DRAFT

August 2026

Archuleta County & Town of Pagosa Springs:

Regional Housing Action Plan

Prepared for: Town of Pagosa Springs and Archuleta County

ECOnorthwest

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Acknowledgments

The Colorado Department of Local Affairs (DOLA) awarded Archuleta County and the Town of Pagosa Springs funding to pay for consultant services to assist staff in developing this Regional Housing Action Plan for unincorporated areas of the County and the Town of Pagosa Springs.

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Archuleta County Housing Authority

Archuleta Department of Human Services

Archuleta Housing Corporation

Archuleta School District

Habitat for Humanity Archuleta County

Housing Solutions for the Southwest

La Plata Electric Association

Pagosa Area Water and Sanitation District

Pagosa Housing Partners

Pagosa Lakes Property Owners Association

Pagosa Springs Chamber of Commerce

Pagosa Springs Community Development Corporation

Town of Pagosa Springs

Travel + Leisure

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1. Overview

1.1 Purpose

Archuleta County and the Town of Pagosa Springs face growing housing challenges amid rising demand, extremely low vacancy rates, and rapidly rising home prices. The County and Town are already taking important steps to overcome these obstacles and increase housing opportunities. Archuleta County and the Town of Pagosa Springs jointly developed this Housing Action Plan (HAP) to further address the critical housing challenges facing the region through targeted actions over the next six years. As required by Colorado Senate Bill 24-174 (C.R.S. § 24-32-3705), this plan operationalizes the findings of the 2025 Housing Needs Assessment (HNA) and other regional efforts to establish concrete strategies to increase housing affordability, production, and preservation.

The HAP is a shared effort that addresses housing needs identified in both the Town of Pagosa Springs and unincorporated areas of Archuleta County. As part of an interconnected region, addressing housing challenges through strong partnerships and coordinated efforts will be essential for seeing progress. The HAP establishes a consistent approach while incorporating specific considerations for communities throughout the county.

Exhibit 1. Archuleta County Context Map

Source: ECOnorthwest

1.2 Process

1.2.1 Timeline

The Regional Housing Needs Assessment (HNA) process began in January 2024 and culminated in the completion of this Housing Action Plan (HAP) in 2026. The core timeline for this project progressed along this timeline:

Exhibit 2. Housing Planning Process

	Phase 1: Housing Needs Assessment	Phase 2: Housing Action Plan	Phase 3: Adoption Process
Engagement Objectives	Understand community experiences and needs for housing	Prioritize strategies and set the focus for implementing actions	Share out plan and work with decision makers to finalize
Analysis Approach	Build on regional HNA with housing production data and analysis	Assess potential strategies and develop approaches to address housing needs	Set a path for implementation and monitoring
	Spring 2024 – Spring 2025	*Summer 2025 – Summer 2026*	*Fall 2026*

1.2.2 Plan Organization

The HAP contains four main components and three appendices for additional plan context:

- **Section 1: Overview.** Provides a summary of the HAP, planning process, and connections with other plans
- **Section 2: Engagement Summary.** Synthesizes feedback shared by community members about the HAP and housing goals
- **Section 3: The Housing Landscape.** Summarizes key housing needs identified in the HNA and additional trends about housing production, zoning and density, displacement risk, transit areas, and other key factors to inform strategies
- **Section 4: Goals, Strategies, and Actions.** Creates an action-oriented plan to achieve the County and Town's objectives for housing production and preservation of needed housing
- **Appendices** including the Housing Needs Assessment (A), Engagement Details (B), Additional Analysis (C), and Implementation and Monitoring Plan (D)

1.3 Relationship to Other Plans

Archuleta County and the Town of Pagosa Springs took part in a Regional Housing Needs Assessment and Strategy in 2021 that also included Delores, La Plata, Montezuma, and San Juan counties. The Housing Needs Assessment (HNA) for Archuleta County and the Town of Pagosa Springs, completed in 2025, built on that research while focusing on the two subject jurisdictions rather than the four other counties. Archuleta County last adopted its Community Plan in 2017 and is currently updating it. This update will provide an opportunity to further elaborate on implementation of the HAP's housing goals and strategies.

The County also adopted a Strategic Plan in 2025 as well as a Comprehensive Economic Development Study in 2024 that both address housing affordability challenges. Pagosa Springs last updated its Comprehensive Plan in 2018 and adopted a Downtown Master Plan and Historic Building and District Guidelines in 2007. These documents provided some of the following basis for this Housing Action Plan:

- **Archuleta County and Pagosa Springs Housing Needs Assessment (2025):** This plan builds on findings identified in the prior Housing Needs Assessment that ECOnorthwest prepared for this plan. The next section of this plan provides a complete summary of the assessment.
- **Archuleta County Community Plan (2017):** This plan provides a set of policies for the County to pursue across a range of goals identified by the community, including policies addressing housing and land use. In particular, the plan encourages the construction of new affordable housing units as well as encouraging development that aligns with community resources and supports maintaining its rural character, including flexibility for more housing types.
- **Pagosa Springs Forward (2018):** The Town's Comprehensive Plan provides guidance for local land use in aligning community vision to future growth. This plan promotes a spectrum of housing types to create housing opportunities and choices for all, directing context-sensitive growth to certain parts of town. The plan also underlines a need for affordable housing that responds to increases in housing costs, including strategies like density bonuses, establishing a Town-County Housing Fund, and other housing-forward recommendations.

2. Engagement Summary

2.1 Engagement Process

Engagement for the Housing Action Plan included a combination of methods, including:

- Four (4) in-person open houses
- An optional online portal containing additional information and opportunity to share feedback
- Four (4) meetings with a Strategy Work Group comprised of key stakeholders
- Eighteen (18) stakeholder interviews
- Meetings with decision-makers (including the Board of County Commissioners and Town Council)

These activities took place from January through June 2026. Engagement meetings with members of the public were offered through multiple channels, including both daytime and evening sessions to accommodate schedules, as well as online options for asynchronous participation.

2.2 Engagement Summary

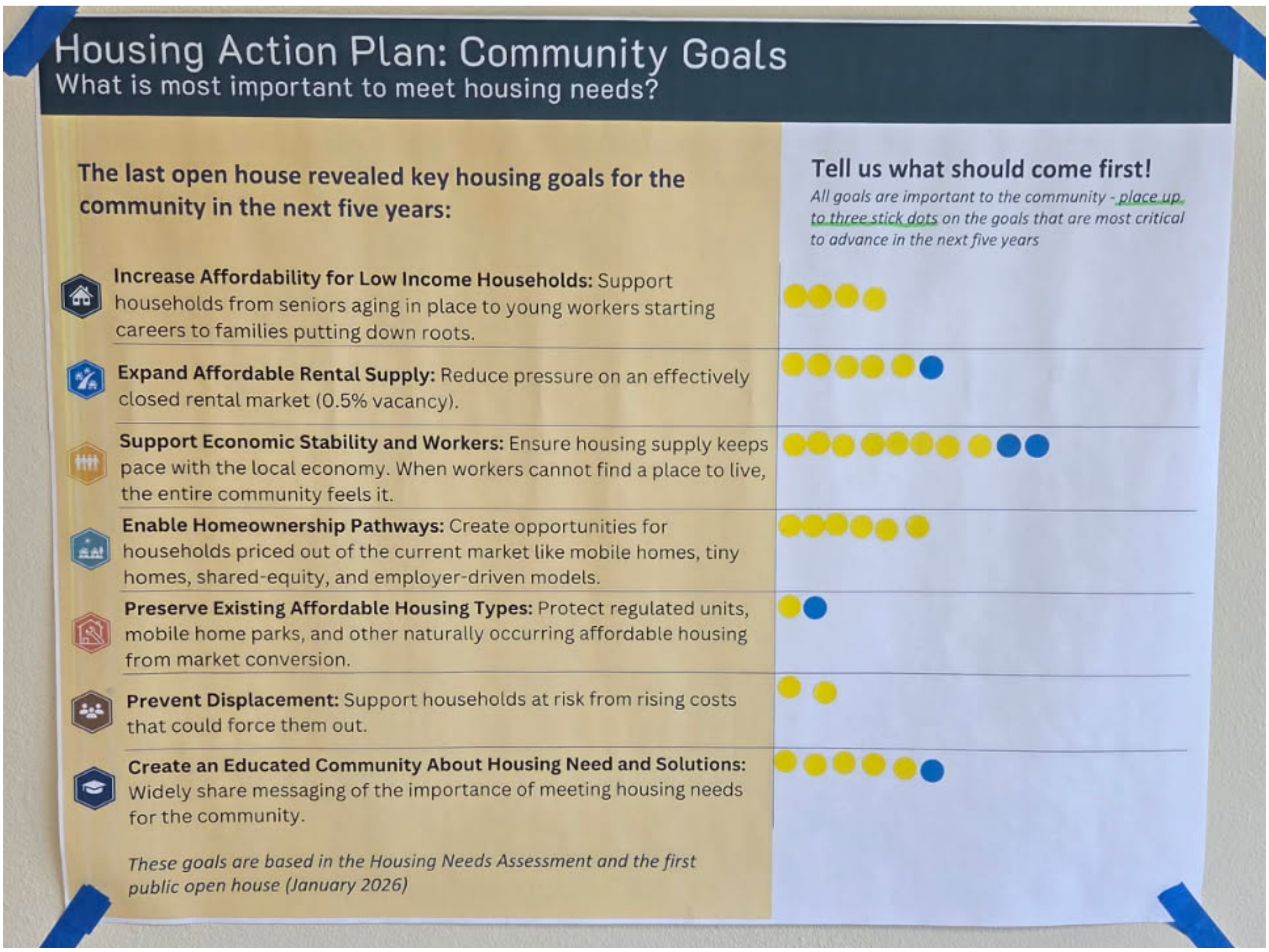
Engagement both affirmed the most pressing needs for Archuleta County and Pagosa Springs as identified in the HNA and supported prioritizing and refining strategies for the Housing Action Plan. Key themes from meetings with the public, stakeholders, and decision-makers included:

- **Expand rental and workforce housing supply.** Participants consistently identified the need for conventional rental housing as the most urgent, as well as housing for local workers and attainable homeownership opportunities.
- **Address needs across a broad range of incomes.** Engagement emphasized maintaining support for low-income renters while also expanding the focus to support moderate-income households that earn too much for many assistance programs but cannot afford local housing costs.
- **Make housing easier and less costly to build.** Participants supported ideas for strategies like pre-approved accessory dwelling unit (ADU) plans, coordinated fee waivers, more flexible zoning and development standards, and ADU updates that allow a wider range of housing types.
- **Build reliable local funding for housing.** Short-term rental workforce housing fees and expanded housing trust fund resources received the strongest near-term support from stakeholders. Larger tools such as sales taxes, mill levies, bonds, and commercial

impact fees were generally viewed as longer-term options requiring further study and public education.

- **Produce new housing while preserving what is already affordable.** Priorities included continued support for affordable rental development, land banking, reuse of existing buildings, and protection of mobile home parks and other lower-cost housing from market conversion.
- **Strengthen coordination, education, and access to resources.** Stakeholders supported clearer roles among housing organizations, expanded capacity within existing institutions, consistent community education, and better connections between residents and available programs. Engagement also affirmed the need for at least one strategy focused on housing stability and preventing displacement.

Exhibit 3. Dot Exercise from Public Open House #3-4 (June 2026)



Participants in the second open house highlighted key goals of Housing Action Plan to support economic stability and workers; and to create an educated community about housing needs and solutions.

3. The Housing Landscape

3.1 Housing Conditions Today

This section summarizes the Archuleta County and Town of Pagosa Springs Regional Housing Needs Assessment (HNA), completed in April 2025 by ECOnorthwest and Western Spaces, LLC (see Appendix A for the full report), and provides a baseline understanding for the context of this Housing Action Plan. The HNA provided information about housing needs across Archuleta County and the Town of Pagosa Springs as a basis for developing a range of relevant housing strategies. Wherever this report states "Unincorporated Archuleta County," it refers to all areas of the County outside the Town of Pagosa Springs. References to "Archuleta County" include both Archuleta County and the Town of Pagosa Springs.

The HNA for Archuleta County and Pagosa Springs provided a more localized assessment based on a 2021 Regional Housing Needs Assessment and Strategy conducted by Root Policy Research that also included Dolores, La Plata, Montezuma, and San Juan counties. The 2025 HNA sought a better understanding of the housing needs of all households and the workforce component of the population for Archuleta County and Pagosa Springs to guide developers on housing needs by type and price point. As a part of Proposition 123, the state classified Archuleta County and Pagosa Springs as a "Rural Resort Community," which increases the Area Median Income (AMI) at which residents can access programs.

3.1.1 Key Housing Needs

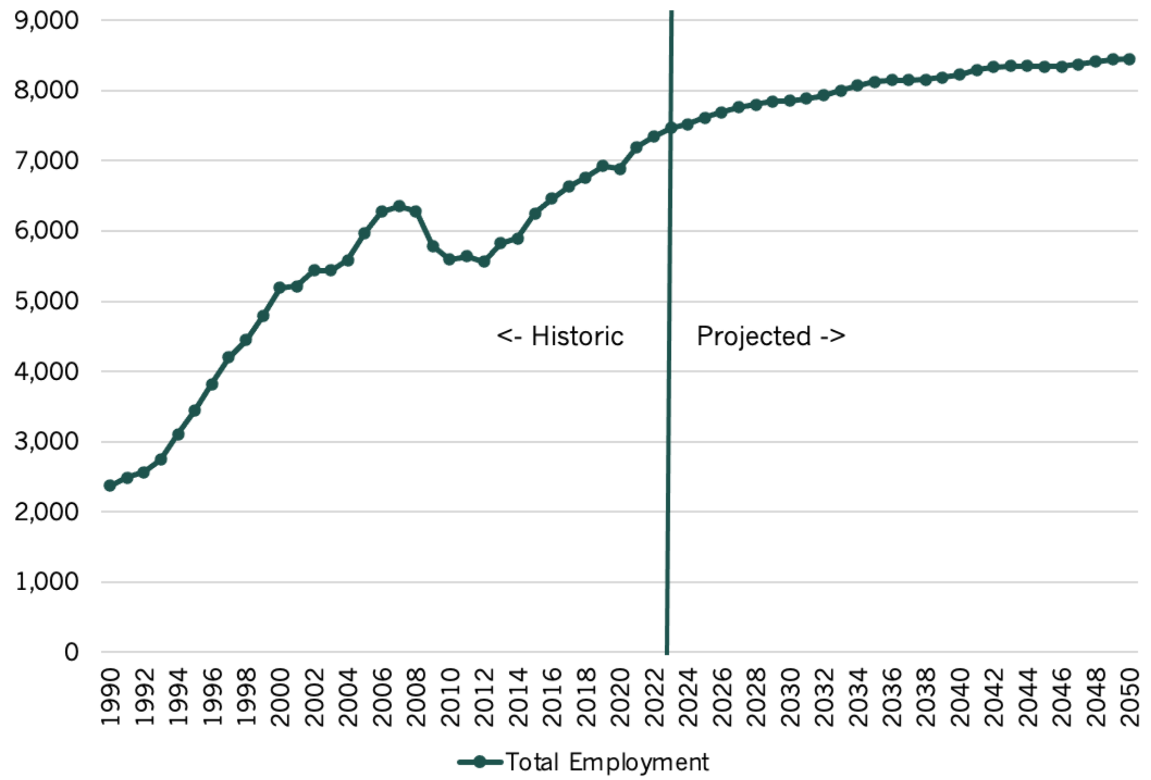
The HNA (Appendix A) identified the following key themes as the basis for focusing housing action strategies, both on housing and related socioeconomic trends. As part of public outreach for the HNA, residents and stakeholders also provided qualitative feedback on housing needs through a mix of online and social media outreach, community events, and other contact methods, resulting in 600 responses from households and 96 employers. Engagement events included in-person and virtual options, online recordings of meetings, meetings offered at varying times (weekdays, weekends, and evenings), Spanish-language surveys, and focus groups for renters and seniors.

Archuleta County's population and employment base is expected to continue growing in the next decade.

Archuleta County has grown by 18 percent (adding more than 2,100 residents) since 2012, with population expected to reach more than 16,200 by 2035. Most of this increase (1,967 residents) happened in unincorporated areas of Archuleta County, with slower growth in Pagosa Springs. While both jurisdictions have a relatively similar share of working-age adults (between 18–64), Pagosa Springs skews younger, with 29 percent of the population under 18 and 18 percent between 18–29. By contrast, Archuleta County has 27 percent of its population aged 65 and over, with 27 percent 29 years or younger.

Projections for employment also show that continued growth is likely, with an estimated 546 new jobs to contribute to a projected total of 8,069 by 2034. However, estimates also suggest that 17 percent of positions remain unfilled during peak seasons, reflecting the struggle for housing to keep pace with local wages.

Exhibit 4. Historic and Projected Employment by Year, Archuleta County, 1990-2050



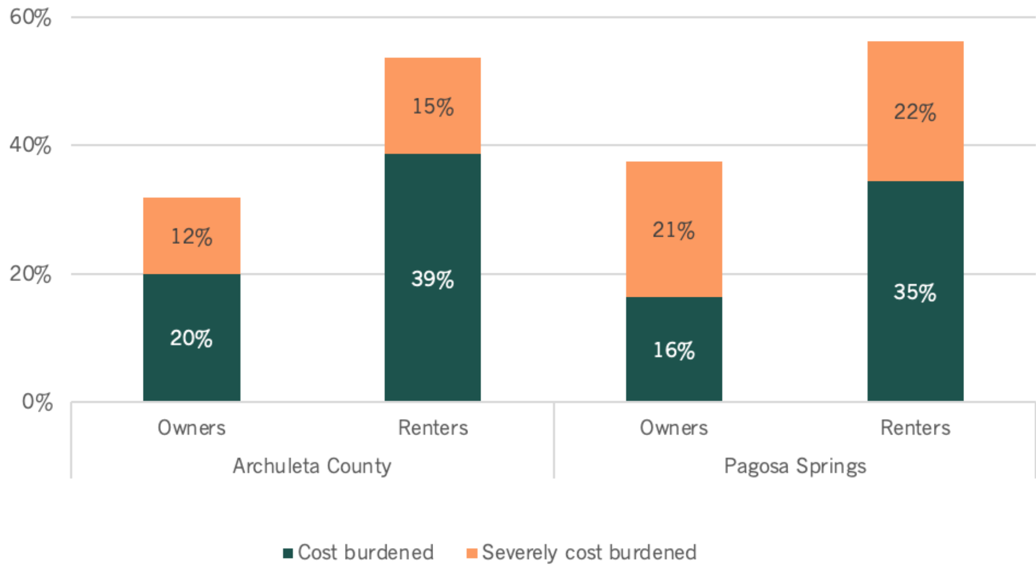
Source: Colorado State Demography Office

Housing costs are rising across the county for both rental units and home ownership.

Median home prices have risen by 56 percent since 2020 (recorded at $553,500 in early 2025), while **median rental prices have increased by 57 percent since 2012** (recorded at $2,783 in Archuleta County and $2,237 in Pagosa Springs in 2025). Rental vacancy rates are at an extremely low level of 0.5 percent, underscoring the difficulty of finding rental opportunities.

Almost half of all households (48%) in Pagosa Springs are cost-burdened, spending more than 30 percent of their income on housing, as well as 44 percent of households in Archuleta County overall. Further, the median home price in Archuleta County now requires a household income of 300 percent of the AMI to afford, while the HNA showed only 16 percent of rental listings as affordable to households earning 80 percent AMI.

Exhibit 5. Cost Burden by Tenure, Archuleta County and Pagosa Springs, 2022



Source: American Community Survey (ACS) 2022 5-year estimates

New housing production at all levels will be critical to addressing today's challenges and ensuring opportunities for the community to thrive.

Archuleta County will need 1,316 housing units to address existing underproduction and future need. Of those units, 51 percent are affordable to households earning 80 percent AMI or less.

Both stakeholders and residents throughout the engagement process spoke to the speed at which housing prices have risen against slower wage growth. In a survey of Archuleta County businesses, 60 percent said that affordable housing presented as a primary barrier to hiring and retaining employees. Pagosa Springs has 3.5 jobs per housing unit, indicating a severe housing shortage for workers, while seasonal workers face notably high barriers to securing housing. As the County and Town navigate a time when their workforce has difficulty accessing housing, addressing tight rental vacancy rates will remain a central theme for local housing needs.

A range of local conditions affect housing development for households at all income levels.

Engagement for the HNA indicated that creating rental opportunities remains particularly challenging across the county, while homeownership feels out of reach for many residents. Developers pointed to infrastructure challenges for Archuleta County, making planning to build housing difficult because of utility requirements as well as land use restrictions. Housing advocates noted that financial terminology and documentation have made it difficult to support non-English speakers in accessing housing. Some employees reported commuting to Archuleta County from Durango or living in Recreational Vehicles (RVs) due to a lack of available housing. Affordable housing providers also indicated long waitlists, while other stakeholders reflected on increasing housing costs straining potential chances for ownership.

3.1.2 Displacement Risk

Displacement occurs when residents can no longer remain in their neighborhood or community due to rising costs, loss of housing, or changing conditions that make it difficult to stay. This assessment builds on the HNA to recognize household-level vulnerability and surrounding market conditions. The communities noted for elevated risk of displacement within Archuleta County included those with lower-income and cost-burdened households, renters, the workforce, seniors, people with disabilities, and households living in manufactured or mobile home parks.

Some of the indicators of those at the greatest risk in the County include:

- **Cost-burdened households, reflecting 44 percent of households in Archuleta County.** While many household characteristics can contribute to displacement vulnerability, renters with lower incomes face the highest risk of displacement as they have the least ability to absorb a rent increase, navigate an eviction, or find replacement housing.
- **Members of the workforce who navigate increasing housing costs.** Only 16 percent of owner-occupied households can afford the average home price, while employers and employees both expressed concern about the availability of affordable housing, leading to shortages of units for those working in the region.
- **The rental vacancy rate of 0.5 percent represents an extremely limited supply of rental units in the County, potentially forcing renters into housing that they cannot afford.** The inability to move around different units represents a barrier to residents staying in place.
- **Manufactured and mobile home parks make up nine percent of Archuleta's housing supply.** While manufactured and mobile home parks can present relatively affordable housing opportunities, they can also increase vulnerability to redevelopment if a property owner sells, depending on the ownership structure.
- **Seniors can face challenges in finding housing that continues to meet their needs and allows them to age in place.** Archuleta County has a larger share of older adults aged 65 and older (27 percent) compared to Pagosa Springs (18 percent). Older adults on fixed incomes may be unable to keep up with property tax increases, rent growth, or home maintenance costs. Limited availability of accessible housing can also make it difficult for older adults to remain in their homes, increasing the risk of displacement.
- **Approximately 15 percent of households in Archuleta County have one or more people with a disability who require accessibility accommodations.** Limited availability of accessible housing increases displacement vulnerability for residents with disabilities. These households may be forced to move to less suitable or more distant housing.
- **Survey results from the HNA indicate that displacement risk is a high concern for residents.** In the survey conducted as part of the HNA, roughly 20 percent of respondents (106 people) have been forced to move within the past five years. About

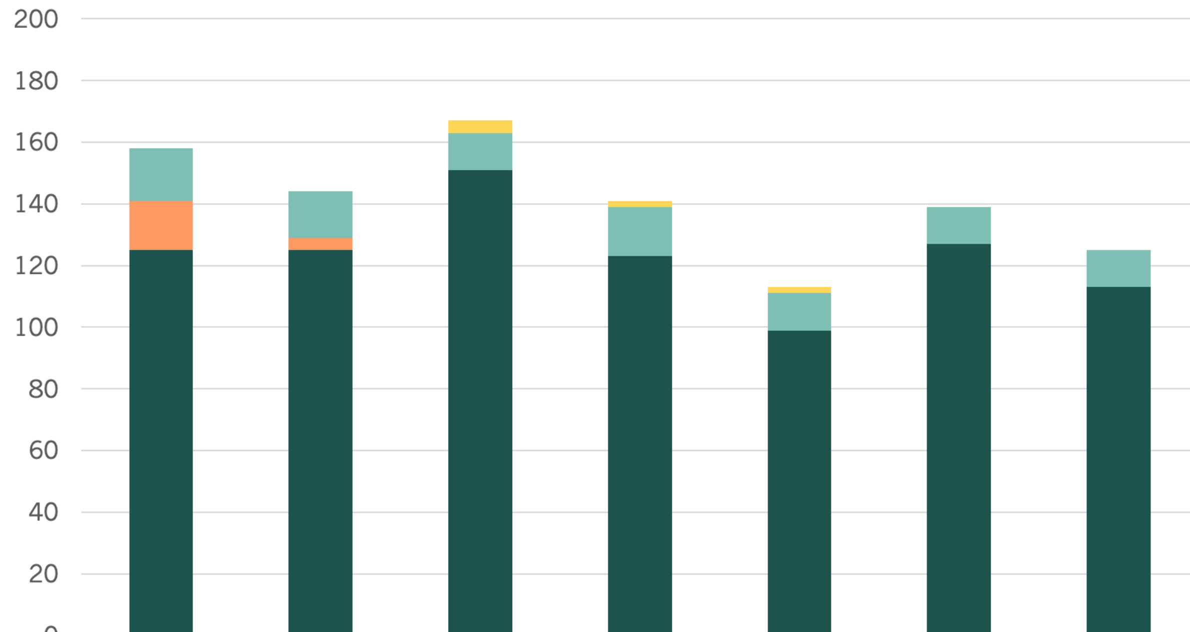
half of these respondents (46 percent) were forced to move more than once during that period, with the most frequent reasons cited as being unable to afford rent (37 percent) or foreclosure (33 percent). Of all respondents, 14 percent also expressed concern that they may not have stable housing in the next two months.

3.1.3 Housing Production Trends

Starting in 2019 through 2025, Archuleta County approved 987 housing units in unincorporated areas, with housing types shown in Exhibit 6. Of those approved permits, housing reflected the following typologies:

- The County approved 863 **single-unit homes**, or 87 percent of the approved housing units.
- **Duplex and multi-unit permits** constituted three percent of approvals, with 20 units of multi-unit housing and four duplexes that equaled eight housing units.
- 96 permits (10%) represent mobile home approvals, the second most common housing type in this period.

Exhibit 6. Building Permits by Housing Type, Unincorporated Archuleta County, 2019-2025



	2019	2020	2021	2022	2023	2024	2025
Duplex	0	0	4	2	2	0	0
Mobile Home	17	15	12	16	12	12	12
Multi-Unit	16	4	0	0	0	0	0
Single-Unit	125	125	151	123	99	127	113
Total	**158**	**144**	**167**	**141**	**113**	**139**	**125**

Source: Archuleta County Permit Data

3.1.4 Existing Programs, Tools, and Partnerships

Beyond regulated affordable and workforce housing production, Archuleta County and Pagosa Springs have an existing network of housing organizations and resources that programmatically support affordable housing in the region, including the Archuleta County Housing Authority, the Archuleta Housing Corporation, Habitat for Humanity Archuleta County, and the Pagosa Springs Community Development Corporation, as well as other regional partners. Along with these organizations, Pagosa Springs and Archuleta County have adopted regulations to encourage more housing development in the area, including affordable workforce housing, accessory dwelling units, and middle- density housing (see Section 3.2 Zoning and Density Assessment).

Some of the key existing and recent initiatives that cover these programs and tools in the Town include:

- **Adopting a workforce housing fee for short-term rentals (STRs)**, placing those funds into a Housing Trust Fund, as well as limiting the number of short-term rental licenses.
- **Exempting development application fees for projects serving up to 120 percent AMI** as well as allowing for consideration of sanitary sewer tap exemptions based on the mix of AMI a development proposes.
- **Allowing affordable housing as a use by right in all residential and mixed-use zoning districts** as well as expanding where property owners can build middle-density housing and accessory dwelling units (ADUs).

Archuleta County has also focused on the following programs and resources to address housing needs:

- **Property tax incentives** for up to five years for development that provides an affordable home to an occupant earning 120 percent AMI or below within the County.
- **Donating land to nonprofit organizations** for affordable housing development.
- **Incorporating density bonuses** for affordable workforce housing units in all zoning districts.

Additionally, organizations that target immediate support for Archuleta County households include the Southwest Center for Independence, helping individuals with disabilities to secure housing; Housing Solutions for the Southwest, administering the region's Coordinated Entry System; the Durango Community Shelter, providing services for individuals and families experiencing homelessness; and HomesFund, which provides assistance to achieve homeownership, which can support stabilizing households.

While the region has housing assistance programs spanning emergency rental assistance to homeownership support, most operate at or near capacity. Voucher programs maintain waitlists, Habitat builds 1–3 homes per year, and down payment assistance ($15k–$50k) falls far short of the $553,500 median home price. Emergency assistance funding has declined since ERAP ended, while a new employer-based pilot (HOWL) is launching to serve workers at between 80 and 120 percent AMI.

3.1.5 Regional Housing Allocation

This HAP serves as a set of regionally applicable strategies and actions to address needs identified in the Regional Housing Needs Assessment for both Pagosa Springs and unincorporated areas of Archuleta County. As presented in the HNA, **by 2035 Archuleta County will need at least 1,316 new housing units** to accommodate workforce growth and reduce existing housing shortages. Of those units, **approximately half (671 units) will be needed in the Town of Pagosa Springs.** Rental units for low-income households earning less than 80 percent of AMI make up the largest share of this need (529 units). Ownership units for moderate- and middle-income households earning between 80 and 200 percent AMI make up the next-largest share (463 units), followed by moderate- and middle-income rentals (324 units).

Exhibit 7. Total Projected Housing Needs by AMI and Tenure by Jurisdiction

AMI CATEGORY		PAGOSA SPRINGS OWN	PAGOSA SPRINGS RENT	UNINCORP. ARCHULETA COUNTY OWN	UNINCORP. ARCHULETA COUNTY RENT
Extremely Low Income	≤30% AMI	0	26	0	25
Very Low Income	31-50% AMI	0	22	0	21
Low Income	51-80% AMI	0	221	0	213
Moderate Income	81-100% AMI	19	19	19	19
	101-120% AMI	93	93	89	89
Middle Income	121-160% AMI	98	42	94	40
	161-200% AMI	26	11	25	11
Total		236	435	227	418

Source: ECOnorthwest

3.2 Zoning and Density Assessment

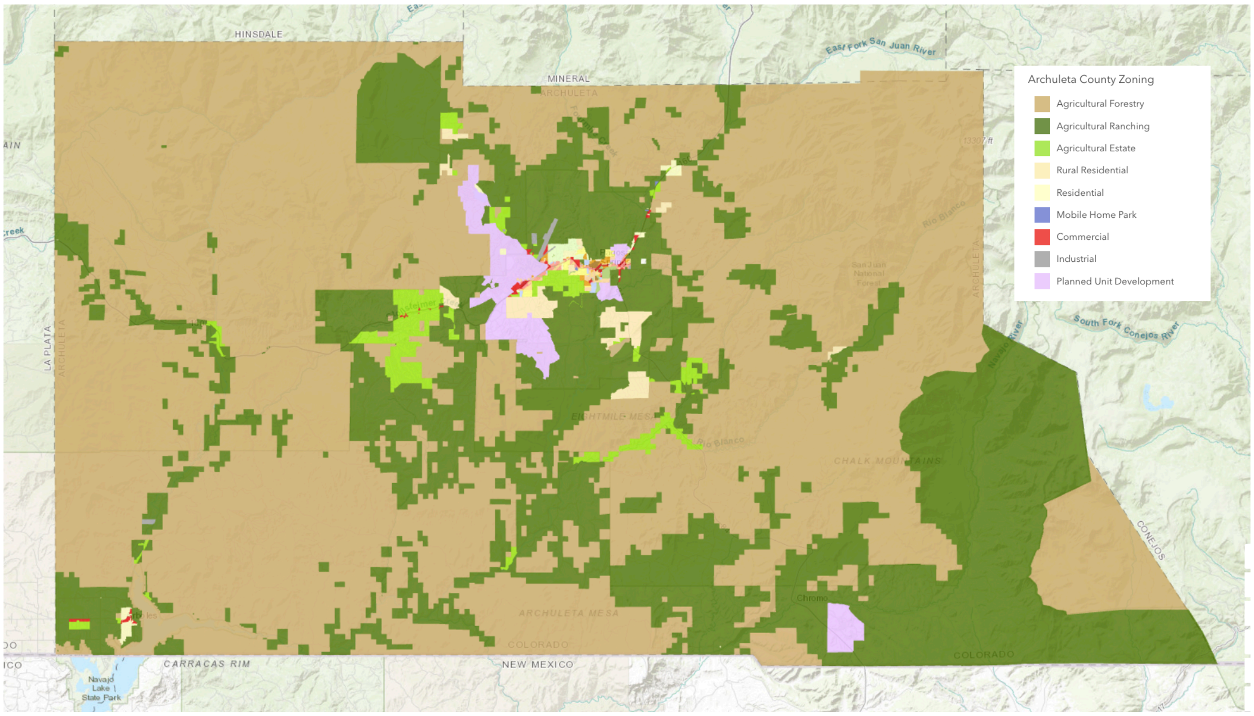
Archuleta County and Pagosa Springs have separate zoning codes that facilitate development. The County's land use regulations (which apply in unincorporated areas) include five zoning districts that permit at least one housing type by right (without conditional approvals), and the Town has eight zoning districts that permit residential uses.

This section summarizes key findings from the Zoning and Density Assessment included in Appendix C (Additional Analysis). Archuleta County is also currently updating its Community Plan, including a Strategic Growth Element that will evaluate locations for residential development.

3.2.1 Archuleta County Zoning and Density Key Findings

Archuleta County has six zones that allow at least one housing type: Agricultural/Ranching (AR), Agricultural/Estate (AE), Rural Residential (RR), Residential (R), Mobile Home (MH), and Commercial (C). Of these zones, five include housing by-right; the Commercial (C) zone only allows conditional use and qualified Affordable Workforce Housing Units (AWHUs).

Exhibit 8. Archuleta County Zoning Map



Source: Archuleta County GIS

Most of unincorporated Archuleta County's residential areas are zoned for single-unit homes. The AR, EE, and RR zones make up most of the land zoned for residential use in unincorporated areas (99 of gross residential acres and 89 percent of parcels). These three zones allow up to two single-unit detached homes on parcels of at least three acres (including manufactured and tiny homes), as well as up to two Affordable Workforce Housing Units on parcels larger than 10 acres. These zones are generally in areas with limited infrastructure access and may have limited capacity to support denser housing types.

The Mobile Home (MH) and Residential (R) districts allow higher densities of up to 12 dwelling units per acre and 5 dwelling units per acre, respectively. While these areas make up a smaller share of unincorporated Archuleta County, they may present more feasible areas to explore additional options for middle-density housing and infill housing options.

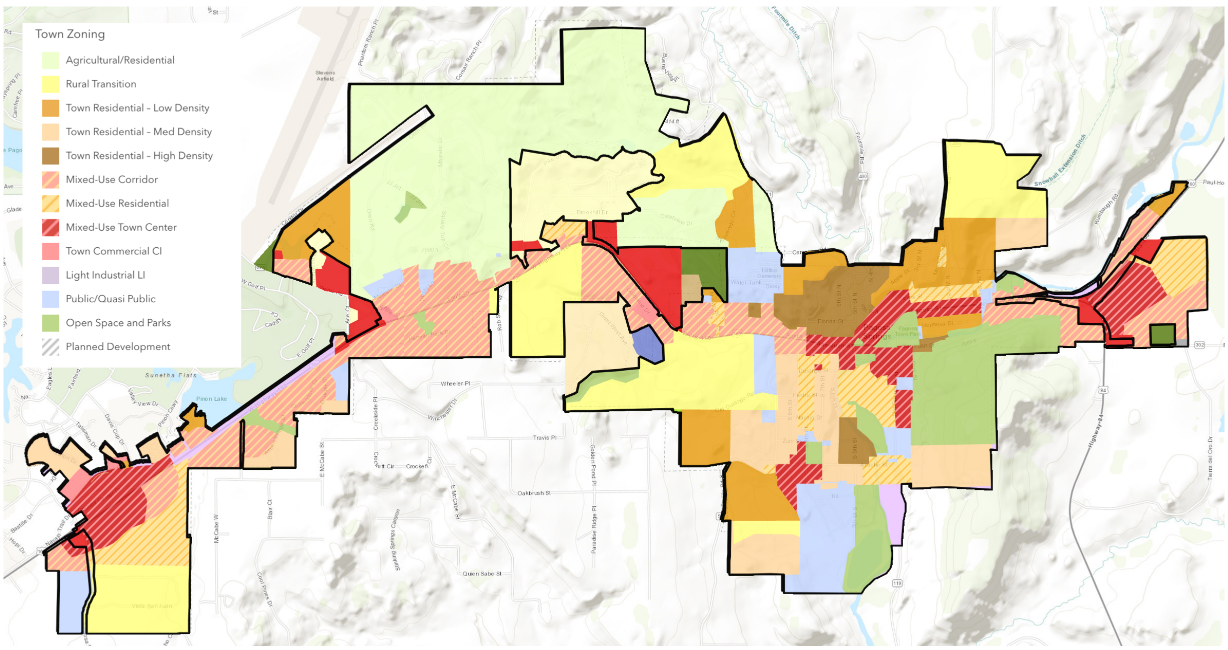
Development activity has mostly focused on single-unit homes in unincorporated areas. While multi-unit construction peaked in the County between 2002–2008, the County issued only one multi-unit (beyond duplex) permit between 2015–2023. Its zoning capacity reflects a focus on promoting additional single-unit homes on infill properties that already have a home.

Additional density measures require deed-restricted affordability. Every property more than one acre in size may build an Affordable Workforce Housing Unit (AWHU) beyond base density bonuses but must record a deed restriction to maintain its affordability. This option has not facilitated widespread uptake of this density bonus to date.

3.2.2 Pagosa Springs Zoning and Density Key Findings

Pagosa Springs has eight zones that allow at least one housing type: Agricultural/Residential (R-A), Rural Transition (R-T), Town Residential – Low Density (R-6). Town Residential – Medium Density (R-12), Town Residential – High Density (R-22), Mixed-Use Residential (MU-R), Mixed-Use Corridor (MU-C), and Mixed-Use Town Center (MU-TC). Accessory Dwelling Units (ADUs) are permitted in each district for single-unit structures.

Exhibit 9. Town of Pagosa Springs Zoning Map



Source: Archuleta County GIS

Most of the Town's zone districts permit middle-density housing types and above. The Town Residential—Medium zone district (R-12) has a maximum density of 12 units per acre, with maximum densities of 16 and 22 units per acre for four other districts. These standards allow for middle-density housing types (such as duplexes and triplexes) and multi-unit housing, but could be expanded to permit more multi-unit buildings if the Town sought to elevate potential densities and allow moderately denser housing in single-unit districts.

Lower-density zones (R-A and R-T) comprise large areas but allow lower densities due to a more rural character that may not support the same level of infrastructure required for higher-density development. However, these zones also allow moderately higher densities through clustering to conserve space, views, agricultural or equestrian land, and other natural features, with the aim of locating development near property lines or planned development.

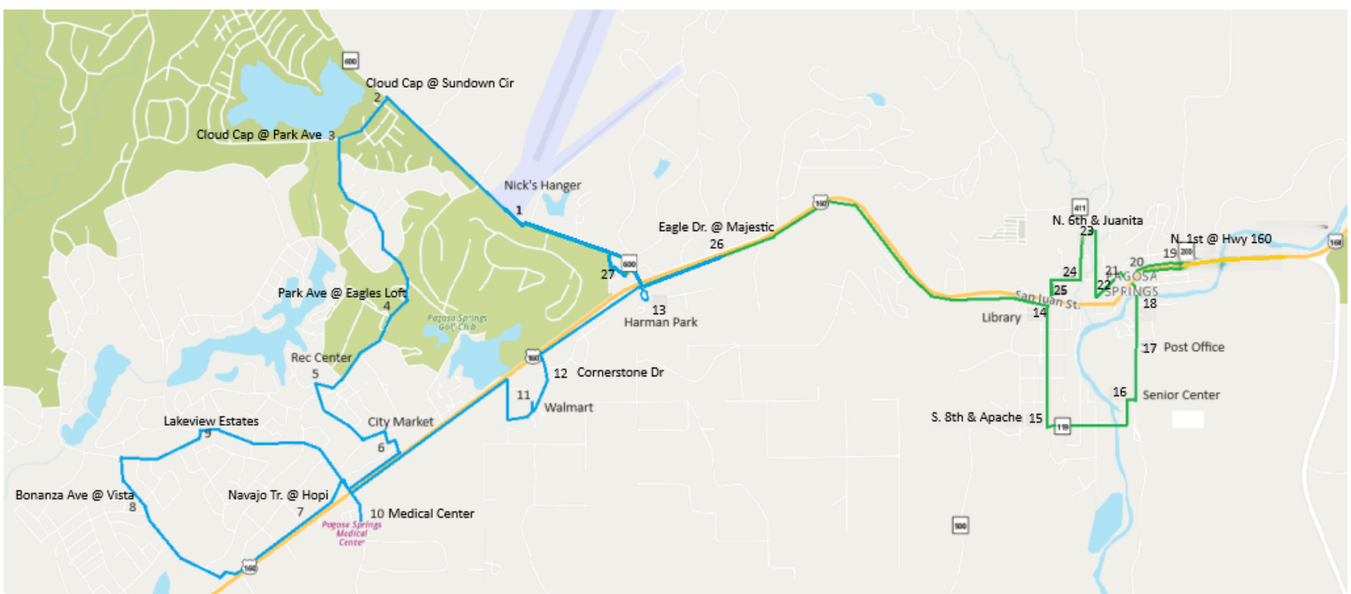
Within single-unit districts, the Town encourages infill housing. Pagosa Springs allows Accessory Dwelling Units (ADUs) on more than half of the properties in the Town, in addition to different maximum densities for single-unit homes, with or without cluster development. The Town and County may consider interventions such as providing pre-approved ADU plans to facilitate easier options for infill housing.

Mixed-use zone districts may allow greater density but typically require a commercial component. This type of multi-unit construction may only follow ground-floor commercial development. While the maximum density of 16 units per acre may facilitate greater infill density in core parts of the Town, a higher maximum or allowance for more residential-centered entitlements may lead to more housing built in the central areas.

3.2.1 Transit Station Areas

Transit station areas can provide opportunities to support higher density housing types. Mountain Express Transit (MET) provides local bus service to Pagosa Springs and other destinations in Archuleta County (Exhibit 10). Although the community does not have transit-specific zoning or the scale and frequency of transit service typically associated with transit-oriented development, existing and planned routes create opportunities to connect new higher-density housing with jobs, services, and other destinations. Recent and planned projects have coordinated new transit stops around housing development, including new workforce housing units in Pagosa West and Chris Mountain.

Exhibit 10. Mountain Express Transit Route Map



Source: Archuleta County

The location of these developments near existing transportation corridors will allow MET to serve more residents efficiently without requiring substantial route deviations. As new housing is built, the Town and County will continue coordinating with MET to identify locations where new or relocated stops can serve multifamily and regulated affordable housing, particularly along the US Highway 160 corridor. The Town can also support housing near transit and multimodal facilities through considering reduced parking requirements, which may lower development costs and make more efficient use of limited land.

3.3 Gap Assessment

These findings from the community's housing landscape today underscore the need for targeted efforts to address the unique housing challenges faced by households in Archuleta County and Pagosa Springs. While recent and upcoming developments are making progress towards the goal of more affordable housing, meeting the challenge will take intentional concentration on key groups. Exhibit 11 highlights the different housing needs and what types of housing can address them.

Exhibit 11. Populations with Unmet Housing Needs

Target Population	Scale of Housing Need	Housing Types Needed
Extremely Low Income to Low Income Households (0-80% AMI)	• 43% of total households in the county • 529 new units needed through 2035 • Households at 80% AMI can afford up to $1,510 per month (for 2-person HH) • As of January 2025, only 9% of rental listings were affordable for households between 50-80% AMI and fewer for <50% AMI.	New subsidized housing; preserving existing income-restricted housing and "naturally occurring affordable housing" (e.g. mobile home parks)
Moderate Income Households (80-120% AMI)	• 20% of total households in the county • 440 new units needed through 2035 • Households at 120% AMI can afford up to $2,260 per month (for 2-person HH) • Median sale price for single detached home ($553k) is only affordable starting at 250% AMI in Pagosa Springs. The median single detached home in unincorporated Archuleta County is $1.04 million and only affordable at over 300% AMI. • The median price for townhomes or condos is about $624k in Pagosa Springs (affordable starting at 120% AMI) and $674k in unincorporated areas (affordable starting at 200% AMI).	New workforce and market-rate rental housing and smaller market rate homes for ownership; preserve existing smaller, older homes
Seasonal Workers	• In a survey, more than 50 percent of seasonal workers reported that finding housing in the area represented a major difficulty	Employer assisted housing; workforce housing; 0- or 1-bedroom temporary rentals
People with a Disability	• 15% of Archuleta County households have one or more people with a disability	Housing with accessibility features that meet their needs; access to services and transit

Target Population	Scale of Housing Need	Housing Types Needed
Seniors (Age 65+)	• 27% of Archuleta County residents are age 65 or over, 3,653 people. • Archuleta County is projected to gain 1,468 new residents aged 65 and over by 2035 • Median age in Archuleta County is 50.8, higher than Pagosa Springs (34.2)	Senior housing; ability to age in place or down-size to 1- or 2-bedroom rentals, middle-density housing, or accessory dwelling units (ADUs)
Families with Children	• 33% of households in Pagosa Springs are families with children (compared to 19% in Archuleta County) • 62% of units in the county and 57% in town have 3+ bedrooms, but on average family-sized rentals are only affordable at over 160% AMI	Increased access to affordable family-sized housing options like 3+ bedroom rentals or ownership opportunities; access to schools and services

4. Goals, Strategies & Actions

4.1 Housing Goals

The 2026 Housing Action Plan envisions seven key goals for, identified through public engagement and an updated assessment of key housing needs:

Increase Affordability for Low- and Moderate-Income Households: Support households and their ability to grow in the community, from seniors aging in place to young workers starting careers to families putting down roots.

Expand Available Rental Supply: Reduce pressure on the rental market which is effectively closed by extremely low vacancy rates and low supply of available units at any income level.

Enable Homeownership Opportunities and Pathways: Create more opportunities for households priced out of the current ownership market like mobile homes, tiny homes, shared-equity, and employer-driven models.

Support Economic Stability and Workers: Ensure housing supply keeps pace with the local economy to reduce the mismatch of wages and housing costs that the region is experiencing.

Preserve Existing Affordable Housing Types: Protect regulated units, mobile home parks, and other naturally occurring affordable housing from market conversion.

Prevent Displacement: Support households at high risk from rising costs and housing pressures that could force them out, such as seniors and low-income renters.

Create an Educated Community About Housing Need and Solutions: Widely share messaging of the importance of meeting housing needs for the community to build support for new ideas.

4.2 Strategy Framework

State statute requires that a Housing Action Plan identify, **at minimum, two standard affordability strategies, one long term affordability strategy, and one displacement mitigation strategy.** Statute asks local governments to consider high-level strategies from the *Colorado Affordability and Displacement Mitigation Strategies Directory* created by the state pursuant to C.R.S. § 24-32-3706. The following framework provides a clear approach to both implementing recommendations and ensuring alignment with state rules.

The HAP includes sixteen (16) recommended strategies to advance housing goals in Pagosa Springs and unincorporated Archuleta County. Each recommended strategy includes an initial assessment with the following elements:

- **Description** providing a strategy overview, and key considerations as applicable for:
  - Alignment with HNA findings
  - Addressing community needs
  - Key policy mechanisms/options
- **Timeline** that is built around the mandatory 3-year review timeline for state statute:
  - Short-Term: 1-3 years (before mid-point check in reporting)
  - Mid-Term: 3-6 years (after mid-point check in reporting)
  - Ongoing: Beyond 6 years (build towards the next HAP update)
- **Type of Strategy** including key areas as iterated in the HNA:
  - **Financing & Incentives** that help needed housing types to become feasible
  - **Preservation & Management** of existing housing types at risk for turnover
  - **Land Use & Zoning** actions that lower barriers to needed housing types
  - **Partnerships** that leverage local and regional actions
  - **Programs** which support residents, builders, and housing providers
- **Implementation Considerations:**
  - **Status:** New strategy or building on existing actions
  - **Roles:** Lead or partnership actions for the Town, County, or both (including any key partners)
  - **Associated Goals:** Correspondence with stated housing goals (above)
  - **Housing Needs Addressed:** AMI level, housing type, tenure, and other needs
  - **Level of Effort & Impact:** Low / Medium / High
  - **Compliance with state legislation:** Fulfillment of Housing Action Plan strategy requirements (Standard Affordability, Long Term Affordability, and Displacement Mitigation)

4.3 Housing Strategies

Cluster 1: Create New Funding Streams for Housing Initiatives

Expanding the resources available for housing is essential to advancing many of the plan's other strategies. This cluster focuses on building reliable local funding streams, strengthening grant-writing capacity, and positioning the Town and County to pursue larger revenue tools over time. Together, these actions can provide flexible funding for land, infrastructure, development incentives, housing programs, and other investments that state and federal sources may not fully cover.

STRATEGIES	WHERE?	TIMELINE
1.1 Collect full STR workforce housing fee per the Town's nexus study.	Town (Lead)	Medium (Year 3-6)
1.2 Commission County STR nexus study to adopt a workforce housing fee and consider overlap with Town rates.	County (Lead)	Medium (Year 3-6)
1.3 Establish a bench of contractors for grant writing and compliance to expand capacity.	Town + County (Joint Lead)	Short (Year 1-3)
1.4 Build towards a lodging or property tax allocation, sales tax, bond, and/or mill levy ballot measure for housing through sustained housing education.	Town + County (Joint Lead)	Ongoing (Year 6+)
1.5 Commission a nexus study for commercial impact fees / linkage fees to tie development to housing demand.	Town + County (Separate leads)	Town: Short (Year 1-3) County: Medium (Year 3-6)

STRATEGY 1.1: COLLECT FULL STR WORKFORCE HOUSING FEE PER THE TOWN'S NEXUS STUDY

The Town of Pagosa Springs currently collects an annual workforce housing fee from licensed short-term rentals (STRs). The fee is collected on the basis that short-term rentals can reduce the number of homes available to residents per a previously completed nexus study. In the initial implementation, the Town's fee was not the full extent supported by the study. Increasing the fee to the full amount would generate additional flexible revenue for housing efforts, including land, infrastructure, development incentives, deed restrictions, housing programs, and other eligible investments. The Town Council could implement this strategy through a phased increase rather than raising the fee to the full amount at one time. A gradual schedule would give property owners notice and allow the Town to monitor revenue, short-term rental activity, and market conditions as the fee increases.

1.1 Collect full STR workforce housing fee per the Town's nexus study.		
Timeline: Mid-Term, 3-6 years (scale up incrementally in the next three years and evaluate collecting full fee by 2029)		
Housing Needs Addressed: Additional fees collected could contribute more to the housing fund and advance multiple types of affordable and workforce housing development		
State Compliance: ✓ Long-Term Affordability Strategy: C.R.S 24-32-3706(2)(b) Regulating STRs		
Housing Goals: • Increase Affordability • Support Economic Stability and Workers		
Geography: Town	**Funding/Admin Needs: Low**	**Roles: Town Lead**

STRATEGY 1.2: COMMISSION COUNTY STR NEXUS STUDY TO ADOPT A WORKFORCE HOUSING FEE AND CONSIDER OVERLAP WITH TOWN RATES

A workforce housing fee attached to short-term rentals (STRs) in unincorporated Archuleta County would require an initial nexus study to understand and document the relationship between STRs and local housing needs. The study would follow one previously completed for the Town to establish a basis for the fee, calibrate the amount, and determine how the County's approach should relate to the Town's existing workforce housing fee.

The County should time the study close enough to potential adoption that its market and housing data remain relevant. The scope could evaluate the number and location of short-term rentals, their effects on the long-term housing supply, appropriate exemptions or fee tiers, potential revenue, and administrative requirements. Following the study, the Board of County Commissioners would need to decide whether to adopt a housing-specific fee and direct the proceeds to a dedicated housing fund.

1.2 Commission nexus study and adopt an STR workforce housing fee and consider overlap with Town rates.		
Timeline: Mid-Term, 3-6 years (consider in 2029 depending on economic condition)		
Housing Needs Addressed: Fee collected could be used flexibly to advance affordable and workforce housing development and programs		
State Compliance: ✓ Long-Term Affordability Strategy: C.R.S 24-32-3706(2)(b) Regulating STRs		
Housing Goals: • Increase Affordability • Support Economic Stability and Workers		
Geography: Unincorporated County Areas	**Funding/Admin Needs: Medium**	**Roles: County Lead**

STRATEGY 1.3: ESTABLISH A BENCH OF CONTRACTORS FOR GRANT WRITING AND COMPLIANCE TO EXPAND CAPACITY

The Town, County, and partnering organizations use a combination of state, federal, and philanthropic fund opportunities to make affordable housing development possible. However, preparing competitive applications for these funds can exceed existing staff capacity. Grant management can also require work beyond existing capacity after an award, such as tracking, reporting, and program compliance. Establishing a roster of qualified contractors would allow the Town and County to tap into specialized support to pursue more opportunities without creating a permanent full-time position.

The Town and County could jointly develop a list of prequalified grant writers and compliance specialists (drawing from regional contacts and resources, such as Region 9) that includes each contractor's experience, areas of expertise, rates, availability, and ability. For each opportunity, the sponsoring jurisdiction or organization could issue a focused scope of work and identify whether grant funds can reimburse eligible administrative costs.

1.3 Establish a bench of contractors for grant writing and compliance to expand capacity.

Timeline: Short, 1-3 years

Housing Needs Addressed: Grant-writing for state, federal, and philanthropic funds is most likely to target sources that are most widely available such as low-income housing tax credits (LIHTC) which serve low-income renter households, but could encompass other opportunities

State Compliance:

- ✓ Long-Term Affordability Strategy: C.R.S 24-32-3706(2)(h) Other Strategies

Housing Goals:

- Increase Affordability
- Expand Available Rental Supply

Geography: Town + County	**Funding/Admin Needs: Medium**	**Roles: Town and County Joint Lead**

STRATEGY 1.4: BUILD TOWARDS A LODGING OR PROPERTY TAX ALLOCATION, SALES TAX, BOND, AND/OR MILL LEVY BALLOT MEASURE FOR HOUSING THROUGH SUSTAINED HOUSING EDUCATION

There are many potential future sources of funding to support affordable housing that the Town and/or County may explore in coming years. Lodging taxes, property tax allocations, sales taxes, mill levies, and housing bonds could all provide substantially more revenue than currently available for both jurisdictions' existing housing trust funds. However, all these sources must compete with other local priorities, and some would require voter approval and sequencing with other initiatives.

The Town and County should keep these tools under consideration as longer-term options by monitoring their potential and building towards future action. Near-term work can focus on tracking economic and other conditions, evaluating how comparable communities use these tools, and building public understanding of local housing needs.

1.4 Build towards a lodging or property tax allocation, sales tax, bond, and/or mill levy ballot measure for housing through sustained housing education.

Timeline: Ongoing; assess at three-year midpoint (2029) and continue building support/monitoring potential for new funding tools

Housing Needs Addressed: New funding sources could be used flexibly to housing for all income levels, including moderate-income housing where state and federal sources typically have less coverage but market gaps are present

State Compliance:

- ✓ Long-Term Affordability Strategy: C.R.S 24-32-3706(2)(a) Dedicated Revenue Sources

Housing Goals:

- Create an Educated Community About Housing

Geography: Town + County	Funding/Admin Needs: Low to Medium	Roles: Town and County Joint Lead

STRATEGY 1.5: COMMISSION A NEXUS STUDY FOR COMMERCIAL IMPACT FEES / LINKAGE FEES TO TIE DEVELOPMENT TO HOUSING DEMAND

A commercial linkage fee is a one-time charge on new development that goes towards addressing new associated housing demands. A nexus study would be the first step towards estimating factors such as the number of employees generated by different types of development, the wages those jobs are likely to pay, and the resulting housing cost gap. A study should be scoped to recommend different fee levels for different uses adapted to local economic conditions. The Town and County can evaluate and pursue this tool separately, but consider overlapping conditions or implementation. Either nexus study should occur close to potential adoption so that its data remain current and its findings can support a fee structure.

1.5 Commission a nexus study for commercial impact fees / linkage fees to tie development to housing demand.

Timeline: Short - Town, 1-3 years (conduct a study and implement findings); Medium – County, revisit in 3-6 years and track initial findings from Town

Housing Needs Addressed: A commercial impact fee could be used to address workforce housing gaps and target housing to support new employment

State Compliance:

- ✓ Long-Term Affordability Strategy: C.R.S 24-32-3706(2)(a) Dedicated Revenue Sources

Housing Goals:

- Support Economic Stability and Workers

Geography: Town + County	Funding/Admin Needs: Medium to High	Roles: Town and County Separate Leads

Cluster 2: Remove Barriers to Building New Housing

Local regulations, fees, infrastructure costs, and development processes can affect whether needed housing is financially feasible and where it can be built. This cluster focuses on practical changes that make it easier to produce a wider range of housing, including accessory dwelling units, middle-density housing, and regulated affordable housing, while directing growth to places with appropriate infrastructure and services.

STRATEGIES	WHERE?	TIMELINE
2.1 Develop pre-approved ADU plans and pilot with partners.	Town + County (Joint Lead)	Short (Year 1-3)
2.2 Extend and coordinate existing fee waivers to 120% AMI for low- and moderate-income housing.	Town + County (Joint Lead)	Short (Year 1-3)
2.3 Allow more middle-density housing types by right (such as duplexes) by right in more County zones.	County (Lead)	Short (Year 1-3)
2.4 Integrate zoning-code updates and address development barriers with the planned County Comprehensive Plan update.	County (Lead)	Short (Year 1-3)

STRATEGY 2.1: DEVELOP PRE-APPROVED ADU PLANS AND PILOT WITH PARTNERS

The Town and County both currently allow accessory dwelling units (ADUs) in residential areas, but some households interested in adding these units may still struggle to make them feasible. Pre-approved plans for ADUs are a tool that can reduce design costs by shortening portions of the review process and giving property owners a short list of options to select from. Because construction and financing costs remain larger barriers than design costs, technical assistance and information about financing, permitting, and utility requirements may also be needed for some households beyond pre-approved plans themselves.

The Town and County could both build on state resources to identify plan sets that meet local building requirements. However, pre-approved plans would not eliminate site-specific review for setbacks, foundations, utilities, access, or other property conditions. If pursued as a joint effort, a menu of pre-approved ADU designs could include options for attached, detached, and modular units. Potential partnering with local builders and/or nonprofit housing organizations could also provide an opportunity to test options before full implementation and facilitate other support.

2.1 Develop pre-approved ADU plans and pilot with partners.		
Timeline: Short, 1-3 years		
Housing Needs Addressed: ADUs can help to expand available units within existing neighborhoods, including new rentals, housing for multi-generational families, aging in place, and enabling homeownership by providing an income stream for homeowners		
State Compliance: ✓ Long-Term Affordability Strategy: C.R.S 24-32-3706(2)(h) Other Strategies		
Housing Goals: • Expand Available Rental Supply • Enable Homeownership Opportunities and Pathways		
Geography: Town + County	**Funding/Admin Needs: Medium**	**Roles: Town and County Joint Lead**

STRATEGY 2.2: EXTEND AND COORDINATE EXISTING FEE WAIVERS TO 120% AMI FOR LOW- AND MODERATE-INCOME HOUSING

Development and utility fees can increase the overall cost of housing and make more affordable housing types more difficult to finance. The Town, County, and partners offer exemptions today, but coverage does not fully extend to moderate-income housing between 80 to 120 percent AMI. Extending fee-waiver eligibility through 120 percent of AMI would allow local incentives to support the full range of housing needs.

The Town and County could both adopt aligned eligibility standards for their own fees. Continued work with utility and service providers should also be explored to clarify which additional costs may be waived, reduced, or supported through grants. A tiered approach could also provide greater assistance for units serving lower-income households while still offering meaningful support through 120 percent AMI.

2.2 Extend and coordinate existing fee waivers to 120% AMI for low- and moderate-income housing.		
Timeline: Short, 1-3 years		
Housing Needs Addressed: Expanding fee waivers would target households up to 120 percent of AMI identified in the HNA as falling between the gap of subsidized and market rate housing		
State Compliance: ✓ Standard Affordability Strategy: C.R.S 24-32-3706(1)(c) Reduce Impact Fees		
Housing Goals: • Increase Affordability • Support Economic Stability and Workers		
Geography: Town + County	**Funding/Admin Needs: Medium**	**Roles: Town and County Joint Lead**

STRATEGY 2.3: ALLOW MORE MIDDLE-DENSITY HOUSING TYPES BY RIGHT (SUCH AS DUPLEXES) BY RIGHT IN MORE COUNTY ZONES

Middle-density housing, such as duplexes, townhomes, and cottage-style developments, falls between a detached home and a larger apartment building. These housing forms can offer smaller rental and ownership options at relatively more affordable rates than new detached homes. While many areas of unincorporated Archuleta County currently allow for modest increases in density (scaled to infrastructure availability), the current Comprehensive Plan Update process will allow consideration of selected new middle-density housing types by right. This could support production by avoiding discretionary approval for each project.

The County's Strategic Growth Element should seek to identify locations where allowing more middle-density housing by right may be appropriate. Any changes should focus on areas in unincorporated areas with adequate roads, water, wastewater, fire protection, access to jobs and services, and other community priorities.

2.3 Allow more middle-density housing types by right (such as duplexes) by right in more County zones.

Timeline: Short, 1-3 years

Housing Needs Addressed: Middle-density housing can serve both prospective renters and homeowners and provide relatively lower-cost and smaller housing in existing neighborhoods

State Compliance:

- ✓ Long-Term Affordability Strategy: C.R.S 24-32-3706(2)(d) Amend Zoning

Housing Goals:

- Increase Affordability
- Expand Available Rental Supply
- Enable Homeownership Opportunities and Pathways

Geography: County	Funding/Admin Needs: Medium	Roles: County Lead

STRATEGY 2.4: INTEGRATE ZONING-CODE UPDATES AND ADDRESS DEVELOPMENT BARRIERS WITH THE PLANNED COUNTY COMPREHENSIVE PLAN UPDATE

In addition to allowing more housing types (Strategy 2.3), the County's Comprehensive Plan process provides an opportunity to align future land-use and development regulations with the Housing Action Plan. Barriers may include minimum lot sizes, setbacks, parking requirements, limits on residential uses, infrastructure standards, and approval processes, including deed restriction requirements for affordable workforce housing units as density bonuses (see Zoning and Density Assessment in Section 3.2 of the HAP).

The County should incorporate the Housing Action Plan's findings into the Strategic Growth Element to delve deeper on specific potential areas for amending these standards. Further engagement with developers could also provide insight on specific standards or permitting process steps from an applicant's perspective where barriers emerge.

2.4 Integrate zoning-code updates and address development barriers with the planned County Comprehensive Plan update.

Timeline: Short, 1-3 years

Housing Needs Addressed: Reducing development barriers can support new production for housing, particularly middle-density and higher density development

State Compliance:

- ✓ Long-Term Affordability Strategy: C.R.S 24-32-3706(2)(d) Amend Zoning

Housing Goals:

- Increase Affordability
- Expand Available Rental Supply
- Enable Homeownership Opportunities and Pathways

Geography: County	**Funding/Admin Needs: Medium**	**Roles: County Lead**

Cluster 3: Support Preservation of Affordable Housing for Low to Moderate Income Households

Meeting the region's housing needs will require protecting housing that is already affordable to local residents. This cluster supports development for households across a range of incomes while also preserving mobile home parks, regulated affordable units, older lower-cost properties, and homes that allow seniors and other residents to remain in the community.

STRATEGIES	WHERE?	TIMELINE
3.1 Pursue opportunities for redevelopment of existing properties through change of use.	Town + County (Joint Lead)	Medium (Year 3-6)
3.2 Support efforts for individual owners to acquire mobile home parks to prevent market conversion.	Town + County (Partner)	Ongoing (Year 6+)
3.3 Monitor potential publicly owned sites for housing redevelopment.	Town + County (Joint Lead)	Ongoing (Year 6+)
3.4 Support programs for homes repair, weatherization, and accessibility improvements.	Town + County (Partner)	Medium (Year 3-6)

STRATEGY 3.1: PURSUE OR SUPPORT OPPORTUNITIES FOR REDEVELOPMENT OF EXISTING PROPERTIES THROUGH CHANGE OF USE

As a community with a longstanding tourism economy and limited infrastructure, the Town and County should continue to explore options that reuse existing buildings to leverage underutilized structures. Converting hotels, motels, schools, commercial buildings, or other properties to housing may require reconfiguration or the expansion of utilities but can also make use of existing land (particularly if publicly owned; see Strategy 3.3). Several recent local examples show that hotel conversions can provide employee or deed-restricted housing (although often limited to existing employees). These projects can still face substantial rehabilitation costs, building code requirements, utility limitations, and acquisition challenges that may not make it feasible for them to provide regulated low-income housing, but they can still expand the rental supply.

The Town and County should continue working with potential developments and providing flexibility for potential conversions. This may include helping interested property owners understand relevant zoning, permitting, and infrastructure requirements. In the medium- or long-term, implementation could include specialized permit review and/or predevelopment assistance for conversions as opportunities arise.

3.1 Pursue opportunities for redevelopment of existing properties through change of use.		
Timeline: Medium, year 3-6 (consider relevant code changes during Comprehensive Plan in the County and explore options in the Town)		
Housing Needs Addressed: Types of conversions may be suitable for different housing forms or levels of affordability, but would likely target rental supply and/or employee housing		
State Compliance: ✓ Standard Affordability Strategy: C.R.S 24-32-3706(1)(h) Other Strategies		
Housing Goals: • Expand Available Rental Supply • Support Economic Stability and Workers		
Geography: Town + County	**Funding/Admin Needs: Medium**	**Roles: Town and Count Joint Lead or Partner**

STRATEGY 3.2: SUPPORT EFFORTS FOR INDIVIDUAL OWNERS TO ACQUIRE MOBILE HOME PARKS TO PREVENT MARKET CONVERSION

Mobile home parks provide an important source of relatively lower-cost housing in many communities, including Archuleta County and Pagosa Springs. However, mobile home parks can also pose displacement risks because residents may own their homes but not the land beneath them. When a park sale, closure, or major rent increases occur, they can put pressure on mobile home residents. Mobile home parks can also be subject to redevelopment, which may displace households, depending on the ownership model. While the Town and County would not lead efforts for direct acquisition, they could serve as partners for initiatives led by mobile home park residents or organizations seeking to preserve a park and provide long-term stability for residents. A future multijurisdictional housing authority (see Strategy 4.2) could coordinate these resources and help residents or nonprofit partners evaluate acquisition and ownership options.

3.2 Support efforts for individual owners to acquire mobile home parks to prevent market conversion.		
Timeline: Ongoing, respond to community-driven or partner-driven as opportunities arise		
Housing Needs Addressed: Mobile home parks provide a form of naturally occurring affordable housing (and often homeownership) for lower income households		
State Compliance: ✓ Standard Affordability Strategy: C.R.S 24-32-3706(1)(g) Incentivize Preservation		
Housing Goals: • Preserve Existing Affordable Housing • Prevent Displacement		
Geography: Town + County	**Funding/Admin Needs: Low**	**Roles: Town and County Partner**

STRATEGY 3.3: MONITOR POTENTIAL PUBLICLY OWNED SITES FOR HOUSING REDEVELOPMENT

Acquiring land is often a substantial cost for housing development, especially in places where land with infrastructure and proximity to jobs/services is limited. Dedicating publicly owned land for housing that achieves community goals can help to lower this cost and make projects more feasible. The Town, County, school district, and other public entities own inventories of sites that could be analyzed to identify opportunities to support housing now or in the future. While not all identified sites may be suitable for housing, maintaining an updated inventory of potential sites and periodically evaluating them can lay the groundwork for future partnerships or development.

The Town and County could work together to develop a list of criteria for opportunity sites, such as available infrastructure, zoning, constraints, and ownership. When higher-potential sites are identified, both jurisdictions can notify partners and/or work with the Housing Authority or future multijurisdictional housing authority (see Strategy 4.2) to consider options.

3.3 Monitor potential publicly owned sites for housing redevelopment.		
Timeline: Ongoing, establish a framework in year 1-3 and continue monitoring as opportunities arise		
Housing Needs Addressed: Publicly owned land dedication could be used for different types of housing development (e.g. rental units, homeownership types) depending on site features like size, zoning, location, and proximity to services		
State Compliance: ✓ Standard Affordability Strategy: C.R.S 24-32-3706(1)(b) Publicly Owned Land		
Housing Goals: • Expand Available Rental Supply • Enable Homeownership Opportunities and Pathways		
Geography: Town + County	**Funding/Admin Needs: Medium to High**	**Roles: Town and County Joint Lead**

STRATEGY 3.4: SUPPORT PROGRAMS FOR HOMES REPAIR, WEATHERIZATION, AND ACCESSIBILITY IMPROVEMENTS

Much of Archuleta County's and Pagosa Springs' existing housing stock is made up of single-unit homes. Over time, homeowners (particularly lower- or moderate-income households) may face challenges in accessing needed home repairs, weatherization, and accessibility improvements. Providing supportive programs can help residents remain in their homes or reduce utility and maintenance costs through grants or forgivable/low-interest loans. These resources are especially important for lower-income homeowners, seniors, and people with disabilities who may be unable to afford costs like roof repairs, ramps, health and safety improvements, or energy upgrades. Existing regional and federal programs such as the USDA provide some resources today.

The Town and County can act as partners to connect residents with existing programs and expand the reach of services offered today. A future housing authority or coordinator (see Strategy 4.2) could serve as a central point for referrals and help residents to complete applications. The Town and County can also seek to partner with regional organizations (such as Habitat for Humanity) to pursue additional grants or funding beyond what is available through existing programs, as needed during implementation.

3.4 Support programs for homes repair, weatherization, and accessibility improvements.		
Timeline: Medium, explore partnerships and expand in years 3-6		
Housing Needs Addressed: Preservation programs can generally support individual low-income homeowners with the cost of maintaining housing and/or help homeowners who face specific needs like household members with disabilities that require accessibility modifications in order to stay in their homes (e.g. ramps)		
State Compliance: ✓ Standard Affordability Strategy: C.R.S 24-32-3706(1)(g) Incentivize Preservation		
Housing Goals: • Enable Homeownership Opportunities and Pathways • Preserve Existing Affordable Housing • Prevent Displacement		
Geography: Town + County	**Funding/Admin Needs: Low**	**Roles: Town and County Partner**

Cluster 4: Organize Partnerships to Meet Housing Needs

Housing work in Archuleta County already involves the Town, County, Housing Authority, nonprofit developers like Habitat for Humanity, service providers, employers, and regional organizations. This cluster focuses on clarifying roles, building the staff capacity needed to implement the plan, improving coordination across organizations, and creating consistent information for residents and the broader community. Strong partnerships will help the region use limited funding and expertise more effectively and sustain progress beyond individual projects.

STRATEGIES	WHERE?	TIMELINE
4.1 Formalize roles across the Housing Authority, CDC, County, Town, Habitat, and regional providers with partnership memorandums of understanding (MOUs).	Town + County (Partner)	Short (Year 1-3)
4.2 Create a multijurisdictional housing authority and fund a formal housing coordinator.	Town + County (Joint Lead)	Short (Year 1-3)
4.3 Research options for developing a community land trust as part of a new housing authority.	Town + County (Joint Lead)	Medium (Year 3-6)
4.4 Reinforce construction workforce partnerships, training programs, and modular supplier relationships.	Town + County (Joint Lead)	Medium (Year 3-6)

STRATEGY 4.1: FORMALIZE ROLES ACROSS THE HOUSING AUTHORITY, CDC, COUNTY, TOWN, HABITAT, AND REGIONAL PROVIDERS WITH PARTNERSHIP MEMORANDUMS OF UNDERSTANDING (MOUs)

Archuleta County and Pagosa Springs have a widespread network of housing providers and partners including government entities, Archuleta County Housing Authority, nonprofit organizations, service providers, and regional agencies. Memorandums of understanding (MOUs) can clarify which organization leads specific functions, what resources are required, and how partners coordinate different aspects of housing, such as referrals, development, monitoring, property management, and communication.

While organizations like the Pagosa Springs Community Development Corporation (PSCDC) have undertaken housing projects as needed, MOUs should explicitly specify how ongoing operations will be carried out by dedicated housing organizations. The Town and County can facilitate focused agreements that address these functions, such as deed-restriction monitoring, grant compliance and applications, and long-term administration of completed housing projects.

4.1 Formalize roles across the Housing Authority, CDC, County, Town, Habitat, and regional providers with partnership MOUs.

Timeline: Short, 1-3 years (establishing), with ongoing modifications as needed

Housing Needs Addressed: Establishing clear roles can help to deliver on housing needs across the community spectrum through partnerships, including services not offered at the local level such as homelessness services

State Compliance:

- ✓ Standard Affordability Strategy: C.R.S 24-32-3706(1)(h) Other Strategies

Housing Goals: All / flexible

Geography: Town + County	Funding/Admin Needs: Medium	Roles: Town and County Partner

STRATEGY 4.2: CREATE A MULTIJURISDICTIONAL HOUSING AUTHORITY AND FUND A FORMAL HOUSING COORDINATOR

While Archuleta County and Pagosa Springs have an existing network of housing organizations, there are some functions and housing needs that a new entity could more specifically address in its mission, such as moderate-income housing development, housing resource navigation, and others. One potential entity would be a multijurisdictional housing authority that could provide a consistent regional structure for housing work that does not clearly fit within an existing organization.

Potential responsibilities for this new multijurisdictional housing authority could include:

- Developing or partnering on moderate-income housing projects
- Administering and tracking related deed restrictions (and other compliance considerations)
- Receiving or holding land (such as a new community land trust; see Strategy 4.3)
- Provide technical assistance to individual property owners interested in deed-restricted workforce housing bonuses
- Administering housing vouchers if needed
- Provide technical assistance and navigation for mobile home park acquisition or preservation; see Strategy 3.2)
- Manage relationships with modular housing suppliers
- Coordinating housing programs/helping residents navigate available resources.
- Pursuing new opportunities to add affordable housing in the Town and County

A new housing authority should not be limited to a single income category unless the Town and County determine one but is likely to be outside of the scope of housing traditionally supported by state and federal funding sources for low-income housing (at or below 60% AMI). Implementation should begin with a legal and organizational assessment that defines governance, geographic coverage, services, staffing, and the relationship between the proposed entity and the existing Archuleta County Housing Authority. As a first action towards this goal, the Town and/or County could apply for a state capacity-building grant to establish the authority or fund an initial housing coordinator position. This could also be a pilot case for a clear MOU structure (Strategy 4.1). In the long term, the Town and/or County will need to identify sustainable local funding sources to sustain this housing authority structure.

4.2 Create a multijurisdictional housing authority and fund a formal housing coordinator.		
Timeline: Short, 1-3 years		
Housing Needs Addressed: A multijurisdictional housing authority could focus on the gap for households between 60-120% of AMI, and additional resources not currently covered by existing organizations		
State Compliance: ✓ Standard Affordability Strategy: C.R.S 24-32-3706(1)(h) Other Strategies		
Housing Goals: • Increase Affordability • Expand Available Rental Supply • Enable Homeownership Opportunities and Pathways		
Geography: Town + County	**Funding/Admin Needs: High**	**Roles: Town and County Joint Lead**

STRATEGY 4.3: RESEARCH OPTIONS FOR DEVELOPING A COMMUNITY LAND TRUST AS PART OF A NEW HOUSING AUTHORITY

A community land trust (CLT) is a structure that can be used to preserve housing affordability by holding land for a long-term lease by a community organization that allows households to own or rent homes on that land at a relatively lower cost. In Archuleta County and Pagosa Springs, this function could provide a place to manage and develop donated land, publicly owned sites (see Strategy 3.3), or acquired properties. A new multijurisdictional housing authority (see Strategy 3.2) could explore options for structuring a new CLT for the region, joining an existing CLT, or supporting interested nonprofit or other partners. Research could address key questions about governance, collaborate with Strategy 3.3 on public land acquisition, and identify examples of feasible affordability requirements, resale or lease terms, and implementation.

4.3 Research options for developing a community land trust as part of a new housing authority.
Timeline: Medium, can initiate research then pursue identified opportunities in years 3-6
Housing Needs Addressed: CLTs often support affordable homeownership and stability for moderate-income households
State Compliance: ✓ Displacement Mitigation Strategy: C.R.S 24-32-3706(4)(e) Community Land Trusts

Housing Goals: • Enable Homeownership Opportunities and Pathways • Support Economic Stability and Workers		
Geography: Town + County	**Funding/Admin Needs: Medium**	**Roles: Town and County Joint Lead**

STRATEGY 4.4: REINFORCE CONSTRUCTION WORKFORCE PARTNERSHIPS, TRAINING PROGRAMS, AND MODULAR SUPPLIER RELATIONSHIPS

Housing production depends on an adequate supply of contractors, workers in needed trades, and suppliers. Local labor shortages and construction costs can delay projects even when land and financing are available. This can create a reinforcing cycle of limited affordability in which the local workforce cannot afford to live nearby, construction costs rise, and housing prices increase even further. Workforce training targeted at the housing industry can strengthen the local construction ecosystem for traditional housing products. Expanding this work to include innovative housing types such as middle-density housing and/or modular and factory-built housing may provide repeatable options for new, relatively affordable housing, including ADUs, cottage clusters, and other small-scale homeownership projects.

The Pagosa Springs Community Development Corporation (CDC) can continue its role in leading business development within the broader construction workforce and related economic-development efforts. A new multijurisdictional housing authority, the Town/County, and other partners can support this work by being a part of those relationships and sharing information about the development pipeline, identifying common needs/barriers, and coordinating any changes to local processes as part of ongoing planning work (see Strategies 3.3 and 3.4).

4.4 Reinforce construction workforce partnerships, training programs, and modular supplier relationships.		
Timeline: Ongoing, continue conversations and partnership between CDC and workforce partners on housing needs and production in the next six years and beyond		
Housing Needs Addressed: Construction workforce partnerships both support improved housing production of all types, and expanding housing diversity		
State Compliance: ✓ Standard Affordability Strategy: C.R.S 24-32-3706(1)(h) Other Strategies		
Housing Goals: • Expand Available Rental Supply • Enable Homeownership Opportunities and Pathways • Support Economic Stability and Workers		
Geography: Town + County	**Funding/Admin Needs: Medium to High**	**Roles: Town and County Partner**

Cluster 5: Expand Housing Resources and Education

Residents, employers, and housing providers need clear information about available housing opportunities, assistance programs, eligibility requirements, and the organizations that administer them. This cluster focuses on improving public education, coordinating referrals, and making housing resources easier to find and use. Better communication and navigation can connect more households with existing support, building a broader understanding of the region's housing needs and solutions.

STRATEGIES	WHERE?	TIMELINE
5.1 Explore options to scale the limited emergency rental assistance fund and regional grant models.	Town + County (Partner)	Short (Year 1-3)
5.2 Map the existing network of homelessness service providers and pursue a coordinated approach.	Town + County (Partner)	Short (Year 1-3)
5.3 Create a central repository and clear pathway for navigating housing resources and needs.	Town + County (Joint Lead)	Short (Year 1-3)
5.4 Coordinate with employers to support workers navigating available housing resources and options.	Town + County (Partner)	Short (Year 1-3)
5.5 Build community education around understanding housing issues and momentum for housing action.	Town + County (Joint Lead)	Ongoing (Year 6+)

STRATEGY 5.1: EXPLORE OPTIONS TO SCALE THE LIMITED EMERGENCY RENTAL ASSISTANCE FUND AND REGIONAL GRANT MODELS

Emergency rental assistance can be an important mechanism for providing short-term support to households when an urgent, temporary financial crisis increases the risk of displacement. For example, cost-burdened renter households can lose their housing due to disruptions such as employment changes (e.g., losing a job or missing work due to medical needs) or other unexpected changes. The region currently has limited emergency assistance not provided through the Town or County. However, available programs may not have sufficient funding or coordination to respond consistently, or community awareness to reach those at the highest risk of needing temporary support.

While the Town and County may have limited resources to maintain a standalone program, they can partner with Human Services, nonprofit organizations, and existing regional providers to coordinate on where and when residents most need resources. Based on that assessment, partners could pursue additional outreach or grants to further continue these programs.

5.1 Explore options to scale the limited emergency rental assistance fund and regional grant models.		
Timeline: Short, 1-3 years		
Housing Needs Addressed: Supports households at higher risk of displacement such as cost-burdened and/or low-income renters, seniors, and other households that are more likely to be forced to move		
State Compliance: ✓ Displacement Mitigation Strategy: C.R.S 24-32-3706(4)(a) Rental Assistance Program		
Housing Goals: • Support Economic Stability and Workers • Prevent Displacement		
Geography: Town + County	**Funding/Admin Needs: Low to Medium**	**Roles: Town and County Partner**

STRATEGY 5.2: MAP THE EXISTING NETWORK OF HOMELESSNESS SERVICE PROVIDERS AND PURSUE A COORDINATED APPROACH

Archuleta County and Pagosa Springs do not currently have a dedicated local organization responsible for the full range of homelessness prevention and response. These services can have very high administrative needs, costs, and reporting requirements. Today, these are distributed among the County's Human Services Department and other organizations like Housing Solutions for the Southwest, Healthy Archuleta, Rise Above Violence, Friends and Neighbors in Need, and faith-based organizations. Some organizations have effective processes for specific populations (such as responding to domestic violence victims), but residents may not know where to access support or may not fall within the reach of particular provider services.

To ensure that residents can find the right services, the Town and County could act as conveners to map this network, identify existing services, and inventory what is available today. This information could support partners in coordinating to maintain the network and address gaps such as emergency housing or locating temporary units. A multijurisdictional housing authority or coordinator (Strategy 4.2) could serve as a local information hub and referral point to this network.

5.2 Map the existing network of homelessness service providers and pursue a coordinated approach.
Timeline: Short, 1-3 years
Housing Needs Addressed: Supports the network of providers for people experiencing homelessness or at risk of experiencing homelessness in the county

State Compliance:

- ✓ Displacement Mitigation Strategy: C.R.S 24-32-3706(4)(i) Other Strategies

Housing Goals:

- Prevent Displacement

Geography: Town + County	Funding/Admin Needs: Medium	Roles: Town and County Partner

STRATEGY 5.3: CREATE A CENTRAL REPOSITORY AND CLEAR PATHWAY FOR NAVIGATING HOUSING RESOURCES AND NEEDS

Information about the County's and Town's existing housing resources or unit inventory is currently spread across multiple organizations, websites, and informal contacts. The Town and County (or potentially a new multijurisdictional housing authority) can partner to create a central repository that provides a single place to find information on available housing, waitlists, homeownership assistance, home repairs, deed-restricted units, emergency support, eligibility requirements, etc. The strategy would organize existing resources rather than duplicate the programs themselves or create new services.

This could first involve developing a communication strategy to inform tools such as a public website, a phone or email line, or printed materials that summarize resources and eligibility. Working with participating organizations should include regular updates to program information and notifications about eligibility, funding, or availability changes, ensuring up-to-date information is directly provided to community members.

5.3 Create a central repository and clear pathway for navigating housing resources and needs.

Timeline: Short, 1-3 years

Housing Needs Addressed: Can address a spectrum of housing needs based on available resources, including urgent resources such as rent support (see Strategy 5.1)

State Compliance:

- ✓ Displacement Mitigation Strategy: C.R.S 24-32-3706(4)(c) Housing Navigation Program

Housing Goals:

- Prevent Displacement
- Create an Educated Community About Housing

Geography: Town + County	Funding/Admin Needs:	Roles: Town and County Joint Lead

STRATEGY 5.4: COORDINATE WITH EMPLOYERS TO SUPPORT WORKERS NAVIGATING AVAILABLE HOUSING RESOURCES AND OPTIONS.

Employers are often the first point of contact for workers in the region who are struggling to find or retain housing. While employers can be strong partners for communicating housing resources, they do not necessarily have the capacity to operate housing programs or knowledge of the entire system of available options. The Town and County (with the CDC as a partner) can work with employers and help to directly share reliable information on housing solutions. A new multijurisdictional housing authority/coordinator, the Chamber of Commerce, and CDC could be partners in developing a targeted employer toolkit with information about rental and ownership resources, down payment assistance, emergency support, existing employer incentives, etc., tailored to different types of industries and income levels. Employers could use these materials for existing employees or during recruitment outside of the region.

5.4: Coordinate with employers to support workers navigating available housing resources and options.		
Timeline: Short, 1-3 years		
Housing Needs Addressed: Targeted housing education with employers can support stability for workers in different industries including low to moderate paying jobs (e.g. service industry, essential workers)		
State Compliance: ✓ Displacement Mitigation Strategy: C.R.S 24-32-3706(4)(c) Housing Navigation Program		
Housing Goals: • Support Economic Stability and Workers • Prevent Displacement		
Geography: Town + County	**Funding/Admin Needs:**	**Roles: Town and County Partner**

STRATEGY 5.5: BUILD COMMUNITY EDUCATION AROUND UNDERSTANDING HOUSING ISSUES AND MOMENTUM FOR HOUSING ACTION.

Ongoing community education on housing topics, needs, and strategies can be a powerful way to build support and address housing challenges. The Town and County can both work directly to inform residents about the story of housing needs and how they intersect with other local housing conditions, such as the economy and public services. Topic briefs or communication materials could, in an accessible way, elaborate on important concerns such as cost burden, extremely low rental vacancies, workforce recruitment, and the trade-offs associated with regulatory and funding tools. Local project examples can make these issues more tangible than technical data alone, and illustrate what is affordable for different job categories (as used in the HNA and HAP processes).

The Town, County, and housing partners should coordinate clear and consistent materials that can be used at public meetings, community events, online, and in discussions with employers and civic groups. This work should begin in the short term and continue throughout the plan period and beyond ahead of other initiatives (see Cluster 1). Sustained education can support informed public discussion and create a stronger foundation for longer-term funding or policy decisions.

5.5 Build community education around understanding housing issues and momentum for housing action.		
Timeline: Ongoing, work towards building materials and messaging, then maintaining and communicating new initiatives		
Housing Needs Addressed: Can build momentum for other strategies by increasing community support and awareness		
State Compliance: ✓ Standard Affordability Strategy: C.R.S 24-32-3706(1)(h) Other Strategies		
Housing Goals: • Create an Educated Community About Housing		
Geography: Town + County	**Funding/Admin Needs: Medium to High**	**Roles: Town and County Joint Lead**