

# Addressing Local Needs Through Creative Affordable Housing Solutions

Colorado Municipal League  
November 2019

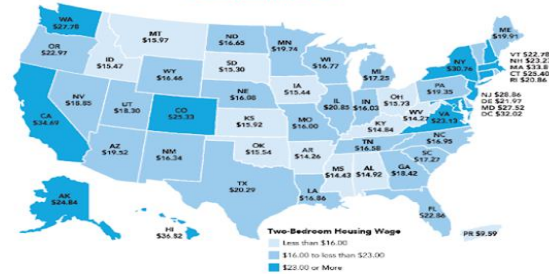


**COLORADO**  
Department of Local Affairs

# OUT of REACH

## 2019 TWO-BEDROOM RENTAL HOUSING WAGES

Represents the hourly wage that a full-time worker must earn (working 40 hours a week, 52 weeks a year) in order to afford the Fair Market Rent for a TWO-BEDROOM RENTAL HOME, without paying more than 30% of income.



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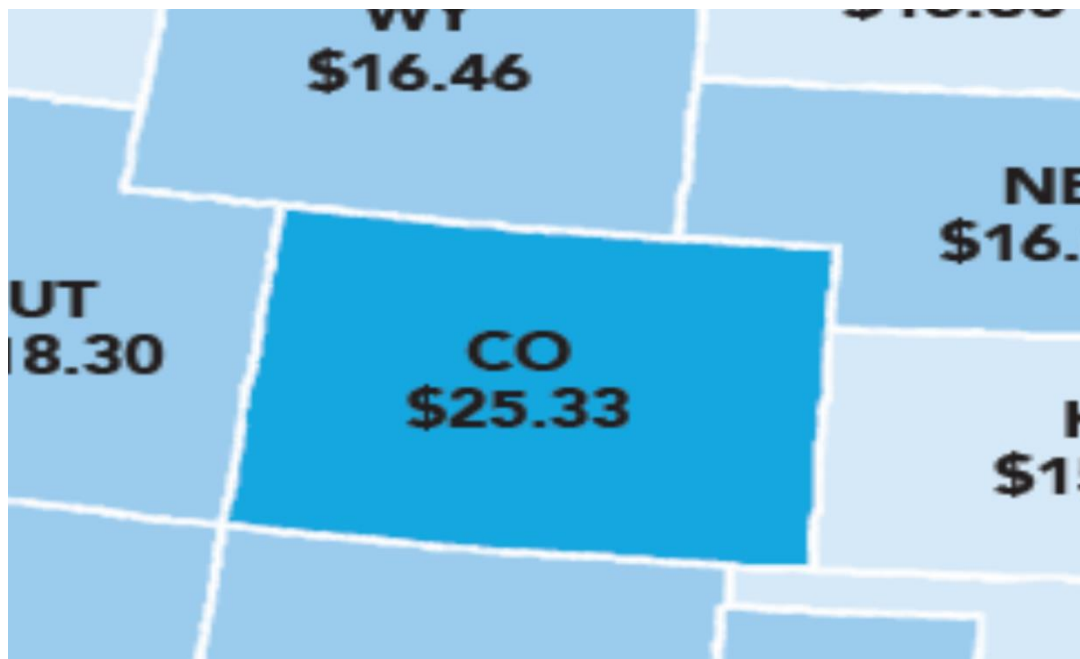
[www.nlihc.org/oor](http://www.nlihc.org/oor)

NATIONAL LOW INCOME HOUSING COALITION

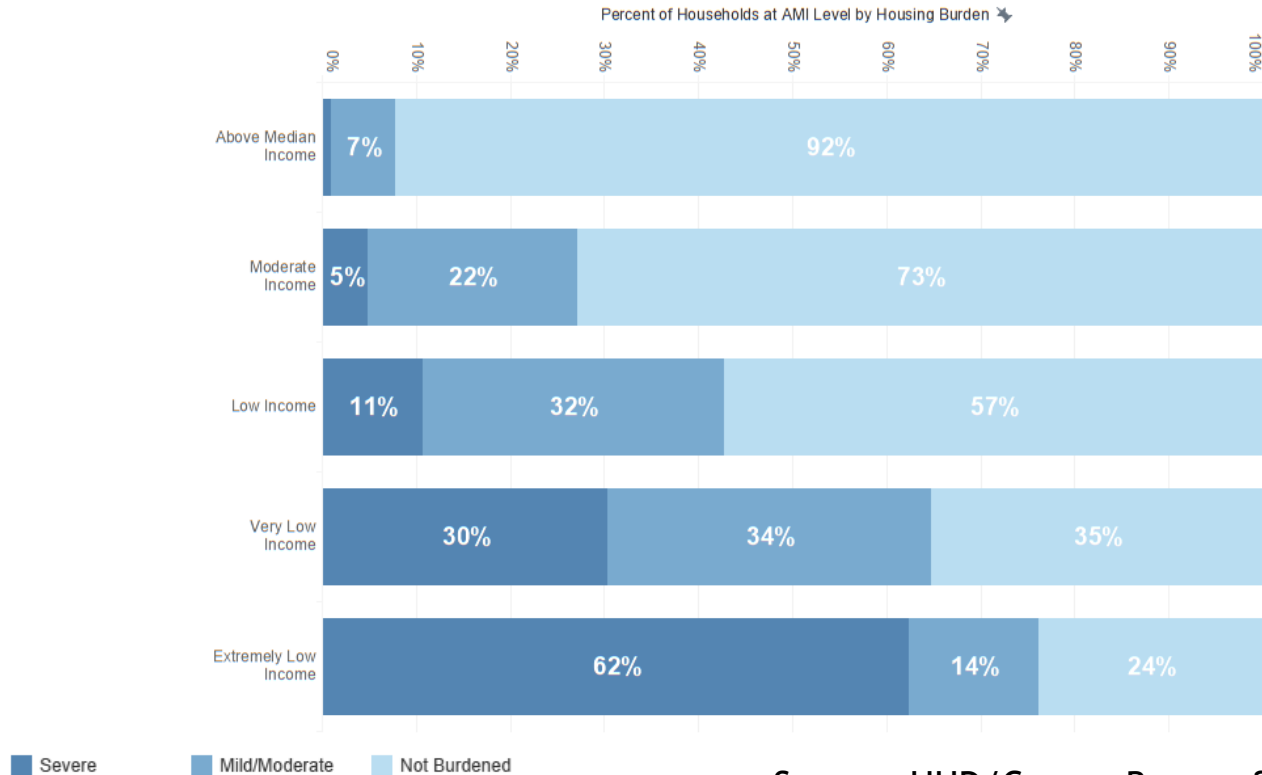
In 99% of counties, full-time minimum-wage workers cannot afford a modest one-bedroom apartment. In no county can a full-time worker earning the federal minimum wage or prevailing state minimum wage afford a modest two-bedroom rental home while working a standard 40-hour week



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# Housing Cost Burden in Rural Colorado by AMI



**Highest need at the lowest incomes**

Source: HUD/Census Bureau 2011-2015 CHAS



# DOH AREAS OF IMPACT

- Increasing and preserving Colorado's inventory of affordable housing
- Managing rental assistance vouchers
- Creating and supporting collaborative approaches to end homelessness
- Regulating the Mobile Home Parks and the constr/install of factory-built structures

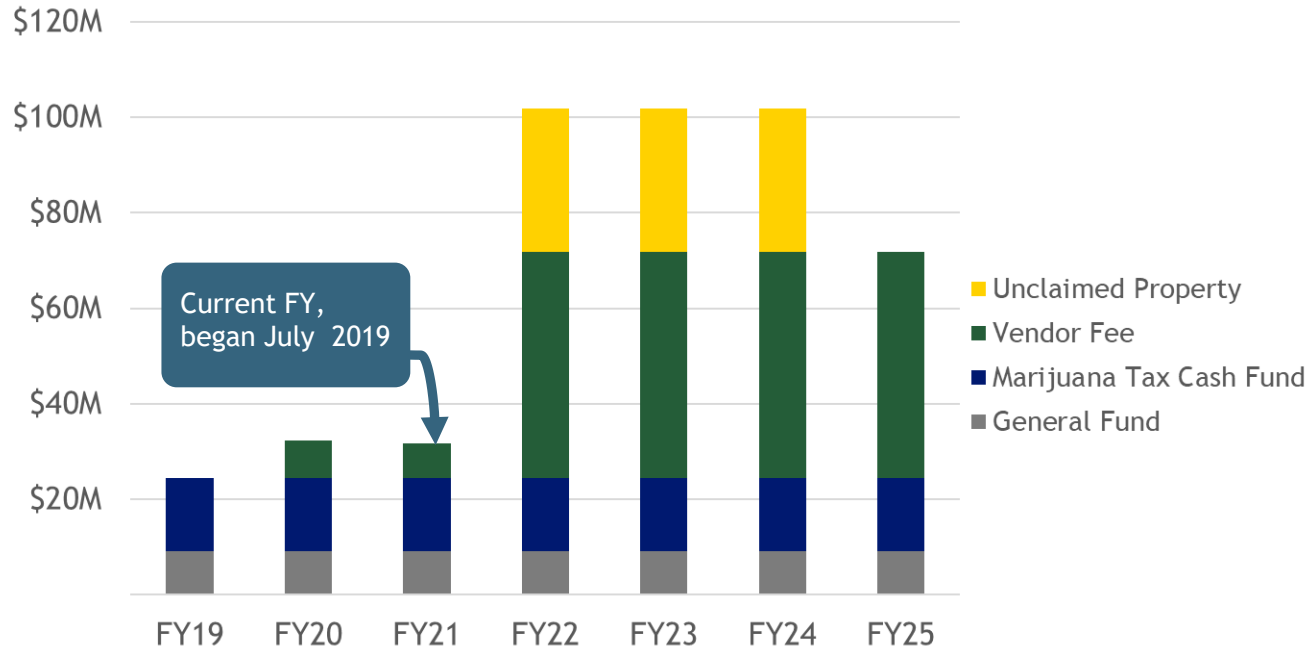


# DOH AREAS OF IMPACT: SFY19

- 38,000 households served
- 3,562 affordable housing opportunities created
- 8,500 vouchers issued with 83% serving people with disabilities
- 573 homes modified to support people with disabilities
- 540 manufactured homes inspected for safety
- 1,327 people housed from homelessness



## Division of Housing State Development Funding by Revenue Source and Fiscal Year



\*A portion of Marijuana Tax Cash Funds (HSP) are obligated towards vouchers and not development. Vendor fee dollars will be received starting in the winter of 2020, and will be variable. All funding projections are estimates.



# Stakeholder Engagement Meetings

## Meeting Locations:

Durango\*  
Bent County  
Grand Junction\*  
Pueblo\*  
Denver\*  
Fort Collins\*  
Summit County\*  
Gunnison County  
Limon  
Ouray County

Over 850 stakeholder participants

## Broad Themes:

- limited housing stock
- diversity of housing stock
- supporting local housing
- landlord engagement
- missing middle housing
- homelessness
- vulnerable populations
- zoning and building codes

\*Major Engagement Meetings

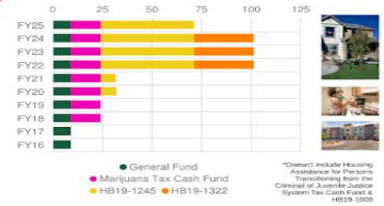




# The Colorado Housing Framework



## DIVISION OF HOUSING FUNDING FOR DEVELOPMENT (IN MILLIONS)



\*Doesn't include Housing Assistance for Persons Transferring from the Central of Justice Justice System Tax Cash Fund & HB19-1309

<https://www.surveymonkey.com/r/HZ7VLS9>



**Affordable Housing Needs and Solutions Stakeholder Engagement Survey**

Thank you for providing your input to the Division of Housing...

Survey is anonymous and all responses are kept confidential...

- Affordable Rental Housing → 
- Homeownership → 
- Rental Assistance/Vouchers → 
- Homelessness Solutions → 
- Manufactured/Mobile Homes → 
- Land Trust/Land Banking → 
- Extra Creative Ideas → 

- Schedule:**
- 9:00 am Registration opens
  - 9:15 am Welcome and Introductions
  - 9:30 am The Colorado Housing Framework
  - 11:30 am Working Lunch and Table Discussions (3 Rotations & 20 Minutes at each Table)
  - 12:30 pm Report Out
  - 1:00 pm Community Discussions
  - 2:00 pm Report Out and Wrap Up
  - 2:00 pm Adjourn



# Grants & Loans

## Multifamily/Rental

### New Construction & Rehabilitation

**Housing Development Grants**  
**Housing Development Loans**  
Colorado Housing Investment Fund (CHIF)  
Home Modification Tax Credit  
Medicaid Home Modifications

### State Affordable Housing Tax Credits (AHTC)

4% and 9% Federal Low Income Housing Tax Credits (LIHTC)  
Healthy Housing Program Loans  
Housing Opportunity Fund (HOF)  
Construction and Permanent Financing  
Middle-Income Mezzanine Loan  
Capital Magnet Fund Loans and Grants

### Land Acquisition/Banking

**Housing Development Loans**  
Colorado Housing Investment Fund (CHIF) Rental Bridge Loan  
ULC Metro Denver Impact Facility – co investor  
Denver Metro Transit Oriented Development (TOD) Fund

## Single Family

### New Construction & Rehabilitation

**Housing Development Grants**  
**Housing Development Loans**  
Home Modification Tax Credit  
Medicaid Home Modifications  
Single Family Owner Occupied Rehabilitation Loans  
West Denver Renaissance ADU Sponsorship

### Mortgage Financing

#### Down Payment Assistance Loans

Down Payment Assistance Loans & Grants  
Very Low Income Home Mortgage Loan  
Home Mortgage Loans for Purchase or Refi  
HomeAccess for Families/Individuals with Disabilities  
Section 8/HCV for Homeownership

## Business lending

- Access to Capital Programs  
- Direct Loans  
- Brownfields Revolving Loan Fund  
- Colorado Fresh Food Financing Fund  
- New Markets Tax Credits

## Modular/Manufactured

**New Construction & Rehabilitation**  
**Housing Development Grants**  
**Housing Development Loans**  
Mobile Home Repair Program  
Home Mortgage Loans and DPA  
Mobile Home Park Preservation Loan



# Anvil Mountain Apartments

- Manufactured in Grand Junction and shipped to Silverton to accommodate short construction season

Affordable Rental and  
Manufactured/Mobile Housing



**Location:** Silverton, San Juan County

**Project Type:** Factory Built Modular  
Housing

**Owner:** San Juan County

- Unique financing structure
- Donated land, EPA, DOH, DLG, local governments, conventional loans
- 12 rental units in 2 buildings across 10 factory built sections



# Wintergreen Apartments

## Affordable Rental

- Includes 30 one-bedroom units, 8 two-bedrooms, and 2 three-bedrooms
- Will be a part of a large existing tax credit development
- 40 units at 30%, 50% and 60% AMI



**Location:** Keystone, Summit County  
**Project Type:** New Construction  
**Owner:** Terraze del Sol, LLC



# Old Stage Road Rowhomes

Affordable  
Homeownership and  
Land Trusts

- 8-unit for-sale homes in Salida
- <80% Area Median Income
- 900sf, 2-bdrm, 2.5 bath
- Chaffee Housing Trust owns land to ensure future affordability

**Location:** Chaffee County

**Project Type:** Homeownership/Land Trust

**Agency:** Chaffee Housing Trust



# Manufactured Home Repair

## Affordable Homeownership and Manufactured/Mobile Housing

- Loans of up to \$12,000 per home for repairs to address
- Health, safety, accessibility and energy efficiency
- Households up to 80% AMI are eligible
- DOH funds used towards program costs and loans



**Location:** Larimer County  
**Project Type:** Owner Repair Program  
**Agency:** Loveland Housing  
Development Corporation



# *Inca Commons*

Affordable  
Homeownership and  
Land Trusts

- 92-unit condominiums for-sale
- <80% Area Median Income
- 64 studios, 24 two bdrms, and 3 three bdrms
- Elevation Land Trust owns land to ensure future affordability

**Location:** Denver

**Project Type:** Homeownership/Land Trust

**Agency:** Elevation Land Trust



# Building Codes & Standards

- Registration, Inspection & Certification of Factory-Build Structures, Sellers and Installations
- Complaints concerning homes constructed & certified to the federal standards



# Mobile Home Park Act Dispute Resolution & Enforcement Program



- Register Mobile Home Parks
- Educate on requirements of the law
- Resolve complaints between homeowners and landlords
- Maintain Database of registered mobile home parks & complaints





# Supportive Services & Programs

Homebuyer Education In-person & Online Classes

City and County of Denver PSH Neighborhood Engagement Working Group

Housing Preservation Network

Tenant Hotline management

Rental Assistance Programs

**Emergency Assistance**  
Emergency Assistance Program

**Homeless Prevention**  
Emergency Assistance Program

**Rapid Rehousing**  
Colorado Rapid Rehousing & Housing (CRRH)  
Rapid Rehousing Program

**Vouchers**  
Tenant-Based  
Project Connect

Emergency Shelter  
Emergency Solutions Grant

Street Outreach  
Emergency Solutions Grant

Building Codes & Standards  
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Mobile Home Park Act  
Dispute Resolution & Enforcement Program

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Colorado Housing Search

Colorado Housing Connects

**Modular or "Prefab"**

- Built in the traditional building codes where the home is to be installed
- Usually the floor and roof are off
- Usually are in "transportable" containers
- Constructed on property
- Usually on concrete bases (not "skid-steer" but
- Higher than 10-foot frames
- Customizable building materials
- Versatile

**Manufactured Home or "Mobile Home"**

- Built to the federal standards (FHCC)
- Built on a metal chassis with wheels attached on
- Can be moved on roads
- Registered with state and assigned title
- Constructed on permanent property
- Usually on average less than "skid-steer" and
- "Skid-steer" frames
- Limited structural customization in certain areas

**Micro-Housing/Tiny Homes**

- Federal regulations - Must be on less than 400 sq. ft. and cannot have a bath
- Must be used for low or permanent housing
- Must be used for - Multi-family units

Local rules vary, e.g. in, mobile, and not built to 100

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# Technical Assistance & Capacity Building

Homebuyer Education Classes

Hammering Out The Deal

Supportive Housing Toolkit Outreach  
& Technical Assistance Sessions

Housing Counseling  
Grant Administration

Developer's Toolkit

chfaREACH

Community Housing  
Development Organization  
operating funds

Homeless Management  
Information System

Housing Professionals Institute



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Homeless Solutions

Land Trusts

Affordable Rentals

Rental Assistance

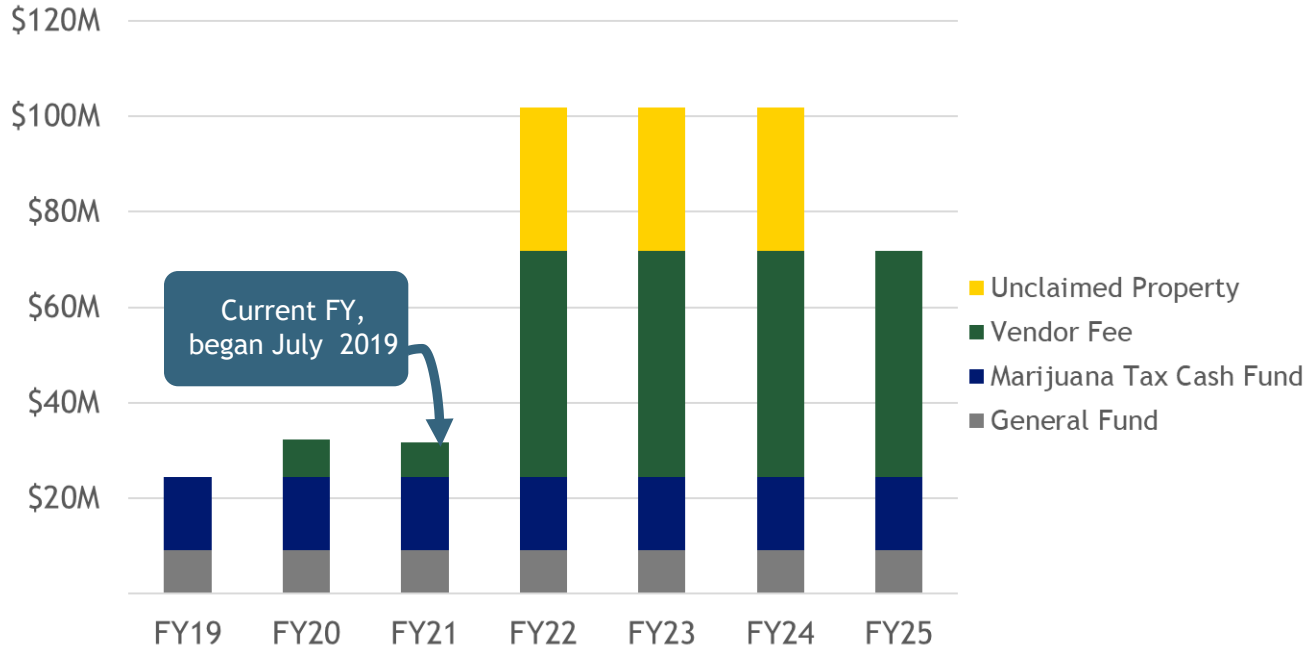
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