

CREATING AFFORDABLE HOUSING FOR SILVERTON

The Anvil Mountain Neighborhood is a 12-acre Brownfield Cleanup and Affordable/Attainable Housing Development for Silverton, Colorado. A project of this scope requires vision, partnership and resolve. As political trends and financial resources shift, it becomes challenging to keep a long-term project such as this moving forward. We look forward to breaking ground in 2008 and completing our first housing units in 2010.

Partnerships for the Anvil Mountain Neighborhood:

- San Juan County and Town of Silverton
- San Juan 2000 Development Association
- US Environmental Protection Agency
- Colorado Department of Public Health and Environment
- Colorado Department of Local Affairs
- SWCA Environmental Consultants
- Colorado Housing Incorporated
- Housing Solutions for the Southwest
- Southwest Land Services

SAN JUAN 2000 DEVELOPMENT ASSOCIATION
1315 Snowden Street, Suite 1, P.O. Box 730
Silverton, Colorado 81433
970.387.5101 ph
970.387.5284. fax
www.housingforsilverton.org

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The Anvil Mountain Neighborhood Development Guide



MERGING
Affordability
& Community
In Silverton



The Anvil Mountain Neighborhood Vision

PRESERVING COMMUNITY AND YEAR ROUND VITALITY IN SILVERTON

The Anvil Mountain Neighborhood in Silverton is a neighborhood development with a deep sense of community purpose: to provide quality residences for the individuals and families who make up the fabric of our town. The Anvil Mountain Neighborhood will accommodate a range of owners of differing incomes, most of whom cannot otherwise afford to

purchase a home in Silverton. This project will dedicate 12 acres for single-family, duplex, triplex and quadplex dwellings as well as open space, common land areas, trail and rail grade preservation, historic interpretation and tree-lined thoroughfares. We hope to create a pedestrian-focused community with sidewalks and street-side front entrances.



PRIORITIES

- THE ANVIL MOUNTAIN NEIGHBORHOOD MUST RESPECT ITS STATUS AS THE FIRST VISAGE MANY VISITORS WILL SEE AS THEY ENTER OUR TOWN.
- WE MUST USE OUR ACREAGE WISELY, SINCE VACANT LAND IS A DIMINISHING RESOURCE IN SILVERTON.
- CREATING DWELLINGS THAT ARE AFFORDABLE TO PURCHASE, TO HEAT AND TO MAINTAIN IS A HIGH PRIORITY FOR THE ANVIL MOUNTAIN NEIGHBORHOOD.

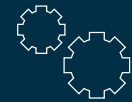
Anvil Mountain Neighborhood neighbors, as home owners, are much more likely to invest in community.

DENSITY AND ZONING

The Design Team for The Anvil Mountain Neighborhood intends to develop a Planned Unit Development (PUD) for the entire site, which is not currently annexed into the Town of Silverton. Part of the success of the property as an affordable development will be the ability to create higher density living without compromising snow removal, fire and safety access, and quality of life for residents. Our intention is to work together with San Juan County, The Town of Silverton and the Planning and Zoning Commission to develop an intergovernmental agreement in advance of development and annexation. The agreement will describe and codify zoning, determine uses, setbacks, streets, historic interpretation, lot sizes, and infrastructure for the site.

A COMMUNITY THAT CAN'T PROVIDE HOUSING FOR ITS ESSENTIAL WORKERS IS NOT A COMMUNITY AT ALL.

OWNERSHIP The Anvil Mountain Neighborhood currently has three owners: San Juan County owns 57%, Colorado Housing Inc. owns 22% and Housing Solutions for the Southwest owns 21%. Each owner is committed to the creation of single or multi-family affordable and attainable housing on the site. Each owner is also a member of the design team working to develop the site plan.



COMMUNITY DESIGN

Here are a few of the elements planned for the Anvil Mountain Neighborhood neighborhood:

- passive solar exposure
- a non-grid streetscape
- preservation of topography
- traffic and speed controls
- mixed-income neighbors
- higher than usual density
- home owners association
- open space & green belt
- historic interpretation
- shared storage areas
- lasting affordability through deed restriction



HOUSINGFORSILVERTON.ORG

PRICE RANGES & STYLES

Affordability/attainability in housing is measured by one important factor: how much of a families' total income is dedicated to housing costs? Our goal is to sell dwellings that cost 30% of household income to own to families who cannot otherwise afford to buy.



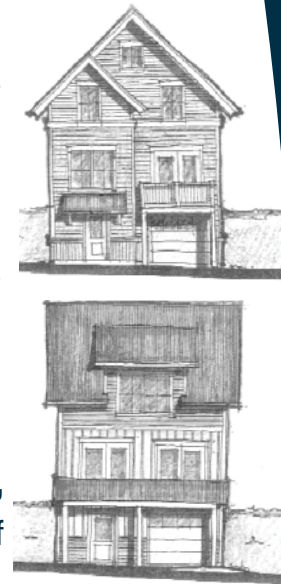


The Need for Affordable Housing in Silverton

RESULTS FROM A QUANTITATIVE STUDY ON HOUSING DEMAND, 2008

In Silverton, it is difficult for a newly-arrived resident or family to obtain satisfactory housing. Residents who have lived here for 3 years or less find themselves paying more than twice the mortgage costs of a family that has been here 5 years or more. 44% of Silverton's homeowners and renters are "very cost-burdened", meaning

that they are paying 50% of their household income (or more) on housing costs. A family making 100% of average area wages can afford a home of \$148,000, while the median home price is well over \$250,000. Newly relocated essential workers in this environment do not perceive themselves as being able to 'get established' in Silverton.



PRIORITIES

- THE ANVIL MOUNTAIN NEIGHBORHOOD MUST NOT SIMPLY 'ADD' INVENTORY OF HOMES FOR SALE IN SILVERTON TO THE EXISTING MARKET. WE MUST SERVE A NEED THAT IS CURRENTLY UNMET, NAMELY TO ALLOW ESSENTIAL WORKERS TO 'GET ESTABLISHED' IN SILVERTON THROUGH HOME OWNERSHIP. OUR COMMUNITY MUST ALSO HELP CREATE INCENTIVES FOR PRIVATE DEVELOPERS, LANDLORDS AND SELLERS TO SERVE THIS POPULATION IF IT IS POSSIBLE FOR THEM TO DO SO.

As mountain property becomes more scarce, prices will rise, and the average resident is priced out of the communities that benefit so much from their skills.

WHO QUALIFIES & WHY?

Most federal housing subsidy programs demand that recipients qualify by earning 80% of area median income or less at the time of purchase. In Silverton, this means that household income required for a single person is about \$30,200 or less (note that most single school teachers, sheriff's deputies, road crew and government employees do not qualify.) A family of four may earn \$43,000 or less to qualify. We recognize that the Anvil Mountain Neighborhood neighborhood will be most effective if it serves families up to 100% of area median income, perhaps even 120%, in order to effectively address the need for housing.

WHY SELL MARKET RATE UNITS?

The Anvil Mountain Neighborhood will benefit from 10-20% of units being sold to year-round residents at 'market rate' in three main ways: 1) the neighborhood will have more diversity, 2) the affordable units and site infrastructure will be subsidized in part by the sale of these market rate units, and 3) it will reflect 'Silverton' as it truly is instead of creating a subdivision or a



WHAT ABOUT THE NEED FOR RENTALS?

The Housing Needs Assessment study conducted in early 2008 found that the issue with rentals in Silverton is not one of supply but of quality. There is sufficient rental supply. However, renters routinely pay more than 50% of their income to rent and heat their homes. Therefore, there is a demand in our community for higher quality rentals, but our 'need' does not rank highly on the priority list of subsidy funders. We will need to solve this problem ourselves without federal help. Originally, we intended to construct 'tax credit' affordable rentals on the Anvil Mountain Neighborhood site. Instead, we will need to draft our deed restrictions in a way that allow some of these ownership units to fill the rental gap as well.



PRESERVATION AND INTERPRETATION

THE HISTORICAL SIGNIFICANCE OF THE ROSE WALSH SMELTER SITE

The Anvil Mountain Neighborhood Smelting and Mining Company was incorporated in 1881 and, combined with its neighbor The Walsh Smelter, operated on the site until roughly 1898. The site has a storied past which can be read in the Historical and Archaeological Assessment completed in December 2006, posted at housingforsilverton.org.

The site design team for the Anvil

Mountain Neighborhood believes that the history of the site should be preserved in four forms: 1) interpretive signage with historic photography of long-demolished structures, 2) preservation of the lower railroad grade (closer to the highway) as a trail access, 3) preservation, renovation and interpretation of the Railway Scale structure near the southwestern corner, and 4) architectural design of dwellings that honors Silverton's mining heritage.

“The Walsh Smelter once stood proudly at the western entrance to Baker’s Park and the Town of Silverton...playing a role intergral to the development of mining in the San Juans. It is the only Smelter site in San Juan County and perhaps the entire San Juan Mountains that is still easily discernible.” Architectural Assessment

CLEAN UP OF THE SITE

In partnership with the Environmental Protection Agency (EPA) and the Colorado Department of Public Health and Environment (CDPHE), San Juan County has embarked on an environmental clean up of the only two significant contaminants on the Anvil Mountain Neighborhood/Walsh Smelter site: Lead and Arsenic. When complete, the contamination will be buried and capped according to stringent state and federal guidelines which meet standards for residential use. Since we will meet the standards and receive certification of the clean-up from CDPHE and EPA, there will be no lingering concern about health risks for residents.

WHY PRESERVE OPEN SPACE?

We hope to buffer the Anvil Mountain Neighborhood from the highway with open space and revegetation for safety, noise damping, drainage management, and railroad grade (historical) preservation. We intend to pursue a noise ordinance banning ‘jake braking’ for Hwy 550 if possible.



What about Room for Open Space?

The Design Team recognizes that there are several physical features of the Anvil Mountain Neighborhood site that are valued by locals and long-time fans of Silverton. First, the topography of the site is important, and something we intend to preserve to the best of our ability. In some places, we may enhance and improve the topography. Also, there is significant vegetation on the site, including Aspen trees and tall Spruce. Although there may be topography and vegetation that we cannot preserve due to the constraints of an effective environmental clean up, we intend to use these features to enhance the site design. We may replant some vegetation and recycle some as material for landscaping and fencing when we cannot.



PRIORITIES

- THE ANVIL MOUNTAIN NEIGHBORHOOD IS NOT DESIGNED TO BE A FANCY SUBURBAN SUBDIVISION. IT WILL BE ACCEPTED BEST BY SILVERTON IF IT IS A DIRECT REFLECTION OF THE NEIGHBORHOODS ALREADY EMBRACED BY OUR COMMUNITY. THIS MEANS ARCHITECTURAL DIVERSITY, SMALLER SCALE HOMES, A LITTLE GRITTIENESS LIKE GRAVEL STREETS, A MIX OF INCOME AND HOME TYPES ON EVERY STREET, AND A SENSE THAT OUR CHILDREN ARE SAFE OUTSIDE THEIR HOMES.

