



CLEAR CREEK COUNTY HOUSING STRATEGY

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Clear Creek County

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EXECUTIVE SUMMARY

This report is primarily organized around answering two key questions:

1. "What should Clear Creek County's role be in supporting and advancing housing in the County?"
2. "How do we move from understanding Clear Creek's housing needs to addressing them effectively?"

The report builds upon the analysis in the *Clear Creek County Housing Needs Assessment 2018* by creating a road map of associated action steps. There are significant local, state, and federal resources currently being directed to housing, and this plan intends to help set the direction and priorities as Clear Creek County considers what funding sources will fit the local community's needs.

In addition, this report provides key recommendations for implementing systemic, long-term housing solutions for Clear Creek County.



**WE HAVE WICKED
HOUSING PROBLEMS IN
CLEAR CREEK COUNTY,
NOT WICKED PEOPLE**

**JONATHAN CAIN
ASSISTANT CITY ADMINISTRATOR
IDAHO SPRINGS**

KEY RECOMMENDATIONS

The consultant team reviewed current context and progress since the *2018 Housing Needs Assessment* and made recommendations to address the role of the County and steps needed to move housing solutions forward. These recommendations are summarized below.

“What should Clear Creek County’s role be in supporting and advancing housing in the County?”

Recommendation: Build capacity for more collaborative leadership by transforming the current Clear Creek County Housing Authority into a multi-jurisdictional housing authority (MJHA). While this process will require time and resources, the result will be an organization with broad expertise, and will have the added benefit of governance and accountability with representation across all the participating jurisdictions.

“How do we move from understanding Clear Creek’s housing needs to addressing them effectively?”

The recommended focus areas for effectively addressing Clear Creek’s housing needs are:

- **Align land use plans and infrastructure investments to support development-ready lots appropriate for housing locals.** Much of this work needs to occur at the local jurisdictional levels of cities and towns.
- **Prioritize housing as a use on public and institutionally owned land** that is buildable and close to infrastructure and services. Local jurisdictions can prioritize property and participate in the process, and landowners and the housing authority can collaborate to initiate effective public/private partnerships.

Focus areas to effectively address housing needs (continued):

- **Preserve and improve existing housing, including mobile homes and aging housing inventory.** Leadership of these efforts can occur with Grand County Housing Authority, NWCOG, and the local housing authority supporting homeowners and landlords.

We recommend assigning clear tasks to existing partners and using the housing authority in its current and possible future form to take the lead on new affordable housing solutions and improving existing housing resources. A complete list of recommended strategies from the 2018 assessment with current updates and recommended next steps is included as **Appendix A**.



PREPARING THE REPORT

The team that authored this report is comprised of housing experts from Williford LLC, Project Moxie, Rivet Development, and RCH Jones Consulting—all of which are Colorado-based housing and land use consulting firms with broad experience working throughout the state on strategic housing plans.

This section briefly describes the process that went into the formation of this report, as well as the current context in Clear Creek County.

WILLIFORD, LLC

land use & affordable housing



RIVET

RIVET DEVELOPMENT PARTNERS



PROCESS



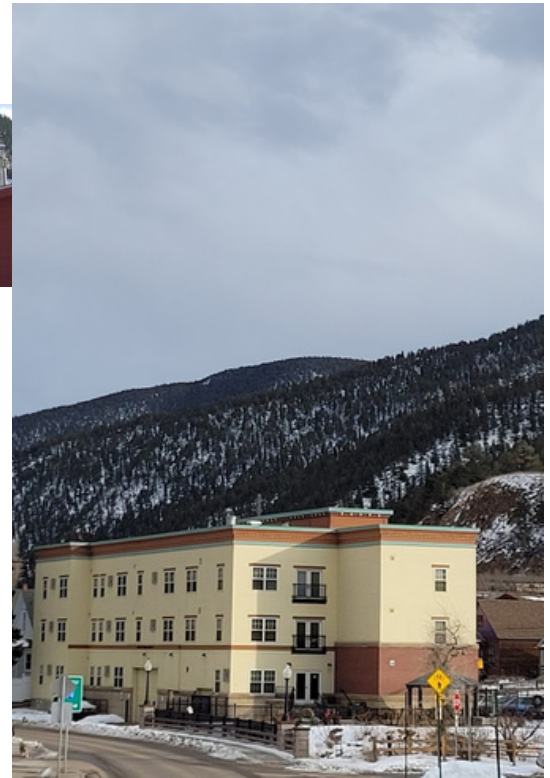
The consultant team proposed and implemented a three-phase process that informs the recommendations in this report. The work was further guided by the housing steering committee – a small group comprised of County leadership – throughout all three phases.

Phase 1 – Existing Conditions

We began by reviewing the current state of housing efforts in the community. This work included interviews with key stakeholders, an employer focus group, review of existing documents, and a site visit. We explored what has been accomplished since the *2018 Housing Needs Assessment*, and began to examine where there may be gaps and opportunities.

Phase 2 – Developing the Priorities and Capacity to Move Forward

This phase began with a presentation of initial findings to the housing steering committee, and we began to draft recommended priority actions. The consultant team explored organizational structures and staffing options, and considered the roles and responsibilities of a housing authority, the County, municipal governments, local non-profits, and the private sector in addressing Clear Creek’s housing needs. This phase also included progress updates and input gathering from senior leadership at the County.



Phase 3 – Plan Adoption

We used an iterative approach to plan drafting and adoption. The housing steering committee provided comments on an early outline, and the consultant team conducted further research. When the plan was in draft form, the commissioners and key stakeholders participated in two workshops. Members of the broader community and the general public were then invited to comment at a virtual open house and an online community forum. The consultant team collected this feedback and revised the report accordingly before bringing it to the commissioners for adoption. A summary of the feedback received is provided in **Appendix D**. To more fully address some of the common misconceptions regarding affordable housing, we've included a "myths vs. facts" document as **Appendix E**.

Community Engagement

- **33** stakeholders attended workshops and provided feedback on the draft version of the report
- **31** members of the broader community attended the public hearing
- **More than 100** individual pieces of feedback and public comment were received. This feedback shaped the final outcome of the report.



Members of the community were invited to submit feedback on a draft version of this report via the interactive Clear Creek County Forum and during a community public hearing held via Zoom on December 8, 2021

CURRENT CONTEXT

While housing challenges for local workers and other year-round residents are abundant in Clear Creek County, there are numerous bright spots in the housing landscape:



- The local employee housing **need is well understood**, and not debated among key stakeholders, elected officials or employers. The challenge here is the lack of unified direction regarding solutions. We know the problem, but we are not all in alignment on what to do about it.
- **Local employers are taking action.** The school district is actively engaged in building housing on surplus land. Other large employers are working on master leases, motel conversions, safe camping, and apartments above commercial space.
- Riverbend Residences was recently completed as a **successful public/private partnership** bringing much needed affordable rental housing to Idaho Springs.
- There is a **strong, active Habitat for Humanity affiliate** that recently completed an attractive small homeownership neighborhood in Empire. This group is also working to entitle land in Idaho Springs, and is proactive in developing homes for sale to households below 80% of the AMI throughout the County.
- The County is providing **resident services** for households in crisis as well as some coordination of regional housing information through the Housing Coordinator.
- **Municipalities such as Empire are taking assertive action** by streamlining development processes, capping short-term rentals and developing resolutions declaring a housing shortage emergency.



Challenges and gaps in the current landscape include:

- **Clear Creek County is not currently perceived as the leader in housing solutions**, although it currently is the only local government agency with dedicated housing staff and a housing authority. There seems to be a lack of consistent regional coordination and efficient, effective pooled resources. In order to evolve, each municipality needs housing opportunities and staff with housing knowledge to implement solutions, but no one entity currently has the resources to fund it alone.
 - **Residential growth has been occurring in unincorporated areas**, but sustainable community housing is a better fit in municipalities with convenient access to transportation, jobs, schools, and other amenities.
 - **Much of the recent new development has been serving the higher end housing market**, contributing to the demand for municipal services, while the employees needed to provide those services are struggling to find quality, affordable housing. Better alignment of land use regulations with housing feasibility and desired outcomes needs to happen at jurisdictional levels.
-



Challenges and gaps (continued):

- **Capacity, availability, and cost to build or upgrade utilities and streets are especially significant impediments** in this rural mountain context. The private sector can't effectively bring housing to market at a price that local workers can afford without significant public sector investment in infrastructure.
 - There is a **gap in coordinated and consistent community outreach**, messaging, education, and grassroots advocacy for local housing solutions.
 - A large portion of naturally occurring affordable housing is in **poor condition** (aging mobile homes and motels), and mobile home park residents are vulnerable to opportunistic out-of-state investors.
 - Some **land use regulations can cause unforeseen problems**, making development infeasible or unaffordable. Examples include large set back requirements, large lot requirements, too much space allocated to parking, or building requirements that drive costs up. Finding a balance that preserves the community's rural character and natural beauty, supports health and safety, and enables affordable construction to occur are important precursors to successful housing development.
-

THE ROLE OF THE COUNTY

This section of the report focuses on the question:

"What should Clear Creek County's role be in supporting and advancing housing in the County?"

Recommendation:

Build capacity for more collaborative leadership by transforming the current Clear Creek County Housing Authority into a multi-jurisdictional housing authority (MJHA).

2018 Needs Assessment References

Page 14 - Building strong collaborative partnerships will be needed to implement the recommendations in this Housing Strategy.

Page 16 - Utilize the Clear Creek County Housing Authority to perform the full range of functions that housing authorities are authorized to perform.

Page 17 - Coordinate activities across each jurisdiction in the county, including grant applications and housing development.

See **Appendix A** for a complete summary of Needs Assessment action items. The full report may be [viewed online](#) on the Clear Creek County website.



COLLABORATIVE LEADERSHIP

Currently, there is a Clear Creek County Housing Authority (CCCHA) that was created in 2017 to participate as a special limited partner in Riverbend Residences. To date, this entity has been fairly passive, providing property tax exemption to the one apartment development. There is also a half-time County employee with 20 hours per week dedicated to housing work within the Strategic Initiatives and Community Planning Department.

The *Clear Creek County Housing Needs Assessment 2018* recommended that the Clear Creek County Housing Authority be utilized to perform the full range of functions that housing authorities are authorized to perform. It also recommended that Intergovernmental Agreements (IGAs) or Memorandums of Understanding (MOUs) be used to formalize the role of the CCCHA and codify coordination. To date, this has not occurred. This approach could still be pursued, however, the recommendation of this assessment is that Clear Creek County initiate a transition to a multi-jurisdictional housing authority structure to garner broader representation from the jurisdictions.

Recent Accomplishment:

The Grand Foundation partnered with Clear Creek County to administer \$75,000 of emergency rent assistance, supporting county landlords and residents during COVID-19.



Key Partnerships

Grand County Housing Authority

Grand County Housing Authority supports Clear Creek County by administering Housing Choice Vouchers. Residents use the voucher to lease a unit where accepted. They pay 30% of their income towards rent, and HUD pays the rest up to a fair market rent. Currently, 20 of these vouchers are used in Clear Creek County. Grand County Housing Authority will be re-launching a housing rehab program in 2023, and has offered to include Clear Creek County in a regional approach. This is an important partnership to maintain and foster.

Blue Spruce Habitat For Humanity

Blue Spruce Habitat for Humanity is a key partner, contributing to building new attainable homes and improving existing homes in the community. They recently completed eight homes in Empire, and are pursuing additional approvals in Idaho Springs. Continuing, or even increasing, the number of homes built per year is a significant community benefit.

Northwest Colorado Council of Governments

NWCCOG provides weatherization and energy retrofits to eligible households at no cost. In the past, NWCOG has been able to assist 20-30 households per year, improving comfort, safety, and affordability. During the pandemic, this work slowed. Re-invigorating the partnership with community outreach and coordination with County Human Services is recommended.

ESTABLISH THE MJHA

The keystone recommendation regarding the County's role is the establishment of a **multi-jurisdictional housing authority (MJHA)**, transforming the current Clear Creek County Housing Authority (CCHA) into a larger entity with enhanced capacity to meet the scale and breadth of the community's housing challenges.

While this process will require time and resources, the result will be an organization with broad expertise and the ability and resources to implement solutions on a long-term basis. It will have the added benefit of governance and accountability with representation across all the participating jurisdictions.

Roles for a multi-jurisdictional housing authority (MJHA):

- Catalyze new projects, draw funding and private investment into the area, and represent Clear Creek housing issues at the State and regional level.
 - Develop expertise in project feasibility, opportunity due diligence, utility and amenity needs, and developer matchmaking for effective public/private partnerships.
 - Serve as the primary driver of community education efforts, helping to establish a common language and understanding of housing as a foundational part of economic development, health, education, and overall community stability. Be a central hub of housing data and community knowledge.
 - Ensure that participating communities receive an equitable share of new housing, while simultaneously upholding the unique perspective and needs of each jurisdiction.
-

As noted above, a fundamental role of a MJHA is the opportunity to coordinate education and community outreach across jurisdictions. Cultivating a deep, community-wide understanding of the link between housing, economic vitality and better health outcomes for local residents would go a long way in generating sustained momentum and community support for housing efforts.

The lack of housing choices and its impact on community and the economy are being felt all across Clear Creek County, but proposed solutions have been consistently met with resistance. Education, outreach, and engaging the people most affected by the housing challenges would help to ensure that proposed housing solutions are aligned with community values and are responsive to local needs and context.

Two early recommended tasks of the MJHA would be to help catalyze more rental housing development within the county and to initiate the mobile home strategy described in a later section of this report.

A mid-term task of the MJHA could be to create and invigorate the strategy to improve existing housing inventory and secure it for full time residents and employees for the long term. This effort could expand upon the existing work of Habitat and others, and incorporate tools like deed restriction purchases, which are being used in many surrounding counties.

A multi-jurisdictional housing authority (MJHA) would be uniquely positioned to address a common set of needs present across the county.

	<i>CCCHA (Current Structure)</i>	<i>Multi-jurisdictional Housing Authority</i>
Staffing & Governance	Executive Director overseen by volunteer Board of Commissioners appointed by the County (currently BOCC)	Executive Director overseen by Board of Commissioners appointed by participating jurisdictions
Strengths	Structure is already in place. Could potentially ramp up by expanding the Board and growing the staff capacity. Might be less effort in the short term	Creates opportunity for regional buy-in, enables all jurisdictions to participate, and serves as a single point for housing expertise, reducing the need to re-create capacity within each jurisdiction. Funding burden is shared over time
Challenges	The HA is not currently seen as a leader in this space. Cultivating that reputation without representation from the other jurisdictions would be hard. A significant investment in organizational capacity is needed. The County would be responsible for funding long-term	It will likely take about two years to shape the structure of the organization, create mission, vision, organizational documents, and hire an Executive Director
Peer Examples	Grand County Housing Authority, Boulder County Housing Authority, Eagle County Housing Authority, Montrose County Housing Authority, Delta Housing Authority	Chaffee County Housing Authority, Gunnison County Housing Authority, Summit County Housing Authority, Yampa Valley Housing Authority, Douglas County Housing Authority

Steps to Creating a MJHA

1. Determine a champion (or champions) of the effort (likely County staff and elected officials)
2. Conduct a "Road show" to potential participating jurisdictions and partner agencies on the why, how, and when
3. Obtain legal support for organizational documents and assigning the responsibilities of the current CCHA to the MJHA
4. Appoint a board of directors - this should be a coordinated effort of the BOCC and the participating jurisdictions
5. Consider a competitive RFP process for implementation consulting and/or staffing to launch the year 1-3 efforts
6. Hire an executive director when funding and Board capacity are adequate
7. Codify mission, vision, values and strategic work plan

Funding needed: An estimated \$110k will be needed year one: \$20,000 for administration, \$15,000 for legal, \$75,000 for implementation consulting, board formation and training, and/or partial year of executive director salary.

Funding sources: Clear Creek County should take the lead, seeking financial support and commitment of a board member from each of the municipalities. Additional financial support for staffing may be possible through Americorps Vista, health disparities philanthropy, and/or technical assistance from Colorado Housing and Finance Authority and Colorado Division of Housing. Critical to the formation of the MJHA will be funders who are aligned with the housing solutions proposed, such as the Henderson Mine, whose recent employee survey showed that 37 percent of their workers find their current housing situation to be "unacceptable."

Employees needed: We recommend starting the implementation work led by the County Strategic and Community Planning group with support from consultant expertise, which could be obtained through an RFP process. If possible, hire an executive director mid-year of year 1, adding a second staff member in year 2 -3, particularly if the mobile home park strategy resides with this group.

Board members needed: The size of the board should be an odd number for voting purposes, with between five and nine members to start. The board will directly oversee the executive director, and **its composition should include a staff member from each of the participating jurisdictions**, preferably with skills such as financial acumen, land use, real estate, economic development, and social services. This will aid the MJHA in its goal of fairly and equitably representing the needs and priorities of the smaller communities and municipalities in the region. It may also include members at large, and may seek specific professional expertise and those with lived experience with local housing challenges.

Location and operations: To facilitate a quick launch, office space could be shared with an existing partner. For example, the Clear Creek Economic Development Corp. (CCEDC) currently has office space in Idaho Springs that could house another tenant. The CCEDC has expressed a willingness to partner on initiatives moving forward.



**The need is urgent.
What can we do now?**

Building capacity and establishing a MJHA take time. The current staff and County leadership can move forward with several items in the near term.

- Connect Georgetown leaders and Blue Spruce Habitat on the Mill Site
- Seek Colorado Housing and Finance Authority Small Housing Innovations support for the Argentine Street site, the Mill Site, or both
- Seek opportunities to invest American Rescue Plan Act funds to help make more available land housing ready
- Continue to support residents in housing crises with resource referrals to partner agencies that provide relevant assistance
- Have the CCCHA continue to act as a special limited partner and pass-through lender of Division of Housing funds if another Low Income Housing Tax Credit project is identified
- Continue to connect state and federal resources to local opportunities, such as Division of Housing Funds for motel conversions, or 1271 funds for planning initiatives
- Use consultants to advance tasks that are not within current capacity

MOVING FROM UNDERSTANDING TO TAKING ACTION

This section of the report focuses on the question:

“How do we move from understanding Clear Creek’s housing needs to addressing them effectively?”

Recommendations:

- **Lay the groundwork for development**
- **Prioritize publicly-owned land**
- **Preserve and improve existing housing, adopting several strategies to address mobile home parks**

2018 Needs Assessment References:

Page 14 - Focus efforts on creating affordable housing in well-located areas, particularly along the I-70 corridor in and between Idaho Springs and Georgetown.

Page 20 - Adopt land use and building regulations that allow for the development of innovative housing products that contribute to the supply of affordable housing.

Page 18 - Identify public and private land and building assets that can be used to create new housing.

Page 15 - Prioritize developing new rental housing and expanding the supply of housing available for long-term rental. Establish a rental housing production goal of 300 new units over the next 10 years.

Page 16 - Establish a deed restricted for-sale housing pilot program with a goal of constructing and selling 10 to 20 deed restricted for-sale homes over the next five years.

Page 22 - Address living conditions in Clear Creek County’s mobile home parks.

See **Appendix A** for a complete summary of Needs Assessment action items. The full report may be [viewed online](#) on the Clear Creek County website.

LAY THE GROUNDWORK FOR DEVELOPMENT

Rural towns throughout Colorado are, nearly without exception, experiencing a housing crisis. Construction cost escalations, outdated, undersized, or nonexistent infrastructure (water, sewer, gas, electric, high speed broadband, etc.), an influx of new residents seeking a post-COVID work/life balance, and real estate speculators seeking to capitalize on the supply-constrained markets are exacerbating the issue. While development and growth are needed to address real community concerns such as labor shortages (particularly essential workers such as teachers), small town culture is typically predicated on low-density, small-scale change.

This dynamic is coined **The Rural Conundrum** and municipal leaders across the state and nation are struggling to address the myriad factors impeding the progress of development.





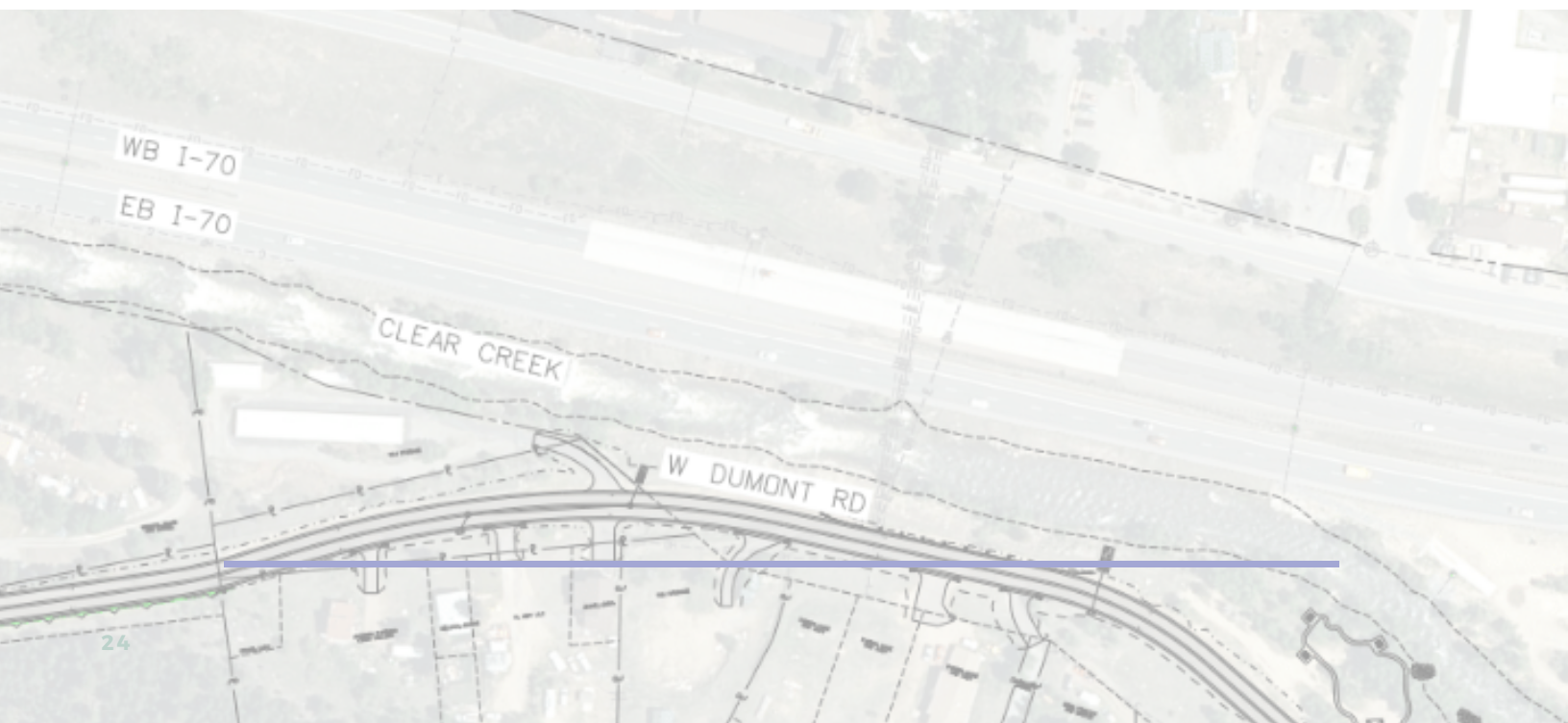
The 2017 Clear Creek County Master Plan clearly articulates that providing housing “in close proximity to transportation and other required infrastructure; within incorporated areas, multiple use areas, and other areas identified...for higher density or mixed-use development” as a goal.

Going deeper, the Plan offers strategies (page 66-67) such as “providing a variety of tools and incentives to lower development costs...support the development of adequate water and sewer...identify feasible housing sites” and more. All of these strategies are emphatically reinforced by the efforts behind this report. Going further and to reiterate, enticing developers to a rural community largely involves municipal leaders investing in a long term strategy that accomplishes three things:

- 1. Minimizing costs associated with infrastructure development**
 - 2. Creating a streamlined development process, from zoning through permitting**
 - 3. Providing for sufficient economies of scale (typically in the form of density) so that the projects can attract the necessary capital to construct the project**
-

The breadth and depth of the current housing crisis is daunting. The issues are complex, the solutions are expensive to implement, and the work requires tremendous leadership and political will. However, implementation of the following tactics has been shown to successfully pave the way for future development to occur in a thoughtful, predictable, and cost-effective manner:

- 1. Developing a subarea plan or plans that highlight key areas ripe for development; a subarea plan provides the public with the ability to imagine the potential, scale, and scope of potential development efforts**
- 2. Commissioning an infrastructure assessment, concurrent with the subarea plan or plans, that identifies where utilities are available, where they are lacking or undersized, and a timeline and cost estimate for upgrading them to support future development**
- 3. Creating a planning department or official tasked with developing a zoning code that can provide direction to development procedures, costs, and timelines for rural areas not governed by a municipal zoning code**
- 4. Developing an incentive program for affordable housing developments to help cover the financing gap in the form of fee waivers, a fast-tracked review process, and/or density bonuses**



Align land use regulations with desired housing outcomes.

This is an ideal time to align housing strategies with local land use processes as the state of Colorado recently passed **HB21-1271** which creates three new programs for the purpose of offering grant money and other forms of state assistance to local governments to promote innovative solutions to the development of affordable housing across the state. Specifically, the Planning Grant Program provides grants to local governments to help them understand their housing needs and adopt policy and regulatory strategies to qualify for the Affordable Housing Development Incentives Grant Program. The Planning Grant Program can help local governments guide their policy and regulatory approach to reducing barriers to affordable housing development, but the application for funding must also include work to adopt a qualifying strategy (from the options listed in the Bill).

Approximately \$6,816,000 is available for Planning Grant awards. Individual Planning Grant awards are expected to be approximately \$50,000-\$200,000. As part of the Planning Grant Program, the DOLA Community Development Office will update and publish model land use codes for municipalities and counties. For more information on the MLUC update process, see the [DOLA Community Development Office's Land Use Codes webpage](#).



PRIORITIZE PUBLICLY-OWNED LAND

Desired outcome: As per the 2018 recommendation, achieve **300 new housing units** for local residents by 2028. Progress to date includes 48 units at Riverbend and 8 Habitat for Humanity homes in Empire. The remaining goal is 244. Sharing risk through public/private partnerships will be essential.

Catalyzing development on appropriate sites is a key role the County and housing authority can play to achieve new housing. Our team conducted a county-wide site visit with the client whereby we investigated the development potential of various publicly-owned sites from Bakerville east to Idaho Springs. The development community's interest in new construction housing in the County is evidenced by the recent uptick in construction in Georgetown and Idaho Springs. Recent development includes Riverbend Residences, Big Horn Development, and the single family homes created by Blue Spruce Habitat for Humanity.

To be noted, these sites—as opposed to many locations in Bakerville, Silver Plume, and Empire, for example—are well served by utilities (water, sewer, electric and gas) and transportation infrastructure which are critical to facilitating development. Overcoming the infrastructure challenge will be time-intensive and costly, but is key to facilitating housing development in the county's smaller jurisdictions.

Name housing as a priority use.

When public and institutionally-owned lands are available and appropriate for housing, they should be prioritized for this use. Codifying housing as a priority in comprehensive land use plans, jurisdictional strategic plans, and staff work plans will help to make priorities clear and avoid competing priorities for this resource, which is exceptionally scarce in Clear Creek County.

Our initial findings were that the developable attributes of the potential sites varied widely and their highest and best use, based on our preliminary assessment, ranges from a low density year-round campground to a medium density, multi-story apartment building. To help compare and prioritize the development opportunities that were presented to us by the client, we evaluated each site based on the attributes below. It is also worthy of note, during the course of preparing this report a school funding ballot measure was passed. We expect the details and current thinking on these projects to be dynamic.

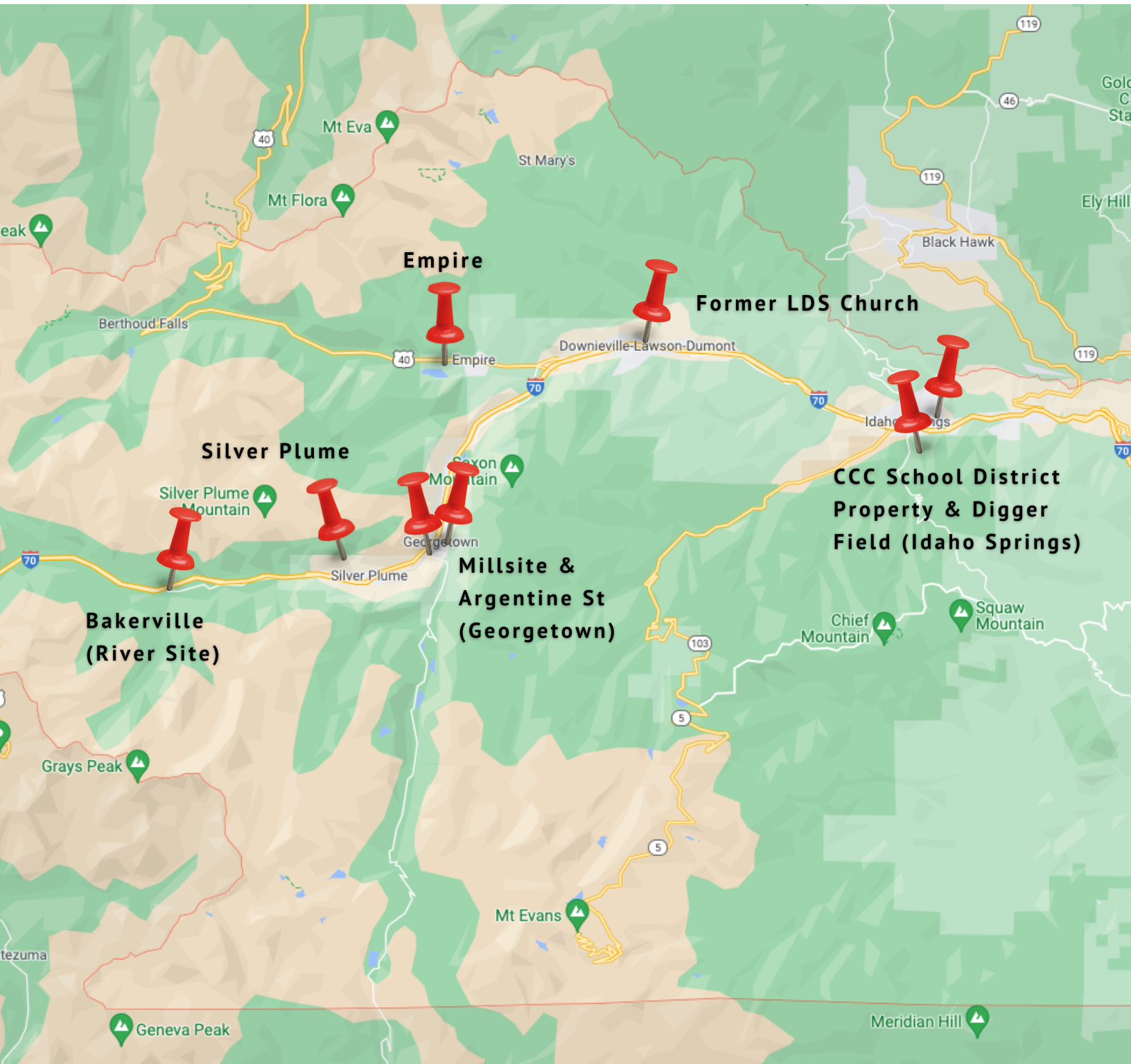
Evaluation Criteria

1. Site Control
2. Zoning/Density
3. Utility Access (water, sewer, roads)
4. Proximity to Amenities (schools, healthcare, basic services, transit)



This site-specific analysis intended to serve as a starting point for evaluating and prioritizing the following sites for development. Further due diligence analysis is warranted to understand each site's development potential and readiness to proceed. A corresponding Development Opportunity Matrix is included as **Appendix B**.

MAP OF SITES EVALUATED



Unincorporated County Sites

Development Readiness: Medium

Former LDS Church Property (445 West Dumont Road)

The Downieville-Lawson-Dumont (DLD) area is rural in character, defined by a predominance of mobile home parks and a scattering of single family homes. The area should be included in a county-wide infrastructure (water/sewer/fire) assessment in order to understand feasibility of extending municipal utilities and fire protection to this area. The LDS church site is very attractive, but will be hindered by the fact that water is sourced from a commercial well and the lack of nearby amenities (Walk Score: 8). Understanding and communicating how the DLD area's lack of proximity to essential amenities (groceries, jobs, schools, health care) can be overcome will be critical to securing a qualified developer as well as sourcing competitive funding for any future development.

Development Readiness: Low

Bakerville (River Site)

The Bakerville campground site offers a unique but challenging opportunity to develop a year-round, workforce rental opportunity for the local ski areas, rafting companies, and other seasonal employers. The lack of basic infrastructure (water, sewer, electric and gas services) is an obvious constraint that must be addressed before further assessing the site's development. The lack of proximity to amenities (Walk Score: 8) may be viewed by developers as a significant impediment. Understanding the viability of this business model and its replicability could provide key insights into the Bakerville site's potential for either a seasonal or year-round lodging opportunity for the local workforce.



Georgetown Sites

Development Readiness: High

The Millsite (Georgetown)

Located on the downtown periphery, the Millsite in Georgetown is primed for infill development. The three remaining pad sites are ideal for an income-restricted (80-120% AMI) owner-occupied (triplex, four-plex style structures), which would ensure compatibility with the adjacent developments. Basic infrastructure is in place and initial due diligence (survey, engineering cost estimates, title review by the Town Attorney) will ensure an efficient delivery to the market. The site's proximity to services and amenities is an asset. Our team recommends issuing an RFP or working another desired selection process per Town guidance for an affordable, homeownership developer to help facilitate the creation of new housing.

Development Readiness: Medium

Argentine Street (Georgetown)

Our initial estimation is that the Georgetown-owned site on Argentine St. has high potential for a small-scale affordable housing development. Its proximity to the Bighorn Crossing and Mountain Creek townhome residential developments, which are experiencing an average annual vacancy rate of two percent, is a good indicator of demand for rental housing in this market. The site is adjacent to the Family Dollar store which offers convenience goods and also borders Clear Creek which enhances the aesthetic value of the property. In order to fully assess the site's development potential, the following due diligence is recommended: (1) conduct a survey that includes site topography and access, including access to water/sewer/electric/gas utilities, (2) analyze the site's development potential as it relates to the zoning code to understand density/massing and parking layouts, and (3) Estimate the costs to develop and include a list of potential economic incentives, such as fee waivers. Once this due diligence is completed, the town would have sufficient information to entice affordable housing developers with proposals using a standard RFP process.

Idaho Springs Sites

Development Readiness: Medium

CCC School District Property (Idaho Springs)

As noted in the 2016 Exit 240 feasibility study, the Idaho Springs school district property (the former track) has development potential. First, the cost to connect to utilities as well as to construct an access road to the site must be understood. The site lends itself to a medium-density townhouse configuration suitable for families. While the site is separated from downtown by the I-70 frontage road, it has decent pedestrian access to convenience amenities and services in downtown Idaho Springs. In all likelihood, the site's attractiveness as a development opportunity will be strengthened by the former school's reopening. The convenient access for teachers and school district employees may lend itself to a public-private partnership between the school district and a future developer. Plans in the works by the Board of Education to relocate the bus barn to a section of this site should not rule out the opportunity to develop housing here on any remaining available land.

Development Readiness: High

Digger Field (Idaho Springs)

Development of the Digger Field site is currently underway as the Idaho Springs City Council approved (4 to 1) the developer's request to rezone the former football field and bus barn properties in September of 2021. The site's location on the edge of downtown is a major asset for future residents. The rezoning allows for up to 120 residential units in three buildings, as well as commercial space and a publicly accessible one-acre park. Should the final development plan and final plat be approved by the City Council, the proposed development will bring much needed housing options to Clear Creek County. Conversations between the developer and the Clear Creek School District regarding a set-aside of units for the local workforce (possibly school employees) are ongoing and would provide a long-term benefit to the community, as well as create a precedent for future market rate residential developers.

Silver Plume & Empire Sites

Silver Plume (Non-Specific)

With connections to Georgetown sewer and their own municipal water treatment system, the available lots in Silver Plume would be best suited for small-scale cottage-style or single family home development. Due to Silver Plume's small size and lack of proximity to traditional amenities, land owners who are keen to see their properties sold for development would be best served by having their sites included in a county-wide plan that assesses infrastructure and development needs.

Empire (Non-Specific)

Recent successes with Habitat for Humanity along with opportunities for mobile home park redevelopment and mixed use along the main corridor make an Empire a strong candidate for additional housing that addresses community needs.

Why weren't privately-owned sites evaluated?

The scope of this analysis, which was commissioned by the County, was to examine publicly-owned sites, over which the County and local jurisdictions have direct influence and control.

Privately-owned sites should certainly be considered as part of Clear Creek County's larger housing strategy even though they're not part of this analysis.



PRESERVE AND IMPROVE EXISTING HOUSING

Desired outcome: Renovation of 8-10 homes per year starting in 2023.

Across Clear Creek County, many homes are older, have deferred maintenance, and are in need of investments to extend their useful life. This includes both stick-built and mobile homes. The best way to implement a more robust housing improvement initiative is to identify an existing agency that provides a homebuyer rehabilitation program and invite them to expand into Clear Creek County.

There is interest from the Grand County Housing Authority and this opportunity should be explored as an immediate next step for Clear Creek County. NWCOG weatherization programs could also be expanded through ARPA funding. An expanded homebuyer rehabilitation initiative will allow the County to preserve existing stock and prevent displacement of community members most at risk in the current economic environment.

Mobile home parks represent a considerably more complex aspect of preserving improving housing quality. **Our conversations with stakeholders repeatedly led us back to the pressing and complex issue of mobile home parks**, many of which date back to the construction of Interstate 70 in the 1970s. Today, many of these parks are in severe disrepair while simultaneously comprising some of the only naturally occurring affordable housing in the County. As such, the following pages outline the mobile home park issue along with potential strategies that the community should seriously consider to preserve and improve mobile home parks without displacing or placing undue hardship on residents.

MOBILE HOME STRATEGY



Mobile home parks have served as unsubsidized affordable housing for communities across Colorado for decades. For many within Clear Creek County, elimination of these housing units would mean elimination of some of the only affordable and attainable housing available in the community. **Outside of mobile homes, there are very few alternative options for those in need. Options for redevelopment of mobile home parks are explored in this section to some degree, but these efforts must always be paired with comprehensive relocation plans for existing residents to avoid displacement.**

During our interviews for this initiative, multiple stakeholders raised concerns regarding how to replace mobile homes due to health and environmental concerns such as asbestos and mold, while others identified that they are an eyesore and detract from potential investments. However, most community members agreed that they are some of the only housing available to those residents in need of affordable housing opportunities.

Identified challenges in preserving, converting, and restoring mobile home parks include the inability to replace units because of lot size requirements, lack of capacity to undertake a mobile home park conversion which would require a nonprofit entity or local government to spearhead funding and project management, concerns regarding redevelopment including the need to relocate existing units, and growing concerns about outside investors purchasing existing mobile homes and increasing lot rents or redeveloping parks.

In order to address the above challenges, our team examined three strategies as follows:

- 1. Pathway to renovation/replacement of homes**
- 2. Pathway to redevelopment as affordable/attainable product**
- 3. Resident rights, advocacy, and pathway to resident-owned communities**

The following outlines best practices in these three strategy areas as well as local efforts that could be adopted in Clear Creek County. Also included is some information on local policy initiatives to prevent mobile home resident displacement. These strategies can be implemented by a partner housing agency, such as Grand County Housing Authority, and the new multi-jurisdictional housing authority.

Pathway to Renovation/Replacement of Homes

The best practice for renovation of existing mobile home units is to create or access an existing homebuyer rehabilitation program that utilizes federal and state grant funds to provide housing rehabilitation services for low-income households.

Strategy Description: Homebuyer Rehab Programs

Nonprofits as well as local governments manage home rehab programs and can use program resources to rehab qualifying mobile homes. The Colorado Division of Housing is the primary funder for home rehab programs, and they run a competitive funding process each fall. Their funding can cover staff time managing a program and costs associated with rehabs up to \$25,000 per unit, mobile home replacement, and smaller repairs.

Managing a rehab program requires understanding how to qualify households (incomes less than 80% AMI), how to assess rehab costs, identifying a contractor to conduct the work, managing reimbursements from DOH, and closing loans with program participants. Households that qualify for rehab services must be willing to receive a loan for the cost of the rehab work. These loans are typically very low interest (around 1 percent) and vary depending on funding sources available and needs of the homeowner, but range from \$25,000 up to \$40,000 when multiple funding sources are involved.

Degree of Effort: Medium

Homebuyer Rehab Programs Lead Agency

The County should continue conversations with the Grand County Housing Authority to negotiate their geographical expansion into Clear Creek County. A full-service homebuyer rehabilitation program that can access the significant federal funding available currently can begin to immediately address housing quality in the county.

Homebuyer Rehab Programs Lead Agency (Continued)

The County might also consider a strategic partnership with one or more nonprofit organizations to facilitate minor mobile home rehabilitation and repair assistance. For example, a Golden-Based nonprofit organization called Be a Tool currently partners with Jefferson County to utilize CDBG and USDA funds to repair mobile homes for residents in need. Be a Tool activates a base of volunteer contractors and construction professionals, many of whom are retired and interested in giving back to their community. These volunteers are mobilized through a large-scale day of service each September, and the organization utilizes smaller-scale repair and rehabilitation efforts throughout the year, bringing on subcontractors as necessary. When we spoke with Be a Tool, they said they would be interested in a partnership with Clear Creek County given its proximity to their existing service area.

Homebuyer Rehab Programs Funding Sources

The value that Grand County Housing Authority brings to the partnership is their understanding of funding sources and opportunities as well as their ability to deliver the program. For instance, to get an understanding of the costs of a home rehab program and average costs for rehab units, we reviewed a high performing program operated by Total Concept, a nonprofit organization based in Fowler. Their program generates approximately 17 home rehabs per year with the average program costs:

- Program staff and program delivery: \$95,000
- Program overhead: \$50,000
- Average unit repair cost: \$37,000
- Average unit repair cost mobile homes: \$25,000
- Average unit replacement costs: \$150,000

This strategy would be the most easy to implement if an existing home rehab agency, like Grand County, was willing to expand their capacity to undertake this activity.



Strategy Description: Full Replacement

For some mobile home owners, only a full replacement of their unit would solve the need for safe, affordable housing. In talking with a local mobile home park owner, the biggest challenge to replacing existing mobile homes is land use regulations at the local level that dictate a minimum lot size. If this challenge can be mitigated, this replacement strategy would also require homebuyer counseling services to ensure that local mobile homeowners could qualify for a new structure and could afford the monthly payment for the home and/or could access subsidies to assist with the acquisition of a new unit.

Another consideration with a replacement initiative is that the existing mobile home must be disposed of, requiring additional funding resources to cover the cost of removing the existing mobile home unit, which can range between \$10,000 and \$20,000 per unit. This strategy could be coordinated as part of a homeowner rehab initiative but would require more due diligence around planning and zoning requirements at the local level. Because of the costs associated with full replacement and complexities of removing an existing unit, this activity would likely be limited and difficult to do at scale without substantial funding. Another major consideration with this type of strategy is that if the park changes ownership or the lot rents go up, the household could find that the combined new unit payment and higher lot rent is unaffordable. Ideally, unit replacement would only happen in a park where zoning allows for it and the lot rents are assured to remain stable because the park is resident owned or controlled by a nonprofit or local government.

Degree of Effort: Difficult

Full Replacement Lead Agency

As mentioned above, the County should partner with an existing home rehab provider such as the Grand County Housing authority to minimize program start-up costs. If Grand County Housing Authority can expand its work to Clear Creek County they could be contracted to also assist with full mobile home replacement, assuming zoning issues can be addressed at the jurisdictional level.

Full Replacement Funding Sources

Full unit replacement is often facilitated through an existing homebuyer rehabilitation program. In addition to providing grant funding to eligible households to remove their current mobile home, a third-party mobile home manufacturer would provide direct financing for the new unit. If the resident needs down payment assistance, the Impact Development Fund, a statewide Community Development Financial Institution (CDFI), has a variety of down payment programs and some are eligible for mobile home park purchases.

This strategy would be one of the most difficult to implement and would follow only if the local community was willing to change minimum lot sizes and a partner rehab agency had capacity to undertake this activity.

Pathway to Redevelopment of Mobile Home Park Communities



Strategy Description: Mobile Home Park Redevelopment
Rehabbing and replacing a mobile home should accompany a larger strategy to preserve existing mobile home parks and existing lot rents wherever possible. There are a few best practices for mobile home park redevelopment, including local government acquisition focused on preserving the community, and converting a park to a resident-owned community (ROC).

Degree of Effort: Difficult

Government Acquisition

One way to ensure affordability and attainability is for local governments to acquire mobile home parks and serve as the entity to preserve them by either holding and managing them directly or by facilitating a process for the residents to purchase their lots and/or create a resident-owned community. There are a handful of communities that have done this, but they are typically larger with more resources available for housing development (Pitkin County and Boulder are nearby examples). However, with the influx in federal funding because of the pandemic, there could be an opportunity for Clear Creek County or a new multi-jurisdictional housing authority to spearhead an effort to acquire mobile home parks in the county.

For local governments to assess the feasibility of acquisition of a mobile home park they will want to consider costs of acquisition, existing zoning and future zoning, the condition of the existing infrastructure and whether it will need upgrades, and whether any resident units would be displaced as part of the acquisition. It is a complicated process, but can be well worth the effort if it can both preserve and improve an affordable community. There are also resources available through the Rural Community Assistance Corporation (RCAC) to understand funding for infrastructure improvements and private consultants that could assist with general feasibility of a government mobile home park acquisition.

Resident-Owned Community (ROC)

The best practice for preservation of mobile home communities is resident-owned communities. ROCs have been established in Colorado, either with residents taking full ownership of the community, or through a limited equity cooperative or community land trust led by a nonprofit organization. In Colorado alone, there have been five mobile home parks across the state that have been purchased by residents in the last few years.



Resident-Owned Community Case Study: San Souci (Boulder, CO)

This community is completely resident-owned and was able to utilize the Colorado opportunity-to-purchase law to ensure the residents did not face displacement (House Bill 20-1201). Residents of San Souci increased their lot rents by \$150 a month to cover the ownership fees related to acquiring the property. For some resident owned communities, there may also be additional infrastructure costs for water, flood mitigation, and sewer. Some local governments have assisted in covering infrastructure costs to ensure that the resident owned communities could stay affordable. With infrastructure funding being so significant within Colorado at this time, many local governments have found that covering infrastructure costs and repairs is cheaper than building new affordable units.

In preliminary conversations with leaders in Clear Creek County it is believed that mobile home park residents are lower income, and may not have the capacity or time to organize. The team reached out to 9to5 Colorado to learn more about their advocacy and organizing efforts in mobile home park communities, and many of the policy recommendations in this section were derived from 9to5's deep subject matter knowledge. 9to5 could serve as a resource to Clear Creek County in the future if a park community had interest and capacity to organize and convert.

In the future, if a mobile home park community does want to organize in Clear Creek County, they should look at limited-equity loans offered by ROC USA and facilitated by its local regional affiliate, Thistle. ROC USA was created in 2008 to assist co-op purchasing of manufactured housing communities and has supported 278 communities in obtaining a resident owned model. With this model, the residents still pay rent on their lot, but instead of paying these funds going to a landlord, the money goes toward paying off the community loan, property taxes, operating costs, insurance, and utilities. Most commonly, this loan is paid off over a ten-year period. Notably, all resident-owned communities utilizing the ROC model have thus far been successful.

The State of Colorado has also awarded over \$3.4 million in grants or zero-interest cash flow loans to ensure the financing of resident-owned homes and have supported the model as a housing priority. Many local Colorado nonprofits and foundations have also contributed to reducing financing costs to lower monthly payments, and to keep the residential owned communities affordable.



Mobile Home Park Redevelopment Lead Agency

Currently, the most viable way to preserve an existing mobile home park would be to have the newly formed multi-jurisdictional housing authority (MJHA) start working with a willing landowner who could provide an opportunity for the community to pilot a preservation or redevelopment initiative. There is a park in Empire that has a friendly owner interested in pursuing opportunities to preserve the park. This park was reviewed previously for a redevelopment opportunity but there were challenges with local zoning and it did not proceed. Changing or mitigating local zoning would be key to preservation initiatives in the future and any effort around this park would need to start with requesting an exemption to the minimum lot size in Empire. Other feasibility items would include confirming resources are available at the state for acquisition, confirming the site is free of redevelopment challenges (such as being in a floodplain), and assessing existing infrastructure in the park.

Mobile Home Park Redevelopment Activities

The first step to preserving the park in Empire is to have the MJHA confirm whether zoning can be waived or changed to allow for full unit replacement. If zoning can be changed then the MJHA could pursue a park conversion but the MJHA would likely need funds from its local governments or foundations to undertake feasibility. A park acquisition effort would likely need at least \$50,000 for mobile home park consultant support and approximately \$50,000 to \$75,000 toward pre-development expenses. There is not an existing fund at the state for predevelopment and feasibility work but there is potential funding for park acquisition through the Colorado Division of Housing's various state and federal funding programs. The Colorado Division of Housing has between \$60-80 million in multiple funding pools that could be explored for mobile home park acquisition and an additional \$450 million that will be available in the next few years from federal recovery funding. The MJHA would need \$800,000 to \$1.1 million for acquisition based on the appraised value. The MJHA would also need dedicated resources to manage the park or a third-party to manage it on behalf of the County.

This strategy would be somewhat difficult to implement as it requires technical expertise and some predevelopment resources to undertake. It is worth consideration as it would have significant community benefit.

Resident Owned Community Case Study: River View (Durango, CO)

In early 2021, River View residents received notice about the sale of their park for \$13.9 million dollars. Resident leaders immediately sought a way to make an offer under the opportunity-to-purchase law. To be able to purchase the park, they had to form an association of homeowners, secure binding finance commitments, and submit a purchase and sale agreement to the landlord. The residents had organizers among them and quickly formed an initiative to identify resources to convert the park to a resident-owned community. ROC USA through its local affiliate Thistle provided technical assistance and helped identify financing options that led to the acquisition of the park and successful conversion to a resident owned community. This strategy required resources from the local government, philanthropy, the Colorado Housing Finance Authority, and others. It's important to acknowledge that this park had a high concentration of moderate-income renters, and the residents had the knowledge and time to organize toward the conversion to a resident owned community.

Resident Rights, Advocacy and Pathway to Resident Owned Communities

As mentioned above, resident-owned communities are an ideal strategy where residents can organize and when costs for acquisition can be matched with existing resources from ROC USA, philanthropy, and state funding. When a resident owned community is not viable, the best practice is to promote education and outreach to mobile home park renters about their rights and responsibilities as renters in this setting.

Strategy Description: Resident Rights & Advocacy

There are a few different entities that currently provide renter's rights education and they include 9to5 Colorado, the Covid-19 Eviction Defense Project (CEDP), and Colorado Legal Aid. To leverage existing resources and stay informed on ever changing legislation, Clear Creek County or the new MJHA should coordinate bringing training and workshops to Clear Creek County through these existing initiatives. This would be a low-cost strategy that could yield important results in the near future.

Degree of Effort: Low

Resident Rights & Advocacy Lead Agency

The multi-jurisdictional housing authority should coordinate existing workshops and materials regarding renters' rights via partnership with existing statewide organizations that currently provide that service.

Resident Rights & Advocacy Funding Sources

This strategy would be one of the easiest to implement as leveraging these existing offerings and programs will require minimal resources other than staff time coordinating workshops and time promoting these opportunities throughout the community using grassroots and volunteer outreach efforts.

Strategy Description: Local Policy Recommendations

In reviewing best practices for promoting stability for mobile home park renters, the role of local policy to prevent widespread displacement was cited several times as a key strategy for communities to address current market dynamics and increased threats of mobile home park gentrification or displacement because of redevelopment. Below are some recommendations concerning mobile home park policy that the community may consider.

Degree of Effort: Medium

Registration & Oversight

Under the provisions laid forth by HB19-1309 (Mobile Home Park Act Oversight), all mobile home parks in the State of Colorado with more than five units must register with Colorado's Department of Local Affairs (DOLA) in a statewide database. This database serves several purposes, including acting as a resource for residents to file complaints against negligent park owners.

We would advise the MJHA to audit the database to ensure that all of its parks are accounted for in this DOLA database. Landlords not registered are in violation of the law and subject to a penalty. This will ensure that residents of Clear Creek County living in mobile home parks are afforded their full legal rights as well as a means to submit formal disputes concerning any violation of the law by landlords.

Zoning

Clear Creek County has 23 designated Mobile Home Park Districts by zoning regulation. The approximately 240 mobile homes in these districts have provided naturally-occurring below-market housing for decades. The parks in these districts are registered with the Colorado Mobile Home Park Oversight Program, and any re-designation of the properties requires a zoning change. In 2015, the County updated its Mobile Home Park District zoning regulations, stating that MH-1 and MH-2 existing districts may continue to operate with existing set backs if they are in conformity with previous regulations.

When it comes to mobile home park preservation and preventing displacement, zoning is one of the most important tools local government has available to them. This is especially true in recent years, as out-of-area buyers and private equity firms have sought to purchase mobile home parks, often with the intention of redeveloping the land for housing that would not be affordable to the residents currently living there, while displacing these residents in the process. Along with an audit of the parks' registration status as described above, we would recommend that the County perform an audit of the zoning of all its mobile home park districts. A comprehensive outreach and planning process with the participation of the communities where they are located would be an initial step in assessing mobile home parks development plans, needed regulation, and the best interest of the residents and communities.

DOLA/DOH and MHPOP are actively developing programs to create mobile home park zones. When the county Housing Coordinator spoke with the state regarding the districts already in place, they were receptive to expanding their programs to preservation of the existing districts. In the interest of preserving its existing stock of mobile homes, the MJHA should encourage and assist districts to pursue the recommendations of the mobile home park strategies and the outcome of an audit of the zoning to improve the overall quality of these districts.

Our report has focused on developable land for below-market housing. The land that encompasses the Mobile Home Park Districts could be existing property that already meets the affordable definition in the county. Within the MJHA's potential goals, the preservation of these districts with improvements would open up more available land for below market housing.

One example of protective mobile home park zoning can be seen in Snohomish County, Washington. Snohomish County adopted an ordinance establishing a Mobile Home Park Zone to encourage the preservation of the communities. Another tool to preserve mobile home communities is a land-use designation change. Creating a land-use designation specifically for mobile homes allows for preservation of affordable housing within mobile home communities.

Resident Right to Purchase

Although Colorado’s right-to-purchase law (HB20-1201) provides that mobile home park residents have a 90 day opportunity to make an offer to purchase a park before it is sold, many communities see the need for a longer time frame to successfully organize and obtain funding to make a competitive offer. It is also important to note that current law merely provides an opportunity for residents to make an offer toward the purchase of a park. It is not a right of first refusal. A park owner can still opt to sell the park to another buyer. Championing additional state legislation to strengthen this approach may be beneficial for Clear Creek leaders, concerned with preserving the numerous parks throughout the county.

Support Programs

Some local governments have discussed the need for the creation of local mobile home park support programs. These programs provide monetary incentives that facilitate infrastructure replacement, while code flexibility makes reinvestment in these communities more affordable and is critical to ensure infrastructure incentives are possible. A study in support of these types of programs entitled *Mobile Home Park Infrastructure Study* was conducted for Boulder, CO in 2016.

Relocation Assistance

Finally, communities can develop a community-wide plan and detailed approach to relocation assistance (financial assistance, organizational partners, housing resource navigation) for households. Part of this plan is enacting a notice period that provides residents adequate time to work with support teams and may even require that if a property is being redeveloped, all existing mobile home park residents receive some level of relocation assistance.

One immediate first step regarding mobile home policy could be for MJHA to hold a workshop with the local community to identify which best practices could be deployed in Clear Creek County. The Colorado Health Foundation provides funds for policy development and MJHA could apply for between \$50,000-\$75,000 to develop mobile home park policies to mitigate displacement.

This strategy would be easier to implement if a policy committee was created to direct the new MLHA on which, if any, policy and relocation planning work to pursue. A committee would help the MJHA identify what strategies could have the most support and impact and which policies to avoid due to complexity or political views.

CONCLUSION & ACKNOWLEDGEMENTS

The time is now for Clear Creek County to invest in the organizational capacity of a multi-jurisdictional housing authority. In addition, if the County pursues investment in new affordable housing as well as the precursors that make land ready for development—while improving and preserving its existing inventory—we anticipate the community will significantly enhance its employee retention, school enrollment, and health outcomes.

This report is deeply indebted to the time, resources, and perspectives of the following stakeholders and subject matter experts.

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Karen Quanbeck	Sean Wood
Kathleen O'Leary	Steve Cordova
Kent Brown	Steve Indrehus
Kevin O'Malley	Wendy Koch

APPENDIX A:

2019-2029 ACTION PLAN MATRIX

<i>Action # and Category</i>	<i>EPS Recommended Actions</i>	<i>Time Period</i>	<i>EPS Notes</i>	<i>2021 Updates & Recommended Next Steps</i>
<p>Action 1 (Rental Housing)</p> <p>1</p>	<p>Target 300 rental units over 10 years</p>	<p>Over 10 years</p>	<p>Determine if more land should be zoned to allow apartments, identify development sites, recruit developers, create public-private partnership opportunities.</p>	<p>Updates: River Bend – 47 unit LIHTC complete, Dumont RFP issued, School District – Block 57 agreement in negotiation, County conducted inventory of sites & this report provides further site analysis</p> <p>Next Steps: MJHA as potential special limited partner, bringing local knowledge, property tax exemption, pass-through grants, & encourage jurisdictions to complete zoning analysis</p>
<p>Action 2 (Rental Housing)</p> <p>2</p>	<p>Collect interest in bulk leasing from employers</p>	<p>Years 1-2</p>	<p>Employers may be interested in partnering on a development project. A pool of renters or guaranteed leases is marketable to developers to reduce project risk.</p>	<p>Updates: Several employers have initiated this strategy.</p> <p>Next Steps: Allow private sector to continue to lead.</p>

CLEAR CREEK COUNTY HOUSING STRATEGY: ACTION PLAN MATRIX

<i>Action # and Category</i>	<i>EPS Recommended Actions</i>	<i>Time Period</i>	<i>EPS Notes</i>	<i>2021 Updates & Recommended Next Steps</i>
<p>Action 3 (Rental Housing)</p> <p>3</p>	<p>Track and inventory all new rental housing including rent levels</p>	<p>Year 1</p>	<p>Keeping an up-to-date inventory will allow monitoring of rental housing supply and affordability. Monitor progress on 300 units 10-year production goal.</p>	<p>Updates: Not happening (not much to monitor). Next Steps: Future MJHA role as inventory expands.</p>
<p>Action 4 (Rental Housing)</p> <p>4</p>	<p>Identify 3 development sites</p>	<p>Year 1</p>	<p>Sites can be marketed to developers and can be acquired by Housing Authority or local jurisdictions.</p>	<p>Updates: Not happening beyond Dumont. Organization not ready for lead role. Local jurisdictions and school district leading on their parcels for now. Next Steps: MJHA long-term goal.</p>
<p>Action 5 (Rental Housing)</p> <p>5</p>	<p>Pursue another 9% LIHTC allocation in the next 5 years. Seek opportunities for a 4% LIHTC allocation.</p>	<p>Years 1-5 & Ongoing</p>	<p>Recognize successful award in Idaho Springs in 2018. 4% LIHTC allocations are less competitive but require more developer or public equity/funding. Free land from a public entity can incentivize the project.</p>	<p>Updates: Not happening. 4% recommendation not appropriate for this market. Next Steps: Near term, county and municipalities should prioritize a site to pursue. MJHA long-term goal.</p>
<p>Action 6 (For-Sale Housing)</p> <p>6</p>	<p>Target 10 to 20 RO deed restricted for-sale homes over the next 5 years</p>	<p>Years 1-5 & Ongoing if Successful</p>	<p>Identify and acquire infill sites, partner with developers and builders, utilize developer agreements and community benefits policies when working with new development.</p>	<p>Updates: Habitat for Humanity efforts in Idaho Springs (8 homes) and Empire (8 homes) Next Steps: Continue Habitat efforts, increase negotiation of affordable for sale aspects in new developments, each jurisdiction to lead through land use process</p>

CLEAR CREEK COUNTY HOUSING STRATEGY: ACTION PLAN MATRIX

<i>Action # and Category</i>	<i>EPS Recommended Actions</i>	<i>Time Period</i>	<i>EPS Notes</i>	<i>2021 Updates & Recommended Next Steps</i>
<p>Action 7 (Housing Rehabilitation)</p> <p>7</p>	<p>Expand awareness and usage of grant and loan programs for housing rehabilitation, identify interested homeowners, work with local USDA RD and DOLA representatives to secure funding and administer program.</p>	<p>Ongoing</p>	<p>65% of the housing stock was built prior to 1980.</p>	<p>Updates: Some efforts tried; little momentum currently.</p> <p>Next Steps: Mid-term priority; work with existing provider such as NWCOG.</p>
<p>Action 8 (Senior Housing)</p> <p>8</p>	<p>Evaluate demand and feasibility for an additional senior housing or an assisted living facility. Target an additional low income senior facility of 25 to 50 units.</p>	<p>Years 3-5</p>	<p>Senior housing is a pressing need in Clear Creek County.</p>	<p>Updates: Not happening.</p> <p>Next Steps: Could be combined with pursuit of 9% LIHTC.</p>
<p>Action 9 (Land Bank)</p> <p>9</p>	<p>Identify publicly-owned property for development</p>	<p>Ongoing</p>	<p>Advance sites with lowest infrastructure costs to development planning. Use RFP/RFQ process for partnering with developers. Collaborate with Clear Creek County Economic Development on land banking.</p>	<p>Updates: Underway. See page 26 for section on prioritizing publicly-owned land.</p> <p>Next Steps: MJHA work plan item in coordination with local jurisdictions.</p>

CLEAR CREEK COUNTY HOUSING STRATEGY: ACTION PLAN MATRIX

<i>Action # and Category</i>	<i>EPS Recommended Actions</i>	<i>Time Period</i>	<i>EPS Notes</i>	<i>2021 Updates & Recommended Next Steps</i>
<p>Action 10 (Land Use Regulation)</p> <p>10</p>	<p>Review zoning and building codes to determine if small low cost housing units and ADUs are supported</p>	<p>Year 2</p>	<p>Determine if changes are needed to allow cottage homes, ADUs, and tiny homes for full-time resident or seasonal employee occupancy. Water is a constraint in unincorporated areas; well permits are regulated by the Colorado Division of Water Resources.</p>	<p>Updates: None.</p> <p>Next Steps: Each jurisdiction needs to lead their own effort. MJHA could help coordinate/promote common language. County could lead long-range planning of unincorporated areas to the extent appropriate for community housing. Using water to leverage housing in desired locations has potential.</p>
<p>Action 11 (Land Use Regulation)</p> <p>11</p>	<p>Adopt public benefit policies in each jurisdiction</p>	<p>Years 1-2</p>	<p>Policy of requiring housing or other public benefit when development receives financial or infrastructure assistance, or uses development agreements with a local jurisdiction.</p>	<p>Updates: None.</p> <p>Next Steps: Each jurisdiction needs to lead their own effort. MJHA could help coordinate/promote common language.</p>
<p>Action 12 (Mobile Homes)</p> <p>12</p>	<p>Create a program or process for monitoring mobile home park conditions and code violations</p>	<p>Years 3-5</p>	<p>Identify mobile home parks that require intervention to protect public safety. Create a communication process in which residents can log complaints with the County and local jurisdictions.</p>	<p>Updates: County Housing Coordinator has researched and is supporting residents on a case by case basis</p> <p>Next Steps: Continue resident services support Implement Mobile Home Park Strategy through MJHA or County lead</p>

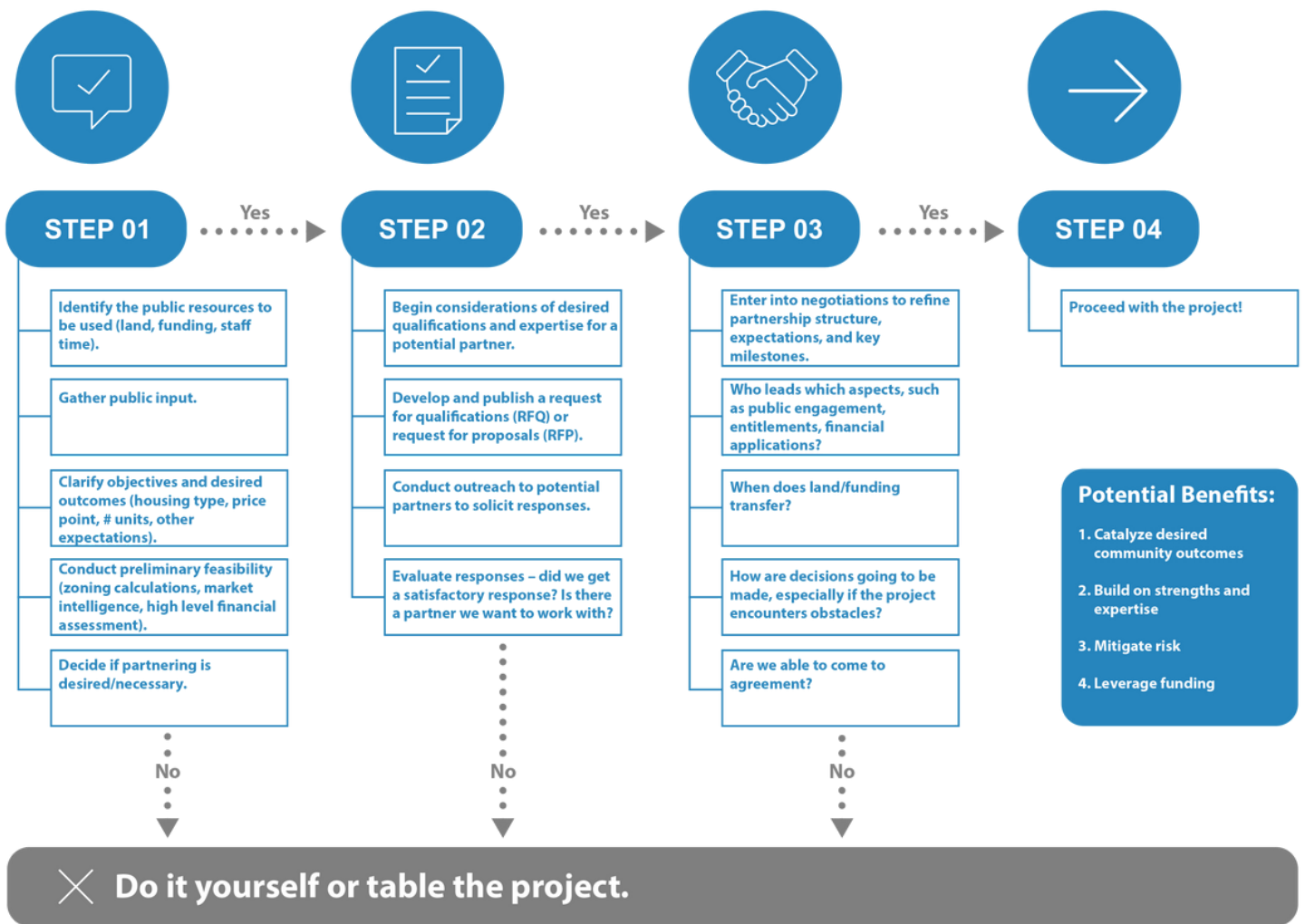
CLEAR CREEK COUNTY HOUSING STRATEGY: ACTION PLAN MATRIX

Action # and Category	EPS Recommended Actions	Time Period	EPS Notes	2021 Updates & Recommended Next Steps
Action 13 (Mobile Homes) 13	Establish a mobile home resident advocacy group	Years 3-5	Create awareness of problems. Improve communication with local jurisdictions and County. Gauge interest and capacity to purchase land.	Updates: None. Next Steps: Roll into mobile home strategy described in this report.
Action 14 (Organization & Funding) 14	Seek MOUs or IGAs from each jurisdiction stating intent to cooperate with and support the Housing Authority	Years 1-2; Ongoing	Pooling of resources and funding will result in greater success and measurable outcomes. Ask for support from municipalities in acquiring new property or banking/contributing existing property. Consider funding contributions from municipalities.	Updates: Yes, with NWCOG, Grand County HA, and Grand Foundation Next Steps: Early step in MJHA formation; county as initial lead
Action 15 (Organization & Funding) 15	Form a housing working group	Years 1-2	A group of County and Municipal staff focused on housing and supporting the County Housing Coordinator.	Updates: Lost momentum without clear tasks and roles. Next Steps: Replace with formal MJHA Board.
Action 16 (Organization & Funding) 16	Schedule semi-annual meetings with USDA RD and DOLA representatives	Year 1; Ongoing	Maintain contact to learn of funding opportunities. Learn about projects (infrastructure, housing, community development) completed in other communities for ideas.	Updates: Currently happening. Housing Coordinator aware of funding opportunities, but doesn't have capacity to implement. Next Steps: Transition to MJHA staff, tap into ARPA funding currently available.

APPENDIX B: DEVELOPMENT OPPORTUNITY MATRIX

	<i>Former LDS Property (Dumont)</i>	<i>Argentine Street (Georgetown)</i>	<i>The Millsite (Georgetown)</i>	<i>Silver Plume (Non-Specific)</i>	<i>County-Owned Land (Bakerville)</i>	<i>School District Property (Idaho Springs)</i>
SITE CONTROL	County owned	Town owned	Town owned	Town owned	County-Owned	School District
ZONING	MR-1, almost any development plan would require rezoning	MFR (Gateway Commercial or Mixed Use)	MFR	Most development opportunities in SP would be in areas zoned residential	MR-1, almost any development plan would require rezoning	South field is C-1. Digger Field adjacent to I70 is Parks & Recreation
UTILITY ACCESS	Well water, electric, gas and sewer	All accessible (Water, sewer mains and electric/gas are on Argentine St)	All accessible (Water, sewer mains and electric/gas are adjacent to site)	Municipal (Georgetown) sewer, well water, electric and gas provided	Electric is the only nearby utility	Municipal (Idaho Springs) water sewer, electric and gas provided
AMENITIES	<i>Walk Score: 8</i> not proximal to amenities without a car	<i>Walk Score: NA</i> Proximal to small grocer, medical, schools, local retail	<i>Walk Score: NA</i> Proximal to small grocer, medical, schools, local retail	<i>Walk Score: 11</i> almost all errands require a car	<i>Walk Score: 7</i> not proximal to amenities without a car	<i>Walk Score: 56</i> proximal to amenities, many within walking distance
HIGHEST & BEST USE	Low density, attached dwellings combined with a community amenity such as childcare	Medium density, 2-3 story apartment building	Low density, attached dwellings (4-plex)	Low density, single family or attached dwellings, potentially affordable homeownership	Long-term extended stay campsite for seasonal workers, primarily	Medium density, attached dwellings suitable for families and/or school district employees
PRE-REQUISITES	County-wide strategic plan, utilities extended to the site, fire truck access	Incentive package for affordable developer to assist with defraying costs	Clean title, survey, utility map, clear outline of process and cost to permit	County-wide strategic plan and/or county to acquire sites & create incentive package	County to develop horizontal infrastructure and contract with a third-party operator	Plan to reopen adjacent school, partnership between developer and district

APPENDIX C: PUBLIC/PRIVATE PARTNERSHIPS FLOW CHART



APPENDIX D:

STAKEHOLDER & PUBLIC FEEDBACK: THEMES & SUMMARY

As the consultant team and Housing Steering Committee gathered input on this report at various stages, key themes emerged in the feedback received, much of which directly affected the final direction and outcome of this report. Those themes are listed below.

- Preserving the rural character and natural beauty of Clear Creek County is an important community value.
 - The housing need is urgent, and the community is eager for actionable next steps, having talked about the issue for many years.
 - Clear Creek County is a small community, and its capacity is stretched thin. The community recognizes its need to band together on solutions and recruit new talent.
 - Aesthetics and locations of new housing should meet the criteria for the area. It should also fit into the expectations and requirements of existing master plans, regulations, and infrastructure.
 - Taking care of the existing housing stock and improving conditions for long-time residents is very important. Relatedly, there is growing concern for existing population housing security facing gentrification and pressure for high-density development.
 - There are mixed feelings about the Riverbend Residences development in Idaho Springs – some of the apartments serve the target demographic, but the buildings feel really big, and some of the rents feel too high. Can we improve on the next new build?
 - Building housing close to I-70 and in areas that already have water/sewer/essential services whenever possible is key.
-

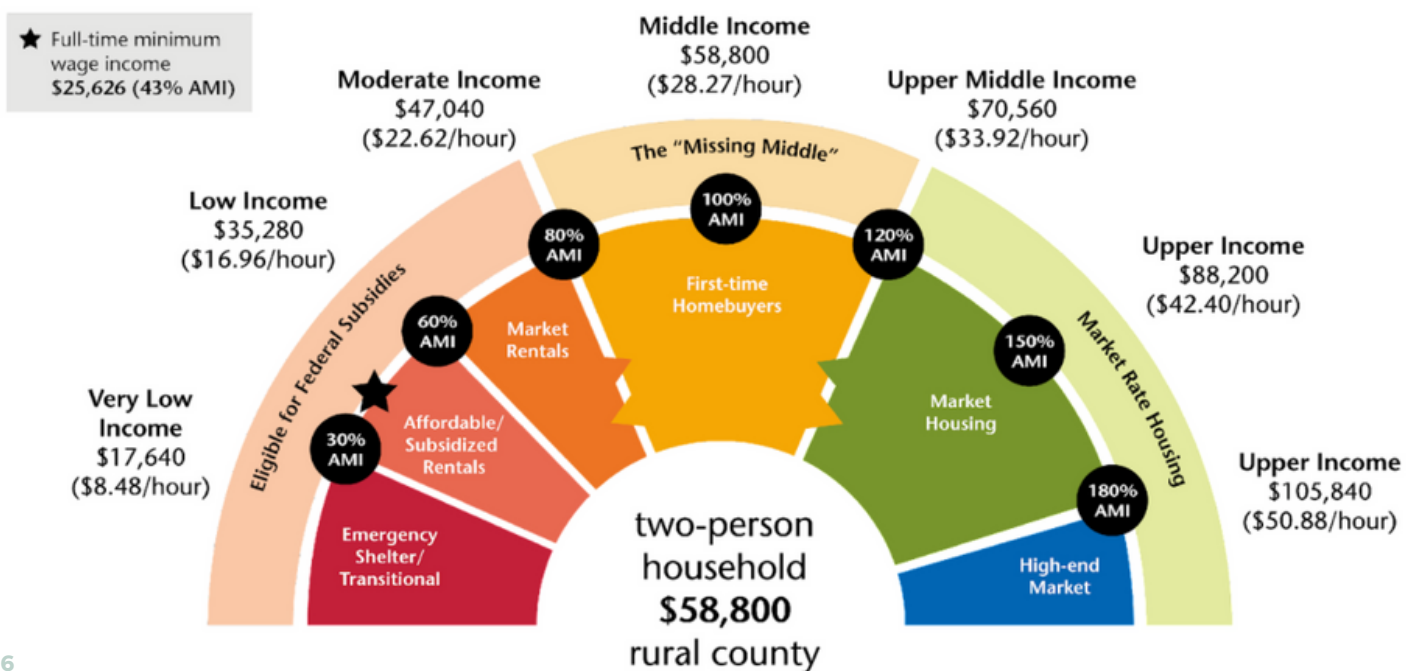


- Senior housing should be factored into considerations for new development.
 - There is a concern for the lack of renter protections in Clear Creek County (and Colorado generally) against unethical landlords.
 - There is rapid turnover of mobile home parks as property values increase and out-of-area investors buy out the parks from longtime local landowners.
 - There is concern that some of the report recommendations regarding mobile home parks won't allow mobile home parks to be redeveloped for other uses.
 - Short term rentals are occupying housing inventory that could benefit full time county residents.
 - The formation of a MJHA brings pros and cons for Clear Creek County's small communities. On the one hand, the one-stop-shop targeted housing expertise and coordination of resources would be really helpful. On the other, some worry about providing staff time and financial resources for setting it up and governing it.
 - There are some who feel that Clear Creek County does not need more people, and there is tension around growth and pressure from outside forces.
 - There is a need for zoning requirements to be developed to meet current redevelopment pressures.
 - Some voiced concern that the target goal of 300 new units is too ambitious.
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APPENDIX E: AFFORDABLE HOUSING: MYTHS VS. FACTS

This appendix addresses some common myths regarding affordable housing, some of which emerged in our process of gathering feedback from stakeholders and the broader community.

First, it is important to define what is meant by the term "affordable housing." The definition and connotations associated with this term vary widely from community to community and from person to person. We find it more helpful to use the term **below-market housing**. This term represents a broad range of housing options that fall below the current market rate, ensuring a household is spending **30 percent or less of its income on housing**. A household spending more than this is considered by the Department of Housing and Urban Development to be "cost burdened." As illustrated by the graphic below, below-market housing encompasses a wide range, from emergency/transitional options for the very lowest income earners, to federally subsidized rentals, all the way to first-time homebuyer opportunities for members of the community earning an income that may be average for the area. The numbers used in the chart are for illustration purposes only.



MYTHS VS. FACTS

Myth: Below-market housing reduces property values

Fact: Studies examining subsidized housing projects and their impact on the surrounding community have found time and again that they do not negatively impact surrounding home values. In a 2019 report, the *National Low Income Housing Coalition* found that the overwhelming majority of subsidized housing in the United States meets or exceeds federal quality standards.

Myth: Below-market housing will negatively affect the natural beauty and aesthetics of the community

Fact: Developers and builders who work on below market projects are often the same developers who build market rate units. What's more, if a project is receiving public subsidy, it will be held to standards and regulations that go above and beyond market rate builds, ensuring a high-quality end product. Finally, locating new housing in and adjacent to existing cities and towns and preventing rural sprawl are essential to the important goal of preserving Clear Creek's natural beauty.

Myth: Below-market housing is a tax burden and a waste of public money

Fact: By replacing dilapidated and substandard housing and providing a stable place for people to live, below-market developments can actually have a net positive effect on local tax revenues, boosting health outcomes, productivity, and wages. Additionally, reducing and preventing homelessness substantially reduces taxpayer spending. A 2017 publication from the *National Alliance to End Homelessness* found that a chronically homeless person costs taxpayers upwards of \$35,000 a year. This number is reduced by nearly 50% when that same individual is placed into housing. **When everyone in the community has a safe, affordable place to call home, everyone in the community benefits.**

Myth: Below-market housing is a government hand-out.

Fact: American homeowners benefit more than any other group from federal housing subsidies through income tax deductions for mortgage interest. This is the most costly tax program related to housing in the United States, historically accounting for roughly twice the amount of money spent each year compared to low-income housing programs.

Myth: Left on its own, we can rely on the free market to produce affordable housing for everyone.

Fact: We are already seeing the effects of displacement and gentrification as a direct result of market forces. For several decades, the free market alone has not been able meet Clear Creek's housing needs. Increasingly, private developers are incentivized to build higher-end homes because they tend to be more profitable.

Myth: Building housing will just bring people from outside the community here.

Fact: The people already in Clear Creek need different and better housing choices, and local businesses and other essential employers cannot fill the jobs they have based on Clear Creek's current housing shortage.