



MONTROSE **HOUSING ACTION PLAN**

APRIL 2021 // WILLIFORD LLC

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INTRODUCTION

A group of community leaders in Montrose formed to work hand in hand to create more opportunities for safe, stable, and attainable housing, and to respond to the growing number of community members experiencing homelessness. The group includes local residents and representation from non-profit, faith based, and government leadership. We are seeking to create greater housing choices for people across a wide spectrum of incomes and life circumstances.

Guiding Principles for our work include:

With the primary **goal** of:



JUSTICE, EQUITY, INCLUSION



COLLABORATION



IMPROVING HOUSING

JUSTICE, EQUITY, & INCLUSION: These housing actions present opportunities to promote diversity and inclusion and to reverse historic racial and economic disparities. As we work together towards housing solutions, people with the lived experiences of the housing challenges described in this Plan will be included at every step along the way.

COLLABORATION: We seek to have everyone at the table: people with housing challenges and without, neighbors, business leaders, elected officials, non-profit, and faith leaders. We all have a role to play in solving the complex problems in our community.

IMPROVE HOUSING: Each strategy in this plan is intended to create better housing opportunities and outcomes for people in our community. Our approach is broad. Many are struggling: families seeking to buy a home, elders facing increased rents, new employees seeking to move to the area, residents of mobile homes, people living in housing that is old and poorly maintained. Two of our strategies are specific to people experiencing homelessness. Through these actions, we seek to make the experience of homelessness rare, brief and non-reoccurring.

PRIORITIES

The group adopted four priorities and created a road map of action steps and ongoing collaboration associated with each one.



CRISIS INTERVENTION



MOBILE HOMES



RAPID REHOUSING



MEETING THE MARKET

Crisis intervention – short term support for those experiencing homelessness and housing instability

Mobile Homes – promoting safety, affordability, and tenants' rights in mobile home communities

Rapid Rehousing and Permanent Supportive Housing – housing for rent at 30% of income, with strong safety net of supportive services

Meeting the market – increasing the overall inventory of housing for moderate and lower income individuals, families of various sizes, and elders

Built for Zero!

The Montrose Community was recently accepted into the Build for Zero: Colorado initiative. Built for Zero is a national movement of more than 80 communities redefining what is possible — and what it takes — to measurably and sustainably end homelessness. Through this initiative, our community will receive support to move from managing homelessness to solving it.

CRISIS INTERVENTION

An increasing number of people are experiencing homelessness in Montrose County and City of Montrose. In 2020, about 230 adults and 460 children received support related to their housing instability. Members of the community, from faith-based organizations, non-profits, and local government, have joined together to meet the rising needs.

GOALS

The overarching goal of this group is that in the future, the experience of homelessness will be rare, brief, and nonrecurring. Additional goals include:

1. Protecting lives and restoring dignity, health and human potential
2. Being efficient and effective – reducing the burden on local resources such as hospital, police, and jail, making the most of scarce resources and avoiding redundant, overlapping services
3. Holistic, coordinated treatment – meeting people where they are currently, and helping them address complex and interrelated issues such as mental and physical health, job readiness, educational attainment, trauma recovery, substance use disorders and intergenerational poverty.
4. Creating long term solutions – so that in the future fewer people are experiencing homelessness, and periods of homelessness are resolved quickly

LEAD AGENCY: Shepherd’s Hand

FUNDING: Potential funding sources across the three strategies include City, Division of Housing, County Human Services, Housing Authority, Emergency Solutions Grant (State), Built for Zero, local and faith-based fundraising, Americorp Vista worker support.

CRISIS INTERVENTION STRATEGIES

1

Support individuals and families experiencing homelessness with resources to meet basic needs

2

Build capacity among services provider partners to more effectively work with people experiencing homelessness

3

Work with the City and County to mitigate impacts of people experiencing homelessness and camping in illegal or undesired locations

Crisis Intervention Strategy #1 – Support individuals and families experiencing homelessness with resources to meet basic needs

Shepherd's Hand has secured a lease on a downtown space that could accommodate many of the services that are currently missing or overtaxed in the community, and could have office space for service providers and serve as a "one stop shop" for assistance to people experiencing homelessness. Some of the envisioned uses of the space include a new day shelter with mail, laundry, space for meeting, computer consoles, phone charging, hot meals, and access to case managers and service navigators.

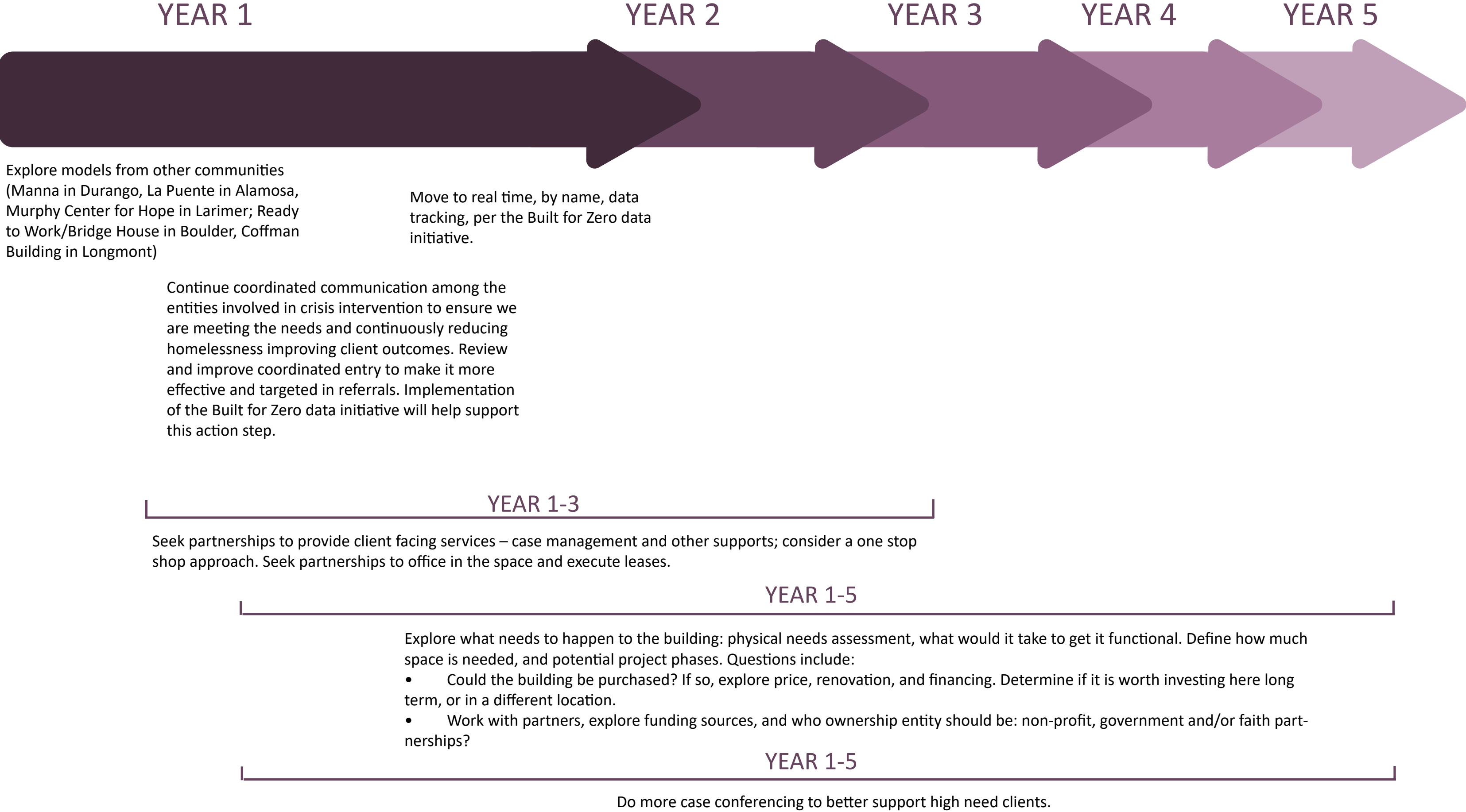
Lead Agency: Shepherd's Hand

Collaborators:

- Housing Resources of Western Colorado (HRWC), navigator/convener, grant writer, trainings, community outreach
- Hilltop – Case management staffing
- Lighthouse – Shelter staffing
- Center for Mental Health – Case management staffing
- Latimer House – DV support
- Faith community – funding, volunteer base
- City – Land use support
- County – Benefits, funding
- Housing Authority – Office space presence(?), voucher navigation
- Other potential collaborators include: Sharing Ministries, PIT Clinic, Boys and Girls Club, Casa

Funding: Potential resources include City, Division of Housing, County Human Services, Housing Authority, Emergency Solutions Grant (State), Built for Zero, local and faith-based fundraising. Timing and amounts TBD.

Crisis Intervention Strategy #1: Timeline and Action Steps



Crisis Intervention Strategy #2 – Build capacity among services provider partners to more effectively work with people experiencing homelessness

During this action planning process, the Crisis Intervention Subcommittee completed a self-assessment of what services agencies are currently providing to people experiencing homelessness. This assessment is attached as Appendix B. The group concluded that many worthwhile services are being provided, but that more are needed, particularly in the arena of case management supports, shelter and permanent housing. The group also observed that it takes new case managers and services navigators up to a year to be fully conversant in the services landscape in the area, and therefore effective in their jobs. Turnover in these jobs is high, and jobs are also unfilled for long periods of time. Increasing education, compensation, and consistent onboarding resources would help to build capacity and support better outcomes for clients. Currently, lead agencies are somewhat siloed with regard to the populations they serve (see Appendix B). Stronger collaboration between agencies, and engagement of people with lived experiences of homelessness are needed.

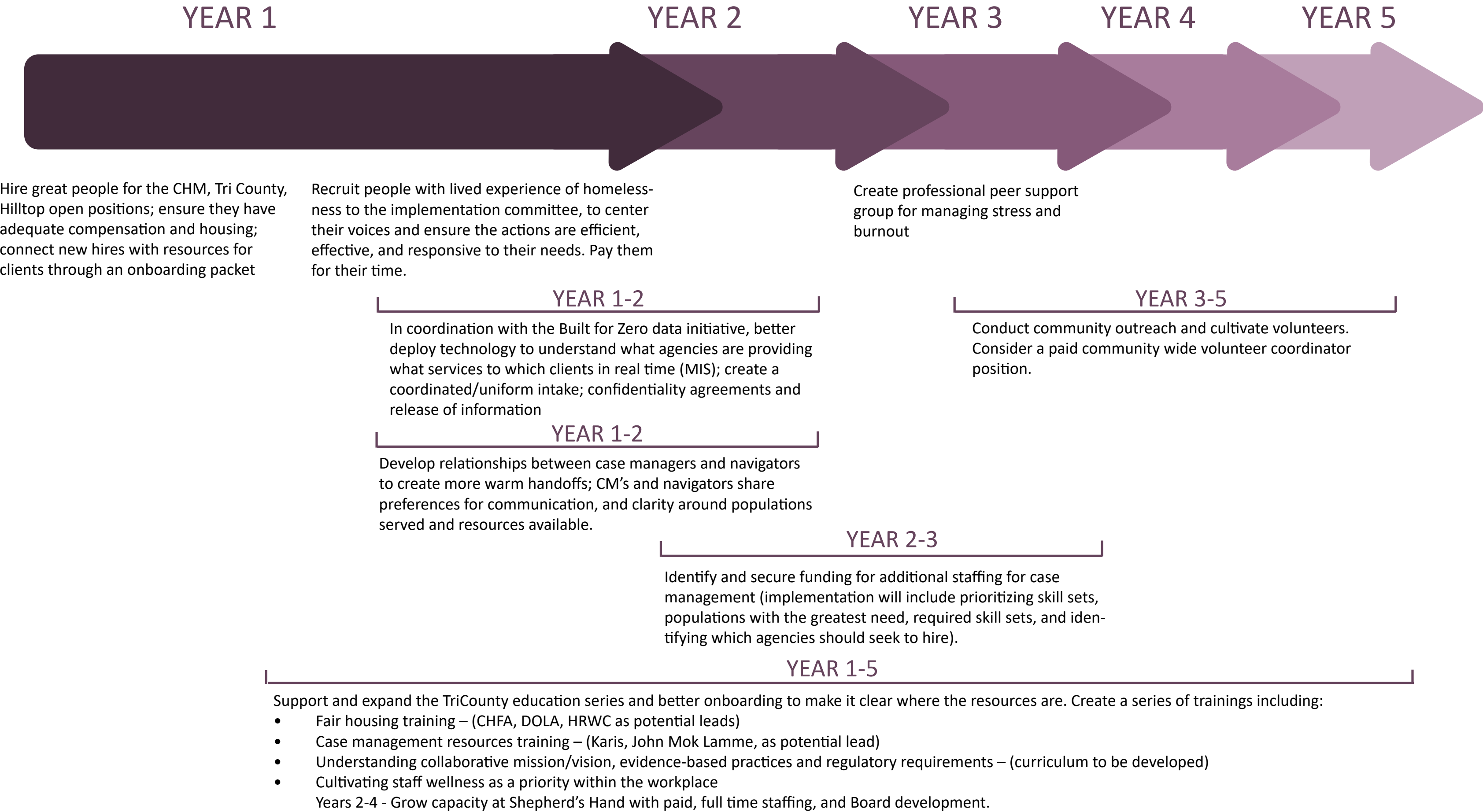
Lead Agency: HRWC for grant applications and coordination of trainings;

Collaborators:

- Tri-County Health Network
- Center for Mental Health and Hilltop for Case Management oversight and central coordination
- Shepherd's Hand
- Lighthouse

Funding: HRWC submitted a grant application in fall 2020. Increased use of Americorps Vista workers could also support this strategy. Continue plan, understand local budget needs and monitor for additional funding opportunities.

Crisis Intervention Strategy #2: Timeline and Action Steps



Crisis Intervention Strategy #3 – Work with the City and County to mitigate impacts of people experiencing homelessness and camping in illegal or undesired locations

Requiring people experiencing homelessness to constantly relocate throughout the night is not an effective strategy for addressing homelessness. Sleep deprivation and the associated stresses further heighten the already considerable health risks for people experiencing homelessness. People experiencing homelessness often camp on public and private property. This is not a long-term solution and often violates laws, which are based on the assumption that those experiencing homelessness have some other option.

Many communities in Colorado have begun to address this lose/lose proposition by establishing legal camping areas and increasing temporary sheltering facilities. Montrose could look to Durango, Alamosa, Denver, and Longmont for examples.

Lead Agency: TBD

Collaborators:

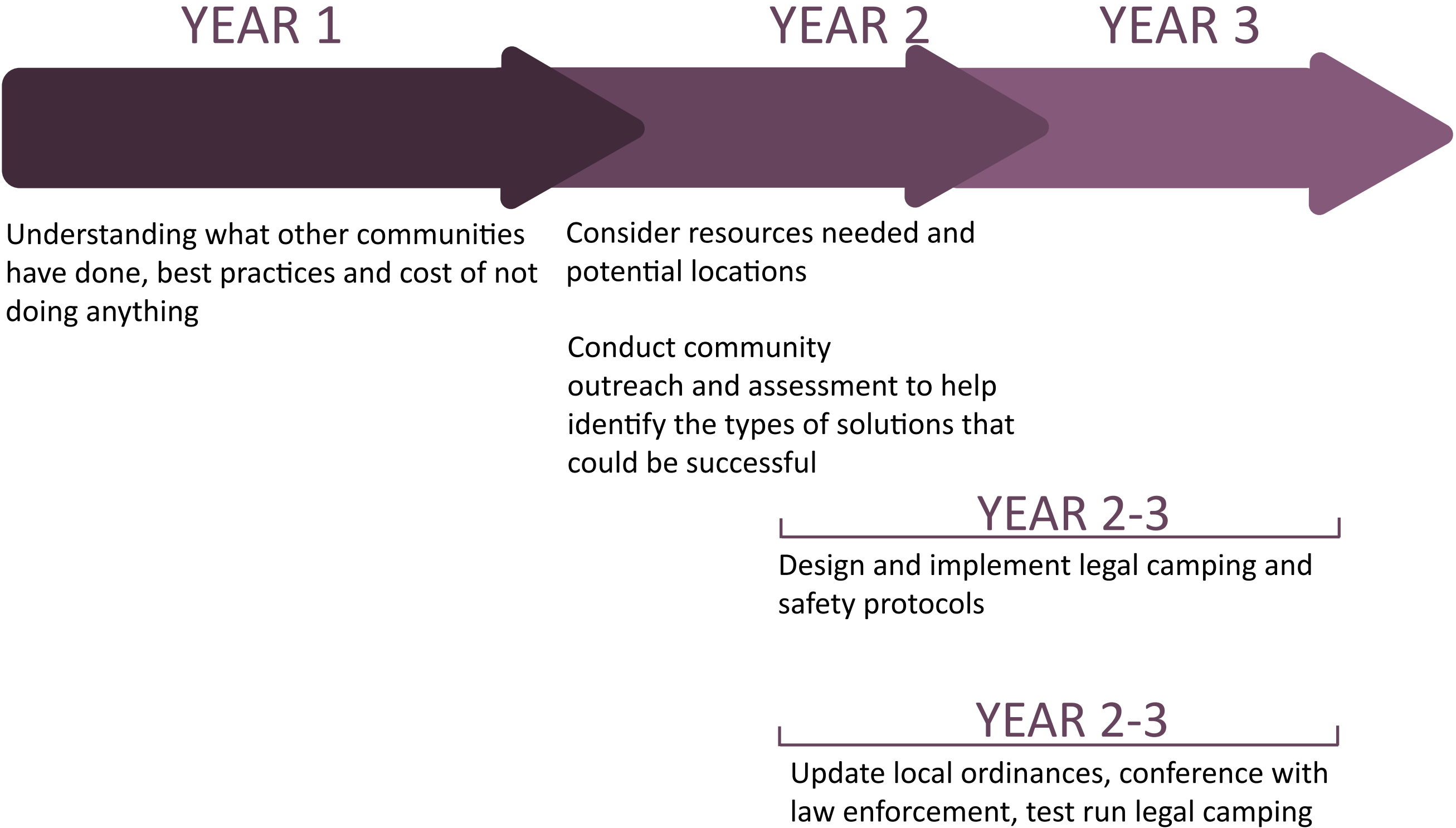
- City, County
- Shepherd's Hand
- HRWC, Tri County Health
- Campground and RV park owners and managers
- Lighthouse
- Local churches

Funding: TBD

“Most survey respondents think that homelessness is an important issue.”

- Community Outreach Survey

Crisis Intervention Strategy #3: Timeline and Action Steps



MOBILE HOME:

Preservation, Tenants Rights, Safety and Habitability

Mobile homes are an important component of the housing inventory in Montrose. Mobile homes have historically been a “naturally occurring affordable housing” option, offering low housing payments and a high quality of life similar to detached site-built housing. But as the condition of the mobile home inventory has deteriorated and rents have risen, this housing stock isn’t working as well anymore. Residents report rents as high as \$1200/month for a mobile home and parking space, compared to a housing payment of about \$350/month, if the same mobile home could be purchased and financed through a HRWC program.

While some mobile homes are in new or good condition, residents often face challenges in the quality of their housing. Most parks and homes are now over 40 years old. As other real estate gains in value, parks are facing pressure to re-zone and redevelop. Several parks have deferred maintenance and aging infrastructure. And, some landlords have been rapidly increasing lot rents, putting residents who own their home but not the land upon which it sits in a very tough position. Montrose residents who lack immigration documentation to live in the US are at particularly high risk for experiencing discrimination and unsafe housing conditions in local mobile home parks.

In 2019, the State of Colorado passed new legislation intended to protect owners and renters living in mobile homes, but the new rules are not widely known or understood. Locally, there has been racial discrimination against park residents, and exploitation through “rent to own” schemes. Residents of one park in Montrose have filed a complaint through the new system.

The City of Montrose has been evaluating how to work with tenants and owners in mobile home parks to ensure that they comply with City safety and sanitation provisions within the Municipal Code. The work has been on hold during COVID, but is anticipated to resume soon. Some of the parks were built prior to existing City regulations and were not developed in accordance with current City codes and did not receive Mobile Home Park Permits. The City has expressed interest in working with existing and potential park owners to improve and permit the parks on a case-by-case basis. A big challenge is that in some parks the costs could be significant and there is not a clear source of funding to cover these costs. These costs are often passed on to tenants and decrease the affordability of the parks as a housing option. Similarly, requiring tenants to remove large quantities of trash, remove broken vehicles, deconstruct illegally built addition to mobile homes and other types of conditions that do not conform with City codes can be expensive and take time to resolve.

GUIDING PRINCIPALS

- 1. Community engagement:** to ensure stakeholders are also part of the decision-making process and cultivate a sense of responsibility in participating with others to find solutions.
- 2. Leadership development:** providing an opportunity for residents to cultivate civic engagement to work together with people in positions of power and decision-making. Resident voices in the leadership of this initiative are essential.
- 3. Collaboration:** embracing the diversity in our community and providing a space for individuals, agencies and entities to work together for positive and lasting outcomes.
- 4. Adaptability:** recognizing the complexity of our social, economic, physical built environment and community. The participants have the capacity to listen and to exchange ideas to find common ground to work for the well-being of the community. Each mobile home park has different utilities, streets, and building needs, that are unique compared to site built neighborhoods.

MOBILE HOMES STRATEGIES

1

Understand the Concerns and Desires of Mobile Home Residents

2

Expand Repair and Replacement

3

Explore redevelopment

LEAD AND FUNDING

LEAD AGENCY: Hispanic Affairs Project & HRWC

FUNDING: Explore Division of Housing, USDA, Colorado Trust, Colorado Health Foundation, other foundations, USDA, DOLA, Neighbor Works America, RCAC, ROC USA, DOLA, USDA 502 Direct Loans

GOALS

- 1. Keep inclusiveness and diversity throughout the planning and implementation steps.**
 - Keep individuals and families living in mobile homes at the center of the conversation, take the time to get people involved, walk together step by step
 - Create a Housing Committee to represent the interests and experiences of the tenants in MHPs.
 - Provide current accurate information and consult about issues impacting MHP residents. Ensure that residents are aware of their rights and are not facing exploitation.
 - Strengthen understanding about the complexity of housing through education, advocacy and effective participation on decision processes.
- 2. Work on a plan to better respond to the problems, interest and opportunities for MHP tenants' needs, including:**
 - Preserve and enhance mobile home parks and support mobile home ownership
 - Explore opportunities for residents to purchase parks from existing owners and create "resident owned communities" (ROCs), or other ownership structures that could stabilize rents and support re-investment in the parks, such as land trusts, public, or non-profit ownership.
 - Promote opportunities for families that want to move out of mobile homes – support for transitions, including credit counseling, homebuyer education, down payment assistance, and other resources
 - Advocate for local and state policy changes, as identified by residents, needed to strengthen MHP communities and protect residents.

Mobile Home Strategy #1 – *Understand the Concerns and Desires of Mobile Home Residents*

Montrose mobile home residents describe many assets in their neighborhoods, including close knit communities, low rates of crime, longevity and pride of homeownership, beautiful natural features and mature trees, and good social networks. Residents also describe challenges around building wealth, having efficacy in getting problems addressed in the parks, need for physical upgrades to streets, lighting, utilities, and homes, and fear about losing their homes due to lot rent increases, condemnation, or sale of the park. Some issues have a direct impact on resident's health and safety, such as pest infestations, water leaks, asbestos and inadequate heating and cooling. There are reports of discrimination by landlords, and the observation that residents of color are adversely impacted with regard to rule enforcement and rental increases etc. This first step seeks to gain a more comprehensive understanding of the resources, challenges, and desires of the people living in mobile home parks.

Lead Agency: HAP and HRWC

Collaborators:

- City of Montrose
- Montrose County
- Keila Trinidad
- LFSRM
- UVA – part of Western Colorado Alliance
(complete assessments on childcare in Montrose)

Funding: Explore Division of Housing, USDA, Colorado Trust, Colorado Health Foundation, other foundations

“

It was a beautiful park when I moved in 18 years ago. I travelled all week, and came back on weekends. When the developer passed away, his family took over. We used to have a maintenance crew, but over time, it became more that they took the money, and didn't put in the upkeep. They released the maintenance crews, common area has gone, roadways narrowed. Eight of us work on the communal area. Infrastructure is wearing out; sewer system is not adequate. Now the Park is for sale. I have the dream of co-op owning the park. I would like to know the direction we are going. We are worried about the future here. The abandoned homes are a tragedy. I wish we could replace them and make a decent place for people to live.

-Dennis, Community Leader

”

Mobile Homes Strategy #1: Timeline and Action Steps

These tasks are anticipated to occur over a two year period.

- 1. Design and host a survey for residents within mobile home parks**, with a priority on San Juan. Explore questions around what's working well within the park communities, and where residents would like to see changes or improvements. Include tenants' rights education and resources within that survey. Other considerations for survey design include similarities and differences among the parks (are the struggles and opportunities the same?), and desired resident outcomes (could include a continuum of options such as resident associations, removal of abandoned homes, replacement of homes, or wholesale redevelopment). Have the surveys administered by resident leaders in the park and to pay them a stipend for doing it.
- 2. Analyze survey responses and understand priorities and themes.** Work with park residents, owners, City, State Division of Housing and other stakeholders as needed to implement solutions. Consider creating an entity or entities for implementation, such as resident's association, land trust, or 501c3, HOA etc.
- 3. Finish inventory** – current inventory covers the City parks and includes location, management, ownership, key physical/site risks, vacant, dilapidated and abandoned lots. A similar inventory of parks within the unincorporated county is also needed. As is more qualitative work with residents to understand constraints and opportunities for home replacements, code enforcement dynamics, lease/own, and patterns of discrimination.
- 4. Develop collateral materials**, depending on survey outcomes and community identified priorities.
- 5. Create liaisons between resident leaders**, City and County land use, law enforcement, and service provider agencies. Designate a clear lead with responsibility for keeping information current and relevant, as well as lead agency for outreach and coordination of liaisons.
- 6. Keep childcare and mobile homes linked together.** Entrepreneurial opportunities for small child-care centers or in home care to support families.
- 7. Carry out education** regarding local and state regulation regarding MHP and tenant rights for residents (ongoing throughout the project as regulations change and evolve).

Root in Greeley, Ponderosa in Boulder, and Resident Owned Communities in Canon City would be examples to explore.

It will be important to cultivate relationships with resident leaders to create a level of trust and comfort. Be clear about what is being asked of them, and how it could have tangible benefits. Residents may have understandable concern regarding contact with outsiders and fear of retaliation from park owners and managers.

Mobile Home Strategy #2 – Expand Repair and Replacement

There are a few existing replacement and repair resources, but the regulations are onerous, and the need for repair and replacement far exceeds current resources in the community. Expanding those opportunities could go a long way to making existing mobile homes safer, more affordable, and viable into the future.

USDA Rural Development administers the Section 502 Direct Loan Program, the Section 502 Guaranteed Loan Program, and the Section 504 Home Repair Loan and Grant Program, and HRWC is familiar with administering these programs. The New Hampshire and Vermont Offices of USDA Rural Development also administer a pilot program to support the purchase of manufactured homes in mobile home parks under certain circumstances. This is a program that the Montrose group may want to consider exploring.[1]

Lead Agency: HAP and HRWC

Collaborators:

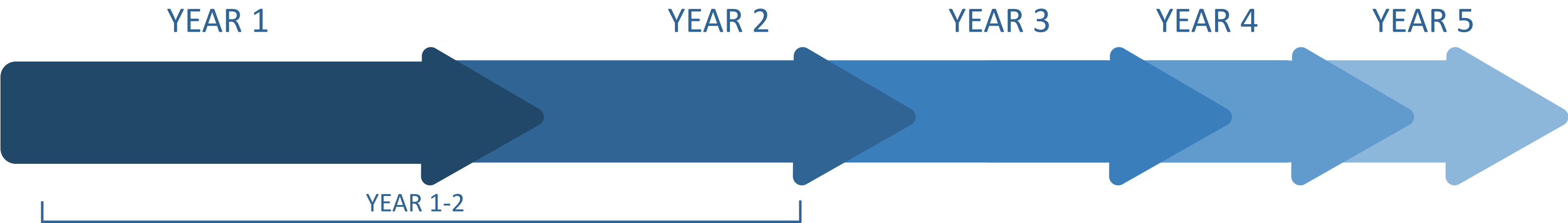
- Habitat for Humanity of the San Juan's (has rehab grant for this area; they can repair and replace 2 mobile homes /year) Would they be willing to expand?

Funding: USDA, DOLA, Neighbor Works America – example programs. Energy Outreach Colorado. Explore connecting this effort to other programs like Rapid Rehousing and redevelopment.



Home in need of repair, Source: Ricardo Perez

Mobile Home Strategy #2: Timeline and Action Steps



Inventory existing assistance to mobile homes in the county through rehab and weatherization programs; prioritize support to residents who lack heating, water, or other basic health and safety needs in their housing.

Better understand the needs and gaps in the housing inventory and existing programs; establish partnerships and collaborations and processes to equitably share the burden for removing mobile homes that are uninhabitable. Ensure there is replacement housing secured before displacing anyone through code enforcement. Collaborate to support one family at a time.

Explore models from other communities to create a comprehensive approach to improve safety and stability for mobile home park residents.

Pursue funding and program expansion, advocacy to change the rules around documentation requirements for loans, pursue community education and financial readiness regarding access to loans, credit, housing opportunities and rights.

Mobile Home Strategy #3 – Explore Redevelopment

Depending on the resident preferences and input from stakeholders from Mobile Home Strategy #1, explore redevelopment opportunities, shared equity models, land trusts, and Resident Owned Communities as a potential way to empower residents and improve health, safety, and sense of community, and stabilize rents and property values in mobile home parks.

Lead Agency: HAP and HRWC

Collaborators:

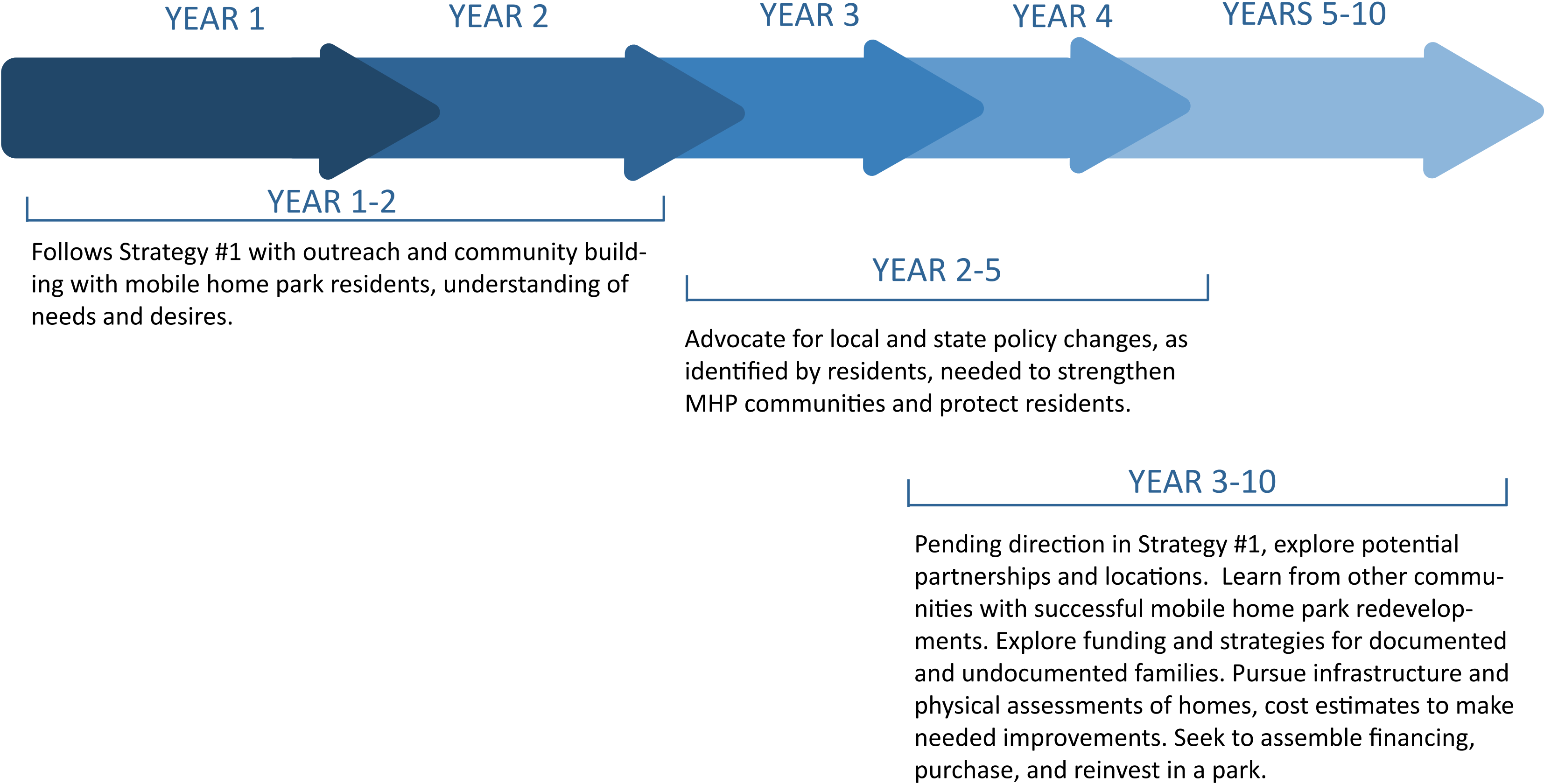
- City of Montrose

Funding: URCAC, ROC USA, DOLA, NeighborWorks, USDA 502 Direct Loans



Columbine Mobile Home park, Source: Ricardo Perez

Mobile Home Strategy #3: Timeline and Action Steps



Rapid Rehousing and Permanent Supportive Housing: For People Experiencing Homelessness

This focus area addresses a more specific housing concern than the simple gap between local wages and housing costs. When homelessness is the problem, housing is the solution. Last year, at least 230 adults and 460 school aged children experienced homelessness. Housing creates greater opportunities for people who have experienced homelessness to achieve better health outcomes, more stable income, and stronger community connections.

GOALS

1. Provide housing and supportive services that reduce homelessness in the community.
2. Reduce high frequency use of high cost/low outcome interventions such as jail, emergency rooms, and detox.
3. Improve opportunities in the community for people who have experienced homelessness.
4. Increase the odds that experiences of homelessness are rare, brief, and non-reoccurring.

LEAD AGENCY: HRWC and a potential leadership committee

FUNDING: Colorado Division of Housing, housing choice vouchers, CHFA LIHTC, local support (government, non-profit, faith, and businesses), ongoing commitments from service providers, opiate settlement funds

STRATEGIES

Some people who have experienced homelessness may rapidly move back into the housing and employment mainstream. Others may take more time and need more supportive services. Permanent supportive housing (PSH) and rapid re-housing are two tools that are effective for resolving homelessness. Rapid Re-housing is designed to help individuals and families that don't need intensive and ongoing supports to quickly exit homelessness and return to permanent housing. PSH is permanent housing with rental assistance and supportive services to assist formerly homeless persons achieve housing stability over the long term.

1

RAPID REHOUSING

2

PERMANENT SUPPORTIVE HOUSING

"Most survey respondents think supportive housing is a good idea."

- Community Outreach Survey

Strategy #1 – Rapid Rehousing

The goal of rapid rehousing is to end homelessness by quickly connecting people to a permanent affordable residence with case management support. The goal is to help people obtain housing, increase their self-sufficiency, and stay housed. The strategy includes rent assistance and services that are tailored to the needs of the person or household.

Lead Agency: HRWC

Collaborators:

- Hilltop
- School District

Funding: HRWC has secured funding through the Colorado Division of Housing 2021 Step 2-Gen Rapid Re-Housing Program provide funding to begin rapid rehousing in Montrose County. This pilot will serve 3-5 families for 24 months.

TIMELINE AND ACTION STEPS

Staff training in April, and program services start in May 2021.

HRWC, Hilltop, and the Montrose County School District would begin to implement the “Core Components of Rapid Rehousing” per Appendix C. Specific tasks early in implementation will include outreach to landlords, recruiting eligible families to participate, and developing case management supports.



Olathe Meadows Senior Housing, owned by Montrose County Housing Authority

Strategy #2 – Permanent Supportive Housing

There is a general consensus that people experiencing homelessness, the broader community, and service providers will all benefit from having permanent supportive housing available in Montrose. The current challenges include identifying land, funding, and leadership roles for such a project. Leaders within the PSH committee have also identified the need to explore purchasing existing housing in addition to considering new construction.

Investing in permanent supportive housing is a proven strategy to increase positive outcomes for people experiencing homelessness, and other extremely low income and vulnerable households. This approach also reduces the burden on high-cost public services such as hospital, jails, courts, and detox, which are often participating in un-coordinated triage of chronically homeless individuals.

Non-profits in Montrose have been exploring PSH feasibility for a few years, and recently participated in a “charrette” design process supported by Housing Colorado and the CU Denver School of Architecture and Planning. Habitat for Humanity was a lead sponsor, and their land adjacent to the ReStore was studied. The team feels this land, while still under consideration, may not be the ideal site due to access issues on Highway 50.

The committee is recommending a two phase/two project approach, starting small and building on that experience. The first phase intends to serve 5-15 individuals or families, using housing choice vouchers and coordinated supportive services. For this phase, the group will explore both a single site and scattered site model. A single site could be an existing asset that is renovated for this purpose. Scattered sites could involve working with willing landlords, housing authority or non-profit properties, and/or a master lease within a larger rental project.

The second phase would look to serve 30-40 individuals or families. The project would likely be a single site, new construction. Financing would likely include the Low Income Housing Tax Credit (LIHTC), housing choice vouchers, and ongoing coordinated services through local non-profits. The committee has begun conversations with HillTop about potentially being lead or co-lead on development for this phase. Hilltop could be a strong partner in this role, as they have development experience, staff capacity, land in Montrose, and mission alignment. A co-developer would be needed to bring the required LIHTC and PSH experience required by state agencies.

Planning for the second phase may occur in parallel with implementation of the first phase, as the second phase could take several years to come to fruition. Both projects will take extensive partnerships, local coordination, community engagement and fundraising. The Permanent Supportive Housing Committee will continue to meet monthly to implement these actions steps. The various subcommittees will meet as needed, coordinating through the executive leadership with recommendations for the full committee.

The PSH committee will include people with the lived experiences of homelessness in site selection, design of proposed services, and trauma informed building design. Neighbors of any proposed sites under consideration will also be consulted and included.

Strategy #2 – Permanent Supportive Housing

Lead Agency: The community is exploring the establishment of a leadership committee. This group would be responsible for driving the project forward, and ratifying recommendations from the subcommittees. One member from this group would be anticipated to serve on each subcommittee. Prospects include: Katie Bowman, Susan Barrientos, Ed Hagins, and Josie Anders-Mize. Consultant support will also be needed to compliment and grow the expertise of the local leadership group and subcommittees. The current sub-committee that developed this strategy is proposed to take the lead in selecting a consultant partner.

Collaborators:

SITE SELECTION	FUNDRAISING	DEVELOPMENT/ PROJECT COORDINATION	SERVICES/ CASE MANAGEMENT	OUTREACH	PROPERTY MANAGMENT
Don Varey – Montrose County	Kathryn – CHFA	Ed Hagins – CMHC	Mary Burt	Abbie, Mariam – HRWC	HRWC
Sue Hansen – County	Jen – Division of Housing	Katie, Abbie, Jessica – HRWC	Sarah Robinson	Don - County	Craig Emmerman? VOA
Eva Veitch – Region 10	Katie and Abbie Mariam – HRWC	Don – Montrose County	Aneta Martinez - Shepherd's Hand	Eva – Region 10	Cardinal Capital (?)
Ed Hagins - CMHC	Josie Anders-Mize Hilltop	Susan Barrientos – MCHA	Don Varey – Montrose County	Jenn Lopez - Moxie	
Jeremy Carrol – River Valley (?)	Sarah - Community Foundation	VOA – Craig Emerman? Doug Snyder?	Josie Anders-Mize - Hilltop	Susan Barrientos - MCHA	
School District – Penny (Phillip as back-up re-source)	City of Montrose – Fee waiver/reduction	HillTop	Ed Hagins - CMHC	Faith/Lighthouse/ other church (Pastor at United Methodist)	
Jessica Empson - HRWC	Carlton Mason – Casa (?)		Abbie Mariam – HRWC	Sue Hansen - Elected Official	
Development partner (?)			Amy - Tri County Health Network	Business	
Realtor?			Holy Fox – CM	Keila Trinidad, LFSRM	
City Representative			Penny and Patty – School District (if family oriented, early childhood, migrant)	Healthcare – Hospital, CMH, Tri County Health Network	
				Law Enforcement	

Funding: Phase 1 – Colorado Division of Housing, housing choice vouchers (from State DOH and MCHA), local support (government, non-profit, faith, and businesses), ongoing commitments from service providers.

Phase 2 - CHFA LIHTC, Colorado Division of Housing, housing choice vouchers (from State and MCHA), local support (government, non-profit, faith, and businesses), ongoing commitments from service providers, opiate settlement funds.

MEETING THE MARKET

Increasing housing inventory, choices, and affordability

Montrose has a strong culture of home-ownership – almost three quarters of households in the county own their home. But, as housing prices rise, opportunities to purchase a first home have gotten further out of reach for many working households. And rental housing and mobile home parks also make important contributions to the housing inventory: as a place to make a start, save money, have stability, and make life transitions.

This subcommittee focused on gaps where the local housing market is not currently meeting community needs: homeownership opportunities for moderate and middle income households, rental opportunities for low and moderate income households, and threats to existing mobile home parks. After two meetings, the group determined that mobile homes deserved their own focus area within this plan.

Over the past decade, our community has been experiencing a very tight rental market, with low vacancies and increasing rental rates. During the same period, incomes have remained relatively flat, so people have to spend a greater percentage on housing, leaving less for education, food, healthcare, transportation and savings. In this tight rental market, there are few choices for individuals and families to find housing to rent, move when their life circumstances change, or save the funds needed to purchase a home.

During the same period of time, homeownership has also gotten further out of reach for many residents. Home prices have escalated as Montrose has been discovered as an attractive area for retirement and recreation. With high construction costs, few homes are being built that are in reach for moderate- and middle-income households.

Meet the Market Committee will meet quarterly, or more frequently as needed, and will consider joining forces with the Mobile Homes Committee, if the work of the two committees begins to align.

GOALS

- 1.** Gain a better understanding of existing market conditions, development processes, and what actions can help to overcome the gap between what housing costs and what local residents can afford.
- 2.** Catalyze public/private and non-profit partnerships that will create housing that responds to current gaps in the market.
- 3.** Increase the number of Housing Choice Vouchers available in the community that can help to bridge the gap between low wages and high housing costs.

LEAD AGENCY: Habitat for Humanity of the San Juan's, HRWC, MCHA

FUNDING: USDA Self Help Build Grant, Impact Development Fund, Housing Vouchers, Colorado Division of Housing, CHFA, NeighborWorks, Colorado Health Foundation

STRATEGIES

1

Create Partnerships for Affordable and Attainable Homeownership

2

Create Partnerships for Affordable and Attainable Rental Housing

3

Increase the number and use of Housing Choice Vouchers in the community

4

Preservation of Existing Housing through Rehabilitation and Foreclosure Prevention

Meet the Market Strategy #1 – Create Partnerships for Affordable and Attainable Homeownership

Two projects are identified in pursuit of this goal:

- (1) Habitat for Humanity of the San Juans has 10 lots for homeownership new construction.
- (2) HRWC has eight lot proposed for USDA Self Help Build.

These two projects will focus on households with incomes below 80% AMI. This subcommittee will also seek opportunities to support homeownership that extends households' with incomes above 80% AMI, for whom the dream of homeownership is still out of reach due to the high cost of housing in the area. This group is often called "the missing middle."

Lead Agency: Habitat for Humanity of the San Juan's, HRWC

Collaborators:

- City
- County
- Faith community
- Volunteers
- Donors

Funding: HRWC intends to pursue a USDA Self Help Build grant in 2021, as well as support from Impact Development Fund.

Meet the Market Strategy #1: Timeline and Action Steps



Meet the Market Strategy #2 – *Create Partnerships for Affordable and Attainable Rentals*

The Montrose County Housing Authority (MCHA) and local non-profits can play a role as catalytic partners in making new rental housing feasible. For example, Volunteers of America is currently applying for 9% Low Income Housing Tax Credits to build new housing. MCHA is participating as a “special limited partner,” bringing property tax exemption to the site which helps to reduce the size of the mortgage needed and enable the site to maintain affordable rents. The City of Montrose has agreed to waive applicable building permit fees for this project.

Lead Agency: MCHA

Collaborators:

- City
- County

Funding: There is little to no costs for MCHA to participate as special limited partner in new construction of rental housing. City and County ability to reduce or waive land use and tap fees can help to make projects more economically feasible as well. Partnerships involving master leasing may need funding through vouchers, rapid-rehousing, or grants.



Affordable home created by Habitat for Humanity , Source: Erica Madison

Meet the Market Strategy #2: Timeline and Action Steps



Continue to build capacity and understanding of the development process by meeting with developers, attending trainings, and using consultant assistance when needed. Continue to monitor development opportunities and assess when MCHA partnerships can be of assistance, such as the Volunteers of America’s current application for 9% LIHTC in which MCHA has agreed to be a special limited partner.

YEARS 2-3

Construction of VOA property, if funding is secured.

YEAR 2

Work with existing and new developments to secure master leases for employers and/or non-profit clients.

Meet the Market Strategy #3 – Increase the number and use of Housing Choice Vouchers in the community

The strategy of creating new rental housing in the community should be complimented by increasing the housing choice vouchers available for very low income households. Currently, voucher programs are struggling because the inventory of rentals is so constrained that even the fortunate households that receive vouchers struggle to find a place to rent. The cost to build new rental housing puts it beyond the reach of many households. New construction combined with increased vouchers would create a win/win, as lower income households could find a place to lease, and developers and landlords would have sufficient income to cover construction and mortgage costs. Landlord understanding and acceptance of vouchers is also an important component to strengthening this action area.

Lead Agency: MCHA and HRWC

Collaborators:

- TBD

Funding: Vouchers are occasionally available through HUD, the VA, and Colorado Divisions of Housing.

“Financial insecurity and housing insecurity are closely linked, and are disproportionately affecting children. From the recent Community Outreach Survey, 28% of respondents who have children in the household report being financially insecure. This is much higher than households without children, 13% of whom are financially insecure.”

- Community Outreach Survey

Meet the Market Strategy #3: Timeline and Action Steps



Form a small working group to develop a curriculum on land-lord basics recruitment and retention new developments to secure master leases for employers and/or non-profit clients.

Conduct Landlord outreach... to educate and foster buy-in regarding who is renting and what they can manage from a cashflow percentage...and build awareness of the benefits of taking vouchers (Fort Collins did a series that really made a difference in getting landlords to accept vouchers) – Many small investment landlords – own one property.

YEARS 1-2

Year 1 and 2 - Deliver the trainings... lunch and learns, deliver coffee, zoom meeting, or in person (nice to have a small group 5-6 who are passionate to have the conversation – many are out of town)

YEARS 1-5

Track and pursue increased vouchers, whenever HUD, Veterans Affairs, and/or Colorado Division of Housing makes them available

Meet the Market Strategy #4 – *Preservation of Existing Housing through Rehabilitation and Foreclosure Prevention*

HRWC currently operates a Housing Counseling and Education Center, and Habitat for Humanity of the San Juans recently launched a single-family owner-occupied rehabilitation loan program to support repairs and renovations on existing homes.

Lead Agency: Habitat for Humanity of the San Juans and HRWC

Collaborators:

- TBD

Funding: Colorado Division of Housing, CHFA, NeighborWorks, Colorado Health Foundation



Repairs made to a mobile home by Habitat for Humanity

APPENDIX A

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Montrose Memorial Hospital: Christy Shelley

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Seventh Judicial District: Doug Hanshaw

APPENDIX B

SERVICES COORDINATED FOR PEOPLE EXPERIENCING HOMELESSNESS

Many people experiencing homelessness have asked for the services described below. The chart shows the lead and supporting agencies providing services, and where additional coordination of services among agencies may be needed.

Services Needed	Lead Organizations Providing	Secondary Organizations Providing
Filling out housing applications and assistance finding rentals	Hilltop (for homelessness due to DV) Tri County Health Network (clients on Medicaid) VOACO (Veterans)	Hilltop (non-DV, with family navigator) HRWC Shepherd's Hand Montrose County
Filling out Housing Choice Voucher Paperwork	Hilltop (for homelessness due to DV) Tri County Health Network (clients on Medicaid) VOACO (Veterans) Montrose County Housing Authority (with appointment only)	Hilltop (non-DV, with family navigator) HRWC Shepherd's Hand Montrose County
Shelter	Hilltop: (Homeless due to DV; shelter stays are 14 days max) Lighthouse HRWC- Temporary hotel vouchers	Shepherd's Hand
Sleeping bags, tents, emergency blankets, moisture barrier	Shepherd's Hand VOACO (Veterans)	Hilltop HRWC Salvation Army Habitat for Humanity ReStore
Coordinated Entry System	HRWC	Hilltop CASA Montrose County HA Center for Mental Health Montrose County School District Lighthouse Abraham Connection Tri County Health Network VOACO
Security Deposit assistance	Hilltop (for homelessness due to DV) HRWC	MADA Shepherd's Hand
Getting Drivers Licenses and SS cards	Hilltop (for homelessness due to DV) Tri County Health Network (clients on Medicaid) VOACO (Veterans)	Hilltop (non-DV, with family navigator)
Assisting Clients with Credit	Hilltop (for homelessness due to DV) Tri County Health Network (clients on Medicaid) HRWC	

Services Needed	Lead Organizations Providing	Secondary Organizations Providing
Assisting Clients with legal services	Hilltop (for homelessness due to DV)	Hilltop (non-DV, with family navigator) HRWC- Referral to Legal Aid
Showers	Shepherd's Hand	
Mail Service- mailboxes	Hilltop (case by case) Shepherd's Hand	
Assisting with establishing phone service	Hilltop (for homelessness due to DV) Tri County Health Network (clients on Medicaid) VOACO (Veterans)	Hilltop (non-DV, with family navigator) HRWC
Laundry services	Shepherd's Hand	
Assistance with job hunting	Hilltop (Child Support Obligor, and homeless, or homeless due to DV)	
Job Training	Center for Mental Health Workforce Center	
Assistance with SSDI/SSI	Hilltop (for homelessness due to DV) Center for Mental Health Center for Independence VOACO (Veterans)	Hilltop (non-DV, with family navigator) Montrose County
Food Assistance	Shepherd's Hand Open M-F 11:30-12:30 VOACO (Veterans) Montrose County	Hilltop HRWC
Transportation Assistance - Bikes Bus Passes Gas for vehicle	Hilltop (for homelessness due to DV) Shepherd's Hand	Hilltop (non-DV, with family navigator) HRWC (for individuals with hotel vouchers) Montrose County
Technology Internet, Printers, Video	Montrose Library Workforce Center	Hilltop (limited) HRWC Shepherd's Hand
Phone cards and telephones	Hilltop (for homelessness due to DV) Shepherd's Hand VOACO (Veterans)	Hilltop (non-DV, with family navigator) HRWC
Clothes – gloves, socks, hats, coats, pants, gift cards	Shepherd's Hand Salvation Army vouchers Habitat for Humanity – Restore VOACO (Veterans)	Hilltop

APPENDIX C

CORE COMPONENTS OF RAPID REHOUSING

These best practices from the Interagency Council on Homelessness guide the rapid rehousing strategy.

Housing Identification

- Recruit landlords to provide housing opportunities for individuals and families experiencing homelessness.
- Address potential barriers to landlord participation such as concern about short term nature of rental assistance and tenant qualifications.
- Assist households to find and secure appropriate rental housing.

Rent and Move-In Assistance

- Provide assistance to cover move-in costs, deposits, and the rental and/or utility assistance (typically six months or less) necessary to allow individuals and families to move immediately out of homelessness and to stabilize in permanent housing.

Case Management and Services

- Help individuals and families experiencing homelessness identify and select among various permanent housing options based on their unique needs, preferences, and financial resources.
- Help individuals and families experiencing homelessness address issues that may impede access to housing (such as credit history, arrears, and legal issues).
- Help individuals and families negotiate manageable and appropriate lease agreements with landlords.
- Make appropriate and time-limited services and supports available to families and individuals to allow them to stabilize quickly in permanent housing.
- Monitor participants' housing stability and be available to resolve crises.
- Provide or assist the household with connections to resources that help them improve their safety and well-being and achieve their long-term goals.
- Ensure that services provided are client-directed, respectful of individuals' right to self-determination, and voluntary.

APPENDIX D

COMMUNITY ASSESSMENT SURVEY RESULTS

Housing Resources of Western Colorado (HRWC) partnered with Neighborworks America to create and distribute a Montrose Community Outreach Survey. These survey findings fuel and inform the strategies outlined in this report.

Housing Resources of Western Colorado Montrose Community Outreach Survey in Partnership in Neighborworks America

HIGHLIGHTS

Financial Security

Of the residents who are satisfied, 82% are secure and 18% are insecure. Of those dissatisfied 68% are secure and 32% are insecure.

Even financially insecure residents are more likely to be satisfied than unsatisfied with the community, but not as much as secure residents.

Of the residents who own, 80% are secure and 20% are insecure. Of those who rent 83% are secure and 17% are insecure.

There is no correlation or association between ownership and feeling of financial security

Of the respondents who have children in the household, 72% are secure and 28% are insecure. Of those who do not have children in the household 87% are secure and 13% are insecure.

Respondents with children at home were more likely to feel financial insecurity

****This may be more related to age than children - those over 60 are much more likely to feel financially secure. They are also more likely to have no children at home.**

Respondents aged 41-60 represent 33% of the sample but 61% of those who feel 'not that' or 'not at all' financially secure.

In contrast, respondents over 60 represent 31% of the sample but only 8% of those who feel 'not that' or 'not at all' financially secure

Hispanic residents are less likely to feel financially secure (61% compared to 86% of Non-Hispanic residents)

Perceptions of Homelessness

There is no significant pattern showing age affecting whether or not a respondent says that homelessness is not important. Age seems to play a small role in whether someone says the issue is SOMEWHAT important or VERY important

There is a slightly higher likelihood that someone between 61-75 will say that the issue is VERY important and a slightly lower likelihood that a respondent age 26-40 will say that.

Hispanics are slightly more likely to say homelessness is VERY important.

While both Hispanics and non-Hispanics alike feel the issue is important (97% and 93% respectively), 78% of Hispanics say the issue is very important while 68% of non-Hispanics say it is very important

SOURCES

[1] <https://www.rd.usda.gov/files/NH-SFH-ManufacturedHousingPilot-Fact%20Sheet.pdf>
<https://mmt.org/news/nine-rural-projects-help-those-manufactured-homes>
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<https://nonprofitquarterly.org/resident-owned-co-ops-stabilize-growing-numbers-of-mobile-home-parks/>