TOWN BOARD WORK SESSION

August 10, 2026 - 5:30 PM
1st Floor Conference Room, 301 Walnut Street, Windsor, CO 80550

To view Town Board meeting broadcasts, visit
www.windsorgov.com/MeetingsOnDemand.

AGENDA

GOAL of this Work Session is to have the Town Board receive information on topics of Town business from the Town Manager, Town Attorney and Town staff in order to exchange ideas and opinions regarding these topics.

Members of the Public in attendance are asked to be recognized by the Mayor before participating in any discussions of the Town Board

WORK SESSION AGENDA ITEMS

1. Board/Manager/Attorney Monthly Meeting
2. Strategic Plan Update - S. Hale, Town Manager
3. Draft Housing Action Plan Presentation - S. Mezzetti, Senior Planner
4. Affordable Housing Initiatives Update Presentation - S. Mezzetti, Senior Planner
5. Future Meetings Agenda

The Town of Windsor will make reasonable accommodations for access to Town services, programs, and activities and will make special communication arrangements for persons with disabilities. Please call (970) 674-2400 by noon on the Thursday prior to the meeting to make arrangements.

MEMORANDUM

Date: August 10, 2026
To: Mayor and Town Board
From: Shane Hale, Town Manager
Re: Strategic Plan Update - S. Hale, Town Manager
Item #: 2.

Background / Discussion:
Our consultant and staff will review the 2027-2031 Town Strategic Plan.

Financial Impact:

Relationship to Strategic Plan:

Recommendation:
Provide feedback for any final modifications. Staff intends to bring the plan for adoption to a future Town Board meeting.

CC:

Attachments:
1. 2026-07-31 Town of Windsor Strategic Plan Update 2027-31

STRATEGIC PLAN UPDATE

2027–2031

Overview

A strategic plan is a roadmap. It defines what an organization is working toward, the priorities that guide its decisions, and the specific steps it will take to get there. The Town of Windsor adopted its first strategic plan in 2008. Since then, the plan has been updated every two years to reflect progress toward goals and evolving priorities. This update represents the community's revised priorities for the next five years and translates those ideas into clear, actionable goals.

This plan is built on Windsor's vision, mission, and guiding principles, the foundation for all of the Town's work and decision-making. Windsor's **vision** is to be the heart of Northern Colorado: a safe, unique, and special town that offers diverse culture and recreation opportunities, and that is recognized as a regional leader in fiscal responsibility, environmental stewardship, and strategic excellence. The Town's **mission** is to promote community and hometown pride through sustainable, excellent, and equitable delivery of services in a fiscally responsible manner.

The plan is organized around three key focus areas that are a continuation of the previous plan and reflect the Town Board's ongoing commitment to:

1. **Strategic Growth**
2. **Vital Infrastructure**
3. **Vibrant and Healthy Economy**

The plan includes three elements for each focus area:

- Goals – the outcome Windsor aims to achieve.
- Action Steps – the concrete steps the Town will take over the next five years.
- Key Performance Indicators – the measures used to track progress and keep the plan accountable.

These three focus areas and their supporting goals, action steps, and indicators make up Windsor's strategic direction.

Strategic Foundation

Vision

Long-term aspiration for the community

Windsor is the heart of Northern Colorado: a safe, unique, and special town that offers diverse culture and recreation opportunities. Windsor is recognized as a regional leader that demonstrates fiscal responsibility, environmental stewardship, and strategic excellence.

Mission

Why the town government exists and how it supports the vision

The Town of Windsor promotes community and hometown pride through sustainable, excellent, and equitable delivery of services in a fiscally responsible manner.

Guiding Principles

Core commitments that shape how the Town carries out its work

Community Safety: Windsor ensures the safety of our community is at the forefront of every decision we make. We accomplish this through thoughtful infrastructure design, prevention, and preparedness, supported by key partnerships and an active emergency management system that excels at response and recovery.

Fiscal Responsibility: Windsor is committed to sound fiscal management and transparency, advocating for our community and stewarding its resources for future generations. We strive to be self-sufficient, reducing reliance on outside funding, and we manage for the long-term sustainability of critical services.

Connected Community: Windsor's community character blends the richness of its history with the energy of its growth. We foster a healthy, active lifestyle with recreation and natural resources accessible to residents and visitors of all ages and abilities. Community events and shared experiences strengthen the personal connections and welcoming spirit that make Windsor home.

Focus Areas

The three focus areas guide Windsor's direction, decision-making, and resource allocation. Each focus area is organized around three elements:

1. Goals express the outcomes Windsor aspires to achieve within each focus area.
2. Action steps identify the tactics that will be the strategic focus over the next five years to accomplish the goals.
3. Key Performance Indicators provide the performance measures used to track progress and keep the plan accountable. Preliminary performance measures are listed in Appendix A and will be refined by staff for future reporting.

Plan Updates

This report updates the Town of Windsor's 2022–2026 Strategic Plan and its 2024 update. Beyond adding new goals and action items for 2027–2031, the Town reviewed the current plan and carried forward any ongoing goals and action items still relevant today. These continuing items are shaded gray throughout this report. Numbering has been kept consistent with the prior plan wherever possible, with any changes noted.

1. Strategic Growth

Goal 1.1. Continue to develop Windsor's emergency response.

Action Steps

1.1.1. Conduct a full-scale multi-agency exercise bi-annually.

1.1.2. Conduct tabletop exercises with county emergency managers and the Windsor leadership team twice annually.

1.1.3. Develop emergency action plans and conduct training for every Town facility and specific special events.

Goal 1.2. Acquire 1,290 acres of open space to ensure Windsor maintains its identity and quality of life.

Action Steps

1.2.1. Continue to engage the State of Colorado to ensure access to the Frank State Wildlife Area by the Town of Windsor for recreational activities. (*previously 1.2.2.)*

Goal 1.3. Pursue redevelopment opportunities for retail in the 500 block downtown.

Action Steps

1.3.1. Develop an interim vision and concept plan for multi-purpose activity serving the 500 and 600 blocks.

1.3.2. Assess infrastructure for early identification of challenges to streamline future development and attract prospects.

1.3.3. Develop and adopt alley improvement standards to support redevelopment readiness.

Goal 1.4. Implement growth priorities from the Comprehensive Plan.

Action Steps

1.4.1. Create land use policies that support the Comprehensive Plan to direct growth and density to appropriate areas.

1.4.2. Create policies related to population and land use and infrastructure capacities, and reduce obligated demand.

1.4.3. Perform a fee/cost study to determine areas to incentivize development.

1.4.4. Define and measure obligated demand.

1.4.5. Create a Town open space acquisitions policy in which obligated demand is reserved for future economic development opportunities.

Goal 1.5. Increase attainable housing by 10% for those who work in Windsor so they can live in Windsor.

Action Steps

1.5.1. Develop a Down Payment Assistance Program for Town employees, first responders and teachers (*previously 1.5.3.*).

1.5.2. Research and present policy considerations to support attainable housing projects to Town Board (*previously 1.5.5.).*

1.5.3. Engage the Colorado Department of Local Affairs (DOLA) on Proposition 123 Down Payment Assistance Program (*previously 1.5.6.).*

Goal 1.6. Protect and strategically revise the existing Growth Management Area (GMA), as needed, and pursue annexation opportunities that align with the Town's long-term growth vision.

Action Steps

1.6.1. Consider adoption of 1041 regulations to protect the Town's infrastructure from negative impacts of external development.

1.6.2. Conduct an annual joint review of the GMA by the Planning Commission and Town Board to proactively assess opportunities and threats.

Goal 1.7. Strengthen regional relationships through new and updated Intergovernmental Agreements (IGAs) that share resources and align regional development priorities.

Action Steps

1.7.1. Pursue boundary agreement IGAs with neighboring municipalities.

1.7.2. Pursue revenue sharing agreements with municipalities when boundary agreements are not possible.

1.7.3. Pursue IGAs with adjacent jurisdictions to share facilities and resources (e.g., athletic fields, recreation centers, regional de-icing facilities).

Goal 1.8. Pursue potential partnerships for development of workforce housing in the 600 block of downtown.

Action Steps

1.8.1. Commission a site feasibility study for the 600 block that assesses density potential, infrastructure assets/constraints, and development costs as a precursor to seeking development partners.

1.8.2. Solicit developers with demonstrated experience in workforce or mixed-use housing projects in comparable downtown settings.

1.8.3. Contact regional employers as potential workforce housing sponsors or anchor partners.

1.8.4. Engage with the Windsor Housing Authority, Habitat for Humanity, and other regional partners to determine if a workforce housing project is feasible.

2. Vital Infrastructure

Goal 2.1. Design and implement a well-connected, efficient, safe multimodal public transportation network.

Action Steps

2.1.1. Coordinate with Severance on design and construction costs for Harmony Road from CR15 to SH257.

2.1.2. Complete 90% plans/design of SH392 west of Colorado Blvd to Highland Meadows Parkway.

2.1.3. Improve traffic flow at the intersection of SH392/SH257 and Hollister Lake Road.

2.1.4. Coordinate with Timnath / Larimer & Weld County on design, function, and construction cost for straightening of Colorado Blvd., north of Jacoby Road. (*previously 2.1.5.*).

2.1.5. Implement roadway safety improvements annually within the allocated budget (*previously 2.1.7.*).

2.1.6. Acquire right-of-way, design, and construct Windsor Lake Rd. (*previously 2.1.10.*).

Goal 2.2. Build out pedestrian and bicycle connectivity throughout Windsor.

Action Steps

2.2.1. Acquire right-of-way, design, and construct a trail along SH392 from top of the hill to Colorado Boulevard.

2.2.2. Acquire right-of-way design and construct 2.5 miles of trails in the next 5 years.

2.2.3. Implement a non-motorized safety improvement program.

2.2.4. Identify gaps in sidewalk and trail connectivity, then prioritize and construct.

2.2.5. Identify and widen sidewalks in heavy pedestrian areas.

2.2.6. Evaluate trail crossings for improvements.

2.2.7. Install Rectangular Rapid Flashing Beacons (RRFBs) as identified in school areas.

Goal 2.3. Increase alternative transportation opportunities for Windsor residents.

Action Steps

2.3.1. Work with area partners to improve ridership opportunities.

2.3.2. Work with area partners to increase/establish ADA-accessible transportation opportunities in and around the Windsor area.

2.3.3. Consider public-private opportunities to provide on-demand micro-transit in and around Windsor (*previously 2.3.4.*).

Goal 2.4. Provide additional recreational facilities and playing fields to meet the community's growing needs, and pursue regional recreational collaboration.

Action Steps

2.4.1. Design and build additional phases of North Campus Park until complete (*previously 2.6.3.*).

2.4.2. Develop a strategy to build out LaBue Park athletic fields before 2032.

2.4.3. Through the Parks, Recreation & Culture (PRC) Strategic Plan, conduct a community needs assessment to identify gaps in recreational programming and facilities, with attention to underserved age groups, abilities, and seasonal demand.

2.4.4. Determine long-term athletic field needs based on buildout population.

2.4.5. Identify the direct and indirect economic impacts from existing recreational facilities by using existing software to demonstrate a return on investment (ROI).

2.4.6. Reduce dependence on schools for shared programming space.

Goal 2.5. Identify and secure a safe and reliable water supply and treatment capacity to support the Town's population growth within its water service area.

Action Steps

2.5.1. Evaluate continued participation in the Northern Integrated Supply Project (NISP) against alternative portfolio options.

2.5.2. Update the Water Supply Master Plan to reflect current and projected population growth, revised demand assumptions, and emerging supply opportunities or constraints.

2.5.3. Establish a proactive monitoring process to identify and evaluate water supply acquisition opportunities as they become available.

2.5.4. Conduct a debt service coverage financial analysis to assess the Town's financial capacity to fund water infrastructure investments while maintaining long-term fiscal health.

Goal 2.6. Support efforts to make the Windsor downtown area a cultural center for public art, events, and activities.

Action Steps

2.6.1. Complete construction of Creamery and southwest corner of Ash & 5th Street (*previously 2.7.2.*).

2.6.2. Partner with the Windsor Downtown Alliance (WDA) to program at least quarterly year-round uses that activate the space across seasons (e.g., art walks, food trucks, winter ice rink).

Goal 2.7. Improve traffic flow to enhance safety and keep pace with the Town's growth.

Action Steps

2.7.1. Pursue and prioritize construction of CR 70 to give residents an alternative route from Main Street.

2.7.2. Partner with neighboring jurisdictions to advocate for regional roadway improvements, including capacity upgrades on Highway 392 and Highway 257 and additional north-south connectivity across the Poudre River.

2.7.3. Continue Vision Zero efforts by adding more bike lanes, connecting trails, and improving pedestrian safety at busy street crossings.

3. Vibrant and Healthy Economy

Goal 3.1. Partner with the Windsor Downtown Alliance (WDA) to jointly develop and execute a vision to optimize downtown's economic viability and community experience.

Action Steps

3.1.1. Establish three pedestrian safety zones on SH392 from CR15 to CR19.

3.1.2. Develop a downtown utilization plan that identifies underperforming spaces and establishes target uses that respond to community desires, such as cultural destinations, family-oriented activities, and locally sourced food.

3.1.3. Establish an annual performance agreement with the WDA that ties public funding to measurable downtown outcomes.

3.1.4. Update the Town street closure & public spaces policy for permitting events that balances business needs with enhanced nightlife.

3.1.5. Adopt a redevelopment strategy for the east side of Main Street past the railroad crossing.

3.1.6. Partner with WDA to implement enhanced wayfinding and placemaking signage for downtown.

3.1.7. Create a downtown redevelopment incentive program for desired private improvements.

Goal 3.2. Cultivate a business-friendly climate across multiple business corridors.

Action Steps

3.2.1. Develop corridor-specific plans for targeting commercial areas in our major commercial thoroughfares.

3.2.2. Launch a public education effort that communicates the benefits of redevelopment of downtown, such as residential living.

3.2.3. Develop a business incubator that provides affordable space and shared resources for early-stage businesses with growth potential in Windsor.

3.2.4. Support community events in commercial corridors outside of downtown.

Goal 3.3. Diversify revenue streams.

Action Steps

3.3.1. Develop a Primary Employer Recruitment Strategy based on the Northern Colorado Cluster Study that draws on the Town's strategic advantages. Upon completion, execute attraction efforts for the identified industries.

3.3.2. Review and seek to improve existing IGAs, revenue-sharing agreements, and development agreements.

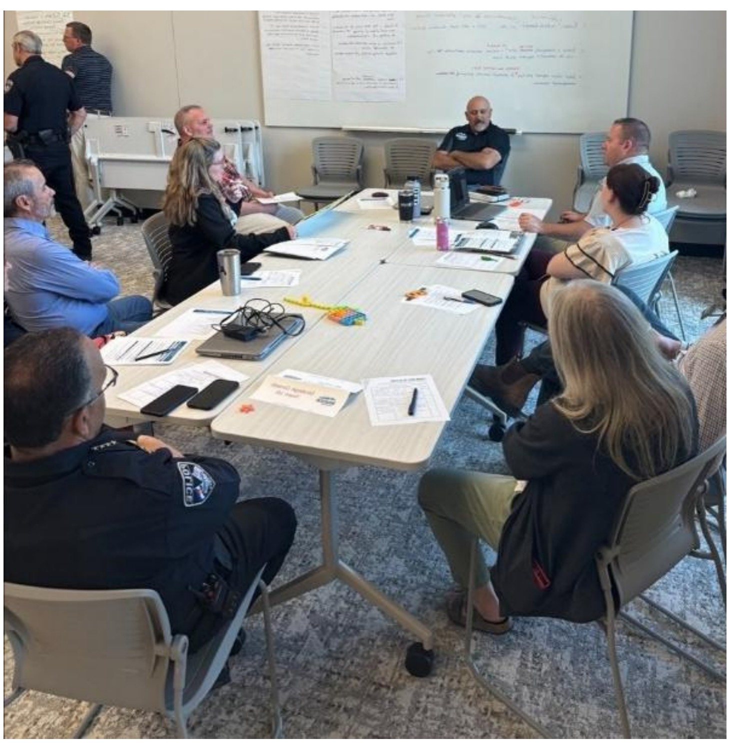
3.3.3. Analyze revenue sources against an appropriate risk profile to ensure adequate diversification and stability across economic cycles.

Goal 3.4. Collaborate regionally for economic development.

Action Steps

3.4.1. Develop a coordinated marketing strategy that promotes the Windsor experience to prospective businesses, developers, and visitors.

3.4.2. Build and maintain an active regional economic development partnership plan that aligns Windsor's priorities and assets with those of neighboring jurisdictions.



Windsor Town staff review focus area action items during the staff implementation workshop.

Appendix A: Key Performance Indicators

Strategic Growth

Metric	Baseline	2031 Target
Open Space Acres Acquired	300 acres	1,290 acres
Water Supply Index	110%	>100%
Part 1 Crimes Per 1,000 Population	0.40	≤ population growth rate
Water Loss	8.0%	<10%

Vital Infrastructure

Metric	Baseline	2031 Target
Pavement Condition Index	84.7%	>70%
Water Usage (GPRD)	106 gallons per person per day	—
Crash Rate vs. Population Growth	—	≤ population growth rate
Treated Water by Provider YTD	985 million gallons	—
WWTP BOD Loading	5,800 lb per day	≤ 7,006 lb per day
WWTP Flow Capacity	2.25 million gallons per day	≤ 2.8 million gallons per day (80% utilized)
Field and Facility Demand	New measure	≥ 90% of demand scheduled; waitlists below 10%
Recreation Center Memberships	New measure	% of service area population

Vibrant and Healthy Economy

Metric	Baseline	2031 Target
Sales Tax within the Downtown Development Area	$250,000 (2025)	—
Sales Tax Receipts (Town-Wide)	—	$7.8 million per quarter

Metric	Baseline	2031 Target
Employee Turnover	17.4%	16%
Worker’s Compensation Claims for Strain Injuries	—	Reduce by 3% per year
Traffic Capacity – Main St	17,450 average daily traffic (ADT) / 1,550 excess capacity	—
Traffic Capacity – Colorado Blvd	9,100 ADT / 16,700 excess	—
Traffic Capacity – CR17 south of Hwy 34	—	—

Note: Cells left blank reflect gaps that will be confirmed with Town staff following plan adoption by the Town Board.

Appendix B: Strategic Planning Process

The Town of Windsor engaged EverStrive Solutions to lead a strategic planning process to update the Town's strategic plan. The process was designed to build shared understanding across the organization and community; engage board, staff, and community voices; and produce a plan that is both visionary and actionable.

Phase 1: Project Kickoff

EverStrive Solutions met with the Town's project leaders to confirm goals, deliverables, and expectations. This initial meeting affirmed the project approach, established key milestones, and gathered direction about desired outcomes.

Phase 2: Insight Gathering

EverStrive started by reviewing the Town's existing Strategic Plan and Performance Dashboard, then conducted 30-minute one-on-one meetings with the Mayor and each member of the Town Board. These conversations gathered preliminary information about priorities and desired outcomes that shaped the board workshop agenda.

Phase 3: Town Board Priority Setting Workshop

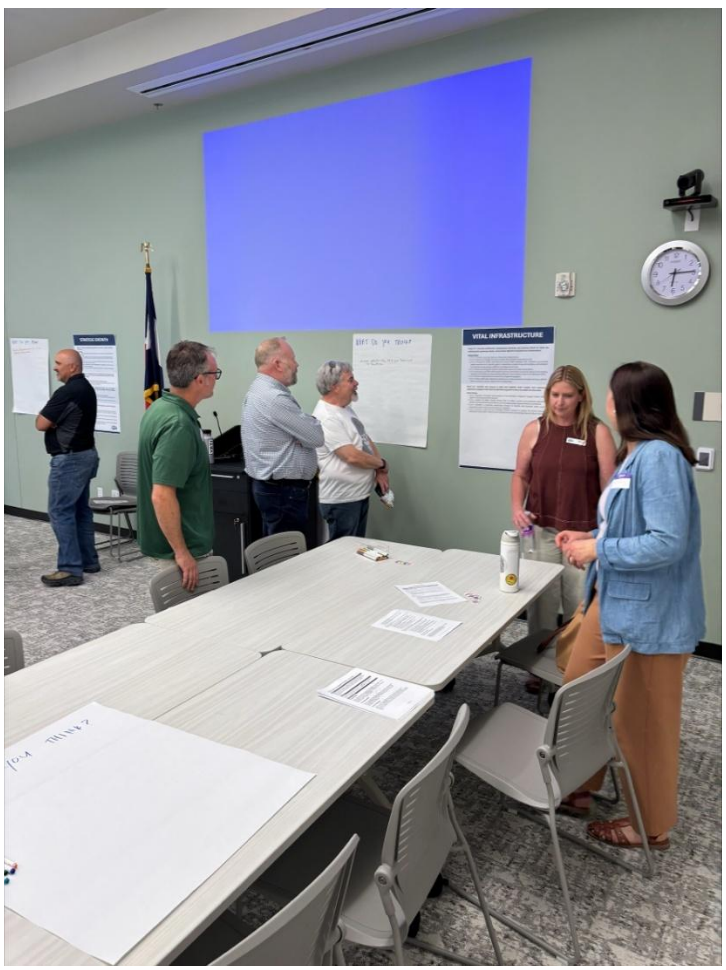
EverStrive facilitated a two-day workshop with the Town Board in May 2026. The first day focused on team building and reviewing status updates for several current projects related to the existing strategic plan. The second day focused on refining the vision, mission, and principles, and working through a priority-setting process. The result was a shared vision for the Town and the identification of goals for each focus area.

Phase 4: Plan Development

Once the Town Board's strategic priorities were established, the focus shifted to turning vision into action. EverStrive facilitated a half-day implementation workshop with Town staff in June to develop action steps and identify measurable outcomes for each focus area's goals. Following the workshop, EverStrive developed an initial draft of the strategic plan for internal review prior to community engagement.

Phase 5: Community Engagement

Community engagement ensured the final plan reflects the values, needs, and priorities of the people who call Windsor home. EverStrive facilitated an interactive public open house on June 29 to share the initial plan draft and gather public input, organizing the event around topic stations so residents could engage directly with Town staff and leadership on the focus areas that mattered most to them. EverStrive paired the open house with a simple, accessible online community survey to broaden participation beyond those able to attend in person. While not statistically representative of the community at large, the survey and open house discussions provided valuable insight that informed refinements to the plan.



Staff and community members discuss economic priorities at the open house Vital Infrastructure topic station

Appendix C: Community Survey Summary

77 responses — June 16 – July 10, 2026

Respondent Profile – Every respondent identified as a Windsor resident; 52% also own property, 18% work in Windsor, and 14% own or operate a local business. Engagement skewed toward long-tenured, invested residents rather than casual visitors (only 3% marked “visit Windsor” only), so results should be read as reflecting the perspective of people deeply embedded in the community.

Sentiment Snapshot

- **Safety:** Strongly positive — 87% agree or strongly agree they feel safe in Windsor.
- **Healthy living:** Strongly positive — 87% agree or strongly agree that the town offers a healthy, active lifestyle.
- **Connectedness**: Positive but softer — 68% agree or strongly agree that they feel connected and welcome in Windsor; 25% are neutral.
- **Fiscal stewardship**: The most divided measure — only 44% agree/strongly agree, 42% neutral, and 14% disagree/strongly disagree that the Town of Windsor is a good steward of public finances. Responses indicate uncertainty (not necessarily distrust) about how public money is managed.

Top Priority Issues

- Safe and reliable water supply (61% of respondents selected)
- Redevelopment of vacant/underutilized downtown buildings (38%)
- Recreational facilities and fields (32%) and Economic development and business growth (32%)
- Financial sustainability (29%)
- Coordinating development with neighboring jurisdictions (26%)

Key Themes from Open-Ended Responses

- **Traffic and Main Street congestion** dominate the write-in comments (mentioned in over half of all responses), especially semi-truck/through-traffic on Main St and Hwy 392, parking scarcity downtown, and calls for a bypass or rerouting.
- **Growth pace and infrastructure lag** is a recurring tension. Many residents support smart, planned growth but feel roads, water, and schools haven't kept pace with recent development.
- **Downtown vitality** is a mixed picture. Residents value the small-town charm and events but want more retail variety, restaurants, and "third spaces" (cafes, plazas, walkable gathering spots), with several unfavorably comparing Windsor's Main Street to Fort Collins' Old Town.
- **The proposed data center** in a neighboring jurisdiction drew notably strong, organized opposition (13 mentions).
- **Family and recreation amenities** came up repeatedly as unmet needs, including splash pads/pool, more athletic fields, and senior-focused programming.
- **Trust and transparency** — several respondents want clearer public communication on land use, finances, and decisions like the data center and Future Legends project.

MEMORANDUM

Date: August 10, 2026
To: Mayor and Town Board
From: Sandra Mezzetti, Senior Planner
Re: Draft Housing Action Plan Presentation - S. Mezzetti, Senior Planner
Item #: 3.

Background / Discussion:

Overview

The purpose of this work session is to provide an overview of the draft Housing Action Plan Report, which will be presented by the Town's consultant, Matrix Design Group.

Background

Colorado Governor Jared Polis signed Senate Bill 24-174 on May 30th, 2024, which was incorporated into Colorado Revised Statutes Article 32 of Title 24, part 37 – Housing Needs Planning. The purpose of SB24-174 is to address challenges in developing housing for Coloradans of all budgets by allowing local governments and regions to identify and analyze their own housing needs, take action based on those needs, and implement flexible strategies for growth over time.

The Town's Strategic Plan identifies Strategic Growth as a guiding principle, emphasizing the importance of attainable housing to support a local workforce. In alignment with this priority, Goal 1.5 focuses on housing, and Action Step 1.5.1 directs the completion of a housing needs assessment to identify gaps and inform strategies that address Windsor's specific housing challenges. The Housing Needs Assessment (HNA) was adopted on April 27, 2026. Building upon the Town's recently adopted HNA, the Housing Action Plan (HAP) connects market data, demographic analysis, and public input into a focused, community-driven housing strategy.

The Housing Action Plan is an implementation-focused document that translates the findings of the Town's Housing Needs Assessment into targeted strategies, policies, and programs to guide local decision-making. While the Housing Needs Assessment provides a comprehensive, data-driven analysis of existing housing conditions, affordability challenges, and projected housing demand, the Housing Action Plan establishes a clear framework for addressing those needs through practical, actionable implementation strategies.

The HAP is organized around a comprehensive set of strategies that align regulatory reform, financial tools, and programmatic strategies and investments. Key recommendations include:

- Updating current development standards
- Expanding housing choice through zoning code updates
- Implementing development incentives
- Strengthening local housing programs and partnerships,
- Leveraging federal, state, and local funding sources and mechanisms
- Establishing a clear implementation framework

While the State requires each local government to prepare both a Housing Needs Assessment (HNA) and a Housing Action Plan (HAP), it does not mandate that jurisdictions construct a specific number of housing units. Instead, jurisdictions are required to complete and publish an HNA and HAP by December 31, 2026, and update both documents every six years.

The focus of this work session is to review the draft HAP, receive feedback, and answer any questions. Any concerns will be addressed in the final report. Matrix Design Group will provide an overview of the draft HAP.

Financial Impact:

Relationship to Strategic Plan:

Recommendation:

CC:

Attachments:
1. Draft Windsor Housing Action Plan 8-5-26
2. Windsor_HAP_Presentation_WS

2026 Town of Windsor Housing Action Plan

Photo Credit:
Ssullican, Wikimedia Commons

2026 Town of Windsor Housing Action Plan

Prepared by:

Matrix

Excellence by Design

707 17th St, Suite 3150 Denver, CO
80202

Updated: August 5, 2026

RESOLUTION NO. ____________

A RESOLUTION OF THE TOWN BOARD OF THE TOWN OF WINDSOR, COLORADO ADOPTING THE HOUSING ACTION PLAN

NOW, THEREFORE, BE IT RESOLVED BY THE TOWN BOARD OF THE TOWN OF WINDSOR, COLORADO, that the Housing Action Plan attached hereto is hereby accepted, ratified, and approved.

Adopted upon motion of ___________________, seconded by ___________________, and carried this ___ day of _______, 20, by the Town Board of the Town of Windsor, Colorado.

ATTEST:

____

Town Clerk

____

Mayor

____

To be inserted upon formal adoption.

Partial funding for this project was provided by the Department of Local Affairs through a Housing Planning Grant award.

Acknowledgements

This report was prepared for the Town of Windsor. We recognize the leadership of the Town Board and Planning Commission and thank Town staff for their assistance in providing information and coordination.

Town Board Members

Julie Cline, Mayor

Ron Steinbach, District 1 / Mayor Pro Tem

Brian Jones, District 2

Lainie Peltz, District 3

Ken Symsack, District 4

Rick Klimek, District 5

Jason Hallett, District 6

Planning Commission Members

Timothy Reddick, Chair

Maxwell Nader, Vice Chair

Nathan Kinney, Secretary

Benjamin Kirch

David Hassard

Jordan Spight

John Neal

Nancy Frase, Alternate

Victor Tallon, Alternate

Town Staff

Shane Hale, Town Manager

Eric Lucas, Deputy Town Manager

John Thornhill, Community Development Director

Scott Ballstadt, Planning Director

Carlin Malone, Planning Manager

Sandra Mezzetti, Senior Planner / Project Manager

Kelsey Lutsch, Senior Planner

Kim Lambrecht, Long Range Planner

Mark Price, Planner II

Table of Contents

Executive Summary

The Town of Windsor stands at a critical juncture in shaping the community's housing future. This *Housing Action Plan* (HAP) serves as a comprehensive, actionable roadmap to guide Windsor's housing goals that takes into consideration evolving demographic patterns and population needs as well as persistent affordability pressures faced by renters, seniors, town employees, first-time homebuyers, and low-income households. Building upon the Town's recently completed *Housing Needs Assessment*, the HAP connects market data, demographics analysis, and public input into a focused, community-driven housing strategy.

In response, the HAP is organized around a comprehensive set of strategies that align regulatory reform, financial tools, and programmatic strategies and investments. Key recommendations include:

- ***Updating current development standards*** through marginal decreases in required setbacks and increases in allowable lot coverage, and expanding single-stair multi-family allowances, to support more efficient land use and enable a wider range of housing types.
- ***Continue expanding housing choice through zoning code updates*** including broader by-right allowances for missing middle housing (such as triplexes, multiplexes, and cottage courts), expanded mixed-use opportunities, and greater flexibility and allowances for accessory dwelling units (ADUs), live-work units, and accessory commercial units (ACUs).
- ***Implementing development incentives*** such as fee relief with an attached revenue backfill mechanism and infrastructure cost-sharing—to improve the feasibility and scale of affordable, workforce, and senior housing.
- ***Strengthening local housing programs and partnerships,*** including down payment assistance, renter and homeowner support, employer-assisted housing, land banking, and collaborations with nonprofit developers and regional service providers.
- ***Leveraging federal, state, and local funding sources and mechanisms*** to close financing gaps, support housing preservation, and expand access to housing assistance.
- ***Establishing a clear implementation framework*** with defined timelines, responsibilities, intended outcomes, and performance metrics to ensure accountability and measurable progress.

The HAP is guided by core goals to expand housing diversity, support attainable and naturally affordable housing, reduce cost burdens, promote aging in place, align housing with workforce needs, and ensure that current residents can remain in the community. These goals reflect both the quantitative findings of the *Housing Needs Assessment* and the qualitative insights gathered through community engagement, including surveys and public workshops.

Importantly, this plan aligns with Colorado Senate Bill 24-174 and reinforces Windsor's commitment to moving beyond analysis toward action. By integrating land use policy, financial tools, and community partnerships, the HAP positions Windsor to proactively address housing challenges, support inclusive growth, and maintain its quality of life as the community continues to evolve.

Introduction

The *Housing Action Plan* is an implementation-focused document that translates demographic and housing market data and identified housing challenges and needs into targeted strategies, policies, and programs intended to guide local decision-making. While the Town's *Housing Needs Assessment* provides a detailed, data-driven evaluation of existing housing conditions, affordability challenges, and projected housing demand, this *Housing Action Plan* establishes a clear path for how Windsor can respond to those findings through actionable steps.

This Plan is prepared in alignment with Colorado Senate Bill 24-174, which emphasizes the importance of moving beyond housing analysis toward the adoption of strategies that support measurable progress in housing availability, affordability, and long-term community stability. SB 24-174 reinforces the role of Housing Action Plans as implementation tools designed not only to identify challenges but also to advance solutions that can be carried out through local policy, funding, and programmatic efforts.

Purpose

The purpose of the *Housing Action Plan* is to respond to the housing shortfall identified in the *Housing Needs Assessment*, including an estimated deficit of ***between 1,300 and 2,700 housing units today*** and a projected cumulative need for ***approximately 6,400 to 7,700 housing units by 2033.*** This projected demand includes both owner-occupied and rental housing across a range of Area Median Income (AMI) tiers, reflecting the needs of households at different life stages and income levels.

More broadly, this *Housing Action Plan* is intended to provide Town officials with a coordinated set of ***financial, regulatory, and programmatic tools*** to address the Town's identified housing challenges and housing goals. These tools are designed to support housing production, expand affordability, improve housing choice, promote aging in place, and reduce displacement pressures as Windsor continues to grow.

Action Plan Goals

To address the housing gaps and pressures identified through this assessment, the *Housing Action Plan* is guided by the following goals:

Support attainable and naturally affordable housing.

Encourage housing types, development patterns, and preservation approaches that can deliver attainable housing options without reliance on deep subsidy. Supporting the creation and retention of smaller-scale and modestly priced housing, including through rehabilitation, aging in place, and weatherization programs, can help maintain affordability over time and provide housing options for low- and moderate-income households, workforce residents, and first-time buyers.

Reduce housing cost burden and improve housing stability.

Advance policies and programs that address affordability challenges across both rental and ownership markets through support initiatives such as rental assistance, homebuyer assistance, and homelessness assistance programs, as well as the use of development incentives that encourage market-rate developers to participate in the production of affordable and workforce housing. By reducing housing cost burden, the

Town can promote household financial stability, lower displacement risk, and support long-term residency, while also strengthening their ability to retain a stable and diverse population.

Increase housing options that support accessibility and aging in place.

Promote housing that accommodates accessibility needs, supports aging in place, and allows residents to remain in Windsor as their housing needs change over time. Expanding low-maintenance, accessible, and appropriately sized housing options, such as ADUs targeted toward multigenerational living and smaller footprint missing middle units like cottage courts, can help seniors, individuals with mobility considerations, and downsizing households remain connected to their community. Offering targeted incentives for the development of age-restricted housing and the implementation of accessibility features can further support Windsor's aging population.

Align housing availability with workforce and economic needs.

Expand housing options near major thoroughfares and commercial corridors can align housing with access to jobs, goods, and essential services. Furthermore, expanding the supply of housing affordable to low- and moderate-income and workforce households can support local employment and economic vitality. Improving the balance between housing and jobs, through downpayment assistance and employer-assisted programs, can reduce commuting pressures, support local businesses, and help ensure that Windsor remains an attractive and sustainable place to live and work.

Ensure current residents can remain in the Town.

Focus housing strategies on populations and areas most at risk of displacement, including seniors, cost-burdened renters, very low-income households, and workforce households with middle- to moderate-low incomes. Ensuring current residents can remain in the town, potentially expanding programs like downpayment assistance, employer-assisted, and first-time homebuyer options, supports long-term community stability, social cohesion, and inclusive growth as Windsor continues to evolve. Programming to expand supportive housing and eviction prevention services can further support Windsor's most vulnerable residents.

Progress Toward Addressing HNA Findings and Overview of Existing Conditions

This section summarizes Windsor's existing housing conditions and the Town's progress toward addressing the findings of the *Housing Needs Assessment*. It reviews prior housing-related plans, policies, regulatory updates, development trends, and local programs to identify where Windsor has made progress and where gaps remain. This review is intended to ensure that the recommendations in the *Housing Action Plan* build on existing efforts, respond to persistent housing challenges, and address needs that have not yet been fully met through previous policies or programs.

Summary of 2026 Housing Needs Assessment

Key challenges and needs identified through the *Housing Needs Assessment*, and their implications for Windsor, include the following:

Heavy dominance of single family detached housing (82% of total units) and a limited supply of multi-bedroom units and diverse unit types.

This pattern reduces options for seniors looking to downsize, younger people and students entering the housing market and seeking starter homes, and smaller households seeking more attainable or lower-maintenance living. The lack of diverse housing types also reduces opportunities for naturally occurring affordable housing (NOAH) by limiting the availability of smaller, more modest units that can remain attainable without direct subsidy.

High housing cost burden rates amid rising housing costs.

Housing affordability challenges are common in Windsor, with approximately 60% of renter households experiencing cost burden, defined as spending more than 30% of gross income on housing costs. High levels of cost burden reduce household financial stability, limit opportunities for savings and wealth-building, and increase the risk of displacement. Based on the Displacement Risk Index from the HNA (Figure 46), the areas in Windsor with the highest risk for displacement are southwestern Windsor and smaller areas within central Windsor, where the indicators like disability, racial and ethnic demographics, pre-1970s housing stock, and recent changes in rent and home value are prominent factors for potential displacement. By establishing supportive programs for such households, creating easily accessible education guides, and monitoring potential risk moving forward, the town can prepare the public and diversify their options to minimize displacement and cost burden.

These cost burden conditions also have an impact on workforce attraction and retention, as employees facing housing instability may be forced to seek housing outside the community. Affordability pressures have intensified in recent years, with the income required to afford a typical rental unit increasing to nearly $110,000 annually, while the income required to purchase the median-priced single-family home has risen to nearly $200,000. These thresholds far exceed the median renter household income of approximately $68,308 and substantially exceed Windsor's overall median household income of approximately $121,758.

While the 214 affordable units across Windsor Meadows Apartments, Century III, and Jacoby Meadows Senior Apartments offer a vital supply of affordable housing, this supply is inadequate in meeting the Town's need for affordable housing; under the traditional 30% affordability metric, none of Windsor's rental units, regardless of size, are affordable to a household earning less than $30,000. This income group often includes seniors on fixed incomes, entry-level service workers, and adults working part-time. Additionally, at $50,000, only about 7% of one-bedroom units fall within reach, and no larger family-oriented units are affordable.

Shortage of affordable housing to households below 80% AMI.

There is a shortage of both ownership and rental housing affordable to households earning below 80% AMI. Current estimates indicate a need for between approximately 494 and 1,100 additional housing units affordable to households below this income threshold when accounting for factors such as suppressed household formation, workforce housing needs, overcrowding, and vacancy deficiencies. This gap disproportionately affects essential workers and lower- and moderate-income households who may not qualify for traditional subsidies but still struggle to access market-rate housing. The imbalance between local wages and housing costs is further reflected in the growing mismatch between lower-income jobs and affordable housing availability, with Windsor now providing approximately 12.2 low-income jobs for every housing unit affordable to lower-income households. This imbalance has worsened in recent years and contributes to increasing commuting pressures, housing insecurity, and workforce retention challenges.

Priority populations experiencing heightened housing challenges and displacement risk.

Certain populations face disproportionate housing pressures including seniors, cost-burdened renters, and those in the local workforce (particularly those with low incomes). While housing, demographic, and economic conditions in southwest and central Windsor may place residents in these areas at elevated risk of displacement, such pressures persist throughout the Town. Addressing these challenges is essential to maintaining community stability and ensuring that long-term residents can remain in Windsor alongside their colleagues, peers, friends, and family.

Declining housing mobility and emerging signs of household strain.

Housing market conditions have increasingly limited opportunities for households to relocate within Windsor, as declining turnover rates reduce the number of available units entering the market. By 2023, annual turnover had fallen to approximately 7%, compared to levels that exceeded 10% in prior years, indicating a tightening market with fewer opportunities for existing and prospective residents. At the same time, overcrowding has increased and now affects approximately 1.3% of households, suggesting that some residents may be doubling up or remaining in housing that no longer adequately meets their needs due to affordability constraints and limited housing availability.

Prior Housing Plans, Policies, and Local Actions

The *Housing Action Plan* builds on a long history of local planning efforts, policy updates, and targeted housing initiatives intended to expand housing choice, support workforce housing, and respond to Windsor's changing demographic and market conditions. The following section summarizes the Town's major housing-related plans and actions, highlighting where prior efforts have advanced local housing goals and where persistent gaps remain. This review provides important context for the recommendations in this Plan and helps ensure that new strategies are grounded in Windsor's existing policy framework rather than developed in isolation.

2024 Comprehensive Plan Goals

The Town of Windsor's most recent Comprehensive Plan, adopted in 2024, identifies several housing goals and policies that align directly with the recommendations contained within this Plan, including the following:

GOAL 1. Diversify housing options to accommodate varying household sizes, lifestyles, and generations.

The first goal of the Housing & Neighborhoods section calls for increased diversity in the Town's housing stock, with supportive policies that recommend increasing the allowable housing types, sizes, and densities within all neighborhoods, through the addition of units like duplexes, townhomes, ADUs, co-housing, and cottages. The Plan also supports higher density near Windsor's downtown, commercial centers, and mixed-use areas, while supporting mixed-use development to enhance community vitality. Lastly, this goal addresses the need to support Windsor's seniors and residents with special needs through housing options that enable aging in place, like ADUs and smaller houses for downsizing households.

GOAL 2. Cultivate housing that meets the needs of low and moderate-income households.

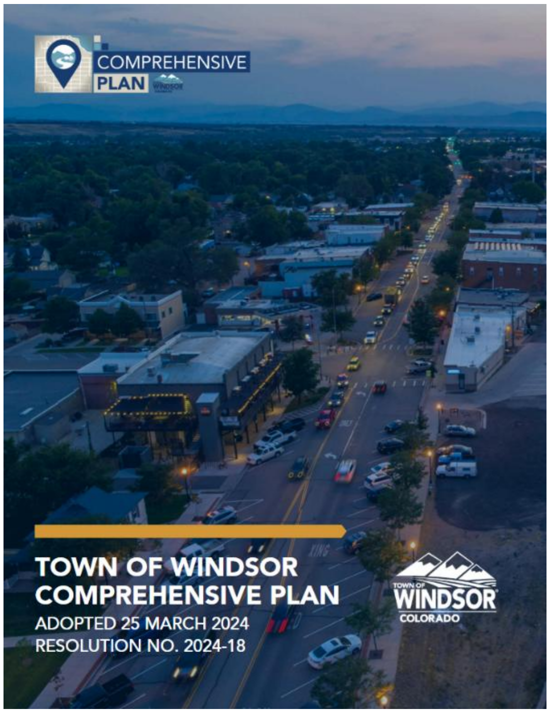
The Comprehensive Plan promotes the use of policies, programs, and incentives that increase the number of affordable housing units, as well as removing barriers to the development, preservation, and rehabilitation of housing that supports the Town's workforce. This goal builds upon the Town's 2015 Demographics and Housing Opportunities Study, which noted the need to address regulatory barriers like high minimum lot sizes and the potential to utilize affordable development incentives like density bonuses and fee waivers to encourage the construction of additional housing. The Town has since amended its density allowances, enabled smaller lot sizes, and updated its zoning to support new housing.

GOAL 3. Encourage sustainability in housing siting, design, and construction.

The Plan promotes efficient water use and the use of sustainable, energy-efficient building materials and systems, as well as prioritizing new housing in locations with access to public and active transportation, with integrated green spaces. The proposed zoning updates in this Action Plan align with this goal by positioning new housing near key transportation nodes and areas with the infrastructure capacities to handle growth.

GOAL 4. Enhance connectivity and cohesion between neighborhoods across Town.

The Plan calls for unified residential design elements to maintain the Town's identity, while promoting increased multimodal access to new neighborhoods. By aligning new housing along major throughfares and promoting infill development, the Town can increase its housing supply while ensuring growth is intentionally positioned.



GOAL 5. Design new neighborhoods to enhance and respect Windsor's natural and historic features.

The Plan promotes sustainable housing construction, along with clustered and efficient housing developments that preserve open space. Such sustainable development encourages growth in parts of Town that can accommodate it, while preserving open space and areas without growth capacity.

Related Goals

The Plan identifies several other growth and regional collaboration and economic development goals that overlap with housing, including the need to align the pace of new development with infrastructure and service capabilities, promoting infill and redevelopment to revitalize the Town's core, and supporting mixed-use development with zoning and form-based development tools.

2004 Workforce Housing Policy (Resolution 2004-39)

The Town's most significant early housing policy, Resolution 2004-39, was adopted in 2004 to provide economic incentives for the development of primary workforce housing, particularly for households employed in Windsor. The resolution offered three types of incentives: a 10% density bonus, fast-tracked development review, and deferral of fees until certificate of occupancy. However, later plans like the 2009 Workforce Housing Needs Study, the 2015 Demographic and Housing Opportunities Study, and a 2017-2018 staff analysis found these incentives inadequate in producing the types of housing that the

Town needs. Key issues included a required affordable housing set-aside that was seen as economically infeasible with such a small density bonus that applies to only affordable units, a fast-track review process that lacked a defined timeline and was not perceived by developers as offering real economic value, and fee deferrals that were seen as insufficient.

Though this policy was never codified in the Land Use Code, the Town has exercised discretionary fee waivers and direct financial contributions for specific affordable housing projects on a case-by-case basis through Town Board approval. For example, the Town's Jacoby Meadows project received approximately $1 million in development fee waivers and $461,000 in matching funds in support of the Windsor Housing Authority's CHFA application. The 2015 Demographic and Housing Opportunities Study recommended moving from fee deferrals to fee waivers as a standard incentive tool, noting that neighboring communities like Loveland had already done so.

2009 Workforce Housing Needs Study

The Town completed a study of workforce housing needs and community preferences in 2009, which identified the extent of housing needs, gaps, and general community preferences. Key findings included the following:

Younger residents have different housing preferences.

The study found that younger residents are driving demand for higher-density, mixed-use environments with proximity to jobs, goods, and services. Input from stakeholder engagement throughout the development of the HNA and HAP reiterated that younger households support diverse housing types, including missing middle housing and higher-density apartments.

The Town is aging faster than surrounding communities.

The number of residents over 65 years is expected to nearly triple by 2040 over 2010 levels, driving demand for senior and accessible housing, as well as housing that supports aging in place. The quantitative findings of the HNA confirmed that the population is continuing to age.

Most of Windsor's jobs were held by non-residents and most Windsor residents worked outside the town.

This finding signals Windsor's prominence as a bedroom community, but also illustrates the need to align housing with employment opportunities. People who drive into Windsor for work may choose to live there if additional housing types and lower price points were available to them.

Affordability challenges persist.

The study found that housing prices continue to rise faster than incomes, with households spending considerable amounts of their income on housing. These findings were reinforced by the 2015 Demographic and Housing Opportunities Study, as well as the 2026 HNA.

Increasing density in the Town's core, promoting diverse housing types, lowering minimum lot sizes, and adjusting development incentives were identified as key policy recommendations.

The Town's previous use of fee deferrals, a fast-tracked development process, and a density bonus did not adequately stimulate the development of workforce and affordable housing. It is crucial that such incentives be tailored to match local market conditions and development costs, to ensure developers utilize them.

2014 Accessory Dwelling Unit (ADU) Standards and 2025 Update

In 2014, Windsor adopted ADU process standards to add housing diversity and expand attainable housing options, particularly for aging residents and smaller households. Three ADU types were permitted: detached, attached/locked-off, and attached/shared-living. The update enabled ADUs as an accessory use on any single-family residential lot in districts permitting single-family dwellings. Following adoption, the Town produced a guide/brochure, application, and permit checklist to promote ADU awareness. Between 2018 and 2020, only 11 ADU applications were reviewed. A key barrier noted was that private HOA covenants in many Windsor subdivisions could restrict ADU construction, requiring written HOA approval prior to submitting an application.

In 2025, the Town updated its ADU regulations (Ordinance No. 2025-1719) to comply with HB24-1152. The updated ordinance administratively streamlines ADU approvals, prohibits owner-occupancy requirements, and eliminates excessive parking, setback, and design standards that previously hindered ADU development. This represents a meaningful expansion of Windsor's ADU framework in response to state mandate, with the Town being recognized as a Certified ADU Subject Jurisdiction as of April 1st, 2026.

2015 Demographic and Housing Opportunities Study

The study analyzed the town's demographics, economic trends, and housing market, including housing inventory. The study quantified the rapid population growth since 1990 and its anticipated continued growth and increase in housing demand as part of the northern Front Range. The study found that the Town attracts both families with children and older adults, resulting in an aging population profile even as total population increases. Many of the recommendations provided by this study had previously been acknowledged in the 2009 Workforce Housing Study that looked at the changing demographics and what type of housing would be needed to best serve those populations. Key goals included the following:

Look for opportunities to increase the density of housing in the Town's core.

The study found that increasing density near its downtown didn't need to come from approvals of mid- to high-rise apartments, but instead more missing middle housing types like townhomes and multiplexes, to increase the diversity of housing options while meeting the changing needs of the community. The engagement as part of the HNA and HAP process confirmed such support for missing middle housing options.

The Town should promote housing development that meets the needs of a more diverse and wider spectrum of incomes (especially for workforce housing).

Related to the above point, the Town found that there is a growing need for more housing options that can be obtained by workforce residents. The study specifically called out the increase in housing cost burden for households making $75,000 a year, as well as a severe lack of housing options for those making under $50,000. The HNA found that such affordability challenges have persisted and worsened in recent years.

The Town's minimum lot size within the central parts of Town should be revisited.

The study also called for a revisiting of the minimum lot size of 6,000 square feet, as it deters the type of denser workforce accessible housing the Town needs to meet its demographic changes. This standard was updated as part of the Town's 2021 Land Use Code Update.

Town Strategic Plan (2008-2024)

Windsor's Strategic Plan, first adopted in 2008 and updated every two years, has recently included housing as a strategic priority. The 2022 Strategic Plan included a goal to increase attainable housing by 10% for those who work in Windsor so they can live in Windsor, along with a direction to "research and present policy considerations to support" this goal. The 2024–2029 Strategic Plan, which builds on the 2024 Comprehensive Plan, reaffirms "Strategic Growth" as a focus area encompassing land use policies, housing, and attainable housing action steps. The Strategic Plan public dashboard tracks progress on housing-related strategies, including completion of the Town's *Housing Needs Assessment* and *Housing Action Plan.*

2021 Land Use Code Update

In 2021, the Town adopted a Land Use Code update intended to address regulatory barriers to housing, increase development flexibility, and increase housing options. This effort is perhaps the Town's greatest step forward in increasing housing production and diversity, with key changes including:

New RMU-2 Zone District

The Town created a new residential mixed-use zoning district that would allow smaller lots in exchange for additional open space and enhanced design features (like detached sidewalks or recessed garages), promoting more compact residential development.

Proposition 123 Fast-Tracking Policy (2025)

In 2025, the Town implemented an expedited review process for qualifying affordable housing developments in line with Proposition 123 requirements. Projects are eligible if at least 50% of units are dedicated as affordable (at or below 60% of AMI for rent, or at or below 100% AMI for ownership), building upon the Town's Work Force Housing Fast-Track Policy, which is available for projects with at least 10% of units set aside as affordable. Eligible applications including site plans, building permits, and PUD/PUD amendments. Once an application is submitted, a 90-day review timeline begins, including a staff review of no longer than three weeks, a Development Review Committee meeting as needed, Planning Commission and Town Board communication, a Draft Development Agreement, Pre-Construction Meeting, Building Permits, and Final Plans and Developer Agreements. This framework brings the Town into alignment with Proposition 123 requirements to have a system that expedites the development review process for affordable housing.

Ongoing Downpayment Assistance Program Development

The Town is currently in the process of creating a Downpayment Assistance Program designed to support the Town's municipal employees, school employees, and first responders. This program aligns with the broader Comprehensive Plan goals of promoting workforce housing, and the program has the potential to increase access to homeownership for the Town's essential employees. Furthermore, this program will likely support the Town's ability to attract and retain employees, due to reductions in housing cost burden and commute times.

Recent Development Trends

The Town's housing supply has expanded dramatically in recent years, particularly since 2016. This can be partially attributed to updates to the Town's Land Use Code, including reductions to lot sizes in the RMU-1 and RMU-2 zone districts, enabling incremental infill of diverse housing types.

Between 2016 and 2023, the Town's housing stock grew from 9,218 to 16,117 units—a 75% increase. This growth has eased demand pressures, as illustrated by declining occupants per unit, signaling a decrease in overcrowding. However, these recent increases in housing supply do not completely meet the Town's identified housing need, with an estimated remaining gap in 2023 of 1,326 to 2,702 units, and an anticipated future need of 6,359 to 7,734 new units by 2033. Of these, 58% of units are needed for moderate income (81-120% AMI) and below residents. Furthermore, between 2022 and 2025, the Town issued a total of 2,765 residential permits, of which nearly half were for multifamily units. This increase in the supply of smaller, more attainable housing units for rent and ownership offers a vital supply of housing for Windsor's residents; however, rents and sales prices remain relatively unaffordable, signaling the need for continued housing production to ease current and future demand pressures. Additionally, as of 2023, single-family detached housing still comprises 82% of the Town's total housing stock, and 93% of its owner-occupied stock. Relatedly, many of these units are larger, family-oriented homes, with 32% of units having three bedrooms, 28% having four bedrooms, and 19% having five or more bedrooms. Only 1% of all units are studios, only 5% are one-bedrooms, and only 14% are two-bedrooms, limiting housing availability for young adults, smaller households, and older residents looking to downsize.

The shortage of smaller multifamily units limits options for renters, while the limited supply of missing middle housing—such as duplexes, townhomes, and cottage courts—constrains options for low- and moderate-income households, seniors looking to downsize, and young families seeking entry-level homeownership opportunities.

Legislative Compliance

In addition to local planning efforts, recent state legislation has played an important role in shaping Windsor's housing policies and responsibilities. The following legislative actions have required the Town to evaluate and update its housing regulations, planning processes, and long-term housing strategies to promote housing affordability, expand housing choice, and comply with evolving state housing requirements.

HB24-1152 (ADU Expansion, 2024)

HB24-1152 required Windsor to update its ADU regulations by June 30, 2025, to allow administrative approval of one ADU per single-family lot without owner-occupancy, excessive parking, or restrictive design requirements. Windsor complied via updates passed by Ordinance No. 2025-1719, and was certified as an ADU Subject Jurisdiction in April 2026. In receiving this certification, the Town unlocked eligibility to the Accessory Dwelling Unit Grant program (ADUG) for local governments and enabled homeowners that are interested in potential ADU financing to work through lenders to participate in ADU Finance programming supported by the Colorado Housing & Finance Authority (CHFA).

SB24-174 (Sustainable Affordable Housing Assistance, 2024)

SB24-174 required Windsor to conduct and adopt a Housing Needs Assessment, which the Town completed in April 2026, and prepare a Housing Action Plan by January 1, 2028. With the completion of this *Housing Action Plan*, the Town is taking the next required step toward compliance with SB24-174, including developing a Strategic Growth and Water Supply Element.

Key Takeaways

Several patterns emerge from a review of Windsor's prior housing efforts that are directly relevant to the *Housing Action Plan*.

What has worked

- The Town has had success with the current structure of the Windsor Housing Authority, administered in partnership with the Loveland Housing Authority. This partnership has been a great model for developing and managing the Town's affordable housing inventory, producing Windsor Meadows, Century III, and Jacoby Meadows.
- Discretionary Town Board support in the form of fee waivers and direct financial contributions (totaling approximately $1.46 million for Jacoby Meadows alone) has been instrumental in making LIHTC projects financially viable.
- The 2014 ADU code and its 2025 update represent progressive incremental steps toward housing diversity, with modest uptake as HOA covenant barriers were removed as part of HB24-1152.
- The 2021 Land Use Code update created a new zone, RMU-2, which responded directly to previous housing recommendations to remove regulatory barriers and increase housing diversity, while increasing the Town's regulatory capacity for density.

Persistent gaps

- The 2004 Workforce Housing Policy (Resolution 2004-39) has remained essentially unused by the private market for over 20 years. Despite multiple staff analyses (2015, 2017–2018, 2020), it has never been codified in the Land Use Code, its incentives have not been substantially strengthened, and the density bonus has not been recalibrated to market value. This Action Plan aims to calibrate a suite of development incentives for affordable, workforce, and senior housing, including infrastructure cost sharing, fee relief, and priority review and permitting, to ensure they actually stimulate development that supports the Town's residents.

- Windsor lacks a formal, standardized affordable housing fee waiver program; incentives remain discretionary and project-specific. The Town should codify this program to increase its effectiveness and utilization, along with a framework for backfilling waived or reduced fees, to ensure maintained fiscal sustainability.
- No inclusionary zoning mandate has ever been adopted, leaving the Town without a mechanism to generate affordable units or housing funds through new market-rate development. Though inclusionary zoning was previously prohibited under state statue (C.R.S. § 38-12-301), HB 21-1117, signed in 2021, restored the legal foundation for local inclusionary zoning requirements. Though the Town would still have to include cost-offset measures (such as height/density increases or reduced parking requirements), the Town could explore such requirements to generate local affordable units using the incentives included in this Plan as a baseline.
- The Windsor Housing Authority's income-restricted inventory (214 units across three properties) is small relative to total housing demand, with all existing properties maintaining waitlists. While it is imperative to promote increased attainable housing production through updates to development standards and zoning regulations that enable smaller scale single-family and missing middle housing, increased public housing efforts are needed to support the Town's lower-income residents.

Community Engagement Efforts

Over the course of the *Housing Needs Assessment* and *Housing Action Plan* development, community members were invited to provide their feedback on housing needs, challenges, and opportunities across Windsor. The following qualitative and quantitative feedback serves to frame the policy and program recommendations found in this report.

Community Questionnaire

To gather input from Windsor's residents, a community questionnaire was developed and distributed throughout April and May 2026, promoted on the project webpage and during the virtual Community Open House. Responses helped to gauge the level of community support for potential housing policies, including expanding housing types, supportive housing programming, and development incentives. These results may indicate some level of bias in responses as 84% of respondents are homeowners, and only 16% are renters.

The majority (47%) of respondents said it was important or very important for the Town to offer a wider variety of housing options, with another 16% stating it is *somewhat important*; 37% noted it was *not important at all*.

- The most favored housing types included *traditional single-family homes* (53%), *cottages/tiny homes/Accessory Dwelling Units* (37%), and *apartments* and *duplexes, triplexes, and townhomes* (26%), showing demand for smaller single-family attached and detached units, as well as apartments for renters.

Sentiments were mixed when respondents were asked if the Town should offer development or financial incentives for the development of affordable and senior housing, with 26% agreeing or strongly agreeing, and 58% disagreeing.

- Of the development incentives listed, the most favored by respondents included *parking reductions, fee reductions/waivers,* and *grants/low-interest loans.*

Sentiments were also mixed regarding the need for programming to support homeowners, such as downpayment assistance programs, weatherization assistance programs, and home renovation and rehabilitation programs, with 21% responding that such programs are adequate, 37% responding that such programs are not adequate, and 26% responding that some programs are, and some aren't. Another 16% were unsure.

SWOT Analysis Takeaways

Additionally, a virtual community open house was held on April 16th, 2026, to engage and update Town staff and the public on the Action Plan process. Prior to the event, outreach efforts included a public social media announcement and a notice shared during the Town Board Regular Meeting on April 13th, 2026, and the Windsor Planning Commission Regular Meeting on April 15, 2026. Town staff shared insights into current housing Strengths, Weaknesses, Opportunities, and Threats (SWOT), as summarized below. The virtual open house was recorded and posted on the project webpage along with the survey for residents to access.

Strengths

- Windsor has made many improvements to current regulatory and permitting standards and processes over the years.
- DOLA has certified Windsor as an ADU-supported jurisdiction, allowing the possibility for more ADU supportive funding and programming.

Weaknesses

- Though diverse housing types continue to be built in Windsor, most are still unattainable for target homebuyers.
- It can be difficult to find a way to lower the cost of construction and pass those savings onto the target homebuyer.
- Windsor does not currently have the level of staffing and institutional capacity found in larger jurisdictions, particularly with respect to dedicated personnel or departments focused on helping residents, including seniors, navigate housing-related needs and access affordable housing resources.
- Much of Windsor's housing stock is relatively new, limiting the areas that can be redeveloped and rehabilitated affordably.
- Windsor is experiencing increasing land constraints for new residential development, creating a growing need for denser, more flexible housing solutions that can accommodate future growth more efficiently.

Opportunities

- Windsor could establish a dedicated housing-focused department or program that could assist seniors, low-income households, and other vulnerable residents in accessing affordable housing opportunities and housing-related resources.
- Windsor would find value in sharing resources, including a housing liaison to address the affordability need, with other communities.
- Proposition 123 provides Colorado communities with access to additional housing funding opportunities that may help offset reductions in available federal resources.

Threats

- Declining and increasingly uncertain federal funding for housing-related programs is placing additional pressure on state and local governments to address housing needs with more limited resources.

- Windsor's housing needs must compete with other major community priorities—such as water infrastructure, transportation, and growth management—for the attention and resources of elected and appointed officials, which may constrain the scale and pace of housing-related initiatives.
- Housing development in Windsor is being affected by broader statewide construction challenges, including labor shortages, rising construction costs, and regulatory and legal barriers, such as construction defects litigation, that can limit housing production and increase development risk.
- Water acquisition and infrastructure costs represent a major constraint on housing development in Windsor. Because the Town does not fully control its water supply, its ability to directly subsidize or reduce these costs is limited, making Windsor particularly susceptible to broader regional water market conditions and pricing pressures.
- Current sewer and power infrastructure in some parts of Windsor is insufficient to meet the needs of future housing development, limiting growth and density options.

Regulatory and Code Updates

Updated Development Standards

As part of this Action Plan, current development standards were reviewed to assess their strengths and weaknesses related to supporting the development of diverse, attainable housing types, including smaller single-family homes and "missing middle" density housing like duplexes, townhomes, and cottage courts. Though the Town has made great strides in addressing regulatory barriers to housing, including lowering minimum lot sizes and setbacks, increasing allowable lot coverages, and establishing RMU-2, a new residential mixed-use zoning district, these changes build upon such efforts by offering marginal improvements to current development standards.

This section contains an overview of current setback and lot coverage requirements, along with recommendations for specific improvements to alleviate identified regulatory barriers by zoning district. In addition, this section contains recommendations to allow multifamily buildings up to five stories to be served by a single exit staircase. Together, these recommendations seek to lower development costs and address market limitations to home construction of all forms and sizes, helping to remove barriers to housing that meets the current and anticipated needs of the Town's residents. An increase in the availability of diverse, attainable housing forms greatly support first time homebuyers, younger families, and seniors looking to downsize—helping to accommodate the Town's aging population and helping to alleviate the identified gap in ownership between income levels.

Reduced Setback Requirements

Reducing setbacks allows buildings to be positioned closer to property lines, increasing usable and buildable areas on each lot. This added flexibility supports more compact building footprints, making it easier to accommodate multi-family and "missing middle" housing types, including duplexes, triplexes, cottage courts, and townhomes. With current single-family attached and 2- to 4-unit multifamily housing stock having a share of only 5% and 3% respectively, such supportive development standards are needed now more than ever to provide adequate missing middle housing options.

Though current setback stipulations are adequate in promoting small-lot and flexible housing arrangements, ***marginal decreases in required setbacks and accompanying increases in allowable lot coverage can further support the construction of single-family homes on smaller infill or unusually shaped parcels,*** while maintaining design and safety standards. Such changes allow more units and layouts on a given site, unlock infill parcels and support housing that takes up more of a lot, like side-by-side duplexes or townhomes, and overall helps create more visually engaging and pedestrian-friendly streetscapes.

The following table summarizes the current principal residential minimum setback requirements in Windsor, alongside modest recommended adjustments that promote uniformity and ease of use.

Table 1-1 Current and Proposed Setbacks by Residential Zoning District

Zoning District	Front (current)	Side (current)	Rear (current)	Front (recommended)	Side (recommended)	Rear (recommended)
ER: Estate Residential	<2.5ac lots = 20' >2.5ac lots = 25'	<2.5ac lots = 5' >2.5ac lots = 25'	<2.5ac lots = 10' >2.5ac lots = 25'	20' (uniform standard)	<2.5ac lots = 5' >2.5ac lots = 25'	10' (uniform standard)
SF-1: Single-family	20'	5'	10' 5' if abutting alley	15'	5'	5' (uniform standard)

Zoning District	Front (current)	Side (current)	Rear (current)	Front (recommended)	Side (recommended)	Rear (recommended)
MF: Multi-family (Standard Duplex, Over-Under Duplex)	20’	5’	10’ 5’ if abutting alley	10’	5’	5’
MF: Multi-family (Townhouse, Multiplex)	15’	5’	10’ 5’ if abutting alley	10’	5’	5’
MF: Multi-family (Multifamily Apartment)	20’	½ of building height	½ of building height 5’ if abutting alley	15’	½ of building height	¼ of building height 5’ if abutting alley
RMU-1: Residential Mixed Use One (SF Dwelling, Standard Duplex, Over-Under Duplex, Townhouse)	20’	5’	10’ 5’ if abutting alley	10’	5’	5’
RMU-1: Residential Mixed Use One (MF Apartment)	20’	½ of building height	½ of building height	15’	½ of building height	¼ of building height
RMU-2: Residential Mixed Use Two (SF Dwelling, Standard Duplex, Over-Under Duplex)	20’	5’	10’ 5’ if abutting alley	10’	5’	5’
RMU-2: Residential Mixed Use Two (Townhouse, Multiplex)	15’	5’	10’ 5’ if abutting alley	10’	5’	5’
RMU-2: Residential Mixed Use Two (MF Apartment)	20’	½ of building height	½ of building height 5’ if abutting alley	15’	½ of building height	¼ of building height
MH: Mobile Home	10’	5’	10’	10’	5’	10’

Currently, there are often different setback requirements for lots with standard access, limited access, or rear/auto court access. It is recommended to simplify this to a uniform standard for ease of use and maximum flexibility, without significantly altering the layout of developable lots. These setback reductions can be implemented throughout the Town, with updates to the Estate Residential and SF-1 categories enabling the production of smaller single-family detached housing, and updates to single-family attached, multi-family, and residential mixed-use categories greatly increasing the viability of missing middle housing types. ***Importantly, reductions are only recommended for front and rear setbacks,*** as current side setbacks of 5 feet are the minimum allowed within the Town's building code without additional fireproofing, and are generally supportive of diverse and infill development.

Increased Lot Coverage Allowances

Increasing the maximum lot coverage allowed across the Town's zoning districts is complementary to the recommendations for reduced setback requirements. The following table summarizes current maximum lot coverage per residential zoning district, with recommended adjustments. While such changes are modest and incremental, they collectively aim to increase the feasibility of missing middle housing types that stretch laterally (such as side-by-side duplexes or townhomes) while unlocking smaller infill lots, which is particularly necessary given Windsor's rising land costs and diminishing greenfield development opportunities. Additionally, such increases support more efficient land utilization, reduce per-unit land costs, and improve development feasibility while still maintaining neighborhood compatibility through other design and development standards.

Table 1-2 Current and Proposed Lot Coverages by Residential Zoning District

Zoning District	Max. Lot Coverage (Current)	Max Lot Coverage (Recommended)
ER: Estate Residential	65%	65%
SF-1: Single-family	60%	65%
MF: Multi-family (Standard Duplex)	Standard = 65% Limited/Rear or Auto Court = 70%	75% (uniform standard)
MF: Multi-family (Over-Under Duplex)	Standard = 60% Limited/Rear or Auto Court = 65%	75% (uniform standard)
MF: Multi-family (Multiplex)	70%	80%
MF: Multi-family (Multifamily Apartment, Townhouse)	80%	80%
RMU-1: Residential Mixed Use One (SF Dwelling, Standard Duplex, Over-Under Duplex)	65%	75%
RMU-1: Residential Mixed Use One (Townhouse, MF Apartment, Mixed Use)	80%	80%
RMU-2: Residential Mixed Use Two (SF Dwelling, Over-Under Duplex)	Standard = 60% Limited/Rear or Auto Court = 65%	75% (uniform standard)
RMU-2: Residential Mixed Use Two (Standard Duplex)	Standard = 65%	75% (uniform standard)

Zoning District	Max. Lot Coverage (Current)	Max Lot Coverage (Recommended)
	Limited/Rear or Auto Court = 70%	
RMU-2: Residential Mixed Use Two (Townhouse, MF Apartment, Mixed Use)	80%	80%
RMU-2: Residential Mixed Use Two (Multiplex)	70%	80%
MH: Mobile Home	50%	50%

Current standards already encourage infill development and diverse housing forms and types, though the recommended marginal increases in maximum lot coverage ratios ***allow even greater flexibility, while still ensuring adequate open spaces for drainage and recreation.*** Furthermore, several zones currently have different lot coverage requirements for "standard" lots, and lots with "limited/rear or auto courts"; by moving to a uniform standard, the Town can decrease confusion and ambiguity that can pose hurdles to development. Alongside similar reductions in required setbacks, such increases aim to be minimally restrictive and create more ***uniformity and ease of use by developers.***

Notably, to preserve the existing character of larger lots, the Town should ensure residential design standards for select missing middle housing types that are compatible with the existing architecture of neighborhoods. The careful creation of design standards and approaches, such as building articulation, landscaping, and façade requirements, that reflect desired character would assist in neighborhood design preservation and the maintenance and improvement of open spaces, while still promoting setback and lot coverage changes to support diverse housing options.

Single Staircase Allowance for Multi-Family

Currently, the Town mandates that a single exit staircase is only permitted through the 3rd story above grade plane, with a second staircase becoming mandatory if there are more than four dwellings per floor, if the gross floor areas exceeds 4,000 square feet per story, if there are four or more stories (or five stories under certain code-amendment exceptions), or if the distance from a unit entry door to the staircase exceeds 35 feet. In practice, this means virtually every 4-story and taller multifamily building in Windsor requires a second staircase, as does any lower building with more than 4 units per floor or a large floor plate.

Colorado recently passed House Bill 25-1273 (Residential Building Stair Modernization), allowing multifamily buildings up to five stories to be served by a single exit staircase. Developments must still meet specific conditions, including the following:

- Buildings no more than 5 stories tall (or 4 stories with an occupiable roof)
- No more than 4 dwelling units per floor (max 20 units total)
- Full automatic sprinkler system and fire-resistance/smoke-control systems throughout
- Stairway no more than 20 feet from each unit's entry door; no more than 125 feet from any point in a unit
- Aerial fire department access to the building
- Non-combustible or fire-resistive construction (Types I, II, or IIIA)
- Stairway width of at least 48–54 inches (depending on floor area)
- Floor area per story capped at 4,000–6,000 sq. ft. depending on stair width

- Fire-resistant key box for fire department access

Though this mandate only applies to Colorado municipalities with a population of 100,000 or more, and Windsor does not meet that threshold, the Town should still adopt this single-staircase allowance to lower multifamily housing costs and expand the pace and scale of such developments.

This requirement greatly adds to the cost of construction, with the addition of a second staircase costing an estimated 6-13% of total hard construction costs.[1] On top of these direct savings, developers can gain back 7-9% of floor area previously consumed by the second staircase, supporting efficient infill development, potentially unlocking dozens of infill multifamily sites across the town that are currently too small or economically marginal to develop under the dual-staircase requirement.

Streamlining Development

In addition to updating current development standards, it is crucial to examine what types of housing are allowed across the Town's various zoning districts, and what the permitting process looks like. This section contains recommended updates to increase by right allowances of absent and underproduced housing types, along with recommendations to streamline missing middle and ADU review, permitting, and construction. Doing so would greatly increase the feasibility of creating attainable, diverse housing units that support the Town's aging population, expanding workforce, and growing need for entry-level housing.

By-Right Allowances

Windsor's current residential and mixed-use zoning districts established under Table 16-1-10 are:

- **ER –** Estate Residential, including E-1 (Low Density Estate Residential) and E-2 (High Density Estate Residential)
- **SF-1 –** Single-Family Detached
- **MF –** Multifamily Residential, including MF-1 (Multifamily) and MF-2 (High Density Multifamily)
- **RMU-1 –** Residential Mixed Use One
- **RMU-2 –** Residential Mixed Use Two
- **MH –** Mobile Home
- **CB –** Central Business (allows upper-floor residential)
- **NC –** Neighborhood Commercial (allows upper-floor residential as accessory)
- **PUD –** Planned Unit Development (follows approved master plan)

The Town currently encourages housing diversity by permitting missing middle housing types (including duplexes, 3–6 unit multiplexes, townhomes, and other single-family attached units) in MF, RMU-1, and RMU-2 zones. Furthermore, the Town permits mixed-use dwellings in RMU-1, RMU-2, and CB zones, and permits ADUs in ER, SF-1, RMU-1, and RMU-2 zones.

While the Town has a strong basis for encouraging housing diversity, there are several recommended changes to further facilitate the construction of missing middle housing, mixed-use developments, and ADUs:

- ***The current RMU-1 and RMU-2 requirements for master plans and minimum site sizes (40 acres for RMU-2) effectively prohibit small infill projects.*** The Town should consider allowing by-right duplexes, townhouses, and multiplexes of ≤8 units in RMU-1 without a master plan and reducing the RMU-2 minimum site size threshold to promote flexible infill development.

[1] https://www.pew.org/en/research-and-analysis/articles/2025/11/04/states-advance-single-stairway-reforms-to-expand-housing

- ***No cottage court or courtyard housing types are explicitly defined or permitted in any residential district.*** These housing types should be clearly defined and added as explicitly allowable uses.
- ***Currently, the Town permits up to 6 units as a multiplex in MF, RMU-1, and RMU-2 zones.*** This allowance should be broadened to allow up to 8 units per lot on MF, RMU-1, RMU-2 in order to expand where small-scale multifamily can exist.
- ***Accessory commercial units (ACUs) are not explicitly defined or permitted in any residential district.*** Expanding live-work units by-right to include RMU-1 and allowing ACUs as a conditional use in SF-1, RMU-1, and RMU-2 would enable small, neighborhood-serving commercial uses that support local entrepreneurs without detracting from neighborhood character.

The following table illustrates allowable housing types as permitted by current residential zones, as well as recommended updates to expand housing choice throughout the town. Considering that 82% of all Windsor housing stock is single-family, these changes would aim to increase the capacity for diverse housing types, particularly focusing on expanding current missing middle, mixed-use, and ADU allowances, and enabling the development of new missing middle housing types like cottage courts and courtyard apartments. Such zoning changes aim to accommodate current and future residents, while prioritizing growth in high-opportunity areas. Tailored and updated development standards ensure compatibility with existing neighborhood character while meeting demand for diverse, attainable housing options.

Table 1-3 Proposed By-right Zoning Updates

Housing Type	ER	SF-1	MF	RMU-1	RMU-2	MH	CB
Single-Family Detached	P	P	—	P	P	—	P (existing)
Single-Family Attached (2–6 units/building)	—	—	—	P	P	—	—
Duplex (Standard or Over-Under)	—	—	P	P	P	—	—
Townhouse	—	—	P	P	P	—	—
Triplex/Fourplex/Multiplex (3–8 unit house-scale)	—	—	P	P	P	—	—
Cottage Court/Courtyard Apartments	—	—	P	P	P	—	—
Multifamily Apartment (9+ units)	—	—	P	P	P	—	P (upper floors)
Live/Work Dwelling	—	—	—	P	P	—	—
Mixed Use Dwelling	—	—	—	P	P	—	P
Mobile Home / Manufactured	—	—	—	—	—	P	—
Accessory Dwelling Unit (ADU) (detached and attached)	P	P	—	P	P	—	—
Accessory Commercial Unit (ACU) (detached and attached)	—	CUP	—	CUP	CUP	—	—
Short-Term Rental	P	P	P (condo)	P	P	—	—

**Current uses permitted are illustrated in black text. Proposed new uses and changes in permitted use are illustrated in red text. P = Use is permitted by right. CUP = Use is allowed with a Conditional Use Permit.*

Transit-Oriented Housing Opportunities

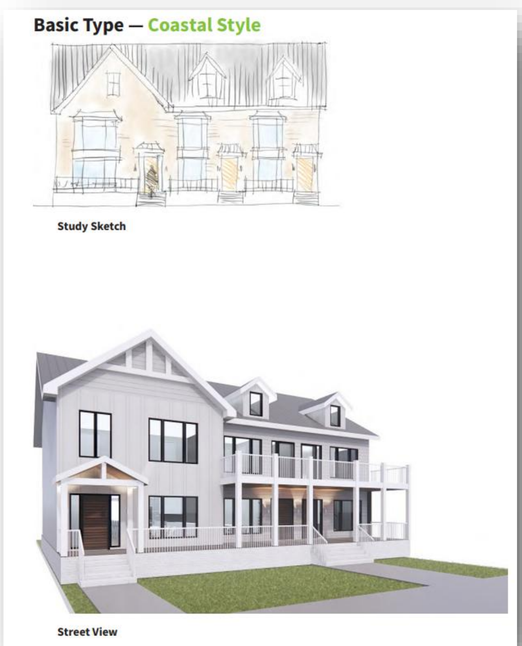
The Poudre Express, a fixed-route regional commuter bus line operated by Greeley-Evans Transit (GET), connects Greely with Fort Collins by transit, with eastbound and westbound stops in Windsor at Eastman Park Dr & Highway 257, and at Main St & 15th St. Though Windsor is not subject to the requirements of HB24-1313 (Housing in Transit-Oriented Communities), the Town should still explore enabling by-right residential in the commercial zones along the Main Street / SH 392 Corridor, as well as enabling mixed-use and multifamily development on the undeveloped and transitional land surrounding Eastman Park Drive / the CO Hwy 257 Corridor.

The Town can also explore expanding missing middle housing types like duplexes, triplexes, and townhomes in residential zones within ¼ mile of the two stops, supporting housing near transit and aligning with the Comprehensive Plan goal of supporting higher-density residential near Downtown and commercial centers.

Pre-approved Missing Middle Designs

Offering a portfolio of ready-to-build, pre-approved design plans for various common middle housing types, like duplexes, triplexes, cottage courts, and townhomes may encourage further missing middle housing development. Standardized designs reduce barriers such as design costs and bypass review and permitting, helping to accelerate construction timelines, lower overall costs, and streamline the delivery of attainable housing. Providing developers and homeowners with vetted architectural templates ***promotes housing diversity while ensuring safety, quality, and compatibility*** with existing neighborhoods. Notably, as building codes are periodically updated, the Town will need to review such pre-approved plans on an ongoing basis to ensure they are continuing to meeting current standards.

Missing Middle Pattern Book Example



CASE STUDY: NORFOLK, VA

Norfolk, Virginia developed a *Missing Middle Pattern Book* for duplexes, triplexes, fourplexes, and courtyard homes. Builders select from the book's preapproved plans, which include site layouts, elevations, and parking guidance calibrated to local standards and zoning overlays. Approved projects bypass lengthy reviews, which cut timelines and costs and ensure compatibility. Initial focus targets underutilized lots to promote small-scale infill over large developments.

Next steps for the Town include:

- Use DOLA's pre-approved ADU plan program checklist and call-for-submittals template as a starting framework, adapting it for 2–6 unit missing middle types beyond ADUs.

- Host a design competition or direct commission for pre-approved designs (via RFP, utilizing DOLA's call-for-submittals template) to generate 4–8 contextually appropriate designs covering common missing middle housing types including duplexes, triplexes, fourplexes, and cottage courts.
  - The Town can also evaluate licensing a design catalog, like Opticos Design's Missing Middle Neighborhood Kit to reduce upfront design competition costs and timelines. However, this approach would not produce designs that are more tailored to Windsor's common housing designs.
- Model the Town's pre-approved design program after other small-town-scale programs, such as South Bend, Indiana's, or Norfolk, Virginia's.
  - South Bend offers a pre-approved plan catalog with housing types including a carriage house, cottage, narrow/standard houses, stacked and side-by-side duplex, and 6-unit apartment, along with a Pre-Approved Plan process, Exterior Inspection Checklist, and Application.
  - Norfolk offers designs including ADUs, live-work units, townhomes, and fourplexes, as well as design, site plan, and zoning considerations.
- Market the program to developers and residents through the Town's channels to increase awareness and adoption.

Subdivision Process

Windsor currently requires a multi-step development review process that ensures thorough examination of each subdivision but ultimately lengthens the timeline of the subdivision process. The Town is planning to update its code to make the subdivision process administrative, saving both developers and Town staff time by limiting discretionary hearings and negotiations.

Pairing this solution with pre-approved designs and small-lot stipulations can make the process even easier. The ***subdivision plans become more predictable,*** and the process decreases the cost of design work and the uncertainty of lot split approval.

ADU Code Updates

The Town should ***revise current allowances to allow up to two ADUs per lot,*** helping to unlock significant incremental housing capacity on larger or well-served sites while still preserving the Town's predominantly residential character. Currently, the Town permits only one ADU per lot, with no provision for junior ADUs (JADUs) or multiple ADUs on larger lots. Such a change should enable combinations such as (a) one detached ADU plus one internal or attached ADU; or (b) two internal/attached ADUs within the main structure or existing accessory buildings. This gives owners flexibility to phase construction over time (for example, an internal ADU now and a backyard cottage later) while avoiding a proliferation of small, stand-alone buildings on smaller lots. Eligibility requirements can be tied to minimum lot sizes, development standards such as limits on building coverage and impervious surface, and design standards that ensure the structures remain clearly subordinate to the principal dwelling in height, footprint, and street presence.

Additionally, as live-work units become more popular and demand grows especially along transit-oriented corridors, the Town could consider allowing standalone Accessory Commercial Units (ACUs), or any combination of one ADU with one ACU, enabling horizontal mixed-use expansion on a neighborhood scale. ACU provisions are outlined in greater detail in the later section on ***Accessory Commercial Units.***

Pre-approved Accessory Dwelling Unit Designs

The 2014 Accessory Dwelling Unit Standards created additional support for ADU development across Windsor, including improvements in outreach and education, application standardization, and a user-friendly permit checklist. With time, limitations arose that a 2025 update, Ordinance 2025-1719, sought to fix. HB24-1152 allowed for approval streamlining and prohibited and eliminated requirements that previously hindered ADU development.

In addition to prior legislation, pre-approved ADU/ACU designs can further streamline housing expansion on existing lots by offering Town-vetted designs that bypass full plan review and permitting delays, creating an additional, implicit incentive to development. Instead of custom design processes that raise costs and timelines for builders, residents can select from a ***menu of compliant options ready for quick construction approval.*** This particularly supports smaller local developers and homeowners looking to develop an ADU, as it reduces expenses, timelines, and other barriers to entry.

CASE STUDY: RALEIGH, NC

Raleigh, North Carolina launched a *pre-approved ADU plan catalog* to accelerate infill on existing lots. The city offers multiple designs (various sizes and styles) that are pre-checked for zoning, building codes, and neighborhood compatibility. Homeowners download free plans from the City website and submit for faster permitting, skipping much of the custom plan review process. Review times drop significantly (often under 30 days), reducing builder soft costs and enabling more projects on underused lots. The program targets incremental density, supporting Raleigh's housing goals without large-scale rezoning.

In addition to boosting ADU production in alignment with HB 24-1152, such plans ensure all units meet local standards for safety, aesthetics, and neighborhood compatibility. Importantly, the Town should offer a range of designs, with multiple bedroom count, building footprints, and design styles to accommodate varying household sizes and needs, and to avoid monotonous, cookie-cutter housing.

Next steps for the Town include:

- Review DOLA's ADU Toolkit, specifically the resource titled "Providing Pre-Approved ADU Plans" that outlines two structural models — jurisdiction-owned plans (the Town hires an architect/engineer and distributes plans free) versus architect/designer-owned plans (designers submit plans for pre-approval, then connect directly with homeowners).
  - Jurisdiction-owned: Summit County offers four free, permit-ready plans and an ADU design manual, created by Design Path Studios.
  - Designer-owned: The West Denver Renaissance Collaborative offers seven pre-approved designs, six of which meet accessibility standards, along with feasibility studies, financing referrals, and other resources.
- Convene an interdepartmental working group (planning, building, public works, utilities) to define program goals, and design the review workflow distinguishing pre-approved elements from site-specific review.
- Use DOLA's internal checklist and call-for-submittals template to structure an RFP to call on local ADU designers for program design, following Superior's ~6-month RFP-to-delivery timeline for an initial 3–4 plan types.
  - The Town can apply for DOLA's ADU Fee Reduction and Encouragement Grant Program (ADUG grant), using Superior's $225,000 award and RFP scope as a budgeting and scope-of-work benchmark.
  - The Town should ensure variety in unit size/style, including accessible/visitable options, and develop a submittal checklist separating pre-approved structural/floor plan elements from site-specific items (site plan, drainage, snow load, utility connections)

- Finally, the Town should launch homeowner-facing marketing and technical assistance materials alongside the plan catalog, using DOLA's community presentation template and process handout template, to maximize program uptake.

Accessory Commercial Units

Accessory Commercial Units (ACUs) are small, neighborhood-serving commercial spaces that are accessory to a primary residential use and are intended to provide micro-retail, services, and goods in residential neighborhood settings. Like ADUs, ACUs can take the form of attached or detached structures that are subordinate to a residential principal use, providing small-scale space for things like a barber, café, artist's studio, or corner store. In addition to supporting walkability and reducing the need to drive for some daily needs, ACUs expand opportunities for small, local entrepreneurs who cannot afford prime commercial rents, lowering entry costs and enabling incremental development.

ACUs should be required to follow the same development and design standards as ADUs and should be evaluated similarly with regard to design and site development standards. The Town should allow ACUs as a conditional use in SF-1, RMU-1, and RMU-2, particularly in locations such corner lots or lots along a collector roadway with on-street parking available. In such cases where a conditional use permit is granted in districts that allow ADUs by right, the Town should permit up to one detached ADU or ACU in addition to one internal or attached ADU or ACU, or any combination of two internal/attached ADUs or ACUs within the main structure or existing accessory buildings. Permitted neighborhood serving uses can be defined by the Town but should only include low impact uses like corner groceries, cafés, salons, or small offices, scaled and regulated to limit traffic, noise, and other impacts on adjacent housing. Similarly exploring pre-approved designs for common ACU archetypes can further lower barriers to their construction and implementation.

Development Incentives

Development incentives, such as priority review and permitting, fee relief, and infrastructure cost sharing, are highly effective at encouraging the development of affordable, workforce, and senior housing. In Windsor, builders often encounter limitations to affordable housing development related to water supply limits, utility capacity and infrastructure costs, and financing gaps where lower-income units reduce rental revenue. Furthermore, if the Town decides in the future to implement inclusionary zoning requirements (which were enabled by HB 21-1117 in 2021), the Town must have provisions in place to offset the costs of affordable housing requirements, with specific actions including priority review and permitting and public investments that raise private property values. Over the past two decades, the Town has passed resolutions prioritizing these projects, starting with Resolution 2004-39, incentivizing affordable workforce housing, adopted in 2004. In 2025, the Town adopted a fast-track permitting process to comply with Proposition 123.

To receive such incentives, developments should be required to meet specific qualifications (such as the number of affordable units and level of affordability), and there should be monitoring and enforcement provisions to ensure that developers follow through with the agreed upon conditions of affordability, construction, and maintenance.

Streamlined Review and Permitting

Timely approvals are critical to the success of affordable housing projects, particularly when state and federal funding cycles impose strict deadlines that can be jeopardized by delays. Under Proposition 123, the Town has committed to streamlining review and permitting processes to support affordable housing with their ***Proposition 123 Fast-Tracking Policy (2025)*** helping ensure project viability, reduce administrative uncertainty, and lower development costs. The Town's expedited review framework is intended to prioritize affordable housing over market-rate projects, providing a path for developers to bring units online more quickly.

Additional development review process solutions, including master metering and site-specific information sharing, aim to expand cost-saving options for developers. Master metering refers to one utility meter serving an entire building instead of being built for individual units, reducing meter and rate costs as well as necessary management and data sharing resources. By allowing master metering upfront for affordable housing development, this could incentivize developers without additional financial impacts to the Town. With the addition of site-specific information sharing, allowing developers to access relevant data on utility locations, capacity and limitations, and current general infrastructure conditions, the site-review and construction phases of each project would be further streamlined.

Additional Incentives for Qualifying Development

Though Windsor and partnered housing authorities help to provide resources for affordable housing, outreach is key to better informing the public of affordable housing options and their subsequent qualifications, as well as informing developers of what an eligible affordable housing development is. In alignment with DOLA qualifications, an affordable housing development (AHD) in Windsor should be defined as a development where a set percentage of residential units are restricted to owners or tenants below 60% of AMI for units for rent, or below 100% of AMI for units for ownership, and have monthly owner costs (including the mortgage, taxes, insurance, and utilities) or rents that do not exceed 30% of residents' monthly income.

Affordable rents are calculated based on AMI at the county level, as determined annually by the Department of Housing and Urban Development (HUD) Median Income Limits. As Windsor is located in both Weld and Larimer counties, the Town's affordability metrics should be calculated based on the lower of the median family income of the two counties ($128,000 in Weld County, as of 2026).

The Town should establish clear eligibility criteria for occupants, including households AMI thresholds. Importantly, designated affordable units should be of the same construction and design quality as other units within a project, and should have design standards that ensure compatibility with the surrounding neighborhood.

A project may qualify as an AHD, and is thus eligible for incentives, if it provides the minimum required percentages of designated affordable units, as illustrated in ***Table 1-4*** . Notably, the qualifications for incentives are on a sliding scale, in which the minimum required percentage of income-restricted units increases as affordability decreases. This is intended to further incentivize developments that accommodate lower levels of affordability. The following table illustrates a suggested required percentage of affordable units by level of affordability for a development to qualify as a designated affordable housing development.

Table 1-4 Minimum Qualifying Affordable Housing Contribution

Level of Affordability	Minimum Required Percentage
120% or less of AMI	20%
Moderate Income (At least half at 80% or less of AMI, the remainder at 81%-119% of AMI)	10%
Low Income (80% - 51% of AMI)	7.5%
Very Low Income (50% - 31% of AMI)	5%
Extremely Low Income (30% or less of AMI)	3%

Additionally, a project must provide a minimum of one affordable unit to qualify as an AHD, and if the required percentage results in a fraction of a unit less than 0.5, applicants should round down to the nearest unit, provided a minimum of one affordable unit is provided on site. If the fraction is greater than or equal to 0.5, applicants should round up to the nearest unit. The affordable units provided must have a ***minimum term of affordability of 30 years,*** or other term of affordability as specified by the Town and any relevant funding sources.

Fee Relief

Windsor currently charges a range of impact, review, permitting, and administrative fees during the housing development process. Exempting or reducing select fees for affordable housing projects can help lower development costs and improve project feasibility and competition. This approach is aligned with previous findings in the 2009 Workforce Housing Needs Study, the 2015 Demographic and Housing Opportunities Study, and a 2017–2018 staff analysis, that the fee deferrals offered through the 2004 Workforce Housing Policy were inadequate at incentivizing affordable housing production. Furthermore, the Town has already exercised this authority on a project-specific basis, with the Town Board approving the waiver of roughly $1 million in development fees and local taxes plus $461,000 in matching funds for a Windsor Housing Authority senior housing project that ultimately secured $13 million in federal 9% Housing Tax Credits. That precedent confirms Windsor's capacity to grant waivers, but ad hoc, project-by-project waivers backed only by general fund appropriations are not scalable into a standing program.

This section aims to outline the types of fees and levels of reduction the Town can employ, as well as implementation considerations including strategies to integrate a durable, non-general-fund revenue stream to backfill Town revenue that would otherwise have been collected.

Potential reductions and waivers of fees could include:

- Waiving all application fees, building permit fees, and development fees for projects with a qualifying contribution of deed-restricted affordable units.
  - The City of Loveland waives up to 100% of building permit and development fees for qualifying affordable housing units at or below 60% AMI with 20 year deed restrictions. Beyond outright waivers, the City has piloted a "reduced fee" structure in partnership with builder Aspen Homes: fees are reduced across every four market-rate units so that a fifth unit can be sold affordably at 70% AMI.
- Waiving or reducing impact fees for projects with a qualifying contribution of deed-restricted affordable units, and capping or refunding fees when a project delivers deeper affordability than initially planned.
  - The Town of Crested Butte, Colorado funds 2/3 of the cost of water and sewer tap fees for deed-restricted affordable ADUs.
  - The City of Longmont, Colorado offers fee waivers of 45% or more of fees for “large investment” projects in exchange for a 10-year deed restriction that rolls over up to 30 years, while "small investment" projects get a smaller waiver tied to a fixed, non-renewing 10-year restriction. The City pairs this with targeted subsidies for water/sewer development fees and raw-water cash-in-lieu obligations for projects with 25%+ affordable units.
- Waiving all impact fees for new ADUs, to promote smaller, more naturally affordable infill housing units.
  - The Town of Erie, Colorado exempts all new ADUs from needing to pay impact fees.
  - The City of Montrose, Colorado offers a discounted utility connection fee of just $300 for ADUs in its Redevelopment Overlay District, providing savings of roughly $6,800 compared to the standard water and sewer tap and investment charges.
  - The City of Grand Junction, Colorado pays city impact and water/sewer fees for new ADUs that are committed as long-term rentals for five years from the date of the Certificate of Occupancy issuance, with additional direct financial incentive offered developers with incomes below 140% AMI who commit to keeping the property as a long-term rental for seven years. In addition, the City provides an ADU toolkit, resources, and sample ADU plans.
- Deferring impact fees until later, including certificate of occupancy approval, to allow additional funds for construction and to ease the pressure that up-front costs could have to disincentivize developers from building affordable housing.

- The City of Fort Collins, Colorado utilizes fee deferrals for affordable developments, rather than outright waivers, in which impact fees are paid when building permits are issued.
- Alongside offering fee waivers and other development fee subsidies, the City of Longmont, Colorado offers a separate Impact Fee Deferral Program for all new residential development.

- Fee scheduling, scaled appropriately to unit size or number of bedrooms, to allow smaller housing projects to pay less. Such fee reductions can be tied to affordability requirements.
  - The Town of Fraser, Colorado charges water plant investment fees for each single-family equivalent (SFE) unit, with ADUs and studio units considered 0.25 SFE, one- or two-bedroom units considered 0.3 SFE, and additional bedrooms in multi-family rental units adding 0.1 SFE per bedroom. This effectively reduces water plant investment fees for smaller units and rental units.
  - The City of Loveland, Colorado's 2024 Housing Fee Study recommended restructuring water and Capital Expansion Fees (CEF) to scale with unit size rather than a flat per-unit rate, which would give smaller/more affordable units proportionally larger fee relief.

Notably, ***the level of fee relief applied can be tied to the income level served;*** in Loveland, the City offers 100% fee relief at 30% AMI, 90% at 40% AMI, and 80% at 50% AMI, with lower waivers as incomes rise. This effort has been successful in enabling projects that would otherwise be hard to finance, with the City waiving $4.1 million for 345 units of multifamily housing and skilled nursing units over the last four years.

Funding and Backfill Considerations

Development fees generally represent a small share of total project costs and are an important source of revenue for maintaining essential public services and infrastructure, particularly impact fees like the water supply fees and the New Growth Basin Impact Fee. Therefore, fee relief should not only be combined with other incentives like fast-track review and infrastructure cost sharing but should be ***applied selectively to projects that deliver significant community benefit,*** with the Town exploring mechanisms to offset or backfill forgone revenue.

Potential strategies to backfill fee waivers and reductions include:

- Utilizing state-level funding, such as Proposition 123 funds, the DOLA ADU Fee Waiver Grant Program (specifically for ADU fee waivers), and the Statewide Affordable Housing Investment Fund. These sources are outlined in greater detail in ***State Opportunities.***
- Reimbursements from a dedicated local revenue stream. This would require establishing a local housing trust fund, potentially funded by a housing linkage fee, dedicated sales or excise tax increment, or capital improvement sales tax set-aside.
  - Linkage fees are currently utilized successfully in several municipalities in Colorado, including in Boulder ($20.91/square foot for retail, and $31.36/square foot for office), in Denver ($5–7/square foot for residential, $6–9/square foot for commercial, and $2.50/square foot for industrial), and in Grand Junction ($5.50/square foot for office, $10/square foot for retail, $1/square foot for industrial, $6.50/square foot for institutional, and $4.50/square foot for lodging).
  - Denver increased its retail marijuana sales tax from 3.5% to 5.5% specifically to backfill Affordable Housing Fund shortfalls, generating about $8 million per year. Windsor could evaluate a small dedicated increment on an existing excise tax (e.g., marijuana, lodging, or a portion of general sales tax) routed into a housing trust fund rather than the general fund.
  - Fort Collins funds its Affordable Housing Capital Fund through a dedicated 1/4-cent capital improvement sales tax approved by voters, which is then drawn on alongside (not instead of) General Fund Reserves to cover fee waivers on a project-by-project basis. This model requires voter approval (likely a TABOR ballot measure in Colorado) but creates a self-renewing, non-general-fund pool.

- The City of Loveland effectively covers waived fees through its Community Housing Development Fund, which receives $450,000 annually from the General Fund to backfill the revenue that fee waivers would otherwise generate.

Notably, even peer communities that have dedicated funds still layer in general fund contributions in early years to hit funding targets before dedicated revenue matures — Denver used general fund transfers to bridge the gap while linkage fee collections ramped up, later adding the marijuana tax increment specifically to reduce general fund dependence over time.

The recommended approach for the Town is to formalize its criteria for waivers (including income targeting and unit-type eligibility) while using targeted state/DOLA grants (especially the ADU Fee Waiver Grant Program and Proposition 123 funding) and general fund bridge appropriations to fund an initial 1–2 year pilot, mirroring Denver's general fund bridge approach. In parallel, the Town can explore the development of a dedicated, general-fund-independent long-term source, potentially including a linkage fee for market-rate development or a small ballot-approved sales/excise tax increment, following the Denver and Fort Collins precedents. This would give the Town a self-sustaining pool that scales with growth pressure itself, aligning the entities creating housing demand with the entities subsidizing its mitigation.

Infrastructure Cost-Sharing

Infrastructure cost-sharing involves a combination of public-private partnerships, developer agreements, and funding streams to improve needed infrastructure, such as water and sewer line extensions and stormwater facilities instead of relying on the developer to solely cover the costs. For the limited but important infill development opportunities in Windsor, this can be an especially useful strategy where smaller affordable projects are met with tight budget constraints.

Relatedly, shared trenches for utilities could be an additional solution to lower up-front infrastructure costs, where multiple utility lines are installed together rather than in separate trenches for each service. This could decrease expenses on excavation, restoration, and ongoing coordination costs, while allowing deeper control on the Town's part to ensure all services are coordinated correctly.

Local Housing Programming and Partnerships

Housing programming and key partnerships can help Windsor to better support expanded homeownership, as well as resources for renters, seniors, and lower-income households, and those at risk of displacement, and needed improvements to aging homes.

Intergovernmental Coordination

Windsor's housing market does not operate in isolation, as people live, work, and commute across the Weld-Larimer line. Housing pressure affects all jurisdictions simultaneously, giving neighboring towns and cities the opportunity to share solutions on funding sources and regional services, as well as successful case studies related to infrastructure, transit-oriented housing, and homelessness response. Regional collaboration can also strengthen grant applications and financing packages, as funders often look for projects demonstrating a broader public benefit and local government support, while also decreasing competition between governments for such funding opportunities.

The Town already partners with Windsor Housing Authority with assistance from the Loveland Housing Authority to complete affordable housing projects, but intergovernmental coordination could go much deeper, especially considering Windsor's proximity to Greeley and Fort Collins. Continuing to coordinate with Greeley and Fort Collins is especially important because both cities are already part of the regional housing and transportation conversations. The region's scale, employers and industries, and transportation networks can help Windsor promote a larger pipeline of affordable units. Together, jurisdictions should continue to align definitions on affordable housing and income targets, standardize approval timelines and processes streamlining, design standards and pre-approved designs, and parking and transit-oriented development expectations, possibly incentivizing developers to build in these areas with a predictable regional construction environment.

Additionally, continued participation in NoCo Housing Foundation's working group, NoCo Housing Now, is important in collaboratively working to address the region's housing affordability and supply challenges, helping the Town and its partners to coordinate and monitor data, identify where there is a regional shortage and how to help one another, and support workforce housing development between regional employers.

Downtown Development Authority/Windsor Downtown Alliance

The Windsor Downtown Development Authority (DDA), which operates publicly as the Windsor Downtown Alliance (WDA), was established to promote economic vitality and revitalization in Windsor's downtown corridor. The DDA has a Plan of Development and an annual budget approved by a nine-member board appointed by the Town Board. The DDA's primary programs include a Façade Improvement Program for downtown building owners, but the authority has also pursued residential development opportunities in the downtown area, including the Downtown Backlots Redevelopment project, a planned development in a three-block stretch north of Main Street. The Town and DDA partnered with Tribe Development Group beginning in 2021 to develop a mixed-use project expected to deliver approximately 200 residential units and 12,000 square feet of commercial space. Though the project ultimately faced opposition and was discontinued, it demonstrates potential partnership opportunities to grow housing initiatives downtown.

Stepping Stones of Windsor

Stepping Stones of Windsor is a community-based nonprofit serving the Weld RE-4 School District (which includes Windsor, Severance, and parts of west Greeley) that provides emergency financial assistance to prevent homelessness. Founded in 2004, the organization helps households facing eviction notices or utility shut-off by providing direct payments up to $1,000 every two years to landlords or utility companies. In 2025, Stepping Stones spent $103,153 assisting 424 residents in 138 households, illustrating the organization's crucial role in local eviction prevention. Based on topics discussed in an interview with Stepping Stones of Windsor, it is recommended that the Town expands on this partnership opportunity and seeks to improve communication and education through the creation of resource guides on the Town's webpage. Additionally, they noted that establishing a housing task force in partnership with the nonprofit may alleviate workload pressures and strengthening ties.

Habitat for Humanity

Greeley-Weld Habitat for Humanity serves the broader Weld County area and is the primary affiliate for land banking around Windsor, with demonstrated land-banking capacity including building over 200 homes across Weld County. The Town, along with its Housing Authority, should explore a formal housing-development partnership to deliver affordable homes through Habitat's own financing programs, volunteering initiatives, and construction expertise. This kind of non-profit partnership lowers development costs and works to keep purchase prices below market rates, supporting pathways to ownership for the Town's low-income residents. If Windsor provides resources and assistance through land donations, supportive re-zoning, and gap financing, while Greeley-Weld Habitat develops and sells affordable homes, the Town could meaningfully expand access to affordable homeownership opportunities.

In order to increase the effectiveness of current regional land bank programming, the Town can explore the following steps:

- ***Actively recruit additional nonprofit and mission-aligned for-profit builders*** (including small local builders and community development corporations) to become designated homebuilding entities under the land bank program, not just Habitat for Humanity.
- ***Package land bank lots with stacked incentives*** (fee waivers, infrastructure support, and local down payment assistance) into clear "shovel-ready" infill opportunities.
- ***Develop clear, concise builder and homebuyer guides*** explaining:
  - How lots are acquired and disposed,
  - Eligibility for builders and buyers,
  - Available incentives (ex., HOME and CDBG-funded programs).

CASE STUDY: GRANBY, CO

Under Proposition 123, Habitat for Humanity of Grand County received $1.6 million to build the *Habitat Morris Project* in Granby, Colorado. The land banking forgivable loan allows an estimated 20 affordable housing units to be developed on a 2.68-acre property, just off the U.S. Route 40. Through a public-private partnership, the land was secured and processes are being streamlined to save costs and make the plans for affordable units a reality.

Supportive Housing Programming

Homeowner Assistance Programming

Common homeowner assistance programming includes emergency repair grants or forgivable loans for issues such as ***weatherization, roofing, plumbing, HVAC, accessibility improvements.*** Local partners, such as Xcel Energy and Poudre Valley REA already offer programs that assist with weatherization and energy efficiency upgrades. The Town should highlight available programming to support homeowners, publishing this information and helping to connect residents to appropriate assistance streams. This information can be published on the Town's website and integrated within a future ***Rental Resource Guide***, supporting those with such maintenance and repair needs to remain in their homes, fighting displacement pressures and allowing Windsor's residents to remain and age in place.

Homebuyer Assistance Programming

Due to the ongoing demand for attainable workforce housing, Windsor is ***in the process of exploring the feasibility of a Downpayment Assistance Program*** that will promote homeownership within the Town's limits for key essential workers across Windsor, such as municipal employees, first responders, and school employees. Separate from this effort, the Town could potentially expand efforts by implementing a public-private partnership program specific to assisting private employers retain and attract key employees to Windsor. A

program such as this could be available for participating employers Town-wide, reaching first-time and moderate-income home buyers, offering additional downpayment assistance, closing cost assistance, soft second mortgages, or forgivable loans, further bridging the gap between local home prices and household incomes. Such programming is essential in creating new pathways to ownership and supports the local economy by ensuring that the Town's workforce can afford to live near places of employment.

Supportive Renter Programming

Currently, Tenant-Based Rental Assistance (TBRA), such as the Housing Choice Voucher (HCV) program, utilizes state funding to provide rental subsidies and mobility counseling. As affordability pressures persist, such programs could be expanded across Windsor, with the Town being responsible for administering the vouchers and engaging with local landlords and partners, such as counseling organizations. As central and southwestern Windsor residents face displacement risk, especially those that rent, supportive rental programs would work to lessen their burden and guide financial health decisions. Based on specific resident need, additional rental assistance programs could be funded through a housing trust fund, a state or federal grant, or—with voters' approval—a general obligation bond or dedicated tax levy. This programming directly responds to the need for affordable options that support the Town's lower-income residents, which could be achieved through a housing department or contracted administrator.

Homelessness Support Programming

Though accurate data on homelessness is only available regionally, it is predicted that about 65 supportive housing units and over 2,400 accessible/visible units are needed across the town. The number of housing units available impacts the number of residents facing homelessness and those that need supportive housing and homelessness-specific programs. To prevent housing instability for those experiencing homelessness, rent subsidies can be used to mitigate displacement pressures for Windsor's most vulnerable residents. Additionally, there are other programming and partnership strategies that may benefit households at risk of and actively experiencing homelessness, such as expanding the current supportive and transitional housing supply, and working with regional nonprofits to identify at-risk households and connect them with services. Participation in the Homelessness Resolution Program (HRP), which includes targeted initiatives for youth and formerly incarcerated individuals (FIP), could significantly enhance Windsor's homelessness mitigation efforts while strengthening coordination and partnerships with state-level resources and support programs. Through funding partnerships and local support, as well as state and private opportunities, Windsor can implement prevention, diversion, and rapid rehousing strategies across the Town with a housing department or contracted administrator.

Colorado Legal Services

Colorado Legal Services provides free civil legal assistance to income-qualified households across Colorado, including support related to housing stability. Legal assistance may include help with eviction defense, landlord-tenant disputes, housing conditions, and access to public benefits. Coordination with legal service providers can strengthen local eviction prevention efforts and support renters facing housing instability. The Town could educate its residents and workers on this service by providing the information on its website and other locations.

Colorado Housing Connects

Colorado Housing Connects serves as a statewide resource hub connecting renters, homeowners, and service providers to housing assistance programs. The platform provides information on rental assistance, eviction prevention, homeownership, and supportive services, and can function as a centralized referral tool for households seeking assistance in Windsor. In addition to a platform of resource guides on the Town's webpage, such resources could also be included for further outreach.

Employer Assisted Housing

Employers in Windsor can play an important role in addressing local housing needs by investing in or facilitating housing opportunities for their workforce. This is especially important given Windsor's prominence as a bedroom community, with double the number of out-commuters (17,023) as in-commuters (8,170). Such programming, especially in partnership with regional municipalities' employers, helps to leverage the resources and interests of major local employers such as manufacturing, energy and agriculture, logistics and distribution, and health science firms along the I-25 corridor to reduce housing cost burdens, improve employee attraction and retention, and support Windsor's rapid growth as a regional employment hub.

These programs can take various forms, including direct financial assistance to employees, partnerships with developers to create workforce housing near job centers, or contributions of land and resources toward mixed-income developments that align with the Town's *Housing Action Plan.*

Common strategies include:

- ***Down payment assistance programs*** offering grants, forgivable loans, deferred-payment loans, or low-interest loans that cover downpayment or closing costs, helping employees to purchase a home near where they work. The Town is currently working toward this initiative as part of their forthcoming Down Payment Assistance Program, targeting municipal employees, first responders, and teachers. This type of program necessitates ongoing collaboration between Town staff, program developers, and key stakeholders, and can potentially be expanded to include employees of other major or target industries.

CASE STUDY: EAGLE COUNTY SCHOOL DISTRICT, COLORADO

As a mountain resort county, the Eagle County School District has faced staffing shortages due to a lack of affordable housing. As part of an effort to develop 120 new housing units for school district staff by 2030, the district has started to use several district-owned parcels for affordable housing development, including a 16-home project in collaboration with Habitat for Humanity of Vail Valley. In addition to presenting attainable ownership opportunities, the district is also utilizing land for affordable rentals, including developing 37 subsidized apartments for school employees.

CASE STUDY: GLENWOOD SPRINGS, CO

The City of Glenwood Springs launched an innovative *Employer-Based Rental Assistance Pilot Program* in January 2025, representing a direct municipal-employer partnership model. This program, targeting employees spending more than 30% of monthly income on rent, offers up to $1,000 per month in rental assistance, with assistance guaranteed for a year. Half of assistance funds come from the participating employer, and the City matches dollar for dollar with its Workforce Housing Fund.

- ***Rental assistance programs*** helping employees live closer to their workplaces in Windsor by offering ongoing assistance with rental costs. Such programs could directly support essential lower-income residents, such as municipal staff, teachers, and service-sector employees

- ***Master leasing or bulk unit agreements***, which can reserve units for employees in new developments, increasing housing opportunities in the Town. The Town can also explore purchasing a housing development and reserving units to rent to Town employees, helping to lower the housing costs for essential employees while also helping to attract and retain Town staff.

- ***Development partnerships,*** where employers contribute land, financing, or infrastructure, can support the development of affordable and workforce housing. Such partnerships can also help to align housing near I-25 job nodes or commuter corridors to cut travel times and costs.

By prioritizing employees just above traditional subsidy thresholds, these initiatives would build on the Town's existing workforce housing efforts, reduce long regional commutes, and help retain talent in key industries to strengthen Windsor's balanced live-work community.

> *CASE STUDY: CRESTED BUTTE, COLORADO*
>
> The *Town of Crested Butte* pays property owners to place a permanent deed restriction on their property that restricts occupancy to local employees.

Technical Assistance

Rental Resource Guide

Feedback from residents and housing partners revealed that many struggle to find up-to-date and accurate information on affordable and available rental properties, and that many are unaware of their rights and responsibilities as tenants. As Windsor grows and more residents need financially or physically accessible housing, the Town could explore offering a ***centralized collection of resources*** to help renters navigate the local housing system and match renters with safe, suitable, and affordable housing. This allows the Town to supply the public with all necessary information from the start, freeing up staff resources and providing clarity for residents. Such a guide could contain the following elements:

- ***Assistance in finding suitable rental housing,*** including directories of affordable housing opportunities, public housing/housing choice voucher information and waitlists, links and navigation assistance for local rental listing platforms (such as Zillow and Apartments.com), renter budgeting tips, and tips for avoiding common scams.
- ***Definitions of common housing terms and affordability metrics,*** such as affordable rents by unit type (tied to AMI), utility expectations and average costs, and anticipated upfront costs, such as security deposits, application fees, and pet fees.
- ***An overview of tenant rights and responsibilities,*** including maintenance and repair obligations, fair housing protections, security deposit and leasing rules, and available legal assistance.
- ***An overview of landlord rights and responsibilities,*** including maintenance obligations, licensing requirements, and a high-level overview of the eviction process.
- ***Rental assistance information,*** including available emergency rental assistance programs, local nonprofit programs, utility assistance, and security deposit assistance.
- ***Information on available supportive housing services,*** such as homelessness prevention resources, available shelters and transitional housing, and connections to mental health and support services.
- ***Resources available for special populations,*** such as seniors (accessible units and assisted living facilities), veterans (VA housing programs), and people with disabilities (accessible units and available home modification programming).

Not only should this Rental Resource Guide be circulated through the Town's main channels, such as under "New Residents" webpage on the Town's webpage, and the Town website news and spotlight section, but it can be informed and promoted by the local housing authorities and nonprofits to maximize outreach and partnership. Considering current affordable housing projects and their relevant information are already listed on the Windsor Housing Authority's website, having the Rental Resource Guide front-and-center for those who need it could make a significant impact.

Developer Education and Outreach

The Town has a strong basis to potentially formalize a Developer Education and Outreach Program, in which Town staff help to walk developers through the development process, from site selection, to entitlement, to permitting and construction. The Town already offers construction guides and development workflows on its planning website, along with an ADU handbook and permitting checklist, and an overview of legislative reform. In addition, the Town offers "Concept Plan Review", with pre-development support including site plan review and help in preparing formal development review submittal. The Town should continue to market and share these resources; potential additional resources include:

- ***Zoning and regulatory education,*** with plain-language zoning guides, visual examples of common housing types (and pre-approved plans, if applicable), key dimensional standards, like height, setbacks, and parking, and information on recent reforms.
- ***A toolkit of available financial and regulatory incentives,*** including local incentives like fee relief, tax credits, and infrastructure cost sharing, as well as state and federal tools like LIHTC and CDBG.
    - This toolkit should quantify impacts with model pro formas showing anticipated construction costs and rates of return with and without subsidy. This can serve as a ***powerful marketing tool*** to illustrate the benefit typical market-rate developers can receive for constructing subsided and incentivized affordable housing.
- ***Guidance for small-scale and missing middle/ADU developers,*** including workshops/webinars, links to pre-approved design guides, funding resources, and other materials for first-time developers and property owners interested in constructing or converting units to ADUs and common missing middle housing types.
- ***Public-private partnership opportunities,*** including an RFP pipeline for the use of public land for housing, information on available land banking opportunities, and connections to nonprofit partners.
- ***Data, market insights, and opportunity sites,*** including key market data on rent and sales trends, construction cost estimates by unit type, available parcel-level or GIS tools, and identified developable sites with key information.

The developer outreach and education process should be paired with performance metrics to track outcomes such as the utilization of available incentives and the number and type of housing units produced, particularly missing middle and affordable housing units. This can help to refine strategies and ensure that policy changes are translated to units on the ground.

Identifying Developable Areas

The Town of Windsor currently publishes its Windsor Information and Navigation Gateway (WING), the Town's interactive GIS mapping tool. This tool, along with the town's published zoning and land use maps and development activity map, allows developers and residents to explore properties, projects, and developments, including assessing zoning, utility districts, and parcel data. Utilizing the existing WING map, the Town should work with Development Services to routinely ***identify and publish vacant, underutilized (i.e., deteriorating strip malls or sparsely used surface parking lots), and brownfield parcels*** suitable for development/redevelopment. Mapping these sites on the WING map, and marketing this tool to potential developers can help to target redevelopment and infill development in established neighborhoods and anticipated growth areas. Importantly, the Town should highlight these parcels along with key information including:

- Location, parcel size, ownership status, available utility and infrastructure connections, and other site and land use considerations.
- Zoning and development entitlements like the current zoning district, allowable uses, utility availability, height limits, setbacks, floor area, building coverage, lot dimension, and parking requirements.
- Available development incentives and funding opportunities.

> *CASE STUDY: DENVER, CO*
>
> The City of Denver is transforming a former used-car lot into a ground floor community library with approximately 170 affordable housing units above it. Denver provided a 99-year land lease and secured funds through a general obligation bond and non-profit funding, partnering with multiple housing developers and a local community organization to develop the mixed-use civic and housing project. Construction began in the fall of 2025 and is expected to be completed early 2027.

Together, this information helps to reduce development uncertainty, surface opportunities for development, and target reinvestment toward areas suitable for infill and redevelopment.

In addition to identifying and publishing such parcels, the Town can further take the following actions:

- Prioritize infill and redevelopment of underutilized parcels in areas with ***existing infrastructure, services, and schools,*** where new housing can be delivered at relatively low marginal cost.
- ***Identify older, severely deteriorated structures that are no longer cost-effective to rehabilitate*** and are better suited for demolition and replacement, while reserving rehabilitation and preservation resources for homes that can be feasibly stabilized.
- ***Map and track properties with potential environmental concerns*** (e.g., former industrial, commercial, or gas/oil-related uses) as candidate brownfield sites for assessment and eventual reuse.

This spatial analysis can then guide zoning updates, infrastructure investments, and housing program targeting so that limited Town, state, and federal dollars are focused on the highest impact developable areas rather than dispersed across the entire jurisdiction. This database represents a key opportunity to both increase housing supply and advance maintenance and preservation goals throughout Windsor.

Federal, State, and Local Funding Opportunities

Federal and state housing funding programs can play an important role in supporting Windsor's housing goals by supplementing local resources, improving project feasibility, and expanding access to housing assistance for renters and homeowners. When strategically aligned with local policies and priorities, these programs can help address housing affordability, support housing stability, and leverage limited local funds. Funding availability, eligibility requirements, and program priorities vary over time, particularly at the federal level, underscoring the importance of maintaining an updated inventory of such programs.

For Windsor, state and federal funding opportunities are most effective when ***used to complement local housing initiatives,*** such as regulatory streamlining, development incentives, and down payment assistance, rather than operate as standalone solutions. These resources may support housing rehabilitation and preservation, affordable rental housing development, homeownership assistance, homelessness prevention, and housing stabilization efforts. The intention of this section is to provide an overview of potential federal and state funding sources that the Town can share with developers, as well as an outline of local funding mechanisms that can be used for gap financing or incentivization of projects that meet the Town's housing goals.

Federal Opportunities

Federal housing programs can support Windsor's housing goals by helping reduce financing gaps, preserve affordability, and expand access to housing assistance for income qualified households when paired with local and state resources. Notably, as federal housing programs are facing uncertainty in the face of funding reductions and policy shifts, it is important that the Town ***maintain an extensive toolkit, closely monitor program availability, and remain prepared to pursue opportunities as they arise.***

Currently Utilized Federal Opportunities

Low Income Housing Tax Credits (LIHTC)

The Low-Income Housing Tax Credit is the primary federal mechanism for financing income restricted rental housing and is administered through state allocation processes overseen in Colorado by the Colorado Housing and Finance Authority. LIHTC incentives financing to rehabilitate or construct very low and low-income rental housing. A project must set aside a minimum percentage of units to be affordable to very low and low- income renters for at least 30 years in exchange for a reduction in federal tax liability over ten consecutive years. There are non-competitive credits (4 percent) meant to subsidize 30% of the low-income unit costs and competitive credits (9 percent) meant to subsidize 70% of the low-income unit costs. Competitive credits are often awarded to developments with a higher percentage of set aside low-income units. They are also often reserved for more pressing projects that address housing for specific vulnerable groups such as homeless individuals or people with special needs. LIHTC may support new construction or rehabilitation of affordable rental housing and include long term affordability requirements. Existing LIHTC-supported properties in and near Windsor (such as Jacoby Meadows) demonstrate the program's effective role in expanding and preserving affordable rental and senior housing options. Continued coordination with state and regional partners may help identify opportunities to preserve affordability or support future LIHTC developments aligned with Windsor's housing priorities.

Housing Choice Voucher (HCV) Program

The Housing Choice Voucher Program, formally known as Section 8, supports housing stability by assisting very low-income households in accessing existing rental housing in the private market. HCV assistance is administered through the Windsor Housing Authority, which also developed three affordable housing projects, including Windsor Meadows Apartments (80 units; 30-60% AMI), Century III Apartments (72 units for older adults and disabled individuals) and Jacoby Meadows Senior Apartments (62 units in Phase I for seniors between 30-80% AMI).

To improve access to voucher eligible units, reduce barriers to participation, and support residents seeking to remain in the community, Windsor must coordinate with housing authority and local landlords consistently, growing lasting partnerships and transparency while educating and assisting the community.

Supplemental Programs for Target Populations

Homeless Assistance Grants

The Department of Housing and Urban Development's (HUD) Homeless Assistance Grants (HAG) Program funds the Continuum of Care (CoC) Program and the Emergency Solutions Grant Program (ESG), providing grant funding for communities to assist people with obtaining and maintaining permanent housing, including rapid re-housing assistance, permanent supportive housing, and homelessness prevention efforts. Such funding is essential given the current need of 142–286 units for Windsor residents making below 30% AMI, and an estimated future need for 688–823 units for those making under 30% AMI by 2033.

Section 504 Home Repair Program

The Section 504 Home Repair Program is a USDA funded program provides funding to state offices to distribute in the form of loans to very-low-income homeowners to repair, improve, or modernize their homes as well as grants to elderly very-low-income homeowners to remove health and safety hazards. Loans can be awarded for up to $40,000 and Grants can be awarded up to $10,000 and can be combined providing homeowners with potentially $50,000 in assistance. Such a program would greatly support the Town's aging population, allowing residents to age in place and improve accessibility.

Section 811 Supportive Housing for Persons with Disabilities Program

The Section 811 Supportive Housing for Persons with Disabilities Program offers operational subsides and interest-free capital advances to develop and subsidize rental housing with supportive services for very low- and extremely low-income adults with disabilities. As the Town's population continues aging, such a funding source can be particularly effective in supporting accessible housing developments.

Self-Help Homeownership Opportunity Program

The Self-Help Homeownership Opportunity Program (SHOP) offers grant funds to national and regional nonprofit organizations to support land acquisition costs and infrastructure enhancements related to affordable housing construction driven by sweat equity and volunteer-based homeownership programs. This program can help to ease the income-driven gap between renters and homeowners, helping to create pathways to first-time homeownership.

Potential Additional Resources

Pathways to Removing Obstacles to Housing

Pathways to Removing Obstacles to Housing (PRO Housing) is an annual federal HUD grant to support communities that are working to eliminate barriers to affordable housing production and preservation. Grants of up to $10 million can be awarded to local governments for actions to further develop and implement housing policy plans, improve housing strategies, and facilitate housing production and preservation. The grant can fund amendments to current policies and codes, education and outreach activities, and demonstration projects, among other related activities, which would greatly support the expansion of affordable housing throughout the Town. County governments, municipal governments, and metropolitan planning organizations are among those eligible to apply.

Section 108 Loan Guarantee Program

The Section 108 Loan Guarantee Program may be available through CDBG partnerships, allowing communities to leverage future CDBG allocations to support larger scale housing, rehabilitation, or infrastructure projects, supporting both housing development and preservation. Use of Section 108 financing requires careful evaluation of repayment capacity and long-term obligations and is most appropriate when paired with well-defined project outcomes.

State Opportunities

State housing programs and partner organizations can complement federal and local efforts by providing funding, technical assistance, and direct services that support housing stability, affordability, and access. As certain federal sources are unavailable or unfit for specific Town efforts, state sources can address these gaps. Aligning local housing strategies with state-administered programs and nonprofit service providers can ***greatly extend the reach and effectiveness of housing initiatives.***

Currently Utilized State Opportunities

Community Development Block Grant

The Community Development Block Grant (CDBG) HUD program, administered to the Town through DOLA, provides annual grants to states, cities, and counties to support a wide range of community development activities, including housing initiatives, particularly for low- and moderate-income individuals and households. CDBG funds can support a wide range of housing activities, such as housing rehabilitation, homeownership assistance, site acquisition and predevelopment activities, and infrastructure improvements. However, the funds cannot be used directly for the construction of new housing. This program mandates that at least 70% of CDBG funds be used for activities that support the low- and moderate-income population; the program's flexibility and emphasis on lower-income populations makes it well-suited for promoting affordable housing projects.

Proposition 123: State Affordable Housing Fund

In 2022, Colorado voters approved Proposition 123, creating the State Affordable Housing Fund (SAHF), an initiative designed to significantly boost affordable housing across the state. Funded by allocating 0.1% of existing state tax revenue, the SAHF is expected to generate up to $300 million annually. These funds are accessible to local governments, nonprofits, community land trusts, and private developers.

To qualify for funding, jurisdictions must pledge to increase their affordable housing inventory by 3% annually over a three-year period and have a system that expedites the development review process (Fast Track Review Process) for affordable housing. Participating in this initiative unlocks substantial funding opportunities for initiatives such as land acquisition, rental and homeownership assistance, homelessness case management, and streamlining zoning and permitting processes to accelerate housing development. Windsor opted into Proposition 123 in 2023, with the current commitment ending in 2026. As the Town's current commitment period comes to an end, Windsor should establish new commitment goals for the next cycle to maintain eligibility for continued funding opportunities, technical assistance, and related resources.

Supplemental Programs for Target Populations

Affordable Housing Tax Credit (AHTC)

Colorado's Affordable Housing Tax Credit (AHTC) functions similarly to the federal Low-Income Housing Tax Credit (LIHTC), and it can be paired with the federal credit to help finance the construction or rehabilitation of affordable rental housing. To be eligible, projects must meet income and rent restrictions, typically serving households earning 60% AMI or less. State credits for this program increased significantly through 2031, presenting new opportunities to fund large-scale affordable housing developments.

Middle-Income Housing Tax Credit (MIHTC)

Launching in 2025, the Middle-Income Housing Tax Credit (MIHTC) program is a first-of-its-kind initiative in Colorado aimed at supporting the development of rental housing for households earning between 80% and 140% of AMI. These households typically earn too much to qualify for programs like the Low-Income Housing Tax Credit (LIHTC) or the Affordable Housing Tax Credit (AHTC) yet still face significant difficulty affording market-rate rents. The MIHTC program will provide $5 million annually in 2025 and 2026, increasing to $10 million annually for the following three years. To ensure long-term affordability, all housing funded through MIHTC will be subject to a minimum 15-year affordability period, helping to address the growing needs of Colorado's middle-income renters.

Creation of Supportive Housing Program

The Creation of Supportive Housing Program, administered by DOLA, expands efforts to address homelessness and housing instability. This program provides grants and loans to nonprofit organizations, housing authorities, and private developers to develop supportive housing that integrates wraparound services, such as mental health care, case management, and employment assistance, for the region's most vulnerable populations.

Homeless Prevention Activities Program

The Homeless Prevention Activities Program provides funding to support emergency rental assistance, housing stabilization services, and short-term interventions designed to help households avoid homelessness. These resources can be used to address immediate housing crises and support residents experiencing temporary financial hardship. Promoting participation in this program through regional partners and nonprofit service providers can help Windsor strengthen early intervention efforts and reduce displacement before households enter the homelessness system.

Potential Additional Resources

HOME Investment Partnership Program

The HOME Investment Partnerships Program (HOME) is the largest federal block grant designed exclusively to create and maintain affordable housing. Administered to the Town by DOLA, HOME provides grants to states and localities to fund housing initiatives including building, buying, and rehabilitating affordable housing for rent or homeownership. In addition, the program can be used to provide direct rental assistance to low-income households through the Tenant-Based Rental Assistance (TBRA) subprogram, providing security and utility deposit assistance and rental subsidies, and the Eviction Protection Grant Program (EPGP), providing grants for legal assistance for tenants facing or at risk of eviction.

Private Activity Bonds

Private Activity Bonds (PABs) are tax-exempt municipal bonds which enable state and local governments to leverage private capital for public benefit projects, with affordable housing comprising over 90% of PAB utilization nationwide. States receive their federal allocation and subdivide it between state agencies (50%) and local governments (50%), typically using population-based formulas. The most powerful aspect of PAB financing for affordable housing lies in its automatic qualification for 4% LIHTC when bonds finance at least 50% of project development costs, resulting in PABs being used as the primary vehicle for accessing these credits. While Windsor would not issue these tax-exempt bonds directly, coordination with issuing authorities may help facilitate projects that align with local housing goals.

Housing Development Grant and Loan Fund Expansion

The Housing Development Grant (HDG) funds and Housing Development Loan (HDL) funds, administered by the Colorado Division of Housing (DOH), present significant opportunities for communities to enhance their affordable housing initiatives. HDG funding can be used to convert vacant commercial properties into affordable housing units, a cost-effective adaptive reuse strategy that aligns with the fund's eligible uses. HDG funding can also support improved data collection on local housing conditions and trends, as well as foreclosure prevention and emergency rental assistance programs that help stabilize and preserve housing for the Town's most vulnerable residents. Additionally, the HDL could be utilized more extensively to support large-scale affordable housing developments through low-interest loans, addressing the increasing demand for rental units.

Local Planning Capacity Grant Program

Authorized under Proposition 123, the Local Planning Capacity Grant Program supports communities in advancing affordable housing through technical assistance related to development review, permitting, zoning updates, and process improvements. For Windsor, this program may help support efforts to streamline approvals, clarify development standards, and reduce regulatory barriers that affect the feasibility of affordable and attainable housing projects.

Local Funding Mechanisms

Local funding sources and financial mechanisms can provide ***flexible, locally controlled, and locally responsive resources.*** These tools are intended to supplement state and federal funding sources, maintaining fiscal sustainability while helping the Town achieve specific housing goals. Such tools can be used to lower ongoing and future development costs, and can act as a gap financing source for projects the Town prefers.

Housing Trust Fund

Establishing a dedicated Affordable Housing Trust Fund would provide a flexible local funding source to support a range of housing activities, including low-interest construction and permanent loans, direct grants to income-qualified homeowners or nonprofit developers, and gap financing for affordable developments, which can bridge the difference between total development or purchase costs and available public or private financing. Potential trust fund capitalization strategies may include general fund appropriations or state and federal pass-through dollars. Revolving loans can help to maintain fiscal health by ensuring previously loaned funds are repaid and reused for future housing efforts. A locally controlled fund allows the Town to respond quickly to development opportunities and fill financing gaps that federal programs cannot address.

Consistent with the intent of Windsor's forthcoming Down Payment Assistance Program, these tools should prioritize income-qualified households, including low- and moderate-income and workforce households, generally at or below 80 percent of AMI, as well as first-time homebuyers.

Local gap financing and predevelopment support may be used to support the following activities:

- New housing construction, particularly projects that expand affordable ownership or mixed-income housing options
- Rehabilitation and preservation of existing housing stock to maintain affordability, improve accessibility, and reduce displacement risk
- Down payment and closing cost assistance, coordinated with Windsor's Down Payment Assistance Program
- Predevelopment activities, including feasibility analysis, site planning, design, or early project costs that improve project readiness

Linkage Fees

Linkage fees are designed to account for the impact that new commercial, industrial, and office development can have on local housing demand and costs. By assessing these fees, local governments can require new development to contribute to the creation and preservation of affordable housing, helping ensure that lower-wage workers can live within the communities where they are employed. Typically charged on a per-square-foot basis, linkage fees are deposited into a dedicated housing fund to support the construction, rehabilitation, and long-term preservation of affordable units.

It is important to recognize, however, that careful calibration is essential to balance housing needs with broader economic development goals, as overly aggressive fees may discourage investment or be passed through in the form of higher commercial rents or reduced job creation. Prior to adoption, jurisdictions must complete a nexus study to establish a legally defensible relationship between new development and affordable housing demand. Periodic updates to the fee structure are also recommended to account for inflation and evolving market conditions, helping maintain purchasing power while providing predictability for developers.

Tax Increment Financing

Tax increment financing (TIF) is a tool that allows a municipality to designate a specific area to fund public improvements, such as infrastructure or new development, using the future increase in property tax revenue generated within that district. TIF works by establishing a base level of tax revenue and capturing the incremental increase in revenues resulting from new investment or rising property values, which are then reinvested back into the district. In smaller and more rural communities, where development activity may be more limited and infrastructure gaps can constrain growth, TIF can help unlock development by funding necessary improvements and providing gap financing for housing projects. This approach can support affordable housing by offsetting infrastructure costs or contributing to project financing where market conditions alone may not be sufficient.

Tax Abatements

Tax abatement refers to a government-granted reduction or temporary exemption from property taxes, typically applied for a defined period. By lowering ongoing operating costs, tax abatement can improve project feasibility and enhance returns, particularly for developments with high upfront costs. In smaller and more rural communities, this tool can help offset lower rent levels and attract private investment that might not otherwise occur. The Town should explore partial tax abatements for affordable housing developments, helping to temporarily reduce property tax burdens and increasing the development feasibility of such affordable projects.

Tax Deferral

Similar to tax abatements, the Town should explore the use of tax deferrals for qualifying affordable developments. Tax deferral delays tax payments, which can improve short-term cash flow for developers, which is particularly useful for large-scale projects with long development timelines, or when immediate cash flow is necessary for project success. Such a strategy is particularly impactful given recent increases in construction interest rates, labor costs, and materials costs, supporting both large-scale developments (like LIHTC projects) as well as small local developments, like ADU construction.

Low-interest Loans, Grants, and Operational Subsidies

Low-interest loans lower the cost of interest for developers, making projects more financially viable and attractive to other investors. Such loans include revolving loans, which provide a continuous stream of funding for eligible projects. As loans are repaid, the money is re-loaned to new projects, creating a cycle of funding. Low-interest loans are particularly helpful for mixed-income projects, with market-rate and affordable units.

In contrast, local grants can provide immediate financial support for projects without repayment obligations. Grants can fund or subsidize a range of development costs, including pre-development costs, construction, and supportive services. This can enable projects that might otherwise not work due to high development costs and can support non-profit developers who have less capital. Operational subsidies similarly provide financial assistance without repayment obligations for operating costs to ensure affordable housing developments can maintain financially solvent after occupancy.

Analysis of Areas at Risk of Displacement

While housing affordability challenges are present throughout Windsor, the Housing Needs Assessment identified two areas where demographic, economic, and housing market conditions suggest elevated risk of displacement. The most significant concentration of displacement risk indicators is located in central Windsor (Block Group 3, Census Tract 22.05), with a secondary area of elevated risk located in southwest Windsor (Block Group 2, Census Tract 17.14). The identification of these areas does not indicate that displacement is currently occurring on a widespread scale; rather, it highlights locations where residents may be more vulnerable to rising housing costs, redevelopment pressures, or changing market conditions due to existing socioeconomic characteristics.

Central Windsor exhibits the strongest overall concentration of displacement risk indicators in the community. Approximately 45% of households earn less than 50% of Area Median Income (AMI), compared to 24% townwide, while 43% of households are renters, more than double the townwide rate of 20%. The area also contains a disproportionately large share of racial and ethnic minority residents (26% versus 14% townwide) and a substantially older housing stock, with approximately 25% of housing units constructed prior to 1970 compared to only 7% townwide. Older housing often represents some of the community's most naturally affordable housing, but it may also be vulnerable to redevelopment, reinvestment, or rehabilitation activity that can increase housing costs. Combined with an overcrowding rate of approximately 3%, compared to 1.3% townwide, these conditions suggest that lower-income households in central Windsor may be particularly vulnerable to displacement if housing costs continue to rise or redevelopment activity accelerates. The concentration of lower-income households, renters, minority residents, and older housing stock within the same geographic area indicates that preserving affordability and minimizing involuntary displacement should be a key consideration in future redevelopment and housing policy decisions affecting central Windsor.

Southwest Windsor also exhibits elevated displacement risk, though the risk profile is characterized more by acute housing stress than by the broader socioeconomic vulnerabilities observed in central Windsor. Approximately 71% of households in this block group are renters, compared to just 20% townwide. Additionally, approximately 27% of households earn less than 50% of AMI, slightly above the 24% townwide rate. Housing stress is particularly evident in the area's overcrowding rate of approximately 9%, substantially higher than the townwide rate of roughly 1.3%, suggesting that some households may already be doubling up or living in housing that does not adequately meet their needs due to affordability constraints. Among households earning less than $75,000 annually, approximately 91% are cost burdened, compared to 68% townwide, indicating that a large share of residents is already dedicating a significant portion of their income toward housing costs. These indicators suggest that many households in southwest Windsor have limited financial capacity to absorb further increases in housing costs and may be vulnerable to displacement if rents continue to rise or if housing supply remains constrained.

The elevated displacement risk observed in central and southwest Windsor reinforces the importance of implementing a combination of recommendations contained in this *Housing Action Plan*. Regulatory updates that expand opportunities for missing middle housing, accessory dwelling units, and mixed-use residential development can increase the supply of smaller and more attainable housing options, helping relieve affordability pressures that contribute to displacement. Development incentives, including fee waivers, infrastructure cost sharing, and expedited review for affordable and workforce housing projects, can encourage the production of housing affordable to households most vulnerable to displacement, particularly those earning below 80% AMI. Efforts to preserve naturally occurring affordable housing are especially important in central Windsor, where a significant share of the housing stock predates 1970 and may otherwise be vulnerable to redevelopment or reinvestment that results in higher housing costs.

The expansion of programs, such as down payment assistance and employer-assisted housing programs can also help moderate-income households transition into homeownership and remain in Windsor over the long term. Supportive housing initiatives, partnerships with local service providers, and efforts to expand eviction prevention and housing stabilization resources can help reduce housing insecurity among lower-income renters facing acute affordability challenges. These actions are particularly relevant in southwest Windsor, where renter households, overcrowding, and severe cost burden rates are substantially higher than townwide averages.

By increasing the supply of housing that is affordable to low- and moderate-income households while supporting the retention of existing affordable housing opportunities, Windsor can reduce displacement pressures in its most vulnerable neighborhoods and help ensure that current residents are able to remain in the community as the Town continues to grow and evolve. However, regarding cases where displacement is unpreventable, the Town should consider alternative methods of anti-displacement policy and programmatic actions, such as a Mobile Home Relocation Plan tied with a Displacement Mitigation Program, which ensures that residents facing eviction or displacement are backed through proper documentation and are not displaced without adequate, often prioritized, alternative housing options.

Alignment of Recommendations with Housing Needs by Income Level

The Town's identified housing shortages and affordability challenges affecting households across multiple income levels, ranging from extremely low-income residents facing severe affordability constraints to moderate-income households struggling to access homeownership opportunities. Addressing these needs will require a combination of regulatory reforms, development incentives, housing programs, and funding strategies tailored to the unique barriers faced by different income groups. The table below summarizes the primary housing challenges identified for each income level, the types of housing needed to address those challenges, and the corresponding *Housing Action Plan* recommendations intended to promote the equitable and efficient development of housing throughout Windsor.

Table 1-5 Housing Needs by Income Level and Corresponding Strategies

Income Level / Housing Need	Key Housing Challenges Identified in HNA	Primary Housing Types Needed	Housing Action Plan Strategies
Extremely Low Income (<30% AMI)	Severe shortage of affordable rental housing; highest risk of housing instability and displacement; homelessness prevention needs	Income-restricted apartments, supportive housing, senior housing, voucher-supported units	Fee waivers; infrastructure cost sharing; priority review and permitting; LIHTC development support; Housing Choice Voucher (HCV) expansion; homelessness prevention programming; supportive housing partnerships and grants; Housing Trust Fund. Notably, HCVs, grants, and supportive programming would need to be administered by a third party and/or future Town Housing Department.
Very Low Income (30–50% AMI)	Limited affordable rental inventory; cost burden	Income-restricted apartments, affordable multifamily housing	Affordable housing incentives; fee relief; infrastructure cost sharing; Housing Trust Fund; LIHTC and AHTC financing; affordable housing development partnerships; preservation of existing affordable housing
Low Income (51–80% AMI)	Workforce housing shortage; affordability gap between wages and housing costs	Workforce apartments, townhomes, duplexes, ADUs	Missing middle zoning reforms; reduced setbacks; increased lot coverage; fee relief; employer-assisted housing; down payment assistance; ADU expansion; streamlined permitting; Housing Development Grant and Loan programs
Moderate Income (81–120% AMI)	Limited ownership opportunities; increasing housing prices; difficulty entering	Townhomes, duplexes, cottage courts, starter homes, condominiums	Expanded by-right missing middle housing; reduced minimum lot sizes; pre-approved housing plans; down payment assistance; employer-assisted housing; Middle-Income Housing Tax Credit; development streamlining

Income Level / Housing Need	Key Housing Challenges Identified in HNA	Primary Housing Types Needed	Housing Action Plan Strategies
	homeownership market		
Above 120% AMI	Housing affordability less severe but limited housing diversity and mobility	Market-rate multifamily, mixed-use, ownership housing	Zoning flexibility; mixed-use development; infill and redevelopment incentives; streamlined approvals; developable land inventory

Implementation Plan

This implementation table translates the key regulatory, financial, and programmatic recommendations from the *Housing Action Plan* into a clear, actionable framework for moving housing strategies forward. It specifies strategies derived from the report's zoning updates and policy proposals, their intended impacts, responsible Town department(s), and realistic timelines (short-, medium- and long-term) to guide execution. It is intended to be used to coordinate efforts, allocate and create resources, and track progress on initiatives, allowing for future refinement as necessary.

Short-term	**(0–2 years)** — Actions that can be initiated or completed quickly, often requiring only local ordinance/resolution or administrative action
Mid-term	**(2–5 years)** — Actions requiring interagency coordination, new programs, or capital formation
Long-term	**(5–10 years)** — Actions requiring sustained investment, significant regulatory reform, or multi-phase implementation over an extended planning horizon
Ongoing	**Ongoing** — Continuous or annual responsibilities

Table 1-6 Implementation Plan

Strategy	Timeline	Intended Impacts	Legislative Actions	Measurable Goals	Responsible Departments
Further reduce setback requirements to further promote new housing (e.g., front setbacks in SF-1 20' → 15', front setbacks in MF 15'-20' → 10'-15')	Short-term	Lower development costs; increase development flexibility; enable marginal increases in density; unlock infill parcels; increase uniformity	Zoning Ordinance amendments	Number of new units developed with updated standards; number of previously vacant infill parcels developed upon	Community Development, Public Works
Further increase lot coverage allowances to further promote new housing (e.g., MF 65-70% → 75%, RMU-2 60-70% → 75%)	Short-term	Lower development costs; increase development flexibility; enable marginal increases in density; unlock infill parcels; increase uniformity	Zoning Ordinance amendments	Number of new units developed with updated standards; number of previously vacant infill parcels developed upon	Community Development, Public Works
Enable single staircases for qualifying multifamily developments in line with HB25-1273 regulations	Short-term	Lower construction costs; increase development flexibility; unlock infill parcels	Zoning Ordinance amendments	Number of new units developed with updated standards; cost savings for qualifying developments	Community Development, Public Works
Add new defined housing types and expand zoning allowances (e.g., Triplexes/Fourplexes, Cottage Courts/Courtyard Apartments in MF, RMU-1, RMU-2; Live-Work Units in RMU-1, RMU-2, CB)	Short-term	Improve project feasibility; enable and promote diverse housing; support housing attainability and homeownership opportunities	Land use code amendments for housing type expansion, adding new defined housing types and updating uses by residential zone	Increased housing diversity measured by number of units by type; number of new units constructed by type	Community Development, Public Works
Enable two-ADU configurations	Short-term	Unlock marginal increases in density; support multigenerational housing arrangements	ADU/land use code amendments	Number of lots with two-ADU configurations	Community Development, Public Works

Create and promote pre-approved ADUs and missing middle design templates	Short-term	Accelerate permitting; reduce design costs; support small-scale developers/homeowners	ADU/land use code amendments	Units developed utilizing pre-approved plans	Community Development, Information Technology
Enable Accessory Commercial Units (ACUs) as a conditional use in SF-1, RMU-1, and RMU-2	Short-term	Enable small-scale, neighborhood-serving businesses in appropriate areas; promote walkability; support local entrepreneurs	ADU/land use code amendments	ACUs constructed	Community Development, Public Works
Create a Rental Resource Guide for residents	Short-term	Improve housing navigation; reduce renter instability; prevent displacement	N/A	Guide development; guide utilization	Communications, Community Development
Create a Developer Education Guide for housing developers	Short-term	Increase transparency and understanding of current initiatives; support local developers	N/A	Guide development; guide utilization	Communications, Community Development
Offer a range of development incentives (targeted fee relief with backfill framework, infrastructure cost sharing, and fast-track permitting) for qualifying affordable housing and Windsor Housing Authority projects	Short-term	Increase the production of affordable housing; lower development costs and barriers to entry of beneficial housing	Ordinance language addition; Resolution	Incentives available; utilization of incentives; lowered costs of development	Community Development, Public Works, Town Board

Improve development review processes, including phased building permit fees, shared trenches for utilities, master metering, and site-specific information sharing with developers	Short-term	Increase the viability and pace of housing development; direct development according to Town vision	Town policy change	Number of units created with new development processes; average speed of development and permitting; number of developers engaged with	Community Development, Utilities, Public Works
Launch the Downpayment Assistance Program and expand it over time	Mid-term	Increase homeownership access for workforce and first-time buyers	Resolution for approval and staff authorization	Number of households receiving assistance; value of assistance provided	Finance, Community Development
Market underutilized land for housing development through the Windsor Information and Navigation Gateway (WING) map	Mid-term	Increase housing supply; leverage public assets	Resolution adoption on staff direction	Parcels identified and developed	Town Manager, Community Development
Implement local funding tools such as TIFs, linkage fees, and tax abatements and deferrals to support housing efforts	Mid-term	Improve project feasibility; incentivize affordable housing development	Ordinance authority adoption	Tools adopted; value of financial subsidy provided	Finance, Town Attorney
Establish an Affordable Housing Trust Fund	Mid-term	Provide flexible local funding; support gap financing and programs	Resolution creating/defining Fund and administration	Fund adopted; value of funds generated	Finance, Town Manager
Support employer-assisted housing initiatives	Mid-term	Improve workforce retention; align housing with local jobs	Resolution for partnerships and initiatives	Partnerships developed; employer utilization	Community Development, Finance
Support land banking initiatives in collaboration with local partners like Habitat for Humanity	Mid-term	Increase access to attainable homeownership; efficiently utilize available land	Ordinance authority adoption	Land banking projects initiated; units constructed	Community Development

Expand housing-focused staff and interdepartmental capacity	Long-term	Improve program and resource delivery; centralize housing services	N/A	Expanded dedicated staffing	Town Manager, Finance
Identify, market, and develop supportive housing programs like homeowner, homebuyer, renter, and homelessness assistance programs	Long-term	Preserve existing housing stock; support aging in place; reduce displacement and cost burden	Resolution for authority	Programs implemented; residents served	Community Development, Finance
Continue to build and maintain a GIS-based inventory of developable and underutilized land	Ongoing	Increase development pipeline; guide infill and redevelopment	Resolution adoption for staff direction	Database development and utilization	Community Development, Information Technology
Coordinate with and expand collaborations with regional partners such as neighboring municipalities, housing authorities, nonprofits, and interjurisdictional agencies and departments	Ongoing	Expand service capacity; improve program delivery efficiency	N/A	Partnerships created; joint development projects	Community Development, Town Manager
Monitor housing outcomes and track performance metrics	Ongoing	Ensure accountability; refine policies based on outcomes	N/A	Metrics published	Community Development, Town Manager
Maintain ongoing interdepartmental coordination on housing and infrastructure challenges	Ongoing	Align housing with transportation, water, and capital planning	N/A	Committee formulation and convening	Town Manager, All Departments

TOWN OF WINDSOR COLORADO

Matrix

Windsor Housing Action Plan

Town Board Work Session

Draft Plan Review – August 10th, 2026

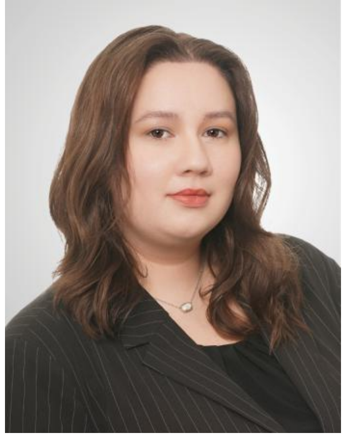
Agenda

- Introductions
- Project background: Community engagement and existing conditions
- Housing Action Plan recommendations
- Implementation framework and priorities
- Board discussion and next steps

Matrix

Joining You Today

Christian Caron, PhD
Project Manager
Market Analysis



Grace Brenize
Policy Recommendations and Engagement

Contact Info:

Christian Caron | Email: christian.caron@matrixdesigngroup.com

Grace Brenize | Email: grace.brenize@matrixdesigngroup.com

Matrix

Project Background

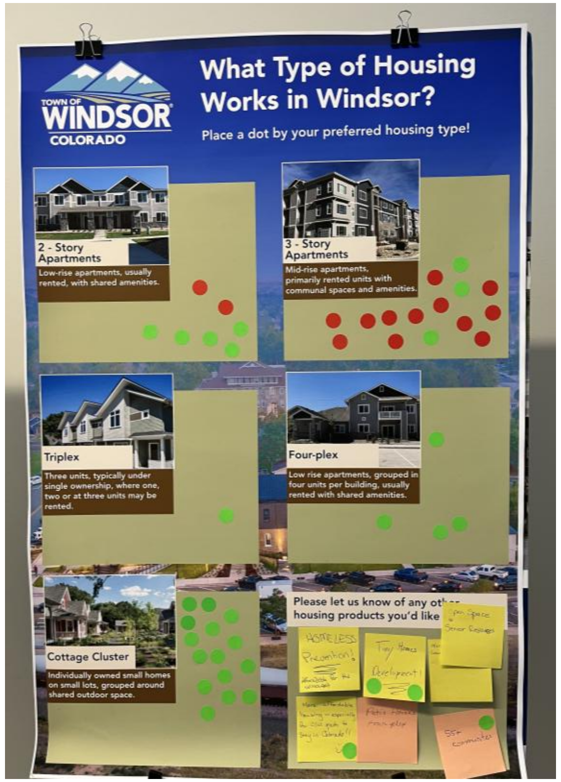
From Needs Assessment to Action Plan

- **Housing Needs Assessment (HNA) – completed April 2026**
  - Data-driven evaluation of existing housing conditions, affordability challenges, and projected demand
- **Housing Action Plan (HAP) – the plan before you today**
  - Implementation-focused document that translates those findings into targeted strategies, policies, and programs
- **Colorado Senate Bill 24-174 requirements**
  - Adopt a Housing Needs Assessment (complete) and prepare a Housing Action Plan by January 1, 2028, and every six years after
- **Partially funded through a DOLA Housing Planning Grant award**

Matrix

Community Engagement

- **Community questionnaire (April–May 2026)**
  - 47% said a wider variety of housing options is important or very important
  - Most favored types: single-family homes (53%), cottages, tiny homes, and ADUs (37%), and apartments, duplexes, triplexes, and townhomes (26%)
- **Stakeholder interviews, public open house, pop-up event, virtual open house with Town planning staff**

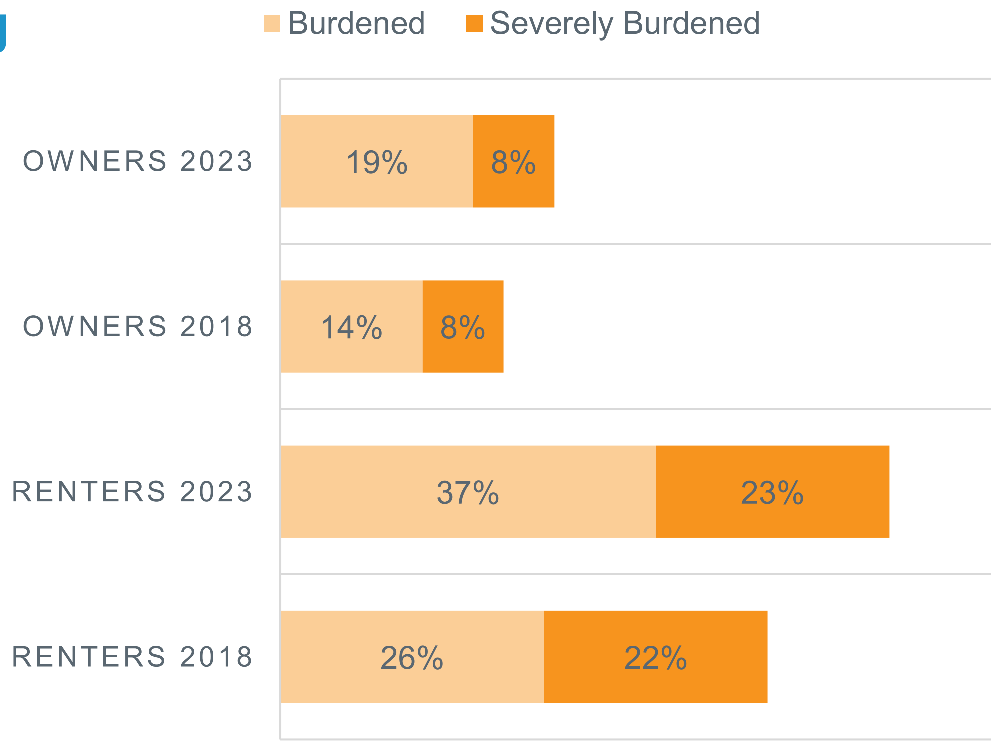


Matrix

HNA Key Findings

- **Population increased 70% since 2015 to 40k residents; projected to exceed 50k residents by 2031**
- **Median asking rent is ~$2,550/month, requiring an income of ~$110k, while the median renter earns only $68k**
- **Median home prices reached $575k, requiring nearly $198,000 in income**
- **82% of Windsor's housing stock consists of single-family detached homes, limiting attainable options for first-time buyers and downsizing seniors**
- **Windsor currently faces an estimated 1,326–2,702-unit housing shortfall, growing to a cumulative need of 6,359–7,734 additional housing units by 2033**

Renter and Mortgaged Owner-Occupied Household Cost-Burden Rates, 2018 & 2023



Matrix

Progress to Date: What Has Worked

- **Windsor Housing Authority, administered with the Loveland Housing Authority**
  - 214 income-restricted units delivered across three properties
- **Discretionary Town Board support for affordable projects**
  - Approximately $1.46 million in fee waivers and matching funds for Jacoby Meadows helped secure $13 million in federal 9% Housing Tax Credits
- **2014 ADU standards and the 2025 update (Ordinance 2025-1719)**
  - Certified ADU Subject Jurisdiction as of April 2026, unlocking DOLA and CHFA funding
- **2021 Land Use Code Update created the RMU-2 district and reduced minimum lot sizes**
- **2025 Proposition 123 fast-track policy for qualifying affordable developments**

Progress to Date: Persistent Gaps

- **No standardized fee waiver program – relief remains discretionary and project-by-project**
  - No mechanism to backfill the revenue that waivers forgo
- **Income-restricted inventory is small relative to demand; <u>every income-restricted property maintains a waitlist</u>**
- **Capacity constraints: water supply, sewer and power in parts of Town, and limited housing-focused staffing**

Matrix

Housing Action Plan Recommendations

Matrix

Action Plan Goals

- **Support attainable and naturally affordable housing without reliance on deep subsidy**
- **Reduce housing cost burden and improve housing stability**
- **Increase housing options that support accessibility and aging in place**
- **Align housing availability with workforce and economic needs**
- **Ensure current residents can remain in the Town**
- **Recommendations are organized in three tracks:**
  - Regulatory and code updates
  - Development incentives and financial tools
  - Local programming, partnerships, and funding

Regulatory Updates: Development Standards

Reduced setbacks

- SF-1 front: 20’ → 15’
- MF and RMU front: 15’–20’ → 10’
- Uniform rear setbacks

Increased lot coverage

- SF-1: 60% → 65%
- MF and RMU districts to a uniform 75–80%
- Replaces separate standards for standard, limited, and auto-court lots

Single-stair allowance for multifamily up to five stories, consistent with HB25-1273

- Saves an estimated 6–13% of hard construction costs and 7–9% of floor area

Regulatory Updates: Expanding Housing Choice

- **Define and permit cottage courts and courtyard apartments in MF**
- **Expand the multiplex allowance from 6 to 8 units per lot in MF, RMU-1, and RMU-2**
- **Allow by-right duplexes, townhouses, and multiplexes of 8 units or fewer in RMU-1 without a master plan**
  - Reduce the RMU-2 40-acre minimum site size, which effectively prohibits small infill
- **Expand live/work units by right in RMU-1**
- **Allow accessory commercial units as a conditional use in SF-1, RMU-1, and RMU-2**
  - Low-impact uses only – corner groceries, cafés, salons, small offices

Matrix

Regulatory Updates: ADUs and Pre-Approved Plans

Allow up to two ADUs per lot

- One detached plus one internal or attached, or two internal/attached units
- Tied to minimum lot size, coverage limits, and subordinate design standards

Build a pre-approved plan catalog for ADUs and 2–6 unit missing middle types

- Models: Summit County, South Bend IN, Norfolk VA, and Superior, CO
- Pursue DOLA's ADU Fee Reduction and Encouragement Grant to fund it

Matrix

Development Incentives and Fee Relief

- **Define a qualifying Affordable Housing Development on a sliding scale**
- **Codify a standing fee relief program, scaled to the income level served**
  - Attach a revenue backfill mechanism so relief does not rest on the general fund
  - Near term: DOLA and Proposition 123 grants and possible 1–2 year general fund bridge
  - Long term: a linkage fee on market-rate development or a small ballot-approved sales or excise tax increment
- **Pair with infrastructure cost-sharing, shared utility trenches, master metering, and continued fast-track review**

Matrix

Local Programming and Partnerships

- **Launch the Downpayment Assistance Program for municipal employees, first responders, and school employees**
- **Develop employer-assisted housing with major regional employers along the I-25 corridor**
  - Windsor has roughly twice as many out-commuters (17,023) as in-commuters (8,170)
- **Deepen regional coordination, including with Greeley, Fort Collins, the Loveland Housing Authority, and NoCo Housing Now**
  - Consider a joint housing task force
  - Explore a formal land banking partnership with Greeley-Weld Habitat for Humanity
- **Publish a Rental Resource Guide for residents and a Developer Education Guide for builders**
  - Building upon current available materials, like the ADU handbook, permitting checklists, and WING map
- **Longer term: dedicated housing-focused staff capacity**

Matrix

Funding Toolkit

- **Federal**
  - LIHTC, Housing Choice Vouchers, HOME, etc.
- **State**
  - Proposition 123 – Windsor's current commitment ends in 2026 and should be renewed to preserve eligibility
  - CDBG, Affordable Housing Tax Credit, the new Middle-Income Housing Tax Credit (80–140% AMI), Housing Development Grant and Loan funds
- **Local**
  - Affordable Housing Trust Fund, linkage fees, tax increment financing, tax abatements and deferrals, low-interest and revolving loans

Implementation Framework

- **Short-term (0–2 years) – local ordinance, resolution, or administrative action**
- **Mid-term (2–5 years) – interagency coordination, new programs, or capital formation**
- **Long-term (5–10 years) – sustained investment, significant reform, or multi-phase implementation**
- **Ongoing – continuous or annual responsibilities**
- **Every strategy in the table specifies:**
  - Intended impacts and required legislative action
  - Measurable goals for tracking progress
  - Responsible departments – Community Development, Public Works, Finance, Town Board, etc.

Short-Term Priorities (0–2 Years)

- Adopt reduced setbacks and increased lot coverage allowances
- Enable single staircases for qualifying multifamily under HB25-1273
- Add cottage courts, courtyard apartments, triplexes and fourplexes to the use table
- Enable two-ADU configurations and ACUs as a conditional use
- Create and promote pre-approved ADU and missing middle design templates
- Adopt a development incentive package with a fee relief backfill framework and infrastructure cost sharing
- Publish a Rental Resource Guide and a Developer Education Guide
- Improve development review: phased permit fees, shared trenches, master metering, site-specific data sharing

Matrix

Medium-Term Priorities (2–5 Years)

- Launch the Downpayment Assistance Program and expand it over time
- Market underutilized land through the WING map
- Implement local funding tools – TIF, linkage fees, tax abatements and deferrals
- Establish an Affordable Housing Trust Fund
- Support employer-assisted housing initiatives
- Support land banking with Greeley-Weld Habitat for Humanity

Matrix

Long-term and Ongoing Priorities

Long-term (5-10 years)

- Expand housing-focused staff and interdepartmental capacity
- Identify, market, and develop supportive housing programs – homeowner, homebuyer, renter, and homelessness assistance

Ongoing

- Maintain a GIS inventory of developable and underutilized land
- Coordinate with regional partners – municipalities, housing authorities, and nonprofits
- Monitor housing outcomes and track performance metrics
- Maintain interdepartmental coordination on housing and infrastructure

Board Discussion and Next Steps

- **Questions/Discussion**
- **Next steps**
  - Incorporate Board direction into the Plan
  - Planning Commission review, public hearing, and Town Board adoption by resolution
  - Begin the short-term Land Use Code amendment package

Thank You

WindsorProjectConnect.com/HousingActionPlan

MEMORANDUM

Date: August 10, 2026
To: Mayor and Town Board
From: Sandra Mezzetti, Senior Planner
Re: Affordable Housing Initiatives Update Presentation - S. Mezzetti, Senior Planner
Item #: 4.

Background / Discussion:

Overview

The purpose of this work session is to provide an update on the Town's Housing Initiatives.

Proposition 123

Completed requirements

- Opted into the program in November 2023 (3-year cycles)
  - Required affordable units - 45
  - Affordable units added – 46 (Jacoby Meadows Senior Apartments)
- Expedited Review (Fast-Tracking) – Adopted by the Town Board – 6/9/ 2025, Resolution 2025-29, and accepted by DOLA 6/27/2025

Next Prop 123 Cycle - 2027-2029

- Next cycle submittal is due November 30, 2026
  - HB26-1313 -HB26-1313 changes the way affordable housing unit goals are calculated

DOLA programs under Prop 123:

- **The Local Planning Capacity Grant – Phase 1**

  The Town was awarded a $50,000 Grant to develop a Down Payment Assistance Program targeted at Town employees, school employees, and first responders. This grant is funding phase one, program development, for the Town's Down Payment Assistance Program. Pike Peak Capital was selected as the consultant to develop the program.

  Program Status:

  - Program development status – Data Collection:
    - Drafting the initial Down Payment Assistance Needs and Barriers Analysis.
    - Drafting Down Payment Barriers & DPA Program Goals analysis, pending workforce validation from focus groups and surveys.
    - Developing a survey:
      - critical gap need - information from prospective buyers — especially employees who currently rent or commute into Windsor. This input is important for estimating program demand and likely borrower behavior.
    - Researching program administration – Impact Development Fund (IDF) – Employer Home Ownership Programs administered by IDF. See attached spreadsheet.
  - Phase One is expected to be completed by the end of 2026.

- **Local Planning Capacity Grant Program – Phase 2**

It is anticipated that the Town will submit another application to the LPC to fund phase 2 (implementation) of the Down Payment Assistance. This will be used to fund the setting up of a third party to administer the programs.

Program requirements:

- Local Match: Requires a 20% minimum cash match by local governments
- Eligible Expenses:
  - Consultant fees, RFP/bid advertisements, and attorney fees
  - Equipment and new software (hardware, software, training, installation)
  - Direct cost (program-specific allowable costs implementing the program)

- **Down Payment Assistance (DPA) (includes DPA + Repair)**

  The Down Payment Assistance (DPA) Program helps qualified low to moderate-income families afford to purchase a home. Local governments and nonprofit partners can use this funding to make homeownership more attainable, helping families move into safe, stable housing in their communities. This program is available to local jurisdictions and their housing partners, not directly to individual homebuyers.

  - Eligible Applicants: Local Governments (Prop 123 commitment on file)
  - Eligible Households: First-time homebuyers, prioritizing first-generation homebuyers
  - Eligible Housing Products:
    - SF homes
    - Duplexes
    - Townhomes
    - Condos
    - Manufactured and modular homes on permanent foundations or tied down
  - AMI qualification: <120% AMI
  - Max loan: Up to 10% of actual home cost
  - Front-end debt-to-income ratio at or below 35%
  - Applications: Accepted on July 1st or December 1st

State Housing Legislation

Completed Code Updates per State Legislation Requirements

- **HB24-1152**

  Subject Jurisdiction must allow one ADU as an Accessory Use to a Single-unit Detached Dwelling in any area, lot, or parcel where the jurisdiction allows Single-unit Detached Dwellings.

  - ADU Compliance report submitted and approved by DOLA, 4/1/2026
  - Town of Windsor certified by DOLA as an ADU Subject Jurisdiction, 4/1/2026
  - Adopted land use code amendments for ADUs and short-term rentals as they apply to ADUs, Ordinance 2025-1790 & 2026-1739

- **HB24-1007**

  A local government shall not limit the number of people who may live together in a single dwelling based on the occupants' familial relationship.

  - Adopted land use code amendment, Ordinance 2024-1707

Completed State Legislation Requirements

- **SB24-174 – Sustainable Affordable Housing Assistance**

  SB24-174 requires certain jurisdictions to complete local housing needs assessments, housing action plans that include affordability and displacement mitigation strategies, and new elements of comprehensive plans that incorporate water supply and strategic growth elements.

  - Housing Needs Assessment:
    - Approved and adopted by Town Board, Resolution 2026-25, 4/29/2026.

Current work per State Legislation Requirements

- **SB24-174 – Sustainable Affordable Housing Assistance**
  - Housing Action Plan
    - Matrix is preparing the final document with any comments tonight to be incorporated
  - Strategic Growth Element (incorporated in the Comprehensive Plan)
    - Staff submitted the draft to DOLA for review on 6/9/2026
    - Staff is currently addressing DOLA comments
  - Water Element (incorporated in the Comprehensive Plan)
    - Staff is currently working with Water Resources and other Town water providers to address the legislative requirements for this section.

Financial Impact:

Relationship to Strategic Plan:

Recommendation:

CC:

Attachments:

1. 8.10.26 TB Work Session - Housing Presentation
2. EHOP Quick Reference_3.2026

Housing Initiatives Update

August 10, 2026

Town Board Work Session

Sandra Mezzetti, Senior Planner

Proposition 123

Prop 123: Completed Projects

- **Opted into the program in November 2023 (3-year cycles)**
  - Required affordable units - 45
  - Affordable units added – 46 (Jacoby Meadows Senior Apartments)
  - Expedited Review (Fast-Tracking) – Adopted by the Town Board – 6/9/ 2025, Resolution 2025-29, and accepted by DOLA 6/27/2025
- **Next Prop 123 Cycle - 2027-2029**
  - Next cycle submittal due November 30, 2026
    - HB26-1313 -HB26-1313 changes the way affordable housing unit goals are calculated

Development Review Guide
Affordable Housing – Expedited Review Applications

1

Preliminary Research
Does your housing project contain at least fifty percent (50%) of affordable housing units? See the affordable housing definition below.
- Contact Planning staff to answer questions about processes, zoning, land use and design requirements.

No – Not Eligible for Expedited Review
Yes - Submit a Concept Review Application (not counted as part of the expedited review timeline – see next page)
(Optional, but highly recommended)
Meet with DRC staff to review your proposal.

2

Submit New Application
- A Complete Application – 90-day review timeline begins. (Submissions are required by the end of day on Tuesdays.)
- Application Fees
- All Required Plans and Documents

**Plans are reviewed by Town staff and outside referral agencies.*

Staff Review
- Project distributed to staff
- Review deadline is set - no longer than 3 weeks.
- Comments typically returned on Fridays

3

Attend DRC Meeting *(as necessary)*
- Following the first round of review, staff meets with the applicant to discuss staff comments and questions the applicant may have.

Make Revisions
- Revise your project to address staff comments.
- Submit revisions within 3 weeks of receiving comments. Part 2 of Step 2 and Part 2 of Step 3 repeat until no further comments.

4

Planning Commission and Town Board *(communication item – no formal action)*
- Staff prepares a summary of the project for Planning Commission and Town Board meeting packet materials for informational purposes; no formal action is taken.

**Planning Commission meets every 1st and 3rd Wednesday of the month; the Town Board meets every 2nd and 4th Monday of the month.*

5

Draft Development Agreement (DA)
Applicant submits any required exhibits (i.e., public improvement and GESCP [Grading Erosion Sediment Control Plan] cost exhibits). Staff prepares draft agreement for review by applicant.

Sign Development Agreement
Town Attorney sends the applicant a final development agreement.

6

Pre-Construction Meeting
Schedule a pre-construction meeting with staff. If your project includes one acre or more of earth disturbance, you will need a GESCP permit, to post GESCP security, and a pre-construction inspection from Stormwater, Public Works, prior to any earth work.
* Note: Building permits will not be accepted until GESCP security has been posted.

7

Building Permits
- Per staff's direction, you may submit your building permit application for review.

Note: Permits will not be accepted until school fees have been paid.
Note: Permits will not be issued until all development documents are executed, public improvement security has been issued to the Town, and construction acceptance has been granted by the Town.

8

Submit Final Plans and Record Final DA
Applicant submits final plans with completed signatures. Planning staff routes for internal staff signatures and the mayor's signature. The final DA is recorded with the County Clerk and Recorder by the Planning Department.

Congratulations!
Your project has completed Development Review.
**Note: Timing of building permits, issuance of certificate of occupancy, and construction processes are outlined in the executed development agreement; contact Planning.*

Affordable Housing Definition. The Colorado Department of Local Affairs ("DOLA") defines affordable housing as:
- Rental housing that can be obtained by a household with an annual income at or below sixty (60) percent of the area median income (AMI) and costs the household less than thirty (30) percent of its monthly income.
- Affordable housing is also defined as housing that could be purchased by a household with an annual income of at or below one hundred (100) percent of the AMI, for which the mortgage payment costs the household less than thirty (30) percent of its monthly income.

ACRONYMS:
DRC – Development Review Committee (staff from Planning, Engineering, Parks, Fire, Building and Economic Development)

Proposition 123

DOLA programs under Prop 123:

- **Local Planning Capacity Grant**
  - $50,000 Grant awarded for the development of a Down Pay Assistance Program targeted for Town employees, school employees, and first responders
  - Windsor Down Payment Assistance Program: Pike Peak Capital selected to develop the program.
    - Program development status – Data Collection:
      - Drafting the initial Down Payment Assistance Needs and Barriers Analysis.
      - Drafting Down Payment Barriers & DPA Program Goals analysis, pending workforce validation from focus groups and surveys.
      - Developing a survey: critical gap need - information from prospective buyers - especially employees who currently rent or commute into Windsor. This input is important for estimating program demand and likely borrower behavior.
      - Researching program administration – Impact Development Fund (IDF) – Employer Home Ownership Programs administered by IDF

Proposition 123

DOLA programs under Prop 123:

- Down Payment Assistance (DPA) (includes DPA + Repair)
  - Eligible Applicants: Local Governments
  - Eligible Households: First time homebuyers, prioritizing first generation homebuyers
  - Eligible Housing Products: SF homes, duplexes, townhomes, condos, manufactured and modular homes on permanent foundations or tied down
  - AMI qualification: <120% AMI
  - Max loan: Up to 10% of actual home cost
  - Front end debt to income ratio at or below 35%
  - Applications: Accepted on July 1st or December 1st

Photo Credit: Colorado Department of Local Affairs

TOWN OF WINDSOR COLORADO

Thank you

Questions and Comments

EHOP Programs

Program:	Eagle County Paramedics (EHOP)	Eagle County (EHOP)	Town of Eagle (EHOP)
Use of Funds	Down payment, closing costs and prepaid items related to the primary loan.	Provide a secured loan for down payment/closing cost/interest rate reduction assistance.	Provide a secured loan for down payment/closing cost/interest rate reduction assistance.
Service Area	Within Eagle County	Primary Residence in Eagle County.	Primary Residence in Eagle County.
Interest Rate	None (Forgivable Loan)	Pro Rata Share of Equity	0% for loan amounts $10,000 or less Loan amounts $10,001 to $40,000 will be equal to the Long Term AFR as published by IRS during month of application. Fixed for duration.
CLTV Max	100%	105%	105%

EHOP Programs

Borrower	Full time employees of Eagle County Paramedics who have at least one year of employment.	Year round employees of Eagle County who are in good standing and work at least 30 hours who own no other residential property in Eagle County. Employees who own residential property outside of Eagle County must have the property currently listed for sale or rented at fair market value. Only one EHOP loan per household.	Regular, permanent full time employees of the town of Eagle with at least 6 months service with the town.. Only one EHOP loan per household.
Homebuyer Education	Fannie, Freddie, HUD or CHFA Approved homeownership counseling	Fannie, Freddie, HUD or CHFA Approved homeownership counseling	Fannie, Freddie, HUD or CHFA Approved homeownership counseling
Compatible First Mortgage	Conventional, Rural Development, or VA	Conventional, Rural Development, or VA *may be used with other Eagle City Housing DPA's	Conventional, Rural Development or VA
Term	10 year term	30 year term	15 year term
Loan Amount	First time home buyers will received 12.5% of purchase price not to exceed $100,000. Traditional buyers who do not own property outside of the county will receive up to 10% of the purchase prive not to exceed $100,000. Buyers who may own property outside of the county will receive up to 7.5% of the purchase price not to exceed $100,000.	$50,000 maximum	$40,000 within the Town of Eagle/ $20,000 outside town of Eagle but located within Eagle County
Income	No Income Limitations	No Income Limitations	No Income Limitations

EHOP Programs

Minimum Borrower Investment	Employees who are first-time homebuyers shall commit to a 5% minimum down payment. Employees who are other than first-time homebuyers shall commit to a 10% minimum down payment.	50% of the total Eagle County loan amount. Minimum investment of $3,000.	$3,000
Loan Fees	$400	$400	$450
DTI Max	45%	45%	45%
Repayment	Principal and interest payments are not required. Payments for less than the full amount of principal are not accepted. If property ownership is transferred for any reason, the sum of remaining assistance will become immediately due and payable at closing. Loan will be forgiven after 10 years. An employee has the choice of either full forgiveness at the conclusion of 120 months or 10% for every 12 months of employment in good standing. Employees must be in good standing to receive forgiveness.	Loans repaid in full within the initial 24 month period will include loan principal only. Repayments that occur thereafter will include loan principal plus a pro rata share of recognized appreciation (if any) based upon the percentage of the EHOP loan to the original purchase price.	Monthly payment of principal and interest to full amortize the loan within the original terms. Lump sum repayment required upon property sale, refinance of primary mortgage, or if the home is no longer occupied as the primary residence. No prepayment penalties.

EHOP Programs

Program:	Colorado River Water Conservation District (EHOP)	Eagle River Water and Sanitation District (EHOP)	Pitkin County (EHOP)
Use of Funds	Provide a secured loan for down payment/closing cost/interest rate reduction assistance.	Provide a secured loan for down payment only. Funds can **NOT** be used for closing costs or associated loan fees.	Provide a secured loan for down payment/closing cost and pre-paid items related to the primary loan.
Service Area	Primary Residence must be located within 30 miles of regular job location.	Primary Residence in Eagle County	Primary Residence must be located within all of Pitkin County, or parts of Eagle, Gunnison and Garfield counties along RFTA corridor to Rifle, Hwy 133 to Marble, or Frying Pan.
Interest Rate	WSJ prime less 1%, minimum rate of 2%.	Interest rate of 2.5% (Preferred Rate) while employed with the District. Upon terminiation of employment the rate will increase to the first mortgage rate plus a margin of 2.0% (Termination Rate).	Fixed interest rate equal to 110% of the Long-Term AFR as published during the month the EHOP application is received.
CLTV Max	105%	97%	105%

EHOP Programs

Borrower	Regular, permanent full time employees of the district who are making their first home purchase since becoming an employee of the district or experiencing a status change requiring relocation or change of ownership. Only one EHOP loan per household.	Regular full time employees with one year of employment and pre-approval from the district. Employee most not own other developed residential property within Eagle, Pitkin, Garfield, Summit or Lake counties. Only one EHOP loan per household.	Regular employees who work at least 1500 hours a year or more for Pitkin County. One employee loan per household.
Homebuyer Education	No homebuyer training class is required to participate in the EHOP program.	Fannie, Freddie, HUD or CHFA Approved homeownership counseling	Fannie, Freddie, HUD or CHFA Approved homeownership counseling
Compatible First Mortgage	Conventional, Rural Development or VA	Employees and co-borrowers must qualify for the primary mortgage financing through a reputable lending institution offering terns acceptable to both the employee and the District.	Conventional, Rural Development or VA
Term	15 year term	30 years	15 year term
Loan Amount	20% of purchase price, max of $75,000	30% of the purchase price or $245,000.00 whichever is less. EHOP loan can be stacked with other sources of funds but EHOP loan must be in second lien position.	15% of purchase price, max of $50,000
Income	No Income Limitations	No Income Limitations	No Income Limitations

EHOP Programs

Minimum Borrower Investment	No minimum investment required to participate in EHOP program.	10% of the purchase price	$3,000 or 2% of purchase price, whichever is greater.
Loan Fees	$450	$450	$450
DTI Max	No DTI limits	45%	45%
Repayment	Monthly payments over 35 year amortization, 15 year ballon payment. Upon the 5th anniversary of the loan 20% of the original principal will be forgiven by the District provided employee maintains all conditions for program Eligibility. Upon 10th anniversary an additional 20%,15th up to another 20% will be forgiven.	Monthly payments of principal and interest to fully amortize the loan with the 30 year loan term.	Monthly payment of principal and interest. Payments calculated on a 30 year amortization schedule and balloon payment at the 15 year maturity. Balloon payment will consist of remaining outstanding balance less any forgiveness approved by the County. Employees with uninterrupted service and in good standing with Pitkin County and all terms of the loan agreement will receive a principal reduction equal to 50% of the interest paid at the time of loan maturity.

EHOP Programs

Program:	Town of Vail (EHOP) - Equity Share Option	Town of Vail (EHOP) - Amortized Loan Option	City of Aspen (EHOP)
Use of Funds	Funds may only be used for down payment/closing cost and pre-paid items related to the primary loan.	Funds may only be used for down payment/closing cost and pre-paid items related to the primary loan.	Provide a secured loan for down payment/closing cost/interest rate reduction assistance
Service Area	Primary Residence within a reasonable commuting distance for the Town of Vail employee's role.	Primary Residence within a reasonable commuting distance for the Town of Vail employee's role.	Primary residence only. Aspen Pitkin Housing Authority (APCHA) properties only.
Interest Rate	Pro Rata Share of Equity	Interest rate is equal to the most recent month's Federal Cost of Funds Index and is set at the time the EHOP application is received by the first mortgage lender (Preferred Rate). If the employee terminates employment with the Town of Vail, either voluntarily or involuntarily, the rate on the EHOP loan will increase to the rate disclosed on the loan documents and is equal to first mortgage note rate at the time the EHOP application is received from the first mortgage lender (Termination Rate).	Fixed at time of application. Equal to most recently published 10-year U.S. Treasury rate.
CLTV	100%	100%	100%

EHOP Programs

Borrower	Full time employees of the Town of Vail working at least 40 hours per week in good standing with 6 months of service with the Town. Only one EHOP loan per household.	Full time employees of the Town of Vail working at least 40 hours per week in good standing with 6 months of service with the Town. Only one EHOP loan per household.	Regular full-time employees in good standing, with the City who own no other residential property within the ownership exclusion zone identified by Aspen Pitkin County Housing Authority (APCHA). One employee loan per household.
Homebuyer Education	Fannie, Freddie, HUD or CHFA Approved homeownership counseling	Fannie, Freddie, HUD or CHFA Approved homeownership counseling	Fannie, Freddie, HUD or CHFA Approved homeownership counseling
Compatible First Mortgage	Conventional, Rural Development	Conventional, Rural Development	Conventional, Rural Development, VA, USDA or FHA
Term	30 year term	15 year term	15 year term
Loan Amount	20% of the purchase price not to exceed $200,000.	20% of the purchase price not to exceed $200,000.	10% of purchase price, max of $30,000. Primary mortgage loan amount of $800,000 or less.
Income	No Income Limitations	No Income Limitations	Income limitations and a household's net assets are determined by APCHA ownership guidelines. Currently, a household's net assets shall not exceed

EHOP Programs

Minimum Borrower Investment	5% of the purchase price.	5% of the purchase price.	No minimum investment required.
Loan Fees	$400	$450	$450
DTI	43%	43%	43%
Repayment	Repayments include loan principal plus a pro rata share of recognized appreciation (if any) based upon the percentage of the EHOP loan to the original purchase price.	Monthly payments are interest only for 60 months (5 years) from loan origination. Beginning in month 61 (year 6) monthly payments of principal and interest are required and the loan balance will be amortized over a period of 30 years with a balloon payment due 15 years from the date of the loan origination.	Monthly payment of principal and interest to fully amortize the loan within the original term. Lump sum repayment is required upon property sale, refinance of the primary mortgage, or the home is no longer occupied as the primary residence. There are no prepayment penalties.

EHOP Programs

Program:	Crested Butte Fire Protection District (EHOP) - Equity Share Option	Crested Butte Fire Protection District (EHOP) - Amortized Loan with Payments Option	Mt. Crested Butte Water and Sanitation District (EHOP)
Use of Funds	Provide a secured loan for down payment assistance	Provide a secured loan for down payment assistance	Provide a secured loan for down payment assistance
Service Area	Primary residence only. Property within the Fire Protection District* or within 150 driving miles of the Town of Crested Butte on roadways maintained year-round.* *Assistance amounts vary depending on location of property and deed restricted properties.	Primary residence only. Property within the Fire Protection District* or within 150 driving miles of the Town of Crested Butte on roadways maintained year-round.* *Assistance amounts vary depending on location of property and deed restricted properties.	Primary residence only. Property located in Gunnison County within 20-minute response time, an area generally defined to the north as the Town of Mt. Crested Butte, to east and west as the Town of Crested Butte and Meridian Lake Park, and to the south as Crested Butte South Metropolitan District.
Interest Rate	Pro Rata Share of Equity	2.0% Fixed Rate	Interest rate index established at time of application as published on ColotrustPlus, +2.00% margin. Employee shall receive a discounted interest rate equal to ColotrustPlus + 1.00% while employed with the District. If employee terminates employment with the District, the interest rate will default back to the note rate as established at application.
CLTV	100%	100%	100%

EHOP Programs

Borrower	Full time or regularly scheduled part-time employees of the Crested Butte Fire Protection District (CBFPD) in good standing with at least 1 year of service with the District or an active volunteer or “as-needed” part-time member with 5 or more years of active service, purchasing a primary residence. Employees must not own other improved residential property within 150 driving miles of the Town of Crested Butte on roadways maintained year-round.	Full time or regularly scheduled part-time employees of the Crested Butte Fire Protection District (CBFPD) in good standing with at least 1 year of service with the District or an active volunteer or “as-needed” part-time member with 5 or more years of active service, purchasing a primary residence. Employees must not own other improved residential property within 150 driving miles of the Town of Crested Butte on roadways maintained year-round.	Non-probationary regular full-time employees in good standing with The District who own no other residential property in Gunnison County. If property owned outside of Gunnison County must have the property currently listed for sale or rented at fair market value. One employee loan per household.
Homebuyer Education	Fannie, Freddie, HUD or CHFA Approved homeownership counseling	Fannie, Freddie, HUD or CHFA Approved homeownership counseling	Fannie, Freddie, HUD or CHFA Approved homeownership counseling
Compatible First Mortgage	Employees and co-borrower(s) must qualify for primary mortgage financing through reputable lending institution offering terms acceptable to both employee and the District.	Employees and co-borrower(s) must qualify for primary mortgage financing through reputable lending institution offering terms acceptable to both employee and the District.	Employees and co-borrower(s) must qualify for primary mortgage financing through reputable lending institution offering terms acceptable to both employee and the District.
Term	30 year term	15 year term	15 year term
Loan Amount	Properties within the Fire Protection District are eligible for up to $100,000 in loan funds. Properties outside the District but within 150 miles of the Town are eligible for up to $50,000 in loan funds.	Properties within the Fire Protection District are eligible for up to $100,000 in loan funds. Properties outside the District but within 150 miles of the Town are eligible for up to $50,000 in loan funds.	10% of purchase price, max of $20,000
Income	No Income Limitations	No Income Limitations	No Income Limitations

EHOP Programs

Minimum Borrower Investment	5% of purchase price	5% of purchase price	$3,000 or 1% of purchase price, whichever is greater.
Loan Fees	$400	$450	$450
DTI	43%	43%	45%
Repayment	Repayments include loan principal plus a pro rata share of recognized appreciation (if any) based upon the percentage of the EHOP loan to the original purchase price.There are no prepayment penalties.	Monthly payments are required and the loan will be amortized and repaid over a period not to exceed 15 years at an interest rate of 2.0%. The loan will become immediately due upon sale, transfer, refinance, when the home is no longer the primary residence or upon the death of the buyer.	Monthly payment of principal and interest to fully amortize the loan within the original term. Lump sum repayment is required upon property sale, refinance of the primary mortgage, or the home is no longer occupied as the primary residence. There are no prepayment penalties.

EHOP Programs

Program:	Greeley Home Ownership Program for Employees (GHOPE)	East West Hospitality (EHOP)
Use of Funds	Provide a secured loan for down payment assistance	Provide a secured loan for down payment/closing cost and pre-paid items related to primary loan.
Service Area	Primary residence only. Eligible employees must purchase a home within either the University or the Redevelopment Districts (referred to as the G-HOPE Boundary; see map)	Property within the jurisdictional boundaries of Eagle County.
Interest Rate	0.00%	Pro Rata Share of Equity
CLTV	100%	Minimum first mortgage LTV of 80% and Maximum CLTV is 105% of purchase price

EHOP Programs

Borrower	Regular, full-time employees of the City of Greeley, University of Northern Colorado, Weld School District 6, Banner Health/NCMC, Frontier Academy Charter School, Sunrise Community Health, or North Range Behavioral Health at the time of home purchase. One employee loan per household.	Full-time, year-round East West Hospitality employees with at least 5 years of continuous employment with EWH and employed in Eagle County. Based on firs come first served. Must be pre-qualified for the primary loan and must qualify for the Eagle County Loan Fund (ECLF) down payment assistance Program.
Homebuyer Education	Fannie, Freddie, HUD or CHFA Approved homeownership counseling	Fannie, Freddie, HUD or CHFA Approved homeownership counseling
Compatible First Mortgage	Conventional, Rural Development, VA, USDA & FHA	Conventional, Rural Development or VA
Term	5 year term	30 year term
Loan Amount	Up to $2,500.00 or 2% of the purchase price, whichever is less. Up to $4,000.00 if the purchased property is on or East of 11th Avenue. Up to $6,000.00 if the purchased property is on or East of 8th Avenue. **An additional $1,500.00 is available to qualified University employees if purchased property is within the University District.**	3% of the purchase price up to a max loan of $25,500.00
Income	No Income Limitations	160% of borrower income including income of non-occupying co-borrower.

EHOP Programs

Minimum Borrower Investment	$1,000	$3,000 or 1% of purchase or 50% of the loan amount whichever is less.
Loan Fees	$150	$400
DTI	No DTI Limits	45%
Repayment	The home purchased with assistance from the G-HOPE program is entitled to forgiveness of up to 100% of the original principal balance provided the borrower is in compliance with all terms of the promissory note. Upon the first anniversary of the loan, 20% of the original principal balance is forgiven; an additional 20% of the original principal balance is forgiven at each anniversary of the loan until 100% is forgiven at the end of year 5. No monthly payments required.	Ongoing principal and interest payments are not required. Payments for less than the full amount of principal, accrued interest, equity share and recording fees are not accepted. 50% forgiven after 10 years of full-time year round continued employment.

FUTURE TOWN BOARD MEETINGS

August 17, 2026 5:30 p.m.	Joint Town Board/Planning Commission Work Session Sign Code Update Budget: Revenue Estimates
August 24, 2026 5:30 p.m.	Town Board Work Session New Hire – Meet the Board Robert's Rules of Order Overview Roadway Safety Update for 2025
August 24, 2026 7:00 p.m.	Town Board Regular Meeting
August 31, 2026	Canceled – 5th Monday
September 7, 2026	Canceled – Labor Day Holiday
September 14, 2026 5:30 p.m.	Town Board Work Session Board/Manager/Attorney Monthly Meeting Budget: Staffing Needs
September 14, 2026 6:45 p.m.	Kern Board Meeting
September 14, 2026 7:00 p.m.	Town Board Regular Meeting
September 21, 2026 5:30 p.m.	Town Board Work Session Budget: Capital Improvement Projects
September 28, 2026 5:30 p.m.	Town Board Work Session New Hire – Meet the Board Compensation Study Review and Recommendations
September 28, 2026 7:00 p.m.	Town Board Regular Meeting
October 3, 2026 8:00 a.m.	Town Board Budget Retreat (Saturday)
October 5, 2026	Canceled – 1st Monday
October 10, 2026 8:00 a.m.	Town Board Work Session Budget: Operating Requests

October 12, 2026 5:30 p.m.	Town Board Work Session Board/Manager/Attorney Monthly Meeting Large Animals Discussion
October 12, 2026 7:00 p.m.	Town Board Regular Meeting
October 19, 2026 5:30 p.m.	Town Board Work Session Xcel Undergrounding (Hans Rodvik) Expanded Alcohol Beverage Permit for Distillery Discussion
October 26, 2026 5:30 p.m.	Town Board Work Session New Hire – Meet the Board Budget: Utility Rates for 2027
October 26, 2026 7:00 p.m.	Town Board Regular Meeting

Future Work Session Topics

- Parking Plan update
- Camping Ban
- SH 392 Safety Corridor Study – Sept. or Oct. 2026
- Future Lodging Tax Discussion (Strategic Plan?)
- November 9th – Budget: Wrap up/Revisions
- October 19th meeting – Light Agenda (ICMA 2026)