

**Ridgway Workforce & Affordable Housing Committee
Meeting Agenda
Wednesday, September 11, 2024**

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/87388697498?pwd=Uba5awinI6pPjnbG6EbRy5Cm1lbacl.1>

Meeting ID: 873 8869 7498

Passcode: 669014

Dial by your location

+1 346 248 7799 US

+1 253 215 8782 US

5:45 p.m.

ROLL CALL Polly Kroger, Kevin Grambley, Beth Lakin, Terry Schuyler, Josey Scoville, Russ Meyer and John Clark

PUBLIC HEARING

1. Consideration of an exception request from Carmen Messina to add non-Permitted Capital Improvements to the Maximum Sales Price

ACTION ITEM

2. Action on implementation of a Covenant Rental Application for persons interested in occupying deed-restricted housing owned by the Ridgway R-2 School District

ADJOURNMENT

AGENDA ITEM #1



200 E. 7th Street, Suite 412
Loveland, CO 80537
Tel: 970-541-2617
E-mail: lottery@impactdf.org
Web: impactdf.org/impactdevelopmentservices

MEMO

To: Ridgway Work Force & Housing Committee (RWFHC)
From: Jim Kolnik, Impact Development Services (IDS)
Date: August 21, 2024
Re: Consideration of an exception request to add non-Permitted Capital Improvements to the Maximum Sales Price (MSP)
Attachments: Exception Request Form
Letter of Explanation Addendum
Cost of Improvements (Receipts)
Email Thread from Carmen Messina to IDS
Current Maximum Sales Price Calculation

Introduction

Consideration of an exception request to add non-Permitted Capital Improvements to the Maximum Sales Price.

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:



200 E. 7th Street, Suite 412
Loveland, CO 80537
Tel: 970-541-2617
E-mail: lottery@impactdf.org
Web: impactdf.org/impactdevelopmentservices

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

Carmen Messina is the current owner of a Ridgway Wetterhorn Housing Unit. Carmen was approved for a Leave of Absence exception for up to 2 years while renting her property to a qualified tenant by the Housing Committee on Wednesday, July 10, 2024. Carmen has been unable to find a qualified tenant for her property and thus has provided notice of intent to sell her home on Sunday, August 18, 2024. Carmen has made improvements to her property without notifying the Housing Authority, Impact Development Services, as required in 8.2.3.1 and wishes to add the value of the improvements to the MSP.

Improvements Made and Cost

Improvement: Whole House Painting
Cost of Materials: Unknown, no receipt provided/available
Cost of Labor: \$0
Purchase/Installation Date: Unknown/Not Disclosed

Improvement: Electric Vehicle (EV) Charger and Parts
Cost of Materials: \$399.59
Cost of Labor: \$0
Purchase/Installation Date: April 18, 2024 (Charger) and May 26, 2024 (Parts)

Improvement: Outdoor Shed
Cost of Materials: \$595.83
Cost of Labor: \$0
Purchase/Installation Date: November 18, 2023

Total: \$995.42



200 E. 7th Street, Suite 412
Loveland, CO 80537
Tel: 970-541-2617
E-mail: lottery@impactdf.org
Web: impactdf.org/impactdevelopmentservices

Staff Recommendation

Staff recommends a denial of this exception as the items provided with receipts (EV charger and shed) are not attached to the residence and may be listed for individual sale outside of the home sale and there are no receipts to validate the cost of the whole house painting improvement.

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. 7th Street, Suite 412
Loveland, CO 80537
Tel: 970-541-2617
E-mail: lottery@impactdf.org
Web: impactdf.org/impactdevelopmentservices

Motions for Consideration:

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

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

- Granting such an Exception does not meet the General Policy Goal of providing high quality homes for working residents and their families who make a living primarily from employment in the Ridgway School District (R-2) and does not meet the requirements for a Permitted Capital Improvement pursuant to §6.11 and §8.2.3.

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

End of Memorandum

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: _____

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: _____

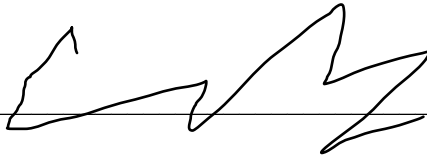
11.1.3.2 The Exception meets one or more of the following review standards: Please identify any and all review standards met and explain: _____

- 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”).
- 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: _____

Signature: _____

Date: _____

Addendum to Exemption Request form:

The house at 414 N Laura St has been fully painted by myself with semi-gloss protective paint to increase durability and wear, including all walls, windowsills and trim, and doors. I would like to request that the value of this improvement be added onto the allowed purchase price of the home. I do not have receipts, since I performed all the work myself, however, I believe that this greatly improves the durability and value of the home. I would like to request that it be considered at "market value" for such a service.

Additionally, I added a shed to the home, since there is no garage or ground floor closets, coat closets, or storage space for outdoor wear/gear other than the kitchen food pantry. This receipt is attached.

Finally, I had an EV charging station installed by a professional electrician. I have the receipt attached for the charger and the electrical outlet hardware. The labor cost was performed as a work trade.

The requested sum of the shed, EV charger and outlet materials is \$996. The allowed amount for the painting would be at your discretion.

Please consider these home improvements in calculating the allowed sale price of the home.

Thank you,
Carmen Messina

Carmen
PO BOX 72
414 N Laura St
RIDGWAY, CO 81432-0072
United States

Shipping Speed:
FREE Shipping

Shipped on April 17, 2024

Items Ordered	Price
1 of: <i>Grizzl-E Level 2 Electric Vehicle (EV) Charger up to 40 Amp, UL Certified Indoor/Outdoor Electric Car Fast Wall Charging Station, NEMA 14-50 Plug, 24</i>	\$349.99

Sold by: United Chargers Inc. ([seller profile](#))
Supplied by: United Chargers Inc. ([seller profile](#))

Condition: New

Shipping Address:
Carmen
PO BOX 72
414 N Laura St
RIDGWAY, CO 81432-0072
United States

Shipping Speed:
FREE Shipping

Payment information

Payment Method:
American Express ending in 1000

Billing address
Carmen Messina
PO BOX 72
RIDGWAY, CO 81432-0072
United States

Item(s) Subtotal:	\$512.38
Shipping & Handling:	\$17.05
Free Shipping:	-\$17.05
Promotion applied:	-\$0.90

Total before tax:	\$511.48
Estimated tax to be collected:	\$46.28
CO Retail Delivery Fees	\$0.28

Grand Total:	\$558.04
AmericanExpress ending in 1000: April 18, 2024:	\$558.04

Credit Card transactions

To view the status of your order, return to [Order Summary](#).

[Conditions of Use](#) | [Privacy Notice](#) © 1996-2024, Amazon.com, Inc. or its affiliates

[Back to top](#)

English	United States
---------	---------------

[Help](#)

True Value

Ridgway Hardware Inc
276 S. Lena St
Ridgway CO 81432
970-626-5717

5/26/2024 4:59 PM

BRCH:1000
CASHIER: EH
SLSP:1

*** INVOICE ***
2405-180007

ACCT # : CASH
JOB # : 0
NAME : CASH SALES

167090 CLR 20 In Use Out Cover				
1	EA	26.49	EA	26.49
764512 50AHTR 2000H BAN 401100				
1	EA	18.99	EA	18.99

SUBTOTAL 45.48

SALES TAX CO 9.05% 4.12

TOTAL 49.60

AMT PAID 49.60
CHANGE DUE 0.00


Thank you for your business!


PAYMENT METHOD[S]:

SALE-Visa 49.60
ACCT:###3948 APPROVED:320970
AL: US DEBIT
Entry Mode: CHIP
AID: A0000000980840
PS: PIN Bypassed

#1 Home Improvement Retailer




You're shopping
Lemmon Ave 
○ **OPEN** until 10 pm

Delivering to
75209 

Search



Cart | 0 items 

Order #WG48033354

Placed on: Nov 18, 2023

Billing Information

Carmen Messina

Po Box 72
RIDGWAY CO 81432

Payment Method: VISA ***0288

Item	Price/Item	Qty	Line Total
------	------------	-----	------------

Store Pickup (1 item)

1401 Ogden Rd #1537, Montrose, CO 81401

Item picked up from store #1537

Keter Darwin 6 ft. W x 6 ft. D Outdoor Durable Resin Plastic Storage Shed with Double Doors and Floor, Grey (37.5 sq. ft.)	\$549.00	1	\$549.00
	\$841.49		
	Saved 35%		

Available: NOV 27 - NOV 30

Subtotal	\$549.00
Pick Up In Store	FREE
Delivery	\$0.00
Sales Tax	\$46.83

Total	\$595.83
You Saved	\$292.49

Need help?

Online Customer
Support:
1-800-430-3376

Call 7 days a week:
6 a.m. to 2 a.m. EST

Jim Kolnik

From: Carmen Messina <messinaca@gmail.com>
Sent: Sunday, August 18, 2024 5:40 PM
To: Jim Kolnik
Subject: exemption
Attachments: electrical outlet.jpg; EV charger receipt.pdf; Home Depot shed.pdf; Wetterhorn improvements form.pdf; Exempt addendum.odt

Hello Jim,

I have attached the Wetterhorn Exemption Request for allowing the home improvements I made to be calculated into the sale of the home. Also attached are receipts and a letter of explanation. I also installed a whole home water filtration system and reverse osmosis system. As I told you on the phone, I don't have receipts for the cost of the system, only the plumber labor. But I can pull the value of these units online.

Together its all about \$3,000. I may send that over in another email.

Thank you,

Carmen Messina

Maximum Sales Price Calculation

Community:	Ridgway Wetterhorn
Property Address:	414 N Laura
Property Owner:	Carmen Messina
Closing Date:	11/13/2023
Notice of Sale Date:	8/18/2024

Original Purchase Price (OPP)	\$ 339,000
Appreciation Rate:	3%
Term (in years)	0.75
Compounding Period (annual)	1
Appreciation Applied to MSP:	\$ 7,599

Prorated Months:	9
Add to Term:	0.75

Solar System Principal Paid:	\$ 44
Straight-Line Depreciation:	\$ 2
Total Solar System Value to MSP:	\$ 42

*20 year life expectancy

Permitted Capital Improvements:	\$ -
Depreciation:	\$ -
Max 10%:	\$ 33,900
TOTAL PCI Value to MSP:	\$ -

*From Marshall Swift

Public Improvement Cost	\$ -
-------------------------	------

Maximum Sales Price:	\$ 346,642
-----------------------------	-------------------

AGENDA ITEM #2

**Town of Ridgway Wetterhorn Covenant Rental Application
For Persons Interested in Occupying Deed-Restricted Housing
owned by the Ridgway R-2 School District.**

** This Application Needs to Be Submitted Prior To Occupying A Unit**

You must submit all of the following for an application to be considered complete:

- \$20.00 non-refundable Application Fee (make check payable to IDS)
- Completed application form (Please remember to have notarized where applicable)
- Additional page 4 for co-applicant (if applicable)

HOUSEHOLD INFORMATION
(Please Print)

Please indicate the Unit for which you are applying: _____

of Bedrooms: _____

APPLICANT: _____

Mailing address: _____ Phone # (cell) _____

Phys. address: _____ Phone # (work) _____

E-mail address: _____

CO-APPLICANT (if applicable): _____

Mailing address: _____
(if different from Applicant)

Phys. address: _____ Phone # (cell): _____

E-mail address: _____ Phone # (bus.) _____

OTHER HOUSEHOLD MEMBERS:

_____ Relationship to Applicant(s): _____

_____ Relationship to Applicant(s): _____

_____ Relationship to Applicant(s): _____

_____ Relationship to Applicant(s): _____

APPLICANT'S RELEASE and AUTHORIZATION

To Whom It May Concern:

1. As a part of the application process to rent deed-restricted property in the Town of Ridgway, Impact Development Services (IDS) may verify any and all information contained in my/our rental application.
2. I/We authorize you to provide to the IDS any and all information and documentation in your care or custody that they request. Such information includes, but is not limited to, employment history and income, employment forecast, bank, money market, and similar account balances, and copies of income tax returns.
3. A copy of this authorization may be accepted as an original.

DATED: effective this _____ day of _____, 20____.

Applicant Signature

Applicant Signature

Please print name

Please print name

The foregoing instrument was acknowledged before me this _____ day of _____ 202_,
by _____.

STATE OF COLORADO)
) ss.
COUNTY OF OURAY)

Witness my hand and official seal.
My commission expires _____

Notary Public

VERIFICATION OF EMPLOYMENT HOURS AND INCOME
RELATED TO ELIGIBILITY TO OCCUPY AFFORDABLE HOUSING

*** For use by **Ridgway R-2 School District Representative**. This document serves to verify the employment hours & income for your Employee. It is to be completed by a RSD Representative with access to personnel records.***

Employee Name: _____
Employee began or will begin employment with RSD on _____ (Date).
Employee is employed as (job title) _____.
Please add a brief description of job duties and location of work: _____

Is this employment **seasonal** or **year-round**? (circle one)
If seasonal, Employee typically works from _____ to _____.
If year-round, Employee typically works or will work from _____ to _____.
Employee works or will work an average of _____ **hours per week**.
Employee works or will work a total of _____ **weeks per year**.
Employee works or will work a total of _____ **hours per year**.
Employee earns an **income** of \$ _____ per _____.
Employee receives _____ weeks of paid time off.

I certify that the above-named Employee is employed by the Ridgway R-2 School District.

Under the penalty of perjury, I certify that all of the information contained herein is true and correct to the best of my knowledge.

Employer's signature _____
Date

Employer's name and job title

Contact telephone number _____
Contact email

STATE OF COLORADO)
) ss.
COUNTY OF OURAY)

The foregoing was sworn to before me on the ____ day of _____, 202__,
by _____.

WITNESS my hand and official seal. My
commission expires:

Notary Public

