



# HOUSING BOULDER WORKING GROUP SUMMARY

## STRENGTHEN OUR CURRENT COMMITMENTS

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### GOAL – SUGGESTED EDITS:

~~Reach or exceed Boulder's goals to serve very low-, low-, and moderate-income households, including people with disabilities, special needs, and the homeless.~~ **Meet or exceed the city's 10 percent target for housing Boulder's low income residents.**

### KEY THEMES:

- Recognizing the spectrum of low income affordable housing beneficiaries served through the City's commitments (very low income homeless individuals to low income renters to moderate income homebuyers) the Working Group revised the goal to reflect a more inclusive and generalized term of "low income", leaving moderate-income homebuyer issues to other working groups. This includes households earning greater than 80% of the area median income.
- Again, recognizing the spectrum of beneficiaries served through the City's commitments, the Working Group found value in many tools that could further the goal. The final list of tools the group identified to continue in the community discussions is not intended to exclude others but to complement the tools identified by other working groups.
- Permanent and long-term solutions are necessary (e.g. City participation secured through legal mechanisms such as deed restrictions or involvement of affordable housing providers). This requires a mix of financial resources, land use regulations and policies that support the creation and preservation/protection of units.
- Solutions must preserve what exists, prevent further loss, and provide new options.
- Permanent and long-term housing options are necessary to meet the needs of individuals at each point on the continuum of housing (transitional, permanent supportive, permanently affordable rental, homeownership).
- While sheltering of the chronically homeless is a necessary resource in our community, permanent housing options are required to truly address their needs.
- City commitments must have protections and measurements in place to ensure the agreed upon affordable housing benefits are realized in the end.
- Affordable housing is key to a diverse and inclusive community.
- Transportation is a housing issue with regional impacts.
- High quality, sustainable development that preserves affordable housing and prevents further net loss of units and provides housing choices is desirable.



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### SHORTLIST OF TOOLS FOR FURTHER CONSIDERATION:

#### **Tiny and Small Homes**

- Some members of the group advocated for combining tiny homes and small homes viewing them both as effective tools.
- Critical to consider the impacts on neighborhoods (e.g., parking, visual compatibility, noise).

#### **Permanent Housing for the Homeless**

- The working group differentiated between the role and need for shelter beds and the long term need for permanent housing options and supportive services for the chronically homeless.
- As a homeless prevention strategy, develop more 0-30% AMI (very low income) housing.
- Differentiate between shelter beds and permanent housing solutions.

#### **Preservation of Rental Affordability**

- Use city resources to leverage other funding sources to acquire, rehabilitate and preserve as permanently affordable.
- Continue conversation regarding mobile homes through City Council's future efforts.
- Preservation of other "naturally affordable" housing thru the provision of resources and leveraging of funds to acquire and convert to deed-restricted affordable.
- Strengthen and develop partnerships with affordable housing providers to expand affordable housing development opportunities to meet the affordable housing needs in Boulder.

#### **Housing Choice (Section 8) Voucher Options**

- Track and measure use of Housing Choice vouchers to ensure maximized use and inclusion in the overall affordable housing policies and strategies.
- Advocate to HUD to increase fair market rents and requiring/incentivizing landlords to rent to Section 8 tenants.
- Pursue development opportunities that will allow for the leveraging of existing voucher programs.

#### **Regional Solutions and State Advocacy**

- Transportation is a housing issue as well as a challenge to regional solutions.
- Work with regional partners (local governments, housing providers, etc.) in developing and pursuing regional housing solutions.
- Engage at the state and local level to advocate for additional resources for affordable housing.
- Collaboratively identify and advocate for changes at the state and federal level impeding the provision of housing for Boulder's low income residents.

#### **Reduce Barriers**

Identify and consider opportunities to reduce existing barriers to creating and preserving affordable housing (e.g., fee reductions, expedited review processes, modifications of selected standards). For example, application of Boulder's Inclusionary Housing ordinance and impact fees to affordable housing projects resulting in increased costs and diminished affordability.



## GOAL – SUGGESTED EDITS:

~~Prevent further loss of Boulder’s economic middle by preserving existing housing and~~  
Provide a greater variety of housing choices for middle-income families and Boulder’s workforce.

## KEY THEMES:

- The group discussed the middle income data at length and requested additional information. This can be found on the [updated Fact Sheet](#) for Maintain the Middle. They ultimately concluded, that although “middle income” can be difficult to define, key takeaways are that there has been a loss of middle income households and there’s a gap in available housing “between the extremes,” between low and high incomes. One member advocated a price elasticity study to determine whether increasing housing supply actually makes housing significantly more affordable given the effect of increasing number of jobs on the cost of housing.
- In regard to evaluating tools, the group discussed the importance of identifying any tool’s costs and benefits and also considering its impacts on everyone, including current residents. The possibility was brought up of putting any new initiatives to a popular vote. The group agreed that broad community support should be one of the tool screening criteria.
- Additionally, the group favored tools that would provide a variety of housing choices to meet the diverse needs of middle income people, would support alternative transportation and would be sustainable.
- The group did “thumbs up” polling on two fundamental questions that could influence their individual thinking about each tool:
  - Do you generally support tools that increase the supply of housing, or tools that focus on preserving existing housing and its affordability, or a combination?  
*All eight members present at the meeting (four absent from meeting) gave thumbs up to a combination. One additional member not present at the meeting provided a written comment opposed to increasing the housing supply unless 1) new development pays its own way for all facilities and services it uses, 2) the city stops creating additional demand for housing by adding more employment space, and 3) middle income affordability is maintained over time.*
  - Do you think city funds should be used to subsidize middle income housing, or should that funding come from other sources, or a combination?  
*Five of eight members present gave thumbs up to a combination and three others gave thumbs up to only non-city funding. An additional member not present at the meeting provided a written comment that impact fees on development should pay 100 percent of the true cost of providing the middle income housing for which the development creates demand, and that any city funding should be spent on only permanently affordable units.*



## **SHORTLIST OF TOOLS FOR FURTHER CONSIDERATION:**

The group “dot voted” (nine of 12 members) to create this short list of tools for further consideration, with the following comments:

### **Land Use Designation and Zoning Changes**

#### **Cooperative Housing**

- Co-Housing only got one dot (voting was limited to five dots each person), but should be considered part of Co-op Housing

#### **Occupancy Limits**

- Already happening, make it legal and better enforce nuisance code
- Could be treated as a type of cooperative housing, or could be differentiated from it
- Makes better use of existing houses and densities, and is a good use of land

#### **Height Limit**

- Could mean adding more height in general throughout city by adding one or two stories to existing one-story buildings; and/or could mean allowing up to 55’ in select places or even over 55’
- Higher buildings are more energy- and land-efficient
- Needs to be considered in conjunction with density and setbacks

#### **Accessory Dwelling Units/Owner’s Accessory Units**

- Require them to be permanently affordable
- Look at the whole range of amendments to current restrictions, e.g., the current size limit numbers seem arbitrary

### **Bonuses for Higher Affordability and Certain Housing Types**

The group agreed (eight of 12 members present) that of the above tools, these would have the most impact:

- Land Use Designation and Zoning Changes
- Occupancy Limits
- Height Limit

Also, individual members were asked to state their favorite one or two tools and why; their responses are posted online under [Meeting #4 Notes](#).



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## DIVERSE HOUSING CHOICE

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### GOAL – SUGGESTED EDITS:

Facilitate the ~~creation~~ **exploration** of a variety of housing options ~~in~~ **for** every part of the city, ~~including single-family neighborhoods.~~

### KEY THEMES:

- Consider needs and desires of different groups (e.g., in-commuters, middle income, families).
- Housing variety and choice can lead to smaller energy footprint (e.g., coops have a track record of relatively low energy use, smaller homes use less energy, etc.).
- Please be context sensitive, don't take a citywide approach.
- All of the tools identified by the group work in Boulder – somewhere, but not everywhere.
- More housing choice will be created when we respond to diversity.
- There exist some code requirements that hinder diverse housing typologies that should be identified.
- Adequate enforcement of rules regarding nuisance behaviors (e.g. weeds, noise, parking) is key to successfully implementing new housing options.
- Housing relates to transportation and they should be considered together in a regional context.
- Test pilots are important to learn from and potentially to gain acceptance in the neighborhoods.

### SHORTLIST OF TOOLS FOR FURTHER CONSIDERATION:

These tools were put forward by the Housing Choice working group as meriting further consideration by the community. Not all tools received unanimous support, particularly if implementation was initially citywide, though a number supported citywide adoption.

#### ADU/OAU

- Some neighborhoods are open to this housing type in their neighborhoods.
- Fewer restrictions would increase demand, consider incentives.
- Could benefit home occupations.

#### Co-Housing

- There are no significant barriers to this housing option. Boulder's Silver Sage is a good example and other Co-Housing projects should be encouraged.

#### Cooperative Housing

- The existing Cooperative Housing ordinance is not a viable path to creating a coop. The requirements for ownership, parking, RTD eco-passes are all high barriers to entry and as a result no cooperatives have been created under the ordinance.
- Boulder's North Haven is a good example of a recent coop that revitalized a deteriorating apartment building.



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## DIVERSE HOUSING CHOICE

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- One or two group members concerned about coops in single-family homes, but point was made that not all single-family homes are appropriate (e.g. they're too small), but some larger single-family homes would be appropriate. At least one group member with concerns about cooperative housing in single-family residences supported cooperatives in multifamily housing.

### Mobile Home Parks

- Mobile Homes provide an affordable housing option for some people.
- More Mobile Home parks would add to Boulder's affordable housing stock.

### Tiny Homes

- Tiny Homes may provide an affordable housing option for some of Boulder's community.
- Tiny Homes are on chassis and therefore not subject to the usual building code regulations.
- Tiny Homes could be on single-family lot (with existing home), could be added to Mobile Home parks, and could be temporary housing solutions.
- This is a good option for addressing homelessness.
- Consider allowing small lots to facilitate creation of tiny homes and small homes.

### Bonuses for Affordable Housing and Certain Housing Types

- This is a potentially important tool, but requires additional community discussion.

### Occupancy Limits

- Three or four unrelated people is an arbitrary number. It was designed to address concerns about more people, more cars, more noise, more trash and general perceptions of lack of upkeep of the house and surroundings if too many unrelated people live together.
- Consider basing occupancy limit on unit size, bedroom count, or fire egress, etc.
- Parking and other nuisance issues are important to consider and should be addressed directly, not indirectly through occupancy limits.
- Look at Fort Collins occupancy enforcement (good model).
- The group discussed the premise that increased occupancy = increased affordability. The market may respond to increased occupancy with an increased value for a house. As a result, that house can be made into a rental investment and thus decreased affordability for a family trying to buy into that neighborhood.

### General

- All of the tools above, or any mix of tools, deserves more community conversation. The working group is not endorsing these tools, but rather identifying which tools would benefit from a larger community discussion.
- Some tools have greater benefits as well as the potential for greater impacts.
- Neighborhood level planning is important for getting support for more housing choices in the neighborhoods.



# HOUSING BOULDER WORKING GROUP SUMMARY

## STRENGTHEN PARTNERSHIPS

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### GOAL – SUGGESTED EDITS:

Strengthen, **assess and potentially discontinue** current partnerships; and explore **and form** creative **and inclusive** new public-private, **public-public or other** partnerships (*e.g. neighborhood, regional, financial or transportation-related*) to address our community's housing challenges **and expand housing options** (*e.g. University of Colorado, private developers, financing entities, affordable housing providers, etc.*).

### KEY THEMES:

- Inclusivity needs to be a primary goal and consideration of the housing strategy process. The perspectives of some community stakeholders are typically under-represented in community processes, especially those in need of affordable housing options in Boulder. Be sure to include perspectives of non-traditional households and individuals less able to access the process. These are key partners and they need to be intentionally included. By doing so, the process will result in better solutions.
- Regulatory changes should be considered as a powerful tool to address housing challenges in Boulder. Focus on crafting solutions and mitigating impacts rather than limiting tools for fear of negative consequences. Seek innovative possibilities for public and private spaces, striving for positive benefits to neighborhoods and the greater community.
- Key partnerships to consider for leveraging the tools described below.
  - City-neighborhoods (e.g. regulatory, occupancy, zoning, enforcement);
  - Neighbor-neighbor-city (e.g. “human-scale” the process so that neighborhood-specific concerns can be addressed);
  - City-developer or affordable housing provider (e.g. change inclusionary housing program to get more units);
  - CU-city;
  - Work with existing groups (e.g. HOAs, neighborhood groups, non-profits);
  - Form new groups (e.g. renters association, student housing association).
- Housing and transportation costs drive housing decisions and ability. Think regionally about affordable housing and transportation solutions. Partner with other municipalities in Boulder County and beyond.
- Recognize that the university communities are diverse and require a broad range of housing options. Students (undergraduate, graduate, continuing ed.) and faculty are members of the



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## STRENGTHEN PARTNERSHIPS

Boulder community. Consider the university community’s housing needs as being more than just increasing on-campus housing.

- Reassess goal of 10% of Boulder’s housing units to be permanently affordable; experience demonstrates that it is inadequate. Find ways to achieve it.

### SHORTLIST OF TOOLS FOR FURTHER CONSIDERATION:

Tool	Partners
<p><b>OAU / ADU</b></p> <ul style="list-style-type: none"> <li>• Consider neighborhood –specific regulations or plans, potentially form-based.</li> <li>• Consider forming a “NID” or neighborhood improvement district as a way to consider or evaluate regulatory changes specific to the neighborhood (e. g. neighborhood eco-pass process/ organization).</li> </ul>	<p>Homeowner / resident / neighborhood group / renter / neighborhood liaison -</p> <p>Potential new partnerships or partnerships to be strengthened; formalized ways to get people to the table:</p> <ul style="list-style-type: none"> <li>• Renters’ assoc.</li> <li>• Student assoc.</li> <li>• Local credit unions</li> <li>• Intercambio</li> <li>• Social venture partners</li> </ul>
<p><b>Cooperative Housing</b></p> <ul style="list-style-type: none"> <li>• Necessary to revise co-op ordinance and regulations to remove existing barriers to increased occupancy.</li> <li>• Promote benefits and mitigate impacts of increased residents.</li> <li>• Consider CU as a resource beyond just being housing provider (e.g. research, law, design, technical assistance, etc.).</li> </ul>	<ul style="list-style-type: none"> <li>• City/community partnership – to address impacts and find solutions</li> <li>• City/neighborhood/potential resident partnerships - Important to see involvement of those interested in coops</li> <li>• Boulder Housing Coalition (BHC) – potential partner – consider increasing partnership</li> <li>• Revisit student co-ops near Naropa</li> </ul>



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## STRENGTHEN PARTNERSHIPS

Tool	Partners
<p><b>Tiny/ Small / Micro Units</b></p> <ul style="list-style-type: none"> <li>• Utilize local resources and experts to explore viability of these housing types.</li> <li>• Find partner for wastewater sewage consulting – like RV parks</li> <li>• Consider barriers – regs that encourage large units</li> <li>• Incentivize efficiency or small units – consider partnering with development community.</li> <li>• Limited living units – explore regulatory changes</li> </ul>	<ul style="list-style-type: none"> <li>• Work with local experts (e.g. individuals, Tumbleweed).</li> <li>• Partner with organizations that serve homeless populations (e.g. Habitat for Humanity).</li> <li>• Center for Resource Conservation – for construction</li> <li>• HAND – housing assoc of non-profit developers</li> <li>• Community preservation and development corp.</li> <li>• Housing partnership equity trust</li> <li>• Our Home Boulder</li> <li>• Neighborhoods</li> <li>• Thistle</li> </ul>
<p><b>Inclusionary Housing</b></p> <ul style="list-style-type: none"> <li>• Partner w community to change requirements – potentially to increase smaller units</li> <li>• Explore cash in lieu – what partners \$ goes to - expand partners</li> </ul>	<ul style="list-style-type: none"> <li>• Expand non-profit housing developers (list... BHC)</li> </ul>
<p><b>Occupancy Limits</b></p> <ul style="list-style-type: none"> <li>• Revisit increasing occupancy for seniors.</li> <li>• Identify areas of the community where modifying occupancy limits could be beneficial (e.g walkable neighborhoods, transit accessibility).</li> <li>• Acknowledge that parking can be an issue and there need to be ways to address the impacts (e.g walkable neighborhoods, transit accessibility).</li> </ul>	<ul style="list-style-type: none"> <li>• Our Home Boulder</li> <li>• Organizations that advocate for seniors</li> <li>• City/community partnership – to address impacts and find solutions</li> <li>• City/neighborhood/potential resident partnerships - Important to see involvement of those interested in modifying occupancy limits</li> </ul>

## GOAL – SUGGESTED EDITS:

Provide **Support and Encourage** housing options for seniors of all abilities and incomes **and their caregivers, enabling them** to remain in the community, with access to services and established **formal and informal** support. ~~systems.~~

## WORKING GROUP APPROACH:

Identify real or perceived city barriers to housing options that enable aging in place. Seniors present a wide spectrum of individuals with diverse talents and abilities across the age 60+ age spectrum. The operating assumption for the working group was that older members of the community are an asset, not a liability.

## KEY THEMES:

- Need more choice
  - Alternatives to living alone (more unrelated adults, mixed-age group living)
  - Attached housing
  - More options to downsize
- Multigenerational/Intergenerational approach
  - Communities and housing designed to meet the needs of the youngest and the oldest are livable for all
  - To support aging in place, consider housing needs of formal and informal caregivers
- Preservation of existing affordable housing stock
  - Example: Under current policy, two older, age-restricted apartment buildings, Golden West and Presbyterian Manor, could not be rebuilt with the same unit count, but contain hundreds of affordable units
  - Aging BHP-owned, age-restricted housing in need of rehab
- Older community residents represent an opportunity.
  - Often viewed as problem to be solve; should be viewed as community asset
  - High rate of volunteerism, knowledge/life experience, add to community diversity
- City's current zoning doesn't adequately support diverse housing solutions and better use of existing housing stock.
- Many older residents plan to remain in their current homes because they can't afford to leave (there's nothing better – home/community – to move to) reducing home "turnover" to younger families.
- Older community members are not homogenous, They differ in, e.g.:
  - Preferences, lifestyles, and needs
  - Income
    - Fixed income (can't respond as well to increasing costs)
    - Low income
    - Middle income (don't qualify for relief programs)
  - Ability (physical, cognitive, emotional)
  - Age within the spectrum (age 65 to 75 has different needs and desires than age 85+)
  - Generation (e.g., baby boomers vs. silent generation)
  - Informal network support

- Consider housing along with transportation and walkability.
- Policy must be adaptable to current and growing future needs.
- City should make it easier for seniors to get their needs met (one-stop shopping for senior services, permitting questions, housing options, etc.)
- The group acknowledged the importance of neighborhood and community-wide support for housing initiatives.

#### **SHORTLIST OF TOOLS FOR FURTHER CONSIDERATION:**

(Listed in the order of the toolkit.)

#### **Accessible Housing**

- Encourage universal design
- Increase communication to developers and owners about funding available (e.g., architectural barrier removal program)

#### **Accessory Dwelling Unit/Owner's Accessory Unit**

- Offers supplemental income, caregiver housing, downsizing option
- Many OAU are carriage houses, which are less accessible (tight spaces, stairs); consider measures to increase accessibility.
- Consider framing ADU/OAU size maximum in relation to the lot instead of the principal dwelling
- Consider pilot programs in various parts of the city.

#### **Cooperative Housing**

- Rules need to be enforced by city, not residents
- Coops can be "good neighbors"
- How to fix the coop ordinance:
  - Remove restrictions to existing coop ordinance that makes it untenable
  - Encourage agency sponsorship (e.g., Boulder Housing Coalition oversees the three legally-established coops)
- Several models should be considered; keep it flexible (e.g., coops ordinance could enable homesharing by six or so seniors as well as the B.H.C. model)

#### **Senior Age-Friendly Housing Options**

Implementation options added to Senior Housing Tool through group discussion:

- Explore creating a one-stop shopping type office where seniors can get services, permitting and housing questions met.
- Explore partnership with CU-Boulder to create senior/student mixed-age housing, e.g., in the Area North of Boulder Creek.
- Explore city role in establishment of [naturally occurring retirement communities \(NORCs\)](#), the [Village Concept](#), or identification of [Age Improvement Districts](#).
- [Seek strategic assistance from Age-Friendly NYC.](#)

- Consider city role in addressing needed tax relief for older residents such as partnering with Boulder County to explore expansion of existing programs or explore a fee rebate for older residents.
- Explore city role in promoting shared senior or mixed-age housing by providing roommate matching/compatibility services.
- Explore partnering with faith-based community to collocate facilities (libraries, parking, etc.) and age-restricted housing (e.g., Trinity Commons)

#### **Home Rehabilitation Loan**

- Group supports use of the home rehab loan program to enhance affordability (city-sponsored home rehab loans have favorable terms) as well as accessibility promoting aging in place.
- Interest was expressed in expanding funding to the loan program.

#### **Preservation of Rental Affordability**

- See “Themes” above regarding need for preservation of affordable age-restricted apartments

#### **Bonuses for Higher Affordability and Certain Housing Types**

- This could be deployed in a variety of ways, including targeting whatever objectives (age-restriction, affordability, unit configuration, etc.) aligned with city goals

#### **Fee Reductions, Expedited review Process, and/or Modification of Standards**

- This is only valuable if savings translate to resident.
- Group members were interested in its applicability to both single-family homes (e.g., ADUs, accessibility modifications) and multifamily projects.
- This would smooth the pathway for desired projects.

#### **Occupancy Limits**

- Neighborhoods concerned that rule enforcement is inadequate
- Perhaps tie occupancy to factors such as lot size, parking capacity
- Parking issue needs to be solved
- Set up pilot project to work out details