

EEE Forum – Oct 2021

AHTTF and SHWG

Practitioner in Rural & Remote Colorado



FOR MORE INFO
719-263-5168

BUILD DREAMS

ENHANCE LIVING EXPERIENCES



www.tchcdc.org



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← Comprehensive Service Offerings →



Using The NeighborWorks® America Model to Build & Sustain Organizational Capacity



Asset & Property Management

Owned
Fee Management



Lending and Loan Portfolio Management

Home Repair
DPA
Micro Business



Housing Counseling

Homebuyer Education
HUD Certified Counseling
Foreclosure Mitigation



Development Services

Rehabilitation
Single Family
Multi-Family
Historical
Community Sub-division



Housing Authority

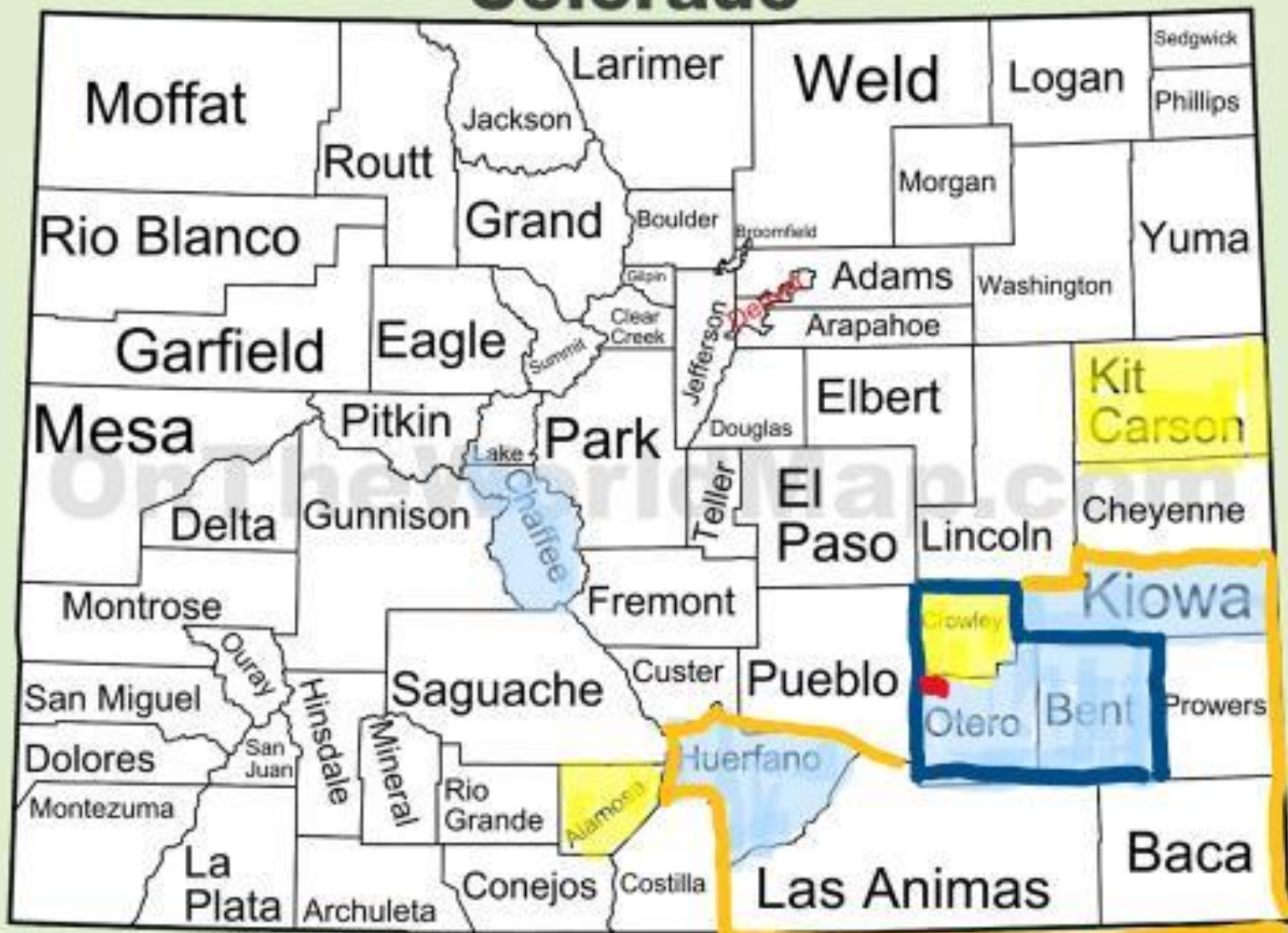
HCV
HQS
NSPIRE



Outcomes And Advocacy

Outreach
Community Impact
Legislative Advocacy
Policy Development

Colorado





Area Demographics

Primary Service Area:

- 5,321 Square Miles
- 30,172 Population
- Population per Square Mile: 14.9 Otero County, 4.3 Bent County; 7.4 Crowley
- Median Income: \$32,500 - \$35,292
- Poverty Rate: 23.5% Otero County; 32% Bent County; 47.4% Crowley County



COLORADO

Department of Local Affairs

Division of Housing

Regional Themes...

Eastern Plains

- The Eastern Plains is particularly categorized by its remote rural location. The distance to construction materials and contractors results in high construction costs, and infrastructure costs can be prohibitive. Several stakeholders shared that it costs more to build a home than its appraisal value.
- Another common theme is the limited capacity of smaller towns - for example, they struggle with matching requirements, are unable to offer financial incentives to developers, and compliance costs for affordable housing or vouchers are too high.
- However, stakeholders were eager to entice people to move to the Eastern Plains, especially seniors and families. And unlike some other areas of Colorado, the Eastern Plains has land. For example, one stakeholder shared: “We have space and land to develop. We need support in advertising and linking the developers to the community....We welcome the development!”

PRIORITY HOUSING NEEDS

The SHWG began with the findings from the 2019 DOH Stakeholder Engagement Process. That process reached 868 stakeholders, representing 54 of Colorado's 64 counties, and covering a wide range of urban and rural perspectives. The 2019 report identified Colorado's priority housing needs as:

Challenges qualifying for assistance

for a range of residents, from vulnerable populations who have challenging histories to middle income households whose income exceeds program thresholds

Negative effect of the housing crisis on **employment and economic development**

Lack of understanding of affordability challenges—and appreciation of needs—among policymakers and residents

Priority for **people living and working** in their communities

Concern about **community displacement**

Elimination of Naturally Occurring Affordable Housing (NOAH) including that provided by mobile homes

Unique needs of **vulnerable populations** and importance of supportive services paired with affordable housing

Idea Areas for Consideration

Members of the SHWG selected Idea Areas to explore, based on:

- The recommendations from the [2019 Stakeholder Engagement Process](#);
- Expertise of the SHWG members; and
- Housing needs in the communities represented by working group members.

The following Idea Areas were researched by subgroups of SHWG. Recommendations for addressing each are included in this report.

- 1 Accessibility and Universal Design
- 2 Capital and Capacity
- 3 Rental Assistance Programs
- 4 Preserving and Incentivizing Naturally Occurring Affordable Housing (NOAH)
- 5 Zoning and Land Use
- 6 Supportive Service Provision
- 7 Rehabilitation and Homeownership



Like a Trip to the Doctor's Office

- Our 'patients' come to us with housing rather than health issues, with compounding problems in most cases
- Well-trained professionals
- Strive for a high standard of service
- Paradigm Shift
 - The New Economy
 - Service Delivery (more than bricks & mortar)
- Counter-Intuitive
 - Output Considerations (cycle time & capacity)
 - Incubation (hurry up and wait – right now, right now)



Development & Management in Rural and Remote Areas

Huge impact in the community

- Limited or no GC availability. Same for Subs. Workforce recruitment difficulty.
- Building Materials are generally hard to obtain, especially bulk appliances.
- All professionals need relevant and direct experience in these larger projects.
- Small developers are at a disadvantage due to complexity. Need to have experience, and opportunity to develop additional projects. Danger of saturating your market.
- Smaller municipalities typically don't understand their ordinances – they need your help in interpreting or in modifying/updating them.
- While trying to use local vendors is noble, they typically don't have the knowledgebase, capacity, or desire to adhere to compliance requirements.

Morningside Heights Apartments

La Junta, Colorado

An important and much needed
Affordable Housing Asset

But it was old, had many problems,
and not “loved” by the community.

Affectionately known as:

Morningside Frights

or

Homicide Heights



On the HUD Watch List

- HUD “fired” auditor
- Board required to fire long-term management
- Low scores on REAC and MOR
- HAP contract expiring

Some of the issues

- delayed maintenance
- compliance issues
- frequent law enforcement visits
- financially distressed
- high vacancy





And we all Lived Happily Ever After!

Asisten, Jacob Jimenez
Mortgage Helper
CRA's multifamily customer
La Junta, Colorado



Q & A
