



15 Homes in 5 Years: 2022 - 2026 Progress through Year 2

BUILDING A STRONGER WORKFORCE THROUGH HOMEOWNERSHIP

Thank you PAWSD!



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5 YEAR PLAN: 2022 - 2026 15 HOMES FOR 15 WORKFORCE FAMILIES

ARCHULETA COUNTY, WYNDHAM PAGOSA DONATION OF LOTS

The foundation for our increased capacity.

HABITAT COLORADO CONSTRUCTION LOANS & GRANTS

Fund the construction costs, repaid by the family's mortgage.

ENERGY EFFICIENT MODULAR HOMES MAINTAIN AFFORDABILITY INTO THE FUTURE

Energy efficient, solar-powered modular homes with heat pump air handlers are selected to fit the family and the neighborhood. Sub-contractors and volunteers complete non-factory construction.

INCREASE OUTREACH TO OUR WORKFORCE, STAKEHOLDERS AND COMMUNITY

Partnerships reduce building costs to keep homes affordable without adding regulations.



OUR JOB GOES BEYOND BUILDING HOMES



Habitat provides turnkey, affordable housing services to workforce families earning 40 - 80% of the area median household income (AMI) in Archuleta County

QUALIFICATION

We ensure that applicants have reliable **income** and **credit** for their household to afford homeownership.

EDUCATION

Habitat **families complete home buyer education** and "good neighbor" education classes.

MORTGAGES

We originate **USDA Rural Development Mortgages** (up to \$547,000), providing a longer term, with low down, low interest and re-payable mortgage subsidies.

PRESERVING AFFORDABILITY

Deed restrictions, owner occupancy requirement and first right to re-purchase **keep Habitat homes in the affordable inventory** if homeowner must sell.





What We've Done

- 1994 - 2021, our first 27 years, Habitat Archuleta built 28 homes with workforce families.
- 2022 - the first year of our 5 Year Plan, we doubled our annual build capacity to two homes, impacting 2 adults and 4 children
- **2023** - the second year of our 5 Year Plan, we tripled our annual build capacity to three homes, impacting 5 adults and 9 children.
 - This security of homeownership helps to maintain 4 local jobs in the county

What's Next

- **2024, we are building three homes in Chris Mountain Village II**
 - Three families have been selected as Habitat Partner Families, who will help build their own homes alongside volunteers and pay an affordable mortgage
 - 5 adults and 7 children will have an affordable place to call home
 - 5 local employers - in outdoor recreation, construction, retail and restaurant industries and the school district - will retain employees who have the security of homeownership
- **2025 - 2026: 7 homes to go - in Chris Mountain Village II and Trails**



COMMUNITY IMPACTS BEYOND HABITAT'S AFFORDABLE HOMEOWNERSHIP PROGRAM

With the addition of a dedicated MLS licensed mortgage originator, we offer USDA Direct mortgage origination for qualified applicants who were not selected to partner with Habitat. Since 2022, **ten additional families are now homeowners** in Archuleta County.

Habitat Archuleta has developed **deed restriction templates for contractors** who build homes for workforce buyers in our community.

We do more than “build up” Pagosa – partnering with the San Luis Valley Habitat ReStore, our **“Recycle, Repair and Demo” team** arranges for pick-up of building materials and large items that most thrift stores refuse and would most likely go to the landfill. Our team recently added “Demo” to their service by removing cabinets and furniture for Pagosa Springs Medical Center’s Physical Therapy building. In the last two years this partnership **has kept over 16 tons of items out of our landfill** and delivered items to be re-used by residents in the San Luis Valley. Money earned from reuse/recycle goes directly to Habitat housing programs in Archuleta County and San Luis Valley.





GOVERNMENT AND ORGANIZATIONAL STAKEHOLDERS investing in “15 Homes in 5 Years” with Habitat Archuleta

Archuleta County	Pagosa Lakes Property Owners Association	Pagosa Area Water & Sanitation District	Town of Pagosa Springs	Pagosa Area Tourism Board	Pagosa Springs Community Development Corporation	LaPlata Electric Association
20 Tax Lien Lots invested and deeded to Habitat Archuleta	Waive liens held by PLPOA on county invested tax lien lots	Waive CIF fees on Habitat new home construction	2022 Service Organization Grant for construction costs of H-29 & H-31	2022 Grant for visiting Care-A-Vanner volunteers	2022 - 2023: four (4) interns from Re-skill, Up-skill, New-skill Grant	Pilot Program for H-33 providing Heat Pump Air Handler, heat pump water heater, induction cooktop and solar battery.
ARPA funding for expanded operational capacity (2022-2024)	Waive Transfer Fees on donated lots	Waive liens held by PAWSD on County invested tax lien lots	2023 Operations Grant: Qualifying applicants, USDA mortgages & Deed Restrictions	2023 Grant for visiting Care-A-Vanner & Americorp volunteers	Collaboration on mortgages & deed restrictions spanning 40% - 120% AMI	
Waive Building, Garage, Driveway, Landfill permit fees	Waive Building Permits on Habitat homes	Materials for Sewer Line to two Habitat lots in 2022	Support for volunteer days & fundraising events		Partnership on Infrastructure Grant in Chris Moountain Village II and Trails	Rebates for Heat Pump Air Handler & water heater for H-31 & H-32

There are opportunities for affordable workforce housing investment from every organization - these are some examples:

Schedule employee volunteer work days	Grants for operational expenses or home construction	Service, Labor or Product donation	Host Outreach meetings for Habitat to educate your employees/constituents on our homeownership program	Provide Lunch for a Habitat Work Day	Advocate for Affordable Workforce Homeownership
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Volunteering with Habitat brings together workforce families, local and national volunteers, businesses, government and organizations to help solve a community challenge.



These businesses and organizations have generously contributed donations and in-kind labor and materials to help build affordable workforce homeownership:

**All American Plumbing
Alpha Engineering
Bearfoot Garage Doors
Circle G Roofing
Colorado Dream Homes, Inc.
Comfort Insulation
Concrete Connections
Diamond T Ranch
Dobson Solar
Flying Dutchman
Foam Insulation Specialists
Growing Spaces
Harmony Mechanical
Jet Transport
LPEA
Miller Family Foundation
Mountain & Meadow Real Estate**

**Mountain Men Disaster Mitigation
Murrey Land Surveying
Our Home Pagosa
Quiller Electric, LLC
Pagosa Peak Family Dentistry
Region 9 Economic Development
Rocky Mountain Bird & Pest Solutions
Root House Coffee + Shop
Rotary Club of Pagosa Springs
San Juan Redimix, LLC
Signature Homes
TBK Bank
Terry's Ace Hardware
The Buck Stops Here
The Springs Resort
Todd Lundy HVAC
Wolf Creek Realty
Wyndham Pagosa**

When working families have the security of homeownership, they are more vested in their neighborhoods, schools and jobs.

Our Volunteers and Families are the Heart of Habitat



**Habitat Archuleta's 5 Year Plan
for affordable workforce housing is a Region 9 Enterprise Zone Contribution Project.**

**Your donation of \$250.00 or more receives a
Colorado State Tax Credit of
25% for cash donations
or 12.5% for in-kind donations**



We appreciate BoCC's's partnership in providing attainable homeownership for the workers in our community. We respectfully request your continued support by providing waivers of permits and fees for our 2024 homes:

54 Domicile Circle

3 Bdrm, 2 bath 1,404 Sq. Ft.
Single Car Detached Garage

82 Domicile Circle

3 Bdrm, 2 bath 1,188 Sq. Ft.
Single Car Detached Garage

232 Domicile Circle

3 Bdrm, 2 bath 1,350 Sq. Ft.
Single Car Attached Garage

Waiver Requests for Each Home:

- Capital Investment Fees for water
- Capital Investment Fees for wastewater

Request for Additional Considerations:

Sign up a team for Volunteer build days on our worksite - Departmental Challenge??!

Since 1994 Habitat Archuleta has built 33 homes and repaired 30, impacting 122 children and 85 adults