

## Chapter 6 Housing

The existing pattern of a mixture of housing types, family sizes and incomes in Salida neighborhoods is integral to the character of the community. Decent housing should be attainable by all citizens of Salida whether to rent or to own.

Affordable housing has been a growing concern in recent years as the increase in housing costs has outpaced wage increases. While Salida may seem to some like an affordable alternative to other Colorado resort communities, rising housing costs have put pressure on local residents to live outside of the municipality, live in sub-standard housing or leave the community.

Ensuring diverse housing opportunities are available will enhance and support the city's economic and social diversity, and help maintain the sense of community. There are a variety of recent studies and ongoing efforts to address the growing problem of cost-burdened households.

### Nighborhoods New & Existing

New neighborhoods or infill homes should be compatible with community character with respect to density, design and demographics. The city recognizes that the cost of infrastructure per household is reduced as density increases and dense housing should be encouraged to the extent possible without negatively impacting the character of existing neighborhoods. New neighborhoods should mirror traditional patterns of nearby neighborhoods, offer connections to other parts of the community, and provide a variety of compatible housing types as well as amenities.

Downtown neighborhoods contain older homes on smaller lots within a short distance to services, schools and recreation. These neighborhoods are experiencing new development, such as condominiums and duplexes, and provide a mix of housing with

a variety of home styles.

The historic downtown was constructed with storefronts on the ground level and often included housing or lodging units on the second floor. Many of the second floors have been vacant for some time; however, there has been a resurgence in downtown living in Salida and reuse of those upstairs units. This type of mixed-use living should be encouraged where appropriate in both the downtown and the SH 291 corridor within the city.

### Design Guidelines

The residential neighborhoods surrounding downtown Salida have certain characteristics that are highly valued by residents and visitors alike. Although there is not a distinct architectural style in these early Twentieth Century neighborhoods, there are definable



Cottage houses at 4th and F Street across from Alpine Park

qualities that contribute to their attraction. The scale, pedestrian friendliness, front yards, and variety of materials all contribute to the highly-valued character of these neighborhoods.

Efforts began in 2007 in the neighborhood east of downtown to explore ways to maintain the character of the neighborhood through regulation. The result was the creation of a zoning overlay for the Sackett's Addition neighborhood along with the [Sackett's Addition Design Requirements and Recommendations](#). This document informs residents and prospective buyers of the requirements of the overlay as well

as suggestions to ensure that new construction and remodels are compatible with the character of the neighborhood. This was the first instance of residential design regulations specific to the character of an existing neighborhood in Salida.



Victorian house in the Sackett Overlay

### Diversity of Housing

Salida is not a city of gated communities or income defined neighborhoods. The city was built with functional neighborhoods constructed with a variety of home sizes, styles and income levels. Small multi-family structures were integrated into neighborhoods of large and small single-family homes providing neighborhoods which housed a variety of household sizes and incomes.

The diversity of housing types drives the integrated feel of the neighborhoods in Salida and this quality is highly valued. With Ordinance 2008-33, the City Council adopted several changes to the Land Use code to allow for duplex and townhouse configurations as well as address affordable housing in new annexations and planned developments. These changes provide a regulatory mechanism to help ensure a variety of housing types are possible, and in some cases required, in neighborhoods.

### Affordable Housing

In the recent 2009 Salida Community Survey, affordable housing repeatedly ranked as one of the greatest concerns of the community. This issue ranked highly with both new members of the community and long-time residents. The concern about housing is not just for young people getting started in their careers, but also for their parents who risk losing their children who must move to other areas to make ends meet. Salida has historically been a community where multiple generations can grow up and live out their lives. Increasing housing costs along with lack of employment are beginning to erode that valuable social fabric of the community.

The City of Salida does not directly provide affordable housing for the community. However, many of the policies and regulations set forth by the city affect the overall cost of providing housing in the community. The possibility exists for the city to implement an inclusionary zoning ordinance to include affordable housing requirements with other residential projects or providing meaningful incentives to developers that provide affordable housing. Other efforts from the city could include the possible allocation of city owned lands for affordable housing projects or offering reduced fees associated with the cost of developing affordable housing.

There are organizations in the community which provide low-income housing or assist low income households with housing improvements. The Salida Housing Authority (“SHA”) manages Mt. Shavano Manor which provides rental units for low income seniors and disabled adults. Through discussions with the director and board members it is evident they feel that there is a need for additional units to serve this population. This need is evidenced through the waiting list for units.

Mt. Shavano Manor was constructed in 1969 on land provided by the city. The site and units are well-constructed and maintained. The project is funded through rental payments and funding from the U.S. Department of Housing and Urban Development (“HUD”).

SHA provides 29 efficiencies; 16 – 1 bedrooms; 2 – 2 bedrooms and 3 – 1 bedroom fully handicapped ac-

cessible units. SHA serves qualified individuals who earn 30% - 50% of median income. SHA continues to have a waiting list for those in need of low income housing.

The Salida Development Corporation manages the Riverbend Apartments on Holman Avenue. Construction of the development came through a variety of funding sources including low income tax credits and the Colorado Division of Housing. Units at Riverbend Apartments are rented to low income families. There are 30 units including 22, 2-bedroom units and 8, 3-bedroom units. Ongoing expenses at Riverbend are funded through rental payments. The board has noted that they consistently have at least three families waiting that are pre-qualified and they generally have a wait time of six months to a year.

The Salida Development Corporation is interested in finding a suitable site to construct a similar development. They would like their next project to include single-family homes rather than the apartments they currently provide. Riverbend Apartments does accept Section 8 vouchers and serves families who earn 40% - 50% of area median income. Members of the board also feel there is a need for housing to serve families who earn 60% of area median income. Utilizing tax credits to off-set construction costs ensures that for at least 30-years the tenants of the units must

pay their mortgage. Habitat operates on a 'sweat equity' model where selected applicants contribute 300-500 hours of work on the home during construction. Volunteers from inside and outside the county jointly build the home, significantly reducing the cost of construction. Selected applicants become homeowners when they purchase the home at cost from Habitat with an affordable mortgage. Habitat plans to expand their services to include rehabilitation of owner-occupied homes for those in the 30% - 50% area median income range they serve. Both new construction and rehabilitation bring community members together to ensure decent, affordable housing for families, young and old.



Wall raising at Starbuck Dairy Subdivision duplex Habitat for Humanity



<http://www.chaffeehabitat.org/>

meet income restrictions.

Chaffee County Habitat for Humanity (Habitat) was established in 2001 and is actively constructing units throughout the county. Eight units have been constructed with plans to serve an additional five families by 2013. Four single family homes include two in Poncha Springs, one in Nathrop, and one in Buena Vista. One duplex has been completed in Buena Vista and one in Salida. Applicants must be residents of the county for at least one year and meet three basic criteria: need, willingness to partner, and ability to



[www.UAACOG.org](http://www.UAACOG.org)

The Upper Arkansas Area Council of Governments ("UAACOG") is a Community Housing Development Corporation and has a variety of housing programs in the area. UAACOG administers the Section 8 program in Chaffee County. There are 70 Section 8 vouchers available in Chaffee County and 78 families on the waiting list. In addition to the rental program,

UAACOG offers the Section 8 Voucher Homeownership Program. The program allows a person or family who is receiving Section 8 rental assistance to use the voucher as assistance for the mortgage payment. UAACOG administers the Section 8 Family Self-Sufficiency Program that helps families increase income and begin to set aside savings.

The Mutual Self-Help Program administered by UAACOG requires the prospective owners provide at least 65% of the construction of their new home in sweat-equity. This equates to about 30 hours per week from the household and friends during construction. UAACOG has built thirteen homes in Poncha Springs through the Mutual Self-Help Program.

All of these organizations have noted that while they recognize the need for affordable housing in Salida and would like to build more units, they have difficulty finding land with appropriate services that is within their ability to purchase.

UAACOG has additional housing related programs including a Home Improvement Program, Homebuyer Counseling and Homebuyer Financial Assistance. More information about UAACOG programs can be found at [www.uaacog.com](http://www.uaacog.com).

The City of Salida has begun to approach the issue of housing affordability on a variety of fronts. In 2007, the [Chaffee County Housing Needs Assessment](#) (“Needs Assessment”) was completed by Economic & Planning Systems (“EPS”). This assessment recognized the pressures being created in the local housing market due to the influx of higher income households, telecommuters, and a growing second home market. The report found that one in four Chaffee County households are cost burdened meaning more than 30% of their income is going towards rent or mortgage payments.

Following the findings in the Needs Assessment, the City Council adopted the [City of Salida Strategic Housing Plan](#) (“Strategic Plan”) created by the Rural Community Assistance Corporation. The Strategic Plan identifies twelve implementation measures for the city.

Adoption of the Strategic Plan was followed closely by the creation of the Chaffee Housing Trust (“Housing Trust”), a community land trust. Implementation measure #9 from the Strategic Plan states that the city should provide direct support for the Housing Trust. General Fund allocations were provided to the Housing Trust in 2009 and 2010. The Housing Trust is currently attempting their first construction project, Crestone Heights, which includes five townhouse style units.

The Housing Trust commissioned a market feasibility for the Crestone Heights project completed in February, 2009. This study confirmed the findings of the Needs Assessment emphasizing the need for affordable priced units in the housing market. The Needs Assessment, Strategic Plan and Housing Trust market feasibility are all good sources of economic and demographic information related to housing in Chaffee County and Salida. The Colorado Department of Local Affairs, Division of Housing website is also a good source of housing related information: <http://www.dola.state.co.us/cdh/index.html>.

The variety of housing programs that exist along with the Needs Assessment show that a variety of household types are in need of housing assistance in our community. Needs range from seniors to struggling families and individuals with disabilities.



<http://www.chaffeehousingtrust.org>

## Energy Efficient, Safe and Sustainable Housing

In this era of growing concerns about climate change and uncertainty about the longevity of fuel supplies, energy efficiency is a prevalent concern. High energy costs impact the ongoing operating expense of a home and thus the affordability of housing. Environmental concerns should also be considered with regard to housing both from the perspective of the impact of renewable resources and health of the interior living environment.

Effective January 1, 2008 the city and county adopted the 2006 International Code for Energy Conservation. Adoption of this code is a first step by local government to consider the energy efficiency of structures and sets basic requirements for construction. UAACOG and Chaffee County both have programs to provide assistance for low-income homeowners and for landlords to improve the energy efficiency of their housing units. In 2009, the City Council passed an ordinance to allow the refunding of city sales taxes incurred during the purchase of photo-voltaic systems in the city.



Proposed affordable housing project  
Crestone Heights

# Principles / Policies / Action Items

## Principle H-I. Neighborhoods – New & Existing

*Existing neighborhoods will continue to thrive and new neighborhoods will fit the traditional pattern and style of older neighborhoods.*

**Policy H-I.1** – Provide a mix of housing types and densities throughout the city to address a variety of incomes and lifestyles.

**Action H-I.1.a** – Develop guidelines for multi-family housing projects.

**Action H-I.1.b** – Review regulations for accessory dwelling units to ensure compatibility in neighborhoods and also provide another avenue for affordable housing.

**Action H-I.1.c** – Review condominium regulations to ensure compatibility in neighborhoods and to provide for additional density and housing types.

**Policy H-I.2** – The character of existing neighborhoods should be protected.

**Action H-I.2.a** – Design and construction standards should be reviewed so that infill development in existing neighborhoods is compatible with the valued character features.

**Action H-I.2.b** – Identify the different neighborhoods of the city and the characteristics that make them unique.

**Action H-I.2.c** – Important view sheds, solar access and privacy should be protected with new infill development in existing neighborhoods.

**Policy H-I.3** – Infrastructure should be maintained and improvements made in existing neighborhoods.

**Action H-I.3.a** – Work with neighborhoods to identify and prioritize infrastructure deficiencies such as sidewalks, curbs, lighting, stormwater drainage and street trees.

**Policy H-I.4** – New neighborhoods should contain a mix of housing types, a variety of lot sizes, open space, parks and amenities and should be connected to services.

**Action H-I.4.a** – Review the annexation, subdivision and development standards of the Land Use Code to ensure new neighborhoods contain a mix of housing types, a variety of lot sizes, open space, parks and amenities.

**Action H-I.4.b** – Annexation proposals shall comply with the affordable housing recommendations in the City of Salida Strategic Housing Plan.

**Action H-I.4.c** – Review the Land Use Code to allow for small areas of commerce and business in new neighborhoods where appropriate.

## Principle H-II. Affordable Housing

*Salida will continue to be a city where working people, families, and residents of all generations and income levels can continue to afford to live in the community.*

**Policy H-II.1** – Promote new development projects that contain a variety of housing, including affordable units.

**Action H-II.1.a** – Any residential development at the Vandaveer Ranch should include a significant affordable housing component.

**Action H-II.1.b** – Consider adoption of an inclusionary zoning ordinance.

**Action H-II.1.c** – Seek changes to the Land Use Code to ensure that affordable housing is interspersed throughout the city, maintaining diversity in existing neighborhoods.

**Action H-II.1.d** – Revise development standards, procedures or fee structures that are barriers to the free market development of affordable housing.

**Action H-II.1.e** – Design affordable housing that fits with the character of the neighborhood.

**Policy H-II.2** – Monitor demographic and market shifts to understand the needs for affordable housing in the community.

**Action H-II.2.a** – Periodically update the Needs Assessment.

**Policy H-II.3** – Work cooperatively with other agencies to provide affordable housing and home improvements.

**Action H-II.3.a** – Maintain and strengthen relationships with affordable housing providers in the community and examine ways the city can provide both monetary and non-monetary support for housing agencies in the community.

**Action H-II.3.b** – Help to educate the public about current housing assistance programs in the community and provide educational opportunities on affordable housing for 1st time home buyers, realtors and builders.

**Action H-II.3.c** – The Salida Regional Planning Commission should consider appropriate areas for implementation of density bonuses related to preservation of undeveloped lands in the County and affordable housing close to the municipality.

**Action H-II.3.d** – When affordable housing units are provided, ensure the city has a mechanism or partner organization to keep track of and enforce the deed restrictions or land ownership arrangements to ensure the housing remains attainable in the long-term for low and moderate income residents.

**Action H-II.3.e** – Facilitate discussions with major employers (e.g. R-32-J, Heart of the Rockies Regional Medical Center, Heart of the Rockies Chamber of Commerce, etc.) in the southern part of the County to understand the needs of their employees and possibly forge new partnerships to help meet employee housing needs.

**Policy H-II.4** – Seek financial strategies to support affordable housing efforts.

**Action H-II.4.a** – Explore funding mechanisms to supplement affordable housing such as impact fees, grants and public/private partnerships.

**Action H-II.4.b** – If opportunities arise to acquire land suitable for housing, the city should consider pursuing the option, possibly in conjunction with the county or another affordable housing provider.

### **Principle H-III. Energy Efficient, Safe & Sustainable Housing**

*Dwelling units should be built and maintained for safety and efficiency.*

**Policy H-III.1** - Energy efficient housing reduces the operating costs of the household and as well as environmental impacts.

**Action H-III.1.a** – Continue to implement building code revisions that ensure safe and energy efficient housing.

**Action H-III.1.b** – Work with UAACOG and Chaffee County to promote energy efficiency upgrades for existing homes and rental units.

**Action H-III.1.c** – Continue to enforce the 2006 International Property Maintenance Code to ensure that multi-family housing and mixed use structures are well-maintained and energy efficient.

**Action H-III.1.e** – Ensure that updates to the Building Code allow for alternative energy to be used in residential construction.

**Action H-III.1.f** – Provide educational lessons to builders and other design professionals on the construction of energy efficient and healthy homes.

**Action H-III.1.g** – Expand energy efficiency codes for new and existing buildings to support weatherization and energy efficiency audits and upgrades for low income families.