



PLANNING COMMISSION REGULAR MEETING

September 16, 2026 - 7:00 PM

Town Board Chambers, 301 Walnut Street, Windsor, CO 80550

To view Planning Commission meeting broadcasts, visit
www.windsorgov.com/MeetingsOnDemand.

AGENDA

A. CALL TO ORDER

1. Roll Call
2. Review of Agenda by the Board and Addition of Items of New Business to the Agenda for Consideration
3. Public Invited to be Heard

Individuals wishing to participate in Public Invited to be Heard (non-agenda item) are requested to sign up on the form provided in the foyer of the Town Board Chambers. When you are recognized, step to the podium, state your name and address then speak to the Town Board.

Individuals wishing to speak during the Public Invited to be Heard or during Public Hearing proceedings are encouraged to be prepared and individuals will be limited to three (3) minutes. Written comments are welcome and should be given to the Town Clerk prior to the start of the meeting.

The Town Board will not respond to any questions or comments made by the public during this section of the meeting, though it will take all input under advisement. If requesting a response from the Town, please leave your contact information with the Town Clerk. The Town Manager or other appropriate staff member will reach out after the meeting to address specific questions or concerns when appropriate.

B. CONSENT CALENDAR

1. Approval of the September 2, 2026, Planning Commission minutes - P. Mascarenas, Assistant Town Clerk

C. BOARD ACTION

1. Public Hearing - An Ordinance Amending Section 15-14-70 of the Town of Windsor Municipal Code concerning adoption of FEMA Flood Insurance Rate Maps (FIRM) applicable within Larimer County portions of the Town of Windsor, Colorado - Doug Roth, P.E., CFM/Civil Engineer IV, Town of Windsor Community Development Department
 - Legislative action
 - Staff presentation: Doug Roth, Civil Engineer IV
2. Recommendation to Town Board - An Ordinance Amending Section 15-14-70 of the Town of Windsor Municipal Code concerning adoption of FEMA Flood Insurance Rate Maps (FIRM) applicable within Larimer County portions of the Town of Windsor, Colorado - Doug Roth, P.E., CFM/Civil Engineer IV, Town of Windsor Community Development Department
 - Legislative action
 - Staff presentation: Doug Roth, Civil Engineer IV

3. Public Hearing - An Ordinance Amending Portions of Chapters 14 and 16 of the Town of Windsor Municipal Code Concerning Conditional Use Permits - Carlin Malone, Planning Manager, Town of Windsor Community Development Department
 - Legislative action
 - Staff presentation: Carlin Malone, Planning Manager
4. Recommendation to Town Board - An Ordinance Amending Portions of Chapters 14 and 16 of the Town of Windsor Municipal Code Concerning Conditional Use Permits - Carlin Malone, Planning Manager, Town of Windsor Community Development Department
 - Legislative action
 - Staff presentation: Carlin Malone, Planning Manager

D. COMMUNICATIONS

1. Communications from Planning Commission
2. Communications from Town Board Liaison
3. Communications from Staff
 - a. Town of Windsor Housing Action Plan - S. Mezzetti, Senior Planner

E. ADJOURN

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: September 16, 2026
To: Planning Commission
From:
Re: Approval of the September 2, 2026, Planning Commission minutes - P. Mascarenas,
Assistant Town Clerk
Item #: B.1.

Background / Discussion:

Financial Impact:

Relationship to Strategic Plan:

Recommendation:

CC:

Attachments:

1. 09.02.26 PC Draft Minutes



Planning Commission Regular Meeting

September 2, 2026 - 7:00 PM

Town Board Chambers, 301 Walnut Street, Windsor, CO 80550

To view Planning Commission meeting broadcasts, visit
www.windsorgov.com/MeetingsOnDemand.

MINUTES

A. CALL TO ORDER

CHAIR REDDICK CALLED THE MEETING TO ORDER AT 7:00 P.M.

1. Roll Call

Present:

Chairman Reddick
Vice-Chair Nader
Secretary Nathan Kinney
David Hassard
Ben Kirch
Jordan Spight
John Neal

Also Present:

Jason Hallett (virtual), Town Board Liaison
Scott Ballstadt, Director of Planning
Kim Mihm, Deputy Town Attorney
Sandra Mezzetti, Senior Planner
Carlin Malone, Planning Manager
Julie Baltazar, Multimedia Coordinator
Victor Tallon, Planning Commission Alternate
Nancy Frase, Planning Commission Alternate
Penny Mascarenas, AssisantTown Clerk

2. Review of Agenda by the Board and Addition of Items of New Business to the Agenda for Consideration

Planning Commissioner Nader moved to approve the agenda, Planning Commissioner Kirch seconded the motion. Roll call on the vote resulted as follows; Yeas - Timothy Reddick, Nathan Kinney, David Hassard, Ben Kirch, Maxwell Nader, Jordan Spight, John Neal; Nays - None; Motion Passed.

3. Public Invited to be Heard

Chair Reddick opened the meeting for public comment, to which there was none.

B. CONSENT CALENDAR

1. Approval of the July 15, 2026, Planning Commission Regular Meeting Minutes – K. Frawley, Town Clerk

Planning Commissioner Kirch moved to approve the consent calendar, Planning Commissioner Hassard seconded the motion. Roll call on the vote resulted as follows; Yeas - Timothy Reddick, Nathan Kinney, David Hassard, Ben Kirch, Maxwell Nader, Jordan Spight, John Neal; Nays - None; Motion Passed.

C. BOARD ACTION

1. Public Hearing – An ordinance amending Windsor Municipal Code Chapters 7 and 16, concerning the keeping of chicken hens and chicken coops in residential areas – Sandra Mezzetti, Senior Planner, Town of Windsor Community Development Department

The purpose of the proposed code amendments is to address inconsistencies in the code and to move the chicken coop location and design requirements to the land use section of the code, where they are more appropriate.

Staff recommends that the Planning Commission forward to the Town Board a recommendation of approval of the ordinance amending Chapters 7 and 16, subject to any Planning Commission comments being addressed, as stated in the staff recommendation section.

The Town clerk's office has administered the Town's Keeping of Chickens ordinance, Article IX, Chapter 7, for decades; however, inconsistencies between the coop requirements and the land use code have brought it to staff's attention that the location and design requirements and the administration of chicken coops would be better suited within the land use code, and clarifications for chicken coop requirements are needed. Furthermore, the existing ordinance does not include permit submittal requirements. It has also been seldom used by citizens and has a \$10 fee that does not cover administrative costs.

Staff proposes code amendments to relocate the chicken coop location and design requirements within the land use code, Chapter 16; clarify the requirements for Keeping of Chickens, and eliminate the permit process, both in Chapter 7. The chicken coop setbacks will remain the same. The height restriction of six feet will be amended to be consistent with the town's accessory structure ordinance, which allows a structure of 10 feet in height. This change is based on citizen feedback indicating that owners would like to be able to walk into the chicken coop to clean it. A six-foot chicken coop does not allow for a six-foot-tall door. Chicken coops sold in local hardware and agricultural supply stores, as well as kits, are routinely sold at a height of 10 feet, either at the pitch of the roof, on a portion of the roof, or along the entire length of the roof. This is similar to the height of sheds, which are routinely designed at 10 feet tall. This change would add consistency with the height allowed for accessory structures.

Chair Reddick opened the hearing up for public comment, to which there was none.

2. Recommendation to Town Board – An ordinance amending Windsor Municipal Code Chapters 7 and 16, concerning the keeping of chicken hens and chicken coops in residential areas – Sandra Mezzetti, Senior Planner, Town of Windsor Community Development Department

Staff recommends that the Planning Commission forward to the Town Board a recommendation of approval of the ordinance amending Chapters 7 and 16 of the Town's Municipal Code, subject to any Planning Commission comments being addressed.

Planning Commissioner Nader moved to approve a recommendation to Town Board an ordinance amending Windsor Municipal Code Chapters 7 and 16, concerning the keeping of chicken hens and chicken coops in residential areas. Roll call on the vote resulted as follows; Yeas - Timothy Reddick, Nathan Kinney, David Hassard, Ben Kirch, Maxwell Nader, Jordan Spight, John Neal; Nays - None; Motion Passed.

D. COMMUNICATIONS

1. Communications from Planning Commission

2. Communications from Town Board Liaison

3. Communications from Staff

Carlin Malone, Planning Manager, clarified that the September 16, 2026, Planning Commission meeting will address flood plain mapping and conditional use permits.

E. ADJOURN

CHAIR REDDICK ADJOURNED THE MEETING AT 7:19 P.M.

Penny Mascarenas, Assistant Town Clerk



MEMORANDUM

Date: September 16, 2026
To: Planning Commission
From: Doug Roth, Civil Engineer IV
Re: Public Hearing - An Ordinance Amending Section 15-14-70 of the Town of Windsor Municipal Code concerning adoption of FEMA Flood Insurance Rate Maps (FIRM) applicable within Larimer County portions of the Town of Windsor, Colorado - Doug Roth, P.E., CFM/Civil Engineer IV, Town of Windsor Community Development Department
Item #: C.1.

Background / Discussion:

Staff is recommending that the Planning Commission forward to the Town Board a recommendation of approval of an ordinance amending the Windsor Municipal Code Chapter 15, Article XIV – Flood Damage Prevention:

Amend Sec 15-14-70 to adopt new Larimer County Flood Insurance Study (FIS) and Flood Insurance Rate Maps (FIRM), effective November 27, 2026.

This recommendation is reflected in the staff recommendation. The purpose of the request is described in detail within this memorandum and the attached draft ordinance and staff presentation.

Well over a decade ago, FEMA launched a project to restudy the Poudre River floodplain. New Flood Insurance Rate Maps (FIRM) and a new Flood Insurance Study (FIS) for Larimer County were the result of over 15 years of work. A FIRM displays the 100-year floodplain boundary (i.e. 1% annual flood risk), and many times includes a floodway boundary. The last major floodplain mapping change in Windsor took place in January 2016, when the digital flood insurance rate map (DFIRM) was adopted. Windsor adopted the Weld County portion of the FIRM and FIS in 2023 by Ordinance No. 2023-1687. However, there were still issues being worked through outside of Windsor that significantly delayed adoption of Larimer County FIRM and FIS.

The Letter of Final Determination for Larimer County mapping was issued by FEMA on May 27, 2026, notifying communities that they have a six-month period to adopt the FIRM mapping and associated Flood Insurance Study (FIS). In order to adopt the FIRM mapping, the Town Floodplain Ordinance will need to be amended to adopt the Larimer County FIRM mapping and FIS as the official Town floodplain mapping, in conjunction with the previously adopted Weld County FIS and FIRM. The Town of Windsor must adopt the new Larimer County FIRM and FIS before November 27, 2026, in order to demonstrate to FEMA that the Town is compliant with National Flood Insurance Program regulations.

The current remapping effort is part of the project known as the Colorado Hazard Mapping Program (CHAMP). Another closely associated project with the remapping effort is the Colorado RiskMAP. The general history of the floodplain remapping effort associated with CHAMP and RiskMAP is as follows:

- The first meeting Engineering staff was invited to was on May 9, 2011, in Fort Collins. This is when staff became aware of the RiskMAP project that would re-study the Poudre floodplain and result in a new FIRM.
- On April 10, 2018, Town hired Ayres to review the draft mapping.
- Formal comments were submitted to CWCB by the Town Engineering Department on May 23, 2018. These comments included technical comments prepared by Ayres.

- A meeting was held on June 28, 2018 (Windsor Town Hall) with CWCB, Ayres, and Water Valley representatives.
- Formal comments were submitted to CWCB by the Town Engineering Department on June 11, 2019 (Ayres provided assistance with review and comments).
- A meeting was held on July 26, 2019 (Windsor Town Hall) with AECOM, Greeley, Weld County, and CWCB.
- FEMA issued preliminary maps on September 17, 2020.
- FEMA & CWCB held an open house at the Weld County Administration Building on September 24, 2020. Windsor staff attended the open house. Windsor invited property owners with land in the proposed floodplain (postcards mailed).
- Windsor received a notice dated February 10, 2021, from FEMA regarding the start of a 90-day appeal period.
- Windsor staff still had concerns about the revised mapping and Ayres Associates Inc. was hired to prepare an appeal submittal on behalf of the Town.
- The appeal prepared by Ayres was submitted to FEMA on April 16, 2021.
- On August 20, 2021, FEMA provided a formal response to Windsor's appeal. All areas of appeal were resolved and agreed with the appeal submitted. However, staff provided a comment to FEMA illustrating that the Town's limits were not correct because the Kyger Reservoir Annexation had been excluded.
- Due to the annexation boundaries changing and delays in Larimer County mapping, a decision was made by FEMA to split Windsor's mapping at the Larimer/Weld County line.
- The Larimer County mapping delay pertained to issues outside of Windsor rather than any outstanding concerns in Windsor related to Larimer County mapping.
- The Letter of Final Determination was issued by FEMA on May 27, 2026, notifying communities that they have a six-month period to adopt the Larimer County FIRM mapping and associated Flood Insurance Study (FIS). The Weld County FIRM and FIS are scheduled to be effective November 27, 2026. Now that Larimer County mapping has been completed, Windsor must adopt the Larimer County FIRM and FIS.
- Colorado Water Conservation Board (CWCB) oversees the implementation of FEMA floodplain regulations and is reviewing the Town's Ordinance Amending Section 15-14-70.

National Flood Insurance Program (NFIP):

Community participation in the NFIP results in property owners being able to purchase flood insurance at subsidized rates. Windsor participates in the NFIP. According to the State NFIP Coordinator, at the time of the 2023 Weld County FIRM and FIS adoption, Windsor had 48 NFIP policies totaling \$15,000,000 in coverage. Structures covered in those policies include 47 single family homes and 10 other structures.

FEMA provides the following overview of the NFIP, "Congress established the National Flood Insurance Program (NFIP) with the passage of the National Flood Insurance Act of 1968. Since the inception of NFIP, additional legislation has been enacted. The NFIP goes through periodic Congressional reauthorization to renew the NFIP's statutory authority to operate."

FIRM and FIS adoption:

The Town of Windsor must adopt the new Larimer County FIRM and FIS before November 27, 2026, in order to demonstrate to FEMA that the Town is compliant with the NFIP. Failure to adopt the FIRM mapping and FIS will result in residents being unable to purchase flood insurance policies.

The Town Floodplain Ordinance will need to be amended to adopt the Larimer County FIRM mapping

and FIS as the official Town floodplain mapping for Larimer County. The previously adopted Weld County FIRM and FIS will remain unchanged. A copy of the Ordinance will need to be sent to the Colorado Water Conservation Board (CWCB) and FEMA so that they have verification that the Town has complied with FEMA requirements.

Upon approval of the proposed amendments to the Windsor Municipal Code Chapter 15, Article XIV – Flood Damage Prevention, the municipal code would read as follows (**bold text** illustrating the amendments and ~~strike throughs~~ illustrating the deletions):

Amend Section 15-14-70 to read as follows:

Sec. 15-14-70. - Basis for establishing the special flood hazard areas.

The Special Flood Hazard Areas identified by the Federal Emergency Management Agency in a scientific and engineering report "Flood Insurance Study, Federal Emergency Management Agency, Weld County, Colorado and Incorporated Areas," dated November 30, 2023, with accompanying Flood Insurance Rate Maps (FIRM) are hereby adopted by reference and declared to be a part of this Article and any revisions thereto are hereby adopted by reference and declared to be a part of this Article. **The "Flood Insurance Study, Federal Emergency Management Agency, Larimer County, Colorado and Incorporated Areas", dated November 27, 2026, with accompanying Flood Insurance Rate Maps are hereby adopted by reference and declared to be a part of this Article, and any revisions thereto are hereby adopted by reference and declared to be a part of this Article.** These Special Flood Hazard Areas identified by the FIS and attendant mapping are the minimum area of applicability of this Article and may be supplemented by studies designated and approved by the Town of Windsor. The Flood Insurance Study, FIRMs, DFIRMs, and/or FBFMs are on file at the **Community Development Center, 200 N. 11th Street, Town Hall, 301 Walnut Street, Windsor, Colorado 80550.** ~~As to Larimer County, Colorado, "The Flood Insurance Study for Weld County, Colorado and Incorporated Areas," dated January 20, 2016, shall remain in effect until such time as Larimer County updates their Flood Insurance Study and Flood Insurance Rate Maps.~~

Notifications

Notification of the land use code update was in accordance with the Town Code, requiring notification at least ten (10) days prior to the public hearing:

- September 4, 2026 – Notice posted to the Town website
- September 6, 2026 – Legal ad published in newspaper

Land Use Code Update Schedule

- September 16, 2026: Planning Commission public hearing, recommendation to Town Board
- September 28, 2026: Town Board public hearing to consider the Planning Commission recommendation and first reading of the ordinance
- October 12, 2026: Town Board public meeting and second reading of the ordinance
- November 11, 2026: Effective date of ordinance

Financial Impact:

No Financial impact

Relationship to Strategic Plan:

Vital Infrastructure: Adoption of updated FIS and FIRM supports the Town's priority to maintain reliable

stormwater systems and ensure safe, resilient infrastructure by incorporating the most accurate flood risk information into planning and capital projects.

Strategic Growth: Updated floodplain data informs responsible and purposeful land-use decisions, ensuring new development aligns with current hazard conditions and supports long-term community resilience.

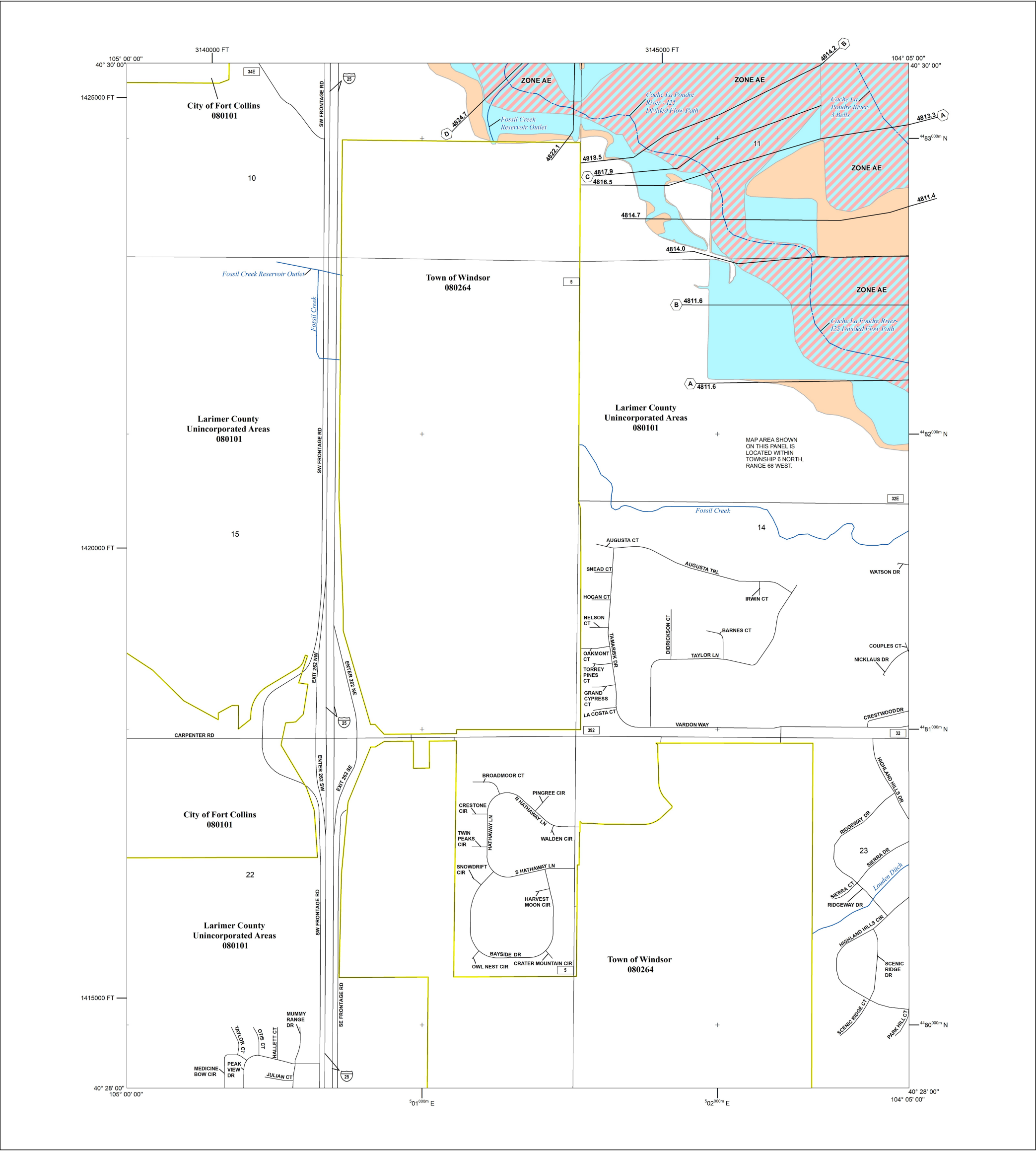
Recommendation:

Staff recommends that the Planning Commission forward to the Town Board a recommendation of approval of an Ordinance Amending Section 15-14-70 of the Town of Windsor Municipal Code concerning adoption of FEMA Flood Insurance Rate Maps (FIRM) applicable within Larimer County portions of the Town of Windsor, Colorado, effective November 27, 2026, subject to any Planning Commission and CWCB comments being addressed.

CC:

Attachments:

1. Larimer FIRM in Windsor
2. 9.16.26 PC meeting Flood map Powerpoint-final
3. 9-1-26 TB Ordinance No. 2026-XXXX - Adopting Larimer County FIRM - Draft for PC



FLOOD HAZARD INFORMATION

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT
THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING
DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT
[HTTPS://MSC.FEMA.GOV](https://MSC.FEMA.GOV)

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) Zone A,V, A99
		With BFE or Depth Zone AE, AO, AH, VE, AR
OTHER AREAS OF FLOOD HAZARD		Regulatory Floodway
		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
		Future Conditions 1% Annual Chance Flood Hazard Zone X
		Area with Reduced Flood Risk due to Levee See Notes. Zone X
		Area with Flood Risk due to Levee Zone D
OTHER AREAS		NO SCREEN Area of Minimal Flood Hazard Zone X
		Area of Undetermined Flood Hazard Zone D
GENERAL STRUCTURES		Channel, Culvert, or Storm Sewer
		Levee, Dike, or Floodwall
OTHER FEATURES		Cross Sections with 1% Annual Chance Water Surface Elevation
		Coastal Transect
		Coastal Transect Baseline
		Profile Baseline
		Hydrographic Feature
		Base Flood Elevation Line (BFE)
		Limit of Study
		Jurisdiction Boundary

NOTES TO USERS

For information and questions about this Flood Insurance Rate Map (FIRM), available products associated with this FIRM, including historic versions, the current map date for each FIRM panel, how to order products, or the National Flood Insurance Program (NFIP) in general, please call the FEMA Mapping and Insurance eXchange at 1-877-FEMA-MAP (1-877-338-2627) or visit the FEMA Flood Map Service Center website at <https://msc.fema.gov>. Available products may include previously issued Letters of Map Change, a Flood Insurance Study Report, and/or digital versions of this map. Many of these products can be ordered or obtained directly from the website.

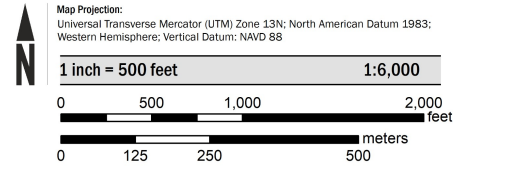
Communities annexing land on adjacent FIRM panels must obtain a current copy of the adjacent panel as well as the current FIRM index. These may be ordered directly from the Flood Map Service Center at the number listed above.

For community and countywide map dates refer to the Flood Insurance Study Report for this jurisdiction.

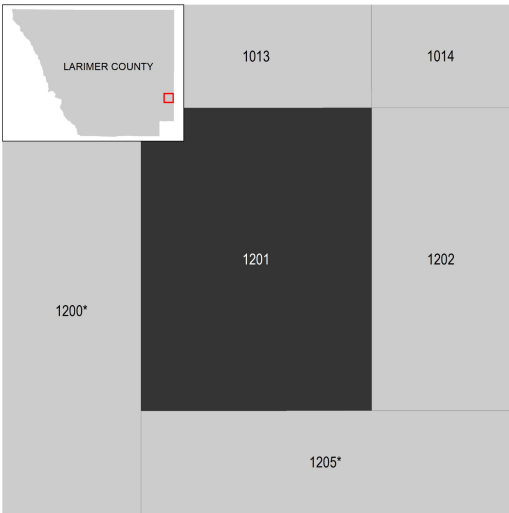
To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-638-6620.

Base map information shown on this FIRM was derived from the National Flood Hazard Layer (NFHL), dated 2013 and digital data provided by Larimer County GIS Department, dated 2018.

SCALE



PANEL LOCATOR

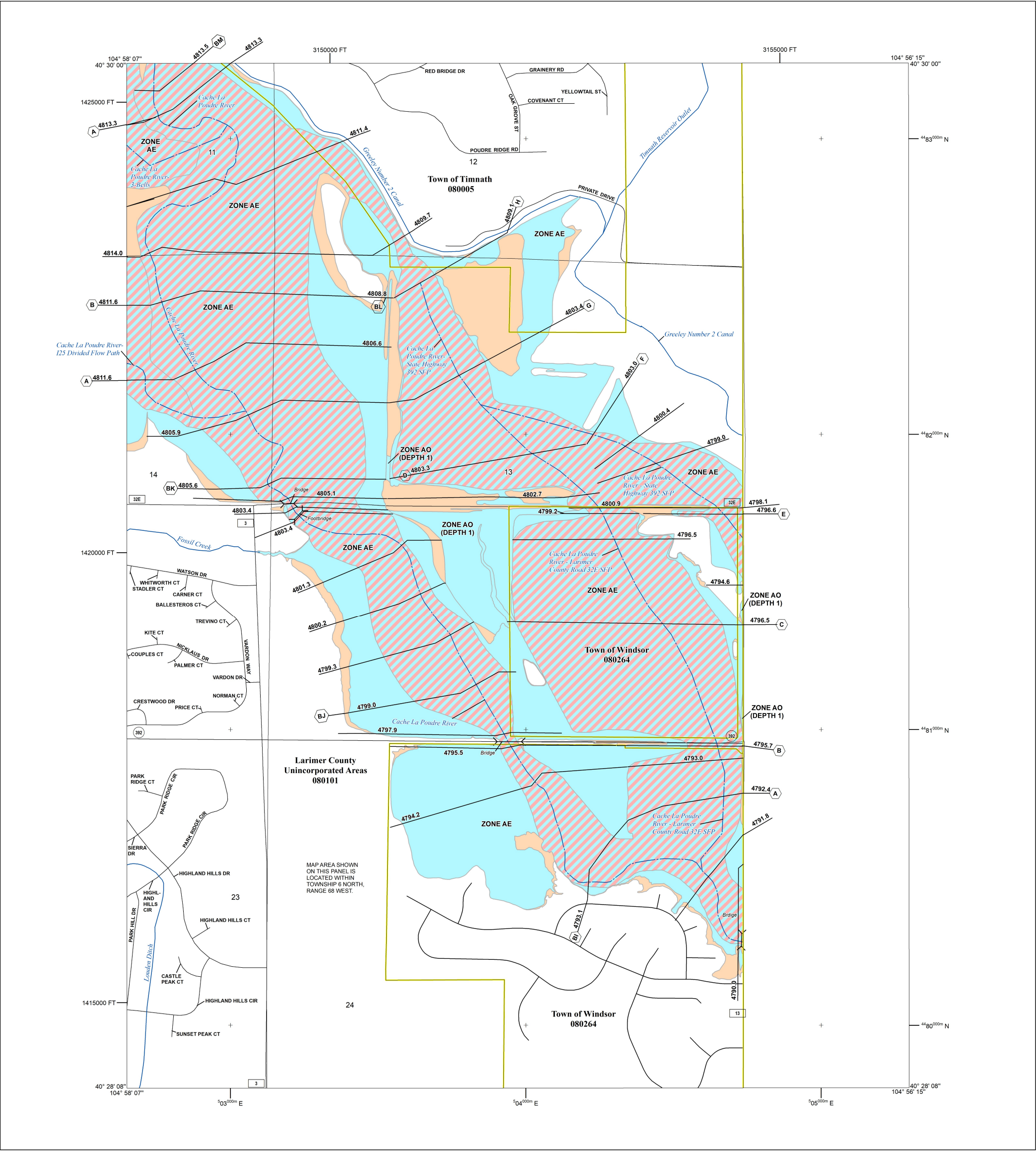


NATIONAL FLOOD INSURANCE PROGRAM
FLOOD INSURANCE RATE MAP

LARIMER COUNTY, COLORADO
and Incorporated Areas

PANEL 1201 of 1420

COMMUNITY	NUMBER	PANEL	SUFFIX
FORT COLLINS, CITY OF	080102	1201	G
LARIMER COUNTY	080101	1201	G
WINDSOR, TOWN OF	080264	1201	G



FLOOD HAZARD INFORMATION

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT
THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT [HTTPS://MSC.FEMA.GOV](https://MSC.FEMA.GOV)

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) Zone A.V, A99
		With BFE or Depth Zone AE, AO, AH, VE, AR
OTHER AREAS OF FLOOD HAZARD		Regulatory Floodway
		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
		Future Conditions 1% Annual Chance Flood Hazard Zone X
		Area with Reduced Flood Risk due to Levee See Notes, Zone X
OTHER AREAS		Area with Flood Risk due to Levee Zone D
		Area of Minimal Flood Hazard Zone X
GENERAL STRUCTURES		Area of Undetermined Flood Hazard Zone D
		Channel, Culvert, or Storm Sewer
OTHER FEATURES		Levee, Dike, or Floodwall
		Cross Sections with 1% Annual Chance Water Surface Elevation
OTHER FEATURES		Coastal Transect
		Coastal Transect Baseline
OTHER FEATURES		Profile Baseline
		Hydrographic Feature
OTHER FEATURES		Base Flood Elevation Line (BFE)
		Limit of Study
OTHER FEATURES		Jurisdiction Boundary

NOTES TO USERS

For information and questions about this Flood Insurance Rate Map (FIRM), available products associated with this FIRM, including historic versions, the current map date for each FIRM panel, how to order products, or the National Flood Insurance Program (NFIP) in general, please call the FEMA Mapping and Insurance eXchange at 1-877-FEMA-MAP (1-877-338-2627) or visit the FEMA Flood Map Service Center website at <https://msc.fema.gov>. Available products may include previously issued Letters of Map Change, a Flood Insurance Study Report, and/or digital versions of this map. Many of these products can be ordered or obtained directly from the website.

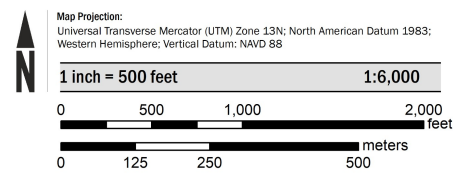
Communities annexing land on adjacent FIRM panels must obtain a current copy of the adjacent panel as well as the current FIRM index. These may be ordered directly from the Flood Map Service Center at the number listed above.

For community and countywide map dates refer to the Flood Insurance Study Report for this jurisdiction.

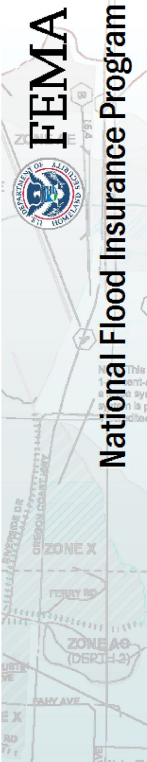
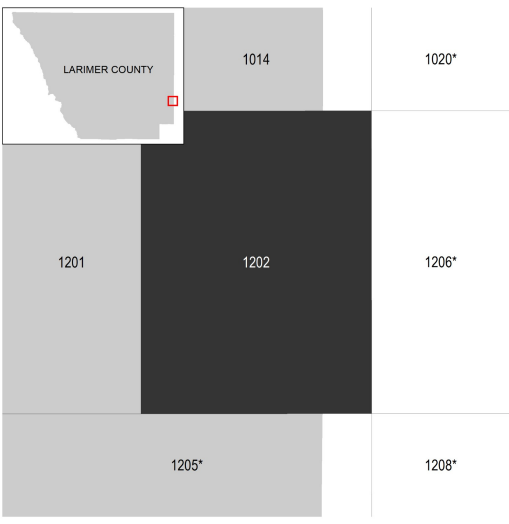
To determine if flood insurance is available in this community, contact your Insurance agent or call the National Flood Insurance Program at 1-800-638-6620.

Base map information shown on this FIRM was derived from the National Flood Hazard Layer (NFHL), dated 2013 and digital data provided by Larimer County GIS Department, dated 2018.

SCALE



PANEL LOCATOR



NATIONAL FLOOD INSURANCE PROGRAM
FLOOD INSURANCE RATE MAP

LARIMER COUNTY, COLORADO
and Incorporated Areas

PANEL 1202 of 1420

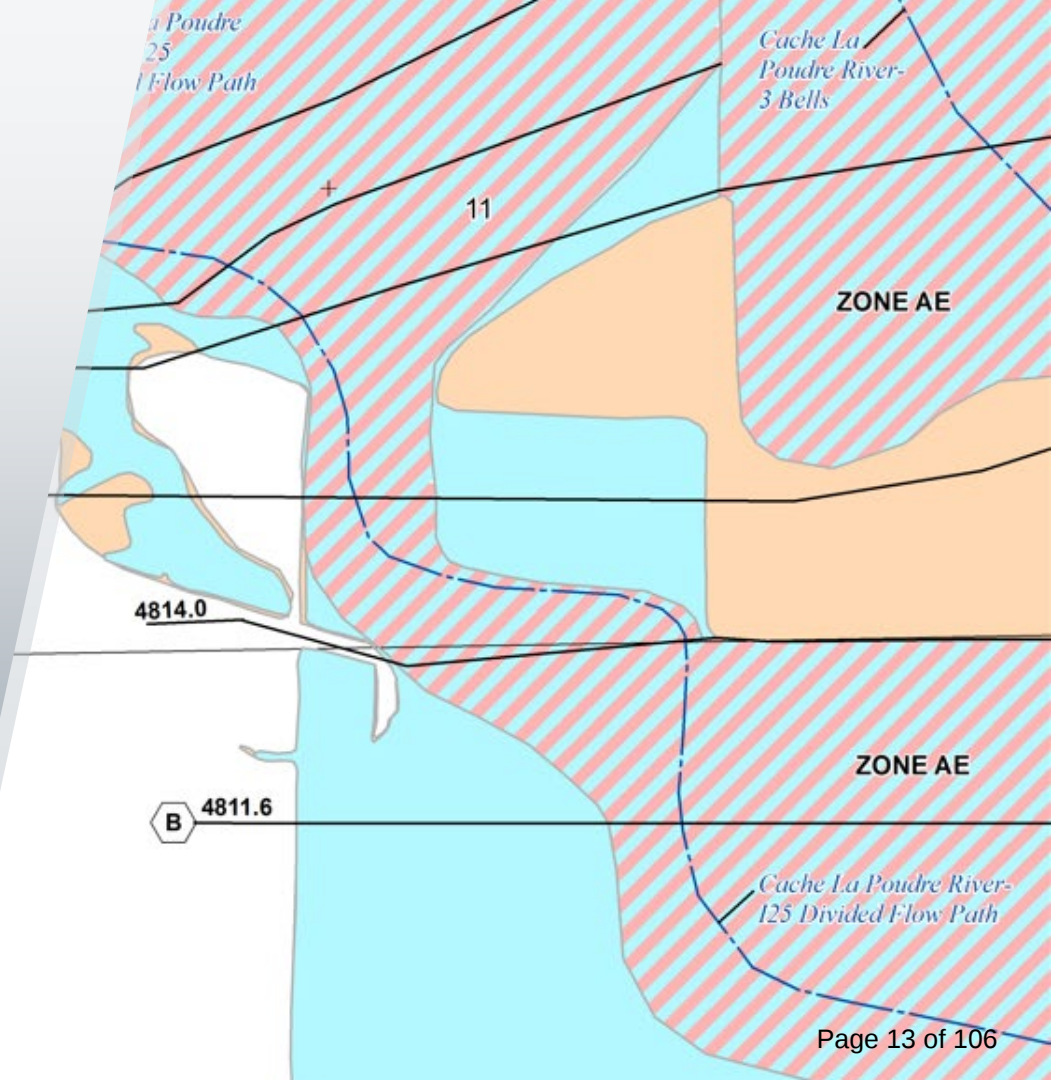
Panel Contains:

COMMUNITY	NUMBER	PANEL	SUFFIX
TIMNATH, TOWN OF	080005	1202	G
LARIMER COUNTY	080101	1202	G
WINDSOR, TOWN OF	080264	1202	G



2026 Flood Insurance Rate Map Adoption & Related Municipal Code Amendments, Chapter 15, Article XIV – Flood Damage Prevention

Doug Roth, P.E., CFM
Civil Engineer IV
Planning Commission – September 16, 2026





Flood Insurance Rate Map Update Overview

- Remapping efforts began over 15 years ago
- The entire Poudre River floodplain was studied
 - New survey collected
 - New hydraulic models prepared
 - Community involvement throughout project
- Originally called RiskMAP and later commonly called Colorado Hazard Mapping Program or CHAMP

Flood Insurance Rate Map Update History

- Town Staff was involved from first meeting – May 9, 2011, to current pending maps.
- During preliminary mapping, Windsor hired Ayres Associates, to assist with technical review.
- Windsor participated in two Weld County public open house presentations (2018 and 2020). Windsor property owners invited by postcards.

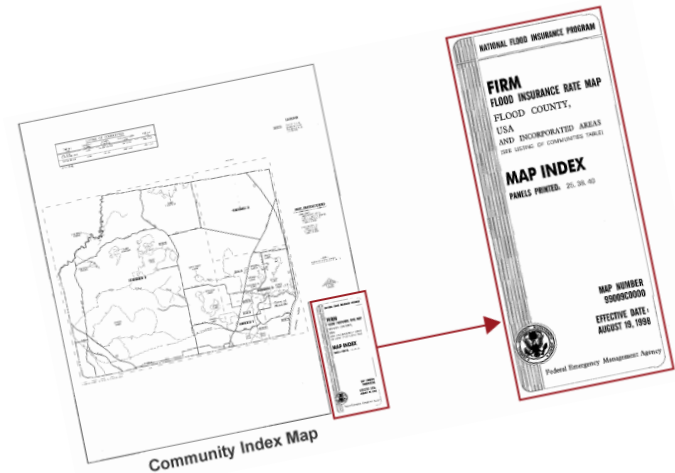


Flood Insurance Rate Map Update History

- Comments were submitted to FEMA throughout process and meetings held with mapping team, Town staff and technical representatives.
- An appeal was submitted by Windsor in 2021 and all comments incorporated into mapping by FEMA.
- There was a delay in adoption of the Larimer County portion of mapping due to issues outside of Windsor.
- Larimer County mapping has no identified negative impact to Windsor homes or buildings.

Flood Insurance Rate Map Regulatory Items

- New Flood Insurance Rate Maps
 - An update of Town Flood Damage Prevention Ordinance is required for adoption.
 - Maps and FIS is required by the State and FEMA to be Adopted by local ordinance prior to November 27, 2026.
 - Failure to adopt will result in suspension from Windsor's participation in the National Flood Insurance Program.



National Flood Insurance Program

- The NFIP is a Voluntary Federal Program
 - Allows homeowners to buy flood insurance based on flood zone risk and be eligible for Federal assistance
 - Overseen by FEMA and Partners
 - Managed by Communities
 - Enforced by Lenders

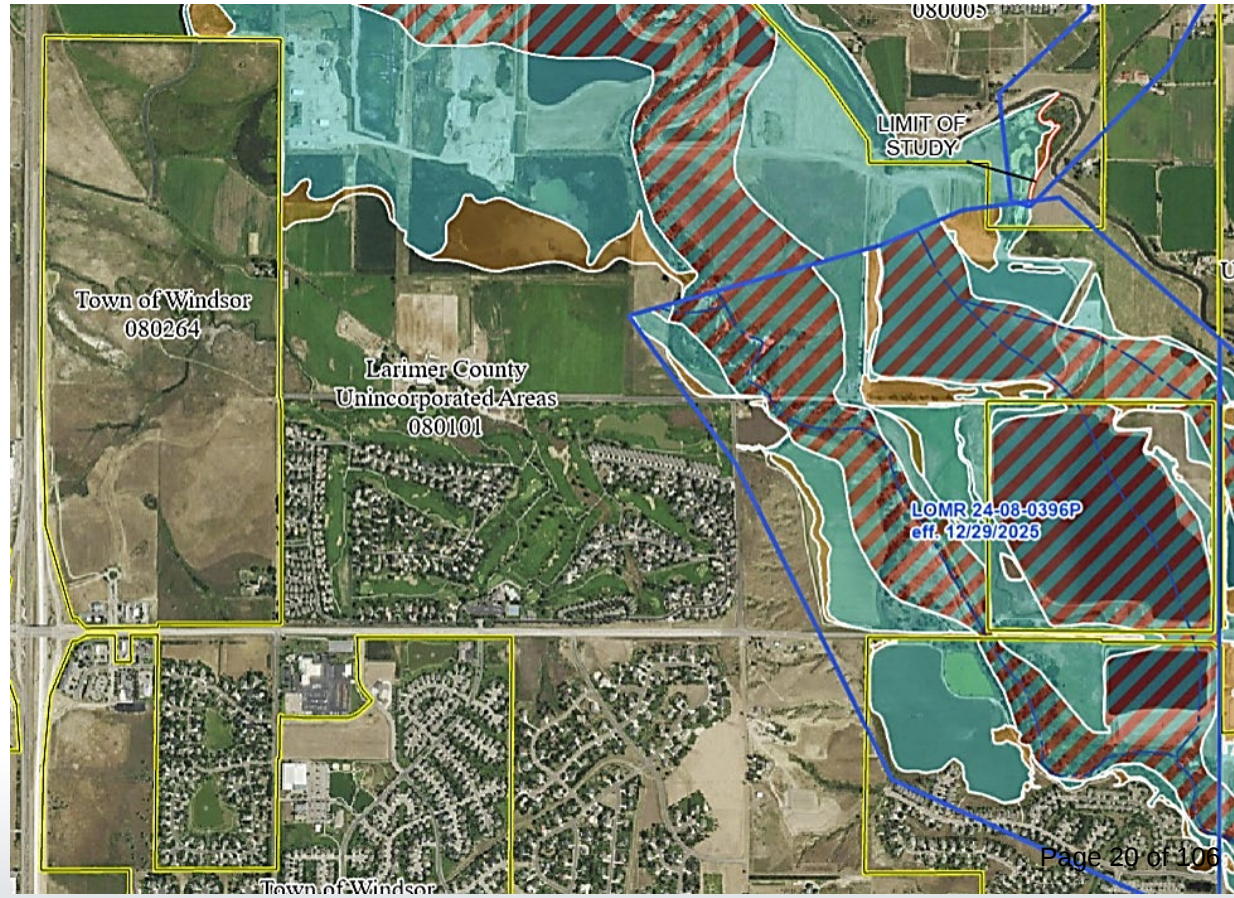
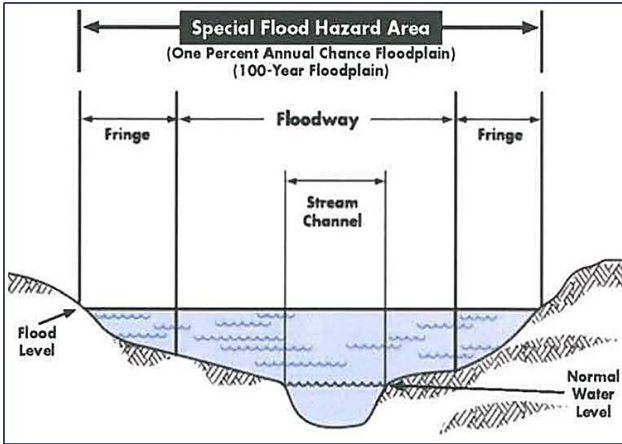


National Flood Insurance Program

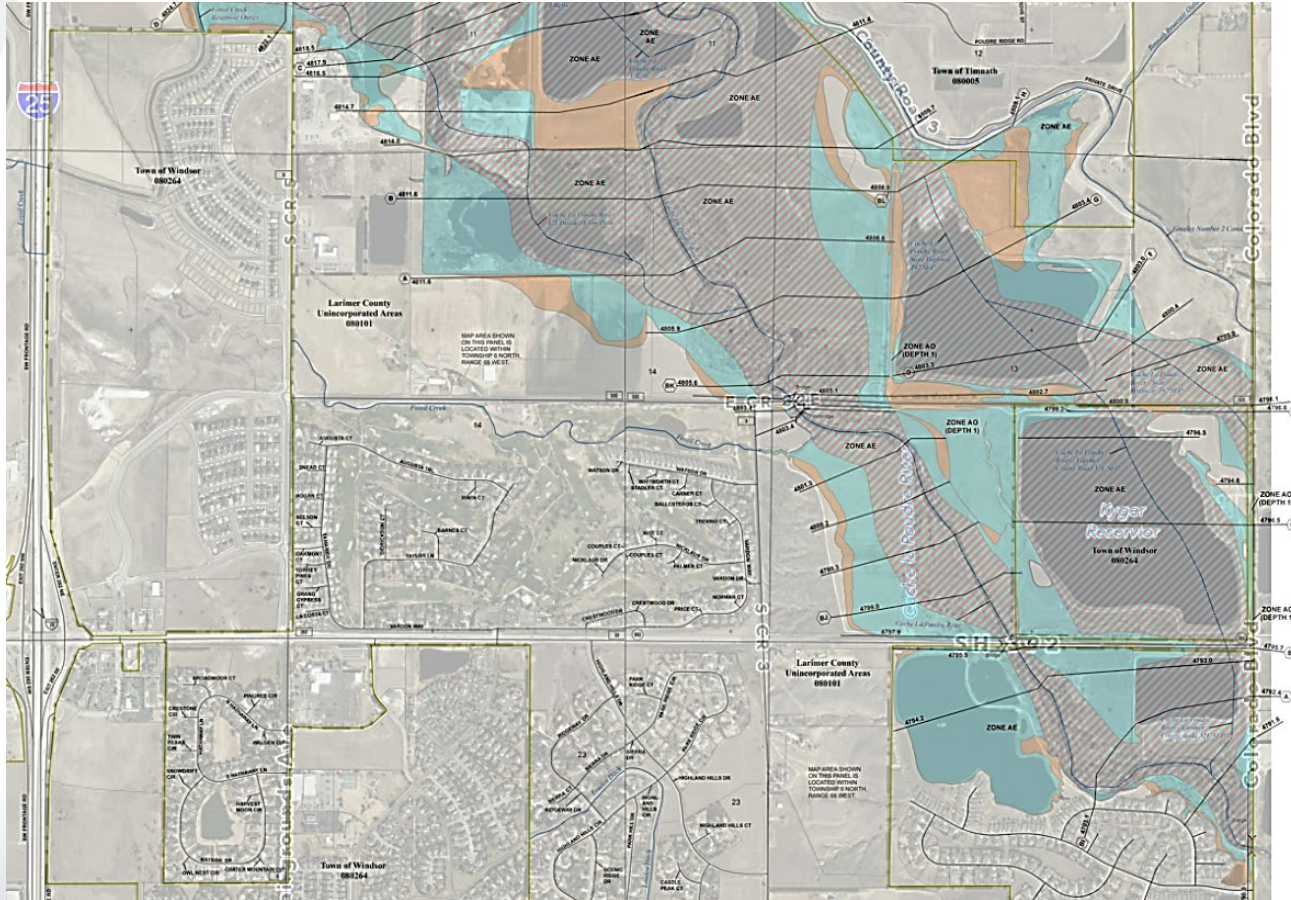
- Engineers determine risk used to determine requirements
- NFIP allows discounted insurance for less risk



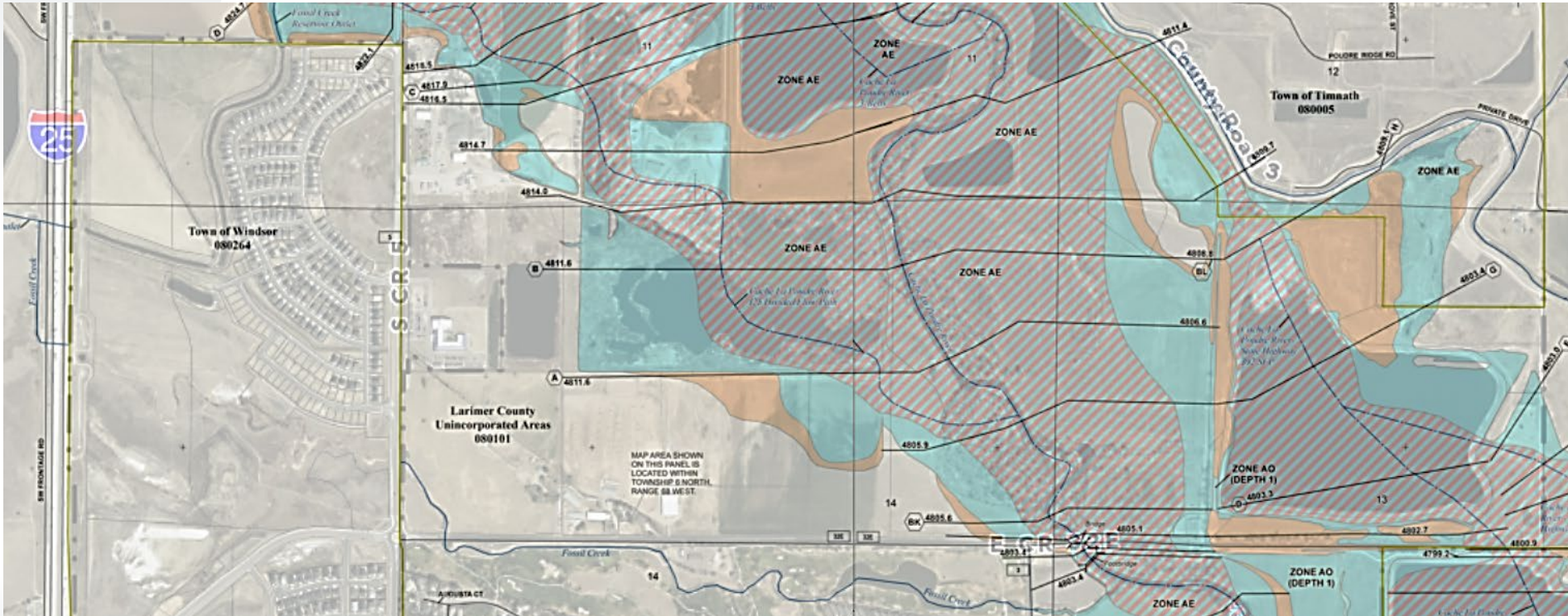
Current Effective FIRM



Proposed FIRM (Larimer County)



Proposed FIRM (Portion with Change)

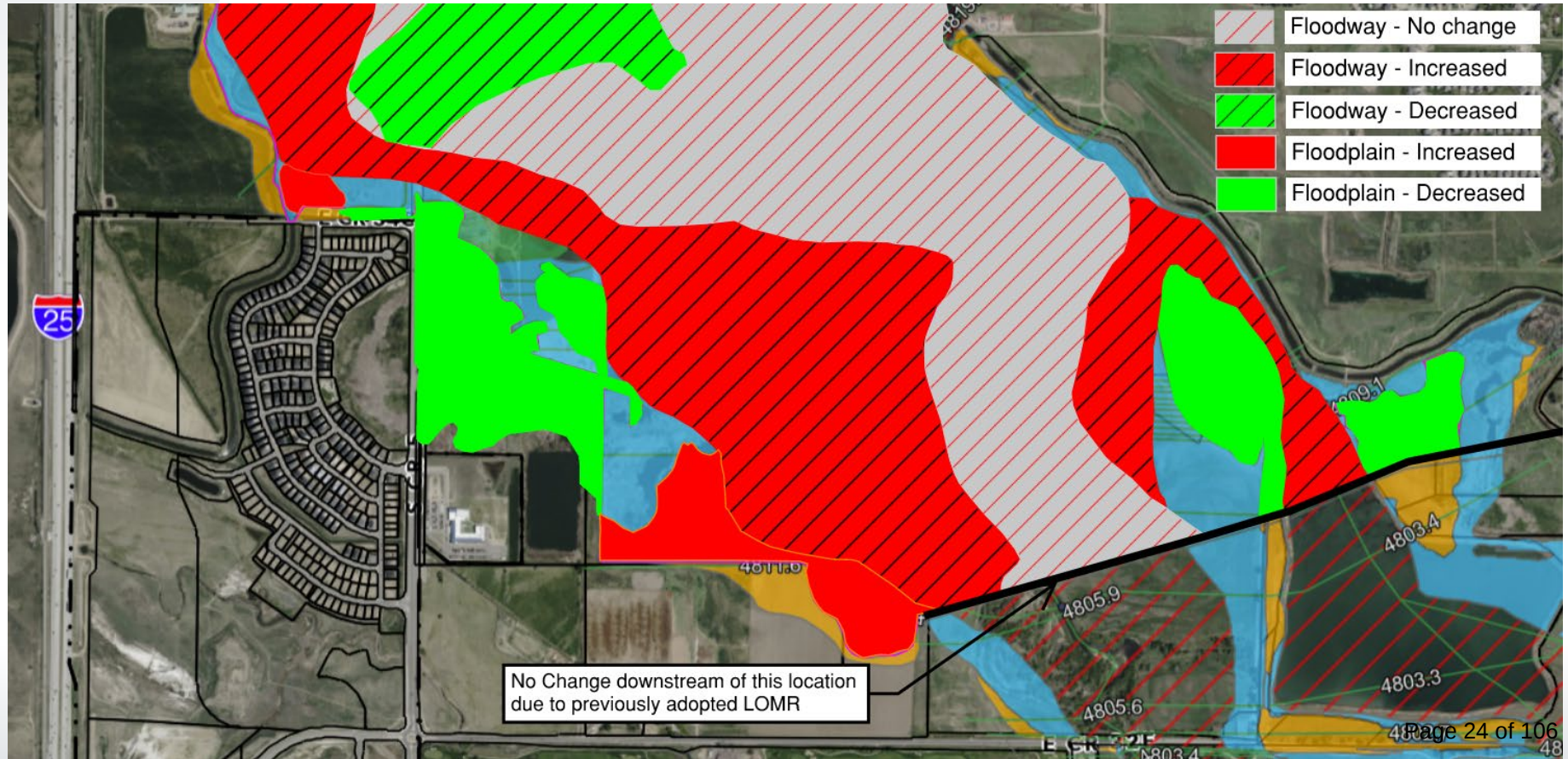


Notable Areas of Change

- Vicinity of Ascent Charter School
- Floodway North of LCR 32E

Above Areas will be covered on comparison map

Effective FIRM vs Updated FIRM





Flood Damage Prevention Ordinance Update

- Required for participation in NFIP
- Need to adopt new FIS and FIRM by Ordinance
- Ordinance adoption required prior to November 27, 2026
- Hearing at Planning Commission on September 16, 2026
- First reading of ordinance October 12, 2026
- Second reading of ordinance November 11, 2026



Public Hearing Notification

In accordance with the Town of Windsor Municipal Code public hearing requirements, notifications for this meeting were as follows:

- September 4, 2026 – legal notices posted on the Town of Windsor website.
- September 6, 2026 – legal notice/ad published in the local newspaper.

Recommendation

Staff recommends that the Planning Commission forward to the Town Board a recommendation of approval of an Ordinance Amending Section 15-14-70 of the Town of Windsor Municipal Code concerning adoption of FEMA Flood Insurance Rate Maps (FIRM) applicable within Larimer County portions of the Town of Windsor, Colorado:

- Amend Sec 15-14-70 to adopt new FIS and FIRM, effective November 27, 2026, subject to any Planning Commission and CWCB comments being addressed.

Record

Staff requests that the following be entered into the record:

- Staff memorandum and supporting documents
- Testimony from public hearing
- Staff recommendation



Questions?

Doug Roth, P.E., CFM

Civil Engineer IV

droth@windsorgov.com

(970) 674-2435

TOWN OF WINDSOR

ORDINANCE NO. 2026-XX

AN ORDINANCE AMENDING SECTION 15-14-70 OF THE WINDSOR MUNICIPAL CODE AND ADOPTING THE 2026 FEDERAL EMERGENCY MANAGEMENT AGENCY FLOOD INSURANCE RATE MAPS AND FLOOD INSURANCE STUDY CONCERNING FLOOD DAMAGE PREVENTION MEASURES APPLICABLE TO LAND USE PRACTICES WITHIN THE LARIMER COUNTY PORTIONS OF THE TOWN OF WINDSOR

WHEREAS, the Town of Windsor (“Town”) is a home rule municipality with all powers conferred under Colorado law; and

WHEREAS, the Town adopted the State Floodplain Regulations in 2013, codified in Chapter 15, Article XIV in the Windsor Municipal Code, for the purpose of protecting the public health, safety and welfare; and

WHEREAS, in Ordinance No. 2015-1512, the Town adopted the Federal Emergency Management Agency (“FEMA”) Flood Insurance Rate Maps (“FIRM”) and Flood Insurance Study (“FIS”) concerning Weld County and portions of Larimer County; and

WHEREAS, FEMA is responsible for working cooperatively with state and local governments to ensure that up-to-date flood damage prevention policies are adopted and implemented; and

WHEREAS, FEMA and the Colorado Water Conservation Board have completed a revision of the Larimer County Flood Insurance Rate Maps in a digital format; and

WHEREAS, these new Larimer County maps and accompanying Flood Insurance Study will become effective November 27, 2026 and need to be adopted by the Town prior to this effective date; and

WHEREAS, the Town Board finds that adopting the Larimer County Flood Insurance Study and related Flood Insurance Rate Maps promote the public health, safety and welfare.

NOW, THEREFORE, BE IT ORDAINED BY THE TOWN BOARD OF THE TOWN OF WINDSOR, COLORADO, THAT:

Section 1. Windsor Municipal Code Sec. 15-14-70 is hereby amended to read as follows:

Sec. 15-14-70. - Basis for establishing the special flood hazard areas.

The Special Flood Hazard Areas identified by the Federal Emergency Management Agency in a scientific and engineering report "Flood Insurance Study, Federal Emergency Management Agency, Weld County, Colorado and Incorporated Areas," dated November 30, 2023, with accompanying Flood Insurance Rate Maps (FIRM) are hereby adopted by reference and declared to be a part of this Article and any revisions thereto are hereby adopted by reference and declared

to be a part of this Article. **The “Flood Insurance Study, Federal Emergency Management Agency, Larimer County, Colorado and Incorporated Areas”, dated November 27, 2026, with accompanying Flood Insurance Rate Maps are hereby adopted by reference and declared to be a part of this Article, and any revisions thereto are hereby adopted by reference and declared to be a part of this Article.** These Special Flood Hazard Areas identified by the FIS and attendant mapping are the minimum area of applicability of this Article and may be supplemented by studies designated and approved by the Town of Windsor. The Flood Insurance Study, FIRMs, DFIRMs, and/or FBFMs are on file at the **Community Development Center, 200 N. 11th Street, Town Hall, 301 Walnut Street**, Windsor, Colorado 80550. ~~As to Larimer County, Colorado, "The Flood Insurance Study for Weld County, Colorado and Incorporated Areas," dated January 20, 2016, shall remain in effect until such time as Larimer County updates their Flood Insurance Study and Flood Insurance Rate Maps.~~

Section 2. Severability. The provisions of this Ordinance are hereby declared to be severable. If any section, paragraph, clause, or provision of this Ordinance shall, for any reason, be held to be invalid or unenforceable by a court of competent jurisdiction, the invalidity or unenforceability of such section, paragraph, clause, or provision shall not affect any of the remaining provisions of this Ordinance.

Section 3. Repealer. All orders, resolutions, or ordinances in conflict with this Ordinance are hereby repealed, only to the extent of such conflict. This repealer shall not be construed as reviving any resolution, ordinance, or part thereof, heretofore repealed.

Introduced and passed on first reading and ordered published this ____ day of September 2026.

TOWN OF WINDSOR, COLORADO

Julie Cline, Mayor

ATTEST:

Karen Frawley, Town Clerk

[Seal]

Passed on second reading and ordered published this ____ day of _____ 2026.

TOWN OF WINDSOR, COLORADO

Julie Cline, Mayor

ATTEST:

Karen Frawley, Town Clerk

[Seal]



MEMORANDUM

Date: September 16, 2026
To: Planning Commission
From: Doug Roth, Civil Engineer IV
Re: Recommendation to Town Board - An Ordinance Amending Section 15-14-70 of the Town of Windsor Municipal Code concerning adoption of FEMA Flood Insurance Rate Maps (FIRM) applicable within Larimer County portions of the Town of Windsor, Colorado - Doug Roth, P.E., CFM/Civil Engineer IV, Town of Windsor Community Development Department
Item #: C.2.

Background / Discussion:

Please refer to public hearing item materials included with agenda Item C.1.

Financial Impact:

Relationship to Strategic Plan:

Recommendation:

Staff recommends that the Planning Commission forward to the Town Board a recommendation of approval of an Ordinance Amending Section 15-14-70 of the Town of Windsor Municipal Code concerning adoption of FEMA Flood Insurance Rate Maps (FIRM) applicable within Larimer County portions of the Town of Windsor, Colorado, effective November 27, 2026, subject to any Planning Commission and CWCB comments being addressed.

CC:

Attachments:



MEMORANDUM

Date: September 16, 2026
To: Planning Commission
From: Carlin Malone, Planning Manager
Re: Public Hearing - An Ordinance Amending Portions of Chapters 14 and 16 of the Town of Windsor Municipal Code Concerning Conditional Use Permits - Carlin Malone, Planning Manager, Town of Windsor Community Development Department
Item #: C.3.

Background / Discussion: **Executive Summary**

The Town's Municipal Code, Section 14-2-130. – Conditional use permit, states that the purpose of the CUP is to allow consideration of uses which are unique when not specifically provided as a use by right within any specific zone district. However, this section also states that the conditional use permit (CUP) is only applicable to uses identified as conditional uses in particular zone districts.

The purpose of the proposed amendments is to allow CUP consideration for unique uses that are not enumerated in the zoning code, and to add applicable conditional uses in particular zone districts:

- In particular zone districts, applicability for temporary modular buildings, and
- Adding applicability for temporary accessory outdoor storage, when used in conjunction with a phased development for an enclosed storage facility, in the LI (Light Industrial) zone district.

Staff recommends that the Planning Commission forward to the Town Board a recommendation of approval of the ordinance amending Chapters 14 and 16, subject to any Planning Commission comments being addressed, as stated in the staff recommendation section.

Background:

The proposed changes will make the Town's Land Use Code clearer by specifying temporary uses in certain zone districts that can qualify for CUP consideration. The proposed changes will also address unique uses that the zoning code does not specifically address and those that were not anticipated when the code was written.

Proposed Amendments: Article II of Chapter 14, and Articles I of Chapter 16

The draft code sections are attached for review, in ordinance format. Below is an overview of the proposed updates:

§14-2-130 - Conditional use permit.

- Striking conflicting language in applicability section that would prohibit unique uses from being considered.

Allowing consideration of temporary modular buildings in the following zone districts:

- §16-1-30 – Estate residential (ER)

- §16-1-40 – Single family (SF-1)
- §16-1-50 – Single family attached residential (SF-2) (Trevenna Annexation and a portion of Tacincala Annexation, only)
- §16-1-60 – Multifamily residential (MF)
- §16-1-70 – Residential mixed use-one (RMU-1)
- §16-1-80 – Residential mixed use-two (RMU-2)
- §16-1-90 – Mobile home (MH)
- §16-1-100 – Neighborhood commercial (NC)
- §16-1-120 – General Commercial (GC)
- §16-1-130 – Limited industrial (LI)
- §16-1-140 – Heavy industrial (HI), and
- §16-1-160 – Agriculture holding (AH)

In addition to allowing consideration of temporary modular buildings, allowing consideration of temporary accessory outdoor storage when used in conjunction with a phased development for an enclosed storage facility:

§16-1-130 – Limited industrial (LI)

Notifications

Notification of the land use code update was in accordance with the Town Code, requiring notification at least ten (10) days prior to the public hearing:

- September 4, 2026 – Notice posted to the Town website
- September 4, 2026 – Legal ad published in newspaper

Land Use Code Update Schedule

- September 16, 2026: Planning Commission public hearing, recommendation to Town Board
- September 28, 2026: Town Board public hearing to consider the Planning Commission recommendation and first reading of the ordinance
- October 12, 2026: Town Board public meeting and second reading of the ordinance
- November 11, 2026: Effective date of ordinance

Financial Impact:

Relationship to Strategic Plan:

Recommendation:

Staff recommends that the Planning Commission forward to the Town Board recommendation of approval of the ordinance Amending Portions of Chapters 14 and 16 of the Town of Windsor Municipal Code Concerning Conditional Use Permits, subject to any Planning Commission comments being addressed.

CC:

Attachments:

1. Staff Presentation - CUP Code Update
2. DRAFT Ordinance - Conditional Use Permits



Conditional Use Permit Code Amendments – Chapters 14 & 16

Planning Commission ~ September 16, 2026

*Carlin Malone, Planning Manager
Planning / Community Development*





Overview – Land Use Code Amendments

The purpose of the proposed amendments is to allow CUP consideration for unique uses not enumerated in the zoning code and to add applicable conditional uses in particular zone districts:

- In particular zone districts, applicability for temporary modular buildings, and
- adding applicability for temporary accessory outdoor storage, when used in conjunction with a phased development for an enclosed storage facility, in the LI (Light Industrial) zone district.

The proposed changes will make the Town's Land Use Code clearer by specifying temporary uses in certain zone districts that can qualify for CUP consideration and allowing unique uses to be considered.



Overview – Land Use Code Amendments

Sec. 14-2-130 Conditional Use Permit

- **Striking language that would prohibit unique uses from being considered**

(a) Applicability. The conditional use classification is intended to allow consideration of uses which are unique in nature or character and, except as otherwise specifically provided in this Code, not specifically included as uses by right in any specific zone districts. It is the specific intent of this Article, except as otherwise specifically provided in this Code, to prohibit the granting of conditional uses in any zone district when such use is allowed as a use by right in any other zone district. ~~This process is specifically applicable to uses identified as conditional uses in particular zone districts.~~



Overview – Land Use Code Amendments

Chapter 16- Zone Districts

- **Allowing consideration of temporary modular buildings in the following zone districts:**
 - §16-1-30 – Estate residential (ER)
 - §16-1-40 – Single family (SF-1)
 - §16-1-50 – Single family attached residential (SF-2) (*Trevenna Annexation and a portion of Tacinca Annexation, only*)
 - §16-1-60 – Multifamily residential (MF)
 - §16-1-70 – Residential mixed use one (RMU-1)
 - §16-1-80 – Residential mixed use (RMU-2)
 - §16-1-90 – Mobile home (MH)
 - §16-1-100 – Neighborhood commercial (NC)
 - §16-1-120 – General Commercial (GC)
 - §16-1-130 – Limited industrial (LI)
 - §16-1-140 – Heavy industrial (HI), and
 - §16-1-160 – Agriculture holding (AH)



Overview – Land Use Code Amendments

Chapter 16- Zone Districts, continued

- **Allowing consideration of temporary accessory outdoor storage when used in conjunction with a phased development for an enclosed storage facility:**
 - §16-1-130 – Limited industrial (LI)



Notification & Next Steps

Notification of the land use code update was in accordance with the Town Code, requiring notification at least ten (10) days prior to **public hearing**:

- September 4, 2026 – Notice posted to Town’s website
- September 4, 2026 – Legal ad published in the newspaper

Public Hearing / Meeting Schedule:

- September 16, 2026 – Planning Commission public hearing and recommendation to Town Board
- September 28, 2026 – Town Board public hearing and 1st reading of ordinance
- October 12, 2026 – Town Board public meeting and 2nd reading of ordinance
- November 11, 2026 – Effective date of ordinance



Recommendation

Staff recommends that the Planning Commission forward to the Town Board a recommendation of approval of an ordinance amending certain portions of the Town of Windsor Municipal Code Chapters 14 and 16 Concerning Conditional Use Permits, subject to any Planning Commission comments being addressed.

Record

- Staff memorandum and supporting documents
- Draft ordinance
- Any public comment during the public hearing

Land Use Code Amendments proposed:

- **Chapter 14:**

- §14-2-130 – Conditional Use Permit

- Delete the last line, of part (a) Applicability, to allow some flexibility concerning the granting of a conditional use permit

- **Chapter 16:**

- Allowing consideration of temporary modular buildings in specific zone districts
 - Allowing consideration of temporary accessory outdoor storage when used in conjunction with a phased development for an enclosed storage facility, in the Limited Industrial zone district



Questions / Thank you

Planning Commission

September 16, 2026

TOWN OF WINDSOR
ORDINANCE NO. 2026-

AN ORDINANCE AMENDING CERTAIN PORTIONS OF WINDSOR MUNICIPAL CODE
CHAPTERS 14 AND 16 CONCERNING CONDITIONAL USE PERMITS

WHEREAS, the Town of Windsor (“Town”) is a home rule municipality with all powers and authority vested under Colorado law; and

WHEREAS, the Town created and adopted the Windsor Land Use Code (“Land Use Code”), which includes Chapters 14, 15, 16 and 17 of the Windsor Municipal Code (“Code”) on January 14, 2020, by Ordinance No. 2020-1620; and

WHEREAS, since adopting the Land Use Code, the Town has periodically updated its procedures and standards; and

WHEREAS, all previously enacted provisions of the Code remain in effect unless expressly amended by this ordinance; and

WHEREAS, some language in the Code restricts how conditional use permits may be granted, which conflicts with the intent to allow consideration of uses that are unique in nature or character, except as specifically provided in the Code, and not included as uses by right in any zone district; and

WHEREAS, the Town Board finds that these amendments are intended to remove conflicting language, provide flexibility for uses not previously considered, and promote the public health, safety, and welfare.

NOW, THEREFORE, BE IT ORDAINED BY THE TOWN BOARD OF THE TOWN OF WINDSOR, COLORADO, AS FOLLOWS:

Section 1. Windsor Municipal Code Sec. 14-2-130 is amended to delete the last line, to allow some flexibility concerning the granting of a conditional use permit, and shall read as follows:

Sec. 14-2-130. - Conditional use permit.

(a) Applicability. The conditional use classification is intended to allow consideration of uses which are unique in nature or character and, except as otherwise specifically provided in this Code, not specifically included as uses by right in any specific zone districts. It is the specific intent of this Article, except as otherwise specifically provided in this Code, to prohibit the granting of conditional uses in any zone **district** when such use is allowed as a use by right in any other zone **district**. ~~This process is specifically applicable to uses identified as conditional uses in particular zone districts.~~

.....

Section 2. Certain portions of Windsor Municipal Code Chapter 16 are amended and/or created to address conditional uses allowed in certain zone districts to provide for temporary modular buildings and temporary outdoor storage, and shall read as follows:

16-1-30 – Estate residential (ER) zone district

.....

(f) Conditional uses. The following uses shall be permitted in this zone district upon approval of a conditional use permit as provided in Section [14-2-130](#):

(1) Temporary modular buildings.

.....

16-1-40. – Single family (SF-1) zone district.

.....

(c)(3) Conditional uses. The following uses shall be permitted in this **zone district** ~~District~~ upon approval of a conditional use ~~grant~~ **permit** as provided in Section [14-2-130](#):

.....

j. Temporary modular buildings.

.....

Sec. 16-1-50. - Single-family attached residential (SF-2) district (Trevenna Annexation and a portion of Tacincala Annexation, only).

.....

(5) Use regulations. A building or lot may be used for the following purposes and no other:

.....

c. Conditional uses. The following uses shall be permitted in this **zone district** ~~District~~ upon approval of a conditional use ~~grant~~ **permit** as provided in Section [14-2-130](#):

.....

5. Temporary modular buildings.

.....

Sec. 16-1-60. - Multifamily residential (MF) **zone** district.

.....

(c)(3) Conditional uses. The following uses shall be permitted in this ~~District~~ **zone district** upon approval of a conditional use ~~grant~~ permit as provided in Section [14-2-130](#):

.....

e. Temporary modular buildings.

.....

Sec. 16-1-70. - Residential mixed use one (RMU-1) **zone** district.

.....

(e) All uses by right as set forth in this Section shall be subject to the exercise of the Town's police powers as are otherwise set forth in this Code, including but not limited to site planning requirements and building code compliance. The following uses shall be permitted in the RMU-1 zone district:

.....

(9) Conditional uses. The following uses shall be permitted in this zone district upon approval of a conditional use permit as provided in Section [14-2-130](#):

a. Temporary modular buildings.

.....

Sec. 16-1-80. - Residential mixed use two (RMU-2) **zone** district.

.....

(i)(2) Conditional uses. The following uses shall be permitted in this ~~District~~ **zone district** upon approval of a conditional use permit as provided in Section [14-2-130](#):

e. Temporary modular buildings.

.....

Sec. 16-1-90. - Mobile home (MH) **zone** district.

.....

(c) Use Regulations.

.....

(2) Conditional Uses. The following uses shall be permitted in this zone district upon approval of a conditional use permit as provided in Section [14-2-130](#):

a. Temporary modular buildings.

.....

Sec. 16-1-100. - Neighborhood commercial (NC) **zone** district.

.....

(c) Use Regulations. A building or lot may be used for the following purposes and no other:

(3) Conditional uses. The following uses shall be permitted in this ~~District~~ **zone district** upon approval of a conditional use permit as provided in Section [14-2-130](#):

.....

e. Temporary modular buildings.

.....

Sec. 16-1-120. - General commercial (GC) **zone** district.

.....

(c) Use Regulations.

(3) Conditional uses. The following uses shall be permitted in this ~~District~~ **zone district** upon approval of a conditional use permit as provided in Section [14-2-130](#):

.....

f. Temporary modular buildings.

.....

Sec. 16-1-130.-Limited industrial (LI) **zone district**.

.....

(c) Use Regulations.

.....

(4) Conditional ~~uses:~~ **uses. The following uses shall be permitted in this zone district upon approval of a conditional use permit as provided in Section [14-2-130](#):**

.....

d. Temporary accessory outdoor storage when used in conjunction with a phased development for an indoor enclosed storage facility.

e. Temporary modular buildings.

.....

16-1-140.- Heavy industrial (HI) **zone** district.

.....

(c) Use Regulations.

.....

(4) Conditional uses. The following uses shall be permitted in this zone district upon approval of a conditional use permit as provided in Section [14-2-130](#):

.....

e. Temporary outdoor storage when used in conjunction with a phased development for an indoor storage facility.

f. Temporary modular buildings.

.....

Sec. 16-1-160. - Agriculture holding (AH) **zone** district.

.....

(b) Use Regulations.

.....

(3) Conditional Uses. The following uses shall be permitted in this District ~~zone~~ district upon approval of a conditional use permit as provided in Section [14-2-130](#):

e. Temporary modular buildings.

.....

Section 3. Severability. The provisions of this Ordinance are hereby declared to be severable. If any section, paragraph, clause, or provision of this Ordinance shall, for any reason, be held to be invalid or unenforceable by a court of competent jurisdiction, the invalidity or unenforceability of such section, paragraph, clause, or provision shall not affect any of the remaining provisions of this Ordinance.

Section 4. Repealer. All orders, resolutions, or ordinances in conflict with this Ordinance are hereby repealed, only to the extent of such conflict. This repealer shall not be construed as reviving any resolution, ordinance, or part thereof, heretofore repealed.

Introduced, passed on first reading, and ordered published this ____ day of ____ 2026.

TOWN OF WINDSOR, COLORADO

Julie Cline, Mayor

ATTEST:

Karen Frawley, Town Clerk

[Seal]

Introduced, passed on second reading, and ordered published this ____ day of ____ 2026.

TOWN OF WINDSOR, COLORADO

Julie Cline, Mayor

ATTEST:

Karen Frawley, Town Clerk

[Seal]



MEMORANDUM

Date: September 16, 2026
To: Planning Commission
From: Carlin Malone, Planning Manager
Re: Recommendation to Town Board - An Ordinance Amending Portions of Chapters 14 and 16 of the Town of Windsor Municipal Code Concerning Conditional Use Permits - Carlin Malone, Planning Manager, Town of Windsor Community Development Department
Item #: C.4.

Background / Discussion:

Please refer to the public hearing item materials, Item C.3.

Financial Impact:

Relationship to Strategic Plan:

Recommendation:

Staff recommends that the Planning Commission forward to the Town Board a recommendation of approval of the Ordinance Amending Portions of Chapters 14 and 16 of the Town of Windsor Municipal Code Concerning Conditional Use Permits, subject to any Planning Commission comments being addressed.

CC:

Attachments:



MEMORANDUM

Date: September 16, 2026
To: Planning Commission
From: Sandra Mezzetti, Senior Planner
Re: Town of Windsor Housing Action Plan - S. Mezzetti, Senior Planner
Item #: D.3.a.

Background / Discussion:

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, and accepted by DOLA on September 8, 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

The draft HAP was presented at a Town Board work session on August 10, 2026. The following concerns and questions from that work session are addressed in the plan, which is scheduled for adoption on September 18, 2026:

- Concerns were expressed regarding the proposed code revisions in the implementation sections.
 - Based on staff comments, Matrix has revised the implementation section of the HAP. Staff is planning on presenting recommended code updates at a work session in the first quarter of 2027.

Mayor Cline raised the following concerns again regarding data in HNA:

- The rental data relied heavily on sources such as Zillow and Redfin, which tend to reflect higher-priced rental units and may not fully represent the local rental market.
- Over the past several months, housing prices have declined, and housing availability has increased. It is important to incorporate the most current housing market trends to ensure accuracy before committing funding or implementing policy changes.

Matrix Design provided the following response:

- While sales prices and rents naturally fluctuate over time, changes in these indicators over the past several months would not materially affect the underlying housing needs estimates or recommendations, which are based more broadly on demographic trends, household incomes, housing stock characteristics, and other structural factors.
- It is also important to recognize that many of the primary data sources used in an HNA are released with a substantial lag. Even if we were to refresh the analysis today, some of the underlying data would inevitably appear dated. For example, the most recent ACS estimates available for smaller communities such as Windsor cover the 2020–2024 period. As a result, continuously updating the HNA would not necessarily make the analysis meaningfully more current.

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 by December 31, 2026, and an HAP by December 31, 2028. Both documents must be updated every six years. With the recent approval of the HNA and the completion of the HAP, the Town is on schedule to comply with the State requirements.

Financial Impact:

Relationship to Strategic Plan:

Recommendation:

This is a communication item only.

CC:

Attachments:

1. Town of Windsor Housing Action Plan



2026 Town of Windsor Housing Action Plan





Photo Credit:
Ssullican, Wikimedia Commons

RESOLUTION NO. _____

**A RESOLUTION OF THE TOWN BOARD OF THE TOWN OF WINDSOR, COLORADO
ADOPTING THE HOUSING NEEDS ASSESSMENT**

**NOW, THEREFORE, BE IT RESOLVED BY THE TOWN BOARD OF THE TOWN OF WINDSOR,
COLORADO, that the Housing Needs Assessment 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.....	7
Introduction.....	8
Purpose	8
Action Plan Goals.....	8
Progress Toward Addressing HNA Findings and Overview of Existing Conditions	10
Summary of 2026 Housing Needs Assessment.....	10
Prior Housing Plans, Policies, and Local Actions	11
Recent Development Trends.....	15
Legislative Compliance	16
Key Takeaways.....	16
Community Engagement Efforts	17
Community Questionnaire.....	17
SWOT Analysis Takeaways.....	18
Regulatory and Code Updates.....	20
Updated Development Standards.....	20
Streamlining Development.....	22
Development Incentives.....	27
Local Housing Programming and Partnerships.....	31
Intergovernmental Coordination.....	31
Stepping Stones of Windsor	31
Habitat for Humanity	31
Supportive Housing Programming	32
Employer Assisted Housing	33
Technical Assistance	35
Federal, State, and Local Funding Opportunities.....	37
Federal Opportunities.....	38
State Opportunities	39
Local Funding Mechanisms.....	42
Analysis of Areas at Risk of Displacement.....	44

Alignment of Recommendations with Housing Needs by Income Level.....	45
Implementation Plan.....	47

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** to support more efficient land use and enable a wider range of housing types.
- **Continue expanding housing choice through zoning code updates** including expanded mixed-use opportunities, and greater flexibility and allowances for accessory dwelling units (ADUs) and live-work units.
- **Implementing development incentives** 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). 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.

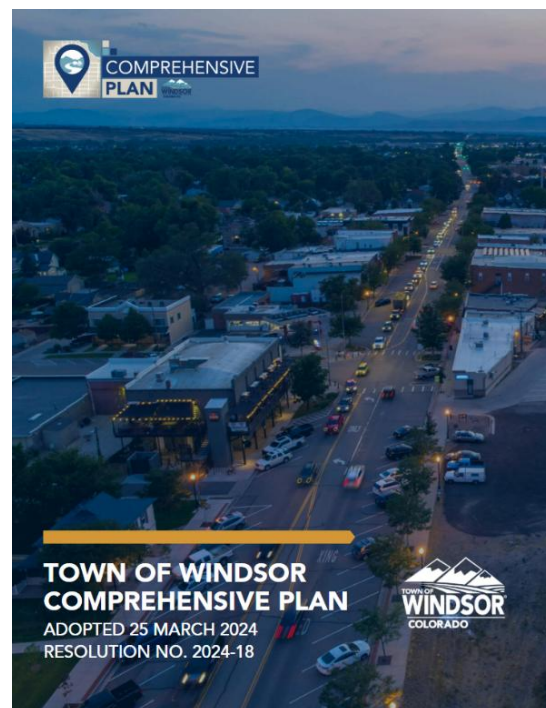
The Plan calls for unified residential design elements to maintain the Town's identity, while promoting increased multimodal access to new neighborhoods. By aligning new housing along major thoroughfares and promoting infill development, the Town can increase its housing supply while ensuring growth 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 considering 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. Though continued housing production can help ease current and future demand pressures, it alone may not bring housing affordability, as seen by rents and sales prices remaining relatively unaffordable.

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 outside of the recently adopted Fast Tracking Policy, 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.
- 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 statute (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, 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 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.

Increased Lot Coverage Allowances

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 1-1 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%

Zoning District	Max. Lot Coverage (Current)	Max Lot Coverage (Recommended)
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% Limited/Rear or Auto Court = 70%	75% (uniform standard)
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, creating 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 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

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.

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 consider this single-staircase allowance to lower multifamily housing costs and expand the pace and scale of such developments. Windsor understands that the International Code Council (ICC) discussed this matter at length due to potential life-safety concerns. If Windsor decides to adopt this single-staircase allowance, additional requirements regarding non-combustible materials will also need to be considered.

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

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

- **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:

- **ER-2 currently permits only single-family detached dwellings by right.** Updating this to allow duplexes (standard or over-under) can enable marginal increases in density without compromising neighborhood character.
- **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.

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 1-2 Proposed By-right Zoning Updates

Housing Type	ER-1	ER-2	SF-1	MF	RMU-1	RMU-2	MH	CB
Single-Family Detached	P	P	P	—	P	P	—	P (existing)
Single-Family Attached (2–6 units/building)	—	—	—	—	P	P	—	—
Duplex (Standard or Over-Under)	—	P	—	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	—	—

Housing Type	ER-1	ER-2	SF-1	MF	RMU-1	RMU-2	MH	CB
Mixed Use Dwelling	—	—	—	—	P	P	—	P
Mobile Home / Manufactured	—	—	—	—	—	—	P	—
Accessory Dwelling Unit (ADU) (detached and attached)	P	P	P	—	P	P	—	—
Short-Term Rental	P	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 Greeley 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.

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 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.

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.

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.

- 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.

Development Incentives

Development incentives, such as priority review and permitting, fee relief, and infrastructure cost sharing, can be 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 1-3**. 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 1-3 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. The Town did exercise 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. The Town waived these fees in order to partner with the Windsor Housing Authority and make the project a reality.

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 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 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 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).
- 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.

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 models. 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.

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.
- **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.

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.

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.

- **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 AML), 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 subsidized 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.

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.

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.

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% AML, and an estimated future need for 688–823 units for those making under 30% AML 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 subsidies 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 financial solvency 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 1-4 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	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	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	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.



(0–2 years) — Actions that can be initiated or completed quickly, often requiring only local ordinance/resolution or administrative action



(2–5 years) — Actions requiring interagency coordination, new programs, or capital formation



(5–10 years) — Actions requiring sustained investment, significant regulatory reform, or multi-phase implementation over an extended planning horizon



Ongoing — Continuous or annual responsibilities

Table 1-5 Implementation Plan

Strategy	Timeline	Intended Impacts	Legislative Actions	Measurable Goals	Responsible Departments
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
Consider 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
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
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

Strategy	Timeline	Intended Impacts	Legislative Actions	Measurable Goals	Responsible Departments
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

Strategy	Timeline	Intended Impacts	Legislative Actions	Measurable Goals	Responsible Departments
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

Strategy	Timeline	Intended Impacts	Legislative Actions	Measurable Goals	Responsible Departments
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



