



**HOUSING**

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# **WHEN NO HOME IS AFFORDABLE, WHERE DO YOU LIVE?**

*By Dave Marston*



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It's a common story: Candace McNatt of Durango, in southern Colorado, kept losing bidding wars to buy a house. She finally settled on a tiny home of just 350 square feet.

McNatt works as an operating room nurse and is a single mother of two teenagers, one about to go to college. Though she landed on the homeownership ladder at one of its lower rungs, she's relieved. "But this is not how I saw myself approaching the age of 40," she muses.

The rent on her home lot is \$650; her mortgage just \$604. Combined, that's about half of what she had been paying to rent an apartment in Durango.

These days, real estate prices in Durango, as in so many Western towns, have outrun most workers' ability to buy or even rent modest digs. McNatt, for example, makes \$85,000 annually, which places her at over 90% of the [area median income](#) in Durango.

A two-year-old study by [Root Policy](#), a Denver consulting firm, showed that single- and two-parent households have begun leaving Durango and southwestern Colorado in droves. Replacing them are retirees and wealthy non-working people. That means businesses struggle to find workers as 80% of people moving into La Plata County don't work in the region.

Adding to the housing crisis is the boom in short-term rentals, compounded by second-home owners snatching up houses once rented to students at the local Fort Lewis College. Fort Lewis has been scrambling for housing. Starting in 2019, demand for on-campus living skyrocketed, and this August, the college of 3,856 students placed 93 kids in hotel rooms. Thirty more were quadruple-bunked in off-off-campus apartments.

The town thrums with stories of scores of students living in cars and

scouting for “safe parking,” meaning places where police won’t roust them out. Others camp out on public lands.

The city of Durango, population 19,400, has tried to help by limiting short-term rentals within city limits, and hiring housing expert Eva Henson to figure out how to create workforce housing.

At a Durango council meeting last month, Henson said that only 169 housing units are under construction, while a thousand more are planned. Finished units for the first nine months of 2022 totaled 59. Meanwhile, a ballyhooed Accessory Dwelling Unit (ADU) regulation, which would allow homeowners to add “granny flats,” fizzled. Just two were completed this year, and potential builders complain that restrictions remain tight.

According to the Root Policy study, Southwestern Colorado’s overall housing deficit is 2,500 housing units. “Every town is short on housing,” agrees Nicole Killian, a community development director for the Durango bedroom community of Bayfield. Killian says developers plan to build 800 homes over the next decade, a 75% increase in housing units.

What everyone can agree on is that the area’s housing shortage began in Durango, the biggest and most attractive town, then radiated out to every other town within 50 miles.

“Durango has had a sales tax that funded parks and recreation,” says Mayor Barbara Noseworthy. “Now we need to redirect some of that money toward housing.” But the council is divided, with some members favoring a free market approach.

So far, the free market wants only million-dollar homes. McNatt tells the story of two clinical experts at the hospital, each making \$160,000, who “have looked for a house forever. And he’s like, I refuse to pay \$1 million for a house.” In the end, “they paid over \$1 million and are now house-poor.”

One result of the housing crunch, says Mayor Noseworthy, is



finding people for essential jobs: “We have difficulty getting math teachers. If you can’t get a high school math teacher, who’s going to live here?”

Meanwhile, one housing solution in Durango has been Chris Hall’s [Hermosa Orchards Village](#) of 22 tiny owner-occupied homes, a gem of collegiality. Many of its residents commute to Purgatory Ski Area or Silverton seasonally, and given their small inside spaces, tend to congregate outside on their stoops.

On Nov. 8, there is hope for affordable housing, thanks to Proposition 123 on the ballot. The measure would give grants and loans to local nonprofits to build workforce housing, and provide mortgage assistance to people like McNatt.

At the end of my interview with McNatt, she took me to meet a friend who lives in a storage unit. The box-like space was narrow, his sleeping bag on a foam pad just fitting between a snow blower and a leaf blower. He said he was glad he’d found it.

Dave Marston is the publisher of Writers on the Range, [writersontherange.org](#), an independent nonprofit dedicated to spurring lively conversation about the West. He lives in Durango, CO.

*Candace McNatt with her dog at Oasis Park in Durango Co. The tiny home part of the park is called, “tiny town”*

***This column was published in the following newspapers:***

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