From Surviving to Thriving

Building a Blueprint for Equity-Focused Housing Initiatives in Colorado's Rural Resort Communities

Zachary Haberler, Sara Walsh, and Yesenia Silva Estrada

JANUARY 2025

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Executive Summary

The affordable housing crisis in Colorado's rural resort communities is escalating, with median home prices far exceeding state averages and placing disproportionate burdens on historically underserved populations, particularly Latinx residents. Despite significant investments in affordable housing programs, these initiatives have often failed to address the unique challenges faced by these communities, leaving critical gaps in housing stability, economic mobility, and equity.

This report, conducted by a fellowship team from Colorado Mountain College (CMC), provides an equity-focused analysis of the housing crisis, emphasizing the need for transformative, data-driven solutions to address systemic inequities. Through a mixed-methods approach, including 420 survey responses, 74 in-depth interviews, and extensive analysis of housing policies and programs, the report highlights key challenges and offers actionable recommendations for policymakers, housing organizations, and community stakeholders.

Key Findings

1. **Disproportionate Impact on Latinx Communities:**
   - Latinx residents face significant barriers to accessing affordable housing, including high costs, long commutes, and limited homeownership opportunities.
   - A representation gap exists, with Latinx residents comprising a substantial portion of the population but a much smaller share of homeowners.
2. **Housing as a Barrier to Economic Mobility:**
   - Renting dominates among Latinx households, limiting opportunities to build wealth and achieve financial stability.
   - Even subsidized housing fails to meet the total cost-of-living needs in rural resort areas.
3. **Challenges in Program Accessibility and Data Gaps:**
   - Affordable housing programs lack bilingual and culturally competent outreach, making them inaccessible to many Latinx residents.
   - Minimal demographic data collection by housing authorities hampers the ability to evaluate equity and effectiveness.
4. **Ineffective Policies and Resource Allocation:**
   - Programs like deed-restricted housing focus on short-term stability rather than long-term wealth creation.

- Existing funding mechanisms are inflexible and administratively burdensome, particularly for smaller, rural governments.

Recommendations

1. **Focus on Total Cost of Living:** Move beyond Area Median Income (AMI) metrics to include comprehensive cost-of-living considerations for eligibility and program design.
2. **Regional Collaboration and Multi-Solution Investments:** Consolidate housing agencies to serve multiple counties, integrating housing with services like childcare, transportation, and education.
3. **Mandatory Data Collection and Flexible Funding:** Require demographic data collection for all housing programs and simplify grant application and reporting processes to increase accessibility.
4. **Culturally Competent Outreach and Education:** Develop bilingual, culturally relevant communication strategies to improve program awareness and engagement among Latinx communities.
5. **Innovative Financing Models:** Expand the use of revolving loan funds, state-backed loan guarantees, and cooperative housing initiatives to provide equitable pathways to homeownership.
6. **Legislative Support for Affordable Housing:** Advocate for zoning reforms, mobile home park protections, and streamlined compliance requirements to address barriers at the state and local levels.

Conclusion

This report underscores that solving the housing crisis in Colorado's rural resort communities requires a holistic, equity-driven approach that addresses systemic inequities, promotes economic mobility, and fosters long-term community stability. By adopting the recommendations outlined here, policymakers and stakeholders can create sustainable pathways for all residents, particularly Latinx families, to thrive in their communities.

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Introduction

The affordable housing crisis in Colorado's rural resort communities has reached a critical point, with soaring property values and limited availability pushing many local workers and families out of the areas they have long called home. In 2023, Pitkin County reported a median home price of $13.96 million, one of the highest in the nation (The Aspen Times, 2023). Without targeted policy interventions, even high-wage professionals such as surgeons, business owners, and lawyers will face significant housing challenges in these regions. These communities are increasingly accessible only to the ultra-wealthy, with as many as 40 percent of homes are unoccupied by full-time residents, threatening the sustainability of local economies and communities. For example, a 2024 multi-county needs assessment sponsored by West Mountain Regional Housing Coalition indicated a housing shortage of 5,000 units spanning all tiers of income (based on Area Median Income) for the corridor from Aspen to Parachute (Warner, 2024). There are not nearly enough affordable units to support local workforce needs.

Despite efforts over the past decade, such as individual municipal policies and regional coalitions, current affordable housing initiatives often fail to incorporate an equity-driven approach. Programs have largely overlooked the systemic barriers faced by historically underserved populations, particularly Latinx communities, who form a critical yet frequently marginalized part of Colorado's rural resort regions. These communities, deeply rooted in the area's social and economic fabric, face unique challenges accessing housing programs due to a lack of robust data collection, equity-focused evaluation, and flexible funding opportunities. Few programs have prioritized assessing their impact on historically underserved populations or explored flexible funding opportunities to engage employers and institutions in sustainable solutions. While many housing organizations include equity and diversity in their mission statements, current practices around annual reporting, self-evaluation, and strategic planning rarely incorporate robust data collection on participant demographics. This gap hinders their ability to monitor and address disparities effectively.

Housing stability is not just a cornerstone of basic human safety but also a key driver of economic mobility, intricately linked to education, employment, and community wellbeing. Along the continuum from transitional housing to rental units to permanent homeownership, housing provides one of the most significant levers for building wealth and fostering economic opportunity in the U.S. economy.

This report focuses on the experiences of some of the most vulnerable residents in Colorado's rural resort communities, particularly Latinx populations. It examines whether existing affordable housing programs have successfully improved economic mobility for these communities. The report's objectives are to:

1. Evaluate the impact of rising housing costs on Latinx residents in rural resort communities.
2. Analyze the equity and accessibility of current affordable housing policies and programs.
3. Provide actionable recommendations to address housing inequities and promote economic mobility.

Using a mixed-methods approach that combines quantitative and qualitative research, this report delivers a comprehensive analysis of the housing landscape in Colorado's rural resort regions. It offers a strategic roadmap for policymakers, housing organizations, and community stakeholders to develop equitable and sustainable housing solutions, ensuring that all residents have the opportunity to thrive.

Methodology

Our fellowship team, comprised of three members from Colorado Mountain College (CMC), undertook this research to explore the housing challenges facing Colorado's rural resort communities. As an institution serving eight counties in rural Colorado, CMC has firsthand experience with the acute housing crisis affecting these regions, particularly as it relates to its students and employees. This crisis has required the college to invest significant resources into housing solutions to ensure its ability to serve effectively. Our professional roles within CMC's Strategic Initiatives team, combined with our experiences in addressing equity-driven programs, informed the design and focus of this research.

To provide a comprehensive understanding of the housing crisis, this report employs a mixed-methods approach. The research began with a quantitative analysis of survey responses to identify key trends in housing affordability, commuting patterns, and knowledge of affordable housing programs. A total of 420 surveys were collected in both English and Spanish, offering critical insights into the lived experiences of residents across Colorado Mountain College's (CMC) service area. The survey questions focused on four primary areas:

1. Housing costs and affordability.
2. Commuting patterns.
3. Housing satisfaction and stability.
4. Knowledge of and access to affordable housing programs.

The quantitative data were analyzed to uncover overarching trends, disparities, and demographic patterns, particularly as they relate to Latinx residents. These findings provided a foundation for understanding the scope of the housing crisis and informed subsequent qualitative research.

This quantitative analysis was complemented by qualitative research, including 50 in-depth interviews with survey respondents and 24 interviews with trusted community leaders. These interviews were conducted with informed consent, ensuring confidentiality and cultural sensitivity. Key themes were identified through thematic analysis, providing rich, narrative insights into the lived experiences of Latinx residents. These interviews offered rich narrative insights into the personal and community-level impacts of the housing crisis who face systemic barriers to accessing affordable housing. Additionally, we interviewed representatives from ten housing-related agencies and non-governmental organizations to understand institutional perspectives and to better understand the challenges and opportunities within existing policies and practices. These conversations provided valuable insights into how programs are implemented and their alignment with the needs of diverse community members.

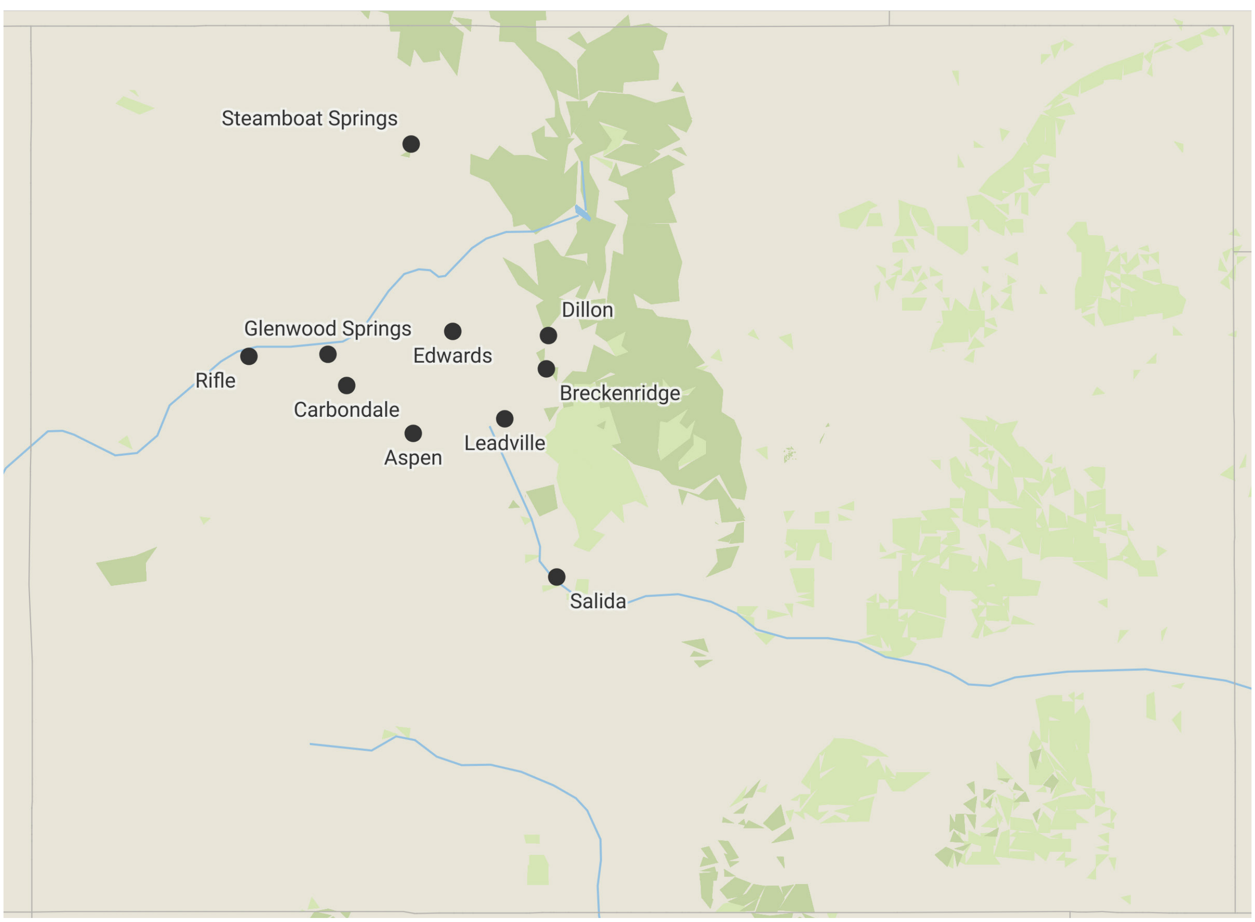
The research also included a comprehensive landscape analysis of existing affordable housing strategies across the region. This analysis categorized current policies and programs to identify gaps and opportunities for improvement. While the review highlighted the range of strategies being implemented, it also underscored a lack of equity-focused evaluations and robust demographic data collection, making it difficult to assess the effectiveness of these programs fully. To address this limitation, we offer recommendations for best practices in data collection to enable future equity-driven analyses.

Throughout this project, we sought to combine data-driven findings with narrative storytelling to provide a holistic perspective on the housing crisis. The findings from this research culminate in a set of actionable recommendations designed to address housing inequities and promote economic mobility. As a Hispanic-Serving Institution, CMC is uniquely positioned to bring an equity lens to the ongoing development of housing policies in rural resort communities. By centering the experiences of Latinx residents and integrating their stories with quantitative insights, this report aims to serve as a critical resource for policymakers, housing organizations, and community stakeholders striving to create sustainable and equitable housing solutions especially as it relates to economic mobility.

Defining the Research Area and the Nexus Between Housing and Economic Mobility

To establish the context for this report, it is essential to define the geographical research area. As employees of Colorado Mountain College, our fellowship team focused on the college's service area, which encompasses eight counties: Chaffee, Eagle, Fremont, Garfield, Lake, Pitkin, Routt, and Summit (illustrated in Figure 1 below). According to the Colorado Department of Local Affairs (DOLA), six of these counties – Chaffee, Eagle, Lake, Pitkin, Routt, and Summit – are classified as rural resort counties, while Garfield and Fremont are classified as rural counties (CDLA, 2024). For the purposes of this report, we do not distinguish between these classification types and instead use the term "rural resort regions" as a generic designation for high-cost, recreation-dependent areas.

Figure 1: Map of CMC Locations



Although the analyses in this report focus on CMC's service area due to the feasibility of conducting such extensive research, the recommendations outlined here are intended to be broadly applicable to other similarly situated rural resort regions across Colorado and the United States.

An emerging body of academic research identifies these areas as "GNAR" regions, or Gateway and Natural Amenity Regions. This framework is designed to foster knowledge sharing and research momentum to address the unique housing challenges faced by such regions (Rumore and Stoker, 2023; Stoker, Rumore, Romaniello, and Levine, 2021). GNARs are defined by the following characteristics, which also apply to all municipalities within CMC's service area:

- A census-designated place (CDP) with a population of 150 to 20,000 people.
- Located within 10 linear miles of a boundary for a national park, national monument, national forest, state park, wild and scenic river, or other significant natural feature.
- Situated more than 15 miles from a census-designated urbanized area by road.

Preliminary research on GNAR areas highlights that gateway communities throughout the western United States face a range of planning and development challenges atypical of small rural communities. Housing affordability stands out as a critical issue. As a result, initiatives to expand affordable housing opportunities often clash with the communities' strong identification with their small-town character. Gateway communities frequently report feeling overwhelmed, unprepared, and in need of additional capacity and planning support to address these complex issues effectively (Stoker, Rumore, Romaniello, and Levine, 2021).

The communities within our research area are no exception. Throughout our qualitative research, which focused primarily on the experiences of the most vulnerable populations, we heard that it takes six months to one year on average to find housing, indicating that finding a suitable place to live can be a lengthy process for many individuals.

State-wide data supports these findings. Colorado ranks last in the Common Sense Institute's Housing Misery Index, placing below all 49 other states and the District of Columbia. This index measures various indicators, including the relationship between home prices, wages, and housing availability. In 2022, the affordability of purchasing a home in Colorado reached its lowest point in over 33 years, driven by elevated prices and rising interest rates. Between 2015 and 2022, average hourly wages increased by 27 percent, but home prices surged by over 70 percent. As a result, the number of hours required to cover the median mortgage payment rose from 40 hours to 75 hours – a staggering 89 percent increase in just seven years (Byers and Summers, 2024).

While the housing crisis affects all Coloradans, its impacts are particularly acute in rural resort regions. In six of the eight counties included in this report, the median home price in 2023 was at least 25 percent higher than the statewide average. Furthermore, in all eight counties the growth rate of median home prices exceeded the statewide average (Showing Time Plus, 2024). In six counties, the average sale price for a single-family home surpassed $750,000, and in half of the counties served by CMC, the average sale price exceeded $2 million in 2023 (Showing Time Plus, 2024).

To better understand the ramifications of these rising housing costs in rural resort regions, it is crucial to disaggregate data and examine the specific impacts on historically underserved communities. Given that Latinx residents constitute the largest minority group within CMC's service area, this report focuses on understanding how the housing crisis disproportionately affects this population. By examining these impacts, we aim to highlight the intersection of housing affordability and equity in rural resort regions. Among our Latinx survey respondents, affordability is a significant issue, with a large percentage of respondents in the qualitative survey reporting that they spend a substantial portion of their income on housing and struggle to find affordable units in their areas. High rent and mortgage payments consume a significant portion of household income, leaving families financially strained. Fourty percent of respondents reported paying between $1,000 and $1,500 per month. Thirty percent pay between $1,500 and $2,000 per month. Twenty percent pay over $2,000 per month, which places a significant financial burden on families in these rural areas, given the current state of wage stagnation and labor market realities in tourism-driven communities. Qualitative in-depth interviews with community leaders revealed a sentiment that housing was once more affordable, particularly in rural or smaller mountain communities. However, this has changed significantly over time, with housing costs now outpacing income.

Respondents also frequently mentioned the lack of affordable housing near their workplaces, forcing them to commute long distances or move farther away. Many respondents reported traveling 20 to 50 miles to work daily, particularly in Garfield and Summit counties, highlighting the long commutes caused by a lack of affordable housing near employment centers. This combination of high housing costs and long commutes underscores the critical need for more affordable housing options near resort areas. Residents who commute significant distances due to housing shortages reported lower levels of housing satisfaction, reflecting a mismatch between where affordable housing is available and where jobs are located.

Figure 2: Changes in % of Homeowners who are Hispanic/Latinx from 2010 to 2020

County	2010	2020
Garfield	13%	17.7%
Eagle	14%	15%
Pitkin	3.5%	4.8%
Lake	27%	26%
Routt	2.9%	4.5%
Summit	3.6%	5.7%

Source: U. S. Census Bureau, Home ownership by race and ethnicity, 2023.

Figure 3: Changes in % of Homeowners who are Hispanic/Latinx from 2010 to 2020

County	% of Residents that are Hispanic/Latino	% of Homeowners that are Hispanic/Latino	Hispanic/Latino Representation in Homeownership relative to Representation in community
Garfield	31.7%	17.7%	−14%
Eagle	30.2%	15%	−15.2%
Pitkin	10.9%	4.8%	−6.1%
Lake	35.8%	26%	−9.8%
Denver	27.9%	17.8%	−10.1%
Routt	8.9%	4.5%	−4.4%
Mesa	15%	9.2%	−5.8%
Summit	17.2%	5.7%	−11.5%
Chaffee	9.5%	4.9%	−4.6%

Source: U. S. Census Bureau, Home ownership by race and ethnicity, 2023; U. S. Census Bureau, 2020, Table DP1.

The data shown above also tells a very important piece of the story, which has been largely missing from the existing body of research around affordable housing: While the Latinx population has grown in rural resort regions, measures of economic mobility have remained relatively flat. Based on the 2010 and 2020 census data calculations, Pitkin, Summit, and Garfield counties all grew by around 4 percent (U.S. Census, 2010, 2020). However, these figures likely undercount the Latinx populations in these areas due to historic challenges in capturing this demographic including difficulties in capturing migrant and seasonal workforces and people living in non-standard or multi-family households (Kissam, 2017; O'Hare, 2017). In light of these challenges the following conversation about homeownership rates is only heightened as there are more people living in these counties than official government offices recognize. Figure 2 compares the percentage of homeowners who are Hispanic/Latinx by county between 2010 and 2020. Though Garfield County did see an increase from 13 percent to 17.7 percent between the two census collections, most other counties in this analysis increased 1 to 2 percentage points. More telling, however, is the comparison of community and homeownership representation by county. According to data from the US. Census Bureau, for example, Eagle county is 31.7 percent Hispanic/Latinx (2023) but the demographic breakdown for homeowners indicates that only 15 percent of homeowners in the county are Hispanic/Latinx. Other counties show similar discrepancies between representation in the community and representation amongst people benefiting from homeownership in the community. We refer to these as a representation gap in homeownership because the goal should be to have homeownership representation match community representation. If one of the aims of affordable housing policy is to increase the potential for upward mobility for all people of the community and homeownership remains one of the primary means of wealth development for people in the United States (U.S. Department of Treasury, 2022), then the issue of who is accessing homeownership in the community becomes of paramount importance. Based on the portrait of representation provided by Census data comparison in these rural and mountain resort communities, much work remains to be done.

Despite a heightened policy focus on affordable housing in these communities over the last decade, in most counties within our research area, we have not seen many indicators that Latinx populations, as a whole, have benefited significantly from such measures and our qualitative data shows that there are still significant barriers to accessing such programs. This is not to say that existing affordable housing programs, which are described in further detail in the next section, are not valuable or impactful on an individual level. These programs often provide life-changing housing opportunities for certain individuals and families. However, our research shows that the existing programs are not equitably accessed and that there are significant knowledge and information gaps across demographic groups.

Relatedly, 71 percent of our 420 survey respondents reported that they are currently renting, which reflects a situation where a large portion of the population may be experiencing limited economic mobility. Renting can often indicate:

- **Instability in housing:** Renters are more susceptible to fluctuations in rent prices, which can increase faster than wages in many regions, particularly in rural resort areas where demand for housing is high due to tourism and seasonal employment. This instability can make it difficult for individuals to save money or invest in long-term financial growth, such as homeownership or education.

- **Limited ability to build wealth:** Renters are generally not building equity through their housing. Unlike homeowners, who accumulate wealth as they pay off mortgages and the value of their property increases, renters often find themselves paying high rents without the opportunity to invest those funds into assets that appreciate over time. This limits their ability to climb the economic ladder.
- **Barrier to economic mobility:** High rental costs leave little disposable income for other investments, such as starting a business, pursuing further education, or even saving for a down payment on a home. This perpetuated cycles of poverty or low income, especially for minority populations who already face systemic barriers to economic advancement.

Further, due to factors such as land constraints, free market forces like rising construction costs, and the inflexibility of state and federal funding opportunities, policy interventions seem to be working only at a small scale despite the herculean magnitude of the challenge. These barriers are discussed in detail in the next section with the goal of providing a blueprint for future actions that can improve the lives of our historically underserved neighbors. Our hope is that municipalities and housing agencies can effectively monitor and analyze key factors of economic mobility going forward using an equity-driven approach.

Housing in Crisis: A Data-Driven Analysis of Challenges and Inequites

Over the past nine months, we employed a mixed-methods approach to explore affordable housing challenges in our geographic research region. We began by conducting interviews with representatives from ten housing-related agencies and non-governmental organizations to understand institutional perspectives. Concurrently, we surveyed 420 residents in both English and Spanish, gathering data on their length of residency, housing situation, number of jobs, household size, and housing-related challenges. To deepen our understanding, we conducted 24 in-depth interviews with community leaders from various mountain towns. These leaders offered qualitative insights into the housing crisis, local government responses, and community attitudes. Additionally, we followed up with more than 50 survey respondents who volunteered to share more detailed accounts of their housing experiences. Participants represented a mix of mountain towns, employment statuses, family compositions, and housing arrangements, reflecting the economic and social pressures faced by the region's residents. This comprehensive methodology allowed us to gather both quantitative data and rich qualitative narratives, providing a holistic view of the housing issues in the region.

Figures 4 and 5 below show the income and geographic distribution of survey and interview respondents. Further, 95 percent of our respondents identified as Hispanic or Latinx and the majority of respondents have lived in a mountain region for more than 20 years. Finally, almost half of our respondents belong to households that have four or more individuals, which highlights the need to address housing complexities for larger household sizes in terms of space and affordability

Figure 4: Survey Respondents by Household Income

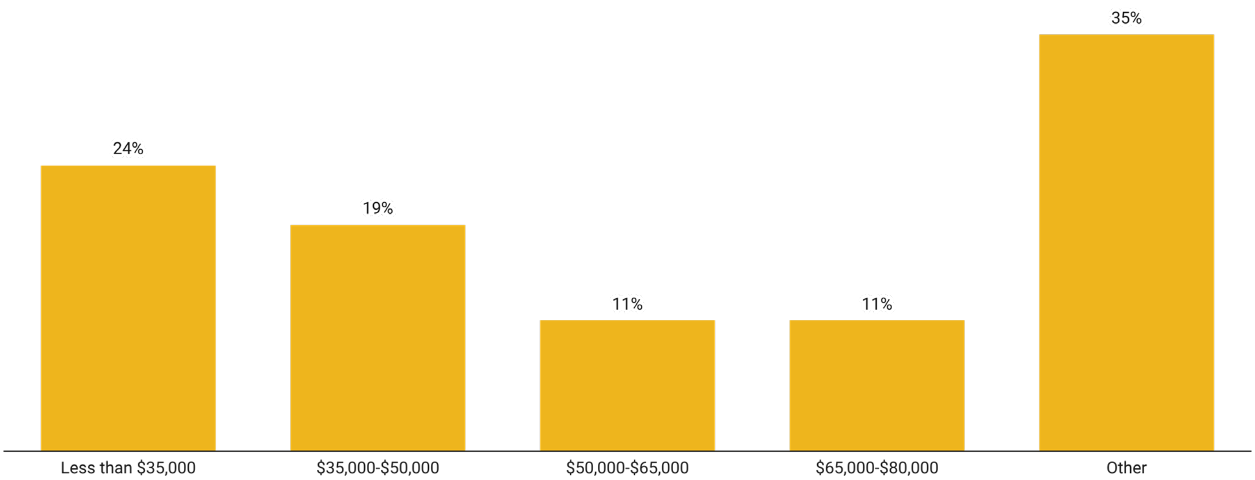
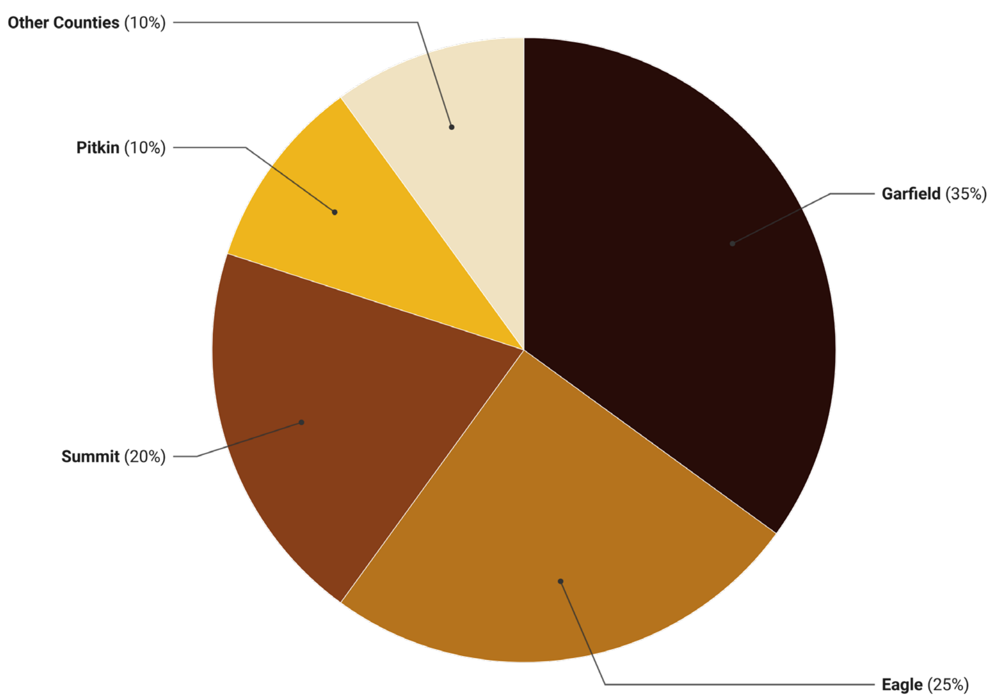


Figure 5: Distribution of Survey Respondents by County



While many of the mission statements of affordable housing agencies in our counties include explicit language around equity and diversity, the hypothesis that we explored through our research, particularly our qualitative research, was that the programs these agencies administer may not actually be equitably accessed and may not be moving the needle on key indicators of economic mobility for the communities they are hoping to serve. The reality is that affordable housing programs, particularly those that involve development strategies such as land acquisition or construction, are incredibly expensive. Over the last decade and even more so in the last few years, municipalities and other similar publicly funded organizations have invested immense resources and taxpayer dollars into affordable housing programs and it's imperative to take a critical look at the impact of these programs before we continue to charge forward with further investment. What do we hope to achieve with these programs? Who do we want them to serve? Are we making progress toward the goals we have set out to achieve? There is no doubt that affordable housing programs are generally well-intentioned. The benefits for the participants can be transformative and we know that our colleagues working on affordable housing are hard-working people who care about their communities. However, data-driven analysis of public policy is essential to ensure that well-intentioned policies, over time, produce the desired effect. No one has a crystal ball and in all public policy, a thorough evaluation of the policy's impact is essential.

> ***We found that even participants in programs designed to reduce housing costs are often unable to meet the basic cost of living in mountain communities. Even in two-income households, the financial challenges remain insurmountable for many.***

Our research reveals that while there are bright spots and examples of promising, innovative programs, significant barriers persist in accessing existing housing initiatives. Furthermore, when considering housing within the broader context of cost of living, we found that even participants in programs designed to reduce housing costs are often unable to meet the basic cost of living in mountain communities. Even in two-income households, the financial challenges remain insurmountable for many.

In short, existing housing strategies often fail to provide a meaningful return on investment. They are exorbitantly expensive, difficult to access, and still leave individuals in precarious economic situations due to the overall high cost of living in these regions. Moreover, macroeconomic factors – including limited land availability, market-driven construction costs, and inflexible funding mechanisms – have rendered these programs capable of addressing only the margins of what has proven to be an enormous challenge. Without significant systemic changes, these programs are unlikely to make a substantial dent in the housing crisis.

Decoding Solutions: A Framework for Affordable Housing Strategies in Rural Resort Regions

Drawing on both our qualitative and quantitative research, the section below describes the four primary categories of existing affordable housing solutions across our rural resort regions. All of the existing solutions we researched fit into one of these four categories and within each section we discuss:

A. An overview of the typical goals and components of each type of strategy

B. A description of the challenges and barriers to accessing each strategy

C. Key opportunities for modification, innovation or expansion of each

We use the acronym "D.E.A.L." to easily categorize and group existing programs, as described further in the following section:

I. Deed Restrictions & Development-Driven Strategies

II. Education and Support Services

III. Assistance with Rent or Down Payment

IV. Legislative Changes Like Code or Statutory Modifications

I. Deed Restrictions & Development-Driven Strategies

Overview

The use of deed restrictions and development-driven strategies, which are specifically designed to increase the quantity of affordable housing stock, seems to have exploded over the last 5-10 years. We estimate that the stock of government or NGO (Non-Governmental Organization) owned housing in our counties has more than tripled over the last ten years. We also estimate that public organizations in these counties including cities, towns, counties and non-profits have spent upwards of $140 million housing ownership and development over the last decade. Typically, the overarching goal of these programs is to increase the number of single-family and multi-family homes that are either owned by governmental entities or NGOs and rented or sold to residents or owned by residents and restricted to future ownership only by other qualified residents. In short, the aim is to either buy or build units that can only be occupied by individuals that live and work in the designated municipality. Sometimes such programs have income restrictions utilizing Area Median Income ("AMI") to determine who can participate but other times, the only requirement for participation is living and working in the designated locale, regardless of income.

Key Challenges and Barriers to Access

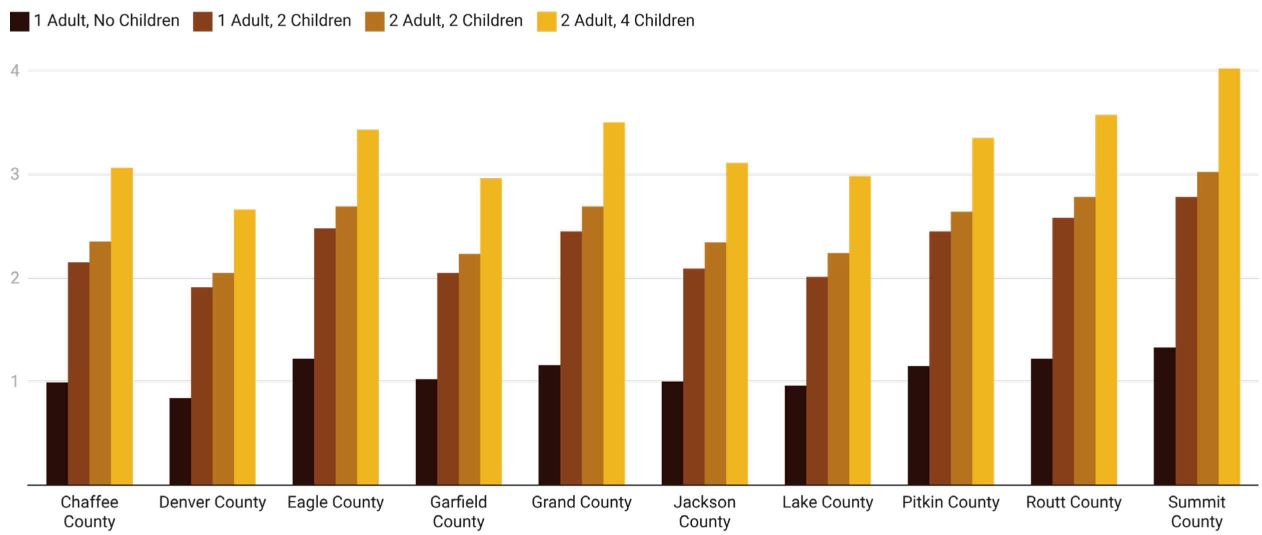
Development-driven strategies or strategies that rely on deed restrictions to increase the permanent supply of affordable housing stock have much to commend. The theory makes sense in the abstract: if only there were enough permanently affordable homes to accommodate all local workers in every mountain town, then our problem would be solved. While our team is not fond of the violence conveyed in this saying, it's an apt analogy: this approach is like bringing a knife to a gun fight.

Six of the counties we studied have conducted housing needs assessments over the last 10 years. In fact, the majority of the research or reporting on affordable housing in recent years has been through the lens of quantitative, supply and demand-focused housing needs assessments. The total number of additional affordable units needed across these counties is well over 10,000. Utilizing data from the county planning and treasury offices, including parcel and assessor's data, we estimate the cost to build or buy that many units to be approximately $750 million in today's dollars. Based on an assumption of how many individuals can live in each unit, we estimate that the cost per recipient of development or acquisition-based strategies is upwards of $175,000. Further, affordable housing units should not just be thought about in terms of upfront capital investment. The units require maintenance and upkeep and one resident in Garfield County shared that they "are stuck in aging, overcrowded homes because there are no alternatives." Both the astronomical price tag of these development-driven strategies and the reality that many of our mountain communities are significantly land-constrained has made us question the cogency of the recent policy focus on this type of approach.

Another challenge with development-driven strategies is their tendency to address housing in isolation, overlooking the economic factors that contribute to the overall cost of living for residents. While it is understandable that housing policies primarily focus on access, affordability, and increasing housing stock, our analysis of broader economic data from the counties in this study questions the assumption that these policies significantly enhance the economic mobility of potential homeowners or renters. These findings highlight the need for a more integrated approach to affordable housing policies — one that considers the full spectrum of economic pressures residents face. This calls for deeper discussions on redefining the concept of affordability in housing policy to create meaningful and sustainable solutions.

Figure 6 demonstrates the dire constraints within which many families are living within in our mountain regions, which go far beyond housing. One of the most surprising findings of our research, and the one that has made us rethink the current approach to housing policy, is that even with subsidized housing, families would need at least $50,000 annually in additional income to meet the cost-of-living standards in our regions. Said another way, even if we subsidized housing by 50 percent (i.e. provided housing to residents making the area median income with a two-income household at 50 percent of the market rate), individuals would still have to work an additional 20 hours per week to meet basic cost of living needs. To hammer the point home, with housing costs subsidized at 50 percent of market rates, even if two individuals in a household are working full time and making the area median income, they still need another person working part-time in order to pay for other costs like food, transportation and childcare.

Figure 6: Average Number of Jobs Needed to Meet Cost of Living by County

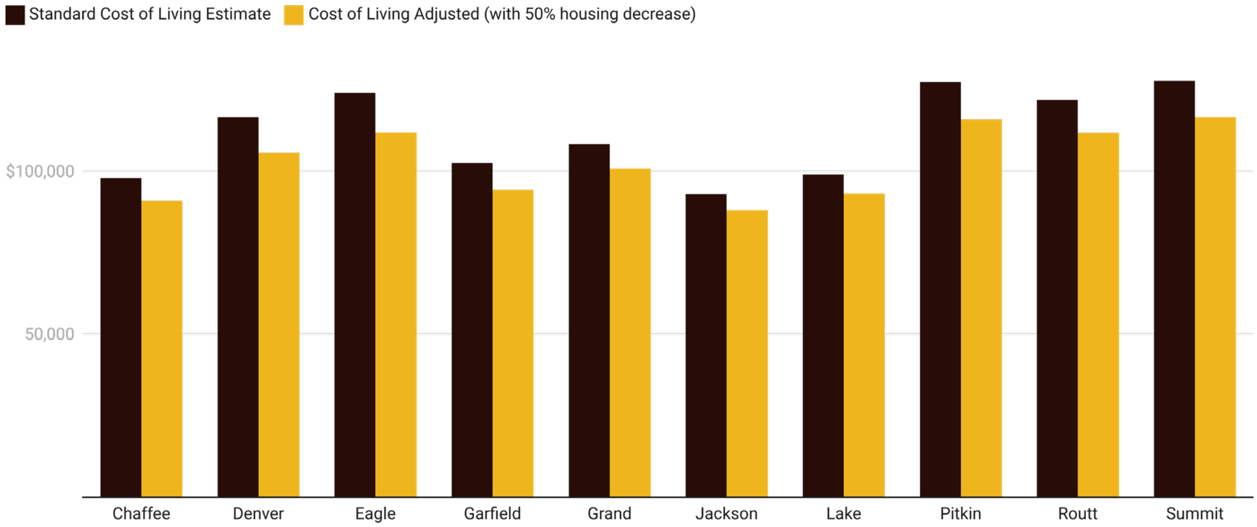


Source: Based on analysis using data from the Economic Policy Institute Family Budget Calculator Lightcast, 2024.

These multi-layered discrepancies highlight the burden on workers in these regions, where the labor markets cannot support the cost of living. Workers often resort to living in "more affordable areas," incurring additional transportation costs that negate some of the savings while making additional sacrifices of their time and, consequently, their quality of life.

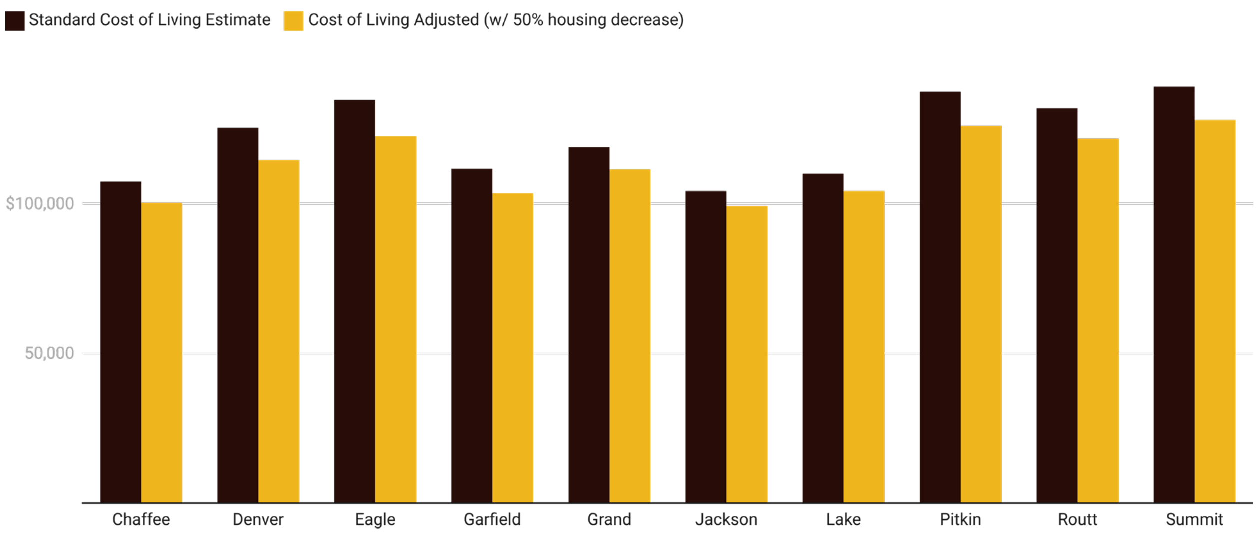
A thought experiment reducing housing costs by 50 percent shows that such a reduction would only marginally impact a family's annual cost of living.

Figure 7: Standard and Adjusted Cost of Living for a Family with 1 Adult, 2 Children



Source: Based on analysis using data from the Economic Policy Institute Family Budget Calculator Lightcast, 2024

Figure 8: Standard and Adjusted Cost of Living for a Family with 2 Adults, 2 Children



Source: Based on analysis using data from the Economic Policy Institute Family Budget Calculator Lightcast, 2024

Although the 50 percent decrease in housing costs feels like an accommodation that should be more than enough when considering housing alone, in conjunction with the rest of family costs it results in only a 5-10 percent reduction in the annual budget for most family and county combinations.

Figure 9: Percent Change in Annual Cost of Living Budget After 50% Decrease in Housing Cost

County	1 Adult, 0 Children	1 Adult, 2 Children	2 Adult, 2 Children	2 Adult, 4 Children
Chaffee	-11.40%	-7.19%	-6.58%	-6.65%
Denver	-15.79%	-9.27%	-8.61%	-8.75%
Eagle	-13.37%	-9.83%	-9.06%	-8.71%
Garfield	-12.89%	-7.94%	-7.30%	-7.54%
Grand	-11.28%	-6.95%	-6.34%	-5.98%
Jackson	-8.66%	-5.34%	-4.76%	-5.09%
Lake	-10.15%	-5.87%	-5.30%	-5.64%
Pitkin	-13.69%	-8.99%	-8.34%	-7.99%
Routt	-13.23%	-8.33%	-7.72%	-7.32%
Summit	-13.26%	-8.74%	-8.03%	-8.56%

Source: Based on analysis using data from the Economic Policy Institute Family Budget Calculator Lightcast, 2024

The following two tables show a comparison of the number of average jobs needed to cover the cost of living for two different one-adult family types (one adult no children, and one adult 2 children) and two, two-adult families (two adults two children, two adult four children), respectively.

Figure 10: One Adult Comparison of Jobs Needed

	1 Adult, 0 Children	1 Adult, 0 Children	1 Adult, 2 Children	1 Adult, 2 Children
County	# of Average Jobs Needed	Adjusted Jobs Needed	# of Average Jobs Needed	Adjusted Jobs Needed
Chaffee	0.99	0.88	2.15	1.99
Denver	0.84	0.70	1.91	1.73
Eagle	1.22	1.06	2.48	2.24
Garfield	1.02	0.89	2.05	1.89
Grand	1.16	1.03	2.45	2.28
Jackson	1.00	0.92	2.09	1.98
Lake	0.96	0.86	2.01	1.90
Pitkin	1.15	0.99	2.45	2.23
Routt	1.22	1.06	2.58	2.36
Summit	1.33	1.15	2.78	2.54

Source: Based on analysis using data from the Economic Policy Institute Family Budget Calculator Lightcast, 2024

Figure 11: Two Adult Comparison of Jobs Needed

County	2 Adults, 2 Children # of Average Jobs Needed	2 Adults, 2 Children Adjusted Jobs Needed	2 Adults, 4 Children # of Average Jobs Needed	2 Adults, 4 Children Adjusted Jobs Needed
Chaffee	2.35	2.19	3.06	2.85
Denver	2.05	1.87	2.66	2.43
Eagle	2.69	2.45	3.43	3.13
Garfield	2.23	2.07	2.96	2.74
Grand	2.69	2.52	3.5	3.29
Jackson	2.34	2.23	3.11	2.95
Lake	2.24	2.12	2.98	2.82
Pitkin	2.64	2.42	3.35	3.08
Routt	2.78	2.57	3.57	3.31
Summit	3.02	2.78	4.02	3.68

Source: Based on analysis using data from the Economic Policy Institute Family Budget Calculator Lightcast, 2024

As family size increases, so does the work burden on adults in general. However, comparing counties such as Summit, Routt, Pitkin, and Eagle to Denver County reveals a higher work burden on adults of the same family type in these mountain and resort communities. In Denver County, a single parent with two children needs to work 1.9 average jobs with baseline cost of living assumptions and would need 1.7 average jobs after the thought experiment decreasing housing costs by 50 percent. Either way, the single parent in Denver County needs to accumulate close to two average full-time jobs worth of income to support family life. Compare that with the same adult in Summit County, who needs 2.78 average jobs to meet the baseline cost of living and would still need 2.54 average jobs if housing costs were decreased by 50 percent.

The results of our qualitative research tell a similar story. The average number of jobs respondents work by county is shown below. In every single county we studied, survey respondents are working more than a 40-hour-a-week job to meet cost of living needs with the average number of jobs held by an individual respondent being 1.4, which translates to approximately 56 hours of work per week.

- Chaffee County: 1.75 jobs
- Eagle County: 1.43 jobs
- Garfield County: 1.37 jobs
- Lake County: 1.27 jobs
- Pitkin County: 2.50 jobs (the highest average)
- Routt County: 1.38 jobs
- Summit County: 1.36 jobs
- Other Counties: 1.50 jobs

It's also important to note the labor market realities in our mountain regions. Unlike on the front range, the job supply is somewhat limited, and these regions predominantly offer lower-paying service sector jobs, which do not provide sufficient income or benefits to support families adequately. Lightcast job postings data showstark differences between Denver County and the central mountain and resort counties in our study when it comes to the proportion of new jobs since January 2023 that require at least some college.

Figure 12: Proportion of New Jobs Requiring a College Degree by County

County	% of New Jobs Requiring College
Chaffee	33%
Denver	53%
Eagle	30%
Garfield	34%
Grand	20%
Jackson	32%
Lake	39%
Pitkin	27%
Routt	26%
Summit	25%

Source: Data compiled from Lightcast, 2024

The labor market realities facing families in rural and central mountain counties intensifies the cost-of-living burden as large numbers of new jobs are in service sector positions that cannot possibly support the cost of living. Summit and Routt counties, for example, heavily feature service sector jobs in hospitality for several large-scale ski resort or hotel companies. Eagle and Pitkin are similar, also featuring hospitality heavily but also adding health industry positions through local hospitals.

Our qualitative survey highlights this concern. The most prominent industries that employ respondents work are housekeeping, cleaning, construction, hotel and restaurant work, and retail, which are common in rural resort economies. Other industries like education, healthcare, government, and non profit work were also mentioned, but with less frequency.

The influx of remote workers during the pandemic and competition with second homeowners has exacerbated housing costs in mountain communities. This trend further strained housing for these communities. Additionally, the Latinx community often lives in shared housing arrangements to make ends meet, a reality underreported by census data.

Select interviewees also identified private property management companies as significant barriers to accessing affordable housing. Common complaints included high application fees and security deposits, strict income requirements that disqualify some families and a lack of transparency in how rental properties are allocated.

This data makes clear that addressing housing issues requires a holistic approach that considers the entire economic system, including labor markets, healthcare, childcare, and transportation in addition to housing. Simply subsidizing housing for families does not ensure their well-being, as many may still struggle with inadequate living conditions and financial instability.

Further, even if we acquiesce to the potentially limited long-term economic benefit of these programs, we still see significant equity challenges with accessing existing housing offerings. We acknowledge that even if a policy is expensive and that it may not be the perfect solution, it could still be the right approach because it can be transformative for the lives of those participants. Let's not let perfect be the enemy of good. Stable, subsidized housing is transformative. However, based on the information we've been able to gather, current affordable housing programs, particularly those that lead to home ownership, are not equitably accessed.

When survey respondents were asked about their knowledge of affordable housing programs in their communities, 50 percent were completely unaware of any housing programs that could assist with renting or buying a home. Thirty percent were familiar with programs offered by local housing authorities or non-profits and 20 percent had applied for or benefited from an affordable housing program. However, among the respondents that were aware of housing programs, their experience interacting with these programs varied in that 45 percent of that group described their experience as neutral or negative, describing long waiting lists, complex application processes, and a lack of transparency. Further, over 40 percent of respondents reported having low confidence in affordable housing programs, 44 percent had moderate confidence and only 13 percent had high confidence in these programs. Every since respondent residing in Piktin County reported having low confidence in affordable housing programs, which highlights a critical gap in trust and communication.

Respondents were also asked if they had ever been rejected from housing, and if so, for what reason. The responses indicate significant barriers in accessing affordable housing. Twenty –five percent reported being rejected from housing due to their income being too high to qualify for affordable housing programs although respondents do not feel that they make high income. Another 15 percent reported being rejected due to lack of availability of affordable housing units in the region and 60 percent of respondents did not face outright rejection but mentioned other challenges such as long waiting lists, lack of follow-up, or high upfront costs.

What's even more alarming, is that in the in-depth interviews with community leaders several participants were unaware of any affordable housing initiatives led by local governments despite their involvement in community programs and close connections to underserved populations. This suggests serious communication challenges when it comes to existing programs. For example, when asked about affordable housing options provided by the county, one interviewee responded, "I don't think they do. I just never heard anything from this county specifically about affordable housing."

Further, while we were hoping to include concrete data on the demographics of participants in current affordable housing programs (including those in home ownership, deed restriction or rental programs), we were surprised to find that there is almost no existing data to that effect. Some larger organizations like Habitat for Humanity do report limited demographic information, but other organizations like the Aspen/Pitkin County Housing Authority, collect absolutely no data on the demographics of their participants.

Ideally, organizations in this space would have data collection in place to help them monitor the input and output of their programs. For housing evaluation, the household is the relevant unit of inquiry and analysis. Data collection should be designed to capture more than just household income level and size but should also include race/ethnicity, occupation and/or industry of work, location of work, and primary household language. Collectively, these demographic data points empower organizations to monitor their processes and outcomes with diversity and equity at the center.

Overall, the inefficient ratio of cost to number of individuals impacted, the marginal benefit that traditional subsidized housing might bring to households facing exorbitantly high cost of living, and the significant barriers to entry for communities of color resulting from a lack of targeted and culturally competent marketing and a lack of disaggregated demographic data on the recipients of development and acquisition-driven strategies are of great concern for future policy efforts. Traditional affordable housing approaches are focused simply on helping people have four walls to live within and these strategies have fallen flat for Latinx communities. Our recommendations chart a path for communities to actually thrive and to build generational wealth for the long-term. The final section of this report will propose alternative policy pathways to supporting affordable and stable housing efforts, which don't rely on market-driven housing costs and take a more holistic view of the burden of cost of living for our Latinx communities.

Opportunities for Modification, Innovations or Expansion

Despite all of the challenges described above, we must acknowledge that, according to the US. Treasury, homeownership remains one of the best ways of building wealth for families (U.S. Department of the Treasury, 2022). Helping individuals, particularly Latinx community members, find pathways to owning their own homes should still be a part of any comprehensive affordable housing strategy. Further, we know that the immediate stabilization of the workforce via rental programs can be critical as well. However, the opportunities to improve the way these programs are administered and evaluated are ample.

First and foremost, as our research shows, housing cannot be built or acquired in a vacuum. Currently it is common practice to base eligibility and affordability on the Area Median Income (AMI), which is based on the U.S. Census and guidance of the U.S. Department of Housing and Urban Development (HUD) at the federal level. It is clear that housing authorities and local governments realize the supply and demand gaps present in these counties across all affordable income levels based on the AMI, and that these gaps spur planning for future developments (Warner, 2024). However, in interviews with local regional housing authorities, concerns about the reliance of affordable housing programs on the AMI were common, especially in this region. One interviewee even questioned the validity of continuing to use it as the foundation for determining eligibility for affordable housing programs altogether. Nonetheless, six of the seven town or county-level organizations we interviewed base eligibility on a percentage of local AMI. Furthermore, eight out of the nine town or county-level organizations in the geographic range of this study provide AMI eligibility tables on their websites. (See Appendix B for a list of these organizations and website addresses.) In light of local stakeholder declining confidence and the optics provided by overall cost of living in these counties, it is difficult to recommend continued dependence on the AMI into the future. Well-thought-out acquisition or development strategies should consider the total cost of living in addition to household income and decide which levers we can pull to ensure that residents can meet cost of living needs based on average county incomes. There are different and better ways to decide which income metrics and data points should be used to design affordable housing programs.

One of the challenges of using data such as the AMI from HUD is that it is driven by the Census. The Census has historically undersampled Latinx communities across the United States (Kissam, 2017; O'Hare, 2017; Sanchez, 2022). In rural resort communities such as the central mountain counties of this study, these struggles have been more acute because of migration, underreporting of multi-family households, and other issues like non-standard living situations (Kissam, 2017; O'Hare, 2017). The results of these data collection challenges have a vast impact on the Latinx community. This historic representation problem in the Census data translates to skewed understanding of the social dynamics of local rural communities and often results in insufficient social programs, political representation, or resource allocation (O'Hare, 2017; Sanchez, 2022).

Additionally, if development strategies are pursued, then multi-purpose facilities which seek to address overall cost-of-living challenges are critical and more effective. For example, facilities that include housing and other services such as childcare centers, transportation hubs, and community services can help to bring the overall cost of living down such that the housing subsidization actually allows families to thrive in a mountain community rather than barely scrape by. While we know that these types of projects are complex and require the collaboration of multiple entities utilizing multiple funding sources, our research shows us that simply providing a marginal subsidy on the cost of living will not produce equitable, long-term improvements to economic mobility for underserved communities.

A focus on a diversity of unit types would help to alleviate strain on residents as well. The survey data revealed a negative statistically significant relationship between household size and housing satisfaction (p-value = 0.046), indicating that larger households are more likely to feel that their current housing does not provide enough space. This finding is particularly relevant given that the Latinx community in Colorado's rural resort regions tends to have larger households. 70 percent of interviewees, described situations in which two or more families shared the same apartment, splitting costs to make rent more manageable. One interviewee noted that they lived with seven other people in a small apartment, which created significant challenges in maintaining privacy and a safe environment for children.

In addition to the loss of privacy, overcrowding often exacerbates mental health issues. Families struggle to create personal space, leading to heightened stress and anxiety. In one case, a participant explained how local families had begun renting out not just rooms but even common spaces like living rooms, with strangers sleeping on couches to share the financial burden. These arrangements create a fragile and stressful home environment, particularly for children who lack space for normal play or study routines.

This trend of shared living spaces is growing as housing becomes increasingly unaffordable, and families have no choice but to cram into small units or share with strangers. For many, this reality is one of constant discomfort and a feeling of impermanence.

Furthermore, budgetary considerations place pressures on the number of staff many of these organizations must devote to improved data collection and internal analysis. One county housing authority we talked to essentially was a one-person operation. In others, there may be some additional staff but in general these are not offices that can support the maintenance and execution of more robust data collection and analysis functions.

As a result of this, most housing authorities or towns collect what they require operationally to execute their process and little more. In many cases, much of the actual data is maintained by third-party property managers. Currently, the common practice is to seek out consultant assistance to conduct deeper analyses or more qualitative information to supplement as needed (which is often in support of updated strategic planning). Often the external consultants will merely provide more of the types of regional housing inventory needs assessments and land development scans that dominate the space.

Going beyond the traditional housing needs assessment, we recommend a process audit of data collection, application, waitlist, and admission procedures. Applications to various housing programs could easily be expanded to include a relatively small but powerful number of additional demographic fields. Data collection from the application related to the household income, size, race/ethnicity, occupation/industry of work, location of work, and primary household language can be aggregated and then carried through the entire process to occupancy to create a system of data collection and internal process improvement as outlined in Figure 13.

Figure 13: Data Collection, Metrics, and Feedback Table

Part of Process	Questions to ask	Metrics to use	Application of Metrics	Feedback to Process
Application	Who applies? How do the demographics of the applicants compare to our community?	Application to waitlist rate (if applicable). Application to occupancy rate. Compare demogragraphic applicant pool with community.	Disaggregate rates by race/ethnicity, income, primary language and look for gaps. Compare proportion of applicant pool to census data breakdowns and look for over/underrepresentation.	Identification of gaps and/or overrepresentation enables organizations to target innovations for particular sub-communities that are applying less often or making it through to occupancy less often.
Waitlist (if relevant)	Who gets access to the waiting list? How do the demographics of our waitlist compare to our community?	Waitlist to occupancy rate. Compare demographics with community.	Disaggregate rates by race/ethnicity, income, primary language and look for gaps. Compare proportion of waitlist pool to census data breakdowns and look for over/underrepresentation.	Identification of gaps and/or overrepresentation enables organizations to target innovations for sub-communities that are applying less often or making it through to occupancy less often.
Occupancy	Who makes it from application to occupancy? How do our occupants compare to our community? How long do occupants stay? What is the outcome of occupancy?	Compare demographics of occupants with community. Track time in units or time since ownership and calculate an average time metric. Track and calculate a departure rate every year. Conduct an annual survey or focus group to capture.	Compare proportion of occupants to census data breakdowns and look for over/underrepresentation. Disaggregate average length in units and departure rates and look for inequities. Regularly use surveys or focus groups to capture more qualitative data about the experience of being an owner/renter as part of the program offered and the satisfaction with the program.	Identification of gaps and/or overrepresentation enables organizations to target innovations or subsequent inquiry for particular sub-communities that may be living in units for lower amounts of time or departing more frequently.

After collection, this data should be used to help assess the access and equity of every stage of the process from application to waitlist and then on to occupancy to identify any notable gaps between demographic group experiences as well as any discrepancies between community demographics and housing program participant demographics. Finally, these metrics should be embedded into strategic planning development and used to inform continual process improvement of housing programs. Resources across counties could be pooled to collaborate on housing program best practices and data collection services. Although there may be some formal or informal collaboration on best practices already in place, data collection for most organizations is driven and maintained by property management companies or is limited by time and skillset constraints of local housing authority staff.

Given the remote and dispersed geography of mountain communities, the pooling of resources is likely to prove critical in pursuing any of these opportunities for innovation and expansion. Whether it be modifying the data foundation for qualifying participants and awarding subsidized housing, building better data collection and equity-driven program analysis or ensuring that new housing developments include wrap-around services, which will lower the overall cost of living for participants, all affordable housing programs in our research area should be regionally collaborative and result in the sharing of best practices in order to improve effectiveness.

II. Education and Support Services

Overview

While the development and acquisition driven strategies described above are the primary focus of this report because of the magnitude of investment and potential for impact, there are other less capital-intensive affordable housing efforts under way across our mountain regions. These efforts include educational resources for residents and wraparound supports for those who are navigating affordable housing programs, which are notoriously complex as described in the section above.

Often, agencies that administer affordable housing programs will require participants to attend a designated number of educational sessions, workshops or webinars as a condition of participating in a rental or home ownership program. These sessions address topics like financial management, preparing for home ownership, and understanding lending options. For example, Habitat for Humanity Vail Valley requires all applicants to participate in homebuyer education courses and they have a family services team, which supports applicants in navigating administrative hurdles. Sometimes, these agencies offer publicly available educational sessions as well, mostly virtually, but attendance seems to be inconsistent, and the marketing of these sessions is limited.

Other agencies either provide publicly available resources or focus only on homebuyer education. For example, the Chaffee Housing Trust provides publicly available webinars on topics related to spending and homebuying and the Colorado Housing and Finance Authority (CHFA) sponsors homebuyer education classes statewide through their network of CHFA-approved homebuyer education providers. Any individual that seeks to borrow via CHFA programs must complete approved homebuyer education courses. These types of educational programs are important and access to information is a critical step to participate in affordable housing programs but our qualitative data tells us that these supports are not being offered and accessed equitably.

Key Challenges and Barriers to Access

Of the organizations we surveyed or interviewed, only two stated that they provided any marketing material for educational programs in any language other than English and only a small handful delivered the actual instructional materials (whether they be webinars, videos or written materials) in English and Spanish. Many of the organizations we spoke to admitted that they don't have the proper staffing or funding to focus on bilingual marketing and communications in order to equitably market these programs.

Further, after thoroughly reviewing the educational material available to the general public, it seems that the general goal of many of these educational programs is compliance (either to meet grant-funding requirements or as a risk-mitigation strategy) rather than a genuine desire to deeply understand the educational gaps in low income and Latinx communities and address those gaps in a cultural relevant way. An example that gives the impression that agencies are merely fulfilling compliance requirements rather than genuinely addressing educational gaps is the reliance on generic, one-size-fits-all educational materials that fail to account for the specific needs, language preferences, and cultural nuances of low-income and Latinx communities. For instance, some agencies provide brochures or online resources that meet the minimum grant requirements but are written exclusively in English or use overly technical language that may not resonate with or be accessible to their intended audience.

In our interviews, we encountered cases where materials were distributed without sufficient effort to engage with the community or gather feedback on their effectiveness. This approach suggests that the priority is checking a box for funding or risk mitigation rather than fostering meaningful understanding or empowerment. Partnerships, such as those between Summit County housing agencies and Mountain Dreamers, while promising, still demonstrate a lack of clarity in goals and responsibilities, which diminishes their potential impact. The disconnect between agency-driven educational efforts and real community needs often perpetuates distrust and limits the efficacy of these programs.

In recent years, some affordable housing agencies have begun to recognize their own limitations when it comes to effectively educating Latinx communities and have started to partner with other community organizations that have a stronger focus on community engagement and advocacy. For example, housing agencies in Summit County have started to partner with Mountain Dreamers, an immigrant advocacy nonprofit based in Frisco, to create and disseminate educational materials regarding the existing affordable housing programs in Summit County. However, we learned throughout our interviews that the goals of these partnerships and the delineation of expertise, roles and responsibilities is still in its infancy. Although these partnerships have led to greater knowledge from the Latinx community in regard to affordable housing programs available, accessing these through third-party property management practices has deteriorated trust in the affordable housing programs.

Opportunities for Modification, Innovation or Expansion

To improve the creation and delivery of educational programs and wraparound services related to affordable housing, we recommend both an incentive and accountability approach. First, as state funding becomes increasingly targeted toward affordable housing, the accountability approach would require the state to implement policies that keep local governments and property management companies accountable for raising awareness about affordable housing programs. This should include mandates for bilingual outreach and clear, accessible information about eligibility and application processes. A new state-funded collaborative communications organization could compile information and educational materials from all housing agencies in a designated geographic area and create a comprehensive marketing and communications strategy on behalf of those agencies. This strategy should specifically target the Latinx community, which is most at risk of displacement and most in need of targeted, culturally appropriate outreach (Strochak, Young, and McCargo, 2019). Further, state grant funding should be contingent on evidence of a clear, bilingual, culturally relevant communications strategy to market new programs and to accompany the creation of new affordable housing units.

In the absence of a stand-alone NGO that manages marketing and communications on behalf of multiple agencies, partnerships will be key in the short term. Every single housing agency should build partnerships with local nonprofits and community advocacy organizations and deliver specific training and educational content to those organizations. This will help to build marketing and communications capacity within the organizations to support educational and wrap around services. Further, organizations should consider their philosophical approach toward housing in general and make sure that their organizational content is centered on the "why" and the "who,": i.e. who are we providing housing to and why? This mindset shift requires organizations to move from a compliance approach to a true commitment approach. While organizations do go through annual reporting processes, the reports from the agencies we've talked to (listed in the appendix) are not focused on economic impact on individual participants but are instead focused on the number of participants or the scale of housing units added. Simply offering basic homebuyer education workshops because it may be required to satisfy grant funding conditions will never be an effective way to engage traditionally underserved communities. The development of educational programs and the delivery of wraparound services should, via thoughtful partnerships and culturally relevant materials, demonstrate an authentic commitment to improving economic mobility and housing stability for all those that live in our beloved mountain communities.

III. Assistance with Rent or Down Payment

Overview

Several housing organizations, particularly those that are regional organizations working across county and city lines, have adopted “development - neutral” strategies, which focus on providing financial support to residents for rent or a down payment on a home purchase. These programs either provide funds toward a rental deposit (first and last month’s rent) or they offer to give a recipient a designated sum in exchange for placing a deed restriction on the home to ensure that the home can only be sold to qualified buyers in the future. These programs often overlap with development-driven strategies as it depends on whether the deed restriction is being used by an agency that is developing affordable housing or whether it is used as an incentive for a homeowner to place a deed restriction on an existing individual home. For example, the West Mountain Regional Housing Coalition, which serves the Roaring Fork and Colorado River Valleys, has recently launched a program called the “Good Deeds” program. The primary goal of the program is to increase the inventory of affordable housing without building new units. This program offers eligible participants up to 30 percent of the purchase price of a home, the cost of which is price-capped based on the county. The price cap is $1.5 million in Pitkin County, $1.2 million in Garfield County including and up valley of Glenwood Springs and $800,000 in the rest of Garfield County. This program is not income-restricted but does require that participants work within the organization’s service area. In exchange for the funds toward the purchase price, a deed restriction is placed on the property, which requires that the property only be sold or transferred to another eligible owner and appreciation on the home is capped at 3 percent annually.

This program and other similar programs serve a critical immediate need. Also, given the challenges described above with development-driven strategies, they do offer a vital lifeline without relying wholly on market-driven construction costs and or the constraints of land availability in mountainous areas.

Key Challenges and Barriers to Access

However, there are several fundamental challenges with leaning on these short-term strategies as the primary ways in which regional organizations are working to combat a dire housing crisis. First, while rental support programs absolutely serve an immediate need and can stabilize our most vulnerable residents, they do not give participants the opportunity to build intergenerational wealth. These programs tend to address temporary workforce needs only and are often used for smaller units, which are not likely to accommodate families or those with larger household sizes.

Our survey results shows that Latinx homeowners in rural resort communities, while still facing high housing costs, are in a much better position to achieve economic mobility than renters. Homeowners spend an average of 29.5 percent of their income on mortgage payments, which is lower than the rent burden faced by many renters. More importantly, homeowners are able to build equity over time, turning their housing payments into an investment that appreciates in value. This creates a wealth-building mechanism that renters lack, allowing homeowners to not only stabilize their housing costs but also accumulate wealth that can be passed on to future generations.

The high cost of housing in these regions, driven by increasing demand from affluent second-home buyers and remote workers, is pushing local residents, particularly renters, out of the housing market entirely. The result is a growing wealth gap between those who can afford to own property and those who are stuck renting. For renters, the path to economic mobility is unreachable under the current system. The lack of affordable housing options, combined with rising rents and stagnant wages, makes it nearly impossible for renters to save for a down payment on a home. As a result, they are left with few opportunities to build wealth, leading to a cycle of economic stagnation that is difficult to escape.

Several survey participants expressed concern about the lack of long-term housing solutions, especially for families looking to settle down in the community. Many described how housing programs and new developments seemed more focused on short-term or seasonal solutions, catering to the transient tourism workforce rather than supporting families who wanted to stay year-round. Other participants explained how the temporary nature of many rental options, combined with short lease terms and frequent rent hikes, made it nearly impossible to establish roots in the community. This lack of long-term stability disproportionately affected families with children, who had to contend with frequent school changes and the emotional strain of moving regularly.

Programs like the Good Deeds program, which provides buy down assistance in exchange for deed restriction on a home, seek to move beyond the immediate stabilization of rental assistance and into the realm of home ownership for those that live and work in the region. These programs are well-intentioned, yet they are structured in a way that ignores the realities of wage stagnation and the labor market in rural resort communities.

Consider the following hypothetical example from Garfield County, a more moderately priced county in the region under study. Let's say a single parent with two children wants to participate in the Good Deeds program in Garfield County. Based on year-to-date data from Colorado Association of Realtors and Showing Time Plus (Showing Time Plus, 2024), the median sale price for a single-family home is $675,000. If 30 percent of the cost is covered by the Good Deeds Program that brings that down to $472,500. Based on an assumption of a 3 percent down payment and a current arbitrary interest rate of 6.5 percent for a 30-year loan that translates to participants needing to provide an estimated down payment of $14,175 with a monthly payment of $3,562 (or an annual housing cost estimate of $42,775). In the cost-of-living calculations based on Economic Policy Institute's Family Budget Calculator leveraged in our analysis throughout this report, the allotted budget for a 1 parent two-child household for Garfield County is $16,284 a year as part of an overall cost of living budget of $102,528. The median-priced house cost estimate for the Good Deeds program is over budget by $26,491. As a result, the overall cost of living budget would also need to increase: $102,528+$26491=$129,019. Thus, a single parent in the median house cost example would need to have a job or combination of jobs bringing in at least $130,000 to make ends meet. Based on Lightcast employment data, the average salary in Garfield County is roughly $50,000 a year. This single parent would need 2.6 average jobs for the Good Deeds Program to work (Lightcast, 2024).

This example illustrates the complexities of assessing the affordability of any program. Does the Good Deeds program in this example decrease the cost of owning a home based on what it would have been without the Good Deeds program? Yes, absolutely. Is the program providing housing that is affordable? Probably not. The relative success of programs like this appear to hinge on applicants finding houses or townhomes that are below, perhaps even well-below, median levels of cost and in those cases applicants may still need to be willing or able to work more than one job to make the situation work for their family.

Further, every buy-down or deed restriction program that we researched in our study area included a cap on appreciation. It seems that there is a "fairness" argument for this cap. If an individual received support to buy their home, then they shouldn't be able to fully benefit from the market value of the home's appreciation over time. Similarly, in order for the home to remain affordable to a future qualified buyer, the price of the home must be capped. While these restrictions have a logical foundation, the challenge is that this still places a limit on the cycle of building of intergenerational wealth and ensures that those that participate in this program will never benefit fully from market appreciation.

Finally, these programs tend to be very limited in size and scope. The Good Deeds program, for example, currently has limited funding and given the cost of homes in its service area, it will likely only be able to serve a handful of participants. While those who run the Good Deeds program would, of course, like to raise more funding to expand the program, the fight for funding in a crowded space is a long and arduous one. In the meantime, home prices continue to soar and Latinx residents, particular those who work in hospitality and service industry jobs, are forced into unstable living situations at the farthest reaches of the county.

Opportunities for Modification, Innovation or Expansion

To address the challenges described in the section above, we recommend, first, an overhaul of the way that housing agencies and housing non-profits are structured. Instead of having some agencies that focus on rental assistance, while others focus on building units and others are regional agencies that focus on down payment assistance, we recommend having only regional agencies, across multiple counties, that serve the entire continuum of housing needs across a larger geographic area. If an individual needs immediate rental stabilization, then they can be helped and then when they are ready to explore home ownership, they can also be served and can build lasting and trusted relationships with agency employees to support them throughout their housing journey. This consolidation would save significant sums on administrative overhead and would take a more holistic and realistic approach to the workforce in these regions. This would also free up capital and resources to have a dedicated communications and marketing department in addition to locally-based housing counselors. Also, these agencies could advocate for innovating financing opportunities to build larger pools of funding for buy-downs and deed restriction programs, which are based on calculations that address total cost of living for residents using realistic labor market and wage data.

Financing for ownership programs remains one of the biggest hurdles to success on a larger scale. Although the following strategies have primarily been applied to mobile home ownership, and our recommendation is to continue expanding them in this area, there is an opportunity to expand them to affordable housing projects, particularly those focused on homeownership. Innovative financing opportunities that could help to support a regional collaborative as described above include:

- Establish or expand revolving loan funds: Create or expand state-level revolving loan funds, such as Transformational Affordable Housing Revolving Loan Fund and SB22-160, that offer low-interest loans or grants to eligible entities and in the case of SB22-160 resident cooperatives. The Transformational Affordable Housing Revolving Loan Fund could expand to serve more residents by incorporating mechanisms that directly address individual homeownership needs. This could include allocating a portion of the fund for low-interest or forgivable loans to residents, down payment assistance, and closing cost coverage, helping individuals overcome key barriers to homeownership. The fund could also support cooperative and community-based housing purchases by offering financing for resident-owned communities (ROCs) or lease-to-own models, enabling renters to transition to ownership over time. Partnering with financial institutions to provide state-backed loan guarantees and microloan programs for housing-related expenses would further enhance access. Additionally, targeted outreach, education, and financial literacy programs could equip residents with the tools needed to navigate the home-buying process. Streamlined applications, technical assistance, and collaboration with local governments to designate funds for community-specific initiatives could ensure the fund reaches those who need it most. Together, these strategies would make homeownership more accessible and equitable, creating lasting impact across Colorado's resort mountain region housing landscape. SB22-160, which established a revolving loan and grant program to support resident ownership of mobile home parks, could expand to better meet the needs of rural resort mountain communities by addressing broader housing challenges identified in our qualitative research. While the bill effectively supports mobile home park residents, its scope could extend to include financing for affordable housing projects, such as cooperative housing models and multi-family developments that align with the unique economic and geographic realities of these regions. Expanding eligibility to include low-interest loans or grants for resident cooperatives and nonprofit-led affordable housing initiatives would help address the high cost of land and development in these communities. Additionally, providing technical assistance and state-backed loan guarantees could empower residents to navigate complex purchase agreements and reduce barriers to financing. Incorporating lease-to-own programs and supporting innovative financing mechanisms like revolving funds for down payments would also create pathways to homeownership. By tailoring these enhancements to the specific needs of rural resort communities, the program could more effectively foster economic mobility, ensure housing stability, and address the equity gaps highlighted in our research.

- Partner with nonprofits and financial institutions: Collaborate with organizations like ROC USA, Thistle, and Roaring Fork CDC who have experience aiming to provide equity approaches to economic mobility to provide technical assistance and bridge loans. Although these organizations have focused on mobile home purchases they can offer expertise in cooperative financing, helping residents navigate complex purchase agreements
- State-backed loan guarantees: The state can offer loan guarantees for cooperatives, reducing the perceived risk for private lenders and improving access to financing.

The creation of Community Land Trusts (CLTs), which are entities that own land for a specified purpose, is also a powerful tool to ensure long-term affordability without the significant limitations on the ability of owners to build equity on their homes. The Chaffee Housing Trust is currently the only CLT that exists in our research area, and it has been successful in working with a diversity of buyers. They have focused on a variety of unit types to accommodate both families and single individuals and they have bilingual staff that provide comprehensive navigation of the application process.

There is the possibility that the state could fund the acquisition of land for CLTs, such as the provisions within the recent Proposition 123, with the understanding that the land will be held in trust to ensure long-term affordability. In this model, residents own their homes while the CLT owns the land, ensuring that land values do not drive up rent or purchase prices.

Overall, while immediate rent stabilization and deed restriction programs can be useful tools, they fail to strike at the heart of the challenges that residents, particularly Latinx residents are facing in mountain communities. These programs tend to be managed by small, dispersed agencies that are limited in resources and the ability to scale. They also either fail to provide pathways for intergenerational wealth creation or they limit the ability of families to build intergenerational wealth. Exploring a restructuring of housing agencies to be regional in nature in order to reduce administrative costs and focus on more impactful activities would support the possible creation of innovative programs across the housing spectrum.

IV. Legislative Changes like Code and Statutory Modifications

Overview

Over the past few years, affordable housing has been a hot topic of conversation at the Colorado state legislature. Gov. Jared Polis has championed several bills related to affordable housing and has been successful in passing some legislation that attempts to reform land use and zoning laws and provide more opportunity for governments to acquire units and get into the affordable housing market. City and county governments have also frequently had housing-related measures on the ballot and while these legislative changes are beginning to slowly move a giant, Titantic-sized ship, like most of the other affordable housing strategies currently in place across the state, they often only scratch the surface of the deep need that exists for governmental agencies to support housing reform.

Legislative changes and ballot measures tend to address topics like limitations on short-term rentals, incentives for accessory dwelling units, changes to density and zoning regulations, and affording governments a right of first refusal on certain units for sale (i.e. units that have previously been affordable units or units over a certain age). Further, recent legislation has provided mechanisms for funding affordable housing infrastructure and development via grants and debt instruments. However, these funding sources tend to be inflexible and are accompanied by high compliance and reporting burdens.

Key Challenges and Barriers to Access

Even when local or state-level policies exist to promote affordable housing, interviewees noted significant gaps between policy intentions and on-the-ground realities. Existing programs, such as grants funded through the Division of Housing, are often underfunded, bureaucratic, and difficult to navigate, leading to frustration among residents trying to access housing assistance. "The policies are there, but they're not being implemented well, and people aren't aware of how to apply or benefit from them," shared a community leader from Pitkin County.

Sometimes, well-intentioned legislation gets watered down in the political process or local governments have difficulty working together on regional projects due to territoriality or the inability to utilize local taxpayer dollars for regional projects. Also, the funding mechanisms that might actually incentivize more regional collaboration and more intensive investment in affordable housing, tend to be extremely inflexible and make it almost impossible for private or public non-governmental employers to lead on housing projects. For example, much of the recent grant funding made available through the the state Department of Local Affairs' Division of Housing required that units funded through the grants had to be made available to the general public. When we consider employer-owned housing, it's evident that no employer is going to invest their own dollars to create publicly available affordable housing. Employers need to be able to prioritize units for their own staff or constituents.

Even if organizations are able to leverage legislatively-created funding streams for affordable housing, the burdens of compliance and reporting remain a barrier, particularly for smaller and more rural entities. For example, in 2022 Proposition 123 was approved by voters and it allocates more than $300 million in tax dollars to an affordable housing support and financing fund. Access to these programs is contingent upon local governments making a commitment to increase their affordable housing stock each year. In our interviews, we learned that many rural governments do not have the grant writing expertise or compliance capacity to manage the requirements of Prop 123 even if they would like to access the funding streams. Compliance involves an intricate knowledge of federal and state grant rules and detailed tracking of costs, sub-contractor requirements and report submissions, which is often outside of the scope of a small rural government's capacity. More flexible funding streams with streamlined applications and simplified reporting requirements would benefit rural mountain areas and their residents.

Opportunities for Modification, Innovation or Expansion

First and foremost, the state should simplify the application process for affordable housing programs by reducing the bureaucratic burden and standardizing application forms across counties. In addition to the reduction of administrative barriers and the streamlining of access to legislatively funded programs, there are several innovative strategies that should be explored when it comes to statutory and code modifications.

For example, land use and zoning policies should prioritize certain areas including mobile home parks as an essential part of the affordable housing landscape. Mobile home parks, particularly in rural resort mountain areas, represent one of the largest sources of naturally occurring affordable housing for low- and moderate-income residents. Data from these regions shows that mobile homes provide critical housing stability for many families, particularly Latinx households and essential workers who form the backbone of these communities (Colorado Department of Local Affairs, 2023). However, mobile home parks are increasingly under threat from redevelopment pressures, rising land costs, and lack of protection for residents. By prioritizing mobile home parks through simplified application processes for affordable housing programs and land use and zoning policies, the state can preserve this vital housing resource. Streamlining access to legislatively-funded programs and exploring statutory modifications would reduce administrative barriers for resident-owned community (ROC) transitions, empowering residents to secure ownership and stability. Mobile home parks are not just an affordable housing option — they are a pathway to community resilience and economic mobility in areas where housing costs often exceed local incomes. Recognizing and safeguarding their role in the affordable housing landscape is essential to addressing equity gaps and fostering long-term housing security in rural resort mountain areas. This strategy could include an effort to:

- **Designate affordable housing zones:** Local governments should zone mobile home parks as affordable housing zones, preventing redevelopment for luxury housing or commercial use. This will protect mobile home parks from being displaced by high-end developments
- **Incentivize the development of new mobile home parks:** Introduce zoning regulations that encourage the development of new mobile home parks or cooperative housing communities, particularly in high-demand areas like Colorado's mountain regions

We found through our qualitative research that mobile home parks are a significant means by which Latinx community members access home ownership and build community. Mobile home parks play a critical role in providing affordable housing options in our central mountain region. These parks are home to a significant portion of our community, including many Latinx families, service workers, and long-time residents who form the backbone of the region's economy. Mobile home parks are Colorado's largest source of unsubsidized affordable housing. A 2023 study from Root Policy Research found that in Colorado mobile home parks, 39 percent of residents are people with disabilities, 29 percent are Latino, 27 percent are age 65 and older, and 22 percent are veterans (Root Policy Research, 2023). According to Aspen Journalism, there are over 50 mobile home parks in the Aspen to Parachute Corridor alone (Stroud, 2023). The Protections For Mobile Home Park Residents (HB22-1287) gives mobile home park residents the right to make an offer when their park is up for sale and several enhancements could make it even more effective:

Strengthen Rent Stabilization Measures

- *Reintroduce Rent Stabilization Provisions:* The absence of rent control in HB22-1287 leaves residents vulnerable to significant lot rent increases. Introducing caps on rent increases tied to inflation or a percentage of the Area Median Income (AMI) would help stabilize housing costs for residents.
- *Transparent Justification for Rent Increases:* Require landlords to provide detailed financial justifications for any proposed rent increase, ensuring that residents understand the reasons and have a platform to challenge unreasonable hikes.

Extend Opportunity to Purchase (O2P) Timelines

- *Expand Purchase Window Beyond 120 Days:* Allow residents or assigned public entities up to 180 days to secure financing, organize cooperatives, and prepare competitive offers, especially given the complexities of resident-led purchases
- *Provide Technical Assistance for Resident Purchases:* Establish a state-funded program to provide technical and legal assistance to resident groups navigating the purchase process, empowering them to negotiate effectively.

Protect Residents from Park Redevelopment

- *Stronger Redevelopment Restrictions:* Increase the notice period from 12 months to 18 months for park use changes, giving residents more time to prepare for relocation or pursue cooperative ownership.
- *Mandatory Relocation Support:* Stronger relocation support policies should be implemented including a dedicated relocation assistance fund to cover moving expenses. Local governments and housing authorities should coordinate alternative housing options to prevent displacement from schools, jobs, and support networks.

Community Impact Assessment: Require that any proposed redevelopment include a thorough assessment of its impact on affordable housing availability in the region and require approval from local housing boards or councils.

Promote Cooperative and Public Ownership

- *Incentivize Resident and Nonprofit Ownership:* Offer state tax credits, grants, or low-interest loans to cooperatives or nonprofits purchasing mobile home parks, ensuring long-term affordability.

- *Land Trust Partnerships:* Encourage partnerships between municipalities, land trusts, and residents to purchase parks, transferring them into public or cooperative ownership structures.
- *Zoning Protections for Mobile Home Parks:* Local governments should consider designating mobile home parks as protected affordable housing areas, limiting redevelopment for other purposes. Further, the state should establish or expand cooperative development grant program to help residents organize and form cooperatives. These grants could cover:
- *Pre-purchase feasibility studies:* Funding to assess the financial viability of cooperative ownership before making an offer.
- *Legal and financial advisors:* Grants to cover the costs of legal and financial services during the purchase process.
- *Community improvement projects:* Post-purchase grants for infrastructure improvements, ensuring that cooperatives have the resources to maintain a high standard of living.

In sum, our hope is that systems and structures can be adapted to create the infrastructure for local governments to be agents of change rather than being reactive to crises after they have already reached a boiling point. By collectively advocating for legislative changes at the state level and collaborating on innovative funding opportunities, local governments in mountain communities can operate orthogonally to state politics and become hubs of change and innovation to the benefit of their residents

Conclusion and Recommendations

If there is one thing that this research process has taught us, it's that there is no "silver bullet" to solve the housing crisis. Meaningful change, particularly for our Latinx community, is going to take a multi-pronged approach that requires radical commitment to transformation. Both the quantitative and qualitative data shows us that prevailing approaches to affordable housing are expensive, inequitably accessed and lacking the data processes necessary to effectively evaluate impact and make incremental improvements.

In order to reframe the discussions around affordable housing and lead toward a world in which residents can thrive in our mountain communities, we recommend that housing organizations, first and foremost, clearly articulate their "why" and connect that "why" to the way that they collect data and evaluate their programs. Any organization, whether governmental or not, that administers housing programs across the spectrum described in this report, should intentionally develop a philosophical vision that describes who they are providing housing for and why. This will require deep community engagement and building of buy-in and consensus amongst the organization's staff and constituents. This philosophy, along with any accompanying statements such as a mission, vision or core values, should remain at the center of all programs, policies and procedures,

With the philosophy, ideally centered on equity, guiding the work, organizations should then focus on the following areas to transform their focus and operations:

1. *Focus on Total Cost of Living Instead of AMI:* The use of Area Median Income as the single metric to drive eligibility requirements for individuals and the opportunity to access grant funding for organizations has significant challenges. The use of AMI ignores the labor market and real estate conditions in high-cost rural communities where second, third and fourth homeowners drive up the cost of living. The existing paradigm also assumes that subsidizing housing based on AMI will afford residents the ability to meet other cost of living needs such that they can be stabilized in their communities. However, our research shows that even with subsidized housing, the vast majority of residents, particularly Latinx residents, still would not be able to meet basic cost of living requirements. Utilizing readily available cost of living data, we recommend that organizations dig deeper into the total cost of living for their residents and build eligibility requirements based on that data. Further, if organizations could lobby for changes at the state and federal level, then we could build momentum toward unwinding the hold that AMI has on housing-related programs. Understanding how housing fits into the total cost of living is the only way to effectively move the needle on economic mobility for Latinx residents.
2. *Prioritize Multi-Solution Capital Investments:* Similarly, solutions that address multiple facets of an individual or family's day-to-day costs will have a greater impact on long-term workforce stabilization and economic mobility. For example, capital projects that include both housing and key services like schools, childcare centers, recreation centers, transportation hubs, etc. will be exponentially more effective than those that simply seek to provide a scattershot portfolio of units across a geographic area at a minimally subsidized rate. These multi-solution investments may require more capital up front but they can be built by leveraging public-private partnerships or multi-entity collaborations, thereby multiplying the potential impact across sectors. With more flexible funding opportunities, the state could prioritize multi-solution investments and allow organizational collaboratives to have access to funding streams that might not be available to single institutions looking to build stand-alone housing.

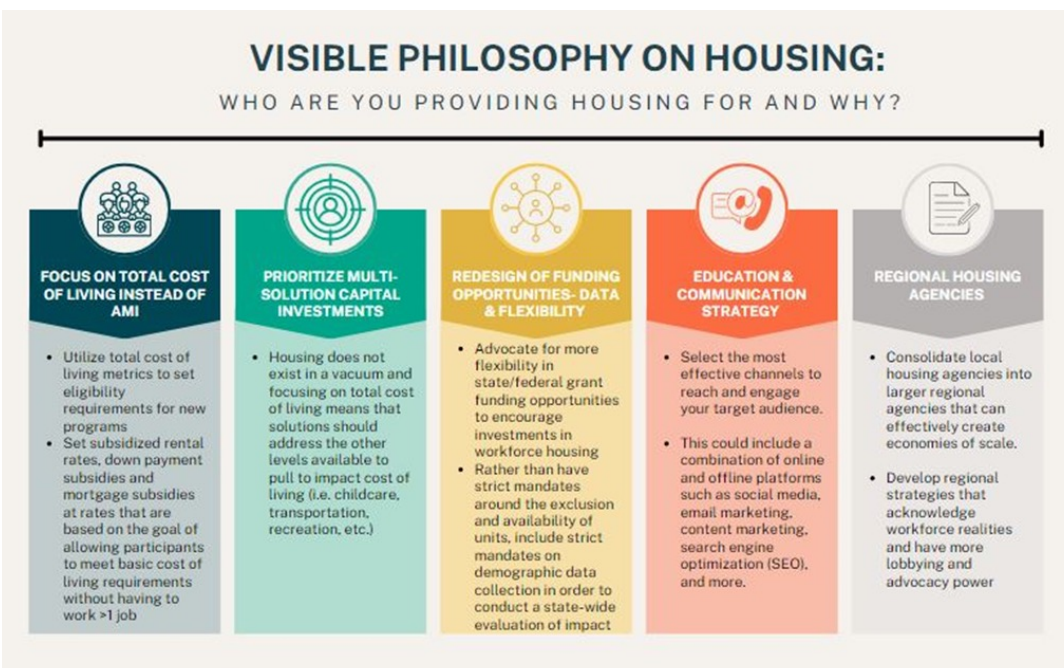
3. ***Redesign of Funding Opportunities for Mandatory Data Collection & More Flexible Funding:*** This recommendation requires collaboration by state (and possibly federal) policymakers. Our research has shown that there is an abysmal amount of data available on the effectiveness of affordable housing programs. In our geographic research area, key measures of economic mobility, such as home ownership, have not improved despite significant investments in the acquisition and development of affordable housing units. Some organizations, such as the Aspen/Pitkin County Housing Authority, don't collect any demographic data on participants at all, which makes it almost impossible to understand who is benefitting from existing programs. Without available data to evaluate impact, it's also almost impossible to improve these programs or to make strategic decisions around equity. To drive change in the data and impact analysis of affordable housing programs, we recommend that state funding opportunities and other legislation designed to support affordable housing should include mandatory data reporting requirements that ensure that recipients of grant funding collect and evaluate demographic data on participants. Further, we recommend that state policymakers evaluate the restrictions that often accompany funding for affordable housing programs. This includes requirements that units built using grant funding be open to the general public and creating simplified application and reporting procedures for smaller, more rural, applicants.

4. ***Education and Communication Strategy:*** Every single affordable housing program should be accompanied by a clear and culturally competent education and communication strategy. Our survey respondents highlighted the need for bilingual resources to ensure Spanish-speaking residents can access information and apply for programs, better communication regarding eligibility requirements and program availability, and increased funding to shorten waiting times and expand the reach of affordable housing programs. Further, programs designed to support families should be flexible enough to accommodate non-traditional family structures and address the needs of immigrant communities. Efforts should include more extensive promotion of bilingual housing services, as well as policies that prevent discriminatory practices based on income, family size, or immigration status.

5. ***Regional Housing Agencies:*** While the first set of recommendations addresses the "what"- i.e. the way in which programs are designed and communicated, this final recommendation addresses the "how" of the administration of affordable housing efforts. Right now, affordable housing programs, particularly in rural resort communities, are administered by a scattershot array of local municipalities and non-profits across a geographically dispersed area. There is no ability to reach economies of scale in this current model. While it may seem radical, we do believe

that a complete restructuring of affordable housing agencies is the only path toward real transformation and large-scale solution implementation. Consolidating small agencies into larger regional bodies that encompass several towns, cities, villages and counties will allow for significant cost savings, a reduction of redundancy in operations, decreased complexity for residents and most importantly, the ability to scale effective solutions. These organizations would then have the resources to commit to powerful education and communication campaigns and could lobby for changes to legislation and funding mechanisms. An interesting option that we think is worth exploring deeper is having these regional collaboratives funded by a combination of taxpayer dollars and employer contributions. Larger employers in the region could opt into the collaborative at a designated annual cost in exchange for receiving the benefit of the collaborative's programs. For example, if Vail Resorts opted into their regional collaborative, then they would get a designated number of affordable units just for their workforce and their employees would receive direct access to a dedicated housing counselor to navigate the challenge of finding a housing program that is the right fit for them. Further, the collaborative would have the resources and dedicated grant personnel to write for grant funding, manage compliance and reporting and then equitably distribute the benefits of their programs while also collecting data and monitoring impact.

The figure below summarizes our recommendations and provides a blueprint for organizations to follow in order to effectuate change in affordable housing policy and programmatic delivery. If organizations follow these recommendations then we believe that the residents of our beloved mountain communities would have the opportunity to go from surviving, just barely getting by and meeting basic cost of living needs, to thriving, achieving economic mobility and building intergenerational wealth.



Future Research and Next Steps

While our research team conducted extensive qualitative and quantitative analyses on the efficacy and equity of the most common affordable housing strategies in Colorado's mountain communities, this report represents only the beginning of a deeper conversation. Unlike many other studies, which primarily focus on the volume of housing stock required to meet demand, this report critically examines how that housing might still fail to adequately meet the nuanced and diverse needs of local residents. By bringing a lens that integrates economic mobility and community-specific requirements, we aim to challenge assumptions that simply increasing supply is sufficient.

Our findings underscore that affordable housing initiatives often fall short of supporting economic mobility or fostering wealth-building pathways. Future research should address this gap by developing housing frameworks that are not only affordable but also appropriate for the socioeconomic, cultural, and familial structures within rural resort communities.

Expanding the Research Scope

Future research should go beyond the Colorado context to investigate national and international strategies tailored to Gateway and Natural Amenity Regions (GNAR). This research should focus on innovative housing solutions that incorporate:

- ***Economic Mobility Frameworks:*** Exploring housing models that facilitate pathways to financial stability and long-term wealth creation, such as shared equity programs or multi-solution housing developments.
- ***Community-Centric Design:*** Assessing how housing design and location align with the cultural, linguistic, and practical needs of local residents, particularly underserved groups who can benefit the most.
- ***Workforce Integration:*** Evaluating how housing strategies can be linked to local job markets, including addressing barriers such as transportation, childcare, and skill development.

Legislative Innovations and Policy Reforms

Future efforts should also explore how legislative reforms and government grant opportunities can be leveraged to reimagine affordable housing strategies. Specific areas of focus include:

- ***Legislation to Incentivize Inclusion:*** Policies that promote the development of culturally and socioeconomically inclusive housing, ensuring that Latinx and low-income residents benefit equitably from these investments.

- ***Data-Driven Policymaking:*** Mandating comprehensive data collection on demographics, income, and housing outcomes to ensure programs are meeting intended impact and effectiveness goals.
- ***Regional Collaboration:*** Encouraging regional housing strategies to pool resources and implement scalable solutions that align with workforce and cost-of-living realities.

Prioritizing Economic Ecosystems

To create systemic change, future research must consider how housing strategies can complement broader economic ecosystems. This includes:

- Aligning housing policies with local cost-of-living metrics rather than generalized Area Median Income (AMI) thresholds, which often mask the financial realities of rural resort regions.
- Studying the interplay between affordable housing and essential services, such as healthcare, education, and transportation.

Building on Our Unique Perspective

This report serves as a catalyst for reframing affordable housing as a tool for economic mobility and social equity, rather than merely a solution to housing shortages. By integrating community voices, lived experiences, and economic data, we hope to inspire future research to adopt a similarly holistic approach. The insights from this report can inform innovative housing solutions that prioritize community-specific needs, enabling rural resort regions to evolve into thriving, inclusive, and economically stable communities.

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APPENDIX A: TEAM BIOGRAPHIES

Yesenia Silva-Estrada is an accomplished education leader and currently serves as the Vice President of Planning and Chief of Staff at Colorado Mountain College. In this role, she leads strategic initiatives, oversees critical organizational planning, and collaborates with diverse stakeholders to advance equity, access, and success for students across the college's eight-county service area. Yesenia's expertise in addressing systemic barriers and her dedication to equity-driven change have been instrumental in shaping policies and initiatives that empower students from historically underserved populations.

Originally from rural Chihuahua, Mexico, Yesenia proudly embraces her Latinx and indigenous Tarahumara Raramuri heritage as the daughter and granddaughter of farm and agricultural workers. At the age of six, her family immigrated to rural western Colorado. Despite facing the challenges of economic hardship and navigating systemic inequities, Yesenia became the first in her family to attend and graduate from college. She has been personally impacted by the gentrification and rising cost of living in her hometown, now residing more than 30 miles west of her childhood community due to housing affordability constraints.

Yesenia began her academic journey at Colorado Mountain College's Spring Valley Campus in Glenwood Springs, earning an Associate's Degree in Business. She went on to achieve a Bachelor of Science Degree from Regis University in Denver and a Master's Degree in Social Work from the University of Denver. Drawing from her lived experiences and professional expertise, Yesenia remains deeply committed to fostering economic mobility and addressing housing inequities in rural resort regions like those that shaped her own story.

Sara Walsh is currently the Manager of Academic and Capital Initiatives within the Strategic Initiatives department at Colorado Mountain College ("CMC"). Prior to her role at CMC, Sara managed planning and real estate for Denver Public Schools and has managed significant real estate, housing and private/public partnership projects throughout her career. Sara began her career as a corporate attorney and after making the jump to the public sector in 2016, she has been focused on projects that further equity-driven policies in education, capital investment and housing. Her legal experience and business background coupled with her direct experience in public K-12 and higher education give her a foundational skill set to be able to think critically about big policy questions.

Sara has a B.S. in International Business from Northern Arizona University, a J.D. and M.B.A. from DePaul University and an M.S. in Educational Leadership from The Broad Center.

Zachary Haberler, PhD is the Manager of Strategic Analytics and has been working at CMC for over seven years based out of Institutional Research. He got his PhD in Education, Society, and Culture from the University of California Riverside and has 15 years of experience researching, evaluating, and writing about higher education. At CMC, he has spearheaded the college's efforts in using predictive modeling to understand student behavior but is also excited about increasing the collection and use of qualitative data to revolutionize the student experience at the college. In his new position, Zach is a key thought leader and strategic advisor to the Division of Strategic Initiatives and the Executive Office as well as the principal evaluator of internal and grant-oriented programming that supports the strategic direction of the college.

APPENDIX B: SUMMARY OF THE ORGANIZATIONS, WEBSITES AND DOCUMENTS REFERENCED

Organizations Interviewed and Websites Referenced

Aspen/Pitkin County Housing Authority
Website: apcha.org

Chaffee Housing Authority
Website: chaffeehousingauthority.org

Gateway & Natural Amenity Region (GNAR) Initiative; Institute of Outdoor Recreation and Tourism

Habitat for Humanity Vail Valley
Website: habitatvailvalley.org

Lake County Housing
Website: www.lakecountyco.gov/278/Regional-Housing-Department

Town of Breckenridge
Website: www.townofbreckhousing.com

Town of Snowmass
Website: www.tosv.com

West Mountain Regional Housing Coalition
Website: wmrhousing.org

Yampa Valley Housing Authority
Website: yvha.org

Other Websites Referenced

Garfield County Housing Authority
Website: garfieldhousing.com

Housing Eagle County
Website: housingeaglecounty.com

APPENDIX C: COST OF LIVING DATA SOURCES AND METHODS

The Economic Policy Institute's Family Budget Calculator measures the monthly income a family needs to attain a modest yet adequate standard of living. The methodology involves calculating community-specific costs for ten different family types (one or two adults with zero to four children) across all U.S. counties and metro areas. The calculator customizes budgets based on seven essential components: housing, food, transportation, childcare, health care, taxes, and other necessities.

Each component's cost is derived from federal data sources. For instance, housing costs are based on the Department of Housing and Urban Development's Fair Market Rents (based on 40th percentile), while food costs are calculated using the U.S. Department of Agriculture's Low-Cost Food Plan. Transportation costs consider both vehicle ownership and public transit expenses, and childcare costs are sourced from the Child Care Aware of America database. Health care costs include premiums and out-of-pocket expenses, and tax calculations incorporate federal, state, and local taxes. The "other necessities" category covers additional essential expenses like clothing and personal care items.

This comprehensive approach ensures that the Family Budget Calculator provides a realistic estimate of the income required for families to live modestly but adequately in different parts of the United States (Economic Policy Institute, 2024). By accounting for regional variations in costs, the calculator helps highlight the economic challenges faced by families in various communities.

For labor market data, EMSI Lightcast was used to more easily capture county average data points that span all occupations (all occupation and industry codes were used). EMSI Lightcast, a leader in labor market analytics, utilizes a comprehensive and diverse set of data sources to power its various labor market tools. The data is gathered from over 100 government and private-sector sources, ensuring a robust and current dataset. This includes economic, labor market, demographic, education, profile, and job posting data. The integration of these diverse data points allows Lightcast to provide detailed insights into industry trends, occupational demands, and workforce characteristics.

The time period used for this part of the analysis was 2023-present. The primary data point of interest for the purpose of this analysis was the median income of existing jobs by county (median income of all new job postings was considered but ultimately not used for analysis. In most cases, the median income of all existing jobs versus the median identified in job postings data favored new jobs by $1,000-$2,000 per year, which was not enough to drastically change jobs needed to meet cost of living.)

The two datasets were merged to create one master dataset that included among other things, housing costs, total cost of living, family type, county, median household income, and average annual income. Once the two data sets were merged, a simple calculation of 'Average Jobs Needed to Meet Cost of Living' was created for all family types (Average Jobs Needed=Total Cost of Living from EPI/Median Average Income from EMSI Lightcast).

For the thought experiment analysis and exploration of how different levels of housing cost saving policies might impact the overall cost of living of community members the base data set was copied and the housing cost field was manipulated. More specifically, a 50 percent decrease was used to illustrate the effects of such a substantial proportional shift on the entire cost of living scenario for each family type in each county.

Ultimately, the baseline dataset and the 50 percent decrease dataset were limited to include 4 family or household types for the purpose of conversation: one adult no children, one adult two children, two adults two children, and two adults four children. Denver county was included with the main central mountain and resort counties for the purpose of contextual comparison.

APPENDIX D: COMPREHENSIVE QUALITATIVE REPORT: RESEARCH ON AFFORDABLE HOUSING CHALLENGES IN COLORADO'S RURAL RESORT COMMUNITIES

Methodology

The study employed a mixed-methods approach, combining survey data from 420 respondents with qualitative insights from interviews (24 from community leaders and 50 of survey respondents who requested an in-depth interview) conducted over a six-month period. The goal was to gather a broad range of perspectives on affordable housing, particularly focusing on barriers faced by Latinx residents.

Survey

The survey, administered online in both English and Spanish, captured responses from 420 residents across Colorado's rural resort communities. Questions addressed several key areas:

- Demographic details: Residency length, household size, ethnic identification, employment, and income levels.
- Housing affordability: Rent/mortgage payments, housing type, and housing satisfaction.
- Barriers to housing access: Challenges in securing affordable housing, including rejection rates and reasons for rejection.
- Awareness of affordable housing programs: Knowledge of local housing assistance programs and experiences with these programs.

Interviews

Forty-nine survey respondents who expressed interest in providing detailed insights were selected for in-depth interviews.

Additionally, 24 community leaders from across all mountain resort areas were interviewed. These individuals hold respected leadership positions and have deep-rooted relationships within the community, particularly the Latinx community. They represent nonprofit and public agencies, offering a unique perspective not only on their own housing experiences but also on those of the most vulnerable populations in our mountain region communities. These interviews provided nuanced, qualitative data that enriched and contextualized the quantitative survey findings.

To ensure confidentiality, all in-depth interview participants requested to remain anonymous.

Survey Results and Findings

The survey results provided a detailed look into the housing challenges faced by residents in rural resort communities, especially the Latinx population. Below is a breakdown of the key findings, organized by theme.

A. Demographics of Respondents

1. Length of Residency
   - 30 percent have lived in the mountain region for more than 20 years.
   - 25 percent have lived in the area for 10-20 years.
   - 20 percent have lived in the area for 5-10 years.
   - 15 percent have lived in the area for 3-5 years.
   - 10 percent have lived in the area for less than 3 years.
2. Ethnic Identification: The overwhelming majority of respondents identified as Hispanic/Latino:
   - 95 percent identified as Hispanic/Latino.
   - 5 percent did not identify as Hispanic/Latino.
3. Geographic Distribution: Respondents were distributed across several counties, with the majority residing in rural resort areas:
   - Garfield County: 35 percent
   - Eagle County: 25 percent
   - Summit County: 20 percent
   - Pitkin County: 10 percent
   - Other Counties: 10 percent
4. Income Distribution: A significant percentage of respondents fall within the lower income brackets, with 24 percent earning less than $35,000 per year and 19

percent earning between $35,000 and $50,000. This suggests that affordability is a major challenge, given the income distribution in these communities.

- Less than $35,000: 24 percent
- $35,000 - $50,000: 19 percent
- $50,000 - $65,000: 11 percent
- $65,000 - $80,000: 11 percent
- Other income ranges account for smaller percentages, with very few respondents earning above $80,000.

5. Employment Status: Most respondents (95 percent) are currently employed, indicating that housing challenges are being faced even by those with steady employment.
6. Household Size: The most common household sizes are 4 people (24 percent) and five people (19 percent), highlighting larger household sizes, which may impact housing needs in terms of space and affordability.
7. The percentage of respondents for each time category to find housing is as follows:
   - 6 months to 1 year: 39.37 percent
   - 3 to 6 months: 23.28 percent
   - 1 to 3 months: 20.98 percent
   - Other: 10.34 percent
   - Less than 1 month: 6.03 percent

   This shows that nearly 40 percentof respondents take between six months to one year to find housing, indicating significant challenges in securing affordable housing in these rural resort areas.
8. City Limit Demographics
   - Inside city/town limits: 80.47 percent
   - Outside city/town limits: 11.72 percent
   - Not sure: 7.81 percent

9. The distribution of respondents by type of dwelling is as follows:

   - Apartment: 36.53 percent
   - Mobile Home/Trailer: 30.93 percent
   - House: 18.93 percent
   - Other: 5.60 percent
   - Townhome: 4.53 percent
   - Condominium: 3.47 percent

10. Housing Tenure/Arrangement

   - Rent/Pay rent: 71.06 percent
   - Homeowner: 24.93 percent
   - Other: 4.01 percent (with family or temporary accommodations)

With 71 percent of respondents renting, this reflects a situation where a large portion of the population may be experiencing limited economic mobility. Renting can often indicate:

- Instability in housing: Renters are more susceptible to fluctuations in rent prices, which can increase faster than wages in many regions, particularly in rural resort areas where demand for housing is high due to tourism and seasonal employment. This instability can make it difficult for individuals to save money or invest in long-term financial growth, such as homeownership or education.
- Limited ability to build wealth: Renters are generally not building equity through their housing. Unlike homeowners, who accumulate wealth as they pay off mortgages and the value of their property increases, renters often find themselves paying high rents without the opportunity to invest those funds into assets that appreciate over time. This limits their ability to climb the economic ladder.
- Barrier to economic mobility: High rental costs leave little disposable income for other investments, such as starting a business, pursuing further education, or even saving for a down payment on a home. This perpetuated cycles of poverty or low income, especially for minority populations who already face systemic

barriers to economic advancement.

B. Housing Costs

Rent or Mortgage Payments

- 40 percent pay between $1,000 and $1,500 per month.
- 30 percent pay between $1,500 and $2,000 per month.
- 20 percent pay over $2,000 per month.
- 10 percent pay less than $1,000 per month.

The distribution of monthly rent payments among respondents who rent is as follows:

- $1000 to $2000: 48.58 percent
- $2000 to $3000: 25.91 percent
- $3000 to $4000: 12.96 percent
- Less than $1000: 9.31 percent
- Other: 1.62 percent
- $4000 to $5000: 1.62 percent

This suggests that the majority of renters are paying between $1,000 and $3,000 per month for rent, with a smaller portion paying higher amounts or less than $1,000.

The average rent paid by respondents in each county is as follows:

- Chaffee County: $1,500
- Eagle County: $2,253.62
- Garfield County: $1,790.32
- Grand County: $2,500
- Lake County: $1,403.85
- Pitkin County: $1,833.33
- Routt County: $1,692.31
- Summit County: $2,262.71

- Other Counties: $1,900

These averages reflect the midpoints of rent ranges reported by respondents and provide insight into the varying rent costs across the different counties.

Jobs or industries respondents mentioned they worked in, with the most prominent ones indicated:

- Housekeeping (prominent)
- Cleaning (Limpieza) (prominent)
- Construction (prominent)
- Hotel and Restaurant work (prominent)
- Retail (Walmart, Customer Service, Grocery stores) (prominent)
- Higher Education
- Non-profit organizations
- Teacher
- Healthcare (Nursing, Medical Assistant)
- Government
- Landscaping
- Legal Assistant
- Caregiver
- Education (School teacher, Preschool Director)
- Mental Health services
- Plumbing
- Carpentry
- Steel Framing
- Secretarial and Accounting
- Hospitality
- Mechanic

- Administrative roles
- Food Service (Cooks, Servers, Food Preparation)
- Community Programs Manager
- Roofing
- Transportation/Delivery Driver
- Self-employed

The most prominent industries in whichrespondents work are: housekeeping, cleaning, construction, hotel and restaurant work, and retail, which are common in rural resort economies. Other industries like education, healthcare, government, and non-profit work were also mentioned but with less frequency.

Number of Jobs

The average number of jobs held by respondents is approximately 1.40 jobs. The average number of jobs respondents work by county is as follows:

- Chaffee County: 1.75 jobs
- Eagle County: 1.43 jobs
- Garfield County: 1.37 jobs
- Grand County: 1.00 job
- Lake County: 1.27 jobs
- Pitkin County: 2.50 jobs (the highest average)
- Routt County: 1.38 jobs
- Summit County: 1.36 jobs
- Other Counties: 1.50 jobs

Hours Worked: The average number of hours worked per week by county is as follows:

- Eagle County: 42.68 hours
- Garfield County: 44.33 hours
- Lake County: 45.83 hours
- Other Counties: 46.25 hours

- Pitkin County: 47.50 hours
- Routt County: 50.00 hours
- Summit County: 45.40 hours

Respondents in Routt County work the most hours on average.

Housing Satisfaction

- 65 percent of respondents reported that their housing does not provide enough space for their family's needs.
- 35 percent were satisfied with the space provided.

Barriers to Housing Access

1. Rejection from Housing
   - 25 percent reported being rejected from affordable housing programs due to their income being too high to qualify for these, although they still struggle with housing costs.
   - 15 percent were rejected due to the lack of available affordable housing units in the region.
   - 60 percent did not face outright rejection but cited other challenges, such as long waiting lists, high upfront costs, and lack of trust that deterred them.
2. Affordability Challenges
   - High rent and mortgage payments consume a significant portion of household income, forcing many families to live far from their workplaces, leading to longer commutes and increased transportation costs.
   - The scarcity of affordable units near resort areas pushes families to seek housing further out, away from key employment centers.

Average Percentage of Income Spent on Rent: On average, respondents spend 34.45 percent of their gross annual income on rent.

Range of Rent Payments as a Percentage of Income: The highest percentage is 42.35 percent, meaning some respondents are paying a significant portion of their income on rent.

3. Distribution:
   - 25 percent of the respondents are spending less than 24.83 percent of their

income on rent.

- 50 percent (median) spend approximately 42.35 percent, suggesting that a large number of respondents are dedicating a significant portion of their income toward housing costs.

Here are the conclusions based on the comparison between monthly payments for those that own a home and annual income:

1. Average Percentage of Income Spent on Monthly Payments: On average, respondents spend about 29.50 percent of their gross annual income on monthly payments.

2. Range of Payments as a Percentage of Income:

    - The lowest percentage spent on payments is 12.41 percent

    - The highest percentage is 42.35 percent

3. Distribution:

    - 25 percent of respondents spend less than 24.83 percent of their income on payments.

    - 50 percent (median) spend about 31.30 percent, which is closer to the general recommendation that housing costs should not exceed 30 percent of income.

    - 75 percent spend up to 39.59 percentof their income on payments.

In conclusion, most individuals are spending a significant portion of their income on housing-related payments, with many exceeding the recommended threshold of 30 percent.

These findings suggest that many individuals in the sample are paying a substantial portion of their income for housing, with several exceeding the general recommendation that housing costs should not surpass 30 percent of gross income.

This data reveals that for renters in rural resort communities, economic mobility is becoming increasingly unattainable. The data shows that renters are spending a significant portion of their income – on average 34.5 percent, with some paying up to 42.35 percent – on rent. This level of spending far exceeds the recommended threshold of 30 percent, highlighting the severe housing cost burden these families face. This burden restricts their ability to save, invest, or accumulate wealth, creating an almost insurmountable barrier to homeownership, which is one of the primary pathways to economic mobility in the U.S.

For renters, high housing costs leave little room for building financial security. Without the ability to save for a down payment on a home, renters are locked into a cycle of paying increasing rent, with no return on investment. This lack of asset-building perpetuates financial instability, and renters are left more vulnerable to economic shocks, such as job loss or medical emergencies.

In contrast, the survey results shows that Latinx homeowners in these rural resort communities, while still facing high housing costs, are in a much better position to achieve economic mobility. Homeowners spend an average of 29.5 percent of their income on mortgage payments, which is lower than the rent burden faced by many renters. More importantly, homeowners are able to build equity over time, turning their housing payments into an investment that appreciates in value. This creates a wealth-building mechanism that renters lack, allowing homeowners to not only stabilize their housing costs but also accumulate wealth that can be passed on to future generations.

The high cost of housing in these regions, driven by increasing demand from affluent second-home buyers and remote workers, is pushing local residents, particularly renters, out of the housing market entirely. The result is a growing wealth gap between those who can afford to own property and those who are stuck renting.

For renters, the path to economic mobility is unreachable under the current system. The lack of affordable housing options, combined with rising rents and stagnant wages, makes it nearly impossible for renters to save for a down payment on a home. As a result, they are left with few opportunities to build wealth, leading to a cycle of economic stagnation that is difficult to escape.

Knowledge and Use of Housing Programs

1. *Awareness of Local Housing Programs*

    - 50 percent of respondents were unaware of any local housing programs that could assist with renting or buying a home.
    - 30 percent were familiar with programs offered by local housing authorities or nonprofits.
    - 20 percent had applied for and benefited from affordable housing programs.

Among the respondents who rent, the percentage breakdown of their knowledge or participation in affordable housing programs is as follows:

- Nothing (Nada): 50.53 percent

- Little (Poco): 32.98 percent
- Some (Algo): 13.83 percent
- Quite a bit (Bastante): 1.60 percent
- A lot (Mucho): 1.06 percent

This suggests that a majority of renters have little to no knowledge of or participation in affordable housing programs, with only a small percentage being more familiar with or involved in such programs.

2. Experience with Housing Programs

Among respondents who were aware of housing programs, experiences varied:

- 35 percent reported positive experiences, noting that programs helped them secure affordable rental housing.
- 45 percent described their experience as neutral or negative, pointing to long waiting lists, complicated application processes, and a lack of transparency.

The distribution of respondents' confidence in affordable housing programs is as follows:

- Moderate confidence: 44.23 percent
- Low confidence: 42.31 percent
- High confidence: 13.46 percent

This suggests that the majority of respondents have moderate or low confidence in affordable housing programs, with a smaller portion expressing high confidence.

The level of confidence in affordable housing programs by county is as follows:

- Eagle County:
    - 65 percent have moderate confidence
    - 35 percent have low confidence
- Garfield County:
    - 57.14 percent have low confidence
    - 28.57 percent have moderate confidence
- Lake County:

    - 37.5 percent have high confidence
    - 37.5 percent have low confidence
    - 25 percent have moderate confidence
- Other Counties:
    - 66.67 percent have high confidence
    - 33.33 percent have moderate confidence
- Pitkin County:
    - 100 percent have low confidence
- Routt County:
    - 45.45 percent have low confidence
    - 36.36 percent have moderate confidence
- Summit County:
    - 52.63 percent have moderate confidence
    - 36.84 percent have low confidence
    - 10.53 percent have high confidence

This data shows that Lake County and other Counties have higher levels of confidence compared to counties like Chaffee and Pitkin, where confidence is quite low.

3. Program Recommendations

Respondents were asked for suggestions to improve affordable housing programs. In summary, they suggested the following:

- Bilingual resources to ensure Spanish-speaking residents can access information and apply for programs.
- Better communication regarding eligibility requirements and program availability.
- Improvements in property management processes support.
- Increased funding to shorten waiting times and expand the reach of affordable

housing programs.

IV. Individual Interviews: Methodology

Forty-nine individual interviews were conducted with residents from rural resort communities in Colorado who had previously participated in a survey about their housing experiences. Each in-depth, hour-long interview allowed participants to expand upon their survey responses, providing detailed insights into the specific challenges they face regarding housing affordability, availability, and interaction with housing authorities. Conducted in Spanish, these interviews emphasized the participants' struggles in navigating the housing market while highlighting barriers related to cost and accessibility.

Participants represented a mix of mountain towns, employment statuses, family compositions, and housing arrangements, reflecting the economic and social pressures faced by the region's residents.

Key Themes and Findings

Severe Housing Instability and Financial Burdens

Across all interviews, the overwhelming theme was housing instability caused by rapidly increasing rents and financial burdens. Participants described long periods of uncertainty and constant stress due to their inability to secure stable, long-term housing. Some were forced to move frequently, and many struggled for months or even years to find affordable housing.

One participant shared their frustration with spending four months searching for a home, paying numerous non-refundable application fees to rental agencies and private landlords, often without receiving any offers. Another participant experienced a $1,200 rent increase in just one year, pushing their family toward the brink of financial ruin. These rapid and unexpected rent hikes, coupled with the need to pay large sums upfront — such as first and last month's rent and security deposits — added immense financial strain.

This instability forces families to make difficult choices. Some have considered leaving the region altogether, as the combination of high costs and limited affordable options makes it increasingly difficult to remain in their communities. Many families are living on the edge, one unexpected expense away from losing their homes.

Overcrowding and Shared Spaces

The high cost of rent has pushed many residents into overcrowded living conditions, where they are forced to share homes with multiple families or individuals. 40 percent of interviewees, described situations in which two or more families shared the same apartment, splitting costs to make rent more manageable. One interviewee noted that they lived with seven other people in a small apartment, which created significant challenges in maintaining privacy and a safe environment for children.

In addition to the loss of privacy, overcrowding often exacerbates mental health issues. Families struggle to create personal space, leading to heightened stress and anxiety. In one case, a participant explained how local families had begun renting out not just rooms but even common spaces like living rooms, with strangers sleeping on couches to share the financial burden. These arrangements create a fragile and stressful home environment, particularly for children who lack space for normal play or study routines.

This trend of shared living spaces is growing as housing becomes increasingly unaffordable, and families have no choice but to cram into small units or share with strangers. For many, this reality is one of constant discomfort and a feeling of impermanence.

Barriers to Affordable Housing Access

Accessing affordable housing remains an immense challenge for the majority of participants (90 percent of interviewees). Affordable housing units in these rural resort communities are few and far between, and the process for securing them is often fraught with barriers. Many residents recounted the long waiting lists that stretched for years. Some noted that they had been on these lists without any updates or progress toward securing housing.

The process of applying for affordable housing is also complicated by lotteries, which offer slim chances of success. Residents often feel demoralized as their applications are rejected or delayed, leaving them in precarious situations. Participants also described how high application fees, sometimes amounting to hundreds of dollars, are required to even begin the process. These fees are non-refundable, adding to the financial strain on families.

In addition to these structural challenges, participants frequently faced discrimination based on family size or insufficient income documentation. Families with more children or lower incomes often found themselves excluded from housing programs, even when they met other eligibility criteria. These barriers further limit access to already scarce affordable housing options, leaving many residents feeling trapped.

Lack of Long-term Housing Solutions for Families

Several participants expressed concern about the lack of long-term housing solutions, especially for families looking to settle down in the community. Many described how housing programs and new developments seemed more focused on short-term or seasonal solutions, catering to the transient tourism workforce rather than supporting families who wanted to stay year-round.

Many participants shared their frustration about how new "affordable" housing developments were priced too high for local families and seemed to prioritize investors or seasonal renters. Other participants explained how the temporary nature of many rental options, combined with short lease terms and frequent rent hikes, made it nearly impossible to establish roots in the community. This lack of long-term stability disproportionately affected families with children, who had to contend with frequent school changes and the emotional strain of moving regularly.

Unsatisfactory Support from Housing Authorities

Many interviewees expressed deep dissatisfaction with their interactions with housing authorities, particularly the property management companies that represent affordable housing projects. They described housing authorities and property management companies as offering little meaningful assistance or guidance throughout the application and approval process. For residents who do not speak English fluently, the experience was even more frustrating.

Participants noted that responses from property management entities were often slow or non-existent, and when they did receive communication, it was generally in English, which they struggled to understand. The lack of responsive, effective support left residents feeling abandoned by the very agencies meant to provide housing stability.

Moreover, entities seemed disconnected from the realities of the residents' situations, often enforcing stringent application requirements that were difficult for families to meet. This lack of proactive, resident-centered support exacerbated the sense of instability and insecurity for many residents. Affordable housing investments are big investments, and property management companies play a significant role in how these initiatives are implemented and whether their true impact reaches the intended workforce

Lack of Spanish-Language Resources

A significant theme was the lack of accessible Spanish-language resources, which severely hindered many participants' ability to navigate the housing system. Most interactions with housing authorities were conducted entirely in English, even though the majority of interviewees spoke Spanish as their primary language.

While some participants were able to get help from bilingual staff on rare occasions, the entire housing application process—including forms, interviews, and contracts—was generally conducted in English. This language barrier created a major hurdle for residents, leaving them at a disadvantage when trying to secure housing or understand their rights as tenants or buyers.

One participant noted that while they could manage the process in English, they were acutely aware of how many others in their community struggled with language barriers. This lack of accessible, bilingual support left non-English speakers feeling excluded from critical housing resources and further marginalized.

Discrimination in the Housing Market

Discrimination was a pervasive issue raised by participants, particularly regarding income levels, family size, and immigration status. Several interviewees shared stories of being denied housing for reasons they believed were discriminatory.

For example, some families were denied housing because they had children, while others were excluded from rental agreements after landlords learned of their immigration status. Several respondents mentioned they were rejected after affordable housing authorities found out that individuals were in the process of adjusting their immigration status. In many cases, participants who lacked formal income documentation — such as those working informal or cash-based jobs — were rejected outright, despite their ability to pay rent.

This type of exclusionary practice further reduced the housing options available to participants and created a sense of unfairness and frustration. Many felt that their chances of securing stable housing were diminished simply because of who they were, regardless of their actual financial standing.

High Costs and Lack of Affordable Options

The high cost of rent was a universal concern among participants, many of whom struggled to make rent payments while balancing other living expenses. Several participants shared that they had to save up large amounts of money just to secure housing. One participant, for instance, had to save $6,000 to cover the first month's rent, last month's rent, and a security deposit, putting an immense strain on their finances.

Many participants noted that the affordable housing developments in their communities were not actually affordable for local workers. One-bedroom apartments were renting for over $2,000 per month, which was far beyond what families could reasonably pay on local wages. The gap between what is marketed as affordable and what is truly affordable for these residents has led to widespread feelings of hopelessness. Many participants expressed a deep sense of frustration and fear for their future, as they felt trapped in a cycle of financial strain and instability with no viable solutions in sight.

Child Care and Family Support Costs

Child care was a recurring issue that many participants mentioned alongside their housing struggles. For families with young children, securing affordable and reliable child care is a major financial burden. Several participants shared how their search for stable housing was further complicated by the need to find a job that aligned with the hours their child care provider was available. Due to the high cost of private daycare, many residents are forced to rely on informal arrangements, which can be unreliable and limit their ability to work regular hours.

For example, one participant, a mother with a young child, explained that she could only look for jobs that offered weekday, daytime hours because her baby's daycare was closed on weekends. The limited availability of child care options made it difficult for her to find work, further straining her family's finances. Another participant described how they had to adjust their job search based on the hours their family could help with child care, as they had no access to affordable formal child care services. These kinds of child care-related constraints exacerbate housing challenges, as families must juggle limited work opportunities with high living costs.

In several cases, interviewees mentioned how they had to move away from their extended families due to housing unaffordability, which also meant losing the informal child care networks that had previously supported them. Without these family networks, the cost of child care became another significant expense.

Transportation Costs

Transportation costs were another indirect factor that arose from the interviews, particularly for participants who lived farther from their places of work due to the lack of affordable housing close to resort areas. Long commutes — sometimes over an hour each way — required significant expenditures on gas and car maintenance. One participant, who worked in a resort town but lived in a more affordable community 90 minutes away, highlighted the additional financial burden created by transportation. The cost of commuting further strained their budget, which was already stretched thin by rent, utilities, and child care.

For many families, transportation costs also compound the challenges of juggling work and child care responsibilities. Parents who work in jobs with unpredictable schedules often face difficulty coordinating transportation to both work and child care facilities, adding another layer of stress and financial pressure.

Limited Availability of Homeownership Opportunities

Many participants shared a desire to purchase a home as a long-term solution to their housing insecurity but found that homeownership was increasingly out of reach. Rising property values in rural resort areas, driven by second-home buyers and investors, made homeownership unaffordable for local families.

Some participants explained how they had been saving for years to try to buy a home, only to find that prices had risen beyond their means. Others described the lack of affordable financing options or assistance programs to help first-time buyers, particularly for residents with non-traditional employment or informal income. The frustration with the gap between their aspirations for homeownership and the reality of the housing market was palpable, as many felt that this key avenue to long-term stability was closed off to them.

Health Care and Mental Health Costs

Though not always explicitly mentioned, the mental health toll of housing instability, overcrowding, and financial strain was a consistent undercurrent in the interviews. The stress of managing high rent, child care, and transportation costs has impacted the mental health and well-being of many residents, particularly parents. Some participants alluded to ongoing health-related concerns, such as chronic stress and anxiety, which can also lead to additional health care costs. As families prioritize rent and child care, many forego spending on mental health services or medical care, exacerbating long-term health issues.

For instance, one participant mentioned how they had to choose between paying rent and getting necessary medical treatments, ultimately delaying care to avoid falling behind on rent. Another participant expressed frustration about the lack of affordable health insurance, which led them to skip preventive care appointments in order to cover monthly rent. These added pressures make it clear that housing instability is not an isolated issue, but part of a broader web of economic, emotional, and physical stressors.

The complex reality of housing challenges in Colorado's rural resort communities goes beyond a lack of affordable units. The psychological and emotional toll of living in unstable, overcrowded, or unaffordable housing is clear. For many residents, housing insecurity is tied to other stressors, including work instability, long commutes, and family tensions. The impact on mental health is profound, as residents face a near-constant state of anxiety, fear of eviction, and emotional exhaustion from navigating a housing market that seems designed to exclude them.

Impact of Seasonal Work and Unstable Employment on Housing Stability

Many participants work in industries tied to the local resort economy, such as hospitality, tourism, and construction, where employment is often seasonal and fluctuates based on the tourism season. This unstable employment situation makes it difficult for residents to maintain consistent income, leading to challenges in securing long-term housing or keeping up with rent.

One participant explained that during the off-season, their hours were significantly reduced, leaving them with less income to cover rent. Others discussed how employers did not offer year-round employment, which created a cycle of temporary housing arrangements. These seasonal workers often found themselves competing for short-term rentals during peak tourism periods, making it nearly impossible to find affordable housing year-round.

Social Isolation and Displacement

A sense of social isolation emerged as another theme in the interviews. As families moved farther away from resort areas in search of affordable housing, they were increasingly distanced from their social support networks, including extended family and long-term friends. This displacement often led to a feeling of isolation, especially for immigrant families who had relied on close-knit community ties for emotional, social, and financial support.

Participants described how moving farther out from resort centers created a disconnect from their cultural and community roots. Families that had been forced to relocate due to unaffordable housing also noted that they lost access to community resources and services they once depended on, such as local schools, churches, or social groups. For some, this displacement also affected their children's education, as they had to switch schools or face longer commutes to their original schools.

Over-reliance on Informal Housing Networks

Due to the difficulty of navigating the formal housing system, many participants relied on informal housing networks – such as renting rooms from friends or acquaintances or finding housing through word-of-mouth connections. While these arrangements sometimes provided temporary relief, they often lacked stability and legal protection, leading to precarious living conditions.

For example, one interviewee discussed how they had rented a room from a friend but had to move out with little notice when the friend's family needed the space back. Others mentioned how informal rental arrangements came with no lease agreements, which left them vulnerable to sudden eviction, unregulated rent hikes, or deteriorating living conditions without recourse.

Lack of Tenant Rights Awareness and Advocacy

Another theme that emerged was the general lack of awareness among residents about their rights as tenants, as well as a scarcity of tenant advocacy services. Many participants expressed feeling powerless in disputes with landlords or management companies, particularly when facing issues such as sudden rent increases, withheld security deposits, or inadequate maintenance.

Several interviewees noted that they had little understanding of what legal protections were available to them or how to navigate disputes in a way that would not jeopardize their housing. In cases where participants faced eviction or maintenance issues, they often felt they had no one to turn to for help or advocacy, especially if they feared retaliation from landlords or lacked documentation status.

Environmental and Climate-related Housing Vulnerabilities

A few participants raised concerns about the environmental vulnerabilities of their housing, especially related to the region's harsh winters and the increasing impact of climate change. Inadequate heating, insulation, and the high cost of utilities were particularly problematic for residents living in poorly maintained or older buildings.

One participant shared how their home became nearly uninhabitable during winter months due to broken heating systems and poor insulation, which led to skyrocketing utility bills and discomfort. For families living in older or low-quality housing, extreme weather conditions often exacerbated already difficult living situations. As climate change leads to more intense weather patterns, these vulnerabilities are likely to grow, putting additional strain on housing affordability and safety.

Gentrification and Loss of Community Identity

Gentrification and the influx of wealthier residents into rural resort areas were frequently mentioned as factors driving up housing costs and contributing to the loss of community identity. Several interviewees described how the character of their towns had changed as high-income second-home buyers or investors purchased properties, pushing out long-time residents.

Participants expressed frustration with how local housing markets were increasingly catering to seasonal tourists or wealthy buyers, while year-round residents struggled to find affordable housing. This gentrification has not only driven up property values and rent but also altered the cultural and social fabric of these communities, making it harder for long-term, working-class residents to feel a sense of belonging.

Impact on Children and Education

The housing crisis also significantly impacted children and their education. Participants reported that housing instability led to frequent school changes for their children, negatively affecting their academic performance and social relationships. Some families had to commute long distances to keep their children in their original schools, while others had to switch schools multiple times as they moved to find affordable housing.

One participant described how their child's performance in school declined after they had to move twice within the span of a year. Another parent expressed concern about the emotional impact of constantly changing schools and losing friendships, noting that the housing crisis was creating not only academic instability but also emotional distress for their children.

Summary of Findings

The interviews reveal a deep housing crisis in Colorado's rural resort communities, with residents facing severe housing instability, financial strain, and systemic barriers that prevent them from securing affordable, stable housing. The combination of rising rents, long waiting lists, and limited affordable housing units has forced many families into overcrowded conditions or long commutes to reach work. Discrimination based on family size and income further exacerbates these challenges, leaving many families feeling trapped in a cycle of financial instability and housing insecurity.

Additionally, the lack of Spanish-language resources and support services for non-English speakers makes it even more difficult for Latinx residents to navigate the housing market. Many participants reported feeling excluded from housing assistance programs due to language barriers and a general lack of information about available resources. There is a pressing need for improved housing policies, more affordable development, and better access to bilingual services to address the challenges faced by residents in these communities.

The interviews highlighted the complex web of financial burdens facing residents, including housing costs, child care, transportation, and health care. These findings suggest that housing efforts in rural resort communities should move beyond simply providing affordable units. Instead, they should offer comprehensive solutions that address the multiple, interconnected needs of families.

Interview Findings with Community Leaders with Positions of Trust within the Latinx Community

The interviews with community leaders provided valuable qualitative insights that complemented the survey data and resident interviews. Below are the key themes that emerged from the interviews with local leaders.

A. Housing Availability and Supply Constraints

- Critical Shortage of Affordable Housing: Interviewees unanimously emphasized the severe lack of affordable housing units across the region. The shortage is exacerbated by the increasing demand for vacation homes and luxury properties in resort areas, which reduces the availability of homes for local residents. *Example Insight: "Our town is years behind on housing development," said a community leader from Summit County.*

- Aging Housing Stock: Many of the existing affordable housing units are old and poorly maintained, making them unsuitable for families and individuals.

This further limits the supply of habitable, affordable housing options. *Example Insight: "We are stuck in aging, overcrowded homes because there are no alternatives," said one resident from Garfield County.*

B. Rising Housing Costs and Income Disparities

- Outpacing Income Growth: Housing costs, both rental and for-purchase, have risen dramatically over the past decade, while wage growth has stagnated. This disparity leaves many families struggling to afford housing, even if they are employed full-time. *Example Insight: "Houses used to be cheap to live in, but now they are no longer affordable," remarked a community leader from Pitkin County.*

- Competition with Second-Home Buyers: The desirability of mountain communities as vacation destinations has led to an influx of second-home buyers, which drives up property values and makes it nearly impossible for local residents to compete in the housing market.

C. Impact on Workforce and Community Dynamics

- Employee Retention Issues: Employers, especially in essential industries such as education, healthcare, and hospitality, face significant challenges in retaining staff because employees cannot find affordable housing near their workplaces. *Example Insight: "We can't keep teachers or healthcare staff because they can't afford to live here," noted a local educational leader from Summit County*

- Commuting Challenges: Many residents are forced to commute long distances due to the lack of affordable housing close to employment centers. This leads to increased transportation costs, environmental concerns, and lost time. *Example Insight: "Time poverty is real. I spend over two hours a day driving to work and another two hours back," said a Garfield County resident.*

D. Role of Property Management Companies

- Barriers Created by Property Management Companies: Several interviewees identified property management companies as a significant barrier to accessing affordable housing. Common themes included:
    - High application fees and security deposits.
    - Strict income requirements that disqualify low-income families.
    - A lack of transparency in how rental properties are allocated.
    - *Example Insight: "Property management companies set unreasonable income limits that block most working-class families," said a housing*

advocate from Eagle County.

E. Government and Policy Responses

- Lack of Awareness and Communication: Several interviewees expressed frustration at the lack of awareness about affordable housing programs and the insufficient communication from local governments. This leaves many eligible residents without access to necessary housing assistance. *Example Insight: "I've never heard anything about affordable housing from the county," one interviewee from Eagle County mentioned, reflecting a widespread lack of communication about available programs and services.*
- Policy Gaps and Implementation Failures: Even when local or state-level policies exist to promote affordable housing, interviewees noted significant gaps between policy intentions and on-the-ground realities. Existing programs are often underfunded, bureaucratic, and difficult to navigate, leading to frustration among residents trying to access housing assistance. *Example Insight: "The policies are there, but they're not being implemented well, and people aren't aware of how to apply or benefit from them," shared a community leader from Pitkin County.*

F. Community Resistance to Affordable Housing

- NIMBY (Not In My Backyard) Attitudes: A recurring theme in the interviews was the resistance from local communities, particularly more affluent residents, to the construction of affordable housing projects. This resistance is often driven by misconceptions about affordable housing, such as concerns over property values or crime. *Example Insight: "There's a stigma around affordable housing. People think it's going to bring in crime, and they don't want it in their backyard," said one local government official.*
- Misconceptions about Affordable Housing: Many interviewees pointed out that affordable housing is often misunderstood by local residents, who equate it with negative stereotypes. This has led to opposition to new affordable housing developments in several communities. *Example Insight: "Affordable housing is seen as a slum or a crime magnet, which isn't true, but it's hard to change people's minds," said a housing advocate.*

G. Impact on the Latinx Community

- Displacement and Inaccessibility: The Latinx community, which makes up a significant portion of the workforce in Colorado's rural resort communities, faces the highest barriers to securing affordable housing. Many Latinx families are being pushed out of their communities due to rising costs and the limited availability of affordable units. Additionally, language barriers and a lack of targeted outreach leave many Latinx families unaware of the housing assistance available to them. *Example Insight: "We've seen a lot of Latinx families leave because they just can't afford to stay here anymore," shared a community organizer from Garfield County.*

- Cultural and Linguistic Barriers: Bilingual resources and culturally relevant outreach are limited in most affordable housing programs, leaving many Latinx residents uninformed or unable to navigate the complex processes required to secure affordable housing. *Example Insight: "If you don't speak English, it's almost impossible to figure out how to apply for these programs," said a housing advocate.*

V. Comprehensive Analysis of Survey and Community Leader Interview Findings

A. Household Size vs. Housing Space Satisfaction: The survey data revealed a statistically significant relationship between household size and housing satisfaction (p-value = 0.046), indicating that larger households are more likely to feel that their current housing does not provide enough space. This finding is particularly relevant given that the Latinx community in Colorado's rural resort regions tends to have larger households.

   - Finding: Larger households, often found in the Latinx community, are more likely to live in overcrowded conditions, further exacerbating the strain on available housing.
   - Interview Insight: "Our house is too small for our family, but we can't afford anything bigger," said one resident from Summit County.

B. County-by-County Differences in Housing Program Experiences: The survey data indicated marginal significance (p-value = 0.054) in the differences between counties regarding experiences with affordable housing programs. While most respondents across counties reported neutral or negative experiences, some counties with more robust housing programs had slightly more positive feedback.

   - Similarities Across Counties:
     - Long waiting periods, complicated application processes, and a lack of transparency were common complaints from residents in all counties surveyed.

- Many respondents reported frustration with the lack of follow-up or communication from housing authorities after applying.

- Differences Between Counties: In counties like Eagle and Garfield, where housing authorities had made recent efforts to expand affordable housing initiatives, respondents reported slightly more positive experiences compared to those in counties with fewer resources or housing programs. *Example Insight: "We've seen some improvements here, but there's still a long way to go," shared one resident from Garfield County.*

C. Role of Property Management Companies

Both the survey and interview data highlighted the significant role property management companies play in creating barriers to affordable housing. These companies often set restrictive income requirements and processes (perhaps informed by local housing authorities), charge high application fees, and fail to provide adequate transparency about available units including support for access to affordable housing units.

- Finding: Property management companies have contributed to the inaccessibility of affordable housing by enforcing policies that make it difficult for lower-income families to qualify, even if they meet the basic income thresholds for housing assistance programs.

- Interview Insight: "They'll deny your application because you don't make three times the rent, even if you're in a housing program. It's a broken system," said a housing advocate from Eagle County.

D. Commuting and the Geographic Disconnect

Long commute times were another common theme, with many residents forced to live far from their workplaces due to the lack of affordable housing near employment hubs. This issue is particularly pronounced in counties like Garfield, where residents often commute over 50 miles each way.

- Finding: Long commutes place additional financial and time burdens on residents, further diminishing their quality of life.

- Interview Insight: "I spend more time on the road than I do with my family, but there's no way I can afford to live closer to work," shared a resident from Garfield County.

Key Takeaways:

1. Housing Affordability Crisis: Rising housing costs, stagnant wage growth, and competition from second-home buyers have made it increasingly difficult for local residents, particularly in the Latinx community, to find affordable housing.

2. Lack of Affordable Housing Supply: The critical shortage of affordable units in these rural resort areas is exacerbated by outdated housing stock and insufficient new development. Local governments need to prioritize affordable housing projects that meet the needs of lower-income families and essential workers. It's not just about building, it's about building with equity in mind first.

3. Barriers to Accessing Housing Programs: Many residents, particularly those in the Latinx community, are unaware of or unable to access affordable housing programs due to language barriers, complex application processes, and a lack of transparency in how these programs are administered.

4. Role of Property Management Companies: Property management companies play a significant role in limiting access to affordable housing through restrictive policies and high application fees, which disproportionately affect lower-income families. Greater accountability and regulation of these companies are necessary.

5. The Latinx Community Faces Unique Challenges: Latinx residents are disproportionately affected by the housing crisis due to cultural and linguistic barriers, leading to a lack of engagement with available housing programs. Targeted, bilingual outreach and assistance are critical to ensuring they can access affordable housing.