

Voices and Vision: Housing Realities and Solutions in Archuleta County

Community-Driven Analysis and Local Action Plan

April 2025

Executive Summary

This report combines the findings of the 2025 Housing Needs Assessment (HNA) with direct input from residents through a grassroots survey conducted in April 2025. With 233 individuals responding in 7 days, the survey reflects a high level of public engagement and concern.

The results highlight urgent needs related to affordability, housing availability, and the effects of local policy decisions.

Residents are calling for immediate, practical action rooted in what the county and town can directly control.

METHODOLOGY

2025 Housing Needs Assessment (HNA): Data collected primarily in November–December 2024- though survey distribution and advertising efforts were observed as early as October, including at community events- from over 600 residents, including individuals identified as employers and workers alike.

Resident Survey (April 2025): 233 responses within 7 days. Survey collected insights on housing barriers, community priorities, and perceptions of policy.

INDEPENDENT SURVEY ENGAGEMENT AND CONVERSION RATE

Outreach was conducted through community networks, word-of-mouth, and informal local partnerships, without funding or institutional promotion — reflecting authentic public demand for representation.

The independent survey demonstrated extremely high community engagement:

233 responses collected within 7 days, compared to 600 responses over a 3-month official period.

Estimated outreach-to-response conversion rate was 38%, which exceeded the average survey rate of 15–20%. High response was based *solely* on organic community sharing without paid advertising and had notice in the Pagosa Daily Post.

Five additional individuals attempted to submit responses but encountered technical difficulties. Alternative options were presented and organizers noted these anomalies to assess whether a new program would be used in the future for community engagement.

This rapid, voluntary response rate strongly indicates that residents are highly motivated to participate in meaningful public processes when genuine opportunities are available.

KEY FINDINGS

89% of respondents are full-time residents.

35% are actively seeking affordable housing solutions or are concerned about their future housing.

66% of respondents feel the county and town’s housing strategy does not reflect the priorities of working families and landowners, with an additional 26% who were unsure.

69% of respondents feel the land use regulations make it harder to afford or build housing.

70% expressed concern about the impacts of short-term rentals (STRs), with an additional 9% unsure.

82% of respondents state that individuals (not just developers) should be eligible for housing fee waivers and state funding if they are building an affordable primary residence.

86% of respondents would consider or already support a pause on the county and town considering applying for housing grants for high-income earners (e.g., \$115,000 income households) until subsidies are available to lower-income or working class families, indicating in other areas of the report that they may be in support of essential workers receiving this assistance.

56% of respondents support diversifying the lodging tax to use for workforce housing and childcare. An additional 34% of respondents are unsure or asked for more information to make a decision.

Major barriers include high permitting and hookup fees, insurance instability, and a lack of affordable contractors.

These findings reinforce that both the scope of concern and the willingness to explore practical policy change—like lodging tax reform—are widespread across the community.

KEY FINDINGS CONCLUSION

STRONG SUPPORT FOR WORKERS AND LOCAL POLICY CHANGES

The long-term consequences of increasing unaffordability extend far beyond individual hardship —they ripple throughout the entire community. As housing becomes less accessible to low- and middle-income workers, Archuleta County risks a destabilized workforce. Local businesses may struggle to retain employees, schools may face staffing shortages, and essential services—from road crews to elder care—become more difficult to sustain. With fewer families able to settle here, school enrollment declines, volunteerism shrinks, and the very social fabric of the community begins to erode. The cost isn't just economic—it's human, cultural, and generational.

Survey respondents may not always frame it this way- some do-, but their concerns point to a future where economic growth stalls and community resilience falters if housing is not stabilized.

A striking trend throughout the survey is the number of full-time residents in stable housing who nonetheless expressed deep concern for others in the community—especially low-income workers who can no longer afford to live here. This outpouring of support demonstrates that Archuleta County residents value compassion, inclusivity, and shared responsibility. Many believe strongly in protecting the people who serve the community every day—from grocery clerks to teachers, tradespeople, and service workers. Respondents consistently voiced that they do not want to see these neighbors priced out or forced to move. The survey reveals not only frustration but also hope: the desire to preserve a diverse, equitable community where everyone belongs.

Residents expressed extreme frustration with the lack of follow-through on previous housing initiatives and planning. Comments noted that local policies often prioritize future development or outside investment over current residents. The survey also revealed:

- Requests for permitting reform, zoning flexibility, and support for alternative housing types
- Ongoing struggles with infrastructure access (e.g., septic, water)
- Insurance inaccessibility due to wildfire risks

COMMUNITY VOICES

OTHER COMMUNITY INSIGHTS

A RANGE OF COMMUNITY PERSPECTIVES

While a strong majority of residents voiced frustration- sometimes angrily- with the current housing trajectory, a smaller number of responses offered differing perspectives. Some

individuals have asked the county to step back and to implement a development plan. Some emphasized the importance of protecting private property rights and warned against overregulation. A few respondents advocated for maintaining flexibility for developers and STR owners, suggesting that economic growth and tourism revenues are essential to the local economy. Others expressed skepticism toward public subsidy programs, preferring market-based solutions and individual responsibility. These voices, though fewer, reflect broader debates occurring in mountain towns across the West: how to balance community stability with economic freedom, and how to ensure policies respect both local values and personal autonomy.

IF RESPONDENTS COULD TELL THE COUNTY ONE THING ABOUT HELPING WITH THE HOUSING CRISIS

Direct Resident Messages

120 residents wrote direct messages to town and county officials.

Key recurring themes include:

Support for Essential Workers: Protect housing access for teachers, nurses, emergency responders, and retail workers.

STR Oversaturation: Concern that unchecked short-term rentals are displacing full-time residents.

Permitting and Fee Reforms: Frustration with costly and complicated permitting processes.

Second Home Ownership Pressure: Support for taxing or regulating vacant second homes.

Need for Long-Term Planning: Calls for a master plan focused on housing security and balanced growth.

Examples:

“Talk to every business owner who can’t find help because housing is too high.”

“Pagosa needs a 10-year master plan, or else we will keep repeating the same mistakes.”

“Over-regulation has caused the housing crisis here. What does it take to get the County out of the way?”

“Talk to the current workers in our community - the ones at the grocery stores, the gas stations, the restaurants, maintenance workers, and utility personnel, in addition to teachers, EMTs, and tradespeople. Ask them what their current household income is. Ask them what their hope for home ownership is. Most I have talked to aren't looking for much ... homes they can grow a family in (not 900 sq. ft.), something with a yard to keep their kids and pets safe in, and something that meets their income level without having to take on additional jobs.

I don't see that stacking people in tight places and multi-family housing has served the cities well. It seems to escalate tensions and conflicts.”

EXTENSIVE 'OTHER' RESPONSES

Across multiple survey questions, a significant number of participants selected "Other" and provided custom written responses. These open-text entries reveal issues not captured by standard categories and deserve focused attention. Many respondents used the "Other" field to:

Worker Concern: Explicit concerns for the workforce community and workforce desertification, gives advice on amplification of worker voices.

Overregulation: Concerns about excessive and inconsistent building regulations, specifically uneven and arbitrary enforcement, *noting inconsistent treatment of local residents.*

Tourism Saturation: Criticism of continued tourism marketing despite infrastructure and housing shortfalls.

Ethical Concerns: Concerns about STR Saturation, second-home and future growth speculation, and tourism (instead of community) centric planning.

Infrastructure Deficits: Calls for investments in fiber internet, water access, and essential services.

Construction Costs: Acknowledgement of national material and labor challenges affecting affordability.

Community Model Suggestions: Interest in examining successful affordable housing initiatives in towns like Buena Vista.

Examples:

“The county has imposed too many regulations and keeps coming up with more regulations!”

“Visit Buena Vista for examples of attractive affordable housing options.”

“Advertising for more people to come and have no place to stay or live seems counter productive. especially when it continues to put pressure on an unstable and out-of-date infrastructure.”

“I make \$175k a year and cannot afford to built or purchase a home in Archuleta county that suits my needs.... It's not just a little messed up, it's a lot of messed up.”

Conclusion:

The frequency and richness of Direct and "Other" responses demonstrate that current policies often fail to reflect lived experience.

These insights serve as a vital check against overly rigid or top-down solutions and make a strong case for more participatory, bottom-up governance.

ADDITIONAL OBSERVATIONS: ILLEGAL ENCAMPMENTS AND RENTALS

Survey responses and field outreach uncovered growing concerns about informal, illegal housing arrangements:

At least two respondents reported the rise of illegal encampments and unpermitted short-term rentals.

Field Observation: During survey outreach, a resident offered that they were renting an unpermitted, non-code-compliant home for \$1,500 per month, driven by lack of affordable, permitted alternatives.

These trends highlight that when safe, affordable housing is unavailable, community members are increasingly forced into unsafe and unregulated living conditions. This does not stop people from needing homes, but requires them to find housing outside of formal control and has created a “black and grey market” for housing solutions.

Resident Recommendations

Residents support the county's recent efforts—but emphasize that the most impactful actions lie in local hands. County commissioners and town officials cannot fix all aspects of the housing crisis, but they can directly influence permitting, zoning, and land use regulations. Survey respondents recommend:

- Simplifying the permitting process for owner-builders and small-scale builders.
- Reducing or waiving development fees for local, primary-residence construction.
- Diversifying the lodging tax to subsidize workforce housing and childcare.
- Placing limits and enforcement on STR growth in residential zones to preserve long-term housing.

As one respondent put it: “We’re not asking for handouts—we’re asking for the chance to stay.”

Conversations About Solutions: Local Tools for Immediate Action

The urgency of Archuleta County’s housing crisis is matched by the clarity of its solutions. Through the resident survey and years of community feedback, it is evident that the most effective changes are those that lie within local control. While broader economic forces and state-level pressures play a role, the county and town have immediate authority over permitting policies, land use codes, tax allocation, and development incentives. This section outlines actionable strategies that reflect community input and emphasize fairness, affordability, and long-term resilience. These are not abstract reforms—they are tools that can be applied now, guided by the values and lived experiences of the people who call this place home.

COMPREHENSIVE STRATEGY: A 10-YEAR DEVELOPMENT PLAN

In addition to addressing immediate housing challenges, the community needs a coordinated, long-term development strategy to guide growth, infrastructure planning, and land use priorities over the next decade.

A Collaborative Approach

A truly comprehensive 10-year plan would require partnership across multiple local agencies and service districts, including but not limited to:

- Archuleta County Government
- Town of Pagosa Springs
- Pagosa Area Water and Sanitation District (PAWSD)
- Archuleta County School District
- Pagosa Fire Protection District
- Local Special Districts and Infrastructure Authorities

Rather than operating in isolated silos, these entities could pool resources to fund the engagement of qualified professional firms such as:

- Landscape Architects (for public space and environmental integration)
- Community Planners (for sustainable zoning and development modeling)
- Architects (for residential and mixed-use designs)
- Engineers (civil, infrastructure, traffic, environmental)
- Geo-Engineers (to assess soil, water, and land suitability for safe, resilient growth)

Community Input Must Be Central

This comprehensive strategy must prioritize community input at every stage — from conceptual frameworks to final adoption — ensuring that residents, not outside developers or political expediency- shape the future character of Archuleta County.

Transparent public engagement processes, including workshops, public design charrettes, surveys, and meaningful comment periods, should be mandatory components of the planning process.

Benefits of a True 10-Year Plan

Infrastructure Planning: Align utilities, transportation, schools, fire protection, and emergency services with realistic growth projections.

Affordability and Sustainability: Identify areas for attainable housing development while preserving critical environmental assets.

Disaster Preparedness: Integrate fire, flood, and water access resilience into future land use decisions.

Fiscal Responsibility: Avoid reactionary crisis spending by proactively designing infrastructure expansion and maintenance schedules.

Conclusion

A 10-year development strategy, rooted in professional expertise and democratic community participation, offers the best path forward for Archuleta County to meet its housing, infrastructure, and environmental needs sustainably.

COMMUNITY INVOLVEMENT

HOUSING ASSESSMENT ADVISORY COMMITTEE

One step toward a more effective, community-responsive housing policy would be the formation of a **Housing Assessment Advisory Committee**—a citizen-led working group made up of local residents, contractors, housing advocates, and small business owners. The Housing Assessment Advisory Committee could serve as a public oversight body and engagement partner throughout the 10-year planning process, ensuring sustained community voice and accountability.

This committee could meet quarterly to:

- Evaluate the implementation of housing policies
- Monitor community impacts
- Provide early feedback on proposed code changes
- Offer recommendations based on direct experience and lived realities

Conclusion

Such a committee would provide a formal structure for ongoing engagement and transparency, helping ensure that local policy reflects evolving community needs and honors the input already shared in this survey process. To ensure representation of those most affected by the housing crisis, it is essential that the committee include members from extremely low- and low-income households, whose lived experiences can help guide more equitable and effective solutions.

POLICY CHANGES

LODGING TAX DIVERSIFICATION BALLOT INITIATIVE AND ITS LOGICAL NEXUS

A key example of a policy with a clear logical nexus is the proposal to diversify the lodging tax. The lodging tax is generated by tourism—an industry entirely dependent on the local workforce, including cleaners, service staff, hospitality workers, and tradespeople. These are the very people who are increasingly unable to afford housing in Archuleta County. Without a stable workforce, the tourism economy itself is at risk.

Using lodging tax revenue to support workforce housing and childcare is therefore a direct investment in the sustainability of the tourism economy. It ensures the people who make tourism possible can live and work in the community. Other Colorado counties have adopted similar models under a "rational nexus" principle, using tourism-generated revenue to maintain the ecosystem that sustains tourism.

Strong Community Support for Diversification

Community support for this idea is strong. Survey results show that while 55% of respondents support diversifying the lodging tax, an additional 35% are open to learning more—indicating widespread openness and only minimal opposition.

BROADENED LAND USE REGULATIONS

Broadening land use regulations to include a wider range of housing types—such as tiny homes, arched cabins, yurts, and other alternative or off-grid models—is one of the most frequently requested reforms from survey respondents. These housing styles offer lower-cost entry points into the market and are often preferred by seniors, younger residents, and low-income individuals. Respondents state they would like to see owner-certified permitting pathways to reduce the administrative burden, and enable land splits and shared land agreements to expand flexible homeownership models. Further review of development fee schedules and evaluation of where they may disproportionately affect working-class residents is needed immediately.

Around the U.S., a number of communities have successfully reformed their codes to allow diversification of housing types, including:

Fresno, California permits tiny homes on residential lots and offers clear permitting pathways.

Walsenburg, Colorado was one of the first in the state to allow tiny homes and alternative construction methods like earthships.

Durango, Colorado has adopted flexible accessory dwelling unit (ADU) policies to expand housing options.

Portland, Oregon offers generous allowances for ADUs and alternative dwelling styles, including transitional housing pods.

By reworking zoning codes and building standards to allow these housing types in Archuleta County, local officials can reduce costs for entry-level homeownership, ease pressure on rentals, and give residents more flexibility in how they use their land.

PROPERTY TAX ROLLBACK, REBATES AND WORK-OFF PROGRAMS

As rising property values drive up tax bills across Colorado, residents—especially those on fixed or modest incomes—are feeling the pressure. While much of the tax structure is set at the state level, local governments do have meaningful tools at their disposal to offer relief. Communities around Colorado are already implementing measures such as mill levy reductions, rebate programs, and work-off options that provide immediate and targeted support to homeowners.

These tools are particularly important in housing-stressed areas like Archuleta County, where even long-time residents face the risk of displacement. By adopting or expanding these programs, local leaders can act now to stabilize housing for vulnerable populations while broader policy solutions develop. What follows are practical, proven models that other Colorado jurisdictions are already using to good effect.

Mill Levy Reductions

Local taxing authorities, such as counties and special districts, have the option to temporarily reduce their mill levies to provide immediate property tax relief. This flexibility allows them to adjust tax rates without permanently affecting their revenue streams. For instance, the Colorado Mountain College district has reduced its mill levy across multiple counties to help homeowners cope with increasing property taxes.

Property Tax Rebates

Some municipalities offer property tax rebate programs aimed at assisting low-income residents, seniors, and individuals with disabilities. The City and County of Denver, for example, provides the Denver Property Tax Relief Program, which offers partial refunds of property taxes paid or equivalent rent to qualifying residents. Eligible applicants can receive payments averaging \$1,000.

Work-Off Programs

Some local governments have authorized tax work-off programs, allowing seniors and disabled taxpayers to work in exchange for reductions in their property tax bills. These programs enable eligible residents to perform community service or other designated work, thereby offsetting a portion of their property taxes.

Douglas County: Available to Participants aged 60 or older or those with disabilities, residents can work up to 100 hours at minimum wage, or the amount of the County portion of the taxes due, whichever is less. Assignments are based on the operational needs of the County at the time of application.

Pueblo County: Pueblo County's Property Tax Work-Off Program allows eligible taxpayers, aged 60 or older or with a documented disability, to perform volunteer work at various pre-approved community nonprofits and Pueblo County's USDA Food Distribution Programs. In exchange, they receive a voucher to be used toward paying their property taxes. The program operates seasonally and has specific application periods.

San Miguel County: San Miguel County permits senior citizens and individuals with disabilities to work a maximum of 100 hours per year for the county to offset their property taxes. Interested applicants must apply by February 15 each year.

Boulder County: Boulder County's Senior Tax Worker Program enables seniors aged 60 or older to earn money equivalent to the county-designated portion of their property taxes, up to \$1,000. Participants are hired as temporary workers for the county and are paid hourly wages.

Archuleta County Proposed Solution: Property Tax Work-Off Program for any resident who works 100 hours per year for the county to offset their property taxes (equal application of the law).

FAST-TRACK AFFORDABLE CONTRACTORS

Create a local affordable builder registry to fast-track permits for qualified contractors.

CONCLUSION

IF COUNTY LEADERSHIP IS SERIOUS ABOUT HOUSING STABILITY, IT MUST BEGIN WITH WHAT IS DIRECTLY CONTROLLABLE. WHILE REGIONAL AND STATE FACTORS PLAY A ROLE, PROPERTY TAXES, LAND USE CODES, AND PERMITTING POLICIES FALL UNDER DIRECT COUNTY JURISDICTION.

THESE LOCAL LEVERS ARE AVAILABLE NOW. WAITING FOR STATE OR FEDERAL INTERVENTION WILL NOT MEET THE URGENCY EXPRESSED BY RESIDENTS. LEADERSHIP BEGINS WITH USING THE TOOLS ALREADY AT HAND.

Appendix

Affordable Housing Survey
Presentation
Resident Survey Individual Responses
Raw Data Resident Survey
Jotform Visual Report