



Agenda

RHA Board of Directors
September 14th 2023 – 2:00- 4:00 p.m.

Abel F. Atencio Community Room
570 Goddard Avenue, Ignacio, CO 81137
<https://us06web.zoom.us/j/89868478748>

A. RHA Board to Attend Rock Creek Housing Project Groundbreaking Ceremony

B. Call Meeting to Order

C. Introductions and Roll Call

1. Identification of any actual or perceived conflicts of interest

D. Public Comment

E. Approval of Agenda

F. Approval of Consent Agenda

1. August 2023 Minutes
2. August 2023 Financial Statements

G. Presentations and Engagement with Non-RHA Entities

H. Alliance Updates

1. 2023 Goals Tracking – Sarah Tober
2. Catalyst Fund Updates – Mike French & Sarah Tober
3. Staffing Updates – Sarah Tober & Sarah Schwartz
4. CIRSA Quote – Sarah Tober
5. RHA Website – J.J. Desrosiers

I. Decision Items

1. Resolution 2023-05 ~ Montezuma Housing Authority Consent – Sarah Tober
2. DIDF Endowment – Mike French
3. 5th Amended And Restated Bylaws Adoption - J.J. Desrosiers

J. Discussion/Updates

1. Grant Matrix – Sarah Tober
2. Prop 123 Updates – Eva Henson & Sarah Tober

K. Member Updates

1. Member at Large
2. Town of Ignacio
3. Town of Bayfield
4. City of Durango
5. La Plata County

L. Adjournment



Agenda
RHA Board of Directors
September 14th 2023 – 2:00- 4:00 p.m.

Abel F. Atencio Community Room
570 Goddard Avenue, Ignacio CO 81137
<https://us06web.zoom.us/j/89868478748>

-
- A. RHA Board to Attend Rock Creek Housing Project Groundbreaking Ceremony**
 - B. Call Meeting to Order**
 - C. Introductions and Roll Call**
 - 1. Identification of any actual or perceived conflicts of interest
 - D. Public Comment**
 - E. Approval of Agenda**
 - F. Approval of Consent Agenda**
 - 1. August 2023 Minutes (p. 2)
 - 2. August 2023 Financial Statements (p. 9)
 - G. Presentations and Engagement with Non-RHA Entities**
 - H. Alliance Updates**
 - 1. 2023 Goals Tracking – Sarah Tober (p. 13)
 - 2. Catalyst Fund Updates – Mike French & Sarah Tober
 - 3. Staffing Updates – Sarah Tober & Sarah Schwartz
 - 4. CIRSA Quote – Sarah Tober (p. 15)
 - 5. RHA Website – J.J. Desrosiers
 - I. Decision Items**
 - 1. Resolution 2023-05 ~ Montezuma Housing Authority Consent – Sarah Tober (p. 32)
 - 2. DIDF Endowment – Mike French
 - 3. 5th Amended And Restated Bylaws Adoption - J.J. Desrosiers (p. 39)
 - J. Discussion/Updates**
 - 1. Grant Matrix – Sarah Tober (p. 47)
 - 2. Prop 123 Updates – Eva Henson & Sarah Tober
 - K. Member Updates**
 - 1. Member at Large
 - 2. Town of Ignacio
 - 3. Town of Bayfield
 - 4. City of Durango
 - 5. La Plata County
 - L. Adjournment**



RHA Meeting Minutes

Board of Directors

August 10th, 2023 2:00–4:00 p.m.

Center for Innovation, Durango

A. MEETING CALLED TO ORDER by Chairman Vaughn at 2:05 p.m. (00:00:01)

B. INTRODUCTIONS AND ROLL CALL (00:00:13)

NAME	AFFILIATION	ATTENDANCE		
Marsha Porter-Norton	La Plata County, Commissioner	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	<input type="checkbox"/> Online
Kevin Hall	La Plata County, Deputy Manager	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	<input type="checkbox"/> Online
Gilda Yazzie	City of Durango, Councilor	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	<input type="checkbox"/> Online
Eva Henson	City of Durango, Housing Innovation Manager	<input type="checkbox"/> Present	<input checked="" type="checkbox"/> Absent	<input type="checkbox"/> Online
Kathleen Sickles	Town of Bayfield, Manager	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	<input type="checkbox"/> Online
Brenna Morlan	Town of Bayfield, Trustee	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	<input type="checkbox"/> Online
Mark Garcia	Town of Ignacio, Manager	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	<input type="checkbox"/> Online
Clark Craig	Town of Ignacio, Mayor	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	<input type="checkbox"/> Online
Patrick Vaughn	Member at large	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	<input type="checkbox"/> Online

Others present:

- Mike French, LPEDA
- J.J. Desrosiers, LPEDA
- Sarah Tober, LPEDA
- Evan Sieger, LPEDA
- Meaghan Lee, LPEDA
- Nicol Killian, Town of Bayfield (online)
- Laurie Roberts, United Today, Stronger Tomorrow
- Elizabeth Salkind, Housing Solutions (online)
- Shak Powers, Region 9 (online)
- Nick Glidden, US Forest Service
- David Neely, US Forest Service
- Joan Fauteaux, Durango Realtors
- Dan Hunt, Common Good Management

Director Henson’s absence was excused.

No actual or perceived conflicts of interest were disclosed.

C. PUBLIC COMMENT (00:01:12)

Secretaries Note: Portions of this agenda item cannot be heard audibly in the recording.

Laurie Roberts expressed her appreciation of the pending update to the minutes regarding her previous comments and stated that she also plans on writing them down from now on. She shared that two families from her small faith community have recently been forced to move away due to housing costs and expressed her excitement about the recent technical assistance training. She reiterated that she has long emphasized the need for subject-area expertise in the RHA and advocated for greater transparency. She brought up the suggestion raised by the DOH Training facilitators to utilize USDA funds and mentioned a conversation in which Chair Vaughn expressed the goal of building a residential RV park that could be a good candidate for such funds.

Dan Hunt from Animas View Mobile Home Co-op recently met with the Bayfield Mobile Home Park, which has been newly listed for sale. He came to see how this fits in with the RHA and exploring potential sources of funding later this year.

Chair Vaughn took a moment to address those assembled for the record and explain that many things the RHA would like to do will require base funding that it currently does not have. Thus, he believes that their most important goal is finding a reoccurring source of funding and, by extension, convincing the public to be invested in the issue of housing.

D. APPROVAL OF AGENDA (00:05:55)

Katie Sickles motioned, and Clark Craig seconded to approve the agenda as presented. The motion passed unopposed by voice vote.

E. CONSENT AGENDA (00:06:18)

Secretaries Note: Portions of this agenda item cannot be heard audibly in the recording.

The consent agenda consisted of the June 2023 Board Meeting Minutes, minutes from a July 2023 Informational Meeting, and the Financial Statements from June and July 2023.

Clark Craig motioned, and Brenna Morlan seconded to approve the consent agenda. The motion passed by voice vote. Marsha Porter-Norton Abstained.

F. PRESENTATIONS AND ENGAGEMENT WITH NON-RHA ENTITIES (00:07:02)

Secretaries Note: Portions of this agenda item cannot be heard audibly in the recording.

After distributing handouts, Mr. Neely gave an overview of the US Forest Service's potential project at the 70 acre Cole Ranch property east of Elmore's corner off of Hwy 160, explaining that the 2018 Flexible Partnership Act, which is in the Farm Bill, gives the U.S. Forest Service (USFS) authority to enter long-term leases with other divisions of government for projects that result in a public benefit, such as housing. It was noted that the Act has to be reauthorized by Congress, which is currently in process. Mr. Neely stated that any such lease is limited to 40 acres of the total of 70,. Mr. Glidden shared an aerial view of the Cole Ranch Property via Google Earth and pictures. Together, they explained that, in the past, the Forest Service (USFS) has tried housing development, but this is not their area of expertise, and if it works here, they hope the idea will gain steam

elsewhere. The first project of this type in Colorado, using the Flexible Partnership Act, is in Summit County (Dillon) where over 100 units of workforce housing are underway. It has been in process since 2018. Mr. Glidden stated they hope some of the lessons learned in that community might help a project like that one be realized here.

Vice-Chair Porter-Norton stated that a tour had occurred with Mr. Neely and Mr. Glidden attended by herself, Sarah Tober, John Whitney (with Senator Bennet's office) and Julie Constan (CDOT). She acknowledged that this would be a longer-term project and needs a feasibility study. Towards that end, Ms. Tober has been in talks with SEH Inc., who indicated that such a study would be about \$18,000. The RHA or the County could apply to fund a study through the Catalyst Fund. If the RHA decides to submit this project to the Catalyst Fund, then several options will be available after the feasibility study is completed. When asked what the end product might look like, Mr. Neely and Glidden responded they did not know and were open to all possibilities. Still, the only limitation is 40 acres out of 70, and they need a new Bayfield office and employee housing. Director Craig noted that one idea would be to place the housing in Bayfield, where their office is currently and water/sewer are readily available and move their office to Cole Ranch.

One concern is what will happen if the Flexible Partnership Act authority is not renewed. The presenters indicated that they are optimistic about the authority being renewed, and if it is, they can hire USFS employees specifically to work on this kind of project. The Board raised several more brainstorming questions, all of which Ms. Tober wrote down to include in the scope of a future feasibility study. Mr. Neely reiterated that they are still very open to all options and whatever is best for the community and their employees. It was also noted for clarity that another named Cole Ranch may exist east of Silverton.

Vice-Chair Porter-Norton acknowledged the importance of fairly considering all projects and added that this is the kind of project the Catalyst Fund was set up for. Plus, the Three-Year Housing Strategy calls for large-scale projects. She continued that Cole Ranch is desirable because it is flat and accessible to Ignacio, Bayfield, and the unincorporated county. She suggested moving forward with a feasibility study. The Board was generally in favor but felt it was important to determine that the Flexible Partnership Act would be renewed on October 1st.

Secretaries Note: Chair Vaughn left the room at 2:40 p.m., leaving Vice-Chair Porter-Norton to run the meeting.

Towards that end, Mr. French suggested submitting a conditional application to the Catalyst Fund contingent on the authority renewal from Congress. He also recommended that La Plata County be the one to apply to demonstrate to the public that all communities are involved in submitting applications to the Catalyst Fund. The County would only be sponsoring the feasibility study, not taking on the building of any projects deemed feasible.

Secretaries Note: Chair Vaughn returned at 2:44 p.m.

The Board was in favor of this idea and suggested narrowing the scope of the feasibility study to clearly articulate the need of all involved to use as the basis for guiding the predevelopment stage.

Vice-Chair Porter-Norton will seek support from the Board of County Commissioners to apply to the Catalyst Fund for a feasibility study on the development of the Cole Ranch Property contingent upon the renewal of the Forest Service Flexible Partnership Act.

G. ALLIANCE UPDATES

1. INTERN INTRODUCTIONS (00:45:00)

Ms. Tober introduced Meaghan Lee, a newly hired intern for the RHA working under the LPEDA staff. Mr. Desrosiers also presented Evan Sieger, the LPEDA's intern whom the Board may encounter in the future.

2. DOH TRAINING RECAP (00:45:49)

Secretaries Note: Portions of this agenda item cannot be heard audibly in the recording.

Ms. Tober recapped the recent DOH Training and expressed that the event was well received, and from it, several ideas for next steps had been developed.

3. DOH GRANT NEXT STEPS: STRATEGIC PLANNING SESSION (00:46:49)

After discussing possible dates, the Board decided to hold a retreat over two half days on October 24th and 25th.

4. RHA WEBSITE (00:48:15)

Mr. Desrosiers and Ms. Lee, the primary developer of the website, briefly displayed the current draft of the new RHA website. Feedback from the Board was to make sure the site was more county-centric, not focused on Durango.

5. 2023 GOALS TRACKING (00:52:24)

Ms. Tober explained that almost every goal is being pursued; however, most are ongoing and cannot be completed before the later part of the year. She also singled out grant writing, such as working on the Pine River Commons development, as being a big part of the scope of the LPEDA and RHA's contract, as well as the LPEDA's consultants.

Although a rental assistance program is underway in partnership with First Southwest Bank (FSWB), it is marked as incomplete as LPEDA staff would like to engage employers in contributing to this program. Director Morlan, who is employed with FSWB asked if from an HR perspective, it would be legal for employers to cosign on housing. LPEDA staff replied that they are looking at restructuring the rental assistance program and this may be a good time to recalibrate the program as a whole and to integrate employers. Additionally, the idea is probably sensible but would be bound by fair lending laws, and they will investigate the question and report back on the answer.

Secretaries Note: Director Sickles left the room at 3:02

6. HABITAT FOR HUMANITY UPDATES (00:58:13)

Jessica Jones, the new Executive Director, wishes to attend future RHA meetings. She is also being recruited into the Catalyst Fund Working Group. According to the Board's wishes, staff donated to Habitat for Humanity in memoriam of former Executive Director Rachel Taylor-Saghie.

1. HOUSING COLORADO MEMBERSHIP (00:59:27)

Mr. Desrosiers informed the board that LPEDA staff had recently updated the RHA membership roster with Housing Colorado and that all members of the Board have been recognized as members, entitling them to full benefits, among them discounted admission to the upcoming housing conference.

Secretaries Note: Director Sickles returned at 3:04

2. CURRENT FUNDING SOURCES (01:00:57)

Secretaries Note: Vice-Chair Porter-Norton left the room at 3:05

The City of Durango and the Town of Bayfield have opted into Prop 123, and the Town of Ignacio will vote to opt in on Monday night. However, the County plans to have a Board Work session before making a decision, which will be forthcoming. Additionally, most municipalities are applying to Stronger Communities.

B. DECISION ITEMS

1. MAY MINUTES AMENDMENTS (01:02:18)

Clark Craig motioned, and Mark Garcia seconded to approve the proposed amendment to the May 2023 Board Meeting Minutes. The motion passed unopposed by voice vote.

C. DISCUSSION/UPDATES

1. GRANT MATRIX (01:02:58)

The RHA still has a \$100,000 technical assistance grant --separate from the one that funded the education series in July-- that will go toward the upcoming strategic planning session, developing a 3-5 year plan, exploring fund balance best practices, and grant writing. There is additional funding available if any communities would like to utilize it.

2. PROP 123 UPDATES (01:04:19)

The RHA plans to host a Prop 123 webinar for developers on best practices, hopefully negating some of the need for technical assistance that local governments have provided to developers thus far.

3. BAYFIELD MOBILE HOME PARK SALE (01:05:10)

The Town of Bayfield received notice that the owners of Bayfield Mobile Home Park intend to sell for \$5 million (approximately \$137 thousand per lot), and the Board of Trustees is not in a position to purchase that property but supports a co-op purchase. Mr. Hunt explained it is still very early in the process but that the “sticker shock” of the price has been a problem. There is also the option for the residents to assign their right of first refusal to a different entity. Nine units out of thirty-seven units are rented, and the rest are owner-occupied, which comes out to roughly \$137 thousand per lot.

It was added that the RHA also is not in a position to buy due to lack of a sustainable funding source, and the Catalyst Fund Working Group has decided to recommend that the Catalyst Fund Committee expand its rubric to include preservation of affordable and workforce housing. Others asked if there is a way to treat buying this mobile home park as land banking since the land is not very developed.

Secretaries Note: Vice-Chair Porter-Norton returned at 3:15

4. ABSTENTION AND RECUSAL POLICIES (01:30:10)

The RHA’s Lawer had drafted a memo explaining that, as the bylaws are currently written, Directors are only required to recuse themselves in a very narrow set of circumstances, and otherwise declining to vote is recorded as an abstention which is technically treated as an “aye” vote. There was dissatisfaction among some members of the Board with the current wording, and the possibility was discussed of retracting the letter of support written on behalf of Tree Farm Village. The issue was also raised that the current language leaves some ambiguity concerning quorum when Directors have abstained or recused themselves.

The Board instructed LPEDA staff to retract the original Tree Farm Village letter and issue a new letter of support to include language that clarifies which board members recused themselves from the vote and that a balance of the Board but not a majority approved the letter.

The Board instructed LPEDA staff to pursue amendments to the Bylaws to clarify and prevent any such issues in the future.

D. MEMBER UPDATES

1. MEMBER AT LARGE (01:20:24)

none

2. TOWN OF IGNACIO (01:20:30)

The Town is still working on the Rock Creek project, and much effort is going towards getting that site ready. Treasurer Garcia is going to propose a groundbreaking in September and would like to see RHA represented. The Town had also received funds with a deadline that would have been difficult to meet, but the original deadline has since been extended. Due to land use code issues, the number of units has declined from 49 to 46. The Town has a funding request into the County and is Interested in using Fading West as its builder. Additionally, the Southern Ute Indian Tribe has expressed interest in building the fiveplexes (rentals) and hopes to be funded if Congress approves the omnibus bill. Finally, HWY 172 is being repaved.

3. TOWN OF BAYFIELD (01:24:19)

Sen. Jeff Brides, who is supporting Senate Bill 213, which would remove municipalities right to zone out affordable housing, will be at the La Plata County administrative building at 3:00 p.m. on August 31st to hear the communities' thoughts on Affordable Housing. Director Sickles urged all RHA Directors to be in attendance. The Board of Trustees also intends on the ballot to approve an IGA with the County for a 4% lodging tax. They are also exploring a park sales tax to improve two parks in their community. The Town also submitted a Strong Communities grant application for Cinnamon Heights.

Secretaries Note: Vice-Chair Porter-Norton departed from the meeting early at 3:29

4. CITY OF DURANGO (01:27:24)

Director Yazzie reported that Director Henson recently submitted the budget to the Council and has worked successfully with the new city attorney on a zoning and grant issue. Everything seems to be good from an administrative standpoint. Director Yazzie is also working on drawing awareness to the difference between the issues of the unhoused versus affordable/attainable housing.

5. LA PLATA COUNTY (01:28:30)

The County has not yet come to a conclusion on opting into Prop 123 but is taking the upcoming deadline seriously. They are also discussing providing assistance on the Rock Creek project, which is under assessment and a commitment of ARPA funding has been made. Vice-Chair Porter-Norton and Director Hall are also following Gov. Polis' legislative bill from last year (Senate Bill 213) with CCI (Colorado Counties, Inc.) to ensure that the county's interests are represented.

E. MEETING ADJOURNED by Chairman Vaughn at 3:34 pm (01:29:45)

Recording:

https://us06web.zoom.us/rec/share/0P7Z7vq1OlSuNSv46GVTeicX5_YuNKDs5SDXPPLI8td0zs2Z_26B9GzTLyG3JLsm.6S6yPF1Yfz37otzd

Passcode: %0.7v8Lg

Regional Housing Alliance of La Plata County
Statement of Assets, Liabilities, & Net Assets
As of August 31, 2023

09/07/23

Accrual Basis

	<u>Aug 31, 23</u>	<u>Aug 31, 22</u>	<u>\$ Change</u>
ASSETS			
Current Assets			
Checking/Savings			
Operating Funds (Unrestricted)	306,144.03	240,411.72	65,732.31
Total Checking/Savings	306,144.03	240,411.72	65,732.31
Other Current Assets			
1400 · Prepaid Expenses	563.81	527.19	36.62
Total Other Current Assets	563.81	527.19	36.62
Total Current Assets	306,707.84	240,938.91	65,768.93
Other Assets			
1700 · Lease Deposit	350.00	0.00	350.00
Total Other Assets	350.00	0.00	350.00
TOTAL ASSETS	<u>307,057.84</u>	<u>240,938.91</u>	<u>66,118.93</u>
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Accounts Payable	561.33	0.00	561.33
Total Current Liabilities	561.33	0.00	561.33
Total Liabilities	561.33	0.00	561.33
Equity			
2053 · Unrestricted Net Assets	220,355.17	265,209.87	(44,854.70)
2054 · Reserved for Emergencies	2,700.00	0.00	2,700.00
Net Income	83,441.34	(24,270.96)	107,712.30
Total Equity	306,496.51	240,938.91	65,557.60
TOTAL LIABILITIES & EQUITY	<u>307,057.84</u>	<u>240,938.91</u>	<u>66,118.93</u>

Regional Housing Alliance of La Plata County Statement of Revenues & Expenditures vs Budget

09/07/23

Accrual Basis

	Jan - Aug 23	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
3000 · Unrestricted Revenues				
3100 · IGA Member Contribution Revenue				
3101 · City of Durango	72,000	72,000	0	100%
3102 · La Plata County	137,250	137,250	0	100%
3103 · Town of Ignacio	4,500	4,500	0	100%
3104 · Town of Bayfield	11,250	11,250	0	100%
Total 3100 · IGA Member Contribution Revenue	225,000	225,000	0	100%
3121 · Interest Income - Bank Accounts	0	160	(160)	0%
Total 3000 · Unrestricted Revenues	225,000	225,160	(160)	100%
Total Income	225,000	225,160	(160)	100%
Expense				
4060 · Dues and Subscriptions	345			
4080 · Liability Insurance	1,128	1,067	61	106%
4122 · Office Expense	480	3,933	(3,453)	12%
4315 · Professional Services				
4398 · Prof'l Services - Admin Fee	15,200	15,200	0	100%
4005 · Prof Serv Audit Fees	0	6,000	(6,000)	0%
4322 · Prof'l Services- Legal Fees	1,732	1,750	(18)	99%
4323 · Prof'l Services- Website	0	600	(600)	0%
4394 · Prof'l Services-Hsng Strategy	118,667	118,667	0	100%
Total 4315 · Professional Services	135,599	142,217	(6,618)	95%
4340 · Rent	2,800	2,800	0	100%
4360 · Telephone & Internet	207	400	(193)	52%
6240 · Miscellaneous	1,000	667	333	150%
Total Expense	141,559	151,083	(9,525)	94%
Net Ordinary Income	83,441	74,077	9,365	113%
Net Income	83,441	74,077	9,365	113%

**Regional Housing Alliance of La Plata County
Revenues & Expenditures Detail**

09/07/23

Accrual Basis

August 2023

Type	Date	Num	Adj	Name	Memo	Class	Clr	Split	Debit	Credit	Balance
Ordinary Income/Expense											
Expense											
4080 · Liability Insurance											
General Journal	08/31/2023	23008			monthly liab insurance expense	Unrestricted ...		14...	140.97		140.97
Total 4080 · Liability Insurance									140.97	0.00	140.97
4315 · Professional Services											
4398 · Prof'l Services - Admin Fee											
Bill	08/01/2023			La Plata Economic Developm...	mo admin	Unrestricted ...		20...	1,900.00		1,900.00
Total 4398 · Prof'l Services - Admin Fee									1,900.00	0.00	1,900.00
4322 · Prof'l Services- Legal Fees											
Bill	08/01/2023	4276		Law Office of David Liberman	consult board voting	Unrestricted ...		20...	36.00		36.00
Total 4322 · Prof'l Services- Legal Fees									36.00	0.00	36.00
4394 · Prof'l Services-Hsng Strategy											
Bill	08/01/2023			La Plata Economic Developm...	mo contract for 2023	Unrestricted ...		20...	14,833.33		14,833.33
Total 4394 · Prof'l Services-Hsng Strategy									14,833.33	0.00	14,833.33
Total 4315 · Professional Services									16,769.33	0.00	16,769.33
4340 · Rent											
Check	08/01/2023	bp		Durango Chamber of Commer...	mo rent	Unrestricted ...		10...	350.00		350.00
Total 4340 · Rent									350.00	0.00	350.00
4360 · Telephone & Internet											
Check	08/01/2023	bp		Fasttrack Communications, Inc.	mo service	Unrestricted ...		10...	27.24		27.24
Total 4360 · Telephone & Internet									27.24	0.00	27.24
Total Expense									17,287.54	0.00	17,287.54
Net Ordinary Income									17,287.54	0.00	(17,287.54)
Net Income									17,287.54	0.00	(17,287.54)

Regional Housing Alliance of La Plata County
Budget Overview this Fiscal Year
 January through December 2023

	Jan - Dec 23
Ordinary Income/Expense	
Income	
3900 · Grant Revenue	500,000.00
3000 · Unrestricted Revenues	
3100 · IGA Member Contribution Revenue	
3101 · City of Durango	72,000.00
3102 · La Plata County	137,250.00
3103 · Town of Ignacio	4,500.00
3104 · Town of Bayfield	11,250.00
Total 3100 · IGA Member Contribution Revenue	225,000.00
3121 · Interest Income - Bank Accounts	250.00
Total 3000 · Unrestricted Revenues	225,250.00
Total Income	725,250.00
Expense	
4002 · Grants Distributed	500,000.00
4004 · Matching Grants Distributed	100,000.00
4080 · Liability Insurance	1,600.00
4122 · Office Expense	5,900.00
4315 · Professional Services	
4398 · Prof'l Services - Admin Fee	23,000.00
4005 · Prof Serv Audit Fees	6,000.00
4322 · Prof'l Services- Legal Fees	2,500.00
4323 · Prof'l Services- Website	1,200.00
4394 · Prof'l Services-Hsng Strategy	178,000.00
Total 4315 · Professional Services	210,700.00
4340 · Rent	4,200.00
4360 · Telephone & Internet	600.00
6240 · Miscellaneous	1,000.00
Total Expense	824,000.00
Net Ordinary Income	(98,750.00)
Net Income	(98,750.00)



Regional Housing Alliance (RHA) of La Plata County (LPC) First Year Objectives

1. Centralize area housing information and resources
 - Build a hub of housing information for LPC available to the public that includes area and state resources, current area projects and needs, and partner contact information (RHA and Alliance)
 - Create/update/maintain a La Plata County Workforce Housing Fact Sheet and Presentation (RHA and Alliance)
 - Initiate and implement website development and management (Alliance)
 - Inventory all projects in development and create/update a dashboard (Alliance and RHA)
 - Oversee public outreach and support (Alliance)

2. Fund workforce housing
 - Catalyst Fund (Alliance)
 - ~~Start up Catalyst Fund Committee of 7 members February 2023~~
 - ~~Develop rubric of criteria for project approval and application process March 2023~~
 - ~~Hire Technical Assistance and Coordinator December 2022~~
 - ~~Inventory projects and support as it compliments the RHA mission~~
 - ~~Define joint outcomes and build fundraising strategy around them~~
 - ~~Catalyst fundraising~~
 - Apply for Prop 123 (RHA and Alliance)
 - ~~Study and support a county or municipal tax or fee for workforce housing (RHA)~~
 - Grant writing (Alliance)
 - ~~Grant prospecting and tracking both public and private opportunities (Ongoing)~~
 - Grant writing and collaboration with public partners
 - Apply for 3 large-scale grants in 2023 (\$500k and up)
 - Manage all awarded projects

3. Support area housing efforts
 - ~~Writing letters of support for entities applying for state or grant funds (i.e. HomesFund, Town of Bayfield, etc.) (Alliance)~~
 - ~~Public meeting support for local private workforce housing developments that are deemed sound (RHA and Alliance)~~
 - ~~Provide education forums and webinars (RHA and Alliance)~~

4. Rental assistance
 - Coordinate and facilitate employer focus group series (Alliance)
 - Create programming from pilot and work with public partners to incorporate programs (RHA and Alliance)

- Work with employers to create rental assistance program for FTEs (Alliance)
5. Unite regional approach to workforce housing policy and support project expedition
- Facilitate multiple jurisdiction meetings to discuss and determine best approach to development (RHA and Alliance)
 - Determine joint deed restrictions approach
 - Facilitate joint efforts on pursuing Prop 123 and adhering to county-wide guidelines
 - Coordinate with public partner housing resources to expedite opportunities through land use and permitting (Alliance) policy changes process:
 - Review the barriers encountered by public housing partners (Alliance)
 - Review the barriers encountered by contractors
 - Meet with the land use department stakeholders and discuss the barriers
 - Determine whether or not the barrier is required/intended, codified, lack of resources, funding or a traditional practice.
 - Outline key measures that the local government could set as criteria for expedition
 - Document expedition criteria
 - Compile best practices, processes, list of contractors, and case studies (RHA and Alliance)
 - Support review and refinement of land use code/building code in the county and municipality levels (RHA and Alliance)
 - ~~Professional service to start up Office, Internet, Phone and Printing Costs (1 Year lease with option for 2 more years) December 2022~~

August 31, 2023

Sarah Tober, Housing Strategy Manager
Regional Housing Alliance of La Plata County
c/o La Plata Economic Development Alliance
P.O. Box 2587
Durango, CO 81302

RE: 2024 Property/Casualty Preliminary Contribution Quotation

Dear Sarah:

Enclosed is the preliminary quotation for your 2024 contribution to the CIRSA Property/Casualty Pool.

For your convenience, the quote has been redesigned to include a breakdown of contribution by line of coverage. If you requested for 2024 the same liability limits as 2023 with different deductibles for specific property locations or for physical damage to specific vehicles, the quote is attached. If you requested quotes for optional liability limits and various policy level deductible options, quotes for those options will be sent to you separately.

It may be helpful to provide some context for the upcoming year, and how conditions around the state, the nation, and the world are impacting your 2024 insurance costs. Of course, if you keep up with the weather and news, this information will be no surprise to you.

Some risks, such as law enforcement liability (LEL), are specific to public entities that provide police services. Police departments around the country are seeing unprecedented judgments and settlements in police liability cases. Other risks, such as catastrophic weather events, are shared locally, nationally, and globally. In Colorado, it's been an unprecedented year for hail and windstorm events. Wildfire "season" seems to be year-round now. Elsewhere in the country, extended freeze events have created life safety risks and wreaked havoc on property, in a way that could not have been contemplated by those insuring that property. And deadly flooding events were experienced this year in several parts of the world at once.

Not surprisingly, these challenges continue to put pressure on insurance costs and insurance markets. The "hard market" continues, with reinsurers shrinking capacity and seeking higher premiums. We encourage you to read our [blog post](#) that discusses in more detail the many factors that our affecting this year's contributions, as well as information about our rating methodology.

Keep in mind, these market conditions prevail for municipalities whether or not they participate in pooling their risks. Thus, those who self-insure or insure commercially are facing the same situation as CIRSA members are facing. But pooling means that the challenges of a hard market are spread out, that no single member bears the entirety of a large claim, and that the high limits and broad coverages you've come to expect as a pool member will remain in place.

Remember, your chosen deductibles impact your contributions. A member choosing a higher deductible will have a lower CIRSA contribution than a similarly-situated member choosing a lower deductible. Of course, choosing a higher deductible means that your entity will bear more of the cost of a claim, so it's important to assess your entity's appetite and capacity for a higher deductible. CIRSA's Finance Team



can help you with this assessment. If you would like to see additional deductible options, please contact Linda Black, Assistant Director/Chief Financial Officer, at (720) 605-5440 or lindab@cirsa.org.

The attached quotation sheet provides a preliminary quotation. Final invoices, e-mailed on December 15, 2023 will be adjusted for any changes made to your 2024 renewal application. Moreover, quoted contributions may also change if CIRSA membership changes significantly for 2024 and/or actual excess insurance premiums are not adequately funded by the budget established within your rate.

The attached quotation sheet provides information on your 2024 contribution, the amount of any Loss Control Credits available to your entity, and optional payment plans. In addition, a general description of the types and monetary limits of the proposed coverages to be provided to 2024 CIRSA Property/Casualty members is attached.

The acceptance form must be completed and returned to CIRSA by **Friday, September 29, 2023**. When completing your form, please make sure to:

- Initial the desired quote option you wish to accept for 2024.
- Write the amount of any available Loss Control Credits you wish to use in the appropriate section of the *Loss Control Credits* table on the quotation sheet.
- Indicate which payment option you would like for 2024 on the quotation sheet.
- Return the signature page signed by an authorized signer.

Please note that if you have requested quotations for any of the Optional Coverage Programs including Equipment Breakdown, Excess Crime, Excess Cyber (Data Privacy and Network Security), Community Service Workers' Accident Medical Plan, Sports Accident Medical Plan, Occupational Accidental Death and Dismemberment Plan, Volunteer Accident Medical Plan, No-Fault Water Line Rupture and/or Sewer Back-Up coverage, Property Damage Caused by Member's Operation of Mobile Equipment coverage, or Detainee Medical coverage, they are not included in this mailing. The majority of the carriers that provide coverage for each program are unable to provide quotes until later this year. We anticipate that quotations for these optional coverages will be mailed to members in October.

We thank you for your continued membership in CIRSA, and for your commitment to public entity pooling. If you would like further information, or a virtual or face-to-face meeting, please reach out to Shannon Pursley, Marketing Manager, at (303) 594-6249 or shannonp@cirsa.org.

Thank you for the opportunity to serve you. We look forward to continuing our relationship with you in 2024.

Sincerely,



Tami A. Tanoue
Executive Director

Enc.





CIRSA Property/Casualty Pool
Preliminary 2024 Contribution Quotation

Regional Housing Alliance of La Plata County
 c/o La Plata Economic Development Alliance
 Durango, CO 81302

Auto Liability Limit: \$5,000,000
 Liability Limit: \$10,000,000

Coverage	Deductible	Contribution
All Risk Property - Building and Contents (See Attached Property Schedule)		\$0.00
Other Property		
Auto Liability		\$0.00
Auto Physical Damage		\$0.00
General Liability	\$1,000	\$537.90
Public Officials Errors & Omissions Liability	\$1,000	\$362.42
Employment Practices Liability	\$1,000	\$19.36
Employment Benefit Liability	\$1,000	\$7.80
Law Enforcement Liability – Total Full-Time Police Officers		\$0.00
Law Enforcement Liability – Total Part-Time Reserve Officers		\$0.00
Property Damage from Mobile Equipment		\$0.00
Water Line Ruptures / Sewer Back-up		\$0.00
Total Contribution		\$1,537.90



**CIRSA Property/Casualty Pool
Preliminary 2024 Contribution Quotation**

Regional Housing Alliance of La Plata County
c/o La Plata Economic Development Alliance
Durango, CO 81302

All Risk Property Deductible:	\$1,000
Auto Liability Deductible:	\$1,000
Auto Physical Damage Deductible:	\$1,000
General Liability Deductible:	\$1,000
Public Officials Errors & Omissions Liability Deductible:	\$1,000
Law Enforcement Liability Deductible:	\$1,000
Auto Liability Limit:	\$5,000,000
Liability Limit:	\$10,000,000

Description	Amount
Contribution Before Reserve Fund and Loss Experience	\$1,509.14
Reserve Fund Contribution	\$0.00
Impact of Loss Experience	\$28.76
Total 2024 Preliminary Quotation before Credits	\$1,537.90

Loss Control Credits (Please indicate the amount that you wish to use. Amount may be split between available options.)

Description	Amount	Credit Options		
		Credit Contribution	Deposit/Leave in Account	Send Check
2023 Loss Control Audit Credit	(\$12.00)			
Balance Remaining from Prior Years' LC Credits	(\$0.00)			
Total Preliminary Quotation with all Available Credits	\$1,525.90			

Billing Options (Please indicate which option you choose)

<input type="checkbox"/> Annual Billing on January 1, 2024 <input type="checkbox"/> Quarterly Billing January 1, April 1, July 1, and October 1, 2024
--

To Renew with Quoted Option Initial Here: _____

- * Deductible may vary by scheduled vehicle, see attached vehicle schedule.
- ** Deductible may vary by scheduled property, see attached property schedule.
- ***Contact Linda Black, CFO at (720) 605-5440 or lindab@cirsa.org if you are interested in other options.



CIRSA Property/Casualty Pool
Preliminary 2024 Contribution Quotation

Regional Housing Alliance of La Plata County
 c/o La Plata Economic Development Alliance
 Durango, CO 81302

Auto Liability Limit: \$5,000,000
 Liability Limit: \$10,000,000

Coverage	Deductible	Contribution
All Risk Property - Building and Contents (See Attached Property Schedule)		\$0.00
Other Property		
Auto Liability		\$0.00
Auto Physical Damage		\$0.00
General Liability	\$500	\$549.10
Public Officials Errors & Omissions Liability	\$1,000	\$362.42
Employment Practices Liability	\$1,000	\$19.36
Employment Benefit Liability	\$1,000	\$7.80
Law Enforcement Liability – Total Full-Time Police Officers		\$0.00
Law Enforcement Liability – Total Part-Time Reserve Officers		\$0.00
Property Damage from Mobile Equipment		\$0.00
Water Line Ruptures / Sewer Back-up		\$0.00
Total Contribution		\$1,549.10



**CIRSA Property/Casualty Pool
Preliminary 2024 Contribution Quotation**

Regional Housing Alliance of La Plata County
c/o La Plata Economic Development Alliance
Durango, CO 81302

All Risk Property Deductible:	\$500
Auto Liability Deductible:	\$500
Auto Physical Damage Deductible:	\$500
General Liability Deductible:	\$500
Public Officials Errors & Omissions Liability Deductible:	\$1,000
Law Enforcement Liability Deductible:	\$1,000
Auto Liability Limit:	\$5,000,000
Liability Limit:	\$10,000,000

Description	Amount
Contribution Before Reserve Fund and Loss Experience	\$1,519.99
Reserve Fund Contribution	\$0.00
Impact of Loss Experience	\$29.11
Total 2024 Preliminary Quotation before Credits	\$1,549.10

Loss Control Credits (Please indicate the amount that you wish to use. Amount may be split between available options.)

Description	Amount	Credit Options		
		Credit Contribution	Deposit/Leave in Account	Send Check
2023 Loss Control Audit Credit	(\$12.00)			
Balance Remaining from Prior Years' LC Credits	(\$0.00)			
Total Preliminary Quotation with all Available Credits	\$1,537.10			

Billing Options (Please indicate which option you choose)

<input type="checkbox"/> Annual Billing on January 1, 2024 <input type="checkbox"/> Quarterly Billing January 1, April 1, July 1, and October 1, 2024
--

To Renew with Quoted Option Initial Here: _____

- * Deductible may vary by scheduled vehicle, see attached vehicle schedule.
- ** Deductible may vary by scheduled property, see attached property schedule.
- ***Contact Linda Black, CFO at (720) 605-5440 or lindab@cirsa.org if you are interested in other options.

This preliminary quotation includes all exposures reported on your entity's 2024 Property/Casualty Renewal Application and any Application Amendment Requests received by CIRSA before August 1, 2024.

* Regarding the Liability Deductible shown on page 1, a \$500 deductible quotation is offered to members, if requested, for general liability. However, police professional and public officials errors and omissions deductibles cannot go below \$1,000.

** Regarding the Property Deductible shown on page 1, an additional property deductible will apply separately to each location in a National Flood Insurance Program (NFIP) Zone A if total building and contents values at that location are in excess of \$1,000,000. The deductible will be the maximum limit of coverage which could have been purchased through NFIP, whether it is purchased or not.

Based upon the selections made in your 2024 Property/Casualty Renewal Application, the Regional Housing Alliance of La Plata County has elected not to participate in Uninsured/Underinsured Motorist Coverage. **Your signature below constitutes your entity's written rejection of this coverage.**

If this is incorrect, or you wish to change your selection at this time, please contact your Underwriting Representative at (800) 228-7136 or (303) 757-5475.

The undersigned is authorized to accept this preliminary quotation on behalf of the Regional Housing Alliance of La Plata County.

We accept this preliminary quotation for January 1, 2024 to January 1, 2025. We understand our final invoice may increase or decrease depending upon the number of CIRSA Property/Casualty members for 2024, actual excess insurance premiums, and any changes made to our 2024 renewal application.

Signature: _____ Date: _____

Title: _____

Signature must be that of the Mayor, Manager, Clerk or equivalent (such as President of a Special District.)

Both pages of this form must be returned by Friday, September 29, 2023. A mailed, faxed or e-mailed copy is acceptable. Please return to:

Monique Ferguson, Underwriting Coordinator
3665 Cherry Creek North Drive
Denver, CO 80209
E-Mail: MoniqueF@cirsa.org
Fax: (303) 757-8950 or (800) 850-8950

PROPOSED 2024 PROPERTY/CASUALTY COVERAGES

The types and monetary limits of the proposed coverages to be provided to CIRSA Property/Casualty members for the coverage period of January 1, 2024 to January 1, 2025 are generally described below. The scope, terms, conditions, and limitations of the coverages are governed by the applicable excess and/or reinsurance policies, the CIRSA Bylaws and Intergovernmental Agreement, and other applicable documents.

I. TYPES OF COVERAGES (subject to the limit on CIRSA's liability as described in Section II below):

- A. Property coverage (including auto physical damage and public relations expense and privacy breach expense)
- B. Liability coverage:
 - 1. General liability
 - 2. Automobile liability
 - 3. Law enforcement liability
 - 4. Public officials errors and omissions liability
 - 5. Cyber (security and privacy breach liability)
- C. Crime coverage (including employee dishonesty and theft of money and securities)

II. CIRSA RETENTIONS, LOSS FUNDS, AGGREGATE LIMITS, AND MEMBER DEDUCTIBLES:

For the coverages described in Section I, CIRSA is liable only for payment of the applicable self-insured retentions and only to a total annual aggregate amount for CIRSA members as a whole of the amount of the applicable CIRSA loss fund for the coverage period. There is no aggregate excess coverage over any loss fund.

Coverages in excess of CIRSA's self-insured retentions are provided only by the applicable excess insurers and/or reinsurers in applicable excess and/or reinsurance policies, and shall be payable only by those excess insurers and/or reinsurers. The limits of coverage provided by the excess insurers and/or reinsurers for the coverage period shall be described in the coverage documents issued to the members. Aggregate and other limits shall apply as provided in said documents.

A. CIRSA PROPOSED SELF-INSURED RETENTIONS FOR THE COVERAGE PERIOD:

- 1. \$1,000,000 per claim/occurrence property*
- 2. \$100,000 per claim/annual aggregate public relations expense and privacy breach expense
- 3. \$2,000,000 per claim/occurrence liability (Linda, please confirm this)
- 4. \$1,000,000 each and every claim public officials liability
- 5. \$500,000 per claim/annual aggregate cyber (security and privacy breach liability)
- 6. \$150,000 per claim/occurrence crime

*Subject further to CIRSA retention of first \$5,000,000 each and every hail/wind loss and/or occurrence

B. CIRSA LOSS FUND AMOUNTS FOR THE COVERAGE PERIOD:

Loss fund amounts are as adopted or amended from time to time by the CIRSA Board of Directors based on the members in the Property/Casualty Pool for the year and investment earnings on those amounts. Information on the current loss fund amounts is available from CIRSA's Finance Department.

C. PROPOSED EXCESS INSURANCE LIMITS FOR THE COVERAGE PERIOD:

1. Excess property: to \$500 million each claim/occurrence
2. Excess liability: to \$2 million each claim/occurrence; \$5 million each claim/occurrence or \$10 million each claim/occurrence; \$2 million or \$5 million excess auto liability; \$2 million, \$5 million or \$10 million annual aggregate for public officials errors and omission liability. The maximum liability and auto liability limits will be determined based on each member's selection.
3. Excess crime (optional): to \$5 million per claim/occurrence

D. MEMBER DEDUCTIBLES:

A member-selected deductible shall apply to each of the member's claims/occurrences. Payment of the deductible reduces the amount otherwise payable under the applicable CIRSA retention. Allocated loss adjustment expenses are included in the member deductible.

EXPLANATION OF CREDITS AVAILABLE AND ACCEPTANCE OR WITHDRAW PROCEDURES

LOSS CONTROL AUDIT SCORE CREDIT

CIRSA members who received a Loss Control Audit Score of 80 or higher in 2023 and renew their membership in 2024, are eligible for a Loss Control Audit Score Credit. This credit is offered to all members that take an active role in preventing or reducing their losses by complying with the CIRSA Loss Control Standards.

If you did not receive a credit for 2024 and would like to receive one in future years, please contact your Risk Control Representative.

LOSS CONTROL CREDIT ACCOUNT

The CIRSA Board of Directors has approved your use of any balance in the Loss Control Credit Account, except any Special Credit monies, to pay 2024 contributions. Your entity's balance in this account, if any, is shown on the quote letter.

ACCEPTANCE PROCEDURES

Please complete the enclosed acceptance form indicating your decision for 2024 and return it to the CIRSA office ***on or before Friday, September 29, 2023***. **Failure to return the form in time may result in the imposition of penalties under CIRSA Bylaw Article XIV upon withdrawal.**

WITHDRAWAL PROCEDURES *(if applicable)*

The enclosed Article XIV of the CIRSA Bylaws describes withdrawal procedures from CIRSA. **Written notice of withdrawal must be received by CIRSA no later than Sunday, October 1, 2023, for a withdrawal without penalty effective January 1, 2024.** No withdrawing member shall be eligible for the above-described credits.

Article XIV should be read in its entirety for any penalties which would otherwise apply. Withdrawing members who subsequently apply to rejoin CIRSA may be subject to such terms and conditions as established by the CIRSA Board of Directors.

WITHDRAWAL NOTICE

**MUST BE RECEIVED AT THE CIRSA OFFICE
ON OR BEFORE SUNDAY, OCTOBER 1, 2023**

Sign and return this form if your entity has decided to **withdraw** from CIRSA effective January 1, 2024. Under CIRSA Bylaws, this form must be received by CIRSA ***no later than Sunday, October 1, 2023***, for withdrawal without penalty effective January 1, 2024.

NOTICE OF WITHDRAWAL FROM CIRSA

This is to notify the CIRSA Board of Directors that the Regional Housing Alliance of La Plata County is withdrawing from CIRSA for purposes of Property/Casualty coverage effective January 1, 2024. We understand the Regional Housing Alliance of La Plata County remains obligated and will be billed for any amounts due CIRSA pursuant to the Bylaws and the policies established by CIRSA.

The undersigned is authorized to provide this notice of withdrawal on behalf of the Regional Housing Alliance of La Plata County.

Signature must be that of the Mayor, Manager, Clerk, or equivalent (such as President of a Special District.)

Signature: _____

Title: _____

Date: _____

**CIRSA BYLAWS
ARTICLE XIV**

Withdrawal from Membership

(1) Any member may withdraw from CIRSA by giving prior notice in writing to the Board of Directors of the prospective effective date of its withdrawal.

(2) If the effective date of a member's withdrawal is a date other than January 1, the withdrawing member shall not be entitled to receive any refund of contributions made for administrative costs for the claim year of withdrawal. The withdrawing member shall be entitled to receive within forty-five (45) days after the effective date of withdrawal, a proportionate return of its contribution to any loss fund.

(3) If the effective date of a member's withdrawal is January 1 but the member's written notice of withdrawal is received by CIRSA more than thirty (30) days after the date on which CIRSA mailed a preliminary quotation of the contribution to be assessed the member for the year beginning on that January 1, the withdrawing member shall be obligated to pay its share of CIRSA's administrative costs for the year beginning on that January 1. However, if the preliminary quotation is mailed by CIRSA prior to September 1, members shall not be obligated for future claim year administrative costs if the member's written notice of withdrawal is received by CIRSA on or before the October 1 preceding the January 1 renewal date.

(4) The members may, by a two-thirds (2/3) vote of the members present at a meeting, adopt or amend a policy establishing additional conditions applicable to members which withdraw.



CIRSA 2024

SERVICES

LEGAL & RISK CONTROL SERVICES

CIRSA is passionate about protecting municipalities and their affiliated public entities. We work exclusively in Colorado and have four decades of experience assisting members in handling claims, improving safety, preventing losses, and managing the cost of risk. Our coverages and services are specifically designed for the unique and ever-changing needs of our membership.

Every member works with a personal team of representatives who provide customized guidance and assistance to help you manage exposures in your entity. CIRSA is staffed with knowledgeable, seasoned professionals including: Attorneys, Associates in Risk Management (ARM), Certified Safety Professionals (CSP), a Physical Security Professional (PSP), Certified Insurance Counselors (CIC), Certified Industrial Hygienists (CIH), Certified Hazardous Materials Manager (CHMM), Certified Instructional Trainers (CIT), Certified Fire Protection Specialist (CFPS), Safety Trained Supervisor (STS), Associates in Claims (AIC), and Chartered Property Casualty Underwriters (CPCU).

LEGAL TRAINING AND ASSISTANCE

Liability & Public Officials Training

CIRSA provides legal training to councils, boards, commissions, and staff upon request on a variety of liability-related topics. These trainings are free to members and can be conducted in person or via virtual meeting. CIRSA also maintains a variety of training webinars and videos on its website. Training topics include: personal liability for elected and appointed officials, conduct of quasi-judicial proceedings, employment issues, Governmental Immunity Act, harassment and bullying prevention, supervisory skills, contract issues, transparency laws, ethics requirements, and many others.

Liability Hotline

The Liability Hotline serves as a resource on almost any liability-related topic. Members have access to CIRSA's General Counsel for free consultation and assistance on liability issues before they become claims, including employment practices, employee leave issues, land use liability, quasi-judicial proceedings, liability risks for municipal programs and services, ethics, civil rights liability, laws concerning marijuana regulation, broadband liability, and drug/alcohol testing policies.

Contract & Policy Review

CIRSA will review member contract and policy documents and provide consultation on risk and liability-related topics, including review of contracts, ordinances, personnel policies, and police manuals.

Publications & Resources

CIRSA publishes a wide variety of materials on legal, liability and risk issues, including its popular "[Ethics, Liability & Best Practices Handbook for Elected Officials](#)," articles on the CIRSA website and blog covering topics on current interest, Liability Alerts and Loss Alerts on emerging legal and safety issues, and other training materials. CIRSA also maintains a library of sample contracts, policies, checklists, written programs, and other documents for members' use.

To [schedule a training](#) or access other Legal Training and Assistance Services, contact CIRSA General Counsel [Sam Light](#).

RISK CONTROL SERVICES

Membership in CIRSA entitles members to risk control services designed to prevent and minimize individual and pool-wide losses. CIRSA's Risk Control Department is recognized nationally as a leader in innovative and exemplary risk control services.

It has been proven that a commitment to risk control yields

significant benefits in the form of lower costs associated with public entity risks.

Our experienced staff is dedicated to assisting our members in implementing their own risk control programs, integrating best practices into operations, and establishing a positive safety culture.

Individualized Training

CIRSA provides over 30 classroom and/or hands-on [courses/workshops](#) that may be brought to your location upon request. CIRSA's full-time training staff work diligently to ensure materials are current and revised every two years at minimum. All courses are free to members and some provide Colorado Certified Water Professionals (CCWP) training units. Topics include: CDOT Flagger Certification, Confined Space Entry, Safe Driving Strategies, Bloodborne Pathogens, First Responder Awareness, and Back Injury & Fall Protection. Attendance and logistical minimums do exist for us to bring events to a member location and your risk control team will work to explain those details.

Regional Seminars

CIRSA conducts an average of 45-50 regional seminars around the state on current risk control issues or industry trends. Any member can attend these seminars and there is usually no charge. Seminar types may include, ADA Coordinator, Playground Maintenance Technician (PMT), Playground ADA, Physical Security, Stop the Bleed, Succession Planning and many more safety and health related events. Law enforcement-specific events are also held 15-20 times per year.

General Consultation & On-site Service

CIRSA's Risk Control staff can arrange a time to help with special projects, accident investigations, develop written programs, assist with safety design reviews, research equipment and risk-related resources, and for short durations, can also function as your on-site safety representative.

Safety Video, Reference Library, & Streaming Video Service

Your employees have unlimited access to CIRSA training programs and other educational materials in our [Training Library](#), including over 390 videos and video training books. Separate from our video and reference library, the streaming video service offers several hundred additional videos. This is a stand-alone system separate from our online training service. These programs are free of charge to members and cover a variety of topics on most public entity exposures.

In-House Video & Publication Production

CIRSA has produced a number of videos and manuals on pertinent and timely topics, 13 of which have won national Public Risk Management Association (PRIMA) awards. Titles include: *Backing & Parking: The Keys to Success*, *Hazard Awareness is Everyone's Responsibility*, *Safety Management in Action*, *Personal Consequences of Unsafe Driving*, *Safe Supervisor: Integrating Operations & Safety*, and *Sanitary Sewer: Operations & Maintenance*. Hard copies of these videos are free to members and can also be viewed on [CIRSA's YouTube Channel](#).

Online Training Center

CIRSA provides over 950 complimentary online safety, liability, supervisory, law enforcement, fire/EMS, corrections, and human resource related courses - 50 of which provide training units for water and wastewater employees. The online training center also provides over 1,000 police-specific videos. Additional topics and new courses are added each year. Your employees can easily access the [Online Training Center](#) from any computer with internet access at any time.

Monthly Training Calendar

CIRSA sends a [monthly training calendar](#) notifying members of all upcoming regional training events, scheduled on-site training courses and certifications, safety symposiums, and all other training resources provided.

Webinars

As another means of reducing your costs, our webinar series gives your employees the opportunity to obtain important training without leaving their office. These free presentations cover a wide variety of topics including risk control, employment and public officials' liability, Property/Casualty & Workers' Compensation applications, finance, and claims handling. All of our webinars are recorded and can be viewed at any time from the [Safety Resources](#) area of our website.

Sample Policies & Procedures

Numerous sample Risk Control and [safety policies and procedures](#) are available to our members to download and customize for your entity. Examples include Job Safety Analyses (JSAs), Police Pursuits, Tasers, Preventing Public Officials Liability, and Fall Injury Prevention.

Property Survey & Playground Inspections

This on-site, comprehensive safety survey identifies loss exposures of significant buildings, processes, and playgrounds. Written reports of survey results are sent to the appropriate public entity contacts.

Ergonomic Evaluations

These evaluations of computer workstations help determine if they are adjusted properly for the employees who are using them. Our Risk Control Representatives will review workstation setup and assess chair, monitor, mouse, desk, and other equipment adjustments. Reports with recommendations to improve ergonomic conditions may be issued.

Water Slide Inspections

State regulations require an annual inspection by a third party of all water slides 18 feet or higher unless the entity has received an exemption from the state. Some outside consultants charge over \$1,000 for these inspections. Our Risk Control Representatives will inspect your slides for free, issue reports for items that need to be

corrected, and provide certificates of inspection that meet state guidelines.

Risk Control Standards & Credit Account Program

CIRSA has established a number of recommended policies and procedures to address common public entity exposures. These recommendations are known as [Risk Control Standards](#). Your Risk Control Representative assists you in implementing the pool's Risk Control Standards and performs onsite reviews. The CIRSA Board of Directors has approved credits to members who conform to these standards. Members can apply these credits toward their CIRSA contribution; deposit them in their Risk Control Credit Account for the purchase of safety related equipment or training; or request a direct disbursement of the funds. Contact your Risk Control Representative for more information.

Accident Investigations & Loss Analyses

CIRSA provides timely, objective, and thorough accident investigations to help members identify root causes of accidents so measures can be implemented to prevent future occurrences. The Risk Control Department has also developed a number of Loss Analysis reports to identify the most frequent and severe causes of losses for the pool and for each member. Accident Investigations and Loss Analysis reports are provided upon request.

Loss/Hazard Alerts

Public entities and their employees may have serious accidents from which other members can learn. CIRSA distributes summary reports on these incidents (with any identifying details removed) to our members and recommends procedures to prevent similar claims. When a serious potential exposure exists without a claim, a Hazard Alert may be issued.

Industrial Hygiene Services

CIRSA's Certified Industrial Hygienist (CIH) assists members in the recognition, evaluation, and control of employee health hazards. Some examples of services provided include:

- Hazard Communication – Program development and employee training in the interpretation of Safety Data Sheets (SDS) and likely hazards associated with chemical use
- Hearing Conservation – Sound level measurements and noise exposure evaluations for personnel exposed to elevated noise levels
- Ergonomics/Body Mechanics – Work station evaluations and employee training
- Asbestos identification and guidance for asbestos operations and maintenance
- Indoor air quality sampling for offices, pools, water/wastewater treatment plants, and other public entity operations
- Measuring carbon monoxide and nitrogen dioxide emissions from motorized equipment
- Special projects to measure toxic exposures and/or substances, as needed

CLAIMS ADMINISTRATION SERVICES

Our in-house claims specialists and legal counsel provide expert claims administration services to help you mitigate your risks. The CIRSA Claims Department is available to our members 24/7. A member of the CIRSA claims staff is on-call at all times and a backup system is in place for timely response to emergency calls. In addition to complete claims administration, the CIRSA Claims Department provides the following services:

Litigation Management Program

CIRSA works closely with our members and a panel of defense attorneys who specialize in the defense of governmental entities. CIRSA takes a “team approach” with our staff and the member to defend claims. This allows the claim to be handled effectively and efficiently.

Claims Recovery

CIRSA's claims staff pursues recovery for damages sustained to member property through subrogation and restitution. This service is provided regardless of claim size or if the loss is within the member's retention. Our annual recovery averages over a million dollars.

Claim Reports

Loss runs of all open claims and litigation reports are distributed on a quarterly basis. Annual loss runs of all open and closed claims are also distributed. We offer other custom reports upon request that can be programed to be sent to your entity on a monthly basis. These reports can be reviewed by you and your CIRSA Risk Control Representative to help identify loss trends and discuss methods to control such losses.

Electronic Claim Filing & Online Lookup

Members can file Property/Casualty and Workers' Compensation claims electronically through our [website](#). Each claim is filed on the state required forms and can be printed at your workstation for your records. Current and historical claims data can be viewed through our online claims filing system as well. Daily information on claim status is available including up-to-the-minute details about any claim that has been filed.

Member Self-Administration Portal

If your entity has a large deductible and self-handles some claims, our Member Portal gives you a system to manage those claims. This is essentially a stand-alone Origami Risk claims system that CIRSA provides at no cost. The Portal lets you create/store documents and claim notes, run reports, and track financial data, on a database that integrates your own data seamlessly with the claims you report to CIRSA. This cutting edge technology is available to large-deductible members free of charge.

File/Monitor Equipment Breakdown Claim

If your entity has purchased optional Equipment Breakdown coverage through CIRSA, we will file a claim with Chubb on your behalf and monitor the claim to make sure it progresses appropriately. CIRSA claims staff acts as a watchful eye for members utilizing their expertise to ensure claims are properly handled.

Property Inspections

A property inspection can be conducted by CIRSA after a member sustains a property loss without having to file a claim. These types of inspections occur primarily following a hail related loss. Please contact [Craig Stevens](#) to schedule an inspection.

Annual Claim Reviews

By request, CIRSA Claims staff can conduct an annual or bi-annual review of your entity's claims. This can be done in person or via video conference. Please contact your Claims Representative to schedule a review.

Roofing Rebate on Hail Resistant Shingles

CIRSA offers a rebate program through Malarkey Roofing to members that replace damaged roofs with hail resistant shingles following a claim. The rebate is provided directly to the member. For more information on this program, please contact [Craig Stevens](#).

New Member Contact Orientation

If your entity hires new staff or assigns staff with the role of a CIRSA Claims Contact, CIRSA claims staff are willing to come to your location or schedule a virtual meeting to review claims filing processes and CIRSA procedures.

Nurse Case Manager

When appropriate and in agreement with the injured worker, CIRSA will assign a nurse case manager to workers' compensation claims. The nurse case manager will help the injured worker obtain the proper medical care, and serve as a liaison between all parties involved in a workers' compensation claim (injured worker, doctor, employer, insurance carrier).

Cyber Attacks

CIRSA engaged the law firm of Constangy, Brooks, Smith & Prophete to be our legal experts related to cyber attacks/losses. This firm specializes in data privacy and cyber security, and has relationships with third-party forensics investigators, crisis communications professionals and other services that can help mitigate these types of losses. If your municipality is the subject of a ransomware attack or other type of cyber event, please contact the CIRSA claims department immediately.

UNDERWRITING SERVICES

Access to Additional Coverage Programs

In addition to our core Property/Casualty and Workers' Compensation coverages, CIRSA provides access to several [optional coverage programs](#) without having to pay an agent fee. Additional coverage programs include Excess Cyber, Equipment Breakdown, Excess Crime, Volunteer Accident Medical Plan, Community Service Workers' Accident Medical Plan, Occupational Accidental Death & Dismemberment, Sports Accident Medical Plan, Special Events, Detainee Medical Coverage, No Fault Water Line Rupture and/or Sewer Back Up, and Property Damage to Others Caused by Member's Use of Mobile Equipment. We can also assist members in placing a wide variety of specialized policies including fiduciary, fidelity, public officials bonds, pollution liability, and airport liability.

Coverage Comparison

Since not all coverage is the same, CIRSA offers a complimentary comprehensive comparison between all coverages offered by CIRSA and those provided by other carriers. The comparison addresses not only the limits provided, but all critical coverage issues. The comparison is intended to make sure your entity is appropriately protected in the event of a loss as well as provide a useful tool for decision making.

Property Appraisals

CIRSA provides property appraisals through a third-party contractor. This service helps CIRSA and our members establish correct values for your buildings and the majority of your miscellaneous property

MEMBER BENEFITS

or property in the open to make sure you are adequately covered should a loss occur. We aim to appraise all applicable structures on your site every five (5) to six (6) years. Property values, however, are updated annually to account for inflationary factors. New members will have all buildings appraised within the first year of membership.

ADDITIONAL MEMBER BENEFITS AND SERVICES

Member Equity Account

CIRSA is different from commercial insurers; we are owned and governed by our members. Contributions paid to CIRSA are deposited into your individual Member Equity Account. The funds remaining after deducting your proportionate share of pool claims and expenses are maintained on your behalf; these funds earn interest and are reported to you annually with a copy of the pool's audited financial statements. Member Equity Account balances are considered when determining contributions, and higher balances result in lower contributions.

Deductible Analyses

At the member's request, CIRSA can provide an analysis of varying deductible levels for you to use in your analysis of the appropriate deductible choice for your entity. Included in the analysis is a review of past loss experience, which can help you determine the optimal retention in order to minimize your total cost of risk.

Payment Options

CIRSA offers a no-fee, quarterly payment plan option for the payment of your annual contributions. We also offer online payment options.

Cost Allocation Assistance

Cost allocation is the process of identifying and assigning costs of risk to your departments. This risk management best practice will improve the communication of the cost of risk to your entity and generate incentives for safety. CIRSA will assist you in implementing a cost allocation system and provide regular reports to maintain the system.

Law Enforcement Endowment

Given the rise in police liability claims, we are redirecting funds from the CIRSA Scholarship and Timothy A. Greer Endowment programs towards resources that will promote excellence in law enforcement practices and procedures, with the goal of reducing law enforcement risks. Members apply for funds and applications are considered on a case-by-case basis. For more information, visit our [website](#).

Law Enforcement Resources

CIRSA has contracted with the following services and wellness assessment programs to provide Law Enforcement officers the necessary tools to tackle mental and physical health.

- [CORDICO Wellness App](#) - CORDICO is the world leader in wellness technology for high-stress professions providing 24/7 proactive and preventative wellness support specially developed for law enforcement. The CORDICO App provides handheld access to a multitude of self-service mental health and wellness assessment programs.
- [Brower Psychological Police & Public Safety \(BPS\)](#) - BPS was developed to provide a specialized understanding of the psychological factors of working as a First Responder and the

consequent impacts upon their families and personal lives. This service is intended to provide two sessions to CIRSA member Law Enforcement officers to assist in mitigating and stabilizing sensitive situations.

- [SIGMA Tactical Wellness](#) - SIGMA Tactical Wellness has developed a comprehensive cardiac laboratory screening evaluation along with an individualized nutritional and exercise prescription to better the overall health of Law Enforcement officers. Through its screening strategies, SIGMA aims to identify and prevent early stages of heart disease as well as other wellknown health risk factors.
- [Peace Officer Personal Liability](#) - Effective January 1, 2021, CIRSA will indemnify a covered peace officer for personal liability up to \$25,000 each officer/claim and \$100,000 annual aggregate per member. This coverage was put into place in response to Senate Bill 20-217.

KnowBe4

KnowBe4 is the world's largest integrated platform for cyber security awareness training. KnowBe4 offers simulated phishing attacks which can be used to test and educate employees on how to avoid ransomware, spam, phishing, and malware. The platform also teaches employees how to identify suspicious emails and provides access to a huge library of training resources and key security topics. CIRSA is working with [KnowBe4](#) to provide members free access to the KnowBe4 platform. For more information, please contact [David Beacham](#), IT Manager.

Travel Reimbursement

The CIRSA community places a high value on member participation. As another way to lower your costs of risk management, CIRSA offers reimbursement for expenses incurred while attending a New Member Orientation, Committee, Task Force, or General Membership Meeting. Lodging, meals, and mileage are eligible for reimbursement under our [policy](#).

The CIRSA Blog

Our [blog](#) focuses on risk management-related topics, laws that affect public entities, and potential liability issues and offers proactive risk prevention strategies. The newsletter also features current risk control, claims, and coverage topics and pertinent information for public entity staff and elected officials.

YouTube Channel

CIRSA's YouTube Channel – "[CIRSA Safety](#)" features over 70 concise and easily accessible safety videos you can share with staff during training exercises. Topics include: Accident Investigations, Employment Liability Exposure, Firefighter Safety, and Slips, Trips and Falls.

All of these services are, we believe, unmatched by any commercial insurer.

Any head-to-head comparison of coverage quotes should take into account the value of the additional services that accompany CIRSA's coverages.

CERTIFICATE RELATING TO RESOLUTION

I, the undersigned President of the Regional Housing Alliance of La Plata County, Colorado (the “Alliance”), hereby certify that (i) the attached Resolution of the Alliance (the “Resolution”) was duly adopted by the Board of Directors of the Alliance at a meeting thereof duly called and held on September 14th, 2023, at which meeting a quorum was present and acting throughout, (ii) the Resolution has been compared by us with the original thereof recorded in the Minutes Book of the Alliance and is a correct transcript therefrom and of the whole of said original, and (iii) the Resolution has not been altered, amended or repealed, and is in full force and effect on the date hereof.

IN WITNESS WHEREOF, we have hereunto set our hands this 14th day of September, 2023.

REGIONAL HOUSING ALLIANCE OF
LA PLATA COUNTY

By: _____
Patrick Vaughn
President

The Board of Directors of the Regional Housing Alliance of La Plata County, Colorado met in the Town of Ignacio on September 14th, 2023, commencing at _____.

There were present at the meeting, in person, by telephone, or online, the following:

	Name	Affiliation
<u>Present:</u>	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____

<u>Absent:</u>	_____	_____
	_____	_____
	_____	_____
	_____	_____

Others present:



RESOLUTION NO. 2023-05

(Pursuant to 29-1-108, C.R.S.)

A RESOLUTION OF THE REGIONAL HOUSING ALLIANCE OF LA PLATA COUNTY CONSENTING TO THE INVOLVEMENT OF THE HOUSING AUTHORITY OF THE COUNTY OF MONTEZUMA, COLORADO IN THE DEVELOPMENT OF RESIDENCES AT DURANGO IN DURANGO, COLORADO

WHEREAS, the Regional Housing Alliance of La Plata County, Colorado (the “Alliance”), is a multijurisdictional housing authority created pursuant to CRS Section 29-1-204.5;

WHEREAS, Durango TWG, LLLP, a Colorado limited liability limited partnership (the “Partnership”), proposes to develop a 120-unit affordable housing development to be known as Residences at Durango, located in Durango, Colorado which will be situated in La Plata County (the “Project”);

WHEREAS, the Alliance does not at this time desire to participate as a partner in the Partnership and values its relationship with MCHA as another housing authority engaged in the furtherance of affordable housing within the State of Colorado;

WHEREAS, the Partnership desires to admit Montezuma Housing Investments LLC, a Colorado limited liability company (“Montezuma Housing Investments”), a wholly owned subsidiary of the Housing Authority of the County of Montezuma, Colorado (“MCHA”), as a special limited partner of the Partnership;

WHEREAS, the admission of Montezuma Housing Investments as a special limited partner of the Partnership is expected to qualify the Project for an exemption from the Colorado sales and use tax during construction and from property tax pursuant to C.R.S. Section 29-4-227, which the Partnership maintains is necessary for the financial viability of the Project; and

WHEREAS, the Board of Directors of the Alliance have determined that the development of the Project, by providing affordable housing in La Plata County, is consistent with the mission of the Alliance, and desires to consent to the involvement of Montezuma Housing Investments in the Project.

NOW, THEREFORE, BE IT RESOLVED that the Board of Directors of the Alliance does hereby consent to the involvement of Montezuma Housing Investments and its sole member,

the MCHA, in the Project and the admission of Montezuma Housing Investments as a special limited partner of the Partnership.

ADOPTED IN IGNACIO, LA PLATA COUNTY, COLORADO, this 14th day of September 2023.

ATTEST:

BOARD OF DIRECTORS
REGIONAL HOUSING ALLIANCE OF
LA PLATA COUNTY

X
La Plata Economic Development Alliance,
Secretary

X
Patrick Vaughn, President

27097208v3

REGIONAL HOUSING ALLIANCE of LA PLATA COUNTY
FIFTH AMENDED AND RESTATED BYLAWS

Adopted – September 14th, 2023

**FIFTH AMENDED AND RESTATED BYLAWS OF THE
REGIONAL HOUSING ALLIANCE OF LA PLATA COUNTY**

ARTICLE I – THE RHA

1. Establishment. The Regional Housing Alliance of La Plata County, (RHA), a multi-jurisdictional housing authority, was formed as a political subdivision and public corporation of the State of Colorado pursuant to C.R.S. § 29-1-204.5, and an Intergovernmental Agreement (IGA) by and between La Plata County, Colorado, the City of Durango, the Town of Ignacio and the Town of Bayfield, dated August 5, 2004 (the “IGA”), as amended.
2. Office of the RHA. The office of the RHA shall be at such place in La Plata County as the RHA Board of Directors may designate by resolution.

ARTICLE II – MEETINGS

1. Regular Meetings. Regular Board meetings shall be held at such time and place as originally designated or subsequently changed by resolution and adopted by the Directors at any regular or special meeting. All meetings shall be held at the RHA office in the absence of a specific designation of another meeting place in any such resolution. In the event that the date of any regular meeting as provided in any such resolution shall fall on a Saturday, Sunday or legal holiday, the meeting shall be held on the next succeeding calendar day at the place and time designated in the resolution.
2. Special Meetings. Special meetings may be called at any time by the President or by a majority vote of the Directors. Written notice of such meeting must be delivered in person, by facsimile, mail or email at least 24 hours prior to said meeting. Said notice shall specify the meeting time and place and the business to be transacted. No other business shall be considered at such meetings. Such notice may be dispensed with as to any Director who prior to the time the meeting convenes, files with the Secretary a written waiver of notice.
3. Posting Notice of Meetings. Notice of any regular or special meeting of the Directors shall be posted at the RHA office and the La Plata County Courthouse at least 24 hours prior to the time of such meeting, as specified in the notice.
4. Public Meetings. All regular and special meetings of the Board shall be open to the public except for such executive sessions as allowed by C.R.S. § 24-6-401.
5. Order and Conduct of Business. At the regular meetings of the Board, the following shall be the order of business:
 - a. Roll Call

- b. Approval of the Agenda
- c. Approval of the minutes of the previous regular meeting and any intervening special meeting
- d. Consent Agenda (approval of action items not requiring discussion)
- e. Decision Agenda (consideration of action items requiring discussion)
- f. Report of Directors and Officers
- g. Committee Reports
- h. Public Comment
- i. Adjournment

No formal action may be taken on any item that does not appear on the posted Agenda.

6. Manner of Voting. All questions presented to the Board shall be in the form of motions or resolutions, chronologically numbered. All resolutions shall be in writing and entered into the minutes of the meeting. A Director proxy shall not be accepted, recognized or valid for any purpose. Votes shall be cast and displayed so that each Director's vote may be recorded by the Secretary. In the event that a clear majority cannot be determined, the presiding officer shall call the roll for voting. At the conclusion of the voting, the presiding officer shall announce the results of the vote, stating whether the measure carried or failed and by what vote. In the event of a tie, the vote is lost; however, the presiding officer or any Director may request the item carry forward to the next regular meeting at which the full Board will be present.

7. Quorum. As provided in the IGA, a majority of the Directors (at least 5 out of 9 Directors) shall constitute a quorum, and a majority of the quorum present at the meeting shall be necessary for any action taken by the Board. Notwithstanding the foregoing, the following actions require the approval of seventy-five percent (75%) of the full Board of Directors (which is at least 7 out of 9 Directors): (i) condemnation of property for public use; (ii) proposal of ballot initiatives; (iii) the removal of a Director under Section 3.1(d) of the IGA; and (iv) termination of the RHA.

8. Meeting By Telecommunications. Any or all of the Directors may participate in a regular or special Board meeting by, or the meeting may be conducted through the use of, any means of communication by which all personal participating in the meeting may hear each other during the meeting. A Director participating in a meeting by this means is deemed to be present in person at the meeting.

9. Adjournment of Meetings. The Board may adjourn any regular, adjourned-regular, special or adjourned-special meeting to a time and place specified in the order of adjournment. If all Directors are absent from a regular or adjourned meeting the Secretary of the Board may declare the meeting adjourned to a stated time and place and shall cause a written notice of the adjournment to be given in the same manner as provided in Section 2 for special meetings. A copy of the order or notice of adjournment shall be conspicuously posted on or near the door of the place where the regular, adjourned-regular, special or adjourned-special meeting was held within 24 hours of the

adjournment. When a regular or adjourned- regular meeting is adjourned as provided in this section, the resulting adjourned-regular meeting is a regular meeting for all purposes.

When an order of adjournment of any meeting fails to state the hour at which the next meeting is to be held after adjournment, it shall be held at the hour specified for regular meetings by resolution, Bylaws or other rule of the RHA.

10. Public Comment. At any regular Board meeting and at the designated time on the agenda, members of the public may be given the opportunity to directly address the Board on items of interest to the public that are within the subject matter jurisdiction of the RHA. Public comment shall be limited to twenty minutes total, with each speaker limited to three (3) minutes, unless the Board approves an extended time as part of the agenda.

11. Abstention; Recusal;.

Abstention and recusal have sometimes been used interchangeably, yet they have different meanings.

Abstention refers to a Director withholding from a vote. Abstention is a Director deciding not to vote on a particular matter.

By contrast, recusal refers to a Director who removes and withdraws himself/herself from a particular matter due to a financial conflict of interest or as required by the laws of the State of Colorado Recusal is generally understood to mean that the member not only won't vote, but won't participate at all in the consideration of a motion.

Abstentions and recusal are not "no" votes. They are not votes at all. It is not counted either way. Abstention or recusal shall not constitute either consent or opposition to the action proposed, and the Secretary shall announce at the meeting and enter in the minutes that the Director had recused or abstained from the vote.

Each Director present at a Board meeting shall strive to vote on each matter or question requiring action from the Board, unless a Director is required by law to recuse himself/herself, such as where the Director:

(a.) Is disqualified because it is reasonably foreseeable that the decision would have a material financial effect on the Director, the Director's immediate family, or on specified economic interests of the Director, if that financial effect is different from the effect on the general public; or

(b.) Is disqualified because the vote deals with a public contract or contracts in which the Director may have a direct or indirect financial interest (such prohibition extends to preliminary discussions, negotiations, planning and solicitation of bids); or

(c) Has a conflict of interest as provided in the IGA with respect to the matter before the Board. (Section 3.4 of the RHA IGA provides the following: No member of the Board nor any immediate member of the family of any such member shall acquire or have any interest, direct or indirect, in any property or project acquired, held, leased or sold by the Authority; or any entity with whom the Authority has contracted with to plan, finance, construct, reconstruct, repair, maintain, manage or operate any property, project or program related to the Authority. Any Board member having such an interest, whether direct or indirect, shall immediately disclose the same in writing to the Board of Directors, and such disclosure shall be entered upon the minutes of the Board. Upon such disclosure, such Board member shall not participate in any action by the Board affecting the project, property, or contract unless the Board determines that, in light of such personal interest, the participation of such member in any such act would not be contrary to the public interest.)

In such cases where the Director recuses due to a financial conflict of interest as set forth above, the recusing Director shall leave the room during the Board's further discussion and Board voting on the matter.

At other times, a Director may choose to abstain for a non-financial conflict of interest that the Director perceives. An example of where a Director may choose to abstain is where the matter to be voted upon by the Board is also to be presented to the Director's appointing government for a vote at either its Planning Commission or Elected Official level.

A quorum is not lost due to recusal or abstention of the Board.

Hypothetical situation to give an example: Quorum of 5 Directors are present at a Board meeting in which 1 Director recuses due to a financial conflict of interest in the matter being voted upon and leaves the room after announcing the conflict, and 2 other Directors abstain from voting due to a non-financial perceived conflict of interest. The vote on the item is 1 in favor of the matter, and 1 against. The Secretary would record the vote as a quorum of 5, with the measure failing to pass, as it was a tie vote, 1 in favor, 1 against, with 1 recusal and 2 abstentions.

Another hypothetical situation, assuming the same facts except that both of the votes were in favor. Here the Secretary would record the vote as a quorum of 5, with the measure passing by a vote of 2 in favor, 0 against, with 1 recusal and 2 abstentions.)

ARTICLE III – RULES OF ORDER AND DEBATE

1. Rules of Order. At all meetings of the RHA, the rules of order set forth herein shall be the governing rules of order and debate, subject to the discretion of the presiding officer.

2. Presiding Officer. The President, if present, shall preside at all Board meetings. In the absence of the President, the Vice-President shall preside. In the absence of the President and the Vice-President, the senior Director present shall preside. The presiding officer may debate, vote, make a motion, offer a resolution or introduce an ordinance without relinquishing the chair. The presiding officer shall preserve order and decorum, prevent attacks on personalities or impugment of Directors' motives, confine Directors in debate to the question under discussion, and otherwise curtail disruption of the meeting. The presiding officer shall determine all points of order.

3. Directors. Directors who desire to speak shall so signify by addressing the presiding officer. In general, the presiding officer shall call upon the Directors in the sequence in which they have sought recognition. However, when the presiding officer understands that persons seeking the floor have opposite opinions on the motion, he or she may alternate between speakers who favor and those who oppose the debated proposal.

a. Personal Privilege. The right of a Director to address the Board on a question of privilege shall be limited to cases in which such Director's integrity, character or motives are assailed, questioned or impugned.

b. Dissents and Protests. Any Director shall have the right to dissent from any action of the Board or ruling of the presiding officer and have the reason therefore entered in the minutes. Such dissent shall be in writing, couched in respectful terms and presented to the Board no later than the next regular meeting following the date of such action.

c. Points of Order. A Director may, without waiting for recognition, raise a point of order to secure a ruling from the presiding officer on a matter thought to be of sufficient importance to require immediate attention. A Director may: (i) call a speaker to order for the inappropriate use of language or any breach of decorum; (ii) call attention to a condition that inconveniences Directors; (iii) raise a parliamentary inquiry or call attention to a violation of correct procedure; or (iv) question a ruling by the presiding officer on a point of parliamentary procedure.

d. Points of Information. A Director may make a request for information relevant to the business at hand but not related to parliamentary procedure. The request may be directed to the presiding officer or through the presiding officer to another Director or to an officer or employee of the RHA.

4. Discussion Prior to Formal Action. It shall not be necessary to make a motion or offer a resolution before debate by the Board or before the public is allowed to speak. No such motion or resolution shall be made at any time before a public hearing is closed.

5. Motions. Motions must be stated precisely and recorded by the Secretary. A second shall be required to make a motion or offer a resolution for Board action.

6. Amendment. A Director may propose amendments to a motion which, if adopted, modify the wording and sometimes the meaning of the main motion. Amendments shall state exactly where in the main motion the change is to be made and precisely what words will be used. The vote on an amendment does not decide whether the main motion will be adopted, only whether the wording in the main motion will be changed. After an amendment is adopted, the main motion as amended may be further debated and further amended. A motion may not be amended more than twice. A substitute motion, proposing to strike out the entire original motion and to insert in its place a more satisfactory motion, ranks as an amendment to the main motion.

7. Division of Question. If a motion or any proposed amendment thereto contains two or more separable propositions, the presiding officer may, and upon request of a Director shall, divide the question.

8. Motions to Postpone. A motion to postpone indefinitely is debatable if the main motion to which it applies is debatable. The motion cannot be amended or referred. If carried, the subject cannot be brought up again except by way of a motion to reconsider at a subsequent meeting as provided below.

A motion to postpone definitely (i.e., to a time certain) has priority over motions to refer, amend, postpone indefinitely and the main motion. It is debatable as to the desirability of postponement and the time to which postponement is to be made. It can be amended by changing the time to which postponement is to be made. It yields only to a motion to close debate or to table.

9. Motion to Refer. A motion may be made to refer the question at hand to a specified committee, special committee to be appointed, staff member or other person. The motion is debatable as to desirability of referring, size and method of committee appointment if one is to be appointed, and as to instructions and responsibility of those to whom it is referred. The motion shall have priority over the main motion, a motion to amend and a motion to postpone indefinitely. It cannot be tabled or postponed.

10. Motion to Close Debate (Previous Question); Limit Debate.

a. A motion to close debate requires a two-thirds vote. It is not debatable and cannot be amended. It yields only to a motion to lie on the table. If the motion carries, and unless the motion is made to include "all pending questions," the presiding officer shall put pending amendments to the main question, without debate, in the inverse order of their introduction, before putting the main question to vote.

b. A motion to limit debate shall be subject to the same rules as a motion to close debate, which specifies time limits for each speaker, the number of speakers for affirmative and negative sides, or the total time limit for consideration of the main motion or question.

11. Motion to Table. A motion to table (i.e., to lie on the table) is not debatable and cannot be amended. The motion is in order when a motion to close debate has been carried or when it is pending. The motion is proper only when the pending subject needs to be set aside temporarily because something else of immediate urgency has arisen. If the motion is carried, consideration of the subject matter may be resumed at that meeting or the next succeeding meeting. A motion to take the motion off the table can be made by any Director but must be concluded immediately or the subject matter expires.

12. To Withdraw a Motion. A motion or offer of a resolution may be withdrawn by the maker at any time before vote by the Board after first gaining recognition from the presiding officer.

13. Motion to Reconsider. A motion to reconsider any action taken by the Board may be made at any time at the meeting such action was taken or at a recessed session of that meeting. The motion may be made only by a Director who had previously voted with the prevailing side. A resolution or motion authorizing or relating to the approval of a contract may be reconsidered only prior to the actual execution of the contract. A question can be reconsidered only once during the meeting.

14. Motion to Reconsider at Subsequent Meeting. After the Board has taken action on a matter or question, a motion to reconsider that action, or to reconsider any prior action taken on a matter or question having substantially the same content or purpose of the matter already acted upon, shall not be made at any subsequent meeting for at least one calendar year from the date of such action, except by a Director who voted in the majority on such matter or question or upon the written consent of a majority of the Directors filed with the Secretary. The item then before the Board shall be whether the matter or question should be reconsidered; if the Board approves the request shall be placed on a future agenda for consideration.

15. Motion to Adjourn or Recess. An unqualified motion to adjourn has priority over all other motions except the motion to establish the time of the next meeting. It is always in order, except: (a) when repeated without intervening business or discussion; (b) when made as an interruption to a Director speaking; (c) when a previous question has been ordered and is being discussed; and (d) while a vote is being taken. The motion to adjourn is not debatable and cannot be amended. Before putting the motion to adjourn to vote of the authority, the presiding officer may inform the Board of any important matter demanding its attention and consideration before adjournment.

As a privileged motion (i.e., when other business is pending), the motion to recess yields only to the unqualified motion to adjourn and to the motion to establish the time of the next meeting. After a recess, business proceeds from the point reached immediately preceding the recess.

16. Letters of Support. Where individuals or entities request letters of support from the Board, the Board will strive to hear the matter at a regular or special board meeting.

However, when time does not allow for said procedure, for example, due to a deadline that must be met by the requestor of the letter of support, the RHA staff or administration shall use its discretion to determine if the letter of support aligns with the RHA's goals and values. In such case, the RHA staff or administration shall inform the Board via email of their intent to provide the requested letter of support from the RHA, accompanied by a draft of the letter of support, at which time any Director shall have 24 hours to voice opposition to the letter of support, and if not, if no director opposes it, it will be deemed authorized by the Board. Any Board member voicing opposition to the letter of support being sent in such manner will kill the letter of support being approved outside of a Board meeting, and the letter of support would thereafter be placed on the agenda at the next Board meeting for possible determination.

ARTICLE IV – ELECTION OF OFFICERS

1. Election of Officers. At each annual meeting of Directors at which the terms of the officers expire, the officers' successors shall be elected by the Directors, which shall include the President, Vice-President, Secretary, and Treasurer.

ARTICLE V - EXECUTIVE DIRECTOR

1. Executive Director. The RHA may appoint, by adoption of a resolution, an Executive Director. If appointed, the Executive Director shall answer directly to the Executive Committee of the Board and shall be responsible for supporting and implementing the policies and directions of the RHA and shall have general supervision over the administration of its business and affairs, subject to the control of the RHA.

If an Executive Director is appointed:

The Executive Director shall administer the affairs of the RHA in accordance with the operational, fiscal, personnel, and other policies adopted by the Board and all applicable federal and state statutes and regulations and shall keep the Board fully advised as to the status of the affairs of the RHA;

The Executive Director shall advise and make recommendations to the Board on all matters requiring policy determination, shall represent the Board in meetings with other agencies and organizations, and shall report results of these meetings to the Board;

The Executive Director may appoint administrative, management and maintenance staff in accordance with recognized personnel practices and the personnel rules and regulations adopted by the RHA from time to time;

The Executive Director shall establish and enforce regulations to implement Board policies and to administer the affairs of the Board. He/she shall supervise and participate in the development and preparation of proposals, applications and budgets for federally assisted programs and local developments or projects. He/she shall direct the operation and maintenance of all developments managed by the RHA and shall oversee all programs, grants and contractual agreements entered into by the RHA;

The Executive Director shall have the authority to execute contracts and agreements in amounts of \$25,000 or less on behalf of the RHA, if funds for such contracts or services have been budgeted by the RHA and approved by the Board;

The Executive Director shall perform such other duties and responsibilities as may be prescribed by the Officers of the Board, and;

The compensation of the Executive Director shall be determined by resolution of the RHA.

If an Executive Director is not appointed by the Board of Directors, then:

The President of the Board of Directors, upon the approval of the Board of Directors may perform, delegate, or contract with a person or entity to accomplish the minimal operational, legal and fiscal requirements of the RHA. The President and one additional Director shall be required to execute all RHA checks and purchase orders that are equal to or over Two Thousand Dollars (\$2,000); and

The President may execute RHA checks and purchase orders that are less than Two Thousand Dollars (\$2,000).

2. Additional Personnel. The RHA may from time to time employ such other persons as it deems necessary to exercise its powers, duties and functions as prescribed by § 29-1-204.5, C.R.S. and all other laws of the state of Colorado applicable thereto. The selection, qualifications and compensation of such personnel may be determined by the Executive Director, or in the absence of an Executive Director, then by the Board of Directors.

ARTICLE VI – GENERAL PROVISIONS

1. Amendments. The Directors shall have power to add any provision to, or alter or repeal any provision of, these Bylaws by the vote of a majority of all of the Directors at any regular or special meeting of the Board, provided that a statement of the proposed action shall have been included in the notice of such meeting of the Board.

2. Severability. If any provision or clause of these Bylaws or the application thereof to any person or circumstances is held to be unconstitutional or to be otherwise invalid by any court of competent jurisdiction, such invalidity shall not affect other provisions, clauses or applications thereof which can be implemented without the invalid

provision, clause or application, and to this end the provisions and clauses of these Bylaws are declared to be severable.

In the event of a conflict between the provisions of these Bylaws and the IGA forming the RHA or Amendments to that IGA, then the provisions of the IGA or Amendments thereto shall prevail.

The foregoing Amended and Restated Bylaws were approved and adopted as the Bylaws of the La Plata County Regional Housing Authority, effective September 14th, 2023.

ATTEST:

BOARD OF DIRECTORS,
REGIONAL HOUSING ALLIANCE
of LA PLATA COUNTY

J.J. Desrosiers, Secretary

Patrick Vaughn, President

CURRENT GRANTS									
Jurisdiction	Grant Name	Project/Summary	Amount Requested	Date	Adjusted Amount Requested	Date	Status	Amount Granted	Date
Bayfield									
	HB22-1304 & 1377	Cinnamon Heights - Infrastructure for 30 to-be Deed Restricted Townhome units. Lots owned by Town of Bayfield. Start 2023. Pre-App mtg1.18.2023 and invited to apply by 2.1.23. Asked to reduce amount for consideration.	\$ 2,656,158	3.1.23	\$ 2,000,000	6.13.23	We did receive \$2 Million for the TAHG grant for Cinnamon Heights infrastructure	\$ 2,000,000	8.8.23
	HB22-1304 Strong Communities grant	We will be asking for \$700,000 for the Cinnamon Heights Deed Restricted project and \$1,219,000 for Charlie Albert's Pine River Commons Phase 1 Deed Restricted project.	\$ 1,919,000	8.18.23			We are also going to be submitting a Letter of Intent by the August deadline		
Durango									
	HB21-1271	Best Western LIHTC conversion/new construction - Fee waivers. for 120 units of 30% to 60% AMI rentals. Start 2023	\$ 1,000,000	9.1.22			Durango has received the fully executed IHOI grant agreement for Residences at Durango (Best Western conversion) and is \$1 million for the award	\$ 1,000,000	3.23.23
	Prop 123	Opted in July 3rd and Approved. Commitment Baseline is 184 units the next 3 years					Opted in July 3rd and received approval.		
	HB21-1117	Planning Grant Program (IHOP) for housing feasibility study for rental and homeownership pertaining to City's inclusionary zoning. (with \$40K match from City)	\$ 120,000	10.5.22			2/21/23 City appropriated the 25% Match and contracted with Root Policy Research with and project kickoff meeting was on 3/1/23 (approx. 7 month project timeline)	\$ 120,000	1.1.2023
	Congressionally Direct Funding 2021 Request	Best Western (4% LIHTC project) HUD Grant Award	\$ 9,000,000	11.1.21			**Original ask, current ask, and awarded	\$ 3,000,000	10.4.22
	HB22-1304 Infrastructure and Strong Communities	Project Summary: Durango Crossings The Durango Crossing development is a unique and unprecedented public-private partnership between the City of Durango and a private developer, Durango Crossings Partners LLC. The City's contribution of 10 parcels of land to the project is a unique characteristic and combined with the adjacent land owned by the developer it totals approximately 7.7 acres. This partnership will deliver a dynamic community of affordable, workforce (70%-120% AMI) and market rate housing and include commercial space for a grocery store and childcare center or similar use. The project is expected to deliver approximately 157 units and 50% will be for below market rentals and deed restricted for-sale units and will be the largest workforce housing development in Durango.	\$ 4,000,000	8.18.23			Pre-App meeting with DOLA on 10/5/23		
Ignacio									
	IHOI Grant Program	Rock Creek Housing Project Infrastructure Grant	\$ 2,000,000	9.1.22			Infrastructure design is complete and project is out to bid with an estimated start date in September. Anticipate a September ground breaking event.	\$ 2,000,000	4.13.23
	LPC Affordable Housing Grant and Loan Fund	Rock Creek Housing Project Infrastructure Grant Request	\$ 690,000	4.10.23			Completing response to LPC questions regarding project and utilization of funding.		
	LPCEDA - Housing Catalyst Fund	Catalyst Fund Grant Request	\$ 75,000	4.7.23	\$ 50,000	6.1.23	Received \$50K in funding and 10 hrs. of TA. Excited to utilize funds and TA which are necessary to move this project forward.	\$ 50,000	7.1.23

La Plata County									
HB21-1271	Westside Mobile Home Park - money for infrastructure and unit upgrades. Start upon award. On 12.20.22 invited to apply for 2nd round	\$	3,000,000	9.1.22		Complete. Award made.	\$	800,000	3.13.23
Prop 123	Established a baseline of 1,205 units and a 3 year commitment of 108 units								
RHA									
HB21-1271 - DOH Technical Assistance	The Affordable Housing Toolkit for Local Officials offers technical assistance to communities working to make progress on local housing goals. City of Durango sent letter of support. RHA asked for help with best practices in our fund balance, grant writing, and how to facilitate a potential tax for workforce housing.	\$	100,000	3.1.23		The RHA received the award letter for the Affordable Housing Toolkit for Local Officials. We are completing the Scope of Work to include: help with best practices in our fund balance, grant writing, how to facilitate a potential tax for workforce housing, other Housing Authorities best practices and case studies, and to provide a facilitated strategic development session this fall for the RHA Board	\$	85,000	5.25.23
HB21-1271 - DOH Technical Assistance	Affordable Housing Technical Assistance training sessions for housing leaders and industry with the City of Durango	\$	20,000	3.15.23		Completed July 26-27 educational series.	\$	20,000	5.25.23
Total Funds Requested		\$	24,460,158		\$	2,050,000	\$	9,075,000	

Indicates change/update from last report



FUNDING OPPORTUNITIES

Grant Name	Project/Summary	Amount	Deadline	Notes
National Association of Realtors Housing Opportunity Grants	https://realtorparty.realtor/community-outreach/housing-opportunity	\$ 5,000.00		https://realtorparty.realtor/community-outreach/housing-opportunity
Strong Communities	<p>The Strong Communities Grant Program supports Colorado municipalities and counties in planning for sustainable growth and development patterns and developing affordable housing. Planning grants will help communities align policies and regulations to locate affordable housing in infill locations near jobs, transit, and everyday services. Infrastructure grants will provide funding to local governments for infrastructure associated with the development of community benefit-driven infill affordable housing that meets critical housing needs as identified by the local government.</p> <p>Proposition 123 Implementation</p> <p>Share on Facebook Share on Twitter Share on LinkedInEmail this link</p> <p>Several hundred million dollars for affordable housing will become available in the second half of 2023 due to the enactment of Proposition 123(External link) by Colorado's voters in 2022. This funding will be overseen by the Department of Local Affairs(External link) and the Governor's Office of Economic Development and International Trade(External link), and may be granted or loaned to the following types of organizations:</p>			https://dlq.colorado.gov/strong-communities
Prop 123	<p>Non-profits Community land trusts Private entities Local governments</p> <p>Organizations are only eligible for this funding if their project or program take place in cities or counties that have committed to increasing their affordable housing stock above a baseline amount. Stakeholders should Energy/Mineral Impact Assistance Fund Grant (EIAF)</p> <p>The program assists political subdivisions that are socially and/or economically impacted by the development, processing, or energy conversion of minerals and mineral fuels.</p>	up to \$2M		https://co.accessgov.com/doh/Forms/Page/prop123/prop123-affordable-housing-commitment/0 https://dlq.colorado.gov/energy-mineral-impact-assistance
Energy/Impact Fund	<p>DOLA. State. Project-based funding. The aim of this Transformational Homelessness Response Grant Program NOFA is to create a future where homelessness is rare and brief when it occurs, and no one gets left behind. The NOFA achieves this aim by advancing and implementing proven solutions and program models that reduce homelessness in a holistic and sustainable way by targeting many of the key underlying factors necessary for people to thrive. Deadline Letters of Intent due May 15, September 15; January 15, 2024. Deadline Application June 15, October 15; February 15, 2024.</p>			
Transformational Homelessness Response Grant Program.	<p>OEDIT. State. Project-based funding. The grant is designed to help support the expansion of affordable housing with funding for manufacturers and housing factories. They also have a loan program specifically for factories.</p>			https://oedit.colorado.gov/innovative-housing-incentive-program
Innovative Housing Incentive Program	<p>HUD Invites Local Governments to Request Thriving Communities Technical Assistance to Align Housing and Infrastructure Investments. HUD. Federal. HUD opened the portal for local governments to request technical assistance for its Thriving Communities technical assistance program. This funding will help local governments ensure housing needs are considered as part of their larger infrastructure investment plans, with a focus on disadvantaged communities.</p>			https://www.transportation.gov/federal-interagency-thriving-communities-network
Thriving Communities				

https://www.hudexchange.info/resource/6741/addressing-homelessness-in-rural-communities-a-technical-assistance-guide/?utm_source=HUD+Exchange+Mailing+List&utm_campaign=eb5148ccdc-EMAIL_CAMPAIGN_2022_11_16_07_28&utm_medium=email&utm_term=0_f32b935a5f-eb5148ccdc-19862321

HUD & USDA. A Technical Assistance Guide. Providing supportive housing in rural areas presents a significant challenge – one that is being exacerbated by economic distress caused by the COVID-19 pandemic. Rural communities struggle to find adequate, affordable rental units as well as access to the services their most vulnerable tenants need. Both U.S. Department of Agriculture (USDA) and U.S. Department of Housing and Urban Development (HUD) offer programs that can address the challenge.

Addressing Homelessness in Rural Communities

One of the programs I mentioned, Housing Preservation Grants, seemed to have garnered some interest amongst the group. The application window for Housing Preservation grants is now open. The deadline is June 5th, 2023. Would you be able to share this message and link with the CMHC conference attendees? Or, is there an email distribution list that I can use. Thank you for any help you can provide.

Also, you're welcome to share this information with anyone in your networks.

Please have interested persons contact me or Debby Rehn for more information. Here is Debby's information:

Debby Rehn
 Loan Specialist | Colorado State Office
 USDA Rural Development
 Phone: (720) 544-2918
 Email: debby.rehn@usda.gov

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/housing-preservation-grants>

USDA - Housing Preservation Grants

6.5.23

Colorado Housing and Finance Authority. State. Project-based funding. CHFA's Direct Effect Awards recognize Colorado nonprofit organizations whose missions align with CHFA's work to strengthen Colorado by investing in affordable housing and community development. Deadline Round 1 Opens May 1 Closes May 31. Round 2 Opens September 1 and Closes September 29.

Direct Effect Awards

\$ 30,000 9.29.23





RHA Meeting Minutes

Board of Directors

September 14th, 2023, 2:00-4:00 p.m.

Abel F. Attencio Room

570 Goddard Avenue, Ignacio, CO 81137

A. BOARD ATTENDED ROCK CREEK HOUSING PROJECT GROUNDBREAKING CEREMONY

B. MEETING CALLED TO ORDER by Chairman Vaughn at 2:14 p.m. (00:00:09)

Chair Vaughn expressed congratulations to the Town of Ignacio for their recent groundbreaking at Rock Creek and gratitude for the Board being invited to attend

C. INTRODUCTIONS AND ROLL CALL (00:00:28)

Table with 3 columns: NAME, AFFILIATION, ATTENDANCE. Lists names like VC Marsha Porter-Norton, Kevin Hall, Gilda Yazzie, etc., with their affiliations and attendance status (Present, Absent, Online).

Others present:

- List of names and affiliations: Mike French, LPEDA (online); J.J. Desrosiers, LPEDA; Sarah Tober, LPEDA; Sarah Schwartz, LPEDA; Meaghan Lee, LPEDA; Nicol Killian, Town of Bayfield (online); Laurie Roberts, United Today, Stronger Tomorrow; Jenn Lopez, Project Moxie; Berenice Lazano, Project Moxie, Community Investment Alliance; Lisa Bloomquist, Homes Fund; David Liberman, RHA Attorney (online); Wylin Ryan, Visit Durango (online)

D. PUBLIC COMMENT (00:29:19)

Lorie Roberts explained that she was at the Neighbors In Need Alliance (NINA) meeting last week, and there was confusion among that group about details regarding the Best Western project and the transitional housing

project proposed on North Main. She indicated that NINA is a group that should be informed if such information was available.

Lisa Bloomquist invited all in attendance to Homes Fund's annual get-together at the Zia Cantina, which will take place on Thursday, October 26th.

E. APPROVAL OF AGENDA (00:02:53)

Mr. Desrosiers suggested that agenda item *13: 5th Amended and Restated Bylaws Adoption* be moved to the first place on the agenda so that Mr. Liberman, the RHA's Attorney and author of the document in question, would not have to stay for the whole meeting.

Clark Craig motioned, and Mark Garcia seconded to approve the agenda with an amendment, moving Item 13 to follow Item E. The motion passed unopposed by voice vote.

DECISION ITEM 13: 5TH AMENDED AND RESTATED BYLAWS ADOPTION - J.J. DESROSIER (00:03:29)

Chair Vaughn reiterated why the bylaws were being updated, and Mr. Desrosiers briefly overviewed the proposed changes --which included clarification to abstention and recusal policies as well as the addition of a section regarding a letter of support approval procedure-- before Mr. Liberman explained in detail and read through them.

Vice-Chair Porter-Norton relayed the reservations of Director Hall (absent) primarily relating to the inclusion of hypothetical situations, suggesting it be placed in a separate memo. Director Sickles expressed that having hypothetical in one place rather than two separate documents would be better to avoid confusion.

Vice-Chair Porter-Norton also recommended adding an additional paragraph listing a reason for recusal: if the project in question would later go before a director's jurisdiction. Her reason that elected officials and planning commissioners recusing themselves is not only a preferred practice; it's state law for counties and relates to a concept called *ex parte* communications.

It was also determined that language should be added to clarify the appropriate action for government staff in the same situation. The suggested language was "at other times, a director may choose to abstain or recuse themselves." It was determined that it would also be useful to include the definition of "director" in Article 2.

The Board decided to table this decision item and instructed LPEDA Staff and the RHA Attorney to revise the draft using the Board's input.

F. CONSENT AGENDA (00:27:11)

The consent agenda consisted of the August 2023 Board Meeting Minutes and the August 2023 Financial Statements.

Secretaries Note: Mr. Liberman man left the meeting at 2:42.

Marsha Porter-Norton motioned, and Clark Craig seconded to approve the consent agenda as presented. The motion passed by unopposed by voice vote.

G. PRESENTATIONS AND ENGAGEMENT WITH NON-RHA ENTITIES

None scheduled or heard.

H. ALLIANCE UPDATES

1. GOALS TRACKING - SARAH TOBER (00:28:18)

Goals #1 and #2 will be discussed later

Goal #4: LPEDA staff is beginning the process of revamping the Rental Assistance Program. LPEDA and Fort Lewis College (FLC) were recently named joint recipients of the Opportunity Now Grant for workforce development, which will include a lot of industry engagement through which they hope also to gauge rental assistance needs to tailor the program to the community needs.

Goal #5: Last week, there was a meeting with Rick Garcia, Director of Colorado's Department of Local Affairs (DOLA), which members stated was very beneficial for all involved. Director Garcia provided a couple of leads for funding that LPEDA staff are investigating. LPEDA staff are also making inquiries about completing an updated La Plata County Housing Needs Assessment.

2. CATALYST FUND UPDATES – SARAH TOBER (00:30:34)

The website and overview have been updated to include "preservation" as a criterion based on the Catalyst Fund Working Group's recommendation as one of the six prongs of workforce housing needs. The Round 2 application has similarly been updated and will be soft launched on Friday, with a big push on communications planned for Monday. There will also be an informational webinar on September 26th, and Project Moxie has continued to provide technical assistance to all Catalyst Fund recipients.

Treasurer Garcia brought up that in the budgeting process, he noticed a large line item for grant writing and matches that has yet to be used. He inquired if this line item should remain or be dropped and if pursuing grants should be declared as a formal goal (see H1). Ms. Tober responded that when the budget was written, they had anticipated more opportunities for grant writing, which has not been the case yet. She advocated keeping the line item for at least another year as RHA capacity increases. It was agreed that seeking grants to cover overhead may be necessary in the future and that this subject could be discussed at the retreat. Furthermore, it would be unwise for the RHA to forego pursuing any grant opportunities at this time.

3. STAFFING UPDATES – SARAH TOBER & SARAH SCHWARTZ (00:36:14)

Ms. Tober introduced Sarah Schwartz, who has years of experience with Short Term Rentals (STRs) and housing in Summit County and has been hired on to the LPEDA as housing program manager and will work closely with the RHA. She further clarified that while Mr. French continues to be LPEDA executive director, Ms. Tober has been promoted to LPEDA deputy director but will continue to oversee the RHA contract while Ms. Schwartz will add additional staff capacity resources, and Mr. Desrosiers will continue administrative and secretarial duties for the RHA.

4. CIRSA QUOTE – SARAH TOBER (00:38:15)

LPEDA staff presented two very similar quotes for CIRSA insurance coverage, seeking direction on which would be preferable to the Board. The Board recommended the one with a lower deductible and requested that staff inquire whether Directors have to go through training as a prerequisite to coverage.

The website was displayed on the main screen while Mr. Desrosier explained that the website is nearly ready to be launched. He emphasized that, like most sites, there will be a period of discovering and repairing glitches once the site goes live and encouraged the Board to share any repairs that need to be made with LPEDA staff. It was also noted that the website has only limited design capabilities. Ms. Lee asked to be sent any images that should be included in the site and noted the difficulty of finding pictures of construction development.

I. DECISION ITEMS

1. RESOLUTION 2023-05 ~ MONTEZUMA HOUSING AUTHORITY CONSENT – SARAH TOBER (00:47:07)

Ms. Tober explained that this was brought to the RHA's attention by Ms. Jenn Lopez and invited her to speak further on the issue. Ms. Lopez was acting as a consultant to the Best Western Project in Durango (Residences at Durango) and TWG (the developer). She explained that the project is complex, but the request before the RHA is simple and primarily jurisdictional.

Ms. Lopez explained that to utilize Low-Income Housing Tax Credits (LIHTC), a project must partner with a HUD housing authority such as the Montezuma Housing Authority (MHA) – in contrast, the RHA is a *multijurisdictional* housing authority. The MHA plans to be a limited partner for the Residences at Durango development, which is a very common arrangement, but funders in Denver were confused as to why a Montezuma authority is partnering with a project in La Plata County. The resolution in question would give the blessing of the RHA to the partnership between MHA and the project. It was also noted that the RHA could be set up to fulfill this role for other LIHTC projects in the future.

The project is on HWY 160, will create 120 units, and was sponsored by the City. The County has assigned tax credits to the project issued by CHFA. Upon realizing this, Directors Yazzie and Henson decided to recuse themselves from further proceedings as the City has a financial stake in this project, so both left the room while the vote was taken.

Secretaries Note: Directors Henson and Yazzie left the room at 3:06.

Chair Vaughn commented that this is the first LIHTC hotel conversion in state history.

Marsha Porter-Norton motioned, and Katie Sickles seconded to Adopt Resolution 2023-05 ~ MONTEZUMA HOUSING AUTHORITY CONSENT. The motion passed unopposed by voice vote. Eva Henson and Gilda Yazzie recused.

Secretaries Note: Directors Henson and Yazzie reentered the room at 3:08.

At the request of the Board, Ms. Lopez explained the Community Investment Alliance (CIA), a new non-profit, and their work with the proposed Adventure Inn project, which will create transitional or “bridge” housing. The County is offering ARPA funds for due diligence on this project, which, if it goes through, would provide over 20 units of bridge housing with wrap-around services. She also highlighted the growing problem of homelessness, especially the looming demographic “cliff effect” of unhoused baby boomers.

Secretaries Note: Ms. Lopez and Ms. Lazano left the meeting at 3:11

2. DIDF ENDOWMENT – MIKE FRENCH (00:56:55)

The Durango Industrial Development Foundation (DIDF), the foundation that built Bodo Park and whom LPEDA has been courting to contribute to the Catalyst Fund for some time, has divested its last assets and is planning to dissolve once they determine where to contribute its remaining funds. Their desire is to use those funds to help address community housing needs. However, they can only contribute to a 501c3 or government entity (LPEDA is a 501c6). Therefore, DIDF is interested in contributing their divestiture, estimated to be more than \$1 million, to the Catalyst Fund through the RHA. They have a few terms they would like to attach to the gift, including the creation of a revolving loan fund for construction, use for hard costs only (similar to the current Catalyst Fund but not for predevelopment), and no administrative fees to be taken out. DIDF envisions that the two sub-funds would be able to get projects over the line.

With the Board's blessing, LEADA staff will go back to DIDF and arrange the required contracts, resolutions, etc. The preliminary plan would be to create another bank account and not combine DIDF donation with other funds. As well as set up a new committee member, application, and rubric. An invitation would also be extended to any DIDF members who wish to sit on said committee. The Catalyst Fund personnel will oversee the operations of this new revolving loan fund if this deal materializes.

If the Catalyst Fund is able to mix and stack with other programs, such as with funds from 1st Southwest Bank, then it would have a significant impact. This program would be a loan, not a grant, with payments going back into the loan fund. Since there will be no admin fees, the RHA may be asked to cover some costs, but LPEDA staff is not worried about capacity and believe that they can do this. Details of the loan term have not been determined. It would be desirable for certain members of the RHA Board to lend their expertise to crafting those terms prior to drafting a resolution or moving forward with the program.

Vice-Chair Porter-Norton noted that La Plata County set up a revolving loan fund with ARPA money that could be used as a template for this project. She also asked if it is possible to give preference to projects that have already gone through a Catalyst Fund application.

Katie Sickles motioned, and Mark Garica seconded for the RHA to be the recipient of the Durango Industrial Development Fund endowment and for LPEDA staff to pursue the terms of doing so. Roll Call. The motion is unopposed by voice vote.

3. 5TH AMENDED AND RESTATED BYLAWS ADOPTION - J.J. DESROSIERS

Secretaries Note: This agenda item was moved. See E

J. DISCUSSION/UPDATES

1. GRANT MATRIX – SARAH TOBER (01:12:10)

Bayfield (updates not in packet) was not able to get Stronger Communities funds for Cinnamon Heights because they had owned the property for more than a year. At the recent meet and greet, DOLA Director Rick Garcia and other DOLA staff indicated surprise about that requirement. They shared that the application was based on a non-housing template. However, Bayfield is still being considered for the Pine River Commons. The idea was raised that perhaps Bayfield could sell the property to the RHA and then repurchase it, but no action was taken on this idea.

A lot of funding is also available from the RHA's technical assistance grant. Part of this will be used for the upcoming strategic planning session in October, which will help shape the next 3-5 years. LPEDA staff is open to other uses for that grant as well.

Pine River Commons is also having a groundbreaking ceremony on October 3rd, 2023 at 3:00 p.m. in Bayfield.

It was asked how much funding could be obtained from each potential source, and a summary to that effect is provided at the upcoming Board retreat.

The State of Colorado's Division of Housing (DOH) notified the City of Durango that the pre-application meeting for their Stronger Communities application for the development on Florida Road will be on October 5th. This will be the largest at-scale workforce development in the city, Director Henson reported

2. PROP 123 UPDATES – EVA HENSON & SARAH TOBER (01:21:16)

Every member government of the RHA has opted for Prop 123. So far, CHFA has been in the lead with their portion of the money while DOH is on a two-month "holiday" to shore up the programs they already have in play. This hiatus will probably include increasing the staff. Prop 123 can fund projects at 100% AMI or less for ownership per unit, so any mixed-income developments with a range of units and AMI percentages should consider how to leverage state funding for the key units that are at or below 100% AMI and evaluate the gap. Director Henson's office has done some proforma exercises to demonstrate to DOLA how they will utilize those tools in negotiating with development projects, and it may get added to DOLA's rubric.

It is also essential to consider how to leverage local funds as a match for infrastructure costs, predevelopment costs, or gap funding. Land banking for rural resort communities needs to be 51% affordable for competitiveness or higher. However, the weather will be a problem as we approach the end of the year.

It was agreed that the immediate next step would be a joint press release regarding all governments opting in.

It was mentioned that this area's DOLA representative, Patrick Rondinelli has said that everything is oversubscribed in his grant requests, and it was asked if there is a way to share units toward the required goal. Prop 123 will continue to be an item of discussion at RHA meetings to foster good communication.

The baseline number required via Prop 123 are: Bayfield = 14, Ignacio = 14, The County = 108, and Durango = 184

K. MEMBER UPDATES

1. MEMBER AT LARGE (01:30:12)

Chair Vaughn met with Guage Apartments developers and learned that the cost for that development ended up being around \$300 per square foot, not including the land. This puts it at about the same price as a stick-built project, it ended up being completed six months faster, which had a big impact on financing and other carry costs. Developer returns for such a project are usually around 20%; however, this project will probably be in the single digits. The tax credits make up the difference for the investors.

2. TOWN OF IGNACIO (01:32:37)

Ignacio did not apply for the Stronger Communities Grant because they did not have a project that met the criteria. However, DOLA Director Rick Garcia has expressed that he thinks the Elhi building would be a good candidate for a planning grant.

Treasurer Garcia thanked everyone for coming to the Rock Greek groundbreaking ceremony earlier that day. He also recently talked to Elevation Land Trust about their land-banked properties and how to structure projects. As RHA Treasurer, he also expressed that a draft budget will be forthcoming.

3. TOWN OF BAYFIELD (01:36:18)

Director Sickles explained that the Town has an upcoming ballot issue for sales tax to support the senior center and is working on a resolution to oppose Proposition HH.

Ms. Killian reiterated their status with the funding source, Stronger Communities. A few other projects are under construction, including Mustang Crossing, which is a market rate project with 81 units, a small infill project with 14 units, a tiny home village that is completed and accepting leases, and Cinnamon Heights. The County is in talks with Bayfield about using the remaining ARPA funds for a contribution.

Bayfield was also one of two Colorado communities to receive free technical assistance to become a water-wise community.

4. CITY OF DURANGO (01:41:59)

The City is also busy with developing its budget, but there is still some opposition and confusion regarding high-density developments. More education is needed related to density in general and the difference between what the private sector is doing, what each jurisdiction is doing, and what the RHA is doing.

The Residences at Durango will also be reporting to the City Council on October 3rd. Fading West and Elevation Community Land Trust will be coming out for a site visit at the former Animas High School site next Thursday. Director Henson will be meeting with the Volunteers of America development team to discuss phase two of the Miramonte project in Three Springs. The Gauge Apartments received 59 certificates of occupancy as of August 11th. Thirty-nine of those are leased by FLC for students as they are still 50 beds shy, but Building C will be coming online soon. Animas City Overlook will also receive eleven certificates of occupancy around August 11th. Phase 2 will have five light workforce units and one deed-restricted unit.

Director Henson has been asked to speak at the housing conference in Summit County on inclusionary zoning.

5. LA PLATA COUNTY (01:49:19)

Although no official steps have been taken, the County is still discussing the concept of reallocating their lodger's tax on the ballot due to a 2022 bill that allows counties to reallocate up to 90% of their lodger's taxes to address the "impacts of tourism." Vice Chair Porter-Norton stated that Visit Durango is rightly cautious, but the County has no desire to cut marketing entirely and hopes that if this is done, it can be a mutually beneficial arrangement.

The County's new planning director, Lynn Hyde, has been on board for a month and is doing well. As already mentioned by Ms. Lopez, the Adventure Inn is very exciting, and the County hopes it will go through. The county also has a verbal commitment to Bayfield to contribute ARPA money to its Cinnamon Heights development out of a desire to be equitable to all municipalities since the County has also committed ARPA funds to Rock Creek.

Ms. Tober stated that she met with the new County Planner on behalf of the RHA regarding STRs, technical assistance, and best practices.

L. MEETING ADJOURNED by Chairman Vaughn at 4:08 pm (01:53:31)

Recording:

https://us06web.zoom.us/rec/share/kWn9qsK4JefdwBUPwHIS_DIAPILQJg1RSVRjNrvY-Dbwu8DKwVJdueUO7qXcd-xp.e3DQap8CrwuMx_wD

Passcode:TTV42*^x

