



PACKET MODIFICATIONS

September 13th, 2023



Addition of Slideshow presentation from the Work Session

Housing Action Plan Review

Board Work Session

September 11, 2023

Agenda

1. Consultant Presentation/Overview
2. Review Draft Housing Action Plan – Discussion
3. Next Steps

Project Overview

Part 1: Housing Needs Assessment

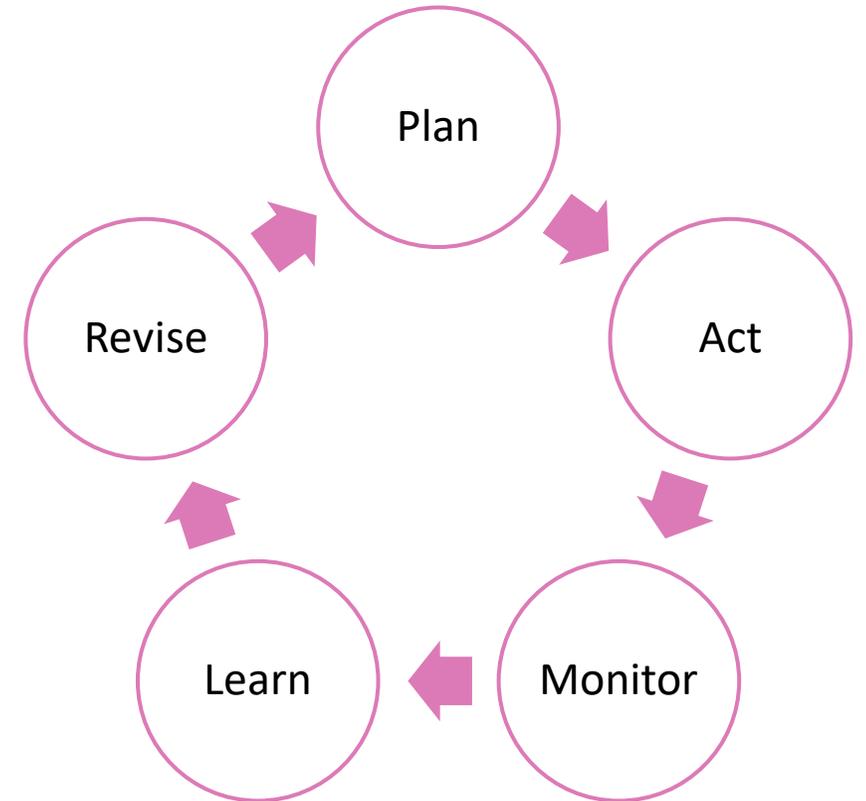
- Identifies housing needs and issues
- Board review – 8/22 regular meeting

Part 2: Housing Action Plan

- How to meet housing needs and address issues
- Topic of this work session

What is a Housing Action Plan?

- Plan for the community to address housing issues and needs
- Informed by past documents, tons of community input, and best practices
- A guide - more engagement and conversations to come with implementation



Housing Action Plan Outline

- Overview
- Actions



- Land Use Regulations Review
- Potential Housing Development

Recurring Themes

- Focus on Locals
- Maintain Community Character
- Use the Water Moratorium as an Opportunity
- Leverage the Town's Capacity

Discussion

Actions

- Do the action items align with what you have heard and what you think the community supports? Are any actions missing?
- Does the priority level align with what you have heard and what you think the community desires?
- What questions, thoughts, ideas do you have on the Actions to Start Now? Actions to Start Next?

Discussion, cont.

- Land Use Regulations Review – any questions?
- Potential Housing Development section
 - Potential Development Sites – any revisions to the list?
 - Sample Development Strategy – what kind of project would be best to use as a sample? Rent vs. own, number of units, type of units, etc.

Discussion, cont.

- New Housing Production Goal – thoughts, questions?

Units Needed through 2028 by AMI [1]

	Rent	Own
<30%	9	3
30.1-60%	4	4
60.1-80%	2	2
80.1-100%	1	3
100.1-120%	1	2
120.1-160%	2	4
160.1-180%	2	2
>180%	4	5
Total	25	25

Sums to 31 units up to 120% AMI

- 24 rental units
 - Building units under 60% AMI for homeownership is very challenging, so the assumption is these seven units will be rentals.
- 7 for sale units

[1] Assumes 50% of total need built in Town and 50-50 tenure split.

SOURCE: CHFA 2023 INCOME LIMITS, RIBBON DEMOGRAPHICS, LLC, CONSULTANT TEAM

Next Steps

- Written comments on the Action Plan due end of day 9/17
- Consultants adjust plan as appropriate
- Consultants compile Parts 1 and 2 into one document and bring to the board for consideration of adoption at the 10/24 regular meeting (or 11/14)
- Then the community implements the plan!



TOWN OF PAONIA
MONDAY, SEPTEMBER 11, 2023
TOWN BOARD WORK SESSION AGENDA 5:00 PM

Roll Call

Work Session

Housing Action Plan Draft Review with Urban Rural Continuum

Adjournment

Work Sessions are meetings at which the Board of Trustees cannot make any decisions or do official business. They are used for training or discussion in an informal setting when an issue requires a more in depth understanding of a subject before decisions or policies are made.

While the Public is always welcome to attend a work session- public comment is rarely taken at these unless otherwise noted. The work session will be live streamed on YouTube:

<https://www.youtube.com/channel/UC2mZDPKrwEAf5T-x3Camtow>

AS ADOPTED BY:
TOWN OF PAONIA, COLORADO
RESOLUTION NO. 2017-10 – Amended May 22, 2018

I. RULES OF PROCEDURE

Section 1. Schedule of Meetings. Regular Board of Trustees meetings shall be held on the second and fourth Tuesdays of each month, except on legal holidays, or as re-scheduled or amended and posted on the agenda prior to the scheduled meeting.

Section 2. Officiating Officer. The meetings of the Board of Trustees shall be conducted by the Mayor or, in the Mayor's absence, the Mayor Pro-Tem. The Town Clerk or a designee of the Board shall record the minutes of the meetings.

Section 3. Time of Meetings. Regular meetings of the Board of Trustees shall begin at 6:30 p.m. or as scheduled and posted on the agenda. Board Members shall be called to order by the Mayor. The meetings shall open with the presiding officer leading the Board in the Pledge of Allegiance. The Town Clerk shall then proceed to call the roll, note the absences and announce whether a quorum is present. Regular Meetings are scheduled for three hours, and shall be adjourned at 9:30 p.m., unless a majority of the Board votes in the affirmative to extend the meeting, by a specific amount of time.

Section 4. Schedule of Business. If a quorum is present, the Board of Trustees shall proceed with the business before it, which shall be conducted in the following manner. Note that all provided times are estimated:

- (a) Roll Call - (5 minutes)
- (b) Approval of Agenda - (5 minutes)
- (c) Announcements (5 minutes)
- (d) Recognition of Visitors and Guests (10 minutes)
- (e) Consent Agenda including Approval of Prior Meeting Minutes (10 minutes)
- (f) Mayor's Report (10 minutes)
- (g) Staff Reports: (15 minutes)
 - (1) Town Administrator's Report
 - (2) Public Works Reports
 - (3) Police Report
 - (4) Treasurer Report
- (h) Unfinished Business (45 minutes)
- (i) New Business (45 minutes)
- (j) Disbursements (15 minutes)
- (k) Committee Reports (15 minutes)
- (l) Adjournment

* This schedule of business is subject to change and amendment.

Section 5. Priority and Order of Business. Questions relative to the priority of business and order shall be decided by the Mayor without debate, subject in all cases to an appeal to the Board of Trustees.

Section 6. Conduct of Board Members. Town Board Members shall treat other Board Members and the public in a civil and polite manner and shall comply with the Standards of Conduct for Elected Officials of the Town. Board Members shall address Town Staff and the Mayor by his/her title, other Board Members by the title of Trustee or the appropriate honorific (i.e.: Mr., Mrs. or Ms.), and members of the public by the appropriate honorific. Subject to the Mayor's discretion, Board Members shall be limited to speaking two times when debating an item on the agenda. Making a motion, asking a question or making a suggestion are not counted as speaking in a debate.

Section 7. Presentations to the Board. Items on the agenda presented by individuals, businesses or other organizations shall be given up to 5 minutes to make a presentation. On certain issues, presenters may be given more time, as determined by the Mayor and Town Staff. After the presentation, Trustees shall be given the opportunity to ask questions.

Section 8. Public Comment. After discussion of an agenda item by the Board of Trustees has concluded, the Mayor shall open the floor for comment from members of the public, who shall be allowed the opportunity to comment or ask questions on the agenda item. Each member of the public wishing to address the Town Board shall be recognized by the presiding officer before speaking. Members of the public shall speak from the podium, stating their name, the address of their residence and any group they are representing prior to making comment or asking a question. Comments shall be directed to the Mayor or presiding officer, not to an individual Trustee or Town employee. Comments or questions should be confined to the agenda item or issue(s) under discussion. The speaker should offer factual information and refrain from obscene language and personal attacks.

Section 9. Unacceptable Behavior. Disruptive behavior shall result in expulsion from the meeting.

Section 10. Posting of Rules of Procedure for Paonia Board of Trustees Meetings. These rules of procedure shall be provided in the Town Hall meeting room for each Board of Trustees meeting so that all attendees know how the meeting will be conducted.

II. CONSENT AGENDA

Section 1. Use of Consent Agenda. The Mayor, working with Town Staff, shall place items on the Consent Agenda. By using a Consent Agenda, the Board has consented to the consideration of certain items as a group under one motion. Should a Consent Agenda be used at a meeting, an appropriate amount of discussion time will be allowed to review any item upon request.

Section 2. General Guidelines. Items for consent are those which usually do not require discussion or explanation prior to action by the Board, are non-controversial and/or similar in content, or are those items which have already been discussed or explained and do not require further discussion or explanation. Such agenda items may include ministerial tasks such as, but not limited to, approval of previous meeting minutes, approval of staff reports, addressing routine correspondence, approval of liquor licenses renewals and approval or extension of other Town licenses. Minor changes in the minutes such as non-material Scribner errors may be made without removing the minutes from the Consent Agenda. Should any Trustee feel there is a material error in the minutes, they should request the minutes be removed from the Consent Agenda for Board discussion.

Section 3. Removal of Item from Consent Agenda. One or more items may be removed from the Consent Agenda by a timely request of any Trustee. A request is timely if made prior to the vote on the Consent Agenda. The request does not require a second or a vote by the Board. An item removed from the Consent Agenda will then be discussed and acted on separately either immediately following the consideration of the Consent Agenda or placed later on the agenda, at the discretion of the Board.

III. EXECUTIVE SESSION

Section 1. An executive session may only be called at a regular or special Board meeting where official action may be taken by the Board, not at a work session of the Board. To convene an executive session, the Board shall announce to the public in the open meeting the topic to be discussed in the executive session, including specific citation to the statute authorizing the Board to meet in an executive session and identifying the particular matter to be discussed “in as much detail as possible without compromising the purpose for which the executive session is authorized.” In the event the Board plans to discuss more than one of the authorized topics in the executive session, each should be announced, cited and described. Following the announcement of the intent to convene an executive session, a motion must then be made and seconded. In order to go into executive session, there must be the affirmative vote of two thirds (2/3) of Members of the Board.

Section 2. During executive session, minutes or notes of the deliberations should not be taken. Since meeting minutes are subject to inspection under the Colorado Open Records Act, the keeping of minutes would defeat the private nature of executive session. In addition, the deliberations carried out during executive session should not be discussed outside of that session or with individuals not participating in the session. The contents of an executive session are to remain confidential unless a majority of the Trustees vote to disclose the contents of the executive session.

Section 3. Once the deliberations have taken place in executive session, the Board should reconvene in regular session to take any formal action decided upon during the executive session. If you have questions regarding the wording of the motion or whether any other information should be disclosed on the record, it is essential for you to consult with the Town Attorney on these matters.

IV. SUBJECT TO AMENDMENT

Section 1. Deviations. The Board may deviate from the procedures set forth in this Resolution, if, in its sole discretion, such deviation is necessary under the circumstances.

Section 2. Amendment. The Board may amend these Rules of Procedures Policy from time to time.



PAONIA HOUSING NEEDS ASSESSMENT AND HOUSING ACTION PLAN

Board Work Session

Monday, September 11, 2023

5:00pm

Town Hall

Please review all attached materials prior to the meeting. There is a lot to cover, so targeted direction is requested.

Consultant Presentation/Overview

Review Draft Housing Action Plan (see attached)

- Discussion items:
 - Action items:
 - Do the action items align with what you have heard and what you think the community supports? Are any actions missing?
 - Does the priority level align with what you have heard and what you think the community desires?
 - What questions, thoughts, ideas do you have on the Actions to Start Now? Actions to Start Next?
 - Land Use Regulations Review – any questions?
 - Potential Housing Development section
 - Potential Development Sites – any revisions to the list?
 - Sample Development Strategy – what kind of project would be best to use as a sample? Rent vs. own, number of units, type of units, etc.
 - New Housing Production Goal – thoughts, questions?

Written public comments will be accepted until the end of the day on Sunday, September 17th. The comment form can be found on the Town’s website: <https://townofpaonia.colorado.gov/housing-needs-assessment-and-action-plan-updates>. Hard copies will be available at the meeting.

Next Steps

- The Housing Action Plan will be adjusted and fleshed out.
- The Housing Needs Assessment and Housing Action Plan will be combined into one document and brought before the Board for adoption during the October 24th or November 14th regular meeting.



Town of Paonia

Housing Needs Assessment and Housing Action Plan

Board Work Session DRAFT - September 11, 2023

[cover page forthcoming]

URBANrural
—continuum—

AVRES

ACKNOWLEDGEMENTS

The consulting team appreciates the opportunity to work with the Town of Paonia—residents, employers, organizations, and Town staff—who are dedicated to obtaining a better understanding of Paonia’s housing issues and needs and working toward solutions. We are thankful for everyone who gave their time, assistance, knowledge, and expertise during this process. The information in this report relied on many people who participated in their individual and professional capacities. It is a document informed by the community and for the community.

A special thank you to the members of the housing task force who were instrumental in connecting us with the community and assisting us throughout the process.

Housing Task Force

- Alicia Michelsen, The Learning Council
- Bobby Reedy, Reedy’s Service
- Dave Knutson, Town Trustee
- Gia Fanelli, Paonia Laundromat
- Jenica Schevene, Educator
- Linda McCone, VP of Senior Center
- Lyn Howe, Planning Commissioner
- Marissa Mommaerts, Master Plan Team and Fertile Edge Community Land Trust
- Mary Difranco, North Fork Trailer & RV Park
- Molly Wheelock, Master Plan Team
- Paige Smith, Town Trustee
- Patti Kaech, Realtor, Paonia Realty

Town Trustees

- Mary Bachran, Mayor
- John Balentine
- Dave Knutson, Mayor Pro Tem
- Morgan MacInnis
- Paige Smith
- Rick Stelter



DEFINITIONS AND ACRONYMS

Affordable Housing	As used in this report, housing is affordable if the monthly payment (rent or mortgage, plus utilities) is equal to or less than 30% of gross household income (before taxes).
AMI	The Area Median Income is published annually by the U.S. Department of Housing and Urban Development. In Colorado, these figures are published annually by the Colorado Housing Finance Authority. They are used to set income and rent limits for affordable housing programs statutorily linked to HUD income limits (e.g., low-income housing tax credit rentals).
ACS	The American Community Survey is part of the Decennial Census Program of the U.S. Census. The survey was fully implemented in 2005, replacing the decennial census long form. Because it is based on a sample of responses, its use in smaller areas (under 65,000 persons) is best suited for monitoring general changes over time rather than for precise estimates due to margins of error.
Average Household Size	This refers to the number of persons living in a housing unit, including all adults and children.
Catch-up Needs	The number of housing units needed to catch up to meet the current shortfall in housing available for residents.
CHFA	The Colorado Housing and Finance Authority administers the Low Income Housing Tax Credit and provides mortgage funding.
Cost Burdened	When housing costs exceed 30% of a household’s gross (pretax) income. Housing costs include rent or mortgage and may or may not include utilities, homeowner association fees, transportation, or other necessary costs depending upon its application.
COVID-19/COVID	Coronavirus disease 2019, caused a global pandemic starting in March 2020 and extensive local public health precautions.
Deed Restricted/Restriction	A deed is a legal document that defines who owns a particular property. Deed restrictions are stipulations written into a property’s deed or recorded as a restrictive covenant. Such restrictions can be varied. Throughout this report, use of the terms deed-restricted housing or a deed restriction(s) is generally in reference to written rules that limit the amount a property can be sold or rented for, or that restricts who it can be rented or sold to based on household income, the location of the tenant/future owner’s employment, etc.
DOH	The Division of Housing is within the Colorado Department of Local Affairs. It partners with local communities to create housing opportunities for Coloradans who face the greatest challenges to accessing affordable, safe, and secure homes. DOH supports projects ranging from homelessness prevention to homeownership.
Employee (or Workforce) Housing	Housing intended for and affordable to employees and households earning local wages.



ESRI	Environmental Systems Research Institute is a supplier of geographic information system software, web GIS, and geodatabase management applications.
HISTA	A custom four-way cross tabulation of ACS household data prepared specifically for Ribbon Demographics, LLC for housing market analysis.
HOA	A Homeowners Association is typically part of condominium developments.
HUD	Housing and Urban Development is the federal agency providing funding and regulations for low-income housing.
Keep-up Needs	The number of housing units needed to keep up with job growth and retiring employees to ensure housing is available for employees filling new or vacated jobs through 2028.
LAUS	Local Area Unemployment Statistics is a federal-state cooperative effort to prepare monthly estimates of total employment and unemployment.
LEHD	Longitudinal Employer-Household Dynamics is a federal program that is part of the Center for Economic Studies at the U.S. Census Bureau.
LIHTC	Low Income Housing Tax Credit is a federal program to stimulate capital investment in affordable rental housing, administered in Colorado by the Colorado Housing and Finance Authority.
MLS	The Multiple Listing Service is used for the purchase and sale of residential real estate.
Occupied Housing Unit	As defined by the U.S. Census Bureau, this refers to a housing unit that is occupied by persons who consider their home in a particular geography as their usual place of residence or that have no usual place of residence elsewhere. Occupied units are also referred to as resident/local households in this report.
Paonia CCD	The Paonia Census County Division (CCD) is a statistical entity established cooperatively by the Census Bureau and officials of State and local governments designed to represent community areas focused on trading centers or major land use areas with visible, permanent, and easily described boundaries.
Tenure	Tenure provides a measurement of home ownership. Occupied housing units are classified as either owner-occupied or renter-occupied.
Workforce (or Employee) Housing	Housing intended for and affordable to employees and households earning local wages.



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Board DRAFT 9.11.23



EXECUTIVE SUMMARY

[Forthcoming - Highlight key takeaways from Needs Assessment and Action Plan]

Board DRAFT 9.11.23



INTRODUCTION

[graphic page - forthcoming]

Board DRAFT 9.11.23



PURPOSE

The Town of Paonia sponsored this Housing Needs Assessment and Housing Action Plan to

1. Identify the housing needs and issues in the community, and
2. Identify and define community-supported actions to take to meet housing needs and address issues.

Part 1 of this report is the Housing Needs Assessment and Part 2 is the Housing Action Plan.

WHY HOUSING?

Shelter, in this case housing, has always been and continues to be instrumental in the lives of humans. Today there is a dearth of research highlighting the importance housing plays in human health, economic outcomes, and overall quality of life. In general^{1,2}, the following statements are true:

- Increasing access to affordable housing bolsters economic growth and increases economic mobility.
- The quality of housing plays a decisive role in the health status and health outcomes of its occupants.
- Housing is key to reducing intergenerational poverty and reducing childhood poverty.

“Safe, affordable housing is a basic necessity for every family. Without a decent place to live, people cannot be productive members of society, children cannot learn and families cannot thrive.” Tracy Kaufman, Research Associate National Low Income Housing Coalition/Low Income Housing Information Service; 2003².

PROCESS



¹ The Problem, National Low Income Housing Coalition. <https://nlihc.org>, accessed July 12, 2023

² Centers for Disease Control and Prevention and U.S. Department of Housing and Urban Development. Healthy housing reference manual. Atlanta: U.S. Department of Health and Human Services; 2006. <https://www.cdc.gov/nceh/publications/books/housing/cha01.htm>



This Housing Needs Assessment and Housing Action Plan was developed at roughly the same time as the Paonia Master Plan. The Master Plan was initiated prior to this project and finished after the completion of this plan. Members of each consulting team collaborated with each other throughout the process to avoid duplication and ensure consistency. This Housing Needs Assessment and Housing Action Plan serves as the housing element of Paonia's Master Plan.

METHODOLOGY

This project relied on prior Town efforts, secondary data, primary research, and community engagement.

PRIOR TOWN EFFORTS

Numerous prior Town efforts like surveys, reports, studies, and plans prepared for or by the Town of Paonia were reviewed and used in the preparation of this document, including but not limited to the following:

- 1996 Comprehensive Plan
- Paonia in Motion, Parks, Recreation & Trails Master Plan, June 2022
- Asset Inventory/Capital Improvement Plan, September 2021
- Municipal code and zoning map
- Space to Create Paonia: Arts Market Study, January 2019 and Preliminary Feasibility Report, March 2018
- Strategic Planning session, summer 2022
- Town Priority Survey Results, April 2023
- Community Heart and Soul, North Fork Valley
- North Fork Community Health Needs Assessment, September 2020
- Mind the Gap, Evaluating Workforce Housing in Colorado's Region 10, 2023
- Short-Term Rentals – GAPS Committee Overview

SECONDARY DATA

Numerous sources of published information were referenced or used in the preparation of this document, including but not limited to the following:

- U.S. Census 2000, 2010, 2020
- American Community Survey (ACS) 5-year data
- State Demography Office, Colorado Department of Local Affairs
- Employment information from the Quarterly Census of Employment and Wages (QCEW) accessed via the Bureau of Labor Statistics and the Colorado Department of Labor and Employment, Labor Market Information Gateway
- 2023 Area Median Income from U.S. Department of Housing and Urban Development and the Colorado Housing Finance Authority (CHFA)
- Multiple Listing Service (MLS) data courtesy of Paonia Realty
- Residential permit data from the Town of Paonia
- Registered Mobile Home Parks from Colorado Department of Local Affairs



- Ribbon Demographics, LLC HISTA Summary Report 2023 and Age Estimates Report 2023
- Business Summary Reports prepared by ESRI using data from Data Axle, Inc.
- National Housing Preservation Database

PRIMARY RESEARCH

Primary research in the form of an employer questionnaire was conducted to gather information not otherwise available from public or private data sources. In addition, interviews were conducted with realtors, local developers/builders, landlords, and social service agencies.

Employer Questionnaire

A brief online questionnaire was prepared and distributed to local employers and self-employed people to gather information about challenges they and their employees face, and to forecast housing demand now and over the next 5 years. The survey was distributed as an online link in person and via email. Responses were received from **50 respondents** located in the Town of Paonia and surrounding area during a period of just over 30 days – from June 8, 2023, to July 10, 2023. Information from three respondents reporting they operate in Hotchkiss is excluded. About a quarter (26%) of respondents are located near the Town of Paonia and three-quarters (74%) operate in the Town of Paonia boundary. Respondents **represent almost 500 jobs** including year-round and seasonal jobs, along with just under 20 self-employed people. This represents at least 45% of all jobs in the Paonia area.

Interviews

Interviews were conducted with about **18 individuals** in three broad stakeholder categories to gather information, data, and local perspectives and observations.

- Realtors and Property Managers/Landlords: Information was obtained about the for-sale market and trends over time (prices, trends, availability) along with rental conditions and trends (rates, vacancy, turnover).
- Builders/Developers: Information was collected about the current cost to build, entitlement process, and challenges of building in a small, remote town.
- Social Service Organizations: Information was collected and/or confirmed about the many programs and services currently offered and available to Paonia residents. This information was compiled into an existing resources document to be widely disseminated and reviewed and updated over time. It is attached as Appendix C.

COMMUNITY ENGAGEMENT

Housing Task Force

The housing task force was established as an informal committee to help advocate and champion this project for the community. The task force helped connect the community with this project and the consultant team with the community. The task force was made up of **12 individuals** representing the Town Board, local businesses, seniors, local non-profits, property owners, and more. The task force met

Engagement at a Glance

Throughout the course of this project, the consultant team received detailed input from about 150 community members. This includes 50 employers representing almost 500 local workers. This does not include the participants from past plans and studies that were reviewed for this project, coordination with the concurrent Master Plan efforts, or regular Town Board meetings.



four times throughout the project to provide direction, input, and review drafts. Summaries from the housing task force meetings are included in Appendix E.

Open House

A community-wide open house was held on Thursday, July 13th from 5:30-8:30pm at the Ellen Hanson-Smith (Teen) center. The event was publicized widely online, in person, on posting boards around town, and in numerous Town Board meeting packets. It was a true open house where attendees were directed through stations that first provided a brief project background, then illustrated data and issues with the opportunity to vote on their most pressing issues, then listed potential actions with the opportunity to vote on most favored actions, and then wrapped up with next steps. Participants not only provided input via dot voting but also had the opportunity to provide written feedback on a handout. **Thirty-seven community members** attended the event and most took their time to provide very thoughtful feedback. The input received from this open house has been incorporated into this document.

A detailed summary of the open house can be found in Appendix D.

Targeted Outreach

Targeted outreach was conducted to reach segments of the community who may have not been reached through other efforts, including marginalized and vulnerable populations. The consultant team attended regularly established meetings or events and had conversations with seniors, people experiencing homelessness, mothers, members of the LGBTQ community, members of churches, and more. Through these efforts, the consultant team was able to reach **36 community members**.

Most of the meetings, events, and conversations started with a quick background of this project and centered around housing issues observed and experienced. A few conversations touched on potential solutions and actions. The feedback received through this outreach is incorporated into this report but purposefully does not single out individuals who provided this information.

Board Meetings

[insert – 8/22 regular meeting and 9/11 work session]

HOUSING FOR THE COMMUNITY

Housing for the community, or “community housing,” is used in this assessment to mean dwellings occupied by residents who live and/or work in Paonia. This concept is sometimes referred to as “workforce” or “attainable” housing. The intent is that community housing meets the full range of rental and ownership housing types and prices needed to support household changes over time and ensure Paonia remains a complete and vibrant community.

This assessment, therefore, centers on an understanding of how much households can afford to spend on housing in Paonia, or “what is affordable.” It uses the definition that housing is affordable when the monthly payment (rent or mortgage, plus utilities) is equal to no more than 30% of a household’s gross income (i.e., income before taxes). This standard is commonly applied by federal, state, and local housing programs, mortgage lenders, and leasing agents.



Important Definitions

Affordable in this report is consistent with the federal standard that no more than 30% of a household's gross income (before taxes) should be spent on housing costs, including utilities.

Area Median Income (AMI): The median family income in Delta County, Colorado, which is used to determine eligibility for affordable housing programs. The AMI is set according to family size.

Cost Burden: Spending more than 30% of gross household income on housing costs.

The application of this 30% standard results in affordable rents and purchase prices that are often calculated for various income levels, expressed as a percentage of the Area Median Income (AMI). AMI is published annually by the U.S. Department of Housing and Urban Development (HUD) for each county and represents the Median Family Income of an area, which is higher than the median income of all households because many local households (single and roommate households) are not considered families and typically have lower incomes. AMI varies by household size. More information is available in Appendix B.

Delta County Income Limits by Household Size, 2023

AMI Level	1-Person	2-Person	3-Person	4-Person	5-Person
30%	\$18,270	\$20,880	\$23,490	\$26,100	\$28,200
60%	\$36,540	\$41,760	\$46,980	\$52,200	\$56,400
80%	\$48,720	\$55,680	\$62,640	\$69,600	\$75,200
100%	\$60,900	\$69,600	\$78,300	\$87,000	\$94,000
120%	\$73,080	\$83,520	\$93,960	\$104,400	\$112,800
160%	\$97,440	\$111,360	\$125,280	\$139,200	\$150,400
180%	\$109,620	\$125,280	\$140,940	\$156,600	\$169,200

SOURCE: CHFA 2023 INCOME LIMITS

In this assessment, the income limits for a two-person household are used to analyze affordability because the average household size is approximately two people, and about 73% of households are comprised of just one or two people. The maximum affordable rent and purchase prices by AMI (below), therefore, apply to the vast majority of local households.



Maximum Affordable Housing Costs, two-person household

AMI	Household Income	Maximum Rent	Maximum Purchase Price [1]
<= 30%	\$0-\$20,880	< \$522	\$66,100
30.1 - 60%	\$20,881-\$41,760	\$1,044	\$132,100
60.1 - 80%	\$41,761-\$55,680	\$1,392	\$176,200
80.1 - 100%	\$55,681-\$69,600	\$1,740	\$220,200
100.1 - 120%	\$69,601-\$83,520	\$2,088	\$264,300
120.1 - 160%	\$83,521-\$111,360	\$2,784	\$352,400
160.1 - 180%	\$111,360-\$125,280	\$3,132	\$396,400
> 180%	> \$125,280	> \$3,132	>\$396,400

[1] Assumes 30-year mortgage at 7% with 5% down and 20% of the payment covering taxes, HOA, PMI, and insurance.

SOURCE: CHFA 2023 INCOME LIMITS, CONSULTANT TEAM

Mortgage interest rates have risen dramatically since the summer of 2022. The national average rate for a 30-year fixed mortgage as of July 6, 2023, was 7.22%³ although this assessment uses 7%. A household's mortgage interest rate greatly affects their purchasing power.

To illustrate this, if a local couple had a combined household income of \$69,600 (100% AMI), they can only afford a \$220,000 home today based on the assumptions in the table above. If the interest rate were to fall to 6%, and all other assumptions remain the same, they could afford a \$244,000 home, giving them \$24,000 more in purchasing power.

³ Mortgage News Daily 30 Year Fixed daily survey, July 6, 2023



PART 1: HOUSING NEEDS ASSESSMENT

[graphic page - forthcoming]

Board DRAFT 9.11.23



[INSERT]

[currently being edited based on staff and Trustee comments]

Board DRAFT 9.11.23



PART 2: HOUSING ACTION PLAN

[graphic page - forthcoming]

Board DRAFT 9.11.23



A. OVERVIEW

This plan of action **identifies and defines community-supported actions to be taken to meet the housing need and address issues and challenges outlined in the Housing Needs Assessment**. The actions overall aim to increase the supply and diversity of Housing for the Community, including housing priced below current market prices.

Building Housing for the Community is a community endeavor. No one entity can do it all. Although this plan primarily focuses on actions the Town of Paonia can take, it also highlights actions that can be spearheaded and implemented by other local entities (e.g., Delta County Housing Authority, the new Fertile Edge Community Land Trust, local non-profit organizations, and employers). It does not address all possible actions or strategies that are being pursued, or could be pursued in the future, by other entities. These entities should proceed with their efforts and coordinate with the Town where appropriate. **Partnerships across the public, private and non-profit sectors will be paramount.**

The plan relies heavily on input from residents, stakeholders, and Town of Paonia staff and trustees gathered over the course of this project. Information included in the needs assessment is not repeated and should be referenced often during plan implementation. The plan is purposefully concise for ease of use, allowing for quick review of priority and future actions.

HOW TO USE THIS ACTION PLAN

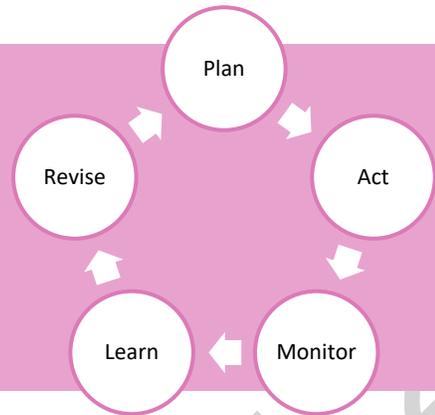
This plan is not intended to be rigid, static, or to sit on a shelf; **it is a living document**. It is not a description of aspirations to strive for, but rather a list of actions to take in the near term, and strategies and actions to be pursued over time. As with any plan, the Town will need to sort out the specifics of each action as they are implemented. Actions may evolve into something different than described herein and priorities may shift – that is okay. The intent is to start addressing housing issues, and this plan offers a path to do that.

*Don't let this sit on a shelf – set priorities and do something! You have to start from where you are, set the plan and push through the small percentage of nay-sayers and do-nothings!
– Open House participant*

This plan is based on opportunities, constraints, and community input in 2023. The local housing market will continue to change along with local concerns and desires, so it is recommended that the Town of Paonia revisit it periodically and adjust priorities as appropriate. Moreover, opportunities should be capitalized upon when they arise even if they are not spelled out or are out of sync with the strategies and timeline herein. Housing issues are complex, and it is important to avoid analysis paralysis and strive for continuous improvement.



Continuous improvement – As the Town of Paonia’s first housing action plan, the goal is to take action in the near term, learn as you go, and continue to refine and build capacity to address housing needs and challenges over time. When it comes to community housing, there is no silver bullet solution.



The action plan is divided into three action categories – start now, start next, and future actions. Actions to Start Now are to be started right away, at least within the first two years following plan adoption. These actions are outlined in the most detail. Actions to Start Next were identified as less of an immediate priority and are to be implemented in years 3 to 5. Finally, numerous future actions are identified, which should be prioritized as opportunities arise and once the top and additional priorities are addressed. Revisiting and reprioritizing this housing action plan is recommended in about 5 years.



RECURRING THEMES

Throughout this project the following themes emerged based on public feedback, employer input, interviews, focus groups, and more.

Focus on Locals

Paonia residents care deeply about their community and want its future to be created by and for locals. Regarding housing, the following themes emerged:

- Increase housing security for locals.
- Create pathways for locals to build home equity.
- Discourage profiteering by out-of-town investors.
- Utilize local expertise and labor as much as possible.

I am genuinely concerned for our current locals who rent and those of us who depend on a work force that can afford to live here.
– Local employer

Maintain Community Character

Throughout the process, residents and stakeholders indicated a clear desire to retain Paonia’s character while seeking to do the following:

- Provide housing for the community – this includes housing for people of varying ages, household types, income levels, and those who want to rent and own.
- Improve the existing housing stock.



- Integrate new housing into the fabric of the community.
- Design and build sustainable homes.

Use the Water Moratorium as an Opportunity

In early 2020, the Town of Paonia enacted a moratorium on new water taps. The moratorium set criteria to be met prior to it being lifted. The Town is diligently working to meet those criteria, but still estimates it will be about three years until the moratorium can be lifted.

While the moratorium is in place, the Town has a unique window of opportunity to begin implementing this plan. Without the ability to purchase new water taps while the moratorium is in place, new construction is severely constrained. This reduces Town time commitments to review new development proposals and process residential permits, which allows more time to be devoted to plan implementation and the creation of a solid foundation upon which to build. Waiting to implement this plan until the moratorium is lifted is a missed opportunity.

Leverage the Town's Capacity

Implementing some of this plan's actions will be complicated and time consuming and Town staff and trustee time is not boundless. It is important, therefore, to focus on "quick win" actions early on to build momentum and not get bogged down in lengthy and costly analysis and consideration of all possible options. It is recommended that the town consider and seek to minimize the administrative burden to the extent practicable during plan implementation.

*We should prioritize impact in a timely manner.
- Open House participant*

The Town can also leverage its capacity through collaboration and partnership with others. Focusing on what the Town can do and provide, while engaging and utilizing the expertise and capacity of others is more likely to enhance the success of numerous plan actions.

NEW HOUSING PRODUCTION GOAL

There is a need for at least 100 new homes over the next 5 years in the Paonia area (see Part 1: Housing Needs Assessment). As explained in the housing needs assessment, many households want to live outside of Town or in other communities for a myriad of reasons and therefore less than 100 housing units need to be built in the municipal boundary. The consultant team recommended setting an aggressive but attainable housing production goal.

New housing production goal:
25-35 units at or below 120% AMI

The Town Board of Trustees' housing production goal once the moratorium is lifted is to build 25 to 35 new units as quickly as possible at prices affordable to households earning no more than 120% AMI. The general distribution of homes for sale and rent by income range are as follows, but it's important to note that this should not be considered set in stone; it may change based on many variables including available financing, partners, etc.

- 5 to 10 homes for sale (generally priced from 80% AMI up to 120% AMI)
- 20 to 25 homes for rent (generally priced up to 80% AMI)



B. ACTIONS TO START NOW (YEAR 1-2)

REGULATE SHORT-TERM RENTALS

Overview

Regulating and restricting STRs was the community’s top priority during 2023 community engagement efforts. This action focuses on updating the municipal code to clearly regulate Short-term rentals (STRs). STRs are typically defined as a dwelling unit, or portion of a dwelling unit, that is rented on a short-term basis, typically 30 days or less. There is some confusion around the Town code already prohibiting STRs, specifically within the definition of a Dwelling Unit. Establishing clear regulations will help address this confusion and other considerations raised by the community.

In Paonia, there are about 30 documented STRs. Community input received during this project identified pros and cons to having STRs in Paonia. Pros included that STRs provide more lodging options (e.g., for people visiting their families), income for local businesses due to visitor spending, and income for local STR owners. Cons included that STRs reduce the supply of housing for the community, provide income and profit for out-of-town STR owners, and negatively impact community and neighborhood character and residents’ quality of life.

As part of this project, the consultant team will deliver a first draft of proposed code revisions to regulate STRs. This first draft will be based on community input received throughout this project as well as the consultant teams’ expertise. This draft will jumpstart implementation of this action plan and can be revised through the Town’s typical process for code revisions.

An additional tax on STRs, like an excise tax or lodging tax, could be considered but should not delay adopting regulations. Establishing a new tax takes time to analyze the possibilities, conduct legal review, and seek and obtain voter approval. STRs should already be paying 9.5% sales tax and the 2% Delta County lodging tax.

Benefits
 [insert – link to common themes, issues, etc.]

Implementation: easy
Impact: medium
Timing of Impact: short term

*Regulate short-term rentals! This is the most-obvious, biggest bang-for-buck tool in our kit.
 - Open House participant*

Implementation

Step	Lead/Partner	Timing
1. [insert]		
2.		
3.		
4.		



Examples

- Educate the community through a “sale and rent local” campaign – partner with local organizations and businesses to communicate the need and benefits of selling and renting units to locals.
- [insert]

Resources and Funding

[insert]

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ALLOW FOR ACCESSORY DWELLING UNITS

Overview

This action focuses on modifying the municipal code to allow for Accessory dwelling units (ADUs) and set specific regulations for them. ADUs are typically defined as dwellings clearly incidental and subordinate to a primary dwelling unit and on the same property as such. They are often smaller dwelling units that are rented to smaller households. Some historic and/or illegal ADUs already exist in town. Establishing clear regulations will help clarify where and under what conditions this use is allowed. Allowing for ADUs was another clear priority action identified by the community.

As part of this project, the consultant team will deliver a first draft of proposed code revisions to allow for ADUs. This first draft will be based on community input received throughout this project as well as the consultant teams’ expertise. This first draft will jumpstart implementation of this action and can be revised through the town’s typical process for code revisions.

Benefits

[insert – link to common themes, issues, etc.]

Implementation: easy

Impact: medium

Timing of Impact: long term

Implementation

Step	Lead/Partner	Timing
1. [insert]		
2.		
3.		
4.		

Examples

- Allowing ADUs to be built is just the first step. Take this action further by publicizing and promoting the ability to have an ADU to locals – share the need and benefits, explain the regulations through meetings with locals and builders, create and share standard building plans, team with a bank(s) to help finance. Partnerships could even be created with organizations like Habitat for Humanity and Fertile Edge Community Land Trust to get ADUs built.
- [insert]

Resources and Funding

[insert]



EXPLORE PUBLIC-PRIVATE PARTNERSHIPS TO BUILD HOUSING FOR THE COMMUNITY

Overview

This priority action focuses on exploring public-private partnerships to build more Housing for the Community in Paonia. Public-private partnerships to build housing typically involve the Town partnering with a competitively selected developer with experience developing affordable housing given the complexity of these projects – financial, logistical, legal, partnering. A public-private partnership can require a lot of time and detailed work for both the Town and the developer, but the Town’s commitment can be narrow or broad, as directed by the Board of Trustees.

A very common partnership structure is one in which the Town provides publicly owned land and retains ownership of the land while the developer is granted a long-term land lease. Suitable public land needs to be identified and available, and this type of project can compete with other uses for public land.

The Housing Needs Assessment in Part 1 of this report details the housing needs in Paonia. This includes the need for:

- A more diverse housing stock to provide households with housing choices as their life circumstances change.
- Smaller homes for seniors, first-time home buyers, and renters.
- More rentals to increase the share of renter-occupied homes in town.
- Below market rate housing.

Depending on the partnership(s) and funding sources the units could be dedicated to seniors or local workers. It will be important to reference the needs assessment to help determine the type, size, and price of new housing.

Implementation

Step	Lead/Partner	Timing
1. [insert]		
2.		
3.		
4.		

Benefits

[insert – link to common themes, issues, etc.]

Implementation: difficult

Impact: high

Timing of Impact: long term

*Dedicate housing to minimum wage employees who work in the town.
- Open House participant*



Examples

- As part of this project, the Town Board selected a site for the consultant team to detail one possible development strategy for the site to serve as an example. See section F. Potential Housing Development for more information.
- The Delta Housing Authority could serve as a partner in a development effort. Such a partnership could capitalize on this organization's experience and expertise, as well as other benefits such as a property tax exemption. There may also be opportunities to share property management needs with them or others, like Creek Vista.
- Other partners may include Fertile Edge Community Land Trust or other non-profit housing providers.
- [insert]

Resources and Funding

[insert]

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ESTABLISH PARTNERSHIP FOR SWEAT EQUITY PROGRAM

Overview

Sweat equity programs provide low interest loans and technical assistance to low-income homebuyers for the construction or rehabilitation of their future home. These programs require a large time commitment from the homebuyer as well as from the administrator of the program but result in ownership and equity building opportunities for locals. Such programs are typically administered by an organization with this expertise and capital resources rather than a municipality.

Just as with creating impactful public-private partnerships, organizations administering a sweat equity program are encouraged to reference the Housing Needs Assessment in Part 1 of this report to inform their efforts.

Benefits

[insert – link to common themes, issues, etc.]

Implementation: easy

Impact: medium

Timing of Impact: long term

Implementation

Step	Lead/Partner	Timing
1. [insert]		
2.		
3.		
4.		

Examples

- Habitat for Humanity Delta, in partnership with Elevation Community Land Trust, is rehabilitating four homes in Delta for low-income individuals or households.
- USDA Rural Development Mutual Self-Help Housing Technical Assistance programs like Community Rebuilds.
- [insert]

Resources and Funding

[insert]



C. ACTIONS TO START NEXT (YEAR 3-5)

UPDATE LAND USE REGULATIONS TO REMOVE BARRIERS AND ADD FLEXIBILITY

Overview

The Town's land use regulations control what can be built and where within the community. This action focuses on revising the land use regulations in the Municipal Code to remove barriers and add flexibility to what can be built and where. This can help allow the market to meet the current housing demand while also adding flexibility for public projects. Priority revisions include regulating STRs and allowing for ADUs as described in detail above. Other code edits could be made to the code to make it easier to create Housing for the Community.

Multiple recent public engagement efforts have highlighted the importance of updating the Town's land use regulations. This includes:

- The 2023 Town of Paonia Priorities survey (not part of this project) identified "Municipal code rewrite – Update the Town code and resolve its flaws" as having the highest importance or very important.
- "Zoning rules contain barriers to affordable housing" was identified as the 6th most pressing issue at the community-wide open house held for this project. Many written comments from the open house included statements about the need to update land use regulations. This was also mentioned often during interviews conducted by the consultant team.

How to Implement

- See proposed code revisions to allow for small square footage residential unit size and the creation of an expedited development review process as submitted by the consultant team as part of this project. Consider taking this to the Planning Commission for their recommendation to the Board.
- Have community conversations around what is appropriate or not for the community based on the list of potential code revisions in section E. Land Use Regulations Review below. Talk about each potential revision, how it could impact housing affordability, and other potential community impacts. Decide what topics the community wants to address and what specific regulations fit Paonia best.
- Code updates can be done one topic at a time by existing Town staff with the help of the Town Attorney. To expedite the process and make many code revisions at once, the Town could find funding for consultant assistance, specifically experts in municipal codes. Using outside consultants with experience updating land use code language would be an effective way to walk the community through the process of considering changes and their implications to ensure they align with the community's vision outlined in the Master Plan. The Town is currently working on obtaining funding for a full code update.

Timing

About 18 months from start to finish

Implementation: moderate

Impact: medium

Timing of Impact: short to long term

Funding

[insert]



- When ready to amend the code, create an ordinance and schedule it for hearings as Town regulations dictate.
- Educate the community about any revised regulations and enforce them.

Examples

- See section E. Land Use Regulations Review below for a detailed review of the Town's municipal code and recommended edits to remove barriers and add flexibility as related to affordable housing.
- Allow for small dwelling units. This was mentioned a lot during community engagement efforts, specifically the desire for tiny homes. Remove any restrictions on minimum house size and consider allowing for tiny homes and houses as regulated by the Colorado Department of Local Affairs.
- Allow gentle density, like allowing duplexes on lots that currently allow just one single-family unit or allow for a few more units on multi-family lots. This not only provides an opportunity for the Town to protect agricultural land surrounding the Town but also promotes a sustainable development pattern that is more affordable for the Town to maintain over time. It is important to underscore the fact that density will be added gradually over time rather than all at once. Consider allowing multi-family similar to what exists in town today like the Maple Leaf Apartments, apartments on Onarga Avenue, and the Creek Vista Senior Living Apartments.
- Revise parking regulations:
 - » Reduce parking required for certain uses or in certain areas, like multi-family development and/or residential uses downtown.
 - » Reestablish a fee-in-lieu program where one can pay a fee into a fund for parking rather than providing the parking on-site.
- Consider adding a density bonus or other incentives while looking at all other code revisions. While this action is included in section D. Future Actions below it could be much more efficient to consider it at the same time as other code revisions rather than on its own. It may also affect how the community wants to adjust other regulations.



ALIGN COMMUNITY INFRASTRUCTURE INVESTMENTS

Overview

This action focuses on aligning Town infrastructure investments with potential affordable housing to save money in the long run. While the Town focuses on the many current and planned infrastructure projects to lift the water tap moratorium, there is an opportunity to include some minor additional improvements to serve future affordable housing. When more work is added to a project, the project cost is very likely to increase. However, the cost of the improvements in the end tend to be reduced because there are efficiencies realized during construction.

Timing
Ongoing

Implementation: moderate
Impact: medium
Timing of Impact: short to long term

Funding
[insert]

How to Implement

- Complete a quick study to overlay planned infrastructure improvements with opportunity sites. Identify where gaps may exist.
- The Town and anyone exploring the creation of Housing for the Community should maintain regular communication to coordinate infrastructure needs.
- Consider potential affordable housing projects while planning and designing infrastructure projects. Think about what sites might need certain utilities, road access, sidewalks, etc.

Examples

- Once a clear opportunity site for affordable housing is identified, water and sewer taps could be made and brought to the property line if the main lines in front of the property are being replaced. This example would need to consider the status of the water tap moratorium.
- A water and/or sewer main could be extended a bit further than planned to serve a clear opportunity site.
- Create a funding agreement with a property owner to install taps for future use while main lines are replaced. This example would need to consider the status of the water tap moratorium.
- Consider the possibility and legality of dedicating future water taps to formally recognized affordable housing.



UTILIZE, PROMOTE, AND BUILD ON EXISTING RESOURCES

Overview

This action focuses on utilizing and promoting existing housing resources that serve Paonia. There are a lot of resources that local and regional organizations currently provide that are not widely known, like housing rehabilitation and weatherization. Actively promoting these resources to be sure locals utilize them would take little effort from the Town and other partners with the potential to make major impacts. See Appendix C – Existing Public Housing Resources for a detailed list. For example, a local household receiving downpayment assistance to buy their first home would create housing stability for that household and allow them to build home equity. Local households receiving assistance with home weatherization improvements are likely to realize a notable reduction in monthly utility costs.

Timing
Ongoing

Implementation: easy
Impact: high
Timing of Impact: mid to long term

Funding
[insert]

How to Implement

- Keep the Existing Public Housing Resources document updated, perhaps annually, and make it widely available to the public, not only on the Town's website but also partner websites and physical locations.
- Establish and sustain relationships with the organizations providing services to Paonia by maintaining regular communication. Keep each other up to date with current efforts and needs.
- Work with these organizations to promote their resources to the community. This will help ensure that citizens of Paonia fully utilize these services.
- When resources allow, coordinate with these organizations to build on their existing efforts to make an even larger impact in Paonia.

*Why not use existing resources – Delta Housing Authority. Don't recreate [the] wheel.
– Open House participant*

Examples

- The Delta Housing Authority serves all of Delta County, which includes Paonia. They have a strong track record of building and managing affordable housing and currently administer 30 Housing Choice Vouchers in Paonia. If a local property owner wants to become a Housing Choice Voucher landlord, they can coordinate with the Delta Housing Authority to do so. In addition, the Delta Housing Authority could serve as a partner in the development of affordable housing project in Paonia, like being the conduit for certain funding sources and providing the project with a property tax exemption.
- Housing Resources Center of Western Colorado has a weatherization and rehabilitation program that the many older homes in Paonia could significantly benefit from. The Town could champion an effort in coordination with them to publicize the opportunity and even provide technical assistance to homeowners in applying for and using the funds. The Town could potentially find additional funding to assist even more property owners.



- Counseling and educational resources are available from numerous organizations in the area including Housing Resource Center of Western Colorado and Community Resources and Housing Development Corporation. Share these services with citizens so they can get professional assistance as first time homebuyers, renters, and landlords. These organizations help with homebuyer and post-purchase education, foreclosure and default assistance, reverse mortgage and financial capability assistance, and more.
- Downpayment/mortgage assistance and rent/security deposit assistance can help locals secure housing and begin to build equity. Community Resources and Housing Development Corporation, USDA Rural Development, and Delta Housing Authority provide some of these services.
- Work with the Technical College of the Rockies to build upon their Carpentry/Carpenter program and add other building trade programs. This could help strengthen the local construction workforce, making it easier to build in the area.



ACQUIRE LAND/BANK LAND

Overview

Acquiring land and/or land banking is when the Town or a non-profit partner acquires land and holds it for eventual development of Housing for the Community. This can work great in a community like Paonia where development is not practical at this time given the current water moratorium. This secures land for a future project which is typically a major cost and hurdle to a development project. In addition, land also tends to appreciate over time, so purchasing and holding land mitigates the need to pay more for the same amount of land in the future.

Land banking is more often done by a land trust or other non-municipal organization than by a municipality. Few municipalities in Colorado have a formal land banking program. Individuals who wish to donate land or make a financial donation are typically more comfortable going straight to an organization with this dedicated purpose, rather than a local government. Moreover, donations to many non-profit organizations are tax deductible so such organizations are more likely to be the recipient of such philanthropy.

While this action was not identified as a top priority during this project, the opportunity to acquire and bank land does not happen often. Should an opportunity to acquire suitable land for housing either directly or jointly with a partner(s) present itself, the Town could benefit in the long run from such an investment.

How to Implement

- Create and maintain partnerships with organizations like land trusts.
- Land can be acquired through donations, purchased with grants or funds raised, or other resources.
- [insert]

Examples

- Fertile Edge Community Land Trust is a new non-profit local land trust that is finalizing their organization and set up now. They can own land, develop housing, and provide access to affordable housing (often ownership) and equity building opportunities. They are tracking State Prop 123 that has a lot of funding specifically for land banking, and will soon benefit from tax exemptions passed via House Bill 23-1184.
- The Town could serve as a partner, specifically for funds that must go through a municipality.
- Determine if any Town owned properties are appropriate for potential development and consider setting those aside for housing.

Timing
Ongoing

Implementation: easy
Impact: high
Timing of Impact: long term

Funding
[insert]



D. FUTRE ACTIONS (YEAR 5+)

The following actions may be considered in the future. They are presented in order of priority but implementation of these Actions should be considered as there is an opportunity and support to do so.

Future Action	Explanation	Considerations
Update Annexation Policy	Negotiate affordable housing as part of annexation agreements. The Town has discretion in negotiations.	<ul style="list-style-type: none"> This can ensure that any additions to the Town help with affordable housing. Is only effective if annexations are happening, which will most likely be limited while the tap moratorium is in place. The upcoming Master Plan should discuss if the town even desires outward growth and where.
Create a Dedicated Funding Stream	Many action items need funding to execute. Start to determine a funding source that could work for the community and get that going like an impact fee or a tax. The funds could go toward what the community desires.	<ul style="list-style-type: none"> It can take a community years to determine what finding might work and to get it in place. It is good to start this conversation sooner rather than later. Will require research to determine what sources could be used and for what purpose like subsidizing infrastructure costs, land banking, building, etc. May have to go to a formal vote of the citizens. This could be similar to the Occupation Tax created in 2021 on marijuana to help fund infrastructure improvements.
Create a Density Bonus	Allow for additional density for affordable housing projects that meet defined criteria.	<ul style="list-style-type: none"> Bonuses must be large enough to entice development yet small enough for livability and compatibility. This can be an incentive to build just one or a few more units.
Create a Deed Restriction Policy	Establish template deed restriction language and 1) Require a certain percent of deed restricted units for all planned unit development requests, and/or 2) Promote voluntary deed restrictions in which one could add a deed restriction to their own property.	<ul style="list-style-type: none"> Having the same/similar deed restriction language simplifies compliance monitoring. Can make deed restrictions self-executing requiring little staff time. Item 1: Sets expectations for future developments and ensures growth helps, not increases the lack of affordable units. Only helps if development is happening. Item 2: A great way to promote and encourage residents to leave a community legacy.



Future Action	Explanation	Considerations
Establish a Housing "One Stop Shop" Hub	Create and maintain a housing resource hub that can provide information on programs, resources, housing available, roommate matching and more. May assist with housing search and/or provide education and counseling. Could be online or physical location.	<ul style="list-style-type: none"> • Can make a big impact without a lot of resources. • Requires informed staff and time. • Could match seniors with roommates to help them age in place, or match employers who can provide housing with workers who need housing. • The new Existing Public Housing Resources document would help inform this effort. • Could be run by the Town if resources are allocated or by a non-profit.
Obtain Right of First Refusal on Housing	Town or non-profits secure a right of first refusal on "naturally occurring affordable housing" properties, so when they are ready to be sold, the entity can purchase the property and preserve it as affordable.	<ul style="list-style-type: none"> • This can help avoid outside investors buying up affordable properties as well as reduce short-term rental creation. • Requires a lot of funds to make the initial purchase. • More appropriate for a non-profit to do like a community land trust or Habitat for Humanity.
Allow for Fee Deferrals	Allow for builders/developers of truly affordable housing to pay fees/taxes at a later time rather than up front.	<ul style="list-style-type: none"> • Deferred fees are typically due any time before a certificate of occupancy is issued so the Town retains leverage to collect payments. • This can change the Town's cash flow but should not impact revenue. • This can reduce cash needed at the start of a project and make it more feasible to undertake.
Allow for Fee Reimbursement or Waiver	For defined affordable housing projects, waive or reimburse people for their building permit fees, water/sewer tap fees (once moratorium is lifted), or other fees. Can be in part or whole.	<ul style="list-style-type: none"> • Often applied to incentivize development of affordable units, typically with a deed restriction or some mechanism to keep the unit affordable into the future. • Improves the financial feasibility of the developer/builder's project. • This reduces the Town's revenue, or even costs the town, which could be difficult given the costly infrastructures improvements needed to lift the moratorium.



E. LAND USE REGULATIONS REVIEW

Local land use policies set the stage for what housing can be built within the community and where. Per the awarded scope of work, the consultant team conducted a review of the Town's Municipal Code and interviewed code users to ascertain how the land use and regulatory environment may be creating barriers to housing production. The following table contains consultant-recommended edits to the land use regulations that would better facilitate the creation of Housing for the Community in Paonia. Any changes to the municipal code must go through the Town's established process. During that process, the community can decide which of the below recommendations to make and how.

Note that it is good practice to update land use regulations as a first step to implementation of a new or updated master plan. This way, the code can be edited to better align with the goals and policies of the plan.

Code Section	Recommended Edits	Explanation
Ch. 16-18, overall	Clean up the code to make it easier to use	Check and update all cross references, reorganize for better flow (like all processes in one location), move applicable regulations to Town standards for infrastructure, add a link to the referenced fee schedule.
Ch. 16-18 Enforcement	Modify to more easily enforce	Clean up violations for Ch 16-18. It appears as if any violation is a municipal misdemeanor which is either a fine up to \$2,650 or up to 1 year in jail, or both. Allow for official notice to be given with a timeline to cure, then assess a fine commensurate with the violation and/or a stop work order. Establishing a fine schedule that increases by day can be helpful in gaining compliance.
Chapter 16 Zoning		
16-1-100 Definitions	Revise building height definition	Consider measuring height to the midpoint on a pitched roof. The current definition could encourage flat roofs rather than pitched roofs, which better match the character of older homes in Paonia.
	Revise dwelling, multiple-family definition	Expand to more than just 3 units, or add other residential building types to the definitions and use tables to allow for more variety of housing types by right.
	Revise dwelling unit definition	Use the same definition adopted with the International Building Code, "A single unit providing complete, independent living facilities for one or more persons, including permanent provisions for living, sleeping, eating, cooking and sanitation." If the definition is not replaced, remove "on a monthly or longer basis" from the existing definition as regulations do not belong in definitions and this has caused confusion as to the regulation of short-term rentals.



Code Section	Recommended Edits	Explanation
	Revise family definition	Expand to include more than just 3 unrelated individuals. This is restrictive to roommates wanting to rent a larger single-family home, which is mostly what is available in Paonia.
	Revise lot line definition	Remove the last sentence that constrains corner lots to larger setbacks.
	Refine manufactured building, manufactured home, manufactured housing unit, and mobile home definitions	These terms are defined later in Ch 16 and 18. Reconcile and update all definitions of these terms and related terms and locate with all other definitions.
	Delete rooming unit definition	It does not appear to be used in the code anywhere so there is no need to define it.
16-2-10 Zoning Districts	Consider removing zoning districts not on the zoning map once the master plan is adopted.	Estate Residential (E-1), Mobile Home Park Subdivision (MH, MH1, MH2), and Industrial (I-2) districts are not on the zoning map. Once the master plan is adopted, consider removing these districts if they are not desired in the future and add districts that are desired. Keep in mind that the Mobile Home Park districts may provide opportunities for affordable housing and other higher density districts can help with the cost of housing.
Zoning map	Update zoning map once master plan is adopted	Most properties are zoned R-1. Consider changing some to R-2 to allow for gentle density. Properties zoned R-3 are mostly small lots where multi-family would be very difficult to develop. This indirectly prohibits multi-family housing, thus affordable housing. Once the master plan is adopted, consider rezoning properties to meet the community's vision.
16-3-20 Schedule of uses, residential districts	Allow more residential uses in more residential zones	For example, allow duplexes in R-1, allow multi-family by right in R-2, and allow multi-family 6+ units by right in R-3. Currently any residential development of more than 6 units is not allowed by right anywhere in town. Also consider defining more residential use types and allowing for those by right in many districts.



Code Section	Recommended Edits	Explanation
16-3-30 Schedule of requirements, residential districts	Add flexibility	Allow for smaller lot sizes in all districts for all uses. Consider using one front setback requirement per zone, rather than having different setbacks based on the street frontage classification. Consider reducing setbacks for all residential districts. Reduce minimum lot widths. Remove minimum lot coverage. If regulations are not necessary to preserve community character, increased flexibility can improve affordability. Let the building code regulate building spacing and other safety concerns.
16-3-40 Average lot area	Reduce minimums to add flexibility for smaller units	This is a great option but reduce the minimums in this section to allow for more flexibility.
16-3-70 Schedule of uses, commercial and industrial districts	Expand by right residential uses in C-1 and C-2	Allow dwellings as part of a business use and multiple family dwellings, especially if part of a mixed-use development. Residential uses in upper floors should be encouraged.
16-5 Planned Unit Development	Allow for more flexibility	PUDs are supposed to allow for more flexibility than existing regulations. This section seems more prescriptive than standard regulations. Consider removing detailed standards from this section and if desired, move them to subdivisions and/or Town specifications. Some could even go in future design standards or guidelines. Allow for more density than permitted by right.
16-5-10(a)	Allow for smaller projects	Consider allowing for PUDs on lots smaller than 5 acres.
16-5-330	Remove spacing requirements	Remove spacing requirements and allow the building code to regulate it.
16-5-240(c)(13) and 16-5-410(2)a	Refine references to low- and moderate-income housing	Edit requirement in 16-5-240(c)(13) to show it only if required as part of the PUD. Edit 16-5-410(2)a to explain that if required, the provision applies.
16-5-530(f) and (h)	Common and private open space	Consider reducing the required 20% open space requirement. Consider reducing or removing the private open space requirement.
16-6-10 Off-street parking spaces required	Reduce parking requirements	Consider 1 rather than 1.5 for efficiency/one bed, and 2 spaces for all other residential units, rather than basing it on number of bedrooms. Consider further reductions downtown.
16-6-20	Allow for shared parking	When uses have different parking demand times, consider allowing shared parking, like offices and residential.
16-6-40	Allow off-site parking for residential uses downtown	The provision exists for businesses uses. Consider expanding to allow for residential uses in downtown or commercial districts.



Code Section	Recommended Edits	Explanation
16-6-50	Recreate the parking fund	Consider revisiting and reestablishing the parking fund to allow for a fee to be paid in lieu of providing parking downtown.
16-6-60	Add flexibility	Expand exception to allow additional residential use types to not have to hard surface their parking areas, like maybe up to 6 units. Increase the number of spaces in a parking area that trigger landscaping requirements from 6 to maybe 20. Or only require landscaping of parking areas for non-residential uses.
16-8 Manufactured /Mobile Home Requirements and Regulations	Update and reconcile various related regulations throughout the code	Revise and reconcile regulations with other parts of code (like definitions, and the newly adopted 18-5), as well as DOLA's processes and regulations for manufactured/tiny home/tiny houses. Allow for state inspected residential housing anywhere residential uses are allowed. If certain design standards within these regulations and similar regulations throughout the code are found necessary and important to the community, apply those to all residential development.
16-8-240 and 250	Add flexibility	Allow for mobile home park subdivisions on properties smaller than 4 acres and allow more density than 7 units per acre.
16-8-330	Add flexibility	Only require 2 direct access points to a public road when over a certain number of units, like 25. Allows internal circulation roads to be private driveways and not be constructed to public road standards.
16-8-400	Update and reconcile	Reconcile definitions and allowances for manufactured housing.
16-11-30 Renting of rooms	Delete	Consider removing this section completely. This is difficult for the Town to enforce and is not necessary for the Town to regulate.
16-11-60 Requirements for accessory buildings and uses	Add flexibility	Do not add larger setbacks or more restrictions on accessory buildings, this will be especially pertinent if allowing for ADUs. Reconcile this section with 18-13 Accessory Buildings, Structures and Uses.
Chapter 17		
Subdivision		
17-3-40 Dedication of land for public use	Increase trigger for land dedication	Rather than requiring for all subdivisions resulting in 1 or more dwelling or lot, increase that number to something like 10. Also consider if the Town has the capacity to take care of more land for public use.

Chapter 18 Building Regulations



Code Section	Recommended Edits	Explanation
18-5-40	Remove minimum lot size	Let the zoning code regulate lot size for mobile and modular homes and consider reducing minimum lot sizes as stated above.
18-12-10 Temporary uses	Add option to live in RV while building	Consider adding a temporary use to include owner occupancy of an RV/5 th wheel/full-service camper on site for up to 1 year during construction of the owner's dwelling unit on the same site.
Misc.		
7-7-30	Establish a limit on dogs/cats	Consider adding a limit to the total number of dogs and/or cats that can be on one property. With potentially increasing density in town, concentration of domestic animals can become an issue.



F. POTENTIAL HOUSING DEVELOPMENT

POTENTIAL DEVELOPMENT SITES

The following is a list of public and institutional sites in Paonia that could be considered for the development of Housing for the Community. Each site has different opportunities and challenges, which will need to be considered in detail before any decisions can be made.

Site	Location	Owner	Property Size	Building Size	Zone	Opportunities & Challenges [1]
Old Sewer Lagoon Site / Twin Lakes	South of Samuel Wade Rd., next to river	Town	3.5 ac	NA	I-1	Vacant site. Completed Targeted Brownfields Assessment. Mentioned by the community a lot.
Former Paonia Middle School/Vo-tech building	218 4 th St.	Delta County Joint School Dist.	5.6 ac (2.53 ac was past area for sale)	33860 sf	P	Town has considered purchasing this property before. Mentioned by the community a lot.
School Bus Barn	135 Main Ave.	Delta County Joint School Dist.	0.23 ac	7000 sf	R-2	Would have to relocate the bus barn.
PW Warehouse	401, 403 and 405 2 nd St.	Town	0.52 ac (in 2 parcels)	4000 sf metal, 2000 sf CMU, 4500 sf pole barn	C-2	Would have to relocate PW. Per 2021 CIP, the buildings need a little work (\$36k) but overall, in good shape
USFS	403 Rio Grande Ave.	USA	3.28 ac	NA	DR	Active USFS property with large vacant area. Unsure if USFS has plans to use property.
South portion of K-8 Lot	846 Grand Ave.	DC Joint School Dist.	~10 ac	NA	P	S portion of lot is vacant. Unsure if school has plans to use property. Not sure it is developable - river front/floodplain, existing easement.
Parking lot behind Town Hall		Town	0.8 ac	NA	C-1	Removal of parking is never popular.



Site	Location	Owner	Property Size	Building Size	Zone	Opportunities & Challenges [1]
4 lots north of library	Far west cul-de-sac of 4 th St.	Town	0.56 ac (in 4 lots)	NA	R-1	Part of landscaped area of library. Not sure if it is developable given any agreements with Delta Co. Library District.
Riverside Estates Lot 6	3 W 4 th St.	Town	0.42 ac	?	R-1	Crosses river. Previous talk of it becoming a park.
Vacant lot	236 Main Ave.	Town	0.153 ac	NA	C-1	Appears to be used as an alley, not sure it is needed. Is 2 historic lots.

[1] This column is for the draft report only, likely not be included in the final.

SOURCE: DELTA COUNTY ASSESSOR, TOWN OF PAONIA ZONING MAP, CONSULTANT TEAM

[insert map of all sites]

POTENTIAL FUNDING SOURCES

[insert list of primary funding options for development (acquisition and construction)]

SAMPLE DEVELOPMENT STRATEGY

[insert, include the site, potential partners, rough project design narrative, range of units, programming mix, and potential financing]



APPENDICES

[graphic page - forthcoming]

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APPENDIX A - FAMILY INCOME VS. HOUSEHOLD INCOME

The body of this report relies on the 2023 Colorado income limits, which are based on the Department of Housing and Urban Development (HUD) FY2023 Multifamily Tax Subsidy Program income limits. The federal HUD income limits are prepared annually and are the result of numerous data sources, tests, and adjustments. Details of the methodology are publicly available on HUD's website (www.hud.gov) and briefly summarized below, relying heavily on language from HUD documentation, as applicable to Delta County, Colorado, for FY2023.

- 1) HUD begins with historical American Community Survey (ACS) data (in this case 2017-2021 ACS) and uses the change in consumer price index (CPI) to adjust the historical ACS data to arrive at the rounded FY2023 estimate of median family income (\$75,900).
- 2) In Delta County, 50% of the Colorado non-metro median family income (\$45,450) is greater than half of the median family income presented in #1 above ($\$75,900/2 = \$37,950$), and therefore the higher amount is used and then adjusted. In this case, the adjustment is based on the maximum allowed increase from FY2022 and rounded down to \$43,500.
- 3) This figure (very low income, or 50% AMI for a family of 4 = \$43,500) is then adjusted for each family size from one to eight. Family sizes smaller than four are reduced by 10% per person, and those greater than four are increased by 8% per person.
- 4) The very low income, or 50% AMI figures, are then increased or decreased to match the AMI percentages. For example, the 100% AMI income threshold by family size is twice that of 50%.

Family Income

HUD income figures are predicated on the incomes of family households. Because family households tend to earn more than non-family households (people living alone and households comprised of unrelated roommates), the income dollar amounts for each AMI level are higher than if it accounted for all households in Delta County. This is true regardless of the Colorado non-metro median family income adjustment.

With this in mind, the household income and family income statistics reported by the U.S. Census Bureau's American Community Survey (ACS) are included below for reference.

Household Income

The median income of all households in the Town of Paonia (not just family households) is about \$53,600 per year. This means half of the households have an annual income lower than this, and half have a higher income.

There is a very large difference between households who own and those who rent. Renter households in Paonia have much lower incomes than owners (39% lower according to the most recently available

Why is this important?

Federal and state housing funding is linked to the use of Area Median Income (AMI) figures. Because the AMI amounts are artificially increased, more households in Paonia would qualify for housing developed with income restrictions tied to AMI than if data from other sources (e.g., the U.S. Census Bureau) were used.



2015-2019 ACS 5-year estimate). Renters across the county and state have incomes that are roughly half that of owners—52% and 47%, respectively.

Household Income, 2021

	Colorado	Delta County	Town of Paonia
Average income	\$107,446	\$72,549	\$72,552
Median income	\$80,184	\$51,803	\$53,646
<i>Median owner household income</i>	\$99,715	\$61,544	\$48,438
<i>Median renter household income</i>	\$53,087	\$29,611	<i>Not available</i>

SOURCE: U.S. CENSUS BUREAU, 2017-2021 AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES

According to the 2017-2021 American Community Survey, the median family income in Paonia was \$69,167 and the median income of all households was \$53,646. This disparity is important in that single and roommate households, often renters, can afford a lot less than families that are larger (average family size is about three people). In addition, the most recently available median family income estimate in Paonia (\$69,167) is much lower than HUD's FY2023 published MFI of \$75,900, which means even more local households fall into lower AMI brackets.



APPENDIX B - AREA MEDIAN INCOME

The Area Median Income (AMI) is included throughout this report because it is a metric used by affordable housing funders. AMI is published annually by HUD for each county and varies by household size.

Delta County 2023 Income Limits

AMI	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	\$18,270	\$20,880	\$23,490	\$26,100	\$28,200	\$30,300	\$32,370	\$34,470
50%	\$30,450	\$34,800	\$39,150	\$43,500	\$47,000	\$50,500	\$53,950	\$57,450
60%	\$36,540	\$41,760	\$46,980	\$52,200	\$56,400	\$60,600	\$64,740	\$68,940
80%	\$48,720	\$55,680	\$62,640	\$69,600	\$75,200	\$80,800	\$86,320	\$91,920
100%	\$60,900	\$69,600	\$78,300	\$87,000	\$94,000	\$101,000	\$107,900	\$114,900
120%	\$73,080	\$83,520	\$93,960	\$104,400	\$112,800	\$121,200	\$129,480	\$137,880
160%	\$97,440	\$111,360	\$125,280	\$139,200	\$150,400	\$161,600	\$172,640	\$183,840
180%	\$109,620	\$125,280	\$140,940	\$156,600	\$169,200	\$181,800	\$194,220	\$206,820

SOURCE: CHFA 2023 INCOME LIMITS, CONSULTANT TEAM

Households by AMI

The income distribution of households in the Town of Paonia by AMI is shown on the next page. It is the result of comparing the Delta County income limit figures above with what households in Paonia make. Because AMI represents the median family income of an area, it does not incorporate incomes from non-family single and roommate households that represent over half (54%) of households in Paonia. Therefore, household incomes in Paonia are generally lower than the family income limits presented above (see detailed explanation in Appendix A), and as a result, the share of households with incomes less than 100% AMI is more than 50% of households.

Why is this important?

Federal and state resources for homebuyers and housing development subsidies use AMI to determine whether families are eligible.

A large percentage of households in Paonia are in the lower tiers of the income scale. This aligns with other indicators of income disparity in Town, such as the share of households in poverty or using other public assistance programs.

- Almost one in five (18%) Paonia residents live in poverty, which is similar to the poverty rate in Delta County.
- Roughly 10% of Paonia households receive food assistance through Food Stamps/SNAP benefits.

The income disparity by tenure is highlighted in the figure below, which includes the income range of a two-person household for reference. About 59% of renter households and 37% of owner households have incomes of 80% AMI and under.



Town of Paonia Household Income Distribution by Tenure and AMI, 2023

AMI	Household Income Range (2-person household)	Renter Households	Owner Households	All Households
<= 30%	\$0-\$20,880	34%	12%	17%
30.1 - 60%	\$20,881-\$41,760	17%	16%	16%
60.1 - 80%	\$41,761-\$55,680	8%	9%	8%
80.1 - 100%	\$55,681-\$69,600	6%	10%	9%
100.1 - 120%	\$69,601-\$83,520	2%	9%	8%
120.1 - 160%	\$83,521-\$111,360	10%	17%	16%
160.1 - 180%	\$111,360-\$125,280	6%	6%	6%
> 180%	> \$125,280	17%	21%	20%
Total (2023 estimate)		150	525	675

May not sum to 100% due to rounding.

SOURCE: CHFA INCOME LIMITS 2023 (DELTA COUNTY), RIBBON DEMOGRAPHICS, LLC, CONSULTANT TEAM

About half (52%) of senior households (age 65+) have an income corresponding with 80% AMI or less. This includes 73% of senior renter households and almost half (47%) of senior homeowner households.



APPENDIX C - EXISTING PUBLIC HOUSING RESOURCES

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EXISTING PUBLIC HOUSING RESOURCES – JUNE 2023

Program	Population Served	Contact
Home Ownership		
Permanently Affordable Homeownership, Delta	Low-income individuals and households, 4 homes currently being rehabilitated	Habitat for Humanity, Delta County hfhofdelta@gmail.com AND Elevation Community Land Trust 720.822.0052 info@elevationclt.org
<i>Want to help? Volunteer for Habitat for Humanity of Delta County</i> <i>970.985.8489 or makisheila@yahoo.com</i>		
Home Buyer Education Classes – in-person (Grand Junction) or virtual classes held monthly	Prospective homebuyers	Housing Resource Center of Western CO 970.241.2871 Debh@hrwco.org
Home Loans, downpayment assistance and more , various types	First time homebuyers, VA, conventional, low-income	Community Resources & Housing Development Corporation 720.595.3704
Single Family Housing Direct Home Loans – payment assistance to help reduce mortgage payments temporarily	Low- and very-low-income	USDA Rural Development, Colorado Delta Office 970.399.8198 victoria.martinez@usda.gov nicki.barks@usda.gov
Rental Housing		
Housing Choice Vouchers (previously called Section 8)	Low-income people including elderly, disabled, families, and singles	Delta Housing Authority 970.874.7266 voucher@deltahousingauthority.org
<i>Want to help? Become a Housing Choice Voucher landlord</i> <i>Delta Housing Authority, 970.874.7266 extension 3 or 5</i>		
Project Based Voucher (PBV) for Creek Vista Apartments, Vista Drive, Paonia	Low-income people 62 years or older	Delta Housing Authority 970.874.7266 pha@deltahousingauthority.org
Project Based Voucher (PBV) for Residences at Delta Villa Street, Delta	Low-income people 62 years or older	Delta Housing Authority 970.874.7266 pha@deltahousingauthority.org
1-bedroom apartments and 2-3-4 bedroom single family homes Various locations, Delta	Low-income including elderly, disabled, families, and singles	Delta Housing Authority 970.874.7266 pha@deltahousingauthority.org
Alta Vista de la Montana Agricultural Worker Housing 7108 Hwy 50, Delta	Agricultural workers	Community Resources & Housing Development Corporation 970.874.6166

Program	Population Served	Contact
Home Repairs and Modifications		
Handy Helper – minor home maintenance and repairs	People over 60 years of age	Habitat for Humanity, Delta County AND Region 10 For services: 844.862.4968
<i>Want to help? Volunteer as a Handy Helper</i> <i>970.318.0995 or dobermeyer@region10.net</i>		
Rehabilitation Loan Program – technical and financial assistance for general repairs and improvements	Low to moderate-income homeowners	Habitat of the San Juans 970.650.2502 steve@buildinglives.org
<i>Want to help? Volunteer for Habitat for Humanity of the San Juans</i> <i>970.650.2509 or whitney@buildinglives.org</i>		
Weatherization Assistance Program – free energy efficiency and health and safety services	Income qualifying residents, including homeowners and renters	Housing Resource Center of Western CO , in partnership with Colorado Energy Office and DMEA 970.241.2871
Single Family Housing Repair Loans and Grants – loans for homeowners to repair, improve or modernize their homes; grants to elderly homeowners to remove health and safety hazards	Loans: Low- and very-low-income homeowners Grants: 62+ and unable to repay a repair loan	USDA Rural Development Delta Office 970.399.8198 nicki.barks@usda.gov
Counseling and Education		
Counseling and Education – pre-purchase, post-purchase, reverse mortgage (has a fee), financial capability, default	Everyone	Housing Resource Center of Western CO Intake: 970.773.9188
Counseling and Education	Prospective homebuyers, those in foreclosure, those wanting to improve their financial capability	Community Resources & Housing Development Corporation 303.428.1448
Walk-In Resource Center, Free Every Wednesday 11am-1pm	Everyone	Westminster Hall 135 4 th Street, Delta, CO 81416 970.874.7911
Emergency and Transitional Housing		
The Abraham Connection Homeless Shelter – emergency nightly shelter	Emergency shelter for men, women, and families. October 23 – mid-April, annually	The Abraham Connection 970.773.8290 abrahamconnectiondelta@gmail.com 480 Silver Street Delta, CO 81416
Haven House – transitional housing	Primarily serves families with children without safe housing	Haven House 970.323.5280 nfo@havenhousehomeless.org 4806 North River Road Olathe, CO 81425

Program	Population Served	Contact
Additional Resources		

Fertile Edge Community Land Trust: Currently being established. mmommaerts@gmail.com, 970.312.7489.

Colorado Housing Connects: Provides Coloradans with general housing and fair housing resources.

Colorado Low-Income Energy Assistance Program (LEAP): Provides assistance in paying for winter home heating costs for low-income households.

Colorado Housing and Finance Authority (CHFA): Offer financial resources to strengthen homeownership and affordable rental housing.

Colorado Department of Local Affairs, Division of Housing: Partners with local communities to create housing opportunities from homelessness prevention to homeownership.

USDA Rural Development: Invests in rural America with loans, grant, and loan guarantee programs.

AARP Foundation: Hosts a rent and mortgage assistance resource center online.

APPENDIX D - OPEN HOUSE SUMMARY

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OPEN HOUSE - SUMMARY

HELD JULY 13, 2023, 5:30PM - 8:30PM

ELLEN HANSON-SMITH (TEEN) CENTER

Publicizing the Open House

The event was publicized widely via

- fliers on posting boards around town,
- Facebook posts on both the Town's page and the Paonia Colorado Message Board page,
- published in a Town Board meeting packet,
- added to the Town's website and calendar,
- listed on KVNF's event page (and requested to be shared verbally on the radio),
- emailed directly to all emails collected during this project,
- emailed to organizations for them to share with their email lists, and
- fliers passed out at the farmer's market.

Attendees

The project consultants from Urban Rural Continuum hosted this Open House and were supported by the following six volunteers throughout the evening, most of whom are also members of the Housing Task Force.

- Alicia Michelsen, The Learning Council
- Dave Knutson, Town Trustee
- Lyn Howe, Planning Commissioner
- Paige Smith, Town Trustee
- Patti Kaech, Realtor, Paonia Realty
- Jeremiah Paul, Fertile Edge Community Land Trust

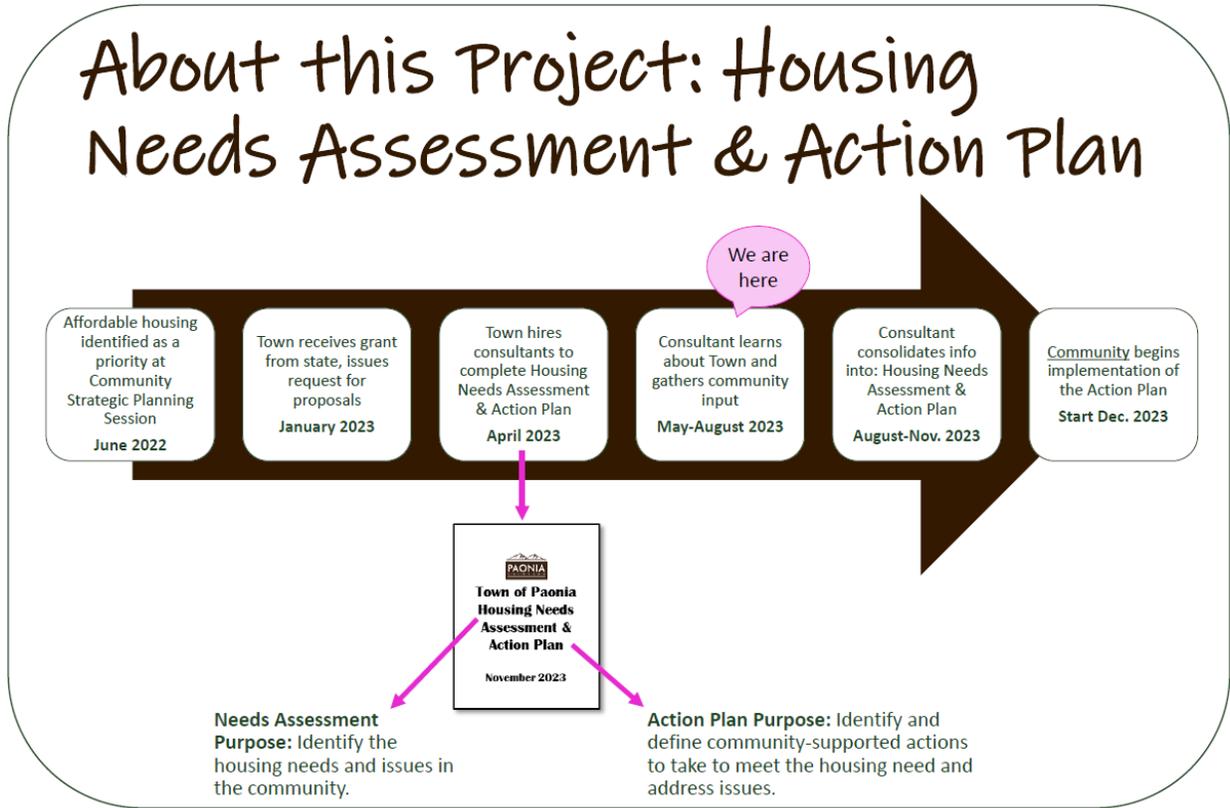
Throughout the evening, 31 community members and the volunteers participated.

Overview of Event and Feedback

The event was set up in a circuit with five stations.

1. **Start Here** - participants were greeted by volunteers and given instructions along with a handout, pen, 3 blue dots, and 3 yellow dots.

- 2. **Project Background** - participants learned a little about this project including how it came to be and what remained.



- 3. **Data & Issues** - participants were encouraged to read the two boards below, which framed the issues through data and other information.

Data and Issues

To educate and inform action planning.

Town of Paonia Population, 1940-2020

The town's population has changed very little over time.

Town of Paonia Age Distribution

The town's population is aging.

43% of residents are 55+ years old.

Town of Paonia Home Size Distribution by Number of Bedrooms

Home size is misaligned with household size.

Town of Paonia Total Housing Units by Year Built

The housing stock is very old and many need repairs.

54% of homes are 50+ years old. Very few new homes have been built since 2010.

Town of Paonia Housing Unit Distribution by Building Type

The housing stock is very homogenous.

Households have limited choices if they want or need to move as their life circumstances change.

Town of Paonia Household Size Distribution

Seniors have trouble downsizing and small households live in larger homes than needed.

[1] 2 of more units per building. SOURCE: U.S. CENSUS BUREAU, AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES, CONSULTANT TEAM

Data and Issues

To educate and inform action planning.

Home prices have increased 3 times faster than wages.

Commuting to work is prevalent and expensive.
 ~80% of those employed in the Town of Paonia drive there for work.
 ~80% of workers who live in the Town of Paonia drive elsewhere for work.

Building costs exceed what most locals can afford.

Zoning rules contain barriers to affordable housing.

Short-term rentals have reduced housing choice.
 There are as many as 30 short-term rentals in the Town of Paonia (about 10 more than two years ago).

Rental options are limited and unaffordable for many locals.
 The rental market is relatively small, limiting options. Prices are too expensive for many locals. Those looking to move to town for work are unable to tap into the word-of-mouth portion of the market.

Too few homes for sale affordable to locals.
 Many residences need fixes or updates too. The least expensive home listed in early June was \$350,000. A local household would need to make about \$110,000 per year to afford this home, which is more than about 74% of local households make.

Locals struggle to compete with cash buyers.

The water tap moratorium has fixed the supply of housing.
 Prices will tend to be sticky or even go higher with continued demand.

Town of Paonia, Homes Purchased with Cash Per Year

Year	Percentage
2017	49%
2018	37%
2019	43%
2020	34%
2021	37%
2022	62%

For example, it is difficult to build "missing middle" housing types and add gentle density.

SOURCE: MLS COURTESY OF PAONIA REALTY, CONSULTANT TEAM

Participants were then asked to vote for their top three issues, although all three votes could go to one issue. Votes are tallied in the table below.

Issues	Votes Received
Short-term rentals have reduced housing choice.	21
The water tap moratorium has fixed the supply of housing.	17
Rental options are limited and unaffordable for many locals.	15
Too few homes for sale affordable to locals.	9
Home prices have increased three times faster than wages.	7
Zoning rules contain barriers to affordable housing.	7
Building costs exceed what most locals can afford.	6
The housing stock is very old and many need repairs.	4
Home size is misaligned with household size.	2
Locals struggle to compete with cash buyers.	2
Commuting to work is prevalent and expensive.	1
The housing stock is very homogenous.	1
The town's population has changed very little over time.	0
The town's population is aging. 43% of residents are 55+ years old.	0

4. Tools - participants were asked to vote for their top three tools. All three votes could be applied toward one tool if desired. The boards offered quick explanations of each tool and participants could read printed handouts with additional considerations if desired. Many participants took their time and sat down with the handouts to read through them, then placed their votes. Many conversations were held among participants, consultants, and volunteer Housing Task Force Members. Votes are tallied in the table below.

Tools	Votes Received
Short Term Rental (STR) Restrictions	13 [1]
Allow for Accessory Dwelling Units (ADU)	12 [2]
Public-Private Partnerships to Build Affordable Housing	11
Small Scale Development and Sweat Equity for Homeownership	10
Allow Gentle Density	8
Align Community Infrastructure Investments	7
Utilize, Promote, and Build on Existing Resources	7
Acquire Land/Bank Land	6
Update Zoning Regulations to Remove Barriers and Add Incentives	5
Annexation Policy	4
Dedicated Funding Stream	3
Create a Density Bonus	2
Deed Restriction Policy	2
Housing "One Stop Shop" Hub	1
Right of First Refusal on Housing	1
Revise Parking Requirements	1
Fee Deferral	0
Fee Reimbursement or Waiver	0

[1] The consultant team heard a lot of support for STR restrictions prior to this Open House so votes could be applied to either or both of the two STR restriction options presented - 7 votes were received for "Prohibit completely" and 6 were received for "Limit the total allowed."

[2] The consultant team heard a lot of support for ADUs prior to this Open House so votes could be applied to either or both of the two ADU options presented if desired - 5 votes were received for "Allow in all residential areas" and 7 votes were received for "Allow in some residential areas."

- Next Steps** – participants were presented with the board below that identified next steps, the timeline and deliverables of this project. Handouts were also collected at this final station. All submitted handouts are attached. The consultant team has reviewed all comments and will incorporate, as appropriate, in the development of the Needs Assessment and Action Plan.



Open House Handout

Paonia Housing Needs Assessment & Action Plan

July 13, 2023

Station #1 Start Here

- 1) **Directions:** Please visit each station in numerical order, review the boards, and follow instructions on this handout and on the boards to provide input. If you need any help, find someone with "Volunteer" on their name tag.
- 2) **Goal:** To gather input from the community to inform the development of an implementable Housing Action Plan that the community supports by:
 - a. Determining which housing issues are most pressing to the community.
 - b. Getting input on which tools are most favored by the community.

Station #2 Background

- 1) Review the board to learn about this project.
- 2) Things to keep in mind:
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Station #3 Data & Issues

- 1) Browse through the data on the boards. Read through the issues.
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- 3) Comments on data and issues (anything missing, inaccurate, surprising, etc.):

I appreciated the info on seniors and that you included a "tool" to try and match seniors living alone with a roommate to help them out. Tricky but I have seen it work successfully.

Station #4 Tools

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The difficulty we have getting changes through the town board of trustees is an issue. Accordingly, I voted for the "low hanging fruit" but I do see the value of adjusting the zoning laws and fee structure once the moratorium has lifted. I would like to see follow up tools or have a follow up discussion once some changes have been made.

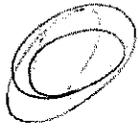
Station #5 Next Steps

- 1) Other comments:

see above. Communication is key! - Keep the public apprised of what is happening (and how those actions were selected) at every step of the way.

- 2) Please **drop off this paper** in the drop box or with a volunteer.

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Open House Handout

Paonia Housing Needs Assessment & Action Plan

July 13, 2023

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- 3) Comments on data and issues (anything missing, inaccurate, surprising, etc.):

Basic economics says to grow there needs to be jobs —

Station #4 Tools

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- 3) Comments on tools (details about tools on the boards or other tools you would favor):

Why not use existing resources — Delta Housing Authority. Don't recreate wheel.

Provide accessible to water — West Elk taps available ???

Work w/ low income homebuyers — loans, etc

Station #5 Next Steps

- 1) Other comments:

Keep public informed

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With the large number of seniors I would imagine the demand for smaller homes would be greater. Is there any way to capture if that is actually the case? Realtors?

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I would promote land banking if it was paired with the development of affordable housing.
 My 4th choice was to limit STR to some properties and to allow owners who live on the property and have been running one for years to continue.

Station #5 Next Steps

- 1) Other comments:

I greatly appreciate this exercise and especially the data presented before we were asked to make decisions. It helped me make more informed choices.

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Missing data

Total # of housing units

of units being used for STR

of units unoccupied (perhaps due to real estate speculation)

of long-term rentals

average lease length on ~~the~~ rentals

average rental price

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Many of these tools have very different impact windows and fail to estimate the impact. For instance, a STR rental ban would add 100 units overnight, while affordable housing initiatives with new construction might add 20 units over a 5 year period. We should prioritize impact in a timely manner

Station #5 Next Steps

- 1) Other comments:

Any solution should emphasize community led initiatives over the current affordable housing industrial complex that is mainly profit driven and operates on a scale that is too large for a town of 1500.

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① Need local (town only) data on needs assessment - what is the quantifiable need for what demographic groups

② Need to consider employment opportunities - current & future

③ Need to consider sources of income - there is a high percentage of "mailbox income" in town & in the county.

④ The town needs to increase population in order to survive - towns < 2000 are at a serious disadvantage because

base
minimal
of

Station #4 Tools

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There is an educational opportunity for ^{in farming} the public about the role of the town in the process. Many people object to the town paying for housing ^{in farming} about private-public partnerships -

Look at what Ridgway has done - they have several on-going housing projects

Station #5 Next Steps

- 1) Other comments:

Don't let this sit on a shelf - Set priorities and do something! You have to start from where you are, set the plan and push through the small percentage of nay-sayers & do-nothings!

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- 3) Comments on data and issues (anything missing, inaccurate, surprising, etc.):

"Affordable" is a term fraught with problems. It sidesteps many issues that affect us. "Price controlled" "low income"

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- 3) Comments on data and issues (anything missing, inaccurate, surprising, etc.):

*+ Comes a lot - thanks -
 - at first look - a couple things were surprising to me
 - but upon further consideration - not really -*

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*- Awesome information on what's available -
 I'd like to see movement in the ADU area - one might see current homeowners put "tiny homes" in their yards to rent out - as long as infrastructure is available - it my help -*

Station #5 Next Steps

- 1) Other comments:

Bigger picture area - business owners who want to expand - cannot due to lack of infrastructure to place building - etc - my business will plateau due to these lacks -

Thank you for doing this

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- 3) Comments on data and issues (anything missing, inaccurate, surprising, etc.):

I found it surprising that so many homes were purchased with cash in 2022!

Affordable housing is very important for young families in Paonia! Both rentals and home purchases.

Station #4 Tools

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- 3) Comments on tools (details about tools on the boards or other tools you would favor):

There are a lot of tools, I found it hard to vote for only 3.
 The topics ~~are~~ explanations are easy to understand.

Station #5 Next Steps

- 1) Other comments:

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address zoning barriers to affordable housing
 limit/cap/tax short-term rentals
 use ad-hoc committees (trustees + public) to address priority
 projects/decisions that will overturn to water moratorium

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- 3) Comments on tools (details about tools on the boards or other tools you would favor):

Lots of free \$ out there for land banking & building
 public/private/non-profit partnerships are key
 updating zoning reg's a no-brainer

Station #5 Next Steps

- 1) Other comments:

Prioritize affordable housing & take care the most
 is lifted. Creative strategies. An ad-hoc committee?
 Non-profit partners may be more suitable than
 partnerships w/ private sector with more vested
 interest.

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~~- I believe the 30~~

- How did you come ^{to} find that there are ^{only} 30 short-term rentals?

Are these Airbnb only?
I believe there are many more.

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a complete inventory of the housing & vacant lots would have been useful as well as % of them being Airbnb

Station #4 Tools

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annexation will be fought tooth & nail because no one in the eq wants to be under the Towns Rule for annexation.

Station #5 Next Steps

- 1) Other comments:

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** Labor challenges - having low income housing prioritized for people who work in Paonia would be awesome **
 * For those of us just outside town limits having resources for how to build housing / ADU's or personal property
 * Would love more info on the current annexation policy
 → oops, these are just random notes.

Station #5 Next Steps

- 1) Other comments:
 I'm wondering how to continue to be involved, only found out about this by luck at the farmers market on Tuesday. We live in the county but still happy to help! Feel free to reach out via email - 

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Dedicate housing to minimum wage employees who work in the town. As Hatcher and Delta grow, employers will not be able to offer competitive wages to get employees to commute to Paonia. This will put a bigger strain on small businesses that will shut many down as time goes on.

Station #5 Next Steps

- 1) Other comments:

With the aging population of Paonia, making sure there is affordable housing for the people who will take care of the elderly, who work in the shops, public servants, and small businesses. No one is going to drive 30 minutes for \$31,000 a year, when they can get the same money living and working in Delta.

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Too much info to read, comprehend + decide on in this amount of time!

Station #5 Next Steps

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Provide networking for people living ⁱⁿ more space than they need to find people who need housing

Encourage cooperative household/community houses as rentals

Give incentives to build actual cohousing rather than mini subdivisions

It was surprising how many houses are inhabited by ^{one} ~~single~~ individuals

Hire a building inspector as a service position rather than a corporate entity motivated to collect as many fees as possible

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 - o Public, private, and non-profit sectors have a role to play in housing solutions in addition to community members.

Station #3 Data & Issues

- 1) Browse through the data on the boards. Read through the issues.
- 2) **Vote on your top 3 most pressing issues** by placing a blue dot in the designated area.
- 3) Comments on data and issues (anything missing, inaccurate, surprising, etc.):

We need carpenters/apprentices for people power to build/training
 Involve local banks and accountants
 Teach people skills to be able to upgrade their home
 Providing jobs and developing an apprenticeship program

Open House Handout

Paonia Housing Needs Assessment & Action Plan

July 13, 2023

Station #1 Start Here

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- 2) **Vote on your top 3 most pressing issues** by placing a blue dot in the designated area.
- 3) Comments on data and issues (anything missing, inaccurate, surprising, etc.):

Very complete appearing. Complex issues & potential solutions

Station #4 Tools

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- 2) **Vote on your top 3 most favored tools** across all 3 boards by placing a yellow dot in the designated area.
- 3) Comments on tools (details about tools on the boards or other tools you would favor):

So many good ideas. Question is which are really practicable.

Station #5 Next Steps

- 1) Other comments:

- 2) Please **drop off this paper** in the drop box or with a volunteer.

Thank you for your participation and interest in Paonia remaining a complete and vibrant community!

Open House Handout

Paonia Housing Needs Assessment & Action Plan

July 13, 2023

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- 2) **Vote on your top 3 most pressing issues** by placing a blue dot in the designated area.
- 3) Comments on data and issues (anything missing, inaccurate, surprising, etc.):

↓

Let FREEDOM REIGN
 Let BUSINESS FLOURISH
 * NO NON-PROFITS & NO GOV'T INTERFERENCE

Station #4 Tools

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- 2) **Vote on your top 3 most favored tools** across all 3 boards by placing a yellow dot in the designated area.
- 3) Comments on tools (details about tools on the boards or other tools you would favor):

NONE

Station #5 Next Steps

- 1) Other comments:

PRENATURE TO BE PLANNING
THIS NOW
~~FOR~~ A TOWER WON'T BE LIFTED
UNTIL WATER SYSTEM FUNCTIONING

- 2) Please **drop off this paper** in the drop box or with a volunteer.

Thank you for your participation and interest in Paonia remaining a complete and vibrant community!

Open House Handout

Paonia Housing Needs Assessment & Action Plan July 13, 2023

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Require air BNB to also rent to locals. Example: Local can rent 3/4 of square footage with privacy; remaining 1/4 footage can be Air BNB

Station #3 Data & Issues

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- 2) **Vote on your top 3 most pressing issues** by placing a blue dot in the designated area.
- 3) Comments on data and issues (anything missing, inaccurate, surprising, etc.):

one choice "Building costs exceed what most locals can afford"
 The word "building" is confusing. It assumes a new structure?
 Would "Housing" be a better word?

"The water tap moratorium has fixed t. supply of housing" Is someone playing games? I have heard water supply is seasonal & that town is dumping excess water at those times of abundance instead of storing it.

zoning chart in your display made no sense to me; needs explanation key

people age differently today: one of my grandma's was in a nursing home around my age; whereas I maintain home & acreage

Open House Handout

Paonia Housing Needs Assessment & Action Plan July 13, 2023

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Station #3 Data & Issues

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- 3) Comments on data and issues (anything missing, inaccurate, surprising, etc.):

• Question: How many of the short-term rentals are owned/operated by people who reside locally?
vs. How many STRs are owned/operated by outside interests?

• It was surprising and helpful to see the disparity between housing needs and housing availability (Not enough one-room dwellings)

• Very surprised to see the prevalence of commuting in our community
Why can't the people who work here afford to live here?

• Most surprising data was the dramatic increase of "cash" home purchases made in 2022 vs. 2021. Are these buyers moving to Paonia and living here?

Station #4 Tools

- 1) Read through all 3 boards of potential tools to address housing issues. If you want to learn more about any of these tools, read the printouts that include detailed considerations. You can also visit <https://officials-housing-toolkit.cdola.colorado.gov/> on your phone to learn even more.
- 2) **Vote on your top 3 most favored tools** across all 3 boards by placing a yellow dot in the designated area.
- 3) Comments on tools (details about tools on the boards or other tools you would favor):

1. Update Zoning ~*allow for ADUs or*allow gentle density
 update parking requirements
 Align Community Infrastructure Investment
 Annexation Policy
 Right of first refusal on housing.

2. Regulate Short-term Rentals!
 This is the most-obvious, biggest bang-for-buck tool in our kit. STRs must be regulated AND enforced.
 Regulation should allow local residence to generate income from rentals while prohibiting outside investors from making a business from Paonia rental income (which essentially commercializes our residential district.)

Station #5 Next Steps

- 1) Other comments:

It seems to me that many of the tools presented could be implemented by the town for low cost by changing the zoning and codes and allowing Paonians to grow Paonia. Help Paonians use/find the resources available to maintain aging home. Allow ADUs or multi-family units in more areas of town. Add density and preserve green space and public access recreation areas.

!!! DO NOT ENCOURAGE (or ALLOW) DEVELOPERS !!!

- 2) Please drop-off this paper in the drop-box or with a volunteer. We challenge the status-quo and unsustainable paradigms. ~~Yes, we need more housing,~~ Yes, we need more housing, more affordable housing, but we do not need outside developers to solve this problem! Use the existing infrastructure map to Thank you for your participation and interest in Paonia remaining a guide rezoning ~~complete~~ complete and vibrant community! to allow the residents of Paonia to profit from the "growth" in Paonia.

The simple answers may be the most effective here.

Open House Handout

Paonia Housing Needs Assessment & Action Plan

July 13, 2023

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 - o There is no one solution to housing affordability.
 - o Public, private, and non-profit sectors have a role to play in housing solutions in addition to community members.

Station #3 Data & Issues

- 1) Browse through the data on the boards. Read through the issues.
- 2) **Vote on your top 3 most pressing issues** by placing a blue dot in the designated area.
- 3) Comments on data and issues (anything missing, inaccurate, surprising, etc.):

Very limited options in Paonia
Seniors stuck in large houses
Families stuck in ^{too} small homes } *Do something about migrating*
Similarly 30% residents commute out
while 80% job holders " in

Station #4 Tools

- 1) Read through all 3 boards of potential tools to address housing issues. If you want to learn more about any of these tools, read the printouts that include detailed considerations. You can also visit <https://officials-housing-toolkit.cdola.colorado.gov/> on your phone to learn even more.
- 2) **Vote on your top 3 most favored tools** across all 3 boards by placing a yellow dot in the designated area.
- 3) Comments on tools (details about tools on the boards or other tools you would favor):

Being really creative about a housing program that combines public ownership of the land, private equity funding & sweat equity by future owners that helps the family build wealth

Station #5 Next Steps

- 1) Other comments:

Try to avoid clustering low income people together in one place - isolating them from the diversity of our community

- 2) Please **drop off this paper** in the drop box or with a volunteer.

Thank you for your participation and interest in Paonia remaining a complete and vibrant community!

Open House Handout

Paonia Housing Needs Assessment & Action Plan

July 13, 2023

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Who are the people who need housing? Do they work? Are they old, young? Are they short term? Do they want to experience a hipster mountain town for a few months and then move on? could they rent rooms or do they need houses?

Station #3 Data & Issues

- 1) Browse through the data on the boards. Read through the issues.
- 2) **Vote on your top 3 most pressing issues** by placing a blue dot in the designated area.
- 3) Comments on data and issues (anything missing, inaccurate, surprising, etc.):

old housing stock shouldn't be torn down.
 New housing is never as charming & aesthetic
 Where are the local jobs for new residents. There isn't much here (look at help wanted ads!)
 We shouldn't encourage commuting from Paonia communities forcing low income people to commute to Delta & Montrose & Junction.

Maybe don't make global warming worse with commuting by housing people who are forced to And work elsewhere

I don't want my tax dollars subsidizing others while I struggle and cut back. Don't feel building department should be self-supporting "sales tax revenue from Dependable Lumber benefits from greedily"

Zone an area for a tiny home development. Set a price for entry level. Deal w/ estimated price for a reasonable price for a tiny lets. Or straw out the home with aie. patches. But dont give it away. Small & keep price down.

from Twin Lakes will pay down sewer debt & benefit vs. check out community rebuild in moab.

Station #4 Tools

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- 2) Vote on your top 3 most favored tools across all 3 boards by placing a yellow dot in the designated area.
- 3) Comments on tools (details about tools on the boards or other tools you would favor):

Delta Housing Authority no longer does low interest loans for Rehab because commissioners eliminated the federal program - administered by Delta Housing Authority program be revived?

Old housing needing repairs & rehab. Hire a less expensive Building Inspector - bring them more in line. Hire a less expensive Building Inspector - bring them more in line. Hire a less expensive Building Inspector - bring them more in line. Hire a less expensive Building Inspector - bring them more in line.

Fund to match tree work on town Row trees.

Dont let surrounding ADUs and dens. by impact property values of properties that only have one home.

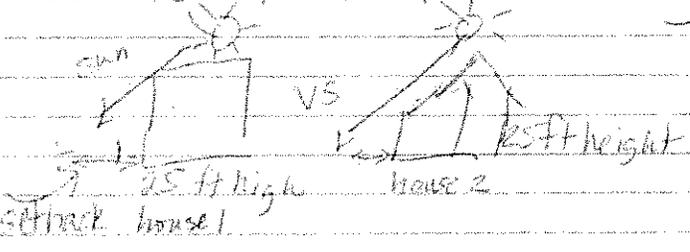
High Taxes make life unaffordable

Station #5 Next Steps

Encourage single people in multiple bedroom homes to house share. Impossible with current building inspector if things need fixing up \$ \$ \$

- 1) Other comments:

Zoning - building height and shading to next door property dont allow "boxes" Write the code for 25' height x feet in from the boundary



- 2) Please drop off this paper in the drop box or with a volunteer.

Maintain & repair old homes dont be overly strict with unrealistic modern codes

Thank you for your participation and interest in Paonia remaining a complete and vibrant community!

Have a tree maintenance fund. Home owners shouldnt have to spend 20% of their Annual income pruning Town trees that everyone benefits from

Open House Handout

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July 13, 2023

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*LOW-COST BUILDING PERMITS

Station #2 Background

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PRIVATE & FREE ENTERPRISE

Station #3 Data & Issues

- 1) Browse through the data on the boards. Read through the issues.
- 2) ~~Vote~~ **Vote on your top 3 most pressing issues** by placing a blue dot in the designated area.

NONE

- 3) Comments on data and issues (anything missing, inaccurate, surprising, etc.):

Top Paonia responsibilities LIMITED to planning & zoning *NOT Buying LAND or Properties

~~...~~ RENOVATE OLD HOUSES

Building permits are extremely expensive, discouraging
Get RID of SHUMCODA & DAN REARDON # rehab

Property / Home owners build their ADU's, set the rental cost and find tenants

FREE!!!
17ar ket

Station #4 Tools

- 1) Read through all 3 boards of potential tools to address housing issues. If you want to learn more about any of these tools, read the printouts that include detailed considerations. You can also visit <https://officials-housing-toolkit.cdola.colorado.gov/> on your phone to learn even more.

NOTE

Vote on your top 3 most favored tools across all 3 boards by placing a yellow dot in the designated area.

- 3) Comments on tools (details about tools on the boards or other tools you would favor):

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Station #5 Next Steps

- 1) Other comments:

UNTIL THE WATER SYSTEM IS
 REPAIRED/REPLACED (+/- 5 Years)
 STUDIES/SURVEYS LIKE THIS
 ARE NOT APPLICABLE

- 2) Please drop off this paper in the drop box or with a volunteer.

SAVE IT FOR 2028!

Thank you for your participation and interest in Paonia remaining a complete and vibrant community!

Open House Handout

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Station #3 Data & Issues

- 1) Browse through the data on the boards. Read through the issues.
- 2) **Vote on your top 3 most pressing issues** by placing a blue dot in the designated area.
- 3) Comments on data and issues (anything missing, inaccurate, surprising, etc.):

I feel that short term rentals are the biggest, and ~~one~~ most easily fixed issue. It is my opinion, that the town of Paonia should prohibit the short-term rental of entire houses. More apts or accessory dwelling units for singles, low-income folks & elderly are needed.

Station #4 Tools

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- 2) **Vote on your top 3 most favored tools** across all 3 boards by placing a yellow dot in the designated area.
- 3) Comments on tools (details about tools on the boards or other tools you would favor):

I don't think that the Town of Paonia should be in the housing business. The town is not equipped to add more to its management plate.

Affordable housing is crucial to the town for many reasons, including allowing people who work in town afford to live in town.

Station #5 Next Steps

- 1) Other comments:

As a business owner in town, I see affordable housing availability as a constant stress for my employees. When someone's rental is sold to an out-of-towner to be airbnb'd, there's a big concern that another place will not be available.

- 2) Please **drop off this paper** in the drop box or with a volunteer.

Thank you for your participation and interest in Paonia remaining a complete and vibrant community!

APPENDIX E - TASK FORCE MEETING SUMMARIES

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Board DRAFT 9.11.23





PAONIA HOUSING NEEDS ASSESSMENT AND HOUSING ACTION PLAN

Housing Task Force Meeting 1 - Summary

Wednesday, May 24,
2023
5:00 – 6:30 pm
Town Hall

Introductions

In attendance: Patty Kaech, Dave Knutson, Bobby Reedy, Alisha Michelsen, Marissa Mommaerts, Linda McCone, Paige Smith, Mary Difranco, Andrew Coburn, Shay Coburn

Top housing issues: housing affordability in general, people wanting to maximize sale prices/rental income, lack of good jobs, aging housing and residents, need for housing upkeep/maintenance, high utility costs, short term rentals, water moratorium, health impacts, out of town investors, and more.

Project Overview

This project includes using data to identify the housing needs and issues in the community (Needs Assessment) and developing a plan to help meet that need and address issues (Action Plan). Please visit www.urbanruralcontinuum.com to see examples from other Colorado communities. While this project will not solve all issues related to housing affordability, it will create a path for the community to address the issues. Although the Town Board plays a key role, keep in mind that this is a community-wide project and the public, private, and non-profit sectors have a role to play in the solutions.

Project Principles

- No surprises: regular Board updates and community participation
- Strong coordination with Master Plan efforts
- Avoid going to the well too many times: don't exhaust public participation
- Don't reinvent the wheel: use past plans and studies when applicable
- Be realistic: see Paonia as it is and plan within its capacity
- Keep it simple: documents will be clear and concise

Role of the Task Force

You are project advocates and champions of this effort for your community. We want you to help connect the community to this project and connect us to the community. We hope you can attend three more Task Force meetings and the housing-specific open house, review draft documents, and provide guidance and input. Trustees Smith and Knutson are the project's Board liaisons.

What Has Been Completed and What is Coming Up

Completed: Kicked off the project, reviewed background docs, worked on forming the Housing Task Force and planned first meeting, started data collection, created list of existing housing resources that will be refined throughout the project, drafted employer questionnaire, created page on Town's website about the project and to collect email addresses for project updates.

We are working on: Finalizing the Housing Task Force, publishing the employer questionnaire, preparing for interviews/focus groups, conducting interviews and focus groups, data analysis, and developing an initial list of strategies.

Monthly updates are being provided to the Town Board for the first meeting of each month. Please see the updates for more information.

For Discussion

- Schedule
 - Task Force meeting #2 for the week of June 19 – *Planned Wednesday, June 21, 5-6:30pm*
 - Open house for the week of July 10 – *Planned for Thursday, July 13, 5:30pm, location and other details to be determined.*
- Terminology – affordable housing, community housing, etc.
 - What term(s) should we all use and not use?
 - Affordable housing is typically defined as housing that costs no more than 30% of a household's gross income. This way it is a simple math problem that is applied the same way whether a household's income is \$25,000/yr. or \$250,000/yr.
 - *"Affordable housing" can be a problematic term and is mis-used by many. We will use the definition that housing is affordable when the monthly payment (rent or mortgage, plus utilities) is equal to no more than 30% of a household's gross income (i.e., income before taxes). This definition is industry standard and used by federal and state housing programs. This applies across the income spectrum, from minimum wage to six figures and above.*
 - *"Housing for the Community" is the Task Force's preferred term and it means, dwellings occupied by residents who live and/or work in Paonia. This concept is sometimes referred to as "workforce" or "attainable" housing. The intent is that community housing meets the full range of rental and ownership housing types and prices needed to support household changes over time and ensure Paonia remains a complete and vibrant community.*
 - *The consultant team will be sure to define any technical terms used. Terms can be revisited with the Task Force later in the project if needed.*

- Employer questionnaire – what is this and why is it helpful? Please review. What is the best approach for us to publicize this to local employers?
 - *The consultant team hopes to learn from employers about the demand for housing, commuting patterns, impact of housing on operations and housing issues and needs. This is data that is not available elsewhere.*
 - *This questionnaire will first be shared with the Task Force for their input. Then it will be shared with businesses in and around Paonia, not employers solely in other towns.*
 - *The Task Force expressed concerns that the Paonia residents who employ themselves through one or more cash jobs will likely not fill out the survey which may leave a gap in the data.*
 - *The Task Force will help spread the word to employers and those self-employed to fill out the questionnaire.*
- Interviews/Focus Group – we need to connect with local realtors, property managers, builders, and others to help inform the Needs Assessment. Discuss who might be helpful to connect with.
 - *The group brainstormed a list. The Consultant team will connect with those identified.*
- Project goals.
 - *The group brainstormed what people were not yet represented by the Task Force. Those identified will be contacted with an invitation to the Task Force.*

What the Task Force Should Do After This Meeting

- Save the date and plan to attend the next Task Force meeting and Open House. *See dates above.*
- Complete a test run of the draft employer questionnaire and send comments to andrew@urbanruralcontinuum.com by end of day on Friday, May 26. Also help us get local employers to fill it out. *Link to be provided via email.*



PAONIA HOUSING NEEDS ASSESSMENT AND HOUSING ACTION PLAN

Housing Task Force Meeting 2 - Summary

Wednesday, June 21,
2023
5:00 – 6:30 pm
Town Hall

Introductions

In attendance: Linda McCone, Alicia Michelsen, Bob Reedy, Dave Knutson, Paige Smith, Jennica Schevene, Patti Kaech, Gia Fanelli, Marissa Mommaerts, Mary Difranco, Lyn Howe, Molly Wheelock, Andrew Coburn, Shay Coburn.

Consultant Update: What Has Been Completed and What is Ongoing or Coming Up

Completed: project kick off, formation of the Task Force, Task Force meeting 1, review of past plans and studies.

In progress: employer questionnaire (getting a good number of responses, will work to get more), interviews (completed about 10, have about 5 more), drafted resources list, data gathering and analysis, drafted issues, drafted potential actions list, and planning for the Open House.

Coming up: targeted outreach, Open House event, draft Housing Needs Assessment, and continue to refine the list of strategies.

For Discussion

- Housing Resources Document – see attached, review and finalize
This document summarizes existing public housing resources. This will be clarified on the document. The Task Force was concerned that many of these resources are Delta-centric and expressed a desire for more in Paonia.

- **Open House: July 13, 5:30-8:30pm, Teen Center** – *the Teen Center is now called the Ellen Hanson-Smith Center, but people may not know it this way. When publicizing the Open House also say something like “Teen Center in Paonia Town Park”*
 - **Format** – *a true open house where people can arrive at any time and stay for 30 minutes to the full 3 hours. This will be made clear when the event is advertised.*
 - **Content** – *there will be a circuit for people to follow beginning with a Start Here table that gives instructions for the event and defines the goals. The 2nd station will include information about the project. The 3rd station will be about existing conditions and issues – and voting on top issues. The 4th station will display potential actions and provide an opportunity to vote on preferred actions. Consultants will create a summary of feedback received during the Open House and share that with the public.*
 - **Plan to publicize** – *fliers will be posted around town, shared on Facebook, sent to email addresses collected thus far, and some other organizations will share with their members. KVNf was identified as another important way to publicize the event.*
 - **Will need volunteers to help host a station** – *many of the Task Force members volunteered to help at the Open House. Consultants will be in touch with roles and details.*
- **Review Initial Issues and Actions** – see attached, review and refine to assist consultant team in preparation for the Open House

Issues: A few surprising items were discussed like age distribution showing an aging community, the number of short-term rentals not being higher, and how cash purchases of homes have increased. Discussed that most data shared at the meeting is representative of residents living within the town boundary, which is the geographic scope of this project. Some data inclusive of nearby areas in unincorporated Delta County will be used/referenced (like area jobs data to inform housing demand). Discussed many issues happening in the area and nationally. The information in the issues document is generally okay to present at the Open House with a few tweaks.

Actions: The water moratorium was discussed and some of the actions will be adjusted to clearly reflect that reality. Discussed current zoning and it was clear there is a desire to dig into that topic further to potentially adjust current zoning regulations and the zoning map. Generally, the list of potential actions presented is okay to present to the public during the Open House with the few edits discussed at the meeting.
- **Schedule Task Force meeting #3** – July 31, August 1 or 2 – *likely August 2 at Town Hall. The meeting date and details will be confirmed via email.*
- **Targeted Outreach** – *we plan to connect with various groups to gather more input. Any ideas and contacts? A list of ideas was compiled. The consultants will reach out to this list.*

What the Task Force Should Do After This Meeting

- Plan to attend the Open House on July 13, 5:30-8:30pm, Teen Center.
- Plan to attend the next Task Force meeting as planned during the meeting. Schedule time ahead of the meeting to review the Draft Housing Needs Assessment.



PAONIA HOUSING NEEDS ASSESSMENT AND HOUSING ACTION PLAN

Housing Task Force Meeting 3

Tuesday, August 1, 2023

5:00 – 6:30 pm

Town Hall

Please review all attached materials prior to the meeting. There is a lot to cover in 90 minutes, so targeted feedback is requested.

Introductions

In attendance: Linda McCone, Dave Knutson, Lyn Howe, Molly Wheelock, Bob Reedy, Paige Smith, Mary Difranco, Patti Kaech, Andrew Coburn, Shay Coburn.

Consultant Update: What Has Been Completed and What is Ongoing or Coming Up

Completed: project kick off, formation of the Task Force, Task Force meeting 1, review of past plans and studies, Task Force meeting 2, Existing Public Housing Resources document, employer questionnaire, interviews, and community-wide Open House.

In progress: finishing up targeted outreach, draft Housing Needs Assessment to be reviewed by Task Force today and then by Town Board 8/22, and draft Housing Action Plan.

Coming up: final Task Force meeting 4 and optional add-ons as approved by the Board 7/25 (first draft of updated code language for up to 4 of DOLA’s qualifying strategies and a strategy for development of an affordable housing project).

For Discussion

- Open House debrief, see Summary

This document summarizes the Open House process and input received. It will be an appendix to the final report and put on the Town’s project webpage in the meantime. Observations were discussed from the event and from the input received. It was noted that many of the participants spent considerable time providing thoughtful input and that the results of the voting and comments are very important to consider for the Action Plan.

- **Review Draft Housing Needs Assessment**

The draft Housing Needs Assessment was shared with the Task Force a week before this meeting for their review. The purpose of this review was to identify inaccuracies, etc., prior to going to the Town Board. This is part one of the project, with part two being the Action Plan. This Needs Assessment includes more detail on the data and issues presented at the Open House.

Discussion included a comment that some information was surprising to learn about (i.e., commute costs), the impact that the eventual coal mine closure will have on the community in the future, tourism, the need for higher paying jobs, the water tap moratorium as it relates to mine owned taps and housing strategies, pets in relation to ADUs and rentals, a desire to start action planning and ideas or preferences for strategies, and the importance of actually taking action based on this assessment and the forthcoming action plan.

Task Force comments will be accepted on the draft until the end of the day on Friday.

- **Schedule Task Force meeting #4 – Scheduled for Thursday, August 31 5-6:30pm at Town Hall.**

What the Task Force Should Do After This Meeting

- Plan to attend the next Task Force meeting as planned during the meeting (8/31). Schedule time ahead of the meeting to review the Draft Housing Action Plan. *The draft Action Plan will be in more of a draft form than the Needs Assessment from this meeting.*
- Plan to attend the Board meeting on 8/22, where the Town Board will review the draft Housing Needs Assessment.



PAONIA HOUSING NEEDS ASSESSMENT AND HOUSING ACTION PLAN

Housing Task Force Meeting 4 – Summary

Thursday, August 31, 2023

5:00 – 6:30 pm

Town Hall

In attendance: Gia Fanelli, Dave Knutson, Linda McCone, Molly Wheelock, Lyn Howe, Paige Smith, Mary Difranco, Bob Reedy, Andrew Coburn, Shay Coburn.

Consultant Update: What Has Been Completed and What is Ongoing or Coming Up

Completed: Finished targeted outreach - had detailed discussions with 36 community members, sent the draft Housing Needs Assessment to the Board of Trustees which was then discussed at the Aug. 22 regular board meeting, prepared a working draft of the Action Plan for this meeting.

Coming up: consultant team to address comments received on the draft Housing Needs Assessment, send the draft Housing Action Plan to the Board prior to the work session scheduled for Sept. 11, review the land use code, prepare first drafts of 4 targeted code edits, prepare the example development strategy, and compile the final document (expected end of October 2023).

For Discussion

The consultant team noted that the purpose of this task force meeting was to review the working draft of the Action Plan and ensure that it is aligned with the issues and favored actions identified by the community during this project prior to it going to the upcoming Board of Trustees work session.

Review Draft Housing Action Plan

- Goal for this plan:
 - Create a clear and concise plan for the community to address housing issues.

Thank you to the Task Force for your time and input through this project. We couldn't have done it without you!

- Reach community consensus on the plan which is "we all agree that we can live with the actions in the plan and won't actively undermine it." The distinction is you don't have to wholeheartedly agree, but "understand and can live with it."
- Seek action plan acceptance among the broader community so the plan can be implemented.

The above goals for the plan were understood by the Task Force.

- What to review:
 - Are any actions missing?
 - Do the action items align with what you have heard and what you think the community supports?
 - Does the priority level align with what you have heard and what you think the community desires?

Each attendee provided their feedback on the above questions. Generally, no actions were found to be missing from the plan. Attendees delved into the details on some of the actions to ask questions, share ideas, and clarify details.

- Input on site for sample development strategy.

The consultant team is under contract to create a sample strategy for the potential development of an affordable housing project. The task force discussed publicly owned properties in town and which property might serve as a representative example for the consultant team to use. The old sewer lagoon/twin lakes site was identified as the favored site. It was noted that regardless of the site the consultant team focuses on, the information to be provided is intended to be educational and illustrative in nature. It does not commit the town to anything and does not mean that a development will come to fruition on any particular site.

- Input on first draft code revisions.

The consultant team is going to prepare a first draft of code revisions as a separate deliverable from the combined Housing Needs Assessment and Housing Action Plan. The first draft of code revisions will address 4 topic areas: A) The creation of an expedited development review process. B) Authorizing accessory dwelling units where appropriate. C) Ensuring small square footage residential unit sizes are allowed. D) Regulating residential units rented on a short-term basis (30 or fewer days). The intent is for the Town to use this first draft to begin the process of updating the land use code through their typical process.

The consultant team recommended that the regulations be simple and enforceable, and that the most important things are regulated first and adjusted later once more is learned about what is working and what is not. The consultants shared their suggestions for regulating short-term rentals and allowing for ADUs based on all public feedback received over the course of this project as well as their experience. Attendees provided input and discussed the pros and cons of different approaches.

What the Task Force Should Do After This Meeting

- Consider attending the Town Board work session for their review of the draft Housing Action Plan. We will email you with more information.

The work session is planned for September 11, 5-7 pm. The aim is to be able to accept public comment at this work session.

- Plan to attend the Board meeting where the Housing Needs Assessment and Housing Action Plan will be considered for adoption. We will email the Task Force with more information.