

---

---

**OURAY COUNTY MULTIJURISDICTIONAL HOUSING AUTHORITY:  
2011 ANNUAL REPORT AND 2012 ACTION PLAN**

---

---

**TO:** OURAY COUNTY BOARD OF COUNTY COMMISSIONERS, TOWN OF RIDGWAY TOWN COUNCIL, CITY OF OURAY CITY COUNCIL

**FROM:** OURAY COUNTY HOUSING AUTHORITY BOARD (OCHA)

**SUBJECT:** 2011 ANNUAL REPORT AND 2012 HOUSING PLAN

**DATE:** MARCH 7, 2012

**CC:** JEN COATES, CONNIE HUNT, MARK CASTRODALE, PATRICK RONDINELLI

---

**INTRODUCTION**

The Ouray County Multi-Jurisdictional Housing Authority was formed on October 22, 2007 through an Intergovernmental Agreement between Ouray County, the City of Ouray, and the Town of Ridgway. The Authority commenced operations in late 2007, spearheading the 2008 county-wide Housing Needs Assessment completed by Economic and Planning Systems of Denver, and in 2009 the Regional Housing Action Plan completed by Rees Consulting of Crested Butte. Both studies were funded through the Colorado Department of Local Affairs and administered by the Town of Ridgway and Ouray County, respectively.

Upon completion of the 2009 Housing Action Plan, the country had entered into a global economic recession. With fiscal concerns looming, the Housing Authority's Action Plan was not funded by any of the jurisdictions, and the 5-member volunteer Board ("Housing Board") proposed a revised, realistic action plan for 2010 that could be realized without paid administrative staff. Similarly, the 2011 and 2012 Housing Action Plans have reflected goals an unfunded housing authority can achieve.

With no budget to report, the Housing Authority Board would like to extend a summary of actions and activities completed and explored in 2011, and propose a course of action for 2012 that comports similarly to the objectives defined in the 2009 Action Plan, but that is realistic for an unfunded and un-staffed multi-jurisdictional, government entity.

With dramatic changes in the housing market over the last few years, the Housing Board is restructuring and reconsidering what the goals of affordable housing are for Ouray County based on the recently completed Multi-jurisdictional Housing Needs Assessment.

**2011 ACCOMPLISHMENTS**

*1.) Regional Housing Assessment*

The San Miguel Regional Housing Authority administered the grant that funded the Needs Assessment and a group with one (1) representative from each jurisdiction participated in reviewing materials and providing some direction to the contracted consultant, RRC & Associates with Rees Consulting as the principal on the project. Public meetings were held in both counties upon completion of the meetings and elected officials/staff from each jurisdiction attended the meetings. The study is available on all the government web-sites. The recommendations from the study are being utilized to plan goals for 2012 for the Ouray County region.

*2.) Home Weatherization Assistance Program (WAP)*

Housing Resources of Western Colorado in Grand Junction, and the Mexican American Development Association in Montrose continue to be the contacts for these services. The funding is provided to

the western region and then allocated based on population from Mesa County south. They also fund from July to July and it is very difficult to obtain their numbers for a Jan-Dec timeline. Therefore, we know that from July 2010 through today 14 homes have been weatherized/rehabbed by Housing Resources and there are at least 3 additional homes in their cue to be processed. This is a significant increase from 1 home the prior year. The newest member of the Housing Board, Jenn Maez, provided information to the Plaindealer in December to promote the program.

### 3.) *Home Rehabilitation Program*

Revolving loan funds are available to County residents through the Delta Housing Authority via an existing Community Development Block Grant (CDBG) awarded by the Division of Housing. These funds were formerly administered through the Western Colorado Housing Development Organization. The funds can be used for down payment and closing cost assistance, which requires a personal contribution toward the home purchase from the buyer, but no additional money; or the funds can be used for rehabilitation. This low interest loan requires a contribution from the entity that has the agreement with the Delta Housing Authority of \$500 per home. The Housing Board cannot enter into an agreement, as is the process in other counties, because it is unfunded. Therefore, the Board has been pursuing an alternative means of procuring an agreement. A meeting was not set between the OCHA, Delta Housing Authority, and the BOCC prior to the end of the year, but it is was scheduled in February 2012 and the County is waiting on their legal staff's opinion before moving forward. A final determination will be made in 2012. The Town of Ridgway has approved \$1000 for 2 homes to be rehabilitated within the town limits in 2012. Other municipalities may provide funding at any time. No homes will be approved for rehabilitation without funding from the jurisdiction to cover the \$500 administrative fee.

### 4.) *Regional Housing Issues Participation and Education*

#### **Homebuyer Education**

In 2011, the Housing Board continued to offer homebuyer education and outreach in partnership with the San Miguel Regional Housing Authority (SMRHA). Two eight hour classes were offered during the year and five (5) households were served. A two hour workshop was also offered as preparation for the eight hour class. There was one attendee and she also attended the eight hour class and is now an at-large member of the OCHA Board! Robin Watkinson and Ginger Perkins volunteered their time and goodies for the sessions. Unfortunately the community lost a great asset as Ginger passed away following a single car accident in November. Her humor and knowledge will be greatly missed. The courses were planned for instruction by Shirley Diaz, the Executive Director of the San Miguel Regional Housing Authority, and certified homebuyer education instructor. The OCHA Board and instructors donated food for the classes.

#### **Regional Participation**

There were two regional housing meetings in 2011 and Shirley Diaz attended and organized both meetings. The first meeting focused on how to connect housing and economic development and funders attended to discuss funding resources. The second meeting was held at the statewide housing conference and CDOH provided and update and topics for 2012 meetings were discussed.

#### **Funding for Homebuyer Education & Foreclosure Services**

In December Shirley Diaz attended a weeklong foreclosure intervention and default counseling training to pursue certification. Upon completion of another course she will be certified. In metro areas lenders fund positions to help homeowners keep their homes and to teach homebuyer education. Ms. Diaz as Executive Director of SMRHA has created a proposal to send to local area lenders to provide funding for training and offering the services in San Miguel and Ouray Counties. She is hoping to raise \$50,000 in 2012 with grants, lender funding, and HUD money.

### **2012 OBJECTIVES**

1.) *Home Weatherization Assistance Program (WAP)*

In 2012, the OCHA Board will continue to promote and support the federal Weatherization Assistance Program, which is administered by the State of Colorado Governor's Energy Office through our regional provider, Housing Resources of Western Colorado in Grand Junction, and the Mexican American Development Association in Montrose. The Board will continue to seek press to promote the program for local residents. The Needs Assessment identified this as a significant need in our county with the age of homes.

2.) *Down Payment Assistance/Home Rehabilitation Program*

The Housing Board will receive an answer from the Ouray County BOCC in 2012 regarding entering into an IGA with Delta Housing Authority. If the county enters an agreement, the Board will help the Town of Ridgway promote the rehabilitation program for town residents and the down payment assistance program county-wide. Based on the Needs Assessment these two programs are needed in the community and offer affordable options to buyers and homeowners who meet the criteria. With the escalating utility and living costs in recent years, rehabilitation efforts may help relieve some of the financial burden experienced by owners of inefficient and aging homes. Since lenders have increased their demand for down payments the down payment loan is also a vital tool for locals to purchase homes that have become affordable.

3.) *Foreclosure Intervention/Default Counseling/Homebuyer Education/Housing Counseling*

Shirley Diaz with SMRHA will be sending out this proposal to local lenders, applying for grants, and applying for HUD certification to offer these services in both counties. While the SMRHA Board will not allow her to perform work in Ouray County with funding that has been provided from the three local jurisdictions, they are not opposed to her providing services if her salary and supplies are covered by other resources.

45.) *Regional Housing Issues Participation and Education*

The Housing Board will continue to participate in regional meetings and statewide legislation impacting affordable housing. Funding for services to be provided either with an OCHA staff or through another housing authority, such as SMRHA, will be pursued in 2012. In addition, the Housing Board will develop a centralized resource for Ouray County residents, and work with the Ouray County Social Services personnel on housing related issues.