

December 19, 2024

To: Ouray Board of County Commissioners

From: Board of the Swiss Village Cooperative

Re: Support for Purchase of Swiss Village Mobile Home Park

Dear Commissioners,

On May 29, 2024, Swiss Village Mobile Home Park (MHP) and 12 acres of undeveloped land behind the MHP were listed for sale for \$3.9 million. The residents received a notice from the park owners of their intent to sell the park as required under Colorado law.

Swiss Village MHP has 21 lots of which 16 are occupied by full-time residents, 3 lots are occupied by long-time part-time residents, and 1 lot is owned by the current owners. All residents in the park are homeowners. More than half of resident households are below 50% AMI. Please see enclosed Income Survey for full details. This is a critical affordable housing resource in Ouray that has been maintained as such by the sellers for thirty plus years. As a result, we ask the County's support to preserve. If sold to a third party, it is likely that rents will be raised such that they are no longer affordable for residents or, if redeveloped, this affordable housing resource could be lost completely. If forced to move, these residents will also lose the homes that they own.

Along with the results of the Income Survey, please find enclosed heartfelt testimonials from several Swiss Village residents, sharing their personal connections to their homes and the profound impact the potential sale would have on their lives. The residents in Swiss Village contribute in significant ways to the Ouray community. For example, residents include the City of Ouray Fire Chief, a County worker, a Sheriff's Deputy, and a USPS employee.

Under Colorado law, upon receiving the owner's intent-to-sell notice, Swiss Village homeowners had 120 days to form a cooperative and submit an offer to purchase the park. See C.R.S. 38-12-217 for details on Colorado's opportunity-to-purchase law. Since receiving the notice, the residents have worked tirelessly to attempt to purchase Swiss Village MHP. They have formed a cooperative, elected a board that has met weekly since the summer, and the Co-op is working closely with nonprofit organization Thistle ROC to obtain financing and submit an offer to purchase the park.

We raise this as a discussion topic to make sure the County is aware of what is happening with this important affordable housing resource. MHP residents across the state face this difficult situation when their MHP is listed for sale and, in this time of high real estate values and interest rates, active involvement from local or state government in the form of subsidies or forgivable loans is critical to supporting resident purchase. For example, last year, Boulder County dedicated \$1.1M in a forgivable loan towards the resident purchase of Mountain View MHP in Lafayette. In 2022, the Yampa Valley Housing Authority took a step further and purchased 27-unit Whitehaven MHP in Steamboat Springs to preserve it as affordable housing with the goal of future transfer to resident ownership. Financial support from the County could make all the difference in keeping lot rent affordable for residents.

With the help of two local donors who believe that a community cannot thrive without housing that is affordable, significant progress has been made in the residents ability to finance this purchase while working with governmental entities to offset as much as possible any rent increases. Please see attached letter indicating support from these donors and their request for support from the County. At this time the Swiss Village Cooperative and their partners would like to request \$300,000 from the County, and have already requested financial support from the City of Ouray. If the commissioners would like to review additional financial details and projections Thistle staff can support in sharing. With this subsidy from the donors and the County in hand, it appears that both cooperative acquisition and maintaining lot rents under \$800 are possible.

The Co-op is planning to apply for state Prop 123 funding and, although they are eligible for up to \$880,000, the actual amount that will be awarded is unknown as this funding is competitive.

Thank you for the opportunity to discuss how the County could financially support this project. Both members of the Co-op as well as representatives from Thistle ROC plan to attend the next Board of County Commissioners meeting to discuss this topic in more detail and answer any questions you may have.

Best regards,

Board of the Swiss Village Cooperative

## **Swiss Village Resident Testimonials**

I first discovered Ouray in the year 2000 when my son was taken here with his college class from Sterling College in VT. They were here to learn avalanche search and rescue from a teacher from Ridgway. I visited him in February. When my son drove me into Ouray it was snowing, and I immediately fell in love. My heart told me I was home.

It took 13 years for me to move here. I had my house in NJ for sale for 1 year and it didn't sell. Then I was laid off and no longer could afford my mortgage payment. I had to auction the house off at a great loss after living there for 20 years. That left me no money to buy here. I rented a house for 7 years and then my landlord didn't renew my lease. I couldn't find another place to rent in Ouray and ended up in Montrose in a tiny two room apartment on Main St. I was very unhappy.

An opportunity came up for me to buy a home in Swiss Village. I tried to get a loan. No one would approve me even though my credit was very good because of my income, social security. I cashed in most of my mutual funds for a down payment, leaving very little if I needed it. I got a smaller loan which I am still paying. I have been in Swiss Village nearly 3 years and very happy until the news that the owners were selling the park. I work 4 jobs plus S.S. to make ends meet each month. If I lose this home, I cannot afford another rental. I have nowhere to go.

I have taken care of many people here in Ouray providing homecare, cleaning, cooking and grocery shopping. I have been here 12 years.

Sherrie Haselnus  
Swiss Village Unit #2

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After visiting beautiful and artistically vibrant Ouray over 18 years, Swiss Village made my life-long dream of being a writer *possible*. It's low cost, and the County's known commitment to affordable housing, made me feel safe moving here. All of my visitors marvel at the magic of Ouray - nothing compares to it - but its charm will be decimated by condensed forms of affordable housing, if we don't preserve, for example, our unique Swiss Village! I'm trusting Ouray's County Commissioners to find a way to help us, your current, committed, Ouray residents, who passionately want to continue living in, and unabashedly supporting, our beloved County.

Peg E. Rollans: Writer, Ouray Hot Springs employee, Wright Opera House actor, Ouray County election judge, 4 years living full-time in Swiss Village so far, never planning to leave.

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After my mother Teresa struggled to make ends meet in Telluride for 20+ years and I (Alesha) struggled in Tahoe for 13 years we were finally able to find an affordable standard of living in a high elevation seasonal town that we were both familiar with, the Swiss Village Trailer Park in Ouray Colorado. Knowing I wanted a decent community and school to keep my then 6 year old in, we jumped at the opportunity. Now, almost 7 years later, my daughter is 13 and is very attached to the community, the school, and the residents. With the threat of losing it all we are at a cross roads

feeling like not only the land owners but the County doesn't want us here either. They would prefer us to not only work to pay ever increasing rent and our mortgage but to beg and fight to stay here also!

With the ever increasing taxes for affordable housing, it should be in Ouray County's best interest to financially back the affordable housing already occupied by many residents who work within it. Not only would this maintain long term affordable housing it would open the door to many more opportunities for residents to succeed within the community like the Crawfords and several others have throughout the years.

Alesha, Teresa and Emma Hinckley

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We bought our home in 2020 and moved here full time in 2021. We were looking for a great place to retire and couldn't believe that we found a place in Ouray that we could afford. Colorado has been our home since the 70's. Keith was born in Colorado and spent time hunting, fishing, and skiing and would stop at the Ouray Hot Springs pool when traveling through. Laurel retired as a Certified Nurse Assistant, Keith is a Marine combat veteran and after an Honorable Discharge worked until his retirement.

Laurel and Keith Spence  
Retired  
5 years in Swiss Village

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My family bought our summer home in Swiss Village after many years of discussion and debate. My parents, teachers like me, owned 420 N Pinecrest from 1978 until 2004, but sold it before I was old enough and established to keep it in the family. Two years ago, my dream came true when we closed on our very own home in Ouray. My family loves our summers here and I look forward to a retirement with much longer stays in the mountains.

Craig Koch  
Teacher  
2 years in the park

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My name is Stacy Nissen and my wife is Debra. We were blessed to be in the right place at the right time to purchase our manufactured home (#3) in Swiss Village in October of 2022. Both recently retired school teachers, I spent 35 years as a high school choir director at Deer Park High School which is located in the middle of the world's largest petrochemical complex. It is where I was born and raised. I usually refer to Deer Park, TX as "the armpit of the world." The people and the schools are wonderful- the air quality and scenery leave much to be desired. Perhaps that is why I love and appreciate Ouray so much.

Our family discovered Ouray in the early 70's, and this soon became our summer vacation spot until the present. To this day, it is my favorite place on earth, and several years ago, I vowed that with God's help, I would have a place of my own here in Ouray to share with my family.

Fast forward to 2018 when our oldest son, Garrett, received a large settlement from a serious motorcycle accident he was in. The first thing he did was call me and say that he wanted to use the money to buy us the place in Ouray we had always talked about, but would never be able to afford. I would not agree to this since the money was for his future medical expenses and needs. On October 2, 2021, the worst day of our lives for Debra and me, our beloved son died unexpectedly from undiagnosed heart disease at the age of 30. We miss our son every day of our lives, but God has helped us get through a parent's worst nightmare. We inherited Garrett's modest home after his death. After much thought and prayer, we decided to use the money from the sale of his home to purchase a place in Ouray for the whole family that he wanted us to have all along. That ended up being our Swiss Village Home.

Our entire family loves coming to our little slice of heaven. From my parents who are in their 80's, to my other three kids, and now their kids, we love being able to get together in this place we all love. It is just a nicely restored mobile home, but to me, it is the fulfillment of a dream, a reminder of my dear son, and a place I wish to enjoy for the rest of my life and someday leave to my kids and grandkids.

I have absolutely no issue with the owner's wish to sell the property on which my home sits. It is their property after all. I do wish they had made known their plan to sell the park a little more than a year after I spent nearly every bit of money I had to purchase and restore, from ceiling to floor, this home that without some intervention, I will likely be forced to sell for pennies on the dollar to be moved- to where I don't know. Places to put a mobile home in Ouray are nearly non-existent.

While my wife and I stand to lose most of our money, and our family's dream of having a little piece of heaven along the river in Ouray, others stand to lose their permanent homes, their lifestyles, and their jobs, as they will be forced to move elsewhere. **The County of Ouray will be the biggest loser, however.** Gone will be vital members of the community along with the only true affordable housing Ouray has ever had for people like me- Swiss Village.

We kindly ask you, Ouray's governing body, to help us purchase and operate this beautiful, affordable, and vital community, not only for the present residents, but for generations to come. **If Swiss Village can't be saved, Ouray takes one step closer to becoming Telluride, a pretty place to visit, but where none but the rich and famous can afford to live.**

Sincerely,  
Stacy and Debra Nissen

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I relocated to Ouray in 1996 and started a cleaning service in this area serving residential, office, restaurants, business, gift shops as well as the visitors center and the episcopal church. As side

jobs I also worked at Box Canon Falls as cashier and greeter and (as having a degree in early childhood education) substituted regularly at local daycare homes.

In 2004 I picked up my mother from back east and brought her here to retire close to me. She bought this home at Swiss village in 2005 and until her death in 2011 she ingrained herself in the community. She firmly believed in shopping locally and in getting to know the people in her new town. She never used the drive-up at the bank, but insisted on going inside to talk face to face. Her love of small towns echoed my own. We had finally found our "happy place".

On her death I took over ownership of her trailer in Swiss Village and have lived here for 13 years now. Several years ago I had to take an early retirement and my daughter moved up here to take over my cleaning business. Her and her husband lived with me until they found a place in Montrose, but my daughter still lives with me part-time in order to run the business (and keep an eye on me because she thinks I'm old!).

My grand (and now great grand) children have been spending weeks here throughout the years for 28 years and call it home. They basically grew up here, also learning the business at an early age. They are always here on the 4th of July, standing at the end of the driveway and waving flags at all the tourists on their way home from the festivities. And in the winter donning all the hats, gloves, snowpants and boots that my daughter and I keep stored here for them to frolic in the snow.

This community is a fixture in their lives and I had hoped to pass it down to them and keep this magic in the family.

Sorry to be so verbose but being able to stay here at Swiss village means everything to me and my family. Plus, if I could no longer live here my daughter would have to dissolve the business, no longer being able to keep supplying her services here.

This community is like a family! So rare to find nowadays. Such a precious thing to lose. This is the last affordable living in Ouray that is actually affordable!

Christine Puttre, Swiss Village #10

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After 50 years of renting each summer, my family bought a mobile home in Swiss Village Mobile Home Park, assuring us an affordable second home, which we have enjoyed ever since. And because of our second home, I have had the opportunity to become an active member of the Ouray Elks Lodge 492, the Women's Club of Ouray County, St. Daniel's Catholic Church, and also volunteered at the Ouray County Museum and the Wright Opera House. Throughout my family's nearly 30 years in Swiss Village Mobile Home Park, we have made improvements to our home and have taken great pride in being a member of the Swiss Village family.

Paula Damke, retired Teacher, 28 years in the Park

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Three years ago I became a single mom. I purchased a home in Ouray and within a year started to realize that I could not afford it. Swiss Village was my only hope for the kids and I to remain in Ouray, and for them to stay in their beloved Ouray School, where my son is currently in third grade and my daughter in sixth grade—one of two girls in the class, actually. We were so grateful when we were able to get our sweet little home in Swiss Village last August. Finally, our stress was over! Or so we thought.

On June 6 of this year, I found out I had just obtained my license as a therapist, a career I basically had to start over when I became a single mom. I was making \$22 an hour with a masters degree. I had passed my exam...things were looking up! With my license I would make more, although not that much more...my calling is rural community mental health and my specialty is crisis care, which means I drive to Montrose for my shifts on the crisis unit where I serve adolescents 12+ up to adults of all ages, all over the Western Slope, where services are slim. But I love my work, and I was getting enough traction to create a viable life here for the kids and me.

Then June 7 everything changed. I got an email stating that the park was for sale. It felt like a punch to the throat.

For 6 months my kids and I have experienced tears, anger, fear, confusion, and despair—peppered with moments of sheer denial just so we can keep going—as we feel so powerless over our future. Without Swiss Village, I can't live here anymore. The kids' dad has secure housing here for them to stay in Ouray School, but they want to see their mom every other week. I can't imagine not being a part of their lives to the extent that I have been since they were born. Montrose is the closest option and I can barely afford it there. And rent here in Ouray? Impossible.

But here's the thing about the Swiss Village situation. It isn't just about the 19 families who live here. It is a barometer for the current and especially future character of Ouray. We chose Ouray because, as a town whose welcome sign is literally right beside its sewer plant, we know our you-know-what stinks...and I love this about Ouray! I have always felt a groundedness, a humility, a sincerity in Ouray that is rare. Despite all it's astonishing beauty, I have never pegged it as a place where people like me, where kiddos like mine, where families like us—all of us—would be pushed out. The integrity of Ouray is at stake here. I have no doubt that if Ouray cannot support Swiss Village, then it cannot support other families like us in difficult housing situations throughout Ouray—at least certainly not for long. And then it has lost its soul, it's unique duality of grit and shine.

County Commissioners of Ouray, please make a choice to save not only the Swiss Village, but also the spirit of our unique and wonderful town. Thank you.

Kellner Phillips

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Good evening, my name is Diane Ford, I live full time at 1500 Oak St #18 , I moved here Dec 2nd, 2022. My daughter found this place and we came to look at it. The rest is history. I've traveled the whole state of Colorado, Wyoming, Arizona, Utah for over 50 yrs, after deep thought, so at 73 I decided to down size and look for a place in Colorado, found this house, love it, made an offer,

now I feel like I can rest living in a little peace of heaven (Swiss Village Coop) , if the rent here goes up too much I wouldn't be able to stay, plain and simple.

Thanks for Your Time  
Diane Ford, retired

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I have lived in Swiss Village for 17 years now. I bought my home after my divorce, knowing that I could pay it off and be able to live in Ouray the rest of my life. Since then my son has died here, I took care of my father here so he could die in his own home and my Aunt and Uncle have died here. My sons built my garden for Mother's Day one year and have given me plants for it, I have flowers from my grandmother, my father's garden, and my Aunt and Uncle's garden. I have put down deep roots here in Swiss Village. My home is my safe haven and my peace. I worked hard for years to pay it off and proudly improved and upkept my property. I live a simple life and everything I have is in my home. I'm 63 and still working hard but was looking forward to being able to slow down a bit. I moved into my home with the intention of living my life out here and knowing I could afford it after paying my home off. My peace and safety have been upended now with the sale of the park. I can't afford to buy anything in the county and renting is not only too expensive and not long term enough for me to live in peace. My family has long and deep history here, my great grandfather was a mining engineer who worked at the Tomboy mine. My grandmother is from here, my children were born and raised here and unfortunately one of them is also buried here with my grandmother, father and aunt and uncle. My father served many years on this Ouray County Commissioners and after he retired from it was asked back a few times when others vacated their spot prematurely. This is where I belong, this is my home and my sense of family resides in Ouray. I have no idea where I will go or how I will survive.

Barbara Schoenebaum Kent

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Mary Mitchell lived and worked in Ouray for over 20 years. The town loved her so much that this very County Commissioners voted to have the Ouray Visitors Center named after her. She worked tirelessly on making her home on Oak Street look beautiful. We've done our best to keep it as nice as when she left it to us. To this day, when people walk by her place, they stop and enjoy the beautiful flowers and flagstone patio she put in herself. So many residents that knew her, speak fondly of "Miss Mary". Our neighbors in Swiss Village loved her, too, and tell us favorite stories about her. Many of them have some of Mary's flowers in their own yards, because she shared them from her garden.

Losing Mary's place in Swiss Village will be like losing a part of Ouray. We want to keep her spirit here alive as long as we can afford to, but I'm retired so my wife is the only real income we have. As such, we humbly ask for the County Commissioners members to help preserve this precious part of Ouray.

Thank you for your time and consideration.

Charene (Mitchell) Angulo and Roberto Angulo, Lot #12 (Mary Mitchell's Place)

# Swiss Village

## Subsidy Impact Tool: Effects of Subsidy on Resident Rent Increase

## Rent Increase Compared to Area Median Income (AMI)

- \*\*Potential subsidy is comprised of loans from DOLA, City/County Support or foundations
- \*\*Debt service is comprised of potential loans from Impact Development Fund
- \*\*Debt service changes based on amount of subsidy provided

[Source: CHFA 2023 Income Limit and Maximum Rent Tables](#)

\*\*All values for rent provided are estimates and are dependent on market conditions at time of purchase

Operating Metrics, Operating Expense and Debt Service	
Year 1 Total Debt Service	\$156,921
Year 1 Operating Expense	\$157,967
Current Average Lot Rent	\$480
Number of Units	20
Utility Income (monthly)	\$4,428
Other Income (monthly)	\$1,180

No Subsidy	
CURRENT Lot Fee Rent	\$480
NEW Lot Fee Rent	\$1,180
Year 1 Effective Gross Revenue	\$332,971
Year 1 NOI	\$175,004
Debt Service Coverage Ratio (110-120% Required by lender)	112%
<b>Monthly Rent Increase per Resident</b>	<b>\$700</b>
<b>Annual Rent Increase per Resident</b>	<b>\$8,400</b>
<b>Monthly Rent Increase for Whole Community</b>	<b>\$14,000</b>
<b>Annual Rent Increase for Whole Community</b>	<b>\$168,000</b>

Area Median Income (AMI): Ouray County, Colorado	
1-Person Household	\$52,160
2-Person Household	\$59,600
AMI: 80% (required to qualify for affordable housing)	
1-Person Household	\$41,728
2-Person Household	\$47,680
No Subsidy	
Percent of Resident Income Spent on Lot Rent	
1-Person Household	33.93%
2-Person Household	29.70%

Debt Service/Other Income	
Year 1 Total Debt Service	\$137,900
Other Income (monthly)	\$1,085

\$250k in Subsidy	
CURRENT Lot Fee Rent	\$480
NEW Lot Fee Rent	\$1,085
Year 1 Effective Gross Revenue	\$310,228
Year 1 NOI	\$152,261
Debt Service Coverage Ratio (110-120% Required by lender)	110%
<b>Monthly Rent Increase per Resident</b>	<b>\$605</b>
<b>Annual Rent Increase per Resident</b>	<b>\$7,260</b>
<b>Monthly Rent Increase for Whole Community</b>	<b>\$12,100</b>
<b>Annual Rent Increase for Whole Community</b>	<b>\$145,200</b>

\$750k in Subsidy	
Percent of Resident Income Spent on Lot Rent	
1-Person Household	31.20%
2-Person Household	27.31%

Debt Service/Other Income	
Year 1 Total Debt Service	\$118,680
Other Income (monthly)	\$995

\$500k in in Subsidy	
CURRENT Lot Fee Rent	\$480
NEW Lot Fee Rent	\$995
Year 1 Effective Gross Revenue	\$288,682
Year 1 NOI	\$130,715
Debt Service Coverage Ratio (110-120% Required by lender)	110%
<b>Monthly Rent Increase per Resident</b>	<b>\$515</b>
<b>Annual Rent Increase per Resident</b>	<b>\$6,180</b>
<b>Monthly Rent Increase for Whole Community</b>	<b>\$10,300</b>
<b>Annual Rent Increase for Whole Community</b>	<b>\$123,600</b>

\$1mm in in Subsidy	
Percent of Resident Income Spent on Lot Rent	
1-Person Household	28.61%
2-Person Household	25.04%

Debt Service/Other Income	
Year 1 Total Debt Service	\$84,631
Other Income (monthly)	\$840

\$1 mm in Subsidy	
CURRENT Lot Fee Rent	\$480
NEW Lot Fee Rent	\$840
Year 1 Effective Gross Revenue	\$253,342
Year 1 NOI	\$95,375
Debt Service Coverage Ratio (110-120% Required by lender)	113%
<b>Monthly Rent Increase per Resident</b>	<b>\$360</b>
<b>Annual Rent Increase per Resident</b>	<b>\$4,320</b>
<b>Monthly Rent Increase for Whole Community</b>	<b>\$7,200</b>
<b>Annual Rent Increase for Whole Community</b>	<b>\$86,400</b>

\$1.25mm in Subsidy	
Percent of Resident Income Spent on Lot Rent	
1-Person Household	24.16%
2-Person Household	21.14%

# Income Survey Results

## Swiss Village

### Overview

Count of Surveys Returned

18

Count of Total Residents ⓘ

36

### Income Survey Results

Count of Households Below 30% AMI (ELI) ⓘ

6

% Households Below 30% AMI (ELI) ⓘ

33.33%

Count of Households Below 50% AMI

11

% Households Below 50% AMI

61.11%

Count of Households Below 60% AMI

12

% Households Below 60% AMI

66.67%

Count of Households Below 80% AMI

13

% Households Below 80% AMI

72.22%

Count of Households Above 80% AMI

5

% Households Above 80% AMI

27.78%

### Basic Demographics

% Residents 0-5 years

44.44%

% Primary Residences

77.78%

% Residents 6-10 years

16.67%

% Residents 11+ years

33.33%

% Residents years not entered

5.56%

### Owners/Renters

Count of Owners

18

% Owners

100.00%

Count of Rentals

0

% Renters

0.00%

Categories

% White	88.89%	% Native Hawaiian or Other Pac Islander	0.00%
% Black or African American	0.00%	% Native Hawaiian/Pacific & Black/Af. Am	0.00%
% Black/African American & White	0.00%	% Hispanic or Latino	2.78%
% Asian	0.00%	% Not Hispanic or Latino	0.00%
% Asian & White	0.00%		
% American Indian or Alaskan Native	0.00%		
% American Indian/Alaskan Native & White	0.00%		

Characteristics

% over 55, under 62	27.78%	% with a disability	5.56%
% over 62	33.33%	% farm workers	0.00%
% veterans	8.33%	% Female HoH w/ child(ren) under 18	16.67%