

**Routt County
Community Housing Steering Committee
Final Report**

December 13, 2016

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INTRODUCTION

The City of Steamboat Springs City Council and the Routt County Board of County Commissioners endorsed and authorized the Community Housing Steering Committee (Steering Committee) to study the housing market in Routt County on March 15, 2016. The Steering Committee was made up of locally elected and appointed officials, business leaders and community members. The Steering Committee members are:

- Dan Pirrallo, Co-Chair, Steamboat Springs Chamber Resort Association
- Sheila Henderson, Co-Chair, Human Resources Coalition
- Doug Monger, Routt County Commissioners
- Kathi Meyer, Steamboat Springs City Council
- Roger Ashton, Yampa Valley Housing Authority Board
- Charlie McArthur, Native Excavating
- Angela Ashby, Steamboat Springs Board of Realtors Chair
- Viviana Loya, Routt County Human Services
- Karen Goedert, One Steamboat Place
- Tom Fox, Fox Construction
- Soniya Fidler, Yampa Valley Medical Center

The Steering Committee established the follow Problem Statement and Mission:

Housing demand is outpacing supply. The role of the Community Housing Steering Committee is to facilitate the identification and analysis of solutions mitigating the obstacles to housing. The role of the Working Groups is to analyze housing demand sectors through a supply and demand lens and make recommendations to the Steering Committee. Together, the Steering Committee and Working Groups will identify opportunities to address housing supply in Routt County.

METHODOLOGY

The Community Housing Steering Committee approached their study of the housing market by looking at four distinct segments of the market defined below:

- Seasonal – short term (less than 6 months), rental housing
- Low Income – long-term apartment or mobile home rentals, year round residents, up to 60% AMI includes senior citizens, homeless population and college students
- Entry Level – permanent residents in the market for bottom third of the for sale market; condos, single family homes in outlying communities
- Move Up – middle third of for sale market; larger townhomes, single family homes, permanent residents

These four market segments were all analyzed based on seven unique criteria listed below:

- Demographics

- Demand
- Supply
- Obstacles
- Consequences
- Solutions/Opportunities
- Definitions of Success

Each market segment was studied and analyzed by a Working Group, led by a member of the Steering Committee and populated by community members with interest in solving the housing challenges in Routt County. The Working Groups met for two months and produced a report on their market segment focusing on the seven criteria listed above. The following is a list of the Working Group leaders and community participants:

- Seasonal led by Karen Goedert, with participation from: Alison Brodie, Brooks Bradbury, Erin Walker, Jay Melnick, Jane Martin, Jim Clark, Trish Sullivan, Tyler Kern, and Charlie Macarthur
- Low Income led by Viviana Loya and Sheila Henderson, with participation from: Fr. Ernest Bayer, Laura Von Boecklin, Diane Brower, Lisa Brown, Catherine Carson, Cathy Maloney, Kathi Meyer, Kate Totos, and Joella West
- Entry Level led by Roger Ashton, with participation from: Ben Beall IV, Jane Blackstone, Matt Eidt, Kimberly Holm, Ryan Ross, Tim Rowse, John St. Pierre, Ulrich Salzgeber, John Spezia, and Kristy Winser
- Move Up led by Angela Ashby, with participation from: Dave Epstein, Scott Ford, Tom Fox, Gates Gooding, Tyler Goodman, Cole Hewitt, Richard Mandel, Lisel Petis, Geoffrey Petis, and Holly Rogers

What follows is a cumulative report of the Working Groups' analyses.

DEMOGRAPHICS

	<u>Seasonal</u>	<u>Low Income</u>	<u>Entry Level</u>	<u>Move Up</u>
<u>Income Range:</u>	Varies	\$0 - \$35,000	\$35,000 - \$75,000	\$75,000 - \$150,000
<u>Total Routt County Households:</u>	1,500 ↔	2,538 ↑	3,189 ↑	2,924 ↑
<u>Percent of Total Households:</u>	10% ↔	27% ↑	33% ↓	31% ↔
<u>Countywide Distribution:</u>				
• Steamboat	Data	1,469 – 58%	1,783 – 55%	1,191 – 41%
• Unincorporated Routt County	Not	636 – 25%	952 – 30%	1,407 – 48%
• Hayden	Available	242 – 10%	264 – 8%	199 – 7%
• Oak Creek		148 – 6%	151 – 5%	85 – 3%
• Yampa		43 – 2%	39 – 1%	42 – 1%
<u>Rent – Own</u>	100% Rent	45% Rent ↑ 55% Own ↓	26% Rent ↓ 74% Own ↑	17% Rent ↔ 83% Own ↔
<u>Housing as a percent of Gross Income:</u>				
• Less than 30% of Gross Income	Data	19% ↔	60% ↔	83% ↔
• More than 30% of Gross Income	Not Available	81% ↔	40% ↔	17% ↔

How to read this chart:

↔ = Stable metric

↑ = Trending upward

↓ = Trending downward

Trending information derived from 2009-2014 American Community Survey to show changes in demographics over time.

Sources: 2014 American Community Survey and seasonal employer data

SUPPLY

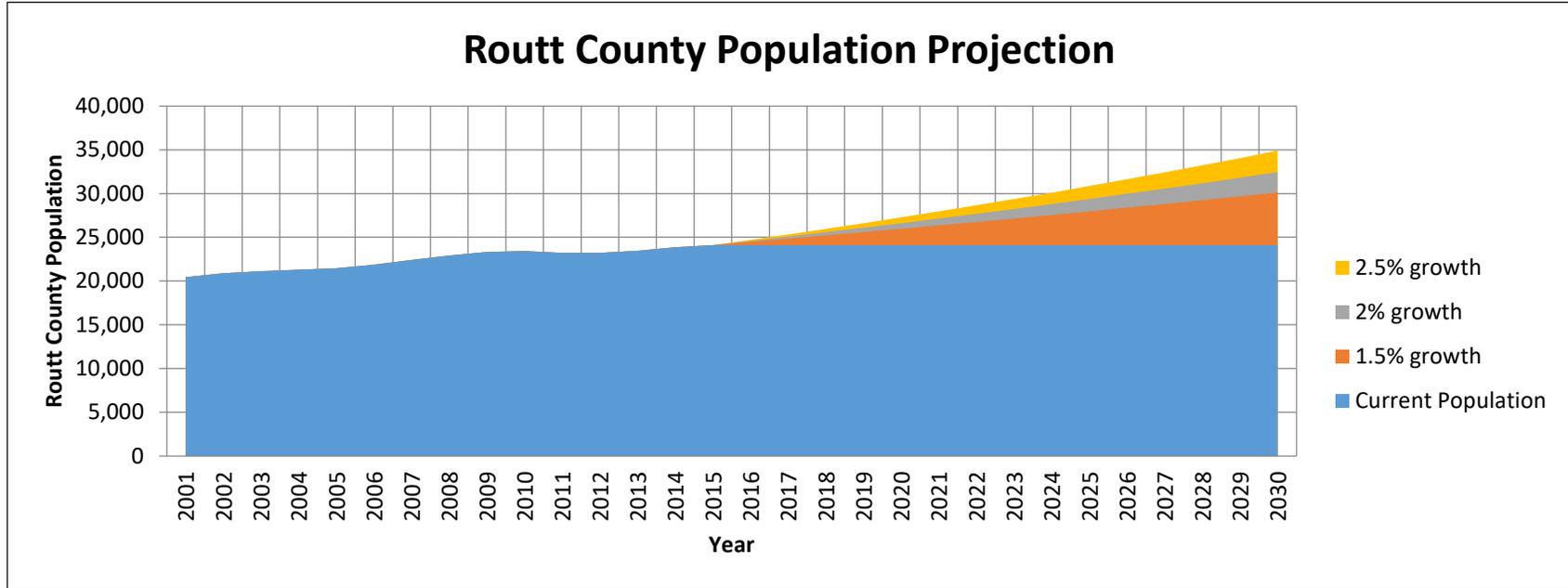
	<u>Seasonal</u>	<u>Low Income</u>	<u>Entry Level</u>	<u>Move Up</u>
<u>Total Routt County Households:</u>	1,500	2,538	3,189	2,924
Absolute Housing Available	650 Beds	2,574 Units	5,147 Units	5,040 Units
Vacancy Rate	0%	41%	41%	41%
Available Housing Units for locals	650 Beds	1,719 Units	3,036 Units	2,973 Units
Gap in Supply	179 Beds	-819 Units	-153 Units	+49 Units

Methodology:

Gap in supply data was derived by taking the household population within each market segment (excluding Seasonal) and comparing it to the available housing units in that market segment. Household population was sourced from the 2014 American Community Survey. Available housing units were determined by examining tax records provided by the Routt County Assessors and applying the vacancy rates found in the 2014 American Community Survey. Seasonal supply and demand data was derived from a survey of seasonal employers.

$$\text{Household Population} - (\text{Total Units} \times (1 - \text{Vacancy Rate})) = \text{Gap in Supply}$$

DEMAND



	<u>Seasonal</u>	<u>Low Income</u>	<u>Entry Level</u>	<u>Move Up</u>
<u>Estimated gap in housing supply:</u>				
Current	179 Beds	819 Units	153 Units	-49 Units
<u>Demand for new housing units as a result of population growth:</u>				
2020	80 Beds	215-365 Units	263-447 Units	247-420 Units
2025	100 Beds	447-779 Units	546-952 Units	513-894 Units
2030	150 Beds	697-1,247 Units	852-1,524 Units	800-1,431 Units
Total	509 Beds	1,516-2,066 Units	1,005-1,677 Units	751-1,382 Units
<i>Average new units needed per year to match demand</i>	<i>34 Beds</i>	<i>101-137 Units</i>	<i>67-111 Units</i>	<i>50-92 Units</i>

NOTE: Unit ranges based on population growth scenarios ranging from 1.5% growth to 2.5% growth

OBSTACLES

Obstacles to the development of housing identified in all segments:

- Planning/Zoning Process
- Building Code restrictions
- Cost to build new supply
 - Cost of Land
 - Building Department Fees/Taxes
 - Tap Fees
 - Cost of Construction
 - Cost of Infrastructure
- Vacation rental marketplace (Airbnb and VRBO)

Obstacles to the development of housing by housing segment:

<u>Seasonal</u>	<u>Low Income</u>	<u>Entry Level</u>	<u>Move Up</u>
High Rents	Lack of Funding	Lack of Funding	Low wages
Low Supply	Limited transportation	Resistance to annexation	Lack of community support
Tight labor market	Low wages	Limited transportation	Construction defects law
	Lack of community support	Low wages	
	Lack of infrastructure	Lack of community support	
		Lack of political leadership	
		Rapid appreciation of existing supply	
		Financial barriers for consumers	
		Lack of Infrastructure	

Note: Refer to Appendix A for additional details from each housing segment.

CONSEQUENCES

Consequences identified in all segments:

- Loss of workforce across all segments (out-migration) and employee turnover
- Loss of businesses due to inability to adequately staff
- Loss of “Community Character”

Consequences by housing segment:

<u>Seasonal</u>	<u>Low Income</u>	<u>Entry Level</u>	<u>Move Up</u>
Decreased tourism	Impact on human services agencies	Impact on infrastructure	Impact on Infrastructure
	Social impact	Rising housing costs	Rising housing costs
	Economic impact on individuals	Growth	
	Negative health outcomes		
	Impact on employment		

Note: Refer to Appendix B for additional details from each housing segment.

SOLUTIONS/OPPORTUNITIES

Solutions/Opportunities to the development of housing identified in all segments:

- **Facilitate the development of supply to match demand:** This can only be accomplished by a structured and dedicated effort to encourage the development of housing supply throughout the county including infill within the existing City of Steamboat Springs, annexation of new developable land into the City of Steamboat Springs and development of existing lots in Routt County’s designated growth centers (Hayden, Oak Creek, Yampa and Stagecoach). The City of Steamboat Springs area contains 75% of the County’s housing stock and will be the primary location for new housing supply. Development in Hayden, Oak Creek, Yampa and Stagecoach will accommodate the remainder of the housing supply needed to meet demand. The following solutions can help facilitate supply in all market segments:
 - **Funding:** Establish permanent funding source(s) to support the Yampa Valley Housing Authority’s (YVHA) development of seasonal, low income, entry level and move up housing.
 - **Planning and Zoning Process:** Create a process to amend the codes, review process and review timeline to create a more timely, flexible and predictable entitlement process at the City of Steamboat Springs and Routt County. Change the culture of those entities to prioritize our community goals and have that translate into an entitlement process that achieves those goals.
 - **Public Works Infrastructure:** Fund and construct public works infrastructure for the City of Steamboat Springs to support future infill development and development in the Urban Growth Boundary.
 - **Transportation and Infrastructure:** Explore and invest in additional transportation options between growth centers to accommodate increased transportation demand created by additional housing throughout the County.

Solutions/Opportunities to the development of housing by housing segment:

<u>Seasonal</u>	<u>Low Income</u>	<u>Entry Level</u>	<u>Move Up</u>
Seasonal employer partnership to develop new employee units	YVHA LIHTC Developments Mobile Home Communities	Developments throughout the City and County	Developments throughout the City and County

Notes: Refer to Appendix C for additional details from each housing segment.

Refer to Appendix J for additional information regarding the development potential throughout the County and within the City of Steamboat Springs

DEFINITIONS OF SUCCESS

Definitions of Success identified in all segments:

- **Match housing supply with demand:**
 - Home price and rental rates appreciate at a rate benchmarked by Area Median Income, local construction cost per square foot and Denver-Boulder-Greeley Consumer Price Index
 - **Funding:**
 - Create a funding committee to look at all dedicated funding options and to work with other groups searching for funding including taxes
 - Establish a dedicated funding source based on the funding committee recommendations
 - **Planning and Zoning Process:**
 - Measure review times and decrease review times by 25% moving forward.
 - Adopt a short term housing incentive code to promote the development of housing in all market segments
 - Rework the CDC update to focus on policies that will result in a timely, flexible and predictable entitlement process and will empower more administrative approvals and Planning Commission final decisions. This approach should consider planning, zoning, engineering, fire and building standards. To be completed by December 2017.
 - Change the construction defect law locally to facilitate the development of multi-family for sale housing as other communities throughout the state have done.
 - **Water and Public Works Infrastructure:**
 - Populate the Capital Improvements Plan at the City and County with projects that will facilitate development
 - City Council will adopt policies to secure funding to construct the redundant water supply that can accommodate new housing developments
 - Work collaboratively to fund expansions to US Highway 40 west of Downtown Steamboat Springs
 - **Transportation and Infrastructure:**
 - City Council and Board of County Commissioners will invest in roads, busses and transportation options that are safe, reliable and predictable in locations where housing developments are occurring.

Definitions of Success by housing segment:

<u>2020 Goals</u>	<u>Seasonal</u>	<u>Low Income</u>	<u>Entry Level</u>	<u>Move Up</u>
	250 Beds	200 Units	250 Units	250 Units

The goal is to produce supply that will catch up with demand and begin to provide housing supply that matches demand in all market segments.

<u>2030 Goals (cumulative)</u>	500 Beds	1,000 Units	1,000 Units	750 Units
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The goal is to establish an environment where housing supply matches demand in all market segments. 2030 goals will be reevaluated and adjusted based on actual trends in the local real estate and employment markets.

Note: Refer to Appendix D for additional details from each housing segment.

CONCLUSION, TASKS AND RESPONSIBILITIES

Conclusion

Housing supply is not keeping up with demand, leading to rapidly increasing home prices and rental rates. An environment of prolonged home price and rental rate appreciation will price out many local wage earners from our communities leading to a loss of community character and economic competitiveness. It is the recommendation of the Community Housing Steering Committee that the City of Steamboat Springs, Routt County, the Yampa Valley Housing Authority, businesses and community members in Routt County establish policies and take significant action to stimulate the production of housing supply to meet demand. Through the tasks and responsibilities listed below and by achieving the targets set forth in this report, our community can maintain reasonable home price and rental rate appreciation resulting in the retention of a talented local workforce and the preservation of community character.

City of Steamboat Springs

- Participate in Funding Committee to determine a dedicated funding source(s) to support YVHA's development of seasonal, low income, entry level and move up housing.
- Facilitate the implementation of the funding committee recommendations.
 - Immediate request to add a fee to VRBO/Airbnb to fund Community Housing
- Amend planning, zoning and building codes and processes to facilitate the development of more housing supply. Empower staff and Planning Commission to further the community goals of providing housing supply.
- Fund and construct the infrastructure to support development within the Urban Growth Boundary
- Invest in roadway and transportation options in concert with new housing development.

Routt County

- Participate in Funding Committee to determine a dedicated funding source(s) to support YVHA's development of seasonal, low income, entry level and move up housing.
- Facilitate the implementation of the funding committee recommendations.
- Fund and construct the infrastructure to support development within the Urban Growth Boundary
- Amend planning, zoning and building codes and processes to facilitate the development of more housing supply in designated Growth Centers. Empower staff and Planning Commission to further the community goals of providing housing supply.
- Invest in roadway and transportation options in concert with new housing development.

Yampa Valley Housing Authority

- Provide annual updates on the measurements of success and key housing benchmarks (price appreciation, CPI, construction costs, wages)
- Monitor the percentage of middle class households as an indicator of community character
- Update YVHA Strategic Plan to include development of units in all four market segments
- If and when appropriate, coordinate a professional scientific survey to understand community values and support for community housing initiatives.
- Identify projects and policies that impact the development of housing in all four market segments and communicate those impacts to interested parties.

Businesses

- Work collaboratively with the City, County, YVHA and other businesses to facilitate the development housing for your workforce
- Advocate that our public institutions take action to meet our housing goals

Community Members

- Get involved and advocate that our public institutions take action to meet our housing goals

Steering Committee/Working Group Participants

- Continue involvement with YVHA
- Participate in the Funding Committee
- Show up at Planning Commission, City Council and County Commissioner meetings to support new developments in the four market segments

APPENDICES

APPENDIX A: OBSTACLES

Seasonal

P/Z Process

- Milner county zoning – not intended for Urban development

Cost to build new supply

- High cost to build new supply

High Rents

- Median Rent Increase: An individual moved to Steamboat in 2007 and \$1,500/month was split between three people – that has now (March 2016) doubled to nearly \$3,000/month. **The hourly wage needed to rent a 2-bedroom apartment in 2016 in Routt County was \$21.42/hr. = with rent at \$1,114.00/month. If employees make state minimum wage of \$8.31/hr., he/she would need to work two ½ full-time jobs to afford to rent a 2 bedroom apartment. 2016 AMI (area median income) monthly rent affordable at 30% of AMI = \$574.00 *National Low Income Housing Coalition 2016.*

Low Supply

- Vacation Rental Marketplaces - websites like Airbnb are giving homeowners the option to shift away from renting out to workers and instead focus on renting out to vacationers
- 1st quarter vacancy rate of 0% : Steamboat Springs reported a 0% vacancy rate for the 3rd quarter of 2014, 1st and 3rd quarter of 2015(this data is based on the Colorado Multi-Family and Rental Survey and is conducted by the Colorado Division of Housing, Statewide vacancy rate during this period has average around 6%, with the peak rate about 8.5% and the low rate just under 5.0%

Tight Labor Market

- Colorado has the lowest unemployment rate in the past 15 years. With historically low unemployment rates, employers are competing for the few available candidates still in the market looking for a new job. Colorado currently has the third lowest unemployment rate in the U.S. (only South Dakota and New Hampshire have lower rates). It is a job seekers market. Employers are easily losing staff as they have the luxury of choosing the best option for them as well as the mountain regions who offer housing.

Low Income

P/Z Process

- Planning codes not written with an affordable housing lens.

Building code restrictions

- Do the benefits of the rules outweigh the costs?
 - 3 yr. permit time frame penalizes middle class build it yourselfers. Should be allowed to extend w/o fees.
 - Perception that the building department treats developers better-not there to assist low income.

Cost to build new supply

- New construction: cost of land, building department fees/taxes, tap fees and construction
- Add on or improvements: building department fees/taxes-barrier for trailers and other low income properties. No level below Average
- Hardest income level to provide housing for as there is no profit margin and need subsidies

Vacation Rental Marketplace

- Airbnb & VRBO take up long term rentals

Lack of funding

- Lack of community financial investment
- Lack of policies to fund low income options

Limited transportation

- Limited Transportation to outlying towns with land supply

Low wages

- Can't afford market rent
- Local government contracts don't always benefit local workers

Lack of community support

- Community perception of what poverty looks like in Routt County
- Lack of community support towards growth and development

Lack of infrastructure

- Lack of infrastructure in certain areas
 - Water
 - Utilities
 - Grocery stores etc.
 - yards around homes or safe play areas

Other

- Time it will take to implement impactful solutions-long term commitment
- Limited footprint for housing. This trend mirrors other resort and major urban areas across our region and nation.

Entry Level

P/Z Processes

- Change large lot zoning to smaller lots
- Limitations on developing secondary dwelling units

Building Code Restrictions

Cost to Build New Supply

- Cost and availability of land

Vacation Rental Marketplace

- Short-term and nightly rentals vs. long-term rentals (i.e., P2P platforms make short-term and nightly rental options easy and appealing)

Lack of Funding

- Lack of property tax (i.e., no incentive for city to annex)
- Lack of community assets to offer to entry-level housing development
- Voter attitude vis-à-vis additional taxes

- Needed subsidies to make houses affordable
- No motive for the market to build less profitable affordable housing

Resistance to Annexation

- Resistance of Steamboat Springs to annex lands within or adjacent to the Urban Growth Boundary

Limited Transportation

- Timely public transportation, capacity and winter road maintenance for outlying areas
- Traffic, transportation and US Highway 40

Low Wages

- Living wage employment does not keep up with the cost of housing

Lack of Community Support

- Public perception
- Voter attitude vis-à-vis additional taxes

Lack of Political Leadership

- Government and community commitment
- Public perception, politics, lack of leadership

Rapid appreciation of existing supply

- Rapid appreciation of market rate housing

Financial barriers for consumers

- Financial barriers: HOA fees, mortgages, down payment and loans
- Debt and low credit ratings of many entry-level buyers

Lack of Infrastructure

- Cost of infrastructure (e.g., tap fees, curb and gutter)
- Lack of services and commercial centers in outlying areas
- Water, water rights and wastewater system infrastructure availability and capacity

Move Up

P/Z Process

- Obstacles in planning process. Some perceive planning department as a deterrent either due to difficulty in interpreting code, inconsistent information among the department/s and general feeling that building is discouraged, not encouraged. The average individual is intimidated by the process.

Building Code Restrictions

- Building Issues – Infill/Fee/Infrastructure Issues

Cost to Build New Supply

Vacation Rental Marketplace

Lack of Supply

- Inadequate supply

- High demand
- Outlying areas are unattractive to a majority of this segment

Low Wages

- Disparity between local wages and cost of living

Lack of Community Support

- Lack of community support

Construction Defects Law

APPENDIX B: CONSEQUENCES

Seasonal

Loss of workforce

- Reduced city services to the public due to inability to recruit seasonal staff.

Loss of Businesses

- Loss/shut-down of businesses – due to inability to staff
- Increase to prices to enable businesses to pay for seasonal staff due to increased housing costs.

Loss of Community Character

Decreased Tourism

- As our seasonal workforce numbers diminish due to inadequate housing options, our local community, guests, second homeowners, tourists will start to feel more and more of a stress on their ability to receive consistent, efficient customer service levels. Overall Steamboat Springs' marketing levels will decrease with the loss of seasonal support staff.

Low Income

Loss of workforce

- Out-migration of valuable workforce
- High employee turnover

Loss of Businesses

- Inadequate number of qualified staff due to unavailability of housing
- Cost of services rise which impacts locals and tourists alike

Loss of Community Character

- Increase in violence
- Out-migration
- Declining quality of community

Impact on Human Service Agencies

- Non-profit organizations and human services agencies, which service low income residents, are often overloaded and underfunded

Social Impact

- Instability in homes
 - Strangers living in tight quarters
 - Break down of family structure
 - Families living in cars
 - Lack of safe living conditions (overcrowding and unsafe structures)
 - Increase in violence as crime-vulnerable populations in crisis are driven to criminal options such as illegal drug entrepreneurship
- Extreme social stratification
- Creation and maintenance of generational poverty

Economic Impact on Individuals

- Can't afford emergencies
 - Unexpected health issues
- Can't afford utilities

- Can't afford necessary repairs or fees required
 - Trailers: leaky/failing roofs, broken plumbing, hot water tanks, etc.
 - Car repairs, new tires, etc.

Negative Health Outcomes

- Unhealthy living environments (multiple families and strangers living in homes) can result in:
 - Mental health concerns
 - Suicide
 - Increase in domestic violence/sexual assault
 - Children underperforming academically

Impact on Employment

- Unstable/unreliable workforce
- High employee turnover
- People in poverty are more vulnerable to employment abuse: wage theft, human trafficking, etc.
- Families sometimes need to have three or four jobs which results in lack of productivity and extreme health consequences
- 30% turnover at Mtn. Village as retail/grocery employees have to leave due to rising costs
- Lack of reliable transportation for people in poverty makes it difficult to get to work, school, medical appointments, etc.

Entry Level

Loss of workforce

- Loss of work force in the private sector to service the tourist industry and in the public sector as teachers, local government employees and emergency services responders move their families to more affordable areas.
- Exodus of young work force resulting in recruitment/retention issues

Loss of Businesses

Loss of Community Character

- Increased exclusivity of the Steamboat Springs community and the resulting loss of community
- Quality of life and community character issues may be negatively impacted if new housing is developed
- Pressure will increase on Routt County to approve developments which would affect the rural character of the County

Impact on Infrastructure

- Negative impacts on County...transportation, infrastructures and rising housing costs

Rising Housing Costs

- Market forces will rule out building entry-level housing
- Higher sales prices as land scarcity makes entry-level housing more expensive to develop

Growth

- Growth can encourage more growth, which can lead to more growth. How much is enough?
- City and County services will see an increased impact
- Outlying communities could benefit from growth (i.e. Oak Creek, Stagecoach, and Hayden)

Move Up

Loss of workforce

- Migration out of community
- Lack of professionals to perpetuate businesses and spur economic growth across all sectors

Loss of Businesses

- Lack of professionals to perpetuate businesses and spur economic growth across all sectors
- Economic impacts are significant if we only have 2nd homeowners here part time to infuse the economy. Sales tax revenue will diminish

Loss of Community Character

- More gentrification and less diversity to our population
- Community Character declines if people who make up Steamboat/work in Steamboat have to live outside of Steamboat (we become the next Aspen)

Impact on Infrastructure

- Lack of water

Rising Housing Costs

APPENDIX C: SOLUTIONS/OPPORTUNITIES

Seasonal

Dedicated Funding Source

- Collect a sales tax for affordable housing to go to YVHA (example: three cents on a \$10 purchase). This is the model used by Aspen, Boulder, Telluride and Summit County. Such a tax would spread the cost of growth among locals, visitors and second-home owners. Funding could go toward Deed Restricted neighborhoods, priced-capped rentals, unit buy downs, land banking and down-payment assistance.

Infill Development

- School district looking to liquidate – possible land available

Improve CDC and P/Z Processes

- Take a closer look at city/county processes and development code to make it more appealing to developers.
- Work with City Planning Department to rezone land for modular, trailer park, and dormitory availability. There is currently no land zoned for trailer parks and dormitories are a conditional use in the MF, CC, and G-1 zones. Potentially allow Dormitories as a Use-By-Right in the MF district and a Use with Criteria in the CC, G-1, and CS zone districts. Recommend to City/County that their respective Planning Departments study potential land for mobile-home park zoning.
- The process for developers is currently being reviewed at the City level but not currently at the County.
- Routt County Land Development – reduce the 35 acre requirement within a certain radius of Steamboat city limits to allow for a “feathered” development concept between the high-density zoning within Steamboat and the low-density County zoning.

Public Transportation

- Create Transit service to South-Routt communities, thus encouraging seasonal workforce to look for housing within the greater County.

Mobile Home Parks

- Manufactured modular temporary home-park in Steamboat – *in progress*
 - Eagle Soaring – (*Routt County*)
 - Land at Pioneer Village – Conestoga Circle
 - Land off CR 29 – First Baptist Church

Support of YVHA

- Larger seasonal employers in the community should be encouraged to collaborate into a taskforce. This could be an ongoing work group put together and organized by YVHA to facilitate a joint effort at land acquisition and seasonal workforce housing construction (or other solutions as deemed feasible).
- Support/on-going meetings with YVHA
- On-going education/awareness workshops designed to make SEASONAL housing issues better understood within the community
- Monthly, annual goals

Educational Workshops

- On-going education/awareness workshops designed to make SEASONAL housing issues better understood within the community
- Joint efforts with larger employers (future committees)

Low Income

Dedicated Funding Source

- Taxes - subject to vote-need precise measurements/measurable results
 - Property-mill levy
 - Sales
 - Lodging
 - Lift ticket – went away-viewed as extraction
 - Voluntary developer transfer tax-can do

- Linkage: any new growth needs to provide affordable housing. Needs to be on residential and commercial land.
- Inclusionary zoning-will need a community match
- Real-estate transfer fee (TABOR)-may be a ballot item to allow communities to vote independently
- Automatic Roundup (ex: Yampa Valley Electric Association)
- IDA-Individual development account
- Partner with Yampa Valley Community Foundation (YVCF) as a funding mechanism for land or other.
- Or any combination of the above
- Collaborate with State Division of Housing
- Platform to say what we need. Investment in infrastructure to fund vibrant communities.

Infill Development

Improve CDC and P/Z Processes

- City and County Planning to look at codes with a lens of “Does it help promote the goals of more housing?”
- Lower building department fees for trailer to include new fee structure for “below average” units
 - New roof structures
 - Additional rooms
 - Modify homes to be nice and healthy for individuals

Public Transportation

- Regional transportation to access outlying areas and existing supply of housing

Health Impact Assessment

- Any new development must do a Health Impact Assessment. If it doesn’t meet criteria of health impact assessment there can be a fee associated with the project providing a funding stream for LI.

YVHA LIHTC Developments

- Utilizing the Reserves experience to develop income-restricted housing through Low Income Housing Tax Credits (LIHTC)
 - Community Investment in low income supply-must have to leverage funding and needs to be equally shared by all (ex: not just developers)
- Private Owner partnerships
- Attract private developers for affordable housing with incentive opportunities.

Rental/Deposit Assistance

- Revolving loan or scholarship program to help with deposit/last month’s rent etc.

Develop Existing Land

- City owned lot next to Yampa Valley Medical Center
- YVEA property (70 acres)

Annexation

- Annexations must include 27% of low income units

Mobile Home Parks

- More trailer/manufactured home neighborhood
 - Estimated 50 new mobile homes built within 3 years
 - Only owner occupied with affordable lot rents

- Micro Housing

Support YVHA

- Community Support
- Financial Support
- Colorado Health Foundation (staff funding)
- Routt to work YVHA collaborative has coaching for those who wish to move into entry level
- Create a list of successes over past 20 years
- Education regarding root causes of high economic inequity
- Creating an affordable housing campaign that shows tangible results and how little it will cost community members and the positive benefit to the community.

Education

- Low income renters are well informed so they may access local resources.
- What do diverse and healthy communities look like
- Remind public of “community values” (see Appendix E for details)

Policy/Government Changes

- Develop a community ethic in support of affordable housing by making low income a priority
- Leaders and government entities make housing their #1 priority.
 - Policy Change
 - Items in the budget will turn into action
 - Voters need to see tangible results such as the Reserves

Entry Level

Dedicated Funding Source

- Pursue additional federal and state tax credits—federal or state
- Housing bond issues
- Research and pursue federal and state grants geared toward affordable housing

Infill Development

- Promote infill with up zoning in appropriate areas with mechanisms to protect against price inflation of land (pre development) and homes (post development) in targeted areas. Free of deed restrictions, new projects must maintain an affordable price point, so an effective system must be developed to moderate price increases. Ideas include the development of a Community Land Trust or modified deed restrictions.
- Explore the possibility of appropriately placed vertical development

Improve CDC and P/Z Processes

- Smaller lot zoning
- Houses under 2000 sq. feet could be exempt from new codes
- Fee waiver matrix for low, medium and high affordable housing projects

Public Transportation

- Explore more effective County-wide public transportation.

Infrastructure

- Support community development and increase commercial, public services/infrastructure, amenities, and recreation
- Develop public/private partnerships to fund infrastructure

Annexation

- Support annexation within and adjacent to the Urban Growth Boundary AFTER infill in accordance with the Steamboat Springs Community Area Plan

Stagecoach

- Collaborate with the County to direct all new growth (other than infill) to Stagecoach in accordance with the newly revised Stagecoach Master Plan using the Designated Growth Centers or Future Growth Centers in the County rather than creating rural sprawl.
- Improvement or consolidation of outlying school districts
- Focus on existing Designated Growth Centers and the Future Growth Center of Stagecoach as the receiving areas for growth in Routt County in accordance with the Routt County Master Plan and the Stagecoach Master Plan

Inclusionary Zoning

- New and/or updated inclusionary or linkage program

Land Trust

- Form a community-wide Affordable Housing Land Trust

Deed Restrictions

Amortization of Fees

- Reduce fees for construction of entry-level housing (i.e. building and tap fees)
- Delay of financing infrastructure costs or fees

Education

- On-going education and communication with public officials and the broader community regarding the importance of creating affordable entry-level housing

Other

- Rent-to-own programs
- Develop and encourage public/private housing partnerships
- Form a 63-20 nonprofit corporation to issue tax-exempt debt for housing projects
- Refine and use silent second-type mortgages

Move Up

Dedicated Funding Source

- City property tax. Buffet of capital projects that benefit, therefore community buy-in. Bundle the tax to include: water redundancy/capacity, land-banking/YVHA, parks/rec-Howelsen, core trail expansion, utility expansion.
- YVHA (Yampa Valley Housing Authority) has potential to help a larger audience if we find a sustainable stream of income.
- Real estate transfer tax again or something attached to the transactions? (TABOR has to be amended)
- Nonresident property tax or a resident property tax rebate. (Haven't yet researched the legality of it.)

- Incremental Tax- Based on home cost-higher mills for a home valued by the assessor above a certain threshold – meant to impact higher valued homes, presumed to be owned by 2nd homeowners

Infill Development

- Identify opportunities for viable infill – Is there any city property, government (Forest) or corporate property that is an opportunity? Where can we build more housing in this price range?
- Inclusionary Up-zoning- Would potentially allow for more density. By increasing density, you alleviate some of the inventory needs. To allow additional density or ADUs provided that something was granted in exchange, such as deed restriction for long-term rentals, etc.

Improve CDC and P/Z Processes

- Simplify planning and building process. Make code easier to understand and less arbitrary for public comment. Should not be a political process, but rather a matter of technical feasibility. (see notes under Obstacles for additional feedback on planning)
- Allow more density on lots in city and county
- Simplify Planning and Building Process-Much time gets spent on TAC and planning chasing down comments and getting all departments to respond. No guarantees to the builder/developer or individual and significant upfront costs. More predictability and consistency in the process. Some municipalities handle this process more efficiently. (Orchestrated by the city manager/county planning, accountability by all departments to respond efficiently.) This topic needs more specificity and will be more clearly defined when we can meet with various groups. Define costs related to building a \$500k property. See developer/builder questionnaire summary
- Changing of CDC to allow for more density on lots, ADU's, clarity in process. This is for city and county - the CDC is currently being updated. What does that include? If we don't understand what is being changed, then what is the end-result? Is it going to change any of the topics the working groups have identified as obstacles?
- ADU's in this segment can help defer some mortgage costs and likewise will provide housing to others.
- Make the tax reconciliation process easier for builders/developers/individuals. Easier to obtain the TCO and CO (certificate of occupancies).

Public Transportation

- Expand Retail, Transportation, Commercial, Services in Outlying areas to support growth by those who wish to be in outlying areas.

Build More

- Incentivize builders to build in move up segment
- Encourage experienced, successful and willing developers to enter our market. Get creative, think outside the box and work with those that know what they are doing. By dragging people through the trenches and delay, we discourage potential opportunity to assist in our housing issue.
- New supply that is desired by this segment. By opening up new product, this might alleviate or open up additional inventory in existing neighborhoods as well as for the entry-level category. Start Building and factor in units needed over next 3-30 years.
- Plan for the future in capacity. If we need up to 420 units by 2020 in the county, then what is our plan? What opportunities exist for new inventory? (Sunlight, Overlook, Brooklyn, Other Infill, Stagecoach, West)

Amortize Fees

- Prorate or amortize tap fees and other costs
- Prorate or amortize tap fees, utility costs for all who wish to build. Remove the upfront cost burden. (Transfer upon sale if Routt County Resident or payable upon sale if non-resident - clause that it is due upon sale (or only just to a non-resident) to dissuade the initial buyer from flipping the property or at least not selling out of market.)

- Incentivize Developers to build for Locals. Such as, amortize tap fees if developer is willing to impose a local-only deed restriction. Concepts such as deferred or reduced costs on tap, permitting, fees, utilities?

Curb Demand

- New builds with “locals only” deed restriction
- Require “Locals Only” purchasing through non-monetary deed restrictions. Must file tax returns in Routt County to purchase (if we are discussing something like a west area plan with anticipated more density and ready to buy properties. Overlook might also be a possibility?)

West SB Development

- Amending the West Area Steamboat Plan, so it is favorable to development (not Revenue Neutral. Or, does it need to be scrapped all together? Move forward with fresh ideas that can collaborate with city, county, developers and community. It hasn't worked thus far and perhaps community vision has changed as have some of the parameters around the CDC.

Infrastructure

- More flexibility in water rights and/or creative trading to compensate for water infrastructure and redundancy. Potentially will reduce expensive metro districts and thereby making land more affordable.
- City and County share the burden with some of the obstacles to expansion/annexation or larger parcel development. (Review property taxes to ensure we have enough infrastructure? Share in costs relative to infrastructure outside of a proposed development so the burden doesn't fall on only the developer.)
- Expand Retail, Transportation, Commercial, Services in Outlying areas to support growth by those who wish to be in outlying areas.
- Create more redundancy of water supply – Increase water rate gradually to expand storage and capacity.

Other

- Create projects that create more buying power for Move Up segment
- City Land Trust
- Change parameters of down payment assistance
- Company-assisted housing
- Routt County Land Development-Can there be more density if an LPS is in place for some acreage? Move the homes off the valley floor to preserve community character. (i.e. Elk River Estates, Stagecoach, Willow Creek Pass)
- Better monitor VRBO's, Airbnb's to pay sales tax. This might dissuade people from utilizing this and open up more inventory.
- Public/private partnerships on certain developments-If the larger employers partnered with developers, city/county to collaborate on supply we might create additional units. Should not be the burden of one entity. (this is pertinent for a range of income levels
- Specialty housing – i.e. for teachers. Is there land available from the school district that could be used? Smaller homes, but utilize density. (See change in CDC)

APPENDIX D: DEFINITIONS OF SUCCESS

Seasonal

Meet Demand/Increase Supply

- Availability to offer affordable, comfortable housing options to our critical seasonal workforce
- Steamboat Springs will remain a world class vacation destination.

Improved P/Z Processes

- Planning processes become more supportive, efficient and creative to assist with housing for the seasonal workforce.

Improved Transportation

- More efficient transportation will be developed within city limits and throughout the county

Ease of Hiring

- Ease of hiring the appropriate level of seasonal staff needed to cover business needs and offer a high level of customer service.

Collaboration with YVHA

- On-going consistent meetings in conjunction with YVHA to continue to find solutions for the next 1 year, 3 years, 5 years +.

Low Income

Meet Demand/Increase Supply

- Low income housing availability has increased on an annual basis by at least 10% of needed units until we have met our inventory demand.
 - Replicate Reserves or something similar
 - Innovative new solutions such as micro units
 - New mobile home neighborhoods-must be affordable
- The Reserves has been replicated within 3 years using existing community housing funds.
- Low income residents have housing options

Establish Funding Source

- Community has made affordable housing a priority by implementing a funding source (i.e.: tax) that is long term and dependable.

Improved Transportation

- Regional Transportation District to outlying communities.
- All populations centers have access to public transportation

Expand Yampa Valley Housing Authority

- Yampa Valley Housing Authority
 - Acts and serves as low income authority
 - Information hub for low income options in Routt County
 - Attends Human Resource Coalition (HRC) meetings and collaborates with nonprofits and human service agencies serving marginalized community members
 - Partners with Routt to Work on personalized coaching for residents.
 - Colorado Health Foundation-grants for additional staff, resources, etc.
 - Partners with YVCF for donations/endowments

Maintain Existing Inventory

- Existing affordable house stock is maintained and preserved as affordable for our low income demographic.
 - Proactive financial plan
- Low Income wage earners don't spend more than 30% of income on housing

Policy Changes

- City and County have established a measures system to implement community plan goals and hold themselves and partners accountable to positive action on priorities.
- Policy Change: We embrace an innovative philosophy creating a model which is innovative, inclusive and diverse.
 - Have created mixed use (low income, entry, move it up and seasonal).

Building Dept. Changes

- Building department has implemented a lower fee structure specifically for trailers so the costs don't become a barrier to safe roofs and additional rooms.

Entry Level

Meet Demand/Increase Supply

- 40 new units per year for 5 years (or at least 20 percent of ALL new development) just to keep up with 2% expected growth per year assuming that the market will supply some of the entry-level housing in outlying communities and Steamboat Springs
- Starting a project(s) (i.e. new housing in new developments, condominium projects, or multifamily projects that address entry-level housing)

Dedicated Funding Source

- Development of a dedicated funding source

Improved P/Z

- Change in zoning regulations to help solve land cost issues (i.e. inclusionary zoning; incentives at time of annexation; setting 1000 to 1200 square footage requirements for community housing)

Deed Restrictions

- Creation of effective deed restriction regulations (i.e. residency; local employment requirements; and restrictions on above inflation appreciation)

Other

- Development of a market-based strategy with public/private partnerships to provide entry level housing

Move Up

Meet Demand/Increase Supply

- We have sufficient inventory to satisfy local demand. If we need up to 420 housing units in this segment by 2020, then we should have a good plan in place to include new construction, some level of deed restriction (if only to limit to full-time residents of Routt County)
- Smart Growth-Needs quantification (Scott and Jason figuring out what growth rate and Angela to pull MLS data to collaborate). 5 yr., 10 yr., 20 yr. goals. Need to include historic absorption rates as well as new product.

Improved CDC

- Our development codes are changed to reflect community character and address use of land more efficiently. Work with city on what codes are being changed or addressed. This might require a special work group.

Improved Building/TAC process

- Planning/TAC and building process is more predictable and inviting to individuals, larger developers, builders and collaborative partnerships. Shift into a culture of assistance vs resistance.

Reduced Gentrification

- Keeping young families in Routt County, thereby community continues to grow. Reduce gentrification.

Deferred Building Fees

- Upfront building costs/fees are deferred to mitigate up front burden to anyone building/remodeling.

Redundancy of Water Supply

- Make water more affordable/accessible. There is redundancy of supply, so we aren't at a loss in case of wildfire or potential growth.

Energy Efficient Development

- New construction required to have energy-efficiency in mind to reduce impact of utility infrastructure and environment. Buildings will last longer and use less energy.

APPENDIX E: COMMUNITY VALUES OVERVIEW

The following is taken from the 2004 Steamboat Springs Area Community Plan (SSACP) and the 2003 Routt County Master Plan (RCMP):

Steamboat Springs Area Vision

- Concentrate Urban and Infill Development
- Improve the Community's Core Areas
- Maintain the Area's "Sense of Community"
- Develop a Comprehensive, Integrated Transportation System
- Promote Stewardship of Natural, Scenic and Environmentally Sensitive Areas
- Develop an Open Lands Plan
- Provide Affordable Housing
- Diversify and Balance the Economic Base
- Preserve Historic Resources
- Provide Infrastructure and Public Services Efficiently and Equitably

Housing Vision:

- The Steamboat Springs community will allow the majority of people who work in Steamboat Springs to afford to live here, if they so choose. This also applies to those who have worked for many years in the community and have retired. (Chapter 9 SSACP)

Housing Goals:

- SSACP H-1: Our Community will continue to increase its supply of affordable home ownership, rental and special needs housing for low, moderate and median-income households.
- SSACP H-2: The Steamboat Springs community will develop an oversight body to administer and coordinate existing and new affordable housing programs.
- SSACP H-3: The Steamboat Springs community will have a mix of housing types and styles that can accommodate the people who work in the community.
- RCMP 12.2A: To ensure the healthy growth of the communities within Routt County by creating and implementing measures that lead to diversification of the housing stock.
- RCMP 12.2B: To concentrate housing in existing and potential Grown Centers.

Growth Management Vision:

- The Steamboat Springs community will use innovative growth management that encourages economic stability in a diverse social community while preserving our natural, historic and visual values. (Chapter 4 SSACP)

Growth Management Goals:

- SSACP GM-1: Steamboat Springs will have a compact land use patters within a well-defined boundary.
- SSACP GM-2: The city and county will develop and implement a comprehensive mix of growth management tools.
- RCMP 1.2H: Growth in the County should be consistent with the rural character and should not promote sprawl.
- RCMP 1.2I: When appropriate, Urban growth should occur in designated Growth Centers as identified and defined in the Master Plan and Sub-Area Plans.
- RCMP 1.2J: Development of rural areas outside of designated Growth Centers should be at a density consistent will agricultural zoning or less.
- RCMP 1.2K: The preferred pattern of rural residential growth is clustered development with protected parcels of open land.
- RCMP 1.2L: The developers of new projects, will assist in providing facilities to the extent that they are reasonably related to the needs of the development and the future residents thereof. Such services and facilities should include, but are not limited to, basic services such as roads, sewer, water, emergency services and schools.
- RCMP 1.2M: Proposals for development should minimize public and quasi-public service expenditures and promote the general welfare of the citizens of Routt County.
- RCMP 1.2N: Project developers shall provide the necessary internal and external infrastructure to support their projects and future connections as development occurs.
- RCMP 1.2O: Routt County discourages new development that would adversely affect wildlife habitat, recreation, tourism, agriculture, mineral resource extraction and timber production. Where development proposals create conflicts between two or more of these, the proposal that is found to be the most beneficial to the community will be preferred.

- RCMP 1.2P: Development proposals should be planned in context with nearby development. Development outside of Growth Centers is discouraged. The resulting cumulative impacts associated with such developments should factor in all potential developments.

APPENDIX F: SOLUTIONS VETTING WITH DEVELOPMENT COMMUNITY

Funding

- **Taxes:** Create a dedicated funding source for affordable and workforce housing by implementing a community wide tax. These funds would be leveraged to produce new units through public private partnerships (i.e. The Reserves).
 - A sales tax would impact all citizens and have the collateral effect of pushing businesses out of community as people purchase elsewhere.
 - Sales tax can become regressive and have the most impact those who have the least resources.
 - Real estate transfer tax also has impact on cost of middle tier housing.
 - All potential taxes have unintended consequences and we should be most focused on creating an environment that is more cost-effective to build product including ground cost, planning/permit process, permit cost, local code, etc. and figure out how to streamline the process for more predictability and effectiveness.

P/Z Process

- **CDC and Building Permit Process:** Improve the CDC and Building Permit approval processes to create a more timely and predicable path from development concept through zoning entitlements, building permit, civil design, inspection to certificate of occupancy.
 - Building department needs to go in and look at codes re: impact on construction costs.
 - Planning process shouldn't take longer than it does to build a small project. Currently, it takes longer to review that it does to create and design the plans. This has a huge impact on cost and predictability and whether or not a developer wants to spend time/effort to complete a project.

- Increasing effectiveness of the process would mean fewer expenses and time to vet feasibility or projects and would therefore increase product going through the pipeline – since this doesn't happen here, developers go into other communities instead.
- In other communities, the Planning Director has more authority over individual departments and he/she can prioritize affordability of projects over the wants of other entities (Public Works, Parks Department, etc.). In Steamboat there no one is at the top who is empowered to make decisions, instead each department has autonomy and each of their infrastructure requirements must be satisfied which only drives up the time/cost of projects.
 - There isn't prioritization in the code of these different requirements and no clear leadership between Public Works, Planning, etc. and City. In some communities the City Manager acts as the overseer who can direct the Planning Director to follow through with certain projects.
 - Locally, the Planning Commission has very little authority and serves to hold developers to the code.
 - Ideally, our Planning Director, with backing of City Manager and City Council, would be able to identify priorities and encourage development of more supply.
- Conflicts in the code and urban design guidelines, mountain town base area plans which makes it nearly impossible to build without variances and leads more expensive product that must meet infrastructure requirements before even going vertical.
- Available sites are now difficult to build on due to conditions that creates a problem (i.e. slope requirements) and a recommendation would be to take the existing code and make it readable, accessible, and sensible. It's currently very difficult to go through it and has a lot of ambiguity that is up to interpretation.
- Developers see that "ground cost" (raw dirt, roads, water/sewer and other infrastructure costs, fees, etc.) has been a huge problem. If that ground cost is more than 10% of final sales price, the project may not be financially profitable.
- As a community, we're working against ourselves when we have cumbersome requirements for developers

All Other

- **Amortize Fees:** Develop instruments for the amortization of development fee such as tap fees, application fees, building permit fee, excise tax and use tax.
 - It makes more sense to amortize costs of infrastructure. Experience with improvement districts where the municipality pays for those improvements through bonds. The homebuyer then makes monthly payment for roads, water, sewer, street lights, sidewalks, etc. on top of mortgage payment. This system enables the city to have an investment in cost, more understanding of how necessary these requirements are, and doesn't place responsibility solely on the developer. Ultimately, this eases the infrastructure burden on the developer and homebuyer.
- **Locals Only Deed Restrictions:** Support the inclusion of a locals' only deed restriction on new housing units to ensure that they are meeting our local housing needs (and are not being bought by second homeowners).
 - Potentially discouraging to developers because if there are not enough DR buyers, the developer needs a back-up plan to sell. Locals only DR make more sense than financial restrictions which can force consumers to stay in homes solely for economic reasons and not allow them to move up in the housing market
 - Recommendation to impose a time-frame for locals to purchase and then moving product to free market
- **Inclusionary Zoning**
 - In Boulder, they've required DR building for market rate but this ultimately leads developers to raise cost of the market rate units to subsidize the restricted units. This ends up creating a gap between the wealthy and those who qualify for lower income assistance. The

middle class gets priced out and moves to outlying communities. While this strategy has worked well for the wealthy and has controlled growth in Boulder, it has effectively gotten rid of the middle class in that community and if practiced here, could lead to a loss of Steamboat's "community character."

- **Construction Defects Lawsuits**

- Challenges for development exist irrespective of income level or housing segments. Developers see challenge with for sale vs. for rent product. No one wants to build for sale condo/townhome products for entry level market because of risk of class action liability suits from perceived construction defects. This litigation risk is a significant deterrent for developers as these lawsuits have been driving costs up (sub-contractors are carrying expensive insurance to cover these risks); this is a problem that as a local community we can't completely fix due to its broader scope. However, if the City of Steamboat Springs could do something to provide legal relief perhaps it would be encouraging for developers to come to our community to build in this segment.

APPENDIX G: SOLUTIONS VETTING WITH CITY STAFF

Funding

- **Taxes:** Create a dedicated funding source for affordable and workforce housing by implementing a community wide tax. These funds would be leveraged to produce new units through public private partnerships (i.e. The Reserves).
 - Property tax is a non-starter
 - Sales tax is paid for by tourist and locals and is more palatable
 - Excise tax on large high value homes (robin hood tax)
 - Real estate transfer tax through HOAs/Metro Districts
 - Bundling interests (Parks and Rec, Howelsen Hill, Fire, Schools, BID, Housing, Marketing, Transportation) can help the whole lot pass
 - Comprehensive tax initiative to address the community's priorities and to incent the development of housing in the four market segments
- **Infrastructure:** Explore ways to fund infrastructure that benefits the existing community and facilitates the production of more housing supply (i.e. Elk River water supply).
 - Grant funding is a great source of income for this
- **Cost Share on Annexation:** Recognize that annexation can help solve community problems and support that by sharing in the cost of delivering infrastructure.
- **Airbnb:** Ensure that taxes are collected on vacation rentals to support community projects.
 - Political will to earmark nightly rental income to housing
 - Vacancy assessment??

P/Z Process

- **CDC and Building Permit Processes:** Improve the CDC and Building Permit approval processes to create a more timely and predictable path from development concept through zoning entitlements, building permit, civil design, inspection to certificate of occupancy.
 - Room for improvement!!
 - Need to look at Engineering Standards, Fire Standards, Building Standards as well
 - Provide priority processing? Skip steps in the process?
 - Currently reorganizing the code to be more usable
 - Staff spends a lot of time trying to make heads and tails of the code
 - Goal is to make the Code more efficient, agile and predictable
 - Allow for more administrative approvals, add administrative hearings?
 - Need to review staff resources to facilitate new projects in the pipeline
- **Facilitate Infill:** Amend CDC to allow for greater utilization of infill properties by reducing conflicts with other objectives (wetlands, steep slopes, setbacks).
 - Not supportive
 - Expand development options in code?
- **Facilitate Annexation:** Shorten the timeframe for annexation applications to be approved and work collaboratively with applicants to provide more available land to develop housing supply.
- **Inclusionary Up zoning:** Identify parcels where increased density is warranted and grant additional density when developing new workforce housing units.
 - Made difficult by the fact that our zoning allows more density than can be parked.
- **More ADUs:** Support the expansion of ADUs in residential zones such as with Duplexes or allow two ADUs with a Single Family Home.
 - Still needs to pay for permit fees, tap fees. Parking.
- **Temporary Trailers:** Allow for the use of temporary man camp style trailers to be installed for seasonal or low income housing needs.
 - Location, Location, Location

All Other

- **Amortize Fees:** Develop instruments for the amortization of development fee such as tap fees, application fees, building permit fee, excise tax and use tax.
- **Impact Fees:** Reinstate the Inclusionary Zoning ordinance or implement an impact fee that requires new development to provide new units or pay a fee in lieu.
- **Transit:** Support transit within the City and to outlying communities to create transportation choices for new housing supply.
 - Ties into comprehensive funding imitative
- **Barn Village, Lot 63:** Utilize this city owned lot for the purposes of developing new workforce housing supply.
 - Could use this for City employee housing

- **Local only Deed Restriction:** Support the inclusion of a locals' only deed restriction on new housing units to ensure that they are meeting our local housing needs (and are not being bought by second homeowners).
 - This has the potential to be an effective solution.
- **Wages:** Develop strategies to increase wages for all local employees.

APPENDIX H: SOLUTIONS VETTING WITH COUNTY STAFF

Funding

- **Taxes:** Create a dedicated funding source for affordable and workforce housing by implementing a community wide tax. These funds would be leveraged to produce new units through public private partnerships (i.e. The Reserves).
 - Success of any tax measure would depend on community's perceived necessity of affordable housing – everyone wants it and no one wants to pay for it. Best way to move it would be through a ballot to see what is the will of the people.
- **Cost Share on Annexation:** Recognize that annexation can help solve community problems and support that by sharing in the cost of delivering infrastructure.
 - City doesn't have financial motivator to annex or for the County – sentiment from City and County would need to be strong to solve affordable housing issue.
 - County standards vs city standards re: sidewalks, storm sewers, curbs/gutters
 - County would consider that type of development without being annexed into the city.
 - Development to city standards becomes more expensive after the fact – so if development is built in the county without annexation so in case there's ever the possibility to annexation, the City can then appropriately annex it to meet its standards.
 - Water would be an issue

P/Z Process

- **ADU's, temporary trailer park:** Allowing for more density in the county via ADU's would create more low income/entry level inventory and could alleviate pressure in those segments. The ADU's also have the potential to defer mortgage costs of the property owner. Allow for the use of temporary man camp style trailers to be installed for seasonal or low income housing needs.
 - Mobile home parks are not sustainable affordable housing – we need better, higher quality, affordable housing
 - Mobile homes additions continue to grow within the confined space so we need to provide housing options for people to be able to move out of mobile home once they've outgrown them

- Ultimately about bringing options to the drawing board – there’s an interest in seeing these options and flexibility within County guidelines
- **Building permit fees/Building Codes:** Develop instruments for the amortization of development fee such as tap fees, application fees, building permit fee, excise tax and use tax. Develop a lower fee structure for mobile homes.
 - Analyzing process and how to make it easier for developers and lower cost of pre-hearings
 - Make it as inexpensive as possible to bring a project proposal through the pre-hearing process.
 - Levels for developers that meet life-safety requirements. Currently there are not lower levels.
 - Energy code and fire safety codes and aspects of these codes will increase cost of development.
 - Suggestions: train development professionals of energy codes to minimize push-back on these codes.

All Others

- **Community development in growth centers (commercial, schools, amenities, infrastructure):** Improvement and expansion of retail and commercial services in Stagecoach, Oak Creek and Hayden would make these communities more attractive and encourage growth in those areas. This could open up additional inventory in existing neighborhoods and alleviate pressure in various housing segments. Explore ways to fund infrastructure that benefits the existing community and facilitates the production of more housing supply (i.e. Elk River water supply).
 - Focus in outlying areas of the City – marketing to make those communities more desirable to live here. What’s the viability of building out in Hayden/OC, etc.?
 - Solutions can be focused on outlying areas and other communities Aspen, Vail, etc. have seen solutions by using their outlying towns through development of transit systems.
 - Water infrastructure in Hayden could handle more development, but these questions come down to a transit issue.
- **Transit:** Expanding the frequency and destinations would allow wider access to Stagecoach and Oak Creek. This would allow a wider breadth of people to alternative access our county’s existing and potential housing supply.
 - State and Federal funds have been used to fund South Routt shuttles in the past but the service was not used often enough to maintain it. Problematic because it depended on volunteer to drive. Potential solution would be for local employers to incentivize use of shuttle vans for their employers.
 - Subsidized transportation could help ease housing crunch.
- **Locals Only Deed Restrictions:** Support the inclusion of a locals’ only deed restriction on new housing units to ensure that they are meeting our local housing needs (and are not being bought by second homeowners).
 - Feasibility of this and legality? Seems like a good, out of the box idea.
 - Would be beneficial to present other communities’ successes with this to City/County leadership.
- **Impact Fees:** Reinstate the Inclusionary Zoning ordinance or implement an impact fee that requires new development to provide new units or pay a fee in lieu.
- **Wages:** Develop strategies to increase wages for all local employees.
 - A lot of service level jobs in our community and the only advantage to that is that people can have 2-3 of those jobs to be able to live here. What would the effects of raising wages be?

Overall, if the group has models or past experiences, we need to bring these to the leadership of City and County to determine feasibility of solutions. Any solutions should not rely solely on government entities but should require the investment of the private and business sectors as well.

APPENDIX I: HOUSING DEVELOPERS' SURVEY QUESTIONS AND RESPONSES

1. How long have you been in business in Routt County?
 - Respondents have been in business between four and 30 years.
2. What projects or homes have you built in Routt County or elsewhere and when?
 - Land subdivisions, townhomes, single-family under 400k, luxury townhomes
 - Mid-range priced and luxury price point near base area, as well as custom homes
 - Mostly single family homes 3,500 SF and under, several studios and similar spaces of 600 SF or less.
 - Several apartments/townhomes in the Front Range and in Steamboat
 - Recently built townhomes in the \$310k - \$660k price range. All sold in less than 3 months.
 - Have built luxury home here, two large condo/townhome projects in town and other office buildings around the country from Washington, DC to Virginia to Atlanta to San Francisco to New York.
 - ADU's and SF less than 2500 SF
 - Usually only do higher-end projects. Mainly SF homes \$1.5m plus. I also did a triplex in 2005 \$850k to \$950k.
3. What projects are you working on or hope to work on?
 - Large townhome project.
 - Currently working on a larger townhome development priced \$550-600k+
 - Currently working on a garage/caretaker (ADU) in town.
 - SF less than 2500, but not bottom dollar. Mid-range
 - We are currently working on entitlements/planning for a 4.5 acre parcel in town.
 - Spec Duplex \$1.4m per side, Custom SF homes \$2.0m, \$3.0m, and \$4.5m.
4. What price point do you prefer working on/with?

- Various
 - All price points
 - Easier to work with people that understand a good vision is the best way to start a project. Don't penny pinch on details
 - Motivated to build townhomes in the \$310-660k price range
 - Mid-range, not budget conscious bottom
 - Higher-end because it allows for a better profit margin than lower priced product.
 - More so opportunity driven if there is value in the project
 - Would love to be able to deliver single family homes for under \$500k
5. What do you believe is the current average price per square foot to build with mid-range finishes?
- Responses range from \$175/SF to \$300/SF depending on finishes and location of construction
6. What type of construction would motivate you to focus on the \$310-660k price range? Single family, townhome?
- Single family homes, townhomes, condos and smaller dwellings under 2,000 SF
7. Could you build profitably in our segment or not? If profitability is the main concern driving the construction of more expensive housing (vs. demand, land availability, or some other concern). *If it isn't profitable to build as cheaply as we're considering, what are the main hurdles- is it anything to do with the planning/permitting/political environment, or is it mainly a symptom of material and labor costs?*
- There is VERY little profit in smaller homes. The land costs, permit/tap fees eat up most people's budgets at the start.
 - Main concerns are, in order: land costs, labor costs, and planning/permitting/political environment.
 - Lots of hurdles here, labor costs being the most significant. Seasonal nature of construction is also an impediment. Government regulations/bureaucracy/red tape have also become more pronounced necessitating more time up front---difficult making clients see this in terms of design time. Lack of affordable land. Getting things done in this price range is a steeplechase.
 - It's difficult with land, labor and material costs as high as they are. Zoning that allows for higher density housing should be encouraged (smaller setbacks, multifamily buildings, etc.). HOA's and covenants often override higher density zoned areas. We tried to build a duplex in an area that was zoned duplex, but the neighborhood HOA forced us to build a SF home.
 - Want a predictable process and it isn't always that way. The TAC process is sometimes cumbersome and have to chase down answers/departments. It is better since Tyler Gibbs has taken the position, but there are still some rogue departments that make it challenging to do things in a timely manner. Especially given our short building season.
 - Main concern is getting through the process. If it takes more than 6 months for approval process, then you've likely missed your building window.
 - Higher costs for the land itself and requirements for the foundation, but the main reason driving the cost was the high barrier to entry in the Yampa Valley. The entitlement process is costly and the labor pool for the core trades in the area is insufficient to build a project of this size in a timely manner. Even local contractors discouraged me from using their companies for this project, claiming a difficulty in maintaining a skilled labor force. So, that led us to contract with Denver area companies, with a premium cost to bring their workforce to the mountain towns all the while competing with the hot labor market in the very active Denver development scene. Ultimately, the investors took a look at the size of the

community, and the premium to build, and decided that these two factors combined to make it more risky than other similar projects in more populated areas, regardless of the demand.

- Your segment is broad, you can build townhomes or condo's in the range, (probably not ski in ski out) land cost and land development cost a big factor, within the city, a lot of what is left to develop has issues that make it expensive to develop. Fees in Steamboat are certainly adding to the cost but waiving them with no restrictions on sale is essentially a subsidy. Increasing density and lessening requirements would help. Excessive row, not allowing phasing of utilities, etc. all add to increased costs of development.
- Most established builders have a good pool of contractors to use. However, if delays then they run the risk of losing that employee pool. Some will choose to go to Front Range where there is a steady flow of projects. A person wanting to build their own home and hire out contractors is going to be hard-pressed to make it work

8. Planning costs and those relative to the land costs

- Takes 2+ years to get land then 2+ years to build
- Lack of land, and land that is available is too expensive
- Upfront costs are daunting, when you might not even get to build.
- We would like to build single family homes for under \$500k, but the costs are so high for labor and materials on top of the land costs that we haven't found a good model.
- Takes too long especially with higher land costs, the burden falls back on developer.

9. What was your experience with the city planning process?

- I'm experiencing a "lack of ownership" – projects getting passed from planner to planner, with inconsistent feedback. Planning is where a project hits a wall.
- Too many regulations
- We believe the city planning process that existed in 2006 and 2007, during our prior entitlements period, was cumbersome, opaque, and ineffective and resulted in numerous delays ultimately increased construction costs and delayed delivery of our projects. We have much more faith in today's planning department led by Tyler Gibbs.
- Too many upfront costs before the city even approves development
- Fine, best it's ever been
- Building season is only 5-6 months long and the process with the city is slow
- Extremely difficult. Not cooperative. Cumbersome. Outdated regulations. Painful to the point of not wanting to build anything within the city limits.
- Much improved. I used to think they were a bit adversarial, but now seem to want to work through issues toward a positive result.
- Sometimes it can be good, but overall very cumbersome with the TAC and entitlement process. Spent 500k on entitlements for one project that ended up not getting built.
- Much better but still needs refinement and predictability
- Takes too long. Applicants don't understand the process as it relates to outside variables. Public pressure (opponents/proponents) Too much subjectivity at times and conflicting advice from within a department.

10. What was your experience with the county building department?

- Fine
- RCBD seems to be getting a grip on the new permit system, and is responsive to questions and concerns.
- No collaboration. For example, when we asked for fire sprinkler inspections across multiple condo units they said no. We then had to coordinate plumbing, drywall contractors and inspections unit by unit. Other municipalities would have found a way to support an improved inspection process.
- Everything is good except the new software
- Very good
- Previously, we termed this whole process as the “run-around” process and was very time-consuming collecting signatures, stamps and approvals from the various departments. If a person doesn’t know what they are doing, it can be a hugely discouraging and daunting experience. Now they have switched to electronic version which should work more efficiently. Lots of learning curves before it becomes super-efficient. Also lost two long-time staffers which didn’t help the process. You really have to be savvy and know the process and know who to call and when.
- Pretty good
- Seems to be quicker. Decision makers are at the table

11. Have you had any experience dealing with UGB (urban growth boundary) or variances?

- No
- Recently was required to get a variance, even after being told upon preliminary review that wouldn’t be necessary.
- Yes. Have tried to acquire Overlook property and/or put together a group to acquire it to develop it.
- Variances...yes. Setbacks, ADU before primary (we shouldn’t even have this. A parcel should be zoned for a small house and a big house. No one really cares which one is first. The planning dept. even stated as such but insist on following the book”
- No, but the comment I often hear “this should never change” reflects the naïve thoughts that have created some of today’s problems.
- Yes. Variance to change a duplex into a tri-plex. Zoning allowed for this.
- Yes, a bit cumbersome and outdated as it has been a long time since this was enacted. In other communities, they have a meeting with all departments at the lead of city manager or otherwise. Everyone (concept review, public works, planning, historic preservation, planners, fire, and water) shows up and questions are answered.
- Support/deny with relation to variables is at time inconsistent and perception is subjective, but many projects have variances. The process could be refined.

12. Did you have to overcome any challenges in the process? If so, please explain and were you able to complete the project as originally planned or did you have to adjust?

- Getting the C/O or even TCO can be challenging because the city gets behind in the reconciliation process. You have to project your labor and materials until all of this can be determined or granted. The city hours are limited and building is happening all day long. There should be a Dropbox or something that can better serve the building process. There seems to be a rather antagonistic approach coming from some of the people who

serve. They forget we are the customers and we help to pay their salary. Working with vs acting as policemen could be more proactive and beneficial to the process.

- We were delayed by a year due to the approval process in Steamboat. Instead of delivering as planned in 2007, when all the units would have been pre-sold, we delivered in late 2008 after the crash and the result was not good. Certainty and clarity in the approval and development process is very important and we don't have it in Steamboat.
- Plan was shot down. The problem with the process is subjectivity. At the city level, one has to go through the planning dep't. If the PD likes the plan, but the plan doesn't quite fit in with the rules/regulations, they will seek to either find (a) a loophole, (b) a compelling reason to ignore the CDC, or (c) seek to change the Code. Conversely, if they don't like the plan, but the plan fits in the CDC, they will find a reason to shoot it down. This creates uncertainty in the building process, and makes the preparation associated with it less desirable.
- This was back in 2005 and I found the process very frustrating due to a lack of understanding of the process and a lack of communication from the Planning Dept. Resulted in the project not being able to start until mid-October, when it was ready to go in August.
- Overcoming a different challenge at every step. Three applications and three checks later, still waiting for a permit. It will be difficult to pull this project off this season due to the delays in obtaining a permit.
- Delay in process can likely mean the project never gets done. Labor in place, financing in place, but approval process can stop a development.

13. If you developed elsewhere can you describe that as compared to developing here?

- In contrast California is much more like Steamboat – a process that takes too long, is political, and has great uncertainty. For example, as of today all new downtown Steamboat buildings still require ground floor retail/office and crazy parking ratios unless you build on the river in which case you provide no parking at all and do not have any fees applied for off-site parking. Obviously these requirements are not updated to today's market and thus the developer must lead the "variance" discussion on desired and market based zoning, use and parking needs zoning versus following an updated, market based, set of city requirements.
- Steamboat is typical if not better than larger markets.
- It was a more predictable and defined process.
- Northern Virginia is a great example. They understand and appreciate that new development pays taxes and employs people and pays the bills for many things in the state, county and general area and thus they embrace and support new development with an expedited process, bonus density (reward versus punish) incentives, reasonable fees, and by-right land use that meets current market requirements. This helps in many ways, for example lenders trust that the developers in Northern Virginia can be successful.

14. Would you develop again? If so, what would you be interested in pursuing? If not, Why?

- Yes, if a profitable product!
- Yes, would be interested.
- Have also developed an area that involved deed restrictions (caps on appreciation, residency requirements, and income restrictions). In exchange, tap and permitting fees were eliminated. The restrictions limited the profitability of the project.
- It also used to be that in developing, the developer would have to create something of a public benefit (build a park, promenade, etc.). That was a good system. Then it changed to where developers had to pay a fee in to the fund, which goes to the housing authority. This isn't as popular.

- Planning dept. scares me. Not in my backyard NIMBY attitude of most people who were fortunate enough to be able to buy homes when they were less expensive.
 - Only higher-end for SF homes, because it allows for a decent profit margin. Would be interested in multifamily condo developments if could find a piece of land that would make the project feasible.
 - Apartment project if the risk reward fits into our model. The profitability is better, less taxing vs townhomes you run into the shorter term capital gains.
 - No. We will most likely not develop in Steamboat again because we are national investors now focused on other real estate investments that provide a better risk return investment.
15. Please describe nuances, if any of building in Routt County. (I.e. labor costs, materials, permitting, anything that stands out from your experience).
- Ordinary
 - Permitting and tap fees seem to have advanced more than inflation. You are going to pay the same amount for a smaller home tap fees than a large home because it is based on bedrooms. I.e. 1500 SF home with 3 bedrooms vs 2000 SF with 3 bedrooms. Example, if something gets delayed in the process then oftentimes we have to let the employers go home with pay or they have rented expensive equipment (cranes). That is a huge expense to the bottom line. Larger companies can more easily absorb delays or stops in construction because they can move to another project, but smaller companies feel the cost much more dramatically.
 - Price per square foot development is high. Land costs are high.
 - Huge NIMBY component. This developer is familiar with the Brooklyn proposal. This developer thinks that it could be a very successful venture, and would even benefit property values of the surrounding homes. Problem is that too many residents have a not-in-my-back-yard attitude
 - Banks don't want to loan money for infrastructure
 - Need too many variances on available land
 - High labor and material costs
 - I think every one of my mid-range clients are surprised at how expensive it is to build here. Permitting and tap fees can often run into tens of thousands of dollars. Labor is the other factor that tends to drive costs up.
 - There is an attitude, especially in the county, publicly stated by commissioners, that "developers pay their own way". That is not accurate – developers pay for everyone in this town! For example we have contributed over \$2 million for storm water improvements that will benefit everyone downtown for 50 plus years. We created properties that add hundreds of thousands of dollars annually to our schools, county and city with very little impact on city and county service requirements due to predominantly second home ownership. We should embrace higher price-point developments which offer higher tax production as much or even more than another new \$400,000 home that will bring 3 kids to our schools, costing \$45,000 annually, while they pay \$1,500 in property taxes and minimize sales taxes with the help of Amazon. It's the expensive home and homeowner that help our city create less expensive subsidized housing options, and transit options. They go hand in hand.
 - Employee pool is shallow. Sometimes there is shared hiring just to keep good labor in the game and living here. Have to offer some assistance to good employees to keep them here. We want to make sure they are going to stay, so there is a vetting process which is costly.

16. Do you believe we have a lack of supply in the \$310-660k range of single-family and/or duplex/townhome products? Please explain yes or no.
- Yes and the supply line doesn't seem to be filling as quickly as we need it. There is an extreme shortage in this type of product. Particularly new homes.
 - Not if you consider our outlying markets which is really where more "entry" level buyers should look. The concept that a 1st time buyer should be able to afford living in a resort community is wrong, nationwide people make sacrifices to attain a home ownership and as they build equity, they can move and if they want into higher priced areas. Hayden, Oak Creek, etc. offer huge opportunities. If anything Routt County should not invest in subsidized housing but in those communities to make them more attractive...schools, parks, regional transportation, etc.
 - Yes, a \$660k SF, 4 bedroom, 2-car garage even with small bedrooms would fly off the shelf
 - No. First of all home ownership is on a broad based decline and is now down 10% from its peak. We need rental solutions, not subsidized government led homeownership for people that cannot afford it. This is exactly the logic that created the 2008 crash – government intervention into the housing market. Steamboat needs to accept that commuting 15-30 minutes to work or town to find affordable housing is one element of the solution. We simply cannot build to this low price point in town at any scale. Thus the focus should be shared, cost effective, transit to lower cost residential areas, not more subsidies that incent young people to own homes in a transitory resort town.
 - Yes. Land cost and cost to build are just too high.
 - Yes. Difficult to find new product in town. Also difficult to keep good labor. Even if you bring in from Front Range you run into housing shortage and cost of living.
 - Yes, especially for quality product. Most of what you see is a tear down and that doesn't work in this price range because people have to build. Most people do not have the wherewithal or budget to tackle building a home.

17. What would need to change to make building in our segment so compelling that you would immediately begin searching for and building these type of projects? Any other feedback you can provide us regarding your experience as a builder or developer?

- Fewer hoops to jump through at permitting/planning stage.
- First, need to ensure that the demand is there. Then, there needs to be—if not a partnership, at least a non-confrontational environment—between the public and private sectors. There is a group of private developers that would band together to make these developments (probably at Overlook), and they could make money in the process, and could likely do it without subsidies. But it will be long-term deal, and will be quite expensive. They will need to have the public's support to help.
- Help with land investment costs to make product at this price level feasible.
- Profit Guarantees!
- More of a spirit of cooperation, incentivize builders to get their documents in order, provide better hours at least in the summer when construction is at its highest level. Collaboration among private and public to create what we need and help offset the risks.
- Less local government regulation. Affordable lots that allow the design team and builder to still make a profit in this segment.
 - More streamlined process with predictability. On larger projects, consider deferring the risk on costs and spread it out. Planning and entitlement costs are sometimes prohibitive.

18. Any other feedback you can provide us regarding your experience as a builder or developer?

- The City needs to rework their zoning to allow for smaller, more affordable projects and infill opportunities

- Potential solutions:
 - There needs to be a good environment between the public and private sectors.
 - Property tax
 - Deferred fees until sale or CO
 - Deed restrictions
 - Flexibility in zoning
 - Creation of land bank/land swap program
 - Overlook is a fantastic opportunity that would allow for construction of all homes within this group's price range.
- Potential solutions:
- Deferred or waived water tap fees
- City to take care of water valve looping systems, rather than developers
- YVEA transformer costs waived or deferred rather than on a "give back" system
- Non-taxing district for 5 years
- Tax credits of sorts
- How are we going to keep people here? What opportunities for employment especially in this category? How are we as a community courting businesses to come here and stay here?
- CDC needs clarity and updated. Some feedback is important but needs to be driven by planning and not as much from the public. In 2012, it was studied that you need 50 units/year of apartments. We are behind.
- I see opportunity for infill in nooks and crannies all over Steamboat Springs, but existing zoning and regulations and CDC would preclude utilization of these opportunities.
- Look at amending the UGB for smaller parcels. Seems broken right now and only focuses on larger projects. New process could be successful and create more opportunity with infill.
- City council/staff seem to listen more to NIMBY or front page news than to err on what is in code. It should be more predictable.
- There are tools like TIF financing to help with larger infrastructure projects. Only way for larger projects to work is to have city and county kick in or get more creative ways to help spur healthy development. Bonds, metro districts. Unfortunately, the city doesn't own a lot of desirable or affordable land to donate vs some other jurisdictions that have been able to provide the land.
- Defer and/or waive certain fees, taps, electric so it isn't such a burden up front. Payback over time. I.e. For an apartment project charge half of the utility cost and do a 10 year payback.
- Consider bonds
- Tract home building is going to be much cheaper than individual and will offer the inventory that is needed.
- Consider publicly maintained roads vs private to cut down on HOA costs
- Construction defects law needs to be addressed to encourage condo development. Other jurisdictions are enacting their own laws until the state figures it out.
- Don't penalize the people that are bringing the housing here by doing things like inclusionary zoning. Work through different tools and models.

- Increased density (i.e. Allowing tiny homes on property or adding more ADU's) doesn't always agree with community or neighbors, but could help with some supply issues if it is with a Routt county resident...not short term rental
- Need more projects like Mtn. Vista that started out as affordable and requirement was to be a Routt County resident.
- Defer risks on upfront costs. Spread it out so developers are encouraged to move forward.