
From Surviving to Thriving

Building a blueprint for equity-focused housing initiatives in Colorado's rural resort communities

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Our Approach



Understand The Landscape
of Housing Solutions



Propose Solutions that
consider economic mobility



Evaluate the Economic Impact of
Housing Challenges on
Marginalized Groups



Add a Different Perspective to the
Affordable Housing Crisis in
Colorado's Rural Resort Communities



Assess Accessibility and Equity of
Current Housing Policies and
Programs

The Role of Housing in Economic Mobility



Housing as a Foundation

Stable housing is critical for economic mobility, serving as a foundation for education, employment, and community engagement.



Communities in Focus

Communities facing significant barriers to homeownership and affordable rentals, limiting opportunities for long-term financial stability.



Wealth Gap

Homeownership is a primary driver of wealth-building in the U.S., yet disparities in housing access perpetuate economic inequities.

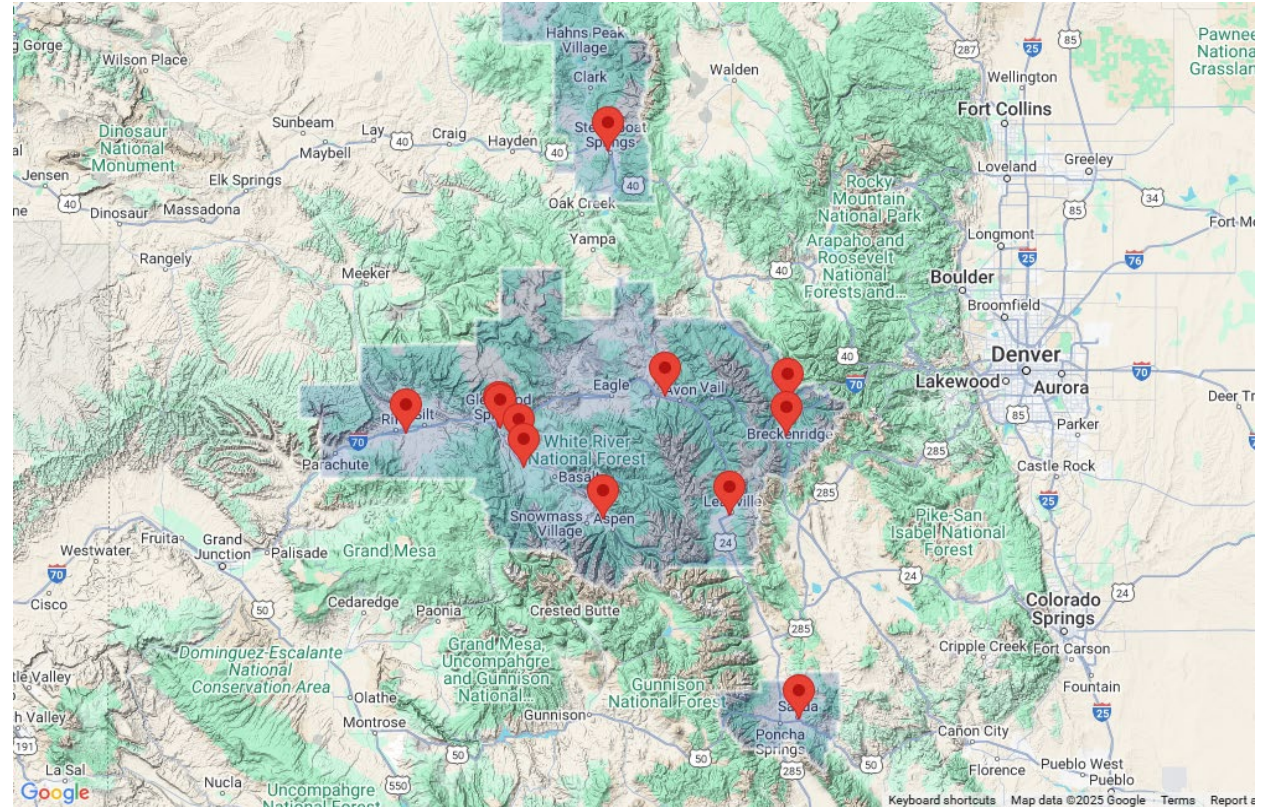
Scope of Work

Building on Nascent Bodies of Research

Key Characteristics of GNAR Regions:

- Gateway to national parks, forests, or recreational sties.
- Natual amenities and resort-driven economies create unique housing pressures
 - High property values
 - Seasonal Demand
 - Lack of available units for year-round residents
- Challenges are not just about housing but about economic mobility, as housing stability is a key driver of wealth building and opportunity.

Geographic Study Area



Methodology

Mixed Methods approach

Regional Scan

- Interviews with representatives from affordable housing agencies (i.e. government agencies, non-profits, etc.)
- Survey inquiring about process, data, and available reports.

Cost of Living

- Cost of Living by County via Family Budget Calculator
 - Focus areas: Housing, childcare, food, transportation, healthcare, utilities, etc.
- Labor Market Data by County
 - Lightcast county-level job postings and wage data



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Methodology

Regional Residents:

420 surveys in English and Spanish

- Focus areas: Housing affordability and impact, commuting patterns, program awareness and accessibility
- In-depth Interviews with 50 residents who took survey
- In-depth Interviews with 24 Community Leaders



Key Findings

01

Disproportionate Impact on Latinx Communities

- Barriers to accessing affordable housing.
- Renting dominates, limiting economic mobility opportunity.
- Overcrowding and shared living spaces exacerbate stress and instability.

Economic Barriers to Vitality & Mobility

- Gaps between cost of living and wages
- Affordable housing is not affordable in the context of the entire cost of living in our counties
- Access issues constrain social mobility.

02

03

Challenges in Program Accessibility & Data Gaps

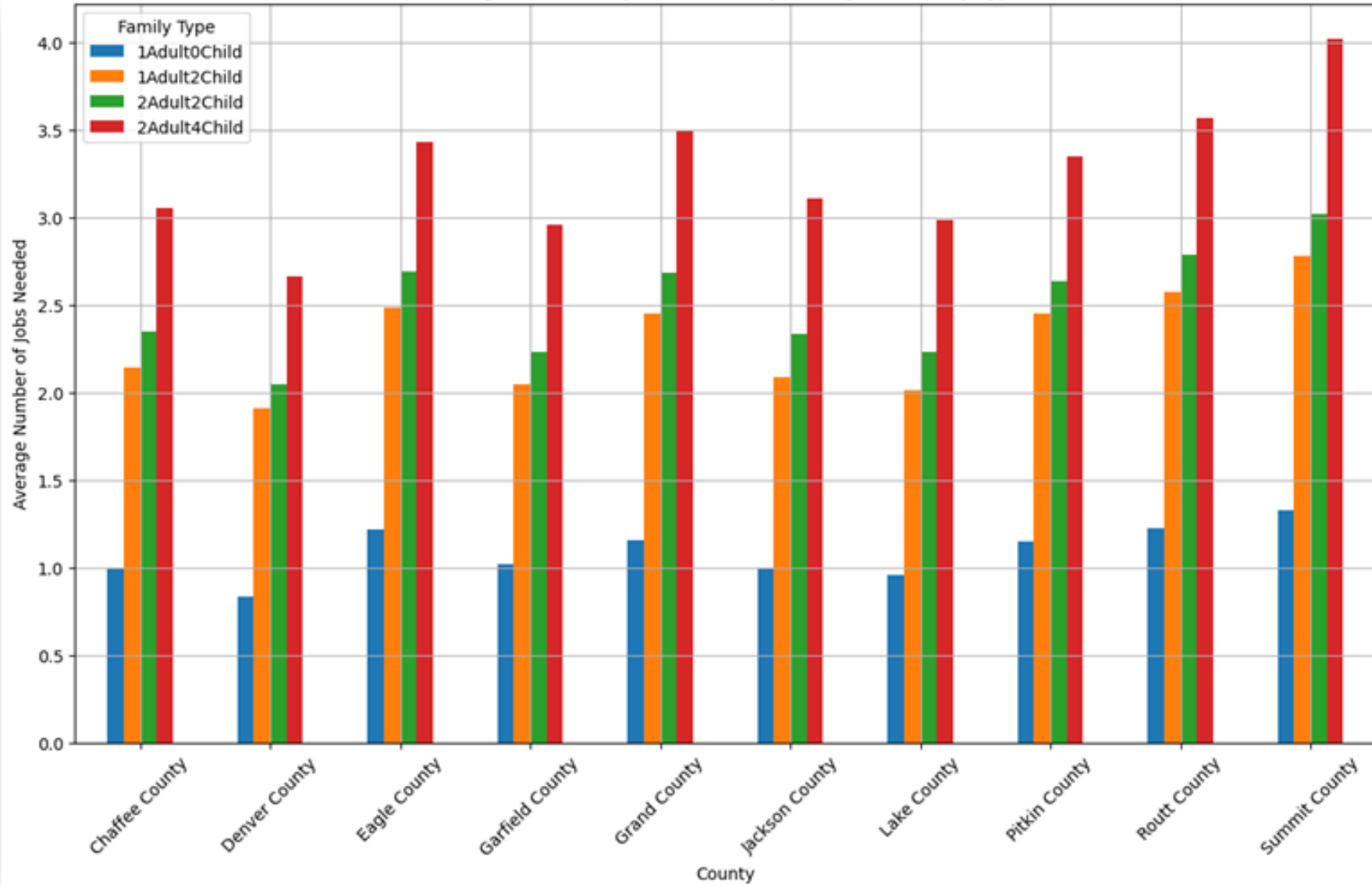
- Affordable housing programs lack cultural competency and accessibility.
- Lack of demographic data and bilingual outreach limits program effectiveness.
- Property management companies playing a key role.

Ineffective Policies & Resource Allocation

- Most policies focus on short-term stability, not long-term economic mobility.
- Highly localized solutions create inefficiencies, increase costs, and fail to acknowledge the labor market realities.

04

Average Number of Jobs Needed by County and Family Type



Our "Ah-Ha!" Moments

- Even if we subsidize housing at 50% of market rate, the average family has to **work over 2.5 jobs** in order to meet basic cost of living needs (i.e. to SURVIVE, not to THRIVE)
- In extremely high cost locations like Pitkin County, in order for deed restriction or acquisition-driven strategies to work for families making the area median income, there have to be properties available at prices that are **significantly below market**
- Many programs track **almost no data** that would enable policymakers to effectively evaluate the **impact** of programs with a lens toward equity or economic mobility (i.e. disaggregated data on race/ethnicity, employment type, income over time, etc.)
- Having **highly localized/specialized** housing agencies leads to unnecessary complexities for residents (particularly for Latinx residents), redundancy, inefficient use of resources and the inability to scale.
- **Mobile home parks** have long been a vital source of affordable housing, and it is crucial to prioritize their protection and preservation. Continued legislation and proactive measures by local municipalities are essential to safeguard these communities and ensure they remain a viable housing option for individuals and families in need.

Impactful Narratives

A single mother with two children, works two jobs in Summit County's hospitality sector. She rents a small apartment 50 miles from her workplace because it's the only affordable option.

Wakes up at 4:30 AM every day to prepare her kids for school before starting her 90-minute commute to work. Despite working two jobs, 60 hours a week, her income barely covers rent, transportation, and food. She dreams of owning a home but can't save for a down payment due to high living costs. Her situation highlights how limited affordable housing near job centers forces families into unsustainable commutes, affecting their quality of life and economic mobility.

Couple lives in Eagle County with their three children and two extended family members. They share a two-bedroom apartment to make rent manageable.

For this couple, privacy is a luxury they can't afford. Their children share a single room, and the living room has been converted into sleeping quarters for their parents. Overcrowding has taken a toll on their family's mental health, creating stress and conflict. Despite years of applying for affordable housing programs, they remain on waitlists, caught in a cycle where they can't get ahead. Their story underscores the urgent need for housing policies that address the realities of larger households in Latinx communities.

A construction worker in Garfield County, heard about a local affordable housing program but struggled to understand the application process, which was only available in English.

He was eager to apply for an affordable housing program when he learned about it from a co-worker. However, the forms were complicated, and no one at the housing authority could assist him in Spanish. After multiple failed attempts to navigate the process, he gave up. His experience reflects the broader issue of language barriers and the lack of culturally relevant outreach, which prevent many Latinx residents from accessing critical housing resources.

Impactful Narratives

A family in **Garfield County** described moving six times in five years due to rising rents, disrupting their children's education and mental well-being.

Kids grades have dropped since her family began moving frequently. Kids struggles to adjust to new schools and make friends. Parents, who work in the service industry, say their top priority is finding affordable housing, but the stress of constant moves has strained family dynamics. Their story shows how housing instability affects not just the present but also the future, as children like them face barriers to educational and emotional stability.

A community leader spoke about the lack of awareness around housing programs due to the **absence of bilingual outreach.**

Individual owns a landscaping company in **Routt County** but struggles to retain workers due to housing issues.

He has seen several employees leave his company because they couldn't find housing near their jobs. One of his best workers recently moved 70 miles away and now spends four hours a day commuting. Owner is worried about the future of his business if housing challenges continue to push out the workforce. His experience highlights the ripple effects of the housing crisis on local economies and businesses.”

“It’s impossible to save for a down payment when rent takes up most of what you earn, and the wages here don’t match the cost of living.”

"I don't think they [the county] do [provide affordable housing options]. I just never heard anything from this county specifically about affordable housing."

"We are stuck in aging, overcrowded homes because there are no alternatives."

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Solutions

The "What" - D.E.A.L. Framework

Deed restrictions & Development-Driven Strategies

- Housing agencies, municipality entities, employers or non-profits purchase or build units specifically for affordable housing

Education & Support Services

- Housing agencies or other non-profits provide education and support services on topics such as home ownership 101, financing, etc.

Assistance with Rent or Down Payment

- Non-profits offer designated sums to assist with a rental deposit or first/last month's rent or offer to provide a portion of a down payment

Legislative Changes - Code or Statutory Modifications

- State or federal programs that provide funding for affordable housing programs or modify municipal codes to manage affordable housing



Building a Blueprint for Equity-Focused Housing Initiatives

The "How"

Effective Program Design
Equity & Impact at the Forefront

- Regional collaboration & multi-solution investments
- Focus on total cost of living- THRIVING not SURVIVING
- Mandatory data collection

Targeted Marketing
and Outreach

- Culturally competent and multi-lingual outreach and education opportunities
- Community engagement where it matters

Legislation Support
Sustainable Funding Models

- Flexible and innovative financing models
- Legislative support for grants and funding opportunities that meet rural needs

Questions?