



# From Vision to Reality: Local Housing Initiatives

CCI Concurrent Session | December 4, 2024

# Speaker Contact Information

## **Lesley Dahlkemper**

Jefferson County

Commissioner

[ldahlkem@jeffco.us](mailto:ldahlkem@jeffco.us)

## **Warren Brown**

Archuleta County

Commissioner

[warren.brown@archuletacounty.org](mailto:warren.brown@archuletacounty.org)

## **Emily Lashbrooke**

Pagosa Springs Community Development  
Corporation

Executive Director

[Emily@pagosaspringscdc.org](mailto:Emily@pagosaspringscdc.org)

## **Heidi Williams**

Metro Mayors Caucus

Executive Director

[mmc@metromayors.org](mailto:mmc@metromayors.org)



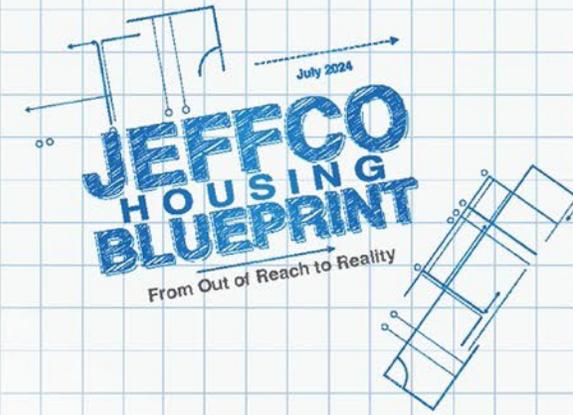
The logo for 'JEFFCO HOUSING BLUEPRINT' is centered on a white background with a light blue grid. The text 'JEFFCO HOUSING BLUEPRINT' is written in a large, bold, blue, hand-drawn font. Above the text, there are blue architectural line drawings of a building's structure. Below the main text, the tagline 'From Out of Reach to Reality' is written in a smaller, blue, sans-serif font, with a blue arrow pointing to the right. Below that, the phrase 'Working together for affordability' is written in a blue, cursive script font. The date 'July 2024' is written in a small, blue, sans-serif font at the top left of the logo area.



# Housing Challenges in Jeffco

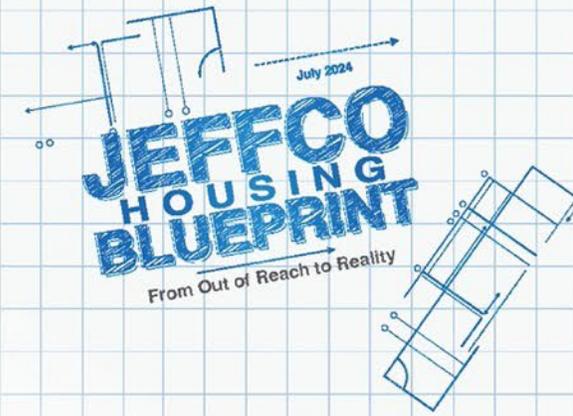
Housing studies and community interviews revealed several challenges in Jeffco:

- ▶ 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



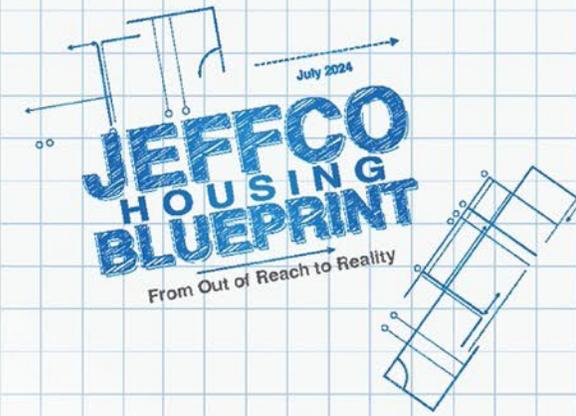
# The Missing Middle

- ▶ 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.**



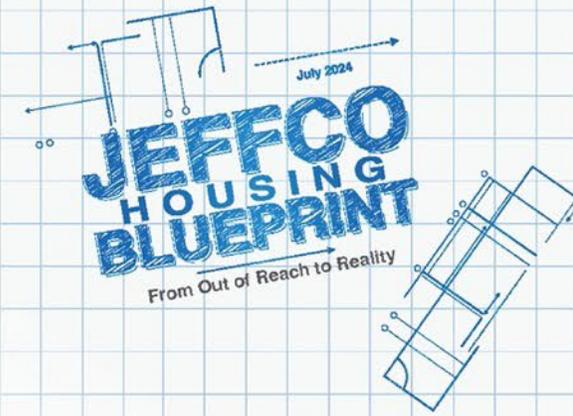
# Jeffco Housing Advocacy Steering Committee

- ▶ 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



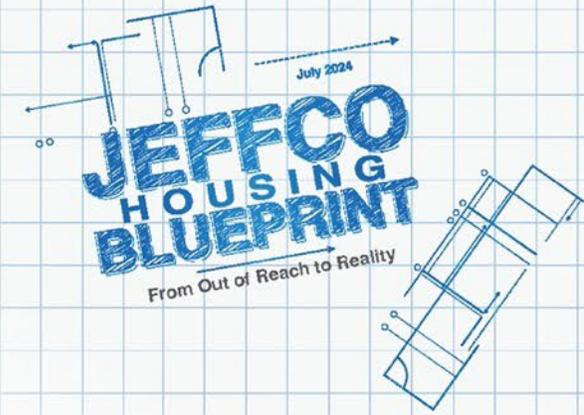
Maintaining &  
Increasing  
Resources



Community  
Development



# Affordable Housing Blueprint

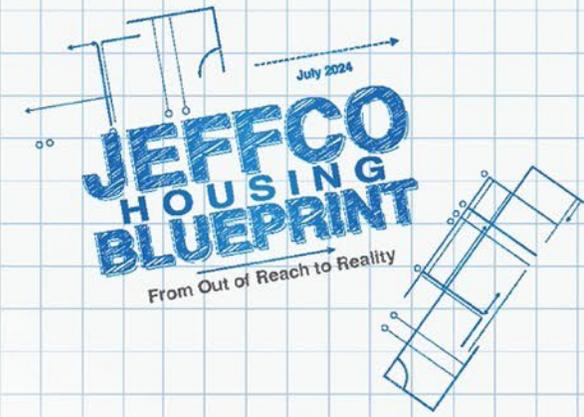


A regional collaboration policy platform with three pillars:

- ▶ 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



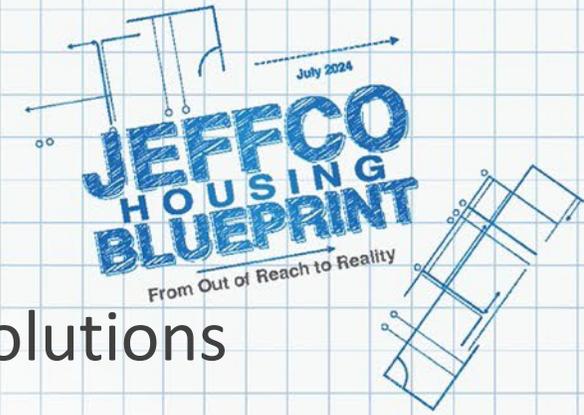
While the Jeffco Housing Blueprint targets housing options for the middle income of the housing continuum, it is complementary to other specific efforts:

- ▶ 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



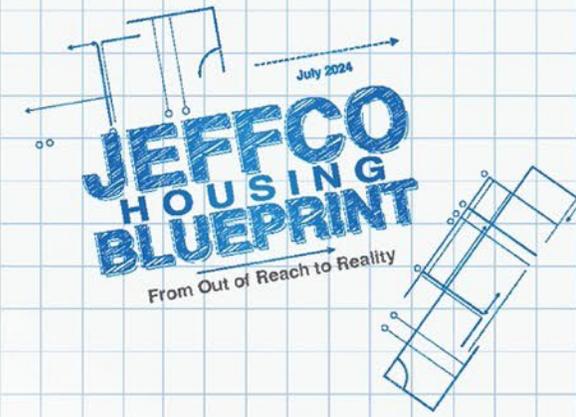
- **Public education** about housing challenges and possible solutions
- **Collaboration** with elected officials and decision makers
- **Public outreach** to civic and business organizations with a shared interest in housing solutions
- **Public promotion** of, and support for, local housing policies 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/*



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

---



- 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

---

- 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

---

- **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

---

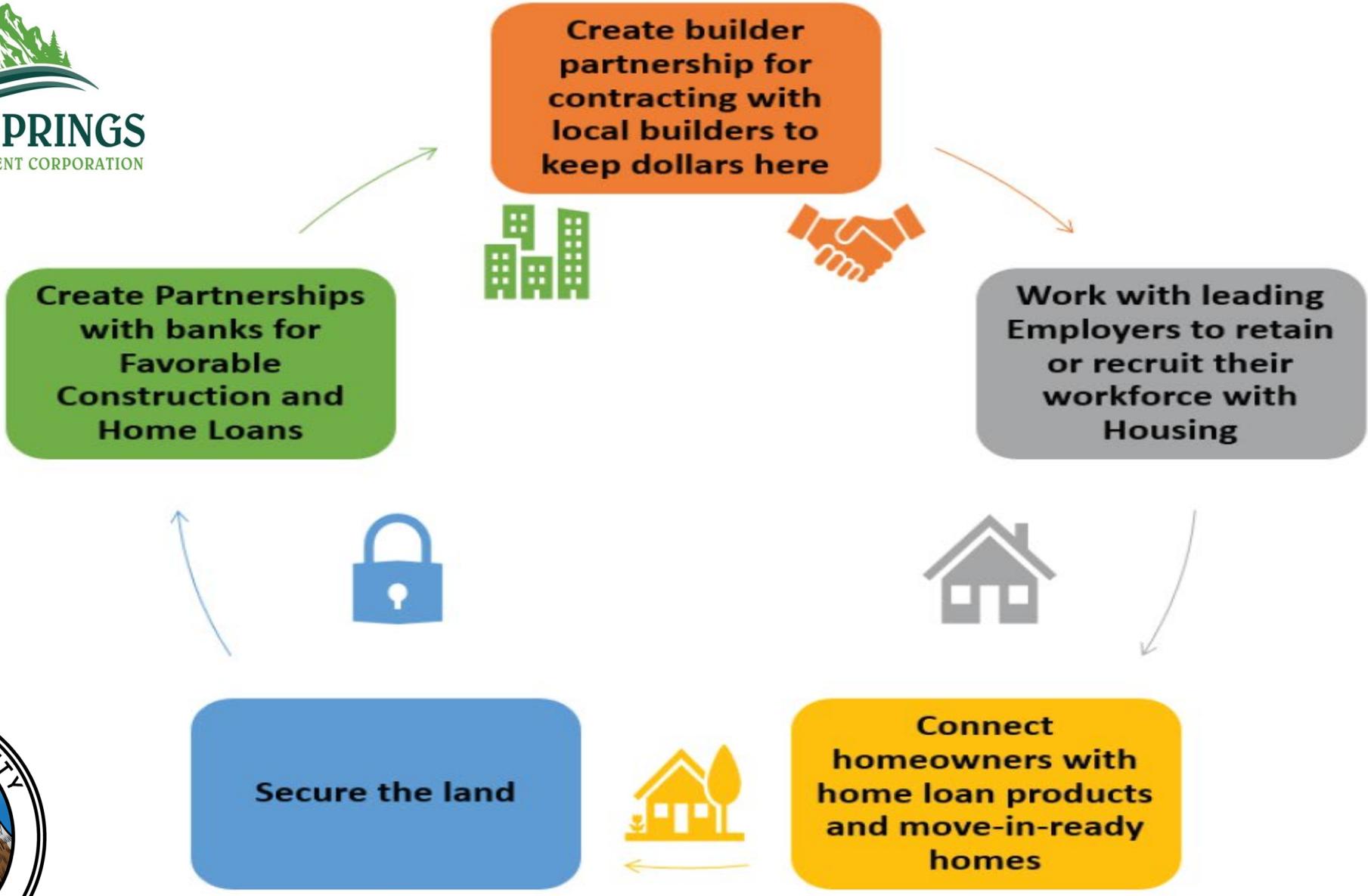
- **The County has listed several properties on GovDeals.com for sale to the public via public auction multiple times.**
- **However, the results have been disappointing. None of the bids have approached the minimum reserve amount set by the County.**
- **If the results of the public auction are not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



THANK YOU!

---







**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



Colorado Income Tax Revenue 0.1%

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

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

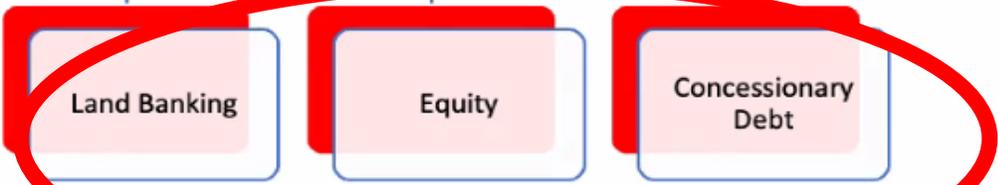
40% Support Fund Managed by DOLA

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



CHFA

DOH and DLG



**All funding tied to rental HOUSING**



**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

From Vision to Reality: Local Housing Initiatives