

Phillips County & Communities, Colorado



County-Wide Housing Needs Assessment – 2025. “SNAPSHOT”

PREPARED FOR:



PREPARED BY:

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*“SNAPSHOT”
PHILLIPS COUNTY & COMMUNITIES, COLORADO
COUNTY-WIDE HOUSING NEEDS ASSESSMENT
2025.*

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This Phillips County-Wide Housing Needs Assessment was prepared for Phillips County Economic Development. The Housing Needs Assessment was completed by Hanna:Keelan Associates, P.C., with the guidance and direction of the Phillips County Housing Steering Committee.

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INTRODUCTION.

This **County-Wide Housing Needs Assessment** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for **Phillips County, Colorado**, including each Community, as well as the rural areas of Phillips County, identified in this Assessment as the “Balance of County.”

The **Assessment** describes the past, present and projected demographics, economic and housing conditions in the County and includes a “**Five-Year Housing Action Plan**,” identifying recommended near-future housing projects.

The **Housing Assessment** was prepared for governmental entities and both public and private/non-profit businesses and development entities within Phillips County and the surrounding areas, on behalf of **Phillips County Economic Development (PCED)**, by **Hanna:Keelan Associates, P.C.**, a Nebraska-based community planning and research consulting firm. A **County-Wide Housing Steering Committee** consisting of local housing stakeholders, as well as the general citizenry of Phillips County, provided invaluable information throughout the development of this **Housing Needs Assessment**.

The **Phillips County & Communities County-Wide Housing Needs Assessment** is comprised of information obtained from both public and private sources. All demographic, economic and housing data for the County and each Community were derived from the U.S. Census and the 2013-2017 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources.

To facilitate effective planning and implementation activities, housing demand projections were developed for a five-year period. The implementation period for this Housing Needs Assessment will be January, 2020, to January, 2025.

HOUSING UNIT TARGET DEMAND.

Table A, Page 3, identifies the **estimated housing target demand** for Phillips County and each Community, by 2025. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout Phillips County.

The total estimated **housing unit target demand** in Phillips County, by 2025, is **89 housing units, including 57 owner and 32 rental units**, at an estimated development cost of **\$18.5 Million**. An estimated 46 percent of the total **target demand** should be focused on housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units.

The City of Holyoke has the greatest demand for new construction and housing rehabilitation activities in Phillips County by 2025. An estimated **48 total units, including 26 owner and 22 rental units** should be built in Holyoke, at an estimated target budget of **\$8.6 Million**. Of the 48 new housing units, an estimated **six units** should be targeted for the **Downtown**, consisting of **two owner and four rental** housing units.



The Community of Haxtun has a total estimated housing unit target demand of **17 units, including nine owner and eight rental units**, at an estimated target budget of **\$3.1 Million**. Both Haxtun and Holyoke should consider the annexation of existing/developed residential areas, to assist in meeting their respective target demand.



**TABLE A
ESTIMATED HOUSING UNIT TARGET DEMAND*
PHILLIPS COUNTY & COMMUNITIES, COLORADO
2025**

	<u>Owner</u>	<u>Rental</u>	<u>Est. Total Housing Unit Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
Phillips County:	57	32	89	\$18.5
Haxtun:	9	8	17	\$3.1
Holyoke**:	26	22	48	\$8.6
Paoli:	1	2	3	\$0.6
Balance of County:	21	0	21	\$6.2

*Based upon new households, affordable housing for cost burdened households, replacement of occupied substandard/dilapidated housing stock (including housing stock experiencing plumbing, overcrowded conditions), absorb housing vacancy deficiency of structurally sound housing units, build for “pent-up” demand and calculation for **local housing development capacity (35%)**.

**Includes Downtown Housing Potential:
Holyoke: Six Units; Two Owner/four Rental.

NOTE: Housing development activities in the County should include an estimated 54% new construction and 46% purchase-rehab/resale or re-rent housing activities.

Source: Hanna:Keelan Associates, P.C., 2020.

HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

The following Phillips County-Wide **Housing Goals, Action Steps and Planning Initiatives** represent the benchmark of this **Phillips County Housing Needs Assessment**. **Housing Goals** are broad statements for defining and addressing the general housing issues, opportunities and needs of Phillips County. **Action Steps** strive to assemble the necessary Partnerships and funding opportunities for housing development and rehabilitation activities, while **Planning Initiatives** highlight housing development/preservation programs, which are further defined in the **Phillips County Five-Year Housing Action Plan**.

The following **Housing Goals, Action Steps and Planning Initiatives** are the product of both **quantitative and qualitative research activities** performed in Phillips County. **Quantitative** research activities included the compilation, analysis and projection of pertinent population, economic, income and housing data, all in an effort to understand the recent past, present and future housing needs and target demand for the individuals and families of Phillips County.

Qualitative research activities included the collection of invaluable housing information from the local housing stakeholders and general citizenry of Phillips County, via a series of meetings with a Housing Steering Committee, public Community Housing Discussions and the implementation of two Surveys: a Citizen Housing Survey and a Workforce Housing Needs Survey.

The **Phillips County-Wide Housing Goals, Action Steps and Planning Initiatives** are divided into Four Primary categories:

1. **Housing Partnerships & Housing Education.**
2. **Housing Development, Rehabilitation & Preservation.**
3. **Impediments/Barriers to Fair Housing.**
4. **Housing Study Implementation & Review.**



Goal 1: Housing Partnerships & Housing Education.

Goal 1.1 – Establish a Phillips County-Wide Housing Partnership (PC-WHP). The PC-WHP should consist of both local public and private sector entities, to actively assist in meeting the housing needs and demands of all income and family sector types in Phillips County. The creation of a PC-WHP would maximize the opportunity to safely house all individuals and families in appropriate, affordable owner and rental housing types throughout the County. The PC-WHP would also take the lead role in encouraging and securing financing for housing development and preservation programs in Phillips County.

- **Action Step 1:** Define the **PC-WHP** with a “**mission statement**” that meets the selected housing cause or purpose, as it relates to the identified housing needs and demands of Phillips County.
- **Action Step 2:** Recruit local persons and organizations that meet or match the defined **PC-WHP** “mission statement.”
- **Action Step 3:** Select and prioritize housing programs of both new construction and housing preservation for the **Phillips County Five-Year Housing Action Plan**, based upon the selected **PC-WHP** “mission statement.”
- ❖ **Planning Initiative 1:** The **PC-WHP** should first and foremost be comprised of existing area organizations, including, but not limited to Phillips County Economic Development, Haxtun Chamber of Commerce, Holyoke Chamber of Commerce, local Housing Authorities, Northeast Colorado Housing, Northeastern Colorado Association of Local Governments and the Colorado Office of Economic Development and International Trade, along with local major employers, bankers and housing developers/contractors.
- ❖ **Planning Initiative 2:** The **PC-WHP** will assist in implementing housing programs of greatest need in Phillips County, as identified in the **Five-Year Housing Action Plan**. This would include meeting the housing needs and demands of the following priority household sectors/types:
 - *Housing for the local workforce, for both new and existing employees.*
 - *Both owner and rental housing for households of all income ranges and ages.*
 - *Owner and rental housing rehabilitation activities for existing, substandard/dilapidated housing.*

- *Both temporary and permanent emergency housing for “special needs” populations, including, but not limited to persons and families with mobility and/or cognitive disabilities, homeless and near-homeless, victims of domestic abuse, single parent households, multi-generational households, new American households and Veterans.*
- *General housing redevelopment, rehabilitation and preservation.*
- *Explore the implementation of alternative housing development options, including tiny and/or small houses.*

❖ **Planning Initiative 3:** The **PC-WHP** will need to create local housing funding initiatives, such as a **Phillips County Housing Investment Trust Fund (HITF)**, to assist in providing “gap” financing for proposed affordable housing development and rehabilitation programs in Phillips County. For-profit, non-profit and philanthropic organizations, as well as commitments from major employers and local Foundations should be primary contributors. The Phillips County HITF could potentially be utilized to assist in funding the following activities:

- Investment funding for individual owner and rental housing rehabilitation programs.
- A community purchase-rehab-resale and re-rent program. Vacated housing on the real estate market in need of rehabilitation could be purchased by the **PC-WHP**, or a local economic development entity, for the purpose of being rehabilitated into a viable, livable housing unit for persons and families generally of moderate income. The house is then put back on the market for sale by a local realtor or other housing-related agency.
- Gap financing and/or developer incentives for the construction of new, affordable housing units.
- Down payment and closing cost assistance via low- or no-interest loans for persons and families purchasing a home in Phillips County. Housing purchase price maximums and household income thresholds can be determined by the **PC-WHP**.
- First or second mortgage assistance for prospective or current homeowners, including reduced rate or deferred payment loans.

❖ **Planning Initiative 4:** Create a local **Land Trust/Land Bank Program**, potentially to operate as a 501(c)3 organization with a Board of Directors, as a sub-group of the **PC-WHP**. The Land Trust/Land Bank will need to acquire developed or developable properties, via foreclosure or donation, to be repurposed and/or reutilized for new development projects, including housing.

Goal 1.2 – Elevate the “housing intelligence” of Phillips County, by providing the appropriate learning systems for educating members of the PC-WHP on the processes of housing financing and development, including appropriate methods for prioritizing both new construction and housing rehabilitation programs throughout the County.

- **Action Step 1:** Plan and implement a “housing” educational component, to both advocate for and assist in implementing needed housing programs in Phillips County, as identified in the **Five-Year Housing Action Plan.**
- **Action Step 2:** Understand the working connection between the **Phillips County Housing Needs Assessment** and other, current, local planning initiatives that will, in some capacity, have an impact on the future development, rehabilitation and preservation of both the current and future housing stock in Phillips County Communities.
- ❖ **Planning Initiative 1.** Design and provide a “**Housing Education Program**” to address pertinent housing development topics including, but not limited to housing need recognition, housing advocacy, homeowner and tenant responsibilities, housing financial planning and housing development.
- ❖ **Planning Initiative 2.** Train local community and housing stakeholder leadership to monitor and understand local, State and Federal housing legislative proposals and policies that could impact housing programs in Phillips County Communities, as identified in the **Five-Year Housing Action Plan.**

Goal 2: Housing Development, Rehabilitation & Preservation.

Goal 2.1 – Address the overall housing development needs of both owner- and renter households, of all age and income sectors, of varied price points/products. The overall housing unit target demand for Phillips County’s general population/households, by 2025, is an estimated 89 housing units, consisting of 57 owner units and 32 rental units. In the City of Holyoke, the projected housing unit target demand of 48 total units will require an estimated 27.6 acres of land area, by 2025. An estimated 8.4 acres of land area will be required to meet the projected housing unit target demand of 17 units for the Town of Haxtun.

- **Action Step 1:** With the assistance of a Phillips County Land Trust/Land Bank, **purchase and secure developable lots necessary for housing development opportunities.**

- **Action Step 2:** Create an **Incentive Program** for local developers and contractors to utilize in the development of both owner and rental housing of all price points in Phillips County. This could include impact and development fee waivers, modifying any existing height restrictions and/or floor-area-ratios, reduced lot and/or infrastructure costs, materials purchase assistance, etc.
- **Action Step 3:** New housing development projects in Phillips County Communities should utilize **place-based development components**, whereby development supports each community’s quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements.



- ❖ **Planning Initiative 1:** A Community or County-Wide Land Trust/Land Bank should concentrate on acquiring developable lots in close proximity to **major employment centers**, to develop housing for both local and community employees.
- ❖ **Planning Initiative 2:** Target up to **51 housing units**, including 45 owner and six rental units, **for persons of middle to upper income** at or above **81 percent of the Area Median Income (AMI)**. Housing in this AMI range will have an average purchase price at or above \$225,500 and an average affordable monthly rent of \$965. These housing units are generally affordable to people who have the approved credit to finance the purchase of a lot or tract of land and build a house without additional financial assistance.
- ❖ **Planning Initiative 3:** A total of **21 housing units**, including seven owner and 14 rental units, **for persons of moderate income**, or between **61 and 80 percent AMI**, should be targeted for construction in Phillips County over the next five years. These housing units should have an average purchase price of approximately \$155,500 and an average monthly rent of \$800. This income bracket represents much of the **“missing middle” housing development product**, considered to be in the highest demand among young professionals and workforce populations, but also in the smallest supply due to a lack of supportive funding availability, land and development costs, etc. The **PC-WHP** is encouraged to work with Phillips County Communities in developing new and/or enhancing existing land use plans and codes and ordinances to advance the development of housing in this price range, as well as creating a grassroots-level housing development/rehabilitation program, including purchase-rehab-resale or re-rent activities of existing housing.

- ❖ **Planning Initiative 4:** Target the development of up to **17 housing units**, including five owner and 12 rental units, **for persons of extremely low, very low and low income**, or between **0 and 60 percent AMI**. The average purchase price for the estimated five owner units in this AMI range should be an estimated \$115,500, while average monthly rents are projected to be an estimated \$635. Typically, rental housing units for these income groups are developed with the assistance of local, State and Federal subsidies, such as Low-Income Housing Tax Credits (LIHTC), HUD Section 8 and State-wide housing trust funds and includes purchase-rehab-resale or re-rent program. An additional activity could include rehabilitating existing low- to moderate-income housing for increased marketability and safety of local tenants.
- ❖ **Planning Initiative 5:** In an effort to satisfy an **immediate housing need** in Phillips County, consider allowing **non-traditional housing developments** on existing residential locations. As an example, this could include allowing for the conversion of owner occupied housing to allow for single room occupancy rental units, accessory dwellings and developing homes specifically designed for lots typically not sized to local and/or national building and development codes.
- ❖ **Planning Initiative 6:** The City of Holyoke and Town of Haxtun, by designating up to 27.6 and 8.4 acres, respectively, for new housing products by 2025, will need to **identify available, buildable land areas to match the development or build potential of its housing unit target demand**.

Goal 2.2 – A Workforce Housing Initiative should be implemented to encourage and involve major employers with assisting their employees in securing appropriate and affordable housing, with the eventual goal of becoming a homeowner. Overall, Phillips County will need to target up to 53 housing units for both existing and future local employees, by 2025.

- **Action Step 1:** Encourage housing developers to pursue securing any and all **available tools of financing assistance** in the development of new housing projects in the County. This could include the use of funding obtained by the County through the **Rural Housing Service’s (RHS) Farm Labor Housing (FLH) Program**, which provides affordable financing to develop housing for year-round and migrant or seasonal domestic farm laborers.
- **Action Step 2:** Implement a **housing development plan with local major employers** to ensure the provision of safe, decent and affordable owner and rental housing options for the local workforce.
- ❖ **Planning Initiative 1:** **Encourage buy-in from major employers** in Phillips County Communities to financially contribute to workforce housing development projects in the County, potentially on land owned by the Land Trust/Land Bank.

- ❖ **Planning Initiative 2: Major employers** in the County should consider **becoming active in providing both developmental and financial assistance** for existing and new employees that are actively seeking housing in Phillips County Communities. Assistance could include, but not be limited to, down payment assistance, developing and providing **“transitional” housing** for new employees, translation services and locating and negotiating the rent and/or purchase price of a housing unit and providing funding assistance.
- ❖ **Planning Initiative 3:** Finance the creation of a **Limited Liability Partnership (LLP)**, comprised of two or more major employers (possible mix of both public and private) to become directly involved with the development of a designated “workforce” housing project/subdivision.

Goal 2.3 – A Senior/Elderly Housing & Continuum of Care Initiative in Phillips County directed at persons and families 55+ years of age. By 2025, Phillips County Communities will need to target up to 30 additional both owner and rental housing products for the elderly population. This should include an estimated 18 owner and 12 rental housing units.

- **Action Step 1:** Address all facets of elderly housing in Phillips County, including additional affordable housing, both owner and rental, for elderly persons. The **PC-WHP**, along with Phillips County Housing Authorities, Haxtun Chamber of Commerce, Holyoke Chamber of Commerce, Phillips County Economic Development, Haxtun Hospital District, Melissa Memorial Hospital, Northeastern Colorado Association of Local Governments and local contractors and housing developers will be critical in advancing specialized housing for Phillips County’s senior population.
- **Action Step 2:** A **partnership** consisting of local elderly housing/service providers, as well as skilled nursing, assisted living and senior independent living housing providers should be created with the mission of increasing need for in-home services, memory care, hospice, maintenance and repair of homes occupied by elderly households in the County.
- **Action Step 3:** Motivate local entities to **establish new or maintain existing supportive services programs** including, but not limited to transportation to local businesses, shopping centers, hospitals, medical clinics and entertainment venues from existing and new senior/elderly housing facilities.
- **Action Step 4:** Consider the development of an **“Age-Friendly Initiative.”** The American Association of Retired Persons 2011 report entitled *Aging in Place: A State Survey of Livability Policies and Practices* details policies and practices to support an “aging-in-place” population. Policies should include integrating land use, housing and transportation services in the planning process of new elderly (55+) housing developments.

- ❖ **Planning Initiative 1: Secure developable land**, via a potential Land Trust/Land Bank program, for the development of **senior/elderly housing facilities**.
- ❖ **Planning Initiative 2:** Plan and develop an **“intergenerational”** housing project to allow for shared living of elderly persons with younger generations of family members or friends.
- ❖ **Planning Initiative 3: Educate the public about the benefits of senior living.** Develop a messaging platform and communications plan to highlight benefits and resident experiences. Promote programs and services designed to enhance emotional, physical and cognitive well-being, along with the benefits of recreation and leisure opportunities.
- ❖ **Planning Initiative 4: Educate the senior population** about legal, financial, insurance, advocacy and policy procedures in obtaining senior/elderly housing.
- ❖ **Planning Initiative 5:** For senior populations desiring to remain independent in their current home, work with local senior service providers to encourage an **“Aging in Place”** procedure, including the provision of medical and supportive service needs.

Goal 2.4 – Plan and implement a Downtown Housing Initiative for the Community of Holyoke. An estimated six housing units, comprised of two owner and four rental units, should be developed/added to the housing supply in the City of Holyoke Downtown, by 2025.

- **Action Step 1:** Include Downtown advisory/development groups in the **PC-WHP**, including the Holyoke Chamber of Commerce and other Downtown-associated committees and organizations.
- **Action Step 2:** Engage local developers and contractors to develop new and rehabilitate existing properties in Downtown.



- ❖ **Planning Initiative 1:** Continue to **identify existing commercial buildings with upper floors** suitable to target new residential development in the Downtown areas of Phillips County Communities.

- ❖ **Planning Initiative 2:** Encourage business owners to **rehabilitate**, if necessary, and **“rent out” upper floors** of existing commercial buildings to increase housing availability in Community Downtowns.
- ❖ **Planning Initiative 3:** Encourage the use of grant dollars, such as Community Development Block Grant dollars, for commercial and residential building rehabilitation. Additionally, Tax Increment Financing (TIF) may be used to revitalize buildings in Downtown areas. TIF can be utilized for public infrastructure, residential and commercial purposes.

Goal 2.5 – Implement a Special Needs Supportive Housing Initiative, including but not limited to housing for homeless and near-homeless persons and families, persons with chronic cognitive and/or physical disabilities, chronic illnesses and developmental disabilities and Veterans. An estimated four owner and three rental housing units should be planned and developed for persons of special needs in Phillips County, by 2025. Include emergency shelters, transitional housing and group homes that encourage resident safety and/or handicap accessibility as a component of this Goal.

- **Action Step 1: A Housing Partnership**, comprised of local groups such as Northeast Health Partners, Northeast Colorado Association of Local Governments and local Housing Authorities, needs to plan and develop solutions to providing housing for Phillips County’s most vulnerable population groups.
- **Action Step 2:** Encourage the development of rental housing utilizing the U.S. Department of Housing and Urban Development’s (HUD) Veteran Affairs Supportive Housing (VASH) voucher program. VASH provides housing assistance for homeless and near-homeless Veterans, in conjunction with HUD’s Housing Choice Voucher program, in addition to case management and clerical services via the U.S. Department of Veterans Affairs. A partnership with the Phillips County Veterans Services, Colorado Department of Military and Veterans Affairs and local Veteran counseling and guidance centers and regional benefits administration offices would be beneficial for providing services, including housing, to local Veterans.
- ❖ **Planning Initiative 1:** Consider applying for grant funding via the Colorado Office of Homeless Initiatives (OHI), via the Colorado Department of Local Affairs to assist in providing a **“continuum of care”** approach to **persons and families experiencing homelessness and near-homelessness**.
- ❖ **Planning Initiative 2:** Implement a County-Wide or Community-specific plan(s) to safely house homeless and near-homeless persons and families and victims of domestic violence/abuse.

- ❖ **Planning Initiative 3:** Create and implement a **Phillips County-Wide supportive housing services plan** to encourage and support the provision of housing for persons with special needs, including mobility and cognitive disabilities. Owner and rental housing developed for special needs populations should meet all ADA requirements and be accessible for all persons experiencing a disability.

Goal 2.6 – Implement and promote Housing Redevelopment, Rehabilitation and Preservation programs for Phillips County, including the demolition and replacement of dilapidated housing units. An estimated 164 housing units, both owner and rental, in Phillips County, are in need of moderate- to substantial rehabilitation. An estimated additional 78 housing units are in a condition that would warrant removal and replacement.

- **Action Step 1: Housing Redevelopment, Rehabilitation & Preservation Initiative** to promote the systemic development of new housing units on existing vacant lots and the rehabilitation (both moderate and substantial) of existing housing stock to preserve and protect existing housing units that are of old age or historical significance and are affordable. Reinvestment in distressed neighborhoods will boost property value bases in the Communities of Phillips County and provide additional housing choices for prospective buyers.
- ❖ **Planning Initiative 1:** Identify housing units that are in need of **moderate rehabilitation** in Phillips County. This includes homes needing “cosmetic” and minor “structural” improvements such as new siding, windows, paint, roof surface, doors, etc.
- ❖ **Planning Initiative 2:** Identify housing units that are in need of **substantial rehabilitation** in Phillips County. This includes homes needing the improvements identified in Planning Initiative 1, but also includes repairs to structural and infrastructure elements of the house, such as foundation, baring walls and roof lines/ structural repairs and plumbing/electrical upgrades.
- ❖ **Planning Initiative 3:** Identify housing units that should be **demolished and replaced** in Phillips County. Housing that is not cost effective for rehabilitation should be demolished and, eventually, replaced with sound, safe and affordable housing to take advantage of existing infrastructure.
- ❖ **Planning Initiative 4:** A **systematic code inspection** of all housing structures, 60+ years of age, combined with a rental housing licensing program would prove beneficial to the overall condition/status of the housing stock in Phillips County Communities.

Goal 2.7 – Encourage housing developers to take advantage of “tools of alternative energy implementation,” such as unit specific wind energy conversion systems, solar panels and geothermal technology to make housing more energy efficient and reduce utility costs for the unit occupant.

- **Action Step 1:** Promote the use of **energy conservation** methods. Reduce consumption of energy in residential sectors.
- **Action Step 2:** Require compliance with a **“Conditional”** or **“Special Use Permit”** for any and all alternative energy projects.
- **Action Step 3:** Promote the development of vocational **education opportunities** at local Public and Private Schools in Phillips County to educate the current and future workforce in alternative energy design, fabrication of equipment and maintenance.
- **Action Step 4:** Implement the development of **wind, solar and geothermal exchange energy systems** for residential application throughout Phillips County.
- **Action Step 5:** Promote the **rehabilitation of residential buildings utilizing weatherization methods and energy efficient or “green building” materials**, in conformance with “LEED” certified building techniques.
- ❖ **Planning Initiative 1:** Utilize Phillips County and Communities **comprehensive plans, zoning ordinances and development and building codes** to control the placement and operation of alternative energy systems. Local zoning ordinances should be able to control the placement of individual energy systems to limit their impact on adjacent property and the visual character of residential, commercial and industrial areas.
- ❖ **Planning Initiative 2:** Implement a **“pilot” alternative energy program** at a developing residential subdivision. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- ❖ **Planning Initiative 3:** Expand awareness of available incentives that could assist in **replacing old lighting fixtures, or heating and cooling systems** with new energy efficient systems that reduce consumption and energy costs.

Goal 3: Impediments/Barriers to Fair Housing

Goal 3.1 – Identify and establish a plan to eliminate all barriers and impediments to fair housing choice. Both the public and private sectors of Phillips County should play a role in this process. This would include the involvement of City/Town Government, schools, churches and the local private sector.

- **Action Step 1: Address the primary impediments to fair housing choice in Phillips County.** As identified by participants of the Citizen Housing and Workforce Housing Needs Surveys, these include **housing prices, a lack of sufficient homes for sale and the cost of homeowners insurance for owners.** For **renters**, impediments include the **high cost of rent, a lack of available, decent rental housing and excessive application fees and/or rental deposits.**
- ❖ **Planning Initiative 1:** Phillips County Communities should prepare and approve, by Ordinance, a **Fair Housing Policy**, to ensure all current and future residents of Phillips County do not experience discrimination in housing choice.

Goal 4: Housing Study Implementation & Review

Goal 4.1 – Maintain and regularly review this County-Wide Housing Needs Assessment, in an effort to continue efficient, sustainable housing development.

- **Action Step 1:** An established **PC-WHP** and other local housing stakeholders should collaborate for an **annual review of this Housing Needs Assessment.** Local elected officials, governmental volunteers, community and economic development groups and local housing stakeholders and funders should be involved in this review.
- ❖ **Planning Initiative 1:** The **Housing Needs Assessment** review should coincide with an annual review of other important, County-Wide and Community planning documents such as Comprehensive Plans, Zoning and Subdivision Regulations and other future community planning and economic development initiatives/master plans that are imperative to future development and qualities of life offered in Phillips County.
- ❖ **Planning Initiative 2:** Ensure this **Phillips County-Wide Housing Needs Assessment** is made available, via several media outlets, to allow for public and private sector review and input.

PHILLIPS COUNTY FIVE-YEAR HOUSING ACTION PLAN.

The following **Phillips County Five-Year Housing Action Plan** presents the “**priority**” housing programs proposed for the County and Communities during the next five years. Programs include housing units, both owner and rental units, for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of the local housing stock. The **Plan** defines a purpose and estimated cost for each housing program and, where relevant, the estimated cost subsidy.

The successful implementation of the “**Phillips County Five-Year Housing Action Plan**” will begin with the preparation of reasonable, feasible housing projects. Such a Plan will address all aspects of housing, including new construction, housing rehabilitation, the removal of “bad” housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement.

Each **Housing Program** identified in this **Phillips County Five-Year Housing Action Plan** should incorporate “**Place-Based**” development components, whereby development supports each community’s quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements.

Important to the cause for new and improved housing in Phillips County will be the creation of a **County-Wide Housing Partnership**, comprised of housing stakeholders throughout the County in the form of existing housing groups, local government and specific housing funding sources. *“The bigger the circle of Partners, the better the delivery of housing.” The following pages identify selected Phillips County groups, organizations and funds/funding sources available to create new and preserve existing housing throughout the County.*



ORGANIZATIONAL/OPERATIONAL PROGRAMS

1. Establish a **Phillips County-Wide Housing Partnership (PC-WHP)** to promote and guide housing development activities in the County and each Community.

PURPOSE: A PC-WHP, created with the assistance of **Phillips County Economic Development (PCED)**, plans, guides and implements affordable housing programs. To include the input and involvement of existing Phillips County housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services.

ESTIMATED COST: \$25,000 Annually.

2. Create a **Phillips County Land and Housing Bank Program.**

PURPOSE: Secure both land and housing for future housing development and redevelopment activities throughout Phillips County.

ESTIMATED COST: \$85,000 Annually.

3. Organize a **Phillips County-Wide Housing Investment Club.**

PURPOSE: With the guidance of the **PC-WHP**, organize local funding and housing stakeholders to create a pool or bank of funds to invest in needed gap financing for local housing developments.

ESTIMATED COST: \$100,000 Annually.

4. Create an **Employer's Housing Assistance Program**, encouraging major employers in the County to become directly involved with assisting their employees in obtaining affordable housing.

PURPOSE: To encourage **Major Employers** in Phillips County to partner and financially assist in developing housing programs identified in the **Housing Action Plan**, including first-time homebuyer and down payment assistance programs and collaboration of major employers to complete needed **workforce housing projects**.

ESTIMATED COST: \$100,000 Annually.

ORGANIZATIONAL/OPERATIONAL PROGRAMS (CONTINUED)

5. Continue/Expand a **Continuum of (Housing) Residential Care Program** in the County, directed at residents 55+ years of age.

PURPOSE: To address all facets of **elderly housing needs and associated support services** in Phillips County, including advocating for the development of all housing types and needed support services for elderly households, with emphasis on new construction and home rehabilitation and modification.

ESTIMATED COST: \$60,000 Annually.

6. Plan and implement an annual **Phillips County Housing Summit**.

PURPOSE: The **PC-WHP**, with the assistance of **PCED** and local funders, should conduct an annual presentation of housing accomplishments and opportunities in Phillips County.

ESTIMATED COST: \$3,000 Annually.

HOUSING PRESERVATION PROGRAMS

7. Create a **Phillips County-Wide Housing Code Inspection and Rental Licensing Program**.

PURPOSE: To provide a year-round, on-going housing inspection and enforcement and licensing program, to support a safe, affordable both owner and rental housing stock. Can combine with a **County-Wide Nuisance Abatement Program**.

ESTIMATED COST: \$125,000 Annually.

REQUIRED COST SUBSIDY: 85% or \$106,250.



HOUSING PRESERVATION PROGRAMS (CONTINUED)

8. County-Wide Single Family Owner Housing Rehabilitation Program.

PURPOSE: Up to **40 Units**, by 2025, moderate to substantial rehabilitation at \$28,000 to \$42,000 per unit, to meet the needs of low- to moderate-income households (**0% to 80% AMI**).

ESTIMATED COST: \$1,400,000.

REQUIRED COST SUBSIDY: 70% or \$980,000.



9. County-Wide Purchase and Demolition of up to 20 substandard, dilapidated housing units, by 2025.

PURPOSE: Credit property to the Land & Housing Bank for the purpose of redevelopment.

ESTIMATED COST: \$1,860,000.

REQUIRED COST SUBSIDY: 70% or \$1,302,000.



10. County-Wide Single Family Purchase-Rehab-Resale/Re-Rent Program, up to 41 Units, 3+ bedroom houses, standard amenities, by 2025.

PURPOSE: Target **41 Units**, by 2025, purchased with moderate rehabilitation for re-sale or re-rent by low- to moderate-income households (**0% to 80% AMI**).

ESTIMATED COST: \$6,560,000.

REQUIRED COST SUBSIDY: 50% or \$3,280,000.



HOUSING FOR ELDERLY/SENIOR POPULATIONS

11. Very Low- to Moderate-Income Elderly (55+ Years) Rental Housing Initiative, Six Total Units.

Haxtun: Two Units.

Holyoke: Four Units.*

*Includes Downtown Housing Initiative.

PURPOSE: Mixed income, two- bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of very low- to moderate-income elderly households (0% to 80% AMI).

ESTIMATED COST: \$1,080,000.

REQUIRED COST SUBSIDY: 70% or \$756,000.



12. Middle- to Upper-Income Elderly (55+ Years) Rental Housing Initiative, in Holyoke, Two Units.

PURPOSE: Mixed income, two- bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of middle- to upper-income elderly households (81%+ AMI) with possible minimum supportive.

ESTIMATED COST: \$400,000.

REQUIRED COST SUBSIDY: 30% or \$120,000.



13. Moderate- to Upper-Income Elderly (55+ Years) Homeownership Initiative, 10 Total Units.

Haxtun: Two Units.

Holyoke: Six Units.

Other Communities/Balance of County:
Two Units.

PURPOSE: Scattered site, mixed income, two & three-bedroom single family, and town home units, standard amenities, complete accessibility design, to meet the needs of moderate- to upper-income elderly households (61%+ AMI).

ESTIMATED COST: \$2,900,000.

REQUIRED COST SUBSIDY: 20% or \$580,000.



HOUSING FOR ELDERLY/SENIOR POPULATIONS (CONTINUED)

14. Housing Rehabilitation/Modification Initiative, 12 Total Units.

Haxtun: Four Units.

Holyoke: Six Units.

Other Communities/Balance of County:
Two Units.

PURPOSE: Standard amenities, visitability and accessibility design, to meet the needs of low- to moderate-income (31% to 80% AMI), *Elderly and Special Population Households*.

ESTIMATED COST: \$540,000.

REQUIRED COST SUBSIDY: 85% or \$459,000.



HOUSING FOR FAMILIES/SPECIAL POPULATIONS

15. Very Low- to Moderate-Income General Rental Housing Initiative, Eight Units.

Haxtun: Two Units.

Holyoke: Four Units.*

Other Communities/Balance of County:
Two Units.

*Includes Downtown Housing Initiative.

PURPOSE: Scattered site, mixed income, multifamily apartments, town homes and/or duplexes, consisting of 2 & 3+ bedroom units with standard amenities, to meet the affordable rental housing needs of very low- to moderate-income workforce households (0% to 80% AMI). **Initiative should be combined with a Workforce Housing Development Program.**

ESTIMATED COST: \$1,320,000.

REQUIRED COST SUBSIDY: 60% or \$792,000.



16. Middle- to Upper-Income General Rental Housing Initiative, in Holyoke, Four Units.*

*Includes Downtown Housing Initiative.

PURPOSE: Scattered site, mixed income, multifamily apartments, town homes and/or duplexes, consisting of 2 & 3+ bedroom units with standard amenities, to meet the affordable rental housing needs of middle- to upper-income workforce households (81%+ AMI). **Initiative should be combined with a Workforce Housing Development Program.**

ESTIMATED COST: \$700,000.

REQUIRED COST SUBSIDY: 30% or \$210,000.



HOUSING FOR FAMILIES/SPECIAL POPULATIONS (CONTINUED)

17. Middle- to Upper-Income Family Homeownership Initiative: 15 Total Units.

Haxtun: Four Units.

Holyoke: Seven Units.

Other Communities/Balance of County:
Four Units.

PURPOSE: Scattered Site, Mixed Income, single family units, 3+ bedroom units with standard amenities to meet the affordable housing needs of middle- to upper-income family households (81%+ AMI). Communities should focus on both new construction and **Purchase-Rehab-Resale or Re-Rent Programs. Initiative should be combined with a Workforce Housing Development Program.**

ESTIMATED COST: \$4,200,000.

REQUIRED COST SUBSIDY: 20% or \$840,000.



18. County-Wide Owner/Rental Housing Initiative for Special Populations, up to Three Units, in Phillips County Communities.

PURPOSE: Scattered Site, 2 & 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable housing needs of persons with special needs (0% to 80% AMI). Needs to include persons with a **physical and/or chronic mental disability. Could include a housing program for Veterans utilizing a HUD-VASH Voucher.**

ESTIMATED COST: \$487,500.

REQUIRED COST SUBSIDY: 80% or \$390,000.



HOUSING FOR FAMILIES/SPECIAL POPULATIONS (CONTINUED)

19. Low- to Moderate-Income Single Room Occupancy Housing Program, eight rooms, two buildings (new construction and/or building retrofit); Haxtun and Holyoke.

PURPOSE: To meet the needs of low- to moderate-income, single person workforce households (31% to 80% AMI). **Initiative should be combined with a Workforce Housing Development Program.**

ESTIMATED COST: \$1,870,000.
REQUIRED COST SUBSIDY: 60% or \$1,122,000.



20. County-Wide - Immediate and/or Alternative Housing Initiative – Develop three to five units of rental housing.

PURPOSE: Develop rental housing for immediate/alternative housing needs, including accessory housing for families, “narrow lot” developments and small or tiny homes. **Initiative should be combined with a Workforce Housing Development Program** and relocations due to natural disasters.

ESTIMATED COST: \$420,000.
REQUIRED COST SUBSIDY: 60% or \$252,000.



21. Phillips County Farm Worker Housing - Demand to be determined.

PURPOSE: Provide safe and affordable housing for year-round and migrant or seasonal domestic farm laborers in Phillips County.

ESTIMATED COST & REQUIRED COST SUBSIDY: To Be Determined.