



San Miguel and Ouray County Regional Housing Needs Assessment

Summary Report - Dec/29/2010

Where do you live?

Value	Count	Percent %
Mountain Village	5	19.2%
Norwood	4	15.4%
Ouray	5	19.2%
Ophir	1	3.8%
Ridgway	3	11.5%
Telluride	4	15.4%
Unincorporated Ouray County	1	3.8%
Unincorporated San Miguel County	3	11.5%

Statistics

Total Responses 26

Are you: (Select all that apply)

Value	Count	Percent %
An elected official	10	38.5%
Member of a town/county board or commission	9	34.6%
Involved with a community organization with an interest related to housing	9	34.6%
A citizen interested in housing	12	46.2%
Other	5	19.2%

Statistics

Total Responses 26

Average 2.8

What do you feel are the most significant accomplishments of affordable housing efforts to date in the two-county region, where you live or elsewhere?

Response

price-capped deed restricted units, habitat for humanity, the Ouray County Housing Authority
Continued development of deed-restricted/"affordable" housing options for locals.
Formation of a regional authority, and pursuit of a study like this one!
Helping families establish themselves and assests.
Regional cooperation in SM County is effecient and pretty effective
The fact that it is off the ground and options are becoming more available
The lcal and visitor population values the effort.
There seems to be a fair amount of availability of deed restricted housing right now.
the 10 units in ridgway
Shandoka TMV projects SMC, TMC and Town of Telluride ownership opportunities Habitat housing in Norwood
Requiring 6 houses to be affordable homes on development along Oak St on Ouray north corridor. If these were indeed all built, I am not sure...
Rental and ownership projects developed and funded by the Town of Telluride over the last ten to fifteen years.
We have built and filled a lot of housing for workers. Our region would be entirely different, with no real core community without this.
The County has two deed restricted housing pud's as well as regulations that have created deed restricted housing in free market pud's and recently amended the land use code and instituted an employee housing impact fee on new construction.
There have been active steps taken to lay the foundation for affordable housing for residents of the region.
In Mountain Village most of the signifcant efforts have been made in rental housing and in requiring developers to provide deed restricted housing as a part of projects. By and large the area is unaffordable for a large part of the working population-thus the commuting workers from Montrose, Cortez, Norwood, etc.
Some of the affordable housing developments in or near Telluride like Mendota. I have some friends that were able to buy there and that was important for them and kept them working in Telluride. I also have a friend who benefited from the opportunity to buy a teacher's unit in Lawson. That was a success because it was affordable. Also the rules for developers to provide affordable housing at the time of their developments is and excellent plan.
Most significant accomplishments to date in Ridgway are: 1) the creation of 8 deed-restricted single family homes 2) the adoption of a policy to require affordable housing or cash-in-lieu of, for future annexations and large subdivisions 3) the creation of a Ouray County affordable housing task force
The initial creation of the Multi-jurisdictional Housing Authority for Ouray County and the Housing Needs Assessment funded by a DOLA Grant.
Where I live it is the continued commitment to top-notch housing and the care by which that housing is built and distributed to qualified families. The need to have highly qualified staff to oversee the total process.
Within Ouray County, the only accomplishment has been the creation of the housing authority. This has shown committment to doing something, but beyond that, nothing has really been done.
We have created a small number of very nice properties which anyone should be proud to live in. In addition, the units built are environmentally successful.

What are valuable lessons that can be learned from projects and programs undertaken in the past five years?

Response

"Affordable" housing often isn't all that affordable, even for mid-level professionals.

It's expensive to build housing, even affordable housing in this region.

The national economy can cause well planned projects to be radically rethought.

Time frames from thought to completion are long. Definition of 'affordable' is loose.

We need far more lower-end units.

do not mix deed restricted with free market housing

There has been no success with deed restrictions in our community. We are going to lose these properties to the open market because of no support.

'Affordable' is subjective & personal, and housing prices are out of reach for most employees. Housing policy is always flawed, and exceptions to policy are too easily acquired. Personal agendas contaminate the program & prevent the targeted buyers from entering the market.

More research or pre-applications for buildings so you do not have as many hidden items to slow you down and cost everyone more time and money.

Beware of some contractors--they are not always what they are reported to be. Patience. Flexibility in the allocation of properties. Knowledge of community requirements for housing. Use solid facts to make decisions regarding location and type of housing.

They could have been more successful if they included the private sector. Government should not build housing, the private sector should as a partner with the government.

That there is not perfect model and that they all have strengths/weaknesses. Where I once thought we needed a shared model across the region, I now see the benefit of a variety of housing policies and programs

That funding received from grants is not free. In other words, grants require oversight, management and administrative time. It is important for organizations to understand what they are accepting when they apply and receive funding.

Jurisdictional challenges can be tough, changes in regulations, and other processes take time, sometimes impeding progress for the whole group.

1. Don't try to predict where markets may go! Everyone has been surprised many times. 2. It is very difficult to anticipate every exceptional situation. Learn from models from as many other communities as possible. 3. Housing has to be close to where people work, no matter what.

The income restriction needs to be revisited. It seems to reward persons with a very low income level with the ability to get locked into a very high level mortgage. The result is people become land rich and cash poor and forces persons to ask for variances from the SMRHA based on their income level. These income levels don't adequately reflect our community.

The most effective programs on the Western Slope appear to be those undertaken by municipalities which have a strong mandate to produce affordable housing and which can supply funding (through a dedicated revenue source), utilities, land, development approvals, and staff to actually develop housing.

The habitat for humanity project taken on in Norwood has been a little rocky. In many ways it is a success. The bottom line is that there are people living in the completed houses. They have ownership and a place to live. So far in all three houses you can see a great deal of pride and care being taken by the owners. There are a few issues with the development that could be learned from. I find it very unfortunate that these houses were built without any kind of storage. These people have lawns but no place to store a lawn mower. I don't think that is right, they are not being set up for success. Their bikes and kids toys sit outside. I think that a garage would be decadent but a small shed for yard tools would be appropriate. Another issue that I have with this development is that every single home has been greatly improved by the owner. One house got sod grass in the lawn. Their lawn is like carpet. All of the houses have been repainted. Two of the three houses have erected fences, really nice expensive fences. Decorative privacy fences not just yards to keep in dogs or kids. In fact, much of the fences do not contain dogs or kids. You are probably wondering why I would mention this as a complaint. Doesn't the neighborhood look nice? I am just confused, these people "needed" affordable housing. The county donated land and a charitable organization donated to constructing and loaning money so they could get these houses. However, they can afford fancy fences and sod grass??? I live in an old house that needed some work which is what we could afford. I have lived here 8 years scraping by to make payments and improvements. I cannot afford a fancy new fence or sod grass much rather the water to keep it. I think these people either did not need the assistance of affordable housing or they are living beyond their means. I think that it would be wise for habitat and other organizations to supply financial counselling to these people after and during their purchase to help them avoid the traps of home ownership and debt and really take advantage of this opportunity to get ahead not further in the hole.

Response

Many people have the problem of spending too much on home improvements when they move in and ending up in debt. In order to avoid this maybe there has to be some money available to loan them for improvements or furniture and counselling on what they really need to spend to make a place livable. And I think that the affordable housing budgets should include window coverings and maybe some furniture to head off these costs for the owners and roll it into their mortgages rather than depending on these new owners to come up the funds. Also, maybe in these projects they can get homeowners involved earlier so they can make choices like paint color. If that was the case then they could have painted the house once under the original budget rather than doing things twice out of the presumably empty pocket of the owner. I saw a successful example of this in Lawson. Homeowners were involved at the trimout phase and given choices for flooring and could pay a little extra for add ons that made the 400square feet more livable and it was rolled into their mortgages making it more affordable for them. Along the same lines every house in habitat has a much newer car in the driveway than I have in mine. In fact, all the houses have more than one vehicle, so parking is an issue because each house was made with only a single car driveway. It seems reasonable that if you need affordable housing maybe you only have one or maybe two cars. However, most of the houses have more than that. They have boats, a third vehicle, and a trailer with four wheelers. This just doesn't make sense to me and again signals a need for financial counselling and that they are living beyond their means. Another issue that can be learned from that I have experienced with the habitat development is that the financial planning of the building organization was amiss. I know a number of people who worked on that project who were not paid what they were contracted for or not paid until 6 months after the work was invoiced. These people are regular people who need cash flow to pay their bills, to pay their mortgages, and feed their families. These people are the back bone of our community. They were excited for the work here and for the families to get houses but in no way were they financially able to donate their time or materials to build these houses. Some of these families struggled to pay their bills for 6 months or more while habitat owed them over \$6000. This is ridiculous. It was terrible planning to build housing for the poor while treating the workers as the bank and practically putting their families into foreclosure, it did not make sense. Meanwhile, the new habitat families were moving in with their brand new cars, fences, grass, and four wheelers. At the same time the families down the street who worked on the place are barely able to pay their bills. It will be crucial in the future that the organizations building these places be helping the economy in all areas from paying the people who work on the places to providing good affordable housing. Ideally affordable housing would also set the future homeowners up for the smallest utility bills possible. The first three houses of the development got geothermic. That is super affordable and keeps the unknown cost of utilities reasonable. The next three are not getting that. From what I understand, this just is not in the budget for this phase. From my perspective with better planning this could have been avoided and all the homes could have had this great utility saver. On that same note I have seen many "affordable" places suffer from shotty construction. For example, leaking roof at a lawson hill development and mold at mountain village apartments. This is definitely a risk of this type of development because of a tight budget. If there is anyway to avoid that would be best for all involved. I would suggest not hiring a contractor who has a history of these types of issues with their developments. Other than that this is still a major issue to be avoided in the future.

1) For a small town with limited resources, the problem is too expensive and complex for local government to attack on our own. Need to collaborate with other local governments, state and federal agencies, and the private sector; 2) Affordable housing in Ridgway is best created by the private sector, with incentives provided by local, state and federal government; 3) Deed restrictions should be permanent, and not allowed to expire

Try to create public/private partnerships where possible. Create affordable single family homes and keep expanding the rental market.

At what pace should affordable housing be developed in the near future?

Value	Count	Percent %
At the same rate as in the past decade.	7	26.9%
Slowed down to match the rate of the construction of free-market homes.	4	15.4%
Increased to take advantage of lower construction costs and to stimulate the economy by providing construction jobs	14	53.8%

Statistics

Total Responses

25

Which aspects of affordable housing efforts to date should remain the same or should be changed?

	Stay the Same	Change	Total
Eligibility criteria:	71.4% 15	28.6% 6	100% 21
Income levels served:	65.2% 15	34.8% 8	100% 23
Location of units:	60.9% 14	39.1% 9	100% 23
Owner/renter mix:	75.0% 15	25.0% 5	100% 20
Size of units produced:	71.4% 15	28.6% 6	100% 21
Types of units produced:	68.2% 15	31.8% 7	100% 22

Change How? Income levels served

Response

10 to 15 year dead restrictions, vs. life

Allow for higher income levels.

Consider individuals assets and net worth.

Does this need to be changed to limit the number of exceptions requested?

More or less the same.

No one should second properties.

Some flexibility needed

The stated criteria should be followed, limited exceptions

This was not realistic before and needs to be changed.

add a single owner for handicap or maybe elderly person

Change How? Eligibility criteria

Response

Aldasaro project a joke.

Does this need to be changed in order to limit the number of exceptions requested?

Need many more lower-end units

Some flexibility needed

Until the NA is done - I am not sure how to answer these questions.

allow for higher income levels.

higher end

Income levels in the policies should served first, then outside the limits. Serve some lower limits.

In this economy both spouses must work and this makes their income level to high to meet the requirements. Also, a single mom will probably not make enough to qualify.

I really don't know the answer to these questions. That is why I want to see the survey results. I think the supply needs to keep pace with the demand

It would be nice to see some smaller less expensive places available to purchase. Not very many average workers can afford the \$300,000 or more that some of the "affordable" housing goes for in Telluride.

Change How? Size of units produced

Response
Hopefully new units will be on public transportation routes.
Integrate into the MV core
Keep them in the communities where people work
MV/Ski Ranches/Tride
More proactively include North end of County/Colona area
They should be as close to town(s) as feasible.
Throughout region
diversify locations
more affordable units outside of telluride proper could incentive living closer to work for some.
not with free market hoa is a mess

Change How? Types of units produced

Response
More rental
Not Sure
Ownership is a good goal.
Should only be allowed to own one DRU per household.
There is still a need for both types of housing.
currently unknown if correct or out of balance
need more rental properties
not sure
though the free market in Ridgway does seem to provide adequate affordable rental units today, that likely will change over time. Affordable rental units with eligibility requirements will eventually be needed in Ouray County.

Change How? Owner/renter mix

Response
Good range in place
Mix it up more: apartments, condos, sfh, townhomes, etc.
More like Gold Run
Still need a mixture on units from studio to family size.
make smaller units available for handicap or elderly people
need attached we have only detached
smaller units are needed
more variety in Ouray County, both larger and smaller deed-restricted units will eventually be needed

Change How? Location of units

Response
All; mixed, rental, single family, etc.
Broader population served and unit mixes to accommodate
See above
Something different than deed restrictions.
We may need more condos, but the combination of present housing is good.
We might need more rentals. If we could do any more free standing homes, we should.
smaller and larger units
While multifamily are more cost effective folks appear to be willing to pay more for free standing units.
Once the economy rebounds, mixed commercial/residential units, townhouses and condos should be encouraged.

Who is missing from or underrepresented in your community? Please think of income levels, ethnicity, age, types of job skills, household composition and other characteristics by which residents can be grouped.

Response
I think everyone is represented well.
I think the upper and lower end of the income spectrum is not being addressed adequately.
I'm not familiar enough with the data being used to comment.
People above the current qualifying levels. There are many in this range but no assistance.
Really hard to say.
Seniors and young singles are under-represented
Temporary workforce; long-term workforce locals
Younger families, afro-americans, those earning less than 80% AMI
low income below the ami, and higher income say twice ami
singles. Smaller units or apartments would encourage individuals to purchase.
clearly the "deed restricted" system appeals to the professional class generally educated and caucasian. The paperwork involve is insurmountable for those if english is their second language for example.
Does income level relate to rental/mortgage costs. It's difficult in the Telluride Region to make it without a two income family or having to share with renters.
Inasmuch as Ouray has no history of affordable housing development, it is hard to identify an unrepresented group.
Norwood seems to be mostly low income so I guess you could say that we are missing middle and high income here. There is very little diversity in ethnicities. There are more old people here than some other areas of the county and there has been talk that it would be nice to have an assisted living center here to keep people close to their families as they age. The down side of this is that although the medical center is excellent it is not a full service hospital and it maybe safer for elderly to be closer to a hospital. I don't know enough about assisted living to say if this is really a concern. Jobs would be my first concern over housing currently.
We may need to look at the top and the bottom of income levels. Do we have any Spanish-speaking applicants? The family composition seems broad, which is good. The more children we serve, the better.
Our large-family size Hispanic community is under-served with housing, forcing them to overfill available units.
60-100% AMI, mid-level professionals, 1 income families in the 60-100% AMI level, people without outside money because of price
Many single parents do not have the job skills needed to better themselves. Single people who are low income due to disabilities.

The Colorado Department of Local Affairs (DOLA) has a template for Needs Assessments within which there is some flexibility to be responsive to local conditions and priorities. Please rate the level of emphasis you think should be placed on analysis of the following subjects within the report.

	Level of Emphasis					
	Low 1	2	Moderate 3	4	High 5	Total
Action Plan Recommendations	0.0% 0	8.0% 2	52.0% 13	28.0% 7	12.0% 3	100% 25
Community Resources & Financing Tools	3.8% 1	7.7% 2	19.2% 5	53.8% 14	15.4% 4	100% 26
Employment & Economic Framework (employment & labor force, incomes, commuting)	0.0% 0	0.0% 0	3.8% 1	46.2% 12	50.0% 13	100% 26
Gaps and Estimated Need (renters, owners)	0.0% 0	15.4% 4	38.5% 10	30.8% 8	15.4% 4	100% 26
Homeownership Market Conditions (free market housing prices, free market listings, deed restricted price appreciation, deed restricted for sale listings, planned deed restricted units)	3.8% 1	7.7% 2	57.7% 15	19.2% 5	11.5% 3	100% 26
Housing Inventory (building permit trends, build out projections, deed restricted, inventory characteristics, section 8 vouchers)	3.8% 1	7.7% 2	34.6% 9	42.3% 11	11.5% 3	100% 26
Housing Problems (need for weatherization/ rehabilitation, overcrowding, affordability, housing/transportation affordability, utility costs, foreclosures)	0.0% 0	11.5% 3	19.2% 5	38.5% 10	30.8% 8	100% 26
Rental Market Conditions (free market rents, free market vacancies/availability, performance of deed restricted rentals)	3.8% 1	3.8% 1	38.5% 10	34.6% 9	19.2% 5	100% 26
Special Needs Populations (seniors, Spanish speaking residents, others)	11.5% 3	26.9% 7	38.5% 10	23.1% 6	0.0% 0	100% 26

Do you have any additional comments on these priorities, or suggestions concerning affordable housing priorities or efforts?

Response

Local influences must be rated highly such as employment opportunities, economic situation, etc.

NA

yes ouray co and ridgway need help in the area of fees and land cost.

I am not super informed on the affordable housing prices, size, etc. I do believe it is important to continue these efforts.. Currently, Ophir provides relatively affordable housing comparable to Telluride and Moutain Village. We do not have a program in place.

Above under 'eligibility criteria' not sure comment was captured: No one owing a second property should be able to receive any type of housing subsidy, rental, ownership or otherwise.

Due to continued high values, home ownership will remain a challenge, especially in this economy. Rental units are much more practical and needed now.

Government can't and shouldn't try and do this alone. The private sector must be part of the process and solution. Create a private public housing trust.

It is hard to answer some of these questions, as we don't have the information available to know the answers. The Needs Assessment should be telling us most of this information.

I think the resort community environment is extremely difficult-high housing prices with low wages. The overdependence upon a commuting work force is an issue of long term economic sustainability

I think a bi county transportation system is an integral part of afforable housing. More and frequent public transportation throughout San Miguel and Ouray counties would solve many issues from parking, to pollution, to keeping housing and commuting affordable. Ideally I might like to include rico and san bernardo area. Maybe even look at including Montrose.

I think what I'm saying in my responses is that the highest priority should go to meeting the needs of the workforce.