

KREMMLING

COMMUNITY READINESS ASSESSMENT

DECEMBER 2024

Draft



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BACKGROUND

PURPOSE OF THE COMMUNITY READINESS ASSESSMENT

The Town of Kremmling has been awarded a grant from the Colorado Department of Local Affairs (DOLA) to address potential issues within the Kremmling Municipal Code (KMC) and procedures and identify barriers and solutions to meeting the community's housing needs. Addressing housing needs in Kremmling is essential to building a strong and vibrant community. By focusing on the concept of community housing, the Town can create a range of mixed-income housing options that foster diversity and inclusivity, rather than labeling homes as "affordable" alone.

Through this initiative known as the Kremmling Community Readiness Assessment, the Town along with their consultant Community Planning Strategies assessed potential land use and development regulation changes and engaged in meaningful discussions with stakeholders to inventory resources, particularly land, that could be used to support community housing.

The Community Readiness Assessment will:

- 1. Identify Stakeholders:** Establish a stakeholder group and facilitate discussions regarding housing needs, available resources, existing conditions, regulatory obstacles, and the identification of possible development sites and opportunities.
- 2. Land Identification:** Conduct a thorough inventory of potential sites for community housing by assessing available resources and identifying land suitable for future projects.
- 3. Develop Recommendations:** Based on stakeholder input, create a set of recommendations to meet the housing needs of the community.

- 4. Regulatory Analysis:** Analyze the Town's regulations to determine where they do or do not align with the stakeholder recommendations, including the implementation of an expedited review process for community housing projects.
- 5. Implementation Strategies:** Develop a comprehensive set of implementation strategies to address the findings of the assessment, including identifying potential funding sources to support future community housing development.

This multi-phase approach aims to address the housing crisis by providing tangible solutions, from regulatory updates to identifying land and securing funding for future developments. The project's ultimate goal is to create a path forward for the development of community housing in Kremmling that meets both current and future needs.



APPROACH

The project kicked off in July when CPS and Town staff met to discuss the above mentioned objectives of the project. Incorporating a group of involved citizens/employers and important community partners was central to meeting these objectives. Armed with a list of potential participants, CPS staff was able to convene 13 stakeholders on the 6th of August for a roundtable discussion. The conversation was rich, enlightening and sparked a renewed interest in collaboration among the stakeholders. The discussion centered around what was creating the housing challenges, how employers are trying to address it and then sharing of ideas on how the Kremmling community can facilitate more housing for all community members. Armed with pages of notes from this meeting, CPS pulled together a report that outlines existing housing and demographic conditions in Town, stakeholder voiced needs and desires, a robust list of available resources related to housing, a number of different obstacles to developing community housing, potential sites identified by the stakeholders for future housing, and several different ideas sparked by the stakeholders to address housing needs in the community. In late September CPS met virtually with the stakeholders to make sure all details were captured correctly and they agreed on how their comments were reflected. Details of the stakeholder's ideas are outlined in Phase 1: Community Dialogue.

September also saw CPS staff analyzing Town policies that could have an impact on the development of housing, as well as the KMC and the 2014 Kremmling Comprehensive Plan. Some of the findings included many contradictions between parts of the KMC, complicated development processes, and limited housing types permitted as a use by right. A full assessment of the housing related sections of the KMC was

completed and findings are outlined in detail of Phase 2: Assessment of Town Regulations section of this report.

The KMC assessment and stakeholder findings were shared with the Commission in early October at their regularly scheduled meeting. The Commission agreed with the stakeholders that more partnerships with community organizations would be beneficial. The Commission was in agreement with most of the recommended the KMC modifications. They also stressed the importance of hearing more from the community prior to any changes to the KMC being made. A summary of the October Commission meeting and the areas of interest they focused on can be found in Phase 1: Community Dialogue.

Hearing the Commission ask for more community input on the KMC changes and thoughts on how to address the housing situation in Kremmling, CPS staff created information boards, and an on-line survey outlining some proposed changes to the KMC and housing related ideas, for participants at the annual Scare on the Square on the 19th of October. Participants voted directly on one of the boards regarding Accessory Dwelling Units-with the majority supporting them with certain regulations. Community members also indicated a preference for more multi-family housing types such as triplexes, apartments, and smaller sized single family homes. Results of the surveys

along with photos of the community engagement boards can be found in Phase 1: Community Dialogue Section of this report.

The final section of this report offers recommended action steps to help Kremmling prepare for the efficient and effective review and construction of much needed housing that also fits the Town's unique character. Throughout this project, it became clear that Kremmling has a strong sense of community and a deep desire to maintain its small-town feel, rather than becoming a bedroom community for nearby ski resorts. Residents expressed a desire to attract families, young professionals, and future community leaders. Defining what makes Kremmling unique-and why people are choosing to move here-is a crucial part of this effort. The recommended next steps can be found in Phase 3: Implementation Strategies section.



PHASE 1: COMMUNITY DIALOGUE

PHASE I: COMMUNITY DIALOGUE

To truly understand and address Kremmling's housing challenges, engaging directly with the community was essential. A central part of this Community Readiness Assessment (CRA) focused on gathering input through stakeholder discussions, workshops with the Planning Commission (Commission), and opportunities for community feedback. These groups expressed a clear need for housing options that genuinely align with the uniqueness of Kremmling community.

Town leadership worked with CPS to identify local employers, agencies, and community members to be stakeholders in the CRA with a few other community members joining in as the CRA process continued.

The following 18 pages summarize the key insights gathered from the stakeholders during the August 6th in person workshop, the September 19th virtual feedback meeting and numerous individual interviews.



Parcels identified by stakeholders at the August 6th workshop as possible locations for community housing.

STAKEHOLDERS

The stakeholder group consisted of key individuals from various sectors, including local government, business, education, and community services. The group met in person on the 6th of August and had an informative discussion regarding their experience as well as their employees' experience with housing in Kremmling. The following individuals are the stakeholders for the CRA:

- Liz Bauer, West Grand School District
- DiAnn Butler, Grand County Economic Development
- Sheena Darland, Grand County Housing

Authority

- Lalitha Christian, Henderson Mill & Mine
- Spencer Dickey, CDOT
- Tiffany Freitag, Middle Park Health
- Polly Gallaher, Grand County Library
- Steve Leonard, BLM
- Billy McDermott, CDOT
- Kristen Manguso, Grand County Community Development
- Ashley Macdonald, Town of Kremmling

- Teagan Serres, Town of Kremmling
- Brittany VanderLinden, Kremmling Chamber
- Angie Wallace, Mountain Parks Electric

Others interviewed but not part of the stakeholder group include:

- Nick Marcotte, Element Engineering
- Dillon Willson, Town of Kremmling Public Works
- Alan Hassler, Planning Commission Chair

EXISTING CONDITIONS

Location & Public Lands

Kremmling’s unique geographic location places it at the center of three major resort regions: Steamboat Springs, Summit County (including Keystone, Breckenridge, and Copper Mountain), and Winter Park in Grand County. Many of Kremmling’s residents work in these resort areas but live in Kremmling due to the availability of more community housing options; however, this can also be a double edged sword. Stakeholders expressed unanimous concern that Kremmling risks becoming merely a bedroom community for these resorts and that is not a desired future.

One stakeholder described Kremmling as “where people sleep, not where they live,” lamenting that the economic and social life of the Town is being drawn away by the nearby resort economies. At the same time, stakeholders valued the “small-town feel” of Kremmling, where neighbors know and support each other, and children can play safely in the streets. Preserving this identity while accommodating growth was a central priority.

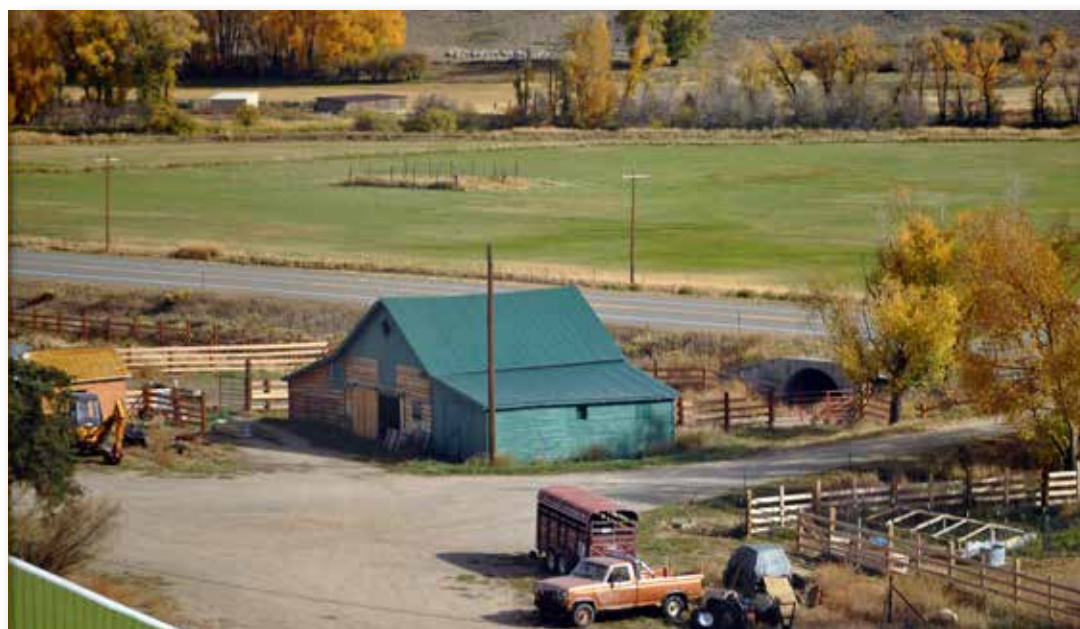
Another challenge is that approximately 70% of the land surrounding Kremmling is public land, owned either by the Bureau of Land Management (BLM) or the State of Colorado. This significantly limits the potential for annexation or land acquisition for housing development, as public land is protected from such uses.

Small Town Community Character & Importance of Schools

The sense of community in Kremmling is strongly tied to its small-town western charm. Schools play a critical role in keeping families connected. Stakeholders agreed that attracting more families to live in Town, rather than having them commute from nearby resort areas, is essential to preserving this community bond.

Liz from the school district highlighted that when students attend schools closer to their parents’ workplaces (in Summit County, for instance), they are less engaged in the Kremmling community. Attracting jobs to Kremmling and ensuring that

housing is available for families working locally will, in turn, bring more children into the local school system, fostering stronger community ties. This dynamic between jobs, housing, and community engagement was a recurring theme.



Housing Inventory

The 2018 Grand County Housing Assessment projected that Kremmling would need 53 new housing units by 2023 to keep up with local growth. However, this assessment predated the COVID-19 pandemic, which has significantly altered housing trends. Stakeholders reported that the pandemic increased the demand for rural living, with many people seeking to relocate to towns like Kremmling for a quieter lifestyle.

Consequently, the current housing need has vastly exceeded the 53-unit projection. Several stakeholders reported seeing more squatters on BLM land most likely due to the lack of community housing options in the Town.

This housing shortage is particularly severe in the “affordable” price range. Kris Manguso, Director of Grand County Community Development, indicated of the 43 houses currently under construction in Grand County, none are less than \$1 million in price.

Kremmling’s rental and purchase prices, though lower than neighboring Summit and Routt counties, remain out of reach for many locals. For example, while prices are estimated to be 30% lower than Summit County, housing remains scarce, and what is available is quickly purchased or rented by those working in the surrounding resorts. Stakeholders stressed that while Kremmling’s housing is cheaper than resort areas, it’s still unaffordable for many local workers, especially those with families.



When you look around Kremmling and the surrounding areas, what residential housing types do you see?

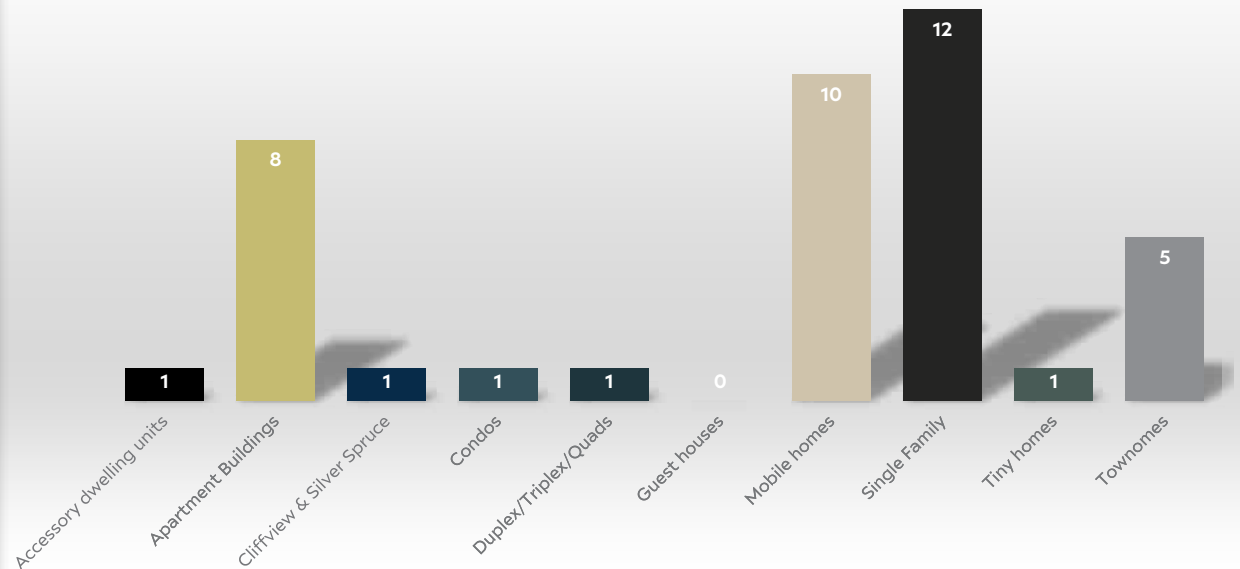


Figure 11 - 2024 Stakeholder Survey Response-Housing Types

- Quality single family residences.
- Single Family Homes
- Community housing has always been mobile homes/modular housing. This can be done in a quality manner with amenities, eg Sun Mountain Community in Granby. Government supported and income restricted apartments/condos, eg Silverthorne are not a good long term solution.
- I think there is a good variety of housing types available in Kremmling. Of all the areas in Grand County, Kremmling is still the most affordable. Kremmling does not have a lot of available homes, especially for young adults.
- Apartments and trailer homes. The shortage of apartments in Kremmling is a huge issue with long waitlists. The only actual affordable single family housing in Kremmling is the mobile home parks.
- Single Family homes. Affordable lots, with affordable sewer and tap fees so people can build their own home. Developer built homes in bulk are not what Kremmling needs
- Capitalize on beauty of Kremmling. Focus on community and connectedness (thinking back to fire evacuations up the Muddy 5 or 6 years ago and people took evacuees in - no hotels needed) Types of housing? Is it neighborhoods or multi-family?
 - We have the high cost of living, but the not income of surrounding tourist areas. The tax base is very different than the surrounding Towns. There is lack of accessibility and a lack of affordability. Options for pet owners is also limited.
 - Deed restriction would be a great start to allow those who already reside in Kremmling an opportunity to purchase a home. Apartments/ townhouses would meet the needs of our area. No more trailer parks!
 - Single family homes that are price capped and entry level homes like apartments.

What specific features or types of housing do you believe are most desired by the community in Kremmling? Can you provide examples of how these needs are being met or not-met by current housing options?

Figure 1.2 - 2024 Stakeholder Survey Response-Desired Housing



HOUSING UNITS

LOCATION	2010	2020	2021	2022
KREMMLING	616	680	684	686
GRAND COUNTY	15396	16805	16627	17286

Source: Colorado Demography Office (download 4/26/24)

Figure 1.3 - Housing Units

Economic Factors Affecting Housing Affordability

Economic conditions in Kremmling present another significant challenge to housing affordability. Multiple stakeholders emphasized that wages in Kremmling do not align with the cost of housing, even though Kremmling is considered an affordable alternative to neighboring communities. One employer noted that some employees are commuting up to 60 miles to work due to housing affordability, a sentiment echoed by other employers. This long commute, often into higher-cost resort areas, places an additional strain on workers' time and financial resources.

The education sector faces similar difficulties. Liz, Superintendent of West Grand School District, highlighted the district's struggle to retain teachers. A starting salary for a teacher in West Grand School District is only \$43,000. Teachers are often offered salaries up to \$10,000 higher

in neighboring districts, further complicating the ability to attract and keep staff in Kremmling. The School District does try to attract employees with a district run daycare center that offers tuition assistance for district employees. Liz indicated that the district is trying to find other funding sources for the day care center as the \$200,000 that the district provides for the childcare center is not sustainable. The school district also loses approximately \$1,400 per student in funding when families are forced to move away because they cannot afford housing in Kremmling.

Stakeholders noted that the economic situation impacts not only teachers but also service workers, healthcare providers, and other essential employees. Businesses across Town reported difficulties in retaining employees due to housing costs, which exacerbates turnover and destabilizes local services. As one participant observed, "We can't expect people to stay if they can't afford to live here."

Demographic Housing Needs

The stakeholders identified various groups struggling with housing in Kremmling:

- **Singles and Young Workers:** Single individuals, particularly young workers, face limited community housing options. Stakeholders indicated that singles are often overlooked in housing programs, which tend to focus on families.
- **Families:** Several stakeholders mentioned that young families are outgrowing their starter homes but cannot afford the next size up in the current market. This creates a bottleneck in the housing ladder, where families cannot move up, leaving starter homes occupied longer.
- **Newcomers:** Several employers, including CDOT, reported that most of their new hires are younger families who are looking for starter homes priced below \$350,000, of which there is limited to no supply. This gap between supply and demand is contributing

What other fact a person's ability housing?

- Good pay.
- Pay is still very low for the jobs available.
- Cost of living combined with jobs that pay to afford housing.
- Willingness to work and succeed, job skills/education level and lack of financial discipline.
- Rising vacant land and property prices, and high interest rates. Also people who are moving in from the Front Range and Summit County are pricing out local residents in the real estate market.
- Priorities. I see \$70,000 vehicles in front of trailers. Which is fine, and a choice, but something people just need to remember. We all have choices and priorities. Maybe smaller homes help affordability too. 1000 - 1200 square feet?
- Education. I don't think people here are really aware of the programs that are available to help with first time homebuyers. I also don't think people know how to properly go about saving funds and living within their means. High interest rates also make it very difficult for people to be able to afford purchasing a home.
- Cost of living and access to resources.
- Affordable interest rates.
- Mental health?

Figure 1.4 - 2024 Stakeholder Survey Response-Housing Affordability

2024 ESTIMATED HOUSEHOLD INCOME DISTRIBUTION BY AMI, ZIP 80459 (KREMMLING)

AMI	RENTER HOUSEHOLDS	OWNER HOUSEHOLDS	ALL HOUSEHOLDS
≤60%	61%	29%	38%
60.1-80%	6%	15%	12%
80.1-100%	58%	8%	8%
100.1-120%	14%	4%	7%
120.1-140%	5%	13%	10%
140.1-160%	2%	10%	8%
160.1-180%	0%	4%	3%
180.1-300%	1%	11%	8%
>300%	3%	5%	5%
TOTAL	278	681	959

Figure 1.5 - Household Income Distribution by AMI

Source: CHFA Income Limits 2024; Ribbon Demographics, LLC, URC

Community Sentiment

In 2023, the Town conducted a community survey in which there were 150 respondents. Two questions on that survey yielded many responses pertaining to housing. The first question was, *What are the obstacles facing Kremmling?* Responses related to housing included: housing, housing crisis, housing affordability, high cost of living, lack of housing, not enough housing. The other question was, *Please select housing opportunities you would like to see more of in Kremmling?* The graph to the right shows the responses:

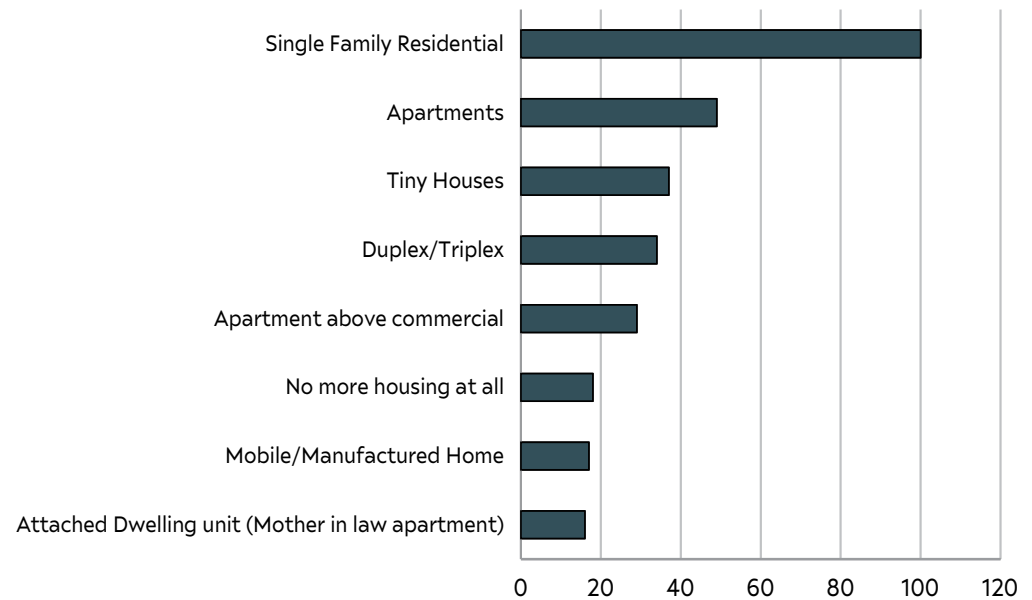


Figure 1.6 - 2023 Town Sponsored Survey Response-Housing Opportunities

NEEDS AND DESIRES

Employment Opportunities

Beyond housing, stakeholders emphasized the need for more job opportunities in Kremmling. Several businesses are struggling to hire and retain employees because local wages do not keep pace with housing costs. For example, Kremmling received an EDA grant to support hotel development. The lack of hotels limits the number of events and visitors the Town can attract, and thus limits the potential for economic growth.

Additionally, with the eventual closing of the Henderson Mill and Mine, which employs 300-400 people, Kremmling faces the possibility of a significant economic downturn. One stakeholder noted that 63% of the school district’s funding comes from the mill levy, and a mine closure would devastate local revenues. Attracting other employers and diversifying the economy is therefore a critical need for the Town’s long-term stability.

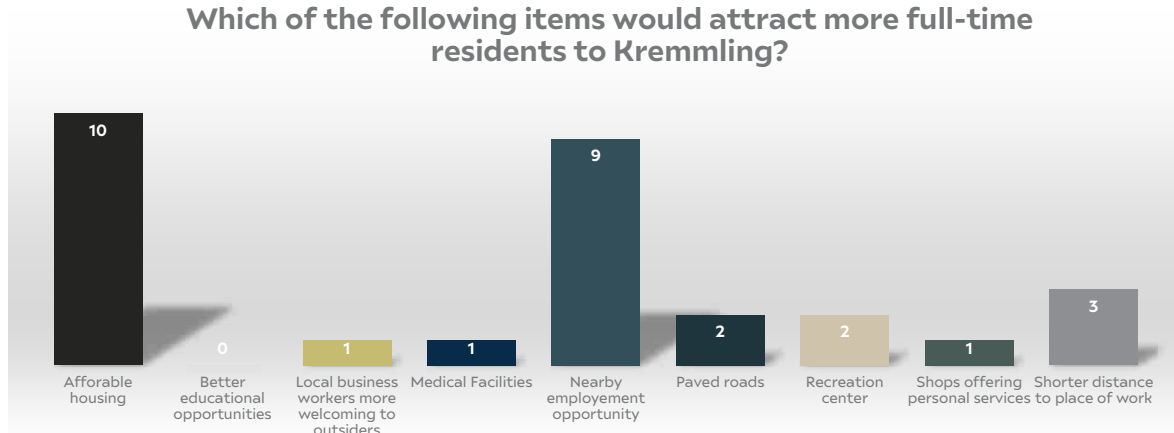


Figure 1.8 - 2024 Stakeholder Survey Response -Attract Residents

2024 INCOME LIMITS FOR GRAND COUNTY

AMI	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON
120%	\$86,280	\$98,520	\$110,880	\$123,120	\$132,960
100%	\$71,900	\$82,100	\$92,400	\$102,600	\$110,800
80%	\$57,520	\$65,680	\$73,920	\$82,080	\$88,640
70%	\$50,330	\$57,470	\$64,680	\$71,820	\$77,560
60%	\$43,140	\$49,260	\$55,440	\$61,560	\$66,480
55%	\$39,545	\$45,155	\$50,820	\$56,430	\$60,940
50%	\$35,355	\$41,050	\$46,200	\$51,300	\$55,400
45%	\$32,355	\$36,945	\$41,580	\$46,170	\$49,860
40%	\$28,760	\$32,840	\$36,960	\$41,040	\$44,320
30%	\$21,570	\$24,630	\$27,720	\$30,780	\$33,240

Figure 1.7 - 2024 Grand County Income Limits

Source: CHFA 2024 Rent & Income Limits

Community Amenities

The lack of recreational and social amenities in Kremmling was another issue raised by stakeholders. Residents mentioned the absence of gathering places, such as bowling alleys, recreation centers, or movie theaters. The school district does a great job of fostering a sense of community for students and their families, but there are few opportunities for other community members to connect.

For families and singles considering moving to Kremmling, having places to socialize and engage in recreational activities is important. The addition of these amenities could also attract new residents and help retain existing ones.

Other missing items in Town noted by stakeholders are stores providing essential goods and services. In particular, hair and nail salons, drug stores, and more than one grocery store can make living in Kremmling more convenient and affordable.

Types of Housing

DEED-RESTRICTED HOUSING

Deed-restricted housing was viewed as an important tool for maintaining long-term affordability. These units are typically subject to restrictions that limit the price at which they can be sold or rented, ensuring that they remain affordable for future buyers or renters. This type of housing is particularly useful in resort-adjacent communities like Kremmling, where rising property values can quickly make housing unaffordable for local workers and families.

Several stakeholders noted that deed-restricted housing has been successfully implemented in nearby communities like Breckenridge and Frisco. The Town could explore adopting similar programs to ensure that housing stock remains accessible to those who need it most, such as local workers, teachers, and first-time homebuyers.

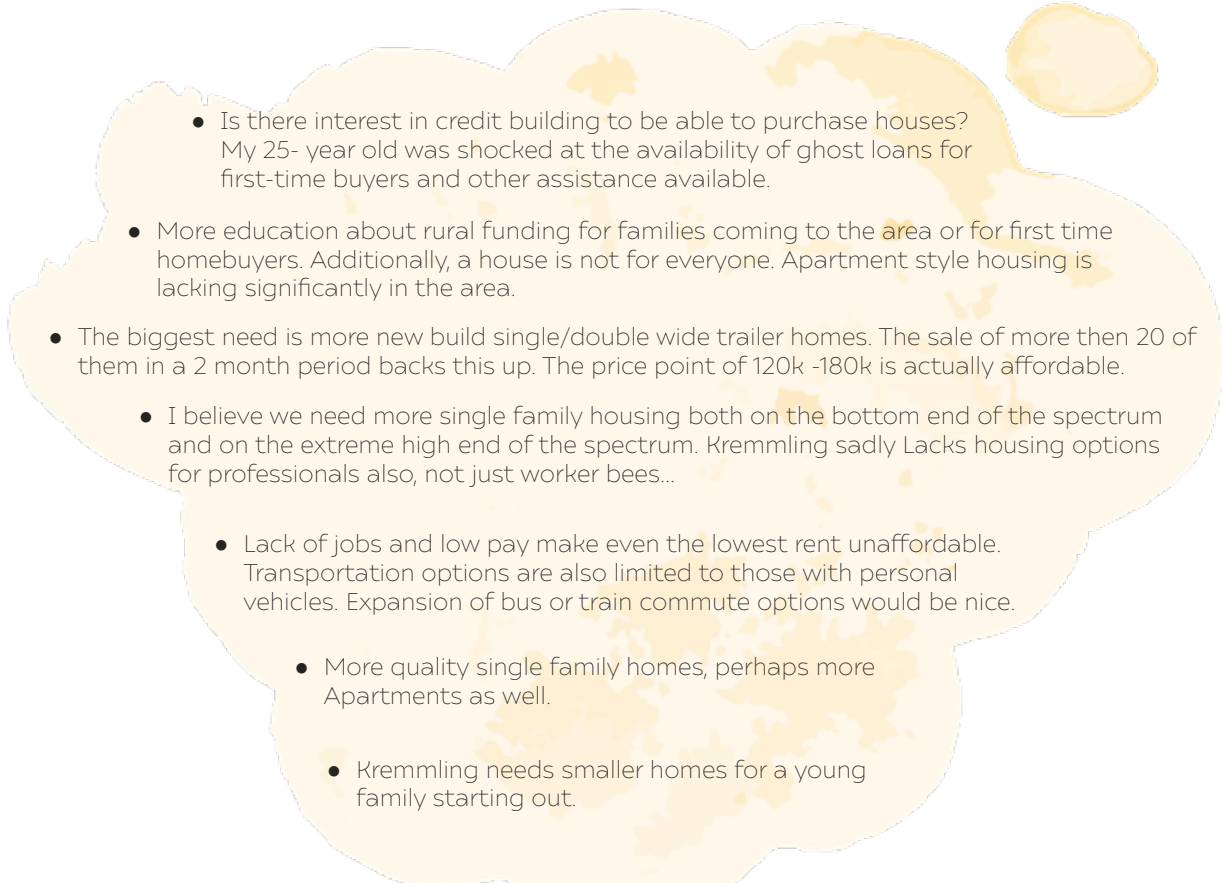
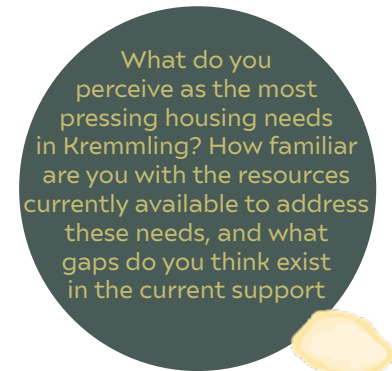


Figure 1.9 - 2024 Stakeholder Survey Response-Pressing Housing Need

SMALLER-SIZED SINGLE FAMILY HOMES

The need for smaller, more affordable single-family homes was consistently mentioned by stakeholders. These homes would cater to young families, first-time homebuyers, and downsizing retirees who may not require or be able to afford larger properties. Smaller homes offer a more attainable entry point into homeownership, particularly in a market where home prices are rising.

Stakeholders emphasized that building these types of homes should be a priority, as many families are currently outgrowing their starter homes but are unable to find suitable larger homes in their price range. Additionally, smaller homes tend to have lower utility and maintenance costs, making them more attractive to families and individuals with moderate incomes.

OWNERSHIP OPPORTUNITIES

Ownership opportunities were highlighted as a critical component of the housing solution for Kremmling. Many residents are seeking pathways to homeownership, whether through traditional single-family homes, condominiums, or manufactured homes.

One example discussed was a subdivision where lots are rented, but the manufactured homes on the lots can be purchased. In this development, buyers have the option to either purchase a manufactured home and move it onto the lot or buy an existing manufactured home already on the property. This hybrid model allows for more flexibility in ownership while still addressing the high demand for community housing. It also provides residents with a sense of stability, as they own the structure even if they rent the lot.

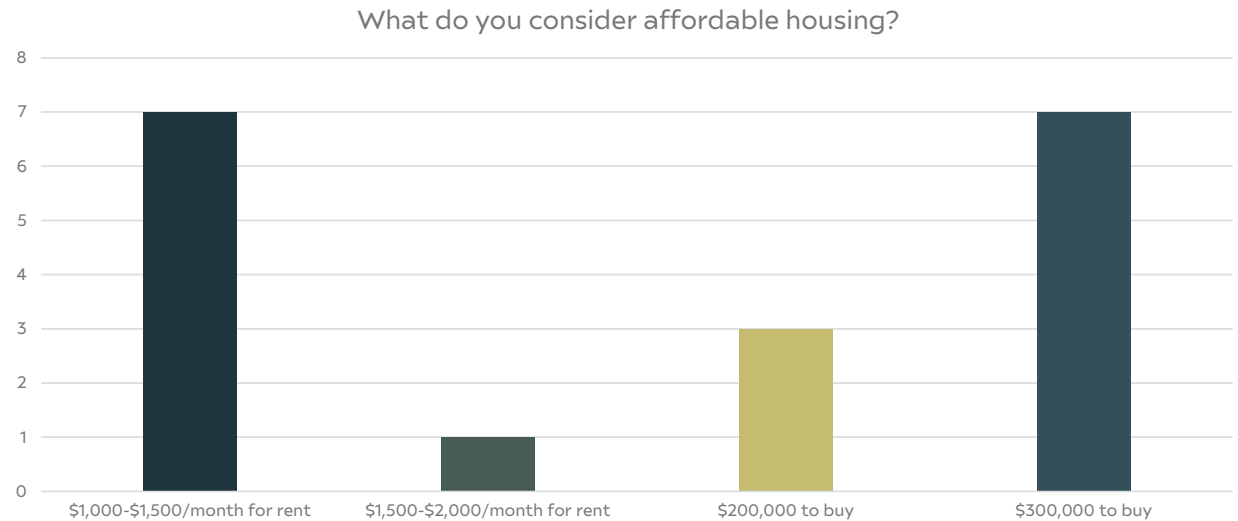


Figure 1.10 - 2024 Stakeholder Survey Response-Affordability

HOUSEHOLD TYPES

HOUSEHOLD TYPE	PERCENTAGE
Family households with children	21%
Family households without children	48%
Living alone	28%
Other non-family households (roommates)	2%
TOTAL	100%

Source: ACS 2018-2022 5-year estimates; [1] ESRI
Figure 1.11 - Household Types

MIXED-USE DEVELOPMENTS AND HOUSING ABOVE RETAIL

There were mixed opinions among stakeholders about the inclusion of small residential units above retail spaces in downtown Kremmling. On one hand, some stakeholders saw the potential benefits of providing smaller, affordable apartments for singles, particularly in mixed-use buildings. These units would address the growing need for housing options for young professionals or workers without families, who may prefer smaller living spaces with proximity to commercial areas.

However, there were concerns about preserving the limited commercial property along Highway 40 for business opportunities rather than converting it to residential use. Stakeholders agreed that residential development should be focused primarily in the predominantly residential areas of Town to maintain Kremmling's commercial vibrancy. They felt that while mixed-use developments could offer solutions for singles and young workers, care should be taken to ensure that valuable commercial space is not overly diminished in favor of housing.

The Town will need to strike a balance between meeting housing needs and preserving commercial opportunities to support local economic growth.



AVAILABLE RESOURCES

Sheena from Grand County Housing Authority shared a range of valuable resources aimed at supporting the Town and local employers in addressing community housing needs. These resources included:

- Community housing-Guide for Local Officials Published by the Colorado Department of Local Affairs Division of Housing
- Down Payment Assistance
- Home Buyer Education Classes
- Section 8 Rental Assistance

- Grand County Study Area Housing Needs Assessment prepared by Williford, LLC, UrbanRural Continuum, WSW Consulting and Rees Consulting.
- 2018 Housing Plan for the Study Areas of Granby, Grand Lake, Kremmling and Hot Sulphur Springs by Williford, LLC, UrbanRural Continuum, WSW Consulting and Rees Consulting.

Other Resources mentioned during stakeholder discussions include:

- Northwest Council of Governments- NWCOGG
- Habitat for Humanity
- Grand Beginnings
- Mountain Family Center
- Grand Foundation
- Rural Health network
- Grand County Housing Opportunity Fair- Pathways to Home event on Saturday October 19th from 8 to 5



CURRENT OBSTACLES TO DEVELOPING COMMUNITY HOUSING

Infrastructure

The stakeholders emphasized that while Kremmling has sufficient water resources for growth, the Town's infrastructure is aging and will require significant upgrades to support new housing development.

CONDITION

During outreach, conversations with Dillon Willson, Public Works Director and Nick Marcotte, President of Element Engineering, revealed that while the water supply is sufficient, the current water treatment plant is outdated and slowly failing. The Town is 60% through the design process for a new water treatment plant, but impact fees will be necessary to maintain the new facility and existing waterlines. Most of Kremmling's waterlines were upgraded in 2014 and are considered to be in good condition. As for roads, a Pavement Master Plan is anticipated to be completed in the next two months. It is anticipated that most of the roads will be assessed as average.

COSTS

The costs associated with extending water and sewer lines fluctuate and remain high, ranging from \$25 to \$55 per foot, depending on location and materials. Additionally, the costs for water and sewer taps are steep at \$5,500 and \$6,500, respectively, per residential unit. These fees contribute to the overall expense of housing development.

EXPANSION CHALLENGES

Kremmling's water and sewer treatment plants are located on the west side of Town, and expanding infrastructure to the west and south

is less costly and complex than developing on the east side. Eastside expansion would require water modeling to determine the specific needs for line extensions.

CAPACITY

Planning Commission Chair, Alan Hassler, noted a critical point about the capacity of the Town's current systems. Many single-family homes in Kremmling were designed to accommodate 2-3 residents, but with illegal conversions to create more rooms and lock-off units and the increased cost of living, these homes now house 6-8 people. This could place a potential burden on the Town's sewer and water systems, as well as roads and electrical infrastructure. Hassler also raised concerns about electrical overloads due to increased device usage, which could lead to hazardous situations.

TAP SPLITTING

The concern was raised regarding the idea of splitting taps for homes converted into duplexes or multi-unit buildings. Legal and regulatory frameworks would need to be developed, potentially as part of the subdivision code, to manage these situations.

Developer Attraction

One of the most significant housing challenges is attracting developers willing to build in Kremmling. Many developers focus on larger projects, building 50 or more lots at once, whereas Kremmling needs developers who are interested in smaller-scale projects of 10 units or fewer.

- **Labor Shortages:** The lack of skilled construction workers exacerbates this challenge. Stakeholders reported that labor costs are rising, and there are not enough workers living in or willing to commute to Kremmling for construction jobs.



Building, Nuisance & Zoning Codes

takeholders raised several concerns regarding the existing KMC:

- **Building Codes:** The Town of Kremmling relies on Grand County for building inspections, and the county currently uses older versions of building codes. This decision is driven by concerns over the additional costs associated with more stringent KMC updates, such as the requirement for sprinkler systems. The sentiment among stakeholders was that adopting newer codes would increase housing costs further, making affordability even more elusive.
- **Nuisance Code:** Kremmling’s nuisance code lacks enforcement mechanisms and staff capacity to address blighted properties effectively. Stakeholders suggested incentivizing property owners to sell or redevelop blighted properties to help increase the housing supply.
- **Zoning Code:** The Town’s zoning code was viewed as outdated and cumbersome, with unnecessary red tape that slows housing development. Stakeholders recommended revising the zoning code to eliminate these barriers.

- Funding
- At this point in time, I feel it is lack of land.
 - Regulatory barriers and private funding opportunities are obstacles.
- The cost of water and sewer is going to be one for sure. Also, the regulations make a home more expensive, and townhomes have to be sprinkled which raises cost. But, developer built structures need the oversight too. High interest rates and inflation are not helping either.
- The current age of the Water treatment plant, and lack of economically friendly developable vacant land. With the current price of extending infrastructure the average developer can not make the correct profit margins to start construction.
- There are not many employers in the Kremmling area. Most residents work elsewhere in Grand County, Summit County, or Routt County. I also believe the biggest obstacle is the long time locals. They are anti-growth and change.

How do these obstacles impact the feasibility of new projects?

Lot Size and Availability

Within the Town boundaries, lots vary greatly in size. Lot width ranges between 25 to 150 feet and lot size ranges between 3500 and 8500 square feet. In 2024, Housing prices within Kremmling range from \$270,000 to \$775,000. Kris from the county suggested using the Blue Valley Acres development located south of Kremmling as a possible model for a larger lot housing option. The lot sizes in Blue Valley Acres vary from 1 acre to 5+. Looking at the MLM listings for Blue Valley the price ranges from \$555,000-\$798,000 with the average home costing \$687,000.

Figure 1.12 - 2024 Stakeholder Survey Response- Housing Obstacles

POTENTIAL SITES FOR COMMUNITY HOUSING

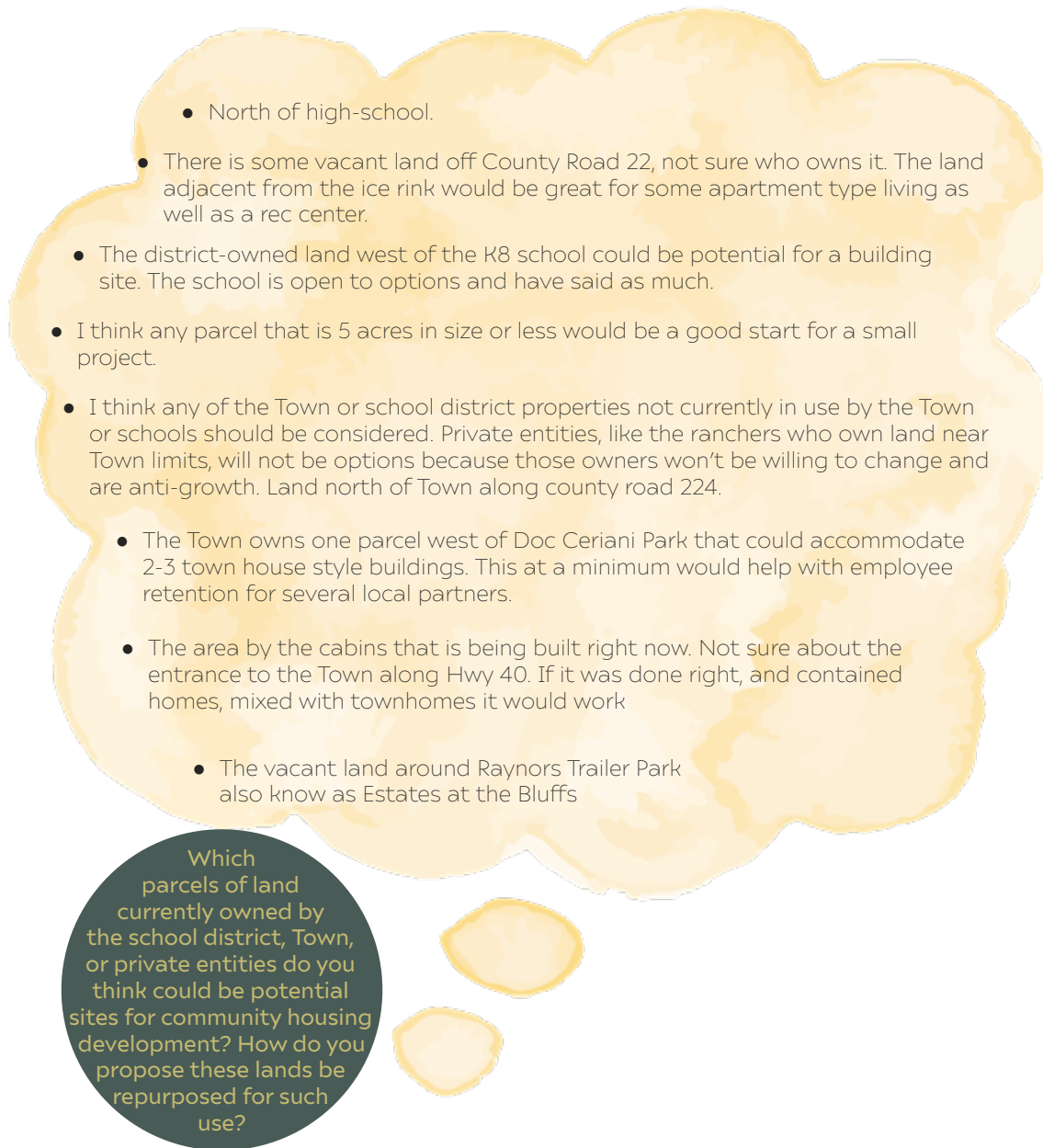


Figure 1.13 - 2024 Stakeholder Survey Response-Housing Sites



Figure 1.14 - 2024 Stakeholder Survey Response-Redeveloped Sites

Publicly-Owned Land

Several public entities, including the West Grand School District, the Hospital District, Mountain Parks Electric, CDOT, and the BLM, own land in or near Kremmling. Stakeholders reported that these entities are willing to work together to make community housing development a reality, but they lack a dedicated leader to spearhead these efforts. Suggestions were made to hire a program or project manager, potentially through a grant from DOLA, to coordinate between landowners, developers, and local agencies.

- **West Grand School District:** The School District owns several lots, including a parcel west of the K-8 school, which could be developed for housing. However, concerns about eagle nests on the property and other environmental constraints must be resolved before any development can proceed. Kris, from the County, also mentioned the Cliffview property, which could impact development plans.
- **Town-Owned Land:** The Town owns a property at the corner of Jackson and Central, near Cierini Park, which has immediate access to infrastructure. This reduces the costs associated with developing the site and makes it a viable candidate for community housing.
- **Hospital District:** The Hospital District owns a 35-acre parcel east of Kremmling. While the district has been approached about selling the land, it has chosen to hold onto it for now. However, stakeholders indicated that this site could be developed if the right partnership with a developer were formed to help share the costs of extending infrastructure.
- **Library District:** The Library Director indicated that a potential donor for the Library District has said that they want community housing to be provided with

a new library. There are some parcels on the north side of Town that are under consideration for a new library. If a new library is constructed on the north side of Town, the property that the current library is on at Grand Avenue and 8th Street could be utilized for community housing.

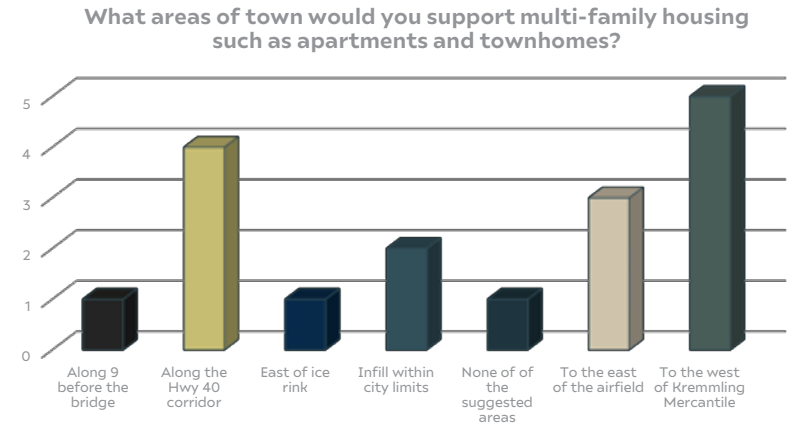


Figure 1.15 - 2024 Stakeholder Survey Response-Multi-Family Housing Sites

State-Owned Land

Alan Hassler, Planning Commission Chair, mentioned state-owned land, which was once federal land but transferred to Colorado Parks and Wildlife. This land, located north of Red Mountain RV Park and Red Mountain Park, could potentially be utilized for housing development if regulatory constraints can be overcome.

Privately-Owned Property

Stakeholders identified several privately-owned properties as potential sites for housing. Among them:

- **Blue Valley Ranch:** Paul T. Jones, a billionaire, owns the 27,000-acre Blue Valley Ranch and may consider contributing some land for housing development in the future.
- **Freeport McMoRan Properties:** The company owns a large parcel connected to the Henderson Mill and another parcel near

the railroad tracks where Hwy 9 turns west before entering into Town. The water infrastructure for the parcel near the railroad is still in place but has not been utilized since 2008. Neither of these properties are available for development at this time.

- **Vacant/Abandoned Homes:** According to a visual survey conducted by a stakeholder, there are approximately 36 vacant or abandoned homes in Kremmling. Investigating the ownership and reasons for vacancy could yield opportunities for rehabilitating these homes for community housing.
- **Former Logcabin Church:** Property located at the corner of Central Avenue and 22nd is owned by a local citizen. There are utilities running to this property that could easily be tapped into for multiple housing units at this location.

Stakeholder Identified Properties Map

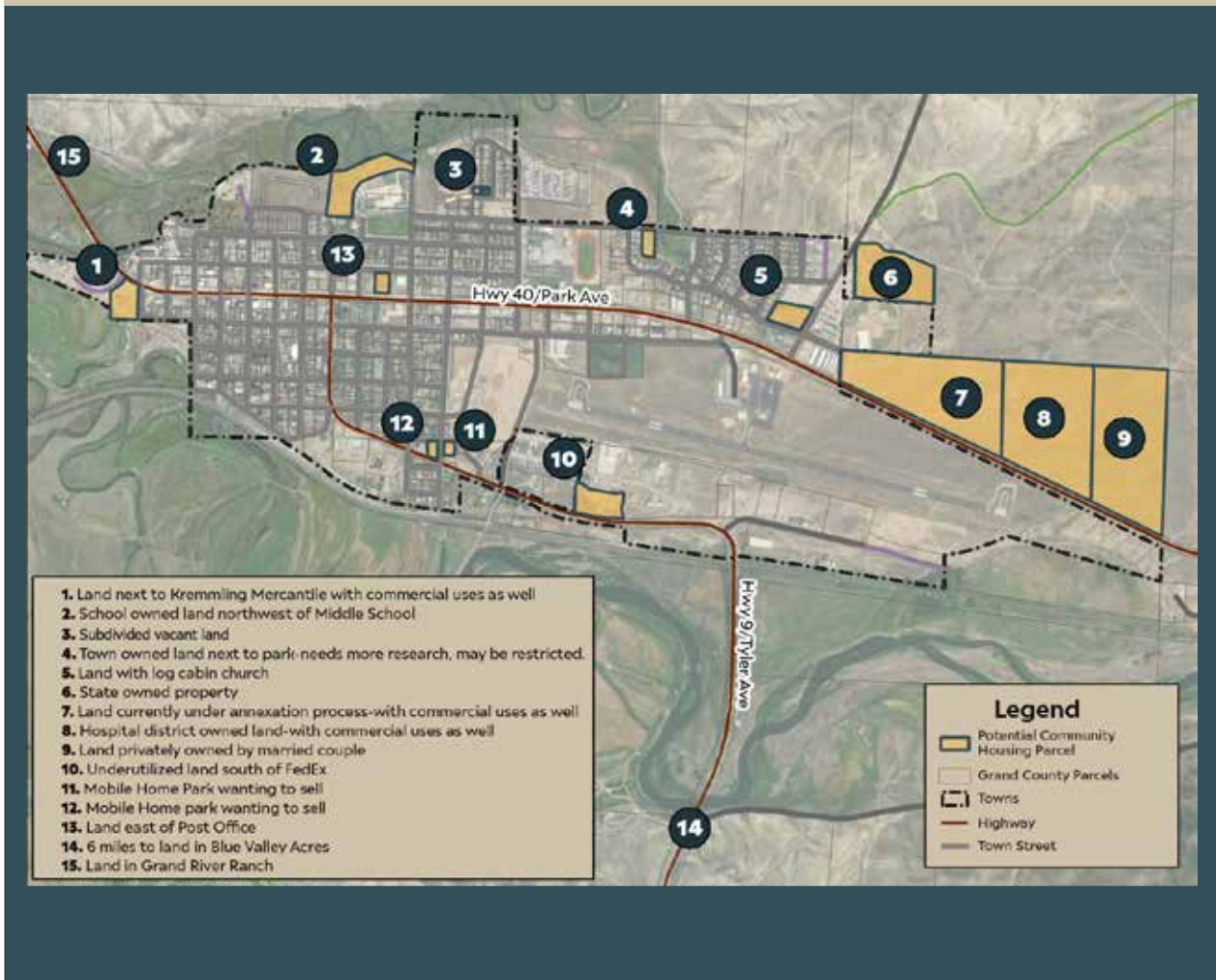


Figure 1.16 - Stakeholder Identified Parcel Map

Property Details

	Acerage	Current Zoning	Water Access	Sewer Access	Owner	Suitability Rating (1 Best)	Challenges
1	3.5	Central Business	Yes	Yes	Private	6	Requires Use by Special Review
2	6.84	Low Density Residential	15ft South	70ft South	West Grand School	5	No multi family currently allowed
3	0.4	High Density Residential	Yes	40ft South	Private	1	
4	1.14	Open Space	Yes	Yes	Kremmling	3	Requires Rezoning
5	2.7	Central Business	200ft South	Yes	Private	8	Requires Use by Special Permit
6	12.7	County	300ft South	300ft South	State of Colorado	10	Requires annexation
7	35.4	County	Yes	10ft North West	Family Trust	9	Requires annexation
8	35.8	County	1,670ft West	1,900ft West	Hospital District	11	Requires annexation
9	37.7	County	2,790ft West	3,000ft West	Prickly Pear LTD	12	Requires annexation
10	3.7	Industrial	260ft North	1,300ft West	Rio Zorro LLC	13	Requires rezoning
11	0.5	High Density Residential	35ft North	10ft West	Private	2	
12	0.58	Mixed Use	Yes	50ft East	Private	4	Multi family requires use by special permit
13	1	Central Business	Yes	50ft North	Private	7	Requires use by special permit
14	Unknown	County	Unknown	Unknown	Unknown	Unknown	Unknown
15	Unknown	County	Unknown	Unknown	Unknown	Unknown	Unknown

IDEAS SPARKED BY STAKEHOLDERS

The stakeholder discussions generated a variety of innovative ideas and potential solutions to address the housing challenges in Kremmling. These ideas focused on providing incentives for development, streamlining regulations, and thinking creatively about how to leverage existing resources and partnerships.

Incentives for Employers and Employees

Several local employers have already implemented housing-related incentives to support their workers, providing valuable models for further initiatives:

- **Henderson Mill and Mine** is leasing units at the Muddy Creek Cabins development specifically for employee housing. They also offer a housing stipend to their employees.
- **Middle Park Health** provides a \$350 monthly housing stipend for employees who work 80% of their time at one of their facilities. They also rent 9 bedrooms in various homes throughout the county, offering these accommodations for free to new employees for the first 90 days, helping them transition into permanent housing.
- **Mountain Parks Electric** offers a range of housing incentives. They own a house that they rent to employees at a discounted rate for up to 12 months and provide a work-life balance stipend to offset high rent costs. Additionally, funds from a recent land sale are earmarked for future housing needs in the community.
- **CDOT** has implemented a \$1,000 monthly housing stipend to attract workers to its mountain regions.

These employer-driven incentives provide a framework for additional public-private partnerships to further address housing affordability.

KMC Modifications

To support housing development, stakeholders recommended several modifications to Kremmling's current regulations:

- **Streamlined Review Processes:** Establishing predictable, streamlined review processes and timelines for development projects would help reduce delays and costs. This would include making more approval processes administrative and setting fixed fees for each type of development.
- **Annexation Process:** The current annexation process is designed for larger land areas, making it cumbersome for smaller developments. Stakeholders suggested creating a simplified process for smaller, one-lot annexations to encourage infill development.
- **Zoning Adjustments:** Due to the illegal conversions of single-family homes into duplexes or multi-unit properties, many properties are now non-conforming with local zoning regulations. Up-zoning more parts of Town to allow townhomes and duplexes by right would alleviate some of these challenges. Additionally, shared parking between properties could reduce street congestion, particularly during winter months when snow removal is critical.
- **Parking Solutions:** In older parts of Town, particularly those with 120-foot-wide rights-of-way, diagonal parking could be required to accommodate more vehicles in front

of multi-unit structures, easing parking concerns.

Outside-the-Box Ideas

Several innovative ideas emerged during discussions, aimed at using existing resources and reducing the barriers to housing development:

- **Blighted Properties:** Stakeholders mentioned the presence of several blighted properties around Town. A suggested approach was to either incentivize property owners to clean up and redevelop their properties or, if necessary, condemn the properties to allow for redevelopment. Encouraging owners of these properties to sell could also create opportunities for developers.
- **Coalition Formation:** There was strong support for forming a housing coalition to bring together public agencies, employers, and community groups to work collaboratively on housing solutions. However, stakeholders expressed concerns about taking on the leadership of such a coalition. The suggestion was made to hire a dedicated program or project manager, potentially funded by a **DOLA** grant, to spearhead these efforts. This person would coordinate land, funding, and development opportunities to move community housing projects forward.
- **Community Case Studies:** The stakeholders suggested reaching out to other mountain communities that have developed affordable housing and seeing how their Towns have attracted and developed new community housing.
- **Utilizing Existing Rights-of-Way:** The commercial areas of Kremmling have

unusually wide rights-of-way, originally designed to allow for the circling of wagons. Stakeholders suggested that some of this unused land could be repurposed for the construction of narrow townhomes, which would reduce land costs for developers. Wider streets in the older parts of Kremmling south of Highway 40 could also be evaluated for housing development.

- The West Grand School District has initiated efforts to grow local labor by establishing a high school construction trades class, similar to successful programs in other regions.. There was also discussion of partnering with Habitat for Humanity to involve high school students in building homes.

Partnering with Grand County Economic Development

A recurring theme in the discussions was the need to bring more businesses into Kremmling to support the local economy and meet residents' needs. Also rooftops attract business'. Suggestions included:

- **Personal Goods and Services:** Work with Grand County Economic Development to attract businesses that provide personal goods, groceries, and recreational activities. Stakeholders noted that a business that typically co-locates with a **FedEx** facility could be a good fit for Kremmling.
- **Local Shopping Analysis:** It was suggested that a cost analysis be conducted to compare the true costs of shopping in **Summit County**—where prices are lower but travel expenses are higher—versus shopping locally. This analysis could help encourage more residents to shop in Kremmling and support local businesses.

Retiree Programs

Retirees do not always feel as integrated into Kremmling's community as younger families. One suggestion was to create a volunteer program through the school district to get retirees more involved. This would not only foster stronger community ties but could also be linked to a tax refund program for retirees who volunteer their time, helping to offset housing costs for older residents.

Exploring Different Types of Developments

Several stakeholders expressed interest in exploring alternative housing developments that have been successful in other mountain communities:

- **Manufactured Home Communities:** New developments like Smith Creek Crossing in Granby and Swan Meadow Village in Dillon, both managed by Sun Communities, were discussed as possible models for Kremmling. These developments offer community housing options in the form of manufactured or tiny homes.



- **Single Family Homes for young families:** In order to create more permanence in the community, more single family homes that accommodate young families and their pets are needed. Concern was expressed that many rental properties in Kremmling do not allow pets-which typical families seem to have. One employer even said that they have lost potential employees due to not being able to find housing that accomodates their pets.

Programs for Cost Savings

Cost-sharing programs and creative fee structures were also recommended:

- **Fee Structures:** Opinions varied on the current fees charged by the Town. Some felt they were too high, while others believed they were insufficient. There was broad agreement that finding a way to distribute fees over time could help alleviate the financial burden on both developers and end-users.
- **Cost-Sharing Agreements:** The high costs of extending water and sewer lines are a significant barrier to new housing developments. Setting up cost-sharing agreements between adjacent property owners, as has been done with developments like **Grand Cliffs** and **Muddy Creek Cabins**, could reduce these costs.
- **Utilizing Existing Infrastructure:** Another potential cost-saving measure would be to identify abandoned properties that already have water and sewer infrastructure in place. Reusing these existing connections could reduce costs for future housing developments.
- **Deed-Restricted Units:** A new development currently under construction will have six deed-restricted townhome units. Deed restrictions, which are common in nearby

towns like **Breckenridge** and **Eagle County**, are a proven way to ensure long-term affordability in a community.

- **Assistance Programs:** In the last two years, the local water district has successfully collected over \$70,000 in back payments from customers through a user assistance program. Similar programs could be extended to cover other housing-related

costs, helping residents manage the financial burden of homeownership or rental.

- **Building Code and State Mandates:** Grand County currently utilizes the 2015 International Building Codes. The 2021-2024 codes add several additional requirements to meet solar, electrical and water infrastructure regulations. A Grand County employee suggested that not updating to newer codes would provide cost savings

to developers, however a upgrade will be regraded per State legislation.

- **Marijuana Sales Tax:** Town staff continues to receive requests to have marijuana shops with sales tax revenues going specifically to housing and community safety. Having a dedicated revenue source for housing would have a significant positive impact on the affordability of housing.

Conclusion

The stakeholder discussions generated a wealth of ideas for addressing the fragile housing situation in Kremmling. However, the most significant challenge identified was the need for dedicated leadership to coordinate efforts and keep momentum going. Hiring a program or project manager could be the key to transforming these ideas into actionable projects. Could allow Kremmling to overcome its housing obstacles and build a future where housing meets the unique needs of Kremmling’s residents is available and affordable.

IDEAS SPARKED BY PLANNING COMMISSION

On October 9, 2024, CPS staff along with one of the stakeholders met with the Commission to receive feedback on the stakeholder report as well as discuss CPS’s findings from the KMC assessment. The Commission members actively engaged in discussions, offering their perspectives and insights on various topics. Notably, they emphasized the importance of preserving Kremmling’s unique community character while acknowledging the need to adapt to evolving housing demands. This sentiment resonated with stakeholder feedback, particularly the desire to maintain the Town’s identity and resist becoming a bedroom community. The evening’s conversations further explored a variety of potential solutions, spanning KMC modifications, innovative housing models, and collaborative partnerships. Below is a summary

of the Commission’s recommendations on how to address Kremmling’s housing challenges.

KMC Recommendations

The Commission agreed with many of the KMC assessment recommendations to promote housing development and address community concerns including:

DEFINITION SECTION

Create a new, consolidated definition section that clarifies terms and eliminates contradictory language for better public understanding.

Add and Define Housing Types:

- ADUs: While there isn’t clear community direction on ADUs, the Commission

suggests further exploration, possibly with a community engagement event. They recommend defining ADUs, identifying suitable locations, and potentially setting size limits (e.g., 50% of the primary dwelling).

- Multi-Family Housing: Define “plexes” using industry-accepted terminology, potentially allowing them by right in R-2 zones with specified interior wall setbacks.
- Mixed-Use: Define “Mixed Use” and “Live-Work” units, possibly permitting them by right in certain districts.
- Manufactured Homes: Revisit regulations for mobile home parks and potentially allow manufactured homes in more zoning districts.

- Lot Sizes and Setbacks: Reduce minimum lot sizes proportionate to housing types and reconsider setback requirements, citing the example of 174 Central Avenue.

Lot Sizes and Setbacks:

- Reduce minimum lot sizes proportionate to housing types and reconsider setback requirements
- Revise requirements for setbacks with townhomes and multi-unit buildings

Subdivision Regulations:

- Allow more flexibility in lot sizes
- Increase transparency in the land review process
- Replace land dedication fees with fees-in-lieu, potentially higher if community housing isn't provided
- Explore density transfers for larger subdivisions
- Acknowledge the utility realities of expanding with the location of the water treatment plant and the cost of utility line expansion

Other KMC related recommendations:

- Implement green infrastructure with detached paths and no curbs/gutters
- Review and update outdated ordinances
- Shorten the development review process by changing noticing requirements
- Ensure the KMC addresses commercial open space
- Establish different annexation processes for commercial and housing developments
- Figure out policies and fee incentives to encourage infill development
- Better utilize the existing nuisance code and support staffing to enforce the regulations especially when it comes to reactivating abandoned, blighted or vacant properties

Housing Recommendations

The Commission prefers single-family housing but acknowledges the need for a variety of housing types. They support:

- Smaller lot developments
- Exploration of modular or prefabricated housing to reduce costs
- A mix of ownership types (including individually owned townhomes)

Community Partnerships

The Commission expressed hesitancy about partnering with the state or federal government. They felt that the housing problem was not created by the Town and should not be the Town's responsibility to fix. However, the Commission did discuss the potential for partnering with other organizations in the community regarding housing. This is in sync with the stakeholder engagement process, where the need for community partnerships was also continually mentioned by all stakeholders. The Commission acknowledged the partnership that they have with the library, hospital and grand county and that these partnerships are what makes Kremmling the tight knit community that it is. The Commission emphasized the following partnerships as priorities:

- Engage the hospital, library, and Grand County to explore cost-sharing for a Community Housing Coordinator
- Collaborate with the hospital and Grand County Housing to develop hospital property on Highway 40
- Investigate fee-sharing agreements with Grand County to reduce development costs
- Explore cost-sharing for tap fees with the County and developers

Revenue Generating Ideas

A key theme throughout the Commission discussions was the Town's need to increase sales tax in Town, which could provide some additional funding towards the development of housing in Kremmling. This theme also led to conversations about the need to retain commercially zoned property and not turn all available land in Town into housing. The following revenue generating ideas identified by stakeholders were also supported by the Commission:

- Attract jobs to generate sales tax revenue
- Reserve commercially zoned land and annexed land should contain some commercially zoned properties to support future sales tax revenue opportunities
- Capture retail leakage by attracting more businesses
- Utilize fee waivers for community housing projects
- Create and enforce deed restrictions effectively
- Conduct a market analysis to identify needed industries and shops
- Leverage grants and financial assistance for housing
- Consider hiring a community planner to pursue grants, build partnerships, and coordinate development

Conclusion

The Commission believes that addressing the housing challenge requires collaboration between the Town, County, and other stakeholders. Their recommendations aim to create a more diverse and attainable housing market in Kremmling while maintaining the community's character.

COMMUNITY FEEDBACK

In response to the Commission’s call for more community input on the KMC changes and ideas to address Kremmling’s housing needs, CPS staff created informational boards and an online survey for attendees at the annual Scare on the Square event on October 19th. Participants were able to vote directly on topics like Accessory Dwelling Units, with the majority supporting them under certain regulations. Community members also expressed a preference for more multifamily housing options, including triplexes, apartments, and smaller single-family homes. Survey results and photos of the community engagement boards are available in the Appendix

Which of the following strategies do you think would be most effective in addressing the housing shortage in Kremmling?

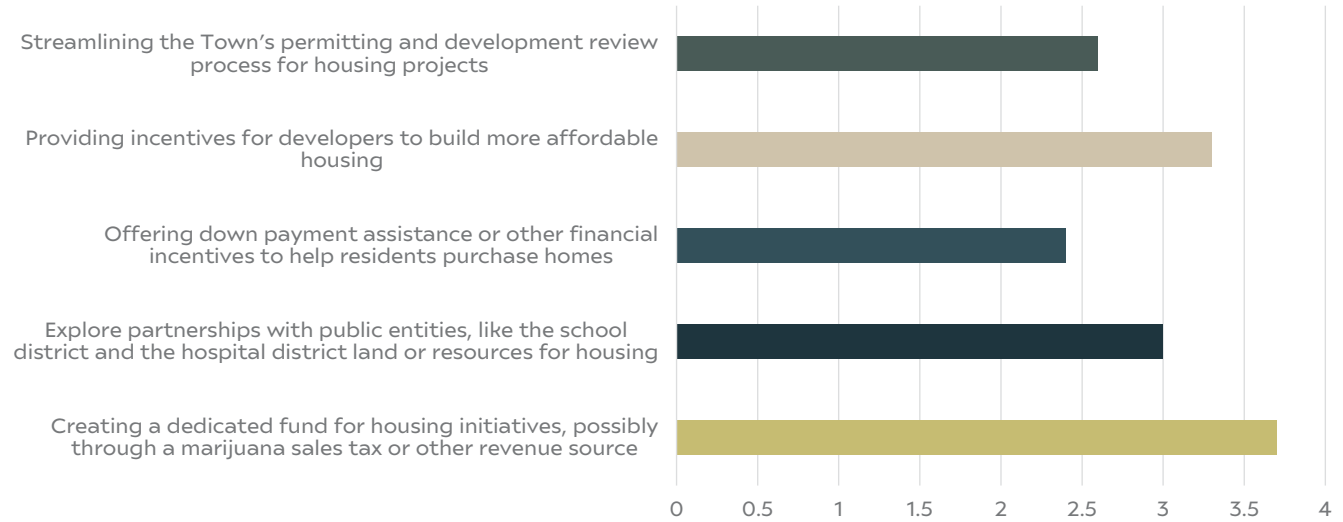


Figure 1.18- October 2024 On-line Survey Response-Strategies

What Type of Housing do you feel is most needed in Kremmling?

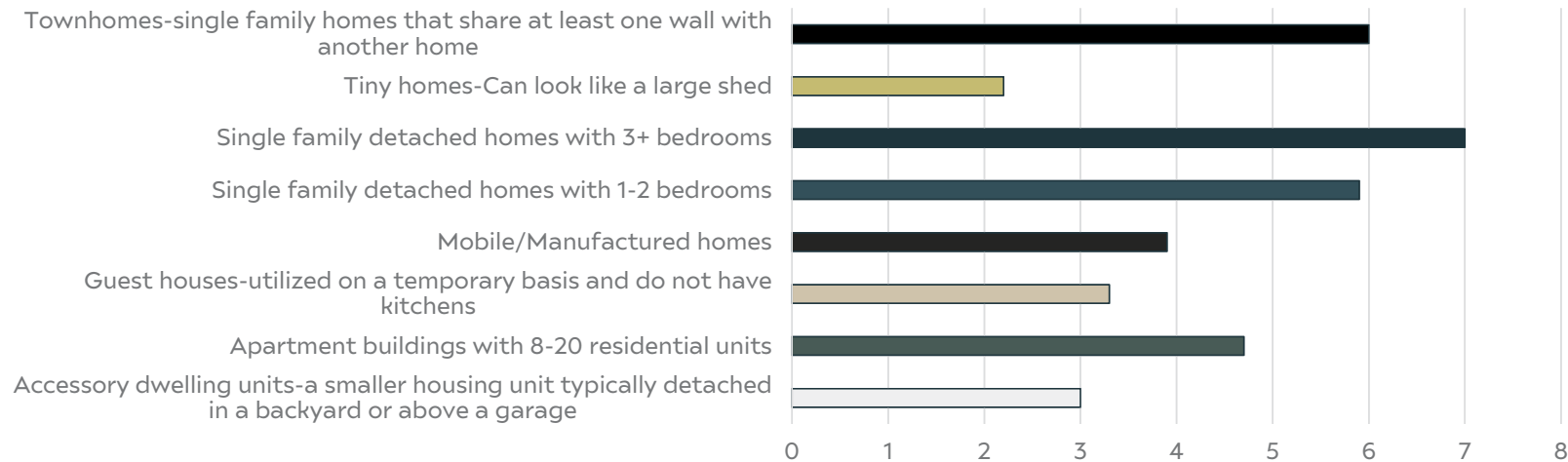


Figure 1.17- October 2024 On-line Survey Response-Housing Most Needed





What types of community amenities would you like to see developed in Kremmling to improve the quality of life for residents?

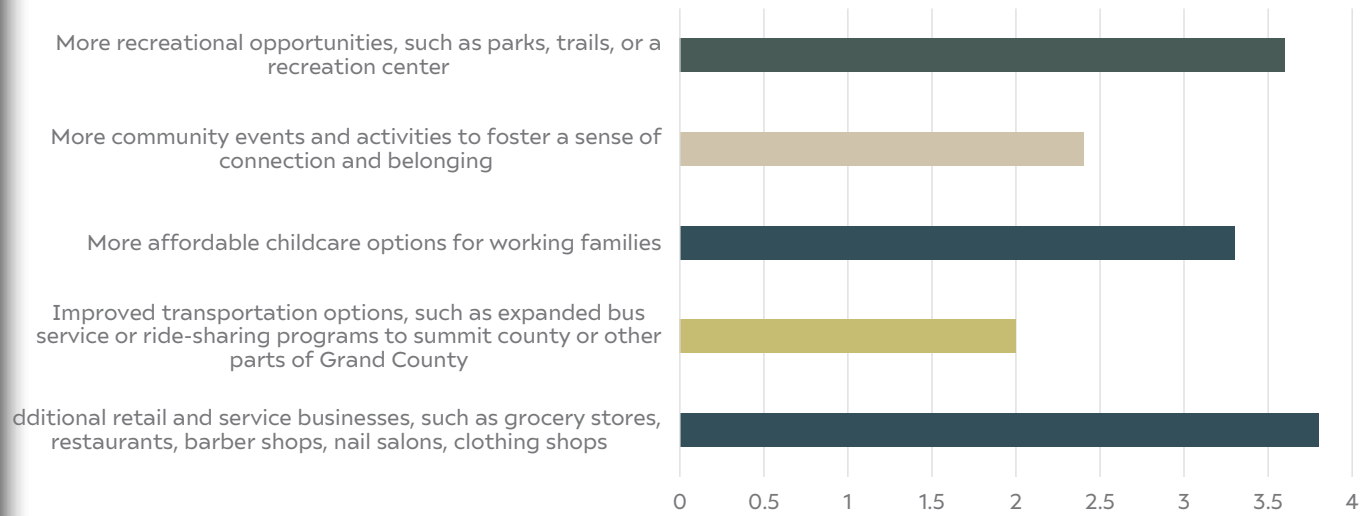


Figure 1.20- October 2024 On-line Survey Response-Amenities Wanted

How familiar are you with the resources currently available in Kremmling to help people with housing needs (e.g., down payment assistance, rental assistance, employee stipends)?

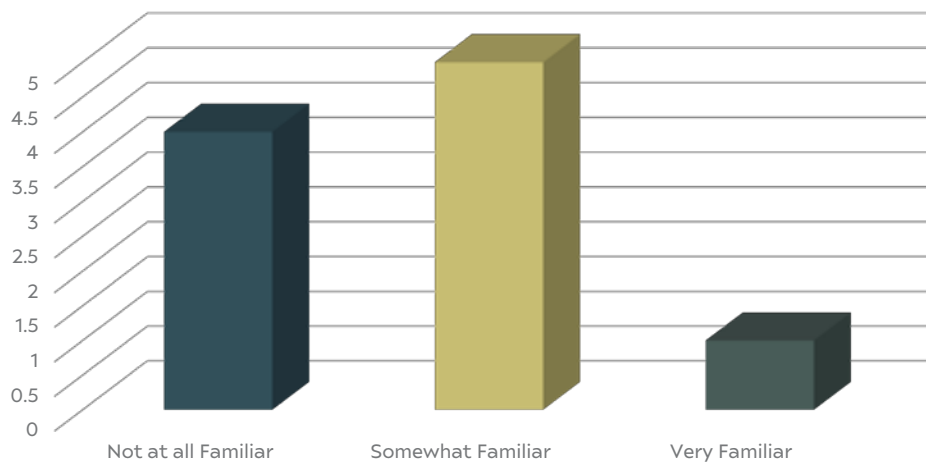


Figure 1.19- October 2024 On-line Survey Response-Resources Available

What are you comfortable paying for housing in Kremmling?

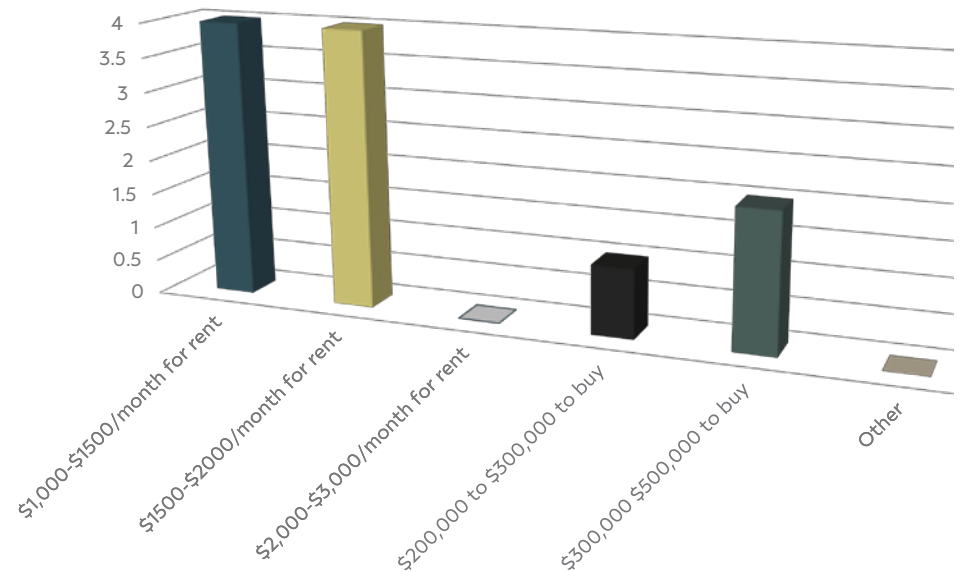


Figure 1.21- October 2024 On-line Survey Response-Affordability

PHASE 2:

ASSESSMENT OF TOWN REGULATIONS

PHASE 2: ASSESSMENT OF REGULATIONS

Phase 2 of the Community Readiness Grant focuses on evaluating the KMC, Comprehensive Plan, and Town policies to find ways to better support housing development. Stakeholders identified some of the possible KMC updates in August, CPS then took a closer look at

Kremmling's regulations, going through each relevant Chapter and Section of the KMC to spot any inconsistencies and suggest updates that reflect local needs, current trends, and best practices. CPS then shared these findings and recommendations for housing-friendly

KMC changes with the Commission in October, gathering even more valuable input to help refine the recommendations.

The summary that follows captures what CPS learned and offers practical recommendations for moving Kremmling's housing goals forward.

COMPREHENSIVE PLAN AND TOWN POLICIES ASSESSMENT

1. **Focus on the concept of Community Housing throughout KMC and Comprehensive Plan updates.**

- I. Community housing refers to a diverse range of housing options designed to meet the needs of residents across various income levels, lifestyles, and stages of life. It emphasizes creating a sense of belonging and fostering social connections within the community, while ensuring that housing is attainable and suitable for the local population.
- II. Community housing strengthens the local economy, sustains population growth, and helps maintain the unique identity of Kremmling, fostering an inclusive environment where everyone has a place to live and thrive.
- III. Addressing housing in Kremmling is essential to building a strong and vibrant community. By focusing on community housing, Kremmling can create mixed-income neighborhoods that foster diversity and unity. Implementing attainable and community-enhancing

housing solutions will attract new residents, retain our current population, and enhance the overall quality of life. Mixed-income housing not only supports economic diversity but also promotes social interactions and mutual support among neighbors. By prioritizing community housing, Kremmling can ensure that housing options are within reach for all, while simultaneously strengthening the bonds that make the Town a great place to live. Building community through thoughtful and inclusive housing initiatives is key to sustaining growth and enhancing the sense of belonging for everyone in Kremmling.

2. **Re-establish the Kremmling URA to revitalize blighted properties within Town and further the stock of community housing through infill development of underutilized properties.**

The KMC establishes an Urban Renewal Authority (URA) to combat blighted properties throughout Town. Since the URA has not been utilized in several

years, the URA is deemed defunct and cannot be utilized by the Town. The Town should determine if the URA should be re-established to revitalize the blighted properties throughout Town and allow for more opportunities for community housing. If re-established, remove from the KMC and have a separate policy.

3. **Adopt 2018 or newer IBC to conform with House Bill 22-1362.**

The Town of Kremmling has adopted the 2015 International Building Code (IBC) and utilizes the County building department to review building permit applications. To align with the statutory requirements outlined in HB 22-1362, Kremmling should adopt building codes equivalent to 2021 International Energy Conservation Code between July 1, 2024 and July 1, 2026. Alternatively, the Town will have to adopt the 2018 IECC or newer to qualify for exemption from the energy code requirements.

4. **Review current taxes and work towards a diversified economic industry to add additional revenue sources which could support community housing.**

The Town should actively pursue a diversified economic industry to generate additional revenue sources which can be utilized to support community housing and infrastructure improvement. The Town should capitalize on attracting more outdoor oriented industries and should contemplate allowing medical marijuana uses, the taxes of which could be used to support community housing or infrastructure improvements. Alternative ways to increase funding within Town via taxes could also include:

- Lodging Tax
- Sales Tax
- Vacancy Tax
- Use Tax
- Inclusionary zoning
- Short term rental tax
- Public Improvement Fees for developments with affordable housing

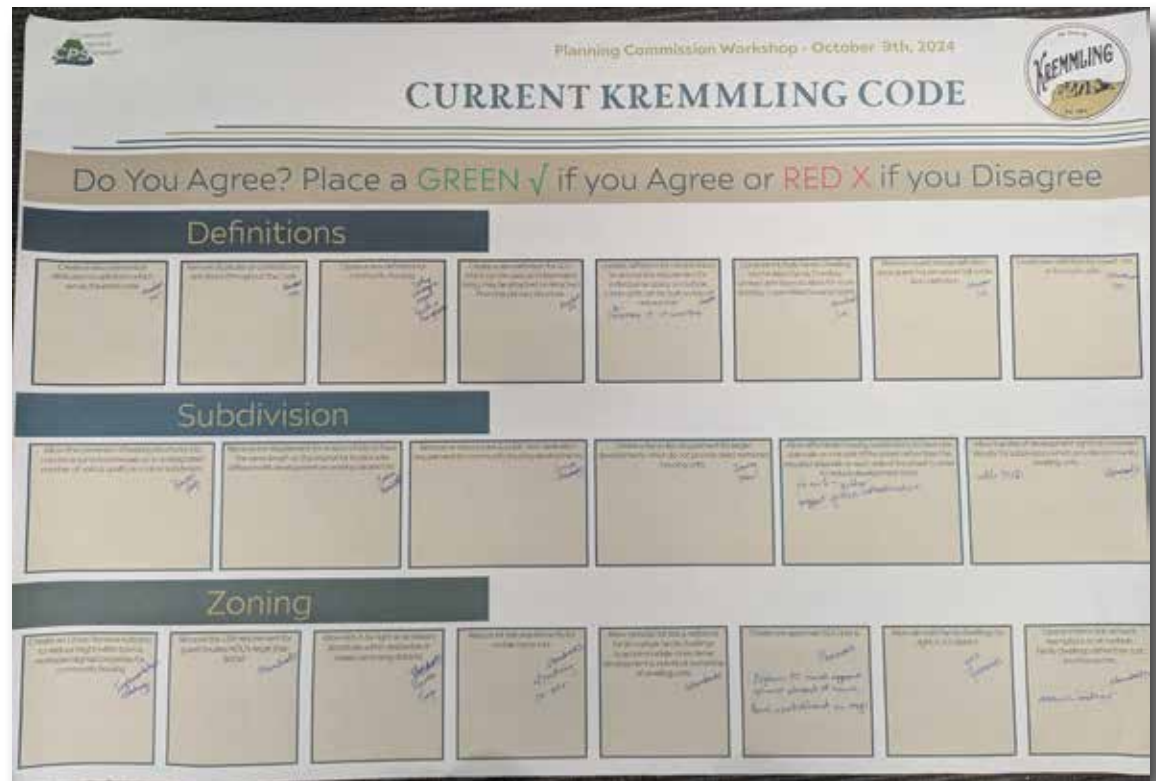
5. **Update the 2014 Comprehensive plan to better represent the Goals and Objectives of the Community specifically around the goal of providing “Community Housing” opportunities.**

The 2014 Comprehensive Plan was reviewed as part of this assessment, and it appears that many of the goals and objectives outlined in the comprehensive plan are outdated and may not support the current goals of the community. The comprehensive plan does not adequately address the current housing needs of the community and should be updated to better align with the Town’s changing

needs. The current Comprehensive Plan also creates challenges for Town staff when reviewing developmental applications since the plan does not support residential or infill development. The Town should utilize community engagement to better understand the changing goals of the community and how to better ensure those goals are addressed in an updated comprehensive plan. A market analysis should also be included in the updated comprehensive plan to highlight economic opportunities and constraints.

6. **Add enforcement section to Title 17 to allow the Town to adequately address blighted properties.**

An area of concern brought up throughout the assessment was the presence of blighted properties throughout Town and the challenge the current nuisance code poses on enforcement. The creation of a new enforcement section within Title 17 of the KMC would provide a more clear process on combatting blight and nuisances within Town which can promote the redevelopment of underutilized properties within Town.



STRUCTURE AND REORGANIZATION

1. Reorganize KMC to create a new Title dedicated to all definitions rather than having a separate definition section for each Title.

The current structure of the KMC has separate definition sections for each title. To improve ease of use and ensure the KMC does not contain duplicative or contradictory definitions, a new title should be added which houses all definitions.

- Review definitions to ensure all necessary terms used throughout the KMC are defined in the Definitions section. Make changes as needed.
- Consolidate all definitions for the KMC (i.e., zoning regulations, PUD standards, subdivision regulations, development standards, application requirements, annexation, etc.) into one Chapter.
- Remove standards that exist within definitions and relocate to applicable standards sections of KMC.
- Identify additional terms that are commonly used or needed for updated policies.
- Add or further define the words and terms identified in the Assessment.

2. Reconsider the overall structure and formatting of the KMC.

Currently, a user has to read through each provision for any applicable standard based on the design or application of standards. Overall, the design of the KMC is difficult to interpret, especially for lay people or property owners who are trying to understand whether they should invest

in their property and what regulations would apply. For example, property owners seeking to build a residential structure within non-residential zoning districts must meet all dimensional requirements of the appropriate residential zoning district rather than the dimensional standards of the underlying zoning district. Simplifying the language and creating a simpler organization and section headers could have a profound impact on the usability of the KMC.

3. Create a table of allowable uses to promote a more usable and adaptable KMC.

The KMC currently requires a user to review each zoning district to determine allowable uses. By creating a table of uses, the KMC will become more user-friendly and will clearly outline where various residential dwelling types are permitted. Organize the table into four categories:

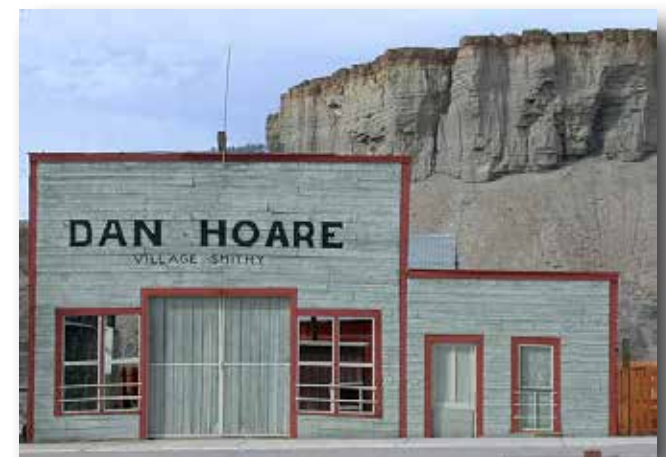
- Residential uses
 - Commercial Uses
 - Public, Institutional, and Civic Uses
 - Industrial Uses
- I. Divide each of these four categories into “Use Categories” to allow more flexibility in interpreting uses that may not be known at this time. The intent of moving to this structure is to allow the Town to manage for impacts of uses rather than a definition of a specific term. Define each Use Category in the new consolidated definitions chapter.

II. Remove uses that could be grouped with other similar uses, or that are determined to be unnecessary.

III. Review all terms and words to add, delete, and amend definitions to fit the intent of the terms used in the schedule of uses.

IV. Evaluate each uses permitted level in each zoning district to ensure the appropriate level of oversight, review, and allowance is being depicted. The more use by right and administrative approval processes the better for the development of more housing, the levels of permission should be:

- Use by Right
- Administrative Approval
- Use by Special Review
- Prohibited.



PROCESSES IMPROVEMENTS

1. **Allow ADU's by right in residential zoning districts.**

The KMC currently allows Guest houses by right up to 800 square feet; however, the guest houses must be attached to the primary structure and cannot contain a kitchen. By creating a set of ADU standards, the Town can determine the desired size, location, and potentially design of ADU's throughout Town and would provide additional opportunities for infill residential development which is not supported by the current KMC. The allowance of ADU's and the establishment of ADU standards would set the Town and property owners up for additional funding sources through DOLA and other grant supporting organizations.

The Town should also consider becoming an "ADU-supportive jurisdiction" through DOLA in accordance with House bill 24-1152. Local governments that are not subject jurisdictions can opt in to be eligible for the ADU grant program and for their residents to be eligible for the CHFA financing programs! The Town can work with local developers to create pre-approved ADU plans which could minimize permit fee requirements.

2. **Evaluate the current list of uses that require a Use by Special Review (USR) and see where they can be allowed by right with or without use specific standards.**

There are several instances throughout the KMC where the USR process is required for residential developments despite the proposed development aligning with the intent of the underlying zoning

district. Specifically, certain multiple-family dwellings within the R-2 zoning district must follow the USR process even though the zoning district is designated as multiple family. Eliminating the SUR process decreases review time and costs for housing.

3. **Monitor state legislation and funding sources to ensure statutory requirements are met in the future and that the Town can capitalize on potential funding sources available to further the goals of the Town.**

There are currently funding sources available through the State for local planning capacity building which the Town can seek in order to hire a planning staff member to assist with monitoring state legislation and potential funding sources to assist with community housing developments.

4. **Create and actively manage a digital mapping dataset for the Town and publish digital data through an online map to increase transparency and information sharing to the General Public.**

The Town currently lacks a digital mapping system for internal staff use or use by the general public. The creation and maintenance of an online digital mapping system would allow Town staff and property owners to easily determine the zoning of their property and the applicable standards for their property.



ZONING DISTRICTS AND STANDARDS

1. Assess current zoning and building permit fees to determine if reductions can be made for developments which support community housing.

A deep analysis should be taken into current permit fees to determine what economic barriers are in place specifically for residential developments. Depending upon the results of the analysis, modifications could be made to make development within Town more achievable for locals. The Town could reduce permit fees for pre-approved ADU's and prefabricated residential structures.

2. Create a table of dimensional standards which outlines all zone district development standards into one comprehensive table.

The current layout of the KMC requires users to look through each zone district section to determine what uses are permitted and what the dimensional standards for each use/underlying district. The creation of an allowable use and dimensional standards table would improve the efficiency of the KMC and would allow the lay person to better understand the KMC requirements.

3. Evaluate existing USR list and approval authorities and amend as needed.

Wherever appropriate, give decision-making authority to Town Staff and or the Commission. The KMC should be evaluated to give decision-making authority to the Town staff where reasonable and acceptable to reduce the requirement of public hearings where not

necessary. Evaluation should be made on the current list of uses that require a Use by Special Review and see where they can be allowed by right with or without use specific standards.

4. Require deed restricted dwelling units for larger residential developments and allow a fee-in-lieu.

The Town should analyze the use of deed restriction requirements or fee-in-lieu requirements for larger developments which will provide a diversified community housing opportunity. A fee-in-lieu could also be added for commercial developments that are expected to bring more employees into Town further exasperating the need for community housing.

5. Allow density bonuses for developments which include affordable units.

To incentivize the inclusion of affordable residential units within a larger development, the Town could allow density bonus which result in the developer including more density than is permitted in the underlying zoning district.

6. Clarify individual air space requirement for Multiple Family dwellings to allow individual ownership of stacked units.

The requirement for individual air space for multiple family dwellings limits the creative development of residential uses. This restriction appears to not permit stacked multi-family dwellings since each dwelling unit would not have its own individual air space. The removal of this

requirement would enable the individual ownership of stacked dwelling units.

7. Combine Multiple Family Dwelling and Multiple Family Dwelling, Limited definitions to allow for more diversity in permitted housing types.

The KMC currently separates Multiple Family Dwelling and Multiple Family Dwelling, Limited through separate definitions and dimensional requirements. The creation of one Multiple Family Dwelling definition and applicable standards would allow for more diversity in housing types.

8. Review current dimensional standards to determine if reductions can be made to lot size and setback requirements for all zoning districts and mobile home parks.

The current dimensional standards are relatively large, especially for residential districts/uses which limits the opportunity for development throughout Town.



9. **Allow a reduction to interior street widths and allow for the road surface to be gravel to reduce cost of development and maintenance.**

Reductions in the infrastructure improvement requirements such as street width, sidewalks on each side of the street, and road material requirements would reduce the cost of development for local and smaller developers.

10. **Review annexation process to ensure the KMC mimics the state statutory requirements.**

The annexation process should be reviewed during the KMC update to ensure all statutory annexation requirements are met by the KMC.

11. **Allow residential uses to utilize the dimensional requirements of the underlying zoning district rather than having to meet the requirements of the R-1 if a single-family dwelling or R-2 for a multiple family dwelling.**

The KMC does not allow property owners or developers to benefit from loosened dimensional requirements for residential dwellings built within the non-residential zoning districts. As a result, residential use within the Central Business or Mixed Use districts must utilize larger minimum lot size and setback requirements compared to other non-residential structures within the same district. The reduction of dimensional standards would allow for more creative infill development on smaller lots within the core of Kremmling and would allow for a diversified opportunity for mixed use residential and live/work units.

12. **Add more graphics for definitions, dimensional standards, zone districts, etc.**

The KMC is completely void of graphics and is text heavy. Graphics are a great way to help average citizens understand how KMC requirements impact their property and helps bridge the gap for non-English speakers understanding of regulations.



PHASE 3: IMPLEMENTATION STRATEGIES

RECOMMENDED IMPLEMENTATION

The Kremmling Community Readiness Assessment was a comprehensive three-phase project aimed at understanding and addressing the issues that have created the Town's current housing situation.

PHASE 1: COMMUNITY DIALOGUE

Phase 1 involved gathering insights from a diverse group of stakeholders representing local government, businesses, education, and community services. Through workshops and individual interviews, stakeholders identified several key challenges, including:

- **Limited Housing Inventory:** The current housing supply in Kremmling does not meet the demand, with a significant shortage of "affordable" housing options.
- **Economic Factors Affecting Affordability:** Wages in Kremmling do not align with the cost of housing, even though Kremmling is considered more affordable than neighboring communities.
- **Lack of Community Amenities:** The absence of recreational and social amenities makes it challenging to attract and retain residents.
- **Aging Infrastructure:** Kremmling's aging infrastructure, particularly the water treatment plant, requires significant upgrades to support new housing development.

Stakeholders also shared ideas and potential solutions to address these challenges, focusing on promoting deed-restricted housing, building smaller and more affordable single-family homes, incentivizing employers and employees, modifying the KMC and regulations, forming a housing coalition, and exploring alternative housing developments.

PHASE 2: ASSESSMENT OF TOWN REGULATIONS

Phase 2 focused on evaluating Kremmling's KMC, Comprehensive Plan, and Town policies. The assessment uncovered several areas needing improvement:

- **Outdated Comprehensive Plan:** The 2014 Comprehensive Plan does not adequately address current housing needs or support residential and infill development.
- **Complex and Cumbersome KMC Structure:** The KMC is disorganized, making it difficult to understand and navigate.
- **Lack of Enforcement Mechanisms:** The current nuisance code lacks enforcement capabilities, hindering efforts to address blighted properties.
- **Restrictive Zoning Regulations:** Outdated zoning regulations, including minimum lot sizes and setback requirements, limit development opportunities.

The assessment offered recommendations for these issues, including updating the Comprehensive Plan, simplifying the KMC, strengthening nuisance code enforcement, and revising restrictive zoning regulations.

PHASE 3: IMPLEMENTATION STRATEGIES

Phase 3 provides a concise overview of the recommended actions for addressing Kremmling's housing challenges. Based on what was heard during the community dialogue and what was found in the assessment of Town regulations, three implementation areas emerged: Community Partnerships, KMC and Policy Modifications, and Revenue-Generating activities.

Community Partnerships: Outlines strategies for engaging community members through programs like "Heart and Soul," partnering with the Grand County Housing Authority, collaborating with Grand County Economic Development, and forming a housing coalition led by a dedicated program manager.

KMC and Policy: Focuses on involving the community in updating the 2014 Kremmling Comprehensive Plan and clarifying KMC to support housing development. Other recommendations include simplifying the KMC's structure, clarifying processes, and creating a Schedule of Uses. These actions aim to make the KMC easier to understand, navigate, and administer, ultimately streamlining the development process.

Revenue-Generating: Explores ways to diversify the economic base through attracting new industries and potentially allowing medical marijuana businesses, exploring alternative tax options, monitoring state legislation for funding opportunities, implementing deed restriction requirements for larger developments, and establishing cost-sharing agreements for utilities.

By strategically implementing the recommendations, Kremmling can create a more diverse and attainable housing market, meeting the needs of current and future residents while preserving the town's unique character. Collaboration between the Town, community members, developers, and stakeholders are critical for successful implementation of any of the following recommendations.



COMMUNITY PARTNERSHIPS

RECOMMENDED ACTION	PRIORITY	POTENTIAL FUNDING SOURCE
Engage Kremmling community members in Heart and Soul program which is a resident driven process that engages the entire population of a town in identifying what they love most about their community, what future they want for it, and how to achieve it. to	High	Community Heart & Soul Seed Grant Program provides \$10,000 in funding for resident-driven groups in small towns to start the Community Heart & Soul model. \$10,000 local match required.
Utilize outcomes of the Heart and Soul process to serve as the basis for updating the 2014 Comprehensive Plan. Continue working with community members to create a Comprehensive Plan that will serve as a roadmap for future growth, economic vitality, and land use decisions.	High	Energy Impact Assistance Funds through Department of Local Affairs
Hire a dedicated program or project manager to head up the housing coalition. This person would coordinate land, funding, and development opportunities to move community housing projects forward. This would be a Town staff position that could also assist with development review functions.	High	
Apply for a Division of Local Affairs Local Capacity Grant to provide seed money for a program manager/development review coordinator	High	Local Capacity Grant Funding through Department of Local Affairs.
Connect interested developers to the School District and Hospital District to determine feasibility of developing district owned land	Medium	
Form a housing coalition that brings together representatives from public agencies, local employers and community groups to work collaboratively on housing issues.	Medium	
Partner with Grand County Housing Authority to provide community members with better access to housing related programs, funding, and opportunities. Consider having links on the Town website to County Housing Authority.	Medium	Co-hosting and funding opportunity with county for housing information on both Town and County websites.
Continue to partner with Grand County Economic Development to attract more primary jobs to Kremmling.	Medium	

Figure 3.1 - Community Partnership Recommendations



KMC AND POLICY MODIFICATIONS

RECOMMENDED ACTION	PRIORITY	POTENTIAL FUNDING SOURCE
After the goals and objectives are determined within a Comprehensive Plan update, update the Kremmling Municipal Code to ensure the goals and objectives are implemented.	High	Energy Impact Assistance Funds through Department of Local Affairs.
Create a Schedule of Uses and identify the appropriate levels of review and approval. Establish general use categories to flush out any outdated or missing uses, and to help in administering what are considered appropriate uses in each zoning district.	High	
Review all references (state statues, ordinances, other Town documents, etc.) and definitions to be sure they are current. Definitions should be reviewed throughout the KMC to be sure they are properly defined in the Definitions section of each appropriate title. Within the KMC, one set of definitions shall be provided. Definitions should not include specific standards within them.	High	
Clarify the submittal, review, and approval processes to be consistent and, therefore, easier to administer, for existing and proposed application types.	Medium	
Combine provisions regulating the development of land into one Chapter which will then contains Articles.	Medium	
Reorganize KMC to create a new Title dedicated to all definitions rather than having a separate definition section for each Title.	Medium	
Add graphics to sections where a visual representation will provide clarity and understanding.	Low	
Expand on the existing Supplemental Standards section and evaluate how these can be organized into a new list of general use standards. Developing this list of general use standards could apply to things such as affordable housing, residential developments, parking, and accessory dwelling units.	Low	

Figure 3.2- KMC and Policy Recommendations

REVENUE GENERATING ACTIVITIES

RECOMMENDED ACTION	PRIORITY	POTENTIAL FUNDING SOURCE
Monitor state legislation and funding sources to ensure statutory requirements are met in the future and that the Town can capitalize on potential funding sources available to further the goals of the Town.	High	
Capitalize on attracting more outdoor oriented industries and contemplate allowing medical marijuana uses, the taxes of which could be used to support community housing or infrastructure improvements.	High	
Establish private/public cost-sharing agreements around the installation of utilities.	High	
Look into alternative ways to increase funding within Town via taxes such as: lodging tax, sales tax, vacancy tax, use tax, inclusionary zoning, short term rental tax, performance improvement plan for developments with affordable housing	Medium	
Require deed restricted dwelling units for larger residential developments and allow a fee-in-lieu of park and school dedication requirements.	Medium	
Review current taxes and work towards a diversified economic industry to add additional revenue sources which could support community housing.	Medium	

Figure 3.3- Revenue Generating Recommendations



APPENDIX

APPENDIX 1: KREMMLING SANITATION DISTRICT UTILITIES MAP

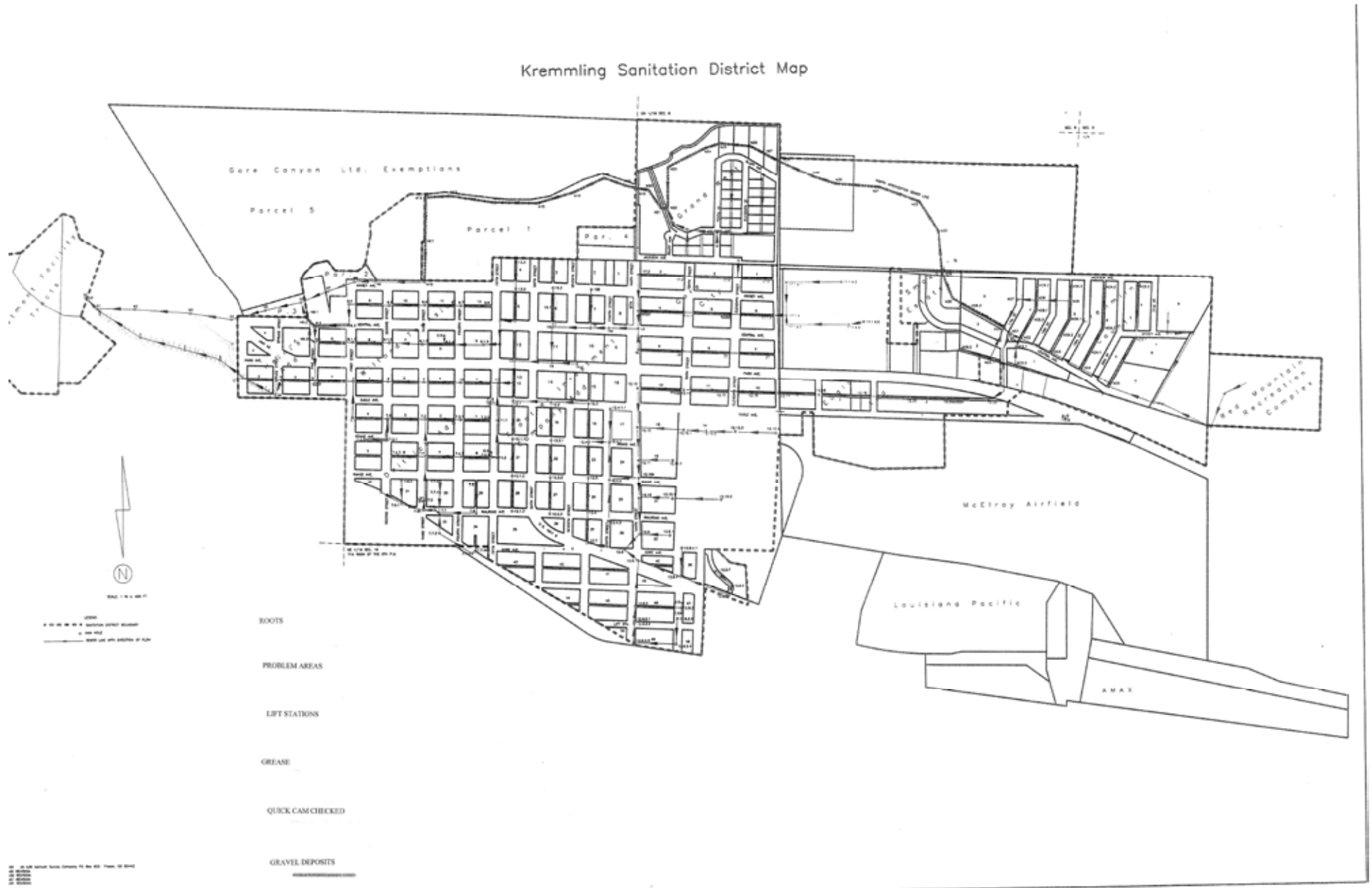
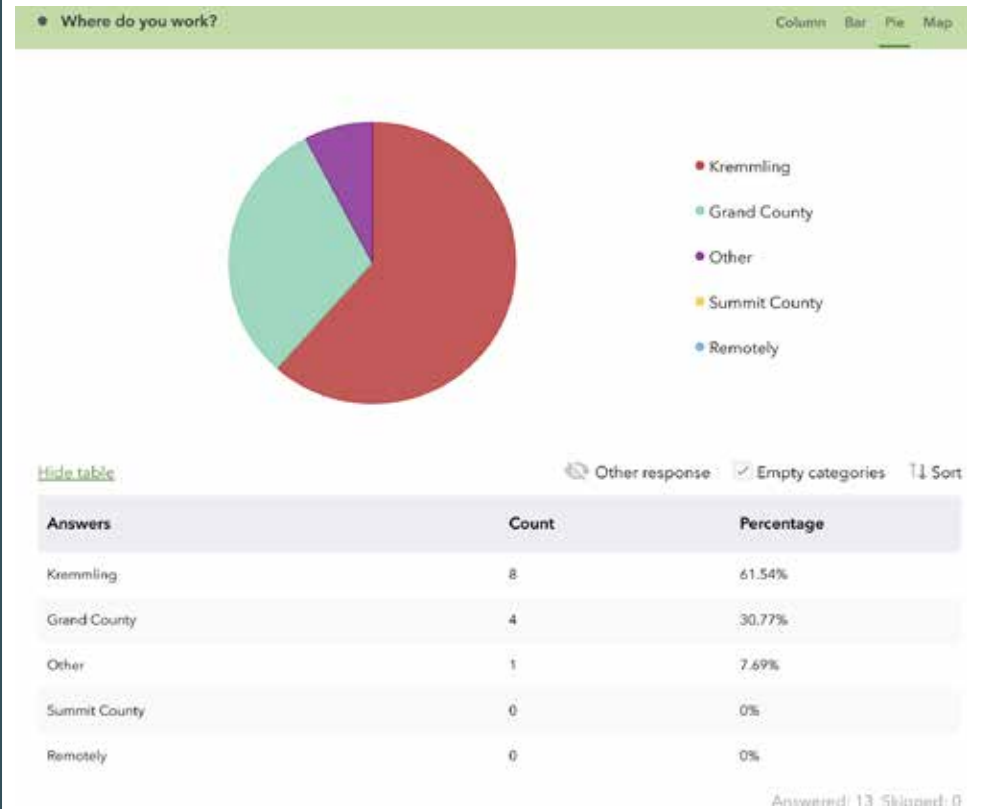


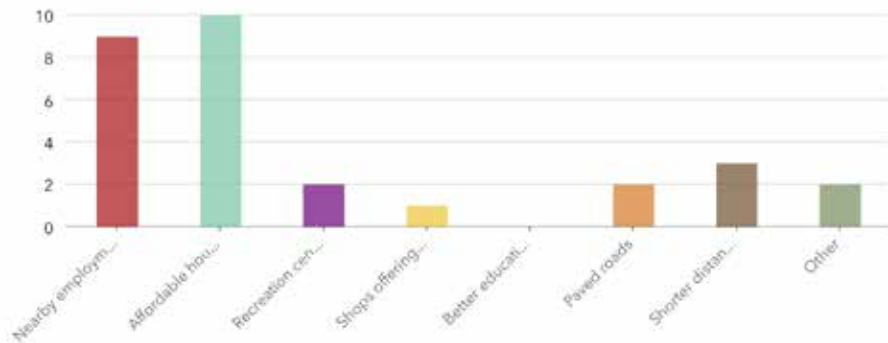
Figure A.1 - Sanitation District Utilities Map

APPENDIX 3: STAKEHOLDER SURVEY AUGUST 2024



• Which of the following items would attract more full-time residents to Kremmling?

Column Bar



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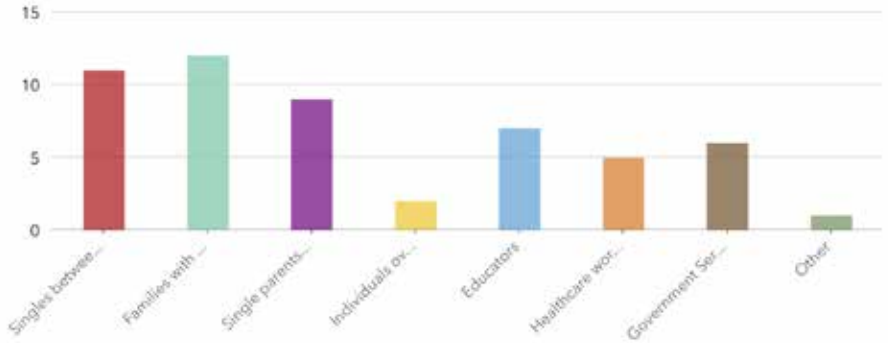
Other response Empty categories

Answers	Count	Percentage
Nearby employment opportunities	9	69.23%
Affordable housing	10	76.92%
Recreation center	2	15.38%
Shops offering personal services	1	7.69%
Better educational opportunities	0	0%
Paved roads	2	15.38%
Shorter distance to place of work	3	23.08%
Other	2	15.38%

Answered: 12 Skipped: 1

• What type of person do you feel is wanting housing in Kremmling?

Column Bar



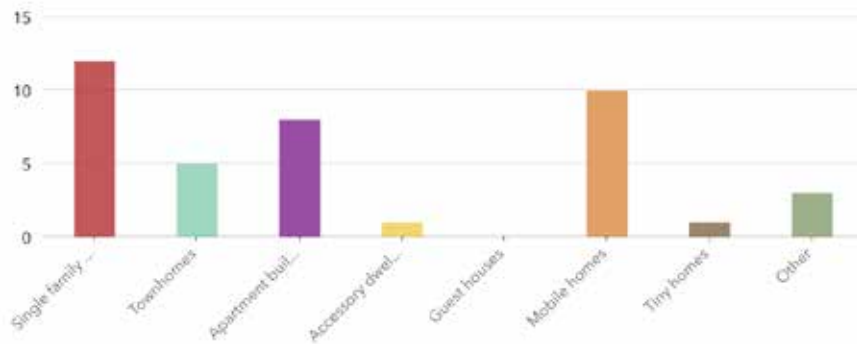
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Other response Empty categories

Answers	Count	Percentage
Singles between the ages of 21-40	11	84.62%
Families with children under the age of 10	12	92.31%
Single parents with children between the ages of 10-18	9	69.23%
Individuals over the age of 60	2	15.38%
Educators	7	53.85%
Healthcare workers	5	38.46%
Government Service workers	6	46.15%
Other	1	7.69%

Answered: 13 Skipped: 0

When you look around Kremmling and the surrounding areas, what residential housing types do you see? Column Bar

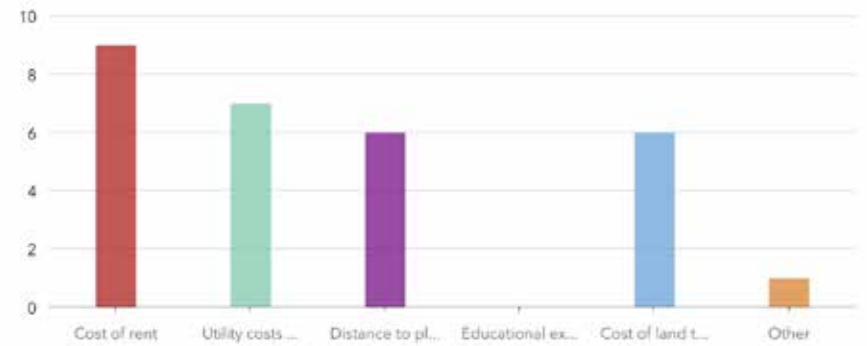


[Hide table](#) Other response Empty categories

Answers	Count	Percentage
Single family homes	12	92.31%
Townhomes	5	38.46%
Apartment buildings	8	61.54%
Accessory dwelling units	1	7.69%
Guest houses	0	0%
Mobile homes	10	76.92%
Tiny homes	1	7.69%
Other	3	23.08%

Answered: 12 Skipped: 1

What factors may limit a person's ability to afford housing? Column Bar



[Hide table](#) Other response Empty categories

Answers	Count	Percentage
Cost of rent	9	69.23%
Utility costs such as for water, sewer and electricity	7	53.85%
Distance to place of work	6	46.15%
Educational expenses	0	0%
Cost of land to build	6	46.15%
Other	1	7.69%

Answered: 13 Skipped: 0

• What specific features or types of housing do you believe are most desired by the community in...

Word cloud

The word cloud requires at least 20 answers to show.

[Hide table](#)

Show words

Response	Count
We have the high cost of living, but the not income of surrounding tourist areas. The tax base is very different than the surrounding towns. There is lack of accessibility and a lack of affordability. Options for pet owners is also limited.	1
Single Family homes. Affordable lots, with affordable sewer and tap fees so people can build their own home. Developer built homes in bulk are not what Kremmling needs	1
Single family homes that are price capped and entry level homes like apartments.	1
Single Family Homes	1
Quality single family residences	1
I think there is a good variety of housing types available in Kremmling. Of all the areas in Grand County, Kremmling is still the most affordable. Kremmling does not have a lot of available homes, especially for young adults.	1
Deed restriction would be a great start to allow those who already reside in Kremmling an opportunity to purchase a home. Apartments/townhouses would meet the needs of our area. No more trailer parks!	1
Capitalize on beauty of Kremmling. Focus on community and connectedness (thinking back to fire evacuations up the Muddy 5 or 6 years ago and people took evacuees in - no hotels needed) Types of housing? Is it neighborhood	1
Apartments and trailer homes. The shortage of apartments in Kremmling is a huge issue with long waitlists. The only actual affordable single family housing in Kremmling is the mobile home parks.	1
AFFORDABLE HOUSING HAS ALWAYS BEEN MOBILE HOMES / MODULAR HOUSING. THIS CAN BE DONE IN A QUALITY MANNER WITH AMENITIES, eg SUN MOUNTAIN COMMUNITY IN GRANBY. GOVERNMENT SUPPORTED AND INCOME RESTRICTED APARTMENTS/CONDOS, eg SILVERTHORNE ARE NOT A GOOD LONG TERM SOLUTION	1

Answered: 10 Skipped: 3

• What other factors impact a person's ability to afford housing?

Word cloud

The word cloud requires at least 20 answers to show.

[Hide table](#)

Show words

Response	Count
WILLINGNESS TO WORK AND SUCCEED, JOB SKILLS/EDUCATION LEVEL AND LACK OF FINANCIAL DISCIPLINE	1
Rising vacant land and property prices, and high interest rates. Also people who are moving in from the Front Range and Summit County are pricing out local residents in the real estate market.	1
Priorities. I see \$70,000 vehicles in front of trailers. Which is fine, and a choice, but something people just need to remember. We all have choices and priorities. Maybe smaller homes help affordability too. 1000 - 1200 square feet?	1
Pay is still very low for the jobs available.	1
Mental health?	1
Good pay	1
Education. I don't think people here are really aware of the programs that are available to help with first time homebuyers. I also don't think people know how to properly go about saving funds and living within their means. High interest rates also make it very difficult for people to be able to afford purchasing a home.	1
Cost of living combined with jobs that pay to afford housing	1
Cost of living and access to resources.	1
Affordable interest rates	1

Answered: 10 Skipped: 3



• Which parcels of land currently owned by the school district, town, or private entities do you think could b... [Word cloud](#)

The word cloud requires at least 20 answers to show.

[Hide table](#)

[Show words](#)

Response	Count
There is some vacant land off County Road 22, not sure who owns it. The land adjacent from the ice rink would be great for some apartment type living as well as a rec center.	1
THE VACANT LAND AROUND RAYNORS TRAILER PARK	1
The Town owns one parcel west of Doc Ceriani Park that could accommodate 2-3 town house style buildings. This at a minimum would help with employee retention for several local partners.	1
The north and west areas of town should be considered for development.	1
The district-owned land west of the K8 school could be potential for a building site. The school is open to options and have said as much.	1
The area by the cabins that is being built right now. Not sure about the entrance to the town along Hwy 40. If it was done right, and contained homes, mixed with townhomes it would work	1
North of high-school	1
I think any parcel that is 5 acres in size or less would be a good start for a small project.	1
I think any of the town or school district properties not currently in use by the town or schools should be consider	1
I think any of the town or school district properties not currently in use by the town or schools should be considered. Private entities, like the ranchers who own land near town limits, will not be options because those owners won't be willing to change and are anti-growth. Land north of town along county road 224.	1

Answered: 9 Skipped: 4

• Are there areas of town or specific properties that could be redeveloped for housing? [Word cloud](#)

The word cloud requires at least 20 answers to show.

[Hide table](#)

[Show words](#)

Response	Count
Not really	2
Yes.	1
Unknown	1
The lots east of the Post Office, Family Dollar's lot (now that FD has closed)	1
Subdividing the large area east of FedEx. There is already water infrastructure throughout the area.	1
I do not know enough to speak to this.	1

Answered: 7 Skipped: 6

• What do you consider to be the primary obstacles (e.g., regulatory barriers, funding challenges, work...

Word cloud

The word cloud requires at least 20 answers to show.

[Hide table](#)

Show words

Response	Count
Town Administration doesn't seem to be friendly to Developers. In particular the town manager.	1
There are not many employers in the Kremmling area. Most residents work elsewhere in Grand County, Summit County, or Routt County. I also believe the biggest obstacle is the long time locals. They are anti-growth and change.	1
The current age of the Water treatment plant, and lack of economically friendly developable vacant land. With the current price of extending infrastructure the average developer can not make the correct profit margins to start construction.	1
The cost of water and sewer is going to be one for sure. Also, the regulations make a home more expensive, and townhomes have to be sprinkled which raises cost. But, developer built structures need the oversight too. High interest rates and inflation are not helping either.	1
Regulatory barriers and private funding opportunities are obstacles	1
Funding	1
At this point in time, I feel it is lack of land.	1
All the above mentioned.	1

Answered: 8 Skipped: 5

• What do you perceive as the most pressing housing needs in Kremmling? How familiar are you with the...

Word cloud

The word cloud requires at least 20 answers to show.

[Hide table](#)

Show words

Response	Count
The biggest need is more new build single/double wide trailer homes. The sale of more than 20 of them in a 2 month period backs this up. The price point of 120k - 180k is actually affordable.	1
More quality single family homes, perhaps more Apartments as well.	1
More education about rural funding for families coming to the area or for first time homebuyers. Additionally, a house is not for everyone. Apartment style housing is lacking significantly in the area.	1
Lack of jobs and low pay make even the lowest rent unaffordable. Transportation options are also limited to those with personal vehicles. Expansion of bus or train commute options would be nice.	1
Kremmling needs smaller homes for a young family starting out.	1
Is there interest in credit building to be able to purchase houses? My 25-year old was shocked at the availability of ghost loans for first-time buyers and other assistance available.	1
I believe we need more single family housing both on the bottom end of the spectrum and on the extreme high end of the spectrum. Kremmling sadly Lacks housing options for professionals also, not just worker bees...	1

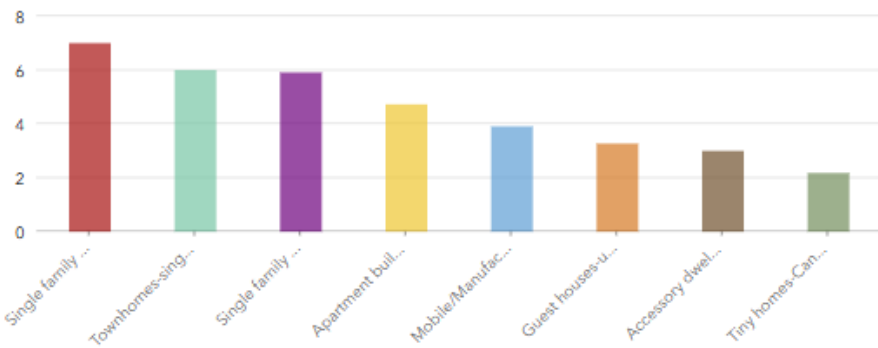
Answered: 7 Skipped: 6

APPENDIX 4: COMMUNITY SURVEY OCTOBER 2024



What type of housing do you feel is most needed in Kremmling?

Column Bar



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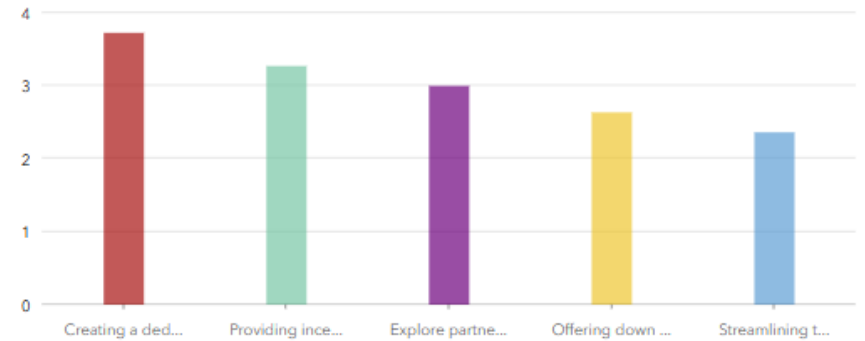
Show/hide choices Sort

Rank	Answers	1	2	3	4	5	6	7	Average score
1	Single family detached homes with 3+ bedrooms	54.55%	18.18%	0%	27.27%	0%	0%	0%	7.00
2	Townhomes single family homes that share at least one wall with another home	18.18%	18.18%	27.27%	18.18%	18.18%	0%	0%	6.00
3	Single family detached homes with 1-2 bedrooms	18.18%	36.36%	18.18%	9.09%	0%	0%	18.18%	5.91
4	Apartment buildings with 8-20 residential units	9.09%	0%	36.36%	18.18%	9.09%	9.09%	9.09%	4.73
5	Mobile/manufactured homes	0%	9.09%	18.18%	0%	27.27%	27.27%	9.09%	3.91
6	Guest houses utilized on a temporary basis and do not have kitchens	0%	9.09%	0%	27.27%	9.09%	18.18%	0%	3.27
7	Accessory dwelling units a smaller housing unit typically detached in a backyard or above a garage	0%	0%	0%	0%	36.36%	36.36%	18.18%	3.00
8	Tiny homes Can look like a large shed	0%	9.09%	0%	0%	0%	9.09%	45.45%	2.18

Answered: 11 Skipped: 0

Which of the following strategies do you think would be most effective in addressing the housing...

Column Bar



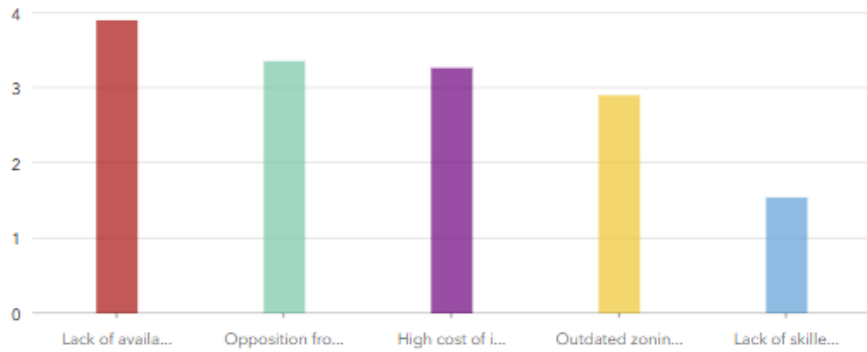
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Show/hide choices Sort

Rank	Answers	1	2	3	4	5	Average score
1	Creating a dedicated fund for housing initiatives, possibly through a marijuana sales tax or other revenue source	36.36%	18.18%	27.27%	18.18%	0%	3.73
2	Providing incentives for developers to build more affordable housing	36.36%	0%	27.27%	27.27%	9.09%	3.27
3	Explore partnerships with public entities, like the school district and the hospital district land or resources for housing	18.18%	18.18%	27.27%	18.18%	18.18%	3.00
4	Offering down payment assistance or other financial incentives to help residents purchase homes	0%	36.36%	18.18%	18.18%	27.27%	2.64
5	Streamlining the Town's permitting and development review process for housing projects	9.09%	27.27%	0%	18.18%	45.45%	2.36

Answered: 11 Skipped: 0

Which of the following obstacles do you believe are most significant in hindering the developme... Column Bar ⚙️

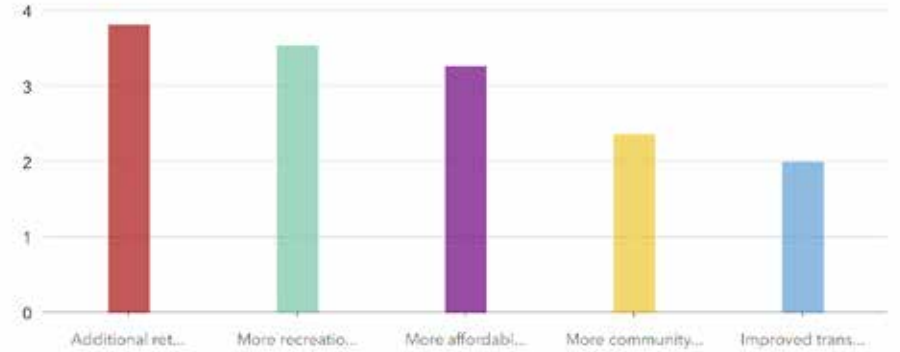


[Hide table](#) Show/hide choices Sort

Rank	Answers	1	2	3	4	5	Average score
1	Lack of available and affordable land	45.45% 5	27.27% 3	0% 0	27.27% 3	0% 0	3.91
2	Opposition from existing residents to new development or growth	27.27% 3	27.27% 3	18.18% 2	9.09% 1	18.18% 2	3.36
3	High cost of infrastructure development, such as water and sewer lines	9.09% 1	36.36% 4	36.36% 4	9.09% 1	9.09% 1	3.27
4	Outdated zoning codes and regulations that make development difficult	18.18% 2	0% 0	36.36% 4	45.45% 5	0% 0	2.91
5	Lack of skilled labor for construction projects	0% 0	9.09% 1	9.09% 1	9.09% 1	72.73% 8	1.55

Answered: 11 Skipped: 0

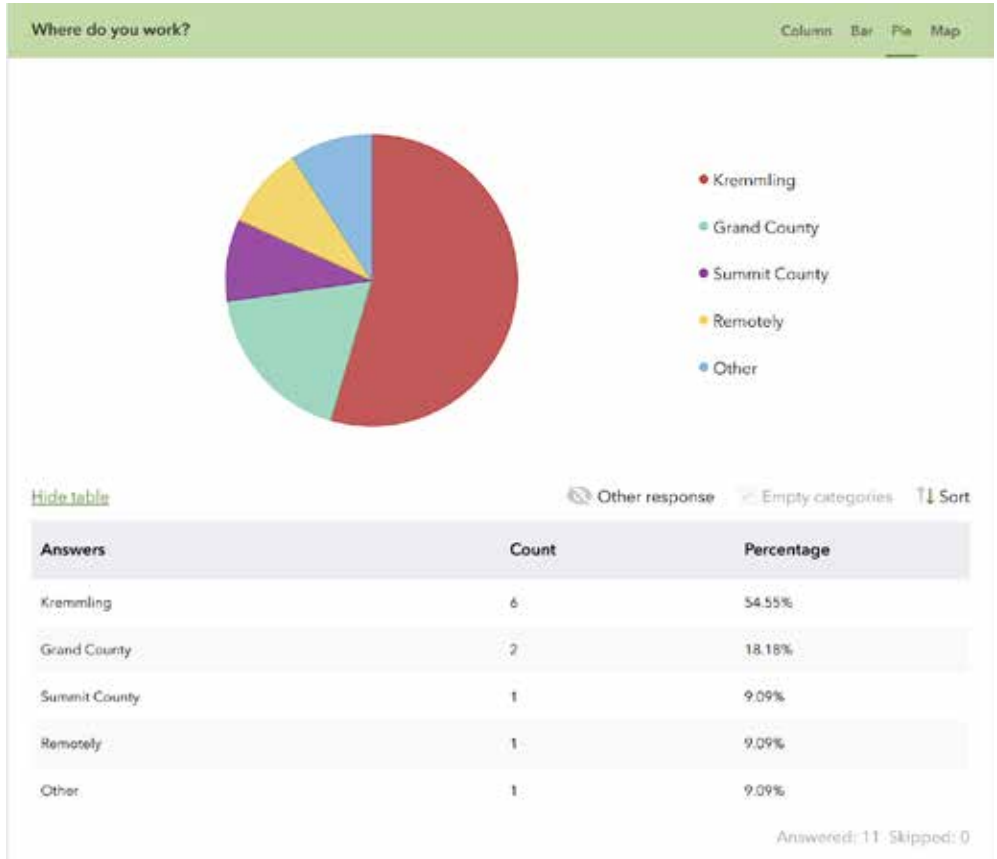
What types of community amenities would you like to see developed in Kremmling to improve th... Column Bar ⚙️

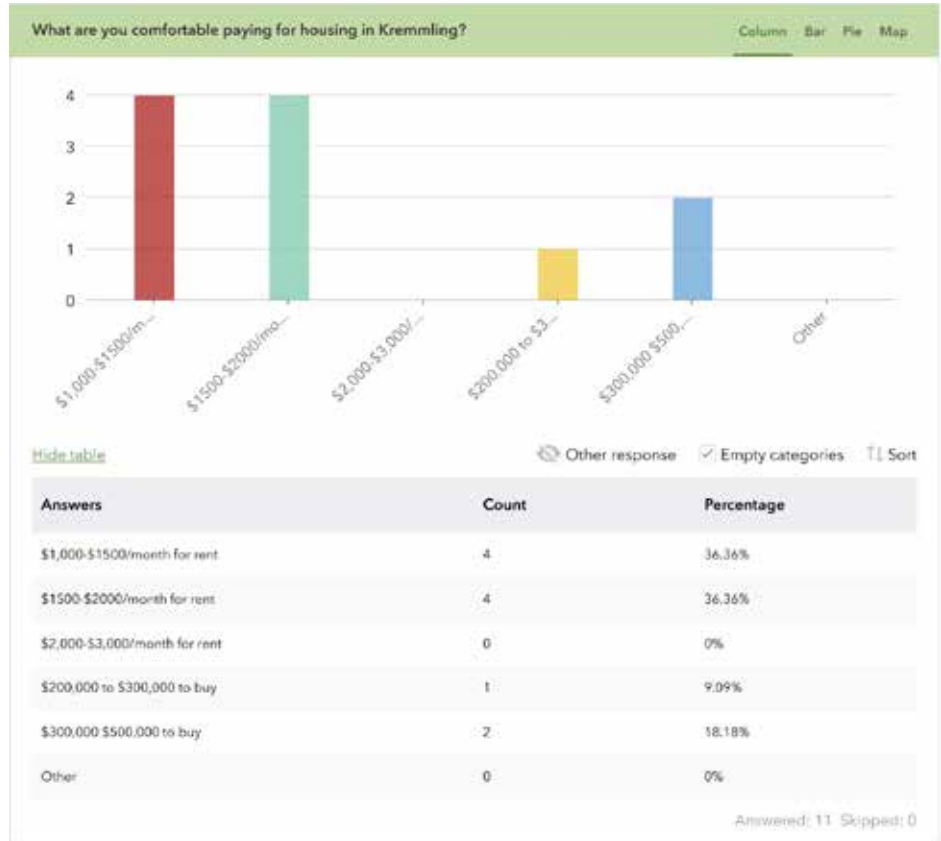
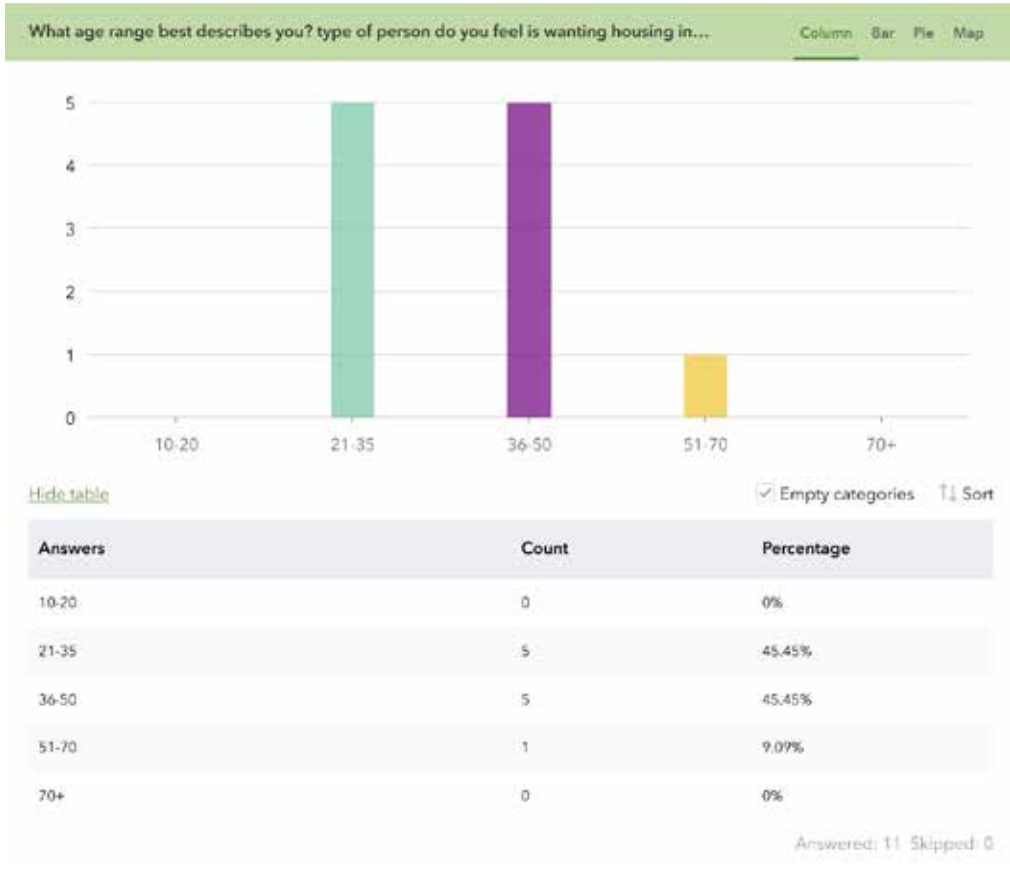


[Hide table](#) Show/hide choices Sort

Rank	Answers	1	2	3	4	5	Average score
1	Additional retail and service businesses, such as grocery stores, restaurants, barber shops, nail salons, clothing shops	27.27% 3	36.36% 4	27.27% 3	9.09% 1	0% 0	3.82
2	More recreational opportunities, such as parks, trails, or a recreation center	36.36% 4	27.27% 3	9.09% 1	9.09% 1	18.18% 2	3.55
3	More affordable childcare options for working families	18.18% 2	36.36% 4	0% 0	45.45% 5	0% 0	3.27
4	More community events and activities to foster a sense of connection and belonging	9.09% 1	0% 0	45.45% 5	9.09% 1	36.36% 4	2.36
5	Improved transportation options, such as expanded bus service or ride-sharing programs to summit county or other parts of Grand County	9.09% 1	0% 0	18.18% 2	27.27% 3	45.45% 5	2.00

Answered: 11 Skipped: 0





APPENDIX 5: RESEARCH OF SURROUNDING COMMUNITY AFFORDABLE HOUSING

Summit County

- In Summit County, voters approved a sales tax of .125% that is effective in perpetuity. All money goes towards funding affordable and attainable housing
- The Summit County Housing Authority (SCHA) receives the sales tax funds from the State and distributes to each taxing entity: Summit County, Frisco, Breckenridge, Dillon, Montezuma, and Silverthorne.
- In Summit County, \$76 M has been generated from the sales tax funded local fund and have been successfully used to leverage several other tools including:
 - Buydown programs
 - Land banking
 - LIHTC Allocations
 - Federal and State Loan & Grant matches
 - Density Bonus Programs
 - Reduced Regulatory Barriers
 - Direct Subsidies to Development Costs
 - Community Development Finance Institution (CDFI) loans
- Pre-Approved ADU plans

Winter Park

Raised the lodging tax from 1% to 3% in 2024. This 2% increase is expected to take effect July 1, 2024, and is estimated to generate about \$1.3 million. The fee increase was intended to help offset the impacts that short-term rentals have on the community housing. Town Council voted to implement a per-bedroom fee and a 2% increase to the Town's lodging tax, the funds of which will be used to support the newly created affordable housing fund. The fund can be used to build new housing units, buy down rent, purchase new properties, offer Town incentives.

- Construction of new inventory
 - Build pipeline for future projects
 - Diversify inventory price and type
 - Reduce cost burden
 - ADU incentives
- Preservation of existing inventory
 - Deed restrictions are faster and cost less than new builds
 - Explore opportunities to purchase community housing properties, deed restricted units, and resell the units at a reduced cost.

- Explore purchase assistance deed restrictions
- Partnership with regional initiatives
 - Partner on affordable projects within the employment area (Fraser River Valley Housing Partnership)
 - Support regional staff capacity and expansion
- Funding
 - Pursue nexus study to increase affordable housing impact fee
 - Short-term advisory committee to explore rental fee impact on community housing
- Admin and oversight of deed restriction inventory
 - Annual verification and audit process for deed restricted units
- Outreach and Marketing
 - Community Housing Advisory Committee
 - Created a newsletter regarding housing "The Home Scoop Newsletter"
 - Actively outreach to property owners who are interested Short Term Fix
- Short-term Fix
 - A new program which aims to temporarily address some of the housing needs in our community by incentivizing short-term rental property owners to convert their properties into long-term leases (six or 12 months). The properties will be available to employees of local businesses, who will be the primary lease-holder on the rental units.





Fraser

The Town of Fraser is launching a new deed restriction program to assist in providing and maintaining affordable housing opportunities for full time working residents in Grand County. The program is for homes located in the Fraser Valley Metropolitan Recreation District Boundaries.

- The property may be occupied ONLY by a full-time working resident employed in Grand County. The resident could be the homeowner or a renter.
- The owner may sell the property at fair market value provided the next owner restricts occupancy to either the owner or renter that is a full-time working resident in Grand County.
- The funds can be used by the property owner for any purpose. These might include down payment on a mortgage loan, maintenance expenses, college tuition, debt payments, and/or any other purpose.



Grand County Housing Assistance Fund

- The Grand County Housing Assistance Fund is a collaborative effort that came into play after identifying needs in the community for economic sustainability.
- Applications for down payment and mortgage assistance are accepted on a rolling basis.
- The Fund aims to help full-time residents successfully live and work in Grand County. Applicants will be prioritized upon economic need.



APPENDIX 6: INFO FROM GRAND COUNTY HOUSING FAIR OCTOBER 19, 2024

Grand County Contadad de Grand
HOUSING OPPORTUNITY FAIR
FERIA DE VIVIENDA

PATHWAYS TO HOME | CAMINOS DE HOGAR

SATURDAY OCTOBER 19
SABADO OCTUBRE 19
10:00 - 5:00

Housing Options | Opciones de Vivienda
 Hear from local organizations and learn about the new housing options, including apartments, coming to Grand County!
 Escucha a organizaciones locales hablar de nuevas opciones de vivienda, incluyendo apartamentos, que llegarán al condado de Grand.

Education
 Learn more about | Aprende más de:
 • Credit Repair | Recuperación de crédito
 • Mortgages | Hipotecas
 • How deed restrictions and grants keep homes affordable
 • Como las restricciones de escritura y préstamos mantienen
 • Requirements to qualify for new housing options
 Requerimientos para calificar para opciones de nueva vivienda.

Community Support
 Children, utilities, and groceries are also a factor when considering living expenses. Grand County organizations will be on hand to share opportunities for support.
 Niños, servicios de utilidades y despensa son también factores que considerar en los gastos de diario. Organizaciones del Condado de Grand estarán presentes para compartir oportunidades de ayuda.

Agenda

11:00am - Financial Well Being
 Instructor: Yolanda Jurgensen American Pacific Mortgage

12:00pm - The Benefits of Deed Restrictions and the Homeownership Process
 Instructor: Lisa Cooper Habitat for Humanity of Grand County

1:30pm - Bienestar Financiero
 Instructor: Yolanda Jurgensen American Pacific Mortgage

Visit the booths to learn more from our Community Partners!
 (Visite los stands para obtener más información de nuestros socios comunitarios)

Scan the QR code to sign in to today's event to stay informed about housing opportunities in Grand County.
 Escanee el código QR para iniciar sesión en el evento de hoy y manténgase informado sobre las oportunidades de vivienda en el condado de Grand.

FREE! GRATIS!

GCAR
 2024

Sun Outdoors Event Center
 1051 Summit Trail, Granby
 Hosted by: Grand County REALTORS®
 970-857-9588
 grandcountyassociationrealtor

Sign in



How Habitat Works

Eligibility Criteria

NEED Be a U.S. citizen or permanent resident, and live in housing conditions that are not adequate for your family's needs.

ABILITY TO PAY Have sufficient income to be able to pay a monthly mortgage payment, utilities, and up to \$2,000 in closing costs. Habitat for Humanity of Grand County can consider applicants with good credit scores and verifiable income up to 80% of Grand County's median income. (Approximately \$4,700 per month pretax/gross for a family of two, or \$6,850 for a family of four. Income need not be job-related, but may include disability, Temporary Assistance for Needy Families, alimony, and child-support.) A Habitat partnership is a viable option for cops, firefighters, veterans, public employees, service workers, retail and grocery workers, nurses, teachers, or other hard-working families in the county.

WILLINGNESS TO PARTNER Commit 200 hours of "sweat equity" volunteer time (for each household member over the age of 18) to help Habitat volunteers on local home-building projects, or help with fundraising events and mailings.

RESIDENCY Must have lived or worked in Grand County for at least 12 of the past 36 months.

Application Process

PREPARATION FOR HOMEOWNERSHIP View the video online @ www.habitatgrandcounty.org/homeownership explaining the application process to determine if you fit the guidelines.

COMPLETE THE APPLICATION BY DEADLINE To fill out the digital form of the application, simply click on the link at <https://www.habitatgrandcounty.org/> Only those applications that are complete with all requested items will be processed. You can fill it out from your computer, then print it out and mail it to Executive Director Lisa Cooper at Habitat for Humanity of Grand County, PO Box 969, Granby, CO 80446, or simply email the file to lcooper@habitatgrandcounty.org.

APPLICATION REVIEW Homeowner Services Committee will review, gather additional information (including a possible home visit), and make recommendations to the board. Applicants will be notified of acceptance or denial.

YOU CAN BE A HOMEOWNER



ACCEPTING APPLICATIONS FOR 2025 (October 21, 2024 through November 15, 2024)

- Do you have a strong need and desire to own a home?
- Do you have a stable source of income of at least \$35,950*?
- Are you willing to work with Habitat volunteers to build your home?

FIND OUT if you qualify to **OWN** a Habitat Home!
Request an application today!



Call (970) 887-9138



Email: buyers@habitatgrandcounty.org



visit www.habitatgrandcounty.org for more information



*Amount based on 1 person family



Rural Home Loans (Direct Program)

What does this program do?

Also known as the Section 502 Direct Loan Program, this program helps low- and very-low-income applicants buy decent, safe, and sanitary housing in eligible rural areas by providing payment assistance to increase their applicant's repayment ability. Payment assistance is a type of subsidy that reduces the mortgage payment for a short time. The amount of assistance is determined by the adjusted family income.

Who can apply for this program?

A number of factors are considered when determining eligibility for Single Family Direct Home Loans. At a minimum, applicants must have an adjusted income that is at or below the applicable low-income limit for the area in which they wish to buy a house (an income limit map is available at this link: <https://go.usa.gov/xzcfb>). They must also demonstrate a willingness and ability to repay debt.

Applicants must:

- Be without decent, safe, and sanitary housing
- Be unable to obtain a loan from other resources on terms and conditions that can reasonably be expected to be met
- Agree to occupy the property as their principal residence
- Have the legal capacity to incur a loan obligation
- Meet citizenship or eligible noncitizen requirements
- Not be suspended or debarred from participation in federal programs

Properties financed with direct loan funds must:

- Be modest in size for the area
- Not have market value in excess of the applicable area loan limit
- Not be designed for income-producing activities

Borrowers are required to repay all or a portion of the payment subsidy received over the life of the loan when the title to the property transfers, or the borrower is no longer living in the dwelling.

Applicants must meet income eligibility for a direct loan. You can visit the USDA Income and Property Eligibility website (available at this link: <https://go.usa.gov/xzcdm>) for complete details. Or contact your local Rural Development office (a map is available at this link: <https://www.rd.usda.gov/browse-state>) to learn more.

What is an eligible area?

Properties must be located in an eligible rural area. Visit the USDA Income and Property Eligibility website (available at this link: <https://go.usa.gov/xzcdm>) for details.

How can funds be used?

Loan funds can be used to help low-income people or households buy homes in rural areas. Funds can be used to build, repair, renovate, or relocate a home, or to purchase and prepare sites, including providing water and waste treatment equipment.

How much can I borrow?

The maximum loan amount an applicant qualifies for depends on their ability to repay a loan. Rural Development considers various factors, such as income, debts, assets, and the amount of payment assistance the applicant is eligible to receive. Regardless of repayment ability, applicants can never borrow more than the area loan limit (plus certain other costs eligible to be financed) in the county in which the property is located (information is available at this link: <https://go.usa.gov/xzcgB> - PDF)

Grand County Housing Authority

Down Payment Assistance Program Information for Lenders & Real estate Agents

PROGRAM OBJECTIVES

Grand County Housing Authority (hereafter known as GCHA) offers this Down Payment Assistance Program (DPA) for eligible Grand County residents using funds from various governmental and private entities. It is the intent of GCHA and its Funding Partners to provide homeownership opportunities to qualifying households that meet program annual income limits. A complete list of current Annual Income Limits can be found in Applicant Eligibility, Section 8. Qualified homebuyers may apply for funding needed for down payment and closing costs to purchase a home. GCHA can assist qualified applicants with up to 10,000.00 in assistance. Additional funds may be made available through our funding partners. The GCHA Down Payment Assistance Program is subject to availability of funds. Multiple/Leveraged fund sources can be used for each qualifying applicant for down payment assistance. Grand County Housing Authority is an EQUAL HOUSING OPPORTUNITY LENDER. Grand County Housing Authority does not discriminate against any person in its lending practices because of RACE, COLOR, RELIGION, SEX, HANDICAP, SEXUAL ORIENTATION, or FAMILIAL STATUS. This program and its terms are subject to revision. Questions regarding implementation or interpretation of this plan shall be directed to the GCHA.

APPLICANT ELIGIBILITY

Certain applicant eligibility requirements as listed in this section apply to all DPA programs administered by the GCHA. Specific eligibility requirements as established by our funding partners may exist for their respective programs and are described in the Loans Terms and Repayment Option Section

1. This program is not limited to 1st time homebuyers or low-income households.
2. Applicants must first pre-qualify for a first mortgage at a lending institution. The income used to pre-qualify for the first mortgage is also the income that will be used to qualify for the down payment assistance loan.
3. Applicant must have greater of \$1,000 or 1% of the purchase price of the home of his/her own money to use toward the down payment.
4. The home must be the borrower's primary residence for the duration of the loan; it may not be used as a rental property.
5. To qualify for down payment assistance, applicants must work a minimum of 32 hours per week or 1600 hours per year in Grand County as an employee or as a sole proprietor who is actively involved in his/her own business.
6. Applicants may NOT own real estate, unless it will be used for building a home with funds being requested through loan.
7. Applicants must complete the Grand County Home Buyers Education Workshop prior to closing date.
8. Applicants must meet the income guidelines as established by the funding partners. Applicants annual household income must meet current program annual income limits:

Annual Income Limits

Family Size	1	2	3	4	5	6	7	8
Maximum Income	\$07,850	123,150	138,600	153,900	166,200	178,650	190,800	203,250

9. Applicant's assets may not exceed the level as determined by the funding partners. The following are excluded from assets:
 - ⇒ Clothing
 - ⇒ Furnishings
 - ⇒ Vehicles
 - ⇒ Retirement accounts



Rural Health Network
Healthier Together



COMMUNITY HEALTH PROGRAMS

We provide access, resources, and support to empower all our Grand and Jackson County neighbors to lead their healthiest lives. Services are **FREE** and offered in English or Spanish.



Patient Navigation

- Clients are empowered to access health and human services
- Clinically trained Navigator(s) support those with complex health needs
- Outreach to Medicaid members who may benefit from care coordination



Recovery Coordination

- Certified Peer & Family Specialists connect clients and/or their family members to substance use recovery support and care options
- Peer coaching, activities, & meetings
- Partnering to build recovery-friendly events, workplaces, and community.



Youth Wraparound

- Youth/families experiencing significant behavioral health concerns receive support through an evidence-based care coordination process.
- Facilitator and Family Support Partner collaborate with team and partners



Promotora de Salud

- Hispanic, Latinx, Spanish-speaking and immigrant community members receive support from bilingual/bicultural promotores.
- Get help with access to health coverage, health access and education, and other resources.



Health Coverage

- Get help exploring options for health insurance and financial assistance!
- Certified Health Coverage Assistants provide free education and guidance.
- Part of statewide networks: Connect for Health Colorado and Colorado Connect.



Healthcare Vouchers

- Vouchers provide those who qualify with access to certain medical, dental, mental health, and supportive services
- No emergencies or injuries
- Accepted by Grand County medical and dental clinics
- Accepted by most mental health providers



970.725.3477
mail@gcruralhealth.org
www.gcruralhealth.org

Rural Health Network Offices
Hot Sulphur Springs • Granby • Walden



healthygrandcounty.org

WHAT IS PATIENT NAVIGATION? HOW CAN IT HELP ME?

Our **FREE** services can help you with anything that limits you from getting the care you need when you need it.

I NEED HELP WITH:

FINDING A HEALTHCARE PROVIDER	COMMUNICATING WITH MY DOCTORS AND SPECIALISTS
BENEFIT APPLICATIONS AND UNDERSTANDING MY BENEFITS	TRANSPORTATION
SNAP ASSISTANCE	FINANCIAL SITUATION
MEDICARE/MEDICAID ASSISTANCE	ACCESSING COMMUNITY RESOURCES
PRESCRIPTION COVERAGE AND AFFORDABILITY	THE PATIENT NAVIGATOR IS HERE TO MAKE IT EASIER FOR YOU TO GET AND STAY HEALTHIER.
UNDERSTANDING MY MEDICAL BILLS	
UNDERSTANDING AND MANAGING DIAGNOSES AND MEDICATIONS	

WE ARE HERE TO HELP YOU!

Grand County Rural Health Network offers access, resources, and support for all our Grand and Jackson County neighbors to lead their healthiest lives.

WHERE CAN I SEE A PATIENT NAVIGATOR?

- GRAND & JACKSON CO. LIBRARIES
- COMMUNITY SPACES
- RURAL HEALTH NETWORK OFFICES (HOT SULPHUR SPRINGS AND GRANBY)
- NORTH PARK MEDICAL CENTER

CALL TODAY
TO SCHEDULE A
FREE
APPOINTMENT

WE get it.

Understanding the healthcare system is challenging.

YOU don't have to do it alone!

Let Grand County Rural Health Network help you.



www.frvhp.com

Rob Clemens

Executive Director

Has Datta

rob.clemens@frvhp.com
303.242.9543



Lisa Cooper
Executive Director

PO Box 909
61 E. Agate Ave.
Granby, CO 80446
tel: 970.887-9136
lcooper@habitatgrandcounty.org



Jennifer Tibbetts

Community Engagement Specialist

P.O. Box 95, 416 Byers Ave.
Hot Sulphur Springs, CO 80451
(970) 725-3477/jttibbetts@gcruralhealth.org
www.gcruralhealth.org



Sheena Darland
Operations Manager
sdarland@co.grand.co.us

GRAND COUNTY HOUSING AUTHORITY

308 Byers Avenue
PO Box 264
Hot Sulphur Springs, CO 80451
Phone: 970-725-3071
FAX: 970725-3072



Megan Ledin
Executive Director

Phone: (970) 887-3111 | Cell: (970) 531-0519
P.O. Box 1342 | Winter Park, CO 80482
megan@grandfoundation.com



GRANTS FOR YOUTH RECREATION / EXTRACURRICULAR ACTIVITIES

G.A.P. Fund for Youth

The G.A.P. (Grand Activities & Programs) Fund provides financial assistance for non-academic/recreational activities to Grand County youth (0-18 years old). Funding is decided based upon need, inclusive of income, family dynamics, and unforeseen circumstances. The G.A.P. Fund utilizes Grand County's Area Median Income as a gauge of funding. Application deadlines: January 15th, April 15th, July 15th, October 15th.

Area Median Income by Household Size (2024)					
1 Person	2 People	3 People	4 People	5 People	6 People
\$71,850	\$82,100	\$92,350	\$102,600	\$110,850	\$119,050

Opportunity for Youth Fund

The Opportunity for Youth Fund provides financial assistance for recreational, academic and extracurricular activities to youth whose financial means do not allow them to pay for activities. Deadlines: January 1st, April 1st, July 1st, October 1st.

GRANTS FOR HOUSING ASSISTANCE

Grand County Housing Assistance Fund

The Grand County Housing Assistance Fund helps residents who live and work full-time in Grand County. Grants are available for rental, down payment or mortgage (property tax hardship only) assistance for the local workforce. With rental assistance, the fund will bridge the gap for up to 12 months if rent exceeds 30% of gross monthly income. Grants are paid out as a monthly stipend to the landlord but can be used to cover first and/or last month's rent. Funds cannot pay for security deposits or other housing expenses. Application deadlines: February 27th, May 31st, August 31st, December 1st.

Winter Park Housing Assistance Fund

The Winter Park Housing Assistance Fund provides financial assistance to residents who live and work full-time in the Winter Park and Fraser Valley area. Grants are available for rental assistance or down payment assistance for local workforce. With rental assistance, the fund will bridge the gap for up to 12 months if rent exceeds 30% of gross monthly income. Grants are paid out as a monthly stipend to the landlord but can be used to cover first and/or last month's rent. Funds cannot pay for security deposits or other housing expenses. Deadlines: February 15th, May 15th, September 15th, November 15th.

GRANTS FOR MENTAL HEALTH SUPPORT

H.O.P.E. Fund

The H.O.P.E. (Healing Opportunities through Prevention Efforts) Fund offers grants to individuals struggling with costs associated with mental/behavioral health and/or addictions services. Grants are available to help with costs not covered by other assistance programs (e.g., Grand County Rural Health Network's mental health vouchers, Employee Assistance Programs, any state assistance funding, etc.). Awards will be paid to organizations providing mental health related services. Funds cannot go to individuals directly or reimburse for bills already paid. Applications accepted on a rolling basis.

Amy Hoover
 Grants Manager
amy@grandfoundation.com
 970-877-3111, Ext. 2

Megan Ledin
 Executive Director
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 970-877-3111, Ext. 3

More info at www.grandfoundation.com/grants

APPENDIX 7: 2021-2024 KREMMLING HOUSING SALES

HOMES SOLD IN 2021

Median Home Value	\$430,000
Average Home Value	\$417,518
Most Expensive Home	\$552,000
Least Expensive Home	\$204,900
Average Home Size (s.f.)	1,841
Total Homes Sold	22
SFR's Homes Sold	22
Duplex's Sold	0
MH's Sold	0

HOMES SOLD IN 2023

Median Home Value	\$404,500
Average Home Value	\$377,125
Most Expensive Home	\$669,000
Least Expensive Home	\$67,700
Average Home Size (s.f.)	1,617
Total Homes Sold	28
SFR's Homes Sold	17
Duplex's Sold	9
MH's Sold	2

HOMES SOLD IN 2022

Median Home Value	\$400,250
Average Home Value	\$395,742
Most Expensive Home	\$770,000
Least Expensive Home	\$74,000
Average Home Size (s.f.)	1,803
Total Homes Sold	38
SFR's Homes Sold	31
Duplex's Sold	4
MH's Sold	3

HOMES SOLD IN 2024

Median Home Value	\$393,250
Average Home Value	\$432,075
Most Expensive Home	\$775,000
Least Expensive Home	\$270,000
Average Home Size (s.f.)	1,664
Total Homes Sold	20
SFR's Homes Sold	16
Duplex's Sold	4
MH's Sold	0



KREMMLING

Community Readiness Assessment

2024

COMMUNITY PLANNING STRATEGIES

Po Box 2382 Silverthorne, CO 80498

Information@PlanStrategize.com

970-368-3114

