? At least I think so....
- Get government out of housing.
- I believe the boxes do not line up with the options
- That won't pull the rug out from under anyone
- Fire the town council and let the market decide

THINK ABOUT YOUR SELECTIONS AS ONE COMPREHENSIVE POLICY. WHAT IS THE OVERALL MOTIVATION OR THEME OF THIS POLICY PACKAGE?

Housing for Critical Employees

- House all town, county, hospital and school district employees before any other employees are housed in any housing receiving any public money.
- Getting an affordable residence should not be easy. If you don't work for the Town or County or are not providing an essential service, you should not get any subsidy whatsoever.

Fairness

- Equitable and fair.
- Through Habitat, Housing Trust, Housing Authority, think there is a very solid base of programs here that focus on different members of the community and work together at the same time. Continuing that open dialogue/symbiotic relationship seems appropriate in really tackling needs + income barriers + a cultivated community of growth/commitment. critical needs + figuring out a gap program feel like the biggest needs currently in that it would help families move up to next level and open up opportunities for families on the list. Given the free market gap and income threshold, that's a non-starter currently, which needs to be addressed if we're really going to improve the current framework. Greg Miles 1/2 lot option a potential option if homes were built for the gap crew. aside from private contributions, don't see many solutions there however.
- To ensure fairness and impartiality in helping the local workforce live and work within the Town of Jackson, or Teton County
- Housing is a privilege, not a right and those living in subsidized housing should struggle like those living in market units. Rules need to be equitably applied.
- Make it fair
- Fairness and affordability
- To provide homes fairly to as many people as possible.

Support for Residents

- I want to keep affordable units affordable with preference for those that live and contribute to our community and try to eliminate abuses to the program.
- Let's not overburden people who are already struggling to make it work here economically with unnecessary restrictions governing their use of an affordable home.

- House the working class. median income tables are skewed by the wealthy who claim citizenship here but really work in other locals.
- Make it affordable for people who work in Jackson to live in Jackson. Don't punish people for a moderate amount of success in their careers by making them homeless. Set a clear upper limit on salaries and stick to that. Worry less about overall assets owned by a potential homeowner unless they cross a reasonable and clearly defined upper limit.
- To provide housing for all employees in Jackson/Teton County. This valley is not currently affordable to ANY of the working-class people who provide services here, including professionals who work year-round. An even distribution of homes across all affordable categories, reflective of this area's services and income instead of a high percentage of Cat 1 homes and very few Cat 3, 4, 5, or employment based.
- Create more flexibility

Community

- Maintaining a sense of community in Jackson hole
- To help people who want to stay and work here afford a place that they own and not be worried about finding housing.
- Also, to ensure that those that live and work here have a desire to do and are willing to put forth the effort to establish a life in this town.
- MY motivation is to house people whose work benefits the community, but does not pay enough for them to afford open market prices.

Consistency

- Consistency and dependability
- More consistent governance of affordable housing.
- Standardize and make qualifications more clear
- I feel the theme and motivation of this package is to try to make all the rules equal across the board. It is too late for that with the existing homes in the program.
- Consistency without confusion, is this what I signed up for 10 yrs. ago
- Transparency and consistency
- Regulation, policies & standards for deed restricted owners & renters
- Consistency, adjusting sizes to match the free market and separating the thinking for affordable and workforce restrictions
- Set rules and regulations
- Making sure regulations and costs are not prohibitive to new units being built. Clarify rules and regulations to decrease abuse of the system and make the process more understandable.
- Standardize and streamline
- The current system is too complicated and non-transparent. Creates at least the perception if not the reality of gaming the system

More Housing Opportunities

- Allow more people to effectively apply and be selected
- Try to provide reasonably accommodating housing for as many people as possible with as much consistency and clarity as possible.
- Provide additional workforce housing, but do not let the owners profit from this subsidy.

Other

- Get government out of housing.

- No new subsidized housing--rentals only
- Fire the town council and let the market decide
- Subsidized housing should be burdensome and temporary.
- Eliminate the affordable program. It is an unfair taxpayer employer subsidy that suppresses wages, and competes with free market middle class workforce housing product. The program sets up a moral hazard where the less an individual earns, and the less they save, the better off they are. This is unfair to the taxpayers, and unfair to the people work hard and save hoping it will pay off. Instead we should focus on workforce occupancy restrictions and size restrictions, and let the market determine the price.
- This is a terrible survey. It had no correct answers to check.

WHAT ARE THE STRENGTHS OF THIS COMPREHENSIVE POLICY PACKAGE? WHO WOULD MOST BENEFIT FROM THIS POLICY PACKAGE?

People in Need

- People who are in most need of the housing will benefit.
- People really needing affordable housing would benefit most.
- Those looking for affordable housing
- Hopefully those that need it the most. that being those at the lowest of all income brackets, as they have the least ability to afford commuting, Idaho state income tax etc.
- People across all affordable categories. There are hundreds of applicants for units that come available in all categories. The odds of 'winning' are less than 1% in an area where many spend more than 30% of their income on rent.

Current Residents

- Those who already live here that want to make this their permanent home
- The strengths of this package are that it is developed for those willing to stay and work here with an understanding of how the seasonality of this town works, and what it is trying to achieve in attempting to retain a local workforce. Those that would benefit the most are local families, and those that have been here for more than 1-2 years.
- People who live in Jackson and want to stay in Jackson would benefit. Also, those who move here and want to make this their permanent home would benefit. Those only interested in being in Jackson for a couple years would benefit much less.
- Retired persons could benefit greatly
- The categories used in for affordables enables people who could buy a market home to qualify for less expensive housing. Category limits need to change to show proper distribution to those that earn less than median income. Enabling more families to achieve their dream.
- Make housing (ownership) for people in valley 12 months out of the year. Maximize places.

Middle Class

- Everyone under 200% AMI that get a lot more supply in new levels to help facilitate more opportunities all the way up and down the income ladder; those above it...hallelujah...do not pass go...go straight to the free market!!!
- Focused on lower middle class working families and what's fair. Cumulative years rather than consecutive.

Future Residents

- All future renters/owners
- People new to the program would be the benefactors. pushing current homeowners out of their residences because their incomes may have increased due to their hard work, is quite ASSININE!
- I believe the advantages of my choices are for those who want to live here. My options should achieve easier rental possibilities for all.

Critical Employees

- Housing critical public employees, first responders, sheriff and police department employees, town and county employees, hospital employees, teachers,

- Plow drivers, folks who fix the pipes and streets this would make the community work better and would help the people who help us and it would prevent folks from resenting us for living where they cannot.
- Teachers and critical service providers

Consistency, Transparency, and Simplicity

- Everyone would benefit more by clearly knowing the details
- Better regulations of use and qualifications that will help families and long-term residents
- Consistency. Anything less undermines public trust in the Housing Authority and affordable housing.
- Since we are giving a subsidy paid for by the public, we should make sure that it is given to the right people for the right reasons. One needs rules to do that.
- Limiting abuses by making it stricter to live, re-qualify and remain in an affordable home.
- Simplicity Consistency and Transparency would benefit all
- There have been some abuses in the past, there should be restrictions that are upheld. I have heard many people say that they know someone at the housing trust so they expect that they will get a unit.
- I suppose I'm a proponent for recognizing what's working well and not over-complicate the process (creating more barriers and regulations is not what we need at this point)
- There need to be some rules to apply at all intersections
- The intent of my choices was to simplify the rules & regulations for people applying. The simpler the process and clearer the rules would lend to less confusion

Workers

- Working individuals benefit, both as homeowners & renters
- People who work hard should benefit.
- Employment can be defined to allow a college student to live in the unit w/ proof of college enrollment & employment (equally required hours)
- This defines R & R's that are specific to Jackson, WY. Keeps critical workers in stable housing
- Advantages to the workers/owners to encourage good workers to stay and encourage home ownership
- And I really like my plan to house the people whose work benefits the community. We have too many hotels, motels, art galleries, stores, etc. already. Let them house their own employees at their own expense. Small businesses could band together if they choose to provide housing. But let the private sector deal with the private sector.

Community

- Hopefully the town as a whole would benefit, if more units are built and the focus is on housing more of the workforce.
- Limiting growth.
- The community benefits when you have people who are invested in staying and working where they live.
- Be sure to update w/ current conditions, selections more focused on who we want to house in community, focus on housing stability
- Making people who are undocumented would support a vital part of our community that is currently excluded and disadvantaged
- Supporting the obvious! It is complex and difficult to fully understand. I do know that we need to house 65% of our work force. I want a community and not a resort town. People

have a right to work, play, be educated, and live in this community. Housing is the key to that possibility.

- Allowing for more retirement income, better livability standards, calculate rents based on low end to allow more families to afford rents, more transparency, better appeal.

Free Market

- I want to not be a public housing model, I want to encourage people to create wealth & increase income
- Greater chance for the free market to workforce restrict units
- An unfettered free market would provide housing for those that can afford it.

Fairness and Equality

- Trying to be fair. the existing tenants if they took the survey
- I believe in equality re: rentals & ownership due to our unique county
- Fairness, simplicity, focus on housing the people who need it most (affordable), or more flexibility (employment-based). Remove some current differences but keep them separate. Most of this shouldn't be done by popular vote! Too much detail.
- Fairer, better for move up/move out mode, easier to qualify

Other

- Get government out of housing.
- Everyone.
- Very complicated process. Create more Rental options, not ownership opportunities. Seems like the more ownership opportunities is a never-ending cycle. In any ownership profit scenario, the county should receive the majority of the profit, as this is the only fair compensation for their subsidy. Why should the purchaser of deed rest housing be entitled to make a profit? Seems like a handout.
- No strengths
- Let the people build tiny houses
- I'm not certain I picked the right choices, to be honest. I am a solopreneur.
- Allowing for more retirement income, better livability standards, calculate rents based on low end to allow more families to afford rents, more transparency, better appeal.
- Not everyone will qualify or there will not be affordable housing for everyone so there is still a pressing need for the county to have regulations for landlords and protections for renters.
- There is a need for there to be transitional housing for those that find themselves being evicted without a place to go.
- The community does not know about the office or people who offer support when housing issues arise.
- The issues raised at the meeting impact the wider community, not just the Latino community.

WHAT ARE THE WEAKNESSES OF THIS COMPREHENSIVE POLICY PACKAGE? COULD THERE BE UNINTENDED CONSEQUENCES OR PARTS OF THE COMMUNITY THAT ARE MORE NEGATIVELY IMPACTED THAN OTHERS?

Exenuating Circumstances

- Cannot account for all circumstances
- Times change, health deteriorates, families with special needs
- Not recognizing individual circumstances.
- Everyone's situation is different and complex. Not all solutions will cover everyone's situations. If you have set guidelines that are applied to all with a standard appeal process then hopefully those who fall through the cracks don't get forgotten.

Priority Housing

- I am torn about critical service providers. I see the benefit, but what if they change jobs or stop volunteering?
- Will not cover specific groups needed/city county and Critical service people
- Critical Skills, which is supposed to be a guiding principle of affordable housing...is under weighted to time in the valley.
- I didn't realize I'm competing with people retiring. I will never retire, so it's hard for me to relate

Requalification and Transition Impacts

- People will know when it is time for them to move on from the affordable housing process. more may move on to other options such as moving to a different community
- The proposal to re-qualify affordable units may uproot families or encourage families to work less in order to stay in their home
- Requiring income levels after purchasing an affordable, attainable or workforce home will punish those with job advancement possibilities or positions, who are still not able to afford a market home
- Every situation is unique and to give someone a home with so many strings attached it feels like a false hope - to be required to re-qualify and then lose home because you bettered your career is hurtful. Any restriction changes should absolutely not be retroactive. The homeowners entered into a housing agreement knowing the rules and regulations - any future changes should be on the new owners and sales.
- I am afraid requiring recertification and changing rules will harm homeowners.
- Qualifying every two years for housing is a good middle ground. This takes into account the time that it takes to file the proper paperwork as well as stability for families, which should be two major considerations for qualifying for affordable housing.
- If a family at any point loses eligibility there should be a person or office who can help those families transition into other housing.

Market Value

- Market values are not controlled. When market housing is way beyond the reach of the working class, there is a clear separation of equality. Not everyone needs to own, but everyone should have the opportunity to flourish. this can be provided by restricting how much one can charge for rent and how much/often it can be increased.

Challenges Unique to Jackson

- The weaknesses are that there are multiple difficulties in qualifying for many of these units that may not be found in other cities. A lower income portion of the workforce may be more negatively impacted than others, due to multiple jobs, family restrictions or HUD requirements.

Availability and Affordability of Housing

- The weakness of my choices might be that homes won't turn over as quickly. But to me, that is the point. We want to encourage people to make this place their home. Otherwise, they can rent on the free market. If our objective is to house even more people (get to that 65% mark), then we simply need to keep building/purchasing new units and making them affordable.
- Simply not enough housing for everyone to benefit equally
- Making the qualifications more stringent may eliminate some deserving people from getting a home. People who work seasonally may not qualify even if they have been here for many years, but leave the valley for months at a time.
- Unless there is another solution to "re-rent" out units in off season (ex. Conference needs, college students)
- Most could not afford it and would live elsewhere
- Better livability requirements will increase costs, public draw still won't address the selection process.

Qualification Standards

- When people sell their house and there is a 3% increase per year + capital gains it seems like it then prices the home out of reach for the category.
- People that don't work as hard should/would be impacted negatively, but rightly so. Subsidized Housing is not a right, it is a privilege, and should take hard work to achieve.
- Increased complexity
- The tradeoffs/challenges are the desire of all that are here, who want to live here, will have to put in the effort to live here.
- The length of time to qualify for the lottery should be a determining factor, not who you know at the housing trust
- Any of these can become cumbersome if too much government interference occurs because of complex regulations
- More R & R's require more \$ for implementation & enforcement!
- Less control from county and more control from actual neighborhoods
- Harder for people to qualify.

More Information Needed

- The weaknesses are that I don't know enough about inflation, median income, and housing costs to make solid decisions on housing policy.
- I'm sure there are weaknesses. I am not an authority on affordable housing needs and am probably not qualified to make an accurate assessment of that.

Enforcement and Transparency

- The weakness always has been enforcement and transparency. It will still be the problem with these new proposals if it isn't addressed.
- Many of the rules/regulations/policies that are in place now and have been from the start have not been enforced. Attainable homes being rented almost year-round, attainable

homes owned as second homes, habitat homes being owned as second homes or being passed along from family member to family member. More rules will lead to more confusion without any further enforcement.

- When there are rules and regulations, one also needs to have oversight. It is important to have processes in place to make sure the rules are being followed.
- Kind of bulky with a lot of oversight from staff
- As it is...the inability to monitor is problematic and undermines the entire system...

Other

- Non-growth parties...step up and become a part of the solution. this town is changing. Let's all be a part of the answer and work together. contribute charitable \$'s to projects that re-develop old residential lots/homes that are 'scrapers' into multi-unit gap homes. Keep those locals, uh, local. Keep local families together in town. At current free market rates, that isn't happening and locals are moving to Idaho/alpine and/or further away.
- Weaknesses: idk...I just don't see a ton of negative unintended consequences with adding more supply to the market for sub 200% AMI group. Not unless there's a market correction at which point, housing affordability is the least of anyone's problems.
- Please. You've exhausted my band width. These questions are not clear. Do you mean YOUR plan and questions? Or do you mean MY answers and solutions? I found the questions to be too limiting and sometimes confusing. I respect that you are seeking public involvement, though. That's a very good thing.
- Get government out of housing.
- I'm sure, but I don't know what those are right now.
- Possibly.
- Cabrini green
- The affordable housing program, unfairly asks taxpayers to subsidize other workers and those workers' employers, many of whom are more privileged than the people paying for the subsidy. Wages are suppressed, housing prices and rental prices are suppressed for the those who provide free market workforce housing, while the employers and the wealthy benefit from cheap labor without being affected by the negative consequences. This is form of government social engineering that meddles in the free market under the guise of a virtuous activity, but in reality, punishes hard work while rewarding people who game the system. Employers and employees need to pay their own way. It's not up to the government to come to the rescue of able bodied individuals and corporations.
- I'm not sure if the status quo is currently working
- Subsidize land that people could build their own tiny home on, category 1 ownership
- So thoughtful to establish R & R that provide clear benefit to the community!
- I had to try to represent my needs and interests first and could not include the whole. Too many perspectives to bring to the table.

NEXT STEPS

Building on the information learned during the community engagement process outlined above, Town and County staff will prepare policy recommendations regarding LDRs and rules and regulations for affordable housing. The staff recommendations regarding LDRs will be shared with the Town and County Planning Commissions and discussed at their joint meeting at 6 pm on October 16, 2017, in County Commission Chambers. The staff recommendations for rules and regulations will be shared with the Housing Authority Board and discussed at its meeting at 3 pm on October 18, 2017, at the Housing Department. Following these discussions, all recommendations will then be shared with the Jackson Town Council and the Board of County Commissioners for discussion at their joint meeting at 5 pm on October 30, 2017, at Town Hall. Council and the Board will provide preliminary direction at this meeting and then consider a final policy recommendation for approval at a Joint Council and Board meeting at 5 pm on November 13, 2017, at Town Hall.

Staff will continue work on policy options for Town parking and zoning and natural resource protection. The community's perspective on these topics will be invited through an online survey the week of October 23, as well as at a Spanish-language meeting on November 6 (all topics) and English-language meetings on November 8 (Town zoning and parking) and November 9 (natural resource protections). Additional details on these meetings is available at www.engage2017.jacksonetonplan.com/schedule.

October 9, 2017

RE: Engage 2017 Housing Rules and Regulations Update

Dear County Commissioners and members of the Town Council,

The board and staff of the Jackson Hole Community Housing Trust appreciate the opportunity to provide feedback to potential amendments to the Housing Rules and Regulations governing housing in Teton County. There are inherent differences in the processes by which the Housing Trust and Housing Department accomplish similar goals; with these comments we wish to provide additional information for your consideration.

Q1: What should the employment criteria be to rent or purchase a restricted home?

Preferred Alternative B: Employees work 30hrs/week, U.S. Citizens and Lawful Permanent Residents are eligible, retirees must be 62 years old.

Q2: What kind of assets should be allowed and/or counted, and how much is the limit?

We would suggest simplifying the calculation of assets to tabulate assets that could potentially be liquidated for a down payment (e.g. an RV, stocks) versus primary assets that cannot reasonably be used for a down payment (e.g. the equity in your car, life insurance, etc.). We agree that continued ownership of real estate in Teton County, Wyoming (once an applicant is selected to purchase a restricted home) should not be permitted.

JHCHT's program uses the asset limit for a Category 3, 4-person household (\$219,360 currently) for all buyers; business assets and qualified retirement savings are not counted toward the asset limit.

Q3: How many months per year should a household be required to occupy a restricted unit?

Preferred Alternative C: Standardize all units, all restriction types: 10 months/yr.

Q4: What livability standards, if any, should apply to restricted units?

This question is addressed in Question 6 of the Mitigation LDRs.

Q5: What percentage of a household's income should be spent on housing?

Preferred Alternatives C + D: Remove the debt-to-income ratio limit and increase the percentage of gross income a household may use toward housing costs.

Debit to Income Qualification: The Housing Trust relies on lenders (and their underwriters) to confirm the financial capacity of each buyer to purchase a home. Lenders are motivated to consider the complete financial picture which includes debt-to-income ratios in addition to down payment available, credit score, savings, assets and income. The risk of losing a home to foreclosure is mitigated by our ground lease, which allows us to step in and buy the home if foreclosure proceedings are brought against a homeowner.

Percent of Income: It is our objective to set home prices that require households to dedicate 35% of their gross annual household income to housing. The calculation includes current interest rates, principal and interest payments, taxes, insurance, HOA dues for each specific neighborhood, and ground lease fees; it does not include

utilities. The development of affordable housing in Teton County has always required a significant commitment of public and/or private philanthropic resources and our expectation is that Housing Trust homebuyers and tenants are also making a significant commitment.

Q6: When should a household have to qualify for a rental or ownership home?

Preferred Alternative D (with amendments): Standardize requalification requirements in the Rules & Regulations and requalify affordable ownership households every two years using an income threshold that marks the income level at which the free market fails to provide affordable housing (currently at 200% AMI).

Setting the income threshold at the point of market failure may avoid situations where a household is requalified at a higher income (i.e. 100% AMI to 160% AMI) but that income is not enough for that household to move into the free market. We also recognize that while requalification would increase public confidence in this program and may encourage upward mobility within the affordable housing market, there is not currently a legal mechanism for requalification of existing restricted homes.

Q7: How should the sale/rent price be set?

As noted above, it is our objective to set home prices that will require households to dedicate 35% of their gross annual household income to housing. Ownership and rentals are priced to be affordable to the mid-range of income categories (Cat 1 through 3). This pricing allows the Trust to maximize public and private philanthropic dollars for community benefit.

Regardless of the percent of income spent on housing or the breadth of costs included in JTCHA calculations, we support using interest rates that reflect the current lending environment, considering actual HOA dues for each development in sales prices, and aligning rental and ownership pricing methods.

Q8: How should restricted ownership homes be valued at resale?

Preferred Alternative E (with amendments): Base the annual appreciation on the actual wage increase for Teton County each year using Median Family Income, capped at rate to-be-determined.

For 25 years, the Housing Trust has tied appreciation of our homes to the Northwest Wyoming CPI. On average, our homes have appreciated at 2.8% annually, which has not kept pace with the rate at which incomes are increasing. We are considering adjusting our policy and may opt to tie appreciation to an index that tracks the percent change in incomes year over year. The index, caps, and other policy terms will be considered by our board by the end of 2017.

Q9: How should renting or subletting be handled?

Preferred Alternative D (with amendments): Allow for the rental of units that are in the process of being sold, particularly in situations where the owner has an urgent need to move, and allow owners to rent rooms to individuals who are employed in Teton County.

In 2015, the JHCHT board amended the room rental policy of the organization in response to the extreme housing shortages in our community. Housing Trust homeowners may request permission to rent a room so long as the tenant is income and asset qualified, employed full-time in Teton County, the rent charged is affordable, and tenants and the homeowner comply with existing CCRs (pets, parking, etc.). Because we cannot requalify a

household's income and assets after the purchase of a home, we only require that the tenant, not the entire household, comply with our employment, income, and asset criteria.

Q10: How should the buy/sell process work?

Buy/Sell Mechanics: We appreciate that the buy/sell process is rife with technical and legal details and that Housing Department staff and Town and County counsel are best equipped to determine the mechanics of buying and selling restricted homes.

Selection Policies: There are some notable differences between the JTCHA and JHCHT selection policies that could be considered. JHCHT selection criteria awards consideration for length of time in valley (up to 10 years), length of time on the waiting list, employment in essential positions (tiered priority for emergency and medical personnel, educators, public and non-profit programmatic leadership, and critical infrastructure providers), and community involvement (up to 200 hours of community service).

Q11: What types of relief should be allowed from the Rules & Regulations?

JTCHA is in the best position to determine what circumstances are most likely to create requests for relief and how to best administer solutions in those circumstances.

Q12: How should new Rules & Regulations be applied to existing units?

Preferred Alternative C: New restrictions will be recorded at resale, unless the standard restriction (which refers to the Rules and Regulations) is already in place.

The Housing Rules and Regulations are critical to public understanding of, and confidence in, our community's affordable housing program. We applaud your efforts to take a hard look at the current Rules and Regulations and to consider some adjustments, where appropriate. Thank you for the time and resources you have dedicated to this important community topic.

Sincerely,

Anne Cresswell, Executive Director

Lynne Wagner, Chair



October 11, 2017

Jackson Town Council
Teton County Board of Commissioners

RE: Housing Rules & Regulations

Dear Mayor Muldoon, Town Councilors, and County Commissioners:

Thank you for the opportunity to comment on your joint housing rules and regulations. ShelterJH is a membership organization that works to ensure all who work in Jackson can have a home here. As we consider changes to housing rules and regulations, we should always ask what the changes will do for our workers and community – especially our community members in the most vulnerable situations.

We believe it is important to have clear rules and regulations governing the “who” and “how” of rental and ownership homes provided by the public sector to ensure that policies are equitably serving all working households. The current rules and regulations have evolved over the last 22 years to address shifting needs and implement diverse programs established by the Board of County Commissioners and Town Council. This patchwork of rules and regulations has:

- Contributed to the complexity of the housing program creating management challenges and increased staffing requirements
- Reduced transparency, created misconceptions and made it difficult for residents to understand; and
- Is likely disproportionately serving different demographics – maybe not to the benefit of our most vulnerable neighbors.

We believe this exercise is a great start to understand community perceptions about the existing housing program, explain how the current program operates, and learn about what is being done in comparable communities. We also believe the next step of this work should be undertaken by the Joint Housing Authority Board because most of these questions are technical and deserve scrutiny by those that have expertise and will be implementing these rules and regulations.

This next step should include an analysis of the existing housing program to understand through data instead of perceptions whether the existing rules and regulations have been effective at achieving the intended housing program goals. Because there is no data in the materials to date, it is impossible to determine whether there are problems with the status quo, or if any of the proposed alternatives will actually improve the housing program.

Additionally, the basis for the proposed alternatives has some shortcomings. The term “best practices” of comparable communities is misleading because the comparison is of the practices used by these communities without an analysis of whether the practices are effective. Additionally, the reliance on Aspen as a model is troubling because the Aspen Pitkin County Housing Authority is actually right now undertaking a major overhaul of their rules and regulations based on a thorough study of their housing program.

In order to work within this Engage2017 process, we provide comments for your consideration that distinguish between the various housing programs, such as Affordable, Employment-Based, and Accessory Residential Unit, where appropriate. Our comments are intended to simplify the existing housing framework, make the public market work with more efficiency and ensure fairness.

1. What should the employment criteria be to rent or purchase a restricted home?

→ **1A:** Modify the employment criteria to make them more user-friendly while adhering to the Fair Housing Act:

- Eliminate the employment preferences in the lottery system; they are complex to manage, difficult to understand, confusing to potential buyers/tenants, and they are discouraging to new employees. (See also question 10.)
- It is crucial to define what “local workforce” means. We support your definition: working at “a business located within Teton County, holding a business license with the Town of Jackson, or one that can provide other verification of legal business status in Teton County, WY”.
- Telecommuters have a choice to live anywhere and should not be eligible for any housing programs subsidized by the public sector. There is a limited supply of this housing and occupancy should be optimized by restricting to local workers or classes protected by the Fair Housing Act and seniors.
- **We suggest that you remove immigration documentation requirements from *rental* units:** currently “at least one member of the household [must be] a U.S. citizen or lawful permanent resident (Green Card).” While that may make sense for *ownership* units, where lenders require immigration documentation for a mortgage and sellers of deed restricted homes can be impacted by the inability of a buyer to obtain a loan, rental units do not have this challenge, and our community goal is to house the local workforce in our valley. We should be concerned with whether the renters are employed in the valley and within the income limits that we require for everyone – and that’s it.
- **We support allowing families to buy affordable/employment homes if at least one adult household member is documented (e.g. citizen / legal permanent resident).** While we recognize there are reasons to require that our homeowners have documents (such as obtaining leases, and the security of knowing their employment situation), we do not believe our community should be in the business of immigration document inspection for all household members. If any adults qualify, let’s not worry about other household members.

2. What kind of assets should be allowed and/or counted, and how much is the limit?

→2G: This is a technical question demonstrated by 7 options for consideration and is beyond the scope of appropriate public outreach. The Joint Housing Authority Board should provide a policy recommendation based on technical analysis of the current asset limit and calculation methodology. Data would enable answers to several questions, including:

- How many households are denied access because of the current asset cap?
- How many households would be impacted by a change in the asset cap?
- What percentage of household assets are retirement savings?
- What is an appropriate asset cap to allow equal access to restricted housing inventory?

We offer some suggestions for consideration to the options proposed:

- Ownership of another home or mobile home within 150 miles should *not* be allowed while owning a deed restricted home. Upward mobility is achieved by offering an opportunity for safe, secure, and affordable housing with a share of the equity at time of resale.
- Ownership of a home or mobile home at time of qualification for an “Affordable” home should be allowed to enable households to move back into the valley from our bedroom communities and to move into more suitable housing to meet their household needs.
- Ownership of a home or mobile home at time of qualification for a rental product or an “Employment-Based”, “Attainable” or “Workforce” unit should not be allowed. Special circumstances can be addressed through the relief process.
- If ownership is allowed in any of the programs, the income from the residential property should be used in calculating household income and the equity in the home should be used to determine household assets.
- Implement a set asset cap, such as \$200,000, that applies to all “Affordable” categories.
- Eliminate retirement savings that are not used to purchase the home from the calculation of assets so households are not ineligible because they have been financially prudent by saving for retirement.

3. How many months out of a calendar year should a household be required to occupy a restricted unit?

→ 3B&D: The intent of using public resources for restricted housing is to provide a safe, decent and affordable place for local workers to live.

- The occupancy requirement should be 11 months out of the year for the deeply subsidized “Affordable” homes – in order to reduce competition for lower priced homes from those that choose to work fewer months out of year, and recognize the unique character of Jackson’s workforce that often hold seasonal jobs.

- The requirement should be 9 months per year for the Employment-Based and Workforce homes, as those programs are more flexible by design, and not targeted to low-income workers.

4. What livability standards, if any, should apply to restricted units?

→ **4G:** This is another technical question demonstrated by 7 options for consideration and beyond the scope of general public outreach. The Joint Housing Authority Board should provide a policy recommendation based on technical analysis of the current asset limit and calculation methodology.

We offer some suggestions for consideration to the options proposed:

- Rental units designed for seasonal employees, often in the form of dormitories, do not have the same storage needs as units for long-term employees.
- Standardize the size requirements between long-term rental and ownership units. Allow flexibility for design creativity that does not compromise livability.
- Maximum sizes should be implemented to encourage more units instead of larger units, if mitigation is based on square footage.
- Energy Star appliances are competitively priced and widely available. Use of Energy Star appliances should be required to decrease the operational costs, which impacts long-term affordability.
- Consider an incentive that allows developers to raise the maximum sales prices if they incorporate elements that lower costs to operate and maintain the home compared to current building codes.

5. What percentage of a household's income should be spent on housing?

→ **5A:** Determining an affordability standard is a common challenge for policy makers in resort communities. Selecting a measure that minimizes the subsidy to create the unit, while ensuring that housing is a source of financial stability to the occupant is a delicate balance. The 30% ratio of income-to-housing cost is the most common figure used in comparable communities.

The Joint Housing Authority Board should provide a policy recommendation based on technical analysis of the current methodology. Data would enable answers to several questions, including:

- How many households are getting homes that could afford to pay more?
- How many households are in homes that are unaffordable?
- How many households have been denied housing because they exceed the debt to income ratio limit?

We offer some suggestions for consideration to the options proposed:

- The Affordable homes have qualifying income ranges designed to prevent households from earning too much to qualify for certain homes.

- The minimum debt to income ratio discourages households from being financially sound and carrying unnecessary debt.
- The maximum debt to income ratio was implemented prior to the financial crisis when banks were offering high risk loans based on stated incomes and high debt to income ratio. This standard should remain because it protects the community asset by offering a method to ensure the buyer can afford the home and lessening the risk of foreclosure. It also ensures that the buyer is eligible for a conventional loan.
- Consider *lowering* the percentage of income spent on housing for “Affordable” Category 1 households. Households earning \$100,000 per year have much more left over after paying 30% of their income for rent or mortgage to cover other necessary costs than do households earning less than \$30,000 per year. The flat 30% ratio does not take into account the varying ability for households at different income levels to afford non-housing essentials such as food, clothing, transportation, healthcare and childcare.

6. When should a household have to qualify for a rental or ownership home?

→ **6D:** 6B is recommended to streamline the requalification process, but consider a longer time-frame for requalification of rental units to between 2-3 years to reduce management costs and increase renter stability. Requalification on “Affordable” ownership should not be required as long as owning other residential real estate is prohibited (see question 2).

7. How should the sale/rent price be set?

→ **7G:** This is a technical question and the Joint Housing Authority Board should provide a policy recommendation, based on an analysis of the current program. It is unclear whether there is a problem with the current system and if any of the proposed alternatives and data would improve it. We recommend answering several questions, including:

- Are the homes affordable to the current occupants?
- Are households able to pay more for housing? If so, how much?
- Are households paying too much for housing? If so, how much?

We offer some suggestions for consideration to the options proposed:

- Make sure the methodology to calculate initial sales prices and rental rates is clear, transparent, and easy to update.
- Set initial sales prices for Employment-based units and Workforce ownership units to serve households earning at or below 200% AMI.
- Interest rates significantly affect the affordable purchase price of homes. For every 1%-point rise, the purchasing power of a household decreases by about 10%. This needs to be considered when establishing prices for new affordable homes.

8. How should restricted ownership homes be valued at resale?

→ **8A:** Maintain status quo until an analysis can be completed to evaluate the inventory of affordable housing and see which alternative is creating affordable outcomes over time. There is an opportunity to analyze these alternatives because the housing program has been in existence for 25 years and there is a supply of affordable housing units to evaluate. This is in contrast to arbitrarily selecting alternatives without basis.

9. How should renting or subletting be handled?

→ **9C:** Owners should be able to rent rooms to other local workers. This especially makes sense for owners of employment-based homes. Currently, no homeowners may have roommates. This may make sense in income-limited (e.g. Category 1-3) homes, where roommates put household income over the limit. However, for employment-based homes without income restrictions, there is no reason to prohibit roommates. And if roommates do not push an income-limited owner over the income limit, that should be allowed too. Ultimately, allowing roommates who also work here further helps house our workforce.

10. How should the buy/sell process work?

→ **10 None of the Above:** Streamline and simplify the lottery system by removing all preferences (including for critical service providers and for length of time living here). This will allow access to all members of the workforce in an equitable manner, which is the appropriate use of local, state and federal tax dollars as well as developer exactions. It also makes the selection process transparent, easy to understand, and far less costly to administer. Finally, instead of being perceived as a system where people are rewarded for “earning” affordable housing because of how much they’ve contributed, it is a simple and equitable system that – once people are in affordable homes – ensures they *can* stay and contribute to our community.

11. What types of relief should be allowed from the Rules & Regulations?

→ **11D:** Formalize the appeals process, clarify the process and set standards for making determinations. Make the appeals process and determination criteria available to the public in a transparent manner.

12. How should new Rules & Regulations be applied to existing units?

→ **12E:** The Special Restrictions should at a minimum include terms and conditions related to occupancy, use and resale. Instead of relying on public comment, legal advice should be sought to determine what needs to be in the Special Restriction or Ground Lease to protect the community asset, what can be contained in the Rules and Regulations, and which set of Rules & Regulations must be referenced. If a rental product, the relevant and current Rules & Regulations should be incorporated in the lease agreement.

Thank you for your consideration and these technical issues. Again, we respectfully recommend that the next step is a technical, data-driven analysis of the existing housing program with review by and recommendations from the Joint Housing Authority Board. Please be in touch with any questions if we can help.

Sincerely,



Christine Walker
Policy Team Chair
ShelterJH