

HOUSING BOULDER WORKING GROUP AGENDA #5



Aging in Place Working Group Meeting #5

Library Arapahoe Meeting Room – 1001 Arapahoe Ave., Boulder, CO 80302

April 28, 2015

3 – 5 p.m.

(Light refreshments will be served)

Objective: Working Group members will have the opportunity to debrief their reactions to and observations from the Speaker Panel event (Monday, April 27); complete the discussion of the short list of tools; consider the draft working group summary; consider selection criteria matrix; provide feedback to Code for America on proposed community engagement tools.

3:00 – 3:05	Agenda overview/logistics	Facilitator
3:05 – 3:20	Speaker Panel Debrief	All
Takeaways from April 27 th Speaker Panel. What is the relevance to aging in place?		
3:20 – 4:10	Complete Discussion of Short List of Tools	All
Complete discussion of short list of tools. Do we want to narrow the list? Are there tools that do not merit broader community discussion?		
4:10 – 4:30	Review Draft Working Group Summary	All
Discuss draft/incomplete working group summary. Is it a fair characterization of the working group conversation?		
4:30 – 4:40	Selection Criteria Matrix	Willem V./All
Overview proposed selection criteria simplification and relevance of selection criteria to May 27 th Final Joint Meeting.		
4:40 – 4:50	Code for America and Community Engagement Tools	All
4:50 – 5:00	Public Comment	



HOUSING BOULDER Working Groups' Discussion Topics

	Strengthen Current Commitments	Maintain the Middle	Diverse Housing Choices	Strengthen Partnerships	Aging in Place
GENERAL HOUSING					
A1. ACCESSIBLE HOUSING					X
A2. ACCESSORY DWELLING UNIT/OWNER'S ACCESSORY UNIT REQUIREMENTS	X	X	X	X	X
A3. CO-HOUSING		X	X		
A4. COOPERATIVE HOUSING		X	X	X	X
A5. MOBILE HOME PARKS	X				
A6. SENIOR HOUSING OPTIONS					X
A7. SMALL HOMES	X	X		X	
A8. TINY HOMES	X	X	X	X	
A9. HOUSING THE HOMELESS	X				
EXISTING PROGRAMS					
B1. HOME REHABILITATION LOAN PROGRAM					X
B2. HOMEBUYER ASSISTANCE PROGRAMS		X			
B3. INCLUSIONARY HOUSING (IH) PROGRAM	X	X		X	
B4. REVENUE SOURCES FOR AFFORDABLE HOUSING	X	X			
B5. ANNEXATION	X	X			
PRESERVATION STRATEGIES					
C1. COMMUNITY LAND TRUSTS					
C2. LAND BANKING	X	X			
C3. PRESERVATION OF RENTAL AFFORDABILITY	X	X			X
C4. HISTORIC PRESERVATION OF SMALLER HOUSES AND ACCESSORY BUILDINGS		X			
PARTNERSHIP INITIATIVES					
D1. EMPLOYER-ASSISTED HOUSING	X	X			



HOUSING BOULDER Working Groups' Discussion Topics

	Strengthen Current Commitments	Maintain the Middle	Diverse Housing Choices	Strengthen Partnerships	Aging in Place
D2. GREEN AND LOCATION-EFFICIENT MORTGAGES		X			
D3. HOUSING CHOICE (SECTION 8) VOUCHER OPTIONS	X				
D4. REVERSE MORTGAGES					
D5. UNIVERSITY STUDENT, FACULTY, AND STAFF HOUSING	X				
LAND USE AND REGULATIONS					
E1. BONUSES FOR HIGHER AFFORDABILITY AND CERTAIN HOUSING TYPES	X	X	X		X
E2. FEE REDUCTIONS, EXPEDITED REVIEW PROCESS, AND/OR MODIFICATION OF STANDARDS	X				X
E3. HEIGHT LIMIT	X	X			
E4. LAND USE DESIGNATION AND ZONING CHANGES	X	X	X		
E5. LINKAGE FEES FOR NON-RESIDENTIAL DEVELOPMENT	X				
E6. OCCUPANCY LIMITS		X	X	X	X
E7. RESIDENTIAL GROWTH MANAGEMENT SYSTEM	X				
58. SERVICE AREA EXPANSION					
OTHER					
F1. HOMEOWNERS' ASSOCIATION (HOA) FEE AFFORDABILITY		X			
F2. HOUSING ADVISORY BOARD					
F3. REGIONAL SOLUTIONS AND STATE-LEVEL ADVOCACY	X				
F4. RENT CONTROL	X	X			



A6. Senior Housing Options

As the baby boom generation ages, the number of seniors at all income levels in our community will grow. This tool looks at ways to provide housing for seniors to “age in place” and to offer seniors housing options with accessibility, affordability, low maintenance, and needed support services.

Key Issues:

- Over the next five years, the number of age 62+ households in Boulder is projected to increase by 26% (Source: The Highland Group, Inc.).
- In Boulder County between 2010 and 2040, as the baby boom generation ages, the age 65+ population is expected to nearly double, increasing from 1 in 10 to 1 in 4 residents (Source: Colorado State Demographer’s Office).
- Older adults typically live on a fixed income and many cannot readily respond to sharp and unpredictable increases in housing costs.
- By 2020, nationally, [19.1%](#) of those age 65+ are expected to need assistance with one or more activities of daily living.
- The baby boom generation is redefining senior housing. As a whole, they are averse to institutional living, desire to be productive longer, are healthier and more active, desire to age in place, demand more amenity and seek community.

Background:

- In Boulder, there are 3,934 age 65+ owner households in single-family homes (2012 ACS 5-yr est.). In a recent survey, almost 75% of older adults in Boulder County reported they had lived in the community for more than 20 years and almost 9 in 10 plan to stay in Boulder County throughout their retirement.
- Very few respondents (13%) felt there was excellent or good availability of affordable quality housing and only one-third of respondents gave positive ratings for the variety of housing options. Both of these aspects were rated much lower than peer communities (Source: Boulder County, CO 2014 Community Assessment Survey for Older Adults).
- The Boulder County Area Agency on Aging (AAA) is currently conducting focus groups and surveys as part of the update to its [“Age Well Boulder County”](#) Strategic Plan. Participants expressed the need for two levels of assistance with housing: systemic community support—through the provision of a variety of housing options for the county’s aging population—and personal assistance with specific housing needs.
- AARP Definition of Livable Community: *“A livable community is one that is safe and secure, has affordable and appropriate housing and transportation options, and has supportive community features and services. Once in place, those resources enhance personal independence; allow residents to age in place; and foster residents’ engagement in the community’s civic, economic, and social life.”*
- In 2014, The Joint Center for Housing Studies released a report titled [Housing America’s Older Adults](#). It documents changing demographics, housing preference, financial resources, accessibility and other needs as well as suggested approaches to meeting the housing needs of older Americans.

Implementation Options:

1. Pursue increased occupancy for seniors in low-density residential zones.
2. Explore incentives to include senior housing in future developments or redevelopment projects.
3. Explore partnership to create senior/student mixed-age housing.
4. Explore city role in establishment of naturally occurring retirement communities (NORCs) or “villages”.
5. Identify Age Improvement Districts.
6. Seek strategic assistance from Age-Friendly NYC.
7. Identify potential sites for future age-restricted housing.
8. Study property tax exemptions for seniors related to the state Homestead Exemption.

Goals Addressed Through this Tool:

Strengthen Our Commitments

Maintain the Middle

Create Diverse Housing Choices in Every Neighborhood

Create 15-Minute Neighborhoods

Strengthen Partnerships

✓ Enable Aging in Place

“This demographic’s influence stems from sheer numbers . . . and its diverse preferences.”

—How Baby Boomers Are Changing Retirement Living, Washingtonian



B1. Home Rehabilitation Loan Program

Home rehabilitation loans are available to low- and moderate-income households in Boulder for the purpose of making energy efficiency, code, and safety repairs.

Key Issues:

- In the [2014 Housing Choice Survey](#), 51% of in-commuters who considered living in Boulder, but chose to live elsewhere, reported that the “Housing I could afford was lower quality and/or needed repairs”.
- The Home Rehabilitation Loan Program could be expanded to serve middle-income households, allowing more current in-commuters who wish to live in Boulder to purchase fixer-upper homes and rehabilitate them.
- The Home Rehab Loan Program only creates new opportunity on relatively affordable housing stock that needs to be rehabbed.

Background:

- The City of Boulder offers a [Home Repair Loan Program](#) for city residents, administered by Longs Peak Energy Conservation, that addresses health and safety repairs as well as energy conservation upgrades.
 - Current rehab programs benefit low- and moderate-income households, including mobile homeowners.
 - The income limit is 80% AMI (max. income for 4-person household = \$63,900).
 - The maximum loan amount is \$25,000.

Implementation Options:

1. Explore expanding the Home Repair Loan Program to serve middle-income households.
2. Identify/leverage other funding (e.g., Dept. of Energy) to achieve multiple objectives, for example, energy efficiency.

Goals Addressed Through this Tool:

✓ **Strengthen Our Commitments**

Maintain the Middle

Create Diverse Housing Choices in Every Neighborhood

Create 15-Minute Neighborhoods

Strengthen Partnerships

✓ **Enable Aging in Place**

“I wanted a single-family, 2-story home in good shape with a garage and in a decent neighborhood for less than \$400,000. Unfortunately, everything we could find in Boulder for this amount of money was awful. Boulder isn't a bad place to live, but it also isn't worth paying over \$400,000 for an out-of-date ranch.”

–2014 Housing Choice Survey Respondent



Photo By: Habitat for Humanity & Campfire Studios



E1. Bonuses for Higher Affordability and Certain Housing Types

An affordable housing bonus would allow for more housing units to be built than allowed by zoning if the proposed project provides more affordable units than required by Inclusionary Housing. This would be based on—and expand—the bonuses already offered for affordable housing in the Mixed Use 1 (MU-1) and Residential - Mixed 2 (RMX-2) Zone Districts.

A bonus could also be offered to incentivize developers to provide specific housing types. Possible examples include micro-units, age-restricted/senior and family-friendly housing.

Key Issues:

- The current bonus system is used solely by affordable housing developers, as it does not provide enough incentive for market-rate developers. That is because affordable units are a net loss to market developers.
- Additional research would be needed to determine whether a bonus in additional parts of the city or for certain housing types would be attractive to market developers.
- Allowing additional units may be controversial.

Background:

The bonus for affordable housing is offered in two zones:

- The RMX-2 Zone District was originally created for the North Boulder Holiday Neighborhood with the intention of facilitating a high percentage of affordable housing there. The zone also exists in Palo Park, however, Holiday is the only development that has used the bonus and it is now completely built out. The zone allows 10 units per acre without the bonus. The bonus allows five additional units per acre to be built if at least 30 percent of units (in the entire project) are permanently affordable. Additional units are allowed for projects that are at least 35 percent and 40 percent affordable.
- The MU-1 Zone District is also located in the North Boulder Holiday Neighborhood. It allows bonus units to be built in predominantly residential projects if at least 35 percent of units (in the entire project) are permanently affordable. This bonus has not been utilized very much, because affordable housing developers tend to not build mixed-use developments. Therefore, this type of bonus may be most effective in high-density residential zones rather than in mixed-use zones.

Implementation Options:

1. Consider providing a housing bonus in additional zones.
2. Consider providing a bonus for specific housing types.

Goals Addressed Through this Tool:

- ✓ **Strengthen Our Commitments**
- ✓ **Maintain the Middle**
- ✓ **Create Diverse Housing Choices in Every Neighborhood**
- ✓ **Create 15-Minute Neighborhoods**
Strengthen Partnerships
- ✓ **Enable Aging in Place**



Holiday Neighborhood: RMX-2 Zone.

Source:

www.holidayneighborhood.com

E2. Fee Reductions, Expedited Review Process, and/or Modification of Standards



This tool would examine real or perceived barriers that development regulations, fees, and review processes create in the development of new housing or rehabilitation of existing housing. Options include amending some standards and fees to reduce construction and development costs for specific housing types, and/or expediting or modifying review processes.

Key Issues:

- A recent builder's focus group for the Housing Boulder Project cited complex, inflexible development standards and lengthy, expensive review processes as major barriers to producing affordable units.
- Relaxing building requirements or development standards, reducing fees and/or expediting or modifying review processes would have trade-offs that need to be considered. For example, the community has high expectations for development design and compatibility, which may be compromised by expediting review or relaxing standards. Similarly, relaxing green building requirements may contradict the community's environmental goals.
- The fees associated with development review and approval are calibrated to recover specific costs. If fees were reduced or waived, those costs would have to be covered by other funding sources.
- Some type of mechanism may need to be considered to ensure that cost savings realized by the developer would translate to lower sale prices/rents.

Background:

- Development approval process changes and fee waivers were proposed by the Land Use Review division several years ago, but were not approved by City Council.
- Some specific barriers described by the builder's focus group include:
 - There seems to be little administrative flexibility to vary development standards, such as open space, setback, parking, and road widths;
 - Lot size minimums and open space requirements tied to number of units, rather than unit size, incentivize larger, more expensive units;
 - Restricting unit size would lead to market production of more relatively affordable homes;
 - Requiring housing type variety within a development drives up design/build costs and adds costly complexity;
 - Parking regulations should be more grounded in Boulder-specific data on car usage and parking needs and neighborhood on-street parking availability and impacts. Expanded EcoPass access could lower developments costs for off-street parking and reduce potential spillover parking in neighborhoods;
 - The development review and approval process is often very lengthy and expensive, and the current fee and tax structure and Inclusionary Housing (IH) requirement negatively affect unit affordability; and
 - The land use and building code are very complex and sometimes conflicting, adding to overall development costs. For example, the height limit is unrelated to the building code-driven logical cutoff for different housing construction types.

Implementation Options:

1. Consider reducing or waiving development review fees, plant investment fees, excise taxes and/or other fees, and/or provide property tax abatement for specific housing types and/or rehabilitation for accessibility.
2. Consider revising the review process for specific housing types and/or rehabilitation.
3. Consider relaxing green building requirements for rehabilitation or additions for accessibility.
4. Consider relaxing development requirements, such as parking, open space, setbacks, and Inclusionary Housing, for certain housing types.

Goals Addressed Through this Tool:

- ✓ **Strengthen Our Commitments**
- ✓ **Maintain the Middle**
- ✓ **Create Diverse Housing Choices in Every Neighborhood**
 - Create 15-Minute Neighborhoods
 - Strengthen Partnerships
- ✓ **Enable Aging in Place**

Willem Van Vliet proposed a simplification of the selection criteria for *Enable Aging in Place*, which is presented below.

Section 1. *These were highlighted by the "Enable Aging in Place" Working Group at the Feb. 10 meeting:*

1. Preserves or provides housing choices appealing to older households
2. Able to be done in a context sensitive way
3. Likely to have broad community support / likely to be controversial (City Council likely to support?)
4. Consistent with other Housing Boulder goals and other city goals
5. Creates diverse housing options in appropriate parts of city (consistent with mixture of housing policy)
6. Proven effective in Boulder or elsewhere
7. Improves access to housing for people of different incomes
8. Improves access to housing for people of different abilities
9. Requires city to find new funding source or to shift funding from other priorities
10. Can be tested in discrete areas of the city

Section 2. Additional Considerations Proposed by Working Group Members in Survey

Possible additional screening considerations: (11) potential for synergy with tools to attain goals other than "aging in place" (i.e., whole > sum of parts); (12) supports households with pressing need; (13) likely to benefit a significant number of households.

(14) Suggested revision to bullet point #3: Any proposed projects have broad neighborhood support; (15) Projects have the strong potential for building a broad constituency within the larger community; (16) Guidelines related to completed projects should be enforceable; (17) Enables older residents to age with personal dignity and confidence; (18) Proposed revision to bullet point #10: Pilot projects can be employed as a mechanism for testing the effectiveness of projects

Possible simplification of the above list, condensing 17 considerations into four.

A tool should be considered for adoption if it:

1. Preserves or creates/supports diverse housing choices, appealing to older households, including those with lower incomes, with a disability, in rental, and living alone.
[combines 1,5, 7, and 8; can subsume 12 by inserting “especially those with pressing needs”]
2. Can be implemented or piloted for effectiveness in a context-sensitive way (this implies: in appropriate parts of the city with broad neighborhood support).
[combines 2, 5, 10, 14 and 18]
3. Has been proven effective in Boulder or elsewhere.
4. Is consistent or synergistic with other City goals.
[combines 4 and 11]

Comments:

- a. #13: Benefits a large number of households I suggested it for discussion purposes as a contrast for #12, but favor including #12 as part of the new #1, or as a separate consideration, and dropping #13, since those able to translate their needs into an effective market demand should not be a high priority for government support.
- b. #3 and #15: These are political considerations that seem to fall more appropriately within the purview of elected City Council members than appointed working group members.
- c. Not sure how to interpret #16.

Housing Boulder: Questions from Aging in Place Working Group members with Staff Responses

Meeting #4, April 7, 2015

A1: Accessible Housing

*** We suggested eliminating the phrase "silver tsunami" due to its negative connotation, right?** This will be edited when the toolkit is updated.

*** What is Boulder County's "architectural barrier" program?** This program is administered by Boulder County Housing Authority, though it was originally administered by the Center for People with Disabilities. It is open to homeowners and, as the name suggests, funds home modifications that remove architectural barriers. **Is this something the City should expand upon?** The group could discuss what "expand" might look like (expand to rental? additional funding? higher incomes? etc.).

*** What is Lafayette's "housing visit-ability" program?** In 2007, the City of Lafayette adopted a visit-ability ordinance, the most aggressive in the state, which requires 25% of new homes to include at least one stairless entrance into the home, a wider-than-normal bathroom doorway on the ground floor and built-in supports to anchor future bathroom handrails — elements intended to make it easier for people who rely on wheelchairs and walkers to enter and use a home.

*** Could Boulder benefit from a similar program?** Group to discuss.

*** In Lafayette, and I believe Arvada, the arguments against visit-ability requirements were almost entirely political, rather than technical or financial. What has been their experience since adopting the watered down requirements? (Jay Ruggeri was very involved and likely is a good source).** In Lafayette, developers typically choose to pay cash in lieu rather than include the visit-ability features in new construction. **Is there any evidence of diminished property values of affected or nearby dwellings?** No, because of lack of inclusion of visit-ability features by developers. **Is there an indication that a similar proposal in Boulder would meet similar opposition?** Group to discuss.

A2: Accessory Dwelling Units/Owner's Accessory Units

*** Repeal or relaxation of some current restrictions could help, but the result should not be mediocre design, use of inferior materials, or the "ghettoization" of senior development. Which restrictions might be modified; which ones not?** Restrictions that could be relaxed or eliminated include the following: the constraint of no more than 10% ADUs in a specified area, the parking requirement of one off-street space, the neighborhood notice requirement, and the lot size minimum of 6,000 square feet for OAU's. The group could discuss preferences and issues.

*** Could test projects be tried before there is a major change to relevant ordinances?** Yes.

*** Should one of the units be owner occupied?** Owner occupancy is currently required in either unit.

*** How might neighborhood support be developed for projects that were intended to be integrated into existing neighborhoods?** This is a good question for the working group to discuss. **Another potential role for new neighborhood liaison?** Yes, outreach for Housing Boulder has been identified as

a role for the new liaison; however, since the hiring process is still on-going, it's not clear when this position will be filled. Subcommunity meetings are being scheduled for mid-May to get neighborhood input on potential Housing Boulder tools.

*** Are there specific areas of the city that are more/less appropriate?** This is a good question for the working group to discuss. The subcommunity meetings mentioned above will address this question also.

***Has there been any evaluation of the experiences of the owners/occupants/neighbors since this option was first introduced in Boulder?** To some degree there has been. In 2012, an ADU study and survey were prepared. The survey was answered by ADU owners; however there were questions that addressed occupants and neighbors. A link to the survey is provided in the toolkit description.

***What appear to be the major constraints associated with ADUs/OAUs?** In the 2012 ADU study, the three major issues identified as constraining further development of ADUs in Boulder include:

- The 10% saturation rule, nationally a unique provision, disallows a concentration of greater than 10% of ADUs within a 300 foot radius.
- Requirement for one off-street parking space
- Size requirement: The ADU can be no more than 1/3 the size of the principal dwelling unit or 1,000 square feet

B1. Home Rehabilitation Loan Program

*** How could this program be expanded to assist older residents who, in retirement, are still viewed as middle income?** Allow for petition to committee or change income requirements. **Might that be possible? Major repairs (roof, drainage issues, electrical problems, etc) could easily force these types of homeowners to sell their long-time home and relocated outside Boulder.**

*** Can the City create and distribute a list of approved contractors and handy persons who are participants in a City repair program for low and middle income Boulder seniors?** Staff is researching this question.

*** Has there been consideration of linking rehab grants to permanent affordability covenants?** The group could discuss adding such an option to the toolkit. One of the complications of this approach is the quality of homes that would come into the program. If homes require significant upgrades, these costs would reduce affordable housing funding available for other purposes. **Ditto for E2.**

E1. Bonuses for Higher Affordability and Certain Housing Types

*** Providing developer incentives is important, but relaxing restrictions that result in shoddy construction, uninspired design, minimal open space, limited parking, and poor (marginalized) location could be a net loss to the community - and certainly for seniors. Which requirements might the City put up for negotiation? Which ones should be off the table?** This tool

would affect development density, not development requirements. It would allow a project to be developed with more units than allowed by zoning if certain housing types (e.g., affordable, seniors) were provided.

*** How will the impacted neighborhoods be meaningfully involved in each development? Liaison person? Standing city board of residents? Other?** New forms of neighborhood outreach may be a good topic for group discussion. Historically, density bonuses have been areas that are less developed (e.g., Holiday neighborhood); however this tool would explore expanding density bonuses to other areas of the city, some of which could potentially be more established.

E2. Fee Reductions, Expedited Review Process, and/or Modification of Standards

*** Waiving some fees and finding ways to make the entire city planning process more user friendly sounds like a good thing, but relaxing certain development requirements that result in an unappealing design is a big negative for the community. Given Boulder's sensibilities, which of the current requirements are realistically on and off the table? Street appeal, open space, accessibility, parking, unit materials/layout, energy efficiency are all important.**

A developer's group that met in spring 2014 suggested more flexibility with the following development requirements: open space, setback, parking, and road widths. Also, relaxed green building requirements could be considered for rehabilitation or additions for accessibility.

Relaxing building requirements or development standards, reducing fees and/or expediting or modifying review processes would have trade-offs that need to be considered. For example, the community has high expectations for development design and compatibility, which may be compromised by expediting review or relaxing standards. Similarly, relaxing green building requirements may contradict the community's environmental goals. The working group may wish to discuss which requirements they think should be on or off the table.

E6. Occupancy Limits

*** How will potential changes be enforced? Current residents of medium and low density neighborhoods are already concerned about lack of enforcement of present requirements - particularly, parking, noise, trash.** The issue of enforcement would be part of any consideration of revisions to the occupancy limit. The group could highlight this concern about this tool.

*** Could several pilots programs be tried in various areas of the city in advance of wholesale ordinance revision? Test projects?** Pilots or test projects could be considered. The group may wish to discuss issues related to this.

*** How will impacted neighborhoods be constructively involved in the process? Involvement is critical and will be needed to build political support throughout the community.** Ideas on how to accomplish this would be a good topic for group discussion.

Additional Topics:

Taxes. We did not consider property tax options among the tools to be explored further. However, from the Housing Choice Survey, it appears to be one of the greater concerns among senior respondents. Do you have any information that sheds more light on the extent that property taxes are an issue for seniors? In several venues, senior advocates have indicated that property taxes are an issue for seniors. One of the implementation options under Senior Housing Options (A6) is “Study tax exemptions for seniors related to the state Homestead Exemption”. Another option the city could add is “With Boulder County, explore property tax issues, including understanding the current tax program and options to expand tax relief to seniors and the issues associated with those options” or we could replace the former with the latter. The group could discuss this.

Single Point of Coordination. I still think that a single information and coordination point that includes aspects of housing, human services, transportation, etc. , can be of great value as a tool to support aging in place. Since it would be intersectoral and not “owned” by housing, or any other one department or division, is it beyond the scope of the working group? This has been advocated for several times. We can add this to the Senior Housing Options tool. What can be done to suggest it be explored and won’t fall through the organizational cracks? We can discuss this at the meeting.