



# Innovative Solutions for Affordable Homeownership

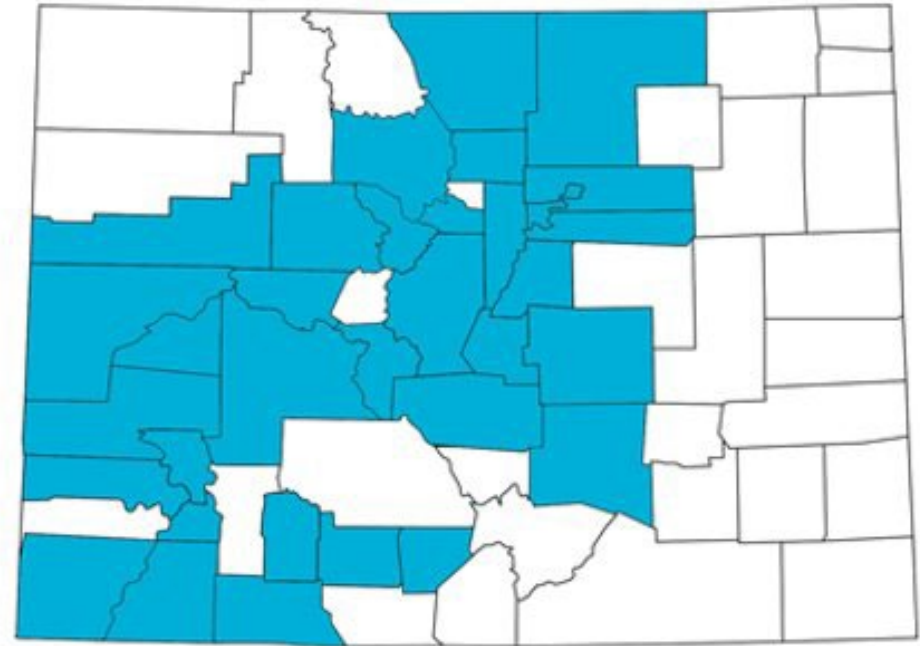
Presented by

Habitat for Humanity Vail Valley  
Habitat for Humanity of Metro Denver  
Habitat for Humanity of the St.Vrain Valley

# Part of the Solution for Affordable Homeownership: Habitat for Humanity

- Affordable homeownership for households earning 30%-80% AMI
- 3,555 households served year to date
- New construction, rehabs and repairs
- Access to credit, self-sufficiency and first-time homebuyer support

Location of Habitat for Humanity affiliates



# Impact of Homeownership

Habitat homeowners reported a **52%** decrease in the total number of public assistance programs used after moving into their Habitat home.



**98%** of Habitat homeowners observed a stable or positive impact on their children's performance in school since moving into their Habitat home.

## Homeownership is Transformational: Workforce



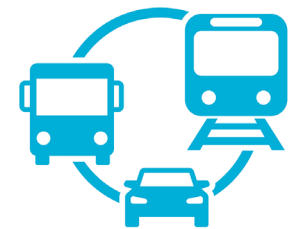
### Top 5 work industries of Habitat homeowners:

1. Healthcare
2. Education, Training, or Library
3. Office Administrative Support
4. Transportation or Warehousing
5. Sales or Retail



*"Rents kept increasing and the possibility of not being able to afford rent was always there. After getting into my Habitat home, I have been able to progress in my career...and actually have really smart financial goals for myself and some money even set aside and saved for my daughter." -Habitat homeowner*

**72.2%** of homeowners reported that their work commute decreased or stayed the same after moving into their Habitat home.



Shtivelband, A., Spahr, K. S., Sidman, E. A., Rosa, J. D., Herian, M. N., Walker, K., & DeMarco, F. (2021). Colorado Habitat for Humanity Impact Study. Report prepared for Habitat for Humanity of Colorado by Research Evaluation Consulting.





**Innovative Solutions:**

**Eagle County School  
District**

**and**

**Habitat for Humanity  
Vail Valley**



- District's need for housing as an employee retention tool
- 20% of existing homeowners historically employed by ECSD
- HFHVV is the expert in building permanently affordable for sale homes
- District had land with residential zoning
- Values alignment – **Community**

## Partnership with Eagle County School District



CHRIS DALY/WHY (CHRISDALY.COM)  
Battle Mountain High School students staff and family welcome custodian Manuel Panuco Moreno, a special announcement in the school's gym Thursday. Unbeknownst to him, Moreno and his family were named a partner family with Habitat for Humanity Vail Valley.

### Partnership growing between school district, Habitat for Humanity

# Grace Avenue

- 12 duplexes built between 2019 and 2021
- Homeowners fall between 35%-80% AMI
- Land donated by Eagle County School District
- Infrastructure and vertical construction by HFHVV



# Innovation at Third Street

- 16 Homes
- Modular construction
- All electric
- Pilot 80-100% AMI for 75% of project
- Donation of land from Eagle County School District unlocked partnerships
- Average weekly wages: \$1,249
- Average home sale price: \$2.4M (2022)

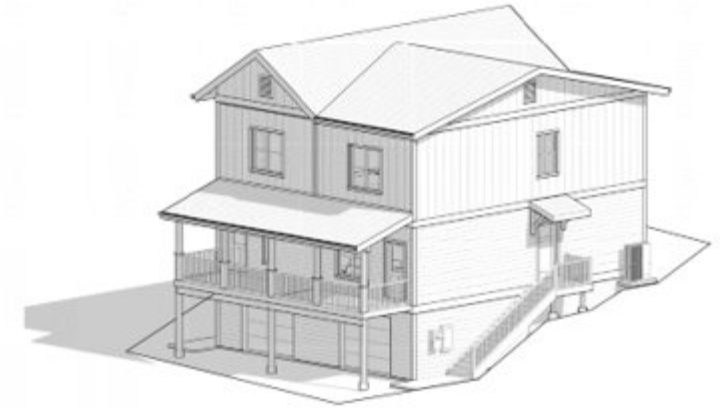


**Third Street in Eagle**  
16 homes



- Allowed us to **TRIPLE** our home production this year from 8 to 24
- Key strategy for us to build 40 affordable for sale homes between 2022-2023
- Partnership with Eagle County School District has created 24 homeownership opportunities for educators and district staff
- Unlocked \$2.3M in ARPA funding for our community
- Created additional opportunities for community partnership

# Triple the Impact





# Innovative Solutions: Habitat for Humanity of Metro Denver



# Keys to Success



**Diversification**  
is the strategy

**Partnerships**  
create the opportunities

**Creative Solutions**  
are the tools



# New Construction Program



## City Owned Land

City of Arvada – 20 unit townhome project

City of Denver – 9 unit single family + ADU project

## Church/NPO Partnerships

Mountain View United Church – 20 unit duplex project

Augustana Lutheran Church – 8 unit duplex project

Clara Brown Commons – 17 unit townhome project

Laradon Townhomes – 7 unit townhomes project



# Renovation program

## Diversity

Product type

Geographic location

Households served

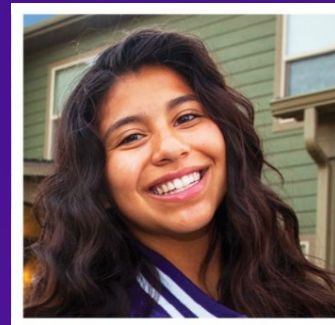
## City Partnerships

SMHO (Littleton HA)– Scattered site renovations

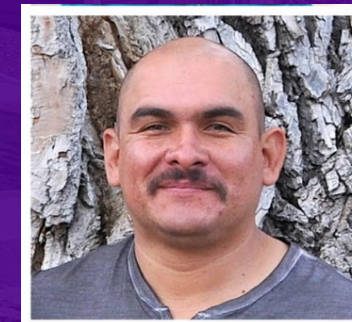
City of Denver – Acq + renovation contract

City of Aurora – Acq + renovation contract

City of Denver ROFR – High Street Rowhomes



clerical staff  
police officers  
restaurant cooks  
lab technicians  
teachers  
servers  
first responders  
construction workers  
veterans  
health care aids  
grocery store clerks  
nurses  
airport employees  
lyft drivers





# Preservation Program

## ADU Program

Partnership with WDRC (DHA)

6 Pre-Design ADU Models

## Home Repair

Exterior repairs for existing homeowners

## CAPABLE

Modifications for seniors to improve ADLs





## Habitat Metro Denver in 2013

### Globeville Townhomes (27)

## Home Repair - Globeville

## Sable Ridge (51)

## New Construction



# Home Repair



# Habitat Metro Denver in 2023

Aria (28)

Miller Homes (8)

Home Repair –  
GES + West  
Denver + Park  
Hill + E Colfax

ADU Program

Villa Park (6)

CAPABLE

Mountain View  
Community Homes (20)

New Construction

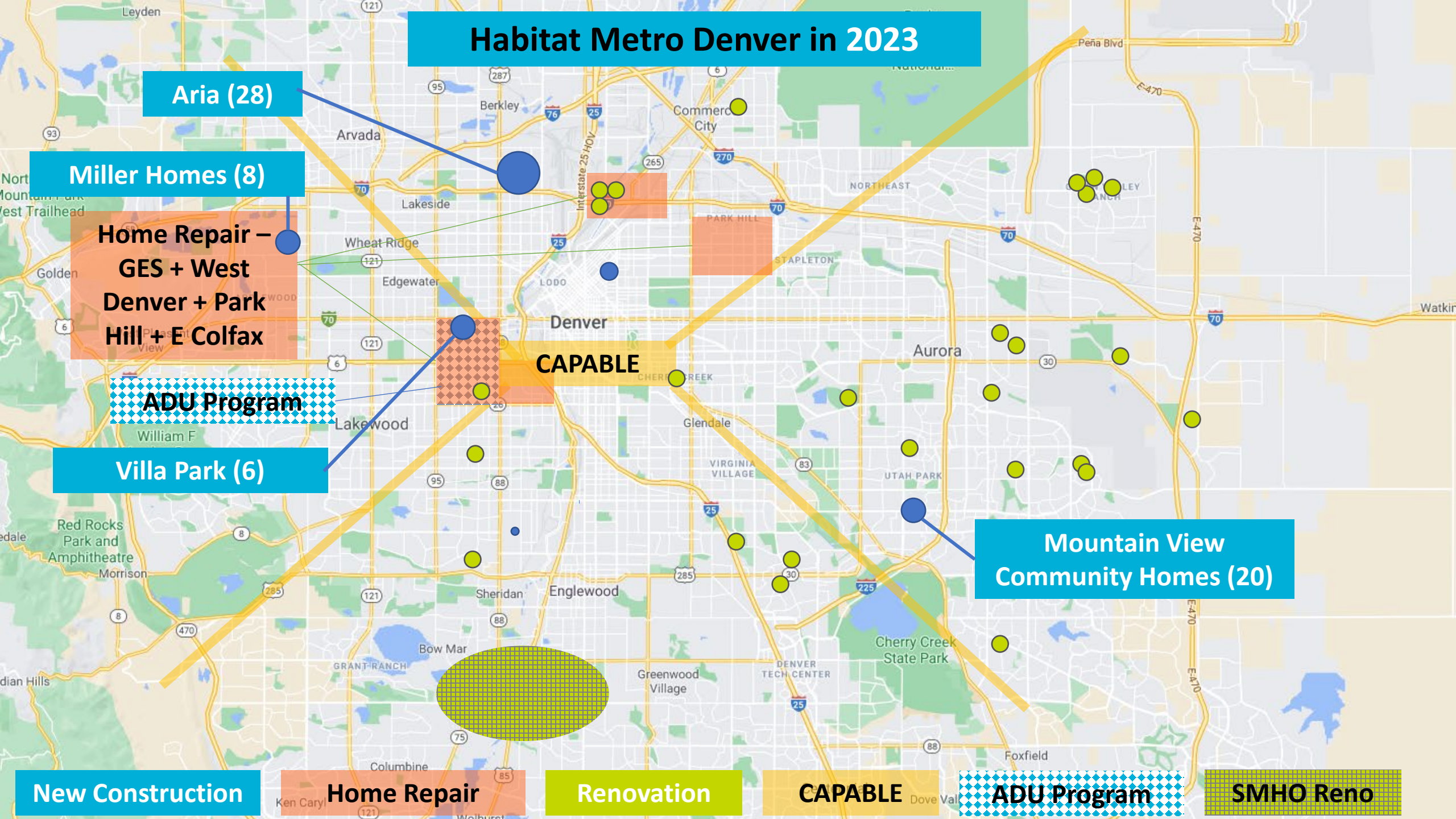
Home Repair

Renovation

CAPABLE

ADU Program

SMHO Reno





**Innovative Solutions:**

**City of Longmont  
Inclusionary Housing  
Ordinance**

**and**

**Habitat for Humanity  
of the St.Vrain Valley**





# Goals of Inclusionary Housing

- Achieve 12% of new housing developments as affordable
- New homes defined as affordable at or below 80% of Area Median Income
- New rentals defined as affordable at or below 50% of Area Median Income
- Both for-sale and rental affordable homes must be deed restricted as permanently affordable



# Ways to Achieve the Goals

- **On-site:** Provide required affordable housing within the market-rate development.
- **Off-site:** Build the required affordable housing in another location.
- **Fee-in-Lieu:** Pay square-footage fees to the City's affordable housing fund.
- **Land Donation:** Donate land to the City or a nonprofit housing developer (only if approved by Council). Land must have all necessary infrastructure and support the affordable housing that would be required on-site.
- **Combination of Options:** A developer and/or builder can use a combination of the available options to fulfill the IH requirements.
- **Voluntary Alternative Agreement:** A developer and/or builder can propose to City Council an alternative way of meeting the requirements that are not in the Ordinance.

# Land And infrastructure donation to HFH of St.Vrain Valley

## Mountain Brook Development

- 8 homes in 4 duplexes
  - Two 4-bedroom, 2 bath
  - Two 3-bedroom, 1 ½ bath
  - Four 2-bedroom, 1 bath
  - Two car garage
  - Solar installed

## Veterans Community Project

- 26 Tiny homes for homeless veterans
  - Twenty-two 1-bedroom
  - Four 2-bedroom
- Supportive Housing





# Mountain Brook and Veterans community Project

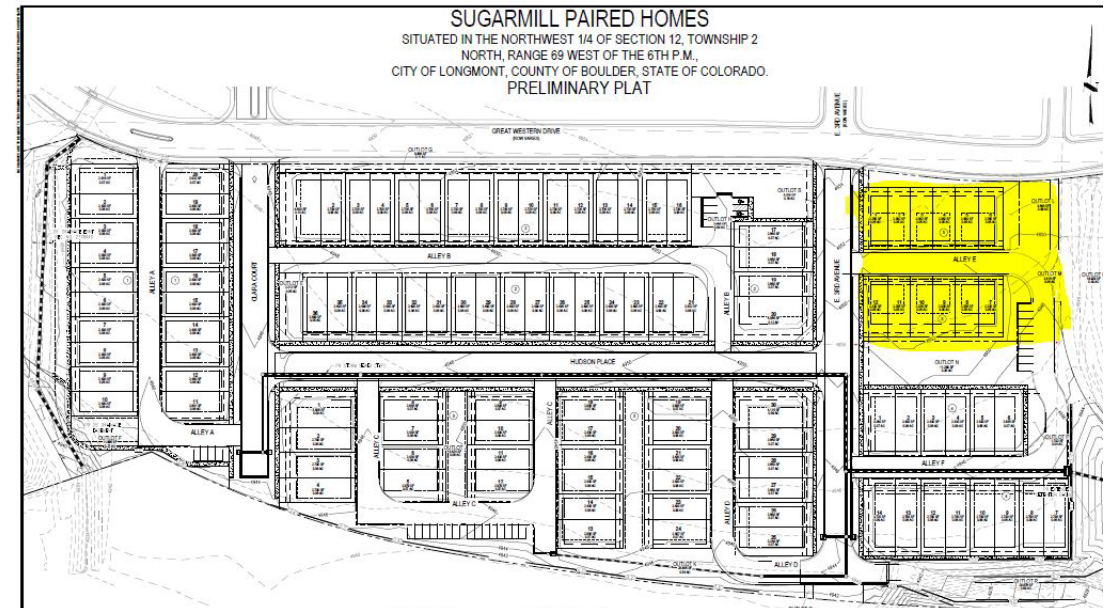




# Land Donation to HFH of St. Vrain Valley

## Sugar Mill Development

- 12 townhomes in 6 duplexes
  - Twelve 3-bedroom, 1½ bath
- Integrated directly into 100 unit “paired home” development





# Affordable Housing Fund

- St. Vrain Habitat has purchased properties for 37 homes using loans from the affordable housing fund
- Terms are at 0% with repayment over 20 years
- Repayment begins once homes completed and sold to the homeowner

# Benefits of Working with Habitat for Humanity

- Serving a demographic that may not be able to obtain homeownership otherwise
- Creating advocates for affordable housing through community volunteers
- Access to other state and federal funding sources through CDOH and HUD grants
- Increasing financial stability, positive educational outcomes and healthier households
- Generating disposable income to spend in community
- Increasing property taxes for the community





# Keys to Success



- Clearly defined project scope and goals
- Clearly defined roles
- All partners bought into partnership framework
- Relationships are key. HFHVV works very hard to build and maintain relationships with partners and vendors
- Good relationship and communication with local government(s) during entitlement process
- Community trust in HFHVV's ability to deliver

Homeownership is critical to allow people to put down roots in a community and stay for the long term.

# Duplication & Lessons learned



- Public/Private/Non-Profit partnership is a MUST to build affordable housing in your community
- Clear understanding of your organization's desired outcomes, and the ability to be flexible to achieve a collaborative goal
- Local government staff and elected officials excited about the project as it makes its way through entitlements
- Current market conditions require
  - LAND partner
  - INFRASTRUCTURE partner
  - SUBSIDY partner





# THANK YOU

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