# **Colorado Municipalities**

Vol. 98, No. 2, April 2022

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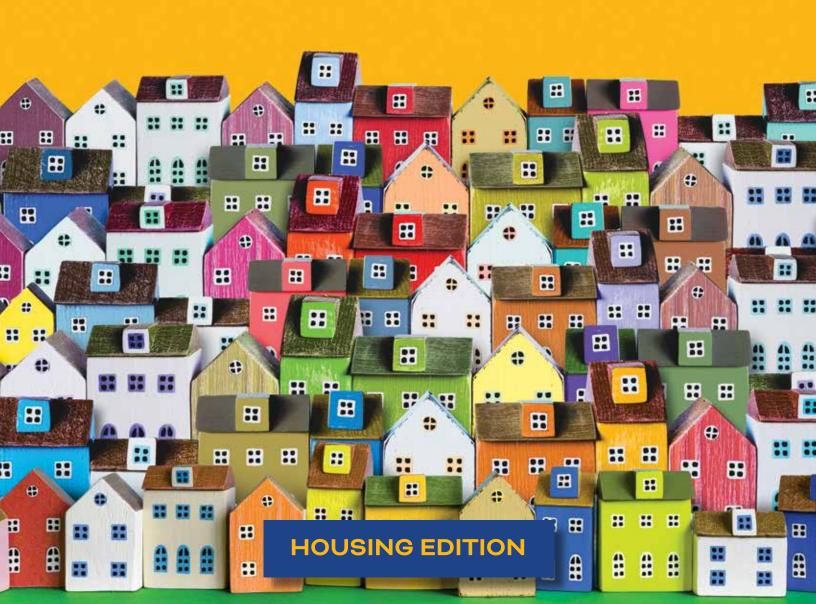
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# **About CML**

The Colorado Municipal League is a nonprofit association organized and operated by Colorado municipalities to provide support services to member cities and towns. The League has two main objectives: 1) to represent cities and towns collectively in matters before the state and federal government; and 2) to provide a wide range of information services to help municipal officials manage their governments.

#### MISSION

Colorado Municipalities is published to inform, educate, and advise appointed and elected municipal officials about new programs, services, trends, and information to help them perform their jobs and better serve their citizens and communities.

### Letters to the editor

Have thoughts about an article that you read in *Colorado Municipalities*?

Want to share those thoughts with your colleagues across the state?

CML welcomes thought-provoking letters to the editor! Send comments to CML Engagement and Communications Manager Jennifer Stone at <code>istone@cml.org</code>.

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# Go digital









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## Join CML

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# ABOUT SOME OF OUR CONTRIBUTORS



ROBIN BECKER IS A CITY
PLANNER WITH THE CITY OF
GOLDEN, WHERE SHE ASSISTS
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PLAN AND WEST DOWNTOWN PLAN. GUIDES DEVELOPMENT REVIEW, AND IS THE CO-PLANNER FOR THE HISTORIC PRESERVATION BOARD. BEFORE JOINING THE CITY OF GOLDEN. MS. BECKER WORKED WITH THE TOWN OF ESTES PARK AS A PLANNER WHERE SHE HELPED WITH THE UNIQUE MOUNTAIN TOWN GROWTH CHALLENGES IN THE ESTES VALLEY. SHE COLLABORATED ON THE APA AWARD-WINNING ESTES PARK DOWNTOWN PLAN AND ADMINISTERED CRITICAL AFFORDABLE HOUSING CODE UPDATES TO THE ESTES VALLEY DEVELOPMENT CODE. PRIOR TO PLANNING IN THE UNITED STATES, SHE WORKED IN THE HOUSING AND ENVIRONMENTAL ENGINEERING SECTORS ABROAD. THIS INCLUDED WORKING AS AN **ENVIRONMENTAL PLANNER WITH GOOD EARTH** MATTERS CONSULTING, AN ENVIRONMENTAL ENGINEERING AND CONSULTING FIRM IN UPPER HUT VALLEY AND PALMERSTON NORTH, NEW ZEALAND, IN THIS ROLE, SHE HELPED WITH ENVIRONMENTAL IMPACT REVIEWS AND RESOURCE MANAGEMENT ACT PLANNING INTERPRETATIONS, WHILE COMPLETING HER MASTER'S DEGREE, MS. BECKER WORKED AT HOUSING NEW ZEALAND CORPORATION AS AN ASSISTANT PLANNER IN THE STRATEGIC ASSET DIVISION. IN THIS ROLE, SHE PROVIDED HOUSING RESEARCH DATA AND GIS SOCIAL INFRASTRUCTURE MAPPING FOR LOW-INCOME POPULATIONS IN RURAL NEW ZEAL AND, ROBIN HAS A MASTER'S DEGREE IN URBAN PLANNING FROM THE UNIVERSITY OF AUCKLAND AND A BACHELOR'S DEGREE IN GENDER AND WOMEN'S STUDIES FROM METROPOLITAN STATE UNIVERSITY OF DENVER.



BECKY GRAY SERVES CHAFFEE
COUNTY AS THE DIRECTOR OF
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AUTHORITY, A
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IN 2019. SHE BEGAN HER CAREER IN AFFORDABLE HOUSING AS A RESEARCH ASSISTANT EVALUATING THE EFFECTIVENESS OF GRANT-FUNDED HOMELESS SERVICES IN TULSA, OKLAHOMA. AFTER COMPLETING HER FORMAL EDUCATION, MS. GRAY SERVED AS THE DIRECTOR OF RESEARCH, PLANNING, AND GRANT DEVELOPMENT FOR A NON-PROFIT SERVING 12 RURAL COUNTIES IN THE SOUTHEAST CORNER OF KANSAS, PROVIDING SHELTER TO FAMILIES WITH CHILDREN WHO WERE EXPERIENCING HOMELESSNESS, ACCESS TO AND CREATION OF AFFORDABLE HOUSING, PUBLIC TRANSPORTATION, AND EARLY CHILDHOOD EDUCATION. SHE THEN SERVED AS THE DIRECTOR OF HOUSING AND COMMUNITY DEVELOPMENT FOR THE CITY OF PITTSBURG, KANSAS, OPERATING A LAND BANK AND A HOUSING AUTHORITY, CREATING A RURAL HOUSING INCENTIVE DISTRICT. BRINGING TAX CREDITS TO COMMUNITY REDEVELOPMENT PROJECTS, AND MANAGING SEVERAL LOAN PROGRAMS FOR LOW-INCOME RESIDENTS. BECKY TOOK HER POSITION IN CHAFFEE COUNTY IN 2018.



MEGHAN DOLLAR, CML'S LEGISLATIVE ADVOCACY MANAGER, IS RESPONSIBLE FOR ADVOCATING MUNICIPAL INTERESTS BEFORE THE STATE LEGISLATURE. HER ISSUES

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SHE ALSO ASSISTS IN TRAINING AND
ANSWERING INQUIRIES FOR OTHER MUNICIPAL
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ALISON GEORGE IS THE STATE
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DIRECTS ALL DOH PROGRAMS, RANGING FROM STATEWIDE HOUSING VOUCHER PROGRAMS AND MANUFACTURED HOUSING CODE, MOBILE HOME PARK REGULATORY OVERSIGHT, AND FEDERAL AND STATE FUNDING FOR CONSTRUCTING NEW AFFORDABLE HOUSING. MS. GEORGE BRINGS MORE THAN 25 YEARS OF EXPERIENCE IN AFFORDABLE HOUSING. FINANCE, AND DEVELOPMENT. BEFORE JOINING DOH, MS. GEORGE SERVED MERCY HOUSING COLORADO AS ITS REGIONAL VICE PRESIDENT OF MULTIFAMILY HOUSING AND THE MICHAELS DEVELOPMENT COMPANY AS ITS VICE PRESIDENT OF DEVELOPMENT OVERSEEING HOUSING DEVELOPMENT IN COLORADO, MISSOURI, KANSAS, OKLAHOMA, AND TEXAS.



ALISHA JANES JOINED THE TOWN OF WINTER PARK AS ASSISTANT TOWN MANAGER IN JANUARY OF 2020. SHE HOLDS A MASTER OF PUBLIC ADMINISTRATION FROM CU-

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GLORIA KAASCH-BUERGER
WAS HIRED TO SERVE AS THE
TOWN ADMINISTRATOR FOR
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JUNE 2021 AFTER LIVING IN
DURANGO FOR 19 YEARS. SHE

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**DARA MACDONALD HAS BEEN** SERVING AS TOWN MANAGER FOR THE TOWN OF CRESTED BUTTE SINCE 2016. PRIOR TO THAT, SHE WORKED AS THE CITY ADMINISTRATOR FOR

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KC MCFERSON IS THE SENIOR PLANNER IN THE DIVISION OF LOCAL GOVERNMENT WITHIN THE DEPARTMENT OF LOCAL AFFAIRS (DOLA). SHE SUPPORTS COLORADO'S

COMMUNITIES WITH THEIR LONG-RANGE PLANNING GOALS AND PROJECTS. BEFORE HER CURRENT ROLE, MS. MCFERSON WORKED FOR DOLA AS THE LAND USE AND WATER PLANNER AND SPENT SEVERAL YEARS MANAGING A FEDERALLY FUNDED GRANT PROGRAM TO **ENCOURAGE COMMUNITY BUILDING AND** RESILIENT LAND USE SOLUTIONS FOR FLOOD RECOVERY, MS. MCFERSON FARNED HER LAW DEGREE AND MASTER'S DEGREE IN COMMUNITY AND REGIONAL PLANNING FROM THE UNIVERSITY OF OREGON, BOTH WITH CONCENTRATIONS IN LAND USE AND NATURAL RESOURCES LAW AND PLANNING.



**BOB MURPHY** HAS AN **EXTENSIVE PRIVATE AND** PUBLIC SECTOR BACKGROUND, **INCLUDING 22 YEARS SERVING** THE RESIDENTS OF LAKEWOOD AS A PLANNING COMMISSIONER.

CITY COUNCILOR, AND MAYOR (2007-2015). HE IS A PAST CHAIR OF THE 40-MEMBER DENVER METRO MAYORS CAUCUS, WHERE HE WAS INSTRUMENTAL IN REGIONAL PLANNING IN THE AREAS OF HOUSING, TRANSPORTATION, AND ECONOMIC DEVELOPMENT, MR. MURPHY JOINED AARP AS COLORADO'S STATE DIRECTOR IN 2016, WHERE HE LEADS OUTREACH AND ADVOCACY EFFORTS ON BEHALF OF 670.000 AARP MEMBERS IN COLORADO.



**MEAGHAN OVERTON. AICP. IS** THE HOUSING MANAGER FOR THE CITY OF FORT COLLINS AND IS CHARGED WITH THE IMPLEMENTATION OF THE CITY'S RECENTLY ADOPTED

HOUSING STRATEGIC PLAN. HER BACKGROUND INCLUDES EXTENSIVE EXPERIENCE IN URBAN PLANNING, COMMUNITY ENGAGEMENT, DEVELOPMENT REVIEW, HOUSING POLICY, AND NEIGHBORHOOD-BASED COMMUNITY AND ECONOMIC DEVELOPMENT. MEAGHAN HAS A BACHELOR'S DEGREE IN PSYCHOLOGY FROM HOLLINS UNIVERSITY AND A MASTER'S DEGREE IN URBAN AND ENVIRONMENTAL POLICY AND PLANNING FROM TUFTS UNIVERSITY.



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USE AND ENTITLEMENTS, MS. QUNADER'S PRACTICE SPANS ALL AREAS OF REAL ESTATE DEVELOPMENT INCLUDING ACQUISITIONS AND DISPOSITIONS, ZONING, AND DEVELOPMENT, AS WELL AS SERVING AS SPECIAL AND GENERAL COUNSEL TO VARIOUS GOVERNMENTAL AND QUASI-GOVERNMENTAL ENTITIES.

WORKING PRIMARILY ON COLORADO PROJECTS, MS. QUANDER REGULARLY INTERFACES WITH LOCAL MUNICIPALITIES AND AGENCIES. SHE ADVISES CLIENTS ON DEVELOPMENT AND ENTITLEMENT MATTERS RELATED TO LAND USE INCLUDING ZONING DUE DILIGENCE, DEVELOPMENT AGREEMENTS. AND INTERGOVERNMENTAL AGREEMENTS. SHE GUIDES CLIENTS THROUGH BOARD OF ADJUSTMENT, ANNEXATION, AFFORDABLE HOUSING, LANDMARK PRESERVATION, HISTORIC DESIGNATION, AND PLANNING AND ZONING PROCESSES. HER BACKGROUND IN CIVIL DEFENSE LITIGATION ALLOWS HER TO PROVIDE FLUID REPRESENTATION IN LAND USE LITIGATION, SPECIFICALLY 106 ACTIONS. SHE REPRESENTS PUBLICLY TRADED REITS AND PRIVATELY-OWNED DEVELOPMENT COMPANIES IN ALL ASPECTS OF THE ACQUISITION AND DISPOSITION OF REAL PROPERTY INCLUDING MULTI-FAMILY, RETAIL, INDUSTRIAL, AND OFFICE PROPERTIES.

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# 2022 PRESIDENT'S INITIATIVE ON HOUSING

By the CML Executive Board Subcommittee on Housing

ased on the data collected through CML's State of Our Cities and Towns Report (https:// bit.ly/34pxFOZ), housing is a key issue for Colorado's municipalities. When asked to name the biggest challenge facing their municipalities over the next five years, housing affordability was the most frequent response (68%). Additionally, a majority (63%) of municipalities feel housing supply and affordability issues have gotten somewhat or much worse over the past three years. As a result, Kathi Meyer, 2021 CML Executive Board president, chose housing as her President's Initiative. Following her departure from the Board due to term limits, Robert Widner became CML **Executive Board President and kept** housing as this year's President's Initiative. A special subcommittee of the CML Executive Board was created to tackle the issue of housing and create a vision and programs to supply CML members with the tools they need to increase housing in Colorado. The subcommittee consists of:

- Liz Hensley, City of Alamosa councilmember
  - Susan Jung, City of Rocky Ford mayor
- Jessica Sandgren, City of Thornton mayor pro tem
- Russell Stewart, City of Cherry Hills
   Village mayor

- Laura Weinberg, City of Golden mayor
- Robert Widner, City of Centennial city attorney
- Charlie Willman, City of Glenwood
   Springs mayor pro tem
- Melissa Youssef, City of Durango councilmember

The subcommittee has met twice to identify the desired outcomes from the President's Initiative and how those will be achieved.

### **ADVOCACY**

Advocate for American Rescue Plan Act (ARPA) funds for "transformational change." Currently, those recommendations include:

- A general revolving loan fund/grant fund directed to affordable housing projects, enhancing supply
- A specific program to put money in the hands of local governments
- Rehabilitation of existing/substandard housing
- Identify a consistent, ongoing funding source for affordable housing
- Boost existing programs to allow an opportunity for residents to purchase the land their homes are on

### **INFORMATION**

Create an online clearing house of resources.

- CML staff has created and launched a clearing house to provide CML members with a resource that contains all types of information related to housing
- The theme of this issue of Colorado Municipalities magazine is housing and includes many different housing perspectives from municipalities around the state

### **TRAINING**

Create a training program that meets the needs of all CML members. A webinar training series is being developed and will feature:

- An overview of the housing problem
- How to conduct a housing assessment
- Next steps following assessment, consisting of two webinars with two different municipalities describing the development of a project from start to finish
  - A webinar dedicated to homelessness
- A webinar specific to municipal workforce housing

Staff will continue to identify opportunities to implement the President's Initiative as the subcommittee so directs. This is a critical issue and extremely necessary to create communities where individuals can live where they work.



ublic perception is an important component when considering an affordable housing plan. Neighborhood opposition to an affordable housing development can be a powerful impediment to moving forward. There may have been a time when affordable housing was considered unattractive as a development option. Today, affordable housing developments are not only attractive but provide an opportunity for local governments to show their residents the improvement to the community. This can be done by changing the conversation around affordable housing. Below are some opportunities to reframe the message on affordable housing.

### FORM A PERSONAL CONNECTION

One way to increase support is to make the idea of "home" more personal. When discussing a project, people are more responsive to the reference of "home" as opposed to "housing" or "units." Take the opportunity when developing a plan to market it as a place of security, comfort, and relaxation. This invokes more positive thoughts that involve family and friends, whereas a reference to "units" may resonate as abstract.

# FRAME AFFORDABLE HOUSING IN TERMS OF PUBLIC VALUES

Equating affordable housing to increased options for families to succeed can help gain public support. This is an opportunity to reframe the message and use market-based appeals such as choice to look at the housing market in general. The message that increasing supply of housing to meet demand while offering choices to different income levels will reach a much wider audience. Generally, the public supports programs to aid seniors, working families, and people with disabilities. It's important to equate how the lack of affordable housing impacts those populations.

# COMBAT THE "NOT IN MY BACKYARD" MENTALITY

One of the most difficult arguments against affordable housing is the "not in my backyard" (NIMBY) approach. Depending on the area, support drops the closer the housing is sited to those being surveyed. NIMBY claims around affordable housing center on concerns about declining property values, increased traffic, changing character of

a neighborhood, or stereotypes about residents.

Many of these concerns are based upon misinformation and can be rebutted with educational outreach. The planning and review process is an opportunity to educate concerns within the community. Concerns such as those relating to traffic congestion, service provision, or environmental quality can be addressed within development plans.

# DEMONSTRATE THE BENEFIT TO THE WHOLE COMMUNITY

The most successful community outreach campaigns emphasize that affordable homes lead to community-wide benefits. These include connecting housing to broader issues of community concern such as education, health, transportation, and jobs.

Research often points to the benefits of an adequate supply of affordable housing. Demonstrate that affordable homes contribute to positive outcomes for other major priorities like education and health and liken affordable housing to the creation of job growth and economic vitality.



# A ONCE-IN-A-LIFETIME OPPORTUNITY

By Alison George, director of Colorado's Division of Housing

ell local. We talk about buying local, but why not selling local? Colorado is a wonderful place to live and work. Not only do we continue to attract thousands of new people to Colorado every year, but we also attract investors in our great economy. This is a good thing, but it has an impact on the people who live, work, and want to raise a family in our beautiful state.

Why not sell local then? Anyone who has sold a house lately knows it is difficult to pass up a cash offer. In Colorado's hottest areas, in just days, a home can have more than 10 offers, and many times they are sight unseen.

Often there will be multiple cash offers to choose from in addition to offers that are contingent on mortgage approval. There

are many challenges to this. Cash offers are often from investors or people moving to Colorado from other hot-housing-market states. The increase in owners accepting cash offers has had several effects.

- People who live and work in our cities and want to invest in their future by investing in a home in their community are being shut out from doing so.
- More people are stuck in Colorado's rental market, adding pressure resulting in increased rents.
- More people are cost-burdened due to increasing housing costs.
- Reports have also shown that areas with rapidly increasing housing costs also have the unintended result of increases in homelessness (https://mck.co/3BHdsQM).

However, this is not the reason Colorado is experiencing a housing crunch. For years we have faced housing challenges, but over the last decade these challenges have compounded. Colorado now has over 300,000 households paying more than 50% of their income toward their housing costs. This is 13% of Colorado's households.

So, why are we here? There are several factors, but the number one reason is construction. Colorado has been growing, and we have not kept up with constructing homes of all types. In the last decade, from January 2010 to January 2020, we have seen a 26% growth in jobs while housing production has dropped 32%. We have simply not kept up with demand.

The impact is greatest on our lowest

wage earners or people making less than \$30,000. According to the Division of Housing's first Annual Affordable Housing Report (https://bit.ly/3BFJdKa), "62% of severely housing cost burdened households have a member who works in a low wage occupation, another 23% are seniors, 7% have disabilities, and 3% are in school."

Colorado needs to build more housing to meet the demands of Coloradans, but how do we do this?

# A ONCE-IN-A-GENERATION OPPORTUNITY

With a combination of federal COVID-19 stimulus funds and state funds, Colorado is poised to make an unprecedented investment in its future housing affordability. Government investment can profoundly impact the housing situations of those with the greatest needs by funding the gap between the cost of buying and building housing and what the end user (buyer or renter) can afford to pay in a mortgage or rent. But government funding cannot solve the challenge of housing affordability alone. Housing markets, and the possibility of balance, are heavily dependent upon efficient housing development, sufficient labor markets, and land use policies that support smart growth.

Colorado is using two approaches to maximize this unprecedented investment:

- Focus on supporting local governments in streamlining entitlements processes to approve more housing of all types faster.
- Invest gap financing in the future of acquiring and building affordable housing.

Anything that delays production results in the loss of time and money, thus reducing the number of units achieved. This can be anything from delays in materials and building permits or site plan approvals. As a society, we choose what delays we see as necessary to protect the safety and wellbeing of ourselves and our communities. Compounding the impact of delays is the loss of homes from disasters. Wildfires and floods have caused the loss of thousands of homes for people across Colorado. When looking at rebuilding our

communities, we must also consider the resiliency of our homes and communities. The issue of time and the need for expediency to rebuild is most pronounced when people have lost their homes.

# FOCUS ON SUPPORTING LOCAL GOVERNMENTS IN STREAMLINING ENTITLEMENTS PROCESSES TO APPROVE MORE HOUSING OF ALL TYPES FASTER

Decisions at the local and community level have a direct impact on the availability and affordability of housing. As local officials change, there is a need to quickly educate officials on the impact of their decisions on housing. Under HB21-1271 (https://bit.ly/3LVanBu), the Division of Housing (DOH) in the Department of Local Affairs is expanding on its guidebook to create a Local Officials Toolkit (Toolkit). The Toolkit is intended to quickly teach new officials and existing officials about the importance of housing and how local decisions impact the availability of housing. The Toolkit is intended to be broad reaching to engage officials about a topic that touches every person's life within their communities. DOH is procuring a consultant to create and roll out the toolkit later this year.

The need for increased education, training, and technical assistance was a common theme heard throughout the stakeholder process conducted by DOH and its partners (Housing Colorado and the Colorado Housing and Finance Authority) in 2019 and again in 2021 in the Strategic Housing Working Group report. Identified needs for education included: educating elected officials, community outreach on affordability issues and NIMBYism, homebuyer education, and more. Technical assistance was requested, especially for rural areas with limited staff and resources, covering topics including shared best practices and case studies, regulatory processes, planning assistance, policy guidance, and local land use.

HB21-1271 also included grant funds to incentivize local governments to adopt land use policies that promote the creation of affordable housing, as well as incentive grants to local governments to

create and make use of said new land use policies. More information about these local government incentives can be found on DOLA's Division of Local Government website (https://bit. ly/3v8uKVF).

# INVEST GAP FINANCING IN THE FUTURE OF ACQUIRING AND BUILDING AFFORDABLE HOUSING

The 2021 legislative session brought a unique opportunity to invest more funds in housing than ever before in Colorado. HB21-1329 (https://bit.ly/3leuyYU) immediately appropriated \$98.5 million to provide gap funding to begin the acquisition and construction of housing. Through HB21-1329, Governor Polis and the General Assembly also created an interim legislative Affordable Housing Transformational Task Force (AHTTF) to make recommendations for the use of \$400 million of federal stimulus funds. The AHTTF included bipartisan members from the legislature and the executive branch. A subpanel of industry experts was also appointed to inform the work of the AHTTF. The AHTTF and the subpanel met throughout the fall of 2021, and its final report (https://bit.ly/3scbCnL) was issued in January 2022.

The recommendations above reflect the input from testimony from Coloradans and industry experts from around the state. It is also aimed at meeting the governor's goal to encourage more supply of housing on the entire continuum of housing development, while ensuring the investment of these new resources are done in a manner that supports environmentally forward solutions and well-planned growth. These recommendations will guide the legislative process to appropriate the \$400 million of stimulus funds during the 2022 session.

This is an exciting time with so much potential to have a lasting impact on Colorado's future.

We all have a stake in this—from the decisions we make at work, to when we represent our communities, and in our personal lives, as we consider things like what offer we may accept as we sell our home. Our decisions now will impact generations to come.





AFFORDABLE HOUSING

# LOCAL GOVERNMENTS LEAD THE WAY

By Christy Wiseman and KC McFerson
in the Colorado Department of Local Affairs' Division of Local
Government, Community Development Office

It's impossible to ignore the impacts of our state's housing affordability crisis. Across Colorado, communities are grappling with the effects of housing supply shortages coupled with rising prices. Essential community members such as teachers, first responders, service workers, local government staff, and even local elected officials often struggle to find quality, attainable housing in their hometowns. Local governments have a tremendous opportunity to overcome these challenges and positively impact the development of affordable rental and ownership housing. In fact, many Colorado municipalities are leading the way by reexamining what barriers they can remove and what incentives they can offer to boost the supply of affordable housing in their jurisdictions.

ocal land-use planning decisions have a direct impact on housing development. Unnecessarily restrictive or downright exclusionary zoning regulations can make it difficult for the market to produce a diversity of housing types at different price points. It's common for so-called "missing middle" housing types such as duplexes and townhomes to not be allowed adjacent to detached single-family homes.

Seemingly benign standards such as minimum lot sizes or minimum parking requirements translate into real costs for projects. Even for housing that is directly supported by the government through subsidies (e.g., housing author-

ity or Low Income Housing Tax Credit projects), layers of discretionary land use approval can be hijacked by reactive groups opposing any new housing. However, local incentives can attract development resulting in more units or deeper affordability levels.

Flexible codes can pave the way for innovative adaptive reuse projects, which preserve existing buildings while infusing fresh energy into a street or neighborhood. Local governments have the ability to take a direct role in supporting the types of housing needed in their communities.

In response to the growing housing affordability crisis, the state has allocated several funding sources to local governments. One source of funding, created by House Bill 21-1271 (https://bit.ly/3LVanBu), empowers local governments to tackle housing issues through the lens of land use. HB21-1271 created two key programs within the Department of Local Affairs (DOLA) Division of Local Government (DLG): the Planning Grant Program and the Incentives Grant Program. These two programs support and amplify local government progress on affordable housing across the state.

We know that innovation often happens at the local level. The Planning

Grant Program supports local government work in adopting innovative policy and regulatory solutions that respond to local context. DOLA has awarded 29 local government applications since the Planning Grant Program opened for its first round of funding in September 2021. Planning Grant Program awards can fund data collection efforts such as housing needs assessments and large scale property inventories, in addition to land use/zoning code updates, program creation (e.g., setting the framework for a land banking program), inclusive stakeholder outreach, and regional collaboration (e.g., intergovernmental agreements and annexation policies).

# NO TWO COMMUNITIES ARE AT THE SAME PLACE OR HAVE THE EXACT SAME NEEDS.

Learn more about upcoming funding rounds at https://bit.ly/3pb0mX2.

Regardless of whether your community is doing this work in-house or through the Planning Grant Program, it is important to cover a few bases. No two communities are at the same place or have the exact same needs. Local governments should start with a solid data foundation to ensure that everyone is on the same page and base discussions on a shared set of facts. Make sure that you utilize the best available data, ideally from a recent housing needs assessment or similar study. Housing types, sizes (i.e., number of bedrooms), and location considerations are just as important as average median income (AMI) levels. Also, consider conducting a thorough code audit to see where your regulations may be unintentionally limiting housing development. Talk to local housing developers about obstacles they are facing with projects and see if streamlined development review processes, adjusted fees, or updated regulations can address these constraints. Finally, ensure that your community's priorities around housing are clearly stated in adopted plans, such as your comprehensive (or master) plan, as well as neighborhood plans. Engaging in regulatory and policy reform related to housing may trigger the need to amend your long-range plans. You want to have the necessary data, rules, and agreed-upon priorities in place before being faced with a controversial affordable housing development proposal.

It is important to note that many communities have been proactively assessing their policies and regulations long before

HB21-1271 funding was available. These communities continue to lead the way in testing and honing approaches that become best practices. The Incentives Grant Program recognizes local governments that have completed prerequisite planning work (i.e., adopted at least three qualifying strategies from the

menu of policy and regulatory options listed in HB21-1271) by providing grant awards. Incentives Grant Program awards can be used for a variety of applications, such as to gap fund an affordable housing development project, cover horizontal infrastructure fees, purchase land for affordable housing, or seed fund a housing program (e.g., land bank or land trust). In November 2021, DOLA opened an initial Catalyst Projects Round of the Incentives Grant Program for local governments with shovelready projects that have gone above and beyond demonstrating their commitment to affordable housing through planning work. Some communities, such as Salida, Mt. Crested Butte, Pagosa Springs, and Denver have completed significant regulatory work through a sheer number of adopted strategies alone.

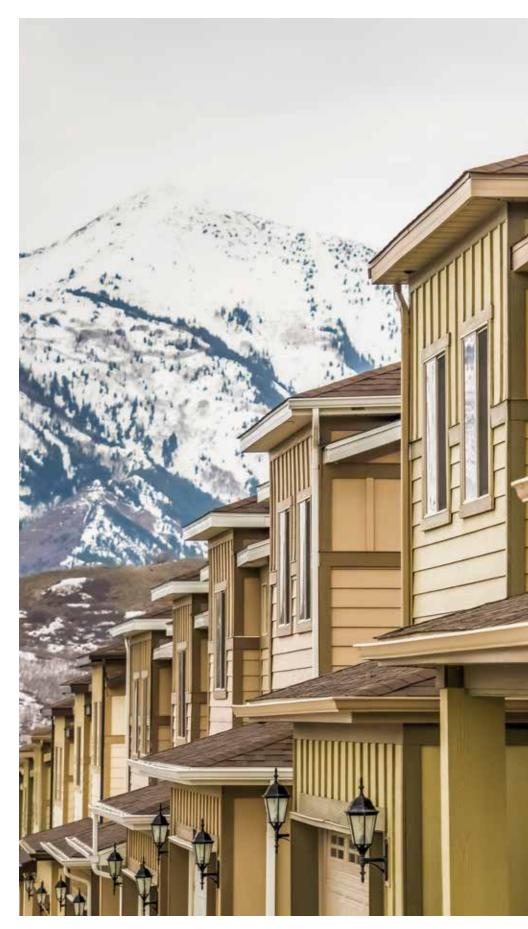
Each of these communities has tailored strategies to local context and can frequently demonstrate strong strategy work that goes beyond the menu in HB21-1271. In fact, in the Catalyst Projects Round, "other" (the option for DOLA to count an innovative strategy not included in the list) was by far the most popular strategy, and communities showcased their creativity and outcome-oriented work, as seen in Gunnison's exemption from parking requirements for accessory dwelling units (ADUs) and upper-story residential in its central business district.

Meetings with Incentives Grant applicant communities revealed a few trends. For example, prefabricated and modular building techniques can reduce per-unit costs while providing high levels of energy efficiency and workforce solutions. In addition, most of the projects came together through close partnerships between the local government and other stakeholders, such as a housing authority, major employer (e.g., school or hospital), or even another local government.

Affordable housing projects usually require more layers of financing than market-rate developments, so it's helpful to have multiple partners on board to pool capacity and financial resources. DOLA will open the main round of the Incentives Grant Program in the fall of 2022. Please reach out to Community Development Office (CDO) staff (christy.wiseman@state.co.us, kc.mcferson@state.co.us, or andy.hill@state.co.us) to discuss your ongoing planning work and whether a project idea would be a good fit for the Incentives Grant Program.

Unfortunately, gaps remain in affordable housing funding, such as AMI constraints and a common inability to fund preliminary planning and analysis work. While there's more to do, reach out to CDO staff about the new 1271 program for such preliminary work (applications due April 1, 2022). Local governments have capacity constraints and need administrative support from funding agencies to manage projects and reporting obligations. Despite these challenges, the staff at DOLA are continuously inspired by all the work Colorado's local governments are doing to address affordable housing in their communities.

DOLA is honored to be your partner in this critically important work.





# AFFORDABLE HOUSING

# By Bob Murphy, AARP Colorado state director

Ten years ago, when I was the mayor of Lakewood and chair of the Metro Mayors Caucus, affordable housing seemed like the most critical issue of our time. Fast forward to today and it has reached crisis level. No longer does it just affect Denver, Boulder, and our mountain communities, but it severely impacts the entire state. Thanks to the great individual and collective work of the Colorado Municipal League and its members, progress has been made. But we all know there is so much more to do.



inding dignified affordable housing is particularly challenging for older Coloradans, many of whom are on reduced or fixed incomes. Increases in property taxes, utility payments, and the cost of prescription drugs too often force older adults to choose between paying for food, life-saving medications, or a roof over their heads. In a November survey, one-third of older Coloradans reported they were not sure if they would be able to pay next month's rent—the highest rate in the nation. This is a chilling call to action.

Obstacles also exist for those in less dire circumstances. Back in 2012, we frequently talked about older adults who wish to downsize from the larger home where they raised their family into something smaller and more manageable. Sadly, as we all know, this situation has also gotten worse, recently brought into clear focus by the astonishing statistic that barely 1,000 homes of any kind are available for sale in the entire Denver Metro area. The old notion of being "house poor" has taken a dramatic, downward turn for older Coloradans.

Obviously, there are no silver bullets here, rather a broad spectrum of options that can incrementally chip away at this vast problem.

The surging trend in short-term rentals has created neighborhood and community-wide challenges for policymakers across the state. The recent effort in Summit County to incentivize homeowners to make their properties available for long-term leases by local residents is one encouraging step in addressing a problem that has contributed to a dramatic reduction in the inventory of available bedrooms in our mountain resorts.

Home sharing is another small but growing solution, giving older adults both an affordable place to live, and an opportunity to combat the isolation that often affects us as we age. Coloradobased companies like Sunshine Home Share and Silvernest provide matchmaking services that include security screening that can raise the level of comfort for anyone interested in this living arrangement. Of course, local ordinances must allow unrelated adults to live together. Last November in Denver, we saw what could happen when a ballot initiative tried and failed to overturn a new city council ordinance.

There is a fundamental disconnect in this country between the configurations of our housing stock and how we actually live. An AARP study in conjunction with our "Making Room: Housing for a Changing America" (https://bit. ly/36oEMaT), exhibit at the National Building Museum found that only 20% of Americans live as nuclear families, but we continue to focus on building housing toward that market. 53% of Americans either live alone or with one other person, yet only 12% of available housing is comprised of one-bedroom or studio units. As noted earlier, many older adults do not necessarily want large homes, yet in Colorado, there is limited availability of smaller alternatives. We need to focus on designing, building, and converting homes with smaller footprints.

Accessory dwelling units (ADU) can allow older adults the chance to enjoy either rental income or life with extended family, then perhaps switch places with family members and move into the ADU, all while remaining in their neighborhood.

Missing middle housing is another option. This design consists of buildings built on the scale of houses yet containing multiple units and are often positioned as a transition between single-family homes and apartments. Of course, as we all know, ADUs and Missing Middle Housing are often infill developments, bringing with it the fear of change most often expressed by calls of too much "density," "traffic," and



"parking." I spent 22 years in public hearings on land use cases, so I understand the degree of difficulty of making these decisions, but they are essential to solving this crisis.

The building industry must be at the table. Larger homes are certainly profitable, but the idea of designing toward our fastest-growing market—Coloradans aged 65-plus—could be a worthy conversation with the private sector. In addition to smaller single-family footprints, another option is universal design (UD).

Homes with UD feature no-step entries, wider doorways, higher electrical outlets, and easy-grasp handles, all built from the outset with the deliberate intention of aging in place.

Flexible housing design is another alternative that incorporates a home-with-in-a-home concept that can be as complex as separate entrances, living and outdoor spaces, or as simple as easily movable walls that adapt an existing home to evolving generational needs of a family. These designs encourage intergenerational living and allow older adults to age-in-place in the community they call home. But, as we know, they may also require modifications of existing zoning, building, and parking codes.

Most of the options presented thus far

involve new construction and the current costs and shortages of labor, materials, and land suitable for infill are daunting obstacles. That is where home retrofitting can achieve many of the same goals of helping people remain in their homes without worrying about public hearings and new codes. AARP has numerous resources about creating these 'lifelong homes' on our website (https://bit. ly/3JTx8E5), and local non-profits like Brothers Redevelopment (https://bit. ly/3BN4FwA) can provide professional expertise.

Manufactured housing and mobile homes are affordable solutions that are increasingly being preserved as an option by thoughtful policymaking at the state and local levels. Other states like Oregon have passed statewide legislation that allows ADUs in a wide array of zoning districts, thus sparing councils and commissions the battles. Yes, here is a former mayor suggesting less local control, but challenging times need different approaches.

Any solution will require more federal, state, and local funding. That has been a worthy topic for other Colorado Municipal League articles, so I have not addressed it. Certainly, we need to constantly seek creative solutions like Community Land Trusts, innovative financing mechanisms,

and ongoing partnerships with our friends in the non-profit development sector.

This is not just an urban problem. Rural Colorado faces unique challenges as homes can be older, with stairs and narrow doorways not built with aging inhabitants in mind. Where support services exist, they can be much further away and difficult to access.

Colorado's demographic trends demand that we squarely face the challenge of affordable housing for our older adults. We are the second-fastest aging state in the nation, and by 2030, one in five of us will be over the age of 65.

AARP has developed our Age-Friendly Community network (https://bit. ly/3sd48B0) over the last decade, encouraging local stakeholders and policymakers, urban, rural, city, and county to come together and plan their future through a lens that will allow older adults—their most treasured resource—to age in place in their hometowns.

Lifelong Colorado is the statewide entity created in 2018 when Colorado joined the AARP network (https://bit. ly/3t0Yyks). It, other state agencies, the AAAs, the governor's office, and local leaders are working collaboratively to celebrate our aging population and ensure we plan our future together.



# 100<sup>TH</sup> ANNUAL CONFERENCE

is thrilled to celebrate our 100<sup>TH</sup> Annual Conference in Breckenridge, June 21-24. The conference provides the opportunity to connect with municipal officials from around the state and will include pre-conference sessions, Tour de Breck, Mayors Mingle, Fun Run, exhibit hall, 100<sup>th</sup> Conference Celebration, and so much more. We cannot wait to welcome you back to Breckenridge!

We ask attendees to arrive on Tuesday afternoon, June 21, to take advantage of special pre-conference sessions, done-in-a-day volunteer opportunities, Tour de Breck mobile tour, early opening of our exhibit hall, and our welcome reception that evening.

The exhibit hall will open early this year to allow ample time for you to visit with our sponsors and subject matter experts in municipal products and services. Make sure to participate in the Sponsor Passport Program to enter to win great prizes. We will have a special Tuesday drawing for those who turn in their passports early. This gives you a better opportunity to win one of the many great prizes donated by our sponsors.

Take a look at the schedule and start planning your conference experience. Register today at https://cml.org/conference!



Robert "Bob" Widner, president of the Executive Board of the Colorado Municipal League

# Welcome from the president

am pleased to invite you to attend the Colorado Municipal League's 2022 Annual Conference to be held in Breckenridge, June 21-24.

As CML's Executive Board President, I am exceptionally honored to serve at what is a historic milestone in CML's history. The 2022 Annual Conference will be CML's 100<sup>TH</sup>—a remarkable achievement but not one that is unexpected. For a century, CML has served as our state's municipal informational resource on municipal issues and represented our municipalities in the state legislature and in our appellate courts. There is no doubt that CML will have a 200<sup>TH</sup> Annual Conference and I believe many, many more.

Our milestone 2022 Annual Conference provides you the exceptional opportunity to enjoy all that CML has to offer. Along with our ongoing celebration throughout the conference, including a 100<sup>th</sup> Celebration event at Breckenridge's River-

walk Center, we will have over 40 relevant and informational sessions and two excellent keynote presentations for you to enjoy.

As always, CML's annual conference will be the opportunity for all of us to receive valuable information regarding municipal issues and programs, to network with our fellow municipal representatives and CML associate members, and to enjoy all that Breckenridge has to offer.

For 30 years, the CML Annual Conference has been my personal and professional opportunity to significantly advance my knowledge of municipal issues across the state while maintaining relationships with my fellow public officials and making new connections.

Again, please plan to join us in celebrating our  $100^{TH}$  Annual Conference. We look forward to seeing you.

# Conference Schedule

For session descriptions, please visit https://bit.ly/3C2UPXy.



# Tuesday, June 21, 2022

1-5 p.m.

Registration and Exhibit Hall

2:30-4:30 p.m.

- Pre-Conference Session: Resilience, A Critical Trait for Tough Times
- Pre-Conference Session: Municipal Finance & Budgeting 101 for Elected Officials
- Tour de Breck
- Done-In-A-Day Volunteer Opportunity: Breckenridge Outdoor Education Center
- Done-In-A-Day Volunteer Opportunity: Smart Bellies

4:30-5 p.m.

Welcome to the CML Annual Conference

5-6:30 p.m.

**Opening Welcome Reception** 

# Wednesday, June 22, 2022

7-8 a.m.

Sunrise Yoga

7:30 a.m.-4:30 p.m.

- Registration
- Work Zone
- Exhibit Hall

7:30-8:45 a.m.

**Continental Breakfast** 

8:15-8:45 a.m.

Meet the Candidates and Conference Welcome

9-10:30 a.m.

 General Session: Keynote Speaker John Register will present Hurdle Adversity: Embrace Your New Normal Mindset — Sponsored by CIRSA

10:45 a.m.-noon

- Too Few Heads, Too Many Hats
- Healing Macro Systems Through Micro Relationships
- Lifelong Colorado: Preparedness for an Aging Population
- Session presented by Downtown Colorado, Inc.
- What are the Advantages & Disadvantages of a Municipal Fire Department or a Fire Protection District?

12:15-1:45 p.m.

- Meeting of the Minds Luncheon
- Small Group Lunches

2-3:15 p.m.

- CLE: 2022 Legislative Update
- Coming Together in Crisis Presented by the PIO Section
- Building Social Infrastructure in Public Library Spaces —

Presented by the Library Section

- Transforming Olde Town Arvada into a Pedestrian Mall
- Trends in Building and Energy Code Adoptions
- Parks for People: The Panorama Park story

3:15-4 p.m.

**Exhibitor Showcase** 

3:30-5:30 p.m.

- Extended Sessions
- Mayors Mingle
- Tour de Breck

4-5:15 p.m.

- CLE: Municipal Court Operations: Administration and Ethics
- Cyber Security/Ransomware
- Homelessness: How Every Community Can Leverage Resources
- Municipal Magic Wand: Keeping Your Municipality Compliant and Safe from Lawsuits Presented by the Clerks Section
- EDCC Session

6–9 p.m.

100<sup>TH</sup> Conference Celebration at Riverwalk Center in Breckenridge. Celebrate CML's 100th conference. Let's party!

7-8 a.m.

5k Fun Run/Walk

7:30-8:45 a.m.

**Continental Breakfast** 

7:30 a.m.-4:30 p.m.

Work Zone

8 a.m.-5 p.m.

Registration

9-10:30 a.m.

- General Session: From Conflict to Conversation. Keynote speaker Matt Lehrman will explore pragmatic approaches for city and town leaders to conduct collaborative and courageous conversations
- CLE: Tune It Up or Trade It In? (How to Evaluate the Condition of a Land Use Code)

10:45 a.m.-12:00 p.m

- CLE: Legally Navigate Political Crossfire in the Midterm Election
- Building Resilience in Your Drinking Water & Wastewater
   Utilities: Creating a Culture of Health to Build Your Technical,
   Managerial, and Financial Capacity
- What's New at DOLA?
- How to Flex your Procurement Muscles Even if You Didn't Know You Had Any — Presented by the Purchasing Section
- Climate Change & Public Works: Supporting a Future Vision
- Let's Talk Breakout Session: Matt Lehrman will lead a panel discussion following up on the morning keynote session

12:15-1:45 p.m.

Thursday Luncheon & Sam Mamet Award Presentation — Sponsored by Xcel Energy

2-3:15 p.m.

- CLE: The Art of Municipal Real Estate Manuals
- First Responders' Role in Service Persons Experiencing

**Dementia (PED)** — Presented by the Police Chief's Section

- Colorado Commercial Building Benchmarking Program —
   Presented by the Utilities Section
- Outsourcing Development Review Presented by the Planning Section
- American Cities & Immigrant Integration: The Aurora Model
- CML Annual Meeting

3:30-4:45 p.m.

- CLE: Practical Tips for Municipal Employers Facing High Profile Harassment Allegations
- Emerging Issues 1
- CIRSA Session
- Financing Your Net-Zero Vision
- Attracting and Engaging Top Talent Presented by the HR Section

Friday, June 24, 2022

7:30-8:45 a.m.

**Continental Breakast** 

7:30-8:45 a.m.

Breakfast for Elected Officials, Muniversity Awards, and Special Program

8-10 a.m.

Registration

9-10:15 a.m.

- CLE: 2022 Developments in Colorado Public Finance & TABOR
- Denver Land Use Commissioners Leading on Zoning for ADUs
- Beyond Co-responders: A Citywide Approach
- Procrastinators Are Us: Planning for the Future after 30 years
- Community revitalization through the arts

10:45 a.m.-noon

- Ethics CLE
- Emerging Issues 2
- Diversity in Government: The Why and the How
- CO Communities Clean Up Their Energy Game
- Funding Water & Wastewater Improvements with State Revolving Fund: Bipartisan Infrastructure Law Edition

12:15-1:45 p.m.

- Managers Luncheon: Program TBA Arranged by the Managers Section
- $\bullet$  Attorneys Luncheon: Program TBA Arranged by the Attorneys Section







Photos courtesy of Go Breck

# Things to do in Breckenridge

Courtesy of Go Breck https://bit.ly/3MeuuLa

There's no better place to enjoy summer than Breckenridge! We hope you will come early and stay after CML's conference and enjoy Breckenridge's summer activities like hiking, biking, whitewater rafting, fly fishing, ziplining, and summer dog sledding. For even more Breck adventures, visit https://bit.ly/3pvygWB.

# Breckenridge Welcome Center

https://bit.ly/3hwvRXm

Stop by the Breckenridge Welcome Center at 203 South Main St. to receive information about things to do during your stay. Part information center and part hands-on interpretive museum, the Welcome Center provides visitors and locals information on everything from dining and shopping to winter and summer activities in and around Breckenridge. The Welcome Center is also the starting point for Breckenridge Heritage Alliance historic tours (https://bit.ly/3sxLP9R).

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# **FORT COLLINS**

# VISION: Stable & healthy housing for all

By Meaghan Overton, City of Fort Collins housing manager

Communities across the country are facing a housing affordability crisis, and Fort Collins is no exception. In the last decade, rent in Fort Collins has increased nearly 70%. The median price to purchase a home has more than doubled and is rapidly approaching \$600,000. Wages have also increased over the last decade—but not anywhere near enough to keep up.



Fort Collins updated our Housing Strategic Plan in 2020, we sought to highlight the

challenges our community faces and create a plan that will tackle those challenges on multiple fronts. This article shares how we started this transformational work and the results of our first year of implementation.

# A 30-SECOND OVERVIEW OF FORT COLLINS' HOUSING STRATEGIC PLAN

Fort Collins' Housing Strategic Plan (https://bit.ly/3BJn8du) sets out an ambitious vision that "everyone in Fort Collins has healthy, stable housing they can afford." The seven Greatest Challenges to this vision have been identified, and 26 strategies are prioritized as first steps to overcome those challenges. Because no single community in the United States has yet to solve their housing affordability crisis, the plan also includes an adaptive approach to implementation that ensures we stay in learning mode as we test what works and, equally important, what does not work, as we strive toward the plan's vision.

# A VISION FOR HOUSING: EVERYONE HAS HEALTHY, STABLE HOUSING THEY CAN AFFORD

Housing is about more than a unit being built, a policy approach, or a percentage of income. Housing, and home, is about people. The four components of the strategic plan's vision are outlined below.

Everyone recognizes that all community members need housing. By including the entire community in the vision, we can assess who does not have healthy, stable, or affordable housing today and design strategies to address inequities.

**HEALTHY HOUSING** addresses physical and mental well-being inside and outside of the home. Beginning this work with a focus on health emphasizes upstream solutions.

**STABLE HOUSING** is when a house becomes a home. This part of the vision

recognizes that housing is the most important platform for pursuing all other life goals (known as "Housing First"), and that a secure place to live is a fundamental requirement for quality of life and wellbeing.

AFFORDABLE HOUSING recognizes that many people in Fort Collins have financial challenges related to housing costs. This element of the vision focuses on ensuring an adequate housing supply, so community members do not spend more than 30% of their incomes on housing.

The strategic plan includes a Quantitative Goal for affordable housing production. Fort Collins seeks to achieve 10% of all housing as affordable and deedrestricted by 2040.

## THE PLANNING PROCESS: COMMUNITY AND EQUITY AT THE CENTER

Engagement to support the housing strategic plan began a year before the plan was underway. In 2019, the city and an incredible group of community partners began a two-year, state grant-funded project called Home2Health (https://bit.ly/3sgo1aE).

The deep engagement created through Home2Health was a critical piece of developing the housing strategic plan vision and identifying seven Greatest Challenges to achieving the vision.

The plan's development was also guided by a council-initiated ad hoc housing committee (https://bit.ly/3BTxilQ), which met monthly throughout the planning process. This deep level of council involvement and engagement in the plan was central to achieving the plan's ambitious eight-month timeline.

Alongside the Home2Health project and the ad hoc committee, our community and staff led the planning process with a commitment to center equity in both process and outcome which needed to begin with the recognition of our past. In housing, considerable evidence demonstrates institutional and structural

racism has unfairly limited the ability of BIPOC (Black, Indigenous, and People of Color) communities to secure healthy, stable housing they can afford, both historically and today. While Fort Collins did not have formal redlining, segregation and restrictive covenants that discriminated against people of color and low-income households are part of our community's history.

These inequities (https://bit.ly/3sestqj) continue today, and we know that access to healthy, stable, affordable housing is not distributed equitably among all residents in Fort Collins. During the development of the housing strategic plan, we continually challenged ourselves and our community to think critically about the "everyone" in our vision: who is not part of "everyone" right now? How can we change the housing system to create more equitable outcomes for all Fort Collins residents?

# EXISTING CONDITIONS: SEVEN "GREATEST CHALLENGES" TO ACHIEVING OUR VISION

To better understand Fort Collins' current housing system, we compiled an existing conditions assessment (https://bit.ly/3LSmbEu) that helps tell the story of the multiple dynamics shaping housing opportunities in our community. Seven Greatest Challenges emerged:

- Price escalation impacts everyone, and disproportionately impacts BIPOC (Black, Indigenous, and People of Color) and lowincome households
- There are not enough affordable places available for people to rent or purchase, or what is available and affordable is not the kind of housing people need
- The city does have some tools to encourage affordable housing, but the current amount of funding and incentive for affordable housing are not enough to meet our goals
- Job growth continues to outpace housing growth
  - Housing is expensive to build, and

the cost of building new housing will most likely continue to increase over time

- It is difficult to predict the lasting effects of COVID-19 and the impacts of the pandemic
- Housing policies have not consistently addressed housing stability and healthy housing, especially for people who rent.

# MANY CHALLENGES, MANY SOLUTIONS: 26 STRATEGIES TO BEGIN OUR JOURNEY

As with most complex challenges, one of the most difficult aspects of housing affordability is that a single solution that can change the system we have today does not exist. Instead, the boldest, most effective move could very well be to look at implementing a compelling package of strategies to influence the future of our housing system on multiple fronts.

The housing strategic plan includes 26 priority strategies designed to overcome the Greatest Challenges, produce meaningful outcomes in alignment with the vision, and expand housing choice across the entire spectrum of housing.

Some strategies are "quick(er) wins"

that can be accomplished in a year or less, while others are transitional (one to two years) or transformational (two-plus years) strategies that will require more extensive engagement and resourcing to implement.

# IMPLEMENTATION IN YEAR ONE: FROM PLAN TO ACTION

For implementation, we began right where we started—with the community. The city and Home2Health partners held a multi-day community summit to move from high-level priorities and guiding principles into more specific roadmaps. The work we have undertaken in the first year has been shaped by those community conversations.

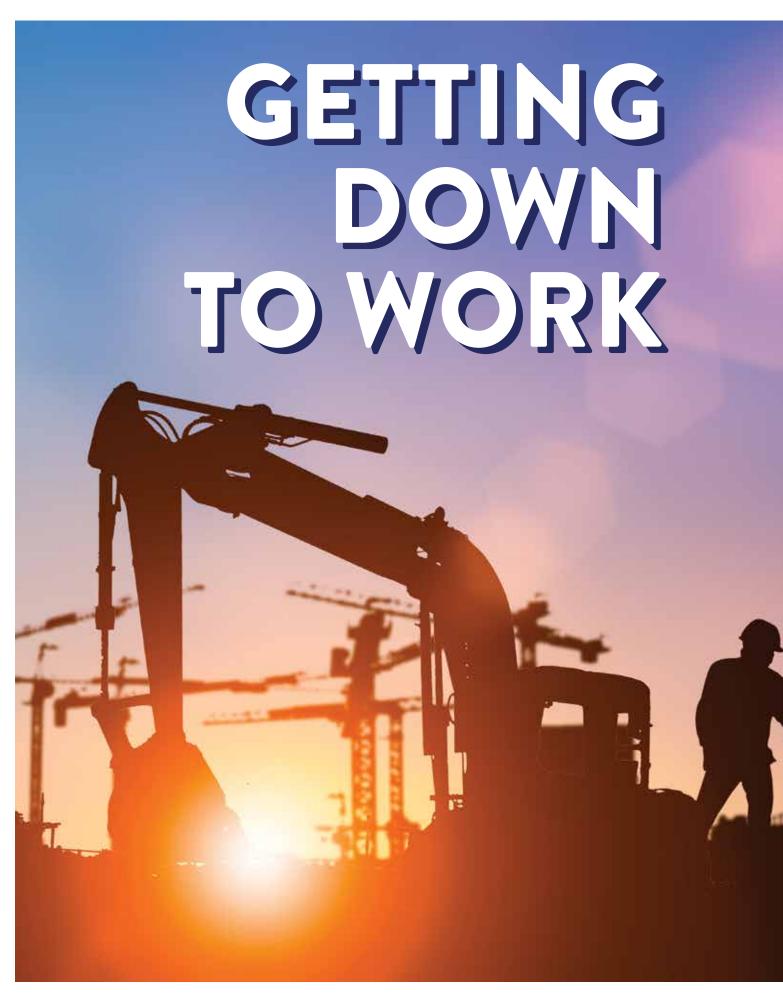
In the past eight months, we have completed four of the 26 strategies and have initiated work on 18 others. Teams of city staff from across the organization and committed community members are tackling land use code updates, accessibility improvements in our building code, rental housing strategies, and dedicated revenue for affordable housing. We are sharing progress with the community through our website, (https://

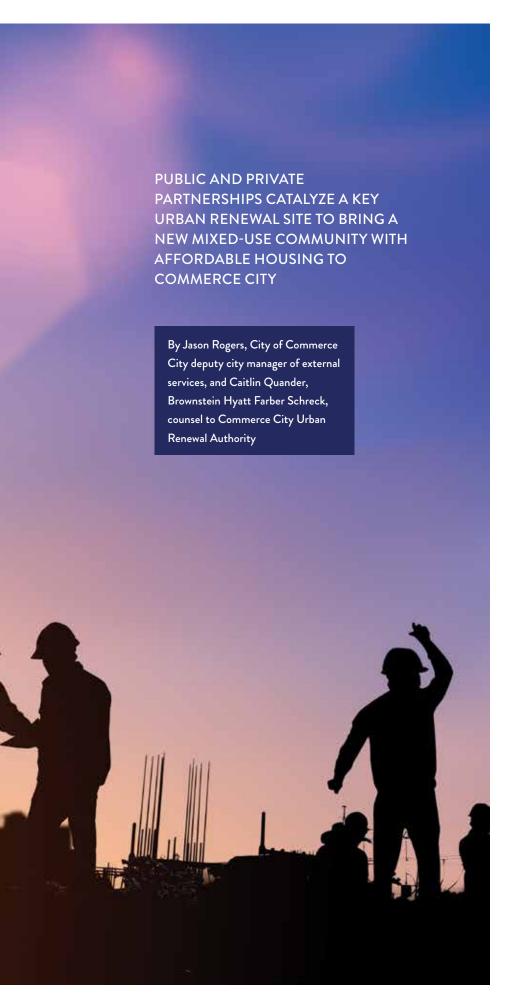
*bit.ly/33K5f1l)*, and sending regular updates to keep everyone informed.

On top of our work to implement the plan, we continue to support affordable housing production through our land bank (https://bit.ly/3sVxkf6), competitive funding process, (https://bit.ly/3vdhDCL), and other affordable housing programs (https://bit.ly/3BJt2LI). Most recently, we have worked with an incredible group of partners to establish 54 permanently affordable, forsale townhomes through our land bank program.

Knowing that no community in the U.S. has solved the housing crisis, we need to stay in continual testing mode to assess which strategies work, pilot them where appropriate, and bring viable solutions to scale. We also must continue to align the strategies in our housing work with our climate action efforts, knowing that solutions to housing affordability, racial justice, and climate action challenges are all inextricably linked. Our journey will continue until everyone in Fort Collins has healthy, stable housing they can afford. And given the scale of the challenge, there is no time to waste.







hile the road has been long, the redevelopment of the former Mile High Greyhound Park 65-acre site in the City of Commerce City is underway bringing a vibrant, mixed-use area in the coming years. One of the first buildings under construction includes 223 units of affordable multifamily apartments, priced at 60% of area median income (AMI). With land devoted to residential, retail/commercial, open space, and educational uses, the project is poised to help revitalize the area and regain its place as an important community hub in the historic part of Commerce City.

The redevelopment was made possible by mutual goals and key partnerships between the City of Commerce City, the Commerce City Urban Renewal Authority (CCURA), Adams County, and Adams 14 School District, along with the selection of Delwest Development Corp., an organization experienced in affordable housing, as the master developer.

Many remember Mile High Greyhound Park, which opened its doors for its inaugural race July 27, 1949. Operating for almost 60 years, at its peak it included three restaurants and two bars with 10,000 people in attendance. When greyhound dog racing ended in 2008, visitors and activity in the historic heart of the city also ended. The site sat empty and deteriorated.

In 2011, the CCURA acquired the property, initially funded by a city loan. CCURA completed substantial demolition to prepare the property for redevelopment. The city undertook a public process to create a community vision for the 65acre site. The Suncor Boys & Girls Club opened in 2015 on 2.5 acres of land donated by CCURA to anchor the southeast corner of the redevelopment.

Some of the challenges this project has faced include the rising costs of development, changing economic markets, state legislation that changed the way urban renewal areas are created, and most recently, COVID-19.

n 2018, the city council officially designated the site as an urban renewal area which allows tax increment financing (TIF) to be used as a funding source for the redevelopment. CCURA and Delwest entered into a phased redevelopment agreement for the site to help move the redevelopment process forward. However, in order to approve the urban renewal plan, the CCURA first needed the buy-in of the other taxing entities.

The change in state legislation in 2015, known as H.B. 1346, requires the negotiation of tax increment sharing agreements with all taxing entities within the urban renewal area in order to approve the urban renewal plan. The CCURA was the first urban renewal authority in the state to undertake this process under the new law. While some discussions were difficult, the other taxing entities demonstrated their commitment to solving a community-wide problem caused by the hole in the historic heart of the city.

f note, instead of negotiating a percentage share of tax increment, Adams County and Adams 14 School District identified key project deliverables in order to commit their share of tax increment. These needs aligned with the city's and the CCURA's goals as well. Adams County wanted to see affordable housing in the project. Specifically, the intergovernmental agreement entered into between Adams County and the CCURA includes a condition requiring a minimum of 150 income-qualified units restricted at 60% AMI or lower, and of those 150 units, no less than 10 will be income restricted at less than 50% of AMI. Additionally, another minimum of 25 income-qualified units will be restricted to 80% AMI or lower. In exchange for the project delivering a minimum of 175 affordable units, Adams County agreed to commit 100% of the tax increment associated with its mill levy over the 25-year term of the urban renewal plan. For Adams 14 School District, its key goal was funding to construct additional mobile trailers for student classrooms, a condition included in its intergovernmental agreement.

On Sept. 1, 2020, the CCURA sold nearly 40 acres of the 65-acre site to Delwest, and construction is well underway. Water and sewer lines, roads, and a regional drainage facility at the northeast edge of the property (improving drainage for the broader region and not the project) have been constructed. The first vertical construction is residential, including 223 affordable housing units at 60% AMI near E. 62nd Avenue and Parkway Drive, 30 single-family homes on the north side (16 sold as of publication), and 40 duplex units (20 buildings) underway. Another 50 affordable housing units at 30% AMI are in the design and planning stages. These units, along with duplexes, townhomes, and market-rate apartments, will be built over the next 5 years to serve a spectrum of housing needs.

he CCURA is pursuing the development of the first hotel in Commerce City on one of the commercial lots within the site, and the purchase and sale agreement will be fully executed soon. The prospective hotel will provide up to 122 rooms as an extended stay option that will diversify and create jobs that will be critically important in supporting future retail/commercial opportunities on the site and in the area. Additionally, the CCURA has engaged Adams 14 School District about a multi-cultural building with the intent to provide an advanced degree program that will further position Greyhound Park as a placemaking opportunity for Commerce City.

By identifying key community goals of affordable housing and a mix of uses and types of housing, the city, the CCURA, Adams County, and Adams 14 School District were able to come together to deliver a project that has far exceeded the original affordable housing goals they originally set.

While barriers such as attracting retail development continue, as more residents move in, what is now called Greyhound Park will become the vision the community defined and return as the heart of the City of Commerce City.

To learn more about the redevelopment, visit https://bit.ly/3HRAXrR or https://bit.ly/3HVf1fB.



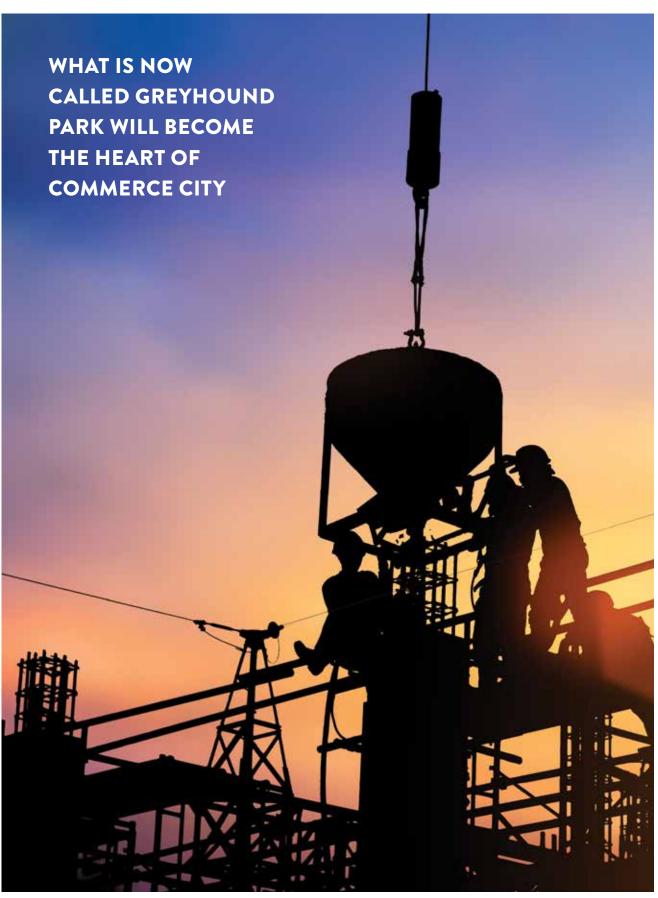












# **GOLDEN**

# **ADUS BOOST HOUSING**

By Robin Becker, City of Golden city planner

he City of Golden is a historic town located in the mountains west of Denver. We are a welcoming community with a population of 20,399, which includes a mix of students, retirees, young families, childfree couples, and singles. Approximately 40% of the population rents their homes. Golden is an economic center, tourist destination, and college town. We have robust demand for housing and a significant housing affordability issue. Golden must continue to innovate to provide diverse housing options to meet the needs of our community.

In 2010, Golden adopted an ordinance to allow homeowners to build Accessory Dwelling Units (ADUs). ADUs are smaller, independent residential dwelling units located on the same lot as a stand-alone, singlefamily home. The City of Golden allows internal (e.g., basement) and external (e.g., detached cottage) ADUs on a single-family zoned lot.

Golden has added 80 ADUs to the housing stock over the past 12 years, meaning new dwellings were added without a new subdivision or the development of new land.

### **BENEFITS**

One main benefit of ADUs is that the cost to build or retrofit a home to add an ADU is often less expensive than the cost to build a more traditional rental unit. The added income that can result from renting out an ADU can provide a lower cost of living to both the homeowner and renter/occupant. Data shows that ADUs rent for below or at market rent. This is important to note as ADUs are often used not just for traditional renters, but for family members to age in place, for those that need long-term care, or for young adults.

ADUs can also provide a more affordable option distributed in the community including in existing single-family neighborhoods. There are regulations regarding size and design, and a requirement that the property owner live on site, but ADUs allow the community to extend this less expensive rental option to areas that would not allow apartment buildings or other traditional multi-family residential unit types.

### **CHALLENGES**

While ADUs are allowed throughout the community, there are notable

clusters located in Golden's downtown neighborhoods and historic districts. These locations are desirable areas to live in as they are close to major employers, the Colorado School of Mines campus, and walkable downtown amenities. When cottage style ADUs clustered on specific blocks and alleys, some residents complained that this concentration of small alley units has changed the character of their block.

A second challenge the city faces with ADUs is access and safety, and this includes adequate lighting, appropriate front door location and access, safety for pedestrians and drivers, and other alley ADU concerns. In response, the Planning Division reviews all ADU permits to check adequate lighting, access, entrances, and exits are safe and well-designed.

Since the adoption of the ADU ordinance in 2010, Golden has learned the importance of ongoing education for homeowners and renters, and we continue to review current policy and regulations as needed. As more communities adapt to meet changing housing demands, the permitting of ADUs as housing stock is a valuable tool to address housing availability and market rate affordability.

THE ADDED INCOME THAT CAN RESULT
FROM RENTING OUT AN ADU CAN PROVIDE A LOWER
COST OF LIVING TO BOTH THE HOMEOWNER
AND RENTER/OCCUPANT.











# CHAFFEE COUNTY

# STRENGTH IN PARTNERSHIPS

COMMUNITY WORKS TOGETHER
TO FIND AFFORDABLE HOUSING SOLUTIONS

By Becky Gray, director, Chaffee Housing Authority

ountains of both the literal and figurative kind dominate the landscape in Chaffee County. With the Sawatch range in our backyard, we have more 14,000-foot mountains than any other county in the state of Colorado, and many people visit here for the challenge of reaching a summit or two. When I accepted the position of director of housing here in 2018, I knew that addressing the housing crisis in Chaffee County was going to be another type of steep and long mountain to climb. However, I did not predict how many unusual partnerships would present themselves on the way up that hill. Just as the right hiking partners make summit attempts more attainable, I truly believe that the partnerships formed to address our housing challenges are essential to our collective goal of making Chaffee County an exceptional place to live for all community members.

Movement toward greater housing affordability in Chaffee County has always been led by partnerships. Back in 2014, a grassroots movement of concerned citizens formed the Housing Policy Advisory Committee (HPAC), who began community conversations to define affordability, understand how to keep affordability permanent, and elevate the conversation of housing affordability within the local governments.

Chaffee County government responded in 2016 by commissioning a housing needs assessment (HNA), which identified county-

wide production goals of 270 affordable housing units per year, for 10 years, to catch up with the demand for such housing. The HNA also catalyzed the creation of a multijurisdictional housing authority to formally bring resources, systems, and programs to the community that would strategically help address the housing issue.

As a step in the direction toward creating a multijurisdictional housing authority, the Chaffee County Board of County Commissioners established an Office of Housing in 2018. The Office of Housing centralized housing efforts under the supervision and guidance of a local government and established a cost-sharing model for its departmental operations with the other local jurisdictions. A collaborative effort between these jurisdictions and the HPAC recruited and hired a director of housing, a position I was honored to accept.

It was partnership that created my role, and so it was fitting that I approached my first efforts as the director with that similar focus. After getting the lay of the land, I convened a steering committee comprised of administrators and one elected official from each jurisdiction in Chaffee County to evaluate how our communities might establish a multijurisdictional housing authority. This steering committee walked through a series of collaborative conversations wherein we identified the scope of work, the governance structure, and the boundaries of the organization. In

October 2020, the Chaffee Housing Authority was formed representing Chaffee County, the City of Salida, and the Town of Buena Vista.

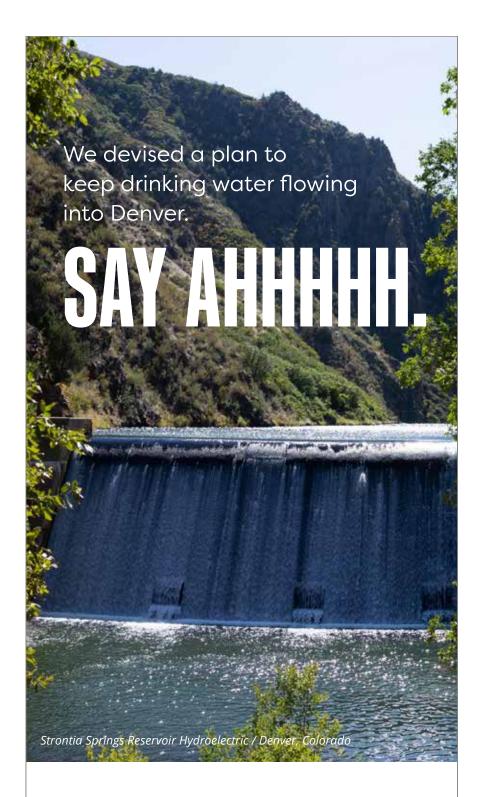
The Chaffee Housing Authority was fortunate to partner with the Chaffee County Department of Public Health to secure funding from the Colorado Department of Public Health and Environment's Office of Health Equity under their Health Disparities Community Grant Program. The grant supported educational opportunities within our community focused on housing affordability, housing development, land use strategies, and the benefits of publicprivate partnerships. Throughout 2021, we hosted a year-long speaker series called Housing and Health (https://bit.ly/3lkT8ar), where subject matter experts came to our community to start, or deepen, conversations focused on solutions, and allowed us to collect input data from participants which helped shape the Chaffee Housing Authority's strategic plan.

Partnership has also been a magic ingredient in one of CHA's marquee affordable housing projects, Jane's Place. During a speaker series event focused on incremental development, a local property owner offered her parcel to use as a design test case and a local architect answered the call to action. The Chaffee Housing Authority and the Chaffee County Community Foundation facilitated a series of community conversations with local employers, non-profits, community

members, and governments to clearly identify what the workforce housing needs were. The architect, Robert Grether, used that input to design a scalable, replicable, multi-family rental project. The original parcel offered up for the challenge did not pan out, but through friendly neighborhood conversations, a new location was presented as an option. A community change-maker who passed away in 2018, Jane Whitmer, and her husband Ron Farris, owned a parcel where Jane had envisioned a safe harbor for families that were struggling with housing insecurity. Through the intersection of Jane's past vision, Ron's present generosity, a series of exceptional community conversations, and Mr. Grether's scalable design, we developed in Jane's Place our first community-driven, publicly owned rental housing project.

Jane's Place will be home to 17 rental units and a nonprofit development center focused on a central community space. Tenants will work with CHA's Housing Navigator to establish a plan to achieve their long-term housing goals prior to signing a lease, will pay no more than 30% of their income for rent, and stay no longer than 12 months. This allows the housing at Jane's Place to meet the needs of our seasonal workforce, new employee recruitment, and crisis housing. Funding for Jane's Place comes from private donations, municipal and county contributions, and grants from foundations and state government offices, with the remainder taken on as debt. The CHA is presently seeking an owners agent and general contractor and hopes to break ground this summer.

This community driven solution offers encouragement for the future of public-private partnerships, and Chaffee County is poised to explore future collaborations that will help us summit the mountain of housing issues together. Chaffee County is updating their land use code, all CHA participating jurisdictions have evaluated the use of publicly owned lands, and the Economic Development Corporation has convened a working group of lenders, developers, and local governments to identify how best to work collaboratively, access Division of Housing funding, and build more affordable housing for our friends and neighbors. We recognize the strength in partnerships and their necessity in reaching the peak of our collective goal for Chaffee County—namely, more housing that is affordable to locals.



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#### **WINTER PARK**

#### **SHORT-TERM FIX**

HOW A MUNICIPALITY ADDED 49 BEDROOMS TO ITS LONG-TERM RENTAL STOCK IN FOUR MONTHS BY CROWDSOURCING FROM ALREADY EXISTING SHORT-TERM RENTAL PROPERTIES

Alisha Janes, Town of Winter Park assistant town manager

with many mountain towns and resort communities, Winter Park's local businesses were—and continue to—have trouble finding staff due, in part, to the extreme housing shortage. Even when businesses identified successful applicants, they had nowhere to live in the area. The town recognized that if we did not do something fast, the looming ski season would be extremely difficult with limited staff to maintain business hours and provide for a robust guest experience.

The Town of Winter Park's Short-Term Fix Program was inspired by people volunteering their units after the East Troublesome Fire in 2020. The community demonstrated a willingness to open their rental units and welcome those displaced by the fire. We wondered if an incentive could encourage them to offer their short-term rentals as a longer lease option and again welcome those struggling to find housing.

The Short-Term Fix Program was built on the concept that businesses would enter into a master lease with property owners. Property owners could trust local businesses to cover any damage to their rental units, and businesses were responsible for matching staff with housing, therefore eliminating a need for the town to provide tenant screening for the program.

Businesses eligible for the program must be located within Winter Park town

limits and have 50 or fewer employees. If interested, businesses filled out a registration form, which town staff used to verify that they met qualifications.

At the program's conclusion, we well exceeded our goal of providing 40 bedrooms for members of our local workforce. We received applications from more than 90 property owners and inquiries from over 40 businesses. The entire \$325,000 incentive budget was utilized, providing 49 total bedrooms.

While the program was more successful than we could have hoped, it is key to recognize that it is not a sustainable solution to our housing crisis. It was titled the Short-Term Fix for a reason and was only intended to get us through one or two seasons while we make significant progress on our other housing initiatives (construction on additional deed-restricted homes and apartment units). This also enabled the town to reassess immediate housing and business needs. Winter Park will continue to work with the local community to provide timely and creative housing solutions.

#### **LESSONS LEARNED**

A few key lessons that we learned and tips we would have for others looking to do something similar:

 Incentive programs can be implemented quickly and are cost- and time-effective short-term options when compared to constructing additional housing units.



- Form a small housing taskforce that can move quickly and make fast decisions while providing input from key stakeholder groups such as property managers, local short-term rental operators, and businesses.
- Working with local businesses allowed the program to target Winter Park businesses and the guest experience while saving staff capacity by side-stepping tenant screening.
- Providing an incentive enabled property owners who purchased units as investment properties to achieve their investment goal while also providing a local benefit without the additional challenges presented by short-term renting.
  - Due to interest by property owners,





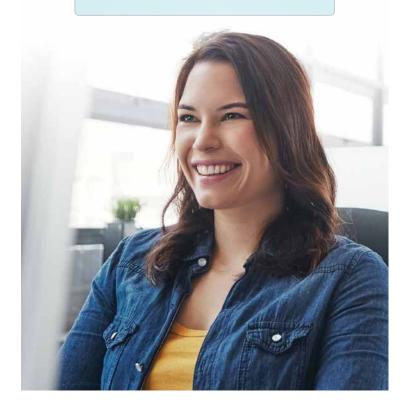
rents requested by owners adjusted to meet the demands of the businesses. Property owners requesting premium rents were not competitive and did not end up renting within the program.

To learn more about how we structured our program, you can visit https://bit.ly/3t3YAbi. Listed there are requirements and eligibility, how interested parties can get involved, a toolkit, interest forms, and FAQs.

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#### **SILVERTON**

#### BALANCING SHORT-TERM RENTALS WITH LONG-TERM HOUSING

By Gloria Kaasch-Buerger, Town of Silverton town administrator

n a beautiful small mountain town, everyone wants a piece of the housing pie. Like a pie, there are limited pieces no matter how you slice it. The Town of Silverton has been working since 2012 on creating a more equitable program for housing starting with capping short-term rentals.

Short-term rentals, or vacation rentals, can increase lodging capacity, but can also discourage long-term, affordable rentals that help retain a sustained workforce. In our town of about 600 year-round residents, we have about 40 vacation rentals. Approximately 10% of our residential units are rented out as vacation rentals. This is a high number compared to neighboring communities with percentages closer to 1-5%. Considering the balance of managing our tourism economy with the lodging demand from both workforce and visitors, the Town of

Silverton has been working towards solutions and compromises to its short-term rental challenge.

The first citizen-supported vacation rental ordinance was passed in 2012. This ordinance has been refined four times over the decade with Ordinance 2021-02, to revise the town's regulations concerning the use of residential property as vacation rentals, being the latest and most stringent version. The ordinance explicitly defines the use of a property to become or maintain their vacation rental status through lowering the caps (maximums) with the residential zoning districts, while maintaining vacation rentals as a Use by Right in the downtown business district.

"We, essentially, put the lid on the vacation rentals," Lisa Adair, the town and county planning director explained.

"The latest revision had zero opposition

and was the most restrictive in the number of units/zone and proximity to the other vacation rentals," Bill MacDougall, the town and county building, fire, and code officer added.

The caps on the number of vacation rentals within a zoning district are designed to reduce the overall vacation rentals through attrition. Vacation rental properties cannot have their vacation rental status transferred when the property changes hands and there is now a waiting list if someone would like to apply to have a vacation rental. Once the numbers are below the cap, a new application can be processed off the waiting list, but, given that there are three zoning districts (R1, R2, and ED) that only allow eight vacation rentals each, it might take some time to get the number below the cap. There is a waiting list that the town maintains, but there is no one currently on it.



"When the ordinance passed, we had six vacation rental applications to review," Adair explains, "After lowering the caps we have received no new vacation rental applications."

In our R1, R2, and ED zones there is a separation distance requirement of a 100-foot radius from another. Given that our entire town is less than one square mile, the 100-foot radius could mean houses next to the vacation rental are not allowed to be designated as a vacation rental. This excludes adjacency to any permitted business district zone vacation rentals.

The ordinance also encourages renting long-term by not taking away a vacation rental permit or penalizing the owner if they decide they would like to try renting long-term. Creating more long-term rentals was the original impetus for tightening our vacation rental regulations. Entire families were moving away because their long-term rentals were turning into vacation rentals.

Creating a cap on vacation rentals only helps if we address the other areas of the housing pie including quality and efficiency of homes, lack of seasonal workforce housing, and encouraging more affordable and attainable housing for rent and purchase. We are restricted by buildable space, financing, and staff capacity, but board leadership and community encouragement give us the fuel to create policy that provides everyone an opportunity to have a piece of the pie.



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### BUILDING MUNICIPAL WORKFORCE HOUSING

By Dara MacDonald, Town of Crested Butte town manager

ousing is the greatest challenge faced by the Town of Crested Butte in recruiting and retaining employees.

While almost 25% of housing units in Crested Butte are deed-restricted with either an income or local employment requirement, there is simply not enough housing available for our local workforce.

The town's employee rental program began in the mid-1990s with the acquisition of a large open space property that included a three-unit residential structure which the town repurposed into employee rental units. The inventory of employee rentals now includes 17 units with another triplex slated to begin construction this summer to bring the total number of units to 20.

The Town of Crested Butte hovers around 50 full-time year-round employees in our workforce with up to nine full-time seasonal positions in the summer. We struggle with recruitment at all levels of staffing from summer seasonal workers to department heads and the inventory of units ranges accordingly. Units include single-family homes, duplexes, triplexes,

accessory dwellings, and a recently converted six-bedroom bed and breakfast. Bedroom counts range from three-bedroom homes to private bedrooms with attached bathrooms, shared kitchen, and living rooms in the former bed and breakfast.

Crested Butte holds a lottery (weighted for employment longevity with the town) when units become available. Once an employee has a lease with the town, we do not have a limit on how long they can occupy the units. All the leases are approved by ordinance and have a built-in

annual escalation of the lease rate, so we do not have to go back to the council unless the tenant changes. Leases may be canceled by either party without penalty with 60 days' notice and employees must vacate within 60 days of the end of their employment with the town.

This program does add another layer of complexity to the employer/employee relationship. Thus far, Crested Butte has threaded that needle successfully including working through non-voluntary separations with employees in town rentals. However, knowing that an employee and their family will lose their housing if there is a separation is a factor that managers do not typically have to contemplate so directly and must be considered when embarking on a program such as this.

Housing insecurity can cause immense stress for anyone and weighs heavily in someone's decision to move to or remain in a community. The Town of Crested Butte charges modest rental rates in comparison to the local rental market and will never charge an employee more than 25% of their salary in rent. We hope that by doing this we can enable employees to grow out of the units over time. This has been demonstrated in recent years with several examples of young families who were able to save for a down payment and were successful in lotteries for deed-restricted ownership housing in the community.

This employee housing program enjoys widespread support in the community and among the employees. It ensures that the town has plow drivers, police, and planners who live in the community rather than 40 minutes down the valley. It gives the employees an opportunity for that essential connection to the community for which they work and where their kids attend school. The program also provides the community with the assurance that municipal employees are committed to and can participate in the town as neighbors, parents, and community members.

The Crested Butte town council has been unwavering in its support of this program over the years. The knowledge of that support among the employees goes a long way to their commitment to the organization, even among employees who do not live in the units. I feel fortunate to be part of an organization that is willing to show this strong commitment to the people who work here. It is messy at times to manage these rental properties with dogs eating drywall, kids being kids, relationships starting and ending, but it is also an integral part of being a manager in this wonderful small town.



#### **RESEARCH CORNER**



#### AFFORDABLE HOUSING

Now in its 14th year, the Colorado Municipal League's State of Our Cities & Towns survey seeks to better understand the challenges facing Colorado cities and towns and the innovative solutions implemented in response. The results of the 2022 survey identified challenges related to housing supply and affordability.

#### Major challenge

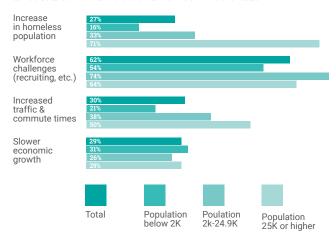
Resources

Housing is a top challenge facing Colorado Municipal League members statewide.

- 68% of survey respondents named housing affordability the BIGGEST CHALLENGE they will face in the next five years
- 63% of municipalities feel housing supply and affordability have worsened over the past three years
- 42% of municipalities with housing affordability plans report COVID-19 had a negative impact on those plans

#### **Community impact**

How has the affordable housing shortage affected communities of all sizes in Colorado?



#### Taking action

- 17% of municipalities already have a housing affordability plan
- 28% plan to create a housing affordability plan in the next three years

# CML has created a Housing Resource page, featuring sample housing studies, information about grants and funding opportunities, and CML publications and webinars. https://bit.ly/3BlqCgx 43% are working regionally 28% are zoning for accessory dwelling units (ADUs)







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