



Town of Silverton

SILVERTON HOUSING AUTHORITY & REGULAR MEETING – Silverton Board of Trustees
Silverton Town Hall – Monday, November 27, 2023
Call to Order & Roll Call –Silverton Housing Authority 6:00pm; Regular Meeting 7:00pm

ATTENTION: The Town of Silverton Trustee meetings are being conducted in a hybrid virtual/in-person. Instructions for public participation in Town Trustee meetings are as follows:

- Zoom Webinar Link: <https://us02web.zoom.us/j/88637487127>
- By Telephone: Dial 669-900-6833 and enter Webinar ID 886 3748 7127 when prompted.
- YouTube (live and recorded for later viewing, does not support public comment):
www.youtube.com/channel/UCmJgal9lUXK5TZahHugprpQ

If you would like to make a public comment during a specific Agenda Item, please submit a request to the Town Administrator at gkaasch-buerger@silverton.co.us

MEETING PROTOCOLS: Please turn off cell phones; be respectful and take personal conversations into the lobby. The public is invited to attend all regular meetings and work sessions of the Board of Trustees. Please be advised, public comment will not be taken during the work session meetings. Closing Public Comment must be related to an agenda item.

Silverton Housing Authority @6:00pm

1. Adopt Meeting and Agenda Protocols
2. Approve 10.9.23 Minutes
3. Building Better Places Grant Opportunity
4. Local Planning Capacity Grant Opportunity
5. More Housing Now Grant Opportunity
6. San Juan Development Association Affordable Housing Lottery Update

Regular Meeting @ 7:00pm

- 1) Staff and/or Board Revisions to Agenda
- 2) Public Comment - *Comments must be limited to three (3) minutes in duration.*
- 3) Presentations/Proclamations
- 4) New Business
 - a) Silverton Skijoring Request for Contract and Funding
 - b) 2024 Town/County Intergovernmental Agreement
- 5) Approval of Consent Agenda Items
 - a) Payroll
 - b) Accounts Payable
 - c) Meeting Minutes 11.13.23
 - d) Sales Tax
 - e) Letter of Support for More Housing Now Grant
- 6) Staff Reports
 - a) Public Works Update



Town of Silverton

- 7) Committee Reports
- 8) Trustee Reports
- 9) Continued Business
 - a) 2024 Non-Profit Request Allocations
 - b) 2024 Draft Budget Finalization
- 10) Public Comment
- 11) Request for executive session pursuant to §24-6-402(4)(b), C.R.S., Conferences with an attorney for the purposes of receiving legal advice on contract negotiations with the San Juan County Sheriff's Department, the Sheriff's request for an alternative judge for liquor authority, and the Sheriff's request for Marijuana Authority to be restructured.

Adjourn

Up-coming Meeting Dates:

12.4 @ 5pm Work Session

12.11 @ 7pm Regular Meeting

End of Agenda

Silverton Housing Authority

November 27, 2023

Agenda Packet



SILVERTON HOUSING AUTHORITY AGENDA MEMO

SUBJECT: MEETING PROTOCOLS AND AGENDA FORMAT
STAFF CONTACT: Gloria Kaasch-Buerger
MEETING DATE: November 27, 2023

Overview:

Since the Silverton Housing Authority (SHA) is a new entity, meeting protocols and agenda format need to be established. On October 9, 2023 the SHA adopted their bylaws. Refining Meeting protocols and agenda format is the next step in ensuring proper structure for the Authority.

Meeting Protocols:

Does the SHA want to allow public comment?

Agenda format could include:

1. Roll Call
2. Public Comment
3. Approval of Minutes
4. Continued Business
5. Director's Report
6. New Business

Still outstanding is the adoption of an IGA for shared staff and a procurement protocol which staff is currently drafting.

According to the adopted bylaws, the next meeting will be before the first Regular Meeting of the year on January 8, 2024.

Motion or Direction:

Direction to staff to draft the discussed meeting protocols to be adopted as a resolution in the next meeting.
Direction to staff to establish the discussed agenda format.



Town of Silverton

HOUSING AUTHORITY MEETING – Silverton Board of Trustees
Silverton Town Hall – Monday, October 9, 2023
Silverton Housing Authority 6:30pm

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Attendance: Trustee James Harper, Trustee Dayna Kranker, Trustee Olivia Edwards, Trustee Jordan Bierma, Mayor Pro Tem Sallie Barney, Mayor Shane Fuhrman

Absent: Trustee Tyler George

Staff: Administrator Gloria Kaasch-Buerger, Communications Nathan Baxter, Attorney Chad Buchner

Silverton Housing Authority @6:30pm

1. Adopt Bylaws

- Mayor Fuhrman asked Attorney Buchner if there was anything that he would like to point out about the bylaws.
- Attorney Buchner stated that the bylaws are generic that way the board can build on them or subtract the way they see fit.
- Attorney Buchner stated that there are some things that will need to be worked through such as obtaining an EIN and separate banking.
- Attorney Bucher asked about who would be appointed as director, that is not the town manager.
- Administrator Kaasch-Buerger stated that they will be bringing on Anne Chase to help facilitate.

Mayor Pro Tem Barney made a motion to adopt the bylaws, Trustee Edwards seconded, approved unanimously by roll call.

End of Agenda

MEMO: Community Builders Building Better Places Training
DATE: 11/27/2023
CONTACT: Anne Chase

Community Builders is holding a training March 6-8, 2024, in Glenwood, CO. The training is called Building Better Places and is advertised as follows:

Building Better Places (BBP) brings together teams of local leaders to understand and address key challenges and opportunities facing their community. BBP blends shared learning with facilitated action planning, to help community teams find common ground on workable action plans to move forward to address key needs and opportunities in their communities. This year's BBP responds to the dynamic mix of challenges and opportunities facing Colorado's small cities, towns and rural areas. With an emphasis on implementation, BBP will help participants address key barriers and link their community's needs and vision with the generational funding opportunities available to shape more livable and sustainable places.

Community Builders reached out to the Town Administrator suggesting this as an opportunity for the Silverton Housing Authority. The Executive Director of the Silverton Housing Authority (SHA) recommends the SHA apply for the training for specialized consulting of a strategic plan.

In the Silverton Housing Authority's infancy, this training could prove beneficial to build a strategic plan and mission. Considering the limited capacity of the Board and Staff, professional consulting for a strategic plan will propel SHA forward. The Housing Authority board faces potential substantial change come April 2024, as the Town Trustee seats are up for election. Creating and establishing a strategic plan prior to the April election will ensure Staff and project momentum can persist throughout leadership change.

Participation in Community Builders trainings is selected through a competitive application process. Please review the application below. It is recommended that a team of at least five (5) representatives participate in the training. The Town Administrator recommends the following team composition: Anne Chase, Lucy Mulvihill, Beth Kremer, Dayna Kranker, and Tyler George/Jim Harper.

The application deadline has been extended until December 8th, 2023.

Options:

1. Continue with pursuing and submitting SHA application to BBP training.
2. Withhold from SHA applying.

Motion / Direction

To agree to submit SHA application to the Building Better Places training with Community Builders.

Town of Silverton Housing Authority

Building Better Places Training with Community Builders Application

11/8/2023

a. Community Assessment and Outcomes

1. **Challenges:** Briefly describe the specific challenge(s) your community is facing that the team could make progress on during the BBP training. Please describe what you have done to-date to address your issue. What obstacles are you facing?

The Silverton Housing Authority was incepted in October 2023. The Town of Silverton was limited to specific types of funding for affordable housing and could not utilize loans. Recognizing the need for a more robust and sustainable financial approach for affordable housing, the Housing Authority was established, with the Town Trustees serving as the board.

At this time, the Housing Authority is in its infancy and would benefit greatly from a strategic plan that includes short- and long-term goals and direction. Limited board and staff capacity and experience hinder the Housing Authority's ability to create and implement such a plan within the near future. Technical assistance with creating a strategic plan from the BBP training is an optimal opportunity for the Housing Authority to advance and fulfill its potential to address housing needs in Silverton.

Additionally, the Board is facing the potential of a nearly complete turn-over come April 2024, as the Town Trustee seats are up for reelection. The timing of the BBP training is ideal as it would allow the Housing Authority to carry momentum through the change of leadership.

2. **Opportunities:** What opportunities do you see for progress through participation in BBP? Is there a particular plan, strategy, project or initiative that BBP can help move forward?

The Silverton Housing Authority's participation in the BBP would yield an opportunity to bring a clear mission and plan for the Housing Authority to guide the organization generally, and especially through board member turnover.

3. **Barriers to Progress:** At this stage, what do you consider to be the greatest challenges or barriers to implementing or making progress on identified opportunities? Please rank the following (1 = least important, 5 = most important)
 - a. Lack of local funding (1)
 - b. Lack of clarity on vision and direction (5)
 - c. Need for updated / better plans or strategies (5)
 - d. Outdated policies (1)
 - e. Lack of staff or organizational capacity (4)
 - f. Difficulty prioritizing projects or initiatives (3)
 - g. Need for better coordination and collaboration (4)
 - h. Lack of outside funding (1)
 - i. Lack of political buy-in or alignment (1)
 - j. Lack of community engagement or support (1)
 - k. Need for regional coordination (1)
 - l. Insufficient leadership or leadership capacity. (3)

4. **Priority Topics or Issues:** To help our team tailor your training experience, please rank the following local issues / topics in order of their importance / interest to your team. (1 = least important, 5 = most important)
- a. Positioning for funding opportunities (3)
 - b. Economic diversity (4)
 - c. Housing needs an affordability (2)
 - d. Market and economic trends (2)
 - e. Best practices for community planning / design (2)
 - f. Public private partnerships (4)
 - g. Financing tools and mechanisms (1)
 - h. Transportation and mobility planning (1)
 - i. Regional coordination (1)
 - j. Capital planning and investment (4)
 - k. Community engagement (3)
5. **Desired Outcomes:** Describe what is most important for your team to accomplish through the BBP training.

It is important that our team builds a strategic plan and mission to give direction to the Silverton Housing Authority. It is important that the goals and strategic plans are in alignment with the limited organizational capacity, are conducive to growth, and supportive of sustainability of the Housing Authority.

6. **Team Composition:** Please include the following information for up to eight team members, starting with the team lead/primary contact. Provide your answers via google form, spreadsheet, or PDF. In addition, provide a brief description of your team's composition and the roles and perspectives represented.
- a. Name
 - b. Organization and Title
 - c. Location
 - d. Email
 - e. Phone

Anne Chase

ED of Silverton Housing Authority, Community Project and Housing Coordinator ToS & SJDA.

Silverton, CO

Achase@sanjuandevlopment.com

970- 880-0278

Lucy Mulvihill

ToS Community Planning Coordinator

Silverton, CO

Lmulvihill@silverton.co.us

PHONE

Beth Kremer

ED of San Juan Development Association

Silverton, CO

Bkremer@sanjuandevlopment.com

PHONE

Dayna Kranker

ToS Trustee At Large, Health Planner for San Juan County Public Health Service, Silverton Housing Authority Board Member

Silverton, CO

Dkranker@spjph.org

720-341-6535

Tyler George

ToS Trustee At Large, Silverton Housing Authority Board Member

Silverton, CO

Tgeorge@silverton.co.us

PHONE

Jim Harper

ToS Trustee At Large, Silverton Housing Authority Board Member

Silverton, CO

Jharper@silverton.co.us

PHONE

Required: Please include a letter of commitment from the team lead. Additional letters from other participating organizations or jurisdictions strengthen your application.

Optional: You are welcome to include any reports, plans, project proposals, or other supporting materials you feel are relevant to your application.

- Housing Authority Bylaws
- Compass Master Plan
- Housing Needs Assessment

Town of Silverton Letter of Commitment

Dear Community Builders,

I am writing to formally confirm the participation of the Silverton Housing Authority in the “Building Better Places” training scheduled for March 2024.

As we progress through the 2022 Silverton Compass Master Plan, the formulation of the Silverton Housing Authority is a result of the Community Strategy: Build the Capacity to Create and Preserve Affordable Housing (Town of Silverton Compass Master Plan).

The BBP training stands out as an invaluable opportunity for our team to acquire guidance and strategies that will inform the mission, growth, and resilience of the Silverton Housing Authority. We are eager to receive your expertise and guidance as we stand in our Housing Authority's early phases.

Thank you for your support, and we are committed to leveraging this opportunity for the betterment of the Silverton community.

Sincerely,

Anne Chase

Executive Director

Silverton Housing Authority

MEMO: Local Planning Capacity Grant

DATE: 11/19/2023

CONTACT: Beth Kremer, SJDA Director

INFORMATION

The Colorado Department of Local Affairs (DOLA), with funding from the Statewide Affordable Housing Support Fund, has established the Local Planning Capacity (LPC) grant program, which will be managed by the Community Development Office (CDO) within DOLA's Division of Local Government (DLG). The program intends to increase the capacity of local government planning departments responsible for processing land use, permitting, and zoning applications for housing projects. The program supports local governments' capacity to address affordable housing, especially by expediting review, permitting, zoning, and development of affordable housing. Grant funds could support new staff wages, hiring consultants, implementing new systems and technologies, revising land use development codes, regional collaborations, tracking and documentation of Prop 123 goals, or other efforts that achieve fast track goals by 2027, as required by Proposition 123.

Since the Town of Silverton has opted into Prop 123, the Town can apply for this grant. The Silverton Housing Group and San Juan Development Association would like to apply for this grant opportunity to cover costs for staff or contractor expenses to review affordable housing projects within an expedited timeline, as defined by Prop 123 and activities that support local government's capacity to increase or expedite affordable housing, including navigating funding opportunities and grant applications, data collection or site inventory of publicly-owned land for future affordable housing projects.

The maximum award amount is \$200,000 and requires a 20% match. A letter of interest must be submitted by December 4, 2023. Municipalities will be notified if they are invited to apply and will have to submit a full application by the end of December 2023, in which case must submit a full application between January 3 - February 15, 2024. DOLA anticipates awards will be announced in March 2024.

Insert: Can we utilize benefits as match? If so, how much are the benefits for 2024? Can we go further to 2027 (probably not sure budgets are yearly)

Insert: amount going after with match

DIRECTION

The Silverton Housing Authority Board must approve or deny pursuing the grant by submitting a Letter of Interest to DOLA by December 4, 2023.

MEMO: More Housing Now Grant Application

DATE: 11/27/2023

CONTACT: Anne Chase

INFORMATION:

The Department of Local Affairs through the Energy/Mineral Impact Assistance Fund (EIAF) opened the application for the More Housing Now grant on Nov. 1st and is set to close on December 1st. The grant description is as follows:

The Colorado Department of Local Affairs (DOLA) supports efforts by local governments to adopt land use and other strategies to increase opportunity for affordable housing development. A significant barrier to redevelopment is the cost to upgrade and upsize or otherwise provide needed infrastructure to incentivize affordable housing development. While these project types are already eligible under Energy & Mineral Impact Assistance (EIAF) program guidelines, this initiative helps address the significant demand for local government infrastructure to support affordable housing development. The Initiative supports a reduced local match and increased award opportunities. All applications in this Initiative will follow the regularly planned cycles of the EIAF program.

“Preliminary planning and analysis technical assistance projects in rural communities” is an eligible project for this funding. The Housing Coordinator suggests the Town of Silverton apply for this grant to fund the remaining preliminary planning of Lots 1 and 32 in the Anvil Mountain Subdivision in preparation for building the apartments designed for those lots.

The remaining plans include:

1. Access road design;
2. Storm water drainage plan;
3. Site plan and grading;
4. Utility connection plan;

Staff has requested a quote for these plans from engineers. The maximum grant award is \$200,000 with a 10% local match. Staff has identified San Juan County's Lodger's Tax, that has a percentage earmarked for affordable housing projects, as a potential cash match source.

Pros of the More Housing Now Grant:

- This grant's significantly reduced cash match is an optimal opportunity to move the apartment project forward through the predevelopment phase.
- DOLA has not done technical assistance grants for affordable housing and are unsure if this type of opportunity will be available in the future.
- The results of this technical planning grant will be a shovel-ready project for the construction of the apartments, resolving a crucial next step in developing affordable rentals in Silverton.
- All other current housing projects are focused on for-sale housing options, this project will focus on seasonal and low-income workforce needs.
- The site was part of the CHFA Small Scale Technical Assistance program that created a conceptual plan for the Anvil area that aligns with the housing needs of Silverton.
- The CHFA Technical Assistance pro-forma of the rental apartments shows the multimillion-dollar project to be more difficult to recuperate the costs than the other affordable housing projects in Anvil. Using the County housing funds as a grant match reduces the overall cost of the apartments, therefore lessening the financial restraints of the project and optimizing the impact of those funds.

Other considerations:

- Even though this funding will move this project forward, the development of the apartments may span several years.

- Matching funds from the Lodgers Tax, although not yet large enough to support any current development grant match, could be reserved for future opportunities.

RECCOMENDATION:

Due to the current availability of this funding and its minimized match requirement, this grant will expedite the development of the affordable rental apartments in a financially strategic way. Staff does not believe this will impact capacity for other projects including the Townhomes and Zanoni project. Staff recommends the Board of Trustees approve moving forward with the grant application and subsequently request matching funds from the Board of County Commissioners.

DIRECTION:

The Board of Trustees must approve or deny pursuing the More Housing Now grant application by signing the Letter of Approval.

Silverton Housing Authority
1360 Greene Street
Silverton, CO 81433

NOVEMBER 27, 2023

Department of Local Affairs – Colorado
1313 N Sherman Street
Denver, CO 80203

Dear Colorado Department of Local Affairs,

The Board of Directors of the Silverton Housing Authority encourages your consideration of the Town of Silverton's application to the EIAF More Housing Now and Land Use Initiative.

The Town of Silverton has diligently assessed the housing needs and opportunities and has designated affordable housing a top priority in Silverton. Extensive groundwork has been laid for the design and implementation of affordable housing plans. However, the realization of these plans is contingent upon securing funding to complete the predevelopment phase of the Boxcar Apartments.

The vitality of the town is intrinsically tied to meeting the needs of our year-round and seasonal workforce's housing needs. The Boxcar Apartments are designed to augment the stock of affordable rental options in Silverton. The Silverton Housing Authority is a proud partner in the Boxcar Apartments, slated as the future property management role. Our mission is to offer housing options that are equitable, adaptable, and substantially enhance the quality of life for the Silverton Community. We are committed to advancing this project in an environmentally conscious manner, ensuring the longevity of this project and its multi-benefits to Silverton.

The Silverton Housing Authority takes great pride in partnering with the Town's dedicated efforts to expand and pursue affordable housing. We firmly believe that with the support of the EIAF More Housing Now, Silverton can fortify its commitment to accessible housing solutions and foster a resilient and thriving community.

Thank you for your attention and consideration.

Signed this _____ day of November 2023:

Shane Fuhrman, Silverton Housing Authority Chair

SUBJECT: Anvil Single-Family Affordable Homeownership Lottery Application

DATE: 11/1/2023

CONTACT: Anne Chase – achase@sanjuandevlopment.com

History

The Anvil Mountain Subdivision plan includes 10 single-family homes deed-restricted at 80% and 100% AMI income levels. San Juan Development Association has secured funding from the HDG grant to build three more single-family homes. The SJDA Housing Coordinator has developed a purchase application and lottery system to address the pressing need for an official and equitable process to purchase these three homes for individuals and families in San Juan County.

Project Overview

Colorado Division of Housing’s HDG grant covers building three new homes in the Anvil Mountain Subdivision. Two homes will be deed-restricted to 80% AMI, and one home will be deed-restricted to 100% AMI. The building of these homes is contracted under 9318 Contracting. The first home is Lot 19; the foundation will be completed before winter 2023. The estimated completion date for the first two homes is Fall 2024 and the third by Fall 2025. The AMI rates are determined by CHFA’s 2023 Income Limit report for San Juan County.



2023 Income Limit for San Juan County

20% to 120% of AMI (Area Median Income)

AMI	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
120%	73,080	83,520	93,960	104,400	112,800	121,200	129,480	137,880
100%	60,900	69,600	78,300	87,000	94,000	101,000	107,900	114,900
80%	48,720	55,680	62,640	69,600	75,200	80,800	86,320	91,920
70%	42,630	48,720	54,810	60,900	65,800	70,700	75,530	80,430
60%	36,540	41,760	46,980	52,200	56,400	60,600	64,740	68,940
55%	33,495	38,280	43,065	47,850	51,700	55,550	59,345	63,195
50%	30,450	34,800	39,150	43,500	47,000	50,500	53,950	57,450
45%	27,405	31,320	35,235	39,150	42,300	45,450	48,555	51,705
40%	24,360	27,840	31,320	34,800	37,600	40,400	43,160	45,960
30%	18,270	20,880	23,490	26,100	28,200	30,300	32,370	34,470
20%	12,180	13,920	15,660	17,400	18,800	20,200	21,580	22,980

Implementation Cutoff Date: June 29, 2023

Source Document: [2023-Rent-and-income-limits.pdf\(Review\) - Adobe cloud storage](#)

Figure 1: 2023 Income Limits for San Juan County

Sale prices are based on the AMI and number of people demonstrated in the table below:

AFFORDABLE SALE PRICES @ 80% AMI		Average Sale Price @ 80% AMI						\$230,000			
# People:	1	1.5	2	2.5	3	3.5	4	4.5	5	6	
BR	1	1	2	2	2	2	3	3	3	4	
Gross Payment	1,218	1,305	1,392	1,479	1,566	1,653	1,740	1,810	1,880	2,020	
Taxes	-\$75	-\$75	-\$100	-\$100	-\$100	-\$100	-\$108	-\$108	-\$108	-\$108	
Insurance	-\$100	-\$100	-\$100	-\$100	-\$100	-\$100	-\$100	-\$100	-\$100	-\$100	
CLT fee											
Condo/HOA fee											
Monthly Net for Payment	\$1,043	\$1,130	\$1,192	\$1,279	\$1,366	\$1,453	\$1,532	\$1,602	\$1,672	\$1,812	
Mortgage Amount	\$149,167	\$161,610	\$170,477	\$182,920	\$195,362	\$207,805	\$219,055	\$229,067	\$239,078	\$259,100	
Dpmt (3%)	\$4,475	\$4,848	\$5,114	\$5,488	\$5,861	\$6,234	\$6,572	\$6,872	\$7,172	\$7,773	
Total Sale Price	\$153,642	\$166,458	\$175,591	\$188,407	\$201,223	\$214,039	\$225,627	\$235,939	\$246,250	\$266,873	
AFFORDABLE SALE PRICES @ 100% AMI		Average Sale Price @ 100% AMI						\$ 255,000			
# People:	1	1.5	2	2.5	3	3.5	4	4.5	5	6	
BR	1	1	2	2	2	2	3	3	3	4	
Gross Payment	\$1,498	\$1,604	\$1,710	\$1,818	\$1,925	\$2,031	\$2,138	\$2,224	\$2,310	\$2,480	
Taxes	-\$75	-\$75	-\$100	-\$100	-\$100	-\$100	-\$108	-\$108	-\$108	-\$108	
Insurance	-\$100	-\$100	-\$100	-\$100	-\$100	-\$100	-\$100	-\$100	-\$100	-\$100	
CLT fee											
Condo/HOA fee											
Monthly Net for Payment	\$1,323	\$1,429	\$1,510	\$1,618	\$1,725	\$1,831	\$1,929	\$2,015	\$2,102	\$2,272	
Mortgage Amount	\$189,141	\$204,336	\$215,957	\$231,331	\$246,705	\$261,901	\$275,905	\$288,240	\$300,575	\$324,888	
Dpmt (3%)	\$5,674	\$6,130	\$6,479	\$6,940	\$7,401	\$7,857	\$8,277	\$8,647	\$9,017	\$9,747	
Total Sale Price	\$194,815	\$210,467	\$222,435	\$238,271	\$254,107	\$269,758	\$284,182	\$296,887	\$309,593	\$334,635	

Figure 2: Affordable Sale Prices for Income Level Deed Restrictions

Lottery / Application Overview

SJDA has created an application lottery for the purchase of the three homes. It is designed to provide eligible individuals and families with the opportunity to purchase affordable housing in San Juan County.

- Application Period: November 14, 2023 – December 14, 2023.
- Communication procedure:
 - SJDA will run a legal notice in the general circulation of the Silverton Standard for a total of 21 days before the close of the application period. (as stated in the Lottery Procedure document below).
 - SJDA will write an article in English and Spanish in the Silverton Standard the week of the application window opening.
 - SJDA will advertise on social media.
 - An email sign-up for updated information about the application is on the Housing page of the SJDA website.
 - A community information night about the application will be held in the Performing Arts Center in the Silverton School the evening of November 28, 29, or 30th (this will be confirmed by Nov.3).
 - The last day to apply for the housing lottery is December 14, 2023.
 - Results of the housing lottery will be announced to applicants on December 20, 2023.
- Accessibility:

- The SJDA website Housing page is available in English and Spanish. All supporting documents are available in Spanish. The Housing Coordinator speaks Spanish and if necessary, professional translation services will be provided for help sessions.
 - The application is online. However, if requested, SJDA will supply a hard copy of the application.
 - The Housing Coordinator has office hours posted on the SJDA website for the application for applicants to sign up for.
- Platforms
 - Applications will be submitted online through Cognito Forms to provide data security up to HIPPA standards. For applicants requiring submission via a hard copy, documents will be received directly by the SJDA Housing Coordinator and transcribed onto the online application Cognito. Hard copies will be secured properly.
 - The lottery will be generated through a platform called Random.org. SJDA has an active subscription to their Third-Party Draw Service. This service selects one or more winning entrants using true randomness generated via atmospheric noise (documented on the website). Random.org guarantees the following: “(a) it is impossible for anyone to influence the drawing; (b) it is impossible for anyone to predict who will win; and (c) each entrant identifier you provide has exactly the same chance of winning. In other words, the drawing will be performed in accordance with the highest technical and ethical standards.” A permanent record of the drawing will be on Random.org, and applicants can view their results. The drawing will be publicly anonymous. The City of San Francisco uses Random.org for their housing lotteries.



Deed Restricted Housing Ownership Lottery Procedure

The contents of this document shall govern all housing lotteries conducted by the San Juan Development Association. Please review the deed restriction on the Housing Unit you are applying for and verify you are qualified to apply.

Definitions –

Affordable Housing – Any Housing Unit that is restricted to sale or rental at a specified price to a Qualified Household meeting the AMI requirements of the deed-restriction.

Area Median Income (AMI) - A metric that represents the midpoint of the income distribution in a specific area, usually a county or municipality.

Applicant – A household that has submitted the required application for qualification as a buyer of an affordable housing unit.

Deed Restriction – A legal agreement that places conditions on the deed to a property.

Eligible - Meeting the standards of income-level restrictions of the deed restriction of a Housing Unit being applied for. Also referred to as “qualified.”

Essential Workforce – Any household with a member employed by San Juan County, Town of Silverton, Silverton School, Silverton Medical Rescue, OR any household with a member who has volunteered for Silverton Fire Department or Silverton Medical Rescue regularly for two (2) full years before application.

Employee in San Juan County - Currently employed buy a business in San Juan County.

Household – All owners and/or tenants, their immediate family and any parties who will be occupying the Housing Unit, excluding guests.

Housing Unit – A deed-restricted unit for purchase or rental through San Juan Development Association, San Juan County, and the Town of Silverton.

Lottery – A process with an outcome that is governed by chance.

Priority Entries – Specific requirements of applicants that increase success chances in the lottery by earning additional entries into the lottery.

Qualification – Meeting the standards of income-level restrictions of the deed-restriction of a Housing Unit being applied for. Also referred to as “eligible.”

Resident of San Juan County - (not in labor force or unemployed): Residents out of the workforce or unemployed that have lived within San Juan County for two (2) years within the last five (5) years.

SJDA – San Juan Development Association.

Verifiable – Able to be checked or demonstrated to be true via third-party verification.

Ownership Lottery Procedure – SJDA Staff administers ownership lotteries subject to the provisions of this document established to create an orderly and fair process for offering Housing Units for sale to Qualified Households and give priority entries to Qualified Households with priority status detailed below.

SJDA abides by the Fair Housing Laws in Colorado.

A. Opening and Announcement of Ownership Lottery –

1. Notice of the date, time, and location at which applications will be taken shall be published as a "Legal Notice" in a newspaper of general circulation in the Silverton Standard at least twenty-one (21) days prior to the close of an application period.
2. Applications and information shall be available online on the SJDA website concurrent with the publication of the Legal Notice.

B. Lottery Application Requirements and Communication –

1. Eligible Households interested in purchasing a Housing Unit subject to an ownership lottery must submit a complete application to SJDA within the application window. No late or incomplete applications will be accepted. All application windows will be posted on the SJDA website under the *Housing* tab.
2. All members of an Applicant Household over eighteen (18) years of age must submit the following by the published deadline:
 - a. a mortgage pre-qualification/approval that includes Income-level that considers income from all household members over eighteen (18) years of age.
 - b. a signed sworn statement certifying the accuracy and completeness of the application as described in the Application Checklist.
3. The combined income of all members of the Applicant Household over eighteen (18) years of age must meet the AMI requirements of the deed restrictions of the Housing Units being applied for. Applicant's income level shall not exceed the maximum AMI limit posted per application. Ex: Application for an 80% or 100% AMI income restricted unit, applicant AMI shall not exceed 100% AMI according to the CHFA Annual Income Limits for San Juan County.
4. Applications submitted without the requisite submissions from each member of the Applicant Household will be deemed incomplete and will render the entire Household ineligible for the lottery.
5. SJDA Staff shall only accept lottery applications during the application window and by the method specified in the Legal Notice. If submission of application is permitted by mail to PO 722 Silverton, CO 81433, mailed applications are

considered received in the proper application window if postmarked at least two (2) days prior to the last day of the application period and received within two (2) business days after the application period closes. SJDA is not responsible for delays in the delivery of mail. Incomplete or late applications will not be processed for Qualification and will render the entire Household ineligible for the lottery.

6. After the submission deadline for applications has passed, SJDA Staff shall review all complete applications timely received and inform the Applicant Household of its Qualification status for the lottery. Upon completing review of applications and notifying Applicant Households of Qualification, SJDA Staff shall formulate and distribute an appeal process and timeline, which process, and timeline may conclude no less than seven (7) days after the last Applicant Household has been notified of its Qualification status.

C. Weighted Lottery Process –

1. Qualified Applications are entered into the lottery. Each applicant is assigned an “unfiltered” ranking between 1 and the total number of applicants. The ranking will be the ticket number.
2. Priority weights are assigned to priority applicants.
3. The lottery report is generated without replacement (all lottery rankings are generated at once). The lottery is run through random.org. Results will be anonymous and available for applicant review via ticket numbers.
4. Applicant lottery ranking results are emailed to applicants no later than two (2) weeks after the lottery closing date. SJDA Staff will contact households in lottery rank order. Applicants must provide current or updated financial documents upon request and must still meet qualification criteria at the time of purchase. SJDA Staff are required to calculate the income level of the winning applicants. Otherwise, the next-ranked household will receive priority.

Housing Lottery Priority Decision Matrix

Entering the Lottery: After the closing of the application window and completion of appeal hearings, if any, a list of qualified households will be assigned a lottery number. Ineligible applicants will not be included in the lottery. **Each eligible household will receive one (1) lottery entry.** Additional entries are available to households based on the qualification of the following Priority Qualifications. Applicants can only be eligible for one type of Priority Qualification.

Essential Workforce: Any household with a member employed by San Juan County, Town of Silverton, Silverton School, Silverton Medical Rescue, OR any household with a member who has volunteered for Silverton Fire Department or Silverton Medical Rescue regularly for two (2) full years before application. *To qualify for priority entries for Essential Workforce, applicant’s employer must submit a completed Employment Verification Form to the SJDA document upload portal before the application window closes.*

Employee in San Juan County: Currently employed buy a business located in San Juan County. *To qualify for priority entries for Employee in San Juan County, applicant's employer must submit a completed Employment Verification Form to the SJDA document upload portal before the application window closes.*

Resident of San Juan County (not in labor force or unemployed): Residents out of the work force or unemployed that have lived within San Juan County for two (2) years within the last five (5) years. *To qualify for priority entries for Resident of San Juan County, applicant must complete the residential history within the online application.*

For two (2) or more applicants per application:

- a. You may only get a total of three (3) points per application for the Essential Workforce priority.
- b. Residence history may be applied only to the person that has live in San Juan County the longest.

The Priority Qualifications and Additional Entries are displayed in the table below:

Priority Qualification	Sum of Residency in last 5 Years	Additional Entries
Essential Workforce		+3 entries
Non-essential Workforce in San Juan County	1-2 years	+1 entry
	2-5 years	+2 entries
	5+ years	+3 entries
Resident of San Juan County (not in labor force or unemployed)	2+ years	+ 1 entry

Example Lottery Entries:

Resident A: Makes 80% AMI. She has lived in San Juan County for five years. Is employed by Silverton School—total entries: 4.

Resident B: Makes 100% AMI. He is Essential Workforce is moving here to work for the Town. Total entries: 4.

Resident C: Makes 100% AMI. She has worked in the service industry for the past 5 years. Total entries: 4.

Resident D: 100% AMI. Retired. She has lived in San Juan County for 2+ years. Total entries: 2.

Resident E: 80% AMI. They have lived here for 3 years. Works remotely. Total entries: 1.

Resident F: 100% AMI. In the past 5 years he has worked in the service industry for 1 year and has been unemployed for 2 years. (Can only select one Priority Qualification) Total entries: 2.

Residents G: 80% AMI. She works for the Town of Silverton, and he works for Silverton Medical Rescue. Only one person per household can be applied to the Priority Qualifications. Total entries: 4.



Deed Restriction Property Purchase Application

The Following Information Must be Submitted Through the Online Application on the SJDA Website OR via mail to PO 722 Silverton, CO 81433 within the Published Application Window.
Incomplete Applications Will Not Be Considered.

- A mortgage pre-approval letter obtained within the last 30 days – due to fluctuating interest rates.
- Signed and Notarized Release of Information Form
- Signed Employment Verification Form if applying for preference consideration.

This application will be rendered incomplete if not signed and dated.

SJDA Staff will evaluate the application for eligibility based on criteria in the Deed Restrictions of the properties being applied for. This application is for 80% and 100% AMI Deed Restricted Single-Family Housing Units in Anvil Mountain Subdivision. Applicants MUST meet the 80% or 100% AMI income level to qualify for the lottery. Applicants who do not meet the AMI requirements of the Housing Units DO NOT qualify for the lottery.

Complete the application in the person's name with the greatest verifiable longevity in the community.

San Juan Development Association predicts the completion of the three (3) Anvil single-family housing units to be between October 2024 and October 2025.

_____ (initial here) I/We are applying to purchase a home in the Anvil Single-Family Development Project.

_____ (initial here) I/We understand lottery admittance is dependent upon 1) a complete application submission, 2) AMI qualifications, and 3) mortgage certification qualification. Applications must be complete upon submission. Partial applications will not be considered.

_____ (initial here) I/We understand lottery priority is given to applicants that (1) qualify for priority entries and (2) on time and complete the Employment Verification Form submission, as described in the Ownership Lottery Procedure.

_____ (initial here) I/We have secured a mortgage preapproval and have attached a letter from a lender stating the maximum mortgage for which I am qualified. My/our lender understands the deed restriction.

_____ (initial here) I/We used the SJDA Income Calculator to estimate, to my/our best knowledge, my/our income level, AND my/our income level is either 80% or 100% of the AMI for the number of people in my/our application.

_____ (initial here) I/We understand that IF I/We do not have an 80% or 100% AMI Income Level, I/We do not qualify for this application, and the application will not be considered.

_____ (initial here) I/We understand the posted estimated build completion date is subject to change.

_____ (initial here) I/We understand if purchased, the residence must be used as my/our primary home and maintain it as my/our primary residence in the future.

HOUSEHOLD INFORMATION

I/We are applying for AND qualify for (check one):

80% AMI Deed Restricted Single-Family Unit

100% AMI Deed Restricted Single-Family Unit

Applicant: _____

Physical Address: _____

Mailing Address: _____

Email Address: _____

Phone: _____

Co-Applicant: _____

Physical Address: _____

Mailing Address: _____

Email Address: _____

Phone: _____

Other Household Members

_____ Age: _____ Relationship to Applicant: _____

_____ Age: _____ Relationship to Applicant: _____

_____ Age: _____ Relationship to Applicant: _____

_____ Age: _____ Relationship to Applicant: _____

_____ Age: _____ Relationship to Applicant: _____

_____ Age: _____ Relationship to Applicant: _____

If household members are over the age of eighteen (18), income must be included in the AMI calculation by lender. Names must be stated in lender pre-qualification/approval letter.

Check only one (1) of the following boxes if applicable:

- I am an Essential Workforce as defined in the Ownership Lottery Procedure.
 - I understand my employer needs to submit an Employment Verification Form to achase@sanjuandevlopment.com before the application window closes to receive priority entries for the lottery.
- I am a non-essential workforce employed in San Juan County.
 - I understand my employer needs to submit an Employment Verification Form to achase@sanjuandevlopment.com before the application window closes to receive priority entries for the lottery.
 - I understand I need to fill out the Residence History below.
- I have been a resident of San Juan County for 2+ years and am out of the labor force or unemployed.
 - I understand I need to fill out the Residence History below.

RESIDENCE HISTORY

Only to be completed for those applying for priority entries: Non-Essential workforce in San Juan County, Resident of San Juan County for 2+ years, and out of the workforce/unemployed. Only include residences occupied in the last ten (10) years, starting with the most recent, and only up to 5 years total living in Silverton.

Residence 1 – Physical Address: _____

Time-frame of Occupancy: _____ Total Months _____

Residence 2 – Physical Address: _____

Time-frame of Occupancy: _____ Total Months _____

Residence 3 – Physical Address: _____

Time-frame of Occupancy: _____ Total Months _____

Residence 4 – Physical Address: _____

Time-frame of Occupancy: _____ Total Months _____

Residence 5 – Physical Address: _____

Time-frame of Occupancy: _____ Total Months ____

Residence 6 – Physical Address: _____

Time-frame of Occupancy: _____ Total Months ____

Residence 7 – Physical Address: _____

Time-frame of Occupancy: _____ Total Months ____

CERTIFICATION

Under penalty of perjury, the applicant certifies the following

1. All information provided in this application, including attachments, submitted to the San Juan Development Association to purchase San Juan County Deed-Restricted Property are true, complete, and correct to the best of the Applicant’s knowledge;
2. The Applicant, on the basis of the application presented, believes that the Household qualifies to occupy the Housing Unit in question according to the Deed Restriction, these Guidelines and all other applicable procedures, rules and regulations.

Any material misstatement of fact or deliberate fraud by the Household in connection with any information supplied to SJDA shall be cause for immediate expulsion from the application process and/or forced sale of the Housing Unit.

Effective this ____ day of _____, 20_____.

Applicant Signature

Co-Applicant Signature