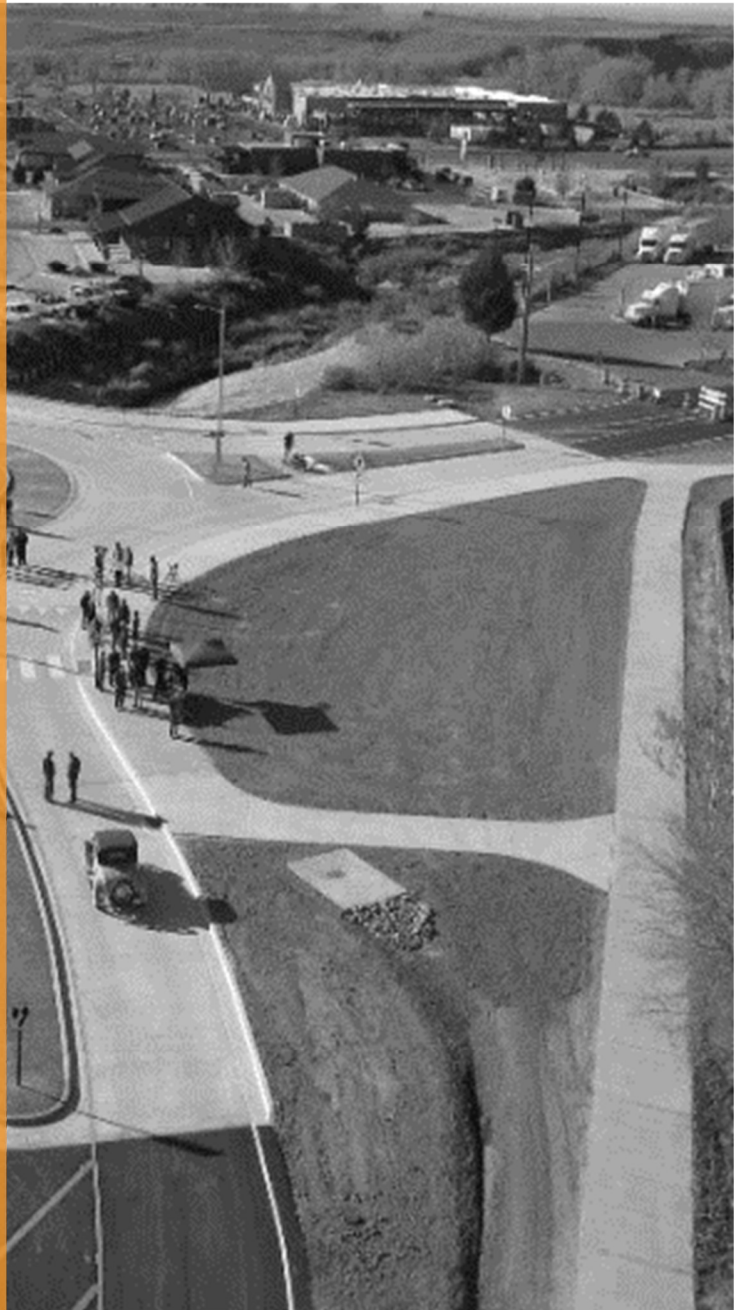


# **MONTROSE HOUSING ACTION PLAN**

**February 2024**





# MONTROSE HOUSING ACTION TEAM

## **MHAT Participants:**

Abraham Connection

Axis Health System

Civic Canopy

Community Options

Court Appointed Special Advocates of the 7th Judicial District

City of Montrose

Colorado Health Foundation

Denver Recovery Group

Habitat for Humanity of the San Juans

Haven House

Hilltop Family Resource Center

Hispanic Affairs Project

Home Trust of Ouray

Housing Resources for Western Colorado

Impact Development Fund

Lighthouse

Mexican American Development Association

Montrose Community Foundation

Montrose County

Montrose County Housing Authority

Montrose County School District

Nu Vista Credit Union

Project Moxie

Region 10: Area Agency on Aging

Rocky Mountain Human Services

Sharing Ministries Food Bank

Shepherd's Hand

Tri County Health Network

United States Department of Veterans Affairs Volunteers of America

Volunteers of America

Welcome Home Western Colorado

## **A note about the group's name:**

The Montrose Housing Action Team has at times been referred to as the Montrose Housing Coalition and the Montrose Housing Network. Having several different names was becoming confusing for stakeholders and the community. After careful deliberation, the group selected Montrose Housing Action Team or MHAT as their preferred name since this best describes the activity and model of the group's work and activities.

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# INTRODUCTION

In 2018 a group of community leaders came together to work on housing related issues in Montrose County. Their objective was to create more opportunities for safe, stable, and attainable housing. They also saw a need to respond to the growing number of community members experiencing homelessness. The group included residents, representatives from non-profits, faith-based organizations, and local government.

As they undertook their work together, the group recognized that adopting a structured approach to the multifaceted housing-related challenges in our community would provide a clear focus for their efforts. It was decided an Action Plan would help harmonize efforts and improve efficiency. After months of collaboration, assessment, outreach, and research, the group completed the original Montrose Housing Action Plan in April 2021. The plan provided context, direction, and actionable steps that the group and wider community could take to improve access to housing for households across a wide spectrum of income levels and circumstances.

Since the completion of the original Housing Action Plan, a great deal has changed in Montrose, and across the U.S. The aftermath of the global response to the COVID-19 pandemic has not only highlighted our housing challenges, it has also provided opportunities for reflection, learning, and policy change. The current economic and political environment has negatively impacted housing conditions and created additional stressors on the housing market and those participating in it, while providing a renewed sense of urgency to find sustainable solutions.

That said, the world and the environment we operate in is ever changing and shifting, the mere existence of development and change over time is not startling. But to continue to move forward and appropriately adjust direction when needed, it is important to reflect on what these new circumstances mean for the original Action Plan's goals, prescribed steps, and progress. With that in mind, in late 2022, the group set out to review and update the original plan taking into consideration new circumstances, developments in our community and the progress made towards the completion of goals set in the original plan since April 2021.

The methods utilized to undertake and inform this update included:

- Interviews with original plan developers.
- Research into housing developments and activities in Montrose County since the beginning of 2021.
- Review of legislative developments over the last two years.
- Evaluation of current housing data.
- Review and input by MHAT members on findings and recommendations.

In line with the original action plan the guiding principles of this work include:

- Justice
- Equity
- Inclusion
- Collaboration
- A focus on housing

The update that follows provides an overview of the current housing landscape in Montrose as well as a summary of the progress made towards the goals of the original plan. Finally, goals and priorities are proposed with the intent of continuing to provide direction and focus to MHAT's collective work.

# SIGNIFICANT DEVELOPMENTS

## **Residents Remain Cost Burdened**

Data from the most recent U.S. Census show that roughly 45% of renters and 29% of homeowners with a mortgage in Montrose are cost burdened by their housing, spending more than a third of their income on their rent or mortgage combined with utility bills. Based on observation of the housing market and interactions with clients, members of MHAT suspect that the number of residents cost burdened by their housing has continued to increase given that rapidly increasing sale and rental prices have not been matched by increases to median income.

Cost-burdened households often experience housing instability and have fewer opportunities to build savings. Higher income-to-housing cost ratios lead to other negative outcomes as families must forgo expenses such as healthcare and childcare, or take on debt to meet them. This has a ripple effect on the local economy as workers are forced to move to more affordable areas. Recruiting workers from outside the region is equally challenging since members of the workforce cannot find appropriate or desirable housing.

## **Rising Costs & Supply Chain Issues**

Global economic conditions have caused sharp increases in the cost of housing construction, both in terms of materials and labor. For example, the cost of lumber has increased 200% and shipping times for items such as trusses and windows can take several months. Labor shortages and supply chain issues have further exacerbated lead times and cost increases. The lower end of the housing market has been hit the hardest by these circumstances.

## **Housing Developments & Projects**

Despite the rise in construction costs, several housing developments have been

completed in Montrose since 2021. These all provide needed housing options to specific market segments and have the potential to relieve some of the pressure on the local housing market. There are several additional developments planned, including multi-family rental unit projects and single-family subdivision specifically aimed at lower income earners.

## **City of Montrose Activity**

In June 2021, the City of Montrose adopted a new Comprehensive Plan – Vision 2040. Housing features prominently in this document, which also acknowledges housing needs within the city. Since the Comprehensive Plan will guide planning, zoning and budget decisions affecting housing for the next two decades, this has the potential to significantly impact housing in the city of Montrose. The city also updated some of its zoning, with the intention of making Permanent Supportive Housing (PSH) theoretically possible in some areas. Finally, a Housing Needs Assessment for the city of Montrose has been completed and will help focus the city's housing-related efforts and it will provide a good source of data for other interested parties to help make informed decisions and investments.

## **Housing Legislation**

There has been considerable attention given to housing and housing related issues in the Colorado Legislature in recent years. This has resulted in the passage of legislation that has sought to protect mobile home park residents, provide increased funding opportunities for affordable housing, and provide technical support. Although the full effects of the additional funding and protections for some householders have yet to be seen, there are likely more opportunities for Montrose to see the benefits of these activities as new programs and rules come into effect.

# PROGRESS TOWARDS ORIGINAL PLAN GOALS

The original Housing Action plan identified the following priorities:

- **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 a 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 seniors.

The group identified strategies and action steps to help reach each of the prescribed goals. Lead and support agencies, as well as potential funding sources, were also noted where possible.

Over the next few pages, we will consider the progress made towards the goals set by the original plan in addition to noting some general activities that apply to all priorities and strategies. Appendix D provides a tabularized version of the priorities, goals, steps and activities detailed in the original plan alongside commentary on associated actions and progress made towards their completion and attainment.

## OVERARCHING ACTIVITIES

### Regional Housing Conference

To answer the need for professional development, training, collaboration, and networking among regional and local housing stakeholders, the Montrose County Housing Authority planned and executed a regional housing conference for June 2023. This allowed landlords, local government representatives and staff, housing nonprofits, caseworkers and others to engage in a day of informational sessions. Sessions were selected based on feedback from various partners and includes themes centered around tenant and landlord rights and responsibilities, supportive housing development, MHP rules updates, private activity bonds and deed restrictions.

### Continued Collaboration

MHAT meetings continue to see strong attendance and involvement from original and new members. This along with the regular Coordinated Entry System calls have acted as good opportunities to share information among housing agencies and stakeholders. In some cases, these collaborative engagements have produced fruitful partnerships between agencies and have helped ensure more efficient handling of client cases and support.

## CRISIS INTERVENTION

### Data & Data Collection

As noted in the original Housing Action Plan, roughly 230 adults and 460 children received support related to their housing instability in 2020. Since then, Hilltop Family Resource Center has made significant progress in coordinating the annual "Point-in-Time-Count" and is working diligently to refine the process and procedures needed to maintain our local "by-name-list".

## Additional Affordable Housing Units

More affordable and attainable housing in our area, in addition to PSH, will ultimately have a positive effect and help to reduce the number of families that are at risk of falling into homelessness, in addition to helping to re-house those who find themselves without shelter because they simply cannot find accommodations within their price bracket.

## Observations of Unhoused Camping Activities Across the Region

Stakeholders have had the opportunity to observe activities in other western slope communities relating to encampments for unhoused populations, managed encampments, and other initiatives. Although the managed homeless camp in Delta met with some success in terms of providing a central location for those living outside in Delta County the camp was closed as planned as winter approached and the local shelter opened for the season. Meanwhile a larger and more established camp in Durango was also disbanded in October 2022, after repeated efforts to find a more suitable permanent location for the camp failed. With a lack of year-round homeless shelters and transitional housing options in the area, the homeless population lacks alternatives to illegal camping. Sustainable, replicable models for providing shelter to homeless community members and homeless camping are still sorely needed.

## Services for Unhoused Community Members

Significant positive developments in the area of services for unhoused residents in Montrose include Hilltop's data collection efforts and leadership in establishing our local "Coordinated Entry System" both of which are critical to tracking progress, client flow and continuity of services. Additionally, the development of a one-stop-shop for homeless services at Shepherd's Hand, which has also succeeded in securing a permanent location for their operations, together represent significant steps forward. However, there is more work to be done in the area of shelter services both for the winter months and year-round, as well as appropriate options for youth and families to provide safer and more suitable alternatives to couch surfing and sleeping in vehicles or at campgrounds. Montrose also continues to strive towards the goals of the "Built for Zero" initiative.

## MOBILE HOMES

### Data Collection

Census data shows that 19% of Montrose residents live in a mobile home (this is a significantly higher percentage than Colorado as a whole). MHAT participants suspect this number may be even higher than the census data shows. Contrary to the census data there are some residents living in RVs and vans. Thanks to new laws passed by the Colorado legislature we have access to data regarding Mobile Home Parks (MHPs) specifically, see table A. However, based on research conducted by the Hispanic Affairs Project (HAP), it is believed that the State's data may not be complete, as some parks may not have registered with the Colorado Department of Local Affairs.

Table A: Montrose Mobile Home Park Data

Snapshot of Montrose County Mobile Home Park Data Totals	
Attribute	Total Number
Registered mobile home parks	26
Tenant owned mobile homes (occupied)	1100
Park-owned mobile homes (occupied)	354
Occupied mobile homes	1454
Vacant lots	176
Vacant mobile homes	18
Lots with non-mobile homes (RVs & campers)	52
Lots	1700



## **Protections For Residents**

Since early 2021 significant pieces of legislation have been passed that strengthened and built upon previous bills with the intent of protecting, clarifying and strengthening the rights of mobile home park (MHP) residents and further defining the responsibilities of MHP owners. In particular, HB22-1287 Protections for Mobile Home Park Residents and SB-22-160 Loan Program Resident-Owned Communities aimed to improve opportunities for residents to purchase their parks, or for other entities (such as non-profits and local governments) to do so on residents behalf in order to preserve that affordable housing stock.

HAP has been actively engaging with residents in key MHP in order to create a network of leaders to advocate for these and other pertinent legislative proposals. Hence, HAP participated in the steering Committee to advance the Mobil Home Parks Water Quality (HB23-1257) which is now a state law in Colorado. Although strong advocacy efforts were made from Montrose residents in support of repealing the Local Residential Rent Control (HB23-1115), this legislation did not get enough votes to pass in the legislature, for now. Though this provides an excellent example of resident engagement moving towards action.

HAP continues to focus to include collaboration, and engagement with the most vulnerable MHP including West Main, Columbian and recently in River Meadows

In Montrose specifically, in August 2021 a property developer received incentives and permit variances from the City of Montrose to improve conditions and bring San Juan, Green Acres and Cottonwood MHPs up to code. The city granted these incentives in exchange for a guarantee that rents would be frozen for two years. The city's willingness to provide support to this developer was in recognition of the importance of maintaining this affordable housing stock balanced with the need for improvements in park conditions. MHAT members worked with the residents of these parks to advocate for occupants' needs and concerns. While the developer has vastly improved conditions within these parks, there remains concern about potential rent increases after the two-year moratorium expires.

## **Resident Education & Capacity Building**

In 2022 residents at Ikie's MHP received notice that the owner of their park was entertaining an offer to purchase the park. HAP and Housing Resources worked with residents and Thistle ROC to provide information on the process of forming a Resident's co-op with the purpose of establishing a Resident Owned Community. Although the residents successfully formed a co-op, they have not succeeded in purchasing their park due to concerns the lender identified during the due diligence phase of the purchase process.

HAP, with the involvement of the Colorado Poverty Law Project and Housing Resources, has worked to help MHP residents better understand the new rules and their rights under the various pieces of legislation that have been passed since April 2021. HAP has also continued to take a lead role in outreach activities in the parks and in connecting residents with resources. HAP has also continued to identify cases of unjustified abuses and discrimination against tenants by some managers and/or park owners, in response to this HAP provides support to residents to encourage them to file complaints.

HRWC will facilitate a statewide convening on Mobile Home Community Preservation with a focus on resident-centered preservation models. The goal is to help answer the question: What would resident-centered mobile home community preservation projects take to be consistently viable in Colorado?

## RAPID REHOUSING & PERMANENT SUPPORTIVE HOUSING

### PSH Developments & Future Feasibility

Members of MHAT have long been aware of the need for Permanent Supportive Housing (PSH) in Montrose across all age groups. PSH provides residents with extra support on a variety of different fronts with the aim of maintaining stable housing. It is considered best practice for addressing issues of chronic homelessness. Support may include case management, mental health assistance, onsite childcare, onsite health care and more. The types of services selected depend on which group the project is designed to serve. MHAT's PSH working group, with the assistance of a grant awarded to Housing Resources, contracted with Project Moxie to conduct a feasibility study in 2022 to explore the possibility of additional PSH projects in Montrose.

The study found that the following organizations are currently providing some sort of supportive housing:

- **Community Options** provides housing to some of their clients with special needs.
- **CASA** currently has housing for youth aging out of the foster system who are 18-24.
- The **Lighthouse** shelter is seasonal and has the capacity to take in 30 unhoused residents at a time.
- **Haven House** in Olathe provides transitional housing for families facing challenges that put them at risk of becoming homeless or who are already experiencing homelessness.

The PSH working group considered the vacancy rates of existing programs along with the additional units to be added by planned projects, client interactions, data from Montrose County School District, and others. As a result of this analysis, a PSH project comprising of 40-50 units serving families with children was recommended. Having assessed need, feasibility, and target population, the group then moved ahead with identifying a potential development partner. In February 2023, the partners signed a Memorandum of Understanding. This group is continuing to look for viable land options in Montrose.

CASA and Area Agency on Aging have made significant progress towards their development to provide PSH to youth and seniors 62+ in Montrose. The final plans for which includes 12 units of housing for residents at 80% AMI and below and three units of bridge housing, as well as the rental units for youth and seniors. This project represents an innovative collaboration between agencies serving different at-risk populations and will provide a significant increase in available housing units for the target groups in a sustainable model.

### PSH Stakeholder & Community Education

Housing Resources has sought to provide community education on the topic of PSH to help the local jurisdictions and the public understand this type of housing, with a view to dispelling widely held misconceptions about PSH. Activities in this area have included webinars for interested stakeholders and community members and outreach.

### Rapid Rehousing

Grant funds have been leveraged to assist families with finding accommodation and stability while receiving support services. There have been challenges to finding appropriate accommodation for some clients due to a lack of units and the need for ongoing outreach to landlords. The agencies involved continue to see a need and benefit to applying for this funding and seek ways to alleviate some of the barriers to providing this support. This remains a significant unmet need in the community, as COVID-related emergency funding has ended.

## MEETING THE MARKET

### New Units

Several planned and new developments in the area may start to fill some of the need for housing units across the spectrum of affordability. These projects have been undertaken by private developers with the cooperation of the local governments and nonprofit partners as appropriate and depending on the target population. There are additional units planned that are at various stages in the development process, including several from our non-profit housing developers and MHAT participants.

Examples of new developments with units currently for rent or sale (note, this is not an exhaustive list of new developments):

- Basecamp apartments at Colorado Outdoors (multi-family, 96 rental units, market rate)
- Cimarron Creek (manufactured home park homes for purchase with ongoing ground rent, 214 lots)
- Montrose River Meadows (manufactured home park homes for purchase with ongoing ground rent, 195 lots)
- Cedar View (manufactured homes for purchase including land, mid income)
- Hidden Lake (manufactured homes for purchase including land, mid income)
- Stone Ridge (homes for sales, 100 lots \$500,000+)

Examples of planned developments note, this is not an exhaustive list of new developments):

- Residences at Dry Cedar Creek (multi-family LIHTC project 60 rental Units: six at 30% AMI; 21 at 50% AMI; 27 at 60% AMI; Six market-rate units, has broken ground)
- The HUB at Montrose Crossing (mixed multi-family and single-family homes for rent and purchase, timeline unknown)
- 6700 & Niagara (Habitat for Humanity of the San Juans 18 units of self-help/sweat equity single family homed, low income, set to break ground in 2024)
- Location TBD (Housing Resources 8+ units of self-help/sweat equity single family units and homes for purchase, low income, timeline TBD)

# UPDATED PRIORITIES & GOALS

Although there have been significant developments in housing in Montrose since early 2021, the fact remains that there is still a substantial need in the community particularly at lower income levels. The experience of our local service providers and employers indicates that there is a desperate need for affordable rental properties, attainable housing for purchase, and supportive housing. The community still has a high number of homeless residents and those who are unstably housed. Finally, local mobile home parks remain vulnerable to redevelopment, putting those residents at risk of losing their homes and stability.

Considering the context set out regarding recent developments and the current state of housing in Montrose in conjunction with the original plan goals and progress towards achieving the steps identified for reaching those goals, it appears that the original housing priorities should remain largely intact with some minor updates. Our updated housing priorities for Montrose are:

- **Crisis Intervention** – continue to work towards greater provision of short-term support for those experiencing homelessness and housing instability.
- **Rapid Rehousing** - stabilize newly homeless and at-risk households with emergency support services that lead to long term sustainable stability.
- **Permanent Supportive Housing** – increase the provision of PSH units in Montrose.
- **Preservation of Existing Affordable Housing**
  - **Mobile Home Park Community Support** – increase efforts to ensure residents and park owners understand their rights and responsibilities under new legislation and promote safety, affordability, and preservation of these communities.
  - **Empower Households Across the Community to Maintain their Stable Housing** – connect residents with resources and programs that help improve the safety, sustainability, and comfort of their homes.
- **Meeting the Market** – support efforts to increase the overall inventory of housing for the “missing middle”, moderate- and lower-income individuals, families of various sizes, and seniors 30-120% AMI. Preserve existing units that serve these income groups.
- **Improve Understanding of Local Housing Needs & Solutions** – offer provider-based input to local housing related conversations to help educate the public, improve understanding of local housing needs and potential solutions. Work to mitigate common myths about housing types, residents, and models.

Table B provides an updated list of priorities with accompanying goals and target timelines each item and lead agencies (where possible).

Table B: Montrose Housing Action Plan Updated Priorities, Goals & Activities

Updated Priorities, Goals & Activities			
Crisis Intervention			
Activities	Timeline	Lead Agencies	Support Agencies
Sustain Coordinated Entry System: <ul style="list-style-type: none"> <li>● Maintain regular partner agency coordinated entry &amp; case conferencing calls.</li> <li>● Regularly review partner calls to ensure continued effectiveness and ensure all relevant agencies are included.</li> </ul>	Ongoing	Hilltop	Axis Health Tri County Health HRWC Shepherd's Hand City of Delta City of Montrose

<p>Complete data collection processes:</p> <ul style="list-style-type: none"> <li>Continue to coordinate data collection efforts to complete and sustain by-name-list for homeless community members.</li> <li>Continue to coordinate and sustain Point-In-Time-Count of homeless community members.</li> <li>Provide data to relevant agencies and communicate to the community.</li> </ul>	Ongoing		<p>Montrose County Health &amp; Human Services Region 10 CASA Light House WAGEES VOA Montrose County School District Haven House</p>
<p>Sustain Shepherd's Hand services:</p> <ul style="list-style-type: none"> <li>Sustain one-stop-shop services model established by Shepherd's Hand and partner organizations.</li> <li>Support the sustainability of Shepherd's Hand.</li> <li>Communicate Shepherd's Hand impacts to community.</li> </ul>	Ongoing	Shepherd's Hand	
<p>Investigate the need and potential viability of a year-round homeless shelter:</p> <ul style="list-style-type: none"> <li>Identify partner agencies.</li> <li>Identify funding sources i.e., new grant opportunities from DOLA and other agencies.</li> <li>Identify potential sites, considering zoning, community, and other concerns and how these could be mitigated or remedied.</li> <li>Review overall viability of the project and determine go/no-go.</li> </ul>	2023-2025	TBD	<p>Hilltop Shepherd's Hand Lighthouse Faith-based entities</p>
<b>Rapid Rehousing</b>			
<b>Activities</b>	<b>Timeline</b>	<b>Lead Agencies</b>	<b>Support Agencies</b>
<p>Continue to provide material assistance to community members who have become homeless or who are at risk of becoming homeless:</p> <ul style="list-style-type: none"> <li>Identify and apply for funding to provide deposit, rental and utilities assistance.</li> <li>Assist households to identify appropriate housing options.</li> <li>Assist households to negotiate appropriate and sustainable lease arrangements with landlords.</li> <li>Provide households with financial education and counselling to improve long term outcomes.</li> <li>Connect households with other services to mitigate adjacent factors that may be causing instability.</li> </ul>	Ongoing	<p>Hilltop HRWCO (housing counseling &amp; education)</p>	<p>Axis Health Tri County Health Montrose County Health &amp; Human Services Shepherd's Hand Haven House</p>

<ul style="list-style-type: none"> <li>Follow-up and maintain contact with households to ensure continued stability and mitigate newly arising concerns.</li> </ul>			
<p>Continue to recruit, educate &amp; support landlords to ensure a pool of housing options for these households:</p> <ul style="list-style-type: none"> <li>Identify and maintain list of landlords.</li> <li>Liaise with landlords to mitigate concerns and trouble shoot issues as they arise.</li> <li>Address landlord concerns by providing support, education and financial assistance to reduce perceived risk and incentivize renting to at risk households.</li> <li>Provide opportunities for landlords to learn and stay up-to-date on legislative changes, their rights and responsibilities.</li> </ul>	Ongoing	Hilltop Montrose County Housing Authority	
<b>Permanent Supportive Housing</b>			
<b>Activities</b>	<b>Timeline</b>	<b>Lead Agencies</b>	<b>Support Agencies</b>
<p>Continue to work towards the completion of a PSH development for families.</p> <ul style="list-style-type: none"> <li>Partners sign MOU with Blueline.</li> <li>Identify potential sites.</li> <li>Identify solutions to mitigate potential issues with zoning.</li> <li>Project design, financing &amp; construction.</li> <li>Apply for PSH vouchers.</li> <li>Rent units.</li> <li>Provide on-going services.</li> <li>Communicate project highlights, successes and benefits.</li> </ul>	2023-2026	Hilltop (service provider) Montrose County Housing Authority (administration of vouchers) Project Moxie Blueline (developer)	City of Montrose HRWC (community education/outreach)
<p>Completion of CASA/Region 10 youth/senior PSH development.</p> <ul style="list-style-type: none"> <li>Construction.</li> <li>Rent units.</li> <li>Provide on-going services.</li> <li>Communicate project highlights, successes and benefits.</li> </ul>	2023-2025	CASA Region 10 Area Agency on Housing Hilltop (service provider) Montrose County Housing Authority (voucher administrator)	
<p>Continue to provide education and training to the community on PSH.</p> <ul style="list-style-type: none"> <li>Provide training and education to local government partners on the definition and need for PSH.</li> </ul>	2023-2025	Hilltop HRWC Project Moxie	CASA

<ul style="list-style-type: none"> <li>• Provide community level education on PSH.</li> <li>• Emphasize success stories provided by existing projects.</li> </ul>			
<b>Preservation of Existing Affordable Housing Mobile Homes Park Community Support</b>			
Activities	Timeline	Lead Agencies	Support Agencies
<p>Monitor legislative activities and statewide developments in MHP preservation and redevelopment, consider local implications.</p> <ul style="list-style-type: none"> <li>• Take advantage of training and education activities relating to MHP legislative changes and rule updates.</li> <li>• Consolidate information and maintain up-to-date resources on rule updates and developments around the state.</li> <li>• Investigate MHP preservation models around the country.</li> <li>• Investigate funding mechanisms for MHP preservation through resident or non-profit acquisition.</li> <li>• Seek opportunities to improve the potential for new rules and regulations to protect all MHP residents through outreach and communication with all stakeholders.</li> <li>• Monitor local MHP development, potential sales, etc.</li> </ul>	Ongoing	HAP HRWC	City of Montrose Montrose County
<p>Support and build capacity among MHP residents.</p> <ul style="list-style-type: none"> <li>• Provide advocacy services where appropriate to MHP residents.</li> <li>• Provide and connect MHP residents with information and resources regarding updated rules and legislative changes so they are aware of and understand their rights.</li> <li>• Identify MHPs where residents may be interested in organization into COOPs or homeowners' associations.</li> <li>• In parks where residents are interested in organizing provide support through that process.</li> <li>• Connect interested MHP residents with other organizations that may be able to assist or provide support (e.g., Thistle ROC).</li> <li>• Provide legal clinics and Know Your Mobile Home Rights trainings to residents.</li> </ul>	Ongoing	HAP HRWC Colorado Poverty Law Project	

<ul style="list-style-type: none"> <li>Connect MHP residents with other programs such as rehab and weatherization to improve the quality and safety of this housing stock as needed.</li> </ul>			
<b>Preservation of Existing Affordable Housing Empower Households Across the Community to Maintain Their Stable Housing</b>			
<b>Activities</b>	<b>Timeline</b>	<b>Lead Agencies</b>	<b>Support Agencies</b>
<p>Connect residents with resources to help them maintain their current housing:</p> <ul style="list-style-type: none"> <li>Connect and/or provide homeowner and renter financial education and counseling services to improve financial health and enable informed financial planning.</li> <li>Connect and/or provide residents with weatherization, home improvements and critical repair programs and resources to improve home safety, sustainability, structural integrity, and affordability.</li> <li>Connect residents with utilities assistance programs when applicable.</li> <li>(HAP) Ongoing research and meetings with lenders and investors exploring opportunities for ITIN-holders (undocumented homebuyers) to access affordable loans</li> </ul>	Ongoing	Habitat for Humanity of the San Juans HRWC Montrose County Health & Human Services Hilltop HAP	All referring agencies
<b>Meeting the Market</b>			
<b>Activities</b>	<b>Timeline</b>	<b>Lead Agencies</b>	<b>Support Agencies</b>
Provide and support self-help/sweat equity home ownership building programs.	Ongoing program cycles	Habitat for Humanity of the San Juans HRWC	City of Montrose Montrose County USDA DOLA
<p>Increase the supply of affordable/attainable housing stock aimed at 60-120% AMI renters and buyers:</p> <ul style="list-style-type: none"> <li>Consider local and state incentives that could encourage private developers to invest in housing targeted to this income bracket.</li> <li>As appropriate support developers planning projects for this income bracket.</li> <li>Plan and execute affordable unit development for purchase from the non-profit sector.</li> </ul>	2023 onwards	City of Montrose Montrose County HRWC	Local Lenders HAP
<p>Empower households to become homeowners:</p> <ul style="list-style-type: none"> <li>Publicize existing Down Payment Assistance (DPA) programs.</li> </ul>	Ongoing	Impact Development Fund HRWC	



<ul style="list-style-type: none"> <li>● Seek funding and support for additional DPA programs.</li> <li>● Publicize and provide housing counseling and education opportunities to prepare households to become homeowners.</li> </ul>		Local Lenders HAP	
<b>Improve Understanding of Local Housing Needs &amp; Solutions</b>			
<b>Activities</b>	<b>Timeline</b>	<b>Lead Agencies</b>	<b>Support Agencies</b>
<p>Maintain and nurture collaborative structures within the housing agency community.</p> <ul style="list-style-type: none"> <li>● Actively engage in appropriate stakeholder meetings such as MHAT.</li> <li>● Actively reach out to and welcome new housing stakeholders, interested community members and adjacent organizations to participate in discussions and share information.</li> <li>● Maintain formal and informal lines of communication.</li> <li>● Foster a trusting and constructive relationships between stakeholders through respectful yet frank discourse.</li> </ul>	Ongoing	All Agencies	
<p>Maintain contact with local government decision making bodies:</p> <ul style="list-style-type: none"> <li>● Include local government bodies in communications as appropriate.</li> <li>● Foster a trusting and constructive relationships through respectful yet frank discourse.</li> </ul>			
<p>Seek opportunities to provide information to community members:</p> <ul style="list-style-type: none"> <li>● Utilize facts and data.</li> <li>● Provide information sessions.</li> <li>● Communicate celebrations and successes.</li> <li>● Communicate needs and be frank about the potential benefits and draw backs of potential programs, developments and activities.</li> </ul>			

# APPENDIX A: THE HOUSING CONTINUUM & MONTROSE SERVICE PROVIDERS

As part of the process of reviewing the current housing environment in Montrose it is helpful to have an overview of the housing continuum with the local service providers mapped across it to provide a good understanding of the relevant organizations and what their roles are.

Table X: The Housing Continuum with Mapped Service Providers

The Housing Continuum/Service Providers									
Service Providers	Emergency Shelter	Traditional Supportive Housing	Permanent Supportive Housing	Subsidized Affordable Rental	Naturally Occurring Affordable Rental	Subsidized Affordable Homeownership	Naturally Occurring Affordable Homeownership	High End Rental	High End Home Ownership
Axis Health	←Mental health services provided across entire continuum→								
CASA			Housing for youth						
City of Montrose									
Community Options			Housing for disabled clients						
Habitat for Humanity of the San Juans						Housing for low income households			
Haven House		Housing for at risk/homeless families							
Hilltop Family Resource Center	←Support services→								
	←Coordination of data collection→			Emergency safe houses and transitional housing services	Housing Navigation including Rapid Re-Housing,	2 Gen Program serving students in Montrose County School	General Family Resource Center services, including		
	Lead Agency for Coordinated Entry. Leads Built		Supports Agency Implementation of HMS						

	For Zero framework in Region 10.			for people experiencing intimate partner violence	Landlord Incentives and Rental Assistance.	District and their families who are identified as Homeless and needing services, including rental assistance.	resource and referral to additional housing and basic needs resources.		
Housing Resources of Western Colorado	←Housing Counseling & Education→								
	←Advocacy services→								
	←Weatherization→								
Impact Development Fund	Loan Financing for projects to serve up to 120% AMI								
Lighthouse	Seasonal shelter for homeless community members								
Montrose County	←Support services though HHS & CPS→								
Montrose County School District	←Support services→								
Montrose Housing Authority				Rental properties for low income & agricultural workers					
	Administer Housing Vouchers								
Oxford House		Transitional housing, addiction assistance							
Region 10 Area Agency on Aging			Rental housing for elderly						
	←Support services to seniors→								
Shepherd's Hand	Shelter winter only	←Support services→							
The Hispanic Affairs Project	←Advocacy services→								
Tri County Health									
Volunteers of America									
Welcome Home Alliance	←Support services to veterans→								

# APPENDIX B: SERVICES COORDINATED FOR PEOPLE EXPERIENCING HOMELESSNESS & THOSE AT RISK

Many people experiencing homelessness and those at risk of becoming homeless often need the services listed below. Services offered by an organization may vary from time to time based on the availability of resources and programmatic changes. To verify a specific agency's current services and served populations contact agencies directly.

Table X: Services Coordinated for People Experiencing Homelessness and those at Risk

<b>Services &amp; Service Providers for Homeless and at Risk</b>		
<b>Services</b>	<b>Lead Organization</b>	<b>Secondary or Supporting Organization</b>
Assistance completing housing applications & find rentals	Hilltop Tri-County Health Network (clients on Medicaid) VOACO (veterans)	Hilltop HWRCO Shepherd's Hand Montrose County Health & Human Services
Cash assistance: Western Colorado Immigrant Relief Fund	HAP	
Assistance completing Housing Choice Voucher Paperwork	Hilltop Tri-County Health Network (clients on Medicaid) VOACO (veterans) Montrose County Housing Authority (with appointment)	Hilltop HWRCO Shepherd's Hand Montrose County Health & Human Services
Shelter	Hilltop (homeless due to DV up to 14 days) Lighthouse (seasonal)	Shepherd's Hand
Sleeping bags, tents, emergency blankets, moisture barriers	Shepherd's Hand VOACO (veterans) Basic Needs Assistance	Hilltop-Basic Needs Assistance Salvation Army Habitat for Humanity ReStore
Coordinated Entry System	Hilltop	Hilltop - Lead Agency for CES CASA Montrose County Housing Authority Axis Health Montrose County School District Lighthouse Abraham Connection (Delta) Tri County Health Network VOACO
Security Deposit Assistance	Hilltop HRWC (depending on grant availability)	MADA Shepherd's Hand
Obtaining Drivers Licenses and Social Security Cards	Hilltop	Hilltop

Please review this section: Immigration legal assistance?	Tri County Health Network (clients on Medicaid) VOACO (veterans)	
Credit problems and improvement	Tri County Health Network (clients on Medicaid) HRWC	
Legal services	Hilltop (homeless due to DV) Colorado Poverty Law Project UVLA Region 10 (seniors) HAP (Immigration legal component)	Hilltop
Showers	Shepherd's Hand	
Mailboxes	Shepherd's Hand	
Phone service assistance	Hilltop Tri County Health Network (clients on Medicaid) VOACO (veterans)	Hilltop
Phone cards	Hilltop Shepherd's Hand VOACO (veterans)	Hilltop
Laundry services	Shepherd's Hand	
Job search	Hilltop Workforce Center	
Job Training	Axis Health Workforce Center	
SSDI & SSI assistance	Hilltop Axis Health Center for Independence VOACO (veterans)	Hilltop Montrose County Health & Human Services
Food Assistance	Shepherd's Hand VOACO (veterans) Montrose County Health & Human Services Sharing Ministries	Hilltop
Transportation (Bicycles, bus passes, gas money)	Hilltop Shepherd's Hand	Hilltop Montrose County Health & Human Services
Internet, computer & printer access	Montrose County Library Workforce Center Shepherd's Hand	Hilltop
Clothes	Shepherd's Hand Salvation Army Habitat for Humanity – ReStore VOACO (veterans)	Hilltop

# APPENDIX C:

## MONTROSE 2020 CENSUS DATA

Table C: 2020 Census Data for Montrose, Colorado and the USA

2020 CENSUS DATA FOR MONTROSE, COLORADO AND THE USA			
	Montrose	Colorado	Usa
Population (April 1, 2020)	42,679	5,773,714	331,449,281
Persons under 18*	20.6%	21.4%	22.2%
Persons 65+*	25.1%	15.1%	16.8%
Female persons*	50.4%	49.3%	50.5%
White*	94.0%	86.5%	75.8%
Hispanic or Latino	21.1%	22.3%	18.9%
Housing units	19,350	2,540,822	142,153,010
Owner occupied housing units**	73.9%	66.2%	64.4%
Median value of owner-occupied	\$242,300	\$369,900	\$229,800
Households**	17,483	2,137,402	122,354,219
Persons per household**	2.39	2.60	2.60
Living in same house 1 year ago**	88.6%	82.4%	86.2%
Language other than English spoken at home**	17.0%	16.4%	21.5%
High school graduate or higher**	88.9%	92.1%	88.5%
Bachelor's degree of higher**	24.6%	41.6%	32.9%
Median household income**	\$54,611	\$75,231	\$64,994
Persons in poverty**	10.4%	9.0%	11.4%
Population per square mile	19.0	55.7	93.8

# APPENDIX D: PROGRESS TOWARDS ORIGINAL PLAN GOAL & ACTION STEPS

The table below depicts the original plan goals and strategies and provides notes and comments on the progress towards the prescribed actions steps.

Table D

## Crisis Intervention

<b>Strategy 1: Support individuals and families experiencing homelessness with resources to meet basic needs.</b> <b>Lead Agency: Shepherd's Hand</b>		
Action Steps	Target Year	Accomplished/ Recommendation
Explore models from other communities.	2021	MHAT members have sought to stay up-to-date and share knowledge and information from other communities.
Move to real time, by name, data tracking per Built for Zero data initiative.	2022	Hilltop is progressing towards this goal and has led collaborative efforts in this area.
Continue coordinated communication among the entities involved in crisis intervention to ensure we are meeting needs and continually reducing homelessness.	2021-2022	Hilltop has taken the lead in facilitating the Coordinated Entry System, including establishing case conferencing calls.
Do more case conferencing to better support high need clients.	2021-2025	
Seek partnerships to provide client facing services - case management and other supports, consider one stop shop.	2021-2023	Shepherd's Hand has established a permanent location and hosts other agencies in shared office spaces, providing the desired one stop shop model. They have also sought funding for permanent paid staff and to supplement donations, increasing the sustainability of their programming.
Explore what needs to happen to the building (of one stop shop option), could a building be purchased, find funding sources etc.	2021-2025	

<b>Strategy 2: Build capacity among service provider partners to more effectively work with people experiencing homelessness.</b> <b>Lead Agency: Housing Resources of Western Colorado</b>		
Action Steps	Target Year	Accomplished/ Recommendation

Hire great people for agencies, ensure proper compensation, housing etc. Connect new hires with onboarding packet.	2021	Each organization has responsibility for their own recruiting and training efforts, both for employees and volunteers. However, it is recognized that support can be provided between organizations by making helpful referrals and being open to sharing opportunities. It is important moving forward that housing related organizations continue to communicate, share information, to ensure caseworkers understand which services are offered by whom, to ensure clients are referred to the correct agencies. This can also help identify where there are service gaps.  Montrose County Housing Authority, is organizing a regional housing conference set for June 2023, this will further solidify progress towards this goal.
Identify and secure funding for additional staffing for case management, implementation will prioritize skill sets, populations with greatest need etc.	2022-2023	
Recruit people with lived experience of homelessness to the implementation committee to center their voices etc.	2021	
Conduct community outreach and cultivate volunteers, consider paid programs as well.	2021-2025	
Support and expand the Tri County education series and better onboarding to make it clear where the resources are. Create a training series including Fair Housing, case management resources, understanding collaborative mission/vision evidence based and regulatory requirements, cultivating staff wellness.	2021-2025	
Create professional peer support group for managing stress.	2023	
Better deploy technology to understand what agencies are providing what services, create coordinated intake, confidentiality agreements and release of information.	2021-2023	
Develop relationships between case managers and navigators to create more warm handoffs.	2021-2023	
Grow capacity at Shepherd's Hand with paid, full-time staffing and board development.	2021-2025	



<b>Strategy 3: Work with the City and County to mitigate impacts of people experiencing homelessness and camping in illegal or undesirable locations.</b>		
<b>Lead Agency: None Established</b>		
<b>Action Steps</b>	<b>Target Year</b>	<b>Accomplished/ Recommendation</b>
Understand what other communities have done, best practices and cost of not doing anything.	2021	Stakeholders continually stay up to date and share knowledge and information from other communities.
Consider resources needed and potential locations.	2022	No progress has been made towards these steps. This is likely because none of the involved agencies had the resources to expand their work in this area. There may be potential to make headway if a lead agency can be found and new state funds can be leveraged.
Conduct community outreach and assessment to help identify the types of solutions that could be successful.	2022	
Design and implement legal camping and safety protocols.	2022-2023	
Update local ordinances, conference with law enforcement, test run legal camping.	2022-2023	

## **Mobile Homes**

<b>Strategy 1: Understand the concerns and desires of mobile home residents</b>		
<b>Lead Agency: HAP &amp; HRWCO</b>		
<b>Action Steps</b>	<b>Target Year</b>	<b>Accomplished/ Recommendation</b>
Design and host survey for residents within mobile home parks.	NA	Not complete. A Survey of Mobile Home Park residents may be useful, but only with a defined idea of what information we are seeking.
Analyze survey responses and understand priorities and themes.	NA	
Finish inventory of Mobile Home Parks	NA	The State's new list of registered MHPs is useful, although we acknowledge it may not be complete, based on research conducted by HAP. Familiarity with each of the MHPs may be sufficient, with more in-depth research to be done in parks where there is resident or owner action taking place.
Develop collateral materials	2021-2025	Organizations such as the Colorado Poverty Law Project and DOLA have been producing up-to-date materials on legal changes and updates. MHAT members should be aware of where to find these and provide them to residents and owners as appropriate.
Create liaisons between resident leaders, City and County land use, law enforcement and service providers.	2021-2025	HRWC have been effectively playing this role, staying in touch with the jurisdictions and establishing new

		points of contact when there is staff turnover.
Keep childcare and mobile homes linked together.	2021-2025	This may be out of the purview of the MHAT members. As with all services, we acknowledge that childcare is best utilized when it is provided where residents can access it. Recent developments in childcare provision in Montrose County may also have positive effects on access across income levels.
Carry out education regarding state and local regulation regarding MHP and tenant rights for residents.	2021-2025	HAP and HRWC have provided education sessions and events for residents and owners to attend, in addition they communicate opportunities offered by third parties as appropriate. This effort should be sustained. The Montrose County Housing Authority's inaugural Housing Conference will include legal updates for MHP owners.

**Strategy 2: Expand repair and replacement.**

**Lead Agency: HAP & HRWCO**

<b>Action Steps</b>	<b>Target Year</b>	<b>Accomplished/ Recommendation</b>
Inventory existing assistance to mobile homes in the county through rehab and weatherization programs, prioritize support to residents who lack heating, water and other basic health and safety needs.	2021-2022	HRWC and Habitat for Humanity are the providers of these programs in this area. We continue to provide these services. HRWC received additional funding for critical repair programs in Montrose County.
Better understand the needs and gaps in the housing inventory and existing programs; establish equitable pathways to remove mobile homes that are uninhabitable, ensure replacement options exist before displacing residents in uninhabitable homes.	2021-2022	Little progress. There are few resources to support replacement programs at the current time although stakeholders should remain vigilant to potential opportunities.
Explore models from other communities to create a comprehensive approach to improve safety and stability for MHP residents.	2022-2023	HRWC and HAP have sought to gather information on models and developments in MHPs around the state. We recognize that different models will be appropriate in different situations. HRWC plans to convene a statewide conversation on MHP community preservation

Pursue funding and program expansion, advisory to change the rules around documentation requirements for loans, pursue community education and financial readiness regarding access to loans, credit, housing opportunities and rights.	2023-2025	Legislation has been moving ahead in this area and will influence this work heavily. HRWC may want to pursue greater involvement in statewide rule making while considering and educating on local impacts.
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**Strategy 3: Explore Redevelopment  
Lead Agency: HAP & HRWCO**

<b>Action Steps</b>	<b>Target Year</b>	<b>Accomplished/ Recommendation</b>
Follows Strategy 1 with outreach and community building with MHP residents, understanding of needs and desires.	2021-2022	HAP has been very effective in getting to know and understand the needs and concerns of MHP residents. Some parks that have changed hands since April 2021 have undergone some redevelopment, though not with resident buy in or participation. More opportunities may become available as residents organize and better understand their rights.
Advocate for local and state policy changes, as identified by residents, needed to strengthen MHP communities and protect residents.	2021- 2023	HAP participated in the steering committee for MHP Water Quality (HB23-1257) and supported the Just Cause for Eviction (HB23-115); Also, participated in the rural coalition for the local control of rents (HB23-1115). The last one did not pass the current legislation.  HRWC has started to become involved in this effort and looks forward to further work in this area.
Pending direction from Strategy 1, explore potential partnerships and locations. Learn from other communities with successful MHP redevelopments. Explore funding, infrastructure, home assessments to estimate costs of improvement.	2022-2023	Some progress made in this area in terms of improved understanding of current rules and regulations, and the path to MHP resident ownership. Funding for technical support is needed. Agencies should remain up-to-date on funding sources and opportunities to support residents.

**Rapid Rehousing & Permanent Supportive Housing**

**Strategy 1: Rapid rehousing  
Lead Agency: HRWCO**

Action Steps	Target Year	Accomplished/ Recommendation
Identify and recruit landlords.	NA	The severe lack of vacant rental inventory has made it very difficult to recruit landlords, since they are able to rent their properties to individuals outside of our programs. Although Hilltop and the Montrose Housing Authority have been working with landlords and continue to build productive relationships. The Montrose Housing Authority regional housing conference will also seek to provide information and further outreach to landlords.
Address potential barriers to landlord participation such as concern about short term nature of rental assistance and tenant qualifications.	NA	
Assist households to find and secure appropriate rental housing.	NA	HRWC developed and piloted a renter education class, which was delivered to Haven House residents in its first iteration.
Provide assistance to cover move-in, deposits, rental/utilities, in order to allow families to move immediately into stable housing.	NA	
Recruit eligible families to participate.	NA	HRWC and Hilltop have been working together utilizing funding through the Next Step 2- Gen, Rapid Rehousing Pilot Program. Although some logistical issues may have slowed the intake of clients to begin with, a bigger and more problematic barrier turned out to be the inability to find housing where clients could utilize the funds. The program was therefore considerably less effective than it might have been. However, Hilltop has pursued the funds for another round of this program, given the potential positive impacts and lessons learnt from the first round.
Develop case management supports.	NA	
Provide assistance in identifying and selecting appropriate permanent housing options.	NA	
Help individuals and families address issues that may impede access to housing (e.g., credit history, arrears, legal issues).	NA	
Helps negotiate manageable and appropriate lease agreements with landlords.		
Make appropriate and time limited services and supports available to allow quick stabilization.	2021-2025	Hilltop also provides support through other program funding that helps to rehouse community members, but more funding needs to be found to continue this work and sustain efforts.
Monitor participants' housing stability and be available to resolve crises.	2021-2025	
Provide or assist the household with connections to resources that help them improve their safety, wellbeing and achieve their long-term goals.	2021-2025	
Ensure services provided are client-directed, respectful of individuals' right to self-determination and voluntary.	2021-2025	

**Strategy 2: Permanent supportive housing**  
**Lead Agency: HRWCO, Hilltop, Montrose County Housing Authority**

Action Steps	Target Year	Accomplished/ Recommendation
Phase 1 5-15 Units, establish goals, roles and leadership	2021	The PSH working group was established and included representation from the City at some of their meetings as well as HRWC, Hilltop, Montrose Housing Authority, and Project Moxie.
Phase 1 5-15 Units, site/opportunity evaluation	2021-2022	After some preliminary work from the working group, HRWC was able to leverage grant funding to contract with Project Moxie to lead the group through the stages of assessing feasibility and initial planning. This led to the consensus that a larger development would be more viable, what is established here as phase 2 therefore became the main thrust of activities. In the meantime, CASA and Region 10 moved ahead with their project to support 18–24-year-olds and seniors.
Phase 1 5-15 Units, community engagement	2021-2025	
Phase 1 5-15 Units, PSH toolkit attendance	2021	
Phase 1 5-15 Units, fundraising	2021-2023	
Phase 1 5-15 Units, apply for vouchers	2022	
Phase 1 5-15 Units, design	2022	
Phase 1 5-15 Units, city approvals	2022	
Phase 1 5-15 Units, construction	2022	
Phase 1 5-15 Units, services, and case management implementation	2021+	
Phase 1 5-15 Units, Leasing begins	2022+	
Phase 1 5-15 Units, debrief/evaluation. Plan phase 2	2023	
Phase 2 30-40 Units, establish goals, roles and leadership	2023	
Phase 2 30-40 Units, site/opportunity evaluation	2023	The group continually reviews potential sites.
Phase 2 30-40 Units, community engagement	2021-2025	HRWC has started community outreach with some information sessions. This work will intensify if a project looks imminent.
Phase 2 30-40 Units, Developer RFP	2024	Complete, developer MOU in place.
Phase 2 30-40 Units, developer contracting	2024	Not complete. Completion will depend on next steps from developer.
Phase 2 30-40 Units, apply for LIHTC	2025	
Phase 2 30-40 Units, design	2025	
Phase 2 30-40 Units, financing	2025	
Phase 2 30-40 Units, apply for vouchers	2025-2026	
Phase 2 30-40 Units, construction	2026	
Phase 2 30-40 Units, services and case management implementation	2027+	
Phase 2 30-40 Units, Leasing begins	2027+	
Phase 2 30-40 Units debrief/evaluation	2027-2028	

## Meeting the Market

Strategy 1: Create partnerships for affordable and attainable homeownership. Lead Agency: Habitat for Humanity of the San Juans & HRWCO		
Action Steps	Target Year	Accomplished/ Recommendation

Habitat project - secure land for next development opportunity	2021	Habitat for Humanity completed their Triplex build in Ouray County in 2022 and is now working towards a Veteran Build in Montrose County.
Habitat project - complete design, fundraising and local land use approvals	2022	They have also been looking for and acquiring land for future projects.
HRWC Eight Lots - Begin marketing to potential buyers, secure Self Help Build Grant, complete project design, family eligibility and building permits	2021	HRWC is still in possession of the eight lots in Montrose County and has been looking for additional land and opportunities to bring the USDA Rural Development Self Help Home Ownership program as well as an affordable housing development to the area. Grant applications are currently being written for the next round of Self Help funding which will likely bring that program to either Montrose or Delta.
HRWC Eight Lots - Construction	2022	

**Strategy 2: Create partnerships for affordable and attainable rentals.  
Lead Agency: Montrose County Housing Authority**

<b>Action Steps</b>	<b>Target Year</b>	<b>Accomplished/ Recommendation</b>
Continue to build capacity and understanding of the development process by meeting with developers, attending trainings, and using consulting services. Monitor for opportunities and assess when MCHA partnerships can be of assistance, e.g., VOA and LIHTC partnerships	2021-2025	The RealAmerica multifamily development that is due to break ground in 2023 will represent a significant increase in the availability of affordable/attainable rentals in Montrose once complete. MCHA will administer the vouchers for this project.
Construction of VOA property, if funding is secured	2022-2023	Funding has yet to be secured for further VOA projects, however plans remain in place.
Work with existing developments to secure master leases for employers and/or non-profit clients	2022	With rental property vacancy rates being so low there is little incentive for landlords to enter into master leases at this time. Although this could be a possibility in the future for some organizations.

**Strategy 3: Increase the number and use of Housing Choice Vouchers in the community.  
Lead Agency: Montrose County Housing Authority & HRWCO**

<b>Action Steps</b>	<b>Target Year</b>	<b>Accomplished/ Recommendation</b>
Form a small working group to develop a curriculum on landlord basic recruitment and retention.	2021	The MCHA is organizing an inaugural housing conference for June 2023. One of the tracks in this conference

Conduct Landlord outreach to educate and foster buy-in regarding who is renting and what they can manage from a cash flow perspective. Build awareness of the benefits of vouchers (see Fort Colin's landlord education series as an example).	2021	will help fulfill outreach and education objectives. Further education and outreach opportunities could be pursued as well.
Deliver trainings, lunch and learns, deliver coffee, zoom meetings, in person.	2021-2022	
Track and pursue increased vouchers, whenever HUD, VA and/or Colorado Division of Housing makes them available.	2023-2025	MCHA will expand the number of vouchers in our area if the opportunity arises. PSH developments provide potential here as those vouchers would be added in addition to what we currently hold as a community.

<b>Strategy 4: Preservation of existing housing through rehabilitation and foreclosure prevention</b>		
<b>Lead Agency: Montrose County Housing Authority &amp; HRWCO</b>		
<b>Action Steps</b>	<b>Target Year</b>	<b>Accomplished/ Recommendation</b>
Montrose housing counseling by HRWC	2021-2025	HRWC has continued to provide housing counseling and education resources to Montrose community members. Although more vigorous marketing of this program and other services could help reach more community members.  HRWC is also in the process of reestablishing in person Home Buyer education sessions in Montrose, provides home buyer 101 group classes to Montrose residents and is now also qualified to provide HECM counselling.
Montrose rehabilitation activities by Habitat for Humanity	2021-2025	Habitat for Humanity has continued to provide the rehabilitation program in Montrose, although the program quickly fills up and there is more demand for services than Habitat can meet at current funding levels.

# SOURCES

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- **Colorado Poverty Law Project**: <https://www.copovertylawproject.org/>

# IMAGES

Front Page:

Photo credit: Ogden-Woodgate Roundabout Montrose CO Ridgway Valley Enterprises



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Denver Recovery Group  
Habitat for Humanity of the San Juans  
Haven House  
Hilltop Family Resource Center  
Hispanic Affairs Project  
Home Trust of Ouray  
Housing Resources for Western Colorado  
Impact Development Fund  
Lighthouse  
Mexican American Development Association  
Montrose Community Foundation  
Montrose County  
Montrose County Housing Authority  
Montrose County School District  
Nu Vista Credit Union  
Project Moxie  
Region 10: Area Agency on Aging  
Rocky Mountain Human Services  
Sharing Ministries Food Bank  
Shepherd's Hand  
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Welcome Home Western Colorado

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