

**Ridgway Workforce & Affordable Housing Committee**  
**Meeting Agenda**  
**Wednesday, April 9, 2025**

Pursuant to the Town's Electronic Participation Policy, the meeting will be conducted both in person and via a virtual meeting portal. Members of the public may attend in person at the Community Center, located at 201 N. Railroad Street, Ridgway, Colorado 81432, or virtually using the meeting information below.

**Join Zoom Meeting**

<https://us02web.zoom.us/j/82551794145?pwd=8mdhF4eRt3lfmQsVvcj9uOzYHF1EA4.1>

Meeting ID: 825 5179 4145

Passcode: 314783

Dial by your location

+1 346 248 7799 US

+1 253 215 8782 US

**5:30 p.m.**

**ROLL CALL** Polly Kroger, Kevin Grambley, Beth Lakin, Michelle Montague, Terry Schuyler, Josey Scoville and John Clark

**PUBLIC HEARINGS**

1. Consideration of an exception request from Nancy Madsen to add non-Permitted Capital Improvements
2. Consideration of an exception request from Christy Sabo to add non-Permitted Capital Improvements

**ADJOURNMENT**



200 E. 7<sup>th</sup> Street, Suite 412  
Loveland, CO 80537  
Tel: 970-541-2617  
E-mail: [lottery@impactdf.org](mailto:lottery@impactdf.org)  
Web: [impactdf.org/impactdevelopmentservices](http://impactdf.org/impactdevelopmentservices)

## MEMO

**To:** Ridgway Work Force & Housing Committee (RWFHC)  
**From:** Jim Kolnik, Impact Development Services (IDS)  
**Date:** April 9, 2025  
**Re:** Consideration of exception requests to add non-Permitted Capital Improvements  
**Attachments:** Exception Request Forms (3)  
Cost of Improvements (Receipts)  
Email Thread from Rural Homes to Ridgway Wetterhorn Owners  
Email Communication between IDS and Exception Applicants

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### Introduction

Consideration of one (1) exception request to add non-Permitted Capital Improvements for non-luxury items with proof of cost for Ridgway Wetterhorn owner Nancy Madsen. Homeowner Craig Spearman provided an exception request however does not have any receipts for material and/or labor. Homeowner Christy Sabo provided an exception request however asked to remove her exception request from review via email on 4/8/2025.

*1.9 Permitted Capital Improvements* are defined as follows:

*a Capital Improvement is any fixture, construction or installation that is erected, constructed, or installed as a permanent improvement to real property or non-recurring expenses for physical improvements that provide a long-term upgrade or improvement to the Housing Unit, not to include ordinary repair and maintenance. A Permitted Capital Improvement is a Capital Improvement that has been approved by HA prior to erection and shall NOT include luxury items, upgrades for esthetic or personal preference, landscaping, or cost associated with ordinary repair, replacement, and maintenance. For example, installing a stained-glass window in place of a functioning clear glass window would be considered a luxury item. Permitted Capital Improvements are established for determining Maximum Sales Price as the terms are defined in Section 6.11.*

*Excerpts from 6.11. Ordinary Repair and Maintenance including roof repair and replacement, siding repair and replacement, driveway repair and replacement, and other similar maintenance cost are not considered Capital Improvements. Labor costs provided by the Owner may be authorized for up to 50% of the Permitted Capital Improvements upon approval by the HA.*

*It is the Owner's responsibility to secure any approval necessary from the Housing Unit's homeowners association and HA prior to undertaking any Capital Improvements.*

Impact of Permitted Capital Improvements on the MSP, Section 8.2.3:



PLUS, the costs of any public improvements for which assessments were imposed by a government entity since the recording date of the Deed Restriction; PLUS, the costs of Permitted Capital Improvements, not to exceed ten percent (10%) of the OPP, provided that:

8.2.3.1 Improvements are pre-approved by HA prior to commencement of any work or installation to be considered in the calculation of the MSP.

8.2.3.2 Proof of homeowner’s association approval, if any, must be provided to HA prior to commencement of work.

8.2.3.3 Improvements must be properly permitted and inspected by the Town or County Building Official, if applicable.

8.2.3.4 LESS the Depreciation on Permitted Capital Improvements; PLUS, any other reasonable costs allowed by HA pursuant to Guidelines in effect on the date of Owner’s Notice of Intent to Sell.

**Background**

Rural Homes sent an email in early 2024 to all Wetterhorn homeowners advising of the proper procedure for permitted capital improvements. Rural Homes advised if improvements were made that did not follow the correct procedure to submit an exception request to the Housing Committee to determine if these may be considered permitted capital improvements. IDS was not made aware of this email until the exception requests were already submitted to Rural Homes.

**Improvements Made and Cost**

Homeowner name	Improvement requesting exception	Cost	Total Request
Nancy Madsen	Storage shed- shed itself	\$ 326.06	All receipts on file.
	Storage shed foundation	\$ 150.00	
	Fence installation for yard	\$ 2,975.00	
	Vanity Cabinet	\$ 168.51	
			<b>\$ 3,619.57</b>

\*Please note that items from the original exception requests without receipts and/or that are luxury items have been excluded from this list. Email communication was sent to the applicants advising of this.

**Staff Recommendation**

Staff recommends the denial of these exceptions as a similar exception was denied in August 2024 for a previous owner and approving would set a precedence.



**Exception Review Criteria:**

Pursuant to Guidelines §11.1.3, the applicant must demonstrate and the Committee must find that the Exception meets one or more of the following review standards:

- 11.1.3.1 That the Exception meets the general RH policy goals; and
- 11.1.3.2 That the Exception meets one or more of the following review standards:
  - 11.1.3.2.a Promotes greater affordability through decreasing the long-term operating and maintenance costs of the Housing Unit in question; enabling the Exception Applicant to take advantage of a financing opportunity that would not be available without the Exception; and/or, protecting the long-term affordability of the Housing Unit through a price control or other similar means.
  - 11.1.3.2.b Promotes or recognizes the long-term commitment of the Exception Applicant to residency, employment, and community involvement within the County in which the Housing Unit is located or provides housing for a critical community need.
  - 11.1.3.2.c Provides increased livability or durability in materials, finishes, fixtures or appliances or useful increased square footage (which shall not include “luxuries”).
  - 11.1.3.2.d Creates living space for an additional member of the Household while maintaining the Income Tier for the Housing Unit
  - 11.1.3.2.e Enables a Household to own and occupy a Housing Unit more suitable to the Household’s needs; or
  - 11.1.3.2.f Enables the Household to respond to life circumstances that arise beyond the reasonable control of the Household (such as need to care for an Elderly or Household member who is Individual with a Disability.)



200 E. 7<sup>th</sup> Street, Suite 412  
Loveland, CO 80537  
Tel: 970-541-2617  
E-mail: [lottery@impactdf.org](mailto:lottery@impactdf.org)  
Web: [impactdf.org/impactdevelopmentservices](http://impactdf.org/impactdevelopmentservices)

**Motions for Consideration:**

The following motions are presented for the Committee’s consideration:

**Deny:** Move to *deny* the exception requests to include non-Permitted capital improvements based upon the following findings:

- Granting such an Exception does not meet the requirements for a Permitted Capital Improvement pursuant to §6.11 and §8.2.3.
- Denied for:  Nancy Madsen

OR

**Approve:** Move to *grant* the exception request to include non-Permitted capital improvements based upon the following findings:

- The Exception Provides increased livability or durability in materials, finishes, fixtures or appliances or useful increased square footage (which shall not include “luxuries”) of §11.1.3.2.c
- Approved for:  Nancy Madsen

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End of Memorandum

Name of Applicant Nancy Madsen

## **Request for Exception to Ridgway Wetterhorn Homes Deed Restriction and Guideline**

1. All Applicants must sign and date affidavit below.
2. Attach to the Ridgway Wetterhorn Homes Application and ask for staff assistance if you have questions.

Name(s) of applicant(s): Nancy Madsen Phone no. (970) 318-0025  
Email address: nmadsen.profe@gmail.com

Please explain why you are requesting an exception. You may be required to submit required documentation to support your Request for an Exception. Please note that the Ridgway Work Force and Housing Committee will hear the Request for an Exception at a publicly noticed meeting and may put extra conditions on the approval. Please consult with IDS staff for typical conditions that may be required.

Please note the following exceptions **will not** be granted per the Guidelines:

*11.1.4.4 To Households whose Net Assets exceed three times the Maximum Sales Price of the Housing Unit.*

*11.1.4.5 To Households whose income is in excess of 120% AMI.*

Name of Applicant Nancy Madsen

REQUEST FOR AN EXCEPTION

Affidavit

(You may attach a typed or hand-written statement on a separate sheet if you need more room):

I, Nancy Madsen, hereby declare, under penalty of perjury, that the following is a true statement:

**PART I**

1. I/We need an exception for: A fence and a shed.
2. Explain why exception is needed: Amidst all the paperwork I was given for my deed *restricted*

home at closing, I missed the passage that says I must gain pre-approval from the Housing Authority  
for all capital improvements. I apologize for being confused about the correct procedure,  
was to document them.

**PART II**

The Exceptions process is explained in Guidelines §11.1-11.3. In order for your Exception Request to be considered you must demonstrate, and the HA must find that:

11.1.3.1 The Exception meets the general Ridgway Wetterhorn Homes policy goals.

Please explain: These improvements are in line with keeping the home affordable and increasing

the livability and utility of the home for people who have belongings, children, and pets.

11.1.3.2 The Exception meets one or more of the following review standards: Please identify any and all review standards met and explain: Since my property does not have a garage, the shed provides  
needed outdoor storage. The fence allow for the safety of my toddler and dog.

11.1.3.2.a Promotes greater affordability through decreasing the long-term operating and maintenance costs of the Housing Unit in question; enabling the Exception Applicant to take advantage of a financing opportunity that would not be available without the Exception; and/or, protecting the long-term affordability of the Housing Unit through a price control or other similar means.

11.1.3.2.b Promotes or recognizes the long-term commitment of the Exception Applicant to residency, employment, and community involvement within the County in which the Housing Unit is located or provides housing for a critical community need.

Name of Applicant Nancy Madsen

- 11.1.3.2.c. Provides increased livability or durability in materials, finishes, fixtures or appliances or useful increased square footage (which shall not include “luxuries”).
- 11.1.3.2.d. Creates living space for an additional member of the Household while maintaining the Income Tier for the Housing Unit
- 11.1.3.2.e. Enables a Household to own and occupy a Housing Unit more suitable to the Household’s needs; or
- 11.1.3.2.f. Enables the Household to respond to life circumstances that arise beyond the reasonable control of the Household (such as need to care for an Elderly or Household member who is Individual with a Disability).

Signature: Nancy Madsen Date: 1.15.2025

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



Total Request Summary Breakdown:

Improvement requesting exception for	Cost	Total Request
Storage shed- shed itself	326.06	
Storage shed foundation	150	
Fence installation for yard	2975	
Paint	350	
Vanity Cabinet	168.51	
		<b>3969.57</b>

Aside from the requested exceptions above, I also want to request an exception for the following:

I installed a **medicine cabinet** very quickly early on for some much needed storage. I attached a screenshot that shows my purchase on amazon (a couple months prior to the move), but I've long since deleted the actual email. Also a photo is attached.

Also, I have **ainted** all but two rooms in my house now. I have also painted the doors downstairs. As such, I have purchased nine gallons of paint, which have all cost around \$35 each from Home Depot. There were other supplies as well (brushes, rollers, etc.), so I estimate a total of \$350. This would not include labor cost, though it has taken a lot of time (I estimate that I--an amateur--spent around 55 hours total).



Sheamus Croke <sheamus@ruralhomesproject.co>

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## Fwd: Order confirmed. We're processing your order now!

1 message

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**Nancy Madsen** <nmadsen.profe@gmail.com>  
To: Sheamus Croke <sheamus@ruralhomesproject.co>

Wed, Jan 15, 2025 at 8:18 PM

----- Forwarded message -----

From: **The Home Depot** <HomeDepot@order.homedepot.com>  
Date: Tue, May 7, 2024 at 8:40 PM  
Subject: Order confirmed. We're processing your order now!  
To: <nmadsen.profe@gmail.com>



How doers  
get more done.

---

**Order #:** WG61748429

Order Date: May 7, 2024

**Thanks Nancy, we're working hard to get your order ready.**

We'll let you know your packages are shipped and live tracking codes are available.

You can cancel items before they enter the shipping process in [My Account](#).

Get the The Home Depot mobile app for the most premium shop experience.

**Manage my order**

[Download App](#)

Online orders may be canceled up to 45 minutes after purchase.

**Order Summary**

Order Number: [WG61748429](#)

Order Date: May 7, 2024

 **Delivery****669 Frederick Street Ridgway, CO 81432**

**Processed** Shipped Out For Delivery Delivered

**All items****VEIKOUS 4 ft. W x 8 ft. D Metal Storage Lean-to Shed 33 sq. ft. in Gray**

Internet #325901527

1 x \$299.00

**\$299.00****Your Total**

Subtotal	\$299.00
Delivery	FREE
Sales Tax	\$27.06
<b>Total</b>	<b>\$326.06</b>

Paid with PayPal

**Purchase Information**

Online orders may be canceled through your Home Depot [MyAccount](#) up to 45 minutes after purchase.

[See cancellation rules and details](#)[Manage Order FAQs](#)**Let us know if you need help.**

# INVOICE

**England Fence Co.**

1568 n townsend Ave.

Montrose, CO 81401

Billing Questions | (970) 596-8569

Office | (970) 249-4430

INVOICE #: 2024-043

Date: 1/16/25

Bill To:		Ship To:	
Madsen, Nancy 669 Fredrick St. Ridgway, CO 81432		Madsen, Nancy 669 Fredrick St. Ridgway, CO 81432	
P.O. No.	Terms	Day Completed	
970-318-0025	Bal due on completion day	03/21/2024	
<i>Payments not received in the next 7 days will be assessed a late fee of ½%.</i>			
Description			Amount
Provide and install 70' of 4' tall Black chainlink fence with one 4' wide single swing gate. 10'oc			\$3,080.00
Upfront Down Payment Received			-\$1,580.00
CHANGE ORDER-DID NOT SET ONE POST AND DID NOT FILL IN EXISTING HOLE.			-\$105.00
Payments/Credits			\$2,975.00
Balance Due			Paid

*We honor a two year warranty on our workmanship, please do not hesitate to call.*

***We sincerely appreciate your business!***

# INVOICE

**Date:** 6/6/2024

**Invoice Number:** 001

**From:**

Mikael Madsen

486 N Laura St,

Ridgway, CO 81432

**To:**

Nancy Madsen

669 Frederick St.

Ridgway, CO 81432

## Description of Services

- **Labor for Building Foundation for 4x8 Outdoor Shed**  
(6 hours @ \$25/hour)

## Summary

Description	Rate	Hours	Total
Labor for foundation building	\$25.00	6	\$150.00

**Total Amount Paid: \$150.00**



North Star, Moon & Constellation E-Book | 220 pics Ceiling Stars for Ceiling Decorations for Kids Room Decor

Buy it again

View your item

Write a product review



Propel Powder Packets 4 Flavor Variety Pack With Electrolytes, Vitamins and Na Sugar 10 Count (Pack of 5) (Packaging May Vary)

Buy it again

View your item

Archive order

ORDER PLACED

October 10, 2023

TOTAL

\$168.51

SHIP TO

Nancy Madsen

ORDER # 113-7367657-8151432

View order details

View invoice



Design House 535864-WHT Triview White, 30x24, Tri-View

Buy it again

View your item

Get product support

Write a product review

Archive order

ORDER PLACED

October 10, 2023

TOTAL

\$160.32

SHIP TO

Nancy Madsen

ORDER # 113-5897095-0885827

View order details

View invoice



CHICOLOGY Roman Shades for Windows Window Treatments Roman Shades Roman Window Shades Room Darkening Shades Window Shades 54"W X 64"H Belgian Denim (Privacy & Light Filtering)

Buy it again

View your item

Get product support

Write a product review

Nylon Drapery Window Curtain Rod - End Cap Style Design 1 Inch Pole, 28 to 48 Inch













# Payment

✓ Completed

\$200.00

to mikael madsen

(929) 253-1158

● **May 19: Payment delivered**

Payment delivered

Memo

Home Depot

Sent from PERSONAL CHECKING (x2642)

Transaction ID

J2SV000swvkx




## Payment

✓ Completed

\$30.00

to mikael madsen

(929) 253-1158

 Jun 4: Payment delivered

Payment delivered

Memo

Home Depot

Sent from PERSONAL CHECKING (x2642)

Transaction ID

J2SM000saUli



Name of Applicant Christy Sabo

**Request for Exception to  
Ridgway Wetterhorn Homes Deed Restriction and Guideline**

1. All Applicants must sign and date affidavit below.
2. Attach to the Ridgway Wetterhorn Homes Application and ask for staff assistance if you have questions.

Name(s) of applicant(s): Christy Sabo Phone no. 970-989-8854  
Email address: clsabo11@yahoo.com

Please explain why you are requesting an exception. You may be required to submit required documentation to support your Request for an Exception. Please note that the Ridgway Work Force and Housing Committee will hear the Request for an Exception at a publicly noticed meeting and may put extra conditions on the approval. Please consult with IDS staff for typical conditions that may be required.

Please note the following exceptions **will not** be granted per the Guidelines:

*11.1.4.4 To Households whose Net Assets exceed three times the Maximum Sales Price of the Housing Unit.*

*11.1.4.5 To Households whose income is in excess of 120% AMI.*

Name of Applicant Christy Sabo

REQUEST FOR AN EXCEPTION

Affidavit

(You may attach a typed or hand-written statement on a separate sheet if you need more room):

I, Christy Sabo, hereby declare, under penalty of perjury, that the following is a true statement:

PART I

1. I/We need an exception for: Capital improvements
2. Explain why exception is needed: As a new homeowner, I was erroneously under the impression that I could submit capital improvements at any point in my homeownership. It has been brought to my attention that I need to seek approval prior to making improvements; I will do so in the future, and hope to gain an exception for this one project.

PART II

The Exceptions process is explained in Guidelines §11.1-11.3. In order for your Exception Request to be considered you must demonstrate, and the HA must find that:

11.1.3.1 The Exception meets the general Ridgway Wetterhorn Homes policy goals.

Please explain: The capital improvement project I am seeking approval for is an outdoor storage shed secured to a raised and level foundation.

This project demonstrates my commitment to residency by making the home more functional, it also provides additional space as there is no garage. The project totaled \$1899.

11.1.3.2 The Exception meets one or more of the following review standards: Please identify any and all review standards met and explain: \_\_\_\_\_

- 11.1.3.2.a Promotes greater affordability through decreasing the long-term operating and maintenance costs of the Housing Unit in question; enabling the Exception Applicant to take advantage of a financing opportunity that would not be available without the Exception; and/or, protecting the long-term affordability of the Housing Unit through a price control or other similar means.
- 11.1.3.2.b Promotes or recognizes the long-term commitment of the Exception Applicant to residency, employment, and community involvement within the County in which the Housing Unit is located or provides housing for a critical community need.

Name of Applicant Christy Sabo

- 11.1.3.2.c. Provides increased livability or durability in materials, finishes, fixtures or appliances or useful increased square footage (which shall not include "luxuries").
- 11.1.3.2.d. Creates living space for an additional member of the Household while maintaining the Income Tier for the Housing Unit
- 11.1.3.2.e. Enables a Household to own and occupy a Housing Unit more suitable to the Household's needs; or
- 11.1.3.2.f. Enables the Household to respond to life circumstances that arise beyond the reasonable control of the Household (such as need to care for an Elderly or Household member who is Individual with a Disability).

Signature: Christy Sabo Digitally signed by Christy Sabo  
Date: 2025.01.28 08:57:25 -0700' Date: 1/28/25

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Name of Applicant

## **Request for Exception to Ridgway Wetterhorn Homes Deed Restriction and Guideline**

1. All Applicants must sign and date affidavit below.
2. Attach to the Ridgway Wetterhorn Homes Application and ask for staff assistance if you have questions.

Name(s) of applicant(s): \_\_\_\_\_ Phone no. \_\_\_\_\_

Email address: \_\_\_\_\_

Please explain why you are requesting an exception. You may be required to submit required documentation to support your Request for an Exception. Please note that the Ridgway Work Force and Housing Committee will hear the Request for an Exception at a publicly noticed meeting and may put extra conditions on the approval. Please consult with IDS staff for typical conditions that may be required.

Please note the following exceptions **will not** be granted per the Guidelines:

*11.1.4.4 To Households whose Net Assets exceed three times the Maximum Sales Price of the Housing Unit.*

*11.1.4.5 To Households whose income is in excess of 120% AMI.*



Name of Applicant

REQUEST FOR AN EXCEPTION

Affidavit

(You may attach a typed or hand-written statement on a separate sheet if you need more room):

I, \_\_\_\_\_, hereby declare, under penalty of perjury, that the following is a true statement:

**PART I**

1. I/We need an exception for: \_\_\_\_\_
- 2 Explain why exception is needed: \_\_\_\_\_

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**PART II**

The Exceptions process is explained in Guidelines §11.1-11.3. In order for your Exception Request to be considered you must demonstrate, and the HA must find that:

11.1.3.1 The Exception meets the general Ridgway Wetterhorn Homes policy goals.

Please explain: \_\_\_\_\_

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11.1.3.2 The Exception meets one or more of the following review standards: Please identify any and all review standards met and explain: \_\_\_\_\_

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- 11.1.3.2.a Promotes greater affordability through decreasing the long-term operating and maintenance costs of the Housing Unit in question; enabling the Exception Applicant to take advantage of a financing opportunity that would not be available without the Exception; and/or, protecting the long-term affordability of the Housing Unit through a price control or other similar means.
- 11.1.3.2.b Promotes or recognizes the long-term commitment of the Exception Applicant to residency, employment, and community involvement within the County in which the Housing Unit is located or provides housing for a critical community need.

Name of Applicant

- 11.1.3.2.c. Provides increased livability or durability in materials, finishes, fixtures or appliances or useful increased square footage (which shall not include “luxuries”).
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- 11.1.3.2.f. Enables the Household to respond to life circumstances that arise beyond the reasonable control of the Household (such as need to care for an Elderly or Household member who is Individual with a Disability).

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Name of Applicant

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Email address: \_\_\_\_\_

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Name of Applicant

REQUEST FOR AN EXCEPTION

Affidavit

(You may attach a typed or hand-written statement on a separate sheet if you need more room):

I, \_\_\_\_\_, hereby declare, under penalty of perjury, that the following is a true statement:

**PART I**

1. I/We need an exception for: \_\_\_\_\_
- 2 Explain why exception is needed: \_\_\_\_\_

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**PART II**

The Exceptions process is explained in Guidelines §11.1-11.3. In order for your Exception Request to be considered you must demonstrate, and the HA must find that:

11.1.3.1 The Exception meets the general Ridgway Wetterhorn Homes policy goals.

Please explain: \_\_\_\_\_

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11.1.3.2 The Exception meets one or more of the following review standards: Please identify any and all review standards met and explain: \_\_\_\_\_

- 
- 11.1.3.2.a Promotes greater affordability through decreasing the long-term operating and maintenance costs of the Housing Unit in question; enabling the Exception Applicant to take advantage of a financing opportunity that would not be available without the Exception; and/or, protecting the long-term affordability of the Housing Unit through a price control or other similar means.
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Name of Applicant

- 11.1.3.2.c. Provides increased livability or durability in materials, finishes, fixtures or appliances or useful increased square footage (which shall not include “luxuries”).
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- 11.1.3.2.f. Enables the Household to respond to life circumstances that arise beyond the reasonable control of the Household (such as need to care for an Elderly or Household member who is Individual with a Disability).

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Outdoor Storage Shed\_Sabo\_Capital Improvements

**Shed: \$1044**

**Foundation Materials (decking blocks, lumber, hardware, etc): \$105**

**Labor: \$750 (30 hrs x \$25/hr)**

**Capital Improvement Total: \$1899**

**(Plus storage unit savings over the years)**

### Outdoor Storage Shed\_Sabo\_Capital Improvement



**Date Ordered:** April 04, 2024

**Order Number:** WM64075025

**Order Total:** \$1,044.52

#### Delivery

#### Product Information

Item	Qty	Price
<b>Suncast</b> Modern 6 ft. W x 5 ft. D Plastic Storage Shed (35.31sq. ft.) Model #BMS6583D Store SKU #1009396283	1	\$994.62

#### Payment Information

##### Billing Address

Christy Sabo  
Po Box 42  
Ridgway, CO 81432

##### Payment Details

Subtotal	\$915.62
Delivery	\$79.00
Sales Tax	\$49.90

##### Payment Method

PP | Ending in 892N

**Order Total** \$1,044.52

## Electric Fireplace\_Sabo\_Capital Improvement



**Electric Fireplace Insert: \$421**

**Wood Mantel: \$208**

**Fireplace Surround Materials: \$170 (lumber, plywood, feather finish, etc)**

**Labor: \$625 (25 hrs x \$25/hr)**

**Capital Improvement Total: \$1424**

**(Plus heat energy savings over the years)**



Log in to view all order details


You can find your order number in the receipt you received via email.

<input type="text" value="Email"/>	<input type="text" value="Order number"/>	<input type="button" value="Log in"/>
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**Your order has been delivered**

Your order has been delivered to the address you provided. If you haven't received it, or if you have any other problems, [contact us](#).

	Sideline Steel 80013 Refurbished 50 Inch Recessed Electric Fireplace	\$399.00
Subtotal		\$399.00
Shipping		FREE
Taxes		\$22.03
<b>Total</b>		<b>USD \$421.03</b>

Dogberry Collections

## 60 in. W x 5.5 in. H x 6.25 in. D Modern Farmhouse Unfinished Cap-Shelf Mantel

★★★★★ (335) Questions & Answers (146)



\$208<sup>00</sup>

Pay \$183.00 after \$25 OFF your total qualifying purchase upon opening a new card. [i](#)

[Apply for a Home Depot Consumer Card](#)

- Features sealed exterior surfaces with a protective clear coat
- Includes mounting hardware and instructions for convenience
- Hollow design enables easy wall installation
- [View More Details](#)

Color/Finish: **Unfinished**



Product Height (in.) x Width (in.) x Depth (in.): **5.5 x 60 in x 6.25 in**

5.5 x 60 in x 6.25 in

Pickup at **Montrose**

Delivering to **81401**





REQUEST FOR AN EXCEPTION

Affidavit

(You may attach a typed or hand-written statement on a separate sheet if you need more room):

I, Craig Spearman, hereby declare, under penalty of perjury, that the following is a true statement:

**PART I**

1. I/We need an exception for: Garage Storage, Gates, Closet Storage, Paint

2 Explain why exception is needed: We did not obtain pre-approval for these projects, but we do feel that they meet the permitted capital improvements as outlined by Ouray County.

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**PART II**

The Exceptions process is explained in Guidelines §11.1-11.3. In order for your Exception Request to be considered you must demonstrate, and the HA must find that:

11.1.3.1 The Exception meets the general Ridgway Wetterhorn Homes\_policy goals.

Please explain: \_\_\_\_\_

---

11.1.3.2 The Exception meets one or more of the following review standards: Please identify any and all review standards met and explain: The gate/fence allows to children and pets to safely play and be contained. The closets

didn't have functional storage; the paint was not wipable or durable, the hall closets/bathrooms lacked storage, and the garage shelving adds needed functionality.

11.1.3.2.a Promotes greater affordability through decreasing the long-term operating and maintenance costs of the Housing Unit in question; enabling the Exception Applicant to take advantage of a financing opportunity that would not be available without the Exception; and/or, protecting the long-term affordability of the Housing Unit through a price control or other similar means.

11.1.3.2.b Promotes or recognizes the long-term commitment of the Exception Applicant to residency, employment, and community involvement within the County in which the Housing Unit is located or provides housing for a critical community need.

Name of Applicant Craig Spearman

**Request for Exception to  
Ridgway Wetterhorn Homes Deed Restriction and Guideline**

1. All Applicants must sign and date affidavit below.
2. Attach to the Ridgway Wetterhorn Homes Application and ask for staff assistance if you have questions.

Name(s) of applicant(s): Craig/Anna Spearman Phone no. 8065436893  
Email address: cspearman@ridgway.k12.co.us

Please explain why you are requesting an exception. You may be required to submit required documentation to support your Request for an Exception. Please note that the Ridgway Work Force and Housing Committee will hear the Request for an Exception at a publicly noticed meeting and may put extra conditions on the approval. Please consult with IDS staff for typical conditions that may be required.

Please note the following exceptions **will not** be granted per the Guidelines:

*11.1.4.4 To Households whose Net Assets exceed three times the Maximum Sales Price of the Housing Unit.*

*11.1.4.5 To Households whose income is in excess of 120% AMI.*

- 11.1.3.2.c. Provides increased livability or durability in materials, finishes, fixtures or appliances or useful increased square footage (which shall not include “luxuries”).
- 11.1.3.2.d Creates living space for an additional member of the Household while maintaining the Income Tier for the Housing Unit
- 11.1.3.2.e. Enables a Household to own and occupy a Housing Unit more suitable to the Household’s needs; or
- 11.1.3.2.f. Enables the Household to respond to life circumstances that arise beyond the reasonable control of the Household (such as need to care for an Elderly or Household member who is Individual with a Disability).

Signature:  Date: 1/28/25

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

From Craig,

Thanks for this consideration, unfortunately I don't have saved receipts; I just got to cranking on projects and didn't think about it. That is also how I would explain not getting pre-approved for the improvements. I will try to be better about that in the future. The input fields were small on the form so I didn't give a lengthy explanation for the improvements. I have attached some pictures and I will also provide a little blurb about what we've done. I realize that everything may not fit the approved capital improvements but I would like to try. I do think that everything I listed below has greatly enhanced the livability and functionality of the house and is not purely cosmetic or design-related.

Back patio: We spent about \$800 dollars on pavers and many hours leveling the ground and installing them. That part of the yard was a mud pit, sloped awkwardly, and was not very functional. Now it can be used as a seating area or dining area.

Back gate and front fence: The yard was not enclosed. Now, pets and children can play in a contained space. I probably spent \$1,000 on these supplies and about a week's worth of labor. I've heard others say that just quotes for two gates have been \$2,000 or more.

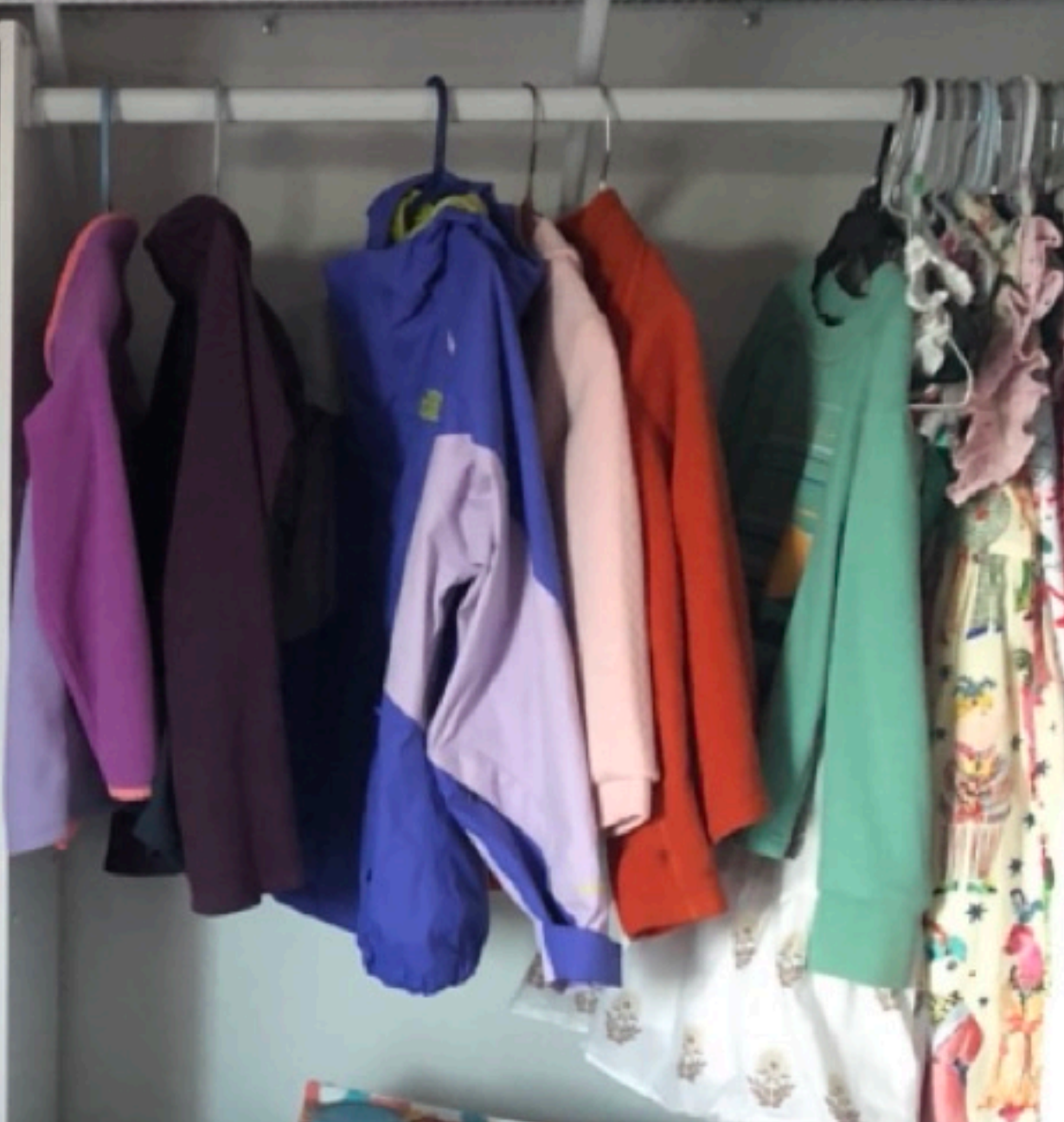
Paint: We are slowly painting the house by ourselves. Quotes to paint the entire house were around \$8,000. We have painted all of the downstairs trim along with two accent walls downstairs and one in each upstairs bedroom. We hope to finish painting this summer. The paint was purchased from Sherwin Williams in Montrose and was good quality. Even trying to wipe down the walls and baseboards that are not painted leaves a white residue on washcloths and does not remove the stain/scuff. Painting the house feels absolutely essential.

Closets: We added closet storage systems (with hanging rods being the most important addition). The bedroom closets only had one wire shelf to begin with. The systems I bought were around \$100 each from Home Depot and I installed them in all three closets. I also added shelving and a dowel rod in the hall closet that contains the water heater. This added much needed storage space and doubles as a coat closet (it is the only closet in the entire house besides the one in the bedrooms). This added functionality feels essential.

Garage: I built custom heavy duty storage shelves from floor to ceiling using 2x4s and 3/4 inch plywood. This also greatly enhanced the functionality of the garage. I spent about \$350 on materials and spent several hours building them. I also made a small worktop area next to the shelving.

I hope some sort of credit can be given to us. In total, we have probably spent \$2,500 to \$3,000 on supplies. I definitely feel like I've put some sweat equity into the house as well up to this point as most of these projects would cost triple to hire out.



















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SCIENCE SERIES  
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10



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TRANSPARENT LABEL HERE  
Picture  
CUSTOMER BOX # IF ANY  
IRON MOUNTAIN  
The Leader in Records & Information Management













## Jim Kolnik

---

**From:** Sheamus Croke <sheamus@ruralhomesproject.co>  
**Sent:** Tuesday, February 18, 2025 2:54 PM  
**To:** Jim Kolnik  
**Cc:** loismajor5@gmail.com; paul@ruralhomesproject.co  
**Subject:** External: Ridgway Capital Improvements Bulk and Welcome Back  
**Attachments:** Nancy Madsen Packet updated(1).pdf; SABO #2\_Wetterhorn-Homes-Other-Exception-Request #2-Form-UPDATED-JMK(2).pdf; SABO #1\_Wetterhorn-Homes-Other-Exception-Request-Form-UPDATED-JMK(2).pdf; Spearman Packet Complete..(2).pdf; Sabo Exception Request Additional Information(2).pdf; Capital Improvements Summary(1).xlsx

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Hi Jim,

I hope fatherhood has been treating you well! Welcome back! (if I have your return date right?).

I'm not sure if you were involved during the beginning of this process, but Rural Homes reached out to all Ridgway Wetterhorn residents with an email (pasted at the bottom of this email) offering them to retroactively apply for capital improvements. We received three exception requests, all of which I have attached as packets, and I created a summary spreadsheet of their requests as well.

I wanted to ask if you could be prepared to present the attached information at the regular Housing Committee meeting on March 12th, as well as contact each of the applicants to confirm you've received their requests and invite them to the meeting?

Let me know if you have any questions or concerns.

Thanks!  
-Sheamus

### EMAIL SENT:

Dear Wetterhorn Homeowners,

Happy New Year! It has come to my attention that several new homeowners have spent time and money to improve their Ridgway Wetterhorn home. It's nice to hear that you are investing in your home. There is, however, a catch that some have just realized and that I want to explain next steps.

As you know, one of the goals of the Rural Homes program and the deed restriction is to keep homes affordable over time. Due to this, the resale maximum price (MSP) is limited to a certain appreciation rate and there is a limit on the amount that can be added to the MSP as Capital Improvements. Most Capital Improvements can be added to the MSP when approved by the Administrator BEFORE the improvements are made. Please note that all approved Capital Improvements are subject to depreciation. **If you are unsure if the improvements to your home are eligible capital expenses, first review the guidelines at the bottom of this email. If you are still unsure, it could be worth applying for an exception and seeing if the committee approves it.**

For those of you who made improvements without pre-approval, we would like to bring the request for exceptions to the Ridgway Housing Committee at one time to expedite the process and ensure fairness to the applicants. Please review the

section of the Guidelines at the bottom of this email to decide whether you want to seek approval of a Capital Improvement and to help phrase your request.

**If you want to request an exception for capital improvements that you didn't know to get approved beforehand, follow the below steps:**

1. Fill out this form ( [https://link.edgepilot.com/s/a16d8213/b7DTHCVqFU\\_FcB2q9FzTTA?u=https://impactdf.org/wp-content/uploads/2023/11/Wetterhorn-Homes-Other-Exception-Request-Form-UPDATED-JMK.pdf](https://link.edgepilot.com/s/a16d8213/b7DTHCVqFU_FcB2q9FzTTA?u=https://impactdf.org/wp-content/uploads/2023/11/Wetterhorn-Homes-Other-Exception-Request-Form-UPDATED-JMK.pdf) ). For the "review standards" section it will likely be b and/or c that you select. Also, for Part I, #2, please include any explanation of why your expenses are "capital" and why you failed to obtain pre-approval in. Send this completed form to me in an email.
2. In your email, include all receipts from your expense. Feel free to include photos as well. I am happy to answer questions about the form and preview it before it is submitted. I will gather the various requests and help present them to the Ridgway Housing Committee.

Our target Ridgway Town Council meeting to present these exceptions is Wednesday, February 8, 2025. That means in order to be a part of the group exception request, please **prepare your Request for Exception and return the completed form to me by Monday, January 30, 2025**. I look forward to hearing from you.

In the future, requests to review capital expenditures should go directly through the Housing Authority (Impact Development Services)

Cheers,

Sheamus Croke

--

Sheamus Croke  
Operations Manager  
c: 970-729-2448  
(He/His)  
¡Hablo Español!



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## Jim Kolnik

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**From:** Nancy Madsen <nmadsen.profe@gmail.com>  
**Sent:** Tuesday, February 25, 2025 9:42 AM  
**To:** Jim Kolnik  
**Cc:** sheamus@ruralhomesproject.co  
**Subject:** External: Re: External: Re: Exception Request for Capital Improvements

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Okay, I understand.

Nancy Madsen  
Ridgway, CO  
<https://link.edgepilot.com/s/8c9c760d/-xsM4UhA7EabhwttXMafnQ?u=http://www.sparrowsongsite.blog/>

On Tue, Feb 25, 2025 at 9:35 AM Jim Kolnik <[jim@impactdf.org](mailto:jim@impactdf.org)> wrote:

Hi Nancy,

Thank you for your quick response. I understand your stance on the paint. Another reason I am not able to consider it is that you do not have the official receipts. All permitted capital improvements need to have all material and labor cost receipts provided.

Thank you,

**Jim Kolnik** | Eligibility Specialist

Standard Working Hours: 8am – 4pm, M-F

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200 E. 7<sup>th</sup> St., Suite 412

Loveland, CO 80537

[jim@impactdf.org](mailto:jim@impactdf.org)

P: 970.494.2021 x. 205 | Direct 970.541.2617

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Upcoming PTO: June 16-18, and 20, 2025



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**From:** Nancy Madsen <[nmadsen.profe@gmail.com](mailto:nmadsen.profe@gmail.com)>  
**Sent:** Tuesday, February 25, 2025 9:27 AM  
**To:** Jim Kolnik <[jim@impactdf.org](mailto:jim@impactdf.org)>  
**Subject:** External: Re: Exception Request for Capital Improvements

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Thank you for working with me on these, Jim, and for getting them to the Housing Committee for review.

I understand that is the outlined procedure for paint. I would argue, however, that these walls, doors, and trim were only primed, not painted. One only had to touch them to get a black streak, so paint was absolutely necessary. Other homeowners in our development feel the same way about this.

Nancy Madsen

Ridgway, CO

<https://link.edgepilot.com/s/06907f46/VdR5X5Q1Jk21QjEu7pjdeQ?u=http://www.sparrowsongsite.blog/>

El mar, 25 feb 2025 a la(s) 9:06 a.m., Jim Kolnik ([jim@impactdf.org](mailto:jim@impactdf.org)) escribió:

Good morning Nancy,

Sheamus Croke from Rural Homes sent over your exception request to me as the deed restriction administrator for the Ridgway Wetterhorn community. I'm working on reviewing your request and packaging it up to send to the Housing Committee for review.

Paint is considered a luxury item as the home was already painted at closing. We are not able to consider this a capital improvement.

I will package up and provide your other improvements to the Housing Committee for exception review.

Thank you,

**Jim Kolnik** | Eligibility Specialist

Standard Working Hours: 8am – 4pm, M-F

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200 E. 7<sup>th</sup> St., Suite 412

Loveland, CO 80537

[jim@impactdf.org](mailto:jim@impactdf.org)

P: 970.494.2021 x. 205 | Direct 970.541.2617

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## Jim Kolnik

---

**From:** Jim Kolnik  
**Sent:** Thursday, February 27, 2025 11:05 AM  
**To:** Christy Sabo  
**Cc:** Sheamus Croke  
**Subject:** RE: Exception Request for Capital Improvements

Good morning Christy,

I'm following up from my email below sent Tuesday. Do you have any receipts for the material costs and labor? Please let me know by 4pm tomorrow, 2/28.

Thank you,

**Jim Kolnik** | Eligibility Specialist  
Standard Working Hours: 8am – 4pm, M-F  
Impact Development Services | [www.impactdf.org](http://www.impactdf.org)  
200 E. 7<sup>th</sup> St., Suite 412  
Loveland, CO 80537  
[jim@impactdf.org](mailto:jim@impactdf.org)  
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**From:** Jim Kolnik  
**Sent:** Tuesday, February 25, 2025 8:57 AM  
**To:** Christy Sabo <clsabo11@yahoo.com>  
**Cc:** Sheamus Croke <sheamus@ruralhomesproject.co>  
**Subject:** FW: Exception Request for Capital Improvements

Good morning Christy,



Sheamus Croke from Rural Homes sent over your exception request to me as the deed restriction administrator for the Ridgway Wetterhorn community. I'm working on reviewing your request and packaging it up to send to the Housing Committee for review.

The electric fireplace is considered a luxury item as there is already a source of heat for the home. We are not able to consider this a capital improvement.

The shed added provides additional storage/usable space and if presented to the Housing Committee prior to construction would have been considered a Permitted Capital Improvement. I can forward this exception request to the Housing Committee for review. I noticed you listed foundation material costs of \$105 and labor costs of \$750. Can you please provide the receipts for these? Receipts will be needed to verify the cost if the exception is approved.

Thank you,

**Jim Kolnik** | Eligibility Specialist  
Standard Working Hours: 8am – 4pm, M-F  
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200 E. 7<sup>th</sup> St., Suite 412  
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## Jim Kolnik

---

**From:** Jim Kolnik  
**Sent:** Tuesday, February 25, 2025 1:28 PM  
**To:** Craig Spearman  
**Subject:** Request for Capital Improvements

Hi Craig,

Unfortunately no - receipts are a requirement so that we can verify the cost and purchase date.

I understand this is not the answer you want to hear and see you've put a lot of beautiful work into your home.

Sincerely,

**Jim Kolnik** | Eligibility Specialist  
Standard Working Hours: 8am – 4pm, M-F  
Impact Development Services | [www.impactdf.org](http://www.impactdf.org)  
200 E. 7<sup>th</sup> St., Suite 412  
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**From:** Craig Spearman <[cspearman@ridgway.k12.co.us](mailto:cspearman@ridgway.k12.co.us)>  
**Sent:** Tuesday, February 25, 2025 1:08 PM  
**To:** Jim Kolnik <[jim@impactdf.org](mailto:jim@impactdf.org)>  
**Subject:** External: Re: External: Re: Exception Request for Capital Improvements

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Thanks, Jim. I feel like I've done quite a bit of work on the place. I have a neighbor that spent 4k on a chain link fence and I built a wood fence that would have probably cost 10k if the job was hired out. I get not having the receipts makes it tough for you guys but can there be no small amount of credit given?

On Tue, Feb 25, 2025 at 1:02 PM Jim Kolnik <[jim@impactdf.org](mailto:jim@impactdf.org)> wrote:

Hi Craig,

Great question. Per the guidelines, labor costs can only account for up to 50% of the total capital improvement cost. If we don't have the receipts for the material cost we would not be able to account for any labor costs regardless if it was performed by the owner or outsourced.

If we did have a receipt for material costs and you performed your own labor we would need some sort of invoice with a reasonable amount of time and hourly rate that would be determined and approved by the Housing Authority on a case by case basis.

Please let me know if you have any other questions.

Thank you,

**Jim Kolnik** | Eligibility Specialist

Standard Working Hours: 8am – 4pm, M-F

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Loveland, CO 80537

[jim@impactdf.org](mailto:jim@impactdf.org)

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**From:** Craig Spearman <[cspearman@ridgway.k12.co.us](mailto:cspearman@ridgway.k12.co.us)>  
**Sent:** Tuesday, February 25, 2025 12:49 PM  
**To:** Jim Kolnik <[jim@impactdf.org](mailto:jim@impactdf.org)>  
**Subject:** External: Re: Exception Request for Capital Improvements

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Hey Jim,

I understand about not having the receipts. I'm confused at how I would have any type of receipt for work I do myself. How do you account for that?

Craig

On Tue, Feb 25, 2025 at 9:32 AM Jim Kolnik <[jim@impactdf.org](mailto:jim@impactdf.org)> wrote:

Good morning Craig,

Sheamus Croke from Rural Homes sent over your exception request to me as the deed restriction administrator for the Ridgway Wetterhorn community.

Receipts are required for all material and labor improvement costs to have them considered as permitted capital improvements. As you mentioned you do not have receipts for the improvements already made we are not able to move forward with your exception request.

For all future improvements that you believe may be considered a permitted capital improvement please present to the Housing Authority for review prior to starting the project and keep all receipts as those will be needed for final approval.

Thank you,

**Jim Kolnik** | Eligibility Specialist

Standard Working Hours: 8am – 4pm, M-F

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--

Thank You,

Craig Spearman

Ridgway Secondary School

High School Humanities Department

[cspearman@ridgway.k12.co.us](mailto:cspearman@ridgway.k12.co.us)

(970) 626- 5788 ext: 2209



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Complaint procedures have been established for students, parents, employees, and members of the public. The following person(s) have been identified as the compliance officer for the district: Personnel Coordinator, Ridgway School District R-2; 1115 West Clinton Street, Ridgway, CO 81432; 970-626-4320; or email: [jbutterbaugh@ridgway.k12.co.us](mailto:jbutterbaugh@ridgway.k12.co.us).

Outside agencies: Complaints regarding violations of Title VI, (race, national origin), Title IX (sex/gender), Section 504/ADA (handicap or disability), may be filed directly with the Office for Civil Rights, U.S. Department of Education, 1244 North Speer Blvd., Suite 310, Denver, CO 80204. Complaints regarding violations of Title VII (employment) and the ADEA (prohibiting age discrimination in employment) may be filed directly with the Federal Office of Equal Employment Opportunity Commission, 303 E. 17th Ave., Suite 510, Denver, CO 80202, or the Colorado Civil Rights Commission, 1560 Broadway, Suite 1050, Denver, CO 80202.

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Thank You,

Craig Spearman  
Ridgway Secondary School  
High School Humanities Department  
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