

# Saguache County

## Mindful Land Use Solutions Group presentation

### March 31, 2022

Our intention with the Saguache County Mindful Land Use Project is to support the home owner / builder and keep housing affordable in Saguache County.

Our goals include creating a mindful, people-centered model of land use code, maintaining individual liberty, and promoting community organizing that supports the land, water and people.

# Introduction by Suzanne Rouge, Moffat Resident



# Saguache County Master Plan

“Planning and land use regulation is a democratic process. Therefore, land use decisions and policy making should be carried out in a transparent manner and with great integrity. Citizen input should be actively sought in reviewing or adopting plans, policies, and regulations.”

# Saguache County Master Plan

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G2-8: Encourage greater density residential development to preserve agricultural lands and open space, and to help make housing more affordable.

# Saguache County Master Plan

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**G2-10:** Promote housing that is inclusive of a variety of incomes, lifestyles, and age groups.

# ARTICLE XIII CONSTRUCTION PERMIT EFFECTIVE AUGUST 21, 2018 XIII.1.

- (1) General Provisions The Board of County Commissioners recognizes the need to protect the public while maintaining an environment that encourages the development of diverse structure styles and methods.

# ARTICLE XIII CONSTRUCTION PERMIT EFFECTIVE AUGUST 21, 2018 XIII.1.

(2) It is also understood that it is in the best interest of the county as a whole to preserve a diverse economic structure in which ALL residents can obtain suitable housing.

# Area Median Income Definition

The area median income is **the midpoint of a region's income distribution**, meaning that half of households in a region earn more than the median and half earn less than the median. A household's income is calculated by its gross income, which is the total income received before taxes and other payroll deductions.

# Median Household Income Saguache County \$45,321



<https://www.census.gov/quickfacts/saguachecountycolorado>

FY 2021 Income Limits Documentation System -- Summary for Saguache County,  
Colorado (huduser.gov)

# Median Home Sale Price for Saguache County

February 2021 - \$256,000

February 2022 - \$348,000

\$45K (This is the Median Household Income)

At this level 30% AMI is \$13,500 = \$1088/mo is the maximum an individual can afford

A mortgage @ 3.5% interest rate qualifies for a \$177,000 loan  
So we know that 50% of our working population is below this amount.

<https://car-co.stats.showingtime.com/docs/lmu/x/SaguacheCounty?src=map>

# Home Construction Costs

From a state-wide perspective, the average cost of building a house in Colorado is **\$230 per square foot**.

(This does not reflect the true cost of all the confluence of events happening in the world right now that are affecting costs and supply chains)

150 sq. ft = \$34,500

600 sq. ft. = \$138,000

900 sq. ft = \$207,000

[https://www.realtor.com/realestateandhomes-search/Saguache-County\\_CO/overview](https://www.realtor.com/realestateandhomes-search/Saguache-County_CO/overview)

Saguache County residents spend 74% of their income on housing and transportation, the highest rate recorded across the entire Region.

This number is almost 30% more than what is considered affordable.

San Luis Valley Transit Plan 2022...Helping Obtain Prosperity for Everyone

# Who Is Impacted?

- Seniors
- Veterans
- Owner Builders
- Retired
- Single
- Disabled
- Anyone seeking to lower energy consumption
- Working Class
- Service Industry
- Those displaced in any way due to COVID
- 1st time home buyers
- Spiritual Centers

# The Greatest Impact Is for Seniors...

Rural areas tend to have a higher proportion of people over 65 years old compared to more urban areas (U.S. Census Bureau, 2019).

Columbine Health Systems / Center for Healthy Aging / CSU

Across the state [of Colorado], one in four people is housing cost-burdened, meaning they spend at least 30 percent of their income on rent or ownership.

...Older adults are more likely to face higher health costs and fixed incomes, both of which contribute to less affordable and less stable housing situations  
...by 2050, the over-65 population is expected to nearly double [in the state of Colorado.]

# Crestone Peak Community Housing Living Wisdom Village for Seniors

CPOCH is building 20 small homes in Crestone in 2022

Eight studios at 322 sf

Eight 1-bedroom at 460 sf

Four 2-bedroom at 644 sf

They have a wait list of 50 people for these units, and another 8 people not officially on the list. The need for affordable housing is not addressed by the current regulations, as most people in need of housing cannot afford to build or rent housing of 900 sf or greater.

# Benefits of building small...

## Environmental Impacts & Financial Costs Decrease

- Energy Efficiency - Heating/Cooling Costs
- Water Consumption
- Materials- less resources used
- Demand on services - water, sewer, electric

# Minimum House Size by State

Colorado

150 Sq. Ft

100 per additional person

<https://worldpopulationreview.com/state-rankings/minimum-house-size-by-state>

Preserving Liberty &  
Access to Housing we all can afford

...

Saguache County  
Maintains 0 Square Footage Requirement

# How can we address the real issues?

## Issues to be considered:

- Absentee owners who allow disrepair
- People who do not have the support to clean up blighted property
- People who, due to age or illness, are unable to maintain their property
- Job loss or overwhelm
- Emergencies and unforeseen events
- Delays in supply chain
- Rising cost of building materials

# Getting to Solutions...

The expanding housing crisis across the country means that this may not be the time to address all the inconsistencies across county municipalities and developments with regard to square footage, enforcement, and permitting procedures.

# Getting to Solutions cont.

Instead we need a more in-depth process of reviewing solutions that are addressing the housing crisis in our area and across the country by considering:

- How diverse socio-economic communities create economic resilience
- Review the ways that commuting impacts community; how not living where one works can affect people, families and their community quality of life
- Consider how housing has changed. Minimum square footage codes are no longer relevant, reasonable or even helpful in our current world.

# Imagine a New Future...Saguache County

Together we have the opportunity to be the most cutting edge, innovative, solution based County in the nation!

Forward thinking, resource friendly, financially realistic and moving with the nationwide trends to provide housing for all.

Thank you for your time and  
consideration of our presentation.

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