**Special Joint Information Meeting**

**TOWN COUNCIL & COUNTY COMMISSIONER MEETING**

Wednesday, April 11, 2018

6:00 PM

Town Council Chambers

Chair: Pete Muldoon

**NOTICE:** THE VIDEO AND AUDIO FOR THIS MEETING ARE STREAMED TO THE PUBLIC VIA THE INTERNET AND MOBILE DEVICES WITH VIEWS THAT ENCOMPASS ALL AREAS, PARTICIPANTS AND AUDIENCE MEMBERS

**PLEASE SILENCE ALL ELECTRONIC DEVICES DURING THE MEETING**

**I. ROLL CALL AND ANNOUNCEMENTS**

**II. DISCUSSION / ACTION ITEMS**

A. Housing Department Rules and Regulations

**III. ORDINANCES**

A. Ordinance G: An Ordinance Adding a New Title 16 to the Town of Jackson Municipal Code regarding Housing, with a new Chapter 16.10 Enacting the Town of Jackson Housing Rules and Regulations (1st reading)

**IV. UPCOMING SPECIAL JOINT INFORMATION MEETINGS**

A. April 12   9:00 – 11:00 AM  Housing Department Rules and Regulations *(if needed)*
B. April 24   5:30 – 9:00 PM  Housing Requirements LDRs
C. May 21   2:00 – 2:50 PM  Housing Department Rules and Regulations *(2nd reading)*
D. June 4   (Regular Mtg) 3:00 PM  Housing Department Rules and Regulations *(3rd reading)*

**V. ADJOURN**

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*Please note that at any point during the meeting, the Mayor and Council may change the order of items listed on this agenda. In order to ensure that you are present at the time your item of interest is discussed, please join the meeting at the beginning to hear any changes to the schedule or agenda.*
Reunión especial de información conjunta

REUNION DEL CONCILIO DEL PUEBLO Y DEL COMISARIO DEL CONDADO

Miércoles, 11 de abril, 2018
6:00 PM
Camaras del Ayuntamiento
Alcalde Pete Muldoon

AVISO: EL VIDEO Y AUDIO DE ESTA REUNIÓN SE TRANSMITEN AL PÚBLICO A TRAVÉS DE DISPOSITIVOS DE INTERNET Y MÓVILES CON OPINIONES QUE COMPRENDE TODAS LAS ÁREAS, PARTICIPANTES Y MIEMBROS DE LA AUDIENCIA

POR FAVOR, SILENZAR TODOS LOS DISPOSITIVOS ELECTRÓNICOS DURANTE LA REUNIÓN

I. LLAMADA DE ROLL Y ANUNCIOS

II. DISCUSSION / ACTION ITEMS
   A. Reglamentos de requisitos de vivienda de desarrollo de tierras.

III. ORDENANZIA
   A. Ordenanza G: Una ordenanza que agrega un nuevo título 16 al código municipal del pueblo de Jackson con respecto a la vivienda con un nuevo capítulo 16.10 promulgar las reglas y regulaciones de vivienda del pueblo de Jackson. (1ª lectura)

IV. PROXIMA REUNIONES DE INFORMACION CONJUNTA
   A. 12 de abril  9:00–11:00 AM Reglas y Reglamentos del Departamento de viviendas (si es necesario)
   B. 24 de abril  5:30–9:00 PM  Reglamentos de vivienda LDRs
   C. 21 de mayo 2:00–2:50 PM  Reglas y Reglamentos del Departamento de viviendas (2ª lectura)
   D. June 4 (junta regular) 3:00 PM  Reglas y Regulaciones del Departamento de Vivienda (3ª lectura)

V. APLAZAR

Tenga en cuenta que en cualquier momento durante la reunión, el alcalde y el Presidente pueden cambiar el orden de los artículos incluidos en este programa. Para asegurar que usted está presente en el momento que se hable de su tema de interés, por favor únase a la reunión al principio para escuchar los cambios en la programación o agenda.
Special Joint Information Meeting
TOWN COUNCIL & COUNTY COMMISSIONER MEETING
Thursday, April 12, 2018 ... if needed
9:00 – 11:00 AM
Town Council Chambers
Chair: Pete Muldoon

NOTICE: THE VIDEO AND AUDIO FOR THIS MEETING ARE STREAMED TO THE PUBLIC VIA THE INTERNET AND MOBILE DEVICES WITH VIEWS THAT ENCOMPASS ALL AREAS, PARTICIPANTS AND AUDIENCE MEMBERS

PLEASE SILENCE ALL ELECTRONIC DEVICES DURING THE MEETING

I. ROLL CALL AND ANNOUNCEMENTS

II. DISCUSSION / ACTION ITEMS
    A. Housing Department Rules and Regulations

III. ORDINANCES
    A. Ordinance G: An Ordinance Adding a New Title 16 to the Town of Jackson Municipal Code regarding Housing, with a new Chapter 16.10 Enacting the Town of Jackson Housing Rules and Regulations (1st reading)

IV. UPCOMING SPECIAL JOINT INFORMATION MEETINGS
    A. April 24 5:30 – 9:00 PM Housing Requirements LDRs
    B. May 21 2:00 – 2:50 PM Housing Department Rules and Regulations (2nd reading)
    C. June 4 (Regular) 3:00 PM Housing Department Rules and Regulations (3rd reading)

V. ADJOURN

Please note that at any point during the meeting, the Mayor and Council may change the order of items listed on this agenda. In order to ensure that you are present at the time your item of interest is discussed, please join the meeting at the beginning to hear any changes to the schedule or agenda.
Reunión Especial de Información Conjunta

REUNION DEL CONCILIO DEL PUEBLO Y DEL COMISARIO DEL CONDADO

Jueves, 12 de abril del 2018 (si es necesario)
9:00 – 11:00 AM
Camaras del Ayuntamiento
Alcalde Pete Muldoon

AVISO: EL VIDEO Y AUDIO DE ESTA REUNIÓN SE TRANSMITEN AL PÚBLICO A TRAVÉS DE DISPOSITIVOS DE INTERNET Y MÓVILES CON OPINIONES QUE COMPRENDEN TODAS LAS ÁREAS, PARTICIPANTES Y MIEMBROS DE LA AUDIENCIA

POR FAVOR, SILENZAR TODOS LOS DISPOSITIVOS ELECTRÓNICOS DURANTE LA REUNIÓN

I. LLAMADA DE ROLL Y ANUNCIOS

II. ARTÍCULOS DE DISCUSIÓN / ACCIÓN
   A. Reglas y regulaciones del departamento de vivienda

III. ORDENANZAS
   A. Ordenanza G: Una ordenanza que agrega un nuevo título 16 al código municipal del pueblo de Jackson con respecto a la vivienda con un nuevo capítulo 16.10 promulgar las reglas y regulaciones de vivienda del pueblo de Jackson. (1ª lectura)

IV. PROXIMA REUNIONES DE INFORMACION CONJUNTA
   A. 11 de abril 6:00 – 9:00 PM Reglas y Reglamentos del Departamento de viviendas (1ª lectura)
   B. 12 de abril 9:00 – 11:00 AM Reglas y Reglamentos del Departamento de viviendas (si es necesario)
   C. 24 de abril 5:30 – 9:00 PM Reglamentos de vivienda LDRs
   D. 21 de mayo 2:00 – 2:50 PM Reglas y Reglamentos del Departamento de viviendas (2ª lectura)

V. APLAZAR

Please note that at any point during the meeting, the Mayor and Chairman may change the order of items listed on this agenda. In order to ensure that you are present at the time your item of interest is discussed, please join the meeting at the beginning to hear any changes to the schedule or agenda.
STATEMENT/PURPOSE
The Board of County Commissioners and Town Council are asked to confirm final policy direction for the Housing Department’s Rules and Regulations. The Board of County Commissioners will direct staff to start the 45-day public comment period. The Town Council will then hold the first reading for the ordinance to approve the Rules and Regulations.

BACKGROUND/ALTERNATIVES
Beginning in May 2017, the Jackson/Teton County Housing Department and the Town and County Planning Departments have collaborated on a multi-faceted project called Engage 2017: Housing, Parking, and Natural Resources. Attached to this staff report you will find a memo summarizing the Engage 2017 Housing Department Rules and Regulations update, including community engagement and the public process followed.

On March 21, 2018 the Commission and Council met to brainstorm any additional changes to the Rules and Regulations. This conversation is summarized in the Jackson/Teton County Housing Rules and Regulations Memo for Final Confirmation that is attached to this staff report.

The Housing Rules and Regulations Review Draft that was released to you on March 9, 2018 has not been changed, however, further direction from the Town Council and Board of County Commissioners is needed. Staff has additional changes as well based on feedback from the Town and County attorneys. A table is attached that outlines each of these changes. Staff recommends that only the key issues be discussed today.

Today staff seeks final direction and confirmation of the direction received on March 21 for four key issues, and approval of the other minor changes summarized in the table attached to this staff report. Once that has been given, the following timeline will be followed:

- April 11: First Reading, Town
- April 20: Begin 45-day comment period, County
- May 21: Second Reading, Town
- June 4: Third Reading, Town and final approval, County
KEY ISSUES:

1. Livability Standards
   a. *Functionally equivalent to market units.* This piece of the Livability Standards requires units within a development to be functionally equal to market units. For example, if market units have a patio, then restricted units should also have a patio. Or if market units have a dishwasher then so should restricted units. During the brainstorm session, some were okay with removing this and some had concerns. Staff is recommending language that requires functionally equivalent units with the flexibility for developers to propose something different.

   b. *Washer/dryer hookups in ownership units.* Staff recommends requiring washer/dryer hookups in ownership units. JTCHA Board recommends only requiring there be a laundry area on site. During the brainstorm session, there was general consensus that in multi-unit buildings, a laundry area should be available in each building and it should be sufficient to serve the units in the building.

2. Rentals in Ownership Units
   a. *Should room rentals be allowed?* Staff does not recommend allowing rentals except for special circumstance. During the brainstorm session no consensus was reached on this matter. Since the brainstorm session, staff has done some research into the Housing Trust’s rental program. They currently have three owners who have been approved to rent a room and four to six owners who have shown some interest in the program. If rentals are allowed, staff recommends that they should be allowed in both Employment-based and Affordable units.

   b. *If rentals are allowed, how to charge a fee.* An annual fee could be charged rather than collecting from the monthly rent. Staff estimates that if an annual fee is collected for each rental unit ten hours of staff time will be needed to process and track the rental each year amounting to approximately $500 per unit. If the Housing Department processes the rent each month, approximately 22 hours of staff time will be needed per unit per year amounting to approximately $1,100 per unit. If the intent of the fee is to cover staff time spent, then the annual fee should be $500. If the intent is to cover staff time and provide some funding to housing, then it should be a higher amount.

   c. *If rentals are allowed, maximum rents.* The JTCHA Board recommended splitting the rent 50/50 with the Housing Department and the owner. They did not have a recommendation on maximum rents. There wasn’t much discussion at the brainstorming session about maximum rents. Staff is providing three options.

   1. Half of 30% of the low end of the income range for a two-person household.
      a. <80% of AMI $550/month
      b. 81 – 100% of AMI $730/month
      c. 101 – 120% of AMI $915/month
      d. Employment-based $1,280/month

   2. Half of 30% of income for a two-person household at some percent of median regardless of income range.

   3. Set maximum rate based on 50% of AMI for all units: $460/month

3. Critical Services Providers
   This item was not a part of the twelve policy questions, however, at the joint retreat, staff was directed to bring it up during this process. During the brainstorming session there was general consensus on the definition and the process.

   a. *Definition.* The general direction was to change the definition to allow community based institutional organizations and non-profits.

   b. *Process.* During the brainstorm session, the general direction was for the Housing Manager to make recommendations to the JTCHA Board, and the JTCHA Board would either approve or deny the request.
4. Weighted Drawing
   a. Points for history applying. The current lottery process allows households to begin receiving an extra
      entry in a drawing after being in the top preference group in three drawings. In the proposed weighted drawing
      system, these points are removed. Staff does not recommend including these points in the new system. Staff
      believes the old process of giving extra entries was flawed. The new process will give entries for verified years
      worked in Teton County and not for number of times entering drawings. It will be equitable for everyone in the
      drawing.
   b. Priority in ADA units for mobility impaired individuals. The JTCHA Board recommended giving
      priority in ADA units to individuals who are mobility impaired. The current policy is to give preference to
      individuals who are mobility or hearing impaired. The JTCHA Board felt that it is fairly cheap and easy for
      someone who is hearing impaired to install flashing smoke detectors, however, it is very difficult to retrofit a
      unit for wheelchairs. During the brainstorm, there seemed to be general consensus in agreement with the
      JTCHA Board recommendation.

All recommended changes to the document and their sections are listed on the table. The key issues are marked
in light purple on the spreadsheet.

MEETING AGENDA
Staff recommends the following agenda for the Joint Information Meeting (JIM) to give final direction and
confirmation on the four key issues and approval of changes to the March 9 draft. The Special JIM will begin
on April 11 at 6:00 p.m. in the Town Council Chambers.

A. Introductory Presentation. April Norton will facilitate the meeting, so the Mayor and Chair can participate in
   the content. Stacy Stoker will provide a quick review of the Jackson/Teton County Housing Rules and
   Regulations update.

B. Public Comment.

C. Key Issues. Discussion and decisions made on the Key Issues. Stacy Stoker will walk through the table of
   changes and answer content questions.

D. Other Changes

E. Motion

ATTACHMENTS
- Jackson/Teton County Housing Rules and Regulations (March 9 draft)
- Jackson/Teton County Housing Rules and Regulations Update – Summary: Provides a summary of the
twelve policy questions and the final direction to staff that were incorporated into the Jackson/Teton
County Housing Rules and Regulations.
- Jackson/Teton County Housing Rules and Regulations Table of changes to the March 9 document for
  Final Confirmation: Provides options for outstanding items that need confirmation.
- Selling Procedures
- Process for Default Contested Case Hearings
- Draft Ordinance G for approval at first reading by the Town

FISCAL IMPACT
Once the new Jackson/Teton County Housing Rules and Regulations are approved, staff will conduct a
comprehensive public outreach campaign to inform community members of the changes. Funding for this is in
the FY 19 Housing Department budget request.
STAFF IMPACT
Impacts to staff include updates to the existing collateral and website, updating restrictions (which will also require legal staff time), and communicating changes to the public. If room rentals are approved, staff time will be spent to set up, implement, administer, and enforce the program.

LEGAL REVIEW
Reviewed by Audrey Cohen-Davis and Erin Weisman. Ordinance prepared by Audrey Cohen-Davis.

RECOMMENDATION
Staff recommends approval and adoption of the Housing Department Rules and Regulations.

SUGGESTED MOTIONS

County: I move to direct staff to revise the Jackson/Teton County Housing Rules and Regulations to include the changes discussed today and to begin the 45-day public comment period.

Town: I move to approve Ordinance G on first reading, with the changes reflected at today’s meeting.
### List of Commonly Used Acronyms

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<thead>
<tr>
<th>Acronym</th>
<th>Full Text</th>
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<tr>
<td>ARU</td>
<td>Accessory Residential Units</td>
</tr>
<tr>
<td>AMI</td>
<td>Area Median Income</td>
</tr>
<tr>
<td>CC&amp;Rs</td>
<td>Covenants, Conditions, &amp; Restrictions</td>
</tr>
<tr>
<td>CPI</td>
<td>Consumer Price Index</td>
</tr>
<tr>
<td>HOA</td>
<td>Homeowners Association</td>
</tr>
<tr>
<td>HUD</td>
<td>U.S. Department of Housing and Urban Development</td>
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<tr>
<td>JTCHA</td>
<td>Jackson/Teton County Housing Authority</td>
</tr>
<tr>
<td>LDRs</td>
<td>Land Development Regulations</td>
</tr>
<tr>
<td>MFI</td>
<td>Median Family Income</td>
</tr>
<tr>
<td>MRP</td>
<td>Maximum Resale Price</td>
</tr>
<tr>
<td>OPP</td>
<td>Original Purchase Price</td>
</tr>
<tr>
<td>SF</td>
<td>Square Feet</td>
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1-1. Purpose

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<td></td>
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<td>(e) 8-1. Definitions</td>
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SUMMARY OF HOUSING PROGRAMS

The general goal of all housing programs covered by the Housing Rules and Regulations is to provide and maintain housing affordable to persons and families who make a living primarily from employment located in Teton County, Wyoming. The housing programs addressed in the Housing Rules and Regulations are: Affordable Ownership, Affordable Rental, Workforce Ownership, and Workforce Rental. Legacy programs (including Accessory Residential Units, Attainable units, Employee units, and Employment-based units) are referenced in some properties’ restrictions, so these Housing Rules and Regulations also contain the rules that pertain to these programs.

Descriptions of Applicable Programs:

Accessory Residential Units (ARU) – Units created through this program are developed as part of nonresidential developments that are exempt from the housing requirements set by the LDRs. These units are rented to workers employed in Teton County, and they must remain as rental property (i.e., they cannot be converted to condominiums). Accessory Residential Units developed after [insert date] will be part of the “Workforce Rental” program.

Affordable – These are units created through the mandatory affordable housing mitigation requirements included in the Town and County Land Development Regulations (LDRs). The Affordable housing program is divided into “Affordable Ownership” and “Affordable Rental,” and each has restricted pricing based on applicable affordability ranges.

Attainable – These units were built before housing standards were codified in the LDRs. No more Attainable housing units will be constructed, but the Housing Rules and Regulations still apply through the management of existing units. Specific requirements for these units are recorded as covenants on the property deed, and the Housing Rules and Regulations are referenced through these covenants.

Employee – These rental housing units are built to comply with the housing mitigation requirements for new nonresidential development set out in the Town and County LDRs. Initially, these units were intended to provide housing to seasonal workers, but they are not restricted to occupancy by seasonal workers. These Housing Rules and Regulations have been updated to reflect the Town and County’s policy direction in 2017, which aligns with the Comprehensive Plan’s goal of housing the local year-round workforce. The owner of the Employee housing units ultimately makes the decision about unit tenancy so long as the household qualifies, and household income is capped at 120% AMI. These units can be converted to condominiums for workforce employers. If the Housing Rules and Regulations and the restrictions recorded on the deeds of these properties conflict, then the language, requirement, and/or provision of the restrictions shall be applied and followed, not the Housing Rules and Regulations.
Rules and Regulations. Employee units developed after [insert date] will be part of the “Affordable Rental” program.

Employment-Based – This is a program that the Town of Jackson initiated to create restricted ownership units for sale to households that are employed in Teton County, but do not fit within the affordability ranges set out in the LDRs. These units are not developed under a mandatory requirement set out in the Town’s LDRs. These units do not have income or asset limits. Qualifying households are required to be employed at least 30 hours per week at a local business and earn 75% of income from employment at a business located in Teton County. Employment-Based units developed after [insert date] will be part of the “Workforce Ownership” program.

Workforce Housing Programs – This program is divided into “Workforce Rental” units and “Workforce Ownership” units. There is no cap on the original purchase price or the initial rental rate. Once a unit is sold or rented, the maximum resale price or rental rate is restricted to an appreciation cap on the unit as recorded in the covenants on the deed. The Housing Rules and Regulations apply to these units with respect to qualification rules, livability and minimum/maximum square footage requirements, and resale standards.
SECTION 1. PURPOSE AND GENERAL GOALS

1-1. Purpose

The Jackson/Teton County Affordable Housing Department ("Housing Department") was created by Teton County, Wyoming and the Town of Jackson, Wyoming on March 14, 2016 Town Resolution 16-04 and County Resolution 16-008. The purpose of these Housing Rules and Regulations (Guidelines) is to provide comprehensive and consistent provisions that apply to housing units created through the Town or County established housing programs and/or administered by the joint Town of Jackson/Teton County Housing Department (hereafter “Housing Department”).

Applicability

(a)

(1) Subject to Provisions that are Unique to Specific Program

Each housing program covered in these Housing Rules and Regulations is subject to provisions that are unique to that program as indicated in these Housing Rules and Regulations.

(2) Subject to Provisions of the Restrictions Recorded on the Property

Restricted housing units are subject to individual deed restrictions, special restrictions, or ground leases, (collectively “restrictions”) which may have additional requirements or provisions. If the Housing Rules and Regulations and the restrictions conflict, then the language, requirement, and/or provision of the Restrictions shall be applied and followed, not the Housing Rules and Regulations. The Restrictions recorded on the property supersede any inconsistency in these Housing Rules and Regulations.

(3) Subject to Federal Fair Housing Law (The Fair Housing Amendments Act of 1988)

The Housing Department recognizes that the Office of Fair Housing and Equal Opportunity administers and enforces federal laws and establishes policies that ensure that all Americans have equal access to the housing of their choice. The Housing Department does business in accordance with the Federal Fair Housing Law (The Fair Housing Amendments Act of 1988).
Discrimination

It is illegal to discriminate against any person because of race, color, religion, sex, handicap, familial status, or national origin in the sale or rental of housing, in the financing of housing, in the provision of real estate brokerage services, or in the appraisal of housing.

1. Filing a Complaint

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination to the HUD Housing Discrimination Hotline, 1-800-669-9777 (Toll Free), or the TDD line for the hearing impaired, 1-800-927-9275.

Blockbusting

b. Blockbusting is also prohibited. Blockbusting is the practice of illegally frightening homeowners by telling them that people who are members of a particular race, religion, or national origin are moving into their neighborhood and that they should expect a decline in the value of their property. The purpose of this scheme is to get the homeowners to sell at a deflated price.

1-2. General Policy Goals

The general goal of all housing programs covered by these Housing Rules and Regulations is to provide and maintain housing affordable to persons and families who make a living primarily from employment located in Teton County, Wyoming, which includes the Affordable, Attainable, Employee, Employment-Based, Accessory Residential Unit, and Workforce housing programs. This is accomplished by regulating the occupancy, use, sale and/or rental of the restricted housing units covered by the Housing Rules and Regulations to qualified households as defined herein.

Promoting Economic and Social Diversity

Certain housing programs also limit initial eligibility of qualified households based on financial means criteria, which may include both household income and household net assets. Such financial qualifying factors promote economic and social diversity within the Jackson Hole community.
Ensuring Long-Term Affordability

Many of the restricted housing units covered by these Housing Rules and Regulations are subject to price limitations for sale, resale and/or rental. These limitations are intended to ensure affordability for both the current household occupying the restricted housing unit and (b) to ensure the long-term affordability of the restricted housing unit.

Providing Housing for the Local Workforce

Minimum occupancy requirements apply to all restricted housing units to ensure that the unit (c) meets the community’s goals of providing housing for the local workforce by maximizing the space and filling the bedrooms, and to ensure that the restricted housing unit does not serve as a second home.

Providing Fair and Consistent Administration

These Housing Rules and Regulations are intended to provide clear, fair, and consistent administration of the housing programs to which they apply. It is recognized that there are individual households or restricted housing units that may not fit clearly into the specific provisions of the Housing Rules and Regulations, but still meet these general policy goals. For these cases, exception, appeal, and grievance processes have been included in 0:
Compliance and Exception, Appeal, and Grievance Standards and Procedures.

(1) **Allowance for Minor Adjustments**

The purpose of this section is to establish a uniform mechanism to allow minor adjustments or modifications from certain standards set out in these *Housing Rules and Regulations*, based on specific standards, in order to better accomplish the purposes of the general policy goals. These minor adjustments and modifications are subject to the review and approval of the Housing Manager.

The Housing Department will consider requests for exceptions to rules pertaining to qualification and eligibility criteria as well as to rules pertaining to occupancy and use. Granting of exceptions is rare; however, it is recognized that certain unique circumstances exist that are not contemplated in these *Housing Rules and Regulations*. Exceptions will only be granted in unique circumstances that are beyond control of the household, and are not addressed in these *Housing Rules and Regulations*. Requests for exceptions must be submitted prior to the opening of a lottery for a home. In cases where a lottery is not used for identifying a buyer, the request must be submitted prior to submission of an application.

(2) **Disclaimer**

The Jackson/Teton County Affordable Housing Department (“Housing Department”) expressly disclaims any and all warranties, express or implied, including without limitation fitness for a particular purpose with respect to the provision of restricted housing units. The Housing Department does not represent, warrant, or promise to construct, finance, or otherwise produce, in whole or in part, any restricted housing units pursuant to these *Housing Rules and Regulations* or under any other programs. No applicant may rely upon any promise implied or express that restricted housing units shall be constructed, financed, or otherwise produced, in whole or in part, by the Housing Department. In no event shall the Housing Department be liable to any applicant for any direct, indirect, incidental, punitive, or consequential damage of any kind whatsoever, including without limitation lost profits, lost sales, lost business, lost opportunity, lost information, lost or wasted time. None of the information contained in these *Housing Rules and Regulations* constitutes an offer to sell or the solicitation of an offer to buy a restricted housing unit.
1-3. Relationship to Land Development Regulations

The Town of Jackson and Teton County Land Development Regulations (LDRs) set out standards for the development and use of land within each jurisdiction. The LDRs include requirements for certain developments to provide affordable housing or fees to offset the additional housing need that the developments create. Specific programs address different types of development. The Planning Department of each jurisdiction reviews development applications to check for compliance with the LDRs.

These Housing Rules and Regulations impose additional requirements on the developers of any type of restricted housing units. The Housing Department reviews compliance with these Housing Rules and Regulations, both prior to development and during occupancy and use.

(a) Standards Applicable Under LDRs versus Housing Rules and Regulations

Generally, the LDRs address any provisions that must be met during the development approval phase, while the Housing Rules and Regulations address provisions that ensure proper use and maintenance of the restricted housing units throughout their lifetime.

<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental/Sale Mix (required mix of units)</td>
<td>Livability Standards (Interior)</td>
</tr>
<tr>
<td>Occupancy Standards</td>
<td>Dormitory Livability Standards</td>
</tr>
<tr>
<td>Distribution of Income Categories</td>
<td>Livability Requirements for Conversion of Existing Housing Stock</td>
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<td>Requirements for Fees in Lieu</td>
<td>Restrictive Covenant Form and Process</td>
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<tr>
<td>Requirements for Conveyance of Land or Conversion of</td>
<td>Sale/Rental Standards and Procedures including Qualification and Eligibility for Each Program</td>
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<td>Existing Housing Stock</td>
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<tr>
<td>Procedure for Banking Credits</td>
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</tr>
<tr>
<td>Phasing Plan</td>
<td></td>
</tr>
<tr>
<td>Mix by Number of Bedrooms</td>
<td></td>
</tr>
</tbody>
</table>
References Retained for Convenience

All references to the LDRs in these Housing Rules and Regulations are for convenience and are not a part of the Housing Rules and Regulations.
SECTION 2. HOUSING DEVELOPMENT STANDARDS AND PROCEDURES

2-1. Purpose

The Jackson/Teton County Comprehensive Plan lists three common community values, one of which is quality of life. One of the ways called out to achieve quality of life is through local workforce housing. With regards to workforce housing, the Comprehensive Plan includes the four following principles:

1. Maintain a diverse population by providing workforce housing
2. Strategically locate a variety of housing types
3. Reduce the shortage of housing that is affordable to the workforce
4. Use a balanced set of tools to meet our housing goal

The Town of Jackson and Teton County have several tools to increase the amount of housing that is affordable to the workforce. One of these tools is the requirement and/or incentive in the LDRs for residential and non-residential development to provide permanently restricted workforce housing. This housing represents a substantial and long-term public investment. As such, it is imperative the restricted housing produced be livable and of good quality.

This section, Housing Development Standards and Procedures, is meant to provide guidance to the prospective developers of restricted housing units. Subsection 2.2 lays out the requirements of the Housing Mitigation Plan, which is reviewed by both the Planning Department and the Housing Department. Subsection 2.3 sets out the Livability Standards, which are under the Housing Department’s purview.

Applicability

This Section applies to all developments subject to Division 6.3 and Division 7.4 of the County LDRs and Division 6.3 and Division 7.4 of the Town LDRs. It also applies to any restricted housing units not required through the LDRs that are presented to the Board of County Commissioners or Town Council in development applications.
General Policy Goals

(1) Inform Developers of Standards and Procedures

These Housing Development Standards and Procedures inform prospective developers of the standards and guidelines for construction and sale of restricted housing units, as required by the LDRs and the Housing Rules and Regulations.

(2) Provide Fair and Consistent Implementation of Standards and Procedures

These Housing Development Standards and Procedures help the Housing Department implement policies of the LDRs and the Housing Rules and Regulations in a fair and consistent manner.

2-2. Housing Mitigation Plan

A Housing Mitigation Plan for each project shall be submitted according to the provisions of the Teton County and Town of Jackson LDRs [See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4]. A packet with a checklist for a Housing Mitigation Plan can be obtained through the Housing Department or the Town or County Planning Departments.

(a) Procedures

(1) Consultation with Applicant (Optional)

Applicants may meet with Housing Department staff prior to submitting a Housing Mitigation Plan. Although this step is not required, it is often helpful for the applicant and the Housing Department staff to discuss the development proposal and how it meets the LDRs and Housing Rules and Regulations.

(2) Applicant Submittal

An applicant/developer shall submit a Housing Mitigation Plan with the Development Plan application to the Planning Department at either the Town of Jackson or Teton County depending on the location of the potential development.

(3) Review

The Planning Department distributes the Housing Mitigation Plan to the Housing Department for review.
(4) **Recommendation**

The Housing Department makes a recommendation to the Planning Department on whether the Housing Mitigation Plan complies with the *Housing Rules and Regulations*.

(5) **Final Decision**

The Housing Mitigation Plan shall be approved, approved with conditions, or denied by the Planning Director of the Town or County, based on the standards set forth in the LDRs (See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4). An approved Housing Mitigation Plan may be amended or modified only in accordance with the procedures and standards established for its original approval.

**Content**

(b) The Housing Mitigation Plan contains some provisions that fall under the purview of the Planning Department, while others fall under the purview of the Housing Department. Specifically, the Housing Department oversees the maximum unit size and the mix of units by number of bedrooms. Developers should refer to the LDRs for requirements such as the mitigation methods and the mix of units by affordability ranges.

(1) **Mitigation Method**

See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4.

(2) **Requirement Calculation**

See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4.

(3) **Fee Calculations**

If the developer proposes Fees In-Lieu as the preferred form of mitigation, the developer shall submit the proposed amount with a Final Development Plan.

The Housing Department shall update the fees in-lieu for the restricted housing units on an annual basis effective April 1 or within 30 days of HUD publishing updated annual median income data. Fees in-lieu figures are available at the Housing Department office or on the Housing Department website.
(4) **Unit Descriptions**

**Unit Size**

There is no minimum or maximum unit size based on square footage. Size by bedroom mix is located in the LDRs.

**a. Rental/Sale Mix**

As part of the Housing Mitigation Plan, the developer shall state which units are intended as rentals and which are intended as ownership in accordance with the LDRs (See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4).

**b. Mix of Units by Number of Bedrooms**

The intent of the restricted housing programs is to provide a variety of unit types to meet the housing needs of our diverse workforce. The Town and County LDRS set out the specific occupational requirements for housing units. The mix of units by number of bedrooms in each unit is also determined by the Town and County LDRs.

**c. Distribution of Income Categories**

See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4.

(5) **Restrictive Covenant Form and Process**

A Restrictive Covenant is a contract between the Board of County Commissioners/Town of Jackson and the owner of real property developed or designated to satisfy the Town or County LDRs. It also applies to other restricted housing units that will be administered by the Housing Department. Restrictive covenants shall keep the restricted housing units affordable in perpetuity and provide proper notification of this obligation to subsequent buyers or other interested parties. (See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4).

**a. Requirement**

The developer shall record restrictive covenants in the public land records for the subject property prior to the issuance of a Certificate of Occupancy by the County or Town.
Process

The Housing Department shall prepare restrictive covenants according to the process below. Restrictive covenant templates are available from the Housing Department or the Housing Department website.

b. 1. Restricted Covenant Information Sheet

   The developer shall complete the “Restrictive Covenant Information Sheet” and submit to the Housing Department. This form is found at the Housing Department website, or at the Housing Department offices.

2. Preparation of Restricted Covenant

   The Housing Department will prepare the restrictive covenant and provide the document to the developer for review via email or other delivery method.

3. Review

   Once reviewed by the developer for accuracy, the Housing Department and the developer (“declarant”) will sign the restrictive covenant and deliver to the County or Town for the required signature.

4. Developer Responsibilities

   The developer is responsible for signing the restrictive covenant, recording the restrictive covenant with the Teton County Clerk, providing the County or Town Planning Department with a copy of the recorded document, and returning the original to the Jackson/Teton County Housing Department office. The Housing Department shall witness the recording.

5. Modification/Amendment

   No modifications to the standard restrictions will be allowed unless there has been a substantial change to the program approved by the Town or County elected officials. Modifications or amendments to the restricted covenant must be agreed to in writing by the Housing Department. The developer may be responsible for any legal costs to amend a restrictive covenant.
2-3. Livability Standards

To meet the community’s goals of providing working families a viable choice of housing, to protect social diversity, and to contribute to economic stability, the LDRs and the Housing Rules and Regulations require that restricted housing units are designed to provide adequate size, building and site design, and finishings to serve future tenants. These are all criteria in the Housing Department’s decisions as to whether a development meets the goals of the LDRs and the Housing Rules and Regulations. For additional construction standards, see Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4.

Process

(a) These Livability Standards are associated with interior components of the units, functionality, light, and outdoor space. Review by the Housing Department will be completed during the planning process and at time of building permit. It is encouraged that applicants review restricted housing unit designs with the Housing Department early in the design process.

Restricted housing units will also be subject to Planning Department review, as some livability standards are requirements of the LDRs (See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4).

(b) Intent

The livability standards in the LDRs do not include minimum size requirements for units. To ensure functionality of units regardless of size, these Livability Standards have been adopted. The Housing Department may consider flexibility within these standards as long as the intent of functionality is being met. All building, plumbing, electrical, and fire code requirements are still required to be met. These standards do not supersede other requirements.

Restricted housing units are expected to be designed with logical and functional room layout. This includes adequate space for normal living based on two (2) persons per one-bedroom unit, three (3) persons per two-bedroom unit, and four (4) persons per three-bedroom unit and adequate circulation pathways through the unit based on a reasonable furniture configuration.

The standards contained in this document provide minimum requirements for specific items and are not intended to be “build to” specifications.
(1) **Exceptions**

Applicants may request approval of components that don’t conform to these Livability Standards by completing the “Request for Exception” form. The request must include a detailed explanation of why the applicant wishes to diverge from these Livability Standards, and how the proposed difference is meeting the intent of these Livability Standards. Detailed drawings of what is being proposed shall also be submitted.

**Acceptance of Restricted Housing Units**

The Housing Department will inspect all restricted units before certificate of occupancy to ensure that the unit is built according to the approved designs.

Restricted ownership units must be “functionally equivalent” to the market rate units in the development meaning that when fixtures, finishes and amenities are provided for market rate units, such as garbage disposals, microwaves, extra storage, patios/balconies, and access to outdoor space, equivalent features are included in the restricted housing units. This does not mean that the types of features need to be identical. The Housing Department will consider proposals by the applicant or may request variations to proposed functionally equivalent features that result in an equivalent livability outcome. The intent is to achieve a balance between flexibility in design and livability that is equivalent to the market units.

(d)

**Standards for Restricted Ownership Units**

(1) a. **Kitchen**

**Cabinets**

All units shall have kitchen cabinet or other storage area (such as a pantry) proportionate to unit size that, at a minimum, meet the required space listing in the table below. A stove/oven may not be used to meet cabinet requirements, and no more than two cabinet spaces less than one foot in width may be used to meet cabinet requirements.

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>Lineal Ft of Base Cabinets*</th>
<th>Lineal ft of Upper Cabinets*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Efficiency/studio/one-bedroom &lt; 475 SF</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>One bedroom &gt; 476 SF</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Two bedrooms</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Three bedrooms or more</td>
<td>7</td>
<td>7</td>
</tr>
</tbody>
</table>

*Assumes standard 24” depth and 26” height for base cabinets and 12” depth and 30” height for upper cabinets.
Note that additional kitchen storage beyond the minimum is desirable. In some cases, additional cabinetry is provided as either base or upper cabinets and credit is requested to reduce cabinetry elsewhere. Requests to storage requirements will be considered as an exception to be approved by the Housing Department.

**Countertops**

The surface of countertops shall be made of new, durable, easily cleaned materials that are commonly used for countertops. One, two and three bedroom units must provide a minimum 3 feet of continuous countertop work space not including interior corner space.

**Appliances**

1. **Table of Appliance Specifications**

   The following table specifies minimum appliance requirements.

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>Sink width*</th>
<th>Range/oven width*</th>
<th>Refrigerator cubic feet*</th>
<th>Dishwasher*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio/One bedroom &lt; 475 SF</td>
<td>24”</td>
<td>24”</td>
<td>18</td>
<td>18”</td>
</tr>
<tr>
<td>One bedroom &gt;475 SF</td>
<td>30”</td>
<td>30”</td>
<td>25</td>
<td>24”</td>
</tr>
<tr>
<td>Two bedroom</td>
<td>32”</td>
<td>30”</td>
<td>30</td>
<td>24”</td>
</tr>
<tr>
<td>Three bedrooms or more</td>
<td>32”</td>
<td>30”</td>
<td>30</td>
<td>24”</td>
</tr>
</tbody>
</table>

   *Minimum Size

2. **Quality and Warranty**

   All appliances shall be new, Energy Star, and UL (Underwriters Laboratories Standards for Safety) listed, and approved appliances. Documentation of the estimated reliability of proposed appliances, such as Consumer Report ratings, should be provided. Appliances must be of sound quality with the following minimum warranties:

   (a) **Range or Stove and Oven**

   One-year minimum warranty. All major appliances used for surface cooking must have a ventilation system that meets code (typically, a fan rated at a minimum of 150 CFM).
(b) Refrigerator

One-year minimum warranty on the entire appliance.

(c) Dishwasher

One-year minimum warranty on the entire appliance.

(d) Garbage Disposal

If provided in the market rate units, all restricted ownership units shall include a garbage disposal each with a one-year minimum warranty on the entire appliance.

(e) Microwaves and other small appliances are optional.

(2) Bathrooms

At least one full bathroom is required and must contain a bathtub with shower, sink, toilet, and reasonable storage. Flexibility is allowed as to how the storage is provided and will be approved by the Housing Department.

(3) Closets and Storage Areas

Adequate storage is essential to providing livable housing. For safety reasons, mechanical rooms should be separate from any storage space and to ensure usable storage space should not open into storage space. All closets and storage areas should have a minimum 7.5’ height except those under stairs which can include sloping ceilings down to 6’ height unless it is not being counted toward the requirement. All dimensions shall be calculated from the finish trim dimension.

### Table of Minimum Storage Dimensions

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>Bedroom closet width</th>
<th>Linen closet* width</th>
<th>Additional storage square feet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio/one-bedroom</td>
<td>6 feet</td>
<td>24 inches</td>
<td>25 square feet</td>
</tr>
<tr>
<td>&lt; 475 SF</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>One-bedroom</td>
<td>6 feet</td>
<td>30 inches</td>
<td>30 square feet</td>
</tr>
<tr>
<td>&gt; 475 SF</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Two-bedroom</td>
<td>6 feet</td>
<td>30 inches</td>
<td>40 square feet</td>
</tr>
<tr>
<td>Three-bedroom or more</td>
<td>6 feet</td>
<td>36 inches</td>
<td>50 square feet</td>
</tr>
</tbody>
</table>
Other Storage Standards

1. Closet depth must be 26 inches

2. Bedrooms must each contain a closet that includes one shelf over a rod.

3. Entryway closets are not a requirement. If an entryway closet is not provided that will adequately store coats and shoes/boots for one person in a studio, two persons in a one-bedroom, three persons in a two-bedroom and four persons in a three-bedroom, then an area for hanging/storing coats and shoes/boots near the entryway is required that will adequately provide for the same persons per unit.

4. In addition to bedroom, linen and entryway storage, additional storage must be provided. Locations may include the basement, garage, exterior to the unit or interior to the unit. The intent of this storage is to provide space for large or outdoor items such as bicycles, strollers, recreational gear, etc. If appliances are located in this area, their footprint cannot be counted toward square footage of storage and must be approved by the Housing Department.

5. Closet and storage doors must be sliding doors, folding doors, or doors that open outwards to allow for access to space. Closets and storage space may not have any other doors opening into the space.

(4) Floor Coverings

New carpet, wood, tile, vinyl or linoleum floor covering shall be provided, with a minimum 10-year warranty. New water resistant floor covering other than carpet is required in kitchens and bathrooms.

(5) Room Sizes and Shapes

All units must include appropriate and adequate room sizes and room shapes (generally rectilinear) that allow for functional furniture placement. Minimum sizes should be measured at the narrowest point in the room. Where any room such as the dining room is adjacent to the kitchen area, a 3’ wide buffer between all kitchen cabinets, appliances and work spaces may not be included in the minimum room calculation. All dimensions shall be calculated from the finish trim dimension.

It is highly recommended that room dimensions include an additional 1-2” as a margin of error to accommodate discrepancies in the framing and finish.
### Minimum Room Size

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>Minimum Square Feet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio/One-bedroom &lt;475 SF</td>
<td>100 SF</td>
</tr>
<tr>
<td>One-bedroom</td>
<td>120 SF</td>
</tr>
<tr>
<td>Two-bedroom</td>
<td>180 SF</td>
</tr>
<tr>
<td>Three-bedroom or more</td>
<td>200 SF</td>
</tr>
</tbody>
</table>

### Bedrooms

The first bedroom shall be a minimum of 120 square feet. Additional bedrooms shall be a minimum of 90 square feet. No bedroom shall have a finish dimension less than nine feet (9’0).

### Living/Dining Rooms

Living/Dining Rooms shall provide the following minimum dimensions with no dimension less than ten feet (10’0).

Connections and openings, circulation to and through, and exterior doors and windows shall not compromise the ability to furnish the living/dining area. Furniture layouts shall be used to set critical room dimensions. There shall be a minimum of one layout that is possible which will seat every household member assuming one (1) person for a studio, two (2) persons for a one-bedroom, three (3) persons for a two-bedroom and four (4) persons for a three-bedroom and at least one seven-foot sofa, space for side tables, and ample leg room. Mechanical features, such as fuse boxes, shall not be visible or a central feature in the living area.

The eating/dining area may be in a separate room, part of a combined living/dining area, or in the kitchen provided a 3’ wide buffer between all kitchen cabinets, appliances and work spaces is not included in the minimum room calculation and a table and chairs (minimum 2 chairs – 4 chairs for two-bedroom or larger) can be shown to fit into the space without blocking circulation or doorways. A countertop eating area a minimum of 12” deep and 36” in length may be an acceptable alternative for units with less than two-bedrooms.

### Studios and One-Bedrooms less than 475 square feet

All units must include appropriate room shapes (generally rectilinear) that allow for functional furniture placement including a sleeping area that will accommodate a twin bed, a living area that can accommodate a 6’ sofa, and a cooking eating area (table or island) that will accommodate two persons/chairs or stools. Furniture
layouts shall be used to set critical room dimensions that include room for circulation.

(6) **Windows/Noise Mitigation**

All living areas and bedrooms shall have a minimum of one window that can be opened.

Housing units that share walls with other residential or non-residential spaces must provide noise mitigation in walls, floors and ceilings.

All windows in rental units that have locations where pedestrians or passersby can see directly into the window must provide window shades or coverings that open from the top down to allow partial closing that provides privacy but also allows for the maximum amount of natural light to enter the unit and for ventilation.

For developments that propose affordable units facing on and within 100 yards of roadways with allowable speeds in excess of 35 miles per hour or other types of industrial or other noise must have windows facing these conditions that meet a 32 Sound Transmission Class (STC) rating standard for noise mitigation or greater.

(7) **Laundry**

Restricted ownership units shall include washer/dryer hookups.

(8) **Heating and Hot Water**

Furnaces, boilers, or hot water heaters provided must have a 5-year minimum warranty. Hot water heaters must be appropriately sized to adequately serve the number of anticipated occupants based on one (1) person for a studio, two (2) persons for a one-bedroom, three (3) persons for a two-bedroom and four (4) persons for a three-bedroom.

Heating mechanical units may not be located on any patio or deck used to meet open space requirements or interior to the unit in a way that reduces usable floor area.

(9) **Other Design Features**

The following features are encouraged and may be used in the place of other requirements with approval from the Housing Department:

1. Built-in storage space such as drawers under beds, stairs, etc.
2. Creative shelving in dead space
3. Washer/Dryer or communal laundry area in rental units
4. Extra storage for recreational equipment
5. Additional closet space
6. Additional cabinetry

**Standards for Dormitories**

General livability standards (Section 2-3: Livability Standards) will apply except when these dormitory standards differ. There shall be a minimum of 150 square feet net livable floor area (e) per person, including sleeping, bathroom, kitchen, and lounge space. Net livable floor area shall not include interior or exterior hallways, parking, patios, decks, laundry rooms, mechanical areas, and storage.

(1) **Bathroom**

At least one bathroom shall be provided for shared use by no more than four persons, containing at least one toilet, one sink, one bathtub with a shower, and a total area of at least 60 habitable square feet.

(2) **Kitchen Facility**

A kitchen facility or access to a common kitchen or common eating facility shall be provided subject to the Housing Department’s approval and determination that the facilities are adequate in size to service the number of persons using the facility.

Provide seating at a table or bar area for each person proposed to use the facility. The kitchen must have a range with a minimum of 4 burners and an oven. A refrigerator at least 5 cubic feet per person proposed to use the dorm. Each unit must have a minimum of 7 lineal feet of base cabinets and upper cabinets. Each unit shall have a kitchen sink at least 31 inches wide.

(3) **Storage Space**

Each unit occupant shall be provided at least 20 net square feet of enclosed storage space located within, or in close proximity to, the unit. This is in addition to the required 150 square feet of net livable floor area of living space per person.

(4) **Occupancy**

A dormitory unit shall not be occupied by more than eight persons.

(5) **Variances**

At its discretion, Housing Department staff may allow a variance to the requirement of 150 square feet. To receive approval for a variance, an applicant shall provide a
minimum of 60 square feet of sleeping area per person and meet conditions 1-4, listed above.

**Standards for Conversions of Existing Housing Stock**

If existing unrestricted housing is offered and accepted by the Town of Jackson or Teton County, as adequate to meet an affordable housing requirement, the existing units must be upgraded in accordance with the following standards, unless a variance from these requirements is approved by the Planning Department of the Town or County.

Applicants shall bear the costs of any required upgrades to meet the standards, as listed below. Applicants will also be responsible for any structural/engineering reports requested by the Housing Department to assess compliance with the Housing Department standards of the proposed units.

(1) **Standards**

1. Units must be 15 years old or less.
2. All units must be freshly painted;
3. All appliances must be purchased within the last five years and be in good condition and in working order. Evidence must be provided to verify the appliance was purchased within the last five years;
4. New carpet shall be provided (unless carpet has been purchased in the last five years and is in good condition and repair). Evidence must be provided to verify the carpet was installed within the last five years;
5. The exterior walls shall be freshly painted within one year of dedication, a general level of upgrade to yards and landscaping shall be provided, and windows, heating, plumbing, and electrical systems, fixtures and equipment shall be in good condition and working order;
6. The roof must have a remaining useful life of at least ten years. Evidence must be provided to verify this; and
7. The unit shall meet Uniform Building Code minimum standards, as well as any applicable housing code,
SECTION 3. QUALIFICATION AND ELIGIBILITY

3-1. General Descriptions

Each housing program described in these Housing Rules and Regulations is evaluated on two levels to determine the requirements of occupants and/or owners to purchase and/or occupy the housing unit in question; the two levels of evaluation are herein referred to as qualification and eligibility.

Qualification

(a) Qualification is the most general and applies to all housing programs.

Eligibility

(b) Eligibility refers to additional requirements specific to a particular restricted housing unit or program.

3-2. Qualification

To be considered a qualified household under these Housing Rules and Regulations, all of the following criteria must be met prior to the time of closing:

(a) Employment Requirement

At least one member of the household must fit one of the following categories:

(1) Employed in Teton County

Be employed at a local business or organization located in Teton County an average of at least thirty (30) hours per week or 1560 hours in a calendar year, or be under contract for employment at a local business or organization located in Teton County, Wyoming, where such contract commences employment before move-in or closing on a restricted housing unit, and the employment will be for a minimum of 30 hours per week or 1560 hours per year.
Section 3. Qualification and Eligibility
3-2. Qualification

Self-Employed

If self-employed, hours of work must be documented to substantiate meeting the 30-hour per week / 1560 hours per year requirement. Since self-employment is often unique, different methods of verification may be used. Reasonable annual income is the first method that will be reviewed. Other methods may include verification from vendors, employees, or other applicable methods.

a. Employment Exemptions

Military Service

Active military service in the U.S. Armed Services counts as employment in Teton County, Wyoming if that member of the household met employment criteria in Teton County, Wyoming for a minimum of two years prior to enlisting.

Disabled

b. An individual who is defined as disabled and is unable to be gainfully employed due to the disability meets the employment qualifications for housing in Teton County if the individual has a minimum of one (1) year of full-time residency in Teton County, Wyoming; Teton County, Idaho; or Lincoln County, Wyoming.

c. Caregiver

Work as a caregiver counts as an employment exemption if the following criteria are met:

1. Full-time Resident

   The caregiver is a full-time resident of Teton County, Wyoming; Teton County, Idaho; or Lincoln County, Wyoming.

2. Duration and Timing of Caregiving

   The caregiver was or is volunteering all or a portion of their time caring for their own children or an ailing or disabled immediate family member and, therefore, was unable to gain full-time employment in Teton County. Verification will be required using varying methods including but not limited to birth certificates, letter from health provider, and affidavits from family members or neighbors.
Secondary School Attendance

Secondary education counts as an employment exemption if other employment criteria were met in Teton County, Wyoming at least two (2) years immediately prior to seeking secondary education.

d. Hospitalization

Hospitalization counts as an employment exemption if the hospitalized member of the household worked in Teton County, Wyoming at least two (2) years immediately prior to becoming hospitalized.

Citizenship

(b) At least one (1) member of the household must be a U.S. Citizen or be hold a Lawful Permanent Residency card in the United States in order to qualify to purchase a restricted housing unit.

Age

(c) At least one (1) member of the household must be eighteen (18) years of age.

(d) Financial Ability

The Household must qualify without a cosigner for a loan through an institutional lender to purchase a restricted housing unit.

(1) Contingencies

Any contingencies on lender’s qualification may be a cause for the Housing Department to deny qualification to the household. If a contingency requires the household to sell a home prior to the purchase of a restricted housing unit, it will be disclosed to the seller, and the seller will have the option to deny going under contract with the selected household.

(2) Disclosure of Financial Gifts

Financial gifts received by the household must be disclosed to the Housing Department and will be counted toward household net assets. A letter from the gift or certifying the gift and the amount of the gift will be required.
30

(3) **Use of Retirement Savings for Down Payment**

Down payment funds that are withdrawn from retirement accounts will be counted toward household net assets.

(4) **Qualified Mortgages**

All liens that encumber the property must be ‘qualified mortgages’ made by a ‘qualified mortgagee’ or will not be secured by the property (See Section 8: Definitions).

**Occupancy**

The Household must occupy the restricted housing unit as its primary residence for a minimum of 10 months out of a calendar year and in accordance with the restrictions recorded on the property.

(1) **Leave of Absence**

The Housing Manager of the Housing Department may grant a one (1) year leave of absence if the household submits a “Request for Leave of Absence” form, along with the coinciding fee.

(2) **Attainable Housing Program Exception**

Attainable housing units allow owners to rent a room in their home as long as the owner still occupies the units on a substantially full-time basis (9 months per year as required by their restriction).

### 3-3. Eligibility

Households may be required to meet one or all of the following eligibility criteria to be eligible to purchase, rent and / or occupy a housing unit. The restriction on the housing unit and / or the specific housing program will determine if additional eligibility requirements apply.

**Household Income**

Eligibility Criteria differs between units that are targeted to different affordability ranges. The “Household Income and Asset Chart” that sets income and asset requirements is updated annually and published on the Housing Department website. It can also be obtained from the Housing Department.
(1) **Affordability Ranges**

Below are the affordability ranges based on percentage of Median Family Income (MFI) as calculated by the U.S. Department of Housing and Urban Development (HUD). Legacy units restricted prior to [insert date of adoption] used different “income categories/.” These income categories will still apply to legacy units that set out these income categories in the unit’s restrictive covenants.

**Affordable and Affordable Rental**

*Legacy Units developed prior to [insert date]:*

a. 0 - 80%
   81 – 100%
   101 – 120%
   121 – 140%
   141 – 175%
   176 - 200%

*Rental units developed after [insert date]:*

0 - 50%
51 – 80%
81 – 120%
121% - 200%

*Ownership units developed after [insert date]:*

b. 81 – 120%
   121 – 200%

**Legacy Attainable Units**

Category 2 = <=120%
Category 3 = <=140%
Category 4 = <=175%
Section 3. Qualification and Eligibility
3-3. Eligibility

Employee

Legacy Units developed prior to [insert date]:

Households are eligible for these Employee housing units if they make up to 120% MFI. If this is inconsistent with the deed restriction recorded on the particular Employee Housing Unit, the deed restriction shall supersede these Housing Rules and Regulations.

Units developed after [insert date]:

0 - 50%
51 – 80%
81 – 120%
121 - 200%

Employment-Based

d. There is no income eligibility for Employment-Based units. However, at least 75% of the household’s combined income must be earned from a business or organization located in Teton County continuously during ownership. If one (1) person in the household is at retirement age (62), their income will no longer be used to calculate the 75% of household income from a local business.

e. Workforce Housing Program

There is no income eligibility for Workforce housing units. However, at least 75% of the household’s combined income had to be earned from a business or organization located in Teton County continuously during ownership.

Other Restricted Housing Units

Income eligibility for other restricted housing units may be set out in restrictive covenants that apply to the particular restricted housing unit.

(2) Calculation of Income

Household income is based on the current income earned by all intended adult occupants of the restricted housing unit at estimated closing date and is calculated by the Housing Department using the current household income to estimate an annual (12 month) income basis. Households must use their current income and may not make changes or adjustments to earnings in order to fit into a category. Any changes to
income must be given to the Housing Department prior to the initiation of a lottery process in order to be eligible to enter the lottery.

College-Aged Children

The income of adult children who are members of the household and who are attending college will not be counted.

a. Business Income

Business income of a qualifying Household is calculated using an average of the last three (3) years of income on the business’ tax returns. A year to date profit and loss determination will also be used to calculate business income, along with a current balance sheet. If the business has not been operating for three (3) years, the Housing Department will average income over the time the business has been operating.

b. Household Net Assets

Eligibility for some restricted housing units is also based on a qualifying household’s net assets.

(1) Calculation of Net Assets

Household net assets include the value of all assets over $500 in value including, but not limit too, bank accounts, investment accounts, life insurance, furniture, automobiles, jewelry, computer equipment, real estate, and recreational equipment; less any debt the household has. Net assets do not include retirement accounts, business assets are limited to liquid assets.

Total household net assets shall not exceed two times the four-person household Income requirement for the income category of the housing unit. All household members’ shares of liquid business assets shall be included in determination of total household net assets. Net assets of all household members shall be combined in determination of total household net assets. See the “Household Income and Asset Chart” for net asset thresholds, which is updated annually and published on the Housing Department website. A copy may be obtained from the Housing Department.
(2) Ownership of Real Property

Ownership at Time of Application:

At the time of application, a Household may own other undeveloped or developed residential or commercial property. The fair market value of such property will be taken into consideration when determining household net assets. A price opinion using a market analysis will be obtained by the Housing Department through a local real estate firm within thirty (30) days from the date of submittal of an application for a restricted housing unit to determine fair market value of the other undeveloped or developed property. The owner of the property will be solely responsible to pay for the price opinion in conjunction with submittal of the Housing Department Application.

1. Ownership of Commercial Property

A household will be able to maintain ownership of commercial property.

2. Designation of Mobile Homes

Mobile homes situated in a mobile home park or on other land with hook-ups to water/sewer and electricity will be considered residential property, and thus, will be required to be sold as with other residential property. If the mobile home is not situated in a mobile home park or other land with hook-ups to water/sewer and electricity, it will only be considered an asset.

3. Rental Income and Rental Assets

Rental income from any residential real estate will be counted toward household income and the asset will be counted toward net assets.

Required Sale of Residential Property

Once under contract for a restricted housing unit, the qualifying Household must list residential property (developed or undeveloped), located within 150 miles driving distance from the Town of Jackson, for sale at a price commensurate with the price opinion. If the property hasn’t sold or isn’t under contract after one year from the listing date, within 30 days of the year expiring, another price opinion will be obtained. If the price opinion is lower than the listed price, the owner will have 30 days from the date of the price opinion to lower the asking price to that of the price opinion. If after 24 months from the date first listed, the property still hasn’t sold or gone under contract, the Housing Manager of the Housing Department will issue an analysis of the property with a determination of the salability of the restricted
housing unit along with the next steps required. A copy of the analysis will be provided to the owner, and the owner will have the opportunity to appeal the determination of the Housing Authority Board. The owner may be required to sell their restricted housing unit if the residential property has not sold.

(3) Disposition of Assets

Any member of a household who has assigned, conveyed, transferred or otherwise disposed of property or other assets within the last two (2) years in order to meet the net asset limitation or the property ownership limitation shall be ineligible to purchase a restricted housing unit.

Readiness to Purchase

(c) Individuals purchasing a restricted housing unit must demonstrate readiness to purchase by showing the following:

(1) Contingencies

Contingencies on lender’s qualification must be approved by the Housing Department prior to entering a lottery. Such contingencies include but are not limited to requirement to sell property, requirement to prove down payment via account statement, gift letter or other, and requirement to pay off debt.

(2) Age

At least one individual in the household must be at least 18 years of age.

(3) Execution of Legally Binding Contract

(d) Individuals must be capable to legally enter into a contract.

Homebuyer Education

Completion of the Homebuyer Education course is be required to meet eligibility criteria to enter a lottery for a restricted housing unit and/or purchase a restricted housing unit. The required course is offered by Wyoming Housing Network or another Housing Department approved course.


SECTION 4.  LOTTERY

The Affordable and Workforce Housing requirements utilize the lottery process to select a qualified household using the following procedures.

4-1.  Minimum Occupancy Requirement

In order to ensure that the units meet the intended goals of housing the Teton County workforce and are consistent with mitigation requirements, the following occupancy preferences are:

1. Studio: One (1) or two (2) adults
2. One-bedroom: One (1) or two (2) adults
3. Two-bedroom: One (1) or two (2) adults with one (1) or more dependents
4. Three-bedroom: One (1) or two (2) adults with two (2) or more dependents
5. Four-bedroom: One (1) or two (2) adults with three (3) or more dependents

For purposes of counting household size, children must be able to be claimed as a dependent on Federal Income tax returns.

4-2.  Lottery Points

Eligible households receive points that will determine the number of entries the household will receive in the lottery. One point equals one entry in the lottery. One point is assigned for each full year of consecutive full-time employment at a local business immediately prior to entering a lottery, with a maximum of ten (10) points. One point is assigned for each qualified critical services provider with a maximum of two (2) points. The total maximum points a household can receive is twelve (12). Households are not eligible to enter a lottery until they have one (1) full year of full-time employment in Teton County for a local business or one (1) point.

Points are given based off of one person in the household. Years working in Teton County cannot be doubled up and must be verifiable. For example, a two-person household, one of which has been employed in Teton County for two years and the other for four years, would be assigned four (4) points.
**Employment**

At least one member of a household must be employed full-time in Teton County at a local business. Full-time employment is defined as at least one thousand five hundred sixty (1,560) hours per year or an average of at least thirty (30) hours per week. Employment exemptions (a) found in Section 3-2(a)(2): Employment Exemptions apply.

1. **Interruption of Employment**

   Interruption of employment will be allowed in special circumstances if other employment criteria are met in Teton County, Wyoming at least two (2) years immediately prior to the interruption of employment. Interruption of employment will only be allowed for a maximum period of two (2) years. Points will not be given for the time period during the interruption of employment. Points will be given for years employed full-time at a local business immediately prior to the interruption of employment. To obtain points for prior employment, a household must have reestablished full-time employment at a local business immediately upon termination of the reason for the interruption of employment. Reasons for allowed interruption of employment include: caring for a sick or disabled immediate family member, attending secondary school, and hospitalization. Verification documentation of the reason for interruption of employment will be required to obtain points for prior employment.

2. **Additional Points**

   1. **Accessibility Need**

      Accessible units are designed specifically for those with mobility and/or hearing impairments. When these units are available, one (1) additional point will be given to individuals who have mobility and/or hearing impairments. Verification from a healthcare professional or other type of specialist will be required.

   2. **Critical Services Provider**

      Qualified critical services providers, as defined in Section 8: Definitions, may be eligible for a maximum of two (2) additional points. Any household may not receive more than two (2) points. However, if a household has one (1) person who qualifies as a critical services provider for two (2) organizations, they will receive two (2) points.

      The following conditions must be met to receive the critical services provider designation and priority:
Critical Service Provider Designation

Organizations who believe their employees or volunteers meet the definition of critical services provider can apply to the Housing Department to become an approved critical services provider organization and have certain job positions deemed ‘qualified.” The Teton County Board of County Commissioners and the Jackson Town Council will approve or deny critical services provider organization applications.

1. **Required Documentation**

Employees who work in these “qualified” positions for approved critical services provider organizations can enter a lottery and receive additional points. These individuals must submit a “Critical Services Provider Supervisor Questionnaire” along with their lottery entry documents. These will be held on file for a period of six months before needing to be updated.

**One Year of Full-Time Employment**

A qualified critical services provider must earn one (1) point for one (1) year of full-time employment in Teton County at a local business prior to receiving points as a critical services provider.
SECTION 5. PURCHASE AND SALE STANDARDS AND PROCEDURES

5-1. Sale and Resale Standards

Applicability

Each restricted housing program dictates both the initial sales price and the maximum resale price. The restrictions for each unit should be consulted for exact details.

(1) Affordable Housing Program

For the Affordable housing program, these Housing Rules and Regulations set out how to determine both the initial sales price and the maximum resale price.

(2) Employment-Based Housing Program

The initial sales prices and maximum resale prices for Employment-Based housing units are determined by these Housing Rules and Regulations.

(3) Workforce Housing Program

The initial sales prices for Workforce housing units are negotiated between the developer and the buyer, but their maximum resale prices are determined by these Housing Rules and Regulations and restrictive covenants.

(4) Attainable Housing Program

The Attainable housing program does not place limits on sale or resale prices, but buyers still must meet the qualification and eligibility rules laid out in Section 3: Qualification and Eligibility.

(5) Other Programs

For other restricted housing units, the property’s restrictions clarify how the sale and resale prices are configured.
(6) **Rental Rates**

For information on maximum rental rates permitted by the rental housing programs, see Section 6-2: Rental Standards.

**Initial Sales Price (Maximum Sales Price)**

The Housing Department updates the maximum sales prices for Affordable housing units obligated by the LDRs on April 1st of each year. The maximum sales prices are available on the Housing Department’s website or at the Housing Department. The methodology listed below shall determine the maximum sales prices. The intent of the maximum sales prices is to ensure initial and long-term affordability.

(1) **Median Family Income**

Each year, the U.S. Department of Housing and Urban Development (HUD) releases Median Family Income figures for Teton County, Wyoming. The Housing Department uses this data to determine household incomes for the applicable restricted housing units based on number of bedrooms and persons per bedroom.

(2) **Household Size**

The Household Size for determining maximum sales price is based on number of persons per bedroom in the applicable restricted housing unit.

(3) **Affordability Range**

The maximum household income for the applicable restricted housing unit is set at the middle of the affordability range to ensure affordability. For example: the income range for affordability range 3 is 81% - 120% MFI; therefore, an income of 100% MFI would be used in calculating the maximum sales price.

(4) **Percentage of Income**

The national standard for household affordability is that a household does not pay more than 30% of its gross income toward housing costs. Therefore, monthly payments (including principle, interest, taxes, insurance and HOA dues) cannot exceed 30% of the Median Family Income for each affordability range.

(5) **Maximum Sales Price Calculation**

The maximum sales price for a restricted housing unit is determined by calculating 30% of a qualifying household’s income, using the following assumptions:
22% of household income covers principal and interest,

8% of household income covers HOA dues, taxes, and insurance,

Assumptions for the mortgage include: 30-year mortgage, 5% down payment, 20-year rolling average interest rate for a qualifying household earning the median of the applicable income category.

a. 

b. 

(6) c. Potential Variability of Maximum Sales Price

1. The maximum sales prices will be lower if the developer the unit is below grade, or if there is no garage.

2. If an owner is determined to be in default of their restrictions, the Housing Department will have the option to purchase the property for a purchase price equal to the maximum resale price or the appraised value, whichever is less, subject to the Housing Department’s ability to limit appreciation and/or reduce proceeds, and on such other terms as are provided in the restrictions.

3. If an owner is found to be in default of their restrictions, the Housing Department may cease the appreciation of the property when determining the maximum resale value beginning on the known date the owner began being in default.

(c) Maximum Resale Price

The intent of the maximum resale price is to ensure long-term affordability of the restricted housing units at resale. The maximum resale price (MRP) shall be the original purchase price (OPP) with the following adjustments:

(1) Appreciation Capped at 3% of Denver-Boulder-Greeley CPI

Appreciation of the value of the restricted housing unit is capped at 3% Denver-Boulder-Greeley CPI per year unless the deed restrictions or ground lease specifically reference an alternative appreciation method or no measured appreciation.

The following standards apply:

1. Date of purchase is defined as seller’s original closing date (date seller purchased the restricted housing unit). If the closing date is on or after the 15th of the month, the month is not counted for prorating the value. If the closing date is before the 15th of the month, the entire month is counted.
2. Three (3) months will be added to the date that the “Letter of Intent to Sell” is received and will be considered the estimated closing date.

3. If the Letter of Intent to Sell is received on or before the 15th of the month, the entire month is counted. If the “Letter of Intent to Sell” is received after the 15th of the month, the month will not be counted.

4. Each eligible whole month will be prorated.

**Denver-Boulder-Greeley CPI**

The CPI used to calculate maximum resale prices in some restrictions is the Denver Boulder Greeley CPI. New figures are published by the Colorado Department of Labor and Statistics twice a year, normally in March and August. In calculating the allowed maximum appreciation of a home, the latest reported figure will be averaged with the other reported figure for the year and used up to the date new figures are released. Once a Facilitation Agreement has been signed, new figures will not affect the maximum resale price. If the Denver Boulder Greeley Colorado CPI ceases to exist, a comparable index will be used.

**Northwest Wyoming Cost of Living Index**

The NWCLI figure used to calculate maximum resale prices in some ground leases is obtained from the Wyoming State Division of Economic Analysis and is calculated with All Items minus Housing. It is updated quarterly and released generally in June for the First (1) Quarter, October for the Second (2nd) Quarter, December for the Third (3rd) Quarter and March for the Fourth (4th) Quarter. The latest reported figure will be averaged with the other reported Quarters of the year and will be used up to the date the new figures are released. Once a Facilitation Agreement has been signed, new figures will not affect the maximum resale price. If the NWCLI ceases to exist, a comparable index will be used.

**Flat Appreciation Rate of 2.5 Percent**

The flat appreciation rate of 2.5% found in some restrictions is not based on an index. Rather, it is based on an analysis of incomes over 20 years, where it was found that incomes rose on average by 2.5% per year.

**(2) Cost of Actual Capital Improvements**

Restricted housing units that have deed restrictions or ground leases allowing for improvement credits can add the value of these improvements to the appreciated value to calculate the MRP based on the following.
Credit for capital improvement expenditures on the restricted housing unit given at resale will be no more than 10% of the OPP of the home except where the Housing Department has determined otherwise. All capital improvements must be pre-approved by the Housing Department and properly permitted and inspected by the Town of Jackson or Teton County Building Official. Approval/disapproval must be determined prior to actual construction to be considered at time of sale. Improvements done without prior approval will not be considered for capital improvement credit. It is the owner’s responsibility to secure any approval necessary from the restricted housing unit’s Homeowners Association and obtain any necessary permits prior to undertaking any Capital Improvement. Please consult Section 5-1(d): Capital Improvement Standards for more details.

(3) **Depreciated Costs of Capital Improvements**

The depreciated costs of Capital Improvements can be added to the appreciated value to calculate the MRP, so long as they do not exceed ten percent (10%) of the OPP or as determined by the Housing Department on a project-specific basis. All capital improvements will be depreciated as applicable according to the Marshall and Swift Residential Cost Handbook or a similar resource.

(4) **Maintenance Adjustment**

Households are required to keep restricted housing units in a properly maintained state. Housing Department staff and/or a third-party inspector hired by the Housing Department will inspect the property after receiving the “Letter of Intent to Sell” from the owner. The inspector will provide an inspection report to the Housing Department. The Housing Department may require the owner to repair or replace items on the inspection report. The buyer also has the opportunity to inspect the property and provide the Housing Department with a list of items. If required repairs, replacement, or cleaning are not made by the owner prior to the Housing Department’s final walkthrough two (2) business days before closing, the Housing Department will estimate the costs at its sole discretion, and an adjustment may be made to the seller’s proceeds or to the maximum resale price.

(5) **Other Costs**

Any additional costs allowed by the Housing Department pursuant to the policies in effect on the date of the restricted household’s “Letter of Intent to Sell.”
Capital Improvement Standards

(1) Approval Required

Owners must receive written approval from the Housing Department prior to beginning the work in order to receive credit for the capital improvement. To obtain approval, the “Request for Capital Improvement” form must be submitted along with estimated costs and drawings and/or plans and a narrative of the work to be done. Once the improvement is complete, copies of all receipts for materials and labor must be given to the Housing Department. No credit will be given for sweat equity.

(2) Workmanlike Manner

All improvements must be built in a workmanlike manner, and according to Town of Jackson or Teton County building codes. All required permits and completion releases must be obtained from the Town or County. Any owner that does capital improvements without obtaining the proper permits or if it is determined at the Housing Department’s sole discretion that the improvements have not been done in a workmanlike manner may be required to make repairs or remove the improvements and return the home to its original condition.

(3) Permitted Capital Improvements

The term “permitted capital improvement” shall only include the following:

1. Fixtures erected, installed or attached as permanent, functional, non-decorative improvements to real property, excluding repair, replacement and/or maintenance improvements;

2. For the benefit of seniors and/or handicapped persons;

3. Health and safety protection devices (including radon);

4. Adding and/or finishing of permanent/fixed storage space;

5. Finishing of unfinished space;

6. Landscaping; Adding trees, shrubs, lawn, patio, walkways, or sprinkler systems;

7. Decks and balconies, and any extension thereto;

8. Partial credit may be given for upgrade improvements that will increase the life of the component as compared to the original product or increase the long-term affordability of the home.
(4) **Improvements Not Permitted for Credit**

Permitted capital improvements shall not include the following:

1. Jacuzzis, saunas, steam showers and other similar items;
2. Upgrades or addition of decorative items, including lights, window treatments and other similar items;
3. Upgrades of appliances, plumbing and mechanical fixtures, carpets and other similar items included as part of the original construction of a unit, unless replacement is shown to improve the lifespan of the component or the long-term affordability of the restricted housing unit.

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**Resale and Transfer Limitations**

(e) (1) **Transfer of Title**

Transfer of title is not allowed unless approved by the Housing Department. To apply for approval, owners need to complete the Housing Department’s “Request for Transfer of Ownership (Title)” form and submit it to the Housing Department along with a $100.00 fee, which covers legal and recording fees. In some cases, a complete application will be required to be submitted for qualifying purposes.

a. **Divorce**

In the event of the divorce of an owner, the Housing Department may consent to the transfer of the residential unit to a spouse of an owner, which spouse may not otherwise qualify as a qualified household, only upon receipt of an order issued by a Court of competent jurisdiction ordering such transfer.

b. **Death**

In the event of the death of an owner, the Housing Department may consent to the transfer of the residential unit to an heir or devisee of such deceased owner, which heir or devisee may not otherwise qualify as a qualified household only upon receipt of an order issued by a Court of competent jurisdiction ordering such transfer.

c. **Nonqualified Transferee**

If title to the restricted housing unit vests in a nonqualified transferee, as defined in these *Housing Rules and Regulations* Section 3-2: Qualification, the restricted housing unit shall immediately be listed for sale in accordance with the restrictions
and the *Housing Rules and Regulations*. The following shall apply when the Housing Department determines there is a nonqualified transferee:

1. A nonqualified transferee shall cooperate with the Housing Department to affect the sale, conveyance or transfer of the restricted housing unit to a qualified household (or the Housing Authority in the event of its exercise of its option to purchase) and shall execute any and all documents necessary to such sale conveyance or transfer.

2. A nonqualified transferee shall comply with the restrictions, the *Housing Rules and Regulations*, and all other covenants regulations, ordinances, statutes, laws, or rules governing the ownership, occupancy, use, development or transfer of the restricted housing unit, and further may only occupy the restricted housing unit with the prior written consent of the Housing Department.

(2) **Trusts**

Restricted housing units may not be put into any type of a trust. This is the equivalent of transferring ownership, and trusts are not qualified to be the owner of a restricted housing unit.

(3) **Nontestamentary Transfer on Death**

A “Nontestamentary Transfer on Death “deed is allowed to be recorded on restricted housing units, and must include the following:

1. It conveys an interest in real property to a beneficiary designated by the owner and states the deed is effective upon the death of the owner.

2. It must be subject to all other encumbrances on the property to which the owner was subject to during their lifetime, including the Restrictions on the property.

3. The Housing Department must approve the document before recordation.

(4) **Title**

All adults who occupy the restricted housing unit for more than 30 accumulative days in a calendar year, except for children attending college, must be on the title to the restricted housing unit. Situations that require an addition to title include but are not limited to marriage, a significant other moving in, a friend moving in, etc. Additions and removal of names on the title constitute a transfer of title. The Housing Department must approve all transfers of title.
Other Sale and Resale Standards

(1) Privy to Purchase and Sales Agreement

Sellers and buyers shall provide a copy of the “Purchase and Sale Agreement” to the Housing Department. All financial information shall remain confidential, except as follows:

Public Records

Any document that would customarily be a matter of public record in the public records of Teton County, Wyoming, and is subject to the Wyoming Public Records Act;

Lottery Positions

b. The names and lottery positions of all persons who have participated in any Rental Lottery held under these Housing Rules and Regulations;

c. Freedom of Information Act or Wyoming Public Records Act

Any other information, which a court of competent jurisdiction rules must be released under the Freedom of Information Act or the Wyoming Public Records Act; and

d. Audits

In addition, the Housing Department may allow access to personal and private information to any person or entity undertaking an independent audit of the records kept under these Housing Rules and Regulations, provided that such person or entity agrees to be subject to this confidentiality provision.

(2) Independent Legal Counsel

All sellers and buyers of restricted housing units are advised to consult independent legal counsel to examine all contracts, CC&Rs, deed restrictions, agreements, affidavits, closing statement, title documents, etc. The retention of such counsel, or related services, shall be at the seller’s and buyer’s own expense. The sellers and buyers and/or their attorneys will not be allowed to make changes to Housing Department documents. A “Buyer’s Acknowledgement” form will be required to be signed prior to closing acknowledging recommendation to obtain legal counsel. The “Buyer’s Acknowledgement” form will be provided to the buyer for review prior to closing.
(3) **Title Company**

The Housing Department advises sellers to use a title company and escrow agent located in Jackson, Wyoming to close the transaction because of their expertise with the Housing Department’s restricted housing programs and their unique and technical closing documents. The seller and buyer shall authorize the Housing Department to review the “Settlement Statement” prior to closing. Sellers can select a title company and escrow agent of their choice. If no title company is indicated, the Housing Department will select one.

(4) **Lenders**

**Approved Lending Institutions**

Borrowers are restricted to the following lending institutions licensed to engage in mortgage lending practices in the State of Wyoming:

a. An “institutional lender” such as, but not limited to, a federal, state, or local housing finance agency, a bank (including savings and loan association or insured credit union), an insurance company, or any combination of the foregoing, the policies and procedures of which Institutional Lender are subject to direct governmental supervision; or

b. A “community loan fund”, or similar non-profit lender to housing projects for income-eligible persons (e.g. is not given to or acquired by any individual person); or

c. A non-affiliated, legitimate, “finance company.” In no event shall such finance company be an individual or any company that is affiliated with or has any affiliation with the owner or any family member of the owner.

**Required Down Payment and Loan to Value Ratio**

The Housing Department requires that all buyers have at least 3.5% down payment on a purchase, and no refinance or second mortgage obtained after the original purchase is allowed to be higher than 95% loan to value.

**Qualified Mortgage**

Lenders may submit a “Qualifying Mortgage” form to the Housing Department to have the mortgage deemed a “qualifying mortgage.” When submitting a qualified mortgage request, a copy of the title commitment and the Transmittal Summary (HUD Form 1008), or other documentation containing the same information, is
required to be attached. The “Qualifying Mortgage” form can be obtained from the Housing Department or from the Housing Department’s website.

For homes that do not have a measured appreciation, such as Attainable homes, an appraisal recognizing the restriction on the property is required.

The Housing Department reserves the right to require additional information before approving a mortgage as a “qualifying mortgage”.

(5) **Total Debt**

Owners shall not incur debt, liens or other obligations secured by the restricted housing unit that exceed the Original Purchase Price of the unit and shall notify the Housing Department immediately when a change in the total of these secured obligations is anticipated. No second mortgages, including but not limited to home equity lines of credit, shall encumber the restricted housing unit without advance approval by the Housing Department.

(6) **Co-Ownership**

Any co-ownership arrangement other than Joint Tenancy or Tenancy-In-Common must be approved by the Housing Department. All adults occupying the unit, with the exception of children attending college, must be on the title of the restricted housing unit.

(7) **Co-Signors**

Co-signors are guarantors for payment of mortgage. If an exception to the “no co-signors” rule is granted, co-signors shall not occupy the unit. Co-signors are not co-owners, so they are not allowed on the title. No lien or security can be placed on the property besides the mortgage itself.

(8) **Homeowners Associations**

The restricted housing unit may be subject to a Homeowners Association (HOA). All owners of restricted housing units are required to pay HOA dues, and potential special assessments and fees if applicable, unless otherwise exempted. HOA dues may be substantial and are factored into the maximum sales price. Homeowners Associations frequently have interests and regulations, other than the Restriction, that affects the restricted housing unit. It is the owner’s responsibility to be aware of these interests and regulations. Failure of an owner to comply with the HOA Rules and Regulations or CC&Rs constitutes default of the Housing Department Rules and Regulations.
(9) **Homeowners’ Hazard Insurance**

Owners are required to keep hazard insurance on their homes for 100% replacement cost. Since the homes are subsidized, this amount could be more than the price of the home. Often times Homeowners Associations provide insurance. Depending on how much coverage the HOA provides, the owner may be required to provide additional insurance to guarantee complete replacement of the home. Ground lease properties are required to name the Jackson/Teton County Housing Authority as additionally insured.

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### 5-2. Tenancy and Rental Standards and Procedures

To maintain the character of neighborhoods and respect the nature of the community, restricted ownership units are not allowed to be rented without prior approval from the Housing Department. This includes renting any portion of the dwelling, any room within the dwelling or the garage.

(a) **Primary Residence**

Owners of restricted housing units shall maintain the home as their primary residence.

1. **Occupancy Requirement**

Households shall occupy their home full-time at least 10 months out of each calendar year.

2. **Business Activity Restricted**

Households who rent a restricted housing unit shall not engage in any business activity in such dwelling, other than any home occupation use permitted in that zoning district and as permitted in the Lease Agreement.

3. **No Guests for an Extended Period**

Households who own restricted housing units shall not permit any adult guests over the age of 18 for periods in excess of thirty (30) cumulative days per calendar year.
(4) **Leave of Absence**

A one-year exception may be granted in cases of illness, short-term leaves of absence for education or training purposes, or other exigent circumstances with the advance written approval of the Housing Department.

**Rental of Restricted Unit during Leave of Absence**

If granted a leave of absence, the owner is allowed to rent the property according to the provisions below in Section 5-2(b): Rental Procedures for Owner-Occupied Properties.

**Post Leave of Absence**

1. After the restricted housing unit is rented for nine (9) months, owner will be required to notify the Housing Department in writing of either, (a) their intention to move back to the restricted housing unit upon expiration of the lease and/or the rent approval period; or (b) provide the Housing Department with a “Letter of Intent of Sell” form, which will begin the selling process of the restricted housing unit.

2. If the owner chooses to sell the restricted housing unit instead of returning when the lease expires, there will be no accrual of appreciation during the term of the rental (this does not apply to medical emergencies).

(b) **Rental Procedures for Owner-Occupied Properties**

[Option #1] The Housing Department may approve rental of space within owner-occupied Affordable, Employment-Based, and Workforce units. The owner must continue to occupy the unit, and the Housing Department must certify that the renter meets the qualification and eligibility standards set out in Section 3: Qualification and Eligibility. A fee or some portion of the rent must be paid to the Housing Department as set out in the annual fees document.

[Options #2] The Housing Department may approve rental of space within owner-occupied Employment-Based and Workforce units. The owner must continue to occupy the unit, and the Housing Department must certify that the renter meets the qualification and eligibility standards set out in Section 3: Qualification and Eligibility. A fee or some portion of the rent must be paid to the Housing Department as set out in the annual fees document.

In cases where rental of a restricted ownership unit is approved by the Housing Department under the applicable housing program, the following general policies shall apply.
(1) **Requests to Rent During Leave of Absence**

Approvals for “Requests to Rent” are given at the sole discretion of the Housing Department’s Housing Manager. Approvals to rent will only be given for a maximum period of one (1) year. Requests for extensions to the one (1) year rental period will be considered on a case by case basis but can only be approved in unique exigent circumstances.

**Medical Emergency Documentation**

Medical emergencies applicable to a restricted housing unit homeowner will require documentation using the “Housing Department Medical Emergency Leave” form to substantiate the need to leave the area.

**Processing Fee**

A fee will be charged to a restricted housing unit homeowner for a “Request to Rent.” A separate “Annual Fees” document that is updated annually provides the processing fee amount.

(2) **Qualification and Eligibility of Tenants**

1. Tenants shall be a Qualified Household according to the general Qualification and Eligibility Criteria contained in the recorded Restriction and these **Housing Rules and Regulations**.

2. Tenants shall meet the Eligibility Criteria with respect to Income and Assets that apply to the particular restricted housing unit in question at time of initial occupancy.

3. Prior to signing a lease for or occupancy of a restricted housing unit, owner must provide the Housing Department with proof of the tenant’s qualification under the housing unit’s specific program prior to occupancy.

4. Qualification and eligibility shall be recertified by owner of the restricted housing unit at any time there is a change in occupancy of the restricted housing unit or renewal of lease agreement.

(3) **Execution of Lease**

Rental of restricted ownership units must be by a written Lease provided by the Housing Department. The Housing Department will retain a copy of the fully executed lease.
Rent Limitations

Rent charged will be limited to Fair Market Rents as published by HUD or total housing costs (mortgage payment, taxes, insurance, Ground Lease Fees and HOA dues), whichever is less.

a. Housing Department Fee

A fee or portion of the rent will be paid to the Housing Department. This amount will be recorded in the lease.

(4) Requests to Rent a Room

Approvals to rent a room in a restricted unit are at the sole discretion of the Housing Manager. The following process will be followed:

a. Submittal of Request to Rent

The owner will submit a Request to Rent form to the Housing Department. The form can be found on the Housing Department website or from the Housing Department.

b. Approval by the Housing Manager

If the owner is in compliance with their restrictions, the Housing Department will review the request with the condition that a new restriction will be recorded on the property (if the unit was built prior to June, 2018) and that any tenant must qualify and remain compliant with all covenants, conditions, and restrictions on the property.

c. Identification of Tenant

When the owner has identified a potential tenant who they believe qualifies under the income, asset, and employment requirements of the restriction on the unit, the potential tenant is required to submit a complete application to the Housing Department.

d. Tenant Approval

The Housing Department will verify that the tenant qualifies under the income, asset, and employment requirement.

e. Lease Agreement

The Housing Department provides the Lease Agreement to be signed by the owner, tenant, and the Housing Department.
f. Notification of Termination of Lease

The owner is required to notify the Housing Department upon termination of the lease. If the owner still wishes to rent the room, they will start again with letter c.

g. Rental Rates

Maximum rent charged will be half of 30% of the low end of the home’s income category for a two person household. All rents are paid to the Housing Department. The Housing Department will keep 20% of the rent and pass the remaining 80% to the owner.

5-3. Sale and Resale Procedures

All restricted housing units shall be sold in accordance with applicable restrictions and/or these Housing Rules and Regulations as determined by the Housing Department, Town and/or County, which may vary depending on the specific housing program under which the restricted housing units were created.

(a) Consult with Staff

Sellers of restricted housing units are required to consult with Housing Department staff prior to offering a restricted housing unit for sale in order to obtain the most current information about applicable Housing Rules and Regulations, sales processes, the allowable maximum resale price, and other applicable provisions of the restriction. The resale process takes approximately three (3) months to complete.

(b) Letter of Intent to Sell

In order to begin the resale process, the Housing Department must receive a “Letter of Intent to Sell” from the owner(s) of the restricted housing unit. “Letter of Intent to Sell” forms are available at the Housing Department office or website.

Facilitation of Sale

The Housing Department facilitates the sales of restricted housing units to accomplish the sale according to the instructions of the Ground Lease / Deed Restriction and to provide a transfer
to a Qualified Household. Specifically, the Housing Department facilitates sales of Affordable housing units, Employment-Based units, Workforce housing units, and Accessory Residential Units.

(1) **Facilitation Fee (2%)**

At the closing of the sale, the seller will pay to the Housing Department a fee equal to 2% of the sales price, unless otherwise instructed in the deed restriction, for facilitation services. The Housing Department may instruct the Title Company to pay such fees out of the funds held for the seller at closing. The Housing Department may also waive the fee, or a portion thereof, in its sole discretion, to promote the community’s goals of providing affordable housing.

(2) **Facilitation Agreement**

A “Facilitation Agreement” drafted by the Housing Department is provided to the seller. The Housing Manager, or the Sales Coordinator in the absence of the Housing Manager, must sign the Facilitation Agreement. The seller(s) must execute the Facilitation Agreement before the restricted housing unit can be advertised for sale. The deadline is Friday at 3:00 for advertising to begin the following Wednesday.

After receiving an executed Facilitation Agreement, the Housing Department advertises the restricted housing unit according to Section 4: Lottery.

(3) **Showing the Unit**

The seller is required to make the restricted housing unit available with reasonable notice on a minimum of two (2) occasions to show the property to the selected Qualified Household.

(4) **Costs for Declining Initiated Sale**

If the seller decides not to sell the restricted housing unit at any point before closing, the seller will be responsible for all advertising and/or other costs associated with listing the unit for sale.

(5) **Bridge Loan**

If the seller is purchasing another restricted housing unit, a bridge loan may be required to prevent a delay in selling their restricted housing unit.
Maximum Resale Letter

The resale price of the restricted housing unit shall be calculated according to its restriction and stated in the “Maximum Resale Letter.” Maximum resale prices will be rounded to the nearest dollar. The “Maximum Resale Letter” will be emailed, mailed, faxed, or can be picked up at the Housing Department. The original will be mailed to the seller(s) or hand-delivered by the Housing Department.

(1) Exchange of Value

The maximum resale price shall be the only exchange of value between parties to any sale of the restricted housing unit. Any exchange of value outside the allowed sale price shall invalidate the sale.

Inspection

(e) For any resale, the Housing Department will hire a third-party inspector to inspect the restricted housing unit for deferred maintenance and needed repairs. A summary of the inspection and a list of items to be cleaned / repaired will be provided to the seller.

5-4. Purchase Procedures

(a) Selection of Qualified Household

A unique process applies for selecting each qualified household within each housing program. The following sections provide specific details regarding each housing program. The restrictive covenant should be consulted for exact details.

Lottery

In the event that the Housing Department receives one or more lottery entry sheets at the maximum resale price from qualified households during the lottery entry period, the buyer will be selected according to preferences set for that particular Housing Program. In the event no lottery entry sheets are received during the lottery entry period, the selection process would be determined either by a bid process or a “first come first served” process. The restrictions on the property clarify which selection procedure to use.
1. Errors

Every effort is made by the Housing Department to ensure fair and equitable lotteries. Lotteries are not drawn by the Housing Department. Housing Department staff compiles lottery entry sheets with all eligible households included. The lottery is drawn by outside counsel. On the rare occasion that an error is made in compiling or drawing of a lottery, the error will be corrected and the lottery will be re-drawn.

Bid Process

If the restrictions require it, the qualified household submitting the highest bid price (not to exceed the maximum resale price) during the Bid Period shall have the first right to purchase the unit. The owner of the unit shall have the right to accept or reject the bid.

First Come First Served

c. If no households apply for the unit through the lottery process, the Housing Department advertises the restricted housing unit with the maximum resale price. The first qualified applicant to submit an application will have the opportunity to purchase the home. The buyer can offer a lower price, and the seller can accept or reject the offer.

d. Other Sale/Resale Procedure

1. Owner Selection

If the restriction permits, the owner of the restricted housing unit may be allowed to select the qualified household. Other than verifying that the qualified household meets the qualification and eligibility requirements for the restricted housing unit, the Housing Department shall not have any authority to choose the buyer of the restricted housing unit unless authorized by the owner.

2. Attainable Housing Program Sale Procedures

(1) When an owner wishes to sell an Attainable housing unit, they can either list the home with a realtor or for sale by owner.

(2) The owner of the Attainable housing unit is required to submit a “Letter of Intent to Sell” to the Housing Department before listing or advertising the unit for sale.
(3) The owners will be responsible for advertising their Attainable housing unit for sale with the exception that the Housing Department will advertise the unit on their website at no cost to the owner.

(4) There is not a maximum resale price for Attainable housing units. The owner will set the price with the understanding that the household who buys the unit will need to qualify under income, asset, and employment criteria. The price may be negotiated before entering into an agreement to purchase.

(5) The buyer will be responsible for providing the “Purchase and Sale Agreement” at the time of making an offer to purchase an Attainable housing unit. The seller may make a counter offer that includes changes to the “Purchase and Sale Agreement.” The Attainable housing unit is under contract when an offer and/or a counter offer is accepted and both the buyer and seller have signed it. The “Purchase and Sale Agreement” must contain a contingency that the Housing Department must verify that the buyer is “qualified” to purchase the Attainable housing unit. The Housing Department will not deem a buyer “qualified” until a contract has been executed by the seller and the potential buyer.

(6) A full copy of the fully executed Purchase and Sale Agreement shall be provided to the Housing Department. All financial information shall remain confidential except as noted in Section 5-1(f): Privy to Purchase and Sales Agreement.

(7) In addition to the items listed in Section 5-4(c)(1): Materials Included with Application, applicants must also include a full copy of the fully executed “Purchase and Sale Agreement.”

- Time of Submittal: The Attainable housing unit must be under contract before the buyer provides an application to the Housing Department.

- Time to Process: If the application is complete and thorough, the Housing Department will have a determination of qualification within five (5) business days of receiving the application. It may take longer if the Housing Department has to request further information from the applicant.

- Qualified Buyer Letter: Once the household is deemed to be “Qualified” to purchase the Attainable housing unit, the
Housing Department will provide a “Qualified Buyer Letter” to the applicant. This letter will be used to verify to the seller and the title company that the household is qualified to purchase the unit.

- Closing: The closing date and time is set between the sellers, buyers, financial institution, the title company, and the Housing Department. The buyers will be required to sign a “Buyer’s Acknowledgement” at the time of closing. This document will certify that the buyers acknowledge receiving a copy of the restrictions as well as agreeing to allow the Housing Department to release the sales price of the home, and also agreeing to the Housing Department’s right of first option to purchase the unit in case of default by signing a Power of Attorney in Case of Default.

(b) **Viewing of Restricted Housing Unit**

The seller of the restricted housing unit will allow the potential buyer to view the unit to see that it meets their household’s needs. If the household decides to purchase the restricted housing unit, they will have the opportunity to inspect the unit further once it is under contract.

(c) **Submit Application**

The potential buyer will have five (5) business days to submit a complete application. The required Housing Department documents are available from the Housing Department or from the Housing Department website.

(1) **Materials Included with Application**

**Housing Department Application for Restricted Ownership or Rental Housing**

The Housing Department “Application for Homeownership” is a three (3) page form with an additional two (2) pages made up of a “Certification and Oath” section that will need to be signed by all applicants and notarized, as well as an “Authorization to Release Information” (see Section 5-4(c)(1)g: Power of Attorney in Case of Default
Buyers will be required to sign a “Power of Attorney in Case of Default” form appointing the Housing Manager of the Housing Department Attorney in Fact in the case of default and forced sale.

Certification and Oath).

All documentation submitted with the complete application for the purchase of a home is the documentation that will be used to qualify a buyer. Documents will not be allowed to be changed once they are submitted (e.g. taxes submitted will be those used to qualify. Applicants will not be allowed to re-file taxes). The Housing Department will review the application before accepting it to ensure it is complete. The Housing Department may ask for additional documentation.

1. **Lottery Entry Form**

   A “Lottery Entry” form must be completed and signed and submitted when entering a lottery according to Housing Department processes. “Lottery Entry” forms may be submitted online, in person, or by USPS.

   No incomplete “Lottery Entry” forms will be accepted. This means that every blank must contain information, “N/A,” a strikethrough so that the Housing Department knows that it was not overlooked.

   The Housing Department is not responsible for receiving Lottery Entry Forms. It is the responsibility of the household to confirm that the Lottery Entry Form was received and the household is entered in the lottery.

2. **Intake Form**

   All households are required to complete the “Online Intake Form.” This form must be completed in its entirety before entering a lottery. Any changes made to the form must be made prior to the opening of a lottery the household wishes to enter or the household will be ineligible to enter the lottery. The Intake form must be updated annually to be eligible to continue to enter lotteries.

b.

**Lender’s Qualification Worksheet**

A current “Lender’s Qualification Worksheet” (within one year of the date the lottery begins) is required to be completed by a lending institution. The “Lender’s Qualification Worksheet” must be submitted to enter a lottery. “Lender’s Qualification Worksheets” may not be faxed; they can either be emailed or
submitted in person or by USPS. The worksheet must reflect a loan amount and down payment amount that is equal to or greater than the sale price of the home.

**Credit Report**

A three bureau credit report including credit scores (not more than one year old) is required to help Housing Department Staff determine if the Household is financially healthy and able to make payments on a mortgage. The credit report also helps determine debt to income ratios.

d.

**Verification of Down Payment**

An account statement, or signed and notarized letter from someone supplying a gift, or other verification of funds for a down payment is required.

d.

**Verification of Hours and Years Worked**

“Affidavits of Employment,” detailed check stubs, or other adequate proof of hours and years worked is required at lottery entry to receive points in the lottery. Affidavits are required to be completed, signed, and notarized by the employer. They may not be completed by the applicant. If hours or years worked cannot be verified, they will not be counted.

Historical information for hours and years worked will be kept on file with the Housing Department. Information is required to be updated annually or if any changes occur.

e.

**Federal Tax Returns**

Signed federal income tax returns and all attachments (including W-2s and 1099s) and schedules for the last two (2) years for all adult household members are required. If there is self-employment, three (3) years of business and personal tax returns, along with a current “Profit and Loss Statement” and balance sheet, are required. The Housing Department uses tax returns to verify several different aspects of qualification such as but not limited to income, assets, residential homeownership, and sources of income.

**Power of Attorney in Case of Default**

Buyers will be required to sign a “Power of Attorney in Case of Default” form appointing the Housing Manager of the Housing Department Attorney in Fact in the case of default and forced sale.
Certification and Oath

A sworn statement of the facts contained in the application will be required including at least the following certifications:

1. That the facts contained in the application are true and correct to the best of the applicant’s knowledge;
2. That the applicant has been given the standard application information packet by Housing Department Staff; and
3. That the applicant, on the basis of the application presented, believes the Household qualifies to occupy the restricted housing unit in question according to the restriction, these Housing Rules and Regulations, and all other applicable procedures.

This “Certification and Oath” is required to be signed by all applicants and notarized. There are public notaries available at the Housing Department.

Additional Information

Additional information may be requested to determine eligibility or qualification status. This may include:

1. Verification of Household Net Assets
   Household net assets are verified through tax returns, account statements, verification of deposits from financial institutions, and the NADA or Kelly Blue Book.

2. Verification of Current Employment in Teton County
   The following are needed to verify employment in Teton County:
   
   (1) Wage stubs
   (2) Employer name, address, and phone number
   (3) Contract for employment
   (4) “Affidavit of Employment” (Housing Department)
   (5) ”Authorization to Release Information” form signed by all adults in the household to obtain third party employment verifications
3. **Verification of Completion of Homebuyer Education Course**

At least one adult per household must complete the “Homebuyer Education Course.” The required course is offered by the Wyoming Housing Network or if not available, another course approved by the Housing Department. This applies to all households regardless of whether they have owned a home or not. This certification only needs to be completed once; however, if a household changes size and the adult who completed the certification is no longer a part of the household, it will need to be taken by an adult who is a part of the household. The Housing Department will keep a record of the certificate. It is encouraged that households keep a copy as well. The applicant must provide evidence of attendance of an approved “Homebuyer Education Course” prior to purchase. This is required to be submitted at time of lottery.

4. **Uniform Residential Loan Application**

Applicants must provide a copy of the final “Uniform Residential Loan Application” at closing.

5. **Occupancy Affidavit**

No persons outside of the persons included in the household on the “Lottery Entry Form” and “Intake Form” at time of lottery entry may be moved into the home without express written approval of the Housing Department. Approval will not be given within twelve (12) months from closing on a home for adults being added to the household. An “Occupancy Affidavit” will be required to be signed by buyers at or before closing. Any adult that is added to a household will be required to be added to title on the home.

6. **Power of Attorney in the Case of Default**

All households purchasing a home are required to sign a Power of Attorney in the Case of Default at closing. The Power of Attorney will be assigned to the Housing Manager to effect the sale of the housing unit.

7. **Accessible Unit Preference**

Applicants that wish to be considered for accessible units must submit a “Verification Form for Accessible Unit Preference.”
8. Critical Services Provider

Organizations applying for critical services provider approval and their corresponding approved positions must gain approval before a critical service worker can gain points in a lottery. The organization must complete a “Critical Services Organization Application” and submit it to the Housing Department. If the organization and positions are approved, a “Supervisor Questionnaire” must be completed by the applicant’s supervisor and submitted with the other required documents when entering the lottery. All certifications must be completed for the position and a recommendation from the supervisor is required. The “Supervisor Questionnaire” will need to be updated every six months.

6. Birth Certificate for Children Under One (1) Year of Age

Applicants must provide the birth certificate for children less than one (1) year of age.

Verification of Application

(d) To protect the interests of the community that has invested in the creation of restricted housing units, the Housing Department verifies that information submitted on the Application is true and correct and may request documents outlined in Section 5-4(c)(1): Additional Information to assist in this process. The Housing Department strives to complete verification within two (2) weeks of application submittal.

Any material misstatement of fact or deliberate fraud by the household in connection with any information supplied to the Housing Department shall be cause for immediate expulsion from the application process and/or forced sale of the restricted housing unit.

(e) Verification of Qualified Household

The Housing Department verifies that each Household selected to purchase a restricted housing unit meets the qualification and eligibility requirements specific to the restricted housing unit. See Section 3: Qualification and Eligibility for more details on the verification process for each housing program.
Qualification Letter

Once the Housing Department verifies that the household meets the Qualification and Eligibility criteria for the particular restricted housing unit, it will issue a “Qualification Letter” to the buyer, a copy of which will be provided to the title company upon request.

Purchase and Sale Agreement

Buyers must sign a “Purchase and Sale Agreement” within five (5) business days of being notified of being selected in a lottery for an applicable restricted housing unit. Buyers will be given the five (5) business days to review the “Purchase and Sale Agreement” and are encouraged to get legal advice. Sellers and buyers shall make the Housing Department privy to the “Purchase and Sale Agreement.” All financial information shall remain confidential except as noted in Section 5-1(f)(1): Privy to Purchase and Sales Agreement.

1) Earnest Money

At time of signing the “Purchase and Sale Agreement,” one thousand dollars ($1,000.00) in earnest money will be required. The check is made out to the title company referenced in the “Purchase and Sale Agreement.”

2) Closing Date

In most cases, the buyer has fifty (50) days to close on the property. The Closing Date will be agreed upon between the buyer and the seller and will be included in the “Purchase and Sale Agreement.” The closing date will be the date the buyer takes possession of the restricted housing unit.

3) Inspections

The buyer may perform inspections on the restricted housing unit commencing on the effective date of the contract until closing. However, the buyer will have 30 days from the effective date of the contract to notify the Housing Department of any objections to items found during inspections. Sellers shall make the restricted housing unit available for inspections. If the seller refuses to remedy the objection, the Housing Department will notify the buyer, and the buyer will have three (3) business days to give notice to the Housing Department of their intention, either:

- Waiving the objection and proceeding to closing, or
- Terminating the “Purchase and Sale Agreement.”
(4) Facilitation

Pursuant to Wyoming Statute 33-28-101 through 124, the “Real Estate License Act of 1971”, the Housing Department is participating in the transaction as a facilitator without a Wyoming real estate license and in the performance of official duties.

(5) Buyer’s Acknowledgement

The buyers will be required to sign a “Buyer’s Acknowledgement” at closing. This document will certify that the buyers acknowledge receiving a copy of the restrictions as well as agreeing to allow the Housing Department to release the sales price of the home. In addition, by signing this form, the buyer agrees to the JTCHA’s right of first option to purchase the unit in case of default.

5-5. Business Option

The “Business Option” is a mechanism specific to a developer’s Housing Mitigation Plan that must be approved by elected officials on a case-by-case basis. It only applies to exempt units, meaning restricted housing units that are not required by the LDRs. The “Business Option” allows a business to identify a proposed purchaser from their employees or someone who has a material nexus to the business or organization, which would allow the household to have the first option to purchase the restricted housing unit.

(a) Purpose and Program Goals

The intent of the “Business Option” program is to help qualified businesses house their employees by providing the employees first option to purchase. This program furthers the Jackson/Teton County Comprehensive Plan’s goal of housing 65% of the workforce locally and (b) its transportation goals.

Applicability

This section applies to restricted housing units that have been approved by the Board of County Commissioners or Town Council for the “Business Option” program.
Qualified Business

A qualified business is a non-profit entity, governmental entity, charitable foundation, or for-profit business which meets the definition of a qualified business according to the special restrictions on the property and/or the Housing Rules and Regulations.

(c)

(1) Qualified Business Application

The business completes a “Qualified Business Application,” which can be obtained from the declarant or from the Housing Department and submits it to the Housing Department. If the business has affiliates, it must be indicated on the application.

(2) Verification

The Housing Department verifies that the business meets the criteria of a qualified business with the following documentation. The Housing Department may ask for additional documentation.

Option Agreement

a. The Housing Department verifies that the business is a true local business, organization, or government agency operating in Teton County.

b. Determination of Qualification

1. The Housing Department will provide a “Qualified Business Letter” once the verification process is complete and the business is approved to be a qualified business. The Housing Department will then sign the “Option Agreement”; or

2. If the business is not deemed to be a qualified business, the Housing Department will inform the business with a written letter and copy the declarant or option holder. The business will not be allowed to obtain an option if it is not approved as qualified by the Housing Department.

c. Cause for Expulsion

Any material misstatement of fact or deliberate fraud by a business in connection with any information supplied to the Housing Department shall be cause for immediate expulsion from the application process and/or for obtaining or keeping an option.
Option Procedures

(1) Obtaining an Option
Options are available from a declarant or from another option holder. A declarant can choose to provide an option if the business is a qualified business and does so by recording an “Option Agreement” signed by the declarant, the Housing Department, and the qualified business. An option holder may provide an option to a qualified business by assigning the option.

(2) Notice of Right to Exercise or Waive Option
The Housing Department will immediately send a notice to the business holding the option (optionor) upon the following three events:

1. Housing Department’s receipt of a “Notice to Sell” by the owner of the property.
2. Housing Department’s exercise of its default option as set forth in the special restrictions.
3. The occurrence of a default and forced sale as set forth in the special restrictions.

This notice triggers the timeframe the optionor has to identify a proposed purchaser as outlined in the “Option Agreement.”

(3) Exercise of Option
An optionor shall have a timeframe as outlined in the “Option Agreement” to exercise the option. The timeframe will begin upon receipt of the “Option Notice.” To exercise the option, an optionor must notify the Housing Department on or before the expiration of the timeframe that they have identified a proposed purchaser for the home. Additionally, the proposed purchaser must submit a complete application, as outlined in Section 5-5(c)(1): Qualified Business Application, on or before the expiration of the timeframe. The Housing Department will take approximately five (5) business days to determine whether the proposed purchaser is:

1. Qualified under “Option Agreement.”
2. Qualified under terms of the Housing Department’s special restrictions.

The Housing Department will verify that the business continues to be a qualified business each time the option is exercised (See Section 5-5(c)(2): Verification).
(4) **Waiver of Option**

If the Optionor does not wish to exercise the option, they can sign the “Affidavit of Waiver” indicating they are waiving the option. This affidavit will be recorded with the Teton County Clerk’s Office.

In the case where an option is waived, the Housing Department will find a buyer using the process outlined in Section 5-3: Sale and Resale Procedures of these *Housing Rules and Regulations*.

**Failure to Identify Purchaser during Required Timeframe**

If the optionor does not identify a proposed purchaser on or before the expiration of the timeframe, the optionor will automatically have waived their option.

(5) **Assignment**

An optionor can assign its option to another qualified business. If at any time the business holding the option ceases to be a qualified business, they must assign the option. This is done using the following process:

a. **Written Notice**

   The optionor provides the Housing Department with written notice that they wish to assign their option.

b. **Application**

   The business that is being assigned the option submits an application to the Housing Department to become a qualified business (see Section 5-5(c)(1): Qualified Business Application).

c. **Housing Department Approval**

d. **Consideration**

   The assignment may not have any consideration except for consideration required to make the assignment legal.
Qualified Purchaser

The Housing Department will determine whether a household is qualified to purchase based on the following criteria:

(e) (1) **Letter of Certification**

The purchaser will be qualified by the Housing Department only if they have a material nexus to the optionor as approved by the Housing Department. A “Letter of Certification” form demonstrating the material nexus the proposed purchaser has with the Optionor must be completed by the optionor. The “Letter of Certification” form is available from the Housing Department. The optionor must deliver documentation satisfactory to the Housing Department that verifies (1) that the proposed buyer is a full-time employee of optionor; or (2) that the identified purchaser otherwise has a material nexus to optionor.

(2) **Qualified Household**

A Household will be qualified by the Housing Department using the Application and Verification process outlined in Section 5-4: Purchase Procedures of the Housing Rules and Regulations.

If the identified purchaser does not qualify because of not meeting the Housing Rules and Regulations requirements, Housing Department special restrictions, or “Option Agreement,” and the timeframe has not expired, the optionor may identify another proposed purchaser.

(3) **Affidavit of Exercise**

When the Housing Department determines the household meets qualifying criteria of the “Option Agreement,” these Housing Rules and Regulations, and Housing Department special restrictions, the Housing Department will sign an “Affidavit of Exercise of Option Right” indicating the household is qualified. The optionor will also sign the “Affidavit of Exercise of Option Right” indicating they are exercising the option right. The affidavit will be recorded with the Teton County Clerk’s land records.
SECTION 6. RENTAL STANDARDS AND PROCEDURES

6-1. Applicability

All rental housing units administered by the Housing Department, including the Affordable Rental program (which includes legacy Employee housing units) and the Workforce Rental program (which includes the legacy ARU program), are subject to these Housing Rules and Regulations, with the exception of units that are owned by Teton County or the Town of Jackson and used for housing their employees.

6-2. Rental Standards

(a) **Affordability**

To ensure that the rents are affordable to households earning less than eighty percent (80%) AMI, rents will be calculated using the following method:

1. **National Standard of Affordability**

   The national standard for affordability provided by HUD is that no more than thirty percent (30%) of a household’s income should be spent on housing costs. Included in this thirty percent (30%) are rent, water, sewer, gas and/or electric, and trash removal.

2. **a. Number of Bedrooms / Number of Persons Match**
   1. For purposes of calculating rental rate only:
   2. Studio: One (1) or two (2) adults
   3. One-bedroom: One (1) or two (2) adults
   4. Two-bedroom: One (1) or two (2) adults with one (1) or more dependents
   5. Three-bedroom: One (1) or two (2) adults with two (2) or more dependents
   6. Four-bedroom: One (1) or two (2) adults with three (3) or more dependents

   For purposes of determining household size, children must be able to be claimed as dependants on Federal Income Taxes to be counted.
Calculation of Rent

Monthly rent will be the lower income limit for each respective affordability range (specific to the number of bedrooms to determine household size), divided by twelve (12), and multiplied by thirty percent (30%). Studio units may charge eighty percent (80%) of a one-bedroom unit. Dorm units may charge seventy-five (75%) of a studio.

“Plus” Units

Fifty dollars ($50) will be added for “Plus” units. “Plus” units have extra floor area for offices, play areas, etc.

Lease Renewals

The rent will be calculated each year and applied to a lease renewal. Tenants will be notified three (3) months in advance of the new lease amount. The new calculation will also be applied for new households signing a lease.

Primary Residence

(1) Occupancy Requirement

Households shall occupy their home full-time at least 10 months out of each calendar year.

(2) Business Activity Restricted

Households who rent a restricted housing unit shall not engage in any business activity in such dwelling, other than any home occupation use permitted in that zoning district and as permitted in the Lease Agreement.

(3) No Guests for an Extended Period

Households who rent restricted housing units shall not permit any adult guests over the age of 18 for periods in excess of thirty (30) cumulative days per calendar year.

Eviction

In the event that a tenant household is in default of their lease agreement, they will be evicted from the rental unit. The eviction process will be in accordance with Wyoming law and all applicable Wyoming Statutes.
6-3. Rental Procedures

Selection Process

A unique process applies for selecting each qualified household within each housing program. The following sections provide specific details regarding the Housing Department’s rental housing programs.

(a) Lottery

For the initial rental of new rental housing, a lottery process will be used. Applicants will submit a complete application and a “Lottery Entry” form during the lottery entry period. A qualified household shall be selected to rent according to the rules set forth in these Housing Rules and Regulations, Section 4: Lottery.

Subsequent Rentals

a. Once the initial rentals are filled with tenants, and rental units become available from time to time, the units will be rented using the lottery system.

(b) First Come First Served

In the event no lottery entries are received during the lottery entry period, the selection process will be determined by a first come first served basis. The first qualified household submitting a complete application will be allowed an opportunity to rent if eligible.

Submit Application

Each household entering a lottery to rent a restricted housing unit is required to submit a completed “Application for Restricted Rental Housing” and a “Lottery Entry” form. A certification page will also be signed by the applicant and notarized. In addition, an “Authorization to Release Information” is signed by the applicant, which allows the Housing Department to obtain banking information and any other relevant information. Application forms can be obtained from the Housing Department or from the Housing Department’s website.
**Verification of Selected Household**

The Housing Department verifies that each household selected to rent a restricted housing unit meets the qualification and eligibility requirements specific to the restricted housing unit.

(c) **Materials Required**

To determine that a household desiring to rent a restricted housing unit meets all of the required criteria, the Housing Department will request all of the following for a complete application, which will be submitted at lottery entry:

1. **Housing Department Application for Restricted Ownership or Rental Housing**
   
   Completed and signed Housing Department Application for Housing.

2. **Lottery Entry Form**

   Completed and signed “Lottery Entry” form. See Section 5-4(c)(1): Materials Included with Application.

3. **Credit Report**

   Full three-bureau credit report that reflects credit scores for all adult household members dated no more than 30 days from submittal of application.

4. **Federal Income Tax Returns**

   Signed federal income tax returns (electronic signature is not sufficient) and all attachments (including W-2s, 1099s) and schedules for the last two (2) years for all adult household members.

5. **Verification of Current Employment in Teton County**

   Verification of Current Employment in Teton County includes:

   1. Wage stubs;
   2. Employer name, address, and phone number;
   3. Contract for employment;
   4. “Authorization to Release Information” form signed by all adults in the household to obtain third party employment verifications; and

   If deemed applicable, the Housing Department may request the following be submitted with an application:
1. If self-employed, three (3) years of business and personal tax returns along with a current “Profit and Loss Statement” and balance sheet.

2. “Verification Form for Accessible Unit Preference.”

3. Any other documentation that the Housing Department deems necessary to determine qualification, such as, divorce decrees, Social Security income, rental income, etc.

**Verification of Application**

To protect the interests of the community that has invested in the creation of restricted housing units, the Housing Department verifies that information submitted on the application is true and correct and may request documents outlined in Section 5-4(d): Verification of Application to assist in this process. All financial information shall remain confidential, except as documented in Section 5-1(f)(1): Privy to Purchase and Sales Agreement.

**Qualification Letter**

After the Housing Department verifies that the household meets the qualification and eligibility criteria for the particular restricted housing unit, it will issue a “Qualification Letter” to the potential renter within 10 business days.
SECTION 7. COMPLIANCE AND EXCEPTION, APPEAL, AND GRIEVANCE STANDARDS AND PROCEDURES

7-1. Compliance Process

Special Restrictions are recorded on all Housing Department homes. These restrictions control the occupancy and use of the unit. They also refer to these Rules and Regulations.

The Housing Department Compliance Specialist monitors occupancy and use restrictions to ensure owners are in compliance, and acts on various complaints from the public concerning compliance issues. The Housing Department Compliance Specialist also receives and processes requests for exceptions, appeals, leave of absence, requests to rent, transfer of title, and qualified mortgages. Compliance Requirements

(a) Compliance Requirements

(1) Affordable Units

Affordable units are required to provide information to the Housing Department annually to verify employment and occupancy. Owners of Affordable housing units built after June 4, 2018 will receive annual requests for information concerning employment and use of the unit.

(2) Employment-based and Workforce Housing Units

Employment-based units and Workforce housing units are required to provide information to the Housing Department annually concerning income, employment and ownership of other residential real estate.

(3) Employee Housing Units

Owners of Employee housing units will be required to submit information annually about the occupants of the units, their income, employment, and ownership of other residential real estate.

(4) Accessory Residential Units

Owners of ARUs will be required to annually submit information concerning the occupants of the units, their employment, and ownership of residential real estate.
(5) **Exemption for Retirees**

During ownership, if one (1) member of the household meets the retirement age as defined by the Federal Social Security Administration (62 years old) defined in these *Housing Rules and Regulations*, the household will be exempt from continued compliance with income and employment eligibility standards.

**Common Default Violations**

In cases where the restriction defines the default process, it will control the process. Generally, the default process is as follows:

Common violations include, but are not limited to:

1. **Occupancy**
   
   A household that does not occupy the restricted housing unit for the number of months in a calendar year as required by the restriction is in violation of the *Housing Rules and Regulations*.

2. **Guests**

   Guests over the age of 18 are not allowed to occupy a restricted housing unit in excess of 30 cumulative days per calendar year.

3. **Renting**

   Renting a restricted ownership unit is only allowed per the restrictive covenant or as set out in Section 5-2(b): Rental Procedures for Owner-Occupied Properties.

4. **Leave of Absence**

   Leaves of absence must be preapproved if the household is expected to be gone longer than permitted by the *Housing Rules and Regulations* or the deed restrictions.

5. **Pets**

   Specific policies for pet ownership are outlined in the Covenants, Conditions and Restrictions and/or the Master Rules and Regulations and are enforced by the Homeowners Association. Policies for rental units are outlined in the lease agreement.

6. **Mortgage Delinquency**

   Failure to maintain obligations required under any mortgages is considered a default under special restrictions.
(7) **HOA Delinquency**

Failure to pay Homeowners Association dues is considered a violation of the special restrictions.

(8) **Ground Lease Delinquency**

It shall be an event of default if lessee fails to pay the ground lease fee or other charges required by the terms of the lease.

(9) **Water/Sewer Dues Delinquency**

Unpaid water and sewer dues can result in a lien placed on property that would constitute a violation of the special restrictions.

(10) **Employment Verification**

Employment-based units require an owner to work an average of 30 hours per week at a local business located in Teton County, Wyoming. The owner must earn at least 75% of their household income at a local business within Teton County. Annual verification of employment and income is required for owners of restricted housing units.

Affordable units built after June 4, 2018 will be required to provide proof of employment in Teton County at a local business.

(11) **Ownership of Residential Property**

Owners of Employment-based housing units are not allowed to own residential property within 150 miles of Teton County. All renters of Housing Department-administered rental units are not allowed to own residential property within 150 miles of Teton County.

(12) **Estate Planning**

Restricted housing units cannot be put into a trust. A trust does not meet the definition of qualified household and therefore cannot own a restricted housing unit. The Housing Department does accept other related documents for estate planning (Non-testamentary Deed upon Death).

(13) **Covenants, Conditions and Restrictions (CCR) Violations**

Any default or breach of the CCRs, Mortgage Agreements, and/or Master Rules and Regulations is considered a default of the special restrictions or ground lease. This includes but is not limited to prompt payment of Homeowners Association dues and ground lease fees.
Default Hearing Process

Default Hearings are conducted according to the Teton County Contested Case Rules as adopted by Teton County.

(c) Default Letter

When the Housing Department deems an owner to be in default/violation, the Housing Department drafts a default letter to the owner. The owner is given fifteen (15) days from the date of the default letter, unless otherwise provided for in the restriction, to provide evidence they are not in violation, cure the alleged violation or submit a “Request for a Default Hearing.” The default letter is sent certified with return receipt requested as well as via email if an email address is known. If the Housing Department has not received a return receipt within ten (10) calendar days, a second certified letter will be sent. If the Housing Department has not received the return receipt for the second letter within ten (10) calendar days the letter will be considered delivered. The owner then has fifteen (15) days from the date of the last letter sent to cure the violation, request a hearing of the Jackson/Teton County Housing Authority Board, or provide the Housing Department with a “Letter of Intent to Sell” their home.

(2) Request for Hearing

In the event the owner fails to cure the default or denies they are in default, owner may request a hearing before the Jackson/Teton County Housing Authority Board (JTCHA) to determine the merits of the allegations. This is done by completing and submitting the “Request for Default Hearing” form to the Housing Department within the fifteen (15) day cure period. A fee will be charged by the Housing Department for a “Request for Hearing.” The fee amount will be set by a separate document titled “Annual Fees” that is updated and published annually by the Housing Department.

(3) Hearing

JTCHA shall designate a Hearing Officer and sign an “Order Appointing the Hearing Officer.” Within three (3) weeks of receipt of the signed Order, the Hearing Officer will send out a scheduling order (Official Notice of Hearing) and timeline for the parties to submit pertinent documents. The designated presiding officer shall conduct the hearing with the JTCHA present en banc. The Housing Department will have the opportunity to present witnesses and evidence as will the owner. It is the burden of the owner to prove they are not in default.
(4) **JTCHA Affirmation**

If, after the conclusion of the hearing, JTCHA affirms the Housing Department’s determination that the owner is in default, the Housing Department will exercise its remedies according to the restriction or ground lease recorded on the property.

**Appeal Hearing Process**

(1) **Request for Exception**

A household submits a “Request for Exception” to the Housing Department using the “Request for Exception” form along with a fee, which is specified in a separate “Annual Fees” document that is updated annually. “Requests for Exceptions” must be made and decided prior to the start of a lottery that the applicant wishes to enter.

(2) **Request for Appeal Hearing**

If the “Request for Exception” is denied, the applicant can request an appeal hearing by submitting a completed “Request for Appeal” form along with a fee to the Housing Department within fifteen (15) days of the date of denial of “Request for Exception.” “Requests for Appeal” must be made and decided prior to the start of a lottery that the applicant wishes to enter.

a. **Request for Appeal Form**

Any appeal must be presented in writing to the Housing Department on the “Request for Appeal” form and include:

1. The particular ground(s) upon which it is based;
2. The action or remedy requested;
3. The name, address, telephone number of the complainant and similar information of complainant’s representative, if any;
4. Proof of notification of appeal request to the housing unit’s Homeowners Association, if applicable; and
5. Appeal fee.

b. **Housing Department Review and Recommendation**

All appeals will be reviewed by Housing Department Staff for completeness and forwarded with a recommendation for action to the JTCHA Board within thirty (30) days.
(3) **Appeal Hearing**

The Appeal will be heard by the JTCHA Board at their regular meeting scheduled at least two weeks after the “Request for Appeal” is received by the Housing Department.

(4) **Hearing Officer**

The JTCHA may choose to appoint a Hearing Officer. If a Hearing Officer is appointed, a date for the appeal hearing will be scheduled by the JTCHA within thirty (30) days of appointing a Hearing Officer. The Hearing Officer will provide the specific hearing requirements for conducting the hearing procedures.

(5) **Hearing Process**

The complainant shall be afforded a fair hearing providing the basic safeguards of due process, including notice and an opportunity to be heard in a timely and reasonable manner. The JTCHA Board may continue the hearing.

1. Complainant has the right to be represented by counsel. The Housing Department shall retain an attorney to represent its interest and to assist in record keeping and procedural requirements.

2. The complainant and the Housing Department Staff shall have the opportunity to examine all documents, records, and regulations of the Housing Department that are relevant to the hearing. Complainant shall be responsible for all photocopying expenses. Any document not made available after written request may not be relied upon at the hearing.

3. If the complainant fails to appear at the hearing, the JTCHA Board may make a determination to postpone the hearing or make a determination based upon the evidence submitted.

4. The hearing shall be conducted by a designated member of the JTCHA Board as the “Hearing Officer” or the JTCHA Board may appoint a “Hearing Officer.” The hearing shall be recorded.

5. All evidence at the hearing conducted by the Hearing Officer shall be under oath, and both parties shall be permitted to cross-examine witnesses.

6. The burden of showing that the decision of the Housing Manager’s decision was incorrect shall be on the complainant.
(6) **JTCHA Decision Binding**

Based on the records of the hearing, the JTCHA Board will provide a written decision with findings to support the determination. The decision of the JTCHA shall be binding, and the Housing Department shall take all actions necessary to carry out the decision.

**Other Remedies**

(1) **Civil Remedies**

The Housing Department shall have the right to enforce the provisions of these Rules and Regulations under any remedy provided under Wyoming law, including by injunction.

(2) **Criminal Remedies**

Any person violating any provisions of these Housing Rules and Regulations shall be subject to all criminal penalties authorized by the State of Wyoming for such violation, including upon conviction, a fine and imprisonment, or both, and payment of all costs and expenses involved in prosecuting the offense.

(f) **Grievance Procedure**

A grievance is any dispute that seller, buyer, or owner may have with the Housing Department with respect to an action or failure to act in accordance with the individual’s rights, duties, welfare, or status. A grievance may be presented to the Housing Department under the procedures below.

**Request for Grievance Form**

Any grievance must be presented in writing to the Housing Department on the “Request for Grievance” form and include:

1. The particular ground(s) upon which it is based;
2. The action or remedy requested;
3. The name, address, telephone number of the complainant and similar information of complainant’s representative, if any; and
4. Grievance fee.
Housing Department Review and Decision

The Housing Department Housing Manager will review all “Requests for Grievances.” The Housing Manager shall prepare a written letter summarizing its decision regarding the requested exception within thirty (30) days of receipt of the “Request for Grievance.” The Housing Department Staff shall distribute a copy of the decision to the applicant requesting the grievance. If the decision is not acceptable to the applicant, the applicant may appeal to the JTCHA Board pursuant to Section 7-1(d)(2) Request for Appeal Hearing above.
8-1. Definitions

**Accessible Unit:** A unit that has been built or adapted with specific design features that make the unit accessible to those with mobility and hearing handicaps.

**Application:** A packet that households who are selected in an affordable housing lottery submit for Housing Authority staff to verify that the household is qualified to purchase the home. The application consists but is not limited to the following:

- Housing Department Application for Restricted Ownership or Rental Housing
- Signed Certification and Oath
- Signed Authorization to Release Information
- Completed Lender’s Qualification Worksheet (completed by lender)
- Full three tier Credit Report that includes credit scores. (Can be obtained from lender)
- Previous two years of tax returns with W-2s
- Employment Affidavit for each job currently held by wage earners in the household
- If self-employed, previous three years of tax returns with an income statement and a balance sheet.

**Appeal:** A process requested by an applicant/owner/renter when they understand the qualification, eligibility, and preference criteria and have requested an exception from the Housing Manager and have been denied.

**Approved Lending Institution:** Approved lending institutions include institutional lenders; community loan funds, or other similar nonprofits; or other legitimate, non-affiliated finance companies. See Definitions of Institutional Lenders and Community Loan Fund.

**Asset:** see Household Net Asset.

**Assigned Number:** A computer-generated number based on first name of applicants in alphabetical order that households are listed in a lottery.

**Area Median Income (AMI):** A figure published annually by HUD which is calculated by dividing households residing in counties into two equal segments with the first half of households earning less than the median household income and the other half earning more.
Authorization to Release Information Form: This form, which an affordable housing applicant signs, allows the Housing Department staff to verify information supplied by applicants from banks, employers, etc.

Balance Sheet: A statement of the total assets and liabilities of a business.

Bid Period: The time period that the Housing Authority accepts bids for an available housing unit. The bid period only takes place if no lottery entry sheets are submitted for an available restricted housing unit.

Borrowed Light: An indirect source of natural light; for example, a room in a home uses borrowed light when it has a window that looks into another room, where the other room receives direct sunlight.

Capital Improvements: Improvements done to the home for which the homeowner can receive credit. The capital improvement requires an expenditure that either increases the value of the property or extends its life expectancy.

Caregiver: A full-time Teton County, Wyoming; Teton County, Idaho; or Lincoln County, Wyoming resident who is or was volunteering all or a portion of their time caring for their own children or an ailing or disabled immediate family member and was therefore unable to gain full-time employment in Teton County.

Closing Date: The date on which ownership of property transfers from the former owner to the new owner.

Community Loan Fund: A loan fund that is set up in a community for the purpose of providing down payment assistance or other types of loans for restricted housing units.

Critical Services Provider: An employee or volunteer on call 24 hours per day for public safety emergencies of a Board of County Commissioners/Town of Jackson and/or the Jackson/Teton County Housing Authority approved community based organization that provides immediate response health and safety services.

Deed Restriction: A document recorded against a housing unit that describes the unit’s housing program. It provides restrictions on the purchase, occupancy, use, and resale of the restricted housing unit. A deed restriction is a type of restrictive covenant that is recorded at the time of certificate of occupancy.

Developer: An individual or group who builds housing.

Disabled: Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such impairment.
**Earnest Money:** Money that a buyer gives to a seller to bind a contract. Earnest money goes toward the costs of the purchase of the home and is held in escrow by the title company until closing.

**Eligibility Criteria:** Criteria defined in either the Deed Restriction or the *Housing Rules and Regulations*, which are used to measure whether a household is eligible to apply for a unit.

**Employment-Based:** A restricted housing unit where occupancy is limited to employees in Teton County, Wyoming. There are no income qualifications for an occupant. This type of unit may include, but is not limited to, Accessory Residential Units and Employment-Based Units.

**Employment Requirement:** At least one member of a household must demonstrate an average of 30 hours per week (1560 hours per year) of employment in Teton County, Wyoming; or demonstrate a clear intent to work an average of 30 hours per week in Teton County, Wyoming (must have been hired even if hasn’t started the job yet.)

**Exception:** If a household understands the eligibility and qualification criteria, but feels their situation is unique and there is a compelling reason the rule(s) should not apply to them, they may request an exception. Exceptions are only considered before a lottery process opens or before an application is submitted.

**Fair Market Rents (FMR):** Fair market rents are the maximum chargeable gross rent, including utilities, in an area for projects participating in the Housing and Urban Development (HUD) Section 8 Program. The HUD Section 8 Program targets incomes of 80% and below of the Median Family Income (MFI). The Jackson/Teton County Affordable Housing Department does not participate in HUD’s Section 8 Program; however, FMR applies to some Employee Housing rental units. The rental rate corresponds to the amount of bedrooms in a unit.

**Final Development Plan Approval:** The point in the development review process when either the Teton County Board of County Commissioners or the Town of Jackson Town Council approves a development.

**Final Inspection:** The inspection that is done on a home at least 48 business hours before closing on the sale of the home. The purpose is to determine whether the home has been properly cleaned and that proper maintenance and repairs have been completed.

**Finance Company:** A company that regularly makes loans to clients.

**Garage:** An enclosed shelter for automotive vehicles.

**Grievance:** A dispute that sellers, buyers, or owners may have with the Housing Department with respect to an action or failure to act in accordance with the individual’s rights, duties, welfare, or status.
**Habitable Floor Area**: Habitable floor area is floor area used for living purposes, usually having access to heat, plumbing, and electricity. It includes foyers, hallways, restrooms, closets, storage, and other common areas within a building. Habitable floor area does not include mechanical rooms, elevators and fireplaces. Habitable floor area is measured either from the exterior of the faces of the building or the exterior limits of any interior wall that separates habitable floor area from uninhabitable floor area, whichever is applicable.

**Handicapped**:

- **Hearing Impaired**: Individuals whose hearing measures between 25 dB and total hearing loss.
- **Mentally Challenged**: Individuals who have an intellectual functioning level that is well below average and that causes significant limitations in daily living skills.
- **Mobility Impaired**: Individuals who have reduced function of legs and feet that leads them to be permanently dependent on a wheelchair or an artificial aid to walking.

**Homebuyer Education**: Class required by the Jackson/Teton County Housing Authority for households to be eligible to purchase a restricted housing unit. The class educates homebuyers about the entire home buying process.

**Homeowners' Association**: An organization comprised of neighbors concerned with managing the common areas of a subdivision or condominium complex. These associations take on issues such as plowing, clearing sidewalks, painting exteriors of a subdivision and collecting dues from residents. The homeowners' association is also responsible for enforcing Covenants, Conditions & Restrictions (CC&Rs) that apply to the property. They do not enforce Deed Restrictions.

**Household Income**: The current income going forward 12 months of all adult wage earners within a household before taxes. Income from dependents that are enrolled in college or another type of school is not included in the household income calculation. For self-employed individuals, income is the net income from the business with depreciation added back in averaged over either the life of the business or the last three (3) years, whichever is shorter. Other types of deductions may be added back in as well, such as home business use.

**Household Net Assets**: The value of all assets over $500 in value including, but not limit too, bank accounts, investment accounts, life insurance, furniture, automobiles, jewelry, computer equipment, real estate, and recreational equipment; less any debt the household has. Net assets do not include retirement accounts, business assets are limited to liquid assets.

**Housing Programs**: Programs intended to provide housing for the workforce of Teton County and administered under the Jackson/Teton County Affordable Housing Department. They include ownership and rental units created through the Land Development Regulations, through the direct construction of restricted housing units, or the financing thereof.
**Section 8. Definitions**

**8-1. Definitions**

**Housing Mitigation Plan:** The portion of a development plan that specifies how an applicant will satisfy the Affordable Housing requirements in Division 6.3 of the Teton County and Town of Jackson Land Development Regulations and/or the Employee Housing requirements of Division 7.4 of the Teton County Land Development Regulations and Division 7.4 of the Town of Jackson Land Development Regulations.

**Immediate Family Member:** Individuals that include a parent, spouse or child, including stepchildren, foster children, step-parents and foster parents.

**Initial Inspection:** An inspection done on a home once a letter of intent to sell is received by the Housing Department. The purpose is to inform the seller of the selling process and to check for maintenance and repairs that may be required before the sell occurs.

**Institutional Lender:** A lender that is a legitimate financial institution that regularly loans money for real estate transactions.

**Joint Tenancy:** When two or more people own property as joint tenants and one owner dies, the other owners automatically own the deceased owner's share. No will is required.

**Leave of Absence:** Permission granted by the Housing Department for an owner of a restricted housing unit to be absent from the unit for an extended period of time for a legitimate and compelling reason, without violating the unit’s deed restriction.

**Lawful Permanent Resident:** Any foreign national who has been granted the right to reside permanently in the United States. Lawful Permanent Residents may apply for Affordable and Attainable housing but are ineligible to apply for Employment-Based housing, as it is available for US Citizens only.

**Lender’s Qualification:** The Institutional Lender’s judgement of the household’s financial ability to obtain financing for purchasing a home.

**Letter of Intent to Sell:** A letter that a homeowner submits to the Teton County Housing Authority informing the Housing Department that they desire to sell their restricted housing unit. The Housing Department must receive this letter before the selling process can begin.

**Liabilities:** Any debt, loans, or balances that a household owes. Liabilities are subtracted from assets when calculating Household Net Assets.

**Living Space:** A room in a home used by a family for leisure activities, entertaining guests, etc. It includes space for couches, chairs, tables, and may open to the kitchen.

**Local Business:** A local business is a brick and mortar establishment that employs workers in Teton County, and that is located within Teton County, and can include both for profit and not-for-profit entities.
**Lottery Drawing**: The event that selects the order, of all the applicants for an applicable restricted housing unit, which the home will be offered for sale.

**Lottery Entry Period**: The period (normally two weeks) that the Housing Department accepts lottery entry sheets for an available restricted housing unit.

**Lottery Entry Sheet**: Households complete a lottery entry sheet and submit it to the Housing Department along with other documentation within the lottery entry period when the household is interested in purchasing an available restricted housing unit.

**Lottery Number**: A number that a household receives from a lottery drawing that reflects the household’s standing in the lottery for an applicable restricted housing unit.

**Lottery Form**: The form used to record all households who submitted lottery entry sheets for a particular home. The households are recorded in alphabetical order. This form is given to outside counsel who then assigns each household a number. The numbers are placed in a pool and drawn out one by one. The results of the drawing are recorded in order on the Lottery Form and returned to the Housing Department.

**Lottery Process**: The process by which the Housing Department accepts lottery entries from households wishing to purchase a restricted home and determines the order the households will be offered the home for purchase. (Separate lotteries are conducted for each program).

**Maintenance**: A repair or maintenance item is an expenditure that restores a property to a sound state.

**Maintenance Adjustment**: The amount of money credited to the buyer at closing for maintenance, cleaning, or repairs that are found to be needed on the home at the final inspection.

**Maximum Rental Rates**: The maximum rental rate that may be charged to a tenant occupying an Employee Housing unit. The rates must include basic utilities (water/sewer, electric, gas, and trash removal). The specific restriction recorded on the unit instructs the method to be used to calculate maximum rental rates.

**Maximum Resale Price**: The maximum amount that a restricted housing unit can be sold for. This price is calculated by the Housing Department according to the restricted housing unit’s deed restriction or the *Housing Rules and Regulations*.

**Maximum Resale Letter**: A letter given to a seller of an Affordable or Employment-Based housing unit informing them of the maximum amount that the unit may be sold for

**Maximum Sales Price**: The maximum amount that newly-provided ownership housing units can be sold for initially. There is 10 percent reduction from the maximum sales price for no garage and a 20 percent reduction from the maximum sales price if the unit is below grade.
Median Family Income (MFI): The Department of Housing and Urban Development (HUD) calculates this figure by dividing households residing in counties into two equal segments with the first half of households earning less than the median household income and the other half earning more. Then, adjustments are made based on family size. The Jackson/Teton County Affordable Housing Department uses MFI to determine eligibility for restricted housing units. The Housing Department also uses MFI to calculate maximum sales prices.

Military Service: Active deployment in the U.S. Armed Services for any amount of time. Military Service counts as employment in Teton County, Wyoming for the sake of gaining the 1-year eligibility in the lottery if the person deployed met employment criteria in Teton County Wyoming for minimum of two years immediately prior to deployment.

Net Livable Floor Area: This area is calculated on interior living area and is measured interior wall to interior wall, including all interior partitions including, but not limited to habitable basements and interior storage areas, closets and laundry areas. Exclusions include, but are not limited to, uninhabitable basements, mechanical areas, exterior storage, stairwells, garages (either attached or detached), patios, decks and porches.

Nonqualified Transferee: A household to whom the title of a restricted housing unit is transferred, but it does not meet the qualification and eligibility standards set out in these Housing Rules and Regulations.

Occupancy Requirements: A type of preference used in the Affordable and Employment-Based Programs’ lottery selection processes through which household is eligible to enter a lottery based on how closely it aligns with the unit size.

Original Purchase Price (OPP): The amount the current homeowner originally paid for the home.

“Plus” Units: Restricted housing units that have extra floor area for offices, play areas, etc.

Post-Secondary Education: Attendance as a full-time student at an educational establishment after high school or college preparatory school.

Possession Date: The date a buyer takes possession of a home. This is normally the date of closing unless for some reason funds are unable to be disbursed on that day or other arrangements are made.

Price Opinion: The market value of residential or commercial property, as determined by a local real estate firm.

Primary Education: Attendance at a school for primary education located in Teton County Wyoming.
**Primary Residence:** A Household’s sole residence, occupied at least ten (10) months during each calendar year, or as otherwise stated in the Housing Unit’s Restriction.

**Profit and Loss Statement:** A statement showing a business’s income and expenses up through the month prior to application.

**Purchase and Sales Contract:** Contract entered into by the seller and the buyer which outlines the terms and conditions under which the property will be sold.

**Qualified Critical Services Provider:** An employee or volunteer on call 24 hours per day for public safety emergencies of an approved community-based organization that provides immediate response to health and safety services.

**Qualification Letter:** Letter issued to applicant confirming that they are qualified to purchase the home. This letter is needed by the Title Company in order to allow the closing to take place.

**Qualified Households or Qualified Buyer:** Households or buyers that have applied for housing through the Housing Department, where Housing Department staff deem them as eligible to purchase a restricted housing unit after verification of information, based on the unit’s Deed Restriction and the Housing Rules and Regulations.

**Qualified Mortgage/Qualified Mortgagee:** A loan attained from an Approved Lending Institution/the buyer of a restricted housing unit that has been approved for a mortgage.

**Resale Process:** The process by which an owner of a restricted housing unit sells it to a new owner.

**Residential Property:** A parcel that either includes a residential dwelling unit, or has the by-right potential for developing a residential dwelling unit per local zoning regulations.

**Restricted Housing Unit:** Any housing units in the Town of Jackson or Teton County that have Restrictive Covenants or Ground Leases that regulate the occupancy, use, sale, and/or rental of the unit or are restricted by the Land Development Regulations in order to further the Town/County’s workforce housing goals.

**Restrictive Covenant:** a contract between the Board of County Commissioners/Town of Jackson and the owner of real property developed or designated to ensure the affordability of a housing unit for perpetuity.

**Restrictive Covenant Template:** A standard form to be used as a recorded instrument on all restricted housing units.

**Restrictive Covenant Information Sheet:** A form that the developers of restricted housing units must fill out as part of the Housing Mitigation Plan.
**Secondary Education**: Attendance at a high school or college preparatory school located in Teton County, Wyoming.

**Settlement Statement**: Itemizes all costs, and/or credits due from the buyer and seller at closing.

**Tenancy-In-Common**: When two or more people own a shared interest in a property. If one owner dies, they can will their portion to other beneficiary(s) and not to the other owner(s) if they desire.

**Uniform Residential Loan Application (or Fannie Mae Form 1003)**: The application required by law for mortgage lenders to use to supply home loans. The Housing Department may require that applicants supply this application when applying for a restricted housing unit.

**Verification Checklist**: Checklist used by JTCHA to verify whether a household is qualified to purchase a particular home.

**Voluntary Affordable/Employee Housing Units**: Units with a restricted rent or sale price to be affordable to households earning no more than 200 percent of Teton County Median Family Income. An applicant may propose these units in addition to those required by the Land Development Regulations.

**Workforce Housing Program**: An incentive program applicable within the Town of Jackson through which bonus floor areas are available in nonresidential or mixed-use buildings if the developer provides restricted housing units. These units can be either Ownership or Rental, and the number of units to be provided is determined by a ratio set out in the Town LDRs.
The Jackson/Teton County Housing Department is updating the Housing Rules and Regulations that govern who qualifies to live in a Housing Department home and what restrictions apply to living in a Housing Department home. The Rules and Regulations help to make sure that the over 800 homes managed by the Housing Department are used in a way that best meets the needs of the community.

The Housing Rules and Regulations have not been updated since 2008. In 2015, the community adopted a Workforce Housing Action Plan which requires that another update be done to the Housing Rules and Regulations.

Public Engagement Process

The Housing Department and the Town and County Planning Departments held five public engagement events from May of 2017 through October of 2017. These engagement meetings were conducted in both Spanish and English in order to get feedback from the community. Staff also held six sessions of office hours to discuss the Rules and Regulations and answer questions. In total, there were 297 individuals engaged in these meetings and office visits. Staff utilized newspaper advertisements, Facebook campaigns, email campaigns, and educational presentations to various non-profit organizations and advocacy groups to further gain input from the community. Additionally, two surveys addressing the topic of housing rules and regulations were administered to the public. These surveys yielded 325 responses from community members. The public also had the opportunity to provide public comment at six public meetings with the Town Council, County Commissioners, and Housing Authority Board.

What did we hear from the community?

The following bullets provide a summary of comments received from members of the public, and do not represent an exhaustive list of all feedback received:

- A new selection process should be implemented that is more transparent and fair to everyone.
- Households should not be required to provide proof of legal documentation to qualify for affordable rentals.
- Some members of the community said that households should have to work 40 hours per week to qualify and some said 30 hours.
- Non liquid business assets should not be counted in the asset limit calculation.
- Some members of the community said households should be required to occupy their homes 11 months out of each calendar year, some said 10 months, and some said 9 months.
- Some members of the community said that we should keep the status quo on livability standards, and others said to adopt livability requirements instead of having minimum size requirements. Others said that the size requirements should be increased or decreased.
- Some members of the community thought that no more than 30% of a household’s income should be used towards housing costs. Others said that percentage should be increased.
- Some said that households should not be required to requalify annually. Others thought they should.
- Some members of the community said that roommates should be allowed in restricted homes as long as they work in Teton County and do not exceed the income or asset limits. Others said do not allow renters.
The New Regulations

After extensive outreach to the community, as well as internal input, staff made recommendations to the Jackson Town Council and the Teton County Board of County Commissioners using public comment collected during the Engage 2017 public outreach process along with other community feedback that informed the Jackson/Teton County Comprehensive Plan and Workforce Housing Action Plan. Recommendations to the elected officials were also provided by the Jackson/Teton County Housing Authority Board. The elected Officials were given all the public comment received throughout the process.

The Jackson Town Council and Teton County Board of County Commissioners used this public comment to answer twelve high level policy questions to direct staff in the Housing Rules and Regulations update. These questions, the direction provided by the elected officials in response to these questions, and how this direction has changed the Rules and Regulations is outlined below. Note, we have only listed the changes that make the new regulations different from the old. In many cases, the elected officials provided direction that was consistent with existing policies in the old Rules and Regulations. These policies will be carried forward into the new Rules and Regulations.

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

Direction: At least one person in the household must work at least an average of 30 hours per week (1560 hours per year). Remove the ability for retirees to qualify to purchase or rent a restricted home. Remove the requirement that at least one person in the household must be a U.S. Citizen or Lawful Permanent Resident for rental units.

Currently, the Housing Department requires that at least one member of a household works a minimum of 30 hours per week, which allows teachers and dual-seasonal workers to qualify. This did not change. The Housing Department will no longer require citizenship or lawful permanent residency documentation for rental units. Retired individuals will no longer qualify to purchase or rent restricted homes.

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

Direction: To qualify to purchase an Affordable home, households are allowed to own a limited amount of assets. In calculating the value of a household’s assets, the Housing Department will count anything of value more than $500, funds in retirement accounts are not included, and residential property must be sold. Only liquid business assets are counted. The asset limit equals twice the income limit for a 4-person household. Mobile homes are considered the same as residential property.

The change is that only liquid business assets are counted. This allows business owners to possess equipment needed to operate their business. Business income and liquid assets count toward the household’s income and assets. Mobile homes have not been addressed in the Regulations in the past, but the Housing Department has always considered them the same as residential property. They will now be addressed in the regulations. The method of calculating assets is not changing. A household must be below the asset limit for the income category in which they fit. If their assets exceed the limit, they will not qualify for the Affordable program.

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

Direction: Standardize all units 10 months out of a calendar year.

The direction is consistent with existing policies and no changes will be made.
4. What livability standards should apply to restricted units?

Direction: Minimum size requirements should be removed and livability standards should be adopted.

The policy change eliminates minimum unit size requirements and creates standards to ensure that the units are livable and maximize functionality. Developers’ housing requirement will be to provide a certain number of units. With no minimum size requirements, developers will have the ability to design projects with flexibility and functionality at a potential lower cost to build while remaining within the livability standards.

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

Direction: 30% of a household’s income should be spent on housing.

There is no change to this policy. 30% of a household’s income spent towards housing is the standard set forth by HUD for housing affordability. For rental units, this includes the cost of utilities (water, sewer, electricity/gas, and trash).

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

Direction: Rental units should qualify at the time of their lease renewal. Employment-based units should continue to provide employment and income verification annually. Annual check-in with households in ownership Affordable units to verify employment and occupancy. Standardize annual qualifications for ARU, Employee and Employment-based units.

This policy change will require Affordable homeowners to prove annually that they are still employed full-time at least 30 hours per week and that they are occupying their homes at least 10 months out of the year. This will ensure that owners of Affordable homes will continue to be a part of the workforce until they reach retirement age. This annual check-in will not affect existing owners. It will only affect units sold after June 4, 2018 and new units built after June 4, 2018.

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

Direction: base the rental rates for JTCHA owned units and employee housing units on 30% of the low end of the category. Base maximum sales prices using 30% of a household’s income toward housing (22% toward principle and interest, 8% toward HOA dues, taxes and insurance). Use a 30-year mortgage with 5% down, 20 year rolling average interest rate, and income at middle of the income range.

This is a big change to the Housing Rules and Regulations.

For rental units, this will ensure that tenants are paying a maximum of 30% of their income towards housing. This will make rent affordable to every household in the category. The chart below shows current maximum rents and the new maximum rents for a one-bedroom unit in 2017. Rates include electricity, gas, water, sewer, and trash removal.

<table>
<thead>
<tr>
<th>1-bedroom unit</th>
<th>Current JTCHA Owned Rental Rates</th>
<th>New JTCHA Owned Max Rental Rates</th>
<th>Current Employee Housing Max Rental Rates</th>
<th>New Employee Housing Max Rental Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Category 1</td>
<td>$1,125</td>
<td>$960</td>
<td>$1,038</td>
<td>$960</td>
</tr>
<tr>
<td>Category 2</td>
<td>$1,125</td>
<td>$1,280</td>
<td>$1,038</td>
<td>$960</td>
</tr>
</tbody>
</table>
For ownership units, we will use 8% of housing costs towards HOA dues, taxes and insurance rather than 5% which is the current policy. This will benefit the community because HOA and insurance costs are rising and are a big part of a household’s housing costs. This will make homes more affordable to the owners because the HOA dues, taxes and insurance will be more accurately reflected in the price of the home.

The chart below shows current maximum sales prices and how they will change with the new regulations for 2 bedroom homes. The prices are affected by two things. One is the change from 5% to 8% to account for HOA taxes and insurance (causes price to go down) and using a 20-year rolling average interest rate, which is currently a change from 7.5% to 6% (lower interest rate increases purchasing power and causes the prices to go up).

<table>
<thead>
<tr>
<th>2 bedroom unit</th>
<th>Current Max Sales Price</th>
<th>New Max Sales Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Category 1</td>
<td>$160,500</td>
<td>$164,700</td>
</tr>
<tr>
<td>Category 2</td>
<td>$206,400</td>
<td>$211,700</td>
</tr>
<tr>
<td>Category 3</td>
<td>$252,300</td>
<td>$258,900</td>
</tr>
</tbody>
</table>

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

Direction: Homes should appreciate using the Denver-Boulder-Greeley CPI capped at 3%. Currently 2.5% annual appreciation is used. The CPI will give appreciation a connection to the fluctuations in the economy without allowing for too much appreciation, which, over time, could make the home unaffordable to households in the category.

The following chart shows the difference of a home purchased at $200,000 appreciating at 2.5% over a 10 year period and one using the CPI capped at 3%.

<table>
<thead>
<tr>
<th>Max Resale Price with 2.5% Appreciation</th>
<th>Max Resale Price with CPI Capped at 3% Appreciation</th>
</tr>
</thead>
<tbody>
<tr>
<td>$252,374</td>
<td>$244,252</td>
</tr>
</tbody>
</table>

9. How should renting or subletting be handled?

Direction: Consensus on this issue was not reached between the Council and the Commissioners. The Town Council and County Commissioners voted on an alternative that was not presented by staff. The Town Council voted to allow owners of Affordable and Employment-based homes to rent out rooms as long as the owner is still occupying the unit, and a fee or some portion of the rent goes to the Housing Department.

The County Commissioners voted to allow rentals only in Employment-based homes because there is no income limit and the owner will be getting income from the tenant. The Housing Department will approve the rentals and receive a portion of the rent.

The current policy that does not allow rentals unless there is an important or extenuating circumstance. The goal of the policy change to allow rentals is to provide more housing to the workforce rather than leaving rooms unoccupied.
Staff strongly recommends that the Town and County choose the same policy for renting a room. Staff recommends the following process for both Employment-based and/or Affordable.

1. An owner wishing to rent submits a request to rent to the Housing Department

2. If the owner is in compliance with their restrictions, the Housing Department approves the request with the condition that a new restriction will be recorded on the property (if it was built prior to June, 2018) and that any tenant must qualify and remain compliant with any covenants, conditions, and restrictions on the property. Maximum rent charged will be half of 30% of the low end of the home’s income category for a two person household (see chart below). All rents are paid to the housing department. The Housing Department will keep 20% and 80% is passed on to owner.

3. Owner wishing to rent identifies a potential roommate and/or roommates who they believe qualify under the income and assets for the home’s category.

4. The potential tenant submits a rental application with supporting documentation.

5. The Housing Department either approves the tenant or denies based on qualification criteria.

6. The Housing Department provides the lease agreement, which is signed by the Housing Department, tenant and owner.

7. The owner will notify the Housing Department if lease is terminated, and will start again with step 3 if they still wish to rent a room.

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Max Rental Rates</th>
<th>Amt. to Housing Dept.</th>
<th>Amt. to owner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Category 1</td>
<td>$550 per month</td>
<td>$110</td>
<td>$440</td>
</tr>
<tr>
<td>Category 2</td>
<td>$730 per month</td>
<td>$146</td>
<td>$584</td>
</tr>
<tr>
<td>Category 3</td>
<td>$915 per month</td>
<td>$183</td>
<td>$732</td>
</tr>
<tr>
<td>Employment-based (Category 5)</td>
<td>$1,280 per month</td>
<td>$256</td>
<td>$1,024</td>
</tr>
</tbody>
</table>

10. How should the buy/sell process work?

Direction: The Council and Commissioners reached consensus on an alternative that was not presented by staff.

Households will be given points that translate into entries in the lottery. Employment-based and Affordable lotteries will be handled using this process. Points will be given for years working in Teton County and Critical Services Providers. This is a change to the selection process that will be more transparent, easier to understand and will allow everyone who qualifies for the home and enters a lottery to have a chance at getting chosen first for a home.

Households will be required to meet minimum occupancy standards to enter a lottery. These standards will benefit the community by maximizing the space in homes and filling the bedrooms.

<table>
<thead>
<tr>
<th>Unit size</th>
<th>Household size</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 bedroom unit</td>
<td>One or two adults</td>
</tr>
<tr>
<td>Bedroom Unit</td>
<td>Requirements</td>
</tr>
<tr>
<td>--------------</td>
<td>---------------------------</td>
</tr>
<tr>
<td>2 bedroom</td>
<td>At least one adult and at least one dependent</td>
</tr>
<tr>
<td>3 bedroom</td>
<td>At least one adult and at least two dependents</td>
</tr>
<tr>
<td>4 bedroom</td>
<td>At least one adult and at least three dependents</td>
</tr>
</tbody>
</table>

11. What types of relief should be allowed from the Rules and Regulations?
Direction: Formalize the appeal process, including the appeal hearing, and model after the Wyoming Contested Case Rules. Set out standards for making determinations on exceptions, appeals, and grievances. This policy change will standardize the appeal process to provide a more transparent, predictable process.

12. How should new Rules and Regulations be applied to existing units?
Direction: Place new restrictions on units at resale. The standard restriction and/or lease agreement will refer to the Rules and Regulations where appropriate.
Once the new Rules and Regulations are adopted they will apply to all units unless the restriction on the unit states otherwise. For those units, the Housing Department may purchase back the unit when it comes up for sale, reprice the unit if appropriate, place a new restriction on the unit that will refer to the Rules and Regulations, and then sell the unit.
<table>
<thead>
<tr>
<th>Section</th>
<th>Staff Recommendation</th>
<th>Housing Authority Recommendation</th>
<th>Option 1</th>
<th>Option 2</th>
<th>Option 3</th>
<th>Discussion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entire Document Formatting</td>
<td>Remove parentheses and use periods, typo fixes, dates where missing, formatting changes, table of contents corrections, and other general housekeeping items.</td>
<td></td>
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</tr>
<tr>
<td>Document Name</td>
<td>Name the document &quot;Housing Department Rules and Regulations&quot;</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>1-1 Purpose</td>
<td>Add language explaining that the Housing Dept. Rules and Regulations used to be called Guidelines and any references in documents to Guidelines are referring to the Rules and Regulations.</td>
<td></td>
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</tr>
<tr>
<td>1-2.d.1 Purpose</td>
<td>Move to Section 7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1-2.d.2 Purpose</td>
<td>Move to 1-1.a.4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2-2.a.2,3 and 2-2.b.1,2,3,4 Housing Mitigation Plan</td>
<td>Replace with a summary statement</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>2-2.b.5.b.4</td>
<td>Add language requiring developers to pay all recording fees.</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>2-2.b.5.b.5</td>
<td>Change language to clarify that developers cannot make changes to standard restrictions</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Section</td>
<td>Staff Recommendation</td>
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<td>Discussion</td>
</tr>
<tr>
<td>--------------------------</td>
<td>-----------------------------------------------------------</td>
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<td>---------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>2-3.c Livability Standards</td>
<td>Restricted ownership units must be functionally equivalent to the market rate units in the development. This does not mean they must be identical. The Housing Department will consider proposals by the applicant or may request variations to proposed functionally equivalent features that result in an equivalent livability outcome.</td>
<td>Staff Recommendation</td>
<td>Housing Authority Recommendation</td>
<td>Leave the language as is: Restricted ownership units must be functionally equivalent to the market rate units in the development meaning that when fixtures, finishes and amenities are provided for market rate units, such as garbage disposals, microwaves, extra storage, patio/balconies, and access to outdoor space, equivalent features are included in the restricted housing units. This does not mean that the types of features need to be identical. The Housing Department will consider proposals by the applicant or may request variations to proposed functionally equivalent features that result in an equivalent livability outcome.</td>
<td>The elected officials discussed this and some agreed with removing the functionally equivalent requirement. However, there was some concern about removing it. Especially removing the requirement to provide some access to the outdoors (balconies, patios, open space).</td>
<td></td>
</tr>
</tbody>
</table>

**2-3.c Acceptance of Units**

Make reference to section 7 (Exceptions) and add time lines and instructions for submittal of information. Also add language explaining that all items will be inspected by the Housing Department and approved prior to issuance of C/O by Planning and Building Department.

**2-3.d.2 Livability Standards - Bathrooms**

Add a requirement for storage.

**2-3.d.3.b.4 Livability Standards - Other Storage**

Add that doors are not required for all storage areas but must be approved by H.D.

**2-3.d.4 Livability Standards - Floor Coverings**

Add language explaining that floor coverings are required on all subfloor material except concrete can be used as flooring material.
<table>
<thead>
<tr>
<th>Section</th>
<th>Staff Recommendation</th>
<th>Housing Authority Recommendation</th>
<th>Option 1</th>
<th>Option 2</th>
<th>Option 3</th>
<th>Discussion</th>
</tr>
</thead>
<tbody>
<tr>
<td>2-3.d.7 Livability Standards</td>
<td>Leave the requirement as is: All ownership units are required to have washer/dryer hookups.</td>
<td>Remove the requirement that ownership units must have washer/dryer hookups, and require that sufficient sized laundry areas are required to be provided on site that owners can have access to.</td>
<td>Staff Recommendation</td>
<td>Housing Authority Recommendation</td>
<td>Remove the requirement that ownership units must have washer/dryer hookups, and require that washer/dryer hookups are only required in single family detached homes. In multifamily buildings, onsite laundry areas are required in each building. One pair of heavy duty washer/dryer sets per 4 units is required, and may not be coin operated.</td>
<td>The Council and Commissioners discussed having some parameters around laundry areas so that they were sufficient to serve the number of units in a development. They also felt that if there are several multi family buildings, there should be a laundry area in each building.</td>
</tr>
<tr>
<td>2-3.f Existing Housing Stock</td>
<td>Remove 2-3.f.1 the requirement that existing units being used for mitigation can be no older than 15 years. This is in the Housing LDRs, and does not need to exist in the Rules and Regulations.</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>3-3.a.2.c Income Calculation Household Size</td>
<td>Add language explaining that all individuals who are intending to live in the unit must be on the application and their income and assets must be included on the application. No adult additions to the household is allowed within the first year and without prior approval from the Housing Department and without adding them to title on the property.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3-3.c.1 Readiness to Purchase</td>
<td>Add explanation of what types of documentation are acceptable to verify down payment funds.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3-3.a.1.d Retirement Age</td>
<td>Add that retirement age is the age that you are allowed to begin collecting Social Security.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3-3.e Online Intake Form</td>
<td>Add language explaining the new Online Intake Form</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section</td>
<td>Staff Recommendation</td>
<td>Housing Authority Recommendation</td>
<td>Option 1</td>
<td>Option 2</td>
<td>Option 3</td>
<td>Discussion</td>
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<td>4</td>
<td>Lottery</td>
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<tr>
<td></td>
<td>Change the name &quot;Lottery&quot; to &quot;Weighted Drawing&quot; and change all references in the document to reflect weighted drawing.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>There was no discussion about this, only thumbs up and nodding of heads.</td>
</tr>
<tr>
<td>4</td>
<td>Lottery</td>
<td></td>
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<td></td>
<td>Change the language to explain that some Workforce Housing units are sold by lottery depending on their deed restriction. Also explain the advertising of the lottery will be on the website and via email to all households that have completed the online intake form. Explain that households must have completed and updated the online intake form prior to the beginning of a weighted drawing entry period or they will not be eligible.</td>
<td></td>
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<tr>
<td>4-1</td>
<td>Minimum Occupancy Requirement</td>
<td></td>
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<tr>
<td></td>
<td>Change the Studio or One-bedroom to read One or Two Persons. (Fair Housing laws prohibit allowing only adults. They do allow limiting persons per bedroom.)</td>
<td></td>
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</tr>
<tr>
<td>4-2</td>
<td>Weighted Drawing Points</td>
<td>Points are given translating to number of entries in the drawing. A. One point for each full year employed (Max 10). B. One point per CSP (Max 2)</td>
<td>Housing Authority Board agrees with staff recommendation.</td>
<td>Staff Recommendation</td>
<td>Staff recommendation except also give a point for applying for 4 or more lotteries in the top preference prior to June 2018 (Max 1).</td>
<td>The current lottery gives households extra entries for each time they apply and are in the top preference group for a home. The extra entries start after a household has been in the top preference group in three lotteries and have not been chosen. The extra entries go away if a household is chosen for a home. The Housing Department received public comment that they should get to keep their extra entries going forward with the new weighted drawing system. Some electeds agreed they should get something and others disagreed and said it's a new system &quot;rip off the bandaid.&quot;</td>
</tr>
<tr>
<td>4-2.b.1</td>
<td>ADA Units</td>
<td>A point is given to mobility and hearing impaired for ADA units. Instead of a point, give priority only to mobility impaired individuals.</td>
<td>Staff Recommendation</td>
<td>Housing Authority Board Recommendation.</td>
<td>For ADA units, give priority to mobility and hearing impaired households.</td>
<td>The Council and Commissioners generally agreed with the Housing Authority Board on this one.</td>
</tr>
<tr>
<td>4-2.b.1.2.a</td>
<td>Critical Services Provider</td>
<td>Change the current process to when a CSP application is received, staff makes recommendations to H.A. Board and Board makes the decision.</td>
<td>Housing Authority Board agrees with staff recommendation</td>
<td>Staff Recommendation</td>
<td>No Change</td>
<td>Staff changed our recommendation on this one, and assumed that the Housing Authority Board would agree. Please confirm this. The Council and Commissioners generally agreed as well.</td>
</tr>
<tr>
<td>Section</td>
<td>Staff Recommendation</td>
<td>Housing Authority Recommendation</td>
<td>Option 1</td>
<td>Option 2</td>
<td>Option 3</td>
<td>Discussion</td>
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<tr>
<td>5-1.c Selling Process</td>
<td>Add the selling process for owners wanting to sell. Same procedure we currently have, but were left out of March 9 document.</td>
<td></td>
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</tr>
<tr>
<td>5-1.g.5 Total Debt</td>
<td>Add that refinances of restricted home are limited to 95% LTV and 3.5% down payment is required when purchasing. Total DTI is limited to 45%</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>5-2.b.4 Rentals in Ownership Units</td>
<td>Current Policy: Don't allow rentals of rooms except for special circumstances with approval of the Housing Department.</td>
<td>Don't allow rentals of rooms.</td>
<td>Staff Recommendation</td>
<td>Allow rentals of rooms in all restricted units.</td>
<td>Allow rentals of rooms in only employment-based units.</td>
<td>There was a lot of discussion around this topic. It was unclear whether the Council and Commissioner wanted to allow rentals or not. Councilman Stanford mentioned that the Housing Trust allows rentals in their program. Since the brainstorm session, staff has done some research into the Housing Trust’s rental program. They currently have three owners who have been approved to rent a room and four to six owners who have shown some interest in the program.</td>
</tr>
<tr>
<td>5-2.b.4 Funds to Housing Dept.</td>
<td>Staff does not recommend allowing rentals except in exigent circumstances.</td>
<td>The Housing Authority Board does not recommend allowing rentals. If rentals are allowed, there should be a monthly amount that is paid to the Housing Department. The H.A. Board recommends $400 per month.</td>
<td>Charge owner a flat $400 per month fee to rent; Qualify renter based on income/asset, work full time locally; Set max rent rate; Set max household size based on number of bedrooms.</td>
<td>Charge annual fee of $300 per room rental; Qualify renter based on income/asset, work full time locally; Set max rent rate.</td>
<td>Charge annual fee that covers staff time and provides additional funding for future housing projects.</td>
<td>Staff estimates that if an annual fee is collected for each rental unit ten hours of staff time will be needed to process and track the rental each year amounting to approximately $500 per unit. If the Housing Department processes the rent each month, approximately 22 hours of staff time will be needed per unit per year amounting to approximately $1,100 per unit. If the intent of the fee is to cover staff time spent, then the annual fee should be $500. If the intent is to cover staff time and provide some funding to housing, then it should be a higher amount.</td>
</tr>
<tr>
<td>Max. Rental Rates</td>
<td>Staff does not recommend allowing rentals except in exigent circumstances.</td>
<td>The Housing Authority Board does not recommend allowing rentals. If rentals are allowed, there should be a monthly amount that is paid to the Housing Department. The H.A. Board recommends $400 per month.</td>
<td>Half of 30% of low end of income range for a two person household: 80% AMI $550/month. 81% to 100% AMI $730/month. 101% to 120% AMI $915/month Employment-based: $1,280/month</td>
<td>Half of 30% of income for a two person household at some % of median regardless of income range: 80% $730 per month.</td>
<td>Set max rate based on 50% AMI for all units. Max rent $460 per month.</td>
<td>There was not much discussion by the Town or County about maximum rates.</td>
</tr>
<tr>
<td>7-1.b Compliance Process</td>
<td>Add submittal procedures and timelines.</td>
<td></td>
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</tbody>
</table>

Updated 4/9/2018 by UTCHA
<table>
<thead>
<tr>
<th>Section</th>
<th>Staff Recommendation</th>
<th>Housing Authority Recommendation</th>
<th>Option 1</th>
<th>Option 2</th>
<th>Option 3</th>
<th>Discussion</th>
</tr>
</thead>
<tbody>
<tr>
<td>7-1.c.1 Default Hearing</td>
<td>Change to Section 7-2, 7-3 and 7-4 and restructure. See Attached.</td>
<td></td>
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<tr>
<td>8-1 Definitions</td>
<td>Add definition of &quot;Heir - a person legally entitled to the property of another person upon the latter person's death&quot; and &quot;Retirement Age - the age at which the Federal Social Security Administration allows an individual to begin collecting Social Security.&quot;</td>
<td></td>
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<tr>
<td>8-1 Critical Services Provider</td>
<td>Definition: An employee or volunteer of a community-based institutional or non-profit organization on call 24-hours per day for public safety emergencies.</td>
<td>Housing Authority Board agrees with staff recommendation.</td>
<td>Staff Recommendation.</td>
<td>An employee or volunteer of a community-based organization on call 24-hours per day for public safety emergencies.</td>
<td>The Town and County talked about this and decided that they didn't want to include private for profit businesses in the definition. They directed staff to draft the definition using Institutional or non-profit organizations. Option 2 is if they decide to stick with the current definition.</td>
<td></td>
</tr>
</tbody>
</table>
5-1.c Selling Procedures

(1) Letter of Intent to Sell

The seller shall submit a completed Letter of Intent to sell form to the Housing Department to begin the selling process. The form can be found on the Housing Department’s website or can be obtained from the Housing Department. The Housing Department staff will set up a meeting with the seller to review the selling process and the seller documents. The Letter of Intent must be submitted and the meeting with the seller must occur the week prior to the beginning of the weighted drawing entry period. See section 4. The seller shall be given the option to choose the Title Company. If the seller has no preference, the Housing Department will choose the Title Company.

(2) Viewing of Unit

Once the weighted drawing is completed, the first household drawn will be contacted by the Housing Department and a time set up to view the unit. This viewing shall occur within five (5) business days of the household being notified that they were selected first in the drawing.

(3) Inspection

The Housing Department will order a third party inspection to be done on the home by a qualified home inspector. The inspection information/report is for the use of the Housing Department and will not be released to any buyer. Buyers shall have the option to order their own inspection to be done on the home. It is the Housing Manager’s sole discretion as to whether items found by an inspector will be required to be repaired. A list of items required to be repaired will be given to the seller by the Housing Department. The seller is expected to have the items completed no later than three (3) business days prior to the closing date.

(4) Complete Application

The household shall have five (5) business days from the day they are notified that they were selected first in the drawing to submit a complete application to the Housing Department. The Checklist for Complete Application and Application form can be obtained from the Housing Department’s website or from the Housing Department. The Housing Department reserves the right to request additional documentation when verifying a Household’s eligibility and qualification.

(5) Qualification

The Housing Department shall review the application and supporting documents and calculate income, assets, and hours worked to verify eligibility and qualification. This
process normally is complete within five (5) business days of receiving the application. However, it may take longer in unique circumstances. Once the Housing Department completes the review and verification of eligibility and qualification, the applicant is notified of approval or denial. If the applicant does not qualify, the next household drawn in the weighted drawing will be notified and the process will start over.

(6) Qualified Household Meeting

When the Housing Department has identified a qualified household who wishes to move forward with the purchase of the home, a meeting is set up with the qualified household to review the purchase process and purchase documents, which include the Contract for Purchase and Sale of Residential Real Estate or Residential Improvements in the case of a Ground Lease and the buyer’s Facilitation Agreement. The applicant has five (5) business days to review and execute the purchase documents and return them to the Housing Department with earnest money as called for in the Contract. The seller shall be notified immediately upon receipt of the signed contract and earnest money to execute the contract. A copy of the contract and the earnest money are then delivered by the Housing Department to the Title Company.

(7) Final Walk Through

A final walk through will occur generally two (2) business days prior to the closing date. If the Housing Department finds maintenance or repair items that have not been completed, the Housing Department will estimate the costs of the maintenance/repair items and withhold funds from the seller’s proceeds. The funds are then given to the buyer and the buyer is responsible for completing the maintenance/repair items.

(8) Closing

The closing will be held on or before fifty (50) days from complete execution of the Contract. The Buyer will take possession of the unit on closing day.
7-2 Process for Default Contested Case Hearings.

All default hearings are conducted in compliance with the Wyoming Administrative Procedures Act and are contested cases for which the rules and processes are set forth herein. All requests for hearings and subsequent documents shall be submitted and filed with the Housing Department, and all records related to the contested case hearing shall be maintained by the Housing Department.

1  Notice of Default

When the Housing Department deems an owner to be in default of a special restriction, the Housing Department shall notify the owner with a Notice of Default Letter.

   a. The Notice of Default shall be sent to the owner via U.S. Mail certified with return receipt requested and via email, if an email address is known. The letter will be considered delivered on the date it is sent.

   b. The owner shall have thirty (30) days from the date of the Notice of Default to:

      i. Cure the default,

      ii. Request a default hearing of the Jackson/Teton County Housing Authority Board, or

      iii. Provide the Housing Department with a “Letter of Intent to Sell” the home or unit in accord with the special restriction.

   c. The Housing Department shall determine what constitutes a cure of the default based upon the special restriction and the circumstances of the owner.

2  Request for Default Hearing

In the event the owner fails to cure the default or desires to challenge the default identified by the Housing Department, the owner may request a hearing before the Jackson/Teton County Housing Authority Board (JTCHA) to determine the merits of the allegations of the default.

   a. To request a hearing, the owner must submit a “Request for Default Hearing” form to the Housing Department within the thirty (30) day cure period.

   b. A fee shall be charged by the Housing Department for such “Request for Default Hearing.” The fee amount will be set annually in a separate document titled “Annual Fees” to be updated and published by the Housing Department.

3  Failure to Respond to Default

Should the owner fail to respond to the Notice of Default, the Housing Department will consider the non-action or failure to respond as a breach of default and shall take steps to
enforce the default in accord with the applicable Special Restriction and/or the Housing Rules and Regulations. Enforcement of the breach or violation includes but is not limited to forcing the sale of the home or unit.

4 Default Hearing

a. JTCHA may designate a Hearing Officer and sign an “Order Appointing the Hearing Officer.”

b. Within thirty (30) days of the signed Order, the Hearing Officer will issue a scheduling order, which shall include the Official Notice of Hearing, and deadlines for the parties to submit evidentiary documents, exhibits, witness lists, and/or pre-hearing memorandums.

c. Evidentiary documents, exhibits, witness lists, and/or pre-hearing memorandums, to include a written statement of facts, conclusions of law, and proposed order shall be exchanged by the parties, filed with the Housing Department in the contested case proceeding, submitted to the Hearing Officer and to the JTCHA, at least fifteen (15) days prior to the hearing date. Any document or witness not included in these submissions by the deadline shall not be raised at the hearing and shall not be admitted into evidence at the hearing.

d. Hearing proceedings may be recorded, but are not required to be transcribed. If either party wishes to have a court reporter present to transcribe a hearing, all associated costs shall be paid by the party unless the parties agree to share costs.

e. All witnesses which provide testimony at the hearing will be sworn in under oath by either a court reporter if one is present, the Hearing Officer, and if no Hearing Officer, the JTCHA Chair. The parties shall be permitted to cross-examine witnesses, and the JTCHA and the Hearing Officer shall have the opportunity to ask questions of the witnesses and Housing Department staff.

f. The Housing Department’s determination the Notice of Default is presumed to be correct, and the burden of proof shall be on the complainant, not on the Housing Department.

5 JTCHA Deliberation and Decision

a. Deliberation The Hearing Officer or JTCHA Chair, if no Hearing Officer is present, shall close the evidentiary hearing, and the Housing Authority Board will commence deliberation in public to include the following:
1. The JTCHA will examine the special restriction, the evidence presented in writing, and any testimony provided at the hearing and shall make a determination on the allegations of the Notice of Default based upon the preponderance of evidence standard of review.

2. The burden of proof shall be on the owner to refute the alleged default.

b. JTCHA Decision will be to either:

   a. Affirm the Housing Department’s Notice of Default. The Housing Department would proceed to exercise its remedies against the owner according to the special restriction or ground lease recorded on the property, or

   b. Reject the Notice of Default of the Housing Department and no further action would be pursued for the specific alleged default under the special restriction or ground lease recorded on the property.

c. JTCHA Decision and Motion. The JTCHA shall make a motion in the affirmative {eg: I move to affirm the Housing Department’s assertion that the owner (owner’s name) of (address) is in default of the Special Restriction recorded on the property pursuant to the Notice of Default.] The motion shall receive a second. JTCHA will enter into discussion on the motion and vote. If the motion carries, the JTCHA affirms the Notice of Default. If the motion fails, the JTCHA has decision.

d. Order of Decision. The prevailing party will draft the Findings of Fact, Conclusions of Law and Order, which shall set forth the Board’s decision, and exchange the same with the Hearing Officer, to be reviewed and approved in a timely manner no later than sixty (60) days following the hearing date, by the JTCHA at a subsequent meeting of the JTCHA, which shall be properly noticed and open to the public. The Order shall be filed in the contested case file with the Housing Department. No appeal of the JTCHA decision shall be made to the Jackson Town Council or the Board of County Commissioners. Any appeal of the JTCHA Order shall be to the District Court of Teton County, Wyoming, unless otherwise stated in the Special Restriction.

7-3 Process for Exception Hearing Process.

1 Request for Exception

A household may submit a “Request for Exception” to the Housing Department using the “Request for Exception” form with the required fee, which is specified in a separate “Annual Fees” document that is updated annually. “Requests for Exceptions” must be initiated and a final decision rendered prior to the start of a lottery that the applicant wishes to enter. The
Housing Manager will review and render a decision on the Request for Exception within fifteen (15) days from the date of submittal.

2 Request for Exception Hearing Process

If the Request for Exception is denied by the Housing Manager, the applicant may request a hearing of the JTCHA.

a. Submit a Request for Hearing form with a fee to the Housing Department within fifteen (15) days of the date of denial of “Request for Exception.” Hearings must be completed prior to the start of a lottery that the applicant wishes to enter.

b. Requests for Exception Hearings must contain the following information:

   1. The particular ground(s) upon which it is based, including a copy of the Request for Exception and the Housing Manager's decision;
   2. The action or remedy requested;
   3. The name address, telephone number of the complainant and similar information of complainant’s representative, if any;
   4. Proof of notification of hearing request to the housing unit’s Homeowners Association, if applicable; and
   5. Appeal Fee.

3 Housing Department Review and Recommendation

All requests for hearings will be reviewed by Housing Department for completeness and provided to the to the JTCHA Board within thirty (30) days with a recommendation for action, copied to the complainant and/or representative.

4 Hearing

The hearing will be heard by the JTCHA Board at a properly noticed meeting scheduled at least thirty (30) days following the Housing Department's receipt of the “Request for Hearing” to ensure notice and due process.

5 Hearing Officer

a. JTCHA may designate a Hearing Officer and sign an “Order Appointing the Hearing Officer.”

b. If a Hearing Officer is designated, within thirty (30) days of the signed order, the Hearing Officer will send out a scheduling order (Official Notice of Hearing) and timeline.

c. Hearings may be recorded and are not required to be transcribed. If owner wishes to have a hearing transcribed, all associated costs shall be paid by owner.

6 Hearing Process
a. JTCHA may designate a Hearing Officer and sign an “Order Appointing the Hearing Officer.”

b. Within thirty (30) days of the signed order, the Hearing Officer will send out a scheduling order (Official Notice of Hearing) and timeline for the parties to submit evidentiary documents and a list of witnesses.

c. Evidentiary documents and witness list along with a written statement of facts shall be submitted by each party to the opposite party fifteen (15) days prior to the hearing date.

d. Hearings may be recorded and are not required to be transcribed. If owner wishes to have a hearing transcribed, all associated costs shall be paid by owner.

e. All witnesses that provide testimony will be sworn in under oath by the court reporter, and if no court reporter, the Hearing Officer, and if no Hearing Officer, the JTCHA Chair. Both parties shall be permitted to cross-examine witnesses, and the JTCHA shall have the opportunity to ask questions of the witnesses and Housing Department staff.

f. The Housing Department’s decision concerning the exception will be assumed correct, and the burden of proof shall be on the complainant.

g. If the complainant fails to appear at the hearing, the JTCHA may make a determination to postpone the hearing, may make a determination based upon the evidence submitted, or may dismiss the matter for failure to appear.

7 JTCHA Decision Binding

Based on the evidence considered at the hearing, the JTCHA will provide a decision by means of a motion and majority vote. The decision of the JTCHA shall be binding, and the Housing Department shall take all actions necessary to carry out the decision. No appeal of the JTCHA shall be made to the Town Council or County Commissioners. Any appeal shall be made to the District Court of Teton County, Wyoming.

8 Other Remedies

The Housing Department shall have the right to enforce the provisions of these Rules and Regulations under any civil or criminal remedy provided under Wyoming Law.

7-4 Grievance Procedure

a

A grievance is any dispute that seller, buyer, or owner may have with the Housing Department with respect to an action or failure to act in accordance with the individual’s rights, duties,
welfare, or status. A grievance may be presented to the Housing Department under the procedures below.

1  **Request for Grievance Form**

Any grievance must be presented in writing to the Housing Department on the “Request for Grievance” form and include:

1. The particular ground(s) upon which it is based;
2. The action or remedy requested;
3. The name address, telephone number of the complainant and similar information of complainant’s representative, if any; and
4. Grievance fee.

b. **Housing Department Review and Decision**

a. The Housing Department Housing Manager will review all “Requests for Grievances.”

b. The Housing Manager shall issue a written letter summarizing the decision regarding the requested grievance within thirty (30) days of receipt of the “Request for Grievance.” The letter will be sent via U.S. mail certified return receipt requested and via email if an email address is known.

c. The applicant may request a hearing of the JTCHA pursuant to Section 7-3.a.2. if the grievance decision of the Housing Manager is disputed.
ORDINANCE G

AN ORDINANCE ADDING A NEW TITLE 16 TO THE TOWN OF JACKSON MUNICIPAL CODE REGARDING HOUSING WITH A NEW CHAPTER 16.10 ENACTING THE TOWN OF JACKSON HOUSING RULES AND REGULATIONS; AND PROVIDING FOR AN EFFECTIVE DATE.

NOW, THEREFORE, BE IT ORDAINED BY THE TOWN COUNCIL OF THE TOWN OF JACKSON, WYOMING, IN REGULAR SESSION DULY ASSEMBLED THAT:

SECTION I.

There is hereby added to the Town of Jackson Municipal Code a new Title 16 regarding Housing and with a new Chapter 16.10 enacting the Town of Jackson Housing Rules and Regulations to read as follows:

List of Commonly Used Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Full Text</th>
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</thead>
<tbody>
<tr>
<td>ARU</td>
<td>Accessory Residential Units</td>
</tr>
<tr>
<td>AMI</td>
<td>Area Median Income</td>
</tr>
<tr>
<td>CC&amp;Rs</td>
<td>Covenants, Conditions, &amp; Restrictions</td>
</tr>
<tr>
<td>CPI</td>
<td>Consumer Price Index</td>
</tr>
<tr>
<td>HOA</td>
<td>Homeowners Association</td>
</tr>
<tr>
<td>HUD</td>
<td>U.S. Department of Housing and Urban Development</td>
</tr>
<tr>
<td>JTCHA</td>
<td>Jackson/Teton County Housing Authority</td>
</tr>
<tr>
<td>LDRs</td>
<td>Land Development Regulations</td>
</tr>
<tr>
<td>MFI</td>
<td>Median Family Income</td>
</tr>
<tr>
<td>MRP</td>
<td>Maximum Resale Price</td>
</tr>
<tr>
<td>OPP</td>
<td>Original Purchase Price</td>
</tr>
<tr>
<td>SF</td>
<td>Square Feet</td>
</tr>
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SUMMARY OF HOUSING PROGRAMS

The general goal of all housing programs covered by the *Housing Rules and Regulations* is to provide and maintain housing affordable to persons and families who make a living primarily from employment located in Teton County, Wyoming. The housing programs addressed in the *Housing Rules and Regulations* are: Affordable Ownership, Affordable Rental, Workforce Ownership, and Workforce Rental. Legacy programs (including Accessory Residential Units, Attainable units, Employee units, and Employment-based units) are referenced in some properties’ restrictions, so these *Housing Rules and Regulations* also contain the rules that pertain to these programs.

Descriptions of Applicable Programs:

**Accessory Residential Units (ARU)** – Units created through this program are developed as part of nonresidential developments that are exempt from the housing requirements set by the LDRs. These units are rented to workers employed in Teton County, and they must remain as rental property (i.e., they cannot be converted to condominiums). Accessory Residential Units developed after [insert date] will be part of the “Workforce Rental” program.

**Affordable** – These are units created through the mandatory affordable housing mitigation requirements included in the Town and County Land Development Regulations (LDRs). The Affordable housing program is divided into “Affordable Ownership” and “Affordable Rental,” and each has restricted pricing based on applicable affordability ranges.

**Attainable** – These units were built before housing standards were codified in the LDRs. No more Attainable housing units will be constructed, but the *Housing Rules and Regulations* still apply through the management of existing units. Specific requirements for these units are recorded as covenants on the property deed, and the *Housing Rules and Regulations* are referenced through these covenants.

**Employee** – These rental housing units are built to comply with the housing mitigation requirements for new nonresidential development set out in the Town and County LDRs. Initially, these units were intended to provide housing to seasonal workers, but they are not restricted to occupancy by seasonal workers. These *Housing Rules and Regulations* have been updated to reflect the Town and County’s policy direction in 2017, which aligns with the Comprehensive Plan’s goal of housing the local year-round workforce. The owner of the Employee housing units ultimately makes the decision about unit tenancy so long as the household qualifies, and household income is capped at 120% AMI. These units can be converted to condominiums for workforce employers. If the *Housing Rules and Regulations* and the restrictions recorded on the deeds of these properties conflict, then the language, requirement, and/or provision of the restrictions shall be applied and followed, not the *Housing Rules and Regulations*.
Rules and Regulations. Employee units developed after [insert date] will be part of the “Affordable Rental” program.

Employment-Based – This is a program that the Town of Jackson initiated to create restricted ownership units for sale to households that are employed in Teton County, but do not fit within the affordability ranges set out in the LDRs. These units are not developed under a mandatory requirement set out in the Town’s LDRs. These units do not have income or asset limits. Qualifying households are required to be employed at least 30 hours per week at a local business and earn 75% of income from employment at a business located in Teton County. Employment-Based units developed after [insert date] will be part of the “Workforce Ownership” program.

Workforce Housing Programs – This program is divided into “Workforce Rental” units and “Workforce Ownership” units. There is no cap on the original purchase price or the initial rental rate. Once a unit is sold or rented, the maximum resale price or rental rate is restricted to an appreciation cap on the unit as recorded in the covenants on the deed. The Housing Rules and Regulations apply to these units with respect to qualification rules, livability and minimum/maximum square footage requirements, and resale standards.
SECTION 1. PURPOSE AND GENERAL GOALS

1-1. Purpose

The Jackson/Teton County Affordable Housing Department (“Housing Department”) was created by Teton County, Wyoming and the Town of Jackson, Wyoming on March 14, 2016 Town Resolution 16-04 and County Resolution 16-008. The purpose of these Housing Rules and Regulations (Guidelines) is to provide comprehensive and consistent provisions that apply to housing units created through the Town or County established housing programs and/or administered by the joint Town of Jackson/Teton County Housing Department (hereafter “Housing Department”).

(a) Applicability

(1) Subject to Provisions that are Unique to Specific Program

Each housing program covered in these Housing Rules and Regulations is subject to provisions that are unique to that program as indicated in these Housing Rules and Regulations.

(2) Subject to Provisions of the Restrictions Recorded on the Property

Restricted housing units are subject to individual deed restrictions, special restrictions, or ground leases, (collectively “restrictions”) which may have additional requirements or provisions. If the Housing Rules and Regulations and the restrictions conflict, then the language, requirement, and/or provision of the Restrictions shall be applied and followed, not the Housing Rules and Regulations. The Restrictions recorded on the property supersede any inconsistency in these Housing Rules and Regulations.

(3) Subject to Federal Fair Housing Law (The Fair Housing Amendments Act of 1988)

The Housing Department recognizes that the Office of Fair Housing and Equal Opportunity administers and enforces federal laws and establishes policies that ensure that all Americans have equal access to the housing of their choice. The Housing Department does business in accordance with the Federal Fair Housing Law (The Fair Housing Amendments Act of 1988).
a. Discrimination

It is illegal to discriminate against any person because of race, color, religion, sex, handicap, familial status, or national origin in the sale or rental of housing, in the financing of housing, in the provision of real estate brokerage services, or in the appraisal of housing.

1. Filing a Complaint

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination to the HUD Housing Discrimination Hotline, 1-800-669-9777 (Toll Free), or the TDD line for the hearing impaired, 1-800-927-9275.

b. Blockbusting

Blockbusting is also prohibited. Blockbusting is the practice of illegally frightening homeowners by telling them that people who are members of a particular race, religion, or national origin are moving into their neighborhood and that they should expect a decline in the value of their property. The purpose of this scheme is to get the homeowners to sell at a deflated price.

1-2. General Policy Goals

The general goal of all housing programs covered by these Housing Rules and Regulations is to provide and maintain housing affordable to persons and families who make a living primarily from employment located in Teton County, Wyoming, which includes the Affordable, Attainable, Employee, Employment-Based, Accessory Residential Unit, and Workforce housing programs. This is accomplished by regulating the occupancy, use, sale and/or rental of the restricted housing units covered by the Housing Rules and Regulations to qualified households as defined herein.

(a) Promoting Economic and Social Diversity

Certain housing programs also limit initial eligibility of qualified households based on financial means criteria, which may include both household income and household net assets. Such financial qualifying factors promote economic and social diversity within the Jackson Hole community.
(b) **Ensuring Long-Term Affordability**

Many of the restricted housing units covered by these *Housing Rules and Regulations* are subject to price limitations for sale, resale and/or rental. These limitations are intended to ensure affordability for both the current household occupying the restricted housing unit and to ensure the long-term affordability of the restricted housing unit.

(c) **Providing Housing for the Local Workforce**

Minimum occupancy requirements apply to all restricted housing units to ensure that the unit meets the community’s goals of providing housing for the local workforce by maximizing the space and filling the bedrooms, and to ensure that the restricted housing unit does not serve as a second home.

(d) **Providing Fair and Consistent Administration**

These *Housing Rules and Regulations* are intended to provide clear, fair, and consistent administration of the housing programs to which they apply. It is recognized that there are individual households or restricted housing units that may not fit clearly into the specific provisions of the *Housing Rules and Regulations*, but still meet these general policy goals. For these cases, exception, appeal, and grievance processes have been included in 0:
Compliance and Exception, Appeal, and Grievance Standards and Procedures.

(1) **Allowance for Minor Adjustments**

The purpose of this section is to establish a uniform mechanism to allow minor adjustments or modifications from certain standards set out in these *Housing Rules and Regulations*, based on specific standards, in order to better accomplish the purposes of the general policy goals. These minor adjustments and modifications are subject to the review and approval of the Housing Manager.

The Housing Department will consider requests for exceptions to rules pertaining to qualification and eligibility criteria as well as to rules pertaining to occupancy and use. Granting of exceptions is rare; however, it is recognized that certain unique circumstances exist that are not contemplated in these *Housing Rules and Regulations*. Exceptions will only be granted in unique circumstances that are beyond control of the household, and are not addressed in these *Housing Rules and Regulations*. Requests for exceptions must be submitted prior to the opening of a lottery for a home. In cases where a lottery is not used for identifying a buyer, the request must be submitted prior to submission of an application.

(2) **Disclaimer**

The Jackson/Teton County Affordable Housing Department (“Housing Department”) expressly disclaims any and all warranties, express or implied, including without limitation fitness for a particular purpose with respect to the provision of restricted housing units. The Housing Department does not represent, warrant, or promise to construct, finance, or otherwise produce, in whole or in part, any restricted housing units pursuant to these *Housing Rules and Regulations* or under any other programs. No applicant may rely upon any promise implied or express that restricted housing units shall be constructed, financed, or otherwise produced, in whole or in part, by the Housing Department. In no event shall the Housing Department be liable to any applicant for any direct, indirect, incidental, punitive, or consequential damage of any kind whatsoever, including without limitation lost profits, lost sales, lost business, lost opportunity, lost information, lost or wasted time. None of the information contained in these *Housing Rules and Regulations* constitutes an offer to sell or the solicitation of an offer to buy a restricted housing unit.
1-3. Relationship to Land Development Regulations

The Town of Jackson and Teton County Land Development Regulations (LDRs) set out standards for the development and use of land within each jurisdiction. The LDRs include requirements for certain developments to provide affordable housing or fees to offset the additional housing need that the developments create. Specific programs address different types of development. The Planning Department of each jurisdiction reviews development applications to check for compliance with the LDRs.

These Housing Rules and Regulations impose additional requirements on the developers of any type of restricted housing units. The Housing Department reviews compliance with these Housing Rules and Regulations, both prior to development and during occupancy and use.

(a) Standards Applicable Under LDRs versus Housing Rules and Regulations

Generally, the LDRs address any provisions that must be met during the development approval phase, while the Housing Rules and Regulations address provisions that ensure proper use and maintenance of the restricted housing units throughout their lifetime.

<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental/Sale Mix (required mix of units)</td>
<td>Livability Standards (Interior)</td>
</tr>
<tr>
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</tr>
<tr>
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</tr>
<tr>
<td>Phasing Plan</td>
<td></td>
</tr>
<tr>
<td>Mix by Number of Bedrooms</td>
<td></td>
</tr>
</tbody>
</table>
All references to the LDRs in these *Housing Rules and Regulations* are for convenience and are not a part of the *Housing Rules and Regulations*.
SECTION 2. HOUSING DEVELOPMENT STANDARDS AND PROCEDURES

2-1. Purpose

The Jackson/Teton County Comprehensive Plan lists three common community values, one of which is quality of life. One of the ways called out to achieve quality of life is through local workforce housing. With regards to workforce housing, the Comprehensive Plan includes the four following principles:

1. Maintain a diverse population by providing workforce housing
2. Strategically locate a variety of housing types
3. Reduce the shortage of housing that is affordable to the workforce
4. Use a balanced set of tools to meet our housing goal

The Town of Jackson and Teton County have several tools to increase the amount of housing that is affordable to the workforce. One of these tools is the requirement and/or incentive in the LDRs for residential and non-residential development to provide permanently restricted workforce housing. This housing represents a substantial and long-term public investment. As such, it is imperative the restricted housing produced be livable and of good quality.

This section, Housing Development Standards and Procedures, is meant to provide guidance to the prospective developers of restricted housing units. Subsection 2.2 lays out the requirements of the Housing Mitigation Plan, which is reviewed by both the Planning Department and the Housing Department. Subsection 2.3 sets out the Livability Standards, which are under the Housing Department’s purview.

(a) Applicability

This Section applies to all developments subject to Division 6.3 and Division 7.4 of the County LDRs and Division 6.3 and Division 7.4 of the Town LDRs. It also applies to any restricted housing units not required through the LDRs that are presented to the Board of County Commissioners or Town Council in development applications.
(b) **General Policy Goals**

(1) **Inform Developers of Standards and Procedures**

These Housing Development Standards and Procedures inform prospective developers of the standards and guidelines for construction and sale of restricted housing units, as required by the LDRs and the *Housing Rules and Regulations*.

(2) **Provide Fair and Consistent Implementation of Standards and Procedures**

These Housing Development Standards and Procedures help the Housing Department implement policies of the LDRs and the *Housing Rules and Regulations* in a fair and consistent manner.

---

2-2. **Housing Mitigation Plan**

A Housing Mitigation Plan for each project shall be submitted according to the provisions of the Teton County and Town of Jackson LDRs [See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4].

A packet with a checklist for a Housing Mitigation Plan can be obtained through the Housing Department or the Town or County Planning Departments.

(a) **Procedures**

(1) **Consultation with Applicant (Optional)**

Applicants may meet with Housing Department staff prior to submitting a Housing Mitigation Plan. Although this step is not required, it is often helpful for the applicant and the Housing Department staff to discuss the development proposal and how it meets the LDRs and *Housing Rules and Regulations*.

(2) **Applicant Submittal**

An applicant/developer shall submit a Housing Mitigation Plan with the Development Plan application to the Planning Department at either the Town of Jackson or Teton County depending on the location of the potential development.

(3) **Review**

The Planning Department distributes the Housing Mitigation Plan to the Housing Department for review.
(4) **Recommendation**

The Housing Department makes a recommendation to the Planning Department on whether the Housing Mitigation Plan complies with the *Housing Rules and Regulations*.

(5) **Final Decision**

The Housing Mitigation Plan shall be approved, approved with conditions, or denied by the Planning Director of the Town or County, based on the standards set forth in the LDRs (See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4). An approved Housing Mitigation Plan may be amended or modified only in accordance with the procedures and standards established for its original approval.

(b) **Content**

The Housing Mitigation Plan contains some provisions that fall under the purview of the Planning Department, while others fall under the purview of the Housing Department. Specifically, the Housing Department oversees the maximum unit size and the mix of units by number of bedrooms. Developers should refer to the LDRs for requirements such as the mitigation methods and the mix of units by affordability ranges.

(1) **Mitigation Method**

See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4.

(2) **Requirement Calculation**

See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4.

(3) **Fee Calculations**

If the developer proposes Fees In-Lieu as the preferred form of mitigation, the developer shall submit the proposed amount with a Final Development Plan.

The Housing Department shall update the fees in-lieu for the restricted housing units on an annual basis effective April 1 or within 30 days of HUD publishing updated annual median income data. Fees in-lieu figures are available at the Housing Department office or on the Housing Department website.
(4) Unit Descriptions

a. Unit Size
There is no minimum or maximum unit size based on square footage. Size by bedroom mix is located in the LDRs.

b. Rental/Sale Mix
As part of the Housing Mitigation Plan, the developer shall state which units are intended as rentals and which are intended as ownership in accordance with the LDRs (See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4).

c. Mix of Units by Number of Bedrooms
The intent of the restricted housing programs is to provide a variety of unit types to meet the housing needs of our diverse workforce. The Town and County LDRS set out the specific occupational requirements for housing units. The mix of units by number of bedrooms in each unit is also determined by the Town and County LDRs.

d. Distribution of Income Categories
See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4.

(5) Restrictive Covenant Form and Process
A Restrictive Covenant is a contract between the Board of County Commissioners/Town of Jackson and the owner of real property developed or designated to satisfy the Town or County LDRs. It also applies to other restricted housing units that will be administered by the Housing Department. Restrictive covenants shall keep the restricted housing units affordable in perpetuity and provide proper notification of this obligation to subsequent buyers or other interested parties. (See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4).

a. Requirement
The developer shall record restrictive covenants in the public land records for the subject property prior to the issuance of a Certificate of Occupancy by the County or Town.
b. Process

The Housing Department shall prepare restrictive covenants according to the process below. Restrictive covenant templates are available from the Housing Department or the Housing Department website.

1. **Restricted Covenant Information Sheet**
   
The developer shall complete the “Restrictive Covenant Information Sheet” and submit to the Housing Department. This form is found at the Housing Department website, or at the Housing Department offices.

2. **Preparation of Restricted Covenant**
   
The Housing Department will prepare the restrictive covenant and provide the document to the developer for review via email or other delivery method.

3. **Review**
   
Once reviewed by the developer for accuracy, the Housing Department and the developer (“declarant”) will sign the restrictive covenant and deliver to the County or Town for the required signature.

4. **Developer Responsibilities**
   
The developer is responsible for signing the restrictive covenant, recording the restrictive covenant with the Teton County Clerk, providing the County or Town Planning Department with a copy of the recorded document, and returning the original to the Jackson/Teton County Housing Department office. The Housing Department shall witness the recording.

5. **Modification/Amendment**
   
No modifications to the standard restrictions will be allowed unless there has been a substantial change to the program approved by the Town or County elected officials. Modifications or amendments to the restricted covenant must be agreed to in writing by the Housing Department. The developer may be responsible for any legal costs to amend a restrictive covenant.
2-3. Livability Standards

To meet the community’s goals of providing working families a viable choice of housing, to protect social diversity, and to contribute to economic stability, the LDRs and the *Housing Rules and Regulations* require that restricted housing units are designed to provide adequate size, building and site design, and finishings to serve future tenants. These are all criteria in the Housing Department’s decisions as to whether a development meets the goals of the LDRs and the *Housing Rules and Regulations*. For additional construction standards, see Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4.

(a) **Process**

These Livability Standards are associated with interior components of the units, functionality, light, and outdoor space. Review by the Housing Department will be completed during the planning process and at time of building permit. It is encouraged that applicants review restricted housing unit designs with the Housing Department early in the design process.

Restricted housing units will also be subject to Planning Department review, as some livability standards are requirements of the LDRs (See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4).

(b) **Intent**

The livability standards in the LDRs do not include minimum size requirements for units. To ensure functionality of units regardless of size, these Livability Standards have been adopted. The Housing Department may consider flexibility within these standards as long as the intent of functionality is being met. All building, plumbing, electrical, and fire code requirements are still required to be met. These standards do not supersede other requirements.

Restricted housing units are expected to be designed with logical and functional room layout. This includes adequate space for normal living based on two (2) persons per one-bedroom unit, three (3) persons per two-bedroom unit, and four (4) persons per three-bedroom unit and adequate circulation pathways through the unit based on a reasonable furniture configuration.

The standards contained in this document provide minimum requirements for specific items and are not intended to be “build to” specifications.

(1) **Exceptions**

Applicants may request approval of components that don’t conform to these Livability Standards by completing the “Request for Exception” form. The request must include a detailed explanation of why the applicant wishes to diverge from these Livability
Standards, and how the proposed difference is meeting the intent of these Livability Standards. Detailed drawings of what is being proposed shall also be submitted.

(c) **Acceptance of Restricted Housing Units**

The Housing Department will inspect all restricted units before certificate of occupancy to ensure that the unit is built according to the approved designs.

Restricted ownership units must be “functionally equivalent” to the market rate units in the development meaning that when fixtures, finishes and amenities are provided for market rate units, such as garbage disposals, microwaves, extra storage, patios/balconies, and access to outdoor space, equivalent features are included in the restricted housing units. This does not mean that the types of features need to be identical. The Housing Department will consider proposals by the applicant or may request variations to proposed functionally equivalent features that result in an equivalent livability outcome. The intent is to achieve a balance between flexibility in design and livability that is equivalent to the market units.

(d) **Standards for Restricted Ownership Units**

(1) **Kitchen**

   a. **Cabinets**

   All units shall have kitchen cabinet or other storage area (such as a pantry) proportionate to unit size that, at a minimum, meet the required space listing in the table below. A stove/oven may not be used to meet cabinet requirements, and no more than two cabinet spaces less than one foot in width may be used to meet cabinet requirements.

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>Lineal Ft of Base Cabinets*</th>
<th>Lineal ft of Upper Cabinets*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Efficiency/studio/one-bedroom &lt; 475 SF</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>One bedroom &gt; 476 SF</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Two bedrooms</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Three bedrooms or more</td>
<td>7</td>
<td>7</td>
</tr>
</tbody>
</table>

*Assumes standard 24” depth and 26” height for base cabinets and 12” depth and 30” height for upper cabinets.

Note that additional kitchen storage beyond the minimum is desirable. In some cases, additional cabinetry is provided as either base or upper cabinets and credit is requested to reduce cabinetry elsewhere. Requests to storage requirements will be considered as an exception to be approved by the Housing Department.
b. Countertops

The surface of countertops shall be made of new, durable, easily cleaned materials that are commonly used for countertops. One, two and three bedroom units must provide a minimum 3 feet of continuous countertop work space not including interior corner space.

c. Appliances

1. Table of Appliance Specifications

The following table specifies minimum appliance requirements.

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>Sink width*</th>
<th>Range/oven width*</th>
<th>Refrigerator cubic feet*</th>
<th>Dishwasher*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio/One bedroom &lt; 475 SF</td>
<td>24”</td>
<td>24”</td>
<td>18</td>
<td>18”</td>
</tr>
<tr>
<td>One bedroom &gt;475 SF</td>
<td>30”</td>
<td>30”</td>
<td>25</td>
<td>24”</td>
</tr>
<tr>
<td>Two bedroom</td>
<td>32”</td>
<td>30”</td>
<td>30</td>
<td>24”</td>
</tr>
<tr>
<td>Three bedrooms or more</td>
<td>32”</td>
<td>30”</td>
<td>30</td>
<td>24”</td>
</tr>
</tbody>
</table>

*Minimum Size

2. Quality and Warranty

All appliances shall be new, Energy Star, and UL (Underwriters Laboratories Standards for Safety) listed, and approved appliances. Documentation of the estimated reliability of proposed appliances, such as Consumer Report ratings, should be provided. Appliances must be of sound quality with the following minimum warranties:

(a) Range or Stove and Oven

One-year minimum warranty. All major appliances used for surface cooking must have a ventilation system that meets code (typically, a fan rated at a minimum of 150 CFM).

(b) Refrigerator

One-year minimum warranty on the entire appliance.

(c) Dishwasher

One-year minimum warranty on the entire appliance.
(d) Garbage Disposal

If provided in the market rate units, all restricted ownership units shall include a garbage disposal each with a one-year minimum warranty on the entire appliance.

(e) Microwaves and other small appliances are optional.

(2) Bathrooms

At least one full bathroom is required and must contain a bathtub with shower, sink, toilet, and reasonable storage. Flexibility is allowed as to how the storage is provided and will be approved by the Housing Department.

(3) Closets and Storage Areas

Adequate storage is essential to providing livable housing. For safety reasons, mechanical rooms should be separate from any storage space and to ensure usable storage space should not open into storage space. All closets and storage areas should have a minimum 7.5’ height except those under stairs which can include sloping ceilings down to 6’ height unless it is not being counted toward the requirement. All dimensions shall be calculated from the finish trim dimension.

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>Bedroom closet width</th>
<th>Linen closet* width</th>
<th>Additional storage square feet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio/one-bedroom</td>
<td>6 feet</td>
<td>24 inches</td>
<td>25 square feet</td>
</tr>
<tr>
<td>&lt; 475 SF</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>One-bedroom</td>
<td>6 feet</td>
<td>30 inches</td>
<td>30 square feet</td>
</tr>
<tr>
<td>&gt; 475 SF</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Two-bedroom</td>
<td>6 feet</td>
<td>30 inches</td>
<td>40 square feet</td>
</tr>
<tr>
<td>Three-bedroom or</td>
<td>6 feet</td>
<td>36 inches</td>
<td>50 square feet</td>
</tr>
<tr>
<td>more</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

b. Other Storage Standards

1. Closet depth must be 26 inches
2. Bedrooms must each contain a closet that includes one shelf over a rod.
3. Entryway closets are not a requirement. If an entryway closet is not provided that will adequately store coats and shoes/boots for one person in a studio, two persons in a one-bedroom, three persons in a two-bedroom and four persons in a three-bedroom, then an area for hanging/storing coats and shoes/boots near the entryway is required that will adequately provide for the same persons per unit.

4. In addition to bedroom, linen and entryway storage, additional storage must be provided. Locations may include the basement, garage, exterior to the unit or interior to the unit. The intent of this storage is to provide space for large or outdoor items such as bicycles, strollers, recreational gear, etc. If appliances are located in this area, their footprint cannot be counted toward square footage of storage and must be approved by the Housing Department.

5. Closet and storage doors must be sliding doors, folding doors, or doors that open outwards to allow for access to space. Closets and storage space may not have any other doors opening into the space.

(4) **Floor Coverings**

New carpet, wood, tile, vinyl or linoleum floor covering shall be provided, with a minimum 10-year warranty. New water resistant floor covering other than carpet is required in kitchens and bathrooms.

(5) **Room Sizes and Shapes**

All units must include appropriate and adequate room sizes and room shapes (generally rectilinear) that allow for functional furniture placement. Minimum sizes should be measured at the narrowest point in the room. Where any room such as the dining room is adjacent to the kitchen area, a 3’ wide buffer between all kitchen cabinets, appliances and work spaces may not be included in the minimum room calculation. All dimensions shall be calculated from the finish trim dimension.

It is highly recommended that room dimensions include an additional 1-2” as a margin of error to accommodate discrepancies in the framing and finish.

a. **Minimum Room Size**

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>Minimum Square Feet</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Studio/One-bedroom</strong></td>
<td></td>
</tr>
<tr>
<td>&lt;475 SF</td>
<td>100 SF</td>
</tr>
<tr>
<td>One-bedroom</td>
<td>120 SF</td>
</tr>
<tr>
<td>Two-bedroom</td>
<td>180 SF</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>--------</td>
</tr>
<tr>
<td>Three-bedroom or more</td>
<td>200 SF</td>
</tr>
</tbody>
</table>

b. **Bedrooms**

The first bedroom shall be a minimum of 120 square feet. Additional bedrooms shall be a minimum of 90 square feet. No bedroom shall have a finish dimension less than nine feet (9’0).

c. **Living/Dining Rooms**

Living/Dining Rooms shall provide the following minimum dimensions with no dimension less than ten feet (10’0).

Connections and openings, circulation to and through, and exterior doors and windows shall not compromise the ability to furnish the living/dining area. Furniture layouts shall be used to set critical room dimensions. There shall be a minimum of one layout that is possible which will seat every household member assuming one (1) person for a studio, two (2) persons for a one-bedroom, three (3) persons for a two-bedroom and four (4) persons for a three-bedroom and at least one seven-foot sofa, space for side tables, and ample leg room. Mechanical features, such as fuse boxes, shall not be visible or a central feature in the living area.

The eating/dining area may be in a separate room, part of a combined living/dining area, or in the kitchen provided a 3’ wide buffer between all kitchen cabinets, appliances and work spaces is not included in the minimum room calculation and a table and chairs (minimum 2 chairs – 4 chairs for two-bedroom or larger) can be shown to fit into the space without blocking circulation or doorways. A countertop eating area a minimum of 12” deep and 36” in length may be an acceptable alternative for units with less than two-bedrooms.

d. **Studios and One-Bedrooms less than 475 square feet**

All units must include appropriate room shapes (generally rectilinear) that allow for functional furniture placement including a sleeping area that will accommodate a twin bed, a living area that can accommodate a 6’ sofa, and a cooking eating area (table or island) that will accommodate two persons/chairs or stools. Furniture layouts shall be used to set critical room dimensions that include room for circulation.

(6) **Windows/Noise Mitigation**

All living areas and bedrooms shall have a minimum of one window that can be opened.
Housing units that share walls with other residential or non-residential spaces must provide noise mitigation in walls, floors and ceilings.

All windows in rental units that have locations where pedestrians or passersby can see directly into the window must provide window shades or coverings that open from the top down to allow partial closing that provides privacy but also allows for the maximum amount of natural light to enter the unit and for ventilation.

For developments that propose affordable units facing on and within 100 yards of roadways with allowable speeds in excess of 35 miles per hour or other types of industrial or other noise must have windows facing these conditions that meet a 32 Sound Transmission Class (STC) rating standard for noise mitigation or greater.

(7) **Laundry**

Restricted ownership units shall include washer/dryer hookups.

(8) **Heating and Hot Water**

Furnaces, boilers, or hot water heaters provided must have a 5-year minimum warranty. Hot water heaters must be appropriately sized to adequately serve the number of anticipated occupants based on one (1) person for a studio, two (2) persons for a one-bedroom, three (3) persons for a two-bedroom and four (4) persons for a three-bedroom.

Heating mechanical units may not be located on any patio or deck used to meet open space requirements or interior to the unit in a way that reduces usable floor area.

(9) **Other Design Features**

The following features are encouraged and may be used in the place of other requirements with approval from the Housing Department:

1. Built-in storage space such as drawers under beds, stairs, etc.
2. Creative shelving in dead space
3. Washer/Dryer or communal laundry area in rental units
4. Extra storage for recreational equipment
5. Additional closet space
6. Additional cabinetry
(e) **Standards for Dormitories**

General livability standards (Section 2-3: Livability Standards) will apply except when these dormitory standards differ. There shall be a minimum of 150 square feet net livable floor area per person, including sleeping, bathroom, kitchen, and lounge space. Net livable floor area shall not include interior or exterior hallways, parking, patios, decks, laundry rooms, mechanical areas, and storage.

1. **Bathroom**
   
   At least one bathroom shall be provided for shared use by no more than four persons, containing at least one toilet, one sink, one bathtub with a shower, and a total area of at least 60 habitable square feet.

2. **Kitchen Facility**
   
   A kitchen facility or access to a common kitchen or common eating facility shall be provided subject to the Housing Department’s approval and determination that the facilities are adequate in size to service the number of persons using the facility.
   
   Provide seating at a table or bar area for each person proposed to use the facility. The kitchen must have a range with a minimum of 4 burners and an oven. A refrigerator at least 5 cubic feet per person proposed to use the dorm. Each unit must have a minimum of 7 lineal feet of base cabinets and upper cabinets. Each unit shall have a kitchen sink at least 31 inches wide.

3. **Storage Space**
   
   Each unit occupant shall be provided at least 20 net square feet of enclosed storage space located within, or in close proximity to, the unit. This is in addition to the required 150 square feet of net livable floor area of living space per person.

4. **Occupancy**
   
   A dormitory unit shall not be occupied by more than eight persons.

5. **Variances**
   
   At its discretion, Housing Department staff may allow a variance to the requirement of 150 square feet. To receive approval for a variance, an applicant shall provide a minimum of 60 square feet of sleeping area per person and meet conditions 1-4, listed above.
(f) **Standards for Conversions of Existing Housing Stock**

If existing unrestricted housing is offered and accepted by the Town of Jackson or Teton County, as adequate to meet an affordable housing requirement, the existing units must be upgraded in accordance with the following standards, unless a variance from these requirements is approved by the Planning Department of the Town or County.

Applicants shall bear the costs of any required upgrades to meet the standards, as listed below. Applicants will also be responsible for any structural/engineering reports requested by the Housing Department to assess compliance with the Housing Department standards of the proposed units.

1. **Standards**

   1. Units must be 15 years old or less.
   2. All units must be freshly painted;
   3. All appliances must be purchased within the last five years and be in good condition and in working order. Evidence must be provided to verify the appliance was purchased within the last five years;
   4. New carpet shall be provided (unless carpet has been purchased in the last five years and is in good condition and repair). Evidence must be provided to verify the carpet was installed within the last five years;
   5. The exterior walls shall be freshly painted within one year of dedication, a general level of upgrade to yards and landscaping shall be provided, and windows, heating, plumbing, and electrical systems, fixtures and equipment shall be in good condition and working order;
   6. The roof must have a remaining useful life of at least ten years. Evidence must be provided to verify this; and
   7. The unit shall meet Uniform Building Code minimum standards, as well as any applicable housing code.
SECTION 3. QUALIFICATION AND ELIGIBILITY

3-1. General Descriptions

Each housing program described in these Housing Rules and Regulations is evaluated on two levels to determine the requirements of occupants and/or owners to purchase and/or occupy the housing unit in question; the two levels of evaluation are herein referred to as qualification and eligibility.

(a) **Qualification**

Qualification is the most general and applies to all housing programs.

(b) **Eligibility**

Eligibility refers to additional requirements specific to a particular restricted housing unit or program.

3-2. Qualification

To be considered a qualified household under these Housing Rules and Regulations, all of the following criteria must be met prior to the time of closing:

(a) **Employment Requirement**

At least one member of the household must fit one of the following categories:

(1) **Employed in Teton County**

Be employed at a local business or organization located in Teton County an average of at least thirty (30) hours per week or 1560 hours in a calendar year, or be under contract for employment at a local business or organization located in Teton County, Wyoming, where such contract commences employment before move-in or closing on a restricted housing unit, and the employment will be for a minimum of 30 hours per week or 1560 hours per year.
a. Self-Employed

If self-employed, hours of work must be documented to substantiate meeting the 30-hour per week / 1560 hours per year requirement. Since self-employment is often unique, different methods of verification may be used. Reasonable annual income is the first method that will be reviewed. Other methods may include verification from vendors, employees, or other applicable methods.

(2) Employment Exemptions

a. Military Service

Active military service in the U.S. Armed Services counts as employment in Teton County, Wyoming if that member of the household met employment criteria in Teton County, Wyoming for a minimum of two years prior to enlisting.

b. Disabled

An individual who is defined as disabled and is unable to be gainfully employed due to the disability meets the employment qualifications for housing in Teton County if the individual has a minimum of one (1) year of full-time residency in Teton County, Wyoming; Teton County, Idaho; or Lincoln County, Wyoming.

c. Caregiver

Work as a caregiver counts as an employment exemption if the following criteria are met:

1. Full-time Resident

   The caregiver is a full-time resident of Teton County, Wyoming; Teton County, Idaho; or Lincoln County, Wyoming.

2. Duration and Timing of Caregiving

   The caregiver was or is volunteering all or a portion of their time caring for their own children or an ailing or disabled immediate family member and, therefore, was unable to gain full-time employment in Teton County. Verification will be required using varying methods including but not limited to birth certificates, letter from health provider, and affidavits from family members or neighbors.
d. Secondary School Attendance
Secondary education counts as an employment exemption if other employment criteria were met in Teton County, Wyoming at least two (2) years immediately prior to seeking secondary education.

e. Hospitalization
Hospitalization counts as an employment exemption if the hospitalized member of the household worked in Teton County, Wyoming at least two (2) years immediately prior to becoming hospitalized.

(b) Citizenship
At least one (1) member of the household must be a U.S. Citizen or be hold a Lawful Permanent Residency card in the United States in order to qualify to purchase a restricted housing unit.

(c) Age
At least one (1) member of the household must be eighteen (18) years of age.

(d) Financial Ability
The Household must qualify without a cosigner for a loan through an institutional lender to purchase a restricted housing unit.

(1) Contingencies
Any contingencies on lender’s qualification may be a cause for the Housing Department to deny qualification to the household. If a contingency requires the household to sell a home prior to the purchase of a restricted housing unit, it will be disclosed to the seller, and the seller will have the option to deny going under contract with the selected household.

(2) Disclosure of Financial Gifts
Financial gifts received by the household must be disclosed to the Housing Department and will be counted toward household net assets. A letter from the gift or certifying the gift and the amount of the gift will be required.
(3) **Use of Retirement Savings for Down Payment**

Down payment funds that are withdrawn from retirement accounts will be counted toward household net assets.

(4) **Qualified Mortgages**

All liens that encumber the property must be ‘qualified mortgages’ made by a ‘qualified mortgagee’ or will not be secured by the property (See Section 8: Definitions).

(e) **Occupancy**

The Household must occupy the restricted housing unit as its primary residence for a minimum of 10 months out of a calendar year and in accordance with the restrictions recorded on the property.

(1) **Leave of Absence**

The Housing Manager of the Housing Department may grant a one (1) year leave of absence if the household submits a “Request for Leave of Absence” form, along with the coinciding fee.

(2) **Attainable Housing Program Exception**

Attainable housing units allow owners to rent a room in their home as long as the owner still occupies the units on a substantially full-time basis (9 months per year as required by their restriction).

3-3. **Eligibility**

Households may be required to meet one or all of the following eligibility criteria to be eligible to purchase, rent and / or occupy a housing unit. The restriction on the housing unit and / or the specific housing program will determine if additional eligibility requirements apply.

(a) **Household Income**

Eligibility Criteria differs between units that are targeted to different affordability ranges. The “Household Income and Asset Chart” that sets income and asset requirements is updated annually and published on the Housing Department website. It can also be obtained from the Housing Department.
(1) **Affordability Ranges**

Below are the affordability ranges based on percentage of Median Family Income (MFI) as calculated by the U.S. Department of Housing and Urban Development (HUD). Legacy units restricted prior to [insert date of adoption] used different “income categories.” These income categories will still apply to legacy units that set out these income categories in the unit’s restrictive covenants.

**a. Affordable and Affordable Rental**

*Legacy Units developed prior to [insert date]:*

- 0 - 80%
- 81 – 100%
- 101 – 120%
- 121 – 140%
- 141 – 175%
- 176 - 200%

*Rental units developed after [insert date]:*

- 0 - 50%
- 51 – 80%
- 81 – 120%
- 121% - 200%

*Ownership units developed after [insert date]:*

- 81 – 120%
- 121 – 200%

**b. Legacy Attainable Units**

Category 2 = <=120%

Category 3 = <=140%

Category 4 = <=175%
c. Employee

*Legacy Units developed prior to [insert date]:*

Households are eligible for these Employee housing units if they make up to 120% MFI. If this is inconsistent with the deed restriction recorded on the particular Employee Housing Unit, the deed restriction shall supersede these *Housing Rules and Regulations.*

*Units developed after [insert date]:*

0 - 50%

51 – 80%

81 – 120%

121 - 200%

d. Employment-Based

There is no income eligibility for Employment-Based units. However, at least 75% of the household’s combined income must be earned from a business or organization located in Teton County continuously during ownership. If one (1) person in the household is at retirement age (62), their income will no longer be used to calculate the 75% of household income from a local business.

e. Workforce Housing Program

There is no income eligibility for Workforce housing units. However, at least 75% of the household’s combined income had to be earned from a business or organization located in Teton County continuously during ownership.

f. Other Restricted Housing Units

Income eligibility for other restricted housing units may be set out in restrictive covenants that apply to the particular restricted housing unit.

(2) Calculation of Income

Household income is based on the current income earned by all intended adult occupants of the restricted housing unit at estimated closing date and is calculated by the Housing Department using the current household income to estimate an annual (12 month) income basis. Households must use their current income and may not make changes or adjustments to earnings in order to fit into a category. Any changes to
income must be given to the Housing Department prior to the initiation of a lottery process in order to be eligible to enter the lottery.

   a. College-Aged Children

   The income of adult children who are members of the household and who are attending college will not be counted.

   b. Business Income

   Business income of a qualifying Household is calculated using an average of the last three (3) years of income on the business’ tax returns. A year to date profit and loss determination will also be used to calculate business income, along with a current balance sheet. If the business has not been operating for three (3) years, the Housing Department will average income over the time the business has been operating.

(b) Household Net Assets

Eligibility for some restricted housing units is also based on a qualifying household’s net assets.

(1) Calculation of Net Assets

Household net assets include the value of all assets over $500 in value including, but not limit too, bank accounts, investment accounts, life insurance, furniture, automobiles, jewelry, computer equipment, real estate, and recreational equipment; less any debt the household has. Net assets do not include retirement accounts, business assets are limited to liquid assets.

Total household net assets shall not exceed two times the four-person household Income requirement for the income category of the housing unit. All household members’ shares of liquid business assets shall be included in determination of total household net assets. Net assets of all household members shall be combined in determination of total household net assets. See the “Household Income and Asset Chart” for net asset thresholds, which is updated annually and published on the Housing Department website. A copy may be obtained from the Housing Department.

(2) Ownership of Real Property

   a. Ownership at Time of Application:

   At the time of application, a Household may own other undeveloped or developed residential or commercial property. The fair market value of such property will be
taken into consideration when determining household net assets. A price opinion using a market analysis will be obtained by the Housing Department through a local real estate firm within thirty (30) days from the date of submittal of an application for a restricted housing unit to determine fair market value of the other undeveloped or developed property. The owner of the property will be solely responsible to pay for the price opinion in conjunction with submittal of the Housing Department Application.

1. **Ownership of Commercial Property**
   
   A household will be able to maintain ownership of commercial property.

2. **Designation of Mobile Homes**
   
   Mobile homes situated in a mobile home park or on other land with hook-ups to water/sewer and electricity will be considered residential property, and thus, will be required to be sold as with other residential property. If the mobile home is not situated in a mobile home park or other land with hook-ups to water/sewer and electricity, it will only be considered an asset.

3. **Rental Income and Rental Assets**
   
   Rental income from any residential real estate will be counted toward household income and the asset will be counted toward net assets.

b. **Required Sale of Residential Property**
   
   Once under contract for a restricted housing unit, the qualifying Household must list residential property (developed or undeveloped), located within 150 miles driving distance from the Town of Jackson, for sale at a price commensurate with the price opinion. If the property hasn’t sold or isn’t under contract after one year from the listing date, within 30 days of the year expiring, another price opinion will be obtained. If the price opinion is lower than the listed price, the owner will have 30 days from the date of the price opinion to lower the asking price to that of the price opinion. If after 24 months from the date first listed, the property still hasn’t sold or gone under contract, the Housing Manager of the Housing Department will issue an analysis of the property with a determination of the salability of the restricted housing unit along with the next steps required. A copy of the analysis will be provided to the owner, and the owner will have the opportunity to appeal the determination of the Housing Authority Board. The owner may be required to sell their restricted housing unit if the residential property has not sold.
(3) **Disposition of Assets**

Any member of a household who has assigned, conveyed, transferred or otherwise disposed of property or other assets within the last two (2) years in order to meet the net asset limitation or the property ownership limitation shall be ineligible to purchase a restricted housing unit.

(c) **Readiness to Purchase**

Individuals purchasing a restricted housing unit must demonstrate readiness to purchase by showing the following:

(1) **Contingencies**

Contingencies on lender’s qualification must be approved by the Housing Department prior to entering a lottery. Such contingencies include but are not limited to requirement to sell property, requirement to prove down payment via account statement, gift letter or other, and requirement to pay off debt.

(2) **Age**

At least one individual in the household must be at least 18 years of age.

(3) **Execution of Legally Binding Contract**

Individuals must be capable to legally enter into a contract.

(d) **Homebuyer Education**

Completion of the Homebuyer Education course is be required to meet eligibility criteria to enter a lottery for a restricted housing unit and/or purchase a restricted housing unit. The required course is offered by Wyoming Housing Network or another Housing Department approved course.
SECTION 4. LOTTERY

The Affordable and Workforce Housing requirements utilize the lottery process to select a qualified household using the following procedures.

4-1. Minimum Occupancy Requirement

In order to ensure that the units meet the intended goals of housing the Teton County workforce and are consistent with mitigation requirements, the following occupancy preferences are:

(1) Studio: One (1) or two (2) adults
(2) One-bedroom: One (1) or two (2) adults
(3) Two-bedroom: One (1) or two (2) adults with one (1) or more dependents
(4) Three-bedroom: One (1) or two (2) adults with two (2) or more dependents
(5) Four-bedroom: One (1) or two (2) adults with three (3) or more dependents

For purposes of counting household size, children must be able to be claimed as a dependent on Federal Income tax returns.

4-2. Lottery Points

Eligible households receive points that will determine the number of entries the household will receive in the lottery. One point equals one entry in the lottery. One point is assigned for each full year of consecutive full-time employment at a local business immediately prior to entering a lottery, with a maximum of ten (10) points. One point is assigned for each qualified critical services provider with a maximum of two (2) points. The total maximum points a household can receive is twelve (12). Households are not eligible to enter a lottery until they have one (1) full year of full-time employment in Teton County for a local business or one (1) point.

Points are given based off of one person in the household. Years working in Teton County cannot be doubled up and must be verifiable. For example, a two-person household, one of which has been employed in Teton County for two years and the other for four years, would be assigned four (4) points.
(a) **Employment**

At least one member of a household must be employed full-time in Teton County at a local business. Full-time employment is defined as at least one thousand five hundred sixty (1,560) hours per year or an average of at least thirty (30) hours per week. Employment exemptions found in Section 3-2(a)(2): Employment Exemptions apply.

(1) **Interruption of Employment**

Interruption of employment will be allowed in special circumstances if other employment criteria are met in Teton County, Wyoming at least two (2) years immediately prior to the interruption of employment. Interruption of employment will only be allowed for a maximum period of two (2) years. Points will not be given for the time period during the interruption of employment. Points will be given for years employed full-time at a local business immediately prior to the interruption of employment. To obtain points for prior employment, a household must have reestablished full-time employment at a local business immediately upon termination of the reason for the interruption of employment. Reasons for allowed interruption of employment include: caring for a sick or disabled immediate family member, attending secondary school, and hospitalization. Verification documentation of the reason for interruption of employment will be required to obtain points for prior employment.

(b) **Additional Points**

(1) **Accessibility Need**

Accessible units are designed specifically for those with mobility and/or hearing impairments. When these units are available, one (1) additional point will be given to individuals who have mobility and/or hearing impairments. Verification from a healthcare professional or other type of specialist will be required.

(2) **Critical Services Provider**

Qualified critical services providers, as defined in Section 8: Definitions, may be eligible for a maximum of two (2) additional points. Any household may not receive more than two (2) points. However, if a household has one (1) person who qualifies as a critical services provider for two (2) organizations, they will receive two (2) points.

The following conditions must be met to receive the critical services provider designation and priority:
a. Critical Service Provider Designation

Organizations who believe their employees or volunteers meet the definition of critical services provider can apply to the Housing Department to become an approved critical services provider organization and have certain job positions deemed ‘qualified.” The Teton County Board of County Commissioners and the Jackson Town Council will approve or deny critical services provider organization applications.

1. Required Documentation

Employees who work in these “qualified” positions for approved critical services provider organizations can enter a lottery and receive additional points. These individuals must submit a “Critical Services Provider Supervisor Questionnaire” along with their lottery entry documents. These will be held on file for a period of six months before needing to be updated.

b. One Year of Full-Time Employment

A qualified critical services provider must earn one (1) point for one (1) year of full-time employment in Teton County at a local business prior to receiving points as a critical services provider.
SECTION 5. PURCHASE AND SALE STANDARDS AND PROCEDURES

5-1. Sale and Resale Standards

(a) Applicability

Each restricted housing program dictates both the initial sales price and the maximum resale price. The restrictions for each unit should be consulted for exact details.

(1) Affordable Housing Program

For the Affordable housing program, these Housing Rules and Regulations set out how to determine both the initial sales price and the maximum resale price.

(2) Employment-Based Housing Program

The initial sales prices and maximum resale prices for Employment-Based housing units are determined by these Housing Rules and Regulations.

(3) Workforce Housing Program

The initial sales prices for Workforce housing units are negotiated between the developer and the buyer, but their maximum resale prices are determined by these Housing Rules and Regulations and restrictive covenants.

(4) Attainable Housing Program

The Attainable housing program does not place limits on sale or resale prices, but buyers still must meet the qualification and eligibility rules laid out in Section 3: Qualification and Eligibility.

(5) Other Programs

For other restricted housing units, the property’s restrictions clarify how the sale and resale prices are configured.

(6) Rental Rates

For information on maximum rental rates permitted by the rental housing programs, see Section 6-2: Rental Standards.
(b) **Initial Sales Price (Maximum Sales Price)**

The Housing Department updates the maximum sales prices for Affordable housing units obligated by the LDRs on April 1st of each year. The maximum sales prices are available on the Housing Department's website or at the Housing Department. The methodology listed below shall determine the maximum sales prices. The intent of the maximum sales prices is to ensure initial and long-term affordability.

1. **Median Family Income**
   
   Each year, the U.S. Department of Housing and Urban Development (HUD) releases Median Family Income figures for Teton County, Wyoming. The Housing Department uses this data to determine household incomes for the applicable restricted housing units based on number of bedrooms and persons per bedroom.

2. **Household Size**
   
   The Household Size for determining maximum sales price is based on number of persons per bedroom in the applicable restricted housing unit.

3. **Affordability Range**
   
   The maximum household income for the applicable restricted housing unit is set at the middle of the affordability range to ensure affordability. For example: the income range for affordability range 3 is 81% - 120% MFI; therefore, an income of 100% MFI would be used in calculating the maximum sales price.

4. **Percentage of Income**
   
   The national standard for household affordability is that a household does not pay more than 30% of its gross income toward housing costs. Therefore, monthly payments (including principle, interest, taxes, insurance and HOA dues) cannot exceed 30% of the Median Family Income for each affordability range.

5. **Maximum Sales Price Calculation**
   
   The maximum sales price for a restricted housing unit is determined by calculating 30% of a qualifying household’s income, using the following assumptions:

   a. 22% of household income covers principal and interest,

   b. 8% of household income covers HOA dues, taxes, and insurance,
c. Assumptions for the mortgage include: 30-year mortgage, 5% down payment, 20-year rolling average interest rate for a qualifying household earning the median of the applicable income category.

(6) Potential Variability of Maximum Sales Price

1. The maximum sales prices will be lower if the developer the unit is below grade, or if there is no garage.

2. If an owner is determined to be in default of their restrictions, the Housing Department will have the option to purchase the property for a purchase price equal to the maximum resale price or the appraised value, whichever is less, subject to the Housing Department’s ability to limit appreciation and/or reduce proceeds, and on such other terms as are provided in the restrictions.

3. If an owner is found to be in default of their restrictions, the Housing Department may cease the appreciation of the property when determining the maximum resale value beginning on the known date the owner began being in default.

(c) Maximum Resale Price

The intent of the maximum resale price is to ensure long-term affordability of the restricted housing units at resale. The maximum resale price (MRP) shall be the original purchase price (OPP) with the following adjustments:

(1) Appreciation Capped at 3% of Denver-Boulder-Greeley CPI

Appreciation of the value of the restricted housing unit is capped at 3% Denver-Boulder-Greeley CPI per year unless the deed restrictions or ground lease specifically reference an alternative appreciation method or no measured appreciation.

The following standards apply:

1. Date of purchase is defined as seller’s original closing date (date seller purchased the restricted housing unit). If the closing date is on or after the 15th of the month, the month is not counted for prorating the value. If the closing date is before the 15th of the month, the entire month is counted.

2. Three (3) months will be added to the date that the “Letter of Intent to Sell” is received and will be considered the estimated closing date.
3. If the Letter of Intent to Sell is received on or before the 15th of the month, the entire month is counted. If the “Letter of Intent to Sell” is received after the 15th of the month, the month will not be counted.

4. Each eligible whole month will be prorated.

a. Denver-Boulder-Greeley CPI

The CPI used to calculate maximum resale prices in some restrictions is the Denver Boulder Greeley CPI. New figures are published by the Colorado Department of Labor and Statistics twice a year, normally in March and August. In calculating the allowed maximum appreciation of a home, the latest reported figure will be averaged with the other reported figure for the year and used up to the date new figures are released. Once a Facilitation Agreement has been signed, new figures will not affect the maximum resale price. If the Denver Boulder Greeley Colorado CPI ceases to exist, a comparable index will be used.

b. Northwest Wyoming Cost of Living Index

The NWCLI figure used to calculate maximum resale prices in some ground leases is obtained from the Wyoming State Division of Economic Analysis and is calculated with All Items minus Housing. It is updated quarterly and released generally in June for the First (1) Quarter, October for the Second (2nd) Quarter, December for the Third (3rd) Quarter and March for the Fourth (4th) Quarter. The latest reported figure will be averaged with the other reported Quarters of the year and will be used up to the date the new figures are released. Once a Facilitation Agreement has been signed, new figures will not affect the maximum resale price. If the NWCLI ceases to exist, a comparable index will be used.

c. Flat Appreciation Rate of 2.5 Percent

The flat appreciation rate of 2.5% found in some restrictions is not based on an index. Rather, it is based on an analysis of incomes over 20 years, where it was found that incomes rose on average by 2.5% per year.

(2) Cost of Actual Capital Improvements

Restricted housing units that have deed restrictions or ground leases allowing for improvement credits can add the value of these improvements to the appreciated value to calculate the MRP based on the following.

Credit for capital improvement expenditures on the restricted housing unit given at resale will be no more than 10% of the OPP of the home except where the Housing
Department has determined otherwise. All capital improvements must be pre-approved by the Housing Department and properly permitted and inspected by the Town of Jackson or Teton County Building Official. Approval/disapproval must be determined prior to actual construction to be considered at time of sale. Improvements done without prior approval will not be considered for capital improvement credit. It is the owner’s responsibility to secure any approval necessary from the restricted housing unit’s Homeowners Association and obtain any necessary permits prior to undertaking any Capital Improvement. Please consult Section 5-1(d): Capital Improvement Standards for more details.

(3) **Depreciated Costs of Capital Improvements**

The depreciated costs of Capital Improvements can be added to the appreciated value to calculate the MRP, so long as they do not exceed ten percent (10%) of the OPP or as determined by the Housing Department on a project-specific basis. All capital improvements will be depreciated as applicable according to the Marshall and Swift Residential Cost Handbook or a similar resource.

(4) **Maintenance Adjustment**

Households are required to keep restricted housing units in a properly maintained state. Housing Department staff and/or a third-party inspector hired by the Housing Department will inspect the property after receiving the “Letter of Intent to Sell” from the owner. The inspector will provide an inspection report to the Housing Department. The Housing Department may require the owner to repair or replace items on the inspection report. The buyer also has the opportunity to inspect the property and provide the Housing Department with a list of items. If required repairs, replacement, or cleaning are not made by the owner prior to the Housing Department’s final walkthrough two (2) business days before closing, the Housing Department will estimate the costs at its sole discretion, and an adjustment may be made to the seller’s proceeds or to the maximum resale price.

(5) **Other Costs**

Any additional costs allowed by the Housing Department pursuant to the policies in effect on the date of the restricted household’s “Letter of Intent to Sell.”
(d) **Capital Improvement Standards**

(1) **Approval Required**

Owners must receive written approval from the Housing Department prior to beginning the work in order to receive credit for the capital improvement. To obtain approval, the “Request for Capital Improvement” form must be submitted along with estimated costs and drawings and/or plans and a narrative of the work to be done. Once the improvement is complete, copies of all receipts for materials and labor must be given to the Housing Department. No credit will be given for sweat equity.

(2) **Workmanlike Manner**

All improvements must be built in a workmanlike manner, and according to Town of Jackson or Teton County building codes. All required permits and completion releases must be obtained from the Town or County. Any owner that does capital improvements without obtaining the proper permits or if it is determined at the Housing Department’s sole discretion that the improvements have not been done in a workmanlike manner may be required to make repairs or remove the improvements and return the home to its original condition.

(3) **Permitted Capital Improvements**

The term “permitted capital improvement” shall only include the following:

1. Fixtures erected, installed or attached as permanent, functional, non-decorative improvements to real property, excluding repair, replacement and/or maintenance improvements;

2. For the benefit of seniors and/or handicapped persons;

3. Health and safety protection devices (including radon);

4. Adding and/or finishing of permanent/fixed storage space;

5. Finishing of unfinished space;

6. Landscaping; Adding trees, shrubs, lawn, patio, walkways, or sprinkler systems;

7. Decks and balconies, and any extension thereto;

8. Partial credit may be given for upgrade improvements that will increase the life of the component as compared to the original product or increase the long-term affordability of the home.
(4) **Improvements Not Permitted for Credit**

Permitted capital improvements shall not include the following:

1. Jacuzzis, saunas, steam showers and other similar items;
2. Upgrades or addition of decorative items, including lights, window treatments and other similar items;
3. Upgrades of appliances, plumbing and mechanical fixtures, carpets and other similar items included as part of the original construction of a unit, unless replacement is shown to improve the lifespan of the component or the long-term affordability of the restricted housing unit.

(e) **Resale and Transfer Limitations**

(1) **Transfer of Title**

Transfer of title is not allowed unless approved by the Housing Department. To apply for approval, owners need to complete the Housing Department’s “Request for Transfer of Ownership (Title)” form and submit it to the Housing Department along with a $100.00 fee, which covers legal and recording fees. In some cases, a complete application will be required to be submitted for qualifying purposes.

   a. **Divorce**

   In the event of the divorce of an owner, the Housing Department may consent to the transfer of the residential unit to a spouse of an owner, which spouse may not otherwise qualify as a qualified household, only upon receipt of an order issued by a Court of competent jurisdiction ordering such transfer.

   b. **Death**

   In the event of the death of an owner, the Housing Department may consent to the transfer of the residential unit to an heir or devisee of such deceased owner, which heir or devisee may not otherwise qualify as a qualified household only upon receipt of an order issued by a Court of competent jurisdiction ordering such transfer.

   c. **Nonqualified Transferee**

   If title to the restricted housing unit vests in a nonqualified transferee, as defined in these *Housing Rules and Regulations* Section 3-2: Qualification, the restricted housing unit shall immediately be listed for sale in accordance with the restrictions
and the *Housing Rules and Regulations*. The following shall apply when the Housing Department determines there is a nonqualified transferee:

1. A nonqualified transferee shall cooperate with the Housing Department to affect the sale, conveyance or transfer of the restricted housing unit to a qualified household (or the Housing Authority in the event of its exercise of its option to purchase) and shall execute any and all documents necessary to such sale conveyance or transfer.

2. A nonqualified transferee shall comply with the restrictions, the *Housing Rules and Regulations*, and all other covenants regulations, ordinances, statutes, laws, or rules governing the ownership, occupancy, use, development or transfer of the restricted housing unit, and further may only occupy the restricted housing unit with the prior written consent of the Housing Department.

(2) **Trusts**

Restricted housing units may not be put into any type of a trust. This is the equivalent of transferring ownership, and trusts are not qualified to be the owner of a restricted housing unit.

(3) **Nontestamentary Transfer on Death**

A “Nontestamentary Transfer on Death “deed is allowed to be recorded on restricted housing units, and must include the following:

1. It conveys an interest in real property to a beneficiary designated by the owner and states the deed is effective upon the death of the owner.

2. It must be subject to all other encumbrances on the property to which the owner was subject to during their lifetime, including the Restrictions on the property.

3. The Housing Department must approve the document before recordation.

(4) **Title**

All adults who occupy the restricted housing unit for more than 30 accumulative days in a calendar year, except for children attending college, must be on the title to the restricted housing unit. Situations that require an addition to title include but are not limited to marriage, a significant other moving in, a friend moving in, etc. Additions and removal of names on the title constitute a transfer of title. The Housing Department must approve all transfers of title.
(f) **Other Sale and Resale Standards**

(1) **Privy to Purchase and Sales Agreement**

Sellers and buyers shall provide a copy of the “Purchase and Sale Agreement” to the Housing Department. All financial information shall remain confidential, except as follows:

   a. **Public Records**

      Any document that would customarily be a matter of public record in the public records of Teton County, Wyoming, and is subject to the Wyoming Public Records Act;

   b. **Lottery Positions**

      The names and lottery positions of all persons who have participated in any Rental Lottery held under these Housing Rules and Regulations;

   c. **Freedom of Information Act or Wyoming Public Records Act**

      Any other information, which a court of competent jurisdiction rules must be released under the Freedom of Information Act or the Wyoming Public Records Act; and

   d. **Audits**

      In addition, the Housing Department may allow access to personal and private information to any person or entity undertaking an independent audit of the records kept under these Housing Rules and Regulations, provided that such person or entity agrees to be subject to this confidentiality provision.

(2) **Independent Legal Counsel**

All sellers and buyers of restricted housing units are advised to consult independent legal counsel to examine all contracts, CC&Rs, deed restrictions, agreements, affidavits, closing statement, title documents, etc. The retention of such counsel, or related services, shall be at the seller’s and buyer’s own expense. The sellers and buyers and/or their attorneys will not be allowed to make changes to Housing Department documents. A “Buyer’s Acknowledgement” form will be required to be signed prior to closing acknowledging recommendation to obtain legal counsel. The “Buyer’s Acknowledgement” form will be provided to the buyer for review prior to closing.
(3) **Title Company**

The Housing Department advises sellers to use a title company and escrow agent located in Jackson, Wyoming to close the transaction because of their expertise with the Housing Department’s restricted housing programs and their unique and technical closing documents. The seller and buyer shall authorize the Housing Department to review the “Settlement Statement” prior to closing. Sellers can select a title company and escrow agent of their choice. If no title company is indicated, the Housing Department will select one.

(4) **Lenders**

a. **Approved Lending Institutions**

Borrowers are restricted to the following lending institutions licensed to engage in mortgage lending practices in the State of Wyoming:

1. An “institutional lender” such as, but not limited to, a federal, state, or local housing finance agency, a bank (including savings and loan association or insured credit union), an insurance company, or any combination of the foregoing, the policies and procedures of which Institutional Lender are subject to direct governmental supervision; or

2. A “community loan fund”, or similar non-profit lender to housing projects for income-eligible persons (e.g. is not given to or acquired by any individual person); or

3. A non-affiliated, legitimate, “finance company.” In no event shall such finance company be an individual or any company that is affiliated with or has any affiliation with the owner or any family member of the owner.

b. **Required Down Payment and Loan to Value Ratio**

The Housing Department requires that all buyers have at least 3.5% down payment on a purchase, and no refinance or second mortgage obtained after the original purchase is allowed to be higher than 95% loan to value.

c. **Qualified Mortgage**

Lenders may submit a “Qualifying Mortgage” form to the Housing Department to have the mortgage deemed a “qualifying mortgage.” When submitting a qualified mortgage request, a copy of the title commitment and the Transmittal Summary (HUD Form 1008), or other documentation containing the same information, is
required to be attached. The “Qualifying Mortgage” form can be obtained from the Housing Department or from the Housing Department’s website.

For homes that do not have a measured appreciation, such as Attainable homes, an appraisal recognizing the restriction on the property is required.

The Housing Department reserves the right to require additional information before approving a mortgage as a “qualifying mortgage”.

(5) **Total Debt**

Owners shall not incur debt, liens or other obligations secured by the restricted housing unit that exceed the Original Purchase Price of the unit and shall notify the Housing Department immediately when a change in the total of these secured obligations is anticipated. No second mortgages, including but not limited to home equity lines of credit, shall encumber the restricted housing unit without advance approval by the Housing Department.

(6) **Co-Ownership**

Any co-ownership arrangement other than Joint Tenancy or Tenancy-In-Common must be approved by the Housing Department. All adults occupying the unit, with the exception of children attending college, must be on the title of the restricted housing unit.

(7) **Co-Signors**

Co-signors are guarantors for payment of mortgage. If an exception to the “no co-signors” rule is granted, co-signors shall not occupy the unit. Co-signors are not co-owners, so they are not allowed on the title. No lien or security can be placed on the property besides the mortgage itself.

(8) **Homeowners Associations**

The restricted housing unit may be subject to a Homeowners Association (HOA). All owners of restricted housing units are required to pay HOA dues, and potential special assessments and fees if applicable, unless otherwise exempted. HOA dues may be substantial and are factored into the maximum sales price. Homeowners Associations frequently have interests and regulations, other than the Restriction, that affects the restricted housing unit. It is the owner’s responsibility to be aware of these interests and regulations. Failure of an owner to comply with the HOA Rules and Regulations or CC&Rs constitutes default of the *Housing Department Rules and Regulations*. 
(9) **Homeowners’ Hazard Insurance**

Owners are required to keep hazard insurance on their homes for 100% replacement cost. Since the homes are subsidized, this amount could be more than the price of the home. Often times Homeowners Associations provide insurance. Depending on how much coverage the HOA provides, the owner may be required to provide additional insurance to guarantee complete replacement of the home. Ground lease properties are required to name the Jackson/Teton County Housing Authority as additionally insured.

### 5-2. Tenancy and Rental Standards and Procedures

To maintain the character of neighborhoods and respect the nature of the community, restricted ownership units are not allowed to be rented without prior approval from the Housing Department. This includes renting any portion of the dwelling, any room within the dwelling or the garage.

(a) **Primary Residence**

Owners of restricted housing units shall maintain the home as their primary residence.

(1) **Occupancy Requirement**

Households shall occupy their home full-time at least 10 months out of each calendar year.

(2) **Business Activity Restricted**

Households who rent a restricted housing unit shall not engage in any business activity in such dwelling, other than any home occupation use permitted in that zoning district and as permitted in the Lease Agreement.

(3) **No Guests for an Extended Period**

Households who own restricted housing units shall not permit any adult guests over the age of 18 for periods in excess of thirty (30) cumulative days per calendar year.
(4) Leave of Absence

A one-year exception may be granted in cases of illness, short-term leaves of absence for education or training purposes, or other exigent circumstances with the advance written approval of the Housing Department.

a. Rental of Restricted Unit during Leave of Absence

If granted a leave of absence, the owner is allowed to rent the property according to the provisions below in Section 5-2(b): Rental Procedures for Owner-Occupied Properties.

b. Post Leave of Absence

1. After the restricted housing unit is rented for nine (9) months, owner will be required to notify the Housing Department in writing of either, (a) their intention to move back to the restricted housing unit upon expiration of the lease and/or the rent approval period; or (b) provide the Housing Department with a “Letter of Intent of Sell” form, which will begin the selling process of the restricted housing unit.

2. If the owner chooses to sell the restricted housing unit instead of returning when the lease expires, there will be no accrual of appreciation during the term of the rental (this does not apply to medical emergencies).

(b) Rental Procedures for Owner-Occupied Properties

[Option #1] The Housing Department may approve rental of space within owner-occupied Affordable, Employment-Based, and Workforce units. The owner must continue to occupy the unit, and the Housing Department must certify that the renter meets the qualification and eligibility standards set out in Section 3: Qualification and Eligibility. A fee or some portion of the rent must be paid to the Housing Department as set out in the annual fees document.

[Options #2] The Housing Department may approve rental of space within owner-occupied Employment-Based and Workforce units. The owner must continue to occupy the unit, and the Housing Department must certify that the renter meets the qualification and eligibility standards set out in Section 3: Qualification and Eligibility. A fee or some portion of the rent must be paid to the Housing Department as set out in the annual fees document.

In cases where rental of a restricted ownership unit is approved by the Housing Department under the applicable housing program, the following general policies shall apply.
(1) Requests to Rent During Leave of Absence

Approvals for “Requests to Rent” are given at the sole discretion of the Housing Department’s Housing Manager. Approvals to rent will only be given for a maximum period of one (1) year. Requests for extensions to the one (1) year rental period will be considered on a case by case basis but can only be approved in unique exigent circumstances.

a. Medical Emergency Documentation

Medical emergencies applicable to a restricted housing unit homeowner will require documentation using the “Housing Department Medical Emergency Leave” form to substantiate the need to leave the area.

b. Processing Fee

A fee will be charged to a restricted housing unit homeowner for a “Request to Rent.” A separate “Annual Fees” document that is updated annually provides the processing fee amount.

(2) Qualification and Eligibility of Tenants

1. Tenants shall be a Qualified Household according to the general Qualification and Eligibility Criteria contained in the recorded Restriction and these Housing Rules and Regulations.

2. Tenants shall meet the Eligibility Criteria with respect to Income and Assets that apply to the particular restricted housing unit in question at time of initial occupancy.

3. Prior to signing a lease for or occupancy of a restricted housing unit, owner must provide the Housing Department with proof of the tenant’s qualification under the housing unit’s specific program prior to occupancy.

4. Qualification and eligibility shall be recertified by owner of the restricted housing unit at any time there is a change in occupancy of the restricted housing unit or renewal of lease agreement.

(3) Execution of Lease

Rental of restricted ownership units must be by a written Lease provided by the Housing Department. The Housing Department will retain a copy of the fully executed lease.
a. Rent Limitations
Rent charged will be limited to Fair Market Rents as published by HUD or total housing costs (mortgage payment, taxes, insurance, Ground Lease Fees and HOA dues), whichever is less.

b. Housing Department Fee
A fee or portion of the rent will be paid to the Housing Department. This amount will be recorded in the lease.

(4) Requests to Rent a Room
Approvals to rent a room in a restricted unit are at the sole discretion of the Housing Manager. The following process will be followed:

a. Submittal of Request to Rent
The owner will submit a Request to Rent form to the Housing Department. The form can be found on the Housing Department website or from the Housing Department.

b. Approval by the Housing Manager
If the owner is in compliance with their restrictions, the Housing Department will review the request with the condition that a new restriction will be recorded on the property (if the unit was built prior to June, 2018) and that any tenant must qualify and remain compliant with all covenants, conditions, and restrictions on the property.

c. Identification of Tenant
When the owner has identified a potential tenant who they believe qualifies under the income, asset, and employment requirements of the restriction on the unit, the potential tenant is required to submit a complete application to the Housing Department.

d. Tenant Approval
The Housing Department will verify that the tenant qualifies under the income, asset, and employment requirement.

e. Lease Agreement
The Housing Department provides the Lease Agreement to be signed by the owner, tenant, and the Housing Department.
f. Notification of Termination of Lease

The owner is required to notify the Housing Department upon termination of the lease. If the owner still wishes to rent the room, they will start again with letter c.

g. Rental Rates

Maximum rent charged will be half of 30% of the low end of the home’s income category for a two person household. All rents are paid to the Housing Department. The Housing Department will keep 20% of the rent and pass the remaining 80% to the owner.

5-3. Sale and Resale Procedures

All restricted housing units shall be sold in accordance with applicable restrictions and/or these Housing Rules and Regulations as determined by the Housing Department, Town and/or County, which may vary depending on the specific housing program under which the restricted housing units were created.

(a) Consult with Staff

Sellers of restricted housing units are required to consult with Housing Department staff prior to offering a restricted housing unit for sale in order to obtain the most current information about applicable Housing Rules and Regulations, sales processes, the allowable maximum resale price, and other applicable provisions of the restriction. The resale process takes approximately three (3) months to complete.

(b) Letter of Intent to Sell

In order to begin the resale process, the Housing Department must receive a “Letter of Intent to Sell” from the owner(s) of the restricted housing unit. “Letter of Intent to Sell” forms are available at the Housing Department office or website.

(c) Facilitation of Sale

The Housing Department facilitates the sales of restricted housing units to accomplish the sale according to the instructions of the Ground Lease / Deed Restriction and to provide a transfer to a Qualified Household. Specifically, the Housing Department facilitates sales of Affordable
housing units, Employment-Based units, Workforce housing units, and Accessory Residential Units.

(1) **Facilitation Fee (2%)**

At the closing of the sale, the seller will pay to the Housing Department a fee equal to 2% of the sales price, unless otherwise instructed in the deed restriction, for facilitation services. The Housing Department may instruct the Title Company to pay such fees out of the funds held for the seller at closing. The Housing Department may also waive the fee, or a portion thereof, in its sole discretion, to promote the community’s goals of providing affordable housing.

(2) **Facilitation Agreement**

A “Facilitation Agreement” drafted by the Housing Department is provided to the seller. The Housing Manager, or the Sales Coordinator in the absence of the Housing Manager, must sign the Facilitation Agreement. The seller(s) must execute the Facilitation Agreement before the restricted housing unit can be advertised for sale. The deadline is Friday at 3:00 for advertising to begin the following Wednesday.

After receiving an executed Facilitation Agreement, the Housing Department advertises the restricted housing unit according to Section 4: Lottery.

(3) **Showing the Unit**

The seller is required to make the restricted housing unit available with reasonable notice on a minimum of two (2) occasions to show the property to the selected Qualified Household.

(4) **Costs for Declining Initiated Sale**

If the seller decides not to sell the restricted housing unit at any point before closing, the seller will be responsible for all advertising and/or other costs associated with listing the unit for sale.

(5) **Bridge Loan**

If the seller is purchasing another restricted housing unit, a bridge loan may be required to prevent a delay in selling their restricted housing unit.
(d) **Maximum Resale Letter**

The resale price of the restricted housing unit shall be calculated according to its restriction and stated in the “Maximum Resale Letter.” Maximum resale prices will be rounded to the nearest dollar. The “Maximum Resale Letter” will be emailed, mailed, faxed, or can be picked up at the Housing Department. The original will be mailed to the seller(s) or hand-delivered by the Housing Department.

(1) **Exchange of Value**

The maximum resale price shall be the only exchange of value between parties to any sale of the restricted housing unit. Any exchange of value outside the allowed sale price shall invalidate the sale.

(e) **Inspection**

For any resale, the Housing Department will hire a third-party inspector to inspect the restricted housing unit for deferred maintenance and needed repairs. A summary of the inspection and a list of items to be cleaned/repaid will be provided to the seller.

5-4. **Purchase Procedures**

(a) **Selection of Qualified Household**

A unique process applies for selecting each qualified household within each housing program. The following sections provide specific details regarding each housing program. The restrictive covenant should be consulted for exact details.

   a. **Lottery**

   In the event that the Housing Department receives one or more lottery entry sheets at the maximum resale price from qualified households during the lottery entry period, the buyer will be selected according to preferences set for that particular Housing Program. In the event no lottery entry sheets are received during the lottery entry period, the selection process would be determined either by a bid process or a “first come first served” process. The restrictions on the property clarify which selection procedure to use.
1. **Errors**

   Every effort is made by the Housing Department to ensure fair and equitable lotteries. Lotteries are not drawn by the Housing Department. Housing Department staff compiles lottery entry sheets with all eligible households included. The lottery is drawn by outside counsel. On the rare occasion that an error is made in compiling or drawing of a lottery, the error will be corrected and the lottery will be re-drawn.

b. **Bid Process**

   If the restrictions require it, the qualified household submitting the highest bid price (not to exceed the maximum resale price) during the Bid Period shall have the first right to purchase the unit. The owner of the unit shall have the right to accept or reject the bid.

c. **First Come First Served**

   If no households apply for the unit through the lottery process, the Housing Department advertises the restricted housing unit with the maximum resale price. The first qualified applicant to submit an application will have the opportunity to purchase the home. The buyer can offer a lower price, and the seller can accept or reject the offer.

d. **Other Sale/Resale Procedure**

   1. **Owner Selection**

      If the restriction permits, the owner of the restricted housing unit may be allowed to select the qualified household. Other than verifying that the qualified household meets the qualification and eligibility requirements for the restricted housing unit, the Housing Department shall not have any authority to choose the buyer of the restricted housing unit unless authorized by the owner.

   2. **Attainable Housing Program Sale Procedures**

      (1) When an owner wishes to sell an Attainable housing unit, they can either list the home with a realtor or for sale by owner.

      (2) The owner of the Attainable housing unit is required to submit a “Letter of Intent to Sell” to the Housing Department before listing or advertising the unit for sale.
(3) The owners will be responsible for advertising their Attainable housing unit for sale with the exception that the Housing Department will advertise the unit on their website at no cost to the owner.

(4) There is not a maximum resale price for Attainable housing units. The owner will set the price with the understanding that the household who buys the unit will need to qualify under income, asset, and employment criteria. The price may be negotiated before entering into an agreement to purchase.

(5) The buyer will be responsible for providing the “Purchase and Sale Agreement” at the time of making an offer to purchase an Attainable housing unit. The seller may make a counter offer that includes changes to the “Purchase and Sale Agreement.” The Attainable housing unit is under contract when an offer and/or a counter offer is accepted and both the buyer and seller have signed it. The “Purchase and Sale Agreement” must contain a contingency that the Housing Department must verify that the buyer is “qualified” to purchase the Attainable housing unit. The Housing Department will not deem a buyer “qualified” until a contract has been executed by the seller and the potential buyer.

(6) A full copy of the fully executed Purchase and Sale Agreement shall be provided to the Housing Department. All financial information shall remain confidential except as noted in Section 5-1(f): Privy to Purchase and Sales Agreement.

(7) In addition to the items listed in Section 5-4(c)(1): Materials Included with Application, applicants must also include a full copy of the fully executed “Purchase and Sale Agreement.”

- Time of Submittal: The Attainable housing unit must be under contract before the buyer provides an application to the Housing Department.

- Time to Process: If the application is complete and thorough, the Housing Department will have a determination of qualification within five (5) business days of receiving the application. It may take longer if the Housing Department has to request further information from the applicant.

- Qualified Buyer Letter: Once the household is deemed to be “Qualified” to purchase the Attainable housing unit, the
Housing Department will provide a “Qualified Buyer Letter” to the applicant. This letter will be used to verify to the seller and the title company that the household is qualified to purchase the unit.

- **Lenders**: See Section 5-1(f)(4): Lenders.
- **Closing**: The closing date and time is set between the sellers, buyers, financial institution, the title company, and the Housing Department. The buyers will be required to sign a “Buyer’s Acknowledgement” at the time of closing. This document will certify that the buyers acknowledge receiving a copy of the restrictions as well as agreeing to allow the Housing Department to release the sales price of the home, and also agreeing to the Housing Department’s right of first option to purchase the unit in case of default by signing a Power of Attorney in Case of Default.

### (b) Viewing of Restricted Housing Unit

The seller of the restricted housing unit will allow the potential buyer to view the unit to see that it meets their household’s needs. If the household decides to purchase the restricted housing unit, they will have the opportunity to inspect the unit further once it is under contract.

### (c) Submit Application

The potential buyer will have five (5) business days to submit a complete application. The required Housing Department documents are available from the Housing Department or from the Housing Department website.

#### (1) Materials Included with Application

- **Housing Department Application for Restricted Ownership or Rental Housing**

  The Housing Department “Application for Homeownership” is a three (3) page form with an additional two (2) pages made up of a “Certification and Oath” section that will need to be signed by all applicants and notarized, as well as an “Authorization to Release Information” (see Section 5-4(c)(1)g: Power of Attorney in Case of Default
Buyers will be required to sign a “Power of Attorney in Case of Default” form appointing the Housing Manager of the Housing Department Attorney in Fact in the case of default and forced sale.

Certification and Oath).

All documentation submitted with the complete application for the purchase of a home is the documentation that will be used to qualify a buyer. Documents will not be allowed to be changed once they are submitted (e.g. taxes submitted will be those used to qualify. Applicants will not be allowed to re-file taxes). The Housing Department will review the application before accepting it to ensure it is complete. The Housing Department may ask for additional documentation.

1. **Lottery Entry Form**

A “Lottery Entry” form must be completed and signed and submitted when entering a lottery according to Housing Department processes. “Lottery Entry” forms may be submitted online, in person, or by USPS.

No incomplete “Lottery Entry” forms will be accepted. This means that every blank must contain information, “N/A,” a strikethrough so that the Housing Department knows that it was not overlooked.

The Housing Department is not responsible for receiving Lottery Entry Forms. It is the responsibility of the household to confirm that the Lottery Entry Form was received and the household is entered in the lottery.

2. **Intake Form**

All households are required to complete the “Online Intake Form.” This form must be completed in its entirety before entering a lottery. Any changes made to the form must be made prior to the opening of a lottery the household wishes to enter or the household will be ineligible to enter the lottery. The Intake form must be updated annually to be eligible to continue to enter lotteries.

b. **Lender’s Qualification Worksheet**

A current “Lender’s Qualification Worksheet” (within one year of the date the lottery begins) is required to be completed by a lending institution. The “Lender’s Qualification Worksheet” must be submitted to enter a lottery. “Lender’s Qualification Worksheets” may not be faxed; they can either be emailed or
submitted in person or by USPS. The worksheet must reflect a loan amount and down payment amount that is equal to or greater than the sale price of the home.

c. **Credit Report**
A three bureau credit report including credit scores (not more than one year old) is required to help Housing Department Staff determine if the Household is financially healthy and able to make payments on a mortgage. The credit report also helps determine debt to income ratios.

d. **Verification of Down Payment**
An account statement, or signed and notarized letter from someone supplying a gift, or other verification of funds for a down payment is required.

e. **Verification of Hours and Years Worked**
“Affidavits of Employment,” detailed check stubs, or other adequate proof of hours and years worked is required at lottery entry to receive points in the lottery. Affidavits are required to be completed, signed, and notarized by the employer. They may not be completed by the applicant. If hours or years worked cannot be verified, they will not be counted.

Historical information for hours and years worked will be kept on file with the Housing Department. Information is required to be updated annually or if any changes occur.

f. **Federal Tax Returns**
Signed federal income tax returns and all attachments (including W-2s and 1099s) and schedules for the last two (2) years for all adult household members are required. If there is self-employment, three (3) years of business and personal tax returns, along with a current “Profit and Loss Statement” and balance sheet, are required. The Housing Department uses tax returns to verify several different aspects of qualification such as but not limited to income, assets, residential homeownership, and sources of income.

g. **Power of Attorney in Case of Default**
 Buyers will be required to sign a “Power of Attorney in Case of Default” form appointing the Housing Manager of the Housing Department Attorney in Fact in the case of default and forced sale.
h. Certification and Oath

A sworn statement of the facts contained in the application will be required including at least the following certifications:

1. That the facts contained in the application are true and correct to the best of the applicant’s knowledge;

2. That the applicant has been given the standard application information packet by Housing Department Staff; and

3. That the applicant, on the basis of the application presented, believes the Household qualifies to occupy the restricted housing unit in question according to the restriction, these *Housing Rules and Regulations*, and all other applicable procedures.

This “Certification and Oath” is required to be signed by all applicants and notarized. There are public notaries available at the Housing Department.

i. Additional Information

Additional information may be requested to determine eligibility or qualification status. This may include:

1. **Verification of Household Net Assets**
   
   Household net assets are verified through tax returns, account statements, verification of deposits from financial institutions, and the NADA or Kelly Blue Book.

2. **Verification of Current Employment in Teton County**

   The following are needed to verify employment in Teton County:
   
   (1) Wage stubs

   (2) Employer name, address, and phone number

   (3) Contract for employment

   (4) “Affidavit of Employment” (Housing Department)

   (5) ”Authorization to Release Information” form signed by all adults in the household to obtain third party employment verifications
3. **Verification of Completion of Homebuyer Education Course**

At least one adult per household must complete the “Homebuyer Education Course.” The required course is offered by the Wyoming Housing Network or if not available, another course approved by the Housing Department. This applies to all households regardless of whether they have owned a home or not. This certification only needs to be completed once; however, if a household changes size and the adult who completed the certification is no longer a part of the household, it will need to be taken by an adult who is a part of the household. The Housing Department will keep a record of the certificate. It is encouraged that households keep a copy as well. The applicant must provide evidence of attendance of an approved “Homebuyer Education Course” prior to purchase. This is required to be submitted at time of lottery.

4. **Uniform Residential Loan Application**

Applicants must provide a copy of the final “Uniform Residential Loan Application” at closing.

5. **Occupancy Affidavit**

No persons outside of the persons included in the household on the “Lottery Entry Form” and “Intake Form” at time of lottery entry may be moved into the home without express written approval of the Housing Department. Approval will not be given within twelve (12) months from closing on a home for adults being added to the household. An “Occupancy Affidavit” will be required to be signed by buyers at or before closing. Any adult that is added to a household will be required to be added to title on the home.

6. **Power of Attorney in the Case of Default**

All households purchasing a home are required to sign a Power of Attorney in the Case of Default at closing. The Power of Attorney will be assigned to the Housing Manager to effect the sale of the housing unit.

7. **Accessible Unit Preference**

Applicants that wish to be considered for accessible units must submit a “Verification Form for Accessible Unit Preference.”
8. **Critical Services Provider**

Organizations applying for critical services provider approval and their corresponding approved positions must gain approval before a critical service worker can gain points in a lottery. The organization must complete a “Critical Services Organization Application” and submit it to the Housing Department. If the organization and positions are approved, a “Supervisor Questionnaire” must be completed by the applicant’s supervisor and submitted with the other required documents when entering the lottery. All certifications must be completed for the position and a recommendation from the supervisor is required. The “Supervisor Questionnaire” will need to be updated every six months.

6. **Birth Certificate for Children Under One (1) Year of Age**

Applicants must provide the birth certificate for children less than one (1) year of age.

(d) **Verification of Application**

To protect the interests of the community that has invested in the creation of restricted housing units, the Housing Department verifies that information submitted on the Application is true and correct and may request documents outlined in Section 5-4(c)(1)i: Additional Information to assist in this process. The Housing Department strives to complete verification within two (2) weeks of application submittal.

Any material misstatement of fact or deliberate fraud by the household in connection with any information supplied to the Housing Department shall be cause for immediate expulsion from the application process and/or forced sale of the restricted housing unit.

(e) **Verification of Qualified Household**

The Housing Department verifies that each Household selected to purchase a restricted housing unit meets the qualification and eligibility requirements specific to the restricted housing unit. See Section 3: Qualification and Eligibility for more details on the verification process for each housing program.
(f) **Qualification Letter**

Once the Housing Department verifies that the household meets the Qualification and Eligibility criteria for the particular restricted housing unit, it will issue a “Qualification Letter” to the buyer, a copy of which will be provided to the title company upon request.

(g) **Purchase and Sale Agreement**

Buyers must sign a “Purchase and Sale Agreement” within five (5) business days of being notified of being selected in a lottery for an applicable restricted housing unit. Buyers will be given the five (5) business days to review the “Purchase and Sale Agreement” and are encouraged to get legal advice. Sellers and buyers shall make the Housing Department privy to the “Purchase and Sale Agreement.” All financial information shall remain confidential except as noted in Section 5-1(f)(1): Privy to Purchase and Sales Agreement.

1. **Earnest Money**
   
   At time of signing the “Purchase and Sale Agreement,” one thousand dollars ($1,000.00) in earnest money will be required. The check is made out to the title company referenced in the “Purchase and Sale Agreement.”

2. **Closing Date**
   
   In most cases, the buyer has fifty (50) days to close on the property. The Closing Date will be agreed upon between the buyer and the seller and will be included in the “Purchase and Sale Agreement.” The closing date will be the date the buyer takes possession of the restricted housing unit.

3. **Inspections**
   
   The buyer may perform inspections on the restricted housing unit commencing on the effective date of the contract until closing. However, the buyer will have 30 days from the effective date of the contract to notify the Housing Department of any objections to items found during inspections. Sellers shall make the restricted housing unit available for inspections. If the seller refuses to remedy the objection, the Housing Department will notify the buyer, and the buyer will have three (3) business days to give notice to the Housing Department of their intention, either:

   a. Waiving the objection and proceeding to closing, or
   
   b. Terminating the “Purchase and Sale Agreement.”
(4) Facilitation

Pursuant to Wyoming Statute 33-28-101 through 124, the “Real Estate License Act of 1971”, the Housing Department is participating in the transaction as a facilitator without a Wyoming real estate license and in the performance of official duties.

(5) Buyer’s Acknowledgement

The buyers will be required to sign a “Buyer’s Acknowledgement” at closing. This document will certify that the buyers acknowledge receiving a copy of the restrictions as well as agreeing to allow the Housing Department to release the sales price of the home. In addition, by signing this form, the buyer agrees to the JTCHA’s right of first option to purchase the unit in case of default.

5-5. Business Option

The “Business Option” is a mechanism specific to a developer’s Housing Mitigation Plan that must be approved by elected officials on a case-by-case basis. It only applies to exempt units, meaning restricted housing units that are not required by the LDRs. The “Business Option” allows a business to identify a proposed purchaser from their employees or someone who has a material nexus to the business or organization, which would allow the household to have the first option to purchase the restricted housing unit.

(a) Purpose and Program Goals

The intent of the “Business Option” program is to help qualified businesses house their employees by providing the employees first option to purchase. This program furthers the Jackson/Teton County Comprehensive Plan’s goal of housing 65% of the workforce locally and its transportation goals.

(b) Applicability

This section applies to restricted housing units that have been approved by the Board of County Commissioners or Town Council for the “Business Option” program.
(c) **Qualified Business**

A qualified business is a non-profit entity, governmental entity, charitable foundation, or for-profit business which meets the definition of a qualified business according to the special restrictions on the property and/or the *Housing Rules and Regulations*.

(1) **Qualified Business Application**

The business completes a “Qualified Business Application,” which can be obtained from the declarant or from the Housing Department and submits it to the Housing Department. If the business has affiliates, it must be indicated on the application.

(2) **Verification**

The Housing Department verifies that the business meets the criteria of a qualified business with the following documentation. The Housing Department may ask for additional documentation.

   a. **Option Agreement**

      The Housing Department verifies that the business is a true local business, organization, or government agency operating in Teton County.

   b. **Determination of Qualification**

      1. The Housing Department will provide a “Qualified Business Letter” once the verification process is complete and the business is approved to be a qualified business. The Housing Department will then sign the “Option Agreement”; or

      2. If the business is not deemed to be a qualified business, the Housing Department will inform the business with a written letter and copy the declarant or option holder. The business will not be allowed to obtain an option if it is not approved as qualified by the Housing Department.

   c. **Cause for Expulsion**

      Any material misstatement of fact or deliberate fraud by a business in connection with any information supplied to the Housing Department shall be cause for immediate expulsion from the application process and/or for obtaining or keeping an option.
(d) **Option Procedures**

(1) **Obtaining an Option**

Options are available from a declarant or from another option holder. A declarant can choose to provide an option if the business is a qualified business and does so by recording an “Option Agreement” signed by the declarant, the Housing Department, and the qualified business. An option holder may provide an option to a qualified business by assigning the option.

(2) **Notice of Right to Exercise or Waive Option**

The Housing Department will immediately send a notice to the business holding the option (optionor) upon the following three events:

1. Housing Department’s receipt of a “Notice to Sell” by the owner of the property.
2. Housing Department’s exercise of its default option as set forth in the special restrictions.
3. The occurrence of a default and forced sale as set forth in the special restrictions.

This notice triggers the timeframe the optionor has to identify a proposed purchaser as outlined in the “Option Agreement.”

(3) **Exercise of Option**

An optionor shall have a timeframe as outlined in the “Option Agreement” to exercise the option. The timeframe will begin upon receipt of the “Option Notice.” To exercise the option, an optionor must notify the Housing Department on or before the expiration of the timeframe that they have identified a proposed purchaser for the home. Additionally, the proposed purchaser must submit a complete application, as outlined in Section 5-5(c)(1): Qualified Business Application, on or before the expiration of the timeframe. The Housing Department will take approximately five (5) business days to determine whether the proposed purchaser is:

1. Qualified under “Option Agreement.”
2. Qualified under terms of the Housing Department’s special restrictions.

The Housing Department will verify that the business continues to be a qualified business each time the option is exercised (See Section 5-5(c)(2): Verification).
(4) **Waiver of Option**

If the Optionor does not wish to exercise the option, they can sign the “Affidavit of Waiver” indicating they are waiving the option. This affidavit will be recorded with the Teton County Clerk’s Office.

In the case where an option is waived, the Housing Department will find a buyer using the process outlined in Section 5-3: Sale and Resale Procedures of these *Housing Rules and Regulations*.

   a. **Failure to Identify Purchaser during Required Timeframe**

       If the optionor does not identify a proposed purchaser on or before the expiration of the timeframe, the optionor will automatically have waived their option.

(5) **Assignment**

An optionor can assign its option to another qualified business. If at any time the business holding the option ceases to be a qualified business, they must assign the option. This is done using the following process:

   a. **Written Notice**

       The optionor provides the Housing Department with written notice that they wish to assign their option.

   b. **Application**

       The business that is being assigned the option submits an application to the Housing Department to become a qualified business (see Section 5-5(c)(1): Qualified Business Application).

   c. **Housing Department Approval**

       If the business qualifies, the Housing Department will provide a “Qualified Business Letter” to the business and sign the “Option Agreement.”

   d. **Consideration**

       The assignment may not have any consideration except for consideration required to make the assignment legal.
(e) **Qualified Purchaser**

The Housing Department will determine whether a household is qualified to purchase based on the following criteria:

1. **Letter of Certification**
   
   The purchaser will be qualified by the Housing Department only if they have a material nexus to the optionor as approved by the Housing Department. A “Letter of Certification” form demonstrating the material nexus the proposed purchaser has with the optionor must be completed by the optionor. The “Letter of Certification” form is available from the Housing Department. The optionor must deliver documentation satisfactory to the Housing Department that verifies (1) that the proposed buyer is a full-time employee of optionor; or (2) that the identified purchaser otherwise has a material nexus to optionor.

2. **Qualified Household**
   
   A Household will be qualified by the Housing Department using the Application and Verification process outlined in Section 5-4: Purchase Procedures of the Housing Rules and Regulations.

   If the identified purchaser does not qualify because of not meeting the Housing Rules and Regulations requirements, Housing Department special restrictions, or “Option Agreement,” and the timeframe has not expired, the optionor may identify another proposed purchaser.

3. **Affidavit of Exercise**
   
   When the Housing Department determines the household meets qualifying criteria of the “Option Agreement,” these Housing Rules and Regulations, and Housing Department special restrictions, the Housing Department will sign an “Affidavit of Exercise of Option Right” indicating the household is qualified. The optionor will also sign the “Affidavit of Exercise of Option Right” indicating they are exercising the option right. The affidavit will be recorded with the Teton County Clerk’s land records.
SECTION 6. RENTAL STANDARDS AND PROCEDURES

6-1. Applicability

All rental housing units administered by the Housing Department, including the Affordable Rental program (which includes legacy Employee housing units) and the Workforce Rental program (which includes the legacy ARU program), are subject to these Housing Rules and Regulations, with the exception of units that are owned by Teton County or the Town of Jackson and used for housing their employees.

6-2. Rental Standards

(a) Affordability

To ensure that the rents are affordable to households earning less than eighty percent (80%) AMI, rents will be calculated using the following method:

(1) National Standard of Affordability

The national standard for affordability provided by HUD is that no more than thirty percent (30%) of a household’s income should be spent on housing costs. Included in this thirty percent (30%) are rent, water, sewer, gas and/or electric, and trash removal.

(2) Number of Bedrooms / Number of Persons Match

For purposes of calculating rental rate only:

a. Studio: One (1) or two (2) adults
b. One-bedroom: One (1) or two (2) adults
c. Two-bedroom: One (1) or two (2) adults with one (1) or more dependents
d. Three-bedroom: One (1) or two (2) adults with two (2) or more dependents
e. Four-bedroom: One (1) or two (2) adults with three (3) or more dependents
For purposes of determining household size, children must be able to be claimed as dependants on Federal Income Taxes to be counted.

(3) **Calculation of Rent**

Monthly rent will be the lower income limit for each respective affordability range (specific to the number of bedrooms to determine household size), divided by twelve (12), and multiplied by thirty percent (30%). Studio units may charge eighty percent (80%) of a one-bedroom unit. Dorm units may charge seventy-five (75%) of a studio.

   a. **“Plus” Units**

   Fifty dollars ($50) will be added for “Plus” units. “Plus” units have extra floor area for offices, play areas, etc.

   b. **Lease Renewals**

   The rent will be calculated each year and applied to a lease renewal. Tenants will be notified three (3) months in advance of the new lease amount. The new calculation will also be applied for new households signing a lease.

(b) **Primary Residence**

(1) **Occupancy Requirement**

Households shall occupy their home full-time at least 10 months out of each calendar year.

(2) **Business Activity Restricted**

Households who rent a restricted housing unit shall not engage in any business activity in such dwelling, other than any home occupation use permitted in that zoning district and as permitted in the Lease Agreement.

(3) **No Guests for an Extended Period**

Households who rent restricted housing units shall not permit any adult guests over the age of 18 for periods in excess of thirty (30) cumulative days per calendar year.
(c) **Eviction**

In the event that a tenant household is in default of their lease agreement, they will be evicted from the rental unit. The eviction process will be in accordance with Wyoming law and all applicable Wyoming Statutes.

**6-3. Rental Procedures**

(a) **Selection Process**

A unique process applies for selecting each qualified household within each housing program. The following sections provide specific details regarding the Housing Department’s rental housing programs.

(1) **Lottery**

For the initial rental of new rental housing, a lottery process will be used. Applicants will submit a complete application and a “Lottery Entry” form during the lottery entry period. A qualified household shall be selected to rent according to the rules set forth in these *Housing Rules and Regulations*, Section 4: Lottery.

   a. **Subsequent Rentals**

   Once the initial rentals are filled with tenants, and rental units become available from time to time, the units will be rented using the lottery system.

(2) **First Come First Served**

In the event no lottery entries are received during the lottery entry period, the selection process will be determined by a first come first served basis. The first qualified household submitting a complete application will be allowed an opportunity to rent if eligible.

(b) **Submit Application**

Each household entering a lottery to rent a restricted housing unit is required to submit a completed “Application for Restricted Rental Housing” and a “Lottery Entry” form. A certification page will also be signed by the applicant and notarized. In addition, an “Authorization to Release Information” is signed by the applicant, which allows the Housing Department to obtain banking information and any other relevant information. Application
forms can be obtained from the Housing Department or from the Housing Department’s website.

(c) **Verification of Selected Household**

The Housing Department verifies that each household selected to rent a restricted housing unit meets the qualification and eligibility requirements specific to the restricted housing unit.

(d) **Materials Required**

To determine that a household desiring to rent a restricted housing unit meets all of the required criteria, the Housing Department will request all of the following for a complete application, which will be submitted at lottery entry:

1. **Housing Department Application for Restricted Ownership or Rental Housing**
   
   Completed and signed Housing Department Application for Housing.

2. **Lottery Entry Form**
   
   Completed and signed “Lottery Entry” form. See Section 5-4(c)(1): Materials Included with Application.

3. **Credit Report**
   
   Full three-bureau credit report that reflects credit scores for all adult household members dated no more than 30 days from submittal of application.

4. **Federal Income Tax Returns**
   
   Signed federal income tax returns (electronic signature is not sufficient) and all attachments (including W-2s, 1099s) and schedules for the last two (2) years for all adult household members.

5. **Verification of Current Employment in Teton County**
   
   Verification of Current Employment in Teton County includes:
   
   1. Wage stubs;
   2. Employer name, address, and phone number;
   3. Contract for employment;
   4. “Authorization to Release Information” form signed by all adults in the household to obtain third party employment verifications; and
If deemed applicable, the Housing Department may request the following be submitted with an application:

1. If self-employed, three (3) years of business and personal tax returns along with a current “Profit and Loss Statement” and balance sheet.

2. “Verification Form for Accessible Unit Preference.”

3. Any other documentation that the Housing Department deems necessary to determine qualification, such as, divorce decrees, Social Security income, rental income, etc.

(e) **Verification of Application**

To protect the interests of the community that has invested in the creation of restricted housing units, the Housing Department verifies that information submitted on the application is true and correct and may request documents outlined in Section 5-4(d): Verification of Application to assist in this process. All financial information shall remain confidential, except as documented in Section 5-1(f)(1): Privy to Purchase and Sales Agreement.

(f) **Qualification Letter**

After the Housing Department verifies that the household meets the qualification and eligibility criteria for the particular restricted housing unit, it will issue a “Qualification Letter” to the potential renter within 10 business days.
SECTION 7.  COMPLIANCE AND EXCEPTION, APPEAL, AND GRIEVANCE STANDARDS AND PROCEDURES

7-1.  Compliance Process

Special Restrictions are recorded on all Housing Department homes. These restrictions control the occupancy and use of the unit. They also refer to these Rules and Regulations.

The Housing Department Compliance Specialist monitors occupancy and use restrictions to ensure owners are in compliance, and acts on various complaints from the public concerning compliance issues. The Housing Department Compliance Specialist also receives and processes requests for exceptions, appeals, leave of absence, requests to rent, transfer of title, and qualified mortgages. Compliance Requirements

(a)  Compliance Requirements

(1)  Affordable Units

Affordable units are required to provide information to the Housing Department annually to verify employment and occupancy. Owners of Affordable housing units built after June 4, 2018 will receive annual requests for information concerning employment and use of the unit.

(2)  Employment-based and Workforce Housing Units

Employment-based units and Workforce housing units are required to provide information to the Housing Department annually concerning income, employment and ownership of other residential real estate.

(3)  Employee Housing Units

Owners of Employee housing units will be required to submit information annually about the occupants of the units, their income, employment, and ownership of other residential real estate.

(4)  Accessory Residential Units

Owners of ARUs will be required to annually submit information concerning the occupants of the units, their employment, and ownership of residential real estate.
(5) **Exemption for Retirees**

During ownership, if one (1) member of the household meets the retirement age as defined by the Federal Social Security Administration (62 years old) defined in these *Housing Rules and Regulations*, the household will be exempt from continued compliance with income and employment eligibility standards.

(b) **Common Default Violations**

In cases where the restriction defines the default process, it will control the process. Generally, the default process is as follows:

Common violations include, but are not limited to:

1. **Occupancy**
   
   A household that does not occupy the restricted housing unit for the number of months in a calendar year as required by the restriction is in violation of the *Housing Rules and Regulations*.

2. **Guests**

   Guests over the age of 18 are not allowed to occupy a restricted housing unit in excess of 30 cumulative days per calendar year.

3. **Renting**

   Renting a restricted ownership unit is only allowed per the restrictive covenant or as set out in Section 5-2(b): Rental Procedures for Owner-Occupied Properties.

4. **Leave of Absence**

   Leaves of absence must be preapproved if the household is expected to be gone longer than permitted by the *Housing Rules and Regulations* or the deed restrictions.

5. **Pets**

   Specific policies for pet ownership are outlined in the Covenants, Conditions and Restrictions and/or the Master Rules and Regulations and are enforced by the Homeowners Association. Policies for rental units are outlined in the lease agreement.

6. **Mortgage Delinquency**

   Failure to maintain obligations required under any mortgages is considered a default under special restrictions.
(7) **HOA Delinquency**
Failure to pay Homeowners Association dues is considered a violation of the special restrictions.

(8) **Ground Lease Delinquency**
It shall be an event of default if lessee fails to pay the ground lease fee or other charges required by the terms of the lease.

(9) **Water/Sewer Dues Delinquency**
Unpaid water and sewer dues can result in a lien placed on property that would constitute a violation of the special restrictions.

(10) **Employment Verification**
Employment-based units require an owner to work an average of 30 hours per week at a local business located in Teton County, Wyoming. The owner must earn at least 75% of their household income at a local business within Teton County. Annual verification of employment and income is required for owners of restricted housing units.

    Affordable units built after June, 4 2018 will be required to provide proof of employment in Teton County at a local business.

(11) **Ownership of Residential Property**
Owners of Employment-based housing units are not allowed to own residential property within 150 miles of Teton County. All renters of Housing Department-administered rental units are not allowed to own residential property within 150 miles of Teton County.

(12) **Estate Planning**
Restricted housing units cannot be put into a trust. A trust does not meet the definition of qualified household and therefore cannot own a restricted housing unit. The Housing Department does accept other related documents for estate planning (Non-testamentary Deed upon Death).

(13) **Covenants, Conditions and Restrictions (CCR) Violations**
Any default or breach of the CCRs, Mortgage Agreements, and/or Master Rules and Regulations is considered a default of the special restrictions or ground lease. This includes but is not limited to prompt payment of Homeowners Association dues and ground lease fees.
(c) Default Hearing Process

Default Hearings are conducted according to the Teton County Contested Case Rules as adopted by the Town of Jackson.

(1) Default Letter

When the Housing Department deems an owner to be in default/violation, the Housing Department drafts a default letter to the owner. The owner is given fifteen (15) days from the date of the default letter, unless otherwise provided for in the restriction, to provide evidence they are not in violation, cure the alleged violation or submit a “Request for a Default Hearing.” The default letter is sent certified with return receipt requested as well as via email if an email address is known. If the Housing Department has not received a return receipt within ten (10) calendar days, a second certified letter will be sent. If the Housing Department has not received the return receipt for the second letter within ten (10) calendar days the letter will be considered delivered. The owner then has fifteen (15) days from the date of the last letter sent to cure the violation, request a hearing of the Jackson/Teton County Housing Authority Board, or provide the Housing Department with a “Letter of Intent to Sell” their home.

(2) Request for Hearing

In the event the owner fails to cure the default or denies they are in default, owner may request a hearing before the Jackson/Teton County Housing Authority Board (JTCHA) to determine the merits of the allegations. This is done by completing and submitting the “Request for Default Hearing” form to the Housing Department within the fifteen (15) day cure period. A fee will be charged by the Housing Department for a “Request for Hearing.” The fee amount will be set by a separate document titled “Annual Fees” that is updated and published annually by the Housing Department.

(3) Hearing

JTCHA shall designate a Hearing Officer and sign an “Order Appointing the Hearing Officer.” Within three (3) weeks of receipt of the signed Order, the Hearing Officer will send out a scheduling order (Official Notice of Hearing) and timeline for the parties to submit pertinent documents. The designated presiding officer shall conduct the hearing with the JTCHA present en banc. The Housing Department will have the opportunity to present witnesses and evidence as will the owner. It is the burden of the owner to prove they are not in default.
(4) **JTCHA Affirmation**

If, after the conclusion of the hearing, JTCHA affirms the Housing Department’s determination that the owner is in default, the Housing Department will exercise its remedies according to the restriction or ground lease recorded on the property.

(d) **Appeal Hearing Process**

(1) **Request for Exception**

A household submits a “Request for Exception” to the Housing Department using the “Request for Exception” form along with a fee, which is specified in a separate “Annual Fees” document that is updated annually. “Requests for Exceptions” must be made and decided prior to the start of a lottery that the applicant wishes to enter.

(2) **Request for Appeal Hearing**

If the “Request for Exception” is denied, the applicant can request an appeal hearing by submitting a completed “Request for Appeal” form along with a fee to the Housing Department within fifteen (15) days of the date of denial of “Request for Exception.” “Requests for Appeal” must be made and decided prior to the start of a lottery that the applicant wishes to enter.

   a. **Request for Appeal Form**

   Any appeal must be presented in writing to the Housing Department on the “Request for Appeal” form and include:

   1. The particular ground(s) upon which it is based;
   2. The action or remedy requested;
   3. The name, address, telephone number of the complainant and similar information of complainant’s representative, if any;
   4. Proof of notification of appeal request to the housing unit’s Homeowners Association, if applicable; and
   5. Appeal fee.

   b. **Housing Department Review and Recommendation**

   All appeals will be reviewed by Housing Department Staff for completeness and forwarded with a recommendation for action to the JTCHA Board within thirty (30) days.
(3) **Appeal Hearing**

The Appeal will be heard by the JTCHA Board at their regular meeting scheduled at least two weeks after the “Request for Appeal” is received by the Housing Department.

(4) **Hearing Officer**

The JTCHA may choose to appoint a Hearing Officer. If a Hearing Officer is appointed, a date for the appeal hearing will be scheduled by the JTCHA within thirty (30) days of appointing a Hearing Officer. The Hearing Officer will provide the specific hearing requirements for conducting the hearing procedures.

(5) **Hearing Process**

The complainant shall be afforded a fair hearing providing the basic safeguards of due process, including notice and an opportunity to be heard in a timely and reasonable manner. The JTCHA Board may continue the hearing.

1. Complainant has the right to be represented by counsel. The Housing Department shall retain an attorney to represent its interest and to assist in record keeping and procedural requirements.

2. The complainant and the Housing Department Staff shall have the opportunity to examine all documents, records, and regulations of the Housing Department that are relevant to the hearing. Complainant shall be responsible for all photocopying expenses. Any document not made available after written request may not be relied upon at the hearing.

3. If the complainant fails to appear at the hearing, the JTCHA Board may make a determination to postpone the hearing or make a determination based upon the evidence submitted.

4. The hearing shall be conducted by a designated member of the JTCHA Board as the “Hearing Officer” or the JTCHA Board may appoint a “Hearing Officer.” The hearing shall be recorded.

5. All evidence at the hearing conducted by the Hearing Officer shall be under oath, and both parties shall be permitted to cross-examine witnesses.

6. The burden of showing that the decision of the Housing Manager’s decision was incorrect shall be on the complainant.
(6) **JTCHA Decision Binding**

Based on the records of the hearing, the JTCHA Board will provide a written decision with findings to support the determination. The decision of the JTCHA shall be binding, and the Housing Department shall take all actions necessary to carry out the decision.

(e) **Other Remedies**

(1) **Civil Remedies**

The Housing Department shall have the right to enforce the provisions of these Rules and Regulations under any remedy provided under Wyoming law, including by injunction.

(2) **Criminal Remedies**

Any person violating any provisions of these *Housing Rules and Regulations* shall be subject to all criminal penalties authorized by the State of Wyoming for such violation, including upon conviction, a fine and imprisonment, or both, and payment of all costs and expenses involved in prosecuting the offense.

(f) **Grievance Procedure**

A grievance is any dispute that seller, buyer, or owner may have with the Housing Department with respect to an action or failure to act in accordance with the individual’s rights, duties, welfare, or status. A grievance may be presented to the Housing Department under the procedures below.

a. **Request for Grievance Form**

Any grievance must be presented in writing to the Housing Department on the “Request for Grievance” form and include:

1. The particular ground(s) upon which it is based;

2. The action or remedy requested;

3. The name, address, telephone number of the complainant and similar information of complainant’s representative, if any; and

4. Grievance fee.
b. Housing Department Review and Decision

The Housing Department Housing Manager will review all “Requests for Grievances.” The Housing Manager shall prepare a written letter summarizing its decision regarding the requested exception within thirty (30) days of receipt of the “Request for Grievance.” The Housing Department Staff shall distribute a copy of the decision to the applicant requesting the grievance. If the decision is not acceptable to the applicant, the applicant may appeal to the JTCHA Board pursuant to Section 7-1(d)(2) Request for Appeal Hearing above.
SECTION 8. DEFINITIONS

8-1. Definitions

Accessible Unit: A unit that has been built or adapted with specific design features that make the unit accessible to those with mobility and hearing handicaps.

Application: A packet that households who are selected in an affordable housing lottery submit for Housing Authority staff to verify that the household is qualified to purchase the home. The application consists but is not limited to the following:

- Housing Department Application for Restricted Ownership or Rental Housing
- Signed Certification and Oath
- Signed Authorization to Release Information
- Completed Lender’s Qualification Worksheet (completed by lender)
- Full three tier Credit Report that includes credit scores. (Can be obtained from lender)
- Previous two years of tax returns with W-2s
- Employment Affidavit for each job currently held by wage earners in the household
- If self-employed, previous three years of tax returns with an income statement and a balance sheet.

Appeal: A process requested by an applicant/owner/renter when they understand the qualification, eligibility, and preference criteria and have requested an exception from the Housing Manager and have been denied.

Approved Lending Institution: Approved lending institutions include institutional lenders; community loan funds, or other similar nonprofits; or other legitimate, non-affiliated finance companies. See Definitions of Institutional Lenders and Community Loan Fund.

Asset: see Household Net Asset.

Assigned Number: A computer-generated number based on first name of applicants in alphabetical order that households are listed in a lottery.

Area Median Income (AMI): A figure published annually by HUD which is calculated by dividing households residing in counties into two equal segments with the first half of households earning less than the median household income and the other half earning more.
Authorization to Release Information Form: This form, which an affordable housing applicant signs, allows the Housing Department staff to verify information supplied by applicants from banks, employers, etc.

Balance Sheet: A statement of the total assets and liabilities of a business.

Bid Period: The time period that the Housing Authority accepts bids for an available housing unit. The bid period only takes place if no lottery entry sheets are submitted for an available restricted housing unit.

Borrowed Light: An indirect source of natural light; for example, a room in a home uses borrowed light when it has a window that looks into another room, where the other room receives direct sunlight.

Capital Improvements: Improvements done to the home for which the homeowner can receive credit. The capital improvement requires an expenditure that either increases the value of the property or extends its life expectancy.

Caregiver: A full-time Teton County, Wyoming; Teton County, Idaho; or Lincoln County, Wyoming resident who is or was volunteering all or a portion of their time caring for their own children or an ailing or disabled immediate family member and was therefore unable to gain full-time employment in Teton County.

Closing Date: The date on which ownership of property transfers from the former owner to the new owner.

Community Loan Fund: A loan fund that is set up in a community for the purpose of providing down payment assistance or other types of loans for restricted housing units.

Critical Services Provider: An employee or volunteer on call 24 hours per day for public safety emergencies of a Board of County Commissioners/Town of Jackson and/or the Jackson/Teton County Housing Authority approved community based organization that provides immediate response health and safety services.

Deed Restriction: A document recorded against a housing unit that describes the unit’s housing program. It provides restrictions on the purchase, occupancy, use, and resale of the restricted housing unit. A deed restriction is a type of restrictive covenant that is recorded at the time of certificate of occupancy.

Developer: An individual or group who builds housing.

Disabled: Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such impairment.
Earnest Money: Money that a buyer gives to a seller to bind a contract. Earnest money goes toward the costs of the purchase of the home and is held in escrow by the title company until closing.

Eligibility Criteria: Criteria defined in either the Deed Restriction or the Housing Rules and Regulations, which are used to measure whether a household is eligible to apply for a unit.

Employment-Based: A restricted housing unit where occupancy is limited to employees in Teton County, Wyoming. There are no income qualifications for an occupant. This type of unit may include, but is not limited to, Accessory Residential Units and Employment-Based Units.

Employment Requirement: At least one member of a household must demonstrate an average of 30 hours per week (1560 hours per year) of employment in Teton County, Wyoming; or demonstrate a clear intent to work an average of 30 hours per week in Teton County, Wyoming (must have been hired even if hasn’t started the job yet.)

Exception: If a household understands the eligibility and qualification criteria, but feels their situation is unique and there is a compelling reason the rule(s) should not apply to them, they may request an exception. Exceptions are only considered before a lottery process opens or before an application is submitted.

Fair Market Rents (FMR): Fair market rents are the maximum chargeable gross rent, including utilities, in an area for projects participating in the Housing and Urban Development (HUD) Section 8 Program. The HUD Section 8 Program targets incomes of 80% and below of the Median Family Income (MFI). The Jackson/Teton County Affordable Housing Department does not participate in HUD’s Section 8 Program; however, FMR applies to some Employee Housing rental units. The rental rate corresponds to the amount of bedrooms in a unit.

Final Development Plan Approval: The point in the development review process when either the Teton County Board of County Commissioners or the Town of Jackson Town Council approves a development.

Final Inspection: The inspection that is done on a home at least 48 business hours before closing on the sale of the home. The purpose is to determine whether the home has been properly cleaned and that proper maintenance and repairs have been completed.

Finance Company: A company that regularly makes loans to clients.

Garage: An enclosed shelter for automotive vehicles.

Grievance: A dispute that sellers, buyers, or owners may have with the Housing Department with respect to an action or failure to act in accordance with the individual’s rights, duties, welfare, or status.
**Habitable Floor Area:** Habitable floor area is floor area used for living purposes, usually having access to heat, plumbing, and electricity. It includes foyers, hallways, restrooms, closets, storage, and other common areas within a building. Habitable floor area does not include mechanical rooms, elevators and fireplaces. Habitable floor area is measured either from the exterior of the faces of the building or the exterior limits of any interior wall that separates habitable floor area from uninhabitable floor area, whichever is applicable.

**Handicapped:**

- **Hearing Impaired:** Individuals whose hearing measures between 25 dB and total hearing loss.
- **Mentally Challenged:** Individuals who have an intellectual functioning level that is well below average and that causes significant limitations in daily living skills.
- **Mobility Impaired:** Individuals who have reduced function of legs and feet that leads them to be permanently dependent on a wheelchair or an artificial aid to walking.

**Homebuyer Education:** Class required by the Jackson/Teton County Housing Authority for households to be eligible to purchase a restricted housing unit. The class educates homebuyers about the entire home buying process.

**Homeowners’ Association:** An organization comprised of neighbors concerned with managing the common areas of a subdivision or condominium complex. These associations take on issues such as plowing, clearing sidewalks, painting exteriors of a subdivision and collecting dues from residents. The homeowners' association is also responsible for enforcing Covenants, Conditions & Restrictions (CC&Rs) that apply to the property. They do not enforce Deed Restrictions.

**Household Income:** The current income going forward 12 months of all adult wage earners within a household before taxes. Income from dependents that are enrolled in college or another type of school is not included in the household income calculation. For self-employed individuals, Income is the net income from the business with depreciation added back in averaged over either the life of the business or the last three (3) years, whichever is shorter. Other types of deductions may be added back in as well, such as home business use.

**Household Net Assets:** The value of all assets over $500 in value including, but not limit too, bank accounts, investment accounts, life insurance, furniture, automobiles, jewelry, computer equipment, real estate, and recreational equipment; less any debt the household has. Net assets do not include retirement accounts, business assets are limited to liquid assets.

**Housing Programs:** Programs intended to provide housing for the workforce of Teton County and administered under the Jackson/Teton County Affordable Housing Department. They include ownership and rental units created through the Land Development Regulations, through the direct construction of restricted housing units, or the financing thereof.
**Housing Mitigation Plan:** The portion of a development plan that specifies how an applicant will satisfy the Affordable Housing requirements in Division 6.3 of the Teton County and Town of Jackson Land Development Regulations and/or the Employee Housing requirements of Division 7.4 of the Teton County Land Development Regulations and Division 7.4 of the Town of Jackson Land Development Regulations.

**Immediate Family Member:** Individuals that include a parent, spouse or child, including stepchildren, foster children, step-parents and foster parents.

**Initial Inspection:** An inspection done on a home once a letter of intent to sell is received by the Housing Department. The purpose is to inform the seller of the selling process and to check for maintenance and repairs that may be required before the sell occurs.

**Institutional Lender:** A lender that is a legitimate financial institution that regularly loans money for real estate transactions.

**Joint Tenancy:** When two or more people own property as joint tenants and one owner dies, the other owners automatically own the deceased owner’s share. No will is required.

**Leave of Absence:** Permission granted by the Housing Department for an owner of a restricted housing unit to be absent from the unit for an extended period of time for a legitimate and compelling reason, without violating the unit’s deed restriction.

**Lawful Permanent Resident:** Any foreign national who has been granted the right to reside permanently in the United States. Lawful Permanent Residents may apply for Affordable and Attainable housing but are ineligible to apply for Employment-Based housing, as it is available for US Citizens only.

**Lender’s Qualification:** The Institutional Lender’s judgement of the household’s financial ability to obtain financing for purchasing a home.

**Letter of Intent to Sell:** A letter that a homeowner submits to the Teton County Housing Authority informing the Housing Department that they desire to sell their restricted housing unit. The Housing Department must receive this letter before the selling process can begin.

**Liabilities:** Any debt, loans, or balances that a household owes. Liabilities are subtracted from assets when calculating Household Net Assets.

**Living Space:** A room in a home used by a family for leisure activities, entertaining guests, etc. It includes space for couches, chairs, tables, and may open to the kitchen.

**Local Business:** A local business is a brick and mortar establishment that employs workers in Teton County, and that is located within Teton County, and can include both for profit and not-for-profit entities.
**Lottery Drawing:** The event that selects the order, of all the applicants for an applicable restricted housing unit, which the home will be offered for sale.

**Lottery Entry Period:** The period (normally two weeks) that the Housing Department accepts lottery entry sheets for an available restricted housing unit.

**Lottery Entry Sheet:** Households complete a lottery entry sheet and submit it to the Housing Department along with other documentation within the lottery entry period when the household is interested in purchasing an available restricted housing unit.

**Lottery Number:** A number that a household receives from a lottery drawing that reflects the household’s standing in the lottery for an applicable restricted housing unit.

**Lottery Form:** The form used to record all households who submitted lottery entry sheets for a particular home. The households are recorded in alphabetical order. This form is given to outside counsel who then assigns each household a number. The numbers are placed in a pool and drawn out one by one. The results of the drawing are recorded in order on the Lottery Form and returned to the Housing Department.

**Lottery Process:** The process by which the Housing Department accepts lottery entries from households wishing to purchase a restricted home and determines the order the households will be offered the home for purchase. (Separate lotteries are conducted for each program).

**Maintenance:** A repair or maintenance item is an expenditure that restores a property to a sound state.

**Maintenance Adjustment:** The amount of money credited to the buyer at closing for maintenance, cleaning, or repairs that are found to be needed on the home at the final inspection.

**Maximum Rental Rates:** The maximum rental rate that may be charged to a tenant occupying an Employee Housing unit. The rates must include basic utilities (water/sewer, electric, gas, and trash removal). The specific restriction recorded on the unit instructs the method to be used to calculate maximum rental rates.

**Maximum Resale Price:** The maximum amount that a restricted housing unit can be sold for. This price is calculated by the Housing Department according to the restricted housing unit’s deed restriction or the *Housing Rules and Regulations*.

**Maximum Resale Letter:** A letter given to a seller of an Affordable or Employment-Based housing unit informing them of the maximum amount that the unit may be sold for.

**Maximum Sales Price:** The maximum amount that newly-provided ownership housing units can be sold for initially. There is 10 percent reduction from the maximum sales price for no garage and a 20 percent reduction from the maximum sales price if the unit is below grade.
Median Family Income (MFI): The Department of Housing and Urban Development (HUD) calculates this figure by dividing households residing in counties into two equal segments with the first half of households earning less than the median household income and the other half earning more. Then, adjustments are made based on family size. The Jackson/Teton County Affordable Housing Department uses MFI to determine eligibility for restricted housing units. The Housing Department also uses MFI to calculate maximum sales prices.

Military Service: Active deployment in the U.S. Armed Services for any amount of time. Military Service counts as employment in Teton County, Wyoming for the sake of gaining the 1-year eligibility in the lottery if the person deployed met employment criteria in Teton County Wyoming for minimum of two years immediately prior to deployment.

Net Livable Floor Area: This area is calculated on interior living area and is measured interior wall to interior wall, including all interior partitions including, but not limited to habitable basements and interior storage areas, closets and laundry areas. Exclusions include, but are not limited to, uninhabitable basements, mechanical areas, exterior storage, stairwells, garages (either attached or detached), patios, decks and porches.

Nonqualified Transferee: A household to whom the title of a restricted housing unit is transferred, but it does not meet the qualification and eligibility standards set out in these Housing Rules and Regulations.

Occupancy Requirements: A type of preference used in the Affordable and Employment-Based Programs’ lottery selection processes through which household is eligible to enter a lottery based on how closely it aligns with the unit size.

Original Purchase Price (OPP): The amount the current homeowner originally paid for the home.

“Plus” Units: Restricted housing units that have extra floor area for offices, play areas, etc.

Post-Secondary Education: Attendance as a full-time student at an educational establishment after high school or college preparatory school.

Possession Date: The date a buyer takes possession of a home. This is normally the date of closing unless for some reason funds are unable to be disbursed on that day or other arrangements are made.

Price Opinion: The market value of residential or commercial property, as determined by a local real estate firm.

Primary Education: Attendance at a school for primary education located in Teton County Wyoming.
**Primary Residence:** A Household’s sole residence, occupied at least ten (10) months during each calendar year, or as otherwise stated in the Housing Unit’s Restriction.

**Profit and Loss Statement:** A statement showing a business’s income and expenses up through the month prior to application.

**Purchase and Sales Contract:** Contract entered into by the seller and the buyer which outlines the terms and conditions under which the property will be sold.

**Qualified Critical Services Provider:** An employee or volunteer on call 24 hours per day for public safety emergencies of an approved community-based organization that provides immediate response to health and safety services.

**Qualification Letter:** Letter issued to applicant confirming that they are qualified to purchase the home. This letter is needed by the Title Company in order to allow the closing to take place.

**Qualified Households or Qualified Buyer:** Households or buyers that have applied for housing through the Housing Department, where Housing Department staff deem them as eligible to purchase a restricted housing unit after verification of information, based on the unit’s Deed Restriction and the Housing Rules and Regulations.

**Qualified Mortgage/Qualified Mortgagee:** A loan attained from an Approved Lending Institution/the buyer of a restricted housing unit that has been approved for a mortgage.

**Resale Process:** The process by which an owner of a restricted housing unit sells it to a new owner.

**Residential Property:** A parcel that either includes a residential dwelling unit, or has the by-right potential for developing a residential dwelling unit per local zoning regulations.

**Restricted Housing Unit:** Any housing units in the Town of Jackson or Teton County that have Restrictive Covenants or Ground Leases that regulate the occupancy, use, sale, and/or rental of the unit or are restricted by the Land Development Regulations in order to further the Town/County’s workforce housing goals.

**Restrictive Covenant:** a contract between the Board of County Commissioners/Town of Jackson and the owner of real property developed or designated to ensure the affordability of a housing unit for perpetuity.

**Restrictive Covenant Template:** A standard form to be used as a recorded instrument on all restricted housing units.

**Restrictive Covenant Information Sheet:** A form that the developers of restricted housing units must fill out as part of the Housing Mitigation Plan.
**Secondary Education:** Attendance at a high school or college preparatory school located in Teton County, Wyoming.

**Settlement Statement:** Itemizes all costs, and/or credits due from the buyer and seller at closing.

**Tenancy-In-Common:** When two or more people own a shared interest in a property. If one owner dies, they can will their portion to other beneficiary(s) and not to the other owner(s) if they desire.

**Uniform Residential Loan Application (or Fannie Mae Form 1003):** The application required by law for mortgage lenders to use to supply home loans. The Housing Department may require that applicants supply this application when applying for a restricted housing unit.

**Verification Checklist:** Checklist used by JTCHA to verify whether a household is qualified to purchase a particular home.

**Voluntary Affordable/Employee Housing Units:** Units with a restricted rent or sale price to be affordable to households earning no more than 200 percent of Teton County Median Family Income. An applicant may propose these units in addition to those required by the Land Development Regulations.

**Workforce Housing Program:** An incentive program applicable within the Town of Jackson through which bonus floor areas are available in nonresidential or mixed-use buildings if the developer provides restricted housing units. These units can be either Ownership or Rental, and the number of units to be provided is determined by a ratio set out in the Town LDRs.

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### SECTION II.

All ordinances and parts of ordinances in conflict with the provisions of this ordinance are hereby repealed.

### SECTION III.

If any section, subsection, sentence, clause, phrase or portion of this ordinance is for any reason held invalid or unconstitutional by any court of competent jurisdiction, such portion shall be deemed as a separate, distinct and independent provision and such holding shall not affect the validity of the remaining portions of the ordinance.

### SECTION IV.

This Ordinance shall become effective after its passage, approval and publication.
PASSED 1ST READING THE ____ DAY OF ___________, 2018.
PASSED 2ND READING THE ____ DAY OF ___________, 2018.
PASSED AND APPROVED THE _____ DAY OF ____________, 2018.

TOWN OF JACKSON

BY: _____________________________
Pete Muldoon, Mayor

ATTEST:

BY: __________________________
Sandra P. Birdyshaw, Town Clerk

ATTESTATION OF TOWN CLERK

STATE OF WYOMING )
COUNTY OF TETON ) ss.

I hereby certify that the foregoing Ordinance No. _____ was duly published in the Jackson Hole News and Guide, a newspaper of general circulation published in the Town of Jackson, Wyoming, on the ____ day of _____________, 2018.

I further certify that the foregoing Ordinance was duly recorded on page _______ of Book ______ of Ordinances of the Town of Jackson, Wyoming.

_________________________________
Sandra P. Birdyshaw
Town Clerk
Town Council and Board of County Commissioners,

I am writing to alert you to how one of these new housing rules affects people in our community more than you may realize. Please consider these comments before approving. You can reference the March 23 post on the TOJ Facebook page for more information :: https://www.facebook.com/townofjackson/videos/1799700343427097

Thank you!

Rose
Rose Caiazzo and Kristen Waters - thank you both for your comments and your passion! The change is being considered to maximize the utility of the rooms and units being built. We encourage you to reach out to the Town Council and Board of County Commissioners who are adopting the updated Rules and Regulations. Your voice matters! Please contact the Housing Department if you have more questions or concerns. You can also find more information on this and the other #jhEngage2017 projects online at https://www.engage2017.jacksontetonplan.com/
Please see the attached memo regarding the proposed Affordable Workforce Housing Standards currently under consideration.

Thank you for your time, attention and public service.

Regards,

Stefan J. Fodor
Fodor Law Office, PC
307.733.2880
To: Housing Authority Board, Town Council, Board of County Commissioners
From: Stacy Stoker
Date: March 9, 2018
Subject: Housing Rules and Regulations Update

PURPOSE
On November 13, 2017 the Town Council and Board of County Commissioners provided final policy direction on which of the alternatives to implement through updated Housing Rules and Regulations. This memo presents the first draft document for review. The Town Council and Board of County Commissioners will have an opportunity to provide further direction to staff to add any changes or edits to the document during the upcoming March 21 Special JIM.

BACKGROUND
The background for the project was presented in the memo dated September 13, 2017. All materials related to the project can be found at engage2017.jacksontetonplan.com/housingrulesandregulations.

PUBLIC ANALYSIS
The Housing Department and the Town and County Planning Departments held five public engagement events from May of 2017 through October of 2017. These engagement meetings were conducted in both Spanish and English in order to get feedback from the community. Staff also held six sessions of office hours to discuss the Rules and Regulations and answer questions. In total, there were 297 individuals engaged in these meetings and office visits. Staff utilized newspaper advertisements, Facebook campaigns, email campaigns, and educational presentations to various non-profit organizations and advocacy groups to further gain input from the community. Additionally, two surveys addressing the topic of housing rules and regulations were administered to the public. These surveys yielded 325 responses from community members. The public also had the opportunity to provide public comment at six public meetings with the Town Council, County Commissioners, and Housing Authority Board.

Staff listened to the community and made recommendations to the Jackson Town Council and the Teton County Board of County Commissioners using public comment collected during the Engage 2017 public outreach process along with other community feedback that informed the Jackson/Teton County Comprehensive Plan as well as the Workforce Housing Action Plan. Recommendations to the elected officials were also provided by the Jackson/Teton County Housing Authority Board. The elected Officials were given the public comment received throughout the process.

FINAL DIRECTION
Staff received final direction on twelve high level policy questions for the Housing Rules and Regulations from the Town Council and County Commissioners on November 13, 2017. Please see the attached Summary of the final direction to staff. These items are all included in the Housing Rules and Regulations. There were some questions where details were not provided to staff, and staff was tasked with providing those details.

- The direction on question 4, what livability standards should apply to restricted units, was for staff to propose livability standards and remove minimum size requirements. Staff assembled a committee consisting of April Norton, Stacy Stoker and four architects, Bruce Hawtin, Arne Jorgensen, Peggy Gilday, and Hans Schuldt. The committee reviewed livability standards from Boulder, Colorado and livability standards were then drafted based on our community’s needs and the advice of the four architects on the committee. Maximum size requirements are included. These standards are incorporated in the Housing Rules and Regulations.
The only question where no consensus was reached was question 7, How should the sale/rent price be set?

The **Town Council** voted to allow rentals as long as the owner still occupies the unit, the Housing Department approves the renter, the renter is employed full-time in Teton County, qualifies under the income and asset limits, and a portion of the rent or a fee goes to the Housing Department.

The **County Commissioners** agreed with the Town Council except voted that only Employment-based units should be able to rent using the same criteria as the Town.

If the Town and County fail to come to consensus on this issue, there will be separate rules in existence for units located in the Town and in the County. This complicates compliance processes because it sends a mixed message to owners. Staff strongly recommends that the Town and County have the same policy on rentals.

Staff has evaluated both options. Following are pros and cons of rentals:

<table>
<thead>
<tr>
<th>Pros</th>
<th>Cons</th>
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</thead>
<tbody>
<tr>
<td>The spare bedrooms will be filled with local employees providing housing for more of the community’s workforce.</td>
<td>Rent will mean more income for Affordable units pushing the owners over the income limit for the unit. Employment-based units have no income limits, however, it could affect the percentage of income coming from a local business (at least 75% of household income must be from a local business).</td>
</tr>
<tr>
<td>Affordable and Employment-based owners who wish to rent will be required to record a new standard deed restriction which will allow rental. This will help get all units standardized. New units will get the standard restriction as they come online.</td>
<td>It will be difficult for staff to ensure compliance and to track who’s renting in what is now 396 units and soon to be 28 more. There are currently only 53 Employment-based units so allowing only Employment-based units to rent would be less difficult to process and track.</td>
</tr>
<tr>
<td>There will be a fee or a portion of the rent coming to the Housing Department. Staff recommends a portion of the rent.</td>
<td>This policy will increase the workload on staff significantly and may cause the need for another staff person.</td>
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</tbody>
</table>

**Staff Recommendation:** Originally, staff recommended against allowing rentals in ownership units. However, the final direction from the Town Council and County Commissioners was to allow rentals. Staff recommends the following process for both Employment-based and/or Affordable units.

1. An owner wishing to rent submits a request to rent to the Housing Department
2. If the owner is in compliance with their restrictions, the Housing Department approves the request with the condition that a new restriction will be recorded on the property (if it was built prior to June, 2018) and that any tenant must qualify and remain compliant with any covenants, conditions, and restrictions on the property. Maximum rent charged will be half of 30% of the low end of the home’s income category for a two person household (see chart below). All rents are paid to the housing department. The Housing Department will keep 20% and 80% is passed on to owner.
3. Owner wishing to rent identifies a potential roommate and/or roommates who they believe qualify under the income and assets for the home’s category.
4. The potential tenant submits a rental application with supporting documentation.

5. The Housing Department either approves the tenant or denies based on qualification criteria.

6. The Housing Department provides the lease agreement, which is signed by the Housing Department, tenant and owner.

7. The owner will notify the Housing Department if lease is terminated, and will start again with step 3 if they still wish to rent a room.

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Max Rental Rates</th>
<th>Amt. to Housing Dept.</th>
<th>Amt. to owner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Category 1</td>
<td>$550 per month</td>
<td>$110</td>
<td>$440</td>
</tr>
<tr>
<td>Category 2</td>
<td>$730 per month</td>
<td>$146</td>
<td>$584</td>
</tr>
<tr>
<td>Category 3</td>
<td>$915 per month</td>
<td>$183</td>
<td>$732</td>
</tr>
<tr>
<td>Employment-based (Category 5)</td>
<td>$1,280 per month</td>
<td>$256</td>
<td>$1,024</td>
</tr>
</tbody>
</table>

- The direction on question 10, how should the buy/sell process work was an alternative method for a selection process to identify buyers and renters. Staff has taken this direction and supplied some details as to how the selection process will work as follows (Section 4 of Housing Rules and Regulations):

1. Households must meet the minimum occupancy requirements to be eligible to enter the lottery.

   **Minimum Occupancy Requirements**

   - Studio or 1-bedroom: One or two adults
   - 2-bedroom: One or two adults with at least one dependent
   - 3-bedroom: One or two adults with at least two dependents
   - 4-bedroom: One or two adults with at least three dependents

2. Each household will be given points that translate to number of entries in the drawing.
   - One point for each full year of full-time employment with a maximum of 10 points.
   - One point for each Critical Services Provider in the household with a maximum of 2 points.

3. All of the households who enter will be in the same group to be drawn. There are no preferences, only number of entries in the drawing.

4. The Housing Department is no longer referring to the selection process as a “lottery”. It is simply a weighted drawing.

- The direction on question 11, what types of relief should be allowed from the Rules and Regulations, was to set out standards for making determinations, appeals, and grievances. The process can be found in Section 7 of the Rules and Regulations. Decisions of the JTCHA will not be brought to the elected bodies on appeal.

**Standards for Request for Exceptions:** The Housing Department will consider requests for exceptions to rules pertaining to qualification and eligibility criteria as well as to rules pertaining to occupancy and use. Granting of exceptions is rare, however it is recognized that certain unique circumstances exist that are not contemplated in these Rules and Regulations. Exceptions will only be granted in unique circumstances that are beyond control of the household, and are not addressed in these Rules and Regulations. Requests for exceptions must be submitted prior to the opening of a lottery for a home. In cases where a lottery is not used for identifying a buyer, the request must be submitted prior to submission of an application.
**HOUSING RULES AND REGULATIONS DOCUMENT**

The final document was drafted by our consultant, Clarion and Associates. It is in a different format than the current document. It is coded like the Land Development Regulations (LDRs) and references the LDRs where appropriate. The digital document will link to the LDRs for easier use by the public.

Staff has incorporated policies and procedures of the Housing Department that were not previously included in the Housing Rules and Regulations:

1. **Capital Improvement Policy** – This policy guides how capital improvement credit is calculated when owners make capital improvements to their homes. Capital Improvement credit is not given for maintenance or luxury items. It is only given for items that increase the life component (e.g., replacing carpet with wood instead of new carpet), increase energy efficiency, add square footage or storage space, adding landscaping or decks, and adding bedrooms or bathrooms, etc. (See section 5-1.d Housing Rules and Regulations)

2. **Intake Form** – The Housing Department requires all those interested in purchasing or renting a restricted unit to complete an online intake form. The form must be updated annually, and any changes to information must be made prior to the opening of the selection process for a home. This intake form will improve our customer service, provide the Housing Department with more accurate information to determine eligibility for a lottery, and will provide us with annual demographic and demand data which will help inform new housing developments and programs moving forward.

4. **Fee Schedule** – The Housing Department will publish a fee schedule annually that will be approved by the elected officials. It will outline all the fees charged by the Housing Department for Requests to Rent, Requests for Leave, Requests for Exceptions, Requests for Transfer of Title, etc. This schedule will also outline the fee going to the Housing Department for approval to rent a room.

**LEGAL REVIEW**

The Town Attorney and County Attorney's Office have reviewed the updated Housing Rules and Regulations and will continue to suggest changes as they come up during the process.

**MEETING AGENDA**

Staff recommends the following agenda for the Joint Information Meeting (JIM) to analyze and make a recommendation on the alternatives. The Special JIM will begin on March 21 at 2:00 pm in the Town Council Chambers.

**AGENDA**

A. **Introductory Presentation (Staff)**
   Staff will introduce the topic and meeting format then summarize attached public and staff analysis.

B. **Public Comment**
   There will be one opportunity for public comment on all questions. Public comment will only be taken once, even if the meeting is continued to the contingent days.

C. **Discussion/Brainstorm on potential modifications**
   1. Are there any of the twelve policy questions that someone wants to revisit besides question 7, which is the only one on which there was not consensus.
   2. Does anyone have specific questions, concerns or changes they would like to put up for discussion concerning any other area of the document?
   3. Question 7, Rental of rooms in Affordable and Employment-based units.
The Housing Authority Board’s recommendation will be published March 20 attached to a memo similar to this addressed to the Town Council and Board of County Commissioners.

**ATTACHMENTS**

- Housing Rules and Regulations
- 6 page summary
The Jackson/Teton County Housing Department is updating the Housing Rules and Regulations that govern who qualifies to live in a Housing Department home and what restrictions apply to living in a Housing Department home. The Rules and Regulations help to make sure that the over 800 homes managed by the Housing Department are used in a way that best meets the needs of the community.

The Housing Rules and Regulations have not been updated since 2008. In 2015, the community adopted a Workforce Housing Action Plan which requires that another update be done to the Housing Rules and Regulations.

Public Engagement Process
The Housing Department and the Town and County Planning Departments held five public engagement events from May of 2017 through October of 2017. These engagement meetings were conducted in both Spanish and English in order to get feedback from the community. Staff also held six sessions of office hours to discuss the Rules and Regulations and answer questions. In total, there were 297 individuals engaged in these meetings and office visits. Staff utilized newspaper advertisements, Facebook campaigns, email campaigns, and educational presentations to various non-profit organizations and advocacy groups to further gain input from the community. Additionally, two surveys addressing the topic of housing rules and regulations were administered to the public. These surveys yielded 325 responses from community members. The public also had the opportunity to provide public comment at six public meetings with the Town Council, County Commissioners, and Housing Authority Board.

What did we hear from the community?

The following bullets provide a summary of comments received from members of the public, and do not represent an exhaustive list of all feedback received:

- A new selection process should be implemented that is more transparent and fair to everyone.
- Households should not be required to provide proof of legal documentation to qualify for affordable rentals.
- Some members of the community said that households should have to work 40 hours per week to qualify and some said 30 hours.
- Non liquid business assets should not be counted in the asset limit calculation.
- Some members of the community said households should be required to occupy their homes 11 months out of each calendar year, some said 10 months, and some said 9 months.
- Some members of the community said that we should keep the status quo on livability standards, and others said to adopt livability requirements instead of having minimum size requirements. Others said that the size requirements should be increased or decreased.
- Some members of the community thought that no more than 30% of a household’s income should be used towards housing costs. Others said that percentage should be increased.
- Some said that households should not be required to requalify annually. Others thought they should.
- Some members of the community said that roommates should be allowed in restricted homes as long as they work in Teton County and do not exceed the income or asset limits. Others said do not allow renters.
The New Regulations
After extensive outreach to the community, as well as internal input, staff made recommendations to the Jackson Town Council and the Teton County Board of County Commissioners using public comment collected during the Engage 2017 public outreach process along with other community feedback that informed the Jackson/Teton County Comprehensive Plan and Workforce Housing Action Plan. Recommendations to the elected officials were also provided by the Jackson/Teton County Housing Authority Board. The elected Officials were given all the public comment received throughout the process.

The Jackson Town Council and Teton County Board of County Commissioners used this public comment to answer twelve high level policy questions to direct staff in the Housing Rules and Regulations update. These questions, the direction provided by the elected officials in response to these questions, and how this direction has changed the Rules and Regulations is outlined below. Note, we have only listed the changes that make the new regulations different from the old. In many cases, the elected officials provided direction that was consistent with existing policies in the old Rules and Regulations. These policies will be carried forward into the new Rules and Regulations.

1. What should the employment criteria be to rent or purchase a restricted home?
   Direction: At least one person in the household must work at least an average of 30 hours per week (1560 hours per year). Remove the ability for retirees to qualify to purchase or rent a restricted home. Remove the requirement that at least one person in the household must be a U.S. Citizen or Lawful Permanent Resident for rental units.
   Currently, the Housing Department requires that at least one member of a household works a minimum of 30 hours per week, which allows teachers and dual-seasonal workers to qualify. This did not change. The Housing Department will no longer require citizenship or lawful permanent residency documentation for rental units. Retired individuals will no longer qualify to purchase or rent restricted homes.

2. What kind of assets should be allowed and/or counted, and how much is the limit?
   Direction: To qualify to purchase an Affordable home, households are allowed to own a limited amount of assets. In calculating the value of a household’s assets, the Housing Department will count anything of value more than $500, funds in retirement accounts are not included, and residential property must be sold. Only liquid business assets are counted. The asset limit equals twice the income limit for a 4-person household. Mobile homes are considered the same as residential property.
   The change is that only liquid business assets are counted. This allows business owners to possess equipment needed to operate their business. Business income and liquid assets count toward the household’s income and assets. Mobile homes have not been addressed in the Regulations in the past, but the Housing Department has always considered them the same as residential property. They will now be addressed in the regulations. The method of calculating assets is not changing. A household must be below the asset limit for the income category in which they fit. If their assets exceed the limit, they will not qualify for the Affordable program.

3. How many months out of a calendar year should a household be required to occupy a restricted unit?
   Direction: Standardize all units 10 months out of a calendar year.
   The direction is consistent with existing policies and no changes will be made.
4. What livability standards should apply to restricted units?

Direction: Minimum size requirements should be removed and livability standards should be adopted. The policy change eliminates minimum unit size requirements and creates standards to ensure that the units are livable and maximize functionality. Developers’ housing requirement will be to provide a certain number of units. With no minimum size requirements, developers will have the ability to design projects with flexibility and functionality at a potential lower cost to build while remaining within the livability standards.

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

Direction: 30% of a household’s income should be spent on housing. There is no change to this policy. 30% of a household’s income spent towards housing is the standard set forth by HUD for housing affordability. For rental units, this includes the cost of utilities (water, sewer, electricity/gas, and trash).

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

Direction: Rental units should qualify at the time of their lease renewal. Employment-based units should continue to provide employment and income verification annually. Annual check-in with households in ownership Affordable units to verify employment and occupancy. Standardize annual qualifications for ARU, Employee and Employment-based units. This policy change will require Affordable homeowners to prove annually that they are still employed full-time at least 30 hours per week and that they are occupying their homes at least 10 months out of the year. This will ensure that owners of Affordable homes will continue to be a part of the workforce until they reach retirement age. This annual check-in will not affect existing owners. It will only affect units sold after June 4, 2018 and new units built after June 4, 2018.

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

Direction: base the rental rates for JTCHA owned units and employee housing units on 30% of the low end of the category. Base maximum sales prices using 30% of a household’s income toward housing (22% toward principle and interest, 8% toward HOA dues, taxes and insurance). Use a 30-year mortgage with 5% down, 20 year rolling average interest rate, and income at middle of the income range. This is a big change to the Housing Rules and Regulations.

For rental units, this will ensure that tenants are paying a maximum of 30% of their income towards housing. This will make rent affordable to every household in the category. The chart below shows current maximum rents and the new maximum rents for a one-bedroom unit in 2017. Rates include electricity, gas, water, sewer, and trash removal.

<table>
<thead>
<tr>
<th>1-bedroom unit</th>
<th>Current JTCHA Owned Rental Rates</th>
<th>New JTCHA Owned Max Rental Rates</th>
<th>Current Employee Housing Max Rental Rates</th>
<th>New Employee Housing Max Rental Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Category 1</td>
<td>$1,125</td>
<td>$960</td>
<td>$1,038</td>
<td>$960</td>
</tr>
<tr>
<td>Category 2</td>
<td>$1,125</td>
<td>$1,280</td>
<td>$1,038</td>
<td>$960</td>
</tr>
</tbody>
</table>
For ownership units, we will use 8% of housing costs towards HOA dues, taxes and insurance rather than 5% which is the current policy. This will benefit the community because HOA and insurance costs are rising and are a big part of a household’s housing costs. This will make homes more affordable to the owners because the HOA dues, taxes and insurance will be more accurately reflected in the price of the home.

The chart below shows current maximum sales prices and how they will change with the new regulations for 2 bedroom homes. The prices are affected by two things. One is the change from 5% to 8% to account for HOA taxes and insurance (causes price to go down) and using a 20-year rolling average interest rate, which is currently a change from 7.5% to 6% (lower interest rate increases purchasing power and causes the prices to go up).

<table>
<thead>
<tr>
<th>2 bedroom unit</th>
<th>Current Max Sales Price</th>
<th>New Max Sales Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Category 1</td>
<td>$160,500</td>
<td>$164,700</td>
</tr>
<tr>
<td>Category 2</td>
<td>$206,400</td>
<td>$211,700</td>
</tr>
<tr>
<td>Category 3</td>
<td>$252,300</td>
<td>$258,900</td>
</tr>
</tbody>
</table>

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

Direction: Homes should appreciate using the Denver-Boulder-Greeley CPI capped at 3%.
Currently 2.5% annual appreciation is used. The CPI will give appreciation a connection to the fluctuations in the economy without allowing for too much appreciation, which, over time, could make the home unaffordable to households in the category.

The following chart shows the difference of a home purchased at $200,000 appreciating at 2.5% over a 10 year period and one using the CPI capped at 3%.

<table>
<thead>
<tr>
<th>Max Resale Price with 2.5% Appreciation</th>
<th>Max Resale Price with CPI Capped at 3% Appreciation</th>
</tr>
</thead>
<tbody>
<tr>
<td>$252,374</td>
<td>$244,252</td>
</tr>
</tbody>
</table>

9. How should renting or subletting be handled?

Direction: Consensus on this issue was not reached between the Council and the Commissioners. The Town Council and County Commissioners voted on an alternative that was not presented by staff.
The Town Council voted to allow owners of Affordable and Employment-based homes to rent out rooms as long as the owner is still occupying the unit, and a fee or some portion of the rent goes to the Housing Department.

The County Commissioners voted to allow rentals only in Employment-based homes because there is no income limit and the owner will be getting income from the tenant. The Housing Department will approve the rentals and receive a portion of the rent.

The current policy that does not allow rentals unless there is an important or extenuating circumstance. The goal of the policy change to allow rentals is to provide more housing to the workforce rather than leaving rooms unoccupied.
Staff strongly recommends that the Town and County choose the same policy for renting a room. Staff recommends the following process for both Employment-based and/or Affordable.

1. An owner wishing to rent submits a request to rent to the Housing Department.

2. If the owner is in compliance with their restrictions, the Housing Department approves the request with the condition that a new restriction will be recorded on the property (if it was built prior to June, 2018) and that any tenant must qualify and remain compliant with any covenants, conditions, and restrictions on the property. Maximum rent charged will be half of 30% of the low end of the home’s income category for a two person household (see chart below). All rents are paid to the housing department. The Housing Department will keep 20% and 80% is passed on to owner.

3. Owner wishing to rent identifies a potential roommate and/or roommates who they believe qualify under the income and assets for the home’s category.

4. The potential tenant submits a rental application with supporting documentation.

5. The Housing Department either approves the tenant or denies based on qualification criteria.

6. The Housing Department provides the lease agreement, which is signed by the Housing Department, tenant and owner.

7. The owner will notify the Housing Department if lease is terminated, and will start again with step 3 if they still wish to rent a room.

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Max Rental Rates</th>
<th>Amt. to Housing Dept.</th>
<th>Amt. to owner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Category 1</td>
<td>$550 per month</td>
<td>$110</td>
<td>$440</td>
</tr>
<tr>
<td>Category 2</td>
<td>$730 per month</td>
<td>$146</td>
<td>$584</td>
</tr>
<tr>
<td>Category 3</td>
<td>$915 per month</td>
<td>$183</td>
<td>$732</td>
</tr>
<tr>
<td>Employment-based (Category 5)</td>
<td>$1,280 per month</td>
<td>$256</td>
<td>$1,024</td>
</tr>
</tbody>
</table>

10. How should the buy/sell process work?

Direction: The Council and Commissioners reached consensus on an alternative that was not presented by staff.

Households will be given points that translate into entries in the lottery. Employment-based and Affordable lotteries will be handled using this process. Points will be given for years working in Teton County and Critical Services Providers. This is a change to the selection process that will be more transparent, easier to understand and will allow everyone who qualifies for the home and enters a lottery to have a chance at getting chosen first for a home.

Households will be required to meet minimum occupancy standards to enter a lottery. These standards will benefit the community by maximizing the space in homes and filling the bedrooms.

<table>
<thead>
<tr>
<th>Unit size</th>
<th>Household size</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 bedroom unit</td>
<td>One or two adults</td>
</tr>
<tr>
<td>Number of Bedroom</td>
<td>Minimum Requirements</td>
</tr>
<tr>
<td>-------------------</td>
<td>------------------------------</td>
</tr>
<tr>
<td>2 bedroom unit</td>
<td>At least one adult and at least one dependent</td>
</tr>
<tr>
<td>3 bedroom unit</td>
<td>At least one adult and at least two dependents</td>
</tr>
<tr>
<td>4 bedroom unit</td>
<td>At least one adult and at least three dependents</td>
</tr>
</tbody>
</table>

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

Direction: Formalize the appeal process, including the appeal hearing, and model after the Wyoming Contested Case Rules. Set out standards for making determinations on exceptions, appeals, and grievances.

This policy change will standardize the appeal process to provide a more transparent, predictable process.

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

Direction: Place new restrictions on units at resale. The standard restriction and/or lease agreement will refer to the Rules and Regulations where appropriate.

Once the new Rules and Regulations are adopted they will apply to all units unless the restriction on the unit states otherwise. For those units, the Housing Department may purchase back the unit when it comes up for sale, reprice the unit if appropriate, place a new restriction on the unit that will refer to the Rules and Regulations, and then sell the unit.
# List of Commonly Used Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Full Text</th>
</tr>
</thead>
<tbody>
<tr>
<td>ARU</td>
<td>Accessory Residential Units</td>
</tr>
<tr>
<td>AMI</td>
<td>Area Median Income</td>
</tr>
<tr>
<td>CC&amp;Rs</td>
<td>Covenants, Conditions, &amp; Restrictions</td>
</tr>
<tr>
<td>CPI</td>
<td>Consumer Price Index</td>
</tr>
<tr>
<td>HOA</td>
<td>Homeowners Association</td>
</tr>
<tr>
<td>HUD</td>
<td>U.S. Department of Housing and Urban Development</td>
</tr>
<tr>
<td>JTCHA</td>
<td>Jackson/Teton County Housing Authority</td>
</tr>
<tr>
<td>LDRs</td>
<td>Land Development Regulations</td>
</tr>
<tr>
<td>MFI</td>
<td>Median Family Income</td>
</tr>
<tr>
<td>MRP</td>
<td>Maximum Resale Price</td>
</tr>
<tr>
<td>OPP</td>
<td>Original Purchase Price</td>
</tr>
<tr>
<td>SF</td>
<td>Square Feet</td>
</tr>
</tbody>
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SUMMARY OF HOUSING PROGRAMS

The general goal of all housing programs covered by the Housing Rules and Regulations is to provide and maintain housing affordable to persons and families who make a living primarily from employment located in Teton County, Wyoming. The housing programs addressed in the Housing Rules and Regulations are: Affordable Ownership, Affordable Rental, Workforce Ownership, and Workforce Rental. Legacy programs (including Accessory Residential Units, Attainable units, Employee units, and Employment-based units) are referenced in some properties’ restrictions, so these Housing Rules and Regulations also contain the rules that pertain to these programs.

Descriptions of Applicable Programs:

Accessory Residential Units (ARU) – Units created through this program are developed as part of nonresidential developments that are exempt from the housing requirements set by the LDRs. These units are rented to workers employed in Teton County, and they must remain as rental property (i.e., they cannot be converted to condominiums). Accessory Residential Units developed after [insert date] will be part of the “Workforce Rental” program.

Affordable – These are units created through the mandatory affordable housing mitigation requirements included in the Town and County Land Development Regulations (LDRs). The Affordable housing program is divided into “Affordable Ownership” and “Affordable Rental,” and each has restricted pricing based on applicable affordability ranges.

Attainable – These units were built before housing standards were codified in the LDRs. No more Attainable housing units will be constructed, but the Housing Rules and Regulations still apply through the management of existing units. Specific requirements for these units are recorded as covenants on the property deed, and the Housing Rules and Regulations are referenced through these covenants.

Employee – These rental housing units are built to comply with the housing mitigation requirements for new nonresidential development set out in the Town and County LDRs. Initially, these units were intended to provide housing to seasonal workers, but they are not restricted to occupancy by seasonal workers. These Housing Rules and Regulations have been updated to reflect the Town and County’s policy direction in 2017, which aligns with the Comprehensive Plan’s goal of housing the local year-round workforce. The owner of the Employee housing units ultimately makes the decision about unit tenancy so long as the household qualifies, and household income is capped at 120% AMI. These units can be converted to condominiums for workforce employers. If the Housing Rules and Regulations and the restrictions recorded on the deeds of these properties conflict, then the language, requirement, and/or provision of the restrictions shall be applied and followed, not the Housing Rules and Regulations.
Rules and Regulations. Employee units developed after [insert date] will be part of the “Affordable Rental” program.

Employment-Based – This is a program that the Town of Jackson initiated to create restricted ownership units for sale to households that are employed in Teton County, but do not fit within the affordability ranges set out in the LDRs. These units are not developed under a mandatory requirement set out in the Town’s LDRs. These units do not have income or asset limits. Qualifying households are required to be employed at least 30 hours per week at a local business and earn 75% of income from employment at a business located in Teton County. Employment-Based units developed after [insert date] will be part of the “Workforce Ownership” program.

Workforce Housing Programs – This program is divided into “Workforce Rental” units and “Workforce Ownership” units. There is no cap on the original purchase price or the initial rental rate. Once a unit is sold or rented, the maximum resale price or rental rate is restricted to an appreciation cap on the unit as recorded in the covenants on the deed. The Housing Rules and Regulations apply to these units with respect to qualification rules, livability and minimum/maximum square footage requirements, and resale standards.
SECTION 1. PURPOSE AND GENERAL GOALS

1-1. Purpose

The Jackson/Teton County Affordable Housing Department (“Housing Department”) was created by Teton County, Wyoming and the Town of Jackson, Wyoming on March 14, 2016 Town Resolution 16-04 and County Resolution 16-008. The purpose of these Housing Rules and Regulations (Guidelines) is to provide comprehensive and consistent provisions that apply to housing units created through the Town or County established housing programs and/or administered by the joint Town of Jackson/Teton County Housing Department (hereafter “Housing Department”).

(a) Applicability

(1) Subject to Provisions that are Unique to Specific Program

Each housing program covered in these Housing Rules and Regulations is subject to provisions that are unique to that program as indicated in these Housing Rules and Regulations.

(2) Subject to Provisions of the Restrictions Recorded on the Property

Restricted housing units are subject to individual deed restrictions, special restrictions, or ground leases, (collectively “restrictions”) which may have additional requirements or provisions. If the Housing Rules and Regulations and the restrictions conflict, then the language, requirement, and/or provision of the Restrictions shall be applied and followed, not the Housing Rules and Regulations. The Restrictions recorded on the property supersede any inconsistency in these Housing Rules and Regulations.

(3) Subject to Federal Fair Housing Law (The Fair Housing Amendments Act of 1988)

The Housing Department recognizes that the Office of Fair Housing and Equal Opportunity administers and enforces federal laws and establishes policies that ensure that all Americans have equal access to the housing of their choice. The Housing Department does business in accordance with the Federal Fair Housing Law (The Fair Housing Amendments Act of 1988).
Section 1. Purpose and General Goals
1-2. General Policy Goals

a. Discrimination

It is illegal to discriminate against any person because of race, color, religion, sex, handicap, familial status, or national origin in the sale or rental of housing, in the financing of housing, in the provision of real estate brokerage services, or in the appraisal of housing.

1. Filing a Complaint

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination to the HUD Housing Discrimination Hotline, 1-800-669-9777 (Toll Free), or the TDD line for the hearing impaired, 1-800-927-9275.

b. Blockbusting

Blockbusting is also prohibited. Blockbusting is the practice of illegally frightening homeowners by telling them that people who are members of a particular race, religion, or national origin are moving into their neighborhood and that they should expect a decline in the value of their property. The purpose of this scheme is to get the homeowners to sell at a deflated price.

1-2. General Policy Goals

The general goal of all housing programs covered by these Housing Rules and Regulations is to provide and maintain housing affordable to persons and families who make a living primarily from employment located in Teton County, Wyoming, which includes the Affordable, Attainable, Employee, Employment-Based, Accessory Residential Unit, and Workforce housing programs. This is accomplished by regulating the occupancy, use, sale and/or rental of the restricted housing units covered by the Housing Rules and Regulations to qualified households as defined herein.

(a) Promoting Economic and Social Diversity

Certain housing programs also limit initial eligibility of qualified households based on financial means criteria, which may include both household income and household net assets. Such financial qualifying factors promote economic and social diversity within the Jackson Hole community.
(b) **Ensuring Long-Term Affordability**

Many of the restricted housing units covered by these *Housing Rules and Regulations* are subject to price limitations for sale, resale and/or rental. These limitations are intended to ensure affordability for both the current household occupying the restricted housing unit and to ensure the long-term affordability of the restricted housing unit.

(c) **Providing Housing for the Local Workforce**

Minimum occupancy requirements apply to all restricted housing units to ensure that the unit meets the community’s goals of providing housing for the local workforce by maximizing the space and filling the bedrooms, and to ensure that the restricted housing unit does not serve as a second home.

(d) **Providing Fair and Consistent Administration**

These *Housing Rules and Regulations* are intended to provide clear, fair, and consistent administration of the housing programs to which they apply. It is recognized that there are individual households or restricted housing units that may not fit clearly into the specific provisions of the *Housing Rules and Regulations*, but still meet these general policy goals. For these cases, exception, appeal, and grievance processes have been included in 0:
Compliance and Exception, Appeal, and Grievance Standards and Procedures.

(1) **Allowance for Minor Adjustments**

The purpose of this section is to establish a uniform mechanism to allow minor adjustments or modifications from certain standards set out in these *Housing Rules and Regulations*, based on specific standards, in order to better accomplish the purposes of the general policy goals. These minor adjustments and modifications are subject to the review and approval of the Housing Manager.

The Housing Department will consider requests for exceptions to rules pertaining to qualification and eligibility criteria as well as to rules pertaining to occupancy and use. Granting of exceptions is rare; however, it is recognized that certain unique circumstances exist that are not contemplated in these *Housing Rules and Regulations*. Exceptions will only be granted in unique circumstances that are beyond control of the household, and are not addressed in these *Housing Rules and Regulations*. Requests for exceptions must be submitted prior to the opening of a lottery for a home. In cases where a lottery is not used for identifying a buyer, the request must be submitted prior to submission of an application.

(2) **Disclaimer**

The Jackson/Teton County Affordable Housing Department (“Housing Department”) expressly disclaims any and all warranties, express or implied, including without limitation fitness for a particular purpose with respect to the provision of restricted housing units. The Housing Department does not represent, warrant, or promise to construct, finance, or otherwise produce, in whole or in part, any restricted housing units pursuant to these *Housing Rules and Regulations* or under any other programs. No applicant may rely upon any promise implied or express that restricted housing units shall be constructed, financed, or otherwise produced, in whole or in part, by the Housing Department. In no event shall the Housing Department be liable to any applicant for any direct, indirect, incidental, punitive, or consequential damage of any kind whatsoever, including without limitation lost profits, lost sales, lost business, lost opportunity, lost information, lost or wasted time. None of the information contained in these *Housing Rules and Regulations* constitutes an offer to sell or the solicitation of an offer to buy a restricted housing unit.
1-3. Relationship to Land Development Regulations

The Town of Jackson and Teton County Land Development Regulations (LDRs) set out standards for the development and use of land within each jurisdiction. The LDRs include requirements for certain developments to provide affordable housing or fees to offset the additional housing need that the developments create. Specific programs address different types of development. The Planning Department of each jurisdiction reviews development applications to check for compliance with the LDRs.

These *Housing Rules and Regulations* impose additional requirements on the developers of any type of restricted housing units. The Housing Department reviews compliance with these *Housing Rules and Regulations*, both prior to development and during occupancy and use.

(a) Standards Applicable Under LDRs versus Housing Rules and Regulations

Generally, the LDRs address any provisions that must be met during the development approval phase, while the *Housing Rules and Regulations* address provisions that ensure proper use and maintenance of the restricted housing units throughout their lifetime.

<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental/Sale Mix (required mix of units)</td>
<td>Livability Standards (Interior)</td>
</tr>
<tr>
<td>Occupancy Standards</td>
<td>Dormitory Livability Standards</td>
</tr>
<tr>
<td>Distribution of Income Categories</td>
<td>Livability Requirements for Conversion of Existing Housing Stock</td>
</tr>
<tr>
<td>Requirements for Fees in Lieu</td>
<td>Restrictive Covenant Form and Process</td>
</tr>
<tr>
<td>Requirements for Conveyance of Land or Conversion of Existing Housing Stock</td>
<td>Sale/Rental Standards and Procedures including Qualification and Eligibility for Each Program</td>
</tr>
<tr>
<td>Procedure for Banking Credits</td>
<td>Compliance with Housing Rules and Regulations.</td>
</tr>
<tr>
<td>Phasing Plan</td>
<td></td>
</tr>
<tr>
<td>Mix by Number of Bedrooms</td>
<td></td>
</tr>
</tbody>
</table>
(b) **References Retained for Convenience**

All references to the LDRs in these *Housing Rules and Regulations* are for convenience and are not a part of the *Housing Rules and Regulations*. 
SECTION 2. HOUSING DEVELOPMENT STANDARDS AND PROCEDURES

2-1. Purpose

The Jackson/Teton County Comprehensive Plan lists three common community values, one of which is quality of life. One of the ways called out to achieve quality of life is through local workforce housing. With regards to workforce housing, the Comprehensive Plan includes the four following principles:

1. Maintain a diverse population by providing workforce housing
2. Strategically locate a variety of housing types
3. Reduce the shortage of housing that is affordable to the workforce
4. Use a balanced set of tools to meet our housing goal

The Town of Jackson and Teton County have several tools to increase the amount of housing that is affordable to the workforce. One of these tools is the requirement and/or incentive in the LDRs for residential and non-residential development to provide permanently restricted workforce housing. This housing represents a substantial and long-term public investment. As such, it is imperative the restricted housing produced be livable and of good quality.

This section, Housing Development Standards and Procedures, is meant to provide guidance to the prospective developers of restricted housing units. Subsection 2.2 lays out the requirements of the Housing Mitigation Plan, which is reviewed by both the Planning Department and the Housing Department. Subsection 2.3 sets out the Livability Standards, which are under the Housing Department’s purview.

(a) Applicability

This Section applies to all developments subject to Division 6.3 and Division 7.4 of the County LDRs and Division 6.3 and Division 7.4 of the Town LDRs. It also applies to any restricted housing units not required through the LDRs that are presented to the Board of County Commissioners or Town Council in development applications.
(b) **General Policy Goals**

1. **Inform Developers of Standards and Procedures**
   These Housing Development Standards and Procedures inform prospective developers of the standards and guidelines for construction and sale of restricted housing units, as required by the LDRs and the *Housing Rules and Regulations*.

2. **Provide Fair and Consistent Implementation of Standards and Procedures**
   These Housing Development Standards and Procedures help the Housing Department implement policies of the LDRs and the *Housing Rules and Regulations* in a fair and consistent manner.

### 2-2. Housing Mitigation Plan

A Housing Mitigation Plan for each project shall be submitted according to the provisions of the Teton County and Town of Jackson LDRs [See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4]. A packet with a checklist for a Housing Mitigation Plan can be obtained through the Housing Department or the Town or County Planning Departments.

(a) **Procedures**

1. **Consultation with Applicant (Optional)**
   Applicants may meet with Housing Department staff prior to submitting a Housing Mitigation Plan. Although this step is not required, it is often helpful for the applicant and the Housing Department staff to discuss the development proposal and how it meets the LDRs and *Housing Rules and Regulations*.

2. **Applicant Submittal**
   An applicant/developer shall submit a Housing Mitigation Plan with the Development Plan application to the Planning Department at either the Town of Jackson or Teton County depending on the location of the potential development.
(3) **Review**

The Planning Department distributes the Housing Mitigation Plan to the Housing Department for review.

(4) **Recommendation**

The Housing Department makes a recommendation to the Planning Department on whether the Housing Mitigation Plan complies with the *Housing Rules and Regulations*.

(5) **Final Decision**

The Housing Mitigation Plan shall be approved, approved with conditions, or denied by the Planning Director of the Town or County, based on the standards set forth in the LDRs (See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4). An approved Housing Mitigation Plan may be amended or modified only in accordance with the procedures and standards established for its original approval.

(b) **Content**

The Housing Mitigation Plan contains some provisions that fall under the purview of the Planning Department, while others fall under the purview of the Housing Department. Specifically, the Housing Department oversees the maximum unit size and the mix of units by number of bedrooms. Developers should refer to the LDRs for requirements such as the mitigation methods and the mix of units by affordability ranges.

(1) **Mitigation Method**

See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4.

(2) **Requirement Calculation**

See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4.

(3) **Fee Calculations**

If the developer proposes Fees In-Lieu as the preferred form of mitigation, the developer shall submit the proposed amount with a Final Development Plan.
The Housing Department shall update the fees in-lieu for the restricted housing units on an annual basis effective April 1 or within 30 days of HUD publishing updated annual median income data. Fees in-lieu figures are available at the Housing Department office or on the Housing Department website.

(4) **Unit Descriptions**

**a. Unit Size**

There is no minimum or maximum unit size based on square footage. Size by bedroom mix is located in the LDRs.

**b. Rental/Sale Mix**

As part of the Housing Mitigation Plan, the developer shall state which units are intended as rentals and which are intended as ownership in accordance with the LDRs (See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4).

**c. Mix of Units by Number of Bedrooms**

The intent of the restricted housing programs is to provide a variety of unit types to meet the housing needs of our diverse workforce. The Town and County LDRS set out the specific occupational requirements for housing units. The mix of units by number of bedrooms in each unit is also determined by the Town and County LDRs.

**d. Distribution of Income Categories**

See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4.

(5) **Restrictive Covenant Form and Process**

A Restrictive Covenant is a contract between the Board of County Commissioners/Town of Jackson and the owner of real property developed or designated to satisfy the Town or County LDRs. It also applies to other restricted housing units that will be administered by the Housing Department. Restrictive covenants shall keep the restricted housing units affordable in perpetuity and provide proper notification of this obligation to subsequent buyers or other interested parties. (See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4).
Section 2. Housing Development Standards and Procedures

2-2. Housing Mitigation Plan

a. Requirement
The developer shall record restrictive covenants in the public land records for the subject property prior to the issuance of a Certificate of Occupancy by the County or Town.

b. Process
The Housing Department shall prepare restrictive covenants according to the process below. Restrictive covenant templates are available from the Housing Department or the Housing Department website.

1. Restricted Covenant Information Sheet
   The developer shall complete the “Restrictive Covenant Information Sheet” and submit to the Housing Department. This form is found at the Housing Department website, or at the Housing Department offices.

2. Preparation of Restricted Covenant
   The Housing Department will prepare the restrictive covenant and provide the document to the developer for review via email or other delivery method.

3. Review
   Once reviewed by the developer for accuracy, the Housing Department and the developer (“declarant”) will sign the restrictive covenant and deliver to the County or Town for the required signature.

4. Developer Responsibilities
   The developer is responsible for signing the restrictive covenant, recording the restrictive covenant with the Teton County Clerk, providing the County or Town Planning Department with a copy of the recorded document, and returning the original to the Jackson/Teton County Housing Department office. The Housing Department shall witness the recording.

5. Modification/Amendment
   No modifications to the standard restrictions will be allowed unless there has been a substantial change to the program approved by the Town or County elected officials. Modifications or amendments to the restricted covenant
must be agreed to in writing by the Housing Department. The developer may be responsible for any legal costs to amend a restrictive covenant.

2-3. Livability Standards

To meet the community’s goals of providing working families a viable choice of housing, to protect social diversity, and to contribute to economic stability, the LDRs and the Housing Rules and Regulations require that restricted housing units are designed to provide adequate size, building and site design, and finishings to serve future tenants. These are all criteria in the Housing Department’s decisions as to whether a development meets the goals of the LDRs and the Housing Rules and Regulations. For additional construction standards, see Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4.

(a) Process

These Livability Standards are associated with interior components of the units, functionality, light, and outdoor space. Review by the Housing Department will be completed during the planning process and at time of building permit. It is encouraged that applicants review restricted housing unit designs with the Housing Department early in the design process.

Restricted housing units will also be subject to Planning Department review, as some livability standards are requirements of the LDRs (See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4).

(b) Intent

The livability standards in the LDRs do not include minimum size requirements for units. To ensure functionality of units regardless of size, these Livability Standards have been adopted. The Housing Department may consider flexibility within these standards as long as the intent of functionality is being met. All building, plumbing, electrical, and fire code requirements are still required to be met. These standards do not supersede other requirements.

Restricted housing units are expected to be designed with logical and functional room layout. This includes adequate space for normal living based on two (2) persons per one-bedroom unit, three (3) persons per two-bedroom unit, and four (4) persons per three-bedroom unit and adequate circulation pathways through the unit based on a reasonable furniture configuration.
The standards contained in this document provide minimum requirements for specific items and are not intended to be “build to” specifications.

(1) **Exceptions**

Applicants may request approval of components that don’t conform to these Livability Standards by completing the “Request for Exception” form. The request must include a detailed explanation of why the applicant wishes to diverge from these Livability Standards, and how the proposed difference is meeting the intent of these Livability Standards. Detailed drawings of what is being proposed shall also be submitted.

(c) **Acceptance of Restricted Housing Units**

The Housing Department will inspect all restricted units before certificate of occupancy to ensure that the unit is built according to the approved designs.

Restricted ownership units must be “functionally equivalent” to the market rate units in the development meaning that when fixtures, finishes and amenities are provided for market rate units, such as garbage disposals, microwaves, extra storage, patios/balconies, and access to outdoor space, equivalent features are included in the restricted housing units. This does not mean that the types of features need to be identical. The Housing Department will consider proposals by the applicant or may request variations to proposed functionally equivalent features that result in an equivalent livability outcome. The intent is to achieve a balance between flexibility in design and livability that is equivalent to the market units.

(d) **Standards for Restricted Ownership Units**

(1) **Kitchen**

a. **Cabinets**

All units shall have kitchen cabinet or other storage area (such as a pantry) proportionate to unit size that, at a minimum, meet the required space listing in the table below. A stove/oven may not be used to meet cabinet requirements, and no more than two cabinet spaces less than one foot in width may be used to meet cabinet requirements.

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>Lineal Ft of Base Cabinets*</th>
<th>Lineal ft of Upper Cabinets*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Efficiency/studio/one-bedroom &lt; 475 SF</td>
<td>4</td>
<td>4</td>
</tr>
</tbody>
</table>
Section 2. Housing Development Standards and Procedures

2-3. Livability Standards

Teton County/Town of Jackson Housing Rules and Regulations
February 2018

| One bedroom > 476 SF | 5 | 5 |
| Two bedrooms | 6 | 6 |
| Three bedrooms or more | 7 | 7 |

*Assumes standard 24” depth and 26” height for base cabinets and 12” depth and 30” height for upper cabinets.

Note that additional kitchen storage beyond the minimum is desirable. In some cases, additional cabinetry is provided as either base or upper cabinets and credit is requested to reduce cabinetry elsewhere. Requests to storage requirements will be considered as an exception to be approved by the Housing Department.

b. Countertops

The surface of countertops shall be made of new, durable, easily cleaned materials that are commonly used for countertops. One, two and three bedroom units must provide a minimum 3 feet of continuous countertop work space not including interior corner space.

c. Appliances

1. Table of Appliance Specifications

The following table specifies minimum appliance requirements.

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>Sink width*</th>
<th>Range/oven width*</th>
<th>Refrigerator cubic feet*</th>
<th>Dishwasher*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio/One bedroom &lt; 475 SF</td>
<td>24”</td>
<td>24”</td>
<td>18</td>
<td>18”</td>
</tr>
<tr>
<td>One bedroom &gt;475 SF</td>
<td>30”</td>
<td>30”</td>
<td>25</td>
<td>24”</td>
</tr>
<tr>
<td>Two bedroom</td>
<td>32”</td>
<td>30”</td>
<td>30</td>
<td>24”</td>
</tr>
<tr>
<td>Three bedrooms or more</td>
<td>32”</td>
<td>30”</td>
<td>30</td>
<td>24”</td>
</tr>
</tbody>
</table>

*Minimum Size

2. Quality and Warranty

All appliances shall be new, Energy Star, and UL (Underwriters Laboratories Standards for Safety) listed, and approved appliances. Documentation of the estimated reliability of proposed appliances, such as Consumer Report ratings, should be provided. Appliances must be of sound quality with the following minimum warranties:
(2) **Bathrooms**

At least one full bathroom is required and must contain a bathtub with shower, sink, toilet, and reasonable storage. Flexibility is allowed as to how the storage is provided and will be approved by the Housing Department.

(3) **Closets and Storage Areas**

Adequate storage is essential to providing livable housing. For safety reasons, mechanical rooms should be separate from any storage space and to ensure usable storage space should not open into storage space. All closets and storage areas should have a minimum 7.5’ height except those under stairs which can include sloping ceilings down to 6’ height unless it is not being counted toward the requirement. All dimensions shall be calculated from the finish trim dimension.

### a. Table of Minimum Storage Dimensions

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>Bedroom closet width</th>
<th>Linen closet* width</th>
<th>Additional storage square feet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio/one-bedroom</td>
<td>6 feet</td>
<td>24 inches</td>
<td>25 square feet</td>
</tr>
<tr>
<td>&lt; 475 SF</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>One-bedroom</td>
<td>6 feet</td>
<td>30 inches</td>
<td>30 square feet</td>
</tr>
<tr>
<td>&gt; 475 SF</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
b. Other Storage Standards

1. Closet depth must be 26 inches

2. Bedrooms must each contain a closet that includes one shelf over a rod.

3. Entryway closets are not a requirement. If an entryway closet is not provided that will adequately store coats and shoes/boots for one person in a studio, two persons in a one-bedroom, three persons in a two-bedroom and four persons in a three-bedroom, then an area for hanging/storing coats and shoes/boots near the entryway is required that will adequately provide for the same persons per unit.

4. In addition to bedroom, linen and entryway storage, additional storage must be provided. Locations may include the basement, garage, exterior to the unit or interior to the unit. The intent of this storage is to provide space for large or outdoor items such as bicycles, strollers, recreational gear, etc. If appliances are located in this area, their footprint cannot be counted toward square footage of storage and must be approved by the Housing Department.

5. Closet and storage doors must be sliding doors, folding doors, or doors that open outwards to allow for access to space. Closets and storage space may not have any other doors opening into the space.

(4) Floor Coverings

New carpet, wood, tile, vinyl or linoleum floor covering shall be provided, with a minimum 10-year warranty. New water resistant floor covering other than carpet is required in kitchens and bathrooms.

(5) Room Sizes and Shapes

All units must include appropriate and adequate room sizes and room shapes (generally rectilinear) that allow for functional furniture placement. Minimum sizes should be measured at the narrowest point in the room. Where any room such as the dining room is adjacent to the kitchen area, a 3’ wide buffer between all kitchen cabinets, appliances
and work spaces may not be included in the minimum room calculation. All dimensions shall be calculated from the finish trim dimension.

It is highly recommended that room dimensions include an additional 1-2” as a margin of error to accommodate discrepancies in the framing and finish.

### a. Minimum Room Size

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>Minimum Square Feet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio/One-bedroom &lt;475 SF</td>
<td>100 SF</td>
</tr>
<tr>
<td>One-bedroom</td>
<td>120 SF</td>
</tr>
<tr>
<td>Two-bedroom</td>
<td>180 SF</td>
</tr>
<tr>
<td>Three-bedroom or more</td>
<td>200 SF</td>
</tr>
</tbody>
</table>

### b. Bedrooms

The first bedroom shall be a minimum of 120 square feet. Additional bedrooms shall be a minimum of 90 square feet. No bedroom shall have a finish dimension less than nine feet (9’0).

### c. Living/Dining Rooms

Living/Dining Rooms shall provide the following minimum dimensions with no dimension less than ten feet (10’0).

Connections and openings, circulation to and through, and exterior doors and windows shall not compromise the ability to furnish the living/dining area. Furniture layouts shall be used to set critical room dimensions. There shall be a minimum of one layout that is possible which will seat every household member assuming one (1) person for a studio, two (2) persons for a one-bedroom, three (3) persons for a two-bedroom and four (4) persons for a three-bedroom and at least one seven-foot sofa, space for side tables, and ample leg room. Mechanical features, such as fuse boxes, shall not be visible or a central feature in the living area.

The eating/dining area may be in a separate room, part of a combined living/dining area, or in the kitchen provided a 3’ wide buffer between all kitchen cabinets, appliances and work spaces is not included in the minimum room calculation and a table and chairs (minimum 2 chairs – 4 chairs for two-bedroom or larger) can be shown to fit into the space without blocking circulation or doorways. A countertop eating area a minimum of 12” deep and 36” in length may be an acceptable alternative for units with less than two-bedrooms.
d. Studios and One-Bedrooms less than 475 square feet

All units must include appropriate room shapes (generally rectilinear) that allow for functional furniture placement including a sleeping area that will accommodate a twin bed, a living area that can accommodate a 6’ sofa, and a cooking eating area (table or island) that will accommodate two persons/chairs or stools. Furniture layouts shall be used to set critical room dimensions that include room for circulation.

(6) Windows/Noise Mitigation

All living areas and bedrooms shall have a minimum of one window that can be opened. Housing units that share walls with other residential or non-residential spaces must provide noise mitigation in walls, floors and ceilings.

All windows in rental units that have locations where pedestrians or passersby can see directly into the window must provide window shades or coverings that open from the top down to allow partial closing that provides privacy but also allows for the maximum amount of natural light to enter the unit and for ventilation.

For developments that propose affordable units facing on and within 100 yards of roadways with allowable speeds in excess of 35 miles per hour or other types of industrial or other noise must have windows facing these conditions that meet a 32 Sound Transmission Class (STC) rating standard for noise mitigation or greater.

(7) Laundry

Restricted ownership units shall include washer/dryer hookups.

(8) Heating and Hot Water

Furnaces, boilers, or hot water heaters provided must have a 5-year minimum warranty. Hot water heaters must be appropriately sized to adequately serve the number of anticipated occupants based on one (1) person for a studio, two (2) persons for a one-bedroom, three (3) persons for a two-bedroom and four (4) persons for a three-bedroom.

Heating mechanical units may not be located on any patio or deck used to meet open space requirements or interior to the unit in a way that reduces usable floor area.

(9) Other Design Features

The following features are encouraged and may be used in the place of other requirements with approval from the Housing Department:
1. Built-in storage space such as drawers under beds, stairs, etc.
2. Creative shelving in dead space
3. Washer/Dryer or communal laundry area in rental units
4. Extra storage for recreational equipment
5. Additional closet space
6. Additional cabinetry

(e) Standards for Dormitories

General livability standards (Section 2-3: Livability Standards) will apply except when these dormitory standards differ. There shall be a minimum of 150 square feet net livable floor area per person, including sleeping, bathroom, kitchen, and lounge space. Net livable floor area shall not include interior or exterior hallways, parking, patios, decks, laundry rooms, mechanical areas, and storage.

(1) Bathroom

At least one bathroom shall be provided for shared use by no more than four persons, containing at least one toilet, one sink, one bathtub with a shower, and a total area of at least 60 habitable square feet.

(2) Kitchen Facility

A kitchen facility or access to a common kitchen or common eating facility shall be provided subject to the Housing Department’s approval and determination that the facilities are adequate in size to service the number of persons using the facility.

Provide seating at a table or bar area for each person proposed to use the facility. The kitchen must have a range with a minimum of 4 burners and an oven. A refrigerator at least 5 cubic feet per person proposed to use the dorm. Each unit must have a minimum of 7 lineal feet of base cabinets and upper cabinets. Each unit shall have a kitchen sink at least 31 inches wide.

(3) Storage Space

Each unit occupant shall be provided at least 20 net square feet of enclosed storage space located within, or in close proximity to, the unit. This is in addition to the required 150 square feet of net livable floor area of living space per person.
Section 2. Housing Development Standards and Procedures
2-3. Livability Standards

(4) **Occupancy**

A dormitory unit shall not be occupied by more than eight persons.

(5) **Variances**

At its discretion, Housing Department staff may allow a variance to the requirement of 150 square feet. To receive approval for a variance, an applicant shall provide a minimum of 60 square feet of sleeping area per person and meet conditions 1-4, listed above.

(f) **Standards for Conversions of Existing Housing Stock**

If existing unrestricted housing is offered and accepted by the Town of Jackson or Teton County, as adequate to meet an affordable housing requirement, the existing units must be upgraded in accordance with the following standards, unless a variance from these requirements is approved by the Planning Department of the Town or County.

Applicants shall bear the costs of any required upgrades to meet the standards, as listed below. Applicants will also be responsible for any structural/engineering reports requested by the Housing Department to assess compliance with the Housing Department standards of the proposed units.

(1) **Standards**

1. Units must be 15 years old or less.
2. All units must be freshly painted;
3. All appliances must be purchased within the last five years and be in good condition and in working order. Evidence must be provided to verify the appliance was purchased within the last five years;
4. New carpet shall be provided (unless carpet has been purchased in the last five years and is in good condition and repair). Evidence must be provided to verify the carpet was installed within the last five years;
5. The exterior walls shall be freshly painted within one year of dedication, a general level of upgrade to yards and landscaping shall be provided, and windows, heating, plumbing, and electrical systems, fixtures and equipment shall be in good condition and working order;
6. The roof must have a remaining useful life of at least ten years. Evidence must be provided to verify this; and

7. The unit shall meet Uniform Building Code minimum standards, as well as any applicable housing code.
SECTION 3. QUALIFICATION AND ELIGIBILITY

3-1. General Descriptions

Each housing program described in these Housing Rules and Regulations is evaluated on two levels to determine the requirements of occupants and/or owners to purchase and/or occupy the housing unit in question; the two levels of evaluation are herein referred to as qualification and eligibility.

(a) Qualification

Qualification is the most general and applies to all housing programs.

(b) Eligibility

Eligibility refers to additional requirements specific to a particular restricted housing unit or program.

3-2. Qualification

To be considered a qualified household under these Housing Rules and Regulations, all of the following criteria must be met prior to the time of closing:

(a) Employment Requirement

At least one member of the household must fit one of the following categories:

(1) Employed in Teton County

Be employed at a local business or organization located in Teton County an average of at least thirty (30) hours per week or 1560 hours in a calendar year, or be under contract for employment at a local business or organization located in Teton County, Wyoming, where such contract commences employment before move-in or closing on a restricted
Section 3. Qualification and Eligibility
3-2. Qualification

housing unit, and the employment will be for a minimum of 30 hours per week or 1560 hours per year.

a. Self-Employed

If self-employed, hours of work must be documented to substantiate meeting the 30-hour per week / 1560 hours per year requirement. Since self-employment is often unique, different methods of verification may be used. Reasonable annual income is the first method that will be reviewed. Other methods may include verification from vendors, employees, or other applicable methods.

(2) Employment Exemptions

a. Military Service

Active military service in the U.S. Armed Services counts as employment in Teton County, Wyoming if that member of the household met employment criteria in Teton County, Wyoming for a minimum of two years prior to enlisting.

b. Disabled

An individual who is defined as disabled and is unable to be gainfully employed due to the disability meets the employment qualifications for housing in Teton County if the individual has a minimum of one (1) year of full-time residency in Teton County, Wyoming; Teton County, Idaho; or Lincoln County, Wyoming.

c. Caregiver

Work as a caregiver counts as an employment exemption if the following criteria are met:

1. Full-time Resident

   The caregiver is a full-time resident of Teton County, Wyoming; Teton County, Idaho; or Lincoln County, Wyoming.

2. Duration and Timing of Caregiving

   The caregiver was or is volunteering all or a portion of their time caring for their own children or an ailing or disabled immediate family member and, therefore, was unable to gain full-time employment in Teton County. Verification will be required using varying methods including but not limited to birth certificates, letter from health provider, and affidavits from family members or neighbors.
### d. Secondary School Attendance

Secondary education counts as an employment exemption if other employment criteria were met in Teton County, Wyoming at least two (2) years immediately prior to seeking secondary education.

### e. Hospitalization

Hospitalization counts as an employment exemption if the hospitalized member of the household worked in Teton County, Wyoming at least two (2) years immediately prior to becoming hospitalized.

### (b) Citizenship

At least one (1) member of the household must be a U.S. Citizen or be hold a Lawful Permanent Residency card in the United States in order to qualify to purchase a restricted housing unit.

### (c) Age

At least one (1) member of the household must be eighteen (18) years of age.

### (d) Financial Ability

The Household must qualify without a cosigner for a loan through an institutional lender to purchase a restricted housing unit.

#### (1) Contingencies

Any contingencies on lender’s qualification may be a cause for the Housing Department to deny qualification to the household. If a contingency requires the household to sell a home prior to the purchase of a restricted housing unit, it will be disclosed to the seller, and the seller will have the option to deny going under contract with the selected household.

#### (2) Disclosure of Financial Gifts

Financial gifts received by the household must be disclosed to the Housing Department and will be counted toward household net assets. A letter from the gift or certifying the gift and the amount of the gift will be required.
(3) **Use of Retirement Savings for Down Payment**

Down payment funds that are withdrawn from retirement accounts will be counted toward household net assets.

(4) **Qualified Mortgages**

All liens that encumber the property must be ‘qualified mortgages’ made by a ‘qualified mortgagee’ or will not be secured by the property (See Section 8: Definitions).

(e) **Occupancy**

The Household must occupy the restricted housing unit as its primary residence for a minimum of 10 months out of a calendar year and in accordance with the restrictions recorded on the property.

(1) **Leave of Absence**

The Housing Manager of the Housing Department may grant a one (1) year leave of absence if the household submits a “Request for Leave of Absence” form, along with the coinciding fee.

(2) **Attainable Housing Program Exception**

Attainable housing units allow owners to rent a room in their home as long as the owner still occupies the units on a substantially full-time basis (9 months per year as required by their restriction).

### 3-3. Eligibility

Households may be required to meet one or all of the following eligibility criteria to be eligible to purchase, rent and / or occupy a housing unit. The restriction on the housing unit and / or the specific housing program will determine if additional eligibility requirements apply.

(a) **Household Income**

Eligibility Criteria differs between units that are targeted to different affordability ranges. The “Household Income and Asset Chart” that sets income and asset requirements is updated annually and published on the Housing Department website. It can also be obtained from the Housing Department.
Section 3. Qualification and Eligibility
3-3. Eligibility

(1) **Affordability Ranges**

Below are the affordability ranges based on percentage of Median Family Income (MFI) as calculated by the U.S. Department of Housing and Urban Development (HUD). Legacy units restricted prior to [insert date of adoption] used different “income categories.” These income categories will still apply to legacy units that set out these income categories in the unit’s restrictive covenants.

**a. Affordable and Affordable Rental**

*Legacy Units developed prior to [insert date]:*

- 0 - 80%
- 81 – 100%
- 101 – 120%
- 121 – 140%
- 141 – 175%
- 176 - 200%

*Rental units developed after [insert date]:*

- 0 - 50%
- 51 – 80%
- 81 – 120%
- 121% - 200%

*Ownership units developed after [insert date]:*

- 81 – 120%
- 121 – 200%

**b. Legacy Attainable Units**

Category 2 = <=120%
Category 3 = <=140%
Category 4 = <=175%
Section 3. Qualification and Eligibility
3-3. Eligibility

**c. Employee**

*Legacy Units developed prior to [insert date]*:

Households are eligible for these Employee housing units if they make up to 120% MFI. If this is inconsistent with the deed restriction recorded on the particular Employee Housing Unit, the deed restriction shall supersede these Housing Rules and Regulations.

*Units developed after [insert date]*:

0 - 50%
51 – 80%
81 – 120%
121 - 200%

**d. Employment-Based**

There is no income eligibility for Employment-Based units. However, at least 75% of the household’s combined income must be earned from a business or organization located in Teton County continuously during ownership. If one (1) person in the household is at retirement age (62), their income will no longer be used to calculate the 75% of household income from a local business.

**e. Workforce Housing Program**

There is no income eligibility for Workforce housing units. However, at least 75% of the household’s combined income had to be earned from a business or organization located in Teton County continuously during ownership.

**f. Other Restricted Housing Units**

Income eligibility for other restricted housing units may be set out in restrictive covenants that apply to the particular restricted housing unit.

(2) **Calculation of Income**

Household income is based on the current income earned by all intended adult occupants of the restricted housing unit at estimated closing date and is calculated by the Housing Department using the current household income to estimate an annual (12 month) income basis. Households must use their current income and may not make changes or adjustments to earnings in order to fit into a category. Any changes to
income must be given to the Housing Department prior to the initiation of a lottery process in order to be eligible to enter the lottery.

a. College-Aged Children

The income of adult children who are members of the household and who are attending college will not be counted.

b. Business Income

Business income of a qualifying Household is calculated using an average of the last three (3) years of income on the business’ tax returns. A year to date profit and loss determination will also be used to calculate business income, along with a current balance sheet. If the business has not been operating for three (3) years, the Housing Department will average income over the time the business has been operating.

(b) Household Net Assets

Eligibility for some restricted housing units is also based on a qualifying household’s net assets.

(1) Calculation of Net Assets

Household net assets include the value of all assets over $500 in value including, but not limit too, bank accounts, investment accounts, life insurance, furniture, automobiles, jewelry, computer equipment, real estate, and recreational equipment; less any debt the household has. Net assets do not include retirement accounts, business assets are limited to liquid assets.

Total household net assets shall not exceed two times the four-person household Income requirement for the income category of the housing unit. All household members’ shares of liquid business assets shall be included in determination of total household net assets. Net assets of all household members shall be combined in determination of total household net assets. See the “Household Income and Asset Chart” for net asset thresholds, which is updated annually and published on the Housing Department website. A copy may be obtained from the Housing Department.
Section 3. Qualification and Eligibility
3-3. Eligibility

(2) Ownership of Real Property

a. Ownership at Time of Application:

At the time of application, a Household may own other undeveloped or developed residential or commercial property. The fair market value of such property will be taken into consideration when determining household net assets. A price opinion using a market analysis will be obtained by the Housing Department through a local real estate firm within thirty (30) days from the date of submittal of an application for a restricted housing unit to determine fair market value of the other undeveloped or developed property. The owner of the property will be solely responsible to pay for the price opinion in conjunction with submittal of the Housing Department Application.

1. Ownership of Commercial Property

A household will be able to maintain ownership of commercial property.

2. Designation of Mobile Homes

Mobile homes situated in a mobile home park or on other land with hook-ups to water/sewer and electricity will be considered residential property, and thus, will be required to be sold as with other residential property. If the mobile home is not situated in a mobile home park or other land with hook-ups to water/sewer and electricity, it will only be considered an asset.

3. Rental Income and Rental Assets

Rental income from any residential real estate will be counted toward household income and the asset will be counted toward net assets.

b. Required Sale of Residential Property

Once under contract for a restricted housing unit, the qualifying Household must list residential property (developed or undeveloped), located within 150 miles driving distance from the Town of Jackson, for sale at a price commensurate with the price opinion. If the property hasn’t sold or isn’t under contract after one year from the listing date, within 30 days of the year expiring, another price opinion will be obtained. If the price opinion is lower than the listed price, the owner will have 30 days from the date of the price opinion to lower the asking price to that of the price opinion. If after 24 months from the date first listed, the property still hasn’t sold or gone under contract, the Housing Manager of the Housing Department will issue an
analysis of the property with a determination of the salability of the restricted housing unit along with the next steps required. A copy of the analysis will be provided to the owner, and the owner will have the opportunity to appeal the determination of the Housing Authority Board. The owner may be required to sell their restricted housing unit if the residential property has not sold.

(3) **Disposition of Assets**

Any member of a household who has assigned, conveyed, transferred or otherwise disposed of property or other assets within the last two (2) years in order to meet the net asset limitation or the property ownership limitation shall be ineligible to purchase a restricted housing unit.

(c) **Readiness to Purchase**

Individuals purchasing a restricted housing unit must demonstrate readiness to purchase by showing the following:

(1) **Contingencies**

Contingencies on lender’s qualification must be approved by the Housing Department prior to entering a lottery. Such contingencies include but are not limited to requirement to sell property, requirement to prove down payment via account statement, gift letter or other, and requirement to pay off debt.

(2) **Age**

At least one individual in the household must be at least 18 years of age.

(3) **Execution of Legally Binding Contract**

Individuals must be capable to legally enter into a contract.

(d) **Homebuyer Education**

Completion of the Homebuyer Education course is be required to meet eligibility criteria to enter a lottery for a restricted housing unit and/or purchase a restricted housing unit. The required course is offered by Wyoming Housing Network or another Housing Department approved course.
SECTION 4. LOTTERY

The Affordable and Workforce Housing requirements utilize the lottery process to select a qualified household using the following procedures.

4-1. Minimum Occupancy Requirement

In order to ensure that the units meet the intended goals of housing the Teton County workforce and are consistent with mitigation requirements, the following occupancy preferences are:

(1) Studio: One (1) or two (2) adults
(2) One-bedroom: One (1) or two (2) adults
(3) Two-bedroom: One (1) or two (2) adults with one (1) or more dependents
(4) Three-bedroom: One (1) or two (2) adults with two (2) or more dependents
(5) Four-bedroom: One (1) or two (2) adults with three (3) or more dependents

For purposes of counting household size, children must be able to be claimed as a dependent on Federal Income tax returns.

4-2. Lottery Points

Eligible households receive points that will determine the number of entries the household will receive in the lottery. One point equals one entry in the lottery. One point is assigned for each full year of consecutive full-time employment at a local business immediately prior to entering a lottery, with a maximum of ten (10) points. One point is assigned for each qualified critical services provider with a maximum of two (2) points. The total maximum points a household can receive is twelve (12). Households are not eligible to enter a lottery until they have one (1) full year of full-time employment in Teton County for a local business or one (1) point.

Points are given based off of one person in the household. Years working in Teton County cannot be doubled up and must be verifiable. For example, a two-person household, one of which has been employed in Teton County for two years and the other for four years, would be assigned four (4) points.
(a) **Employment**

At least one member of a household must be employed full-time in Teton County at a local business. Full-time employment is defined as at least one thousand five hundred sixty (1,560) hours per year or an average of at least thirty (30) hours per week. Employment exemptions found in Section 3-2(a)(2): Employment Exemptions apply.

(1) **Interruption of Employment**

Interruption of employment will be allowed in special circumstances if other employment criteria are met in Teton County, Wyoming at least two (2) years immediately prior to the interruption of employment. Interruption of employment will only be allowed for a maximum period of two (2) years. Points will not be given for the time period during the interruption of employment. Points will be given for years employed full-time at a local business immediately prior to the interruption of employment. To obtain points for prior employment, a household must have reestablished full-time employment at a local business immediately upon termination of the reason for the interruption of employment. Reasons for allowed interruption of employment include: caring for a sick or disabled immediate family member, attending secondary school, and hospitalization. Verification documentation of the reason for interruption of employment will be required to obtain points for prior employment.

(b) **Additional Points**

(1) **Accessibility Need**

Accessible units are designed specifically for those with mobility and/or hearing impairments. When these units are available, one (1) additional point will be given to individuals who have mobility and/or hearing impairments. Verification from a healthcare professional or other type of specialist will be required.

(2) **Critical Services Provider**

Qualified critical services providers, as defined in Section 8: Definitions, may be eligible for a maximum of two (2) additional points. Any household may not receive more than two (2) points. However, if a household has one (1) person who qualifies as a critical services provider for two (2) organizations, they will receive two (2) points.

The following conditions must be met to receive the critical services provider designation and priority:
Section 4. Lottery
4-2. Lottery Points

a. Critical Service Provider Designation

Organizations who believe their employees or volunteers meet the definition of critical services provider can apply to the Housing Department to become an approved critical services provider organization and have certain job positions deemed ‘qualified.’ The Teton County Board of County Commissioners and the Jackson Town Council will approve or deny critical services provider organization applications.

1. Required Documentation

Employees who work in these “qualified” positions for approved critical services provider organizations can enter a lottery and receive additional points. These individuals must submit a “Critical Services Provider Supervisor Questionnaire” along with their lottery entry documents. These will be held on file for a period of six months before needing to be updated.

b. One Year of Full-Time Employment

A qualified critical services provider must earn one (1) point for one (1) year of full-time employment in Teton County at a local business prior to receiving points as a critical services provider.
SECTION 5. PURCHASE AND SALE
STANDARDS AND PROCEDURES

5-1. Sale and Resale Standards

(a) **Applicability**

Each restricted housing program dictates both the initial sales price and the maximum resale price. The restrictions for each unit should be consulted for exact details.

(1) **Affordable Housing Program**

For the Affordable housing program, these Housing Rules and Regulations set out how to determine both the initial sales price and the maximum resale price.

(2) **Employment-Based Housing Program**

The initial sales prices and maximum resale prices for Employment-Based housing units are determined by these Housing Rules and Regulations.

(3) **Workforce Housing Program**

The initial sales prices for Workforce housing units are negotiated between the developer and the buyer, but their maximum resale prices are determined by these Housing Rules and Regulations and restrictive covenants.

(4) **Attainable Housing Program**

The Attainable housing program does not place limits on sale or resale prices, but buyers still must meet the qualification and eligibility rules laid out in Section 3: Qualification and Eligibility.

(5) **Other Programs**

For other restricted housing units, the property’s restrictions clarify how the sale and resale prices are configured.
(6) **Rental Rates**

For information on maximum rental rates permitted by the rental housing programs, see Section 6-2: Rental Standards.

(b) **Initial Sales Price (Maximum Sales Price)**

The Housing Department updates the maximum sales prices for Affordable housing units obligated by the LDRs on April 1st of each year. The maximum sales prices are available on the Housing Department’s website or at the Housing Department. The methodology listed below shall determine the maximum sales prices. The intent of the maximum sales prices is to ensure initial and long-term affordability.

(1) **Median Family Income**

Each year, the U.S. Department of Housing and Urban Development (HUD) releases Median Family Income figures for Teton County, Wyoming. The Housing Department uses this data to determine household incomes for the applicable restricted housing units based on number of bedrooms and persons per bedroom.

(2) **Household Size**

The Household Size for determining maximum sales price is based on number of persons per bedroom in the applicable restricted housing unit.

(3) **Affordability Range**

The maximum household income for the applicable restricted housing unit is set at the middle of the affordability range to ensure affordability. For example: the income range for affordability range 3 is 81% - 120% MFI; therefore, an income of 100% MFI would be used in calculating the maximum sales price.

(4) **Percentage of Income**

The national standard for household affordability is that a household does not pay more than 30% of its gross income toward housing costs. Therefore, monthly payments (including principle, interest, taxes, insurance and HOA dues) cannot exceed 30% of the Median Family Income for each affordability range.
(5) Maximum Sales Price Calculation

The maximum sales price for a restricted housing unit is determined by calculating 30% of a qualifying household’s income, using the following assumptions:

a. 22% of household income covers principal and interest,

b. 8% of household income covers HOA dues, taxes, and insurance,

c. Assumptions for the mortgage include: 30-year mortgage, 5% down payment, 20-year rolling average interest rate for a qualifying household earning the median of the applicable income category.

(6) Potential Variability of Maximum Sales Price

1. The maximum sales prices will be lower if the developer the unit is below grade, or if there is no garage.

2. If an owner is determined to be in default of their restrictions, the Housing Department will have the option to purchase the property for a purchase price equal to the maximum resale price or the appraised value, whichever is less, subject to the Housing Department’s ability to limit appreciation and/or reduce proceeds, and on such other terms as are provided in the restrictions.

3. If an owner is found to be in default of their restrictions, the Housing Department may cease the appreciation of the property when determining the maximum resale value beginning on the known date the owner began being in default.

(c) Maximum Resale Price

The intent of the maximum resale price is to ensure long-term affordability of the restricted housing units at resale. The maximum resale price (MRP) shall be the original purchase price (OPP) with the following adjustments:

(1) Appreciation Capped at 3% of Denver-Boulder-Greeley CPI

Appreciation of the value of the restricted housing unit is capped at 3% Denver-Boulder-Greeley CPI per year unless the deed restrictions or ground lease specifically reference an alternative appreciation method or no measured appreciation.

The following standards apply:
Section 5. Purchase and Sale Standards and Procedures
5-1. Sale and Resale Standards

1. Date of purchase is defined as seller’s original closing date (date seller purchased the restricted housing unit). If the closing date is on or after the 15th of the month, the month is not counted for prorating the value. If the closing date is before the 15th of the month, the entire month is counted.

2. Three (3) months will be added to the date that the “Letter of Intent to Sell” is received and will be considered the estimated closing date.

3. If the Letter of Intent to Sell is received on or before the 15th of the month, the entire month is counted. If the “Letter of Intent to Sell” is received after the 15th of the month, the month will not be counted.

4. Each eligible whole month will be prorated.

a. Denver-Boulder-Greeley CPI

The CPI used to calculate maximum resale prices in some restrictions is the Denver Boulder Greeley CPI. New figures are published by the Colorado Department of Labor and Statistics twice a year, normally in March and August. In calculating the allowed maximum appreciation of a home, the latest reported figure will be averaged with the other reported figure for the year and used up to the date new figures are released. Once a Facilitation Agreement has been signed, new figures will not affect the maximum resale price. If the Denver Boulder Greeley Colorado CPI ceases to exist, a comparable index will be used.

b. Northwest Wyoming Cost of Living Index

The NWCLI figure used to calculate maximum resale prices in some ground leases is obtained from the Wyoming State Division of Economic Analysis and is calculated with All Items minus Housing. It is updated quarterly and released generally in June for the First (1) Quarter, October for the Second (2nd) Quarter, December for the Third (3rd) Quarter and March for the Fourth (4th) Quarter. The latest reported figure will be averaged with the other reported Quarters of the year and will be used up to the date the new figures are released. Once a Facilitation Agreement has been signed, new figures will not affect the maximum resale price. If the NWCLI ceases to exist, a comparable index will be used.

c. Flat Appreciation Rate of 2.5 Percent

The flat appreciation rate of 2.5% found in some restrictions is not based on an index. Rather, it is based on an analysis of incomes over 20 years, where it was found that incomes rose on average by 2.5% per year.
(2) **Cost of Actual Capital Improvements**

Restricted housing units that have deed restrictions or ground leases allowing for improvement credits can add the value of these improvements to the appreciated value to calculate the MRP based on the following.

Credit for capital improvement expenditures on the restricted housing unit given at resale will be no more than 10% of the OPP of the home except where the Housing Department has determined otherwise. All capital improvements must be pre-approved by the Housing Department and properly permitted and inspected by the Town of Jackson or Teton County Building Official. Approval/disapproval must be determined prior to actual construction to be considered at time of sale. Improvements done without prior approval will not be considered for capital improvement credit. It is the owner’s responsibility to secure any approval necessary from the restricted housing unit’s Homeowners Association and obtain any necessary permits prior to undertaking any Capital Improvement. Please consult Section 5-1(d): Capital Improvement Standards for more details.

(3) **Depreciated Costs of Capital Improvements**

The depreciated costs of Capital Improvements can be added to the appreciated value to calculate the MRP, so long as they do not exceed ten percent (10%) of the OPP or as determined by the Housing Department on a project-specific basis. All capital improvements will be depreciated as applicable according to the Marshall and Swift Residential Cost Handbook or a similar resource.

(4) **Maintenance Adjustment**

Households are required to keep restricted housing units in a properly maintained state. Housing Department staff and/or a third-party inspector hired by the Housing Department will inspect the property after receiving the “Letter of Intent to Sell” from the owner. The inspector will provide an inspection report to the Housing Department. The Housing Department may require the owner to repair or replace items on the inspection report. The buyer also has the opportunity to inspect the property and provide the Housing Department with a list of items. If required repairs, replacement, or cleaning are not made by the owner prior to the Housing Department’s final walkthrough two (2) business days before closing, the Housing Department will estimate the costs at its sole discretion, and an adjustment may be made to the seller’s proceeds or to the maximum resale price.
(5) **Other Costs**

Any additional costs allowed by the Housing Department pursuant to the policies in effect on the date of the restricted household’s “Letter of Intent to Sell.”

(d) **Capital Improvement Standards**

(1) **Approval Required**

Owners must receive written approval from the Housing Department prior to beginning the work in order to receive credit for the capital improvement. To obtain approval, the “Request for Capital Improvement” form must be submitted along with estimated costs and drawings and/or plans and a narrative of the work to be done. Once the improvement is complete, copies of all receipts for materials and labor must be given to the Housing Department. No credit will be given for sweat equity.

(2) **Workmanlike Manner**

All improvements must be built in a workmanlike manner, and according to Town of Jackson or Teton County building codes. All required permits and completion releases must be obtained from the Town or County. Any owner that does capital improvements without obtaining the proper permits or if it is determined at the Housing Department’s sole discretion that the improvements have not been done in a workmanlike manner may be required to make repairs or remove the improvements and return the home to its original condition.

(3) **Permitted Capital Improvements**

The term “permitted capital improvement” shall only include the following:

1. Fixtures erected, installed or attached as permanent, functional, non-decorative improvements to real property, excluding repair, replacement and/or maintenance improvements;
2. For the benefit of seniors and/or handicapped persons;
3. Health and safety protection devices (including radon);
4. Adding and/or finishing of permanent/fixed storage space;
5. Finishing of unfinished space;
6. Landscaping; Adding trees, shrubs, lawn, patio, walkways, or sprinkler systems;
7. Decks and balconies, and any extension thereto;

8. Partial credit may be given for upgrade improvements that will increase the life of the component as compared to the original product or increase the long-term affordability of the home.

(4) **Improvements Not Permitted for Credit**

Permitted capital improvements shall not include the following:

1. Jacuzzis, saunas, steam showers and other similar items;

2. Upgrades or addition of decorative items, including lights, window treatments and other similar items;

3. Upgrades of appliances, plumbing and mechanical fixtures, carpets and other similar items included as part of the original construction of a unit, unless replacement is shown to improve the lifespan of the component or the long-term affordability of the restricted housing unit.

(e) **Resale and Transfer Limitations**

(1) **Transfer of Title**

Transfer of title is not allowed unless approved by the Housing Department. To apply for approval, owners need to complete the Housing Department’s “Request for Transfer of Ownership (Title)” form and submit it to the Housing Department along with a $100.00 fee, which covers legal and recording fees. In some cases, a complete application will be required to be submitted for qualifying purposes.

a. **Divorce**

In the event of the divorce of an owner, the Housing Department may consent to the transfer of the residential unit to a spouse of an owner, which spouse may not otherwise qualify as a qualified household, only upon receipt of an order issued by a Court of competent jurisdiction ordering such transfer.

b. **Death**

In the event of the death of an owner, the Housing Department may consent to the transfer of the residential unit to an heir or devisee of such deceased owner, which heir or devisee may not otherwise qualify as a qualified household only upon receipt of an order issued by a Court of competent jurisdiction ordering such transfer.
Section 5. Purchase and Sale Standards and Procedures
5-1. Sale and Resale Standards

**c. Nonqualified Transferee**

If title to the restricted housing unit vests in a nonqualified transferee, as defined in these *Housing Rules and Regulations* Section 3-2: Qualification, the restricted housing unit shall immediately be listed for sale in accordance with the restrictions and the *Housing Rules and Regulations*. The following shall apply when the Housing Department determines there is a nonqualified transferee:

1. A nonqualified transferee shall cooperate with the Housing Department to affect the sale, conveyance or transfer of the restricted housing unit to a qualified household (or the Housing Authority in the event of its exercise of its option to purchase) and shall execute any and all documents necessary to such sale conveyance or transfer.

2. A nonqualified transferee shall comply with the restrictions, the *Housing Rules and Regulations*, and all other covenants regulations, ordinances, statutes, laws, or rules governing the ownership, occupancy, use, development or transfer of the restricted housing unit, and further may only occupy the restricted housing unit with the prior written consent of the Housing Department.

**(2) Trusts**

Restricted housing units may not be put into any type of a trust. This is the equivalent of transferring ownership, and trusts are not qualified to be the owner of a restricted housing unit.

**(3) Nontestamentary Transfer on Death**

A “Nontestamentary Transfer on Death “deed is allowed to be recorded on restricted housing units, and must include the following:

1. It conveys an interest in real property to a beneficiary designated by the owner and states the deed is effective upon the death of the owner.

2. It must be subject to all other encumbrances on the property to which the owner was subject to during their lifetime, including the Restrictions on the property.

3. The Housing Department must approve the document before recordation.
(4) **Title**

All adults who occupy the restricted housing unit for more than 30 accumulative days in a calendar year, except for children attending college, must be on the title to the restricted housing unit. Situations that require an addition to title include but are not limited to marriage, a significant other moving in, a friend moving in, etc. Additions and removal of names on the title constitute a transfer of title. The Housing Department must approve all transfers of title.

(f) **Other Sale and Resale Standards**

(1) **Privy to Purchase and Sales Agreement**

Sellers and buyers shall provide a copy of the “Purchase and Sale Agreement” to the Housing Department. All financial information shall remain confidential, except as follows:

**a. Public Records**

Any document that would customarily be a matter of public record in the public records of Teton County, Wyoming, and is subject to the Wyoming Public Records Act;

**b. Lottery Positions**

The names and lottery positions of all persons who have participated in any Rental Lottery held under these *Housing Rules and Regulations*;

**c. Freedom of Information Act or Wyoming Public Records Act**

Any other information, which a court of competent jurisdiction rules must be released under the Freedom of Information Act or the Wyoming Public Records Act; and

**d. Audits**

In addition, the Housing Department may allow access to personal and private information to any person or entity undertaking an independent audit of the records kept under these *Housing Rules and Regulations*, provided that such person or entity agrees to be subject to this confidentiality provision.
(2) **Independent Legal Counsel**

All sellers and buyers of restricted housing units are advised to consult independent legal counsel to examine all contracts, CC&Rs, deed restrictions, agreements, affidavits, closing statement, title documents, etc. The retention of such counsel, or related services, shall be at the seller’s and buyer’s own expense. The sellers and buyers and/or their attorneys will not be allowed to make changes to Housing Department documents. A “Buyer’s Acknowledgement” form will be required to be signed prior to closing acknowledging recommendation to obtain legal counsel. The “Buyer’s Acknowledgement” form will be provided to the buyer for review prior to closing.

(3) **Title Company**

The Housing Department advises sellers to use a title company and escrow agent located in Jackson, Wyoming to close the transaction because of their expertise with the Housing Department’s restricted housing programs and their unique and technical closing documents. The seller and buyer shall authorize the Housing Department to review the “Settlement Statement” prior to closing. Sellers can select a title company and escrow agent of their choice. If no title company is indicated, the Housing Department will select one.

(4) **Lenders**

a. ** Approved Lending Institutions**

Borrowers are restricted to the following lending institutions licensed to engage in mortgage lending practices in the State of Wyoming:

1. An “institutional lender” such as, but not limited to, a federal, state, or local housing finance agency, a bank (including savings and loan association or insured credit union), an insurance company, or any combination of the foregoing, the policies and procedures of which Institutional Lender are subject to direct governmental supervision; or

2. A “community loan fund”, or similar non-profit lender to housing projects for income-eligible persons (e.g. is not given to or acquired by any individual person); or

3. A non-affiliated, legitimate, “finance company.” In no event shall such finance company be an individual or any company that is affiliated with or has any affiliation with the owner or any family member of the owner.
b. Required Down Payment and Loan to Value Ratio

The Housing Department requires that all buyers have at least 3.5% down payment on a purchase, and no refinance or second mortgage obtained after the original purchase is allowed to be higher than 95% loan to value.

c. Qualified Mortgage

Lenders may submit a “Qualifying Mortgage” form to the Housing Department to have the mortgage deemed a “qualifying mortgage.” When submitting a qualified mortgage request, a copy of the title commitment and the Transmittal Summary (HUD Form 1008), or other documentation containing the same information, is required to be attached. The “Qualifying Mortgage” form can be obtained from the Housing Department or from the Housing Department’s website.

For homes that do not have a measured appreciation, such as Attainable homes, an appraisal recognizing the restriction on the property is required.

The Housing Department reserves the right to require additional information before approving a mortgage as a “qualifying mortgage”.

(5) Total Debt

Owners shall not incur debt, liens or other obligations secured by the restricted housing unit that exceed the Original Purchase Price of the unit and shall notify the Housing Department immediately when a change in the total of these secured obligations is anticipated. No second mortgages, including but not limited to home equity lines of credit, shall encumber the restricted housing unit without advance approval by the Housing Department.

(6) Co-Ownership

Any co-ownership arrangement other than Joint Tenancy or Tenancy-In-Common must be approved by the Housing Department. All adults occupying the unit, with the exception of children attending college, must be on the title of the restricted housing unit.

(7) Co-Signors

Co-signors are guarantors for payment of mortgage. If an exception to the “no co-signors” rule is granted, co-signors shall not occupy the unit. Co-signors are not co-owners, so they are not allowed on the title. No lien or security can be placed on the property besides the mortgage itself.
5-2. Tenancy and Rental Standards and Procedures

(8) **Homeowners Associations**

The restricted housing unit may be subject to a Homeowners Association (HOA). All owners of restricted housing units are required to pay HOA dues, and potential special assessments and fees if applicable, unless otherwise exempted. HOA dues may be substantial and are factored into the maximum sales price. Homeowners Associations frequently have interests and regulations, other than the Restriction, that affects the restricted housing unit. It is the owner’s responsibility to be aware of these interests and regulations. Failure of an owner to comply with the HOA Rules and Regulations or CC&Rs constitutes default of the Housing Department Rules and Regulations.

(9) **Homeowners’ Hazard Insurance**

Owners are required to keep hazard insurance on their homes for 100% replacement cost. Since the homes are subsidized, this amount could be more than the price of the home. Often times Homeowners Associations provide insurance. Depending on how much coverage the HOA provides, the owner may be required to provide additional insurance to guarantee complete replacement of the home. Ground lease properties are required to name the Jackson/Teton County Housing Authority as additionally insured.

5-2. Tenancy and Rental Standards and Procedures

To maintain the character of neighborhoods and respect the nature of the community, restricted ownership units are not allowed to be rented without prior approval from the Housing Department. This includes renting any portion of the dwelling, any room within the dwelling or the garage.

(a) **Primary Residence**

Owners of restricted housing units shall maintain the home as their primary residence.

(1) **Occupancy Requirement**

Households shall occupy their home full-time at least 10 months out of each calendar year.
Section 5. Purchase and Sale Standards and Procedures
5-2. Tenancy and Rental Standards and Procedures

(2) Business Activity Restricted
Households who rent a restricted housing unit shall not engage in any business activity in such dwelling, other than any home occupation use permitted in that zoning district and as permitted in the Lease Agreement.

(3) No Guests for an Extended Period
Households who own restricted housing units shall not permit any adult guests over the age of 18 for periods in excess of thirty (30) cumulative days per calendar year.

(4) Leave of Absence
A one-year exception may be granted in cases of illness, short-term leaves of absence for education or training purposes, or other exigent circumstances with the advance written approval of the Housing Department.

a. Rental of Restricted Unit during Leave of Absence
If granted a leave of absence, the owner is allowed to rent the property according to the provisions below in Section 5-2(b): Rental Procedures for Owner-Occupied Properties.

b. Post Leave of Absence
1. After the restricted housing unit is rented for nine (9) months, owner will be required to notify the Housing Department in writing of either, (a) their intention to move back to the restricted housing unit upon expiration of the lease and/or the rent approval period; or (b) provide the Housing Department with a “Letter of Intent of Sell” form, which will begin the selling process of the restricted housing unit.

2. If the owner chooses to sell the restricted housing unit instead of returning when the lease expires, there will be no accrual of appreciation during the term of the rental (this does not apply to medical emergencies).

(b) Rental Procedures for Owner-Occupied Properties
[Option #1] The Housing Department may approve rental of space within owner-occupied Affordable, Employment-Based, and Workforce units. The owner must continue to occupy the unit, and the Housing Department must certify that the renter meets the qualification and
eligibility standards set out in Section 3: Qualification and Eligibility. A fee or some portion of
the rent must be paid to the Housing Department as set out in the annual fees document.

[Options #2] The Housing Department may approve rental of space within owner-occupied
Employment-Based and Workforce units. The owner must continue to occupy the unit, and the
Housing Department must certify that the renter meets the qualification and eligibility
standards set out in Section 3: Qualification and Eligibility. A fee or some portion of the rent
must be paid to the Housing Department as set out in the annual fees document.

In cases where rental of a restricted ownership unit is approved by the Housing Department
under the applicable housing program, the following general policies shall apply.

(1) Requests to Rent During Leave of Absence

Approvals for “Requests to Rent” are given at the sole discretion of the Housing
Department’s Housing Manager. Approvals to rent will only be given for a maximum
period of one (1) year. Requests for extensions to the one (1) year rental period will be
considered on a case by case basis but can only be approved in unique exigent
circumstances.

   a. Medical Emergency Documentation

Medical emergencies applicable to a restricted housing unit homeowner will require
documentation using the “Housing Department Medical Emergency Leave” form to
substantiate the need to leave the area.

   b. Processing Fee

A fee will be charged to a restricted housing unit homeowner for a “Request to
Rent.” A separate “Annual Fees” document that is updated annually provides the
processing fee amount.

(2) Qualification and Eligibility of Tenants

   1. Tenants shall be a Qualified Household according to the general
Qualification and Eligibility Criteria contained in the recorded Restriction and
these Housing Rules and Regulations.

   2. Tenants shall meet the Eligibility Criteria with respect to Income and Assets
that apply to the particular restricted housing unit in question at time of
initial occupancy.
3. Prior to signing a lease for or occupancy of a restricted housing unit, owner must provide the Housing Department with proof of the tenant’s qualification under the housing unit’s specific program prior to occupancy.

4. Qualification and eligibility shall be recertified by owner of the restricted housing unit at any time there is a change in occupancy of the restricted housing unit or renewal of lease agreement.

(3) Execution of Lease

Rental of restricted ownership units must be by a written Lease provided by the Housing Department. The Housing Department will retain a copy of the fully executed lease.

a. Rent Limitations
Rent charged will be limited to Fair Market Rents as published by HUD or total housing costs (mortgage payment, taxes, insurance, Ground Lease Fees and HOA dues), whichever is less.

b. Housing Department Fee
A fee or portion of the rent will be paid to the Housing Department. This amount will be recorded in the lease.

(4) Requests to Rent a Room

Approvals to rent a room in a restricted unit are at the sole discretion of the Housing Manager. The following process will be followed:

a. Submittal of Request to Rent
The owner will submit a Request to Rent form to the Housing Department. The form can be found on the Housing Department website or from the Housing Department.

b. Approval by the Housing Manager
If the owner is in compliance with their restrictions, the Housing Department will review the request with the condition that a new restriction will be recorded on the property (if the unit was built prior to June, 2018) and that any tenant must qualify and remain compliant with all covenants, conditions, and restrictions on the property.

c. Identification of Tenant
When the owner has identified a potential tenant who they believe qualifies under the income, asset, and employment requirements of the restriction on the unit, the potential tenant is required to submit a complete application to the Housing Department.

d. Tenant Approval

The Housing Department will verify that the tenant qualifies under the income, asset, and employment requirement.

e. Lease Agreement

The Housing Department provides the Lease Agreement to be signed by the owner, tenant, and the Housing Department.

f. Notification of Termination of Lease

The owner is required to notify the Housing Department upon termination of the lease. If the owner still wishes to rent the room, they will start again with letter c.

g. Rental Rates

Maximum rent charged will be half of 30% of the low end of the home’s income category for a two person household. All rents are paid to the Housing Department. The Housing Department will keep 20% of the rent and pass the remaining 80% to the owner.

5-3. Sale and Resale Procedures

All restricted housing units shall be sold in accordance with applicable restrictions and/or these Housing Rules and Regulations as determined by the Housing Department, Town and/or County, which may vary depending on the specific housing program under which the restricted housing units were created.

(a) Consult with Staff

Sellers of restricted housing units are required to consult with Housing Department staff prior to offering a restricted housing unit for sale in order to obtain the most current information about applicable Housing Rules and Regulations, sales processes, the allowable maximum
Section 5. Purchase and Sale Standards and Procedures
5-3. Sale and Resale Procedures

resale price, and other applicable provisions of the restriction. The resale process takes approximately three (3) months to complete.

(b) **Letter of Intent to Sell**

In order to begin the resale process, the Housing Department must receive a “Letter of Intent to Sell” from the owner(s) of the restricted housing unit. “Letter of Intent to Sell” forms are available at the Housing Department office or website.

(c) **Facilitation of Sale**

The Housing Department facilitates the sales of restricted housing units to accomplish the sale according to the instructions of the Ground Lease / Deed Restriction and to provide a transfer to a Qualified Household. Specifically, the Housing Department facilitates sales of Affordable housing units, Employment-Based units, Workforce housing units, and Accessory Residential Units.

**Facilitation Fee (2%)**

At the closing of the sale, the seller will pay to the Housing Department a fee equal to 2% of the sales price, unless otherwise instructed in the deed restriction, for facilitation services. The Housing Department may instruct the Title Company to pay such fees out of the funds held for the seller at closing. The Housing Department may also waive the fee, or a portion thereof, in its sole discretion, to promote the community’s goals of providing affordable housing.

**Facilitation Agreement**

A “Facilitation Agreement” drafted by the Housing Department is provided to the seller. The Housing Manager, or the Sales Coordinator in the absence of the Housing Manager, must sign the Facilitation Agreement. The seller(s) must execute the Facilitation Agreement before the restricted housing unit can be advertised for sale. The deadline is Friday at 3:00 for advertising to begin the following Wednesday.

After receiving an executed Facilitation Agreement, the Housing Department advertises the restricted housing unit according to Section 4: Lottery.
(3) **Showing the Unit**

The seller is required to make the restricted housing unit available with reasonable notice on a minimum of two (2) occasions to show the property to the selected Qualified Household.

(4) **Costs for Declining Initiated Sale**

If the seller decides not to sell the restricted housing unit at any point before closing, the seller will be responsible for all advertising and/or other costs associated with listing the unit for sale.

(5) **Bridge Loan**

If the seller is purchasing another restricted housing unit, a bridge loan may be required to prevent a delay in selling their restricted housing unit.

(d) **Maximum Resale Letter**

The resale price of the restricted housing unit shall be calculated according to its restriction and stated in the “Maximum Resale Letter.” Maximum resale prices will be rounded to the nearest dollar. The “Maximum Resale Letter” will be emailed, mailed, faxed, or can be picked up at the Housing Department. The original will be mailed to the seller(s) or hand-delivered by the Housing Department.

(1) **Exchange of Value**

The maximum resale price shall be the only exchange of value between parties to any sale of the restricted housing unit. Any exchange of value outside the allowed sale price shall invalidate the sale.

(e) **Inspection**

For any resale, the Housing Department will hire a third-party inspector to inspect the restricted housing unit for deferred maintenance and needed repairs. A summary of the inspection and a list of items to be cleaned / repaired will be provided to the seller.
5-4. Purchase Procedures

(a) **Selection of Qualified Household**

A unique process applies for selecting each qualified household within each housing program. The following sections provide specific details regarding each housing program. The restrictive covenant should be consulted for exact details.

**a. Lottery**

In the event that the Housing Department receives one or more lottery entry sheets at the maximum resale price from qualified households during the lottery entry period, the buyer will be selected according to preferences set for that particular Housing Program. In the event no lottery entry sheets are received during the lottery entry period, the selection process would be determined either by a bid process or a “first come first served” process. The restrictions on the property clarify which selection procedure to use.

1. **Errors**

Every effort is made by the Housing Department to ensure fair and equitable lotteries. Lotteries are not drawn by the Housing Department. Housing Department staff compiles lottery entry sheets with all eligible households included. The lottery is drawn by outside counsel. On the rare occasion that an error is made in compiling or drawing of a lottery, the error will be corrected and the lottery will be re-drawn.

**b. Bid Process**

If the restrictions require it, the qualified household submitting the highest bid price (not to exceed the maximum resale price) during the Bid Period shall have the first right to purchase the unit. The owner of the unit shall have the right to accept or reject the bid.

**c. First Come First Served**

If no households apply for the unit through the lottery process, the Housing Department advertises the restricted housing unit with the maximum resale price. The first qualified applicant to submit an application will have the opportunity to
purchase the home. The buyer can offer a lower price, and the seller can accept or reject the offer.

d. Other Sale/Resale Procedure

1. Owner Selection

If the restriction permits, the owner of the restricted housing unit may be allowed to select the qualified household. Other than verifying that the qualified household meets the qualification and eligibility requirements for the restricted housing unit, the Housing Department shall not have any authority to choose the buyer of the restricted housing unit unless authorized by the owner.

2. Attainable Housing Program Sale Procedures

(1) When an owner wishes to sell an Attainable housing unit, they can either list the home with a realtor or for sale by owner.

(2) The owner of the Attainable housing unit is required to submit a “Letter of Intent to Sell” to the Housing Department before listing or advertising the unit for sale.

(3) The owners will be responsible for advertising their Attainable housing unit for sale with the exception that the Housing Department will advertise the unit on their website at no cost to the owner.

(4) There is not a maximum resale price for Attainable housing units. The owner will set the price with the understanding that the household who buys the unit will need to qualify under income, asset, and employment criteria. The price may be negotiated before entering into an agreement to purchase.

(5) The buyer will be responsible for providing the “Purchase and Sale Agreement” at the time of making an offer to purchase an Attainable housing unit. The seller may make a counter offer that includes changes to the “Purchase and Sale Agreement.” The Attainable housing unit is under contract when an offer and/or a counter offer is accepted and both the buyer and seller have signed it. The “Purchase and Sale Agreement” must contain a contingency that the Housing Department must verify that the buyer is “qualified” to purchase the Attainable housing unit. The Housing Department will not deem a
buyer “qualified” until a contract has been executed by the seller and the potential buyer.

(6) A full copy of the fully executed Purchase and Sale Agreement shall be provided to the Housing Department. All financial information shall remain confidential except as noted in Section 5-1(f): Privy to Purchase and Sales Agreement.

(7) In addition to the items listed in Section 5-4(c)(1): Materials Included with Application, applicants must also include a full copy of the fully executed “Purchase and Sale Agreement.”

- **Time of Submittal:** The Attainable housing unit must be under contract before the buyer provides an application to the Housing Department.

- **Time to Process:** If the application is complete and thorough, the Housing Department will have a determination of qualification within five (5) business days of receiving the application. It may take longer if the Housing Department has to request further information from the applicant.

- **Qualified Buyer Letter:** Once the household is deemed to be “Qualified” to purchase the Attainable housing unit, the Housing Department will provide a “Qualified Buyer Letter” to the applicant. This letter will be used to verify to the seller and the title company that the household is qualified to purchase the unit.

- **Lenders:** See Section 5-1(f)(4): Lenders.

- **Closing:** The closing date and time is set between the sellers, buyers, financial institution, the title company, and the Housing Department. The buyers will be required to sign a “Buyer’s Acknowledgement” at the time of closing. This document will certify that the buyers acknowledge receiving a copy of the restrictions as well as agreeing to allow the Housing Department to release the sales price of the home, and also agreeing to the Housing Department’s right of first option to purchase the unit in case of default by signing a Power of Attorney in Case of Default.
(b) **Viewing of Restricted Housing Unit**

The seller of the restricted housing unit will allow the potential buyer to view the unit to see that it meets their household’s needs. If the household decides to purchase the restricted housing unit, they will have the opportunity to inspect the unit further once it is under contract.

(c) **Submit Application**

The potential buyer will have five (5) business days to submit a complete application. The required Housing Department documents are available from the Housing Department or from the Housing Department website.

(1) **Materials Included with Application**

   a. **Housing Department Application for Restricted Ownership or Rental Housing**

      The Housing Department “Application for Homeownership” is a three (3) page form with an additional two (2) pages made up of a “Certification and Oath” section that will need to be signed by all applicants and notarized, as well as an “Authorization to Release Information” (see Section 5-4(c)(1)g: Power of Attorney in Case of Default

      Buyers will be required to sign a “Power of Attorney in Case of Default” form appointing the Housing Manager of the Housing Department Attorney in Fact in the case of default and forced sale.

      Certification and Oath).

      All documentation submitted with the complete application for the purchase of a home is the documentation that will be used to qualify a buyer. Documents will not be allowed to be changed once they are submitted (e.g. taxes submitted will be those used to qualify. Applicants will not be allowed to re-file taxes). The Housing Department will review the application before accepting it to ensure it is complete. The Housing Department may ask for additional documentation.

      1. **Lottery Entry Form**

         A “Lottery Entry” form must be completed and signed and submitted when entering a lottery according to Housing Department processes. “Lottery Entry” forms may be submitted online, in person, or by USPS.
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No incomplete “Lottery Entry” forms will be accepted. This means that every blank must contain information, “N/A,” a strikethrough so that the Housing Department knows that it was not overlooked.

The Housing Department is not responsible for receiving Lottery Entry Forms. It is the responsibility of the household to confirm that the Lottery Entry Form was received and the household is entered in the lottery.

2. Intake Form

All households are required to complete the “Online Intake Form.” This form must be completed in its entirety before entering a lottery. Any changes made to the form must be made prior to the opening of a lottery the household wishes to enter or the household will be ineligible to enter the lottery. The Intake form must be updated annually to be eligible to continue to enter lotteries.

b. Lender’s Qualification Worksheet

A current “Lender’s Qualification Worksheet” (within one year of the date the lottery begins) is required to be completed by a lending institution. The “Lender’s Qualification Worksheet” must be submitted to enter a lottery. “Lender’s Qualification Worksheets” may not be faxed; they can either be emailed or submitted in person or by USPS. The worksheet must reflect a loan amount and down payment amount that is equal to or greater than the sale price of the home.

c. Credit Report

A three bureau credit report including credit scores (not more than one year old) is required to help Housing Department Staff determine if the Household is financially healthy and able to make payments on a mortgage. The credit report also helps determine debt to income ratios.

d. Verification of Down Payment

An account statement, or signed and notarized letter from someone supplying a gift, or other verification of funds for a down payment is required.

e. Verification of Hours and Years Worked

“Affidavits of Employment,” detailed check stubs, or other adequate proof of hours and years worked is required at lottery entry to receive points in the lottery. Affidavits are required to be completed, signed, and notarized by the employer.
They may not be completed by the applicant. If hours or years worked cannot be verified, they will not be counted.

Historical information for hours and years worked will be kept on file with the Housing Department. Information is required to be updated annually or if any changes occur.

f. Federal Tax Returns

Signed federal income tax returns and all attachments (including W-2s and 1099s) and schedules for the last two (2) years for all adult household members are required. If there is self-employment, three (3) years of business and personal tax returns, along with a current “Profit and Loss Statement” and balance sheet, are required. The Housing Department uses tax returns to verify several different aspects of qualification such as but not limited to income, assets, residential homeownership, and sources of income.

g. Power of Attorney in Case of Default

Buyers will be required to sign a “Power of Attorney in Case of Default” form appointing the Housing Manager of the Housing Department Attorney in Fact in the case of default and forced sale.

h. Certification and Oath

A sworn statement of the facts contained in the application will be required including at least the following certifications:

1. That the facts contained in the application are true and correct to the best of the applicant’s knowledge;

2. That the applicant has been given the standard application information packet by Housing Department Staff; and

3. That the applicant, on the basis of the application presented, believes the Household qualifies to occupy the restricted housing unit in question according to the restriction, these Housing Rules and Regulations, and all other applicable procedures.

This “Certification and Oath” is required to be signed by all applicants and notarized. There are public notaries available at the Housing Department.
i. Additional Information

Additional information may be requested to determine eligibility or qualification status. This may include:

1. Verification of Household Net Assets

   Household net assets are verified through tax returns, account statements, verification of deposits from financial institutions, and the NADA or Kelly Blue Book.

2. Verification of Current Employment in Teton County

   The following are needed to verify employment in Teton County:

   (1) Wage stubs
   (2) Employer name, address, and phone number
   (3) Contract for employment
   (4) “Affidavit of Employment” (Housing Department)
   (5) “Authorization to Release Information” form signed by all adults in the household to obtain third party employment verifications

3. Verification of Completion of Homebuyer Education Course

   At least one adult per household must complete the “Homebuyer Education Course.” The required course is offered by the Wyoming Housing Network or if not available, another course approved by the Housing Department. This applies to all households regardless of whether they have owned a home or not. This certification only needs to be completed once; however, if a household changes size and the adult who completed the certification is no longer a part of the household, it will need to be taken by an adult who is a part of the household. The Housing Department will keep a record of the certificate. It is encouraged that households keep a copy as well. The applicant must provide evidence of attendance of an approved “Homebuyer Education Course” prior to purchase. This is required to be submitted at time of lottery.

4. Uniform Residential Loan Application

   Applicants must provide a copy of the final “Uniform Residential Loan Application” at closing.
5. **Occupancy Affidavit**

No persons outside of the persons included in the household on the “Lottery Entry Form” and “Intake Form” at time of lottery entry may be moved into the home without express written approval of the Housing Department. Approval will not be given within twelve (12) months from closing on a home for adults being added to the household. An “Occupancy Affidavit” will be required to be signed by buyers at or before closing. Any adult that is added to a household will be required to be added to title on the home.

6. **Power of Attorney in the Case of Default**

All households purchasing a home are required to sign a Power of Attorney in the Case of Default at closing. The Power of Attorney will be assigned to the Housing Manager to effect the sale of the housing unit.

7. **Accessible Unit Preference**

Applicants that wish to be considered for accessible units must submit a “Verification Form for Accessible Unit Preference.”

8. **Critical Services Provider**

Organizations applying for critical services provider approval and their corresponding approved positions must gain approval before a critical service worker can gain points in a lottery. The organization must complete a “Critical Services Organization Application” and submit it to the Housing Department. If the organization and positions are approved, a “Supervisor Questionnaire” must be completed by the applicant’s supervisor and submitted with the other required documents when entering the lottery. All certifications must be completed for the position and a recommendation from the supervisor is required. The “Supervisor Questionnaire” will need to be updated every six months.

6. **Birth Certificate for Children Under One (1) Year of Age**

Applicants must provide the birth certificate for children less than one (1) year of age.
(d) **Verification of Application**

To protect the interests of the community that has invested in the creation of restricted housing units, the Housing Department verifies that information submitted on the Application is true and correct and may request documents outlined in Section 5-4(c)(1)i: Additional Information to assist in this process. The Housing Department strives to complete verification within two (2) weeks of application submittal.

Any material misstatement of fact or deliberate fraud by the household in connection with any information supplied to the Housing Department shall be cause for immediate expulsion from the application process and/or forced sale of the restricted housing unit.

(e) **Verification of Qualified Household**

The Housing Department verifies that each Household selected to purchase a restricted housing unit meets the qualification and eligibility requirements specific to the restricted housing unit. See Section 3: Qualification and Eligibility for more details on the verification process for each housing program.

(f) **Qualification Letter**

Once the Housing Department verifies that the household meets the Qualification and Eligibility criteria for the particular restricted housing unit, it will issue a “Qualification Letter” to the buyer, a copy of which will be provided to the title company upon request.

(g) **Purchase and Sale Agreement**

Buyers must sign a “Purchase and Sale Agreement” within five (5) business days of being notified of being selected in a lottery for an applicable restricted housing unit. Buyers will be given the five (5) business days to review the “Purchase and Sale Agreement” and are encouraged to get legal advice. Sellers and buyers shall make the Housing Department privy to the “Purchase and Sale Agreement.” All financial information shall remain confidential except as noted in Section 5-1(f)(1): Privy to Purchase and Sales Agreement.
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(1) **Earnest Money**

At time of signing the “Purchase and Sale Agreement,” one thousand dollars ($1,000.00) in earnest money will be required. The check is made out to the title company referenced in the “Purchase and Sale Agreement.”

(2) **Closing Date**

In most cases, the buyer has fifty (50) days to close on the property. The Closing Date will be agreed upon between the buyer and the seller and will be included in the “Purchase and Sale Agreement.” The closing date will be the date the buyer takes possession of the restricted housing unit.

(3) **Inspections**

The buyer may perform inspections on the restricted housing unit commencing on the effective date of the contract until closing. However, the buyer will have 30 days from the effective date of the contract to notify the Housing Department of any objections to items found during inspections. Sellers shall make the restricted housing unit available for inspections. If the seller refuses to remedy the objection, the Housing Department will notify the buyer, and the buyer will have three (3) business days to give notice to the Housing Department of their intention, either:

a. Waiving the objection and proceeding to closing, or
b. Terminating the “Purchase and Sale Agreement.”

(4) **Facilitation**

Pursuant to Wyoming Statute 33-28-101 through 124, the “Real Estate License Act of 1971”, the Housing Department is participating in the transaction as a facilitator without a Wyoming real estate license and in the performance of official duties.

(5) **Buyer’s Acknowledgement**

The buyers will be required to sign a “Buyer’s Acknowledgement” at closing. This document will certify that the buyers acknowledge receiving a copy of the restrictions as well as agreeing to allow the Housing Department to release the sales price of the home. In addition, by signing this form, the buyer agrees to the JTCHA’s right of first option to purchase the unit in case of default.
5-5. Business Option

The “Business Option” is a mechanism specific to a developer’s Housing Mitigation Plan that must be approved by elected officials on a case-by-case basis. It only applies to exempt units, meaning restricted housing units that are not required by the LDRs. The “Business Option” allows a business to identify a proposed purchaser from their employees or someone who has a material nexus to the business or organization, which would allow the household to have the first option to purchase the restricted housing unit.

(a) Purpose and Program Goals

The intent of the “Business Option” program is to help qualified businesses house their employees by providing the employees first option to purchase. This program furthers the Jackson/Teton County Comprehensive Plan’s goal of housing 65% of the workforce locally and its transportation goals.

(b) Applicability

This section applies to restricted housing units that have been approved by the Board of County Commissioners or Town Council for the “Business Option” program.

(c) Qualified Business

A qualified business is a non-profit entity, governmental entity, charitable foundation, or for-profit business which meets the definition of a qualified business according to the special restrictions on the property and/or the Housing Rules and Regulations.

(1) Qualified Business Application

The business completes a “Qualified Business Application,” which can be obtained from the declarant or from the Housing Department and submits it to the Housing Department. If the business has affiliates, it must be indicated on the application.

(2) Verification

The Housing Department verifies that the business meets the criteria of a qualified business with the following documentation. The Housing Department may ask for additional documentation.
Section 5. Purchase and Sale Standards and Procedures  
5-5. Business Option

a. **Option Agreement**

The Housing Department verifies that the business is a true local business, organization, or government agency operating in Teton County.

b. **Determination of Qualification**

1. The Housing Department will provide a “Qualified Business Letter” once the verification process is complete and the business is approved to be a qualified business. The Housing Department will then sign the “Option Agreement”; or

2. If the business is not deemed to be a qualified business, the Housing Department will inform the business with a written letter and copy the declarant or option holder. The business will not be allowed to obtain an option if it is not approved as qualified by the Housing Department.

c. **Cause for Expulsion**

Any material misstatement of fact or deliberate fraud by a business in connection with any information supplied to the Housing Department shall be cause for immediate expulsion from the application process and/or for obtaining or keeping an option.

(d) **Option Procedures**

(1) **Obtaining an Option**

Options are available from a declarant or from another option holder. A declarant can choose to provide an option if the business is a qualified business and does so by recording an “Option Agreement” signed by the declarant, the Housing Department, and the qualified business. An option holder may provide an option to a qualified business by assigning the option.

(2) **Notice of Right to Exercise or Waive Option**

The Housing Department will immediately send a notice to the business holding the option (optionor) upon the following three events:

1. Housing Department’s receipt of a “Notice to Sell” by the owner of the property.
2. Housing Department’s exercise of its default option as set forth in the special restrictions.

3. The occurrence of a default and forced sale as set forth in the special restrictions.

This notice triggers the timeframe the optionor has to identify a proposed purchaser as outlined in the “Option Agreement.”

(3) Exercise of Option

An optionor shall have a timeframe as outlined in the “Option Agreement” to exercise the option. The timeframe will begin upon receipt of the “Option Notice.” To exercise the option, an optionor must notify the Housing Department on or before the expiration of the timeframe that they have identified a proposed purchaser for the home. Additionally, the proposed purchaser must submit a complete application, as outlined in Section 5-5(c)(1): Qualified Business Application, on or before the expiration of the timeframe. The Housing Department will take approximately five (5) business days to determine whether the proposed purchaser is:

1. Qualified under “Option Agreement.”

2. Qualified under terms of the Housing Department’s special restrictions.

The Housing Department will verify that the business continues to be a qualified business each time the option is exercised (See Section 5-5(c)(2): Verification).

(4) Waiver of Option

If the Optionor does not wish to exercise the option, they can sign the “Affidavit of Waiver” indicating they are waiving the option. This affidavit will be recorded with the Teton County Clerk’s Office.

In the case where an option is waived, the Housing Department will find a buyer using the process outlined in Section 5-3: Sale and Resale Procedures of these Housing Rules and Regulations.

a. Failure to Identify Purchaser during Required Timeframe

If the optionor does not identify a proposed purchaser on or before the expiration of the timeframe, the optionor will automatically have waived their option.
Section 5. Purchase and Sale Standards and Procedures
5-5. Business Option

(5) Assignment

An optionor can assign its option to another qualified business. If at any time the business holding the option ceases to be a qualified business, they must assign the option. This is done using the following process:

a. Written Notice

The optionor provides the Housing Department with written notice that they wish to assign their option.

b. Application

The business that is being assigned the option submits an application to the Housing Department to become a qualified business (see Section 5-5(c)(1): Qualified Business Application).

c. Housing Department Approval

If the business qualifies, the Housing Department will provide a “Qualified Business Letter” to the business and sign the “Option Agreement.”

d. Consideration

The assignment may not have any consideration except for consideration required to make the assignment legal.

(e) Qualified Purchaser

The Housing Department will determine whether a household is qualified to purchase based on the following criteria:

(1) Letter of Certification

The purchaser will be qualified by the Housing Department only if they have a material nexus to the optionor as approved by the Housing Department. A “Letter of Certification” form demonstrating the material nexus the proposed purchaser has with the Optionor must be completed by the optionor. The “Letter of Certification” form is available from the Housing Department. The optionor must deliver documentation satisfactory to the Housing Department that verifies (1) that the proposed buyer is a full-time employee of optionor; or (2) that the identified purchaser otherwise has a material nexus to optionor.
(2) **Qualified Household**

A Household will be qualified by the Housing Department using the Application and Verification process outlined in Section 5-4: Purchase Procedures of the *Housing Rules and Regulations*.

If the identified purchaser does not qualify because of not meeting the Housing Rules and Regulations requirements, Housing Department special restrictions, or “Option Agreement,” and the timeframe has not expired, the optionor may identify another proposed purchaser.

(3) **Affidavit of Exercise**

When the Housing Department determines the household meets qualifying criteria of the “Option Agreement,” these *Housing Rules and Regulations*, and Housing Department special restrictions, the Housing Department will sign an “Affidavit of Exercise of Option Right” indicating the household is qualified. The optionor will also sign the “Affidavit of Exercise of Option Right” indicating they are exercising the option right. The affidavit will be recorded with the Teton County Clerk’s land records.
SECTION 6. RENTAL STANDARDS AND PROCEDURES

6-1. Applicability

All rental housing units administered by the Housing Department, including the Affordable Rental program (which includes legacy Employee housing units) and the Workforce Rental program (which includes the legacy ARU program), are subject to these Housing Rules and Regulations, with the exception of units that are owned by Teton County or the Town of Jackson and used for housing their employees.

6-2. Rental Standards

(a) **Affordability**

To ensure that the rents are affordable to households earning less than eighty percent (80%) AMI, rents will be calculated using the following method:

(1) **National Standard of Affordability**

The national standard for affordability provided by HUD is that no more than thirty percent (30%) of a household’s income should be spent on housing costs. Included in this thirty percent (30%) are rent, water, sewer, gas and/or electric, and trash removal.

(2) **Number of Bedrooms / Number of Persons Match**

For purposes of calculating rental rate only:

a. Studio: One (1) or two (2) adults
b. One-bedroom: One (1) or two (2) adults
c. Two-bedroom: One (1) or two (2) adults with one (1) or more dependents
d. Three-bedroom: One (1) or two (2) adults with two (2) or more dependents
e. Four-bedroom: One (1) or two (2) adults with three (3) or more dependents
For purposes of determining household size, children must be able to be claimed as dependants on Federal Income Taxes to be counted.

(3) Calculation of Rent

Monthly rent will be the lower income limit for each respective affordability range (specific to the number of bedrooms to determine household size), divided by twelve (12), and multiplied by thirty percent (30%). Studio units may charge eighty percent (80%) of a one-bedroom unit. Dorm units may charge seventy-five (75%) of a studio.

a. “Plus” Units

Fifty dollars ($50) will be added for “Plus” units. “Plus” units have extra floor area for offices, play areas, etc.

b. Lease Renewals

The rent will be calculated each year and applied to a lease renewal. Tenants will be notified three (3) months in advance of the new lease amount. The new calculation will also be applied for new households signing a lease.

(b) Primary Residence

(1) Occupancy Requirement

Households shall occupy their home full-time at least 10 months out of each calendar year.

(2) Business Activity Restricted

Households who rent a restricted housing unit shall not engage in any business activity in such dwelling, other than any home occupation use permitted in that zoning district and as permitted in the Lease Agreement.

(3) No Guests for an Extended Period

Households who rent restricted housing units shall not permit any adult guests over the age of 18 for periods in excess of thirty (30) cumulative days per calendar year.
Section 6. Rental Standards and Procedures
6-3. Rental Procedures

(c) **Eviction**

In the event that a tenant household is in default of their lease agreement, they will be evicted from the rental unit. The eviction process will be in accordance with Wyoming law and all applicable Wyoming Statutes.

6-3. Rental Procedures

(a) **Selection Process**

A unique process applies for selecting each qualified household within each housing program. The following sections provide specific details regarding the Housing Department’s rental housing programs.

(1) **Lottery**

For the initial rental of new rental housing, a lottery process will be used. Applicants will submit a complete application and a “Lottery Entry” form during the lottery entry period. A qualified household shall be selected to rent according to the rules set forth in these *Housing Rules and Regulations, Section 4: Lottery*.

   a. **Subsequent Rentals**

      Once the initial rentals are filled with tenants, and rental units become available from time to time, the units will be rented using the lottery system.

(2) **First Come First Served**

In the event no lottery entries are received during the lottery entry period, the selection process will be determined by a first come first served basis. The first qualified household submitting a complete application will be allowed an opportunity to rent if eligible.

(b) **Submit Application**

Each household entering a lottery to rent a restricted housing unit is required to submit a completed “Application for Restricted Rental Housing” and a “Lottery Entry” form. A certification page will also be signed by the applicant and notarized. In addition, an
“Authorization to Release Information” is signed by the applicant, which allows the Housing Department to obtain banking information and any other relevant information. Application forms can be obtained from the Housing Department or from the Housing Department’s website.

(c) **Verification of Selected Household**

The Housing Department verifies that each household selected to rent a restricted housing unit meets the qualification and eligibility requirements specific to the restricted housing unit.

(d) **Materials Required**

To determine that a household desiring to rent a restricted housing unit meets all of the required criteria, the Housing Department will request all of the following for a complete application, which will be submitted at lottery entry:

1. **Housing Department Application for Restricted Ownership or Rental Housing**
   
   Completed and signed Housing Department Application for Housing.

2. **Lottery Entry Form**

   Completed and signed “Lottery Entry” form. See Section 5-4(c)(1): Materials Included with Application.

3. **Credit Report**

   Full three-bureau credit report that reflects credit scores for all adult household members dated no more than 30 days from submittal of application.

4. **Federal Income Tax Returns**

   Signed federal income tax returns (electronic signature is not sufficient) and all attachments (including W-2s, 1099s) and schedules for the last two (2) years for all adult household members.

5. **Verification of Current Employment in Teton County**

   Verification of Current Employment in Teton County includes:

   1. Wage stubs;
2. Employer name, address, and phone number;

3. Contract for employment;

4. “Authorization to Release Information” form signed by all adults in the household to obtain third party employment verifications; and

If deemed applicable, the Housing Department may request the following be submitted with an application:

1. If self-employed, three (3) years of business and personal tax returns along with a current “Profit and Loss Statement” and balance sheet.

2. “Verification Form for Accessible Unit Preference.”

3. Any other documentation that the Housing Department deems necessary to determine qualification, such as, divorce decrees, Social Security income, rental income, etc.

(e) **Verification of Application**

To protect the interests of the community that has invested in the creation of restricted housing units, the Housing Department verifies that information submitted on the application is true and correct and may request documents outlined in Section 5-4(d): Verification of Application to assist in this process. All financial information shall remain confidential, except as documented in Section 5-1(f)(1): Privy to Purchase and Sales Agreement.

(f) **Qualification Letter**

After the Housing Department verifies that the household meets the qualification and eligibility criteria for the particular restricted housing unit, it will issue a “Qualification Letter” to the potential renter within 10 business days.
SECTION 7. COMPLIANCE AND EXCEPTION, APPEAL, AND GRIEVANCE STANDARDS AND PROCEDURES

7-1. Compliance Process

Special Restrictions are recorded on all Housing Department homes. These restrictions control the occupancy and use of the unit. They also refer to these Rules and Regulations.

The Housing Department Compliance Specialist monitors occupancy and use restrictions to ensure owners are in compliance, and acts on various complaints from the public concerning compliance issues. The Housing Department Compliance Specialist also receives and processes requests for exceptions, appeals, leave of absence, requests to rent, transfer of title, and qualified mortgages. Compliance Requirements

(a) Compliance Requirements

(1) Affordable Units

Affordable units are required to provide information to the Housing Department annually to verify employment and occupancy. Owners of Affordable housing units built after June 4, 2018 will receive annual requests for information concerning employment and use of the unit.

(2) Employment-based and Workforce Housing Units

Employment-based units and Workforce housing units are required to provide information to the Housing Department annually concerning income, employment and ownership of other residential real estate.

(3) Employee Housing Units

Owners of Employee housing units will be required to submit information annually about the occupants of the units, their income, employment, and ownership of other residential real estate.

(4) Accessory Residential Units

Owners of ARUs will be required to annually submit information concerning the occupants of the units, their employment, and ownership of residential real estate.
Section 7. Compliance and Exception, Appeal, and Grievance Standards and Procedures
7-1. Compliance Process

(5) **Exemption for Retirees**

During ownership, if one (1) member of the household meets the retirement age as defined by the Federal Social Security Administration (62 years old) defined in these *Housing Rules and Regulations*, the household will be exempt from continued compliance with income and employment eligibility standards.

(b) **Common Default Violations**

In cases where the restriction defines the default process, it will control the process. Generally, the default process is as follows:

Common violations include, but are not limited to:

(1) **Occupancy**

A household that does not occupy the restricted housing unit for the number of months in a calendar year as required by the restriction is in violation of the *Housing Rules and Regulations*.

(2) **Guests**

Guests over the age of 18 are not allowed to occupy a restricted housing unit in excess of 30 cumulative days per calendar year.

(3) **Renting**

Renting a restricted ownership unit is only allowed per the restrictive covenant or as set out in Section 5-2(b): Rental Procedures for Owner-Occupied Properties.

(4) **Leave of Absence**

Leaves of absence must be preapproved if the household is expected to be gone longer than permitted by the *Housing Rules and Regulations* or the deed restrictions.

(5) **Pets**

Specific policies for pet ownership are outlined in the Covenants, Conditions and Restrictions and/or the Master Rules and Regulations and are enforced by the Homeowners Association. Policies for rental units are outlined in the lease agreement.
Section 7. Compliance and Exception, Appeal, and Grievance Standards and Procedures

7-1. Compliance Process

(6) **Mortgage Delinquency**

Failure to maintain obligations required under any mortgages is considered a default under special restrictions.

(7) **HOA Delinquency**

Failure to pay Homeowners Association dues is considered a violation of the special restrictions.

(8) **Ground Lease Delinquency**

It shall be an event of default if lessee fails to pay the ground lease fee or other charges required by the terms of the lease.

(9) **Water/Sewer Dues Delinquency**

Unpaid water and sewer dues can result in a lien placed on property that would constitute a violation of the special restrictions.

(10) **Employment Verification**

Employment-based units require an owner to work an average of 30 hours per week at a local business located in Teton County, Wyoming. The owner must earn at least 75% of their household income at a local business within Teton County. Annual verification of employment and income is required for owners of restricted housing units.

Affordable units built after June 4, 2018 will be required to provide proof of employment in Teton County at a local business.

(11) **Ownership of Residential Property**

Owners of Employment-based housing units are not allowed to own residential property within 150 miles of Teton County. All renters of Housing Department-administered rental units are not allowed to own residential property within 150 miles of Teton County.

(12) **Estate Planning**

Restricted housing units cannot be put into a trust. A trust does not meet the definition of qualified household and therefore cannot own a restricted housing unit. The Housing Department does accept other related documents for estate planning (Non-testamentary Deed upon Death).
(13) **Covenants, Conditions and Restrictions (CCR) Violations**

Any default or breach of the CCRs, Mortgage Agreements, and/or Master Rules and Regulations is considered a default of the special restrictions or ground lease. This includes but is not limited to prompt payment of Homeowners Association dues and ground lease fees.

(c) **Default Hearing Process**

Default Hearings are conducted according to the Teton County Contested Case Rules as adopted by Teton County.

(1) **Default Letter**

When the Housing Department deems an owner to be in default/violation, the Housing Department drafts a default letter to the owner. The owner is given fifteen (15) days from the date of the default letter, unless otherwise provided for in the restriction, to provide evidence they are not in violation, cure the alleged violation or submit a “Request for a Default Hearing.” The default letter is sent certified with return receipt requested as well as via email if an email address is known. If the Housing Department has not received a return receipt within ten (10) calendar days, a second certified letter will be sent. If the Housing Department has not received the return receipt for the second letter within ten (10) calendar days the letter will be considered delivered. The owner then has fifteen (15) days from the date of the last letter sent to cure the violation, request a hearing of the Jackson/Teton County Housing Authority Board, or provide the Housing Department with a “Letter of Intent to Sell” their home.

(2) **Request for Hearing**

In the event the owner fails to cure the default or denies they are in default, owner may request a hearing before the Jackson/Teton County Housing Authority Board (JTCHA) to determine the merits of the allegations. This is done by completing and submitting the “Request for Default Hearing” form to the Housing Department within the fifteen (15) day cure period. A fee will be charged by the Housing Department for a “Request for Hearing.” The fee amount will be set by a separate document titled “Annual Fees” that is updated and published annually by the Housing Department.
(3) **Hearing**

JTCHA shall designate a Hearing Officer and sign an “Order Appointing the Hearing Officer.” Within three (3) weeks of receipt of the signed Order, the Hearing Officer will send out a scheduling order (Official Notice of Hearing) and timeline for the parties to submit pertinent documents. The designated presiding officer shall conduct the hearing with the JTCHA present en banc. The Housing Department will have the opportunity to present witnesses and evidence as will the owner. It is the burden of the owner to prove they are not in default.

(4) **JTCHA Affirmation**

If, after the conclusion of the hearing, JTCHA affirms the Housing Department’s determination that the owner is in default, the Housing Department will exercise its remedies according to the restriction or ground lease recorded on the property.

(d) **Appeal Hearing Process**

(1) **Request for Exception**

A household submits a “Request for Exception” to the Housing Department using the “Request for Exception” form along with a fee, which is specified in a separate “Annual Fees” document that is updated annually. “Requests for Exceptions” must be made and decided prior to the start of a lottery that the applicant wishes to enter.

(2) **Request for Appeal Hearing**

If the “Request for Exception” is denied, the applicant can request an appeal hearing by submitting a completed “Request for Appeal” form along with a fee to the Housing Department within fifteen (15) days of the date of denial of “Request for Exception.” “Requests for Appeal” must be made and decided prior to the start of a lottery that the applicant wishes to enter.

    a. **Request for Appeal Form**

Any appeal must be presented in writing to the Housing Department on the “Request for Appeal” form and include:

1. The particular ground(s) upon which it is based;
2. The action or remedy requested;
Section 7. Compliance and Exception, Appeal, and Grievance Standards and Procedures

7-1. Compliance Process

3. The name, address, telephone number of the complainant and similar information of complainant’s representative, if any;

4. Proof of notification of appeal request to the housing unit’s Homeowners Association, if applicable; and

5. Appeal fee.

b. Housing Department Review and Recommendation

All appeals will be reviewed by Housing Department Staff for completeness and forwarded with a recommendation for action to the JTCHA Board within thirty (30) days.

(3) Appeal Hearing

The Appeal will be heard by the JTCHA Board at their regular meeting scheduled at least two weeks after the “Request for Appeal” is received by the Housing Department.

(4) Hearing Officer

The JTCHA may choose to appoint a Hearing Officer. If a Hearing Officer is appointed, a date for the appeal hearing will be scheduled by the JTCHA within thirty (30) days of appointing a Hearing Officer. The Hearing Officer will provide the specific hearing requirements for conducting the hearing procedures.

(5) Hearing Process

The complainant shall be afforded a fair hearing providing the basic safeguards of due process, including notice and an opportunity to be heard in a timely and reasonable manner. The JTCHA Board may continue the hearing.

1. Complainant has the right to be represented by counsel. The Housing Department shall retain an attorney to represent its interest and to assist in record keeping and procedural requirements.

2. The complainant and the Housing Department Staff shall have the opportunity to examine all documents, records, and regulations of the Housing Department that are relevant to the hearing. Complainant shall be responsible for all photocopying expenses. Any document not made available after written request may not be relied upon at the hearing.

3. If the complainant fails to appear at the hearing, the JTCHA Board may make a determination to postpone the hearing or make a determination based upon the evidence submitted.
4. The hearing shall be conducted by a designated member of the JTCHA Board as the “Hearing Officer” or the JTCHA Board may appoint a “Hearing Officer.” The hearing shall be recorded.

5. All evidence at the hearing conducted by the Hearing Officer shall be under oath, and both parties shall be permitted to cross-examine witnesses.

6. The burden of showing that the decision of the Housing Manager’s decision was incorrect shall be on the complainant.

(6) **JTCHA Decision Binding**

Based on the records of the hearing, the JTCHA Board will provide a written decision with findings to support the determination. The decision of the JTCHA shall be binding, and the Housing Department shall take all actions necessary to carry out the decision.

(e) **Other Remedies**

(1) **Civil Remedies**

The Housing Department shall have the right to enforce the provisions of these Rules and Regulations under any remedy provided under Wyoming law, including by injunction.

(2) **Criminal Remedies**

Any person violating any provisions of these *Housing Rules and Regulations* shall be subject to all criminal penalties authorized by the State of Wyoming for such violation, including upon conviction, a fine and imprisonment, or both, and payment of all costs and expenses involved in prosecuting the offense.

(f) **Grievance Procedure**

A grievance is any dispute that seller, buyer, or owner may have with the Housing Department with respect to an action or failure to act in accordance with the individual's rights, duties, welfare, or status. A grievance may be presented to the Housing Department under the procedures below.
Section 7. Compliance and Exception, Appeal, and Grievance Standards and Procedures

7-1. Compliance Process

a. Request for Grievance Form

Any grievance must be presented in writing to the Housing Department on the "Request for Grievance" form and include:

1. The particular ground(s) upon which it is based;
2. The action or remedy requested;
3. The name, address, telephone number of the complainant and similar information of complainant’s representative, if any; and
4. Grievance fee.

b. Housing Department Review and Decision

The Housing Department Housing Manager will review all “Requests for Grievances.” The Housing Manager shall prepare a written letter summarizing its decision regarding the requested exception within thirty (30) days of receipt of the “Request for Grievance.” The Housing Department Staff shall distribute a copy of the decision to the applicant requesting the grievance. If the decision is not acceptable to the applicant, the applicant may appeal to the JTCHA Board pursuant to Section 7-1(d)(2) Request for Appeal Hearing above.
SECTION 8. DEFINITIONS

8-1. Definitions

**Accessible Unit:** A unit that has been built or adapted with specific design features that make the unit accessible to those with mobility and hearing handicaps.

**Application:** A packet that households who are selected in an affordable housing lottery submit for Housing Authority staff to verify that the household is qualified to purchase the home. The application consists but is not limited to the following:

- Housing Department Application for Restricted Ownership or Rental Housing
- Signed Certification and Oath
- Signed Authorization to Release Information
- Completed Lender’s Qualification Worksheet (completed by lender)
- Full three tier Credit Report that includes credit scores. (Can be obtained from lender)
- Previous two years of tax returns with W-2s
- Employment Affidavit for each job currently held by wage earners in the household
- If self-employed, previous three years of tax returns with an income statement and a balance sheet.

**Appeal:** A process requested by an applicant/owner/renter when they understand the qualification, eligibility, and preference criteria and have requested an exception from the Housing Manager and have been denied.

**Approved Lending Institution:** Approved lending institutions include institutional lenders; community loan funds, or other similar nonprofits; or other legitimate, non-affiliated finance companies. *See Definitions of Institutional Lenders and Community Loan Fund.*

**Asset:** *see Household Net Asset.*

**Assigned Number:** A computer-generated number based on first name of applicants in alphabetical order that households are listed in a lottery.
Section 8. Definitions

8-1. Definitions

Area Median Income (AMI): A figure published annually by HUD which is calculated by dividing households residing in counties into two equal segments with the first half of households earning less than the median household income and the other half earning more.

Authorization to Release Information Form: This form, which an affordable housing applicant signs, allows the Housing Department staff to verify information supplied by applicants from banks, employers, etc.

Balance Sheet: A statement of the total assets and liabilities of a business.

Bid Period: The time period that the Housing Authority accepts bids for an available housing unit. The bid period only takes place if no lottery entry sheets are submitted for an available restricted housing unit.

Borrowed Light: An indirect source of natural light; for example, a room in a home uses borrowed light when it has a window that looks into another room, where the other room receives direct sunlight.

Capital Improvements: Improvements done to the home for which the homeowner can receive credit. The capital improvement requires an expenditure that either increases the value of the property or extends its life expectancy.

Caregiver: A full-time Teton County, Wyoming; Teton County, Idaho; or Lincoln County, Wyoming resident who is or was volunteering all or a portion of their time caring for their own children or an ailing or disabled immediate family member and was therefore unable to gain full-time employment in Teton County.

Closing Date: The date on which ownership of property transfers from the former owner to the new owner.

Community Loan Fund: A loan fund that is set up in a community for the purpose of providing down payment assistance or other types of loans for restricted housing units.

Critical Services Provider: An employee or volunteer on call 24 hours per day for public safety emergencies of a Board of County Commissioners/Town of Jackson and/or the Jackson/Teton County Housing Authority approved community based organization that provides immediate response health and safety services.

Deed Restriction: A document recorded against a housing unit that describes the unit’s housing program. It provides restrictions on the purchase, occupancy, use, and resale of the restricted housing unit. A deed restriction is a type of restrictive covenant that is recorded at the time of certificate of occupancy.

Developer: An individual or group who builds housing.
**Disabled:** Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such impairment.

**Earnest Money:** Money that a buyer gives to a seller to bind a contract. Earnest money goes toward the costs of the purchase of the home and is held in escrow by the title company until closing.

**Eligibility Criteria:** Criteria defined in either the Deed Restriction or the Housing Rules and Regulations, which are used to measure whether a household is eligible to apply for a unit.

**Employment-Based:** A restricted housing unit where occupancy is limited to employees in Teton County, Wyoming. There are no income qualifications for an occupant. This type of unit may include, but is not limited to, Accessory Residential Units and Employment-Based Units.

**Employment Requirement:** At least one member of a household must demonstrate an average of 30 hours per week (1560 hours per year) of employment in Teton County, Wyoming; or demonstrate a clear intent to work an average of 30 hours per week in Teton County, Wyoming (must have been hired even if hasn’t started the job yet.)

**Exception:** If a household understands the eligibility and qualification criteria, but feels their situation is unique and there is a compelling reason the rule(s) should not apply to them, they may request an exception. Exceptions are only considered before a lottery process opens or before an application is submitted.

**Fair Market Rents (FMR):** Fair market rents are the maximum chargeable gross rent, including utilities, in an area for projects participating in the Housing and Urban Development (HUD) Section 8 Program. The HUD Section 8 Program targets incomes of 80% and below of the Median Family Income (MFI). The Jackson/Teton County Affordable Housing Department does not participate in HUD’s Section 8 Program; however, FMR applies to some Employee Housing rental units. The rental rate corresponds to the amount of bedrooms in a unit.

**Final Development Plan Approval:** The point in the development review process when either the Teton County Board of County Commissioners or the Town of Jackson Town Council approves a development.

**Final Inspection:** The inspection that is done on a home at least 48 business hours before closing on the sale of the home. The purpose is to determine whether the home has been properly cleaned and that proper maintenance and repairs have been completed.

**Finance Company:** A company that regularly makes loans to clients.

**Garage:** An enclosed shelter for automotive vehicles.
Grievance: A dispute that sellers, buyers, or owners may have with the Housing Department with respect to an action or failure to act in accordance with the individual’s rights, duties, welfare, or status.

Habitable Floor Area: Habitable floor area is floor area used for living purposes, usually having access to heat, plumbing, and electricity. It includes foyers, hallways, restrooms, closets, storage, and other common areas within a building. Habitable floor area does not include mechanical rooms, elevators and fireplaces. Habitable floor area is measured either from the exterior of the faces of the building or the exterior limits of any interior wall that separates habitable floor area from uninhabitable floor area, whichever is applicable.

Handicapped:

   Hearing Impaired: Individuals whose hearing measures between 25 dB and total hearing loss.

   Mentally Challenged: Individuals who have an intellectual functioning level that is well below average and that causes significant limitations in daily living skills.

   Mobility Impaired: Individuals who have reduced function of legs and feet that leads them to be permanently dependent on a wheelchair or an artificial aid to walking.

Homebuyer Education: Class required by the Jackson/Teton County Housing Authority for households to be eligible to purchase a restricted housing unit. The class educates homebuyers about the entire home buying process.

Homeowners’ Association: An organization comprised of neighbors concerned with managing the common areas of a subdivision or condominium complex. These associations take on issues such as plowing, clearing sidewalks, painting exteriors of a subdivision and collecting dues from residents. The homeowners' association is also responsible for enforcing Covenants, Conditions & Restrictions (CC&Rs) that apply to the property. They do not enforce Deed Restrictions.

Household Income: The current income going forward 12 months of all adult wage earners within a household before taxes. Income from dependents that are enrolled in college or another type of school is not included in the household income calculation. For self-employed individuals, income is the net income from the business with depreciation added back in averaged over either the life of the business or the last three (3) years, whichever is shorter. Other types of deductions may be added back in as well, such as home business use.

Household Net Assets: The value of all assets over $500 in value including, but not limit too, bank accounts, investment accounts, life insurance, furniture, automobiles, jewelry, computer equipment, real estate, and recreational equipment; less any debt the household has. Net assets do not include retirement accounts, business assets are limited to liquid assets.
**Housing Programs:** Programs intended to provide housing for the workforce of Teton County and administered under the Jackson/Teton County Affordable Housing Department. They include ownership and rental units created through the Land Development Regulations, through the direct construction of restricted housing units, or the financing thereof.

**Housing Mitigation Plan:** The portion of a development plan that specifies how an applicant will satisfy the Affordable Housing requirements in Division 6.3 of the Teton County and Town of Jackson Land Development Regulations and/or the Employee Housing requirements of Division 7.4 of the Teton County Land Development Regulations and Division 7.4 of the Town of Jackson Land Development Regulations.

**Immediate Family Member:** Individuals that include a parent, spouse or child, including stepchildren, foster children, step-parents and foster parents.

**Initial Inspection:** An inspection done on a home once a letter of intent to sell is received by the Housing Department. The purpose is to inform the seller of the selling process and to check for maintenance and repairs that may be required before the sell occurs.

**Institutional Lender:** A lender that is a legitimate financial institution that regularly loans money for real estate transactions.

**Joint Tenancy:** When two or more people own property as joint tenants and one owner dies, the other owners automatically own the deceased owner's share. No will is required.

**Leave of Absence:** Permission granted by the Housing Department for an owner of a restricted housing unit to be absent from the unit for an extended period of time for a legitimate and compelling reason, without violating the unit's deed restriction.

**Lawful Permanent Resident:** Any foreign national who has been granted the right to reside permanently in the United States. Lawful Permanent Residents may apply for Affordable and Attainable housing but are ineligible to apply for Employment-Based housing, as it is available for US Citizens only.

**Lender's Qualification:** The Institutional Lender's judgement of the household's financial ability to obtain financing for purchasing a home.

**Letter of Intent to Sell:** A letter that a homeowner submits to the Teton County Housing Authority informing the Housing Department that they desire to sell their restricted housing unit. The Housing Department must receive this letter before the selling process can begin.

**Liabilities:** Any debt, loans, or balances that a household owes. Liabilities are subtracted from assets when calculating Household Net Assets.

**Living Space:** A room in a home used by a family for leisure activities, entertaining guests, etc. It includes space for couches, chairs, tables, and may open to the kitchen.
Local Business: A local business is a brick and mortar establishment that employs workers in Teton County, and that is located within Teton County, and can include both for profit and not-for-profit entities.

Lottery Drawing: The event that selects the order, of all the applicants for an applicable restricted housing unit, which the home will be offered for sale.

Lottery Entry Period: The period (normally two weeks) that the Housing Department accepts lottery entry sheets for an available restricted housing unit.

Lottery Entry Sheet: Households complete a lottery entry sheet and submit it to the Housing Department along with other documentation within the lottery entry period when the household is interested in purchasing an available restricted housing unit.

Lottery Number: A number that a household receives from a lottery drawing that reflects the household’s standing in the lottery for an applicable restricted housing unit.

Lottery Form: The form used to record all households who submitted lottery entry sheets for a particular home. The households are recorded in alphabetical order. This form is given to outside counsel who then assigns each household a number. The numbers are placed in a pool and drawn out one by one. The results of the drawing are recorded in order on the Lottery Form and returned to the Housing Department.

Lottery Process: The process by which the Housing Department accepts lottery entries from households wishing to purchase a restricted home and determines the order the households will be offered the home for purchase. (Separate lotteries are conducted for each program).

Maintenance: A repair or maintenance item is an expenditure that restores a property to a sound state.

Maintenance Adjustment: The amount of money credited to the buyer at closing for maintenance, cleaning, or repairs that are found to be needed on the home at the final inspection.

Maximum Rental Rates: The maximum rental rate that may be charged to a tenant occupying an Employee Housing unit. The rates must include basic utilities (water/sewer, electric, gas, and trash removal). The specific restriction recorded on the unit instructs the method to be used to calculate maximum rental rates.

Maximum Resale Price: The maximum amount that a restricted housing unit can be sold for. This price is calculated by the Housing Department according to the restricted housing unit’s deed restriction or the Housing Rules and Regulations.

Maximum Resale Letter: A letter given to a seller of an Affordable or Employment-Based housing unit informing them of the maximum amount that the unit may be sold for.
Maximum Sales Price: The maximum amount that newly-provided ownership housing units can be sold for initially. There is 10 percent reduction from the maximum sales price for no garage and a 20 percent reduction from the maximum sales price if the unit is below grade.

Median Family Income (MFI): The Department of Housing and Urban Development (HUD) calculates this figure by dividing households residing in counties into two equal segments with the first half of households earning less than the median household income and the other half earning more. Then, adjustments are made based on family size. The Jackson/Teton County Affordable Housing Department uses MFI to determine eligibility for restricted housing units. The Housing Department also uses MFI to calculate maximum sales prices.

Military Service: Active deployment in the U.S. Armed Services for any amount of time. Military Service counts as employment in Teton County, Wyoming for the sake of gaining the 1-year eligibility in the lottery if the person deployed met employment criteria in Teton County Wyoming for minimum of two years immediately prior to deployment.

Net Livable Floor Area: This area is calculated on interior living area and is measured interior wall to interior wall, including all interior partitions including, but not limited to habitable basements and interior storage areas, closets and laundry areas. Exclusions include, but are not limited to, uninhabitable basements, mechanical areas, exterior storage, stairwells, garages (either attached or detached), patios, decks and porches.

Nonqualified Transferee: A household to whom the title of a restricted housing unit is transferred, but it does not meet the qualification and eligibility standards set out in these Housing Rules and Regulations.

Occupancy Requirements: A type of preference used in the Affordable and Employment-Based Programs’ lottery selection processes through which household is eligible to enter a lottery based on how closely it aligns with the unit size.

Original Purchase Price (OPP): The amount the current homeowner originally paid for the home.

“Plus” Units: Restricted housing units that have extra floor area for offices, play areas, etc.

Post-Secondary Education: Attendance as a full-time student at an educational establishment after high school or college preparatory school.

Possession Date: The date a buyer takes possession of a home. This is normally the date of closing unless for some reason funds are unable to be disbursed on that day or other arrangements are made.

Price Opinion: The market value of residential or commercial property, as determined by a local real estate firm.
**Section 8. Definitions**

8-1. Definitions

**Primary Education:** Attendance at a school for primary education located in Teton County Wyoming.

**Primary Residence:** A Household’s sole residence, occupied at least ten (10) months during each calendar year, or as otherwise stated in the Housing Unit’s Restriction.

**Profit and Loss Statement:** A statement showing a business’s income and expenses up through the month prior to application.

**Purchase and Sales Contract:** Contract entered into by the seller and the buyer which outlines the terms and conditions under which the property will be sold.

**Qualified Critical Services Provider:** An employee or volunteer on call 24 hours per day for public safety emergencies of an approved community-based organization that provides immediate response to health and safety services.

**Qualification Letter:** Letter issued to applicant confirming that they are qualified to purchase the home. This letter is needed by the Title Company in order to allow the closing to take place.

**Qualified Households or Qualified Buyer:** Households or buyers that have applied for housing through the Housing Department, where Housing Department staff deem them as eligible to purchase a restricted housing unit after verification of information, based on the unit’s Deed Restriction and the *Housing Rules and Regulations*.

**Qualified Mortgage/Qualified Mortgagee:** A loan attained from an Approved Lending Institution/the buyer of a restricted housing unit that has been approved for a mortgage.

**Resale Process:** The process by which an owner of a restricted housing unit sells it to a new owner.

**Residential Property:** A parcel that either includes a residential dwelling unit, or has the by-right potential for developing a residential dwelling unit per local zoning regulations.

**Restricted Housing Unit:** Any housing units in the Town of Jackson or Teton County that have Restrictive Covenants or Ground Leases that regulate the occupancy, use, sale, and/or rental of the unit or are restricted by the Land Development Regulations in order to further the Town/County’s workforce housing goals.

**Restrictive Covenant:** A contract between the Board of County Commissioners/Town of Jackson and the owner of real property developed or designated to ensure the affordability of a housing unit for perpetuity.

**Restrictive Covenant Template:** A standard form to be used as a recorded instrument on all restricted housing units.
**Restrictive Covenant Information Sheet:** A form that the developers of restricted housing units must fill out as part of the Housing Mitigation Plan.

**Secondary Education:** Attendance at a high school or college preparatory school located in Teton County, Wyoming.

**Settlement Statement:** Itemizes all costs, and/or credits due from the buyer and seller at closing.

**Tenancy-In-Common:** When two or more people own a shared interest in a property. If one owner dies, they can will their portion to other beneficiary(s) and not to the other owner(s) if they desire.

**Uniform Residential Loan Application (or Fannie Mae Form 1003):** The application required by law for mortgage lenders to use to supply home loans. The Housing Department may require that applicants supply this application when applying for a restricted housing unit.

**Verification Checklist:** Checklist used by JTCHA to verify whether a household is qualified to purchase a particular home.

**Voluntary Affordable/Employee Housing Units:** Units with a restricted rent or sale price to be affordable to households earning no more than 200 percent of Teton County Median Family Income. An applicant may propose these units in addition to those required by the Land Development Regulations.

**Workforce Housing Program:** An incentive program applicable within the Town of Jackson through which bonus floor areas are available in nonresidential or mixed-use buildings if the developer provides restricted housing units. These units can be either Ownership or Rental, and the number of units to be provided is determined by a ratio set out in the Town LDRs.
ORDINANCE G

AN ORDINANCE ADDING A NEW TITLE 16 TO THE TOWN OF JACKSON MUNICIPAL CODE REGARDING HOUSING WITH A NEW CHAPTER 16.10 ENACTING THE TOWN OF JACKSON HOUSING RULES AND REGULATIONS; AND PROVIDING FOR AN EFFECTIVE DATE.

NOW, THEREFORE, BE IT ORDAINED BY THE TOWN COUNCIL OF THE TOWN OF JACKSON, WYOMING, IN REGULAR SESSION DULY ASSEMBLED THAT:

SECTION I.

There is hereby added to the Town of Jackson Municipal Code a new Title 16 regarding Housing and with a new Chapter 16.10 enacting the Town of Jackson Housing Rules and Regulations to read as follows:

List of Commonly Used Acronyms

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<th>Full Text</th>
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<td>Accessory Residential Units</td>
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<tr>
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<td>Area Median Income</td>
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<tr>
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<td>Covenants, Conditions, &amp; Restrictions</td>
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<tr>
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SUMMARY OF HOUSING PROGRAMS

The general goal of all housing programs covered by the Housing Rules and Regulations is to provide and maintain housing affordable to persons and families who make a living primarily from employment located in Teton County, Wyoming. The housing programs addressed in the Housing Rules and Regulations are: Affordable Ownership, Affordable Rental, Workforce Ownership, and Workforce Rental. Legacy programs (including Accessory Residential Units, Attainable units, Employee units, and Employment-based units) are referenced in some properties’ restrictions, so these Housing Rules and Regulations also contain the rules that pertain to these programs.

Descriptions of Applicable Programs:

Accessory Residential Units (ARU) – Units created through this program are developed as part of nonresidential developments that are exempt from the housing requirements set by the LDRs. These units are rented to workers employed in Teton County, and they must remain as rental property (i.e., they cannot be converted to condominiums). Accessory Residential Units developed after [insert date] will be part of the “Workforce Rental” program.

Affordable – These are units created through the mandatory affordable housing mitigation requirements included in the Town and County Land Development Regulations (LDRs). The Affordable housing program is divided into “Affordable Ownership” and “Affordable Rental,” and each has restricted pricing based on applicable affordability ranges.

Attainable – These units were built before housing standards were codified in the LDRs. No more Attainable housing units will be constructed, but the Housing Rules and Regulations still apply through the management of existing units. Specific requirements for these units are recorded as covenants on the property deed, and the Housing Rules and Regulations are referenced through these covenants.

Employee – These rental housing units are built to comply with the housing mitigation requirements for new nonresidential development set out in the Town and County LDRs. Initially, these units were intended to provide housing to seasonal workers, but they are not restricted to occupancy by seasonal workers. These Housing Rules and Regulations have been updated to reflect the Town and County’s policy direction in 2017, which aligns with the Comprehensive Plan’s goal of housing the local year-round workforce. The owner of the Employee housing units ultimately makes the decision about unit tenancy so long as the household qualifies, and household income is capped at 120% AMI. These units can be converted to condominiums for workforce employers. If the Housing Rules and Regulations and the restrictions recorded on the deeds of these properties conflict, then the language, requirement, and/or provision of the restrictions shall be applied and followed, not the Housing
Rules and Regulations. Employee units developed after [insert date] will be part of the “Affordable Rental” program.

Employment-Based – This is a program that the Town of Jackson initiated to create restricted ownership units for sale to households that are employed in Teton County, but do not fit within the affordability ranges set out in the LDRs. These units are not developed under a mandatory requirement set out in the Town’s LDRs. These units do not have income or asset limits. Qualifying households are required to be employed at least 30 hours per week at a local business and earn 75% of income from employment at a business located in Teton County. Employment-Based units developed after [insert date] will be part of the “Workforce Ownership” program.

Workforce Housing Programs – This program is divided into “Workforce Rental” units and “Workforce Ownership” units. There is no cap on the original purchase price or the initial rental rate. Once a unit is sold or rented, the maximum resale price or rental rate is restricted to an appreciation cap on the unit as recorded in the covenants on the deed. The Housing Rules and Regulations apply to these units with respect to qualification rules, livability and minimum/maximum square footage requirements, and resale standards.
SECTION 1. PURPOSE AND GENERAL GOALS

1-1. Purpose

The Jackson/Teton County Affordable Housing Department (“Housing Department”) was created by Teton County, Wyoming and the Town of Jackson, Wyoming on March 14, 2016 Town Resolution 16-04 and County Resolution 16-008. The purpose of these Housing Rules and Regulations (Guidelines) is to provide comprehensive and consistent provisions that apply to housing units created through the Town or County established housing programs and/or administered by the joint Town of Jackson/Teton County Housing Department (hereafter “Housing Department”).

(a) Applicability

(1) Subject to Provisions that are Unique to Specific Program

Each housing program covered in these Housing Rules and Regulations is subject to provisions that are unique to that program as indicated in these Housing Rules and Regulations.

(2) Subject to Provisions of the Restrictions Recorded on the Property

Restricted housing units are subject to individual deed restrictions, special restrictions, or ground leases, (collectively “restrictions”) which may have additional requirements or provisions. If the Housing Rules and Regulations and the restrictions conflict, then the language, requirement, and/or provision of the Restrictions shall be applied and followed, not the Housing Rules and Regulations. The Restrictions recorded on the property supersede any inconsistency in these Housing Rules and Regulations.

(3) Subject to Federal Fair Housing Law (The Fair Housing Amendments Act of 1988)

The Housing Department recognizes that the Office of Fair Housing and Equal Opportunity administers and enforces federal laws and establishes policies that ensure that all Americans have equal access to the housing of their choice. The Housing Department does business in accordance with the Federal Fair Housing Law (The Fair Housing Amendments Act of 1988).
a. Discrimination

It is illegal to discriminate against any person because of race, color, religion, sex, handicap, familial status, or national origin in the sale or rental of housing, in the financing of housing, in the provision of real estate brokerage services, or in the appraisal of housing.

1. Filing a Complaint

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination to the HUD Housing Discrimination Hotline, 1-800-669-9777 (Toll Free), or the TDD line for the hearing impaired, 1-800-927-9275.

b. Blockbusting

Blockbusting is also prohibited. Blockbusting is the practice of illegally frightening homeowners by telling them that people who are members of a particular race, religion, or national origin are moving into their neighborhood and that they should expect a decline in the value of their property. The purpose of this scheme is to get the homeowners to sell at a deflated price.

1-2. General Policy Goals

The general goal of all housing programs covered by these Housing Rules and Regulations is to provide and maintain housing affordable to persons and families who make a living primarily from employment located in Teton County, Wyoming, which includes the Affordable, Attainable, Employee, Employment-Based, Accessory Residential Unit, and Workforce housing programs. This is accomplished by regulating the occupancy, use, sale and/or rental of the restricted housing units covered by the Housing Rules and Regulations to qualified households as defined herein.

(a) Promoting Economic and Social Diversity

Certain housing programs also limit initial eligibility of qualified households based on financial means criteria, which may include both household income and household net assets. Such financial qualifying factors promote economic and social diversity within the Jackson Hole community.
(b) **Ensuring Long-Term Affordability**

Many of the restricted housing units covered by these *Housing Rules and Regulations* are subject to price limitations for sale, resale and/or rental. These limitations are intended to ensure affordability for both the current household occupying the restricted housing unit and to ensure the long-term affordability of the restricted housing unit.

(c) **Providing Housing for the Local Workforce**

Minimum occupancy requirements apply to all restricted housing units to ensure that the unit meets the community’s goals of providing housing for the local workforce by maximizing the space and filling the bedrooms, and to ensure that the restricted housing unit does not serve as a second home.

(d) **Providing Fair and Consistent Administration**

These *Housing Rules and Regulations* are intended to provide clear, fair, and consistent administration of the housing programs to which they apply. It is recognized that there are individual households or restricted housing units that may not fit clearly into the specific provisions of the *Housing Rules and Regulations*, but still meet these general policy goals. For these cases, exception, appeal, and grievance processes have been included in 0:
Compliance and Exception, Appeal, and Grievance Standards and Procedures.

1) **Allowance for Minor Adjustments**

   The purpose of this section is to establish a uniform mechanism to allow minor adjustments or modifications from certain standards set out in these *Housing Rules and Regulations*, based on specific standards, in order to better accomplish the purposes of the general policy goals. These minor adjustments and modifications are subject to the review and approval of the Housing Manager.

   The Housing Department will consider requests for exceptions to rules pertaining to qualification and eligibility criteria as well as to rules pertaining to occupancy and use. Granting of exceptions is rare; however, it is recognized that certain unique circumstances exist that are not contemplated in these *Housing Rules and Regulations*. Exceptions will only be granted in unique circumstances that are beyond control of the household, and are not addressed in these *Housing Rules and Regulations*. Requests for exceptions must be submitted prior to the opening of a lottery for a home. In cases where a lottery is not used for identifying a buyer, the request must be submitted prior to submission of an application.

2) **Disclaimer**

   The Jackson/Teton County Affordable Housing Department (“Housing Department”) expressly disclaims any and all warranties, express or implied, including without limitation fitness for a particular purpose with respect to the provision of restricted housing units. The Housing Department does not represent, warrant, or promise to construct, finance, or otherwise produce, in whole or in part, any restricted housing units pursuant to these *Housing Rules and Regulations* or under any other programs. No applicant may rely upon any promise implied or express that restricted housing units shall be constructed, financed, or otherwise produced, in whole or in part, by the Housing Department. In no event shall the Housing Department be liable to any applicant for any direct, indirect, incidental, punitive, or consequential damage of any kind whatsoever, including without limitation lost profits, lost sales, lost business, lost opportunity, lost information, lost or wasted time. None of the information contained in these *Housing Rules and Regulations* constitutes an offer to sell or the solicitation of an offer to buy a restricted housing unit.
1-3. Relationship to Land Development Regulations

The Town of Jackson and Teton County Land Development Regulations (LDRs) set out standards for the development and use of land within each jurisdiction. The LDRs include requirements for certain developments to provide affordable housing or fees to offset the additional housing need that the developments create. Specific programs address different types of development. The Planning Department of each jurisdiction reviews development applications to check for compliance with the LDRs.

These Housing Rules and Regulations impose additional requirements on the developers of any type of restricted housing units. The Housing Department reviews compliance with these Housing Rules and Regulations, both prior to development and during occupancy and use.

(a) Standards Applicable Under LDRs versus Housing Rules and Regulations

Generally, the LDRs address any provisions that must be met during the development approval phase, while the Housing Rules and Regulations address provisions that ensure proper use and maintenance of the restricted housing units throughout their lifetime.

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<tr>
<td>Rental/Sale Mix (required mix of units)</td>
<td>Livability Standards (Interior)</td>
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<td>Mix by Number of Bedrooms</td>
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</tbody>
</table>
(b) **References Retained for Convenience**

All references to the LDRs in these *Housing Rules and Regulations* are for convenience and are not a part of the *Housing Rules and Regulations*. 
2-1. Purpose

The Jackson/Teton County Comprehensive Plan lists three common community values, one of which is quality of life. One of the ways called out to achieve quality of life is through local workforce housing. With regards to workforce housing, the Comprehensive Plan includes the four following principles:

1. Maintain a diverse population by providing workforce housing
2. Strategically locate a variety of housing types
3. Reduce the shortage of housing that is affordable to the workforce
4. Use a balanced set of tools to meet our housing goal

The Town of Jackson and Teton County have several tools to increase the amount of housing that is affordable to the workforce. One of these tools is the requirement and/or incentive in the LDRs for residential and non-residential development to provide permanently restricted workforce housing. This housing represents a substantial and long-term public investment. As such, it is imperative the restricted housing produced be livable and of good quality.

This section, Housing Development Standards and Procedures, is meant to provide guidance to the prospective developers of restricted housing units. Subsection 2.2 lays out the requirements of the Housing Mitigation Plan, which is reviewed by both the Planning Department and the Housing Department. Subsection 2.3 sets out the Livability Standards, which are under the Housing Department’s purview.

(a) Applicability

This Section applies to all developments subject to Division 6.3 and Division 7.4 of the County LDRs and Division 6.3 and Division 7.4 of the Town LDRs. It also applies to any restricted housing units not required through the LDRs that are presented to the Board of County Commissioners or Town Council in development applications.
(b) General Policy Goals

(1) Inform Developers of Standards and Procedures

These Housing Development Standards and Procedures inform prospective developers of the standards and guidelines for construction and sale of restricted housing units, as required by the LDRs and the *Housing Rules and Regulations*.

(2) Provide Fair and Consistent Implementation of Standards and Procedures

These Housing Development Standards and Procedures help the Housing Department implement policies of the LDRs and the *Housing Rules and Regulations* in a fair and consistent manner.

2-2. Housing Mitigation Plan

A Housing Mitigation Plan for each project shall be submitted according to the provisions of the Teton County and Town of Jackson LDRs [See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4]. A packet with a checklist for a Housing Mitigation Plan can be obtained through the Housing Department or the Town or County Planning Departments.

(a) Procedures

(1) Consultation with Applicant (Optional)

Applicants may meet with Housing Department staff prior to submitting a Housing Mitigation Plan. Although this step is not required, it is often helpful for the applicant and the Housing Department staff to discuss the development proposal and how it meets the LDRs and *Housing Rules and Regulations*.

(2) Applicant Submittal

An applicant/developer shall submit a Housing Mitigation Plan with the Development Plan application to the Planning Department at either the Town of Jackson or Teton County depending on the location of the potential development.

(3) Review

The Planning Department distributes the Housing Mitigation Plan to the Housing Department for review.
(4) **Recommendation**

The Housing Department makes a recommendation to the Planning Department on whether the Housing Mitigation Plan complies with the *Housing Rules and Regulations*.

(5) **Final Decision**

The Housing Mitigation Plan shall be approved, approved with conditions, or denied by the Planning Director of the Town or County, based on the standards set forth in the LDRs (See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4). An approved Housing Mitigation Plan may be amended or modified only in accordance with the procedures and standards established for its original approval.

(b) **Content**

The Housing Mitigation Plan contains some provisions that fall under the purview of the Planning Department, while others fall under the purview of the Housing Department. Specifically, the Housing Department oversees the maximum unit size and the mix of units by number of bedrooms. Developers should refer to the LDRs for requirements such as the mitigation methods and the mix of units by affordability ranges.

(1) **Mitigation Method**

See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4.

(2) **Requirement Calculation**

See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4.

(3) **Fee Calculations**

If the developer proposes Fees In-Lieu as the preferred form of mitigation, the developer shall submit the proposed amount with a Final Development Plan.

The Housing Department shall update the fees in-lieu for the restricted housing units on an annual basis effective April 1 or within 30 days of HUD publishing updated annual median income data. Fees in-lieu figures are available at the Housing Department office or on the Housing Department website.
(4) Unit Descriptions

a. Unit Size

There is no minimum or maximum unit size based on square footage. Size by bedroom mix is located in the LDRs.

b. Rental/Sale Mix

As part of the Housing Mitigation Plan, the developer shall state which units are intended as rentals and which are intended as ownership in accordance with the LDRs (See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4).

c. Mix of Units by Number of Bedrooms

The intent of the restricted housing programs is to provide a variety of unit types to meet the housing needs of our diverse workforce. The Town and County LDRS set out the specific occupational requirements for housing units. The mix of units by number of bedrooms in each unit is also determined by the Town and County LDRs.

d. Distribution of Income Categories

See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4.

(5) Restrictive Covenant Form and Process

A Restrictive Covenant is a contract between the Board of County Commissioners/Town of Jackson and the owner of real property developed or designated to satisfy the Town or County LDRs. It also applies to other restricted housing units that will be administered by the Housing Department. Restrictive covenants shall keep the restricted housing units affordable in perpetuity and provide proper notification of this obligation to subsequent buyers or other interested parties. (See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4).

a. Requirement

The developer shall record restrictive covenants in the public land records for the subject property prior to the issuance of a Certificate of Occupancy by the County or Town.
b. Process

The Housing Department shall prepare restrictive covenants according to the process below. Restrictive covenant templates are available from the Housing Department or the Housing Department website.

1. Restricted Covenant Information Sheet

The developer shall complete the “Restrictive Covenant Information Sheet” and submit to the Housing Department. This form is found at the Housing Department website, or at the Housing Department offices.

2. Preparation of Restricted Covenant

The Housing Department will prepare the restrictive covenant and provide the document to the developer for review via email or other delivery method.

3. Review

Once reviewed by the developer for accuracy, the Housing Department and the developer (“declarant”) will sign the restrictive covenant and deliver to the County or Town for the required signature.

4. Developer Responsibilities

The developer is responsible for signing the restrictive covenant, recording the restrictive covenant with the Teton County Clerk, providing the County or Town Planning Department with a copy of the recorded document, and returning the original to the Jackson/Teton County Housing Department office. The Housing Department shall witness the recording.

5. Modification/Amendment

No modifications to the standard restrictions will be allowed unless there has been a substantial change to the program approved by the Town or County elected officials. Modifications or amendments to the restricted covenant must be agreed to in writing by the Housing Department. The developer may be responsible for any legal costs to amend a restrictive covenant.
2-3. Livability Standards

To meet the community’s goals of providing working families a viable choice of housing, to protect social diversity, and to contribute to economic stability, the LDRs and the *Housing Rules and Regulations* require that restricted housing units are designed to provide adequate size, building and site design, and finishings to serve future tenants. These are all criteria in the Housing Department’s decisions as to whether a development meets the goals of the LDRs and the *Housing Rules and Regulations*. For additional construction standards, see Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4.

(a) Process

These Livability Standards are associated with interior components of the units, functionality, light, and outdoor space. Review by the Housing Department will be completed during the planning process and at time of building permit. It is encouraged that applicants review restricted housing unit designs with the Housing Department early in the design process.

Restricted housing units will also be subject to Planning Department review, as some livability standards are requirements of the LDRs (See Teton County Land Development Regulations: Divisions 6.3 and 7.4 or Town of Jackson Land Development Regulations: Divisions 6.3 and 7.4).

(b) Intent

The livability standards in the LDRs do not include minimum size requirements for units. To ensure functionality of units regardless of size, these Livability Standards have been adopted. The Housing Department may consider flexibility within these standards as long as the intent of functionality is being met. All building, plumbing, electrical, and fire code requirements are still required to be met. These standards do not supersede other requirements.

Restricted housing units are expected to be designed with logical and functional room layout. This includes adequate space for normal living based on two (2) persons per one-bedroom unit, three (3) persons per two-bedroom unit, and four (4) persons per three-bedroom unit and adequate circulation pathways through the unit based on a reasonable furniture configuration.

The standards contained in this document provide minimum requirements for specific items and are not intended to be “build to” specifications.

(1) Exceptions

Applicants may request approval of components that don’t conform to these Livability Standards by completing the “Request for Exception” form. The request must include a detailed explanation of why the applicant wishes to diverge from these Livability
Standards, and how the proposed difference is meeting the intent of these Livability Standards. Detailed drawings of what is being proposed shall also be submitted.

(c) **Acceptance of Restricted Housing Units**

The Housing Department will inspect all restricted units before certificate of occupancy to ensure that the unit is built according to the approved designs.

Restricted ownership units must be “functionally equivalent” to the market rate units in the development meaning that when fixtures, finishes and amenities are provided for market rate units, such as garbage disposals, microwaves, extra storage, patios/balconies, and access to outdoor space, equivalent features are included in the restricted housing units. This does not mean that the types of features need to be identical. The Housing Department will consider proposals by the applicant or may request variations to proposed functionally equivalent features that result in an equivalent livability outcome. The intent is to achieve a balance between flexibility in design and livability that is equivalent to the market units.

(d) **Standards for Restricted Ownership Units**

(1) **Kitchen**

a. **Cabinets**

All units shall have kitchen cabinet or other storage area (such as a pantry) proportionate to unit size that, at a minimum, meet the required space listing in the table below. A stove/oven may not be used to meet cabinet requirements, and no more than two cabinet spaces less than one foot in width may be used to meet cabinet requirements.

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>Lineal Ft of Base Cabinets*</th>
<th>Lineal Ft of Upper Cabinets*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Efficiency/studio/one-bedroom &lt; 475 SF</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>One bedroom &gt; 476 SF</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Two bedrooms</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Three bedrooms or more</td>
<td>7</td>
<td>7</td>
</tr>
</tbody>
</table>

*Assumes standard 24” depth and 26” height for base cabinets and 12” depth and 30” height for upper cabinets.

Note that additional kitchen storage beyond the minimum is desirable. In some cases, additional cabinetry is provided as either base or upper cabinets and credit is requested to reduce cabinetry elsewhere. Requests to storage requirements will be considered as an exception to be approved by the Housing Department.
b. Countertops

The surface of countertops shall be made of new, durable, easily cleaned materials that are commonly used for countertops. One, two and three bedroom units must provide a minimum 3 feet of continuous countertop work space not including interior corner space.

c. Appliances

1. Table of Appliance Specifications

The following table specifies minimum appliance requirements.

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>Sink width*</th>
<th>Range/oven width*</th>
<th>Refrigerator cubic feet*</th>
<th>Dishwasher*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio/One bedroom &lt; 475 SF</td>
<td>24”</td>
<td>24”</td>
<td>18</td>
<td>18”</td>
</tr>
<tr>
<td>One bedroom &gt; 475 SF</td>
<td>30”</td>
<td>30”</td>
<td>25</td>
<td>24”</td>
</tr>
<tr>
<td>Two bedroom</td>
<td>32”</td>
<td>30”</td>
<td>30</td>
<td>24”</td>
</tr>
<tr>
<td>Three bedrooms or more</td>
<td>32”</td>
<td>30”</td>
<td>30</td>
<td>24”</td>
</tr>
</tbody>
</table>

*Minimum Size

2. Quality and Warranty

All appliances shall be new, Energy Star, and UL (Underwriters Laboratories Standards for Safety) listed, and approved appliances. Documentation of the estimated reliability of proposed appliances, such as Consumer Report ratings, should be provided. Appliances must be of sound quality with the following minimum warranties:

(a) Range or Stove and Oven

One-year minimum warranty. All major appliances used for surface cooking must have a ventilation system that meets code (typically, a fan rated at a minimum of 150 CFM).

(b) Refrigerator

One-year minimum warranty on the entire appliance.

(c) Dishwasher

One-year minimum warranty on the entire appliance.
(d) Garbage Disposal

If provided in the market rate units, all restricted ownership units shall include a garbage disposal each with a one-year minimum warranty on the entire appliance.

(e) Microwaves and other small appliances are optional.

(2) Bathrooms

At least one full bathroom is required and must contain a bathtub with shower, sink, toilet, and reasonable storage. Flexibility is allowed as to how the storage is provided and will be approved by the Housing Department.

(3) Closets and Storage Areas

Adequate storage is essential to providing livable housing. For safety reasons, mechanical rooms should be separate from any storage space and to ensure usable storage space should not open into storage space. All closets and storage areas should have a minimum 7.5’ height except those under stairs which can include sloping ceilings down to 6’ height unless it is not being counted toward the requirement. All dimensions shall be calculated from the finish trim dimension.

a. Table of Minimum Storage Dimensions

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>Bedroom closet width</th>
<th>Linen closet* width</th>
<th>Additional storage square feet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio/one-bedroom &lt; 475 SF</td>
<td>6 feet</td>
<td>24 inches</td>
<td>25 square feet</td>
</tr>
<tr>
<td>One-bedroom &gt; 475 SF</td>
<td>6 feet</td>
<td>30 inches</td>
<td>30 square feet</td>
</tr>
<tr>
<td>Two-bedroom</td>
<td>6 feet</td>
<td>30 inches</td>
<td>40 square feet</td>
</tr>
<tr>
<td>Three-bedroom or more</td>
<td>6 feet</td>
<td>36 inches</td>
<td>50 square feet</td>
</tr>
</tbody>
</table>

b. Other Storage Standards

1. Closet depth must be 26 inches
2. Bedrooms must each contain a closet that includes one shelf over a rod.
3. Entryway closets are not a requirement. If an entryway closet is not provided that will adequately store coats and shoes/boots for one person in a studio, two persons in a one-bedroom, three persons in a two-bedroom and four persons in a three-bedroom, then an area for hanging/storing coats and shoes/boots near the entryway is required that will adequately provide for the same persons per unit.

4. In addition to bedroom, linen and entryway storage, additional storage must be provided. Locations may include the basement, garage, exterior to the unit or interior to the unit. The intent of this storage is to provide space for large or outdoor items such as bicycles, strollers, recreational gear, etc. If appliances are located in this area, their footprint cannot be counted toward square footage of storage and must be approved by the Housing Department.

5. Closet and storage doors must be sliding doors, folding doors, or doors that open outwards to allow for access to space. Closets and storage space may not have any other doors opening into the space.

(4) **Floor Coverings**

New carpet, wood, tile, vinyl or linoleum floor covering shall be provided, with a minimum 10-year warranty. New water resistant floor covering other than carpet is required in kitchens and bathrooms.

(5) **Room Sizes and Shapes**

All units must include appropriate and adequate room sizes and room shapes (generally rectilinear) that allow for functional furniture placement. Minimum sizes should be measured at the narrowest point in the room. Where any room such as the dining room is adjacent to the kitchen area, a 3’ wide buffer between all kitchen cabinets, appliances and work spaces may not be included in the minimum room calculation. All dimensions shall be calculated from the finish trim dimension.

It is highly recommended that room dimensions include an additional 1-2” as a margin of error to accommodate discrepancies in the framing and finish.

a. **Minimum Room Size**

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>Minimum Square Feet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio/One-bedroom &lt;475 SF</td>
<td>100 SF</td>
</tr>
<tr>
<td>One-bedroom</td>
<td>120 SF</td>
</tr>
</tbody>
</table>
b. **Bedrooms**

The first bedroom shall be a minimum of 120 square feet. Additional bedrooms shall be a minimum of 90 square feet. No bedroom shall have a finish dimension less than nine feet (9’0).

c. **Living/Dining Rooms**

Living/Dining Rooms shall provide the following minimum dimensions with no dimension less than ten feet (10’0).

Connections and openings, circulation to and through, and exterior doors and windows shall not compromise the ability to furnish the living/dining area. Furniture layouts shall be used to set critical room dimensions. There shall be a minimum of one layout that is possible which will seat every household member assuming one (1) person for a studio, two (2) persons for a one-bedroom, three (3) persons for a two-bedroom and four (4) persons for a three-bedroom and at least one seven-foot sofa, space for side tables, and ample leg room. Mechanical features, such as fuse boxes, shall not be visible or a central feature in the living area.

The eating/dining area may be in a separate room, part of a combined living/dining area, or in the kitchen provided a 3’ wide buffer between all kitchen cabinets, appliances and work spaces is not included in the minimum room calculation and a table and chairs (minimum 2 chairs – 4 chairs for two-bedroom or larger) can be shown to fit into the space without blocking circulation or doorways. A countertop eating area a minimum of 12” deep and 36” in length may be an acceptable alternative for units with less than two-bedrooms.

d. **Studios and One-Bedrooms less than 475 square feet**

All units must include appropriate room shapes (generally rectilinear) that allow for functional furniture placement including a sleeping area that will accommodate a twin bed, a living area that can accommodate a 6’ sofa, and a cooking eating area (table or island) that will accommodate two persons/chairs or stools. Furniture layouts shall be used to set critical room dimensions that include room for circulation.

(6) **Windows/Noise Mitigation**

All living areas and bedrooms shall have a minimum of one window that can be opened.
Housing units that share walls with other residential or non-residential spaces must provide noise mitigation in walls, floors and ceilings.

All windows in rental units that have locations where pedestrians or passersby can see directly into the window must provide window shades or coverings that open from the top down to allow partial closing that provides privacy but also allows for the maximum amount of natural light to enter the unit and for ventilation.

For developments that propose affordable units facing on and within 100 yards of roadways with allowable speeds in excess of 35 miles per hour or other types of industrial or other noise must have windows facing these conditions that meet a 32 Sound Transmission Class (STC) rating standard for noise mitigation or greater.

(7) **Laundry**

Restricted ownership units shall include washer/dryer hookups.

(8) **Heating and Hot Water**

Furnaces, boilers, or hot water heaters provided must have a 5-year minimum warranty. Hot water heaters must be appropriately sized to adequately serve the number of anticipated occupants based on one (1) person for a studio, two (2) persons for a one-bedroom, three (3) persons for a two-bedroom and four (4) persons for a three-bedroom.

Heating mechanical units may not be located on any patio or deck used to meet open space requirements or interior to the unit in a way that reduces usable floor area.

(9) **Other Design Features**

The following features are encouraged and may be used in the place of other requirements with approval from the Housing Department:

1. Built-in storage space such as drawers under beds, stairs, etc.
2. Creative shelving in dead space
3. Washer/Dryer or communal laundry area in rental units
4. Extra storage for recreational equipment
5. Additional closet space
6. Additional cabinetry
(e) **Standards for Dormitories**

General livability standards (Section 2-3: Livability Standards) will apply except when these dormitory standards differ. There shall be a minimum of 150 square feet net livable floor area per person, including sleeping, bathroom, kitchen, and lounge space. Net livable floor area shall not include interior or exterior hallways, parking, patios, decks, laundry rooms, mechanical areas, and storage.

(1) **Bathroom**

At least one bathroom shall be provided for shared use by no more than four persons, containing at least one toilet, one sink, one bathtub with a shower, and a total area of at least 60 habitable square feet.

(2) **Kitchen Facility**

A kitchen facility or access to a common kitchen or common eating facility shall be provided subject to the Housing Department’s approval and determination that the facilities are adequate in size to service the number of persons using the facility.

Provide seating at a table or bar area for each person proposed to use the facility. The kitchen must have a range with a minimum of 4 burners and an oven. A refrigerator at least 5 cubic feet per person proposed to use the dorm. Each unit must have a minimum of 7 lineal feet of base cabinets and upper cabinets. Each unit shall have a kitchen sink at least 31 inches wide.

(3) **Storage Space**

Each unit occupant shall be provided at least 20 net square feet of enclosed storage space located within, or in close proximity to, the unit. This is in addition to the required 150 square feet of net livable floor area of living space per person.

(4) **Occupancy**

A dormitory unit shall not be occupied by more than eight persons.

(5) **Variances**

At its discretion, Housing Department staff may allow a variance to the requirement of 150 square feet. To receive approval for a variance, an applicant shall provide a minimum of 60 square feet of sleeping area per person and meet conditions 1-4, listed above.
(f) Standards for Conversions of Existing Housing Stock

If existing unrestricted housing is offered and accepted by the Town of Jackson or Teton County, as adequate to meet an affordable housing requirement, the existing units must be upgraded in accordance with the following standards, unless a variance from these requirements is approved by the Planning Department of the Town or County.

Applicants shall bear the costs of any required upgrades to meet the standards, as listed below. Applicants will also be responsible for any structural/engineering reports requested by the Housing Department to assess compliance with the Housing Department standards of the proposed units.

(1) Standards

1. Units must be 15 years old or less.
2. All units must be freshly painted;
3. All appliances must be purchased within the last five years and be in good condition and in working order. Evidence must be provided to verify the appliance was purchased within the last five years;
4. New carpet shall be provided (unless carpet has been purchased in the last five years and is in good condition and repair). Evidence must be provided to verify the carpet was installed within the last five years;
5. The exterior walls shall be freshly painted within one year of dedication, a general level of upgrade to yards and landscaping shall be provided, and windows, heating, plumbing, and electrical systems, fixtures and equipment shall be in good condition and working order;
6. The roof must have a remaining useful life of at least ten years. Evidence must be provided to verify this; and
7. The unit shall meet Uniform Building Code minimum standards, as well as any applicable housing code.
SECTION 3. QUALIFICATION AND ELIGIBILITY

3-1. General Descriptions

Each housing program described in these Housing Rules and Regulations is evaluated on two levels to determine the requirements of occupants and/or owners to purchase and/or occupy the housing unit in question; the two levels of evaluation are herein referred to as qualification and eligibility.

(a) Qualification

Qualification is the most general and applies to all housing programs.

(b) Eligibility

Eligibility refers to additional requirements specific to a particular restricted housing unit or program.

3-2. Qualification

To be considered a qualified household under these Housing Rules and Regulations, all of the following criteria must be met prior to the time of closing:

(a) Employment Requirement

At least one member of the household must fit one of the following categories:

(1) Employed in Teton County

Be employed at a local business or organization located in Teton County an average of at least thirty (30) hours per week or 1560 hours in a calendar year, or be under contract for employment at a local business or organization located in Teton County, Wyoming, where such contract commences employment before move-in or closing on a restricted housing unit, and the employment will be for a minimum of 30 hours per week or 1560 hours per year.

   a. Self-Employed

   If self-employed, hours of work must be documented to substantiate meeting the 30-hour per week / 1560 hours per year requirement. Since self-employment is
often unique, different methods of verification may be used. Reasonable annual income is the first method that will be reviewed. Other methods may include verification from vendors, employees, or other applicable methods.

(2) Employment Exemptions

a. Military Service

Active military service in the U.S. Armed Services counts as employment in Teton County, Wyoming if that member of the household met employment criteria in Teton County, Wyoming for a minimum of two years prior to enlisting.

b. Disabled

An individual who is defined as disabled and is unable to be gainfully employed due to the disability meets the employment qualifications for housing in Teton County if the individual has a minimum of one (1) year of full-time residency in Teton County, Wyoming; Teton County, Idaho; or Lincoln County, Wyoming.

c. Caregiver

Work as a caregiver counts as an employment exemption if the following criteria are met:

1. Full-time Resident

   The caregiver is a full-time resident of Teton County, Wyoming; Teton County, Idaho; or Lincoln County, Wyoming.

2. Duration and Timing of Caregiving

   The caregiver was or is volunteering all or a portion of their time caring for their own children or an ailing or disabled immediate family member and, therefore, was unable to gain full-time employment in Teton County. Verification will be required using varying methods including but not limited to birth certificates, letter from health provider, and affidavits from family members or neighbors.

d. Secondary School Attendance

Secondary education counts as an employment exemption if other employment criteria were met in Teton County, Wyoming at least two (2) years immediately prior to seeking secondary education.
e. **Hospitalization**

Hospitalization counts as an employment exemption if the hospitalized member of the household worked in Teton County, Wyoming at least two (2) years immediately prior to becoming hospitalized.

(b) **Citizenship**

At least one (1) member of the household must be a U.S. Citizen or be hold a Lawful Permanent Residency card in the United States in order to qualify to purchase a restricted housing unit.

(c) **Age**

At least one (1) member of the household must be eighteen (18) years of age.

(d) **Financial Ability**

The Household must qualify without a cosigner for a loan through an institutional lender to purchase a restricted housing unit.

(1) **Contingencies**

Any contingencies on lender’s qualification may be a cause for the Housing Department to deny qualification to the household. If a contingency requires the household to sell a home prior to the purchase of a restricted housing unit, it will be disclosed to the seller, and the seller will have the option to deny going under contract with the selected household.

(2) **Disclosure of Financial Gifts**

Financial gifts received by the household must be disclosed to the Housing Department and will be counted toward household net assets. A letter from the gift or certifying the gift and the amount of the gift will be required.

(3) **Use of Retirement Savings for Down Payment**

Down payment funds that are withdrawn from retirement accounts will be counted toward household net assets.
(4) **Qualified Mortgages**

All liens that encumber the property must be ‘qualified mortgages’ made by a ‘qualified mortgagee’ or will not be secured by the property (See Section 8: Definitions).

(e) **Occupancy**

The Household must occupy the restricted housing unit as its primary residence for a minimum of 10 months out of a calendar year and in accordance with the restrictions recorded on the property.

(1) **Leave of Absence**

The Housing Manager of the Housing Department may grant a one (1) year leave of absence if the household submits a “Request for Leave of Absence” form, along with the coinciding fee.

(2) **Attainable Housing Program Exception**

Attainable housing units allow owners to rent a room in their home as long as the owner still occupies the units on a substantially full-time basis (9 months per year as required by their restriction).

3-3. **Eligibility**

Households may be required to meet one or all of the following eligibility criteria to be eligible to purchase, rent and/or occupy a housing unit. The restriction on the housing unit and/or the specific housing program will determine if additional eligibility requirements apply.

(a) **Household Income**

Eligibility Criteria differs between units that are targeted to different affordability ranges. The “Household Income and Asset Chart” that sets income and asset requirements is updated annually and published on the Housing Department website. It can also be obtained from the Housing Department.

(1) **Affordability Ranges**

Below are the affordability ranges based on percentage of Median Family Income (MFI) as calculated by the U.S. Department of Housing and Urban Development (HUD). Legacy units restricted prior to {insert date of adoption} used different “income categories.”
These income categories will still apply to legacy units that set out these income categories in the unit’s restrictive covenants.

a. **Affordable and Affordable Rental**

   *Legacy Units developed prior to [insert date]:*
   
   0 - 80%
   
   81 – 100%
   
   101 – 120%
   
   121 – 140%
   
   141 – 175%
   
   176 - 200%

   *Rental units developed after [insert date]:*
   
   0 - 50%
   
   51 – 80%
   
   81 – 120%
   
   121% - 200%

   *Ownership units developed after [insert date]:*
   
   81 – 120%
   
   121 – 200%

b. **Legacy Attainable Units**

   Category 2 = <=120%
   
   Category 3 = <=140%
   
   Category 4 = <=175%

c. **Employee**

   *Legacy Units developed prior to [insert date]:*
   
   Households are eligible for these Employee housing units if they make up to 120% MFI. If this is inconsistent with the deed restriction recorded on the
particular Employee Housing Unit, the deed restriction shall supersede these 
*Housing Rules and Regulations*.

Units developed after [insert date]:

- 0 - 50%
- 51 – 80%
- 81 – 120%
- 121 - 200%

**d. Employment-Based**

There is no income eligibility for Employment-Based units. However, at least 75% of the household’s combined income must be earned from a business or organization located in Teton County continuously during ownership. If one (1) person in the household is at retirement age (62), their income will no longer be used to calculate the 75% of household income from a local business.

**e. Workforce Housing Program**

There is no income eligibility for Workforce housing units. However, at least 75% of the household’s combined income had to be earned from a business or organization located in Teton County continuously during ownership.

**f. Other Restricted Housing Units**

Income eligibility for other restricted housing units may be set out in restrictive covenants that apply to the particular restricted housing unit.

**(2) Calculation of Income**

Household income is based on the current income earned by all intended adult occupants of the restricted housing unit at estimated closing date and is calculated by the Housing Department using the current household income to estimate an annual (12 month) income basis. Households must use their current income and may not make changes or adjustments to earnings in order to fit into a category. Any changes to income must be given to the Housing Department prior to the initiation of a lottery process in order to be eligible to enter the lottery.

**a. College-Aged Children**

The income of adult children who are members of the household and who are attending college will not be counted.
b. Business Income

Business income of a qualifying Household is calculated using an average of the last three (3) years of income on the business’ tax returns. A year to date profit and loss determination will also be used to calculate business income, along with a current balance sheet. If the business has not been operating for three (3) years, the Housing Department will average income over the time the business has been operating.

(b) Household Net Assets

Eligibility for some restricted housing units is also based on a qualifying household’s net assets.

(1) Calculation of Net Assets

Household net assets include the value of all assets over $500 in value including, but not limit too, bank accounts, investment accounts, life insurance, furniture, automobiles, jewelry, computer equipment, real estate, and recreational equipment; less any debt the household has. Net assets do not include retirement accounts, business assets are limited to liquid assets.

Total household net assets shall not exceed two times the four-person household Income requirement for the income category of the housing unit. All household members’ shares of liquid business assets shall be included in determination of total household net assets. Net assets of all household members shall be combined in determination of total household net assets. See the “Household Income and Asset Chart” for net asset thresholds, which is updated annually and published on the Housing Department website. A copy may be obtained from the Housing Department.

(2) Ownership of Real Property

a. Ownership at Time of Application:

At the time of application, a Household may own other undeveloped or developed residential or commercial property. The fair market value of such property will be taken into consideration when determining household net assets. A price opinion using a market analysis will be obtained by the Housing Department through a local real estate firm within thirty (30) days from the date of submittal of an application for a restricted housing unit to determine fair market value of the other undeveloped or developed property. The owner of the property will be solely
responsible to pay for the price opinion in conjunction with submittal of the Housing Department Application.

1. **Ownership of Commercial Property**
   A household will be able to maintain ownership of commercial property.

2. **Designation of Mobile Homes**
   Mobile homes situated in a mobile home park or on other land with hook-ups to water/sewer and electricity will be considered residential property, and thus, will be required to be sold as with other residential property. If the mobile home is not situated in a mobile home park or other land with hook-ups to water/sewer and electricity, it will only be considered an asset.

3. **Rental Income and Rental Assets**
   Rental income from any residential real estate will be counted toward household income and the asset will be counted toward net assets.

**b. Required Sale of Residential Property**
Once under contract for a restricted housing unit, the qualifying Household must list residential property (developed or undeveloped), located within 150 miles driving distance from the Town of Jackson, for sale at a price commensurate with the price opinion. If the property hasn’t sold or isn’t under contract after one year from the listing date, within 30 days of the year expiring, another price opinion will be obtained. If the price opinion is lower than the listed price, the owner will have 30 days from the date of the price opinion to lower the asking price to that of the price opinion. If after 24 months from the date first listed, the property still hasn’t sold or gone under contract, the Housing Manager of the Housing Department will issue an analysis of the property with a determination of the salability of the restricted housing unit along with the next steps required. A copy of the analysis will be provided to the owner, and the owner will have the opportunity to appeal the determination of the Housing Authority Board. The owner may be required to sell their restricted housing unit if the residential property has not sold.

**(3) Disposition of Assets**
Any member of a household who has assigned, conveyed, transferred or otherwise disposed of property or other assets within the last two (2) years in order to meet the net asset limitation or the property ownership limitation shall be ineligible to purchase a restricted housing unit.
(c) **Readiness to Purchase**

Individuals purchasing a restricted housing unit must demonstrate readiness to purchase by showing the following:

(1) **Contingencies**

Contingencies on lender’s qualification must be approved by the Housing Department prior to entering a lottery. Such contingencies include but are not limited to requirement to sell property, requirement to prove down payment via account statement, gift letter or other, and requirement to pay off debt.

(2) **Age**

At least one individual in the household must be at least 18 years of age.

(3) **Execution of Legally Binding Contract**

Individuals must be capable to legally enter into a contract.

(d) **Homebuyer Education**

Completion of the Homebuyer Education course is be required to meet eligibility criteria to enter a lottery for a restricted housing unit and/or purchase a restricted housing unit. The required course is offered by Wyoming Housing Network or another Housing Department approved course.
SECTION 4. LOTTERY

The Affordable and Workforce Housing requirements utilize the lottery process to select a qualified household using the following procedures.

4-1. Minimum Occupancy Requirement

In order to ensure that the units meet the intended goals of housing the Teton County workforce and are consistent with mitigation requirements, the following occupancy preferences are:

1. Studio: One (1) or two (2) adults
2. One-bedroom: One (1) or two (2) adults
3. Two-bedroom: One (1) or two (2) adults with one (1) or more dependents
4. Three-bedroom: One (1) or two (2) adults with two (2) or more dependents
5. Four-bedroom: One (1) or two (2) adults with three (3) or more dependents

For purposes of counting household size, children must be able to be claimed as a dependent on Federal Income tax returns.

4-2. Lottery Points

Eligible households receive points that will determine the number of entries the household will receive in the lottery. One point equals one entry in the lottery. One point is assigned for each full year of consecutive full-time employment at a local business immediately prior to entering a lottery, with a maximum of ten (10) points. One point is assigned for each qualified critical services provider with a maximum of two (2) points. The total maximum points a household can receive is twelve (12). Households are not eligible to enter a lottery until they have one (1) full year of full-time employment in Teton County for a local business or one (1) point.

Points are given based off of one person in the household. Years working in Teton County cannot be doubled up and must be verifiable. For example, a two-person household, one of which has been employed in Teton County for two years and the other for four years, would be assigned four (4) points.
(a) **Employment**

At least one member of a household must be employed full-time in Teton County at a local business. Full-time employment is defined as at least one thousand five hundred sixty (1,560) hours per year or an average of at least thirty (30) hours per week. Employment exemptions found in Section 3-2(a)(2): Employment Exemptions apply.

(1) **Interruption of Employment**

Interruption of employment will be allowed in special circumstances if other employment criteria are met in Teton County, Wyoming at least two (2) years immediately prior to the interruption of employment. Interruption of employment will only be allowed for a maximum period of two (2) years. Points will not be given for the time period during the interruption of employment. Points will be given for years employed full-time at a local business immediately prior to the interruption of employment. To obtain points for prior employment, a household must have reestablished full-time employment at a local business immediately upon termination of the reason for the interruption of employment. Reasons for allowed interruption of employment include: caring for a sick or disabled immediate family member, attending secondary school, and hospitalization. Verification documentation of the reason for interruption of employment will be required to obtain points for prior employment.

(b) **Additional Points**

(1) **Accessibility Need**

Accessible units are designed specifically for those with mobility and/or hearing impairments. When these units are available, one (1) additional point will be given to individuals who have mobility and/or hearing impairments. Verification from a healthcare professional or other type of specialist will be required.

(2) **Critical Services Provider**

Qualified critical services providers, as defined in Section 8: Definitions, may be eligible for a maximum of two (2) additional points. Any household may not receive more than two (2) points. However, if a household has one (1) person who qualifies as a critical services provider for two (2) organizations, they will receive two (2) points.

The following conditions must be met to receive the critical services provider designation and priority:
a. **Critical Service Provider Designation**

Organizations who believe their employees or volunteers meet the definition of critical services provider can apply to the Housing Department to become an approved critical services provider organization and have certain job positions deemed ‘qualified.’ The Teton County Board of County Commissioners and the Jackson Town Council will approve or deny critical services provider organization applications.

1. **Required Documentation**

Employees who work in these “qualified” positions for approved critical services provider organizations can enter a lottery and receive additional points. These individuals must submit a “Critical Services Provider Supervisor Questionnaire” along with their lottery entry documents. These will be held on file for a period of six months before needing to be updated.

b. **One Year of Full-Time Employment**

A qualified critical services provider must earn one (1) point for one (1) year of full-time employment in Teton County at a local business prior to receiving points as a critical services provider.
SECTION 5. PURCHASE AND SALE STANDARDS AND PROCEDURES

5-1. Sale and Resale Standards

(a) Applicability

Each restricted housing program dictates both the initial sales price and the maximum resale price. The restrictions for each unit should be consulted for exact details.

(1) Affordable Housing Program

For the Affordable housing program, these Housing Rules and Regulations set out how to determine both the initial sales price and the maximum resale price.

(2) Employment-Based Housing Program

The initial sales prices and maximum resale prices for Employment-Based housing units are determined by these Housing Rules and Regulations.

(3) Workforce Housing Program

The initial sales prices for Workforce housing units are negotiated between the developer and the buyer, but their maximum resale prices are determined by these Housing Rules and Regulations and restrictive covenants.

(4) Attainable Housing Program

The Attainable housing program does not place limits on sale or resale prices, but buyers still must meet the qualification and eligibility rules laid out in Section 3: Qualification and Eligibility.

(5) Other Programs

For other restricted housing units, the property’s restrictions clarify how the sale and resale prices are configured.

(6) Rental Rates

For information on maximum rental rates permitted by the rental housing programs, see Section 6-2: Rental Standards.
(b) **Initial Sales Price (Maximum Sales Price)**

The Housing Department updates the maximum sales prices for Affordable housing units obligated by the LDRs on April 1st of each year. The maximum sales prices are available on the Housing Department’s website or at the Housing Department. The methodology listed below shall determine the maximum sales prices. The intent of the maximum sales prices is to ensure initial and long-term affordability.

1. **Median Family Income**
   
   Each year, the U.S. Department of Housing and Urban Development (HUD) releases Median Family Income figures for Teton County, Wyoming. The Housing Department uses this data to determine household incomes for the applicable restricted housing units based on number of bedrooms and persons per bedroom.

2. **Household Size**
   
   The Household Size for determining maximum sales price is based on number of persons per bedroom in the applicable restricted housing unit.

3. **Affordability Range**
   
   The maximum household income for the applicable restricted housing unit is set at the middle of the affordability range to ensure affordability. For example: the income range for affordability range 3 is 81% - 120% MFI; therefore, an income of 100% MFI would be used in calculating the maximum sales price.

4. **Percentage of Income**
   
   The national standard for household affordability is that a household does not pay more than 30% of its gross income toward housing costs. Therefore, monthly payments (including principle, interest, taxes, insurance and HOA dues) cannot exceed 30% of the Median Family Income for each affordability range.

5. **Maximum Sales Price Calculation**
   
   The maximum sales price for a restricted housing unit is determined by calculating 30% of a qualifying household’s income, using the following assumptions:

   a. 22% of household income covers principal and interest,
   b. 8% of household income covers HOA dues, taxes, and insurance,
   c. Assumptions for the mortgage include: 30-year mortgage, 5% down payment, 20-year rolling average interest rate for a qualifying household earning the median of the applicable income category.
(6) Potential Variability of Maximum Sales Price

1. The maximum sales prices will be lower if the developer the unit is below grade, or if there is no garage.

2. If an owner is determined to be in default of their restrictions, the Housing Department will have the option to purchase the property for a purchase price equal to the maximum resale price or the appraised value, whichever is less, subject to the Housing Department’s ability to limit appreciation and/or reduce proceeds, and on such other terms as are provided in the restrictions.

3. If an owner is found to be in default of their restrictions, the Housing Department may cease the appreciation of the property when determining the maximum resale value beginning on the known date the owner began being in default.

(c) Maximum Resale Price

The intent of the maximum resale price is to ensure long-term affordability of the restricted housing units at resale. The maximum resale price (MRP) shall be the original purchase price (OPP) with the following adjustments:

(1) Appreciation Capped at 3% of Denver-Boulder-Greeley CPI

Appreciation of the value of the restricted housing unit is capped at 3% Denver-Boulder-Greeley CPI per year unless the deed restrictions or ground lease specifically reference an alternative appreciation method or no measured appreciation.

The following standards apply:

1. Date of purchase is defined as seller’s original closing date (date seller purchased the restricted housing unit). If the closing date is on or after the 15th of the month, the month is not counted for prorating the value. If the closing date is before the 15th of the month, the entire month is counted.

2. Three (3) months will be added to the date that the “Letter of Intent to Sell” is received and will be considered the estimated closing date.

3. If the Letter of Intent to Sell is received on or before the 15th of the month, the entire month is counted. If the “Letter of Intent to Sell” is received after the 15th of the month, the month will not be counted.

4. Each eligible whole month will be prorated.
a. Denver-Boulder-Greeley CPI

The CPI used to calculate maximum resale prices in some restrictions is the Denver Boulder Greeley CPI. New figures are published by the Colorado Department of Labor and Statistics twice a year, normally in March and August. In calculating the allowed maximum appreciation of a home, the latest reported figure will be averaged with the other reported figure for the year and used up to the date new figures are released. Once a Facilitation Agreement has been signed, new figures will not affect the maximum resale price. If the Denver Boulder Greeley Colorado CPI ceases to exist, a comparable index will be used.

b. Northwest Wyoming Cost of Living Index

The NWCLI figure used to calculate maximum resale prices in some ground leases is obtained from the Wyoming State Division of Economic Analysis and is calculated with All Items minus Housing. It is updated quarterly and released generally in June for the First (1) Quarter, October for the Second (2nd) Quarter, December for the Third (3rd) Quarter and March for the Fourth (4th) Quarter. The latest reported figure will be averaged with the other reported Quarters of the year and will be used up to the date the new figures are released. Once a Facilitation Agreement has been signed, new figures will not affect the maximum resale price. If the NWCLI ceases to exist, a comparable index will be used.

c. Flat Appreciation Rate of 2.5 Percent

The flat appreciation rate of 2.5% found in some restrictions is not based on an index. Rather, it is based on an analysis of incomes over 20 years, where it was found that incomes rose on average by 2.5% per year.

(2) Cost of Actual Capital Improvements

Restricted housing units that have deed restrictions or ground leases allowing for improvement credits can add the value of these improvements to the appreciated value to calculate the MRP based on the following.

Credit for capital improvement expenditures on the restricted housing unit given at resale will be no more than 10% of the OPP of the home except where the Housing Department has determined otherwise. All capital improvements must be pre-approved by the Housing Department and properly permitted and inspected by the Town of Jackson or Teton County Building Official. Approval/disapproval must be determined prior to actual construction to be considered at time of sale. Improvements done without prior approval will not be considered for capital improvement credit. It is the
owner’s responsibility to secure any approval necessary from the restricted housing unit’s Homeowners Association and obtain any necessary permits prior to undertaking any Capital Improvement. Please consult Section 5-1(d): Capital Improvement Standards for more details.

(3) **Depreciated Costs of Capital Improvements**

The depreciated costs of Capital Improvements can be added to the appreciated value to calculate the MRP, so long as they do not exceed ten percent (10%) of the OPP or as determined by the Housing Department on a project-specific basis. All capital improvements will be depreciated as applicable according to the Marshall and Swift Residential Cost Handbook or a similar resource.

(4) **Maintenance Adjustment**

Households are required to keep restricted housing units in a properly maintained state. Housing Department staff and/or a third-party inspector hired by the Housing Department will inspect the property after receiving the “Letter of Intent to Sell” from the owner. The inspector will provide an inspection report to the Housing Department. The Housing Department may require the owner to repair or replace items on the inspection report. The buyer also has the opportunity to inspect the property and provide the Housing Department with a list of items. If required repairs, replacement, or cleaning are not made by the owner prior to the Housing Department’s final walkthrough two (2) business days before closing, the Housing Department will estimate the costs at its sole discretion, and an adjustment may be made to the seller’s proceeds or to the maximum resale price.

(5) **Other Costs**

Any additional costs allowed by the Housing Department pursuant to the policies in effect on the date of the restricted household’s “Letter of Intent to Sell.”

(d) **Capital Improvement Standards**

(1) **Approval Required**

Owners must receive written approval from the Housing Department prior to beginning the work in order to receive credit for the capital improvement. To obtain approval, the “Request for Capital Improvement” form must be submitted along with estimated costs and drawings and/or plans and a narrative of the work to be done. Once the
improvement is complete, copies of all receipts for materials and labor must be given to the Housing Department. No credit will be given for sweat equity.

(2) **Workmanlike Manner**

All improvements must be built in a workmanlike manner, and according to Town of Jackson or Teton County building codes. All required permits and completion releases must be obtained from the Town or County. Any owner that does capital improvements without obtaining the proper permits or if it is determined at the Housing Department’s sole discretion that the improvements have not been done in a workmanlike manner may be required to make repairs or remove the improvements and return the home to its original condition.

(3) **Permitted Capital Improvements**

The term “permitted capital improvement” shall only include the following:

1. Fixtures erected, installed or attached as permanent, functional, non-decorative improvements to real property, excluding repair, replacement and/or maintenance improvements;
2. For the benefit of seniors and/or handicapped persons;
3. Health and safety protection devices (including radon);
4. Adding and/or finishing of permanent/fixed storage space;
5. Finishing of unfinished space;
6. Landscaping; Adding trees, shrubs, lawn, patio, walkways, or sprinkler systems;
7. Decks and balconies, and any extension thereto;
8. Partial credit may be given for upgrade improvements that will increase the life of the component as compared to the original product or increase the long-term affordability of the home.

(4) **Improvements Not Permitted for Credit**

Permitted capital improvements shall not include the following:

1. Jacuzzis, saunas, steam showers and other similar items;
2. Upgrades or addition of decorative items, including lights, window treatments and other similar items;
3. Upgrades of appliances, plumbing and mechanical fixtures, carpets and other similar items included as part of the original construction of a unit, unless replacement is shown to improve the lifespan of the component or the long-term affordability of the restricted housing unit.

(e) **Resale and Transfer Limitations**

(1) **Transfer of Title**

Transfer of title is not allowed unless approved by the Housing Department. To apply for approval, owners need to complete the Housing Department’s “Request for Transfer of Ownership (Title)” form and submit it to the Housing Department along with a $100.00 fee, which covers legal and recording fees. In some cases, a complete application will be required to be submitted for qualifying purposes.

a. **Divorce**

In the event of the divorce of an owner, the Housing Department may consent to the transfer of the residential unit to a spouse of an owner, which spouse may not otherwise qualify as a qualified household, only upon receipt of an order issued by a Court of competent jurisdiction ordering such transfer.

b. **Death**

In the event of the death of an owner, the Housing Department may consent to the transfer of the residential unit to an heir or devisee of such deceased owner, which heir or devisee may not otherwise qualify as a qualified household only upon receipt of an order issued by a Court of competent jurisdiction ordering such transfer.

c. **Nonqualified Transferee**

If title to the restricted housing unit vests in a nonqualified transferee, as defined in these Housing Rules and Regulations Section 3-2: Qualification, the restricted housing unit shall immediately be listed for sale in accordance with the restrictions and the Housing Rules and Regulations. The following shall apply when the Housing Department determines there is a nonqualified transferee:

1. A nonqualified transferee shall cooperate with the Housing Department to affect the sale, conveyance or transfer of the restricted housing unit to a qualified household (or the Housing Authority in the event of its exercise of its option to purchase) and shall execute any and all documents necessary to such sale conveyance or transfer.
2. A nonqualified transferee shall comply with the restrictions, the *Housing Rules and Regulations*, and all other covenants regulations, ordinances, statutes, laws, or rules governing the ownership, occupancy, use, development or transfer of the restricted housing unit, and further may only occupy the restricted housing unit with the prior written consent of the Housing Department.

2) **Trusts**

Restricted housing units may not be put into any type of a trust. This is the equivalent of transferring ownership, and trusts are not qualified to be the owner of a restricted housing unit.

3) **Nontestamentary Transfer on Death**

A “Nontestamentary Transfer on Death “deed is allowed to be recorded on restricted housing units, and must include the following:

1. It conveys an interest in real property to a beneficiary designated by the owner and states the deed is effective upon the death of the owner.

2. It must be subject to all other encumbrances on the property to which the owner was subject to during their lifetime, including the Restrictions on the property.

3. The Housing Department must approve the document before recordation.

4) **Title**

All adults who occupy the restricted housing unit for more than 30 accumulative days in a calendar year, except for children attending college, must be on the title to the restricted housing unit. Situations that require an addition to title include but are not limited to marriage, a significant other moving in, a friend moving in, etc. Additions and removal of names on the title constitute a transfer of title. The Housing Department must approve all transfers of title.

(f) **Other Sale and Resale Standards**

(1) **Privy to Purchase and Sales Agreement**

Sellers and buyers shall provide a copy of the “Purchase and Sale Agreement” to the Housing Department. All financial information shall remain confidential, except as follows:
a. **Public Records**

Any document that would customarily be a matter of public record in the public records of Teton County, Wyoming, and is subject to the Wyoming Public Records Act;

b. **Lottery Positions**

The names and lottery positions of all persons who have participated in any Rental Lottery held under these *Housing Rules and Regulations*;

c. **Freedom of Information Act or Wyoming Public Records Act**

Any other information, which a court of competent jurisdiction rules must be released under the Freedom of Information Act or the Wyoming Public Records Act; and

d. **Audits**

In addition, the Housing Department may allow access to personal and private information to any person or entity undertaking an independent audit of the records kept under these *Housing Rules and Regulations*, provided that such person or entity agrees to be subject to this confidentiality provision.

(2) **Independent Legal Counsel**

All sellers and buyers of restricted housing units are advised to consult independent legal counsel to examine all contracts, CC&Rs, deed restrictions, agreements, affidavits, closing statement, title documents, etc. The retention of such counsel, or related services, shall be at the seller’s and buyer’s own expense. The sellers and buyers and/or their attorneys will not be allowed to make changes to Housing Department documents. A “Buyer’s Acknowledgement” form will be required to be signed prior to closing acknowledging recommendation to obtain legal counsel. The “Buyer’s Acknowledgement” form will be provided to the buyer for review prior to closing.

(3) **Title Company**

The Housing Department advises sellers to use a title company and escrow agent located in Jackson, Wyoming to close the transaction because of their expertise with the Housing Department’s restricted housing programs and their unique and technical closing documents. The seller and buyer shall authorize the Housing Department to review the “Settlement Statement” prior to closing. Sellers can select a title company
and escrow agent of their choice. If no title company is indicated, the Housing Department will select one.

(4) Lenders

a. Approved Lending Institutions

Borrowers are restricted to the following lending institutions licensed to engage in mortgage lending practices in the State of Wyoming:

1. An “institutional lender” such as, but not limited to, a federal, state, or local housing finance agency, a bank (including savings and loan association or insured credit union), an insurance company, or any combination of the foregoing, the policies and procedures of which Institutional Lender are subject to direct governmental supervision; or

2. A “community loan fund”, or similar non-profit lender to housing projects for income-eligible persons (e.g. is not given to or acquired by any individual person); or

3. A non-affiliated, legitimate, “finance company.” In no event shall such finance company be an individual or any company that is affiliated with or has any affiliation with the owner or any family member of the owner.

b. Required Down Payment and Loan to Value Ratio

The Housing Department requires that all buyers have at least 3.5% down payment on a purchase, and no refinance or second mortgage obtained after the original purchase is allowed to be higher than 95% loan to value.

c. Qualified Mortgage

Lenders may submit a “Qualifying Mortgage” form to the Housing Department to have the mortgage deemed a “qualifying mortgage.” When submitting a qualified mortgage request, a copy of the title commitment and the Transmittal Summary (HUD Form 1008), or other documentation containing the same information, is required to be attached. The “Qualifying Mortgage” form can be obtained from the Housing Department or from the Housing Department’s website.

For homes that do not have a measured appreciation, such as Attainable homes, an appraisal recognizing the restriction on the property is required.

The Housing Department reserves the right to require additional information before approving a mortgage as a “qualifying mortgage”.
(5) **Total Debt**
Owners shall not incur debt, liens or other obligations secured by the restricted housing unit that exceed the Original Purchase Price of the unit and shall notify the Housing Department immediately when a change in the total of these secured obligations is anticipated. No second mortgages, including but not limited to home equity lines of credit, shall encumber the restricted housing unit without advance approval by the Housing Department.

(6) **Co-Ownership**
Any co-ownership arrangement other than Joint Tenancy or Tenancy-In-Common must be approved by the Housing Department. All adults occupying the unit, with the exception of children attending college, must be on the title of the restricted housing unit.

(7) **Co-Signors**
Co-signors are guarantors for payment of mortgage. If an exception to the “no co-signors” rule is granted, co-signors shall not occupy the unit. Co-signors are not co-owners, so they are not allowed on the title. No lien or security can be placed on the property besides the mortgage itself.

(8) **Homeowners Associations**
The restricted housing unit may be subject to a Homeowners Association (HOA). All owners of restricted housing units are required to pay HOA dues, and potential special assessments and fees if applicable, unless otherwise exempted. HOA dues may be substantial and are factored into the maximum sales price. Homeowners Associations frequently have interests and regulations, other than the Restriction, that affects the restricted housing unit. It is the owner’s responsibility to be aware of these interests and regulations. Failure of an owner to comply with the HOA Rules and Regulations or CC&Rs constitutes default of the Housing Department Rules and Regulations.

(9) **Homeowners’ Hazard Insurance**
Owners are required to keep hazard insurance on their homes for 100% replacement cost. Since the homes are subsidized, this amount could be more than the price of the home. Often times Homeowners Associations provide insurance. Depending on how much coverage the HOA provides, the owner may be required to provide additional insurance to guarantee complete replacement of the home. Ground lease properties are required to name the Jackson/Teton County Housing Authority as additionally insured.
5-2. Tenancy and Rental Standards and Procedures

To maintain the character of neighborhoods and respect the nature of the community, restricted ownership units are not allowed to be rented without prior approval from the Housing Department. This includes renting any portion of the dwelling, any room within the dwelling or the garage.

(a) **Primary Residence**

Owners of restricted housing units shall maintain the home as their primary residence.

(1) **Occupancy Requirement**

Households shall occupy their home full-time at least 10 months out of each calendar year.

(2) **Business Activity Restricted**

Households who rent a restricted housing unit shall not engage in any business activity in such dwelling, other than any home occupation use permitted in that zoning district and as permitted in the Lease Agreement.

(3) **No Guests for an Extended Period**

Households who own restricted housing units shall not permit any adult guests over the age of 18 for periods in excess of thirty (30) cumulative days per calendar year.

(4) **Leave of Absence**

A one-year exception may be granted in cases of illness, short-term leaves of absence for education or training purposes, or other exigent circumstances with the advance written approval of the Housing Department.

a. **Rental of Restricted Unit during Leave of Absence**

If granted a leave of absence, the owner is allowed to rent the property according to the provisions below in Section 5-2(b): Rental Procedures for Owner-Occupied Properties.
b. **Post Leave of Absence**

1. After the restricted housing unit is rented for nine (9) months, owner will be required to notify the Housing Department in writing of either, (a) their intention to move back to the restricted housing unit upon expiration of the lease and/or the rent approval period; or (b) provide the Housing Department with a “Letter of Intent of Sell” form, which will begin the selling process of the restricted housing unit.

2. If the owner chooses to sell the restricted housing unit instead of returning when the lease expires, there will be no accrual of appreciation during the term of the rental (this does not apply to medical emergencies).

(b) **Rental Procedures for Owner-Occupied Properties**

[Option #1] The Housing Department may approve rental of space within owner-occupied Affordable, Employment-Based, and Workforce units. The owner must continue to occupy the unit, and the Housing Department must certify that the renter meets the qualification and eligibility standards set out in Section 3: Qualification and Eligibility. A fee or some portion of the rent must be paid to the Housing Department as set out in the annual fees document.

[Options #2] The Housing Department may approve rental of space within owner-occupied Employment-Based and Workforce units. The owner must continue to occupy the unit, and the Housing Department must certify that the renter meets the qualification and eligibility standards set out in Section 3: Qualification and Eligibility. A fee or some portion of the rent must be paid to the Housing Department as set out in the annual fees document.

In cases where rental of a restricted ownership unit is approved by the Housing Department under the applicable housing program, the following general policies shall apply.

(1) **Requests to Rent During Leave of Absence**

Approvals for “Requests to Rent” are given at the sole discretion of the Housing Department’s Housing Manager. Approvals to rent will only be given for a maximum period of one (1) year. Requests for extensions to the one (1) year rental period will be considered on a case by case basis but can only be approved in unique exigent circumstances.

a. **Medical Emergency Documentation**

Medical emergencies applicable to a restricted housing unit homeowner will require documentation using the “Housing Department Medical Emergency Leave” form to substantiate the need to leave the area.
b. **Processing Fee**

A fee will be charged to a restricted housing unit homeowner for a “Request to Rent.” A separate “Annual Fees” document that is updated annually provides the processing fee amount.

(2) **Qualification and Eligibility of Tenants**

1. Tenants shall be a Qualified Household according to the general Qualification and Eligibility Criteria contained in the recorded Restriction and these *Housing Rules and Regulations*.

2. Tenants shall meet the Eligibility Criteria with respect to Income and Assets that apply to the particular restricted housing unit in question at time of initial occupancy.

3. Prior to signing a lease for or occupancy of a restricted housing unit, owner must provide the Housing Department with proof of the tenant’s qualification under the housing unit’s specific program prior to occupancy.

4. Qualification and eligibility shall be recertified by owner of the restricted housing unit at any time there is a change in occupancy of the restricted housing unit or renewal of lease agreement.

(3) **Execution of Lease**

Rental of restricted ownership units must be by a written Lease provided by the Housing Department. The Housing Department will retain a copy of the fully executed lease.

a. **Rent Limitations**

Rent charged will be limited to Fair Market Rents as published by HUD or total housing costs (mortgage payment, taxes, insurance, Ground Lease Fees and HOA dues), whichever is less.

b. **Housing Department Fee**

A fee or portion of the rent will be paid to the Housing Department. This amount will be recorded in the lease.

(4) **Requests to Rent a Room**

Approvals to rent a room in a restricted unit are at the sole discretion of the Housing Manager. The following process will be followed:

a. **Submittal of Request to Rent**
The owner will submit a Request to Rent form to the Housing Department. The form can be found on the Housing Department website or from the Housing Department.

b. Approval by the Housing Manager

If the owner is in compliance with their restrictions, the Housing Department will review the request with the condition that a new restriction will be recorded on the property (if the unit was built prior to June, 2018) and that any tenant must qualify and remain compliant with all covenants, conditions, and restrictions on the property.

c. Identification of Tenant

When the owner has identified a potential tenant who they believe qualifies under the income, asset, and employment requirements of the restriction on the unit, the potential tenant is required to submit a complete application to the Housing Department.

d. Tenant Approval

The Housing Department will verify that the tenant qualifies under the income, asset, and employment requirement.

e. Lease Agreement

The Housing Department provides the Lease Agreement to be signed by the owner, tenant, and the Housing Department.

f. Notification of Termination of Lease

The owner is required to notify the Housing Department upon termination of the lease. If the owner still wishes to rent the room, they will start again with letter c.

g. Rental Rates

Maximum rent charged will be half of 30% of the low end of the home’s income category for a two person household. All rents are paid to the Housing Department. The Housing Department will keep 20% of the rent and pass the remaining 80% to the owner.
5-3. Sale and Resale Procedures

All restricted housing units shall be sold in accordance with applicable restrictions and/or these Housing Rules and Regulations as determined by the Housing Department, Town and/or County, which may vary depending on the specific housing program under which the restricted housing units were created.

(a) Consult with Staff

Sellers of restricted housing units are required to consult with Housing Department staff prior to offering a restricted housing unit for sale in order to obtain the most current information about applicable Housing Rules and Regulations, sales processes, the allowable maximum resale price, and other applicable provisions of the restriction. The resale process takes approximately three (3) months to complete.

(b) Letter of Intent to Sell

In order to begin the resale process, the Housing Department must receive a “Letter of Intent to Sell” from the owner(s) of the restricted housing unit. “Letter of Intent to Sell” forms are available at the Housing Department office or website.

(c) Facilitation of Sale

The Housing Department facilitates the sales of restricted housing units to accomplish the sale according to the instructions of the Ground Lease / Deed Restriction and to provide a transfer to a Qualified Household. Specifically, the Housing Department facilitates sales of Affordable housing units, Employment-Based units, Workforce housing units, and Accessory Residential Units.

(1) Facilitation Fee (2%)

At the closing of the sale, the seller will pay to the Housing Department a fee equal to 2% of the sales price, unless otherwise instructed in the deed restriction, for facilitation services. The Housing Department may instruct the Title Company to pay such fees out of the funds held for the seller at closing. The Housing Department may also waive the fee, or a portion thereof, in its sole discretion, to promote the community’s goals of providing affordable housing.
Facilitation Agreement

A “Facilitation Agreement” drafted by the Housing Department is provided to the seller. The Housing Manager, or the Sales Coordinator in the absence of the Housing Manager, must sign the Facilitation Agreement. The seller(s) must execute the Facilitation Agreement before the restricted housing unit can be advertised for sale. The deadline is Friday at 3:00 for advertising to begin the following Wednesday.

After receiving an executed Facilitation Agreement, the Housing Department advertises the restricted housing unit according to Section 4: Lottery.

Showing the Unit

The seller is required to make the restricted housing unit available with reasonable notice on a minimum of two (2) occasions to show the property to the selected Qualified Household.

Costs for Declining Initiated Sale

If the seller decides not to sell the restricted housing unit at any point before closing, the seller will be responsible for all advertising and/or other costs associated with listing the unit for sale.

Bridge Loan

If the seller is purchasing another restricted housing unit, a bridge loan may be required to prevent a delay in selling their restricted housing unit.

Maximum Resale Letter

The resale price of the restricted housing unit shall be calculated according to its restriction and stated in the “Maximum Resale Letter.” Maximum resale prices will be rounded to the nearest dollar. The “Maximum Resale Letter” will be emailed, mailed, faxed, or can be picked up at the Housing Department. The original will be mailed to the seller(s) or hand-delivered by the Housing Department.

Exchange of Value

The maximum resale price shall be the only exchange of value between parties to any sale of the restricted housing unit. Any exchange of value outside the allowed sale price shall invalidate the sale.
(e) **Inspection**

For any resale, the Housing Department will hire a third-party inspector to inspect the restricted housing unit for deferred maintenance and needed repairs. A summary of the inspection and a list of items to be cleaned / repaired will be provided to the seller.

# 5-4. Purchase Procedures

## (a) Selection of Qualified Household

A unique process applies for selecting each qualified household within each housing program. The following sections provide specific details regarding each housing program. The restrictive covenant should be consulted for exact details.

### a. Lottery

In the event that the Housing Department receives one or more lottery entry sheets at the maximum resale price from qualified households during the lottery entry period, the buyer will be selected according to preferences set for that particular Housing Program. In the event no lottery entry sheets are received during the lottery entry period, the selection process would be determined either by a bid process or a “first come first served” process. The restrictions on the property clarify which selection procedure to use.

#### 1. Errors

Every effort is made by the Housing Department to ensure fair and equitable lotteries. Lotteries are not drawn by the Housing Department. Housing Department staff compiles lottery entry sheets with all eligible households included. The lottery is drawn by outside counsel. On the rare occasion that an error is made in compiling or drawing of a lottery, the error will be corrected and the lottery will be re-drawn.

### b. Bid Process

If the restrictions require it, the qualified household submitting the highest bid price (not to exceed the maximum resale price) during the Bid Period shall have the first right to purchase the unit. The owner of the unit shall have the right to accept or reject the bid.
c. First Come First Served

If no households apply for the unit through the lottery process, the Housing Department advertises the restricted housing unit with the maximum resale price. The first qualified applicant to submit an application will have the opportunity to purchase the home. The buyer can offer a lower price, and the seller can accept or reject the offer.

d. Other Sale/Resale Procedure

1. Owner Selection

If the restriction permits, the owner of the restricted housing unit may be allowed to select the qualified household. Other than verifying that the qualified household meets the qualification and eligibility requirements for the restricted housing unit, the Housing Department shall not have any authority to choose the buyer of the restricted housing unit unless authorized by the owner.

2. Attainable Housing Program Sale Procedures

(1) When an owner wishes to sell an Attainable housing unit, they can either list the home with a realtor or for sale by owner.

(2) The owner of the Attainable housing unit is required to submit a “Letter of Intent to Sell” to the Housing Department before listing or advertising the unit for sale.

(3) The owners will be responsible for advertising their Attainable housing unit for sale with the exception that the Housing Department will advertise the unit on their website at no cost to the owner.

(4) There is not a maximum resale price for Attainable housing units. The owner will set the price with the understanding that the household who buys the unit will need to qualify under income, asset, and employment criteria. The price may be negotiated before entering into an agreement to purchase.

(5) The buyer will be responsible for providing the “Purchase and Sale Agreement” at the time of making an offer to purchase an Attainable housing unit. The seller may make a counter offer that includes changes to the “Purchase and Sale Agreement.” The Attainable housing unit is under contract when an offer and/or a counter offer is accepted and both the buyer and seller have signed it. The “Purchase
and Sale Agreement” must contain a contingency that the Housing Department must verify that the buyer is “qualified” to purchase the Attainable housing unit. The Housing Department will not deem a buyer “qualified” until a contract has been executed by the seller and the potential buyer.

(6) A full copy of the fully executed Purchase and Sale Agreement shall be provided to the Housing Department. All financial information shall remain confidential except as noted in Section 5-1(f): Privy to Purchase and Sales Agreement.

(7) In addition to the items listed in Section 5-4(c)(1): Materials Included with Application, applicants must also include a full copy of the fully executed “Purchase and Sale Agreement.”

- Time of Submittal: The Attainable housing unit must be under contract before the buyer provides an application to the Housing Department.

- Time to Process: If the application is complete and thorough, the Housing Department will have a determination of qualification within five (5) business days of receiving the application. It may take longer if the Housing Department has to request further information from the applicant.

- Qualified Buyer Letter: Once the household is deemed to be “Qualified” to purchase the Attainable housing unit, the Housing Department will provide a “Qualified Buyer Letter” to the applicant. This letter will be used to verify to the seller and the title company that the household is qualified to purchase the unit.


- Closing: The closing date and time is set between the sellers, buyers, financial institution, the title company, and the Housing Department. The buyers will be required to sign a “Buyer’s Acknowledgement” at the time of closing. This document will certify that the buyers acknowledge receiving a copy of the restrictions as well as agreeing to allow the Housing Department to release the sales price of the home, and also agreeing to the Housing Department’s right of first
option to purchase the unit in case of default by signing a
Power of Attorney in Case of Default.

(b) **Viewing of Restricted Housing Unit**

The seller of the restricted housing unit will allow the potential buyer to view the unit to see that it meets their household’s needs. If the household decides to purchase the restricted housing unit, they will have the opportunity to inspect the unit further once it is under contract.

(c) **Submit Application**

The potential buyer will have five (5) business days to submit a complete application. The required Housing Department documents are available from the Housing Department or from the Housing Department website.

(1) **Materials Included with Application**

a. **Housing Department Application for Restricted Ownership or Rental Housing**

   The Housing Department “Application for Homeownership” is a three (3) page form with an additional two (2) pages made up of a “Certification and Oath” section that will need to be signed by all applicants and notarized, as well as an “Authorization to Release Information” (see Section 5-4(c)(1)g: Power of Attorney in Case of Default).

   Buyers will be required to sign a “Power of Attorney in Case of Default” form appointing the Housing Manager of the Housing Department Attorney in Fact in the case of default and forced sale.

   Certification and Oath).

   All documentation submitted with the complete application for the purchase of a home is the documentation that will be used to qualify a buyer. Documents will not be allowed to be changed once they are submitted (e.g. taxes submitted will be those used to qualify. Applicants will not be allowed to re-file taxes). The Housing Department will review the application before accepting it to ensure it is complete. The Housing Department may ask for additional documentation.
1. **Lottery Entry Form**

A “Lottery Entry” form must be completed and signed and submitted when entering a lottery according to Housing Department processes. “Lottery Entry” forms may be submitted online, in person, or by USPS.

No incomplete “Lottery Entry” forms will be accepted. This means that every blank must contain information, “N/A,” a strikethrough so that the Housing Department knows that it was not overlooked.

The Housing Department is not responsible for receiving Lottery Entry Forms. It is the responsibility of the household to confirm that the Lottery Entry Form was received and the household is entered in the lottery.

2. **Intake Form**

All households are required to complete the “Online Intake Form.” This form must be completed in its entirety before entering a lottery. Any changes made to the form must be made prior to the opening of a lottery the household wishes to enter or the household will be ineligible to enter the lottery. The Intake form must be updated annually to be eligible to continue to enter lotteries.

b. **Lender’s Qualification Worksheet**

A current “Lender’s Qualification Worksheet” (within one year of the date the lottery begins) is required to be completed by a lending institution. The “Lender’s Qualification Worksheet” must be submitted to enter a lottery. “Lender’s Qualification Worksheets” may not be faxed; they can either be emailed or submitted in person or by USPS. The worksheet must reflect a loan amount and down payment amount that is equal to or greater than the sale price of the home.

c. **Credit Report**

A three bureau credit report including credit scores (not more than one year old) is required to help Housing Department Staff determine if the Household is financially healthy and able to make payments on a mortgage. The credit report also helps determine debt to income ratios.

d. **Verification of Down Payment**

An account statement, or signed and notarized letter from someone supplying a gift, or other verification of funds for a down payment is required.
e. **Verification of Hours and Years Worked**

“Affidavits of Employment,” detailed check stubs, or other adequate proof of hours and years worked is required at lottery entry to receive points in the lottery. Affidavits are required to be completed, signed, and notarized by the employer. They may not be completed by the applicant. If hours or years worked cannot be verified, they will not be counted.

Historical information for hours and years worked will be kept on file with the Housing Department. Information is required to be updated annually or if any changes occur.

f. **Federal Tax Returns**

Signed federal income tax returns and all attachments (including W-2s and 1099s) and schedules for the last two (2) years for all adult household members are required. If there is self-employment, three (3) years of business and personal tax returns, along with a current “Profit and Loss Statement” and balance sheet, are required. The Housing Department uses tax returns to verify several different aspects of qualification such as but not limited to income, assets, residential homeownership, and sources of income.

g. **Power of Attorney in Case of Default**

Buyers will be required to sign a “Power of Attorney in Case of Default” form appointing the Housing Manager of the Housing Department Attorney in Fact in the case of default and forced sale.

h. **Certification and Oath**

A sworn statement of the facts contained in the application will be required including at least the following certifications:

1. That the facts contained in the application are true and correct to the best of the applicant’s knowledge;

2. That the applicant has been given the standard application information packet by Housing Department Staff; and

3. That the applicant, on the basis of the application presented, believes the Household qualifies to occupy the restricted housing unit in question according to the restriction, these *Housing Rules and Regulations*, and all other applicable procedures.
This “Certification and Oath” is required to be signed by all applicants and notarized. There are public notaries available at the Housing Department.

i. Additional Information

Additional information may be requested to determine eligibility or qualification status. This may include:

1. Verification of Household Net Assets

   Household net assets are verified through tax returns, account statements, verification of deposits from financial institutions, and the NADA or Kelly Blue Book.

2. Verification of Current Employment in Teton County

   The following are needed to verify employment in Teton County:
   
   (1) Wage stubs
   
   (2) Employer name, address, and phone number
   
   (3) Contract for employment
   
   (4) “Affidavit of Employment” (Housing Department)
   
   (5) “Authorization to Release Information” form signed by all adults in the household to obtain third party employment verifications

3. Verification of Completion of Homebuyer Education Course

   At least one adult per household must complete the “Homebuyer Education Course.” The required course is offered by the Wyoming Housing Network or if not available, another course approved by the Housing Department. This applies to all households regardless of whether they have owned a home or not. This certification only needs to be completed once; however, if a household changes size and the adult who completed the certification is no longer a part of the household, it will need to be taken by an adult who is a part of the household. The Housing Department will keep a record of the certificate. It is encouraged that households keep a copy as well. The applicant must provide evidence of attendance of an approved “Homebuyer Education Course” prior to purchase. This is required to be submitted at time of lottery.
4. **Uniform Residential Loan Application**
   Applicants must provide a copy of the final “Uniform Residential Loan Application” at closing.

5. **Occupancy Affidavit**
   No persons outside of the persons included in the household on the “Lottery Entry Form” and “Intake Form” at time of lottery entry may be moved into the home without express written approval of the Housing Department. Approval will not be given within twelve (12) months from closing on a home for adults being added to the household. An “Occupancy Affidavit” will be required to be signed by buyers at or before closing. Any adult that is added to a household will be required to be added to title on the home.

6. **Power of Attorney in the Case of Default**
   All households purchasing a home are required to sign a Power of Attorney in the Case of Default at closing. The Power of Attorney will be assigned to the Housing Manager to effect the sale of the housing unit.

7. **Accessible Unit Preference**
   Applicants that wish to be considered for accessible units must submit a “Verification Form for Accessible Unit Preference.”

8. **Critical Services Provider**
   Organizations applying for critical services provider approval and their corresponding approved positions must gain approval before a critical service worker can gain points in a lottery. The organization must complete a “Critical Services Organization Application” and submit it to the Housing Department. If the organization and positions are approved, a “Supervisor Questionnaire” must be completed by the applicant’s supervisor and submitted with the other required documents when entering the lottery. All certifications must be completed for the position and a recommendation from the supervisor is required. The “Supervisor Questionnaire” will need to be updated every six months.

6. **Birth Certificate for Children Under One (1) Year of Age**
   Applicants must provide the birth certificate for children less than one (1) year of age.
(d) **Verification of Application**

To protect the interests of the community that has invested in the creation of restricted housing units, the Housing Department verifies that information submitted on the Application is true and correct and may request documents outlined in Section 5-4(c)(1): Additional Information to assist in this process. The Housing Department strives to complete verification within two (2) weeks of application submittal.

Any material misstatement of fact or deliberate fraud by the household in connection with any information supplied to the Housing Department shall be cause for immediate expulsion from the application process and/or forced sale of the restricted housing unit.

(e) **Verification of Qualified Household**

The Housing Department verifies that each Household selected to purchase a restricted housing unit meets the qualification and eligibility requirements specific to the restricted housing unit. See Section 3: Qualification and Eligibility for more details on the verification process for each housing program.

(f) **Qualification Letter**

Once the Housing Department verifies that the household meets the Qualification and Eligibility criteria for the particular restricted housing unit, it will issue a “Qualification Letter” to the buyer, a copy of which will be provided to the title company upon request.

(g) **Purchase and Sale Agreement**

Buyers must sign a “Purchase and Sale Agreement” within five (5) business days of being notified of being selected in a lottery for an applicable restricted housing unit. Buyers will be given the five (5) business days to review the “Purchase and Sale Agreement” and are encouraged to get legal advice. Sellers and buyers shall make the Housing Department privy to the “Purchase and Sale Agreement.” All financial information shall remain confidential except as noted in Section 5-1(f)(1): Privy to Purchase and Sales Agreement.

(1) **Earnest Money**

At time of signing the “Purchase and Sale Agreement,” one thousand dollars ($1,000.00) in earnest money will be required. The check is made out to the title company referenced in the “Purchase and Sale Agreement.”
(2) **Closing Date**

In most cases, the buyer has fifty (50) days to close on the property. The Closing Date will be agreed upon between the buyer and the seller and will be included in the “Purchase and Sale Agreement.” The closing date will be the date the buyer takes possession of the restricted housing unit.

(3) **Inspections**

The buyer may perform inspections on the restricted housing unit commencing on the effective date of the contract until closing. However, the buyer will have 30 days from the effective date of the contract to notify the Housing Department of any objections to items found during inspections. Sellers shall make the restricted housing unit available for inspections. If the seller refuses to remedy the objection, the Housing Department will notify the buyer, and the buyer will have three (3) business days to give notice to the Housing Department of their intention, either:

- Waiving the objection and proceeding to closing, or
- Terminating the “Purchase and Sale Agreement.”

(4) **Facilitation**

Pursuant to Wyoming Statute 33-28-101 through 124, the “Real Estate License Act of 1971”, the Housing Department is participating in the transaction as a facilitator without a Wyoming real estate license and in the performance of official duties.

(5) **Buyer’s Acknowledgement**

The buyers will be required to sign a “Buyer’s Acknowledgement” at closing. This document will certify that the buyers acknowledge receiving a copy of the restrictions as well as agreeing to allow the Housing Department to release the sales price of the home. In addition, by signing this form, the buyer agrees to the JTCHA’s right of first option to purchase the unit in case of default.

5-5. **Business Option**

The “Business Option” is a mechanism specific to a developer’s Housing Mitigation Plan that must be approved by elected officials on a case-by-case basis. It only applies to exempt units, meaning restricted housing units that are not required by the LDRs. The “Business Option” allows a business to identify a proposed purchaser from their employees or someone who has a
material nexus to the business or organization, which would allow the household to have the first option to purchase the restricted housing unit.

(a) **Purpose and Program Goals**

The intent of the “Business Option” program is to help qualified businesses house their employees by providing the employees first option to purchase. This program furthers the Jackson/Teton County Comprehensive Plan’s goal of housing 65% of the workforce locally and its transportation goals.

(b) **Applicability**

This section applies to restricted housing units that have been approved by the Board of County Commissioners or Town Council for the “Business Option” program.

(c) **Qualified Business**

A qualified business is a non-profit entity, governmental entity, charitable foundation, or for-profit business which meets the definition of a qualified business according to the special restrictions on the property and/or the *Housing Rules and Regulations*.

1. **Qualified Business Application**

   The business completes a “Qualified Business Application,” which can be obtained from the declarant or from the Housing Department and submits it to the Housing Department. If the business has affiliates, it must be indicated on the application.

2. **Verification**

   The Housing Department verifies that the business meets the criteria of a qualified business with the following documentation. The Housing Department may ask for additional documentation.

   a. **Option Agreement**

      The Housing Department verifies that the business is a true local business, organization, or government agency operating in Teton County.

   b. **Determination of Qualification**

      1. The Housing Department will provide a “Qualified Business Letter” once the verification process is complete and the business is approved to be a
qualified business. The Housing Department will then sign the “Option Agreement”; or

2. If the business is not deemed to be a qualified business, the Housing Department will inform the business with a written letter and copy the declarant or option holder. The business will not be allowed to obtain an option if it is not approved as qualified by the Housing Department.

C. Cause for Expulsion

Any material misstatement of fact or deliberate fraud by a business in connection with any information supplied to the Housing Department shall be cause for immediate expulsion from the application process and/or for obtaining or keeping an option.

(d) Option Procedures

(1) Obtaining an Option

Options are available from a declarant or from another option holder. A declarant can choose to provide an option if the business is a qualified business and does so by recording an “Option Agreement” signed by the declarant, the Housing Department, and the qualified business. An option holder may provide an option to a qualified business by assigning the option.

(2) Notice of Right to Exercise or Waive Option

The Housing Department will immediately send a notice to the business holding the option (optionor) upon the following three events:

1. Housing Department’s receipt of a “Notice to Sell” by the owner of the property.

2. Housing Department’s exercise of its default option as set forth in the special restrictions.

3. The occurrence of a default and forced sale as set forth in the special restrictions.

This notice triggers the timeframe the optionor has to identify a proposed purchaser as outlined in the “Option Agreement.”
(3) **Exercise of Option**

An optionor shall have a timeframe as outlined in the “Option Agreement” to exercise the option. The timeframe will begin upon receipt of the “Option Notice.” To exercise the option, an optionor must notify the Housing Department on or before the expiration of the timeframe that they have identified a proposed purchaser for the home. Additionally, the proposed purchaser must submit a complete application, as outlined in Section 5-5(c)(1): Qualified Business Application, on or before the expiration of the timeframe. The Housing Department will take approximately five (5) business days to determine whether the proposed purchaser is:

1. Qualified under “Option Agreement.”
2. Qualified under terms of the Housing Department’s special restrictions.

The Housing Department will verify that the business continues to be a qualified business each time the option is exercised (See Section 5-5(c)(2): Verification).

(4) **Waiver of Option**

If the Optionor does not wish to exercise the option, they can sign the “Affidavit of Waiver” indicating they are waiving the option. This affidavit will be recorded with the Teton County Clerk’s Office.

In the case where an option is waived, the Housing Department will find a buyer using the process outlined in Section 5-3: Sale and Resale Procedures of these Housing Rules and Regulations.

a. **Failure to Identify Purchaser during Required Timeframe**

If the optionor does not identify a proposed purchaser on or before the expiration of the timeframe, the optionor will automatically have waived their option.

(5) **Assignment**

An optionor can assign its option to another qualified business. If at any time the business holding the option ceases to be a qualified business, they must assign the option. This is done using the following process:

a. **Written Notice**

The optionor provides the Housing Department with written notice that they wish to assign their option.
b. **Application**

The business that is being assigned the option submits an application to the Housing Department to become a qualified business (see Section 5-5(c)(1): Qualified Business Application).

c. **Housing Department Approval**

If the business qualifies, the Housing Department will provide a “Qualified Business Letter” to the business and sign the “Option Agreement.”

d. **Consideration**

The assignment may not have any consideration except for consideration required to make the assignment legal.

(e) **Qualified Purchaser**

The Housing Department will determine whether a household is qualified to purchase based on the following criteria:

1. **Letter of Certification**

   The purchaser will be qualified by the Housing Department only if they have a material nexus to the optionor as approved by the Housing Department. A “Letter of Certification” form demonstrating the material nexus the proposed purchaser has with the Optionor must be completed by the optionor. The “Letter of Certification” form is available from the Housing Department. The optionor must deliver documentation satisfactory to the Housing Department that verifies (1) that the proposed buyer is a full-time employee of optionor; or (2) that the identified purchaser otherwise has a material nexus to optionor.

2. **Qualified Household**

   A Household will be qualified by the Housing Department using the Application and Verification process outlined in Section 5-4: Purchase Procedures of the *Housing Rules and Regulations*.

   If the identified purchaser does not qualify because of not meeting the Housing Rules and Regulations requirements, Housing Department special restrictions, or “Option Agreement,” and the timeframe has not expired, the optionor may identify another proposed purchaser.
(3) **Affidavit of Exercise**

When the Housing Department determines the household meets qualifying criteria of the “Option Agreement,” these *Housing Rules and Regulations*, and Housing Department special restrictions, the Housing Department will sign an “Affidavit of Exercise of Option Right” indicating the household is qualified. The optionor will also sign the “Affidavit of Exercise of Option Right” indicating they are exercising the option right. The affidavit will be recorded with the Teton County Clerk’s land records.
SECTION 6. RENTAL STANDARDS AND PROCEDURES

6-1. Applicability

All rental housing units administered by the Housing Department, including the Affordable Rental program (which includes legacy Employee housing units) and the Workforce Rental program (which includes the legacy ARU program), are subject to these Housing Rules and Regulations, with the exception of units that are owned by Teton County or the Town of Jackson and used for housing their employees.

6-2. Rental Standards

(a) Affordability

To ensure that the rents are affordable to households earning less than eighty percent (80%) AMI, rents will be calculated using the following method:

(1) National Standard of Affordability

The national standard for affordability provided by HUD is that no more than thirty percent (30%) of a household’s income should be spent on housing costs. Included in this thirty percent (30%) are rent, water, sewer, gas and/or electric, and trash removal.

(2) Number of Bedrooms / Number of Persons Match

For purposes of calculating rental rate only:

a. Studio: One (1) or two (2) adults
b. One-bedroom: One (1) or two (2) adults
c. Two-bedroom: One (1) or two (2) adults with one (1) or more dependents
d. Three-bedroom: One (1) or two (2) adults with two (2) or more dependents
e. Four-bedroom: One (1) or two (2) adults with three (3) or more dependents
For purposes of determining household size, children must be able to be claimed as dependants on Federal Income Taxes to be counted.

(3) Calculation of Rent

Monthly rent will be the lower income limit for each respective affordability range (specific to the number of bedrooms to determine household size), divided by twelve (12), and multiplied by thirty percent (30%). Studio units may charge eighty percent (80%) of a one-bedroom unit. Dorm units may charge seventy-five (75%) of a studio.

a. “Plus” Units

Fifty dollars ($50) will be added for “Plus” units. “Plus” units have extra floor area for offices, play areas, etc.

b. Lease Renewals

The rent will be calculated each year and applied to a lease renewal. Tenants will be notified three (3) months in advance of the new lease amount. The new calculation will also be applied for new households signing a lease.

(b) Primary Residence

(1) Occupancy Requirement

Households shall occupy their home full-time at least 10 months out of each calendar year.

(2) Business Activity Restricted

Households who rent a restricted housing unit shall not engage in any business activity in such dwelling, other than any home occupation use permitted in that zoning district and as permitted in the Lease Agreement.

(3) No Guests for an Extended Period

Households who rent restricted housing units shall not permit any adult guests over the age of 18 for periods in excess of thirty (30) cumulative days per calendar year.
(c) **Eviction**

In the event that a tenant household is in default of their lease agreement, they will be evicted from the rental unit. The eviction process will be in accordance with Wyoming law and all applicable Wyoming Statutes.

6-3. **Rental Procedures**

(a) **Selection Process**

A unique process applies for selecting each qualified household within each housing program. The following sections provide specific details regarding the Housing Department’s rental housing programs.

(1) **Lottery**

For the initial rental of new rental housing, a lottery process will be used. Applicants will submit a complete application and a “Lottery Entry” form during the lottery entry period. A qualified household shall be selected to rent according to the rules set forth in these *Housing Rules and Regulations*, Section 4: Lottery.

   a. **Subsequent Rentals**

   Once the initial rentals are filled with tenants, and rental units become available from time to time, the units will be rented using the lottery system.

(2) **First Come First Served**

In the event no lottery entries are received during the lottery entry period, the selection process will be determined by a first come first served basis. The first qualified household submitting a complete application will be allowed an opportunity to rent if eligible.

(b) **Submit Application**

Each household entering a lottery to rent a restricted housing unit is required to submit a completed “Application for Restricted Rental Housing” and a “Lottery Entry” form. A certification page will also be signed by the applicant and notarized. In addition, an “Authorization to Release Information” is signed by the applicant, which allows the Housing Department to obtain banking information and any other relevant information. Application
forms can be obtained from the Housing Department or from the Housing Department’s website.

(c) **Verification of Selected Household**

The Housing Department verifies that each household selected to rent a restricted housing unit meets the qualification and eligibility requirements specific to the restricted housing unit.

(d) **Materials Required**

To determine that a household desiring to rent a restricted housing unit meets all of the required criteria, the Housing Department will request all of the following for a complete application, which will be submitted at lottery entry:

1. **Housing Department Application for Restricted Ownership or Rental Housing**
   
   Completed and signed Housing Department Application for Housing.

2. **Lottery Entry Form**
   
   Completed and signed “Lottery Entry” form. See Section 5-4(c)(1): Materials Included with Application.

3. **Credit Report**
   
   Full three-bureau credit report that reflects credit scores for all adult household members dated no more than 30 days from submittal of application.

4. **Federal Income Tax Returns**
   
   Signed federal income tax returns (electronic signature is not sufficient) and all attachments (including W-2s, 1099s) and schedules for the last two (2) years for all adult household members.

5. **Verification of Current Employment in Teton County**

   Verification of Current Employment in Teton County includes:
   
   1. Wage stubs;
   2. Employer name, address, and phone number;
   3. Contract for employment;
   4. “Authorization to Release Information” form signed by all adults in the household to obtain third party employment verifications; and
If deemed applicable, the Housing Department may request the following be submitted with an application:

1. If self-employed, three (3) years of business and personal tax returns along with a current “Profit and Loss Statement” and balance sheet.

2. “Verification Form for Accessible Unit Preference.”

3. Any other documentation that the Housing Department deems necessary to determine qualification, such as, divorce decrees, Social Security income, rental income, etc.

(e) **Verification of Application**

To protect the interests of the community that has invested in the creation of restricted housing units, the Housing Department verifies that information submitted on the application is true and correct and may request documents outlined in Section 5-4(d): Verification of Application to assist in this process. All financial information shall remain confidential, except as documented in Section 5-1(f)(1): Privy to Purchase and Sales Agreement.

(f) **Qualification Letter**

After the Housing Department verifies that the household meets the qualification and eligibility criteria for the particular restricted housing unit, it will issue a “Qualification Letter” to the potential renter within 10 business days.
SECTION 7. COMPLIANCE AND EXCEPTION, APPEAL, AND GRIEVANCE STANDARDS AND PROCEDURES

7-1. Compliance Process

Special Restrictions are recorded on all Housing Department homes. These restrictions control the occupancy and use of the unit. They also refer to these Rules and Regulations.

The Housing Department Compliance Specialist monitors occupancy and use restrictions to ensure owners are in compliance, and acts on various complaints from the public concerning compliance issues. The Housing Department Compliance Specialist also receives and processes requests for exceptions, appeals, leave of absence, requests to rent, transfer of title, and qualified mortgages. Compliance Requirements

(a) Compliance Requirements

(1) Affordable Units

Affordable units are required to provide information to the Housing Department annually to verify employment and occupancy. Owners of Affordable housing units built after June 4, 2018 will receive annual requests for information concerning employment and use of the unit.

(2) Employment-based and Workforce Housing Units

Employment-based units and Workforce housing units are required to provide information to the Housing Department annually concerning income, employment and ownership of other residential real estate.

(3) Employee Housing Units

Owners of Employee housing units will be required to submit information annually about the occupants of the units, their income, employment, and ownership of other residential real estate.

(4) Accessory Residential Units

Owners of ARUs will be required to annually submit information concerning the occupants of the units, their employment, and ownership of residential real estate.
(5) **Exemption for Retirees**

During ownership, if one (1) member of the household meets the retirement age as defined by the Federal Social Security Administration (62 years old) defined in these *Housing Rules and Regulations*, the household will be exempt from continued compliance with income and employment eligibility standards.

(b) **Common Default Violations**

In cases where the restriction defines the default process, it will control the process. Generally, the default process is as follows:

Common violations include, but are not limited to:

1. **Occupancy**
   
   A household that does not occupy the restricted housing unit for the number of months in a calendar year as required by the restriction is in violation of the *Housing Rules and Regulations*.

2. **Guests**
   
   Guests over the age of 18 are not allowed to occupy a restricted housing unit in excess of 30 cumulative days per calendar year.

3. **Renting**
   
   Renting a restricted ownership unit is only allowed per the restrictive covenant or as set out in Section 5-2(b): Rental Procedures for Owner-Occupied Properties.

4. **Leave of Absence**
   
   Leaves of absence must be preapproved if the household is expected to be gone longer than permitted by the *Housing Rules and Regulations* or the deed restrictions.

5. **Pets**
   
   Specific policies for pet ownership are outlined in the Covenants, Conditions and Restrictions and/or the Master Rules and Regulations and are enforced by the Homeowners Association. Policies for rental units are outlined in the lease agreement.

6. **Mortgage Delinquency**
   
   Failure to maintain obligations required under any mortgages is considered a default under special restrictions.
(7) **HOA Delinquency**
Failure to pay Homeowners Association dues is considered a violation of the special restrictions.

(8) **Ground Lease Delinquency**
It shall be an event of default if lessee fails to pay the ground lease fee or other charges required by the terms of the lease.

(9) **Water/Sewer Dues Delinquency**
Unpaid water and sewer dues can result in a lien placed on property that would constitute a violation of the special restrictions.

(10) **Employment Verification**
Employment-based units require an owner to work an average of 30 hours per week at a local business located in Teton County, Wyoming. The owner must earn at least 75% of their household income at a local business within Teton County. Annual verification of employment and income is required for owners of restricted housing units.

Affordable units built after June, 4 2018 will be required to provide proof of employment in Teton County at a local business.

(11) **Ownership of Residential Property**
Owners of Employment-based housing units are not allowed to own residential property within 150 miles of Teton County. All renters of Housing Department-administered rental units are not allowed to own residential property within 150 miles of Teton County.

(12) **Estate Planning**
Restricted housing units cannot be put into a trust. A trust does not meet the definition of qualified household and therefore cannot own a restricted housing unit. The Housing Department does accept other related documents for estate planning (Non-testamentary Deed upon Death).

(13) **Covenants, Conditions and Restrictions (CCR) Violations**
Any default or breach of the CCRs, Mortgage Agreements, and/or Master Rules and Regulations is considered a default of the special restrictions or ground lease. This includes but is not limited to prompt payment of Homeowners Association dues and ground lease fees.
(c) **Default Hearing Process**

Default Hearings are conducted according to the Teton County Contested Case Rules as adopted by the Town of Jackson.

1. **Default Letter**

   When the Housing Department deems an owner to be in default/violation, the Housing Department drafts a default letter to the owner. The owner is given fifteen (15) days from the date of the default letter, unless otherwise provided for in the restriction, to provide evidence they are not in violation, cure the alleged violation or submit a “Request for a Default Hearing.” The default letter is sent certified with return receipt requested as well as via email if an email address is known. If the Housing Department has not received a return receipt within ten (10) calendar days, a second certified letter will be sent. If the Housing Department has not received the return receipt for the second letter within ten (10) calendar days the letter will be considered delivered. The owner then has fifteen (15) days from the date of the last letter sent to cure the violation, request a hearing of the Jackson/Teton County Housing Authority Board, or provide the Housing Department with a “Letter of Intent to Sell” their home.

2. **Request for Hearing**

   In the event the owner fails to cure the default or denies they are in default, owner may request a hearing before the Jackson/Teton County Housing Authority Board (JTCHA) to determine the merits of the allegations. This is done by completing and submitting the “Request for Default Hearing” form to the Housing Department within the fifteen (15) day cure period. A fee will be charged by the Housing Department for a “Request for Hearing.” The fee amount will be set by a separate document titled “Annual Fees” that is updated and published annually by the Housing Department.

3. **Hearing**

   JTCHA shall designate a Hearing Officer and sign an “Order Appointing the Hearing Officer.” Within three (3) weeks of receipt of the signed Order, the Hearing Officer will send out a scheduling order (Official Notice of Hearing) and timeline for the parties to submit pertinent documents. The designated presiding officer shall conduct the hearing with the JTCHA present en banc. The Housing Department will have the opportunity to present witnesses and evidence as will the owner. It is the burden of the owner to prove they are not in default.
(4) **JTCHA Affirmation**

If, after the conclusion of the hearing, JTCHA affirms the Housing Department’s determination that the owner is in default, the Housing Department will exercise its remedies according to the restriction or ground lease recorded on the property.

(d) **Appeal Hearing Process**

(1) **Request for Exception**

A household submits a “Request for Exception” to the Housing Department using the “Request for Exception” form along with a fee, which is specified in a separate “Annual Fees” document that is updated annually. “Requests for Exceptions” must be made and decided prior to the start of a lottery that the applicant wishes to enter.

(2) **Request for Appeal Hearing**

If the “Request for Exception” is denied, the applicant can request an appeal hearing by submitting a completed “Request for Appeal” form along with a fee to the Housing Department within fifteen (15) days of the date of denial of “Request for Exception.” “Requests for Appeal” must be made and decided prior to the start of a lottery that the applicant wishes to enter.

a. **Request for Appeal Form**

Any appeal must be presented in writing to the Housing Department on the “Request for Appeal” form and include:

1. The particular ground(s) upon which it is based;
2. The action or remedy requested;
3. The name, address, telephone number of the complainant and similar information of complainant’s representative, if any;
4. Proof of notification of appeal request to the housing unit’s Homeowners Association, if applicable; and
5. Appeal fee.

b. **Housing Department Review and Recommendation**

All appeals will be reviewed by Housing Department Staff for completeness and forwarded with a recommendation for action to the JTCHA Board within thirty (30) days.
(3) **Appeal Hearing**

The Appeal will be heard by the JTCHA Board at their regular meeting scheduled at least two weeks after the “Request for Appeal” is received by the Housing Department.

(4) **Hearing Officer**

The JTCHA may choose to appoint a Hearing Officer. If a Hearing Officer is appointed, a date for the appeal hearing will be scheduled by the JTCHA within thirty (30) days of appointing a Hearing Officer. The Hearing Officer will provide the specific hearing requirements for conducting the hearing procedures.

(5) **Hearing Process**

The complainant shall be afforded a fair hearing providing the basic safeguards of due process, including notice and an opportunity to be heard in a timely and reasonable manner. The JTCHA Board may continue the hearing.

1. Complainant has the right to be represented by counsel. The Housing Department shall retain an attorney to represent its interest and to assist in record keeping and procedural requirements.

2. The complainant and the Housing Department Staff shall have the opportunity to examine all documents, records, and regulations of the Housing Department that are relevant to the hearing. Complainant shall be responsible for all photocopying expenses. Any document not made available after written request may not be relied upon at the hearing.

3. If the complainant fails to appear at the hearing, the JTCHA Board may make a determination to postpone the hearing or make a determination based upon the evidence submitted.

4. The hearing shall be conducted by a designated member of the JTCHA Board as the “Hearing Officer” or the JTCHA Board may appoint a “Hearing Officer.” The hearing shall be recorded.

5. All evidence at the hearing conducted by the Hearing Officer shall be under oath, and both parties shall be permitted to cross-examine witnesses.

6. The burden of showing that the decision of the Housing Manager’s decision was incorrect shall be on the complainant.
(6) **JTCHA Decision Binding**

Based on the records of the hearing, the JTCHA Board will provide a written decision with findings to support the determination. The decision of the JTCHA shall be binding, and the Housing Department shall take all actions necessary to carry out the decision.

(e) **Other Remedies**

(1) **Civil Remedies**

The Housing Department shall have the right to enforce the provisions of these Rules and Regulations under any remedy provided under Wyoming law, including by injunction.

(2) **Criminal Remedies**

Any person violating any provisions of these Housing Rules and Regulations shall be subject to all criminal penalties authorized by the State of Wyoming for such violation, including upon conviction, a fine and imprisonment, or both, and payment of all costs and expenses involved in prosecuting the offense.

(f) **Grievance Procedure**

A grievance is any dispute that seller, buyer, or owner may have with the Housing Department with respect to an action or failure to act in accordance with the individual’s rights, duties, welfare, or status. A grievance may be presented to the Housing Department under the procedures below.

a. **Request for Grievance Form**

Any grievance must be presented in writing to the Housing Department on the “Request for Grievance” form and include:

1. The particular ground(s) upon which it is based;
2. The action or remedy requested;
3. The name, address, telephone number of the complainant and similar information of complainant’s representative, if any; and
4. Grievance fee.
b. Housing Department Review and Decision

The Housing Department Housing Manager will review all “Requests for Grievances.” The Housing Manager shall prepare a written letter summarizing its decision regarding the requested exception within thirty (30) days of receipt of the “Request for Grievance.” The Housing Department Staff shall distribute a copy of the decision to the applicant requesting the grievance. If the decision is not acceptable to the applicant, the applicant may appeal to the JTCHA Board pursuant to Section 7-1(d)(2) Request for Appeal Hearing above.
SECTION 8. DEFINITIONS

8-1. Definitions

**Accessible Unit**: A unit that has been built or adapted with specific design features that make the unit accessible to those with mobility and hearing handicaps.

**Application**: A packet that households who are selected in an affordable housing lottery submit for Housing Authority staff to verify that the household is qualified to purchase the home. The application consists but is not limited to the following:

- Housing Department Application for Restricted Ownership or Rental Housing
- Signed Certification and Oath
- Signed Authorization to Release Information
- Completed Lender’s Qualification Worksheet (completed by lender)
- Full three tier Credit Report that includes credit scores. (Can be obtained from lender)
- Previous two years of tax returns with W-2s
- Employment Affidavit for each job currently held by wage earners in the household
- If self-employed, previous three years of tax returns with an income statement and a balance sheet.

**Appeal**: A process requested by an applicant/owner/renter when they understand the qualification, eligibility, and preference criteria and have requested an exception from the Housing Manager and have been denied.

**Approved Lending Institution**: Approved lending institutions include institutional lenders; community loan funds, or other similar nonprofits; or other legitimate, non-affiliated finance companies. See Definitions of Institutional Lenders and Community Loan Fund.

**Asset**: see Household Net Asset.

**Assigned Number**: A computer-generated number based on first name of applicants in alphabetical order that households are listed in a lottery.

**Area Median Income (AMI)**: A figure published annually by HUD which is calculated by dividing households residing in counties into two equal segments with the first half of households earning less than the median household income and the other half earning more.
Authorization to Release Information Form: This form, which an affordable housing applicant signs, allows the Housing Department staff to verify information supplied by applicants from banks, employers, etc.

Balance Sheet: A statement of the total assets and liabilities of a business.

Bid Period: The time period that the Housing Authority accepts bids for an available housing unit. The bid period only takes place if no lottery entry sheets are submitted for an available restricted housing unit.

Borrowed Light: An indirect source of natural light; for example, a room in a home uses borrowed light when it has a window that looks into another room, where the other room receives direct sunlight.

Capital Improvements: Improvements done to the home for which the homeowner can receive credit. The capital improvement requires an expenditure that either increases the value of the property or extends its life expectancy.

Caregiver: A full-time Teton County, Wyoming; Teton County, Idaho; or Lincoln County, Wyoming resident who is or was volunteering all or a portion of their time caring for their own children or an ailing or disabled immediate family member and was therefore unable to gain full-time employment in Teton County.

Closing Date: The date on which ownership of property transfers from the former owner to the new owner.

Community Loan Fund: A loan fund that is set up in a community for the purpose of providing down payment assistance or other types of loans for restricted housing units.

Critical Services Provider: An employee or volunteer on call 24 hours per day for public safety emergencies of a Board of County Commissioners/Town of Jackson and/or the Jackson/Teton County Housing Authority approved community based organization that provides immediate response health and safety services.

Deed Restriction: A document recorded against a housing unit that describes the unit’s housing program. It provides restrictions on the purchase, occupancy, use, and resale of the restricted housing unit. A deed restriction is a type of restrictive covenant that is recorded at the time of certificate of occupancy.

Developer: An individual or group who builds housing.

Disabled: Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such impairment.
**Earnest Money:** Money that a buyer gives to a seller to bind a contract. Earnest money goes toward the costs of the purchase of the home and is held in escrow by the title company until closing.

**Eligibility Criteria:** Criteria defined in either the Deed Restriction or the *Housing Rules and Regulations*, which are used to measure whether a household is eligible to apply for a unit.

**Employment-Based:** A restricted housing unit where occupancy is limited to employees in Teton County, Wyoming. There are no income qualifications for an occupant. This type of unit may include, but is not limited to, Accessory Residential Units and Employment-Based Units.

**Employment Requirement:** At least one member of a household must demonstrate an average of 30 hours per week (1560 hours per year) of employment in Teton County, Wyoming; or demonstrate a clear intent to work an average of 30 hours per week in Teton County, Wyoming (must have been hired even if hasn’t started the job yet.)

**Exception:** If a household understands the eligibility and qualification criteria, but feels their situation is unique and there is a compelling reason the rule(s) should not apply to them, they may request an exception. Exceptions are only considered before a lottery process opens or before an application is submitted.

**Fair Market Rents (FMR):** Fair market rents are the maximum chargeable gross rent, including utilities, in an area for projects participating in the Housing and Urban Development (HUD) Section 8 Program. The HUD Section 8 Program targets incomes of 80% and below of the Median Family Income (MFI). The Jackson/Teton County Affordable Housing Department does not participate in HUD’s Section 8 Program; however, FMR applies to some Employee Housing rental units. The rental rate corresponds to the amount of bedrooms in a unit.

**Final Development Plan Approval:** The point in the development review process when either the Teton County Board of County Commissioners or the Town of Jackson Town Council approves a development.

**Final Inspection:** The inspection that is done on a home at least 48 business hours before closing on the sale of the home. The purpose is to determine whether the home has been properly cleaned and that proper maintenance and repairs have been completed.

**Finance Company:** A company that regularly makes loans to clients.

**Garage:** An enclosed shelter for automotive vehicles.

**Grievance:** A dispute that sellers, buyers, or owners may have with the Housing Department with respect to an action or failure to act in accordance with the individual’s rights, duties, welfare, or status.
**Habitable Floor Area**: Habitable floor area is floor area used for living purposes, usually having access to heat, plumbing, and electricity. It includes foyers, hallways, restrooms, closets, storage, and other common areas within a building. Habitable floor area does not include mechanical rooms, elevators and fireplaces. Habitable floor area is measured either from the exterior of the faces of the building or the exterior limits of any interior wall that separates habitable floor area from uninhabitable floor area, whichever is applicable.

**Handicapped**:

- **Hearing Impaired**: Individuals whose hearing measures between 25 dB and total hearing loss.
- **Mentally Challenged**: Individuals who have an intellectual functioning level that is well below average and that causes significant limitations in daily living skills.
- **Mobility Impaired**: Individuals who have reduced function of legs and feet that leads them to be permanently dependent on a wheelchair or an artificial aid to walking.

**Homebuyer Education**: Class required by the Jackson/Teton County Housing Authority for households to be eligible to purchase a restricted housing unit. The class educates homebuyers about the entire home buying process.

**Homeowners’ Association**: An organization comprised of neighbors concerned with managing the common areas of a subdivision or condominium complex. These associations take on issues such as plowing, clearing sidewalks, painting exteriors of a subdivision and collecting dues from residents. The homeowners' association is also responsible for enforcing Covenants, Conditions & Restrictions (CC&Rs) that apply to the property. They do not enforce Deed Restrictions.

**Household Income**: The current income going forward 12 months of all adult wage earners within a household before taxes. Income from dependents that are enrolled in college or another type of school is not included in the household income calculation. For self-employed individuals, Income is the net income from the business with depreciation added back in averaged over either the life of the business or the last three (3) years, whichever is shorter. Other types of deductions may be added back in as well, such as home business use.

**Household Net Assets**: The value of all assets over $500 in value including, but not limit too, bank accounts, investment accounts, life insurance, furniture, automobiles, jewelry, computer equipment, real estate, and recreational equipment; less any debt the household has. Net assets do not include retirement accounts, business assets are limited to liquid assets.

**Housing Programs**: Programs intended to provide housing for the workforce of Teton County and administered under the Jackson/Teton County Affordable Housing Department. They include ownership and rental units created through the Land Development Regulations, through the direct construction of restricted housing units, or the financing thereof.
**Housing Mitigation Plan:** The portion of a development plan that specifies how an applicant will satisfy the Affordable Housing requirements in Division 6.3 of the Teton County and Town of Jackson Land Development Regulations and/or the Employee Housing requirements of Division 7.4 of the Teton County Land Development Regulations and Division 7.4 of the Town of Jackson Land Development Regulations.

**Immediate Family Member:** Individuals that include a parent, spouse or child, including stepchildren, foster children, step-parents and foster parents.

**Initial Inspection:** An inspection done on a home once a letter of intent to sell is received by the Housing Department. The purpose is to inform the seller of the selling process and to check for maintenance and repairs that may be required before the sell occurs.

**Institutional Lender:** A lender that is a legitimate financial institution that regularly loans money for real estate transactions.

**Joint Tenancy:** When two or more people own property as joint tenants and one owner dies, the other owners automatically own the deceased owner’s share. No will is required.

**Leave of Absence:** Permission granted by the Housing Department for an owner of a restricted housing unit to be absent from the unit for an extended period of time for a legitimate and compelling reason, without violating the unit’s deed restriction.

**Lawful Permanent Resident:** Any foreign national who has been granted the right to reside permanently in the United States. Lawful Permanent Residents may apply for Affordable and Attainable housing but are ineligible to apply for Employment-Based housing, as it is available for US Citizens only.

**Lender’s Qualification:** The Institutional Lender’s judgement of the household’s financial ability to obtain financing for purchasing a home.

**Letter of Intent to Sell:** A letter that a homeowner submits to the Teton County Housing Authority informing the Housing Department that they desire to sell their restricted housing unit. The Housing Department must receive this letter before the selling process can begin.

**Liabilities:** Any debt, loans, or balances that a household owes. Liabilities are subtracted from assets when calculating Household Net Assets.

**Living Space:** A room in a home used by a family for leisure activities, entertaining guests, etc. It includes space for couches, chairs, tables, and may open to the kitchen.

**Local Business:** A local business is a brick and mortar establishment that employs workers in Teton County, and that is located within Teton County, and can include both for profit and not-for-profit entities.
**Lottery Drawing**: The event that selects the order, of all the applicants for an applicable restricted housing unit, which the home will be offered for sale.

**Lottery Entry Period**: The period (normally two weeks) that the Housing Department accepts lottery entry sheets for an available restricted housing unit.

**Lottery Entry Sheet**: Households complete a lottery entry sheet and submit it to the Housing Department along with other documentation within the lottery entry period when the household is interested in purchasing an available restricted housing unit.

**Lottery Number**: A number that a household receives from a lottery drawing that reflects the household’s standing in the lottery for an applicable restricted housing unit.

**Lottery Form**: The form used to record all households who submitted lottery entry sheets for a particular home. The households are recorded in alphabetical order. This form is given to outside counsel who then assigns each household a number. The numbers are placed in a pool and drawn out one by one. The results of the drawing are recorded in order on the Lottery Form and returned to the Housing Department.

**Lottery Process**: The process by which the Housing Department accepts lottery entries from households wishing to purchase a restricted home and determines the order the households will be offered the home for purchase. (Separate lotteries are conducted for each program).

**Maintenance**: A repair or maintenance item is an expenditure that restores a property to a sound state.

**Maintenance Adjustment**: The amount of money credited to the buyer at closing for maintenance, cleaning, or repairs that are found to be needed on the home at the final inspection.

**Maximum Rental Rates**: The maximum rental rate that may be charged to a tenant occupying an Employee Housing unit. The rates must include basic utilities (water/sewer, electric, gas, and trash removal). The specific restriction recorded on the unit instructs the method to be used to calculate maximum rental rates.

**Maximum Resale Price**: The maximum amount that a restricted housing unit can be sold for. This price is calculated by the Housing Department according to the restricted housing unit’s deed restriction or the *Housing Rules and Regulations*.

**Maximum Resale Letter**: A letter given to a seller of an Affordable or Employment-Based housing unit informing them of the maximum amount that the unit may be sold for.

**Maximum Sales Price**: The maximum amount that newly-provided ownership housing units can be sold for initially. There is 10 percent reduction from the maximum sales price for no garage and a 20 percent reduction from the maximum sales price if the unit is below grade.
**Median Family Income (MFI):** The Department of Housing and Urban Development (HUD) calculates this figure by dividing households residing in counties into two equal segments with the first half of households earning less than the median household income and the other half earning more. Then, adjustments are made based on family size. The Jackson/Teton County Affordable Housing Department uses MFI to determine eligibility for restricted housing units. The Housing Department also uses MFI to calculate maximum sales prices.

**Military Service:** Active deployment in the U.S. Armed Services for any amount of time. Military Service counts as employment in Teton County, Wyoming for the sake of gaining the 1-year eligibility in the lottery if the person deployed met employment criteria in Teton County Wyoming for minimum of two years immediately prior to deployment.

**Net Livable Floor Area: This** area is calculated on interior living area and is measured interior wall to interior wall, including all interior partitions including, but not limited to habitable basements and interior storage areas, closets and laundry areas. Exclusions include, but are not limited to, uninhabitable basements, mechanical areas, exterior storage, stairwells, garages (either attached or detached), patios, decks and porches.

**Nonqualified Transferee:** A household to whom the title of a restricted housing unit is transferred, but it does not meet the qualification and eligibility standards set out in these Housing Rules and Regulations.

**Occupancy Requirements:** A type of preference used in the Affordable and Employment-Based Programs’ lottery selection processes through which household is eligible to enter a lottery based on how closely it aligns with the unit size.

**Original Purchase Price (OPP):** The amount the current homeowner originally paid for the home.

**“Plus” Units:** Restricted housing units that have extra floor area for offices, play areas, etc.

**Post-Secondary Education:** Attendance as a full-time student at an educational establishment after high school or college preparatory school.

**Possession Date:** The date a buyer takes possession of a home. This is normally the date of closing unless for some reason funds are unable to be disbursed on that day or other arrangements are made.

**Price Opinion:** The market value of residential or commercial property, as determined by a local real estate firm.

**Primary Education:** Attendance at a school for primary education located in Teton County Wyoming.
**Primary Residence:** A Household’s sole residence, occupied at least ten (10) months during each calendar year, or as otherwise stated in the Housing Unit’s Restriction.

**Profit and Loss Statement:** A statement showing a business’s income and expenses up through the month prior to application.

**Purchase and Sales Contract:** Contract entered into by the seller and the buyer which outlines the terms and conditions under which the property will be sold.

**Qualified Critical Services Provider:** An employee or volunteer on call 24 hours per day for public safety emergencies of an approved community-based organization that provides immediate response to health and safety services.

**Qualification Letter:** Letter issued to applicant confirming that they are qualified to purchase the home. This letter is needed by the Title Company in order to allow the closing to take place.

**Qualified Households or Qualified Buyer:** Households or buyers that have applied for housing through the Housing Department, where Housing Department staff deem them as eligible to purchase a restricted housing unit after verification of information, based on the unit’s Deed Restriction and the *Housing Rules and Regulations*.

**Qualified Mortgage/Qualified Mortgagee:** A loan attained from an Approved Lending Institution/the buyer of a restricted housing unit that has been approved for a mortgage.

**Resale Process:** The process by which an owner of a restricted housing unit sells it to a new owner.

**Residential Property:** A parcel that either includes a residential dwelling unit, or has the by-right potential for developing a residential dwelling unit per local zoning regulations.

**Restricted Housing Unit:** Any housing units in the Town of Jackson or Teton County that have Restrictive Covenants or Ground Leases that regulate the occupancy, use, sale, and/or rental of the unit or are restricted by the Land Development Regulations in order to further the Town/County’s workforce housing goals.

**Restrictive Covenant:** a contract between the Board of County Commissioners/Town of Jackson and the owner of real property developed or designated to ensure the affordability of a housing unit for perpetuity.

**Restrictive Covenant Template:** A standard form to be used as a recorded instrument on all restricted housing units.

**Restrictive Covenant Information Sheet:** A form that the developers of restricted housing units must fill out as part of the Housing Mitigation Plan.
Secondary Education: Attendance at a high school or college preparatory school located in Teton County, Wyoming.

Settlement Statement: Itemizes all costs, and/or credits due from the buyer and seller at closing.

Tenancy-In-Common: When two or more people own a shared interest in a property. If one owner dies, they can will their portion to other beneficiary(s) and not to the other owner(s) if they desire.

Uniform Residential Loan Application (or Fannie Mae Form 1003): The application required by law for mortgage lenders to use to supply home loans. The Housing Department may require that applicants supply this application when applying for a restricted housing unit.

Verification Checklist: Checklist used by JTCHA to verify whether a household is qualified to purchase a particular home.

Voluntary Affordable/Employee Housing Units: Units with a restricted rent or sale price to be affordable to households earning no more than 200 percent of Teton County Median Family Income. An applicant may propose these units in addition to those required by the Land Development Regulations.

Workforce Housing Program: An incentive program applicable within the Town of Jackson through which bonus floor areas are available in nonresidential or mixed-use buildings if the developer provides restricted housing units. These units can be either Ownership or Rental, and the number of units to be provided is determined by a ratio set out in the Town LDRs.

SECTION II.

All ordinances and parts of ordinances in conflict with the provisions of this ordinance are hereby repealed.

SECTION III.

If any section, subsection, sentence, clause, phrase or portion of this ordinance is for any reason held invalid or unconstitutional by any court of competent jurisdiction, such portion shall be deemed as a separate, distinct and independent provision and such holding shall not affect the validity of the remaining portions of the ordinance.

SECTION IV.

This Ordinance shall become effective after its passage, approval and publication.
PASSED 1ST READING THE ____ DAY OF ___________, 2018.
PASSED 2ND READING THE ____ DAY OF ___________, 2018.
PASSED AND APPROVED THE ____ DAY OF ___________, 2018.

TOWN OF JACKSON

BY: _____________________________
Pete Muldoon, Mayor

ATTEST:

BY: __________________________
Sandy P. Birdyshaw, Town Clerk

ATTESTATION OF TOWN CLERK

STATE OF WYOMING
) ss.
COUNTY OF TETON

I hereby certify that the foregoing Ordinance No. _____ was duly published in the Jackson Hole News and Guide, a newspaper of general circulation published in the Town of Jackson, Wyoming, on the ____ day of _____________, 2018.

I further certify that the foregoing Ordinance was duly recorded on page _______ of Book _______ of Ordinances of the Town of Jackson, Wyoming.

_________________________________
Sandy P. Birdyshaw
Town Clerk
### HOUSING DEPARTMENT RULES AND REGULATIONS

**FINAL DIRECTION FOR FIRST READING AND 45 DAY PUBLIC COMMENT**

<table>
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<tr>
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| Document Name | Name the document "Housing Department Rules and Regulations" | | | | | |

| 1-1 | Purpose | Add language explaining that the Housing Dept. Rules and Regulations used to be called Guidelines and any references in documents to Guidelines are referring to the Rules and Regulations. | | | | |

| 1-2.d.1 | Purpose | Move to Section 7 | | | | |

| 1-2.d.2 | Purpose | Move to 1-1.a.4 | | | | |

| 2-2.a.2,3 and 2-2.b.1,2,3,4 Housing Mitigation Plan | Replace with a summary statement | | | | | |

| 2-2.b.5.b.4 | Add language requiring developers to pay all recording fees. | | | | | |

<p>| 2-2.b.5.b.5 | Change language to clarify that developers cannot make changes to standard restrictions | | | | | |</p>
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<td>Restricted ownership units must be functionally equivalent to the market rate units in the development. This does not mean they must be identical. The Housing Department will consider proposals by the applicant or may request variations to proposed functionally equivalent features that result in an equivalent livability outcome.</td>
<td>The functionally equivalent requirement should be removed.</td>
<td>Staff Recommendation</td>
<td>Housing Authority Recommendation</td>
<td>Leave the language as is: Restricted ownership units must be functionally equivalent to the market rate units in the development meaning that when fixtures, finishes and amenities are provided for market rate units, such as garbage disposals, microwaves, extra storage, patios/balconies, and access to outdoor space, equivalent features are included in the restricted housing units. This does not mean that the types of features need to be identical. The Housing Department will consider proposals by the applicant or may request variations to proposed functionally equivalent features that result in an equivalent livability outcome.</td>
<td>The elected officials discussed this and some agreed with removing the functionally equivalent requirement. However, there was some concern about removing it. Especially removing the requirement to provide some access to the outdoors (balconies, patios, open space).</td>
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<td>4 Lottery</td>
<td>Change the language to explain that some Workforce Housing units are sold by lottery depending on their deed restriction. Also explain the advertising of the lottery will be on the website and via email to all households that have completed the online intake form. Explain that households must have completed and updated the online intake form prior to the beginning of a weighted drawing entry period or they will not be eligible.</td>
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<td>4-1 Minimum Occupancy Requirement</td>
<td>Change the Studio or One-bedroom to read One or Two Persons. (Fair Housing laws prohibit allowing only adults. They do allow limiting persons per bedroom.)</td>
<td></td>
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<td>4-2 Weighted Drawing Points</td>
<td>Points are given translating to number of entries in the drawing. <strong>A.</strong> One point for each full year employed (Max 10).  <strong>B.</strong> One point per CSP (Max 2)</td>
<td>Housing Authority Board agrees with staff recommendation.</td>
<td>Staff Recommendation</td>
<td>Staff recommendation except also give a point for applying for 4 or more lotteries in the top preference prior to June 2018 (Max 1).</td>
<td>The current lottery gives households extra entries for each time they apply and are in the top preference group for a home. The extra entries start after a household has been in the top preference group in three lotteries and have not been chosen. The extra entries go away if a household is chosen for a home. The Housing Department received public comment that they should get to keep their extra entries going forward with the new weighted drawing system. Some electeds agreed they should get something and others disagreed and said it’s a new system “rip off the bandaid.”</td>
<td></td>
</tr>
<tr>
<td>4-2.b.1 ADA Units</td>
<td>A point is given to mobility and hearing impaired for ADA units. Instead of a point, give priority only to mobility impaired individuals.</td>
<td>Staff Recommendation</td>
<td>Housing Authority Board Recommendation.</td>
<td>For ADA units, give priority to mobility and hearing impaired households.</td>
<td>The Council and Commissioners generally agreed with the Housing Authority Board on this one.</td>
<td></td>
</tr>
<tr>
<td>4-2.b.1.2.a Critical Services Provider</td>
<td>Change to: staff makes recommendations to H.A Board, and H.A Board approves or denies. Housing Authority Board agrees with staff recommendation</td>
<td>Staff Recommendation</td>
<td>No Change</td>
<td>Staff changed our recommendation on this one, and assumed that the Housing Authority Board would agree. Please confirm this. The Council and Commissioners generally agreed as well.</td>
<td></td>
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<tr>
<td>5-1 Selling Process</td>
<td>Add the selling process for owners wanting to sell. Same procedure we currently have, but were left out of March 9 document.</td>
<td></td>
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<tr>
<td>5-1.g.5 Total Debt</td>
<td>Add that refinances of restricted home are limited to 95% LTV and 3.5% down payment is required when purchasing. Total DTI is limited to 45%</td>
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### Section 5-2.b.4

**Rentals in Ownership Units**

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<td>Don’t allow rentals of rooms except for special circumstances with approval of the Housing Department.</td>
<td>Staff Recommendation</td>
<td>Allow rentals of rooms in all restricted units.</td>
<td>Allow rentals of rooms in only employment-based units.</td>
<td>There was a lot of discussion around this topic. It was unclear whether the Council and Commissioners wanted to allow rentals or not. They asked the Housing Trust about their rental program, and Anne said it was very successful. Staff did some deeper digging and found that only two of their owners are renting rooms, which is a very small percentage. Staff doesn’t believe that it is worth the effort to set up a program, and that we should only allow rentals in special circumstances.</td>
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**If Rentals allowed**

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<td>Allow rentals of rooms in all restricted units.</td>
<td>Staff Recommendation</td>
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**5-2.b.4: Funds to Housing Dept.**

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<td>The Housing Authority Board does not recommend allowing rentals except in exigent circumstances.</td>
<td>Staff does not recommend allowing rentals except in exigent circumstances.</td>
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**Max. Rental Rates**

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<td>Half of 30% of low end of income range for a two person household.</td>
<td>The Housing Authority Board does not recommend allowing rentals except in exigent circumstances.</td>
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**7-1.b Compliance Process**

| A68 submittal procedures and timelines. |

---

**7-1.c.1 Default Hearing**

| Change to Section 7-2, 7-3 and 7-4 and restructure. See Attached. |

---

**8-1 Critical Services Provider**

| Definition: An employee or volunteer of a community-based institutional or non-profit organization on call 24-hours per day for public safety emergencies. | An employee or volunteer of a community-based organization on call 24-hours per day for public safety emergencies. | | | | |

---

**8-1 Definitions**

<p>| Add definition of “Heir - a person legally entitled to the property of another person upon the latter person’s death” and “Retirement Age - the age at which the Federal Social Security Administration allows an individual to begin collecting Social Security.” | | | | | |</p>
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Updated 4/9/2018 by J/TCHA
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<td>4 Lottery</td>
<td>Change the language to explain that some Workforce Housing units are sold by lottery depending on their deed restriction. Also explain the advertising of the lottery will be on the website and via email to all households that have completed the online intake form. Explain that households must have completed and updated the online intake form prior to the beginning of a weighted drawing entry period or they will not be eligible.</td>
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<td>4.1 Minimum Occupancy Requirement</td>
<td>Change the Studio or One-bedroom to read One or Two Persons. (Fair Housing laws prohibit allowing only adults. They do allow limiting persons per bedroom.)</td>
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<td>4.2 Weighted Drawing Points</td>
<td>Points are given translating to number of entries in the drawing. A. One point for each full year employed (Max 10). B. One point per CSP (Max 2)</td>
<td>Housing Authority Board agrees with staff recommendation.</td>
<td>Staff Recommendation</td>
<td>Staff recommendation except also give a point for applying for 4 or more lotteries in the top preference prior to June 2018 (Max 1).</td>
<td>The current lottery gives households extra entries for each time they apply and are in the top preference group for a home. The extra entries start after a household has been in the top preference group in three lotteries and have not been chosen. The extra entries go away if a household is chosen for a home. The Housing Department received public comment that they should get to keep their extra entries going forward with the new weighted drawing system. Some electeds agreed they should get something and others disagreed and said it's a new system &quot;rip off the bandaid.&quot;</td>
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<td>4.2.b.1 ADA Units</td>
<td>A point is given to mobility and hearing impaired for ADA units. Instead of a point, give priority only to mobility impaired individuals.</td>
<td>Staff Recommendation</td>
<td>Housing Authority Board Recommendation.</td>
<td>For ADA units, give priority to mobility and hearing impaired households.</td>
<td>The Council and Commissioners generally agreed with the Housing Authority Board on this one.</td>
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<td>4.2.b.1.2.a Critical Services Provider</td>
<td>Change the current process to when a CSP application is received, staff makes recommendations to H.A. Board and Board makes the decision.</td>
<td>Housing Authority Board agrees with staff recommendation</td>
<td>Staff Recommendation</td>
<td>No Change</td>
<td>Staff changed our recommendation on this one, and assumed that the Housing Authority Board would agree. Please confirm this. The Council and Commissioners generally agreed as well.</td>
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<tr>
<td>Section</td>
<td>Staff Recommendation</td>
<td>Housing Authority Recommendation</td>
<td>Option 1</td>
<td>Option 2</td>
<td>Option 3</td>
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<td>5-1.c Selling Process</td>
<td>Add the selling process for owners wanting to sell. Same procedure we currently have, but were left out of March 9 document.</td>
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<td>5-1.g.5 Total Debt</td>
<td>Add that refinances of restricted home are limited to 95% LTV and 3.5% down payment is required when purchasing. Total DTI is limited to 45%</td>
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<td>5-2.b.4 Rentals in Ownership Units</td>
<td>Current Policy: Don't allow rentals of rooms except for special circumstances with approval of the Housing Department.</td>
<td>Don't allow rentals of rooms.</td>
<td>Staff Recommendation</td>
<td>Allow rentals of rooms in all restricted units.</td>
<td>Allow rentals of rooms in only employment-based units.</td>
<td>There was a lot of discussion around this topic. It was unclear whether the Council and Commissioner wanted to allow rentals or not. Councilman Stanford mentioned that the Housing Trust allows rentals in their program. Since the brainstorm session, staff has done some research into the Housing Trust’s rental program. They currently have three owners who have been approved to rent a room and four to six owners who have shown some interest in the program.</td>
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<td>If Rentals allowed</td>
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<td>5-2.b.4 Funds to Housing Dept.</td>
<td>Staff does not recommend allowing rentals except in exigent circumstances.</td>
<td>The Housing Authority Board does not recommend allowing rentals. If rentals are allowed, there should be a monthly amount that is paid to the Housing Department. The H.A. Board recommends $400 per month.</td>
<td>Charge owner a flat $400 per month fee to rent; Qualify renter based on income/asset, work full time locally; Set max rent rate; Set max household size based on number of bedrooms.</td>
<td>Charge annual fee of $300 per room rental; Qualify renter based on income/asset, work full time locally; Set max rent rate.</td>
<td>Charge annual fee that covers staff time and provides additional funding for future housing projects.</td>
<td>Staff estimates that if an annual fee is collected for each rental unit ten hours of staff time will be needed to process and track the rental each year amounting to approximately $500 per unit. If the Housing Department processes the rent each month, approximately 22 hours of staff time will be needed per unit per year amounting to approximately $1,100 per unit. If the intent of the fee is to cover staff time spent, then the annual fee should be $500. If the intent is to cover staff time and provide some funding to housing, then it should be a higher amount.</td>
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<td>Max. Rental Rates</td>
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<td>5-2.b.4.g Max. Rental Rates</td>
<td>Staff does not recommend allowing rentals except in exigent circumstances.</td>
<td>The Housing Authority Board does not recommend allowing rentals. If rentals are allowed, there should be a monthly amount that is paid to the Housing Department. The H.A. Board recommends $400 per month.</td>
<td>Half of 30% of low end of income range for a two person household. &lt;80% AMI $550/month. 81% to 100% AMI $730/month. 101% to 120% AMI $915/month Employment-based: $1,280/month.</td>
<td>Half of 30% of income for a two person household at some % of median regardless of income range. 80%: $730 per month. 100%: $914 per month.</td>
<td>Set max rate based on 50% AMI for all units. Max rent $460 per month.</td>
<td>There was not much discussion by the Town or County about maximum rates.</td>
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<td>7-1.b Compliance Process</td>
<td>Add submittal procedures and timelines.</td>
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<td>7.1.c.1</td>
<td>Change to Section 7-2, 7-3 and 7-4 and restructure. See Attached.</td>
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<td>8.1</td>
<td><strong>Critical Services Provider</strong>&lt;br&gt;<strong>Definition:</strong> An employee or volunteer of a community-based institutional or non-profit organization on call 24-hours per day for public safety emergencies.</td>
<td>Housing Authority Board agrees with staff recommendation.</td>
<td>Staff Recommendation.</td>
<td>An employee or volunteer of a community-based organization on call 24-hours per day for public safety emergencies.</td>
<td>The Town and County talked about this and decided that they didn't want to include private for profit businesses in the definition. They directed staff to draft the definition using Institutional or non-profit organizations. Option 2 is if they decide to stick with the current definition.</td>
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<td>8.1</td>
<td><strong>Definitions</strong>&lt;br&gt;Add definition of &quot;Heir - a person legally entitled to the property of another person upon the latter person's death&quot; and &quot;Retirement Age - the age at which the Federal Social Security Administration allows an individual to begin collecting Social Security.&quot;</td>
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Updated 4/9/2018 by UTCHA