



**Urban Land  
Institute**

Colorado

# AFFORDABLE & ATTAINABLE HOUSING IN COLORADO SPRINGS

**JUNE 4, 2020**

**3-5 PM**



# Welcome!

## Thank you for joining today's webinar, “Affordable & Attainable Housing in Colorado Springs”

Audience will be  
muted throughout  
the session.



Submit questions  
using the Q&A  
function.



This is being recorded  
and will be available  
after the event.



# Today's Agenda

3-3:10 pm: Welcome from ULI Colorado

3:10-4:30 pm: Panel Presentations

- **Steve Posey**, Community Development and HUD Program Manager, City of Colorado Springs, on the city's affordable housing plan & financing
- **Crystal LaTier**, Economic Development Executive Director, El Paso County Housing Authority on county initiatives related to affordable housing
- **Darsey Nicklasson**, Owner, DHN Planning & Development, on attainable housing at Mosaica
- **Colin Leed and Doug Woody**, Vice President, Bryan Construction on the creation of Freedom Springs
- **Lee Patke**, Executive Director, Greccio Housing on Rocky Mountain Apartments and cohesive affordable housing in Colorado Springs

4:30-5 pm: Q&A moderated by James McMurray of HB&A (ULI Southern Colorado Committee Co-Chair)

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EVENT SPONSOR &  
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Community Partners



El Paso County  
Housing Authority



# Our 2020 Annual Sponsors

## Summit



## Alpine



## Montane



## Foothills



# Upcoming Programs

More information and registration available at [colorado.uli.org/events](https://colorado.uli.org/events).

- Now – June 19: Virtual Spring Meeting
- June 11, 3-4pm: Armchair Tour of the Karcher project with Brinkmann Construction
- June 18, 4-5pm: WLI Leadership Connection with Andrea Fulton of the Denver Art Museum
- June 19: Deadline for Development 360 Applications (for ULI members under 35 years old)
- June 25, 4-5pm: Historic Restoration Projects in Southern Colorado Webinar
- June 30, 10-11am: Armchair Tour of Block 162
- July 16, 10-11am: The New Social Experiment: Transforming the Public Realm Post COVID-19



A dark, grayscale background image showing two people, a man with glasses and a beard on the left, and a woman on the right, both looking down at a tablet computer they are holding together. The image is dimly lit, with the subjects' faces and hands visible against a dark background.

# Panel on Affordable & Attainable Housing in Colorado Springs

# HomeCOS

HOUSING OUR FUTURE

AN AFFORDABLE & ATTAINABLE  
HOUSING PLAN FOR THE CITY OF  
COLORADO SPRINGS

**STEVE POSEY, HUD PROGRAM MANAGER  
COMMUNITY DEVELOPMENT DIVISION**





## MAYOR SUTHERS' 2018 COMMUNITY GOAL:



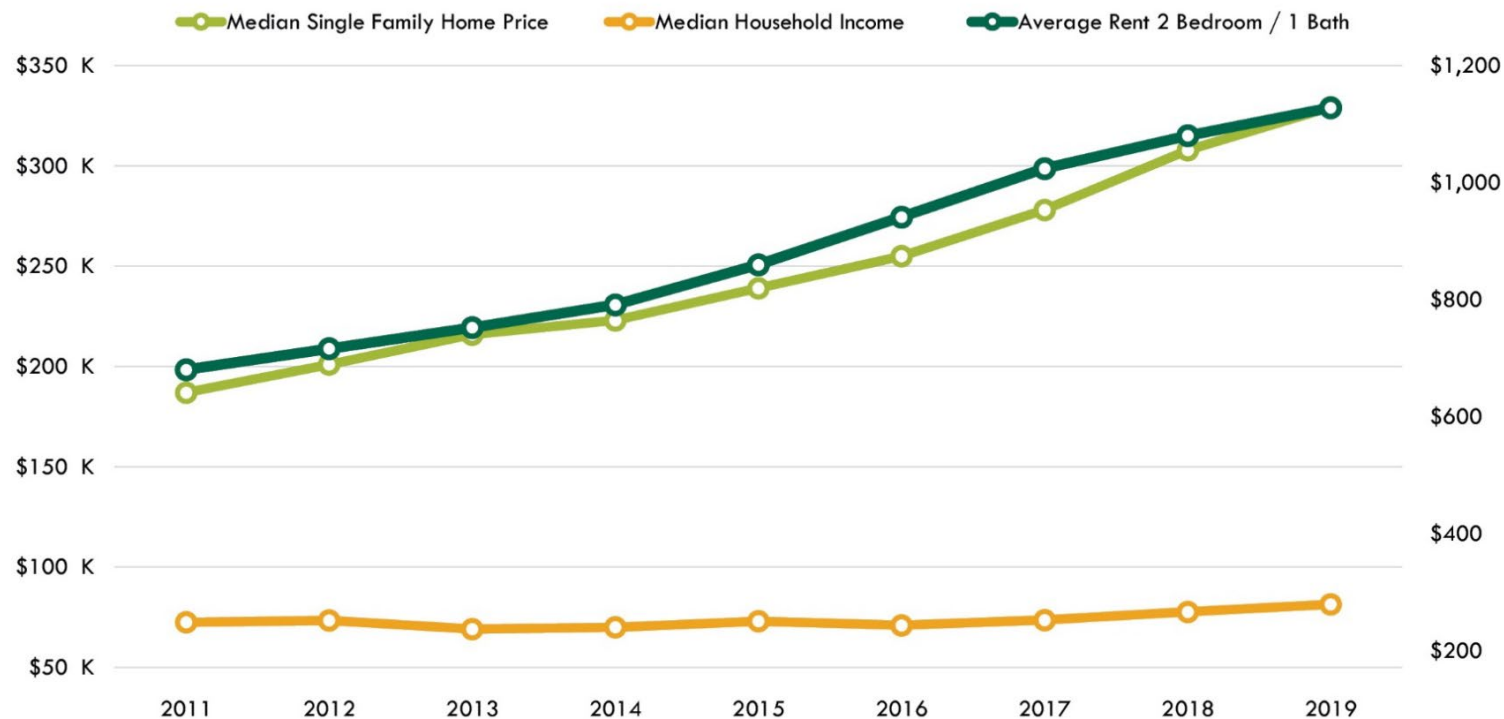
**BUILD, PRESERVE, & CREATE OPPORTUNITIES TO PURCHASE  
1,000 UNITS OF AFFORDABLE HOUSING EACH YEAR**

# HOUSING COSTS ARE INCREASING FASTER THAN HOUSEHOLD INCOMES



## MEDIAN HOME PRICES, MEDIAN RENTS, MEDIAN INCOME

SOURCES: APARTMENT ASSOCIATION OF SOUTHERN COLORADO<sup>14</sup>, PIKES PEAK ASSOCIATION OF REALTORS, HUD INCOME LIMITS





# HomeCOS: HOUSING OUR FUTURE CHART



<b>INCOME</b> El Paso County Area Median Income for a household of 4 in 2018: <b>\$77,700</b>	Extremely-Low Income <b>\$25,100 and Below</b>	Very-Low Income <b>\$25,101 - \$46,620</b>	Low Income <b>\$46,621 - \$62,150</b>	Moderate Income <b>\$62,151 - \$93,240</b>	High Income <b>\$93,241 and Above</b>
<b>EPC HOUSEHOLDS</b> Total Households in El Paso County <b>260,851</b>	<b>40,319 - 16%</b> <b>INDIVIDUALS / HOUSEHOLDS</b> Homeless   Disabled and Seniors in Poverty   Retirees	<b>45,421 - 17%</b> <b>INDIVIDUALS / HOUSEHOLDS</b> Retail Workers   Construction Workers Accommodation & Food Service	<b>36,062 - 14%</b> <b>INDIVIDUALS / HOUSEHOLDS</b> Registered Nurses   Enlisted Military Entry Level Teachers	<b>55,885 - 21%</b> <b>INDIVIDUALS / HOUSEHOLDS</b> Network & Computer Systems Admins Middle Managers   Accountants	<b>83,164 - 32%</b> <b>INDIVIDUALS / HOUSEHOLDS</b> Computer Engineers   Radiologists Executives   Doctors
<b>HOUSING NEEDS</b> Types of housing that are typically affordable to households within an income bracket.	AFFORDABLE RENTAL HOUSING			ATTAINABLE RENTAL HOUSING	
	SHELTERS				
	TRANSITIONAL HOUSING			AFFORDABLE HOMEOWNERSHIP	
	PERMANENT SUPPORTIVE HOUSING			ATTAINABLE HOMEOWNERSHIP	
<b>COST-BURDENED</b>  32% of households (82,235) are paying more than 30% on housing (cost- burdened) in El Paso County, with 13% (34,069) paying more than half of their income on housing.  ● Total Households in EPC ● Cost-Burdened ● Extremely Cost-Burdened	 85% of households in this income bracket (34,347) are cost-burdened, with 64% (25,879) paying more than half of their income on housing.	 56% of households in this income bracket (25,322) are cost-burdened, with 13% (6,131) paying more than half of their income on housing.	 35% of households in this income bracket (12,631) are cost-burdened, with 3% (1,100) paying more than half of their income on housing.	 14% of households in this income bracket (7,685) are cost-burdened, with >1% (479) paying more than half of their income on housing.	 3% of households in this income bracket (2,250) are cost-bur- dened, with >1% (479) paying more than half of their income on housing.
<b>RENTERS / HOMEOWNERS</b> in El Paso County  37% RENTERS 63% HOMEOWNERS	 61% RENTERS 39% HOMEOWNERS	 49% RENTERS 51% HOMEOWNERS	 41% RENTERS 59% HOMEOWNERS	 36% RENTERS 64% HOMEOWNERS	 17% RENTERS 83% HOMEOWNERS
<b>HomeCOS: HOUSING PLAN OBJECTIVES</b>	REDUCE HOMELESSNESS THROUGH HOUSING FIRST				
	INCREASE THE SUPPLY OF AFFORDABLE RENTALS				
				INCREASE HOMEOWNERSHIP OPPORTUNITIES	
	HOUSING FOR THE AGING & DISABLED POPULATION				
	INNOVATIVE DESIGN & DEVELOPMENT SOLUTIONS				
	ALTERNATIVE FINANCING				

Source: U.S. Census Bureau, 2018 PUMS, El Paso County, Colorado.

# WHY DOES HOUSING MATTER?

Families that spend less than 30% of their income on housing spend five times more on healthcare, three times more on nutritious food, and twice as much on retirement savings.<sup>15</sup>



**x 5**



**x 3**

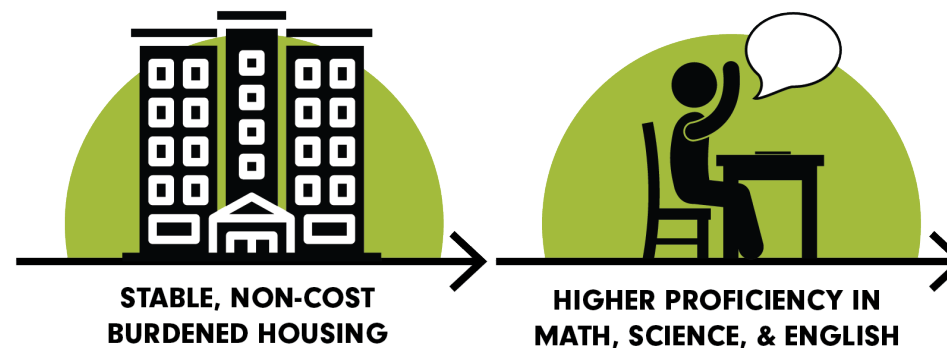


**x 2**



# WHY DOES HOUSING MATTER?

Children who experience housing instability are less likely to be proficient in math, science, and English. Studies have also found that children in substandard housing are less healthy, and are at higher risk of developing lifelong problems including learning, behavioral, and mental health disorders.<sup>16</sup>



# ESTIMATED ONE-YEAR ECONOMIC BENEFITS OF HOUSING CONSTRUCTION

Statewide, housing construction generates \$12 billion in economic activity in the first year and \$29 billion over ten years with more than 20,000 jobs introduced into the market.<sup>17</sup>

## ESTIMATED ONE-YEAR ECONOMIC BENEFITS OF HOUSING CONSTRUCTION

SOURCE: NATIONAL ASSOCIATION OF HOME BUILDERS



**100 SINGLE  
FAMILY HOMES**



**\$28.7 MILLION  
LOCAL INCOME**



**\$3.6 MILLION  
IN TAXES**



**394 LOCAL  
JOBS**



**100 RENTAL  
APARTMENTS**



**\$11.7 MILLION  
LOCAL INCOME**



**\$2.2 MILLION  
IN TAXES**

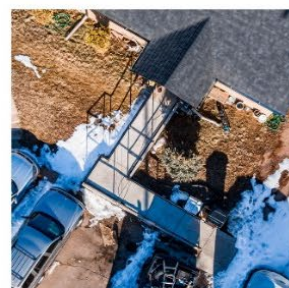


**161 LOCAL  
JOBS**

# WHAT'S IN THE PLAN?



**OBJECTIVE 1:**  
REDUCE  
HOMELESSNESS  
THROUGH HOUSING  
FIRST APPROACH



**OBJECTIVE 4:**  
HOUSING FOR THE  
AGING & DISABLED  
POPULATION



**OBJECTIVE 2:**  
INCREASE THE SUPPLY  
OF AFFORDABLE  
RENTALS



**OBJECTIVE 5:**  
INNOVATIVE DESIGN  
& DEVELOPMENT  
SOLUTIONS



**OBJECTIVE 3:**  
INCREASE  
HOMEOWNERSHIP  
OPPORTUNITIES



**OBJECTIVE 6:**  
ALTERNATIVE  
FINANCING



# THE NEED FOR LIHTC FINANCING IS GREATER THAN AVAILABLE FUNDS

## BETWEEN 2016-2019 IN COLORADO SPRINGS

SOURCE: COLORADO HOUSING & FINANCE AUTHORITY



**8 LIHTC  
PROJECTS  
WERE FUNDED**



**ADDED  
889 UNITS**

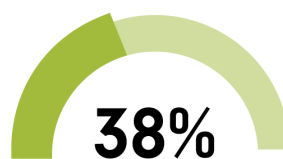
4 PROJECTS  
4% LIHTC

4 PROJECTS  
9% LIHTC

LIHTC FUNDING AWARDED



43% OF THE TOTAL  
UNITS APPLIED FOR  
BETWEEN 2016-2019  
WERE FOR 9% LIHTC  
FUNDS



ON AVERAGE IN  
COS 38% OF THE  
LIHTC UNITS  
APPLIED FOR EACH  
YEAR ARE FUNDED

## CURRENTLY IN COLORADO SPRINGS

SOURCE: COLORADO HOUSING & FINANCE AUTHORITY



**THERE ARE 30  
LIHTC PROPERTIES  
IN COS**



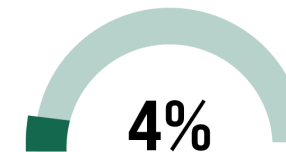
**PROVIDING  
3,246 RENTAL  
UNITS**



UNITS THAT ARE INCOME RESTRICTED  
TO AMI LEVELS IN COS



20% OF THE LIHTC  
UNITS ARE FOR  
ELDERLY RESIDENTS



4% OF THE LIHTC  
UNITS ARE FOR  
THE HOMELESS

## **OBJECTIVE 6:**

# **ALTERNATIVE FINANCE TOOLS**

### **6C**

**PROMOTE THE USE OF THE EL PASO  
COUNTY HOUSING TRUST FUND IN  
AFFORDABLE HOUSING PROJECTS**

## **STRATEGIES**

### **6A**

**PROVIDE DEVELOPERS WITH  
A STREAM-LINED  
APPLICATION PROCESS FOR  
GAP FINANCING THROUGH  
THE COMMUNITY  
DEVELOPMENT DIVISION**

### **6B**

**SET-ASIDE PRIVATE  
ACTIVITY BOND (PAB)  
ISSUER FEES TO CREATE A  
DEDICATED AFFORDABLE  
HOUSING PRE-  
DEVELOPMENT FUND**





## CONCLUSION:

# HomeCOS IS THE BLUEPRINT

Colorado Springs is at a pivotal moment in its history. HomeCOS provides the framework for key stakeholders in the public and private sectors to work together and realize Mayor Suthers' goal of building or preserving 1,000 units of affordable housing each year. HomeCOS is the blueprint for housing our future.

**Steve Posey**

HUD Program Manager

Community Development Division

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(719) 385-6880

[www.coloradosprings.gov/  
communitydevelopment](http://www.coloradosprings.gov/communitydevelopment)







# EL PASO COUNTY

Economic Development Department

# COMPONENTS OF THE DEPARTMENT

Business Incentives

Community Initiatives

Housing

# HOUSING

El Paso County Housing Authority

Housing Trust Fund

Single Family Turnkey Plus Program

Multifamily Mortgage Bond Program





# EL PASO COUNTY HOUSING AUTHORITY

Agency Overview

# El Paso County Housing Authority (EPCHA)

- Established in 1993 by the Board of County Commissioners to promote decent, safe, and affordable housing for low income persons and families
- Administers the El Paso County Housing Trust Fund
- Staffed by Economic Development Department
- Awarded the State of the Region Economic Development Project of the Year in 2016 for providing innovative financial tools to encourage home ownership and construction of new workforce housing necessary for economic vitality in our community



# HOUSING TRUST FUND

Program Overview



# Housing Trust Fund

- EPCHA provides funding to organized community-based groups with experience in the design and administration of innovative programs/projects that address the housing needs of low-income residents
- Purpose: To provide for more adequate and affordable housing for residents
- Programs/projects may include, but would not be limited to the following:
  - *Development of new, affordable, accessible housing units (high priority)*
  - *Preservation of existing, affordable, accessible housing units (high priority)*
  - *Initial homeownership*
  - *Homelessness*
  - *Special needs housing*
  - *Housing Rehabilitation*
  - *Rental assistance/ Retention of homeownership*



# RECENT DEVELOPMENT:

Greenway Flats



# DEVELOPMENT IN PROGRESS:

Freedom Springs

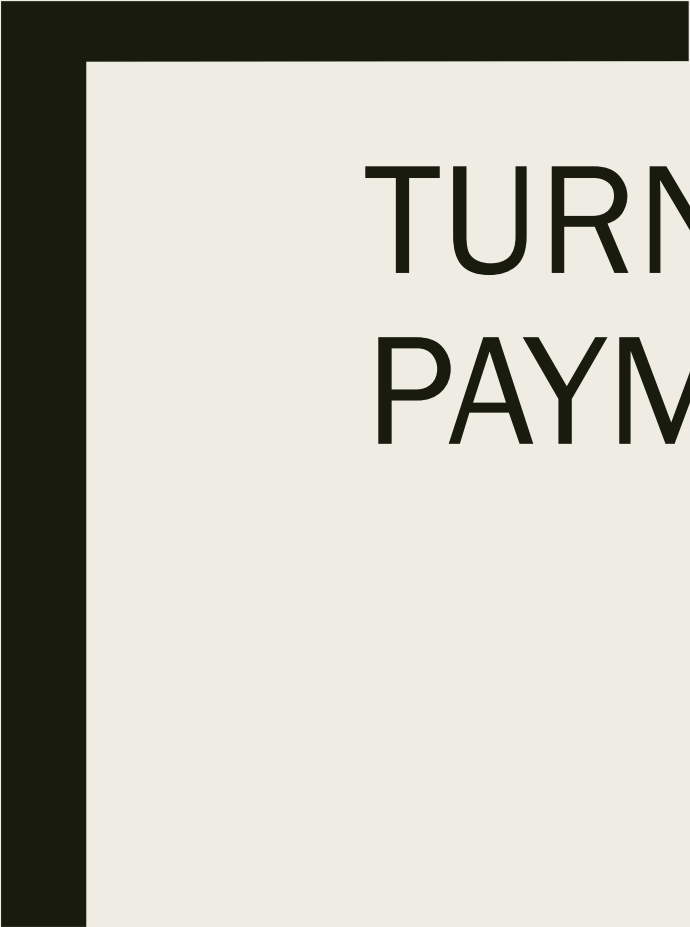




# DEVELOPMENT IN PROGRESS:

Greccio – Rocky Mountain Apartments





# TURNKEY PLUS DOWN PAYMENT ASSISTANCE LOAN

Program Overview

# Turnkey Down Payment Assistance Grant

- “Turnkey” was a Down Payment Assistance Grant for low to moderate income homebuyers throughout El Paso County
- Eligible buyers received up to a 4% grant through a participating lender
  - *No first-time homebuyer requirement*
  - *2,416 Loans have been closed since the inception of the program in 2013*
  - *74 DPA grants were awarded in 2018, totaling \$730,174 in down payment assistance to eligible buyers*
  - *Grant program ended February 14, 2019*



# Turnkey Plus Down Payment Assistance Loan

- “Turnkey Plus” is a Down Payment Assistance Loan for low to moderate income homebuyers throughout El Paso County
- Eligible buyers can receive up to a 4% or 5% partially forgivable loan through a participating lender
  - *Loan program began February 15, 2019*
  - *No first-time homebuyer requirement*
  - *Forgivable DPA Loan:*
    - 0% Interest
    - 30-year deferred Second Mortgage
    - 50% of the Second Mortgage Amount forgiven pro rata over the first five years (60 months) at 1/60th per month
    - Remaining 50% of the Second Mortgage Amount will be forgiven at the end of the 30-year period/maturity date of the first mortgage
  - *New lower interest rates*
  - *66 DPA loans were awarded in 2019, totaling \$672,600 in down payment assistance to eligible buyers*



# MULTIFAMILY MORTGAGE BOND PROGRAM

Program Overview



# Multifamily Mortgage Bond Program

- Governments can issue multifamily revenue bonds
- Since 1983, El Paso County has financed the development of over 3,000 units of multifamily housing
- New construction and acquisition/rehabilitation
- Lower interest rate on the loans and potential tax credits
- In exchange, each project sets aside some or all of their units for County residents of low to moderate income
- No County obligation

# Recent Developments

## Winfield Apartments

- Closed in 2019
- Preservation of 160 affordable units



## Traditions

- Completed in 2018
- 180 affordable senior units





Crystal LaTier  
El Paso County Economic Development Executive Director  
719-520-6484  
[crystallatier@elpasoco.com](mailto:crystallatier@elpasoco.com)

We look forward to working with you!

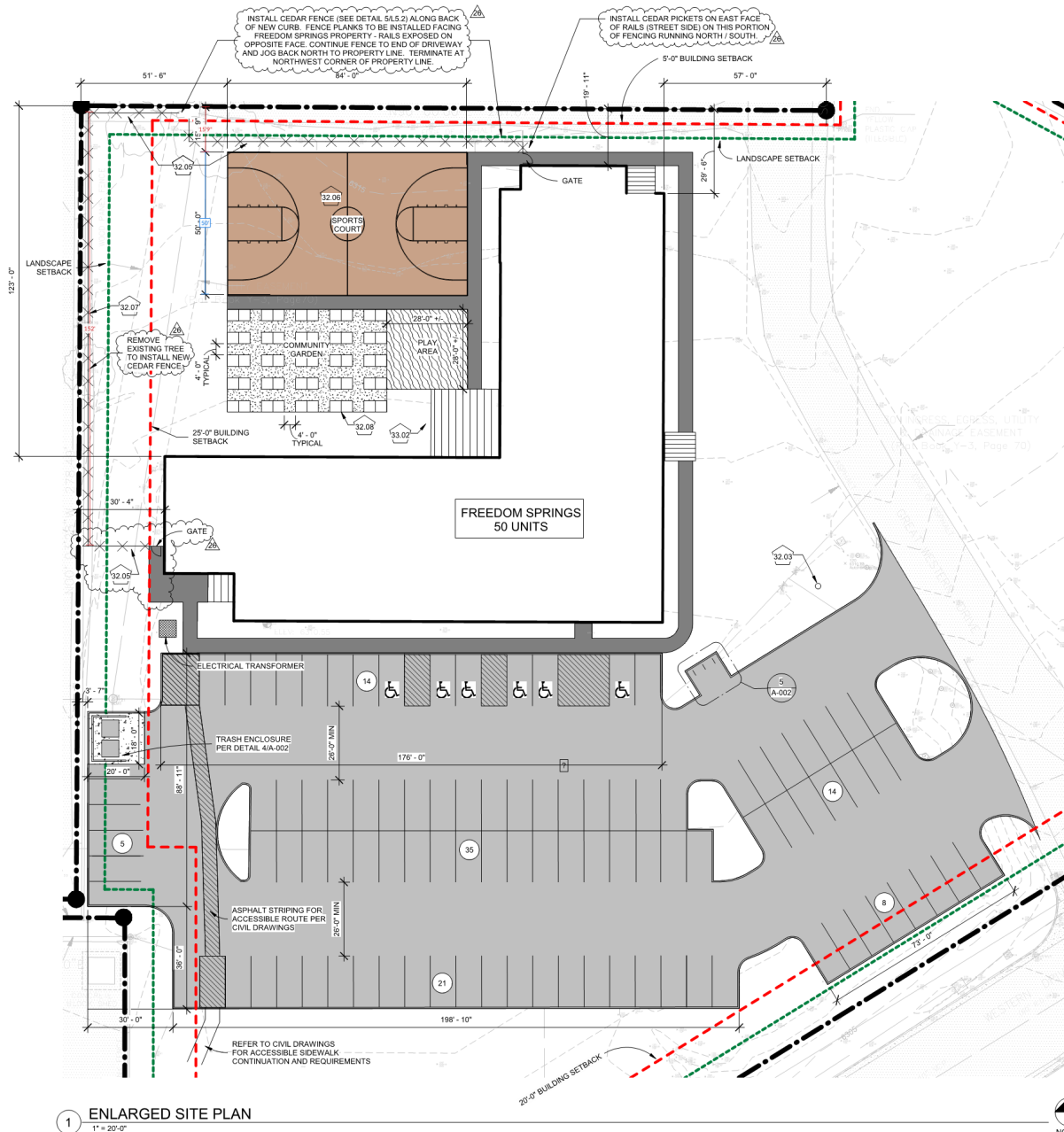




# Freedom Springs

- 50-unit multi-family facility is for veterans in need
  - Includes studio, one, and two-bedroom units
- The facility includes many supportive services for its residents
  - Includes classroom and community spaces as well as fitness and a rooftop patio





- Freedom Springs – Colorado Springs, CO
- The outdoor amenities include

- Basketball court
- Play area
- Community garden





- Freedom Springs – Colorado Springs, CO
- Siding included was an Allura system with integral flashing as well as an EZ Trim system for a quick install and clean look





- Freedom Springs – Colorado Springs, CO

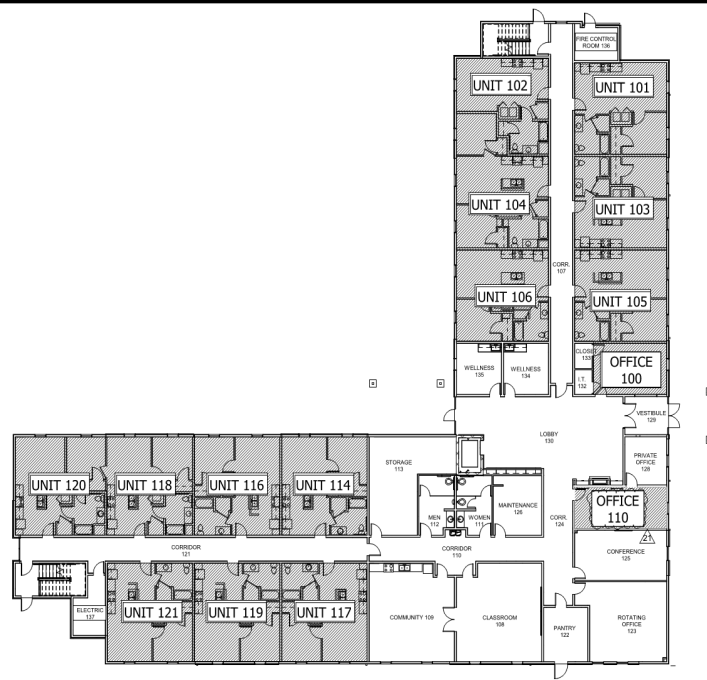




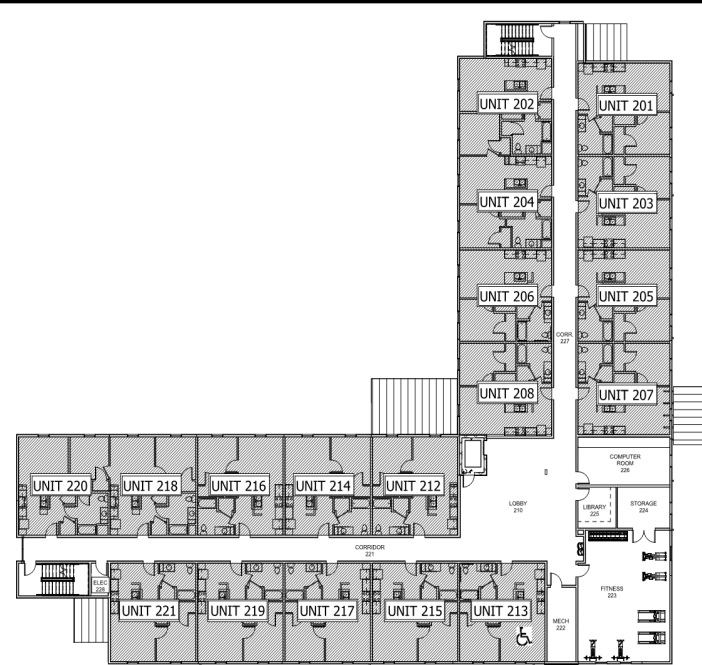
- Freedom Springs – Colorado Springs, CO
- This area will house the basketball court, community garden and play area



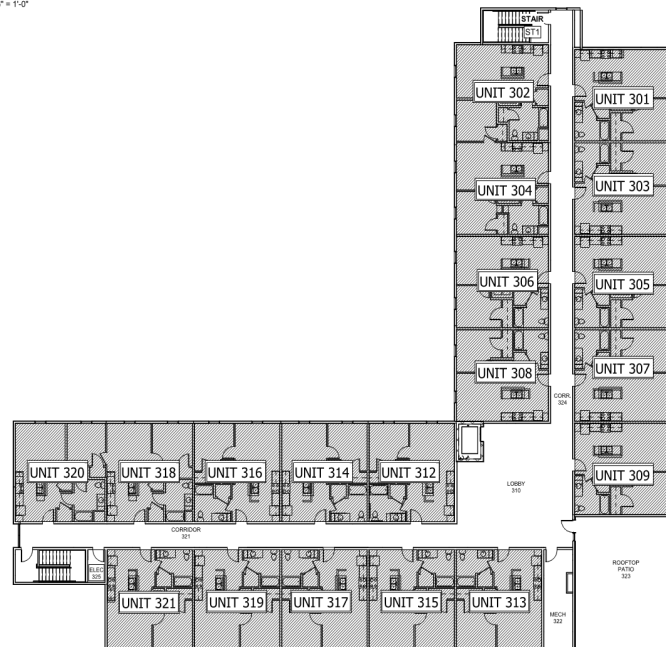
- Freedom Springs – Colorado Springs, CO
- 1<sup>st</sup> floor – 13 Units
- 2<sup>nd</sup> floor – 18 Units
- 3<sup>rd</sup> Floor – 19 Units



1 FIRST FLOOR ENUMERATION PLAN  
1/16" = 1'-0"



2 SECOND FLOOR ENUMERATION PLAN  
1/16" = 1'-0"



3 THIRD FLOOR ENUMERATION PLAN  
1/16" = 1'-0"



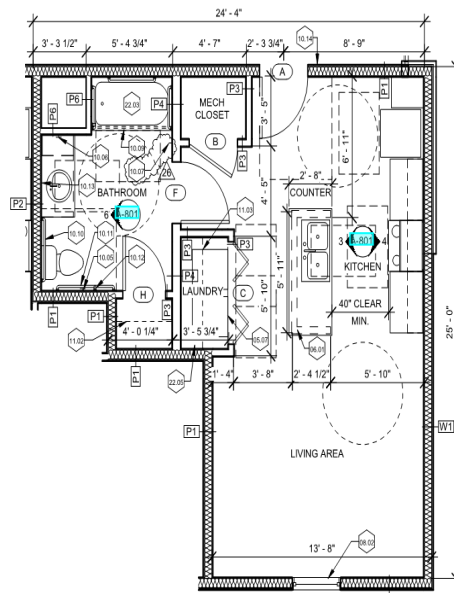


- Freedom Springs – Colorado Springs, CO
- Photo – One Bedroom – Kitchen and living Room

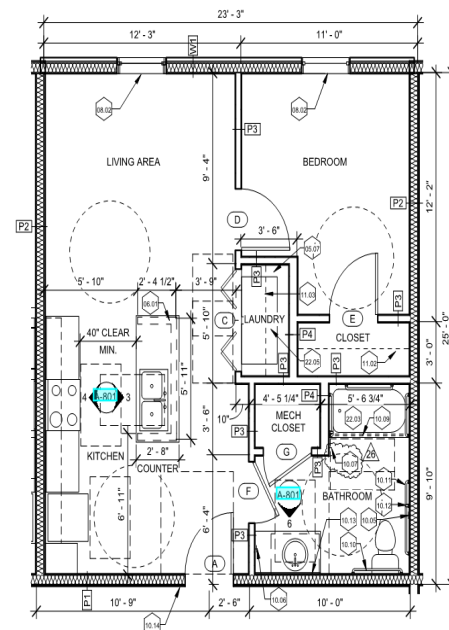


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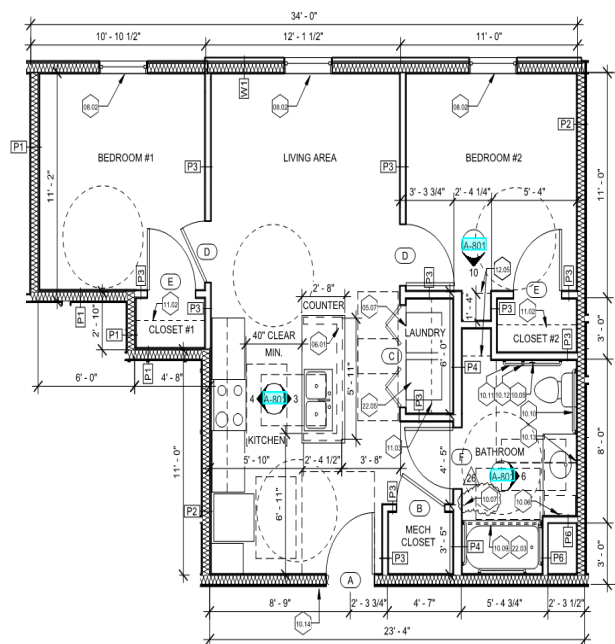




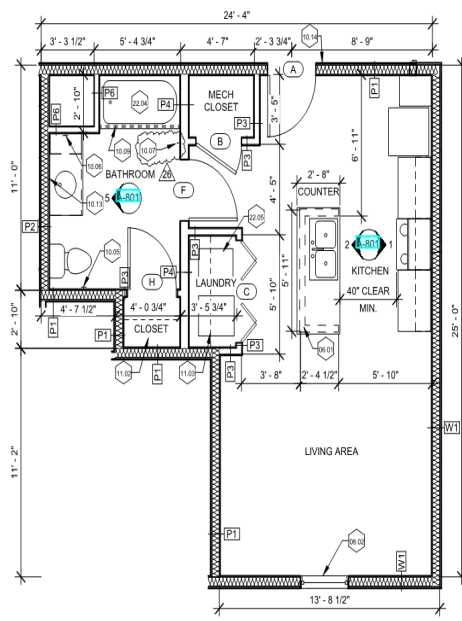
1 TYPE "A" STUDIO PLAN  
1/4" = 1'-0"



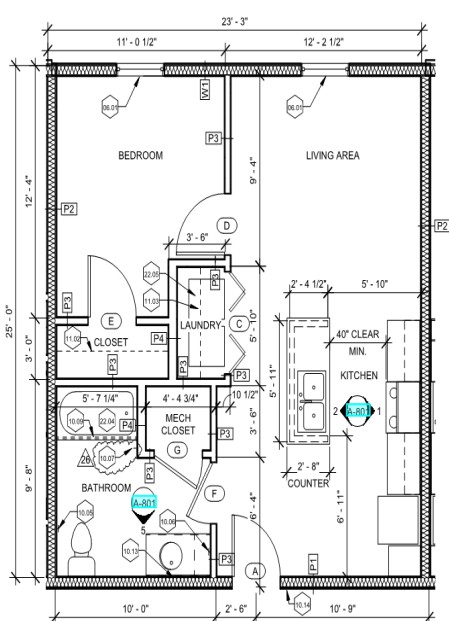
2 TYPE "A" ONE BEDROOM PLAN  
1/4" = 1'-0"



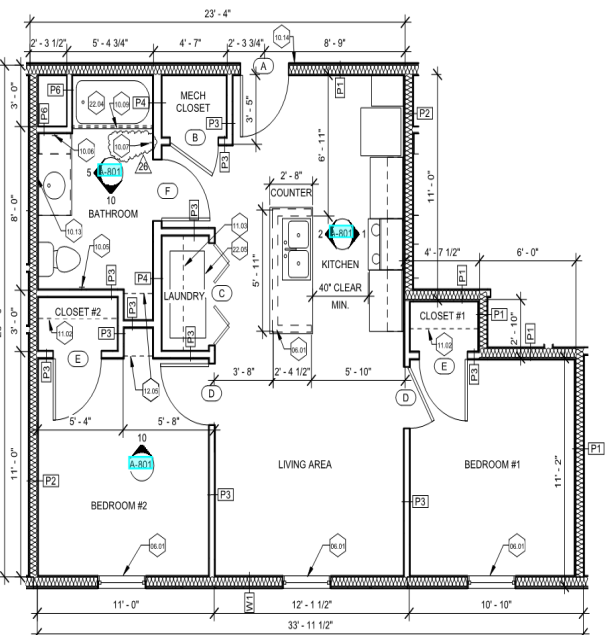
3 TYPE "A" TWO BEDROOM PLAN  
1/4" = 1'-0"



4 TYPE "B" STUDIO PLAN  
1/4" = 1'-0"



5 TYPE "B" ONE BEDROOM PLAN  
1/4" = 1'-0"



6 TYPE "B" TWO BEDROOM PLAN  
1/4" = 1'-0"

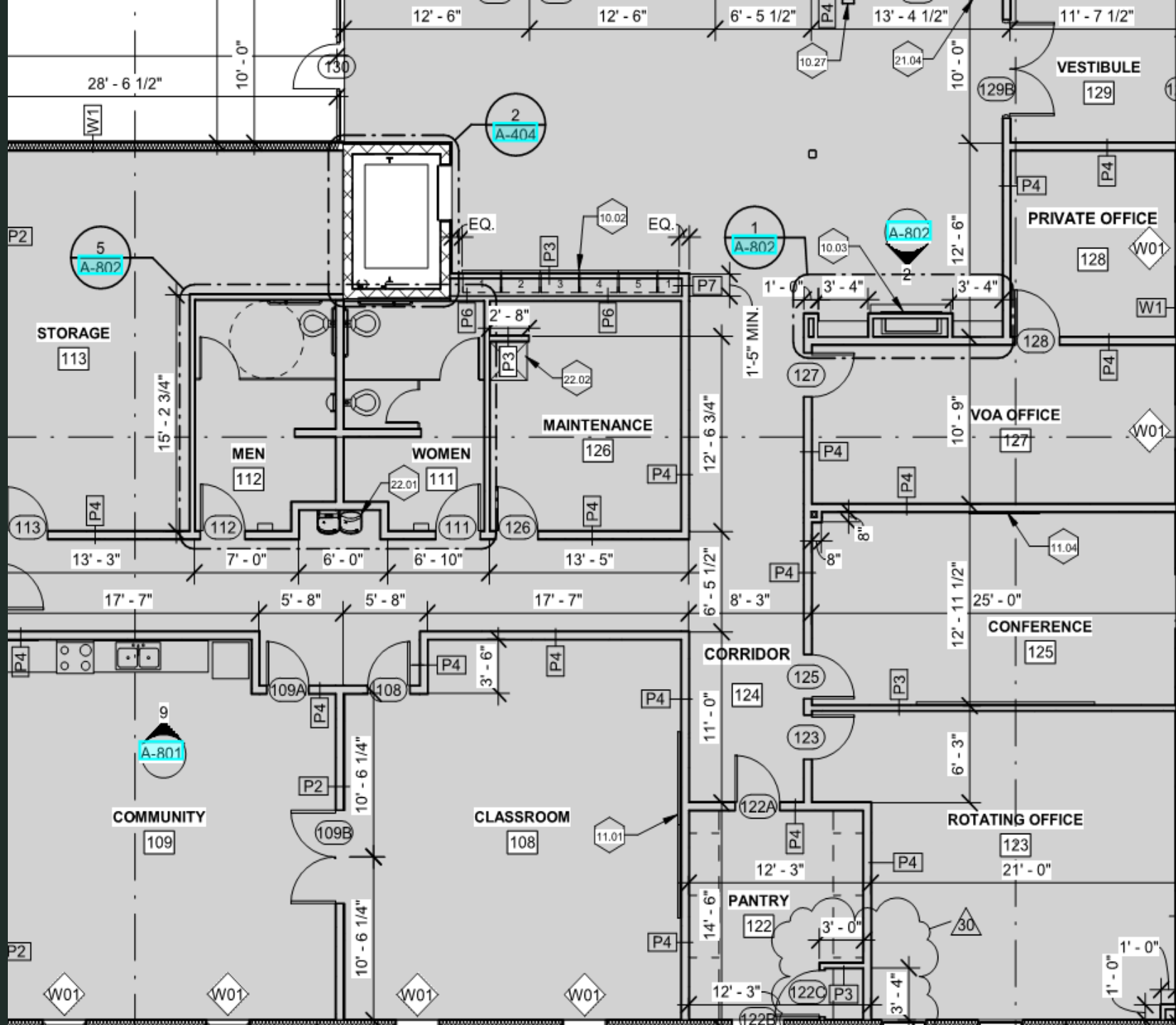
- Freedom Springs – Colorado Springs, CO
- Detailed views of the 6 individual floor plans
- Each apartment comes ready for use. All appliances and furnishings are included





- Freedom Springs – Colorado Springs, CO
- Photo – Rooftop Patio with Views of Peterson AFB

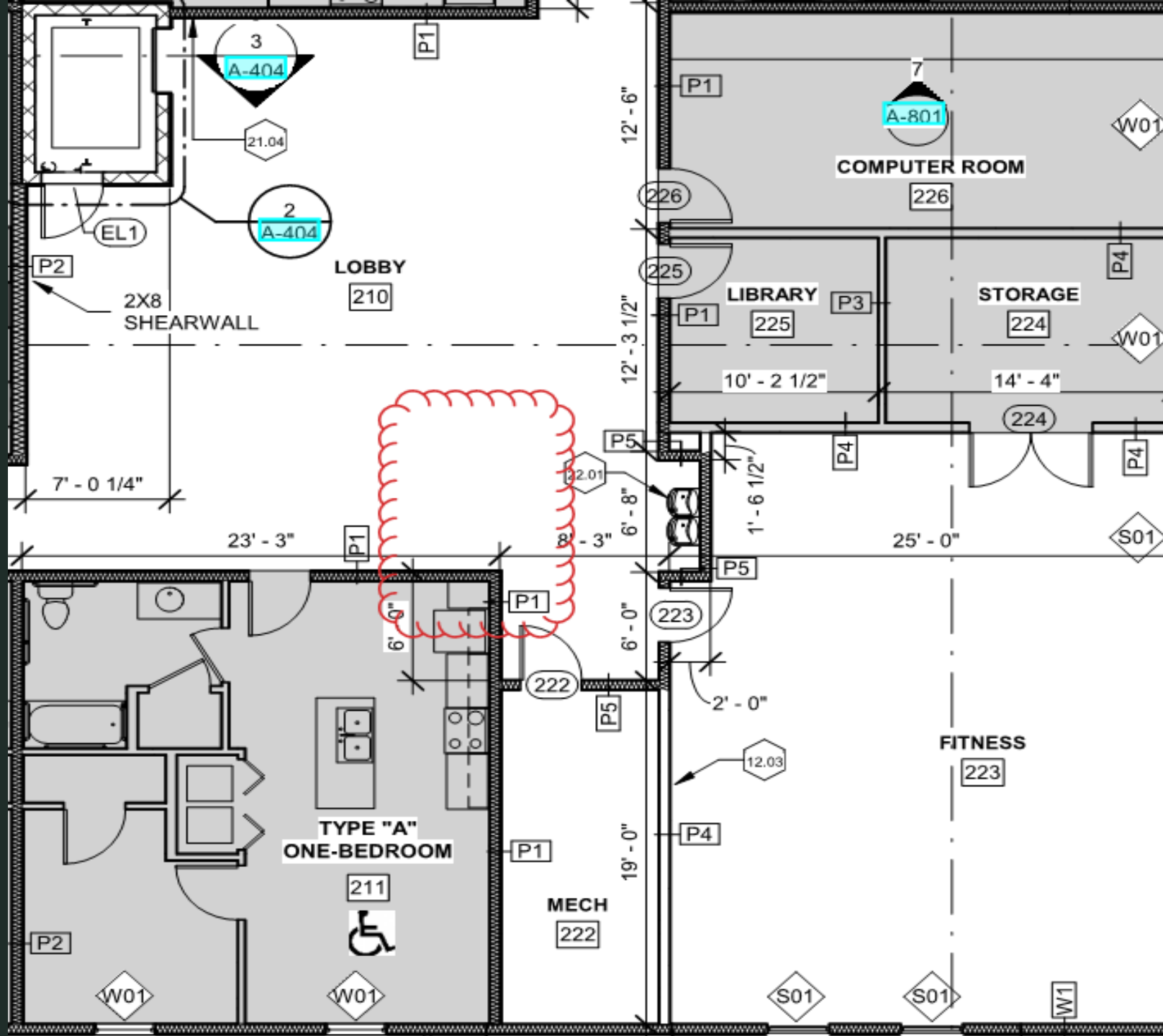


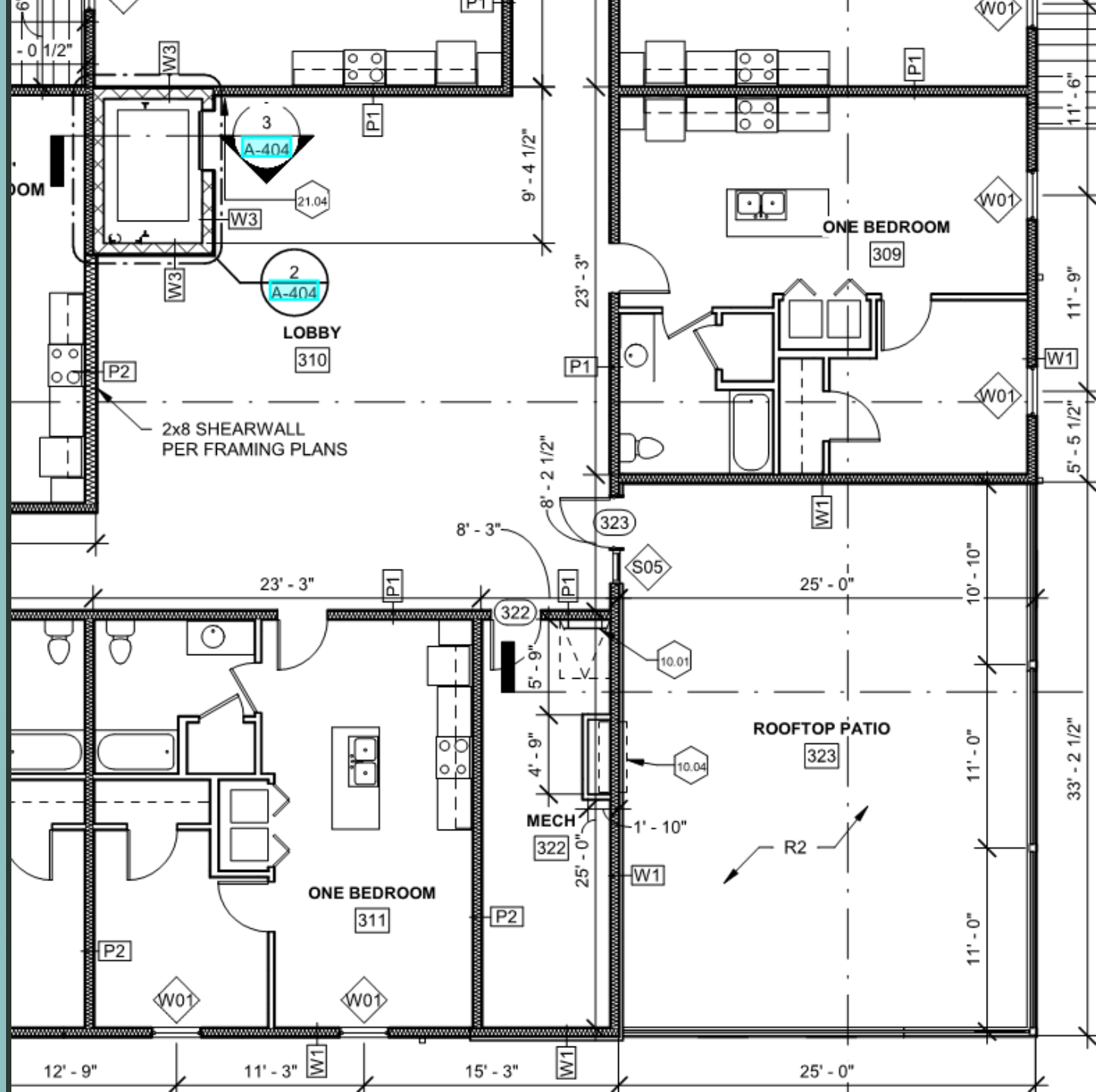


- Freedom Springs – Colorado Springs, CO
- First floor amenities
  - Community room
  - Classroom
  - Building staff offices



- Freedom Springs  
– Colorado Springs, CO
- Second floor amenities
  - Fitness Room
  - Computer Room





- Freedom Springs – Colorado Springs, CO
- Third floor amenities
  - Rooftop patio with outdoor fireplace



# Freedom Springs

Colorado Springs, CO

**BRYAN**  
CONSTRUCTION INC.





## Recent Affordable Housing Experience (CHFA and HUD) Past 3 years







## Upcoming Affordable Housing Projects – Colorado Springs

The Villas at Mesa Ridge – Fountain, CO



*Homeward  
Pikes Peak*

The Commons – Colorado Springs

# The Freedom Springs Partnership



**THE VECINO GROUP**  
Development for the greater good.



# Freedom Springs – The Journey

## *Development for the Greater Good*

### **2016**

Project vision started on the tails of a successful Veterans Housing project in St. Louis, MO

Submitted for Colorado Housing and Finance Authority (CHFA) for 9% tax credit application

Project was not approved by CHFA

### **2017**

Partner with Rocky Mountain Human Services to assist with Veteran needs related to the project.

Partnership formed with Volunteers of America to assist with refining project.

Resubmitted application to CHFA for 9% tax credits.

Project was not approved as application was approved for Greenway Flats at Springs Rescue Mission



# Freedom Springs – The Journey

## *Development for the Greater Good*

**2018**

Added additional partnerships for project-based vouchers for operating and rental assistance : El Paso County Housing, Colorado Springs Housing Authority.

El Paso County partners on by waving all impact fees related to the development

National Equity Fund – Tax syndicator.

Vecino Group waived development fees to keep cost down

Sales and use tax abatement received from State and County

Federal tax credit received for use of solar

Submitted for CHFA Tax Credit for the 3<sup>rd</sup> Year.

Project was awarded CHFA credits.

Design Starts



# Freedom Springs – The Journey

## *Development for the Greater Good*

### **2019**

Land purchase finalized

Loan Closing finalized.

Start of Construction April 2019

### **2020**

Construction Completion and Opening September 2020

# Freedom Springs – The Journey

## *Development for the Greater Good*

### **Success**

#### Planned:

25 units for Veteran Administration Vouchers

25 units preference for Veterans

#### To Date:

All 50 units preleased to Veterans and there is a wait list

Zero Marketing budget spent to date

Huge support from the Colorado Springs community from day one

# Freedom Springs – The Journey

*Development for the Greater Good*



**THE VECINO GROUP**  
Development for the greater good.



National Equity Fund®

"Alone we can do so little; together we can do so much." – Helen Keller



# ADAPTIVE REUSE - THE ROCKY MOUNTAIN APARTMENTS

Greccio Housing Unlimited, Inc.

Lee Patke, Executive Director



**Non-profit**

**Founded in 1990**

**As of June, 2020:**

**Over 575 units**

**at 25 properties**

- ▶ **Affordable Housing**
  - ▶ **Development**
  - ▶ **Property Management**
- ▶ **Resident Resources**
  - ▶ **Eviction Prevention**
  - ▶ **Food Security**
  - ▶ **Literacy Programs**
  - ▶ **Financial Stability**
- ▶ **Advocacy**

**GRECCIO HOUSING UNLIMITED, INC.**

## Conversion to multi-family



## Acquisition/Rehab



**GRECCIO'S HISTORY OF  
AFFORDABLE HOUSING DEVELOPMENT**



- ▶ 2010 – 2014: All-in cost for Acq/Rehab = \$55k-65k/unit
- ▶ Demand for multi-family properties increases
  - ▶ Prices rise, available investment per unit does not
- ▶ Competition for properties impacted by investors
  - ▶ Full price offers, no contingencies, 30-day close
- ▶ 2017 – 2020: All-in cost for Acq/Rehab = \$100+k/unit
- ▶ Options for a new decade: Adaptive Reuse or New Construction
  - ▶ New construction: costly, highly competitive, long lead times

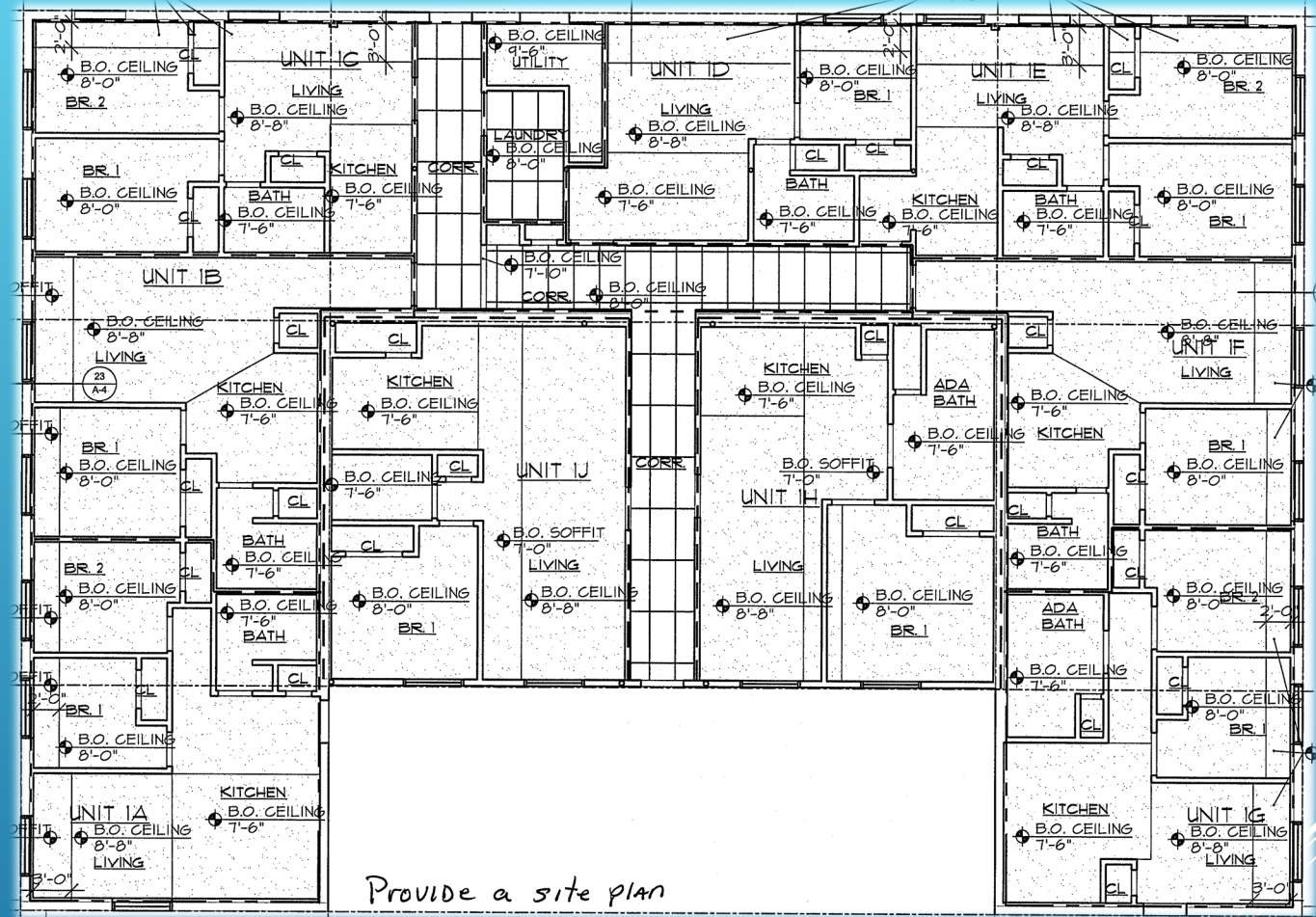
## REAL ESTATE ENVIRONMENT CHANGES GRECCIO'S DEVELOPMENT FORMULA

- 2612 E. Bijou
- ~13,000 sqf of office space
- Zoned O/R
- Vacant for 2+ years
- Originally listed for \$875k
- Acquired June, 2018 for \$500k
- Funding partners:
  - El Paso County Housing Authority
  - City of Colorado Springs
  - Colorado Division of Housing (HTF)
  - Ent Credit Union
  - Greccio Enterprise Zone investment
  - Colorado Springs Utilities (grant)



# ADAPTIVE REUSE: THE ROCKY MOUNTAIN HEALTHCARE BLDG

- ▶ 18 units
  - ▶ (8) 2-Bedrooms
  - ▶ (10) 1-Bedrooms
  - ▶ 2 ADA units
- ▶ Enclosed courtyard
  - ▶ Playground
  - ▶ Community garden
  - ▶ Controlled access



# ROCKY MOUNTAIN HEALTHCARE BUILDING BECOMES THE ROCKY MOUNTAIN APTS





**UNDER CONSTRUCTION (DOWN TO STUDS)**

- ▶ Funding Contract delays: from June to November to execute
- ▶ After initial demo: discovered exterior wall support deficiencies
- ▶ Dec. 2018: stairs cantilevered into building, new steel costs added
- ▶ Jan, 2019: newly adopted 2015 code included sprinkler requirement
- ▶ Spring, 2019: significant revisions to Development Plan
- ▶ 12 months since first estimate = new bids and increased cost
- ▶ Summer, 2019: PPRBD submittals & revisions, acoustical eval/changes
- ▶ Sept, 2019: construction begins
- ▶ Fall, 2019: initial plan to patch roof, complete replacement now needed
- ▶ Increased contributions required/obtained from all investors
- ▶ Original cost estimate: ~\$99k/unit. Final cost: ~\$133k/unit.

## PROJECT CHALLENGES





**ROCKY MOUNTAIN APTS, 6/1/2020  
OPENING IN 2 WEEKS**





**View from 2<sup>nd</sup> floor apartment**



**Courtyard and playground area**

**ROCKY MOUNTAIN APTS, 6/1/2020  
OPENING IN 2 WEEKS**



**ADA restroom**



**New kitchen in a large 1-bedroom**

**ROCKY MOUNTAIN APTS, 6/1/2020  
OPENING IN 2 WEEKS**





**Kitchen and entry**



**Interior hallway and entrances**

**ROCKY MOUNTAIN APTS, 6/1/2020  
OPENING IN 2 WEEKS**





*Stable. Safe. Supportive.*



# ROCKY MOUNTAIN — APARTMENTS —

2812 East Bijou St.

OPENING SUMMER, 2020

# Q&A

Please enter your questions  
in the “chat box” feature,  
and our panel will do their  
best to address them.

Thank you!

# THANK YOU!

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**We're here to help!**



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