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# Housing Needs Assessment

## Town of Silverton & San Juan County

DRAFT REPORT

August 2021

# HOUSING NEEDS ASSESSMENT

## BACKGROUND

In 2021, the Southwest Colorado Council of Governments (SWCCOG) and Housing Solutions of the Southwest (Housing Solutions) received a grant to complete a regional meta-analysis of existing housing data, housing plans, and identified housing needs across the five-county SWCCOG region. The region includes the counties of Archuleta, Dolores, La Plata, Montezuma—as well as San Juan County. A supplemental housing needs assessment for the Town of Silverton was conducted part of that grant. This report contains the findings from that needs assessment.

During the past decade, Silverton and San Juan County have conducted housing market assessments to assess demand for specific housing developments, like Anvil Mountain. The town prepared an inventory and map of town-owned land parcels. The town has also monitored how other resort towns are regulating short term rentals and tiny home developments.

It is important to note that the small size, remote location, and highly seasonal nature of San Juan County and Silverton communities create challenges for data collection and analysis. For these reasons, readers should focus on the direction and magnitude of changes in this report, and what those changes and expected future job growth indicate for housing needs.

## SOCIOECONOMIC TRENDS

### **Demographic changes.**

Demographics drive the types of housing needed—and changes in demographics can be indicators of displacement and workforce housing challenges.

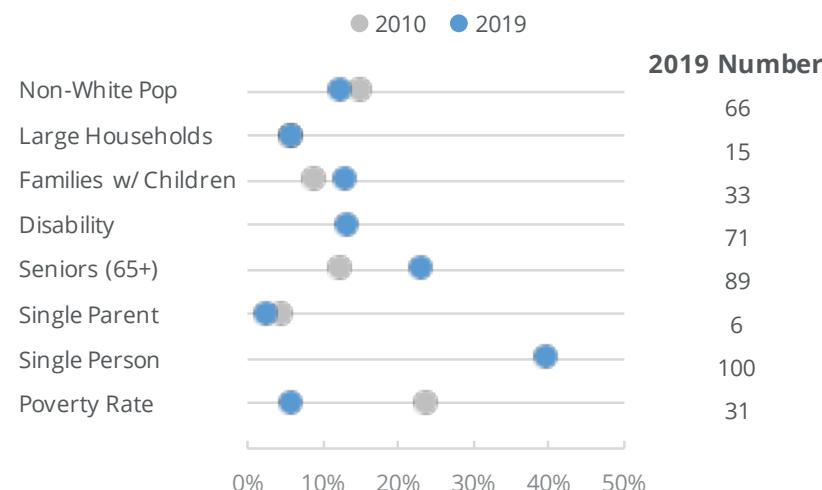
Similar to peer counties in the region, the proportion of seniors in San Juan County increased between 2010 and 2019, due to the aging of residents and retirees settling in the area.

Unlike other counties, there were few changes in the share of families with children and single parents, meaning that the county was able to sustain its household composition despite increased housing costs.

The most notable change in San Juan County between 2010 and 2019 was a large drop in poverty. Residents in the county living below the poverty line declined from 24 percent to 5 percent.

# HOUSING NEEDS ASSESSMENT

**Figure 1.**  
**Changes in Socioeconomic Make-up, San Juan County**



Source: 2010 and 2019 5-year ACS estimates and Root Policy Research.

## Income

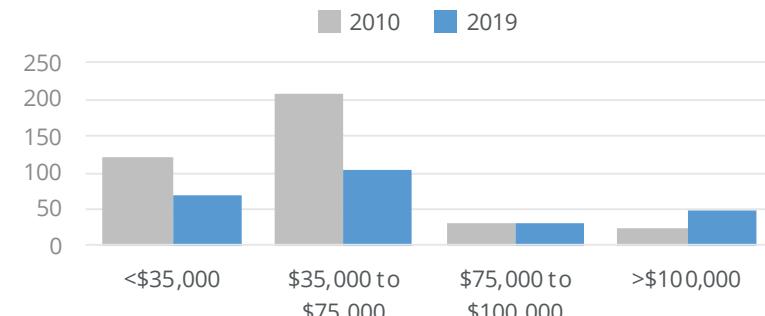
San Juan County's median household income increased significantly between 2010 and 2019, from \$36,378 to \$53,750—an increase of 48 percent. This was also true of the town. Median *family* income declined slightly, with a larger decline for families living in the town (\$62,625 in 2010 to \$56,591 in 2019).

Both the county's and town's income distribution shifted away from low and moderate income households to those with incomes of \$100,000 and more.

Overall in the county:

- The number of households earning less than \$35,000 per year dropped by 59. This occurred because low wage households began earning more or because they left the county.
- The number of households earning between \$35,001 and \$75,000 declined by 86—a nearly 50 percent decline.
- And households earning \$75,001 and more rose by 38.

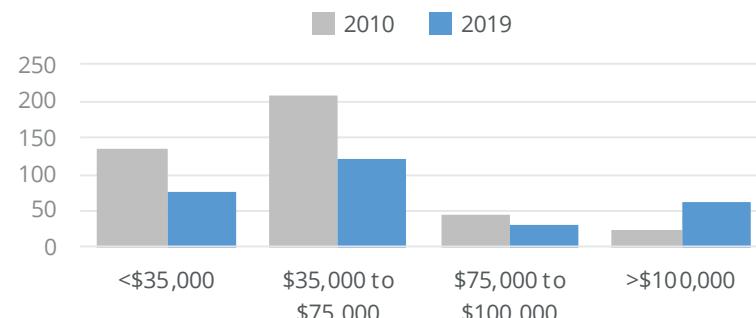
**Figure 2.**  
**Household Income Distribution, Town of Silverton**



Source: 2010 and 2019 5-year ACS estimates and Root Policy Research.

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**Figure 3.**  
**Household Income Distribution, San Juan County**



Source: 2010 and 2019 5-year ACS estimates and Root Policy Research.

As a result of these shifts in incomes relative to housing costs, the number of renters paying more than 30 percent of their incomes in housing costs declined significantly, from 113 in 2010 to just 35 in 2019.

## Employment

The county added 101 jobs between 2010 and 2019, an average job growth of 2 percent per year. Job growth accelerated between 2018 and 2019, with a 6 percent annual growth rate.

The lack of housing for workforce led to a significant rise in in-commuting in the county.

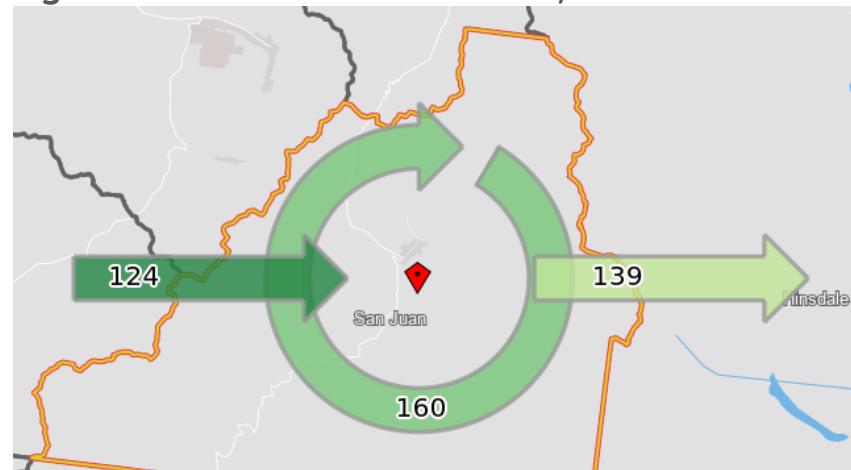
Between 2010 and 2018, the county permitted 25 housing units, gained 101 jobs, and lost 55 housing units to permanent resident

occupancy. The net effect was an increase in in-commuters—the relief valve for employers.

As of 2018, the latest date for which in- and out-flow data are available, 284 workers were employed in San Juan County. An estimated 124 lived outside of the county and commuted into jobs located in the county. An estimated 139 county residents commuted to jobs outside of the county. And 160 were able to both live and work in the county, equal to 56 percent of workforce.

Compared to 2010, nearly 77 more workers commute in, 28 more workers commute out, and about 56 more workers are able to both live and work in the county.

**Figure 4. Worker In- and Out-Flows, 2018**

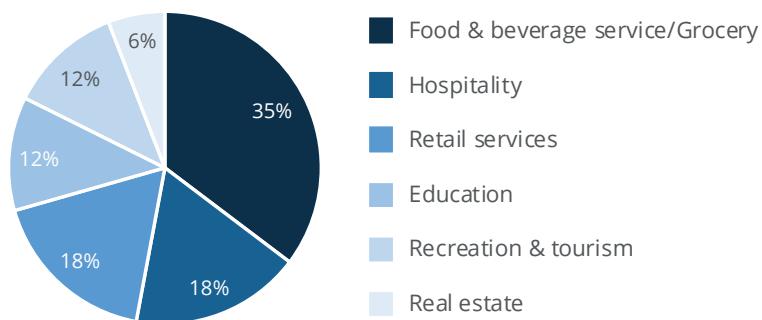


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The primary employment industries in the county are retail, office support, health care, and tourism—largely low wage jobs.

Data on employment needs were provided by Silverton employers, 15 of whom responded to a survey. The employers represented the diverse and primary industries in the town. All employers responding to the survey had in-town operations.

**Figure 5.**  
**Industries Represented by Silverton Employers**



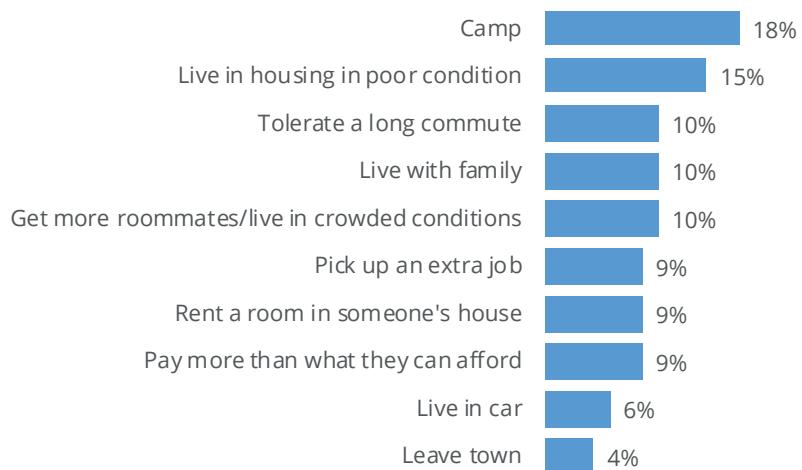
Source: Silverton Employer Survey, 2021.

The employers surveyed provide approximately 120 full time jobs, 40 part time jobs, and 25 overflow jobs. Some of these jobs may be held by workers working more than one job (e.g., one 32 hour week job and another 16 hour week job).

**Peak and seasonal employment.** The majority of the employers reported peak employment occurring during summer months; these employers are largely food and beverage, retail, and lodging services. Ski/snowboard operations provide the majority of

peak winter employment. There is little variance in peak employment between summer and winter months due to the size of ski/snowboard employment. Employment needs between summer and winter are fairly balanced, ranging between 155 (summer) to 135 (winter) workers needed for peak periods during these seasons.

**Figure 6.**  
**What are the most common ways your employees adjust when they cannot find housing to meet their affordability needs and/or preferences?**

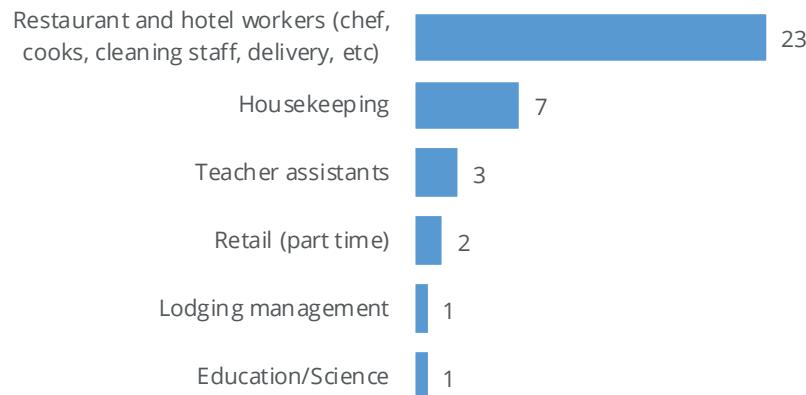


Source: Silverton Employer Survey, 2021.

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**Unfilled jobs.** There are currently **37 unfilled jobs** in Silverton, according to the surveyed employers. The vast majority of these are low wage jobs in the food and beverage and housekeeping industries.

**Figure 7.**  
**Number of Unfilled Jobs, by Job Type**



Source: Silverton Employer Survey, 2021.

At minimum wage, these workers would be paid approximately \$25,000 per year; with a similarly-employed roommate, the workers could afford to pay \$1,250 per month in rent—or \$625/month per worker.

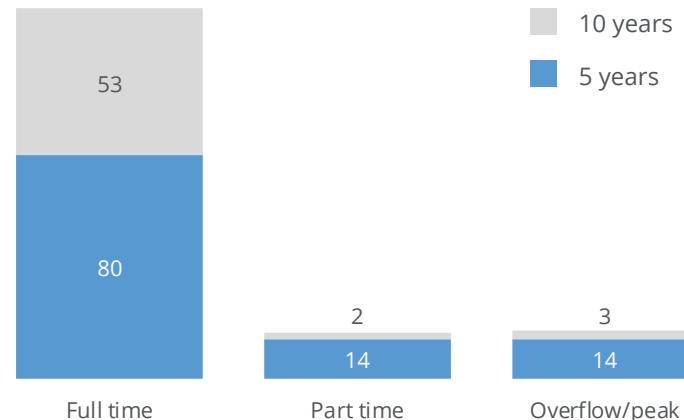
To house the workers for these unfilled jobs, a workforce housing development that is 1.5x the size of Anvil is needed.

Altogether, employers report having lost 40 employees in past years due to housing shortages, before the COVID-19 pandemic—

meaning that nearly one-quarter of the town's workforce has turned over in recent years. They also estimate that nearly **50 workers have declined employment offers** due to lack of housing.

**Forecasted employment needs.** Altogether, Silverton employers would like to add nearly 80 full time equivalent staff in the next five years, and 14 part time workers, in addition to overflow staff. Around 60 percent of these jobs are projected to be low wage, and 40 percent, moderate-wage (teachers, scientists). Ten year employment growth projections are lower, as many employers are uncertain about longer term needs.

**Figure 8.**  
**Employment Needs for Growth, Next 5 and 10 Years**



Source: Silverton Employer Survey, 2021.

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Region 9 Economic Development employment forecasts are much lower, projecting 25 new jobs in 3 years. If the industry distribution stays the same as it has in the past, these new jobs will be equally split between low wage and moderate wage jobs.

## HOUSING MARKET TRENDS

### Supply

Twenty-five residential permits were issued between 2010 and 2019. Census data suggest that the total number of housing units in the county declined by 5 total units. In addition, an estimated 55 units were converted from permanent resident to seasonal and vacation occupancy, further reducing residential housing supply.

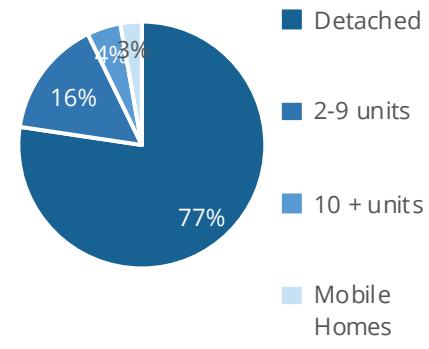
The small number of permits, net loss of permanent resident units, and strong job growth all contributed to the housing supply needs present today.

**Housing type.** The county's and town's housing stock is predominantly single family detached homes. Unit distribution is more diverse in the county due to the presence of small multifamily developments.

**Figure 9.**  
**Unit Distribution,**  
**Town of Silverton**

Source:

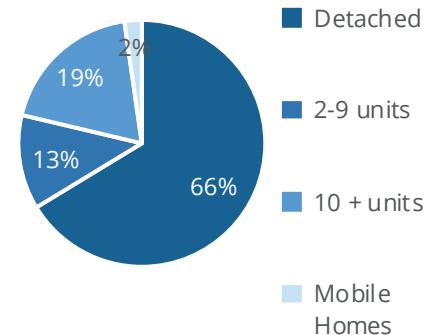
2010 and 2019 5-year ACS estimates and Root Policy Research.



**Figure 10.**  
**Unit Distribution,**  
**San Juan County**

Source:

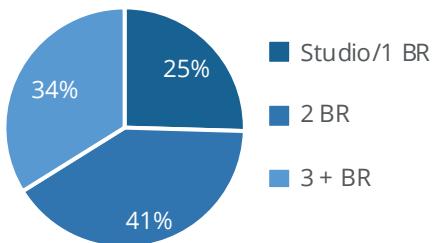
2010 and 2019 5-year ACS estimates and Root Policy Research.



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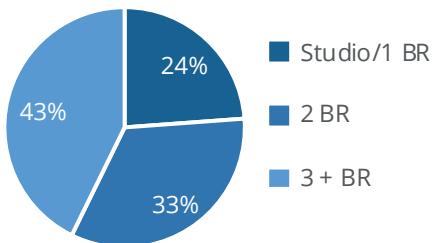
Both the county and the town have an even distribution of unit size, with nearly three-fourths of units containing 2 more bedrooms.

**Figure 11.**  
**Bedroom Distribution, Town of Silverton**



Source:  
2010 and 2019 5-year ACS estimates and Root Policy Research.

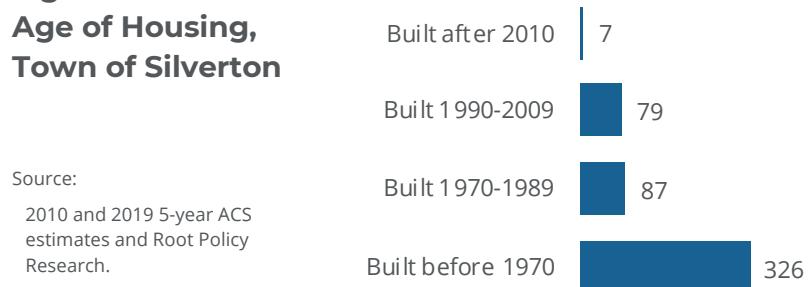
**Figure 12.**  
**Bedroom Distribution, San Juan County**



Source:  
2010 and 2019 5-year ACS estimates and Root Policy Research.

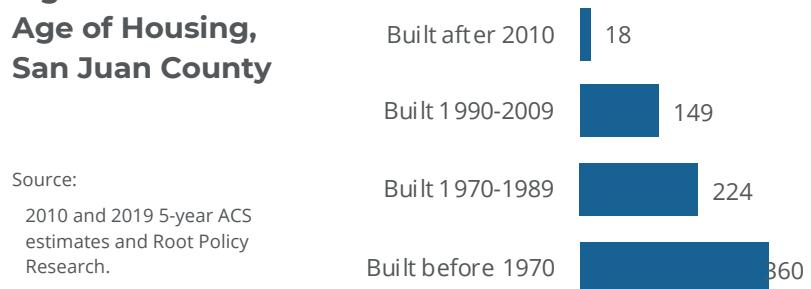
Most of the housing stock is older, with very few units constructed since 2010.

**Figure 13.**  
**Age of Housing, Town of Silverton**



Source:  
2010 and 2019 5-year ACS estimates and Root Policy Research.

**Figure 14.**  
**Age of Housing, San Juan County**



Source:  
2010 and 2019 5-year ACS estimates and Root Policy Research.

**Housing vacancies.** In the Town of Silverton, nearly half of the housing stock is regularly vacant, used as second homes for seasonal and vacation use. As of 2019, an estimated 166 units were vacant due to seasonal or vacation use.

In the county, 355 units were reported vacant for seasonal and vacation use as of 2019. The county's vacancy rate was a higher 62 percent. Compared to 2010, the town's vacancy rate is slightly lower (55% in 2010) and the county's is higher (54% in 2010).

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## Cost

The median rent in the Town of Silverton was \$575/month in 2010. By 2019, that had nearly doubled to \$1,026/month.

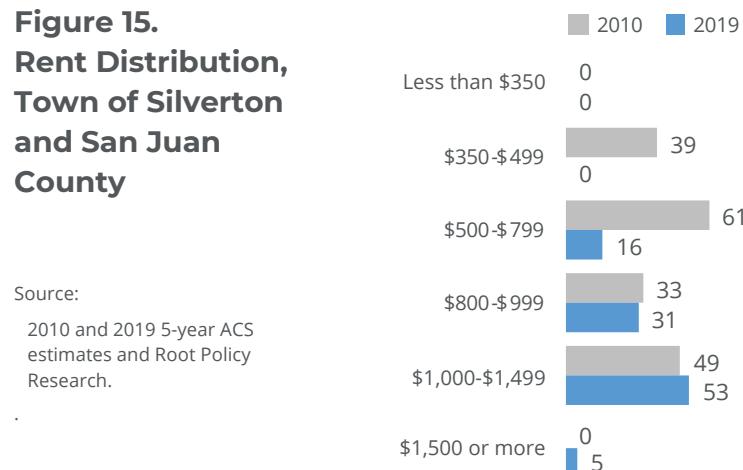
Renters residing in San Juan County in 2010 reported a median rent of \$750/month. By 2019, this had risen to \$1,019/month.

In both the town and the county, the income of the median renter rose more quickly than rents—a 57 and 54 percent increase between 2010 and 2019, respectively—meaning that most renters could keep up with the cost increases.

This is a very different trend than all other counties in the region except for Montezuma County, in which increases in renter incomes also kept pace with rising rental costs. In La Plata County, for example, rent increases were four times as high as renter income increases.

The increase in rental cost all but eliminated deeply affordable rentals in the county and town. The 2019 Census estimates only 19 units rent for less than \$800 per month, compared to 130 in 2010.

**Figure 15.  
Rent Distribution,  
Town of Silverton  
and San Juan  
County**



Source:  
2010 and 2019 5-year ACS  
estimates and Root Policy  
Research.

As a result of these shifts in incomes relative to housing costs, the number of renters paying more than 30 percent of their incomes in housing costs declined significantly, from 113 in 2010 to just 35 in 2019.

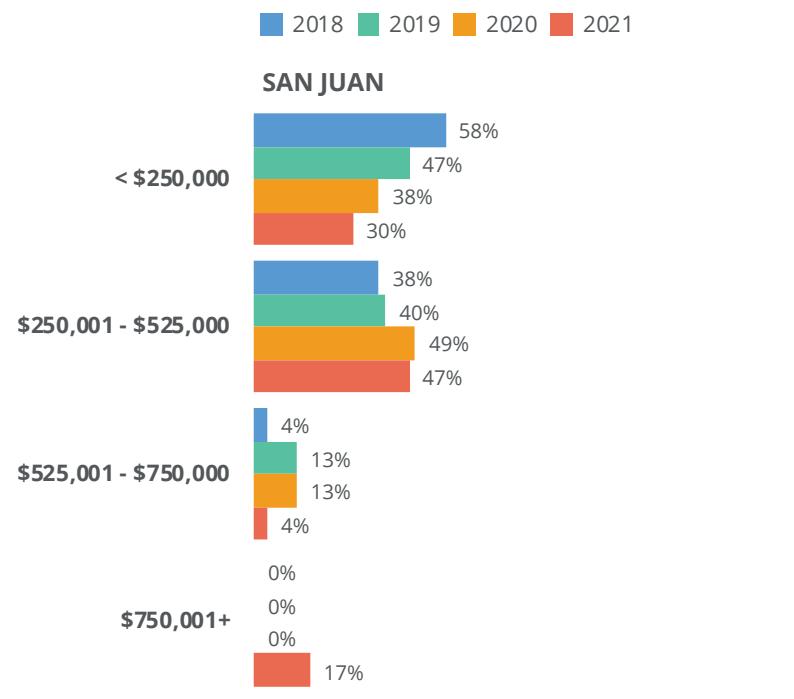
In contrast, the median incomes of owners in San Juan County declined slightly, while home values increased.

For sale home prices in San Juan County rose faster than in any other county between 2018 and 2020 at 59 percent. The median price of sold homes in the county was \$385,000 in 2021 compared to \$242,500 in 2018. The inventory of homes priced at less than \$250,000 declined by half, and were offset by a jump in homes priced at more than \$750,000.

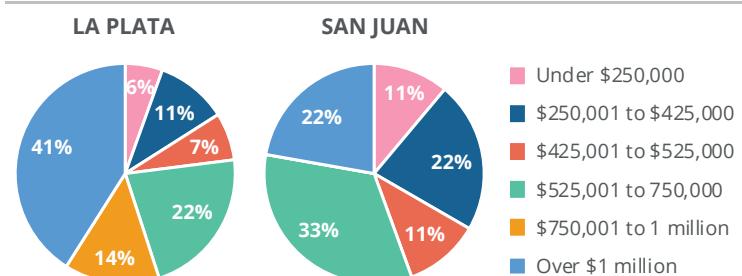
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Figure 16 shows the change in sold homes since 2018, as well as the distribution of active listings, in comparison to the distribution of active listings in La Plata County.

**Figure 16.**  
**Change in Sold Homes by Price Band, 2018-2020 and  
2018-2021**



**Active Listings by Price Band, 2021**



Source: Home Mortgage Disclosure Act, CREN MLS, and Root Policy Research.

## Housing Needs

To determine the housing needed to accommodate future growth, a demand model was built for San Juan County.

In the county, housing demand is created primarily through:

- 1) New jobs that are filled by workers from outside of the region or in-commuters who wish to reside in the county;
- 2) Non-worker households who do not own moving into the region; and

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- 3) Seasonal and vacation owners.

The demand model focused on the number of new units that are needed to accommodate employment—which should be the priority of the public sector.

Units for seasonal and vacation owners are assumed to be fulfilled by private sector development.

**Employment demand.** As discussed above, the county had a net loss in permanent resident households between 2010 and 2019 and slight decline in total housing units. The county issued 25 building permits during the decade, but, due to the short construction season and limited labor, new unit development significantly lagged demand. The county needed to develop an estimated 82 units to adequately house workers *and* account for seasonal and vacation demand. Those units were not built, resulting in a sharp increase in in-commuting. Currently, 77 workers commute into the county for work.

Employers in the Town of Silverton estimate that they have 37 unfilled jobs. They also project the potential for increasing employment by 80 full time jobs and 10 part time employees, in addition to seasonal employees.

**New housing needed.** At a minimum, to accommodate job growth projected by Region 9 Economic Development, in the next three years, the county will need:

- **22 new units for permanent residents**, and
- **14 beds for seasonal surge capacity**.

Ideally,

- 13 units would be affordable for sale, priced under \$525,000;
- 4 units would be deeply affordable rentals, with rents of \$625/month and less; and
- 5 units would be shared 2-3 bedroom market rate rentals, with rents less than \$1,750/month
- 14 are temporary units/beds for seasonal workforce.

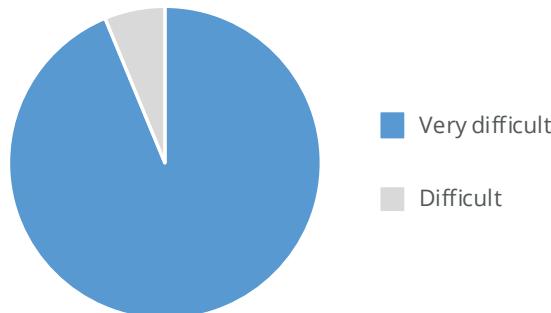
To accommodate the current and future needs identified by local employers, the county would need to more than double this production, building at least 50 units in the next three to five years, or between 10 and 15 units per year, in addition to 14 beds for seasonal surge capacity. Reductions in in-commuting would require development even more units.

## EMPLOYER PERCEPTIONS

Surveyed employers were asked to characterize the difficulty workers encounter when trying to rent or buy in Silverton. As shown below, the vast majority responded with “Very Difficult.”

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**Figure 17.**  
**How would you characterize your employees' experience finding a home to rent or buy Silverton?**



Source: Silverton Employer Survey, 2021.

Employers reported that this was the case across the board: *"Housing in Silverton is currently unavailable to all job candidates."*

Most employers report that the pandemic exacerbated an already very challenging housing situation:

*"[It's] much worse now, many seasonal workers who lived here year-round have left the area, rental housing previously available has been sold or repurposed as vacation rental property."*

**Impact of short term rentals.** Employers were asked to opine on the conversion of long-term rentals to vacation rentals and how that has impacted employee housing availability. Most offered specific examples:

- In the winter there are more full houses available for rent, but there is no option for a full year lease. Winter rentals turn back

into vacation rentals during the summer. Owners evict the winter long-term tenants to make room for short term renters.

- There are ~40 vacation rentals in a town of 500 people. Housing isn't even an option.
- Several staff who are renting have been displaced to accommodate vacation rentals. This triggers a round of moves and no housing solutions for later-arriving seasonal workers. The addition burden is that labor costs are rapidly escalating through wage growth and overtime as businesses are fighting over the limited number of workers in town.
- Yes...[STRs have] decreased the availability of housing for rent and for purchase.
- A couple of employees have been moved out due to change of owner and conversion to vacation rentals.
- Vacation rentals have hurt monthly rental options.
- Most employers feel the town needs to do more to restrict STRs. A few believe the town's regulations are adequate.
- One employer did not share this sentiment, sharing that no [conversions] have directly affected their employees.

**In-depth employer observations** were also collected through interviews:

Workforce who rent must move constantly, with some staying in their cars or camping during the summer and

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many “couch surfing.” Some live in temporary conditions for nearly a full year; many cycle in and out of homelessness.

If workers are lucky, they have connections in town and can figure out who is moving and how to secure housing. Those moving into the town for new jobs—typically higher-level jobs—are having the hardest time.

*“Lack of workforce housing is preventing economic growth 100%. Businesses can’t open, businesses can’t grow.”*

Workers who have been able to secure housing in town have had contacts in the community, will tolerate substandard housing conditions, and/or are living in employer-provided or assisted housing units. Many camp or commute.

One business estimates that one-fifth of their workforce turns over each year due to lack of housing.

It is difficult for workers to remain in the town as they become older and want to start families; there is no housing to accommodate their changing lifecycles and housing needs.

## STAKEHOLDER PERCEPTIONS

The perspectives of a broader set of stakeholders, including those working in housing provision, emergency housing supports, social services, health care, and local government were captured in a regional survey on housing needs. Twenty-two stakeholders whose operations serve the Town of Silverton and San Juan County (in

addition to other parts of the region) of shared their perspectives in that survey.

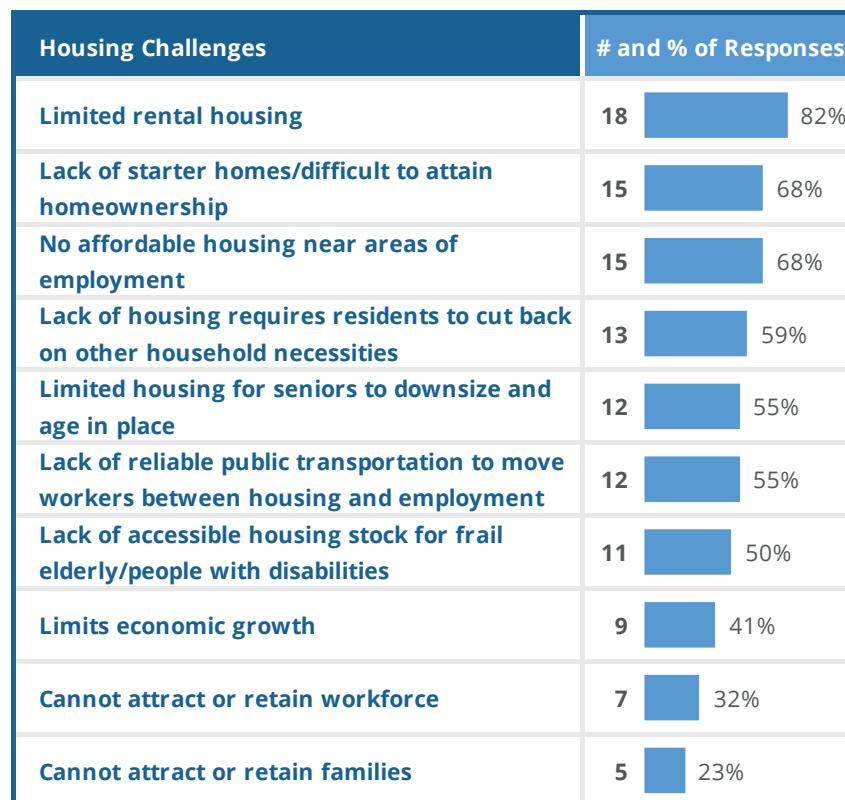
According to stakeholders, the “housing crunch” in Silverton is unlike anything the town has seen in more than a decade.

Stakeholders were asked to identify the top housing challenges in the area. Their top three responses—Limited rental housing, Lack of starter homes, and No affordable housing near areas of employment—were the same as stakeholders in the five-county SWCCOG region.

Other answers differed from regionwide answers: Stakeholders representing Silverton and San Juan County were less likely to identify economic growth and ability to retain workforce as top challenges than stakeholders in the five-county region overall.

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**Figure 18.**  
**When you think about affordable housing challenges in your community, what concerns you the most?**



Note: n=100, numbers do not add to 100 due to multiple responses allowed.

Source: Southwest Colorado Housing Survey 2021 and Root Policy Research.

When asked about the greatest barriers to addressing housing needs, stakeholders representing Silverton and San Juan County led with resource-specific answers. The top three barriers include:

- Limited willingness to make bold changes;
- Lack of money/funding to address housing needs; and
- Lack of/limited interest by the private sector to build affordable housing.

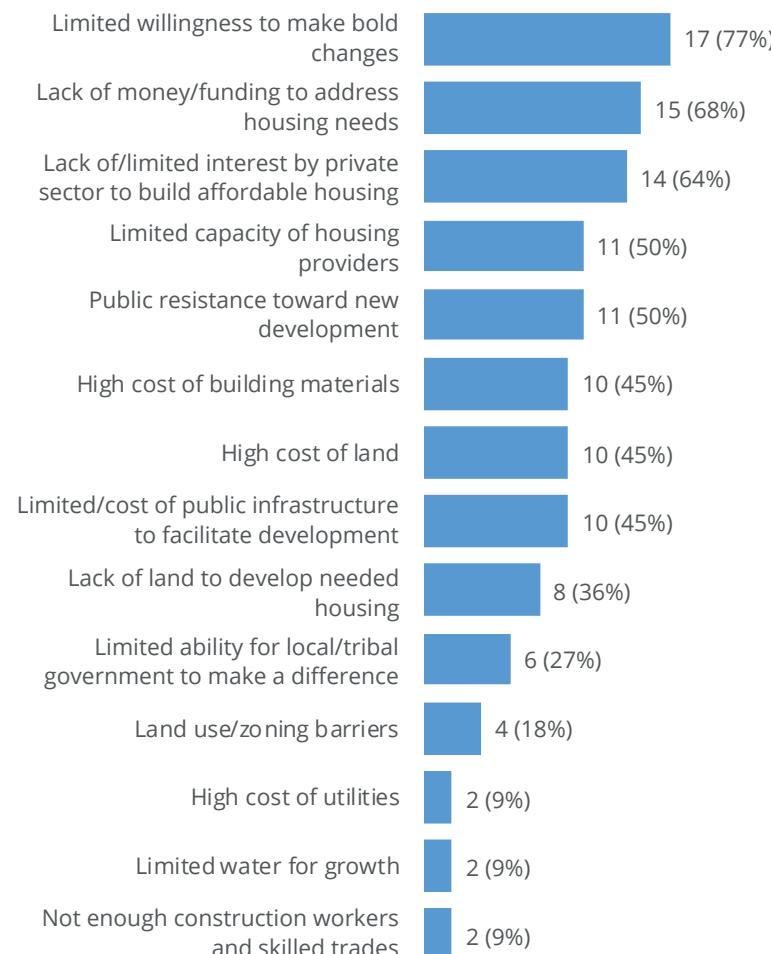
One stakeholder summed up resource challenges bluntly:

*"Need to find out to what degree the community sees affordable housing as an issue that warrants spending of public money. Without a tax, this is mission impossible."*

In contrast, stakeholders in the five-county region identified Lack of willingness to make bold changes as the *fourth* barrier (v. the *first* barrier for those representing Silverton and San Juan County).

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**Figure 19.**  
**In your opinion, what are the greatest barriers to addressing housing needs in your community?**



Note: n=98, percentages do not add to 100 due to multiple responses allowed.

Source: Southwest Colorado Housing Survey 2021 and Root Policy Research.

Condition of rentals is also a concern among stakeholders, primarily related to weatherization and heating during winter months. Not only does this impact health/safety but also affordability: one stakeholder noted that there are units available to rent for \$600 per month but the cost of heating in winter can run up to \$1,200 per month.

## **Stakeholders' recommended solutions.**

Stakeholders feel the town needs a holistic approach to housing solutions—that is, no one approach will be enough to respond to the town's housing needs.

Housing solutions identified by stakeholders include:

- Prioritize building rental housing for workforce;
- Buy land and zone it for affordable housing to keep it from being bought up with out of state money;
- Develop a housing cooperative or tiny home community for single workers and roommates—more transient workforce—accessible to local businesses to house workers;
- Create a new workforce housing community, with units for rent and for sale, and with both market rate and income-restricted units. We have no “down valley” housing relief in Silverton;
- Develop a program to entice owners of vacation rentals to convert those to long-term rentals. For smaller landlords (v. wealthy investors), this should be a monthly subsidy v. a tax break, as not all landlords are wealthy;

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- Land use changes to restrict large single family home developments in favor of smaller units, make it easy to turn large single family homes into a duplex or multiple units, and build attached units. Offer financial incentives for long term rentals of accessory units;
- Ban or more heavily regulate vacation rentals to a fixed percentage of total housing to limit the negative impacts upon the community. Purchase vacation rentals and convert to long-term rentals;
- Funding to upgrade and modernize unsafe and hard to heat rental houses already on the market;
- Mandatory construction of affordable homes as a percentage of high end housing units;
- Better coordination between the public sector, employers, and developers including employer-assisted housing models and expanded infrastructure to support housing.

## CONSULTANT RECOMMENDATIONS

The consultant team offers the following recommendations for consideration by the Town of Silverton and San Juan County. These recommendations fall into two categories:

- 1) Short term solutions to address the immediate needs for workforce housing; and
- 2) Positioning the town to address five-year housing needs.

### Short term solutions.

**Add flexibility in zoning and land use codes.** To spur private sector development of homes affordable to higher wage workers, the town could allow development of attached homes (duplexes, triplexes, fourplexes) by right in the single family district when those units provide long term rental housing, or at least one affordable unit for sale, and prioritize the units for moderate-income local workforce. The town could also allow by-right development of 6- and 8-plexes and small multifamily complexes when the majority of units are affordable to workforce.

Another consideration would be relaxing occupancy restrictions that would not significantly compromise health and safety but may free up residential space for temporary workforce occupancy (i.e., facilitate more “couch surfing”).

**Create a temporary housing village.** The town should move quickly to evaluate the potential for creating a temporary campground for workforce and/or a site that would allow tiny homes—temporary homes initially and more permanent structures as infrastructure is developed—to alleviate urgent needs for workforce housing now and accommodate future seasonal surges. This report estimates a need for approximately 14 seasonal surge beds.

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## **Incentivize property owners to rent long-term.**

According to a 2021 survey of property owners in Colorado mountain communities,<sup>1</sup> the vast majority of property owners leave their units vacant when they are not occupying them. Only 1 percent of owners who occupy their units on a part-time basis rent their units long term (defined as more than 6 months at a time); another 4 percent rent between 1 and 6 months. Nearly one-quarter of part time residents rent short term (less than 1 month at a time).

When part-time residents were asked if they intend to change the use of their home in the next 3 years, the vast majority said they do not: 8 percent said they would change to rent short-term and only 2 percent said they would change to rent long-term.

The survey results suggest that some part-time owners may be incentivized to keep or convert their units into long term rentals—but the number of units that will produce is likely to be small. As such, the best strategy may be convincing property owners of long term rentals to keep those units in long term rental status. Incentive programs should make it easier for landlords with long term rentals to run their businesses including supplemental security deposits to insure against property damage; assisting tenants with first and last month rent deposits; supporting property management functions; and

offering rehabilitation loans and direct payments to smaller (non-investor) landlords.

These should be coupled with disincentives for owners to keep their properties vacant or in STR status, such as vacancy or “empty homes” taxes,<sup>2</sup> license and annual fees, and continued STR regulations that set caps, require applications, and set property quality standards. These strategies would generate funds for development of publicly subsidized workforce housing.

## **Continue to make use of town-owned land and/or properties.**

The Town of Silverton has a current (April 2020) inventory of town-owned properties. These parcels vary in size and configuration. This study did not include an assessment of those parcels for developability (e.g., infrastructure connections, configuration, potential density, soil quality), yet the town inventory would suggest that some could be appropriate for affordable housing development. Some sites may accommodate multi-unit structures, while others may only offer a single unit addition or a few tiny or cottage homes.

Remaining land in the Anvil site is likely to accommodate 13 for sale homes and a small multifamily development. Extension of

<sup>1</sup> This survey represents residents in Eagle, Grand, Pitkin, Routt, San Miguel, and Summit Counties. SWCCOG counties were not included in the survey; however,

the survey concludes that the data can provide “widespread insights for other high amenity places in the Mountain West.”

<sup>2</sup> <https://vancouver.ca/home-property-development/empty-homes-tax.aspx>

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infrastructure on the “executive housing” land could also provide additional density to produce workforce housing.

During the 2021 Colorado State Legislative session, House Bill 1271 was passed which provides housing development incentives grants. These flexible grants offer funding to spur housing unit creation, with applications likely available in fall 2021.

The town should closely monitor communication from the Department of Local Affairs about these grants and consider applying for assistance to:

- 1) Determine developable potential of town-owned property including the possibility of extending infrastructure within the Anvil site;
- 2) Develop a program for bringing new units onto the sites—prioritizing quick to build modular and/or tiny homes<sup>3</sup>—within the next year; and
- 3) Assess the suitability of the sites for summer workforce housing and long-term mixed income housing (see recommendation below).

If funding was awarded to the town this fall or winter, an developable land study could be completed in early 2021, after

which the town could issue a Request for Proposal for development partners (see Build housing in the next section).

## **Develop alternative housing financing sources.**

During an August housing workshop sponsored by the Town, financing was identified as a major barrier to homeownership. Owners of lots on the Anvil site cannot obtain construction financing, and renters with multiple jobs have trouble qualifying for mortgage assistance to purchase existing homes.

Town staff, working with local financial institutions (Citizens Bank, the Homes Fund), should continue to explore, through the Colorado Housing Finance Authority (CHFA), the Colorado Division of Housing (DOH), and foundation partners, flexible funding sources for new home construction and workforce mortgages. The infusion of federal funds into the state creates a unique opportunity to explore innovative solutions. Silverton may want to coordinate with other rural resort communities with similar challenges (e.g., Ridgway) to build support and a larger client base for new financial products.

<sup>3</sup> Durango offers an example of a tiny home community and potential builders, <https://www.escalantevillage.com/>

# HOUSING NEEDS ASSESSMENT

## Three to Five year solutions.

**Generate funding to invest in affordable housing creation.** An ongoing source of revenue should be established. That funding can be invested in affordable housing programs and development; can meet local “match” requirements that are encouraged by DOLA for grants and loans; provide direct assistance to renters and homebuyers; and used for programs to incentive landlords to keep units as long term rentals.

Some rural resort communities use Real Estate Transfer Taxes (RETT) when allowed by the state. Funding can also be generated through vacancy/empty home taxes; STR fees; and property tax mill levies. Another consideration would be an excise tax: The Town of Snowmass imposes an excise tax on residential units that exceed 500 square feet (some communities refer to such taxes as a “mansion tax.”) That fund generates between \$250,000 and \$1 million of revenue annually that is dedicated to workforce housing; the town’s RETT generates several million dollars in revenue.

Town and county funds could be paired with state funds to incentivize developers to construct mixed-income rentals that have thus far been difficult to get to pencil.

**Build housing.** During the next three to five years, the town should prioritize development of two different housing communities:

**1) A summer housing option**—only available to local workforce. As discussed above, the community could be structured as cooperative living or a tiny home village. This solution would accommodate workers who can secure housing during winter months and are evicted during summer season by owners who convert to vacation rentals. This solution could be structured as a private-partnership between the town, county, and local businesses.

**2) Long term mixed income housing**—an extended workforce housing community, within Anvil and utilizing additional town and county land, with units for rent and for sale, primarily deed- and income-restricted, and with occupancy preferences given to local workforce. Short term rentals would not be allowed. Peer community examples include Breckenridge’s Wellington neighborhood and Buena Vista’s The Farm.

**Pursue DOLA funding to rehabilitate rental units** when landlords agree to offer long term rentals for workforce.