Town of Berthoud Planning Commission/Housing Steering Committee Work Session
Town Hall
807 Mountain Avenue
Thursday, October 10, 2024, at 6:00 p.m.

1. Call Meeting To Order
2. Pledge Of Allegiance
3. Roll Call
4. Approval Of Meeting Minutes

   Documents:

   09 26 2024_PC MEETING MINUTES FOR APPROVAL.PDF

5. Presentation: Habitat For Humanity
   Presented by Tiffany Brodie, Executive Director, Berthoud Habitat for Humanity
6. Presentation: Information Regarding The Intent Of Proposition 123 And The DOLA More Housing Now! Grant
   Presented by Anne Johnson, Community Development Director

   Documents:

   HOUSING COMMITTEE INFORMATION_PROP 123_DOLA MORE HOUSING NOW! GRANT.PDF

7. Report By Staff
8. Adjourn

Join Zoom Meeting https://us02web.zoom.us/j/86049631362 Meeting ID: 860 4963 1362
One tap mobile +17193594580,,86049631362# US

Individuals needing special accommodation may request assistance by contacting the Town Clerk at 807 Mountain Avenue, Berthoud, Colorado 80513, 970-532-2643 at least 24 hours in advance.

MEETING MINUTES OF THE PLANNING COMMISSION
Town Board Room
807 Mountain Avenue, Berthoud, CO 80513
September 26, 2024, at 6:00 p.m.

1. Meeting Called To Order – Chairperson Karen Anderson
   Meeting Called to Order at 6:02 p.m.

2. Pledge of Allegiance
   Chairperson Anderson led the Pledge of Allegiance.

3. Roll Call

   The following Commission members were present:
   Karen Anderson, Chair
   Abigail Smith, Vice Chair
   Nick Semedalas, Commissioner
   Marc Hofmans, Commissioner

   The following Commission member was absent:
   David Pond, Commissioner

   The following Staff members were present:
   Anne Johnson, Community Development Director
   Lexi Weissman, Deputy Town Clerk
   Luke Seeber, Town Engineer, via Zoom

4. Approval of Minutes
   a. September 12, 2024 - Planning Commission Meeting Minutes

   MOTION made by Vice Chair Smith to APPROVE the Minute for the September 12, 2024 Planning Commission Meeting. SECONDED by Commissioner Semedalas. With all those in favor, THE MOTION CARRIED.

5. Public Hearing: To Consider a Request for a Final Plat Known as Heron Lakes 17th Filing Located South of and Adjacent to West County Road 14 and West of and Adjacent to Pine Hill Drive

   Chairperson Anderson opened the Public Hearing.
   Deanna Rios and David Murray spoke regarding the Heron Lakes 17th Filing Final Plat.
   Chairperson Anderson closed the Public Hearing.

MOTION was made by Vice Chair Smith to approve the Final Plat of Heron Lakes Seventeenth Filing due to the findings stated in the Staff Report with the Conditions of Approval found in the Findings and Recommendation section of this report. Commissioner Semedalas SECONDED the motion. Will all those in favor, THE MOTION CARRIED.

6. Report by Staff

- New Building Permit Technician, Brenton Thompson, started this Monday.
- The Building Department have processed over 200 permits in September.
    - Many have been for roof repair after the hail storm.
- The Town is conducting interviews for a Development Review Engineer next week.
- The withdrawal of the Farmstead 3 application was approved by the Board of Trustees.
- The Board of Trustees were also presented with the Comprehensive Plan Report Card update.
- At the next meeting, Habitat for Humanity will discuss their organization, and the Commission will discuss housing.
    - At Oktoberfest on October 5, 2024, Ayres will have a booth to collect community input on housing.
    - On December 12, 2024, Ayres will be presenting the findings and making preliminary recommendations.
- New Commissioners, Mark Brodie and Stacy Sigman were appointed to the Planning Commission at the last Board of Trustees meeting.
- Progress is being made with the Farmstead 3 Filing.
- There has been no application submitted yet for a potential apartment development.

7. Adjourn

MOTION was made by Commissioner Semedalas to adjourn the September 26, 2024, Planning Commission meeting. SECONDED by Vice Chair Smith. With all in favor, THE MOTION CARRIED.

The meeting was adjourned at 7:07 p.m.

_____ _____

Chairperson Secretary

HOUSING STEERING COMMITTEE INFORMAITON

COMMUNITY DEVELOPMENT DEPARTMENT

Meeting Date:	**October 10, 2024**
Agenda Title/Subject:	**Information regarding the intent of Proposition 123 and the DOLA More Housing Now! grant**
Type of Item:	**Presentation**
Purpose:	**Overview of the Town's results regarding first year's participation with Proposition 123; Overview of the deliverables required for the More Housing Now! Grant; highlight the next steps for Ayres**
Presented by:	**Anne Johnson, Community Development Director**

ATTACHMENTS:

- Proposition 123 baseline establishment

BACKGROUND:

The information presented reflects the Town's commitment to Proposition 123 as well as the deliverables required for the Division of Local Affairs (DOLA) More Housing Now! grant.

Proposition 123

On October 10, 2023, the Town Board of Trustees made a commitment along with other Colorado municipalities, districts and counties to increase the housing diversity availability in Berthoud. By "opting in" to Proposition 123, the Town is stating it is committed to support the development of a variety of housing products in the Town with the aim of increasing the availability of affordable housing products by 3% each year for 3 years (a total increase of 9% over three years). There is no financial commitment nor is there a penalty imposed to Berthoud if the Baseline goal is not met. Should Berthoud "opt in," the outcome is that the Town may develop partnerships with local nonprofit housing providers such as Habitat for Humanity and the Loveland Housing Authority so that these organizations will have the opportunity to apply for funding.

In 2022, Colorado voters approved the concept of, and by doing so established the State Affordable Housing Fund. This fund provides financial assistance to communities who make a commitment to provide affordable housing products through activities such as land and water banking, low interest loans for construction, down payment assistance, and building local planning department capacity.

The baseline for Berthoud is 20 affordable housing units each year over the next three years for a total of 59 units at or below the Baseline value for ownership and rental units. The unit count starts at the time a building permit is issued after the Town has "opted in" (October 10, 2023). Local builders were contacted to determine if the current products offered would meet the single-family affordable housing cap. Two of the three builders indicated their products would be close to meeting the cap. Attached to this memo is the Baseline for Berthoud established by Staff from the Town and DOLA. Berthoud's goal is to provide 13 housing units per year that are not greater than $425,840 for sale and $1,670 for rent.

DOLA More Housing Now! grant
The Town received a grant from DOLA in late 2023 for support to strengthen the Town's sustainability and resiliency goals by developing a Housing Diversity Plan as outlined below:

1. Inventory the current range of housing options available
2. Identify the gap between current and forecasted regional housing demand and local availability
3. Clarification on the social and transportation needs association with housing options and plans to meet the needs, including identification of local partners and support networks
4. Identify options to incorporate water conservation and energy efficiency goals
5. Confirm the likelihood of success of either a density bonus or transfer of development rights program and development of the program
6. Review the land development code to identify opportunities for streamlined development review process, incentives, and review development/design standards
7. Redline Code for amendment consideration
8. Identify opportunities to reduce development impact fees and the unintended consequences of reduction to the Town's general and enterprise funds
9. Develop an action plan
10. Production of final documents and a final presentation to the Housing Steering Committee and Town Board of Trustees

The Town of Berthoud must adopt at lease one qualifying strategy prescribed by DOLA as an outcome of the grant, including the following considerations. Note the Town of Berthoud allows many of these options in the land use code currently. Ayres will provide editing suggestions to existing compliance and determine if additional edits to the land use code are necessary to integrate at least one qualifying strategy listed below:

- Use of vacant publicly-owned property for affordable housing development
- Subsidize/reduce local government fees
- Expedited development review for affordable housing up to 120% AMI
- Expedited development review for acquiring or repurposing underutilized commercial property
- Density bonus program for housing needs
- Promote sub metering utility charges for affordable housing
- Dedicated funding source to subsidize affordable housing infrastructure costs and fees
- Middle multifamily (duplex, triplex, other) use by right in single family residential zoning districts
- Affordable housing as a use by right in residential zoning districts
- ADU use by right in single family zoning districts
- Allow small square footage residential unit sizes
- Lessened minimum parking requirements for new affordable housing
- Land donation/acquisition/banking program
- Inclusionary zoning ordinance (House Bill 21-1117)
- Other novel, innovative, creative approaches

UPDATE/NEXT STEPS:
The information provided is informational and intended to augment the findings gathered from the survey, event participation, as well as the interviews conducted in mid-September by Ayres Associates. Ayres Associates will present the findings as well as an initial plan of action at the October 24, 2024 meeting of the Housing Steering Committee.

COLORADO
Department of Local Affairs

Baseline Assistance Tool

Overview Definitions Help

Welcome to the State of Colorado's Baseline Assistance Tool. This resource can be used to calculate the baseline amount of affordable housing within a municipality housing.

Local governments file a commitment with the Division to unlock funding for affordable housing projects and programs made available by Proposition 123.

To learn more about baselines, commitments, and Proposition 123 go to this page.

Selections

Start here

Step 1: Select a jurisdiction type

Municipality

Step 2: Select a Municipality

Berthoud town

Tips: Type in the box to search for a Municipality

Step 3: Income Limit Type

Median Family Income

Step 4: Select an Income Limit Year

2022

Step 5: Select an Income Limit

Own AMI - Larimer County

Economic Variables

The data collected by the U.S. Census Bureau may have limitations that could prevent it from better illustrating the baseline amount of affordable housing within y current economic conditions and the statutory requirements on baseline definitions.

Sale Unit Availability Rate

6%

0%

Only for-sale homes that can be purchased over the commitment period by a household at 100% of the median income are considered affordable. The American Community Survey does Roughly 21% of homeowners in Colorado moved into their home from 2019 to 2021, which is provided as the default value above.

Inflation Rate

17.5%

0%

Adjust the prices of apartments and for-sale stock to correct for price increases caused by inflation. Moving this slider will calculate the movement of units between cost brackets using st

Homebuyer Variables

Adjust these homebuyer variables to change the price of an affordable for-sale home based on appropriate factors in your jurisdiction. Your choices will be used to

Mortgage Interest Rate

6%

0%

Mortgage Term (Years)

30

Property Tax Amount (Annual)

3000

Property/Mortgage Insurance Amount (Annual)

1000

Down Payment

5%

0%

Results

Selected Median income

$111,300

This median income selection was calculated based on your choices above.

Baseline Estimate

422

Annual Goal

13

Income Limits and Max Prices/Rates Based on Your Selections

These income limits have been calculated based on your selections in the sidebar:

Homeowner/Homebuyer Income Limit

$111,300

Renter Income Limit

$66,780

These Max Affordable For-Sale Prices and Rental Rates are calculated based on the income limits above:

Max Affordable For-Sale Price

$425,840

Included: mortgage principal, interest, homeowners insurance, and property taxes.

Excluded: utilities payments of any kind, HOA fees, and lot rents for mobile homes.

Max Affordable Rent

$1,670

Included: rental payments.

Excluded: utilities payments of

Housing Affordability by Range

For-Sale Table Rental Table

	Range	Occupied Units	Occupied Units (Inflation Adjusted)	Available Units	Affordable Units
0	$0 to $199,999	413	366	22	22
1	$200,000 to $249,999	86	72	4	4
2	$250,000 to $299,999	341	102	6	6
3	$300,000 to $399,999	886	648	39	39
4	$400,000 to $499,999	1,225	838	50	13
5	$500,000 to $749,999	484	1,189	71	0
6	$750,000 to $999,999	0	220	13	0
7	$1,000,000 to $1,499,999	0	0	0	0
8	$1,500,000 to $1,999,999	0	0	0	0
9	$2,000,000 to $5,252,000	0	0	0	0
Total	None	3,435	3,435	205	84

Source: U.S. Census Bureau (2022), Table B25075, Value, 2017-2021 American Community Survey 5-year estimates.

You can save your selections and results to revisit them later by bookmarking this page, and you can share them by copying the URL in the address bar and pasting it

Download Your Baseline Results