



# From Vision to Reality: Local Housing Initiatives

CCI Concurrent Session | December 4, 2024

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July 2024

# JEFFCO HOUSING BLUEPRINT

From Out of Reach to Reality  
Working together  
for affordability

A graphic design on a light blue grid background. It features the title 'JEFFCO HOUSING BLUEPRINT' in a large, bold, blue, hand-drawn font. Above the title is the date 'July 2024' in a smaller, blue, hand-drawn font. Below the title is the tagline 'From Out of Reach to Reality Working together for affordability' in a blue, hand-drawn font. To the right of the text are several blue, hand-drawn architectural lines and shapes, including a dashed arrow pointing up and to the right, and a series of connected lines forming a stylized structure.



# Housing Challenges in Jeffco

Housing studies and community interviews revealed several challenges in Jeffco:

- ▶ Jeffco does not have enough housing inventory
- ▶ Options are limited for middle-income households
- ▶ Housing policy can either help or inhibit housing development
- ▶ Affordability is a regional challenge that requires a regional solution
- ▶ Continued misconceptions about affordable housing



Jeffco 2024 » 60-120%AMI

One-Person Household

Four-Person Household



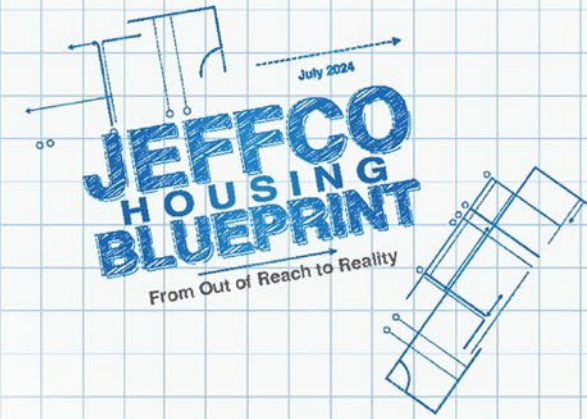
\$55,000-\$110,000



\$78,000-\$156,000

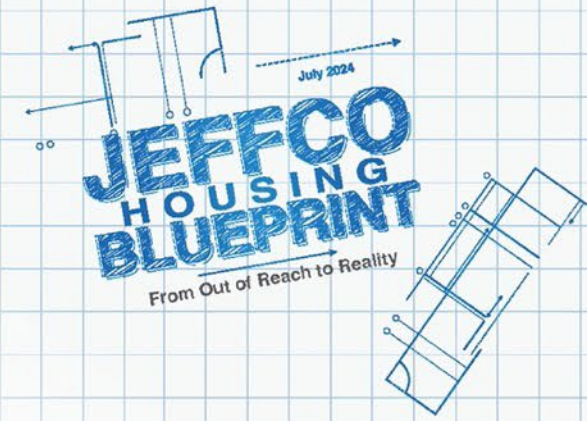
# The Missing Middle

- ▶ In Jeffco, as of 2024, 60-120% AMI is **\$55,000-110,000** for a one-person household or **\$78,000-156,000** for a four-person household.
- ▶ This income places residents in a squeeze - their **income is too high for traditional subsidies but too low for market-rate housing**.
- ▶ This “**missing middle**” includes young families, aging adults, and essential workers such as teachers, nurses and firefighters.
- ▶ Limited resources and programs available to serve this part of our community – opportunity to **find solutions together**.



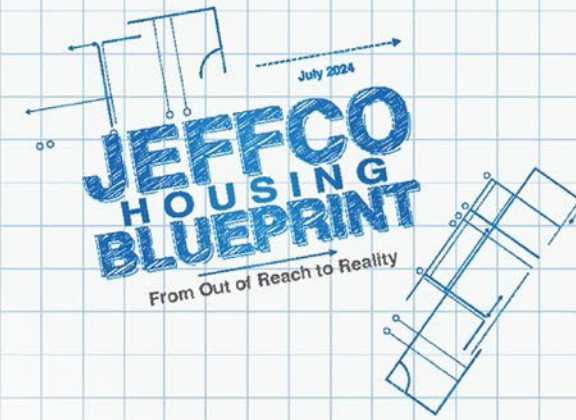
# Jeffco Housing Advocacy Steering Committee

- ▶ Multi-disciplinary group of Jeffco leaders
  - Elected leaders from county & five largest municipalities
  - Developers & builders
  - Nonprofits & housing providers
  - Jeffco Economic Development Corp. & Chambers
- ▶ Phase one (January – June 2023): Explore policies, incentives, regulatory and land use tools available to local governments.
- ▶ Phase two (July 2023 - June 2024): Collaborative strategy to support local efforts, build positive community engagement, and facilitate partnerships through the *Jeffco Housing Blueprint*

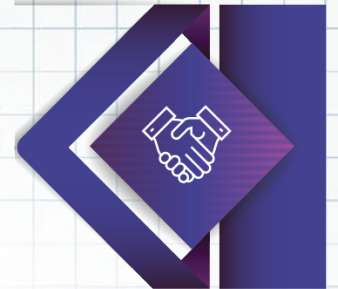


# Foundational Agreements

- ▶ Core Values and Guiding Principles
  - **Local Control and Regional Collaboration**
    - Respect, Collaboration, Innovation
  - **Inclusion and Forward Momentum**
    - Inclusion, Education, Leadership
- ▶ Legislative Policy Agenda
  - Themes include:
    - **Collaboration and partnership**
    - **Maintaining/increasing resources**
    - **Community development** (preserving local authority)



Collaboration  
& Partnership



Maintaining &  
Increasing  
Resources

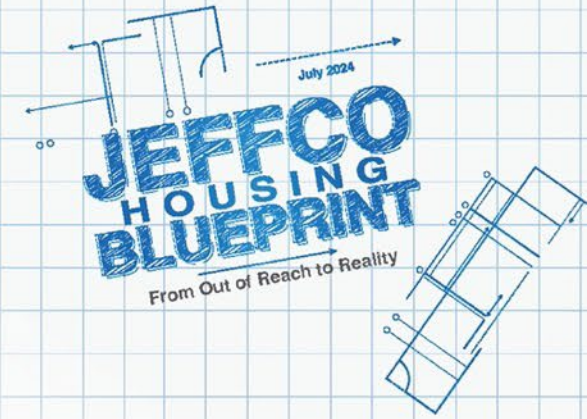


Community  
Development





# Affordable Housing Blueprint



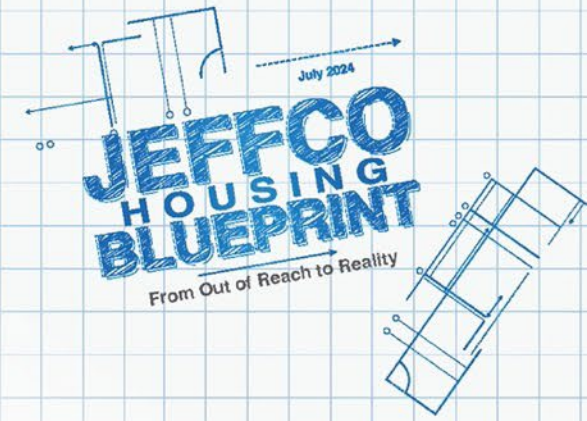
A regional collaboration policy platform with three pillars:

- ▶ Pillar One: Foster **input and participation in strategies** that support affordable housing
- ▶ Pillar Two: Support **policy development** in Jeffco jurisdictions by sharing best practices, tracking progress, and activating resources
- ▶ Pillar Three: Identify specific **programs and projects for collaboration across jurisdictions** and agencies to increase housing that is affordable in the county





# Working Together for Affordability



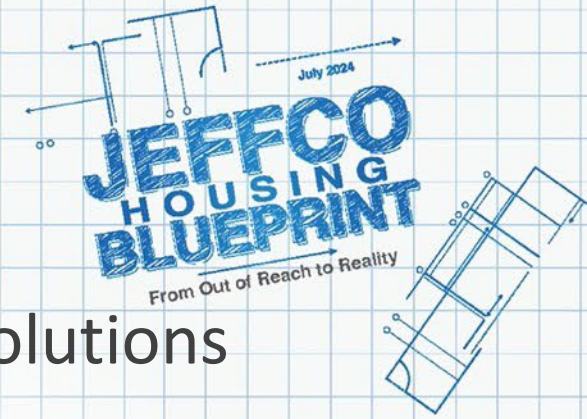
While the Jeffco Housing Blueprint targets housing options for the middle income of the housing continuum, it is complementary to other specific efforts:

- ▶ Jeffco Housing Continuum Task Force and 15 Year Housing Plan
- ▶ Local municipal housing plans
- ▶ DRCOG Regional Housing Needs Assessment

We will accomplish more as a county when we work together to create housing options that are affordable for all Jeffco residents.



# Jeffco Advocacy Network: How We Work



- **Public education** about housing challenges and possible solutions
- **Collaboration** with elected officials and decision makers
- **Public outreach** to civic and business organizations with a shared interest in housing solutions
- **Public promotion** of, and support for, local housing policies and solutions/projects
- **Community engagement** via presentations, events, and participation in meetings and public hearing

# Learn More and Engage!

- ▶ The Blueprint is based on **inclusion** and **collaboration**, and it will take all of us *working together for affordability*.
  - Visit the *JeffcoAdvocacyNetwork.org*. Sign up for updates, share your housing story and stay current on events.
- ▶ The Blueprint also values **education** and **leadership** – everyone can help by learning more about housing and possible solutions: *[www.bellpolicy.org/facts/housing/](http://www.bellpolicy.org/facts/housing/)*



Download the Blueprint and  
access all our resources!







July 2024

# JEFFCO HOUSING BLUEPRINT

From Out of Reach to Reality

## THANKS!



# Tax Lien Properties to Workforce Housing

How Archuleta County  
converted unmarketable tax lien  
properties into  
Work Force Housing



# Archuleta County Held Properties Overview

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- 50 Properties
  - The County had acquired around 50 properties from tax lien sales
- 20+ Years
  - Many of the properties had been off the County property tax roles for more than 10 years
- 5 Phases
  - The County divided the properties into 5 phases based on their development readiness
- Donated to Non-Profits
  - County donated around 50 properties to non-profits for the construction of workforce housing

# The Process

## Treasurer's Deed Process

- The County was already in possession of the certificates of purchase for the properties and had waited the required 3 years before applying for treasurer's deeds
- The County applied for treasurer's deeds with the Treasurer's Office just as any individual who has held a certificate of purchase for 3 years.
- As of July 1, 2024, the entire treasurer's deed process was changed by the General Assembly

## Quiet Title Actions

- After recording the treasurer's deeds, the County Attorney's Office filed quiet title actions on each of the properties
- The purpose for filing the quiet title actions was to ensure that each property had a marketable title so that the County could sell them at public auction or donate them to non-profits.

## Disposition Options

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- During this process, state statute only provided three options for disposing of these properties: **For Sale through Public Auction**  
**Donate to a Non-Profit Lease to a Non-Profit for a short time frame**
- The County donated a majority of the properties to 2 non-profits for the construction of workforce housing.





## Disposition of Properties

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- **The County donated 10 properties to Habitat for Humanity of Archuleta County-Affordable Housing.**
- **The County donated 35 properties to the Pagosa Community Development Corporation (“CDC”)-Workforce Housing.**
- **Each property will be deed-restricted by the CDC to ensure that these properties remain affordable / workforce housing for 30 years.**
- **All properties were deed-restricted to ensure they were not used for short-term rentals for a period of 30 years.**



## Public Auctions

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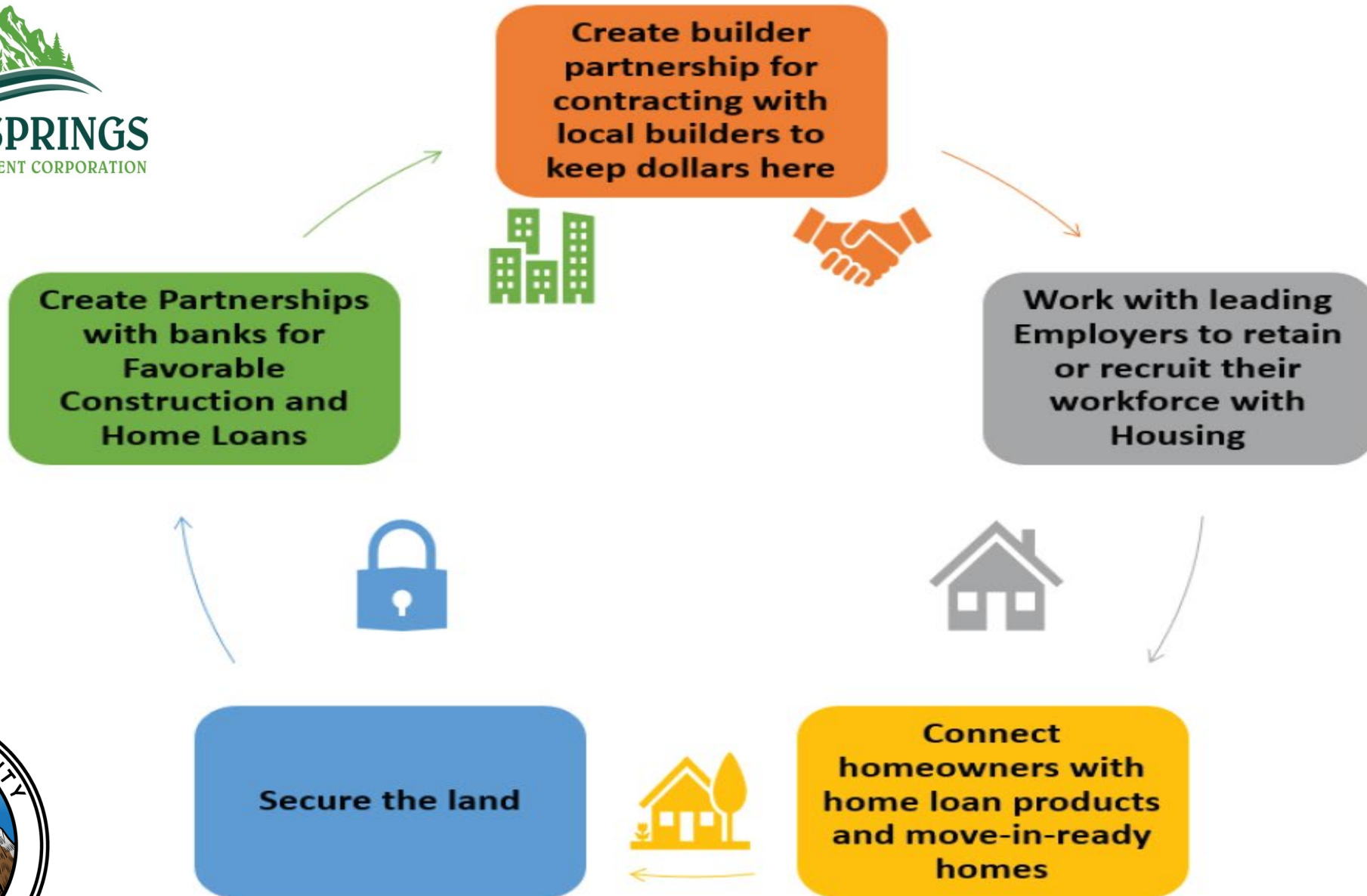
- **The County has listed several properties on GovDeals.com for sale to the public via public auction multiple times.**
- **However, the results have been disappointing. None of the bids have approached the minimum reserve amount set by the County.**
- **If the results of the public auction are not satisfactory to the County, it may seek out other non-profits to partner with to construct additional affordable / workforce housing.**



THANK YOU!

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**ARCHULETA  
COUNTY**  
COLORADO



# PSCDC WORKFORCE HOUSING

**More housing Now  
2M  
Infrastructure  
grant**

**Prop 123 Homeownership  
fund  
55K per house max grant**

**Restrictions  
Maximum 100%  
AMI owners**

**Implement Lottery  
Implement 30yr  
Deed Restriction**

**GOAL-Occupy 10  
homes with  
homeowners  
12/2024**

# PSCDC WORKFORCE HOUSING

**Leverage any and all subsidies**

**Water and Sewer= 27,000 per home**

**Permitting fees from County and HOA =2200.00 per home**

**Grant to cover electric connection**

**Secured \$2,770,000.00 grant funding  
To help build workforce housing**

# PSCDC WORKFORCE HOUSING

**2B2b1G**

**\$328,000. sell price  
w/DOH Funding 55K**

**7%x 30 years =2182.00  
monthly payment PI**

**100% AMI =\$66,000 single  
30% of income on housing  
= 1650.00 monthly  
payment**

**35% of income = 1925.00**

**The 100% AMI is still short 300-500 hundred per month! We lost  
8 teachers and 1 EMT due to \$500-1000 annually too much  
income to qualify for these homes!**



# State Affordable Housing Fund

This program does not work in Rural Colorado Again leaving out “Missing Middle”!  
Please support!



Colorado Income  
Tax Revenue  
0.1%

Year 1 (act): \$96 million  
Year 2 (est): \$190.8 million

60% Financing  
Fund Managed  
by OEDIT

## June 2023 Forecast

- Fiscal Year 2022-2023 - \$160 million
- Fiscal Year 2023-2024 - \$318 million

40% Support  
Fund Managed  
by DOLA

Year 1 (act): \$64 million  
Year 2 (est): \$127.2 million



CHFA

DOH and DLG



Land Banking

Equity

Concessionary  
Debt

All funding tied to rental HOUSING

Affordable  
Homeownership

Serving Persons  
Experiencing  
Homelessness

Local Planning  
Capacity  
Development

Only Program for home ownership  
Statutorily Bound to 100% AMI



COLORADO  
Department of Local Affairs

# PSCDC WORKFORCE HOUSING



Thank you! Questions?



**Heidi Williams**

Metro Mayors Caucus

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