

Comprehensive Housing Strategy

Draft List of Policies and Tools



This list builds upon ideas generated by City Council, the community, the 2010 Housing Task Force, and A Tool Kit of Housing Options, which was completed as part of the 1999 Comprehensive Housing Strategy. Ideas were also added based on the preliminary findings from the 2014 Boulder Housing Choice surveys and resident focus groups conducted in January and February. The list is a starting point for discussion. Over the spring and summer, the Comprehensive Housing Strategy will continue to add to the list and evaluate the policies and tools against project goals and objectives.

- 1. Encourage/remove barriers for new housing types.** Certain housing types, not currently being built, may be desirable in Boulder. Ideas include Portland's courtyard housing, Austin's Alley Flats, and micro units.
- 2. Expand downpayment assistance.** The city currently has two programs to assist low- and moderate-income buyers with downpayments and closing costs to purchase a home (grants and soft loans).
- 3. Expand Section 8 voucher options.** Develop local incentives for landlords to participate in Section 8 voucher programs. Other tools include participating in HUD's Fair Market Rent (FMR) demonstration program, which allows higher FMRs based on zip codes; and passing a city ordinance that makes the source of income (including Section 8) a protected class (i.e., prevents landlords from refusing to accept Section 8 tenants).
- 4. Expand housing programs for special populations.** Special populations include those people with disabilities, the chronically mentally ill, and homeless individuals and families. These groups are often included in the very-low-income group and have higher rates of poverty.
- 5. Provide density bonus for higher levels of Permanently Affordable housing.** Provide developers with an incentive to go above and beyond the current Inclusionary Housing requirements by providing a density bonus for additional affordable units. This tool has been used successfully in the city's mixed use zones.
- 6. Waive taxes, fees, or requirements.** Explore property tax abatement programs, exemptions from development requirements (parking, open space, inclusionary housing), and Plant Investment Fees (PIF) waivers for specific types of housing projects that achieve specific city goals.
- 7. Modify ADU/OAU requirements.** Minor or major code changes to make accessory dwelling units easier to site and build.
- 8. Amend rental co-op requirements.** Modify parking and open space requirements, and occupancy limits to allow more opportunities for rental cooperative housing.
- 9. Encourage more co-housing, mutual housing and cooperative housing.** Co-housing is an ownership based land use type that provides individual dwelling units, both attached and detached, along with shared community facilities.
- 10. Amend occupancy limits.** The number of unrelated persons who may occupy a dwelling unit is limited to three or four unrelated persons depending on the zoning. This tool would raise or eliminate the limit (city-wide or in specific areas).
- 11. Identify regulatory burdens.** Examine real or perceived barriers with development regulations and the development review process in creating new housing.
- 12. Restrict unit size. Explore disincentives to building very large units (such as graduated development fees).** This tool also suggests disincentives to discourage major expansions of existing smaller homes which today provide a supply of relatively moderate-priced housing.
- 13. Require accessible housing as part of a new development.** Accessible housing is designed for people with limited mobility, including those in wheelchairs and those with hearing or vision impairments. Currently a requirement for federally funded properties, it could also be a city requirement.
- 14. Expand the home rehabilitation program.** Home rehabilitation grants or loans are provided by the city to low- and moderate-income households for the purpose of making code and safety repairs. Use of this tool could include an increase in the amount of money available for loans, or a change to the program criteria to allow loans to moderate-income and high/moderate-income households wishing to modernize their homes.
- 15. Rezone. Most efforts to rezone would require an area specific planning process.**
 - a. Similar to Boulder Junction and the Holiday Neighborhood, identify underutilized commercial properties, and other larger potential projects for future housing (e.g. airport).
 - b. Identify additional housing opportunities along transit corridors, in commercial centers, or industrial areas (e.g. Envision East Arapahoe).

c. Consider partial or full development of the Area III Planning Reserve for housing.

d. Allow duplexes on corner lots and reduce minimum lots sizes in single family zones.

e. Identify opportunities for housing by converting rights-of-way.

16. Expand senior housing options. This tool looks at ways to provide housing for the "downsizing" market, to increase the amount of senior subsidized housing and to identify specific vacant sites. This tool could be coupled with infill redevelopment.

17. Raise height limits. Raising height limits selectively along transit corridors and commercial centers. Any changes to how height is regulated would require a charter amendment.

18. Revisit the Residential Growth Management System. Boulder's current Residential Growth Management System (RGMS) was designed to manage the rate of residential growth to less than one percent annually. Exemptions have been added over the years for mixed use and affordable housing. Revising or eliminating this tool could be explored.

19. Expand existing housing unit purchase program options. Public funds are used to purchase existing housing units by the city or a nonprofit organization for resale or for rental as permanently affordable units.

20. Develop a citywide linkage program. A non-residential linkage program requires new non-residential development provide a certain amount of housing. Housing units could be built on or off-site from the employment, or a fee could be paid in lieu of providing housing. There is precedent in the downtown with a bonus for commercial square footage when housing is provided.

21. Expand land banking opportunities. The city currently has a program whereby land is acquired by a division of government or nonprofit with the purpose of developing affordable/workforce housing or engaging in revitalization activities. After a holding period, the land is sold to a nonprofit or private developer, often at a price lower than market, who agrees to the land use conditions (e.g., creation of permanently affordable/workforce housing).

22. Increase enforcement of existing regulations. Noncompliance with existing regulations is sometimes identified as a barrier to implementing other tools (e.g. behavioral or parking issues resulting from shared living arrangements or vacation rentals by owner removing units from the housing stock).

23. Explore employer assisted housing. Employer-assisted housing can take a variety of forms, from direct assistance to employees for rent, mortgage subsidies, and/or downpayment assistance.

24. Study equity pool programs. Shared equity or equity pool programs offer prospective homeowners downpayment assistance plus a proportionate share of future equity.

25. Encourage land trusts. A Community Land Trust (CLT) is a type of non-profit housing organization that maintains ownership of the land in perpetuity but leases it to the residents who own homes on the leased land.

26. Study mobile home parks. This tool suggests continuing efforts by the city or non-profit housing corporations to purchase existing mobile home parks to either preserve or to replace with additional permanently affordable units.

27. Explore reverse mortgages. This tool proposes the expansion of a program which provides equity to a homeowner, usually elderly, in a lump sum or monthly payments, based on the equity value of their home. It is used in cases where elderly homeowners might wish to remain in their homes but need additional financial assistance.

28. Promote green mortgages. "Green" mortgages allow a higher debt-to-income ratio on mortgages for homeowners who can demonstrate low transportation costs.

29. Encourage student and university housing. This tool calls for increased housing for university students, faculty and staff, both on-campus and off-campus. On-campus housing would be constructed on university-owned sites. New off-campus housing would occur in locations close to the campus through redevelopment and/or rezoning of appropriate sites.

30. Participate in regional solutions. The availability of affordable housing has become an increasing concern throughout the county and the region. A regional approach to meeting affordable housing needs may be required. With more and more workers commuting farther distances between home and work, increased traffic and congestion has become a greater concern. This tool includes continuing a regional county-wide dialogue on affordable housing and the associated regional transportation solutions.