TOWN OF RIDGWAY
HOUSING ACTION PLAN









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1. Executive Summary

Figure 1.1: Location of Ridgway, Colorado



The Town of Ridgway is a highly desirable mountain community located within Ouray County, Colorado. It is experiencing continued population growth which increases the pressure on its limited housing supply. The 2025 Ridgway and Ouray County Housing Needs Assessment projects that Ridgway's population could grow by between 30 (+2.3%) and 300 (+23.7%) new residents, between 2024 and 2044. Accommodating this growth while supporting current residents and the local workforce could require up to 206 new housing units across a range of income levels. The greatest identified need is for housing affordable to households earning below 50% of area median income[1] (see Figure 2.1); however, those earning between 80% and 150% are also forecasted to require a significant number of new units. Ownership and rental opportunities will be needed throughout all levels of the housing market.

This Housing Action Plan translates the findings of the Housing Needs Assessment into a practical implementation framework. Its central objective is to expand attainable housing choices for Ridgway residents and workers while maintaining the Town's small-town character, aligning growth with infrastructure and water capacity, and preserving long-term affordability. The plan emphasizes actions the Town can realistically advance, while working toward the master plan's community vision,[2] through regulatory improvements, partnerships, incentives, funding, public education, and ongoing performance monitoring.

Existing Conditions and Community Priorities

Ridgway has a strong foundation for implementing the plan. The Town already allows a variety of housing types, including accessory dwelling units, duplexes, triplexes, fourplexes, townhomes, condominiums, live-work units, and multifamily housing. An estimated 630 units could potentially be accommodated on vacant land under current zoning assumptions, although actual development will depend on infrastructure, site

[1] The Area Median Income (AMI) represents the median income of a family in a jurisdiction. The 2026 Area Median Income for Ouray County is $112,400.

[2] Town of Ridgway. *Town of Ridgway Master Plan.* (June 12, 2019), 12, https://townofridgway.colorado.gov/sites/g/files/lrnvjt1246/files/2019.06.12%20Ridgway%20Master%20Plan_Reduced.pdf

conditions, market feasibility, and property-owner decisions. The zoning analysis found relatively few explicit barriers, but identified opportunities to simplify development standards and better support infill, attached housing, and missing-middle development.

The Town has also taken meaningful steps to address housing needs. Ridgway opted into Proposition 123, adopted expedited review procedures for qualifying affordable housing, secured state planning and ADU funding, supported permanent affordability at Wetterhorn Homes, and coordinated with regional partners to establish a Housing Services Administrator. Eighty-eight units were permitted between 2020 and 2025, and approximately 70 additional units identified during the Housing Needs Assessment remain in the development pipeline.[3]

Community engagement reinforced the need to prioritize permanent residents and the local workforce. Participants expressed strong support for gentle density, smaller homes, ADUs, townhomes, duplexes, attainable ownership opportunities, and long-term rentals. Residents also emphasized the importance of continuing to manage short-term rental impacts, reducing unnecessary development costs, coordinating housing with water and infrastructure capacity, and directing growth in a way that protects Ridgway's identity and quality of life.

Action Plan and Implementation Priorities

The Action Plan organizes near-term and longer-term initiatives around five implementation priorities:

- **Improve the development process**. Establish predictable review timelines, expand administrative approvals, strengthen pre-application coordination, standardize application materials, modernize via digital permitting, and simplify townhome and condominium subdivision procedures.
- **Enable diverse and attainable housing**. Implement permit-ready ADU plans, reduce barriers to modular and accessory units, create pre-approved plans for small infill and missing-middle housing, and establish clearer incentives and approval pathways for workforce housing.
- **Secure land and preserve affordability**. Create a land-banking program, expand partnerships with the Home Trust of Ouray County and other nonprofit housing providers, promote deed restrictions, and pursue community land trust, cooperative, and employer-supported housing opportunities.

[3] For further discussion of the current developments see pages 78-79 of the Town of Ridgway & Ouray County Housing Needs Assessment: https://townofridgway.colorado.gov/sites/g/files/lrnvjt1246/files/documents/Ridgway_Ouray%20County_HNA_Final_120425.pdf

- **Direct growth strategically**. Identify and designate priority housing and mixed-use development locations, evaluate infrastructure capacity, and integrate water-demand estimates and conservation measures into development review and capital planning.
- **Build implementation capacity and accountability.** Develop a regional housing funding strategy, maintain state and federal grant readiness, create accessible information for residents and developers, and establish a public dashboard that tracks actions, housing production, affordability, and funding outcomes.

Several actions can begin within the first year, including establishing development review benchmarks, creating application guidance, launching ADU education and homeowner resources, developing a voluntary "Locals First" rental program, inventorying funding sources, setting measurable housing production targets, and initiating a public implementation dashboard. More complex regulatory amendments, land acquisition efforts, incentive programs, pattern books, and infrastructure investments are expected to advance over one to three years or on an ongoing basis.

Path Forward

Successful implementation will require sustained leadership from the Town, annual prioritization, dedicated staff or administrative capacity, and close coordination with Ouray County, the Home Trust of Ouray County, state agencies, employers, housing providers, developers, and property owners. Progress should be evaluated using measurable outcomes, including review times, funding secured, land acquired, affordable units preserved, and new housing produced by type and affordability level. By advancing these actions in phases and adjusting them as conditions change, Ridgway can support responsible growth, strengthen its workforce, preserve long-term affordability, and remain a livable and resilient community.

2. Existing Conditions

The Town of Ridgway is a highly desirable place to live due to the high quality of life and exceptional scenic beauty that is found there. This has contributed to a notable increase in population in recent years. The HNA projects that between 2024 and 2044, the Town population may increase by as many as 304 residents (23.7%). The 2019 Town of Ridgway Master Plan generally aligned with this estimate projecting an increase of 150 to 700 new residents between 2016 and 2050.[4]

To address the housing challenges that come with growth, Ridgway has several resources available to assist affordable housing providers and incentivize affordable workforce housing. Additionally, several practices have been adopted to support and encourage more naturally affordable options.

Ridgway supports gentle density housing types (such as duplexes, triplexes, attached and detached ADUs). The Town also supports townhome and condominium developments to encourage affordable homeownership opportunities. Other practices the Town employs include reduction of parking minimums, inclusionary PUD requirements, and expedited review of qualified affordable housing projects.

In support of affordable housing projects, Ridgway has a 6% lodging tax, 50% of which is eligible for workforce support, including housing. The Town also offers grant-writing to support affordable housing developments, especially in cases related to extending infrastructure. Ridgway maintains eligibility for Prop 123 funding programs based on their commitment filing and opting into the program.[5] Ridgway is continuing to evaluate improvements or new opportunities for these programs to provide for the housing needs of the community. The HNA details some of these opportunities in the Recommendations section of the report (pages 94-108).

Regional Housing

This HAP addresses the housing needs identified in the 2025 Ridgway & Ouray County Housing Needs Assessment (HNA), developed jointly by the Town of Ridgway and Ouray County. The HNA projects that Ouray County's population will grow approximately 11% between 2024 and 2044, primarily through in-migration, with Ridgway accommodating

[4] Further review of other relevant plans and reports was included in the Literature Review section of the HNA (pages 146-148). Town of Ridgway & Ouray County, *Housing Needs Assessment 2025* (Ouray County, CO, 2025), https://townofridgway.colorado.gov/sites/townofridgway/files/documents/Ridgway_Ouray%20County_HNA_Final_120425.pdf.

[5] More information on Proposition 123 can be found here: https://coloradoaffordablehousingfinancingfund.com/about/

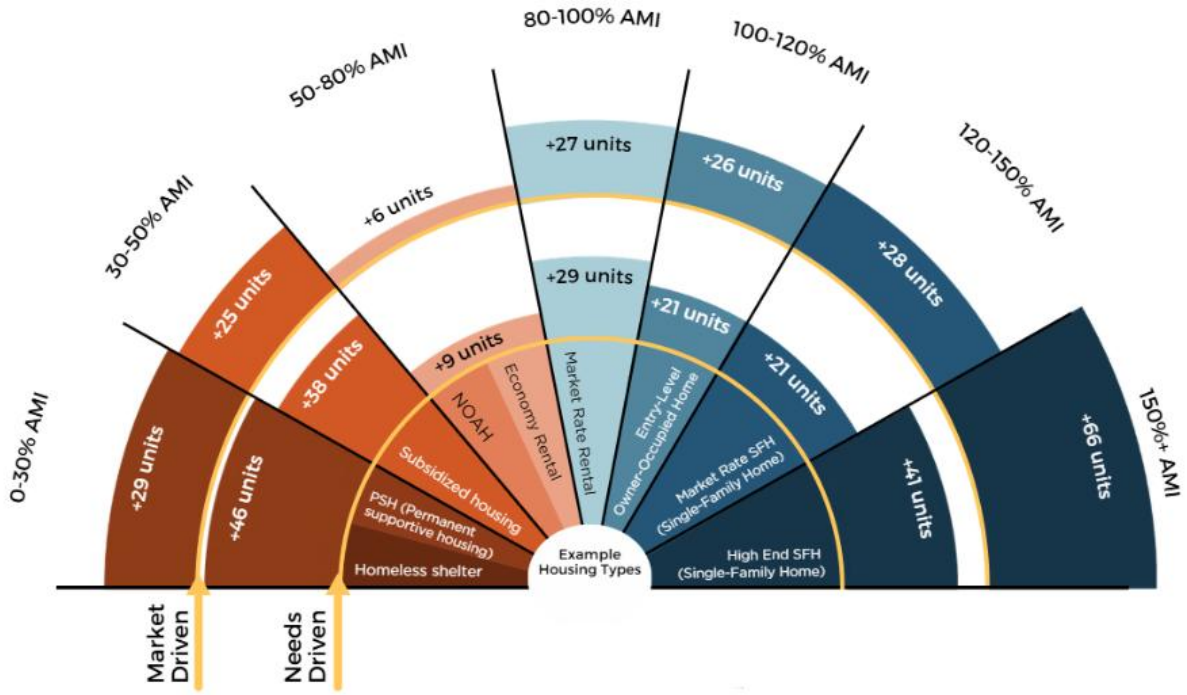
approximately 55% of that growth. The HNA identifies projected demand for up to 206 additional housing units in Ridgway by 2044, distributed across the following household income levels:

- 0-30% AMI: 46 units
- 30-50% AMI: 38 units
- 50-80% AMI: 9 units
- 80-100% AMI: 29 units
- 100-120% AMI: 21 units
- 120-150% AMI: 21 units
- 150%+ AMI: 41 units

Figure 2.1 shows these numbers, which correspond to the Needs Driven Forecast, compared with the Market Driven Forecast.

- The **Market-Driven Forecast** applies the current AMI distribution to each growth scenario we projected.
- The **Needs-Driven Forecast** applies a target AMI distribution to each growth scenario we projected. We built this target distribution using HUD CHAS data on cost-burdened households by AMI level, along with the current AMI distribution.

Figure 2.1: New Housing Units Needed in Ridgway by 2044, by AMI Level[6]



Source: Points Consulting, 2026

[6] The housing typologies on the inner ring of this Figure are illustrative. They are not a perfect match to the AMI levels. These forecasts meet the needs required by DOLA. Our forecast methodology is available in the full 2025 Housing Needs Assessment at the following link: tinyurl.com/5da6y5hd.

Recommendations for how to address these needs were included in the HNA and this HAP incorporates these recommendations into the goals and strategies of this plan.

Zoning & Density

Zoning codes remain one of the key tools a jurisdiction can use to impact the housing market. Restrictive zoning standards (e.g., large minimum lot sizes, low maximum density allowances, allowance of only single-family detached housing, etc.) can lead to poor housing market dynamics by limiting the number and types of housing eligible for development. Loose zoning standards can reinforce personal property rights by increasing eligible developments, by both number and type. This section outlines Ridgway's zoning code and assesses potential impacts on housing.

Related to zoning, analysis of opportunities to achieve the development of higher density and regulated affordable housing near major transit stops is also a required component of the HAP per SB24-174. A major transit stop is defined as "a station for boarding and exiting general public passenger rail, including commuter rail and light rail, or a stop on a bus route with a service frequency of fifteen minutes or less for eight hours or more on weekdays, excluding seasonal service." All Points Transit provides service twice a day through the OurWay commuter route from Montrose to Ridgway to the City of Ouray. However, this does not meet the definition of a major transit stop. For this reason, an explicit analysis of higher density opportunities near major transit stops was excluded.

Table 2.1 reports all zoning districts that allow residential development in Ridgway. As shown, seven of the Town's zoning districts allow residential development. Three of the seven districts allowing residential development are primarily for residential uses: Low Density Residential, Historic Residential, and Mixed Residential.

Table 2.1: Summary of Ridgway Zoning Districts Allowing Residential Development

District	Abbreviation
Low Density Residential	R
Historic Residential	HR
Mixed Residential	MR
Future Development	FD
Historic Business	HB
Downtown Service	DS
General Commercial	GC

Source: Town of Ridgway Zoning Code

Table 2.2 and Figure 2.2 show the distribution of parcels and acreage among Ridgway's zoning districts. The R district accounts for the largest share of both parcels (38.2%) and net acreage (42.3%). Its minimum lot size of 6,000 square feet allows an assumed density of approximately 7.3 dwelling units per acre. The GC district contains the second-largest number of parcels but represents only 10.8% of net acreage. In contrast, the FD district accounts for the second-largest share of net acreage (33.2%), although

its 35-acre minimum lot size limits its capacity to accommodate housing under current zoning.

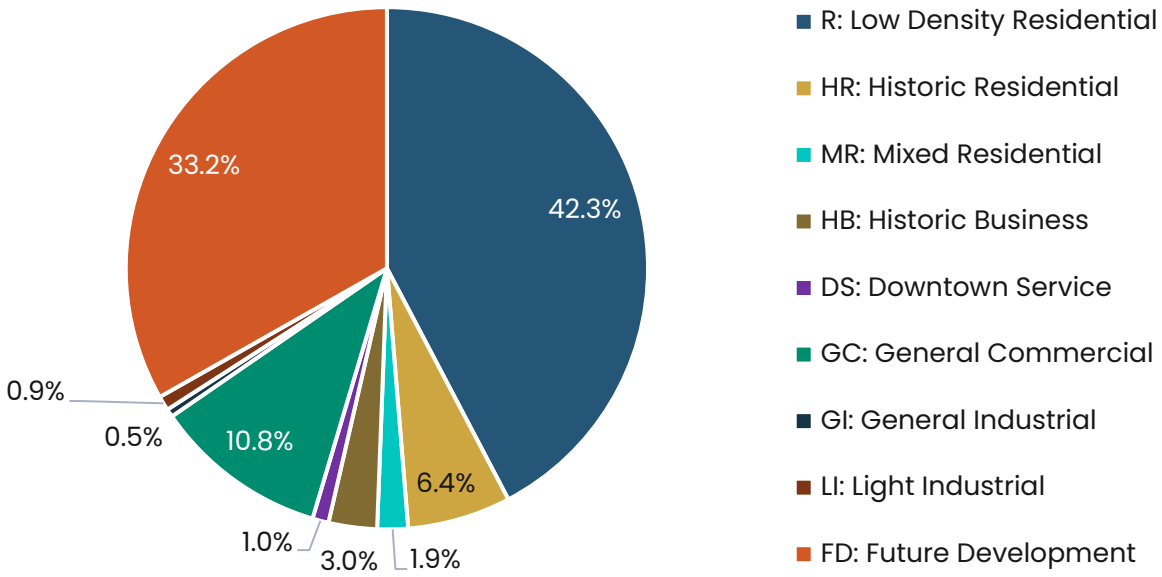
While not purely a residential district, GC allows for employee housing, live-work arrangements, triplexes, fourplexes, manufactured homes, and multi-family housing, along with retail and commercial services. This district has smaller minimum lot sizes (5,000 SF), however, because it is not primarily for residential land use, there are more limitations and conditions set on where residential uses can be located within the zone.

Table 2.2: Ridgway Zoning Districts by Number of Parcels and Acreage, 2025

Zoning District	Number of Parcels	Net Acres	Adjusted Acres	% of Parcels	% of Net Acres
R: Low Density Residential	358	278.9	156.9	38.2%	42.3%
HR: Historic Residential	193	42.3	23.8	20.6%	6.4%
MR: Mixed Residential	1	12.6	7.1	0.1%	1.9%
HB: Historic Business	110	19.6	11	11.8%	3.0%
DS: Downtown Service	28	6.3	3.5	3.0%	1.0%
GC: General Commercial	204	71.4	40.2	21.8%	10.8%
GI: General Industrial	20	3.6	2	2.1%	0.5%
LI: Light Industrial	12	5.7	3.2	1.3%	0.9%
FD: Future Development	10	218.6	122.9	1.1%	33.2%
Total	**936**	**659**	**370.7**	**100.00%**	**100.00%**

Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning, FEMA, USGS

Figure 2.2: Share of Ridgway's Net Acreage by Zoning District, 2025



Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning

Three districts—R, HR, and MR—are primarily intended to accommodate residential development. Together, these districts contain 552 parcels and approximately 333.8 net acres, representing 59.0% of the Town's parcels and 50.7% of its net acreage. As shown in Table 2.3 and Figure 2.3, approximately 83.6% of the land within these primarily residential districts is zoned R. The HR district accounts for 12.7%, while the higher-density MR district accounts for only 3.8%.

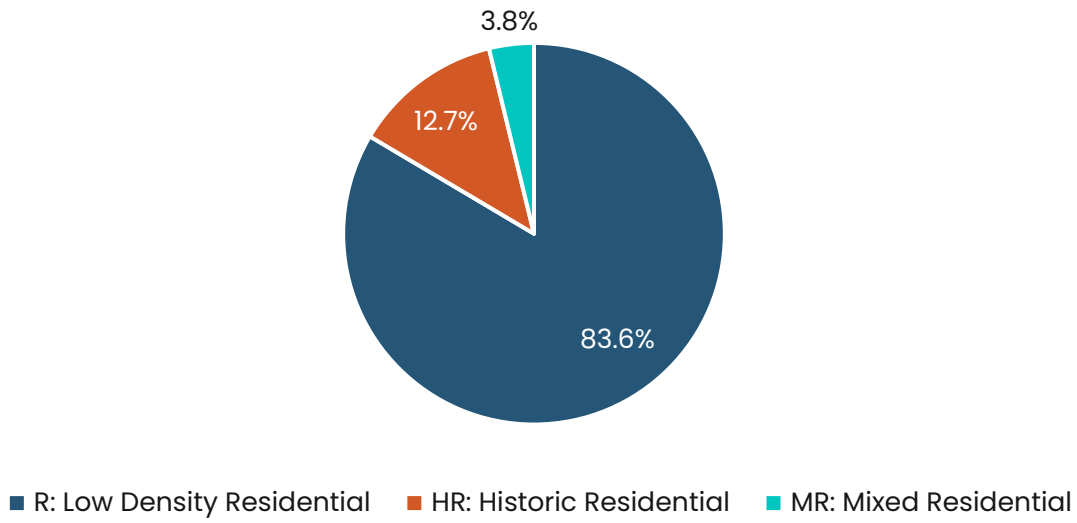
Residential uses are also permitted in the HB, DS, GC, and FD districts, although housing is not the express or primary purpose of these districts. The HB, DS, and GC districts support residential development as part of mixed-use commercial and service areas, while the FD district is intended to reserve land for future growth and currently permits only very-low-density development.

Table 2.3: Primarily Residential Zoning Districts in Ridgway, 2025

Zoning District	Number of Parcels	Net Acres	% of Town Parcels	% of Town Net Acres	% of Primarily Residential Net Acres
R: Low Density Residential	358	278.9	38.2%	42.3%	83.6%
HR: Historic Residential	193	42.3	20.6%	6.4%	12.7%
MR: Mixed Residential	1	12.6	0.1%	1.9%	3.8%
Total	**552**	**333.8**	**59.0%**	**50.7%**	**100.0%**

Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning, FEMA, USGS

Figure 2.3: Distribution of Net Acreage Among Primarily Residential Zoning Districts, 2025



Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning

Table 2.4: Vacant Land and Potential Housing Units in Ridgway

Zone	Net Acres	Adjusted Acres	Potential Housing Units
R – Low Density Residential	89.1	50.1	366
GC – General Commercial	40.3	22.6	99
MR – Mixed Residential	12.6	7.1	90
HR – Historic Residential	7.2	4.0	47
HB – Historic Business	8.2	4.6	20
DS – Downtown Service	2.4	1.4	6
FD – Future Development	169.3	95.2	3
Total	**329.1**	**185.1**	**630**

Source: Ouray County GIS, Ouray County Assessor's Office, Town of Ridgway Zoning, FEMA, USGS

During our zoning and density effects analysis, we did not identify many explicit regulatory barriers. A variety of housing types are allowed in all residential zones. However, there are some aspects of the zoning code that could be modified to further encourage missing middle housing types and middle density.

Middle and higher-density housing is technically supported by Ridgway's current zoning code. However, the code currently relies on minimum lot sizes and maximum lot coverages to do so. Amending this code, as suggested in Recommendation 2.3 of the HNA, to use maximum densities rather than relying on size and coverage could serve to encourage more middle density housing by simplifying some of these variables surrounding them.

Table 2.5 through Table 2.11 provide key details on each zoning district, such as intent, minimum lot size, height, and more.

Table 2.5: Low Density Residential (R) District

Intent	To accommodate low to moderate density development for single-family detached dwellings, as well as a mix of other housing types and other compatible land uses where supported by the Master Plan. Environmental protection is provided by allowing cluster development to preserve environmentally sensitive lands, maintain common open space, and to provide recreational opportunities for residents.
Permitted Uses (res.)	Duplex; SFH; Triplex (cond.); Cluster Development; Manufactured Homes
Lot Size	SFH and duplex- 6,000 sf; all other- 10,000 sf
Height	27 ft
Width	50 ft
Setbacks (F,R,S)	15, 8, 5 ft
Maximum Lot Coverage	SFH and duplex- 50%; all other- 40%

Source: Town of Ridgway Zoning Code

Table 2.6: Historic Residential (HR) District

Intent	To coincide with the historic residential core of Ridgway and accommodate a variety of housing types at medium density as well as other activities which are compatible with such uses.
Permitted Uses (res.)	Co-Housing Development (cond.); Duplex; Fourplex; MFH (cond.); SFH; Triplex; Manufactured Homes
Lot Size	SFH and duplex- 3,000 sf; 3-4 units- 5,000 sf; all others- 10,000 sf
Height	27 for SFH and duplex; 35 for all others
Width	SFH and duplex- 25 ft; 3-4 units- 35 ft; all others- 70 ft
Setbacks (F,R,S)	15, 8, 3 to 8 ft
Maximum Lot Coverage	SFH, duplex, and 3-4 unit- 60%; all others- 50%

Source: Town of Ridgway Zoning Code

Table 2.7: Mixed Residential (MR) District

Intent	Provides opportunities for a diverse mix of housing options at higher densities, as well as supporting services and other compatible uses that help meet the needs of area residents. Uses should be organized in compact, pedestrian and bicycle friendly manner and be responsive to the scale and intensity of development in adjacent zoning districts.
Permitted Uses (res.)	Co-Housing Development; Duplex; Fourplex; MFH; Live-Work (cond.); SFH; Triplex; Cluster Development; Manufactured Homes
Lot Size	SFH and duplex- 3,000 sf; 3-4 units- 4,000 sf; all other- 5,000 sf
Height	35 ft
Width	SFH and duplex- 25 ft; 3-4 units- 35 ft; all other- 50 ft
Setbacks (F,R,S)	10, 8, 3 ft
Maximum Lot Coverage	60% for all
Misc.	A mix and variety of housing types and unit sizes must be incorporated to the maximum extent feasible based on the size of the development, adjacent development context, and other site considerations.; Parks, open spaces or common areas must be incorporated into the development.; Buildings with a gross floor area greater than 10,000 square feet shall be a conditional use.; Buildings containing more than 25,000 square feet of gross floor area are not permitted.

Source: Town of Ridgway Zoning Code

Table 2.8: Future Development (FD) District

Intent	To include lands held in reserve to meet future growth needs of the community. Uses include very low-density single-family detached dwellings and agriculture.
Permitted Uses (res.)	SFH; Manufactured Homes
Lot Size	35 acres
Height	27 ft
Width	50 ft
Setbacks (F,R,S)	15, 8, 8 ft
Maximum Lot Coverage	N/A

Source: Town of Ridgway Zoning Code

Table 2.9: Historic Business (HB) District

Intent	Encompasses the historic commercial core of Town. Intended uses include a mix of retail, restaurants, office, lodging, residential, service, institutional and other uses that are compatible with the historic character of the Town Core and contribute to vibrant, pedestrian-friendly atmosphere. All residential development must comply with residential design standards in Section 7-4-9. Where short-term rentals are permitted, they must comply with Subsection 7-4-6(N).
Permitted Uses (res.)	Fourplex: MFH; Live-Work; Triplex
Lot Size	N/A
Height	35 ft
Width	25 ft
Setbacks (F,R,S)	N/A, 8, N/A ft
Maximum Lot Coverage	N/A
Misc.	Buildings with a gross floor area greater than 7,500 square feet shall be a conditional use.; Buildings containing more than 15,000 square feet of gross floor area shall not be allowed.; No equipment, inventory, or supplies may be stored outside, except as authorized pursuant to Subsection 7-4-6(L).

Source: Town of Ridgway Zoning Code

Table 2.10: Downtown Services (DS) District

Intent	Not intended to compete with the Historic Business District or the General Commercial District, but rather intended to provide some flexibility in use for existing residences located on or within 100 feet of Highway 62, west of Laura Street, as depicted upon the Town Comprehensive Plan Land Use Map. The flexibility in use is intended to mitigate the impact of increasing traffic upon the highway upon residences, by allowing for limited business use of the properties. The Downtown Service District is further intended to provide an effective transition between the General Commercial and Historic Business Districts and nearby residential neighborhoods along and near the Highway without creating an undue, adverse impact on these areas. Establishments and structures within the Downtown Service District are intended to appear "residential" as opposed to simply providing a visual extension of the commercial and business districts. Toward this objective, some service-oriented businesses are allowed within the Downtown Service District, as conditional uses, and with performance criteria that speak to appearance, signage, and parking. These businesses may have limited and ancillary retail use. Home occupation of these business uses is permissible in accordance with Subsection 7-4-6(H). Auto intensive uses such as gas stations, drive through businesses, convenience stores and similar uses that generate high traffic of items or require large parking areas are not permitted. All residential development in these districts must comply with residential design standards in Section 7-4-9.
Permitted Uses (res.)	Duplex; Fourplex; MFH (cond.); Live-Work; SFH; Triplex; Manufactured Homes
Lot Size	5,000 sf
Height	27 ft
Width	50 ft
Setbacks (F,R,S)	15, 8, 8 ft
Maximum Lot Coverage	50% for all
Misc.	No more than 5 employees for businesses located here; Business hours are 7:30 am to 5:30 pm; No semi-truck traffic on residential streets or alley ways

Source: *Town of Ridgway Zoning Code*

Table 2.11: General Commercial (GC) District

Intent	Encompasses lands along the river and Highways 550 and 62. Its purpose is to create areas for a mix of retail and commercial services, office, and other supportive uses to meet the needs of residents and tourists. A mix of higher-density housing types are also supported to provide for live/work opportunities and to promote activity and vibrancy within these areas. While more auto oriented than development within the Town Core, uses in the "GC" District should be designed with the safety and convenience of pedestrians and bicyclists in mind. Where short-term rentals are permitted, they must comply with Subsection 7-4-6(N).
Permitted Uses (res.)	Fourplex (cond.); MFH; Live-Work; Triplex (cond.); Employee Housing; Manufactured Home Park (cond.)
Lot Size	5,000 sf
Height	27 ft
Width	30 ft
Setbacks (F,R,S)	15, 8, 8 ft
Maximum Lot Coverage	60% for all
Misc.	Residential development shall not be located along arterial street frontages to preserve these locations for commercial services and other businesses that rely upon visibility from Highways 550 and 62.

Source: Town of Ridgway Zoning Code

Progress to Address Housing Challenges

The Housing Action Plan (HAP) guidance requires a summary of progress to address Housing Needs Assessment (HNA) findings. Ridgway's most recent HNA was adopted in December 2025,[7] less than ten months prior to the completion of this HAP. For this reason, many of the goals from the HNA cannot yet be truly evaluated as they have only been started in most cases. However, we can summarize housing development trends and actions the Town has taken to address housing challenges.



Source: PC on-site visit, August 2025

[7] Town of Ridgway & Ouray County, *Housing Needs Assessment 2025* (Ouray County, CO, 2025), https://townofridgway.colorado.gov/sites/townofridgway/files/documents/Ridgway_Ouray%20County_HNA_Final_120425.pdf.

Town leaders have worked to encourage ADUs through education on their benefits and zoning code changes to make them possible for more homeowners. Additionally, they have taken steps towards adopting preapproved ADU building plans to make the permitting process faster and more efficient. To do this, they are applying for grant funding to develop the designs.

As of July 2026, the Town also adopted an inclusionary zoning program as part of their Community Housing Program. Town leaders are working now to implement this program to help increase the supply of housing affordable to local residents.

Intergovernmental Coordination to Address Local and Regional Housing Needs

While this HAP pertains to needs and goals for the Town of Ridgway specifically, the Town need not take action alone. Joint efforts between multiple jurisdictions can enhance the services provided to residents in the region. Creating official coordination and partnerships can help facilitate the circulation of best practices and ideas so residents are served in the most effective ways possible.

Firstly, the Town of Ridgway does currently participate in intergovernmental coordination with various entities. Since 2002, the Town of Ridgway has had an intergovernmental agreement (IGA) with Ouray County to work together on directing growth in the region. Because Ouray County is a very rural area, preserving the rural nature and beauty of it is important to all residents. Working together through this agreement enables decisions to be made that benefit all residents of Ouray County and the Town of Ridgway.

In August 2023 another IGA was created to coordinate efforts between the Town, County, and City to opt into the Proposition 123 program. This IGA established a collaborative approach to housing targets. This meant proportionately sharing the work of meeting the housing unit goals and allowing all three jurisdictions to access the associated funding.

The Town of Ridgway also coordinated with the County and the City to establish a regional Housing Services Administrator near the end of 2025. This effort included applying for a joint grant and sharing the required local match among the participating jurisdictions. The Housing Services Administrator position was contracted to the Home Trust of Ouray County to serve as a government liaison and provide support for Prop 123 compliance, deed restriction management, housing program development, financial management, stakeholder collaboration, and resident support services.



Source: PC on-site visit, August 2025

These intergovernmental efforts play a crucial role in addressing the housing needs of the region. The regional Housing Services Administrator strengthens the Town, County, and City's capacity to coordinate housing programs and help residents and workers continue to live and work in Ouray County. However, the DOLA Local Planning Capacity Grant currently supporting this work has a funding period ending in October 2028. To sustain this regional capacity and avoid a gap in services, the participating jurisdictions should identify ongoing funding sources and establish a shared funding approach before the current grant period ends.

Policy Accomplishments

Proposition 123 Adoption & Compliance

Ridgway has positioned itself as a statewide leader in implementing Colorado's Proposition 123 affordable housing program. By opting into the program, adopting an expedited review process for qualifying affordable housing developments, and meeting the States compliance requirements ahead of schedule, the Town became one of the early jurisdictions eligible to access Proposition 123 funding opportunities. These actions have ensured that affordable housing projects within Ridgway remain eligible to compete for a wide range of state financing and grant programs intended to support housing production and preservation.

As a direct result of its early compliance efforts, Ridgway received a $50,000 local Planning Capacity Grant from the Colorado Department of Local Affairs (DOLA) to strengthen the Towns planning capacity and support continued implementation of housing initiatives. In addition, Ridgway successfully worked with the City of Ouray and Ouray County to meet the affordable housing unit commitment under Proposition 123 and received formal recognition from DOLA as a fully compliant jurisdiction, maintaining eligibility to participate in future Proposition 123 funding cycles. These

accomplishments have expanded the Town's ability to leverage state resources while demonstrating a continued commitment to advancing affordable and workforce housing.



Source: PC on-site visit, August

Expedited Review "Fast Track" Procedures

To support the development of affordable and workforce housing, Ridgway adopted expedited review procedures (within Resolution No. 25-10) for qualifying residential projects as part of its implementation of Colorado's Proposition 123 requirements. These "fast track" procedures establish a streamlined review process intended to reduce unnecessary delays for eligible housing developments while maintaining the Town's development standards and review criteria.

By formalizing an expedited review pathway, Ridgway demonstrates its commitment to facilitating housing production and improving the predictability of the development process. The adoption of these procedures enables the Town to satisfy a key Proposition 123 compliance requirement, ensuring continued eligibility for state housing funding opportunities while signaling to developers that affordable housing projects are a local priority. Beyond supporting state compliance, the expedited review process provides a lasting framework that can help reduce permitting timelines and improve the efficiency of future affordable housing development review.

Long Term Affordability at Wetterhorn Homes

The Town of Ridgway partnered with local housing organizations and project partners to establish long-term affordability protections for the Wetterhorn Homes development. The homes are subject to recorded deed restrictions that require owner occupancy, establish income and local workforce eligibility requirements, and limit future resale prices to ensure the homes remain affordable for subsequent buyers rather than appreciating to market-rate values. These restrictions help preserve the community's investment in affordable housing by maintaining affordability in perpetuity while prioritizing housing opportunities for households that live and work in the Ridgway area.

Figure 2.4: Wetterhorn Homes, Ridgway, CO



Source: Rural Homes Colorado, https://ruralhomescolorado.com/wetterhorn-homes-ridgway.

By embedding permanent affordability into the development, Ridgway has created a lasting housing asset that will continue to serve the local workforce well beyond the initial construction of the neighborhood. The deed restriction program also provides a framework for ongoing administration and compliance, ensuring the homes continue to fulfill their intended purpose as an enduring source of affordable homeownership.

Community Housing Program & Inclusionary Zoning

Ridgway has established a Community Housing Program that provides a framework for increasing the supply of housing affordable to local residents and workers as new development occurs. The program allows qualifying residential developments to satisfy community housing requirements through a variety of compliance options, including the construction of affordable housing units, land dedication, or fee-in-lieu contributions, providing flexibility while ensuring new growth contributes toward the Towns housing objectives. These provisions are codified within the Town's Community Housing regulations and provide a predictable process for both developers and the Town.

The Community Housing Program also establishes administrative procedures for implementing affordability requirements and managing community housing contributions over time within the adopted Community Housing Guidelines. By creating a consistent policy framework, Ridgway has positioned itself to leverage private development as a tool for expanding affordable and workforce housing opportunities while ensuring that community housing investment remain aligned with local housing priorities.

ADU Program

Ridgway has long recognized accessory dwelling units (ADUs) as an important tool for expanding housing opportunities while preserving the character of existing neighborhoods. Over the past several years, the Town has continued to refine its land use policies, zoning regulations, and community discussions surrounding ADUs to encourage their use as a source of attainable and workforce housing. These ongoing efforts have established a strong policy foundation while identifying opportunities to further reduce regulatory and financial barriers to ADU construction.





Source: PC on-site visit, August 2025

Building on this work, Ridgway was awarded funding through the Colorado Department of Local Affairs' Accessory Dwelling Unit Grant (ADUG) Program, recognizing the Town's commitment to advancing ADU production through local policy and implementation efforts. The grant will support the next phase of the Town's ADU program, including the development of permit-ready ADU plans, updates to local regulations and administrative procedures, and additional homeowner resources intended to simplify the design, permitting, and construction process. An active Request for Proposals (RFP) has been issued to complete this work, representing a significant step toward translating years of policy development into practical tools that lower development costs, reduce permitting timelines, and make ADU construction more attainable for local property owners. These efforts position ADUs as an increasingly important component of Ridgway's long-term housing strategy while leveraging state investment to accelerate implementation.

Short-Term Rental Regulations (2017, 2025)

Recognizing the growing influence of short-term rentals on the local housing market, the Town of Ridgway adopted Ordinance 17-03 to establish a formal regulatory framework for short-term rental operations. The ordinance created standards governing the operation and licensing of short-term rentals, helping ensure these uses remain compatible with surrounding residential neighborhoods while providing clear expectations for property owners and operators.

Figure 2.5: Short-term rental in Ridgway, CO



Source: www.airbnb.com

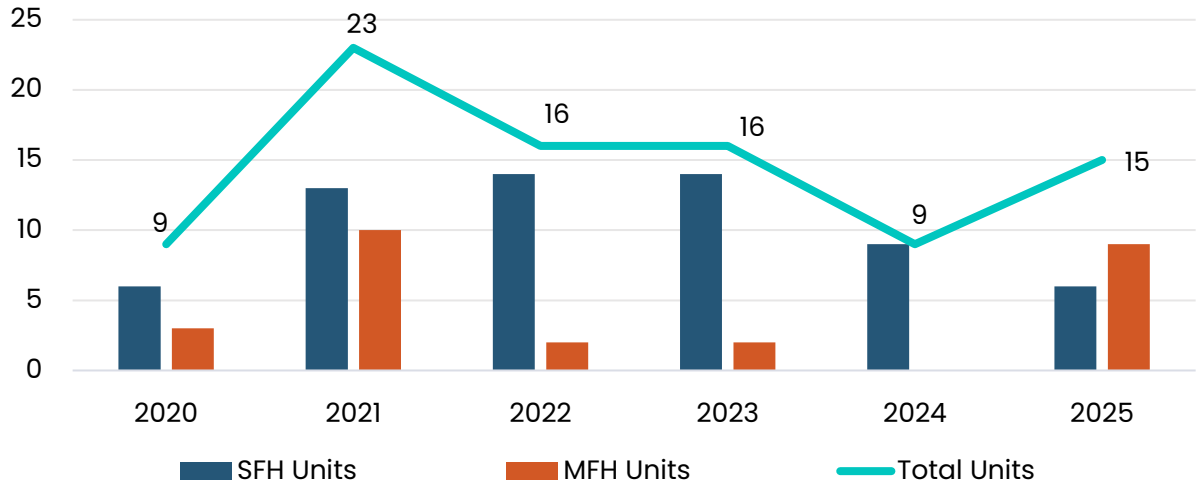
In 2025, the Town adopted Ordinance 01-2025 to modify the STR regulations and make sure they were up to date with Town needs. This included adding a needed definition for owner-occupied to clarify that the owner must use the property as their primary residence for at least nine out of 12 months.

The adoption and updating of short-term rental regulations represents an important step in managing the impact of a tourism-based economy on the Town's limited housing supply. By establishing oversight of short-term rental activity through defined operation requirements and permitting procedures, Ridgway positioned itself to better balance visitor accommodations with the long-term housing needs of residents. The ordinance also provides the Town with an established policy framework that can be monitored and refined over time as housing conditions and community priorities evolve.

Housing Production Accomplishments

In the past six years, new housing development has been ongoing, hovering between nine and 23 units per year. In total, 88 housing units were permitted from 2020 to 2025. Of those 88 units, 62 were single family housing units and 26 were multifamily units.

Figure 2.6: New Residential Dwelling Units Permitted, Town of Ridgway, 2020-2025



Source: Town of Ridgway, 2025



Source: PC on-site visit, August 2025

The HNA identified 102 units that are either recently completed or in progress and could be planned for over the next few years. Since the beginning of the HNA, Riverfront Village, with 34 units, has been completed. This leaves about 70 new units still in the pipeline and a high likelihood of more continuing to be built. This includes a mix of single-family homes, townhomes, tiny homes, and ADUs. The variety of planned housing is a favorable sign for addressing the housing affordability issues identified in the HNA.

3. Community Engagement

Community engagement for the HAP began with the community's involvement in the development of the regional HNA. Throughout that project, the PC team interviewed community stakeholders, toured the Town and surrounding region, conducted a community survey, and spoke with residents at one of Ridgway's summer concert series events. We provide a summary of these engagement activities in the Community Engagement section of the HNA.

Building on these interactions, the community was invited to participate in the creation of the HAP as well through multiple events as summarized below.

Table 3.1: Community Engagement Effort Summary

Engagement Type	Dates	Attendance
Housing Happy Hour at The Maven	6/2/2026	In-person
Coffee Hour at Town Hall	6/3/2026	In-person
Coffee Hour at the Decker Community Room	6/4/2026	In-person
Open House at the Decker Community Room	8/13/2026	In-person

Source: Points Consulting

Housing Happy Hour at the Maven (June 2, 2026)

Residents were invited to join the PC team and Town staff for appetizers and drinks at the Maven. The event provided an opportunity for residents to share feedback on the goals and findings of the HNA, discuss local housing needs, and identify housing solutions the Town should support. PC gathered feedback through direct conversations and interactive posters that solicitated input on HNA goals.

Figure 3.1: Happy Hour at the Maven on June 2, 2026



Coffee Hour at Town Hall (June 3, 2026)

PC hosted a Coffee Hour in the pavilion outside Town Hall. This provided an informal setting where residents could stop by, enjoy coffee and snacks, and discuss housing issues in the Town.

Coffee Hour at the Decker Community Room (June 4, 2026)

As another opportunity for residents to provide input on housing needs and goals, PC hosted a Coffee Hour in the Decker Community Room. Similar to the previous Coffee Hour, this event consisted of coffee and snacks and encouraged many great conversations about the community's housing needs and priorities.

Open House at the Decker Community Room (August 13, 2026)

Points Consulting returned to Ridgway in mid-August 2026 to present the draft housing actions and implementation plan, along with the water supply element. During the August 13 open house, informational boards were displayed throughout the room, and copies of the draft materials were readily available for attendees to review. These materials explained the proposed strategies and invited community comments and feedback. The event provided an opportunity to speak directly with community members, answer questions, and gather input to help ensure the final plan reflects Ridgway's priorities and desired direction.

Figure 3.2: Open House on August 13, 2026



Key Themes of On-Site Conversations

Through conversations with the community members, we gathered a diverse range of views and suggestions. These discussions provided insight into the perspectives of Ridgway residents and stakeholders, as well as important qualitative data. Below, we discuss the key themes that emerged.

Prioritization of permanent residents

Many residents feel that housing development should prioritize the needs of Ridgway residents rather than tourists and second-home owners. While acknowledging tourism as a benefit to the Town, the community also has concerns that it can "hollow out" the core culture and sense of community if left unchecked. Many share the view that not everyone will get to live in Ridgway and believe that's acceptable. Residents stated that supporting those who already live or work in the Town should be a priority.

Ridgway needs more workforce housing

In our conversations with business owners and employees in the Town, we noticed similar themes. Due to the high cost of housing, many employees commute from Montrose or other nearby communities. As a result, businesses often struggle to attract

and retain staff (wages are not always sufficient for employees to afford housing locally). This challenge contributes to staffing shortages and, in some cases, reduced operating hours for local businesses.

Residents want less emphasis on large single-family homes
Through infill development, re-platting, and relaxed regulations on ADUs, stakeholders agree there is a clear need to prioritize starter homes and middle-density housing. Conversations revealed that short-term rentals (STRs) and large single-family homes detract from the Town's community character and culture. These housing types may also direct development resources toward the upper end of the market at the expense of attainable housing. Many residents admitted that they would not be able to purchase a home if entering the market today. In general, residents emphasized that affordable ownership and rental options (particularly smaller homes) are necessary for both young professionals and retirees seeking to downsize and age in place.

Regulatory barriers and infrastructure costs
Many residents who have pursued development in Ridgway feel that the Town's engineering standards and specifications are overly strict in its specifications for building materials, required designs, and infrastructure. Residents generally agree that the level of regulatory control increases the total cost of development, which is ultimately passed on to end buyers. The community expressed a desire for middle-density housing in certain areas of Town, but there was skepticism that it could be achieved without either worsening affordability challenges or being infeasible due to land-use constraints.

Water supply and confidence in Ridgway's future growth
Residents expressed concerns about whether Ridgway's water supply can adequately support continued growth over the long term. Discussions surrounding the water supply element provided an opportunity to explain the Town's current water resources, projected demand, and strategies for maintaining a reliable supply as the community grows. The Town of Ridgway is currently developing a Water Supply Element which also addresses many of the concerns brought by residents and will build greater confidence in Ridgway's ability to plan responsibly for its future water needs.

Plan for infrastructure capacity and to maintain small-town character
Some residents mentioned concerns about whether there is sufficient planning for the infrastructure needs associated with new housing development. In particular, water and sewer systems will need to be evaluated to determine their capacity to support future growth.

Many residents shared that they moved to Ridgway because they like its small-town feel. They hope that Ridgway will clarify what it wants to become and pursue that direction intentionally.

Posterboard Survey

The PC team provided two informational posters to help inform attendees about certain housing and affordability statistics in Ridgway. One of these posters included three questions for participants to respond to directly. The following sections summarize those prompts.

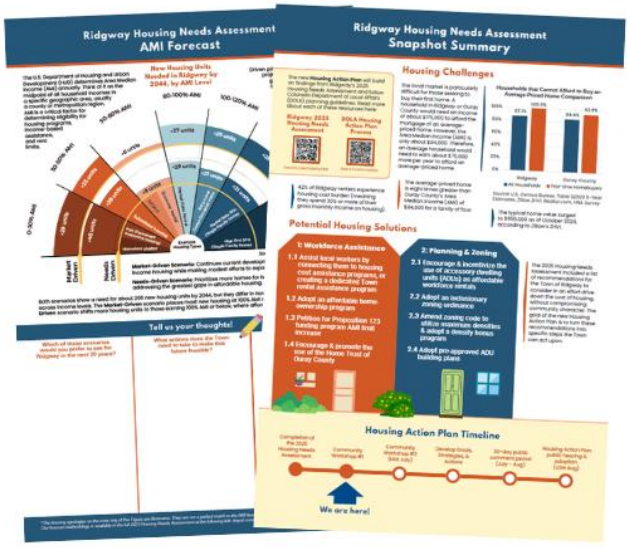
Between a market-driven and needs-driven outcome, which would you prefer to see?

Every respondent answered "needs driven," with one response noting the value of not needing to commute into Ridgway.

What actions does the town need to take to make this future feasible?

Primary responses included leveraging grants and partnerships with the Home Trust of Ouray County to support attainable housing, encouraging smaller starter homes such as townhomes and duplexes, tightening regulations on second homes and short-term rentals, and increasing incomes for current residents and employees to keep up with rising housing costs.

Figure 3.3: Posters for Community Engagement Events



How could you be part of improving the future of housing in Ridgway?

Responses emphasized the importance of advocacy both within the community and with local government. Participants also recognized that increasing awareness of available opportunities is important. Some options may not appear on traditional listing sites and could be missed by those who need them most.

4. Action Plan

The following implementation framework organizes the Housing Action Plan's goals into five groups: Policies and Procedures, Providing for Future Housing, Workforce Housing Enhancement, Momentum Building, and Life-Cycle Housing Provision. It translates the goals and strategies within these groups into specific, measurable actions. For each action, the framework identifies potential actors and partners, indicators for measuring progress, and an anticipated implementation timeline. Symbols within the success-metrics column distinguish among outcomes related to housing production, regulatory or zoning changes, and process improvements.

The framework is intended to serve as a practical tool for guiding implementation, coordinating responsibilities, and monitoring progress over time. Timelines reflect the anticipated period for initiating each action and may be adjusted based on Town capacity, available funding, emerging opportunities, and changing community needs. The checkboxes allow staff and decision-makers to document progress as actions and associated milestones are completed. The Town should review and update the framework regularly to recognize accomplishments, reassess priorities, and identify the next steps needed to advance Ridgway's housing goals.

The implementation timelines in this HAP are measured from the date of adoption. Actions assigned a 0–3 year timeframe are intended to be advanced during the Town's initial implementation period, including completing discrete tasks and establishing programs that will continue over time. This timeframe provides an opportunity to prioritize actions, coordinate partners, and secure resources while demonstrating progress before the required three-year reporting milestone. Some actions, particularly ongoing programs and housing development efforts, will extend beyond this initial period.

Under SB24-174, the Town must submit a progress report to the Colorado Department of Local Affairs (DOLA) three years after adopting the HAP, describing progress toward adopting the strategies and changes to local laws identified in the plan. This report provides an interim checkpoint within the six-year HAP update cycle and an opportunity to communicate accomplishments, identify implementation barriers, and refine priorities.



Implementation Approach

#	Required Actions	Potential Actors/Partners	Success Metrics Legend: Housing Production	Regulatory/ Zoning change	Process Change	Phase Timeline
Goal 1.1 Enhance Speed of Public Review/Hearings Process						
1.1.a ☐	Establish target review timelines for housing-related development applications and annually monitor performance against those benchmarks.	Town of Ridgway Planning Department; Planning Commission; Town Council	☐ Improved timelines for development review adopted. ☐ Reduced average review time for housing applications ☐ Percent of applications meeting target review timelines ☐ Annual performance report completed.			**0-1 Year**
1.1.b ☐	Expand administrative approval authority for qualifying housing projects and minor amendments that meet adopted development standards.	Town of Ridgway Planning Department; Planning Commission; Town Council; Town Attorney		☐ Land Use Code amendments adopted ☐ Administrative approval procedures established ☐ Increased number/percentage of qualifying housing applications approved administratively ☐ Reduction in Planning Commission hearings for qualifying projects		**1-2 Years**
1.1.c ☐	Develop a housing project pre-application process to identify issues early, improve application completeness, and reduce review cycles.	Town of Ridgway Planning Department; Developers; Design Professionals (Architects, Engineers, Surveyors)			☐ Pre-application process established ☐ Number of pre-application meetings conducted annually ☐ Percentage of complete applications submitted ☐ Reduction in application review cycles and resubmittals	**0-1 Year**

1.1.d ☐	Create a comprehensive development review guide and application checklist outlining submittal requirements, review procedures, approval criteria, and expected timelines.	Town of Ridgway Planning Department; Public Works; Building Official; Town Attorney; local developers and design professionals	☐ Development review guide and checklist published ☐ Increased percentage of applications deemed complete upon initial submittal ☐ Reduction in applicant clarification requests and resubmittals ☐ Improved applicant feedback on usefulness of materials	**0-1 Year**
1.1.e ☐	Conduct periodic reviews of the development review process to identify bottlenecks, eliminate unnecessary steps, and improve coordination between Town departments.	Town of Ridgway Planning Department; Public Works; Building Official; Town Manager; Planning Commission	☐ Periodic process reviews completed number of process improvements implemented ☐ Reduction in average review times ☐ Improved coordination between departments as measured through annual review or staff feedback	**1-2 Years**
Goal 1.2 Simplify Townhome and Condo Subdivision Process				
1.2.a ☐	Review and amend subdivision regulations to remove unnecessary barriers and better accommodate townhome and condo developments.	Town of Ridgway Planning Department; Planning Commission; Town Council; Town Attorney; Developers and Design Professionals	☐ Subdivision code amendments adopted ☐ Increased number of regulatory barriers removed or revised ☐ Increase in townhome and condominium subdivision applications or approvals	**1-2 Years**
1.2.b ☐	Streamline subdivision review procedures for code-compliant attached housing projects by reducing duplicative reviews and coordinating approvals where feasible.	Town of Ridgway Planning Department; Public Works; Building Official; Planning Commission; Town Council	☐ Streamlined review procedures adopted ☐ Reduction in review steps or duplicate reviews ☐ Reduced average review time for qualifying attached housing projects ☐ Improved applicant satisfaction with the review process	**1-2 Years**

1.2.c ☐	Develop clear guidance for applicants outlining subdivision requirements, ownership structures, and the approval process for townhome and condominium projects.	Town of Ridgway Planning Department; Town Attorney; Developers; Surveyors; Title Companies/Real Estate Professionals	☐ Applicant guidance document published ☐ Increased number of downloads or distributions ☐ Reduction in incomplete or incorrect subdivision applications ☐ Improved applicant understanding and satisfaction with the subdivision process	**0-1 Year**
Goal 1.3 Support Affordable and Workforce Housing				
1.3.a ☐	Evaluate amendments to the Land Use Code to establish a defined review and approval pathway for workforce housing subdivisions that meet adopted affordability criteria.	Town of Ridgway Planning Department; Planning Commission; Town Council; Town Attorney; Community Housing Program	☐ Land Use Code amendments adopted ☐ Workforce housing subdivision approval pathway established ☐ Increased number of workforce housing subdivision applications utilizing the new pathway	**1-2 Years**
1.3.b ☐	Identify incentives for qualifying workforce housing subdivisions, such as expedited review, flexibility in development standards, or reduced application fees where appropriate.	Town of Ridgway Planning Department; Town Council; Planning Commission; Community Housing Program; Developers	☐ Workforce housing incentive package developed and adopted ☐ Increased number of incentives established ☐ Increased number of projects utilizing workforce housing incentives	**1-2 Years**
1.3.c ☐	Develop eligibility criteria and program guidance that clearly define workforce housing subdivisions and the affordability requirements needed to qualify for incentives.	Town of Ridgway Planning Department; Community Housing Program; Planning Commission; Town Council; Town Attorney	☐ Eligibility criteria and program guidance adopted ☐ Affordability requirements established ☐ Increased number of projects applying under the workforce housing subdivision program	**1-2 Years**
Goal 1.4 Explore Opportunities for ADU and Modular Unit Enhancements				
1.4.a ☐	Implement the Town's ADU program by developing permit-ready ADU plans, educational resources, and other initiatives funded through the DOLA ADUG grant.	Town of Ridgway Planning Department; DOLA; Community Housing Program; Architects/Design Professionals	☐ Permit-ready ADU plans completed ☐ ADU educational resources published ☐ ADUG grant initiatives completed ☐ Increased number of ADU permits issued using permit-ready plans ☐ Increase in ADU construction	**1-2 Years**

1.4.b ☐	Review and update development regulations to reduce barriers to ADUs and modular housing while maintaining neighborhood compatibility and design quality.	Town of Ridgway Planning Department; Planning Commission; Town Council; Town Attorney; Community Housing Program	☐ Land Use Code amendments adopted ☐ Increased number of regulatory barriers removed or revised ☐ Increase in ADU and modular housing permit applications or approvals	**1-2 Years**
1.4.c ☐	Evaluate incentives and partnerships that encourage the construction of ADUs and modular homes for long-term workforce housing.	Town of Ridgway Planning Department; Community Housing Program; DOLA; Local Employers; Developers/Builders	☐ Incentive and partnership strategy completed ☐ Number of partnership agreements established ☐ Number of incentives adopted ☐ Increase in ADU and modular housing projects utilizing Town-supported incentives	**1-2 Years**
Goal 1.5 Modernize the Development Review Process				
1.5.a ☐	Expand digital permitting and plan review capabilities to improve application tracking, communication, and transparency for applicants.	Town of Ridgway Planning Department; Building Official; Information Technology (IT) Staff/Consultant; Software Vendor	☐ Digital permitting and plan review system implemented or expanded ☐ Percentage of applications submitted electronically ☐ Average application processing time ☐ Applicant satisfaction with the permitting process	**1-2 Years**
1.5.b ☐	Standardize application materials, review checklists, and staff procedures to improve consistency and reduce unnecessary revisions.	Town of Ridgway Planning Department; Building Official; Public Works; Planning Commission	☐ Standardized application materials and review procedures adopted ☐ Percentage of complete applications received on first submittal ☐ Reduction in application revisions and resubmittals ☐ Improved consistency in staff reviews	**0-1 Year**
1.5.c ☐	Evaluate opportunities to incorporate emerging technologies, including AI-assisted permit and plan review tools, to improve staff efficiency while maintaining professional oversight.	Town of Ridgway Planning Department; Building Official; IT Staff/Consultant; Software Vendors; DOLA	☐ Technology assessment completed ☐ Implementation roadmap developed ☐ Number of AI or digital review tools piloted or adopted ☐ Reduction in staff review time for qualifying applications	**1-2 Years**

1.5.d ☐	Regularly review and update development review procedures to reflect best practices, changing regulations, and evolving community needs.	Town of Ridgway Planning Department; Building Official; Public Works; Planning Commission; Town Council	☐ Development review procedures reviewed and updated on a regular basis ☐ Increased number of procedural improvements implemented ☐ Continued alignment with state regulations and planning best practices ☐ Average development review timelines maintained or improved	**Ongoing**
Goal 1.6 Pre-approved Small Infill Housing Units				
1.6.a ☐	Develop a library of pre-approved building plans for small detached homes (approximately 900-1,200 square feet) that can be used on qualifying infill lots to reduce design and permitting costs.	Town of Ridgway Planning Department; DOLA; Architects/Design Professionals; Community Housing Program	☐ Library of pre-approved home plans completed ☐ Increased number of permit-ready plans available; number of building permits utilizing pre-approved plans ☐ Increased construction of small infill homes through the program	**1-2 Years**
1.6.b ☐	Adopt design standards that encourage architectural variety, site orientation, and façade diversity to avoid repetitive neighborhood design while maintaining compatibility with surrounding development.	Town of Ridgway Planning Department; Planning Commission; Town Council; Design Professionals (Architects/Landscape Architects); Community Housing Program	☐ Design standards adopted ☐ Design standards incorporated into the Land Use Code or development regulations ☐ Percentage of qualifying projects meeting adopted design standards ☐ Variety of approved housing plan types within the pre-approved housing program	**1-2 Years**
1.6.c ☐	Identify incentives for projects utilizing pre-approved plans, such as reduced permit or plan review fees, expedited review, flexible parking standards, or reduced setbacks where appropriate.	Town of Ridgway Planning Department; Planning Commission; Town Council; Community Housing Program; Developers	☐ Incentive package developed and adopted; number of incentives established ☐ Number of projects utilizing pre-approved plans that receive incentives ☐ Increase in construction of small infill homes using pre-approved plans	**1-2 Years**

Goal 2.1 Implement a Land Banking Program				
2.1.a ☐	Inventory and prioritize underutilized, infill, and redevelopment properties suitable for future land acquisition and workforce housing.	Town of Ridgway Planning Department; Ouray County; Community Housing Program; Property Owners; GIS/Planning Consultants	☐ Land inventory completed; priority opportunity sites identified and mapped ☐ Number of priority properties evaluated for acquisition or redevelopment ☐ Inventory updated periodically	**1-2 Years**
2.1.b ☐	Identify and pursue funding opportunities through DOLA, Proposition 123, and other state, federal, and philanthropic programs to support strategic land acquisition.	Town of Ridgway; DOLA; Community Housing Program; Regional Housing Organizations; Philanthropic Foundations	☐ Funding strategy developed ☐ Number of grant or funding applications submitted ☐ Amount of funding awarded for land acquisition ☐ Acres or parcels acquired using external funding	**1-3 Years**
2.1.c ☐	Establish partnerships with nonprofit housing organizations, regional housing entities, and willing property owners to facilitate land acquisition, land stewardship, and future housing development.	Town of Ridgway; Community Housing Program; Home Trust; DOLA; Regional Housing Organizations; Property Owners	☐ Partnership agreements or memoranda of understanding (MOUs) established ☐ Increased number of partner organizations actively participating ☐ Number of collaborative land acquisition or housing projects initiated ☐ Acres or parcels acquired through partnership efforts	**1-3 Years**
Goal 2.2 Public Education and Promotion of Deed Restrictions and Covenants				
2.2.a ☐	Prepare educational materials and outreach resources explaining how deed restrictions work, their long-term benefits, and how property owners and developers can participate in the Community Housing Program.	Town of Ridgway Planning Department; Community Housing Program; Home Trust; DOLA; Realtors; Developers	☐ Educational materials published ☐ Outreach events or informational sessions conducted ☐ Number of property owners and developers reached ☐ Increase in participation in the Community Housing Program or use of deed restrictions	**0-1 Year**

2.2.b ☐	Incorporate deed restrictions into housing incentive programs, where appropriate, to encourage long-term affordability and preserve the Town's investment in workforce housing.	Town of Ridgway Planning Department; Town Council; Community Housing Program; Home Trust; Town Attorney	☐ Housing incentive programs updated to include deed restriction requirements where appropriate ☐ Number of incentive-assisted properties with recorded deed restrictions ☐ Increased number of workforce housing units preserved through long-term affordability agreements	**1-2 Years**
Goal 2.3 Expansion of Community Land Trust/ Home Trust Programs in Ridgway				
2.3.a ☐	Partner with regional housing organizations and nonprofit providers to identify opportunities to expand Community Land Trust and Home Trust housing within Ridgway.	Town of Ridgway; Home Trust of Ouray County; Community Housing Program; Regional Housing Organizations; DOLA; Nonprofit Housing Providers	☐ Partnership agreements or collaborative initiatives established »» ☐ Number of partner organizations engaged ☐ Number of CLT/Home Trust housing opportunities identified ☐ Number of projects advanced through partnership efforts	**1-2 Years**
2.3.b ☐	Identify properties and funding opportunities to support the acquisition and long-term preservation of homes through Community Land Trust and Home Trust programs.	Town of Ridgway; Home Trust of Ouray County; Community Housing Program; DOLA; CHFA; Regional Housing Organizations	☐ Priority acquisition properties identified ☐ Funding opportunities evaluated ☐ Number of funding applications submitted; amount of funding secured ☐ Number of properties acquired or preserved through Community Land Trust or Home Trust programs	**1-3 Years**
Goal 2.4 Explore Opportunities for Employer-Sponsored Programs and Housing Cooperatives				
2.4.a ☐	Engage major employers, business organizations, and community partners to assess interest in collaborative employer-sponsored housing initiatives and small - scale housing cooperatives.	Town of Ridgway; Ridgway Area Chamber of Commerce; Major Employers; Community Housing Program; Home Trust of Ouray County; Regional Economic Development Organizations, Regional Housing Services Administrator	☐ Employer and stakeholder outreach completed »» ☐ Increased number of employers and partner organizations engaged ☐ Feasibility assessment completed ☐ Increased number of employers expressing interest or participating in collaborative housing initiatives	**0-1 Year**

2.4.b ☐	Evaluate program models and financing strategies that support shared employer investment in workforce housing, with an emphasis on small-scale developments serving multiple employers.	Town of Ridgway; Community Housing Program; Major Employers; DOLA; CHFA; Regional Housing Organizations; Economic Development Organizations, Regional Housing Services Administrator	☐ Employer housing program and financing strategy completed ☐ Financing models evaluated ☐ Increased number of employers participating in strategy development ☐ Number of financing opportunities identified for collaborative workforce housing projects	**1-2 Years**
2.4.c ☐	Identify potential sites and development opportunities for employer-supported or cooperative housing as part of the Town's broader housing implementation strategy.	Town of Ridgway Planning Department; Community Housing Program; Major Employers; Home Trust of Ouray County; Property Owners; Developers, Regional Housing Services Administrator	☐ Potential development sites identified and evaluated ☐ Opportunity site map completed ☐ Number of sites determined suitable for employer-supported or cooperative housing ☐ Number of priority sites advanced for future development discussions	**1-2 Years**
Goal 2.5 Adopt Missing Middle Pattern Book				
2.5.a ☐	Develop a library of pre-approved or prototype plans for duplexes, triplexes, fourplexes, and other missing middle housing types suitable for Ridgway neighborhoods.	Town of Ridgway Planning Department; DOLA; Architects/Design Professionals; Community Housing Program, Regional Housing Services Administrator	☐ Library of pre-approved/prototype plans completed ☐ Increase number of missing middle housing plans available ☐ Increased number of building permits utilizing prototype plans ☐ Number of missing middle housing units constructed using the program	**1-2 Years**
2.5.b ☐	Evaluate zoning, utility, and development standards to ensure pattern book designs can be accommodated on appropriate lots with minimal regulatory barriers.	Town of Ridgway Planning Department; Public Works; Utility Providers; Planning Commission; Town Council	☐ Zoning and development standards evaluated ☐ Land Use Code and development standard amendments adopted, where appropriate ☐ Number of lots identified as compatible with pattern book designs ☐ Reduction in regulatory barriers affecting missing middle housing	**1-2 Years**

2.5.c ☐	Promote the use of pattern book designs by offering incentives such as expedited review, reduced plan review fees, or other development incentives for qualifying projects.	Town of Ridgway Planning Department; Planning Commission; Town Council; Community Housing Program; Developers	☐ Pattern book incentive program adopted ☐ Number of incentive types established; number of development applications utilizing pattern book incentives ☐ Number of missing middle housing units approved or constructed using pattern book designs	**1-2 Years**
Goal 2.6 Indicated Highest Priority Building Locations for Workforce and Affordable Housing				
2.6.a ☐	Identify and map priority infill sites that are most suitable for workforce and affordable housing based on zoning, access to services, redevelopment potential, and community priorities.	Town of Ridgway Planning Department; Public Works; Community Housing Program; Property Owners; GIS/Planning Consultants	☐ Priority infill opportunity map completed ☐ Number of priority sites identified ☐ Acreage or development capacity of identified opportunity sites ☐ Priority sites incorporated into future planning, funding, and housing initiatives	**1-2 Years**
2.6.b ☐	Evaluate infrastructure capacity and constraints to identify where water, sewer, transportation, and other public facilities can support additional housing development or where improvements may be needed.	Town of Ridgway Planning Department; Public Works; Utility Providers; Ouray County; Engineering Consultants	☐ Infrastructure capacity assessment completed ☐ Areas with adequate infrastructure capacity identified and mapped ☐ Infrastructure constraints documented and prioritized ☐ Priority infrastructure improvements incorporated into the Town's capital improvement planning process	**1-2 Years**
2.6.c ☐	Use priority development areas to guide future planning, infrastructure investments, and housing incentives toward locations with the greatest potential to support workforce and affordable housing.	Town of Ridgway Planning Department; Town Council; Public Works; Community Housing Program; Planning Commission	☐ Priority development areas incorporated into Town planning and capital investment decisions ☐ Housing incentives aligned with identified priority areas ☐ Percentage of Town-supported housing projects located within priority development areas ☐ Increase in workforce and affordable housing projects within designated priority areas	**1-3 Years**

Goal 2.7 Align Housing Growth with Long-Term Water Supply and Infrastructure Capacity				
2.7.a ☐	Establish a standardized development review process that estimates projected potable and non-potable water demand for proposed residential and mixed-use development using consistent water-use assumptions based on development type, density, square footage, and anticipated outdoor irrigation.	Planning Department; Town of Ridgway Water Department; Public Works; Planning Commission; Town Attorney; Engineering/Water Resources Consultant; Developers and Design Professionals	☐ Demand review process established ☐ Water-use assumptions or calculation methodology adopted ☐ Percentage of qualifying development applications receiving a water-demand estimate ☐ Number of projects reviewed for projected potable and non-potable water demand ☐ Projected water demand incorporated into development review findings.	**0-1 Year**
2.7.b ☐	Allow applicants to demonstrate reduced projected water demand through water-efficient fixtures, drought-tolerant landscaping, efficient irrigation systems, reduced irrigated area, and other conservation measures.	Town of Ridgway Planning Department; Town of Ridgway Water Department; Public Works; Planning Commission; Building Official; Landscape Architects and Design Professionals; Developers and Property Owners	☐ Water-conservation credit or adjustment process established ☐ Number or percentage of qualifying projects incorporating water-efficient design measures ☐ Estimated reduction in projected water demand resulting from conservation measures ☐ Number of development applications utilizing drought-tolerant landscaping or efficient irrigation systems ☐ Applicant guidance on eligible conservation measures completed.	**1-2 Years**
2.7.c ☐	Regularly update water supply and demand projections to reflect housing growth, development patterns, system losses, climate conditions, conservation performance, and completed water infrastructure improvements.	Planning Department; Town of Ridgway Water Department; Public Works; Planning Commission; Building Official; Landscape Architects and Design Professionals; Developers and Property Owners	☐ Water supply and demand projections updated at least every five years ☐ Annual or periodic water-use data incorporated into projections ☐ System losses and per-capita water use monitored ☐ Housing growth scenarios compared with available supply and infrastructure capacity ☐ Updated findings incorporated into future Housing Action Plan ☐ Comprehensive planning, and capital improvement decisions.	**Ongoing**

2.7.d ☐	Coordinate housing planning, capital improvement programming, and development incentives to prioritize compact, water-efficient development in areas where existing water infrastructure can reliably support additional growth.	Town of Ridgway Planning Department; Town of Ridgway Water Department; Public Works; Town Council; Planning Commission; Community Housing Program; Utility Providers; Engineering/GIS Consultants	☐ Priority housing growth areas evaluated for water infrastructure capacity ☐ Water capacity considerations incorporated into housing opportunity mapping and capital improvement planning ☐ Percentage of Town-supported housing projects located in areas with adequate water infrastructure ☐ Number of water-efficient or compact housing projects advanced in priority areas ☐ Infrastructure investments coordinated with identified housing needs.	**1-3 Years**
2.7.e ☐	Advance water system improvements and conservation initiatives that increase supply reliability, reduce system losses, expand effective storage or delivery capacity, and preserve adequate water supplies for future workforce and affordable housing.	Town of Ridgway Water Department; Public Works; Town Council; Town of Ridgway Planning Department; DOLA; Colorado Water Conservation Board; Regional Water Partners; Engineering Consultants; Grant Consultants, as needed	☐ Priority water capital improvements completed or advanced ☐ Amount of grant or external funding secured for water infrastructure and conservation projects ☐ Reduction in documented system losses ☐ Improvements in water storage, diversion, treatment, or delivery capacity ☐ Average per-capita water use maintained or reduced ☐ Number of future housing units supported by completed water infrastructure improvements.	**Ongoing**
Goal 3.1 ADU Education Program				
3.1.a ☐	Develop a comprehensive ADU resource hub that includes permit-ready plans, development requirements, estimated costs, financing resources, and frequently asked questions.	Town of Ridgway Planning Department; Community Housing Program; DOLA; Architects/Design Professionals; Local Lenders	☐ ADU resource hub launched ☐ Number of permit-ready plans and educational resources available ☐ Website visits or resource downloads ☐ Increase in ADU permit inquiries and applications	**0-1 Year**

3.1.b ☐	Create educational materials and outreach tools, such as brochures, videos, case studies, and workshops, to help homeowners understand the benefits and process of building an ADU.	Town of Ridgway Planning Department; Community Housing Program; DOLA; Local Builders; Architects/Design Professionals	☐ Educational materials developed and distributed ☐ Number of workshops or outreach events conducted ☐ Number of homeowners reached through outreach efforts ☐ Increase in ADU permit inquiries and applications	**0-1 Year**
Goal 3.2 Facilitate a "Locals First" Landlord/Renter Program				
3.2.a ☐	Develop eligibility standards and operating procedures for a voluntary "Locals First" housing exchange.	Town of Ridgway Planning Department; Community Housing Program; Home Trust of Ouray County; Local Employers; Property Owners; Realtors	☐ Eligibility standards and operating procedures adopted ☐ "Locals First" housing exchange established ☐ Number of participating property owners and employers enrolled ☐ Number of housing listings meeting program eligibility requirements	**0-1 Year**
3.2.b ☐	Establish program standards and recognition criteria for participating landlords, including quality housing expectations, long-term rental commitments, and a preference for local workforce tenants.	Town of Ridgway Planning Department; Community Housing Program; Property Owners; Local Employers; Realtors; Home Trust of Ouray County	☐ Program standards and recognition criteria adopted ☐ Landlord participation requirements established ☐ Number of landlords enrolled in the recognition program ☐ Number of housing units participating in the "Locals First" program	**0-1 Year**
3.2.c ☐	Promote participation through partnerships and outreach to homeowners, condo owners, ADU owners, and property managers to expand the supply of workforce housing.	Town of Ridgway Planning Department; Community Housing Program; Home Trust of Ouray County; Realtors; Property Managers; Local Employers	☐ Outreach campaign implemented ☐ Number of outreach events or communications conducted ☐ Number of property owners and managers engaged ☐ Number of housing units enrolled in the "Locals First" housing exchange	**0-1 Year**

Goal 3.3 Position Town for Mixed-Use Development Incentives				
3.3.a ☐	Evaluate incentives that could encourage mixed-use developments incorporating workforce housing, neighborhood-serving commercial uses, childcare, coworking space, or other community-serving amenities.	Town of Ridgway Planning Department; Planning Commission; Town Council; Community Housing Program; Developers; Local Business Organizations	☐ Mixed-use incentive strategy completed ☐ Number of incentive options evaluated ☐ Incentive program adopted, where appropriate ☐ Number of mixed-use development proposals utilizing Town incentives	**1-2 Years**
3.3.b ☐	Identify priority locations where mixed-use development can strengthen walkability, activate commercial areas, and support additional housing.	Town of Ridgway Planning Department; Planning Commission; Town Council; Public Works; Community Housing Program; Local Business Organizations	☐ Priority mixed-use opportunity areas identified and mapped ☐ Estimated housing capacity within identified opportunity areas ☐ Priority locations incorporated into future planning, infrastructure investments, and incentive programs ☐ Number of mixed-use development proposals within identified priority areas	**1-2 Years**
3.3.c ☐	Promote partnerships and funding opportunities to advance mixed-use projects that align with the Town's housing, economic development, and placemaking goals.	Town of Ridgway; Community Housing Program; DOLA; CHFA; Local Business Organizations; Developers; Property Owners; Regional Economic Development Organizations	☐ Partnership agreements established ☐ Number of funding opportunities pursued ☐ Amount of grant or external funding secured ☐ Number of mixed-use projects advanced through Town partnerships or funding assistance	**1-3 Years**
Goal 4.1 Incentivize ADU Use for Workforce Housing				
4.1.a ☐	Develop eligibility criteria and program requirements for ADUs dedicated to long term workforce housing.	Town of Ridgway Planning Department; Community Housing Program; Town Council; Planning Commission; Town Attorney	☐ Workforce ADU program eligibility criteria adopted ☐ Program requirements established ☐ Number of ADUs enrolled in the workforce housing program ☐ Number of long-term workforce housing agreements executed	**1-2 Years**

4.1.b ☐	Offer development incentives for qualifying ADUs, such as expedited review, permit or tap fee reductions, and other regulatory incentives.	Town of Ridgway Planning Department; Town Council; Community Housing Program; Planning Commission; DOLA	☐ Workforce ADU incentive program adopted; number of incentives offered ☐ Number of ADUs receiving workforce housing incentives ☐ Number of long-term workforce housing units created through the incentive program	**1-2 Years**
4.1.c ☐	Evaluate financial incentive programs, including annual lease reimbursement or similar assistance using Proposition 123 or other available funding sources, to encourage long-term workforce occupancy.	Town of Ridgway; Community Housing Program; DOLA; Town Council; CHFA	☐ Financial assistance program evaluated and established, where appropriate ☐ Funding secured for workforce ADU incentives ☐ Number of participating property owners receiving financial assistance ☐ Number of workforce housing units supported through lease reimbursement or similar programs	**1-2 Years**
Goal 4.2 Create a Regional Housing Finance and Funding Strategy				
4.2.a ☐	Create and maintain a comprehensive inventory of housing funding programs, application cycles, and eligibility requirements to guide implementation.	Town of Ridgway Planning Department; Community Housing Program; DOLA; CHFA; Regional Housing Organizations; Grant Consultant, as needed	☐ Funding inventory completed and updated regularly ☐ Number of relevant funding programs tracked ☐ Upcoming application deadlines incorporated into an annual funding calendar ☐ Number of Housing Action Plan initiatives matched with potential funding sources	**0-1 Year**
4.2.b ☐	Pursue state, federal, regional, and philanthropic funding opportunities to support land acquisition, infrastructure, workforce housing, and housing program implementation.	Town of Ridgway; Community Housing Program; DOLA; CHFA; Ouray County; Regional Housing Organizations; Philanthropic Foundations; Grant Consultant, as needed	☐ Number of funding applications submitted ☐ Amount of grant and external funding secured ☐ Number of Housing Action Plan initiatives funded ☐ Number of housing projects or units supported through external funding	**Ongoing**

4.2.c ☐	Strengthen partnerships with regional organizations, DOLA, and housing agencies to coordinate funding efforts, leverage shared resources, and improve competitiveness for grant and financing programs.	Town of Ridgway; DOLA; CHFA; Community Housing Program; Home Trust of Ouray County; Ouray County; Regional Housing Organizations	☐ Number of active funding partnerships established ☐ Number of collaborative grant applications submitted ☐ Amount of funding secured through partnership efforts ☐ Number of Housing Action Plan initiatives supported through collaborative funding	**Ongoing**
Goal 4.3 Maintain Public Dashboard or Scorecards for HAP Goals and Accomplishments Over Time				
4.3.a ☐	Complete a housing program evaluation analyzing the Town's contribution to housing through programs implemented over the past 10 years	Town of Ridgway Planning Department	☐ Town policy and program success rate tracking methods reviewed ☐ Other potential measurements to quantify the performance of Town Programs identified and implemented ☐ Program evaluations completed and findings reported to inform future policy decisions	**0-1 Year**
4.3.b ☐	Develop and maintain a public-facing Housing Action Plan dashboard that tracks implementation progress, housing production, funding awards, and other key performance measures.	Town of Ridgway Planning Department; Community Housing Program; Town Administration; Information Technology (IT) Staff/Consultant; DOLA	☐ Public dashboard launched and updated regularly ☐ Percentage of Housing Action Plan actions with current implementation status ☐ Housing production and funding metrics reported annually ☐ Number of dashboard visits or public engagements	**0-1 Year**
4.3.c ☐	Establish measurable housing production targets by affordability level (AMI), housing type, and implementation timeframe, and regularly report on progress toward those benchmarks.	Town of Ridgway Planning Department; Town Council; Community Housing Program; DOLA; Planning Commission	☐ Housing production targets adopted by AMI and housing type ☐ Annual progress reports completed ☐ Percentage of annual housing production targets achieved ☐ Number of housing units produced by AMI level and housing type	**0-1 Year**

4.3.d ☐	Provide regular public updates highlighting completed initiatives, housing success stories, and upcoming projects to maintain community awareness and support.	Town of Ridgway Planning Department; Town Administration; Community Housing Program; Town Council; Local Media; DOLA	☐ Number of public updates or progress reports released annually ☐ Number of housing success stories highlighted ☐ Public engagement with Housing Action Plan communications (website views, newsletter readership, social media engagement, or meeting attendance) ☐ Increased community awareness and support for Housing Action Plan implementation	**Ongoing**
4.3.e ☐	Use dashboard data to inform annual Housing Action Plan updates, funding priorities, and future policy decisions.	Town of Ridgway Planning Department; Town Council; Planning Commission; Community Housing Program; DOLA	☐ Annual Housing Action Plan review completed using dashboard data ☐ Number of policy, funding, or implementation decisions informed by dashboard performance metrics ☐ Housing Action Plan priorities updated based on reported outcomes ☐ Annual implementation report presented to Town Council	**Ongoing**
Goal 4.4 Preparing Ridgway for Future Federal Housing Incentives				
4.4.a ☐	Establish a federal grant readiness strategy to monitor emerging housing legislation, funding opportunities, and program requirements, and prepare the Town to respond quickly as new opportunities become available.	Town of Ridgway; Community Housing Program; DOLA; Ouray County; Regional Housing Organizations; Federal Grant Consultant, as needed	☐ Federal grant readiness strategy adopted ☐ Federal funding opportunities monitored and evaluated on an ongoing basis ☐ Number of federal grant opportunities pursued ☐ Number of federal grant applications submitted, or funding awards received	**0-1 Year**
4.4.b ☐	Maintain eligibility for competitive housing funding by ensuring local plans, policies, and reporting requirements remain current and aligned with state and federal expectations.	Town of Ridgway Planning Department; Town Administration; DOLA; CHFA; Town Council; Community Housing Program	☐ Required housing plans and policies maintained and updated ☐ Compliance with applicable state and federal reporting requirement ☐ Continued eligibility for priority housing funding programs ☐ Number of competitive funding programs for which the Town remains eligible	**Ongoing**

4.4.c ☐	Coordinate with regional, state, and federal partners to identify upcoming funding opportunities, strengthen grant competitiveness, and advocate for Ridgway's housing priorities.	Town of Ridgway; DOLA; CHFA; Ouray County; Community Housing Program; Regional Housing Organizations; Federal Agency Partners	☐ Number of coordination meetings or collaborative initiatives with funding partners ☐ Number of funding opportunities identified through partner coordination ☐ Number of collaborative grant applications or letters of support secured ☐ Amount of funding awarded through coordinated efforts	**Ongoing**
4.4.d ☐	Develop grant-ready housing projects and implementation materials that can be advanced quicky when federal funding opportunities become available.	Town of Ridgway Planning Department; Community Housing Program; DOLA; Ouray County; Engineering/Planning Consultants; Grant Consultant, as needed	☐ Number of grant-ready housing projects identified ☐ Implementation materials completed (project descriptions, cost estimates, site information, conceptual designs, etc.) ☐ Number of projects meeting federal grant readiness criteria ☐ Number of grant-ready projects submitted for funding when opportunities become available	**1-2 Years**
Goal 4.5 Develop Communication Materials for Developers and Landowners				
4.5.a ☐	Prepare a developer information packet that outlines the Town's housing priorities, development opportunities, incentives, review, process, and available resources for workforce and affordable housing projects.	Town of Ridgway Planning Department; Community Housing Program; DOLA; Planning Commission; Local Developers	☐ Developer information packet completed and published ☐ Number of packets distributed or downloaded ☐ Number of developers engaged through the packet or related outreach ☐ Increase in workforce and affordable housing development inquiries or pre-application meetings	**0-1 Year**
4.5.b ☐	Create user-friendly maps, infographics, and web content highlighting priority housing areas, available incentives, and key development considerations to improve transparency and reduce barriers for prospective developers.	Town of Ridgway Planning Department; Community Housing Program; GIS/Planning Consultant; Information Technology (IT) Staff/Consultant; DOLA	☐ Maps, infographics, and web content completed and published ☐ Number of website visits, downloads, or page views ☐ Number of developers accessing online resources ☐ Increase in development inquiries or pre-application meetings related to workforce and affordable housing	**0-1 Year**

4.5.c ☐	Actively communicate the Town's commitment to housing development through targeted outreach, conferences, and partnerships to attract developers and property owners aligned with Ridgway's housing goals.	Town of Ridgway; Community Housing Program; DOLA; Ridgway Area Chamber of Commerce; Regional Economic Development Organizations; Developers; Property Owners	☐ Number of outreach events, conferences, or industry meetings attended ☐ Number of developers and property owners engaged ☐ Number of new development inquiries or pre-application meetings generated through outreach efforts ☐ Number of workforce and affordable housing projects initiated by new development partners	**Ongoing**
Goal 5.1 Pursue Aging In-Place Incentives				
5.1.a ☐	Partner with regional organizations and service providers to connect homeowners with funding and technical assistance for accessibility improvements, home repairs, and aging-in-place modifications.	Town of Ridgway; Home Trust of Ouray County; Region 10 League for Economic Assistance & Planning; DOLA; San Miguel Power Association; Local Nonprofit Service Providers; Area Agency on Aging	☐ Number of partnership agreements or referral partnerships established ☐ Number of homeowners connected with funding or technical assistance ☐ Amount of funding secured for home accessibility or repair projects ☐ Number of homes receiving aging-in-place improvements	**1-2 Years**
5.1.b ☐	Establish or support a housing navigator program to help older adults identify available grants, financing programs, contractors, and other resources that enable them to remain in their homes.	Town of Ridgway; Home Trust of Ouray County; Area Agency on Aging; DOLA; Region 10 League for Economic Assistance & Planning; Local Nonprofit Service Providers	☐ Housing navigator program established ☐ Number of older adults assisted annually ☐ Number of referrals to funding programs, contractors, or service providers ☐ Number of aging-in-place projects completed with navigator assistance	**1-2 Years**
5.1.c ☐	Promote home modification and accessibility programs through targeted outreach and educational materials to increase awareness of available assistance.	Town of Ridgway; Home Trust of Ouray County; Area Agency on Aging; Region 10 League for Economic Assistance & Planning; DOLA; Local Healthcare and Nonprofit Organizations	☐ Outreach campaign implemented ☐ Number of educational materials distributed ☐ Number of outreach events or presentations conducted ☐ Number of homeowners inquiring about or accessing home modification and accessibility assistance programs	**Ongoing**

Peer Examples & Case Studies

Tiered Development Review Process – Breckenridge, CO

Related Actions: 1.1.a-1.1.e, 1.2.a-1.2.c, and 1.5.a-1.5.d

Description: The Town of Breckenridge organizes development applications into four permit classes based on project size, complexity, and required level of review. Larger or more consequential projects receive Planning Commission hearings, while simpler and code-compliant applications follow shorter procedures. Class C permits generally follow a three-week process, while Class D minor permits can be approved in approximately one week. Certain minor development approvals are incorporated directly into the building permit rather than requiring a separate planning application.

Breckenridge also requires pre-application meetings for major development permit classes. Applications submitted without the required meeting are returned, helping staff identify issues before formal review and reducing incomplete submissions. The Town publishes permit classifications, anticipated timelines, submittal procedures, application forms, and fee information online. Applicants can use an online portal to view permits, planning cases, invoices, and inspection information.

Relevance to Ridgway: Ridgway could similarly classify applications according to complexity and establish a clearly defined administrative pathway for minor subdivisions, townhome and condominium plats, code-compliant workforce housing, and other qualifying projects. The example demonstrates how target timelines, mandatory pre-application coordination, administrative approvals, and digital application tracking can be combined into one coherent review system.

More Information: Town of Breckenridge Development Permits

Pre-Approved ADU Plans – Montrose, CO

Related Actions: 1.4.a-1.4.c and 3.1.a-3.1.b

Description: Montrose offers three professionally designed and pre-approved ADU plans, which are free to prospective builders:

- A 609-square foot one-bedroom cottage
- A 648-square-foot apartment above a garage
- A 900-square-foot unit with a lofted flex space

The plans comply with local zoning, building-code, and energy-efficiency requirements. Because the architectural plans have already been reviewed, applicants receive an expedited permitting process. Applicants must still provide site-specific materials, including site and utility plans, foundation engineering, floor-framing details, and roof-truss information.

The City's online resources explain where ADUs are permitted, how the process works, and what additional information is required. Montrose also prohibits ADUs constructed after January 1, 2025, from being used as short-term rentals.

Relevance to Ridgway: Montrose is especially valuable as a nearby example operating within the same regional construction market. Ridgway could coordinate with Montrose, local architects, or DOLA to determine whether plan components could be adapted to Ridgway's climate, lot configurations, architectural character, and building requirements. The example also illustrates the importance of clearly distinguishing between "pre-approved architectural plans" and the site-specific engineering and utility information that applicants must still submit.

More Information: City of Montrose Pre-Approved ADU Program

Workforce-Housing ADU Incentives - Grand Junction, CO

Related Actions: 1.4.c and 4.1.a-4.1.c

Description: Grand Junction established its ADU Production Program in 2023 to reduce the upfront cost of constructing ADUs while ensuring that publicly supported units contribute to the long-term rental supply. The program uses two incentive tiers:

- Tier 1: The City pays applicable impact fees and City water and sewer fees. In exchange, the ADU, and any other rented unit on the property, must remain in long-term rental use for five years.
- Tier 2: Income-qualified owner-occupants earning below 140% of AMI may receive payment of City fees and an additional financial incentive, with total assistance of up to $15,000. The owner must live on the property, and the units must remain long-term rentals for seven years.

Figure 4.1: 864 Sq. Ft. Two Story ADU Plan



Source: City of Grand Junction website, www.gjcity.org

Participating owners must complete an occupancy certification annually and whenever a new tenant moves into the property. Units must also be completed within 12 months of receiving planning clearance.

Relevance to Ridgway: This is one of the strongest examples for Ridgway's proposed workforce ADU incentives because it directly connects public financial assistance with a defined period of long-term rental use. Ridgway could use a similar tiered structure, with the length of the affordability commitment increasing according to the value of the incentive. Annual occupancy certification provides a relatively straightforward compliance mechanism without requiring the Town to operate an intensive tenant-placement program.

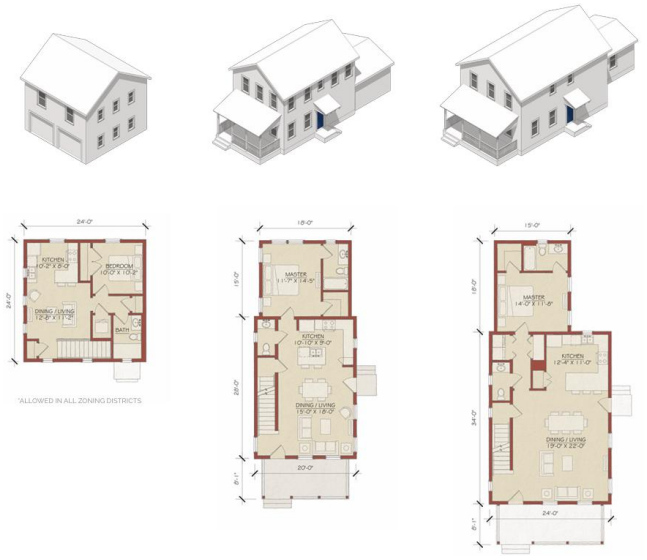
More Information: City of Grand Junction ADU Production Program

Pre-Approved Small and Missing-Middle Housing – South Bend, IN

Related Actions: 1.6.a-1.6.c and 2.5.a-2.5.c

Description: South Bend provides free, pre-approved plans for small-scale infill housing. Its catalog includes detached houses, cottages, carriage houses, duplexes, townhouses, and small multifamily buildings. Each design was evaluated against local zoning, typical lot dimensions, common construction methods, neighborhood character, and market conditions.

Figure 4.2: South Bend Pre-Approved Building Plans



Source: City of South Bend website, southbendin.gov

The catalog identifies the zoning districts and lot dimensions appropriate for each design and provides multiple exterior treatments for several housing types. Buildings must substantially follow the approved design to receive the program's time and cost savings, although limited architectural variations are allowed. Applicants still submit a project application and site-specific information before receiving a building permit.

Although South Bend is substantially larger than Ridgway, its program is one of the country's most complete examples of combining the following:

- Small detached and missing-middle plans
- Multiple façade options
- Zoning and lot-compatibility analysis
- Pre-approval
- Free construction documents
- A defined applicant process

Relevance to Ridgway: Ridgway could develop a smaller catalog containing perhaps two small detached homes, an ADU, a duplex, and a townhome or fourplex design. Multiple rooflines, façade materials, porch configurations, and orientations could provide architectural variety without requiring every applicant to begin with a custom design. The catalog should identify suitable lot dimensions and explicitly document any zoning, parking, setback, utility, or fire-access changes needed to make each design feasible.

More Information: Build South Bend Pre-Approved Plans

Deed-Restriction Acquisition and Regional Cost Sharing- Summit County and Breckenridge, CO

Related Actions: 2.1.b-2.1.c, 2.2.a-2.2b, 2.3.a-2.3.b and 4.2.a-4.2.c

Description: Summit County's Housing Helps program provides financial assistance in exchange for permanent occupancy restrictions on existing market-rate homes. Rather than purchasing or constructing every housing unit, the program purchases a deed restriction that limits occupancy to members of the local workforce.

By the end of 2024, Summit County reported that the program had deed-restricted approximately 106 units. During 2024, 28 units were completed at a program cost of approximately $2.73 million. The County has also established formal cost-sharing agreements with Silverthorne and Dillon.

Breckenridge operates related Housing Helps and housing-buydown programs. Its 2024 report documented 96 funded Housing Helps applications and 50 acquired buydowns since program initiation. During 2024, the Town acquired 27 Housing Helps restrictions at an average cost of approximately $158,000 per unit, with the Town's average share approximately $126,000.

Relevance to Ridgway: This example demonstrates how the Town, Ouray County, Home Trust, and other regional partners could combine funding to preserve existing homes without bearing the full cost of acquisition and development. It also illustrates why Ridgway's educational materials should clearly explain occupancy requirements, resale implications, monitoring, enforcement, and the financial benefit offered in exchange for the restriction.

More Information: Summit Combined Housing Authority 2024 Board Report

"Lease to Locals" Housing Conversion – Truckee, CA

Related Actions: 3.2.a–3.2.c and potentially 4.1.c

Description: Located in the Sierra Nevada near Lake Tahoe, Truckee is a high-amenity mountain community known for its historic character, year-round tourism, and access to outdoor recreation. Like Ridgway, these amenities make Truckee an attractive place

for visitors and second-home owners while creating pressure on the supply of housing available to local workers.

Truckee's Lease to Locals program provides financial incentives to owners who convert vacant, underused, or short-term rental properties into housing for locally employed tenants. The Town contracts with a third-party administrator to market the program, verify participants, and help connect owners with qualifying tenants.

The program permits qualifying lease terms ranging from seasonal arrangements of at least five months to annual leases, with incentive amounts tied to the number of local workers housed and the length of the commitment. As of June 2026, Truckee reported that Lease to Locals had converted 266 homes and housed 663 local residents.

Truckee subsequently added its Rooted Renters program, which provides owners with four incentive payments over three years in exchange for maintaining affordable rents and renting to qualified local workers. As of June 2026, that program had preserved 66 rentals and housed 220 local residents.

Relevance to Ridgway: This is a strong model for the proposed "Locals First" exchange. Ridgway could begin with a modest voluntary program focused on connecting property owners with verified local workers and recognizing participating landlords. If funding becomes available, it could add performance-based payments for owners who sign qualifying leases. Truckee's experience also shows the benefit of assigning marketing, eligibility verification, lease monitoring, and tenant matching to a dedicated administrator rather than expecting Town planning staff to manage every transaction.

More Information: Town of Truckee Housing Accomplishments

Community Housing Partnership and Employer Participation – Big Sky, MT

Related Actions: 2.3.a–2.3.b and 2.4.a–2.4.c

Description: Big Sky is a high-amenity mountain community near Yellowstone National Park, with an economy and community identity strongly influenced by skiing, tourism, and year-round outdoor recreation. Like Ridgway, its natural amenities attract visitors, seasonal residents, and outside investment while creating housing challenges for the local workforce that supports the community.

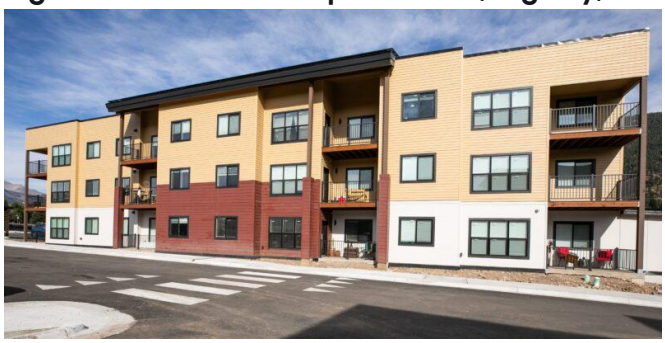
The Big Sky Community Housing Trust operates several complementary programs supported by local government, employers, developers, and community partners. Its initiatives include:

- Permanently affordable ownership units
- Income-restricted rental housing
- Rental assistance for local workers

- Incentives that place permanent workforce occupancy restrictions on existing homes
- A local rental-listing and tenant-connection service

The Housing Trust reports 52 MeadowView condominiums sold, 25 RiverView apartments leased, 24 permanent Good Deeds restrictions, and 151 Rent Local leases. Under the Good Deeds program, eligible purchasers can receive up to 20% of a home's purchase price in exchange for a permanent workforce-housing deed restriction. Employers can also use the program to purchase homes for employee occupancy.

Figure 4.3: RiverView Apartments, Big Sky, MT



Source: Big Sky Community Housing Trust website, bigskyhousingtrust.org.

The organization has established a ten-year target of securing 1,000 homes for Big Sky residents and raising $100 million in community funding.

Relevance to Ridgway: Big Sky demonstrates how a regional housing nonprofit can serve as the program administrator and long-term steward while local government, employers, and developers contribute funding, property, or housing units. For Ridgway, the most transferable approach would be a multi-employer partnership administered through Home Trust or the Community Housing Program. Employer contributions could support acquisition, down-payment assistance, master leasing, or a small development serving workers from multiple businesses. This would be more achievable than asking each small employer to independently construct and manage housing.

More Information: Big Sky Community Housing Trust

Integrating Water Demand into Development Review – Westminster, CO

Related Actions: 2.6.b–2.6.c and 2.7.a–2.7.e

Description: Westminster links parcel-level water-use information with the land-use categories in its Comprehensive Plan. Each land-use category is assigned indoor and outdoor water-demand assumptions, allowing staff to estimate water demand under different development and redevelopment scenarios. These projections are connected to the City's Water Supply Plan so that changes in land use can be evaluated against available supply and infrastructure capacity.

Water-resource staff participate in development pre-application meetings to identify projected water-use concerns and recommend conservation measures. In one

reported commercial project, staff identified fixture changes that reduced the applicant's water tap fee by more than $100,000.

The City periodically updates its assumptions using utility-account data, development patterns, conservation performance, and climate scenarios. Water impacts are also reconsidered when applicants propose changes to planned land uses.

Relevance to Ridgway: Westminster is much larger than Ridgway and operates within a different water-supply and development context. Ridgway is in a comparatively strong position because it has already undertaken substantial water-supply planning and can proactively align future housing growth with available supply and infrastructure capacity. Therefore, this example should not be interpreted as suggesting that Ridgway faces the same water constraints as Westminster. Instead, the transferable element is Westminster's method for consistently incorporating water-demand information into land-use and development decisions.

Ridgway could establish a simplified worksheet assigning baseline potable and non-potable demand assumptions to common housing types. Applicants could then receive credit for smaller irrigated areas, drought-tolerant landscaping, high-efficiency fixtures, and other conservation measures. The resulting estimates could help Ridgway preserve its strong water position by informing housing opportunity mapping, infrastructure planning, and capital investment decisions as the community grows.

More Information: Integrating Water and Land Use Planning in Colorado