7. Housing – Summary of Proposed Changes

Jan. 11, 2017

This section focuses on policies related to housing and incorporates policy work completed over the past several years including:

- Analysis of Impediments to Fair Housing Choice (2015)
- Middle Income Housing Strategy (2016)

Additional changes since the Aug. 19 and Dec. 9 drafts reflect input from the community, city and county staff, Planning Board and Planning Commission. On Dec. 15, Planning Board suggested: putting more emphasis on current housing challenges using long term trends and adding language about the importance of diverse housing types and price ranges in terms of retaining socio-economic diversity, creating an inclusive community, and promoting cultural richness. Planning Board and Planning Commission both offered feedback on a request from a coalition of affordable housing providers (the Affordable Housing Network, the Human Services Alliance, Boulder Housing Partners and the Boulder County Housing Authority). The language from this request is not included in this draft. Other changes are noted below.

As with all the chapters, a further round of minor editing to reduce redundancies will occur as necessary.

Introduction/Preamble:

- Reflects work done through the Housing Boulder project and the studies conducted by BBC Research and Consulting.
- Provides additional clarification on the impacts of cost burdened households.
- Adds language about long term trends and inclusive community with choices.

General changes: Updates language throughout to reflect current terminology related to how the city implements the affordable housing program to include middle income households (i.e., policies 7.01, 7.07, 7.11).

Policy 7.01 Local Solutions to Affordable Housing

- Adds middle incomes.

Policy 7.02 Affordable Housing Goals

- Includes a new middle income housing goal (as directed by the 2016 Middle Income Housing Strategy) that provides market rate affordable housing as well as deed restricted permanently affordable units for middle income households (www.housingboulder.net).
Policy 7.03 Populations with Special Needs
- Strengthens the policy to avoid overconcentration of special needs housing in one part of the community and ensuring that housing is near appropriate transportation options.
- Replaces a specific list of amenities with a more general description of services.

Policy 7.04 Strengthening Community Housing Partnerships
- Includes minor grammatical change.

Policy 7.05 Strengthening Regional Housing Cooperation
- Recognizes the regional nature of the issue and work being done with regional partners to address regional affordability.

Policy 7.06 Mixture of Housing Types
- The mix and diversity of housing has been an existing policy, but many developments are not yielding a mix. This language strengthens and defines that intent.

Policy 7.07 Preserve Existing Housing Stock
- Adds middle incomes.

Policy 7.08 Preservation and Development of Manufactured Housing
- Clarifies that hazards are specific to health and safety issues and not limited to natural hazards.

Policy 7.09 Housing for a Full Range of Households
- Slightly modifies language to reflect goals for low, moderate, and middle incomes.

Policy 7.10 Balancing Housing Supply with Employment Base
- Language slightly refined to address jobs:housing balance workforce housing needs and balance of housing supply with employment base.
- (Note: Planning Board discussed this and did not have a uniform opinion about necessary changes. This policy could be removed, as workforce housing is addressed elsewhere in the policies (7.01, 7.06, 7.09), as is jobs:housing balance (1.19).)

New Policy: New Policy Permanently Affordable Housing for Additional Intensity
- States intent that if zoning increases to allow more intensity, city will require additional permanently affordable housing.

Policy 7.11 Incorporate Mix of Housing in Future Service Area
- Adds middle incomes.
- Includes size as an important part of providing a mixture of housing to meet housing needs.
Policy 7.12 Conversion of Residential Uses in the Community – no change

Policy 7.13 Integration of Permanently Affordable Housing
- Clarifies that affordable housing should be dispersed throughout the community, integrated into all new housing developments, and provided on site as part of new development preferably over off site - consistent with the Federal Fair Housing Act.

Policy 7.14 – no change

New Policy: Market Affordability
- States a clear role for market rate solutions in providing more middle income housing options, including identifying incentives for more moderately sized and sized units.
7. Housing

To a large extent, the range of available housing opportunities in a community defines what the community is and what it has the potential to be. The social, economic and environmental well-being of the community is enhanced when individuals and families are retained, workforce housing is available, and residents with changing or special housing needs are served. The Boulder Valley Comprehensive Plan, which identifies desired locations, densities and types of housing planned for Boulder, is an integral link in the community’s housing strategy to provide a diversity of housing types and price ranges. Through a variety of policies, programs and regulations, the type, number, and affordability of new and existing housing units can be influenced, and programs and assistance made available to those who have limited resources or special needs.

The high cost of local housing results in many households paying a disproportionate amount of their income for housing or moving farther from their work (often out of Boulder) to find housing that they can afford. Households that are burdened by housing costs or by the combined costs of housing and transportation have less money available for other necessities and may find it difficult to actively participate in the community. This can lead to a more transient and less stable workforce, a less culturally diverse community, additional demands on supportive human services and to exclusion of key community members from civic affairs.

Housing trends facing the community include:
- An aging population;
- Loss of middle income households in the community;
- Diminishing diversity of housing types and price ranges;
- CU’s anticipated continued student growth;
- The growing difficulty of providing affordable housing attractive to families with children in a land-constrained community; and
- The need to evaluate regulations to creatively accommodate an expanding variety of household types, including multi-generational households.

Therefore, the policies in this section support the following city and county goals related to housing:
- Support Community Housing Needs
- Preserve and Enhance Housing Choices
- Advance and Sustain Diversity
- Integrate Growth and Community Housing Goals

Support Community Housing Needs
7.01 Local Solutions to Affordable Housing

The city and county will employ local regulations, policies, and programs to meet the housing needs of low, moderate and middle income households. Appropriate federal, state and local programs and resources will be used locally and in collaboration with other jurisdictions. The city recognizes that affordable housing provides a significant community benefit and will continually monitor and evaluate its policies, programs and regulations to further the city’s affordable housing goals.
7.02 Affordable Housing Goals
The city will increase the proportion of housing units permanently affordable to low and moderate income households to an overall goal of at least ten percent of the total housing stock. The city will also increase the proportion of market-rate middle income housing, as well as permanently affordable middle income units, as described in the Middle Income Housing Strategy. These goals will be achieved through regulations, financial subsidies and other means. City resources will also be directed toward maintaining existing permanently affordable housing units and increasing the stock of permanent affordable housing through preservation of existing housing.

7.03 Populations with Special Needs
The city and county will encourage development of housing for populations with special needs (including residences for people with disabilities, populations requiring group homes or other specialized facilities, and other vulnerable populations) to be dispersed throughout the community. The location of such housing should be in proximity to services and transportation options appropriate for the population being housed. Efforts will be made to avoid concentration of these homes in one area.

7.04 Strengthening Community Housing Partnerships
The city will create and preserve partnerships dedicated to the community’s housing needs by supporting nonprofit agencies and private entities that create and maintain permanently affordable housing in the community, and fostering nonprofit and private sector partnerships. The city recognizes the role of the university in the housing market and will encourage the University of Colorado and other post-secondary institutions in their efforts to increase the amount of on-campus housing.

7.05 Strengthening Regional Housing Cooperation
Affordable housing is a regional issue that requires the city and county to work with other public and private partners to develop regional housing solutions. The city and the county will work to enhance regional cooperation on housing issues to address regional housing needs and encourage the creation of housing in proximity to regional transit routes. Such efforts include the Regional HOME Consortium and the Ten Year Plan to Address Homelessness.

Preserve and Enhance Housing Choices

7.06 Mixture of Housing Types
The city and county, through their land use regulations and housing policies will encourage the private sector to provide and maintain a mixture of housing types with varied prices, sizes and densities, to meet the housing needs of the full range of the Boulder Valley population. The city will encourage developers to provide a mix of housing types within each development.

7.07 Preserve Existing Housing Stock
The city and county, recognizing the value of their existing housing stock, will encourage its preservation and rehabilitation through its land use policies and regulations. Special efforts will be made to preserve and rehabilitate existing housing serving low, moderate, and middle income households.
7.08 Preservation and Development of Manufactured Housing
Recognizing the importance of manufactured housing as an option for many households, the city and county will encourage the preservation of existing mobile home parks and the development of new manufactured home parks, including increasing opportunities for resident-owned parks. If an existing mobile home park is found to have health or safety issues, efforts will be made to reduce or eliminate the issues, when feasible, or to help mitigate for the loss of housing through relocation of affected households.

7.09 Housing for a Full Range of Households
The city and county will encourage preservation and development of housing attractive to current and future households, persons at all stages of life, and to a variety of household incomes and configurations. This includes singles, couples, families with children and other dependents, extended families, non-traditional households and seniors.

7.10 Balancing Housing Supply with Employment Base
The Boulder Valley housing supply should reflect to the extent possible employer workforce housing needs, locations, and salary ranges. Key considerations include housing type, mix, and affordability. The city will explore policies and programs to increase housing for Boulder workers and their families by fostering mixed-use and multi-family development proximate to transit, employment or services and by considering the conversion of commercial and industrial zoned or designated land to allow future residential use.
(Note: Planning Board discussed this and did not have a uniform opinion about necessary changes. This policy could be removed, as workforce housing is addressed elsewhere in the policies (7.01, 7.06, 7.09), as is jobs:housing balance (1.19).)

New Policy Permanently Affordable Housing for Additional Intensity
The city will develop regulations and policies to ensure that when additional density is provided through changes to zoning, a larger proportion of the additional development potential for the residential use will be permanently affordable housing for low, moderate, and middle income housing.

Integrating Growth and Community Housing Goals

7.11 Incorporate Mix of Housing in Future Service Area
In considering future expansion of the Service Area, the city will identify possible sites for housing that serves low, moderate and middle income households. Designation of land uses in new growth areas will provide for a mixture of housing types, sizes and densities to meet the diversity of housing needs.

7.12 Conversion of Residential Uses in the Community
The city will evaluate and revise its regulations to reduce the opportunities for the conversion of residential uses to non-residential uses or to require mitigation for residential units lost through the redevelopment of existing housing or the conversion of a residential use to non-residential uses.
7.13 Integration of Permanently Affordable Housing
Permanently affordable housing, whether publicly, privately or jointly developed and financed should be dispersed throughout the community and where possible, encourage new affordable units to be provided on the site of and integrated into new housing developments.

7.14 Minimizing Displacement
The city will evaluate its policies and regulations in order to minimize the negative effects of displacement on low income persons when housing sites are redeveloped by the private sector. Available relocation assistance options in the community will continue to be offered to displaced low-income persons.

New Policy Market Affordability
The city will encourage and support efforts to provide market rate housing priced to be more affordable to middle income households by identifying opportunities to incentivize moderately sized and priced homes.
To a large extent, the range of available housing opportunities in a community helps to define what the community is and what it has the potential to be. The social, economic and environmental well-being of the community is enhanced when individuals and families are retained, workforce housing is available, and existing residents with changing or special housing needs are served. The Boulder Valley Comprehensive Plan, which identifies desired locations, densities and types of housing planned for Boulder, is an integral link in the community’s housing strategy to provide a diversity of housing types and price ranges. Through a variety of policies, programs and regulations, the type, number, and affordability of new and existing housing units can be influenced, and programs and assistance made available to those who have limited resources or special needs.

The high cost of local housing results in many households paying a disproportionate amount of their income for housing or moving farther from their work (often out of Boulder) in order to find housing that they can afford. Households who are burdened by housing costs or by the combined costs of housing and transportation have less money available for other necessities and may find it difficult to actively participate in the community. This can lead to a more transient and less stable workforce, a less culturally diverse community, additional demands on supportive human services and to an exclusion of key members of our society from the civic infrastructure.

Emerging Housing trends facing the community include:

- Growth in the senior population;
- Loss of middle income households in the community;
- Diminishing diversity of housing types and price ranges;
- The addition of 5,000 university students by 2030;
- CU’s anticipated continued student growth;
- The growing difficulty of providing affordable housing attractive to families with children in a land-constrained community; and
- The need to evaluate regulations to creatively accommodate an expanding variety of household types, including multi-generational households.

Therefore, the policies in this section support the following city and county goals related to housing:

- Local Support for Community Housing Needs
- Preserve and Enhance Housing Choices
- Advance and Sustain Diversity
- Integrate Growth and Community Housing Goals

**Local Support for Community Housing Needs**

**7.01 Local Solutions to Affordable Housing**

The city and county will employ local regulations, policies, and programs to meet the housing needs of their low and moderate income households and workforce. Appropriate federal, state and local programs and resources will be used locally and in collaboration with other jurisdictions. The city recognizes that affordable housing provides a significant community
benefit and will continually monitor and evaluate its policies, programs and regulations to further the city’s affordable housing goals.

### 7.02 Permanently Affordable Housing Goals

The city will increase the proportion of permanently affordable housing units to an overall goal of at least ten percent of the total existing housing stock. The city will also increase the proportion of market-rate middle income housing, as well as permanently affordable middle income units, as described in the Middle Income Housing Strategy. These goals will be achieved through regulations, financial subsidies and other means. City resources will also be directed toward maintaining existing permanently affordable housing units and increasing the stock of permanent affordable housing through preservation of existing housing, securing replacements for lost low and very low income units.

### 7.03 Populations with Special Needs

The city and county will encourage development of housing for populations with special needs (including residences for people with disabilities, populations requiring group homes or other specialized facilities, and other vulnerable populations) to be dispersed throughout the community where appropriate. The location of such housing should be in proximity to shopping, medical services, schools, entertainment and public transportation services and transportation options appropriate for the population being housed. Every effort will be made to avoid concentration of these homes in one area.

### 7.04 Strengthening Community Housing Partnerships

The city will create and preserve partnerships dedicated to the community’s housing needs by supporting private and nonprofit agencies and private entities that create and maintain permanently affordable housing in the community, and fostering nonprofit and private sector partnerships. The city recognizes the role of the university in the housing market and will encourage the University of Colorado and other post-secondary institutions in their efforts to increase the amount of on-campus housing.

### 7.05 Strengthening Regional Housing Cooperation

Affordable housing is a regional issue that requires the city and county to work with other public and private partners to develop regional housing solutions. The city and the county will work to enhance regional cooperation on housing issues to address regional housing needs and encourage the creation of housing in proximity to regional transit routes. Such efforts include the Regional HOME Consortium and the Ten Year Plan to Address Homelessness.

### Preserve and Enhance Housing Choices

#### 7.06 Mixture of Housing Types

The city and county, through their land use regulations and housing policies will encourage the private sector to provide and maintain a mixture of housing types with varied prices, sizes and densities, to meet the housing needs of the full range of the Boulder Valley population. The city will encourage developers to provide a mix of housing types within each development.

#### 7.07 Preserve Existing Housing Stock

The city and county, recognizing the value of their existing housing stock, will encourage its preservation and rehabilitation through its land use policies and regulations. Special efforts will
be made to preserve and rehabilitate existing housing serving low, and moderate, and middle income individuals and households.

7.08 Preservation and Development of Manufactured Housing

Recognizing the importance of manufactured housing as an option for many households, the city and county will encourage the preservation of existing mobile home parks and the development of new manufactured home parks, including increasing opportunities for resident-owned parks. Whenever an existing mobile home park is found in a hazardous area or to have health or safety issues, every reasonable effort will be made to reduce or eliminate the hazards, when feasible, or to help mitigate for the loss of housing through relocation of affected households.

Diversity

7.09 Housing for a Full Range of Households

The city and county will encourage preservation and development of housing attractive to current and future households, persons at all stages of life, and to a variety of household incomes and configurations. This includes singles, couples, families with children and other dependents, extended families, non-traditional households and seniors.

7.10 Balancing Housing Supply with Employment Base

The expansion of the Boulder Valley housing supply should reflect to the extent possible current employer locations, projected employer workforce housing needs, locations, industrial/commercial development sites, variety of salary ranges, and the demand such developments bring for housing employees. Key considerations include housing type, mix, and affordability. The city will explore policies and programs to increase housing for Boulder workers and their families by fostering mixed-use and multi-family development proximate to transit, employment or services and by considering the conversion of commercial and industrial zoned or designated land to allow future residential use.

(Note: Planning Board discussed this and did not have a uniform opinion about necessary changes. This policy could be removed, as workforce housing is addressed elsewhere in the policies (7.01, 7.06, 7.09), as is jobs:housing balance (1.19)).

New Policy Permanently Affordable Housing for Additional Intensity

The city will develop regulations and policies to ensure that when additional density is provided through changes to zoning, a larger proportion of the additional development potential for the residential use will be permanently affordable housing for low, moderate, and middle income housing.

Integrating Growth and Community Housing Goals

7.11 Incorporate Mix of Housing in Future Service Area

In considering future expansion of the Service Area, the city will identify possible sites for housing that serves low, and moderate, and middle income households. Designation of land uses in new growth areas will provide for a mixture of housing types, sizes and densities in order to meet the diversity of housing needs.
7.12 Conversion of Residential Uses in the Community
The city will evaluate and revise its regulations to reduce the opportunities for the conversion of residential uses to non-residential uses or to require mitigation for residential units lost through the redevelopment of existing housing or the conversion of a residential use to non-residential uses.

7.13 Integration of Permanently Affordable Housing
Permanently affordable housing, whether publicly, privately or jointly developed and financed should be dispersed throughout the community and where possible, encourage new affordable units to be provided on the site of and integrated into new housing developments, will be designed as to be compatible, dispersed, and integrated with housing throughout the community.

7.14 Minimizing Displacement
The city will evaluate its policies and regulations in order to minimize the negative effects of displacement on low income persons when housing sites are redeveloped by the private sector. Available relocation assistance options in the community will continue to be offered to displaced low-income persons.

New Policy Market Affordability
The city will encourage and support efforts to provide market rate housing priced to be more affordable to middle income households by identifying opportunities to incentivize moderately sized and priced homes.