



# HOUSING BOULDER WORKING GROUP AGENDA #3

---

## Strengthen Our Current Commitments Working Group #3

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

March 11, 2015

5 – 7 p.m.

(Light refreshments will be served)

**Objective:** review the updated fact sheets by goal and discuss if what you've heard and learned changes your thoughts on the goal; discuss homework results and develop a short list of tools for the working group to discuss; review the Housing Boulder schedule and offer any suggestions on how to best engage the broad community.

5:00 – 5:05	Agenda overview/logistics	Facilitator
5:05 – 5:30	Data Discussion Continued – what is your key takeaway from the fact sheet that informs the goal and how we measure success?	All
5:30 – 6:30	Discuss homework results and create shortlist of policies or tools for working group discussion	All
6:30 – 6:50	Schedule overview - your ideas for community engagement	All
6:50 – 7:00	Public Comment	

# STRENGTHEN OUR CURRENT COMMITMENTS: **FACT SHEET** March 4, 2015



## **GOAL: Strengthen Our Current Commitments**

**Reach or exceed Boulder's goals to serve very low-, low-, and moderate-income households, including people with disabilities, special needs, and the homeless.**

**NEW:** See the last page for a list of what's new in this revised Fact Sheet.

## **EXAMPLES OF POTENTIAL OBJECTIVES**

---

The list below provides examples of how the city might advance this goal:

- *Delivery Timeline* – Establish a target date to achieve the current 10 percent goal of permanently affordable units.
- *Funding Priorities* – Establish clear funding priorities to accomplish the goal.
- *Identify New Resources* – Identify or create new policies or funding resources to accelerate progress.

## **KEY CONSIDERATIONS**

---

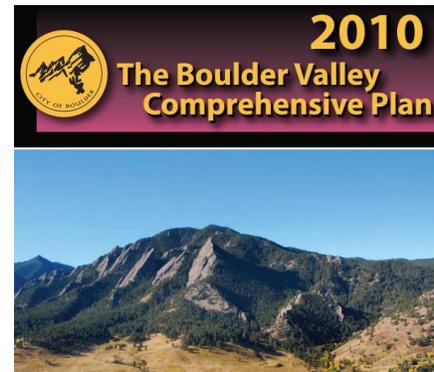
- *10 Percent Goal Progress* – To date, work toward the 10 percent goal has produced 7.2 percent permanently affordable housing units in Boulder.
- *Funding Sources* – Federal funding sources for affordable housing and community development have diminished and cash in lieu payments into the city's Affordable Housing Fund have increased in recent years. However, as land opportunities decrease, cash in lieu payments will decrease, so new funding sources are essential to maintain and/or accelerate progress.
- *Diversity of Needs* – Affordable housing in Boulder provides a broad array of services, including: stabilizing households, addressing homelessness, promoting community diversity, housing the workforce, and more.
- *New Construction and Rehabilitation* – In the future, there will be fewer opportunities for new-built affordable housing. As land values rise, there is increasing pressure to rehabilitate and raise rents on existing "market affordable" rental properties.
- *Housing First* – Housing First approaches, including permanent supportive housing, are cost-effective when the cost of homelessness and physical and mental health issues (e.g., emergency room visits, hospitalizations, justice system, etc.) are taken into account.
- *Housing Choice Vouchers* – The U.S. Department of Housing and Urban Development (HUD) sets Fair Market Rent (FMR) in Boulder County lower than what can be commanded by private landlords, and

some voucher recipients have challenging background issues (e.g. poor credit); therefore, it is often difficult to find private landlords willing to accept HCV-holding households.

## BOULDER VALLEY COMPREHENSIVE PLAN POLICES RELATED TO STRENGTHEN OUR CURRENT COMMITMENTS

---

**Housing Policy 7.02 Permanently Affordable Housing:** 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 through regulations, financial subsidies, and other means. City resources will also be directed toward maintaining existing permanently affordable housing units and securing replacements for lost low- and very low-income units.



**Housing Policy 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 where appropriate. The location of such housing should be in proximity to shopping, medical services, schools, entertainment, and public transportation. Every effort will be made to avoid concentration of these homes in one area.

**Housing Policy 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-income individuals and households.

**Social Equity Section Policy 8.04 Addressing Community Deficiencies:** The city will identify barriers to provision of important basic human services and work to find solutions to critical social issues such as lack of housing options for very low income and special needs populations, access to and affordability of basic services, and limited availability of affordable retail products.

**Housing Policy 7.13 Integration of Permanently Affordable Housing:** *Permanently affordable housing, whether publicly, privately or jointly financed will be designed as to be compatible, dispersed, and integrated with housing throughout the community (Request to add this goal made by working group member at February 11, 2015 meeting)*

## POTENTIAL TOOLS/POLICIES TO ADDRESS GOAL (STARTING POINT FOR DISCUSSION)

---

The Housing Boulder [Toolkit of Housing Options](#) has a number of tools that could address this goal, including, but not limited to:

**A1. Accessible Housing**



- A2.** Accessory Dwelling Unit/Owner’s Accessory Unit Requirements
- A5.** Mobile Home Parks
- A7.** Small Homes
- A8.** Tiny Homes
- A9.** Housing the Homeless
- B1.** Home Rehabilitation Loan Program
- B2.** Homebuyer Assistance Programs
- B3.** Inclusionary Housing (IH) Program
- B4.** Revenue Sources for Affordable Housing
- B5.** Annexation
- C2.** Land Banking
- C3.** Preservation of Rental Affordability
- D1.** Employer-Assisted Housing
- D3.** Housing Choice (Section 8) Voucher Options
- D5.** University Student, Faculty, and Staff Housing
- E1.** Bonuses for Affordable Housing and Certain Housing Types
- E2.** Fee Reductions, Expedited Review Process, and/or Modification of Standards
- E3.** Height Limit
- E4.** Land Use Designation and Zoning Changes
- E5.** Linkage Fees for Non-Residential Development
- E7.** Residential Growth Management System
- F1.** Homeowners’ Association (HOA) Fee Affordability
- F2.** Housing Advisory Board
- F3.** Regional Solutions and State-Level Advocacy
- F4.** Rent Control

## KEY DATA AND RESOURCES

Figure 1. Rent and Income Limits for Affordable Housing, Boulder, 2014

2014 Maximum Rents						2014 Income Limits				
AMI	0-BR	1-BR	2-BR	3-BR	4-BR	1-person	2-person	3-person	4-person	5-person
80%	\$1,118	\$1,198	\$1,438	\$1,661	\$1,853	\$44,750	\$51,150	\$57,550	\$63,900	\$69,050
60%	\$1,009	\$1,081	\$1,297	\$1,499	\$1,672	\$40,380	\$46,140	\$51,900	\$57,660	\$62,280
50%	\$841	\$901	\$1,081	\$1,249	\$1,393	\$33,650	\$38,450	\$43,250	\$48,050	\$51,900
40%	\$673	\$721	\$865	\$999	\$1,115	\$26,920	\$30,760	\$34,600	\$38,440	\$41,520
30%	\$505	\$541	\$650	\$750	\$837	\$20,200	\$23,100	\$26,000	\$28,850	\$31,200

Source: Colorado Housing and Finance Authority, Income and Rent Table for 30% AMI to 120% AMI for Colorado Counties for 2014

Figure 2. 10% Goal Progress, Low to Moderate-Income Affordable Units, Beds, and Rooms, City of Boulder, January 2015

INCOME CATEGORY	COUNT	TYPE
<b>Below 30% AMI or "Extremely Low Income"</b>		
	160	Shelter Beds
	84	Group Home Capacity
	52	Housing First Units
	26	Family Shelter and Transitional Units
	35	Non-Family Transitional Units
	300	Public Housing
<b>Subtotal:</b>	<b>657</b>	
<b>30% to 60% AMI or "Low Income"</b>		
	1,696	Standard Rental Units
	120	Mobile Home Park Pads
	41	Cooperative Rental Units
<b>Subtotal:</b>	<b>1,857</b>	
<b>60% to 80% AMI or "Low to Moderate Income"</b>		
	525	Condos
	198	Detached, Townhomes, 2 to 4-plex
<b>Subtotal:</b>	<b>723</b>	

<b>Total Affordable Units:</b>	<b>3,237</b>
<b># to Achieve 10%</b>	<b>4,500</b>
<b>Affordability Achieved:</b>	<b>7.2%</b>

Source: City of Boulder Division of Housing and the Human Services Department, 2015

**Figure 3. 10% Goal by Income Category, Boulder, 2015**

Income Category	Desired Share by Income Category		Actual Share by Income Category	
	Share	Count	Existing Units	Existing Share
Under 30% AMI "Extremely Low Income"	35%	1,575	657	20%
30% to 60% AMI "Low Income"	40%	1,800	1,857	57%
60% to 80% AMI "Low to Moderate Income"	25%	1,125	723	22%
<b>Total:</b>		<b>4,500</b>	<b>3,237</b>	

Source: City of Boulder Division of Housing

**Figure 4. Middle Income Goal Progress, City of Boulder, January 2015**

INCOME CATEGORY	COUNT	TYPE
80% to 120% AMI	110	Homeownership
<b>Middle Income Goal:</b>	450	
<b>Units Needed to Achieve:</b>	340	

Source: City of Boulder Division of Housing

**Other Sources of Affordable and/or Relatively Affordable Housing:**

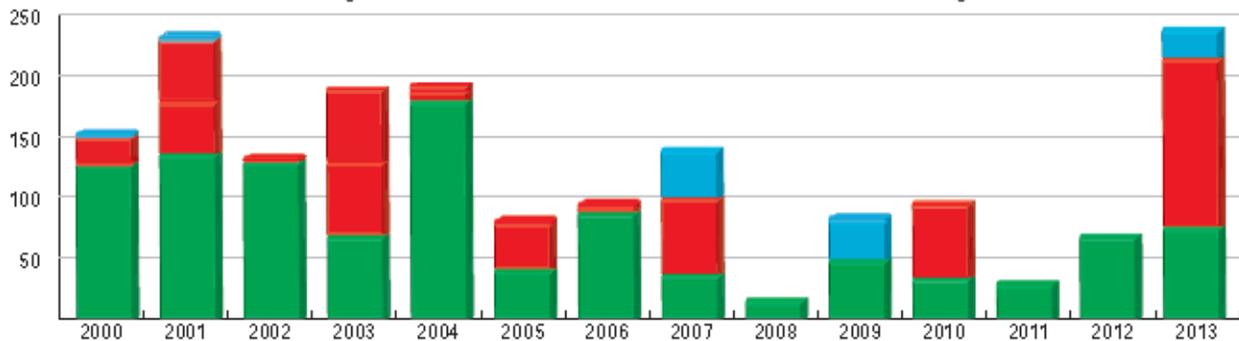
- *Section 8 Vouchers* - Additional housing assistance is provided through more than 900 Section 8 vouchers.
- *Mobile Home Parks* – With the exception of Mapleton Mobile Home Park’s 120 permanently affordable mobile home pads (included in the “Low Income” unit count), the city does not include mobile home parks in the city’s affordable unit count. There are four mobile home parks with capacity for 1,275 mobile homes located in Boulder and five additional mobile home parks with 418 pads located just outside the Boulder city limits, with one in a Boulder County enclave.

**Funding Sources:**

- *Funding Programs* – There are four main sources of city-administered funds that help to subsidize the acquisition and construction of affordable housing in Boulder.
  - Affordable Housing Fund

- Community Housing Assistance Program (CHAP)
- HOME Partnership Fund
- Community Development Block Grant (CDBG) Program
- *Revenue Sources for Affordable Housing Funding* – Revenue for these funds comes from a combination of city property taxes, a city housing excise tax, city Inclusionary Housing cash in lieu payments, the downtown linkage fee, city sales tax, and state and federal funds (2013).
- *Past Efforts to Establish New Taxes* – There have been efforts in the past to raise a variety of new taxes to support affordable housing; Boulder voters rejected all of these ballot proposals.

### Permanently Affordable Units Produced by Source<sup>1</sup>



#### Descriptions of Funding

##### Inclusionary Housing (IH)

Inclusionary Housing (IH) requires that new residential development contribute at least 20% of the total units as permanently affordable housing. Options for meeting this requirement include providing the permanently affordable units on-site, dedicating off-site newly constructed or existing units as permanently affordable, dedicating vacant land for affordable unit development or making a cash contribution to the Affordable Housing Fund in lieu providing affordable units (cash in lieu goes into the IH + Funding category).

##### Funding + IH

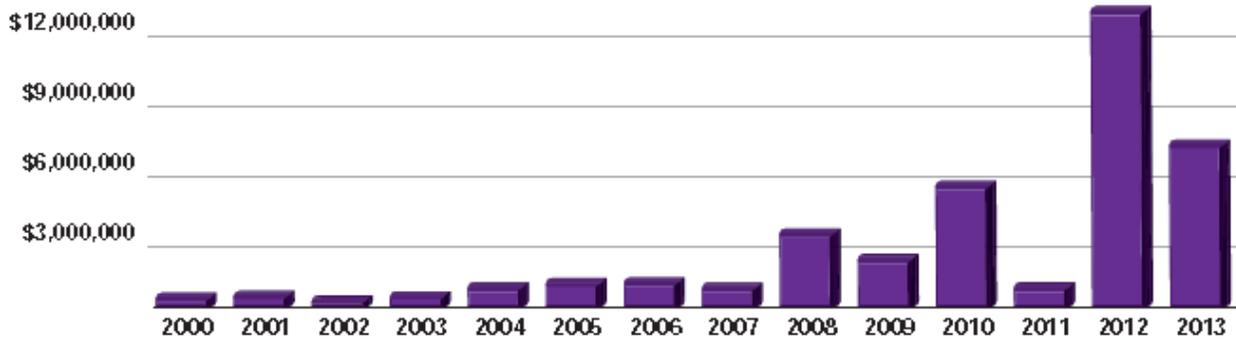
The Division of Housing administers the city's affordable housing funds. Affordable housing funds are used to build,

rehabilitate or acquire permanently affordable housing for low and moderate income residents. They are a mix of federal HOME and CDBG funds and local Community Housing Assistance Program (CHAP) and Affordable Housing Funds (AHF). Sources of the local funds include: property and sales tax revenue, Inclusionary Housing cash-in-lieu contributions and the Housing Excise Tax.

##### Annexation

The city's policy is to require a high level of community benefit from annexations for residential development. Typically half of the units produced must be permanently affordable to low, moderate and middle-income households.

## Inclusionary Housing Cash-in-Lieu Payments<sup>1</sup>



Example of leverage to build permanently affordable units - \$2.5 million of city money leveraged nearly \$10 million in outside funding.

HighMar Senior Housing - 4990 Moorhead Ave	Amount	Percent
City of Boulder	\$2,587,611	21.2%
Housing Tax Credits	\$4,588,278	37.5%
Tax Exempt Private Activity Bond	\$3,935,000	32.2%
State of Colorado	\$590,000	4.8%
Deferred fees and other sources	\$519,048	4.2%
<b>Total</b>	<b>\$12,219,937</b>	<b>100.0%</b>

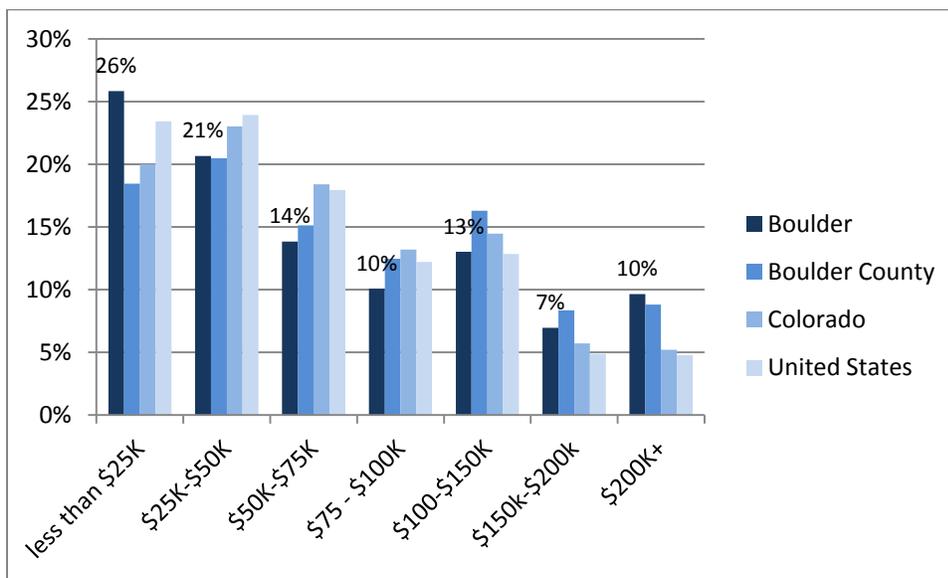


## Housing Market Analysis, BBC Research and Consulting, 2014

*“In 2006, an estimated 10 percent of private market rental units countywide were affordable to renter households earning less than \$25,000. Just 3 percent of Boulder’s rental units in the current market are affordable to households earning less than 50 percent of the MFI. As ... the vast majority of rental units in the city is priced between approximately \$800 and \$1,200 per month and, as such, is affordable to households earning more than \$40,000 per year.” (p. 26)*

**Household Income Distribution:** The chart below shows the distribution of household incomes in Boulder, Boulder County, Colorado and the United States.

**Distribution of Household Income, Boulder, Boulder County, Colorado and the United States, 2013**



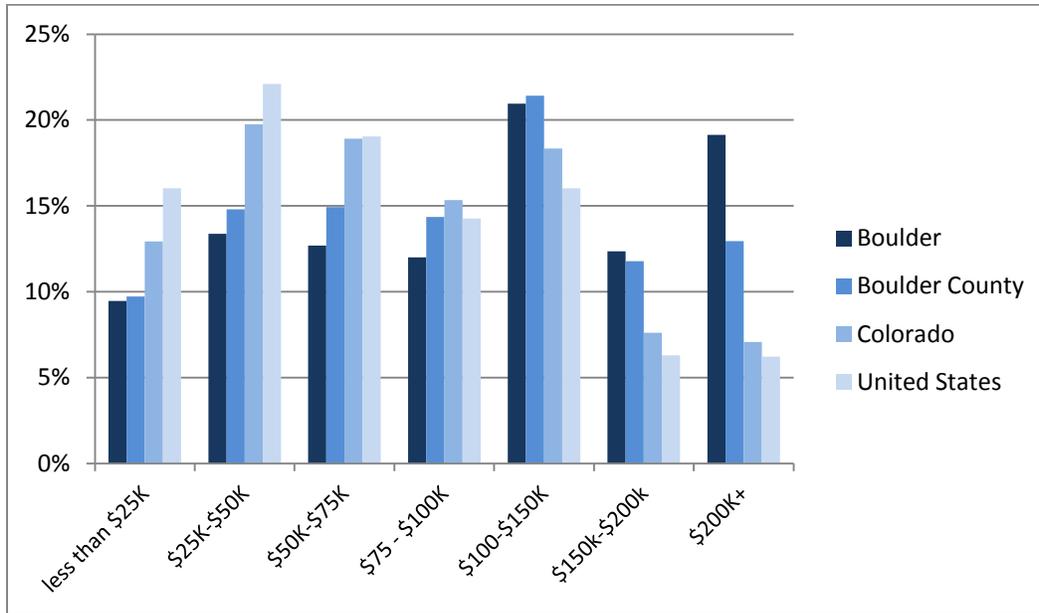
Source: 2013 ACS 5-year estimates

### Observations:

- Among the four geographic areas, Boulder has the largest share of households with annual incomes below \$25,000.
- The income range of households that are middle-income in Boulder ranges from \$44,750 (a one-person, 80 percent of area median income household) to \$115,320 (a four person, 120 percent of area median income household). Boulder has the smallest share of households that fall in the two middle-income categories covered by this range (\$50,000 to \$75,000 and \$75,000 to \$100,000).

Because Boulder is a university town with a large share of nonfamily households accounted for by students, we looked at similar data for family households only.

**Distribution of Family Household Income, Boulder, Boulder County, Colorado and the United States, 2013**



Source: 2013 ACS 5-year estimates

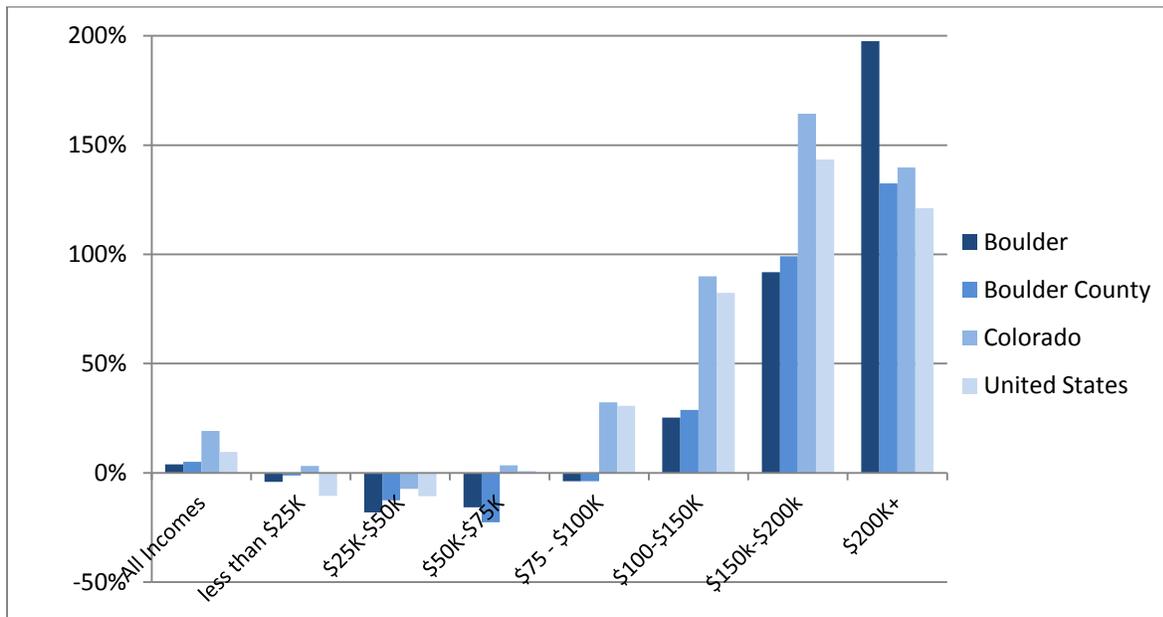
**Observations:**

When looking at family households, among the four geographic areas, Boulder has the smallest share in each income category from \$0 to \$100,000 and the largest share of family households earning above \$150,000 across all income.

**Change in Household Income Distribution:** To get a sense of how changes in the economic makeup of Boulder households compare with other areas, city staff compared changes in income distribution between 2000 and 2013 in Boulder, Boulder County, the State of Colorado and the United States. First, staff looked at households in general (see chart below.)

Though broader factors such as inflation, changes in the makeup of the economy (e.g., jobs), and changing demographics all contribute to changing household income distribution at all geographic levels; how changes in Boulder *compare* to these other geographic areas provides clues as to what degree changes in the income and wealth in Boulder are a result of local or broader policies and other factors.

**Percent Change in Households by Income Category, Boulder, Boulder County, Colorado and the United States, 1999 - 2013**



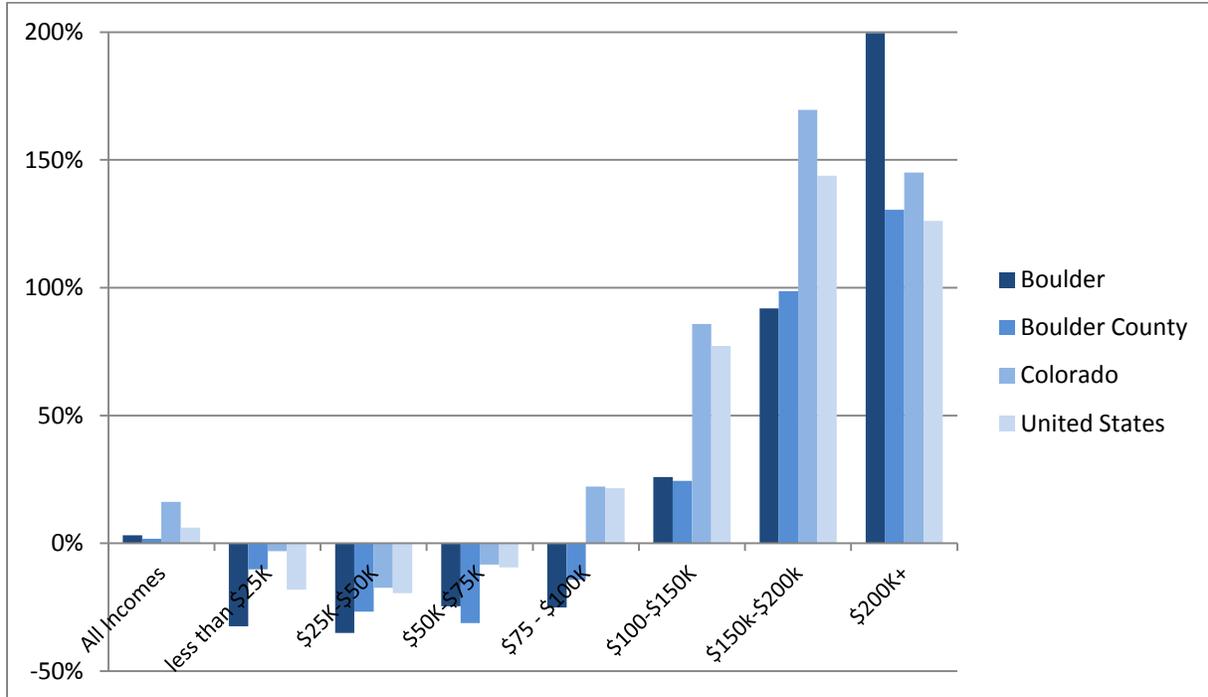
Source: 2000 Census and 2013 ACS 5-year estimates

**Observations:**

- All geographic areas (Boulder, Boulder County, Colorado and the U.S.) grew between 1999 and 2013, though Boulder grew the least (see “All Incomes”).
- Though all geographic areas lost households with incomes between \$25,000 and \$50,000, Boulder lost the largest share of these households.
- While Colorado and the United States gained households with incomes between \$50,000 and \$100,000, Boulder and Boulder County lost households in these income categories.
- Boulder gained a much smaller share of households earning between \$100,000 and \$200,000 than did Colorado and the United States.
- Boulder gained a much larger share of households with incomes above \$200,000 than all other geographic areas.

Because Boulder is a university town with a large share of nonfamily households accounted for by the student population, city staff looked at these same data for family households only.

**Percent Change in Family Households by Income Category, Boulder, Boulder County, Colorado and the United States, 1999 - 2013**



Source: 2000 Census and 2013 ACS 5-year estimates

**Observations:**

- When the family household income chart (above) is compared to the previous one (households in general), the loss of households earning between \$0 and \$100,000 in Boulder is more dramatic.
- Boulder’s share of family households earning over \$100,000 has increased, but fewer of these earn in that middle-income range (up to \$115,320 for a four-person household). *(A more detailed analysis using Public Use Microdata would be needed to establish more precise figures for gains and losses by AMI and household size.)*

## DEFINITIONS

---

**Area Median Income (AMI)** is the midpoint of household incomes for federal government-defined areas adjusted for family size; half of household incomes are higher and half are lower than the AMI. Annually, the U.S. Department of Housing and Urban Development (HUD) publishes the AMI for the Boulder, Colorado, MSA (Metropolitan Statistical Area, Boulder County). AMI is used to determine if a household's gross income qualifies for affordable housing and assistance.

**Cash in Lieu (CIL)** is a cash contribution that may be used to meet the City of Boulder Inclusionary Housing requirement. A cash payment is made into the Affordable Housing Fund instead of providing an affordable unit.

**Emergency Shelter:** Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of homeless persons. The length of stay can range from one night to as long as three months.

**Fair Market Rent (FMR):** Estimated annually by HUD, Fair Market Rent (FMR) includes the cost of rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and Internet service. FMRs are primarily used to: determine payment standard amounts for the Housing Choice Voucher Program, determine initial renewal rents for expiring project-based Section 8 contracts, determine initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy Program (Mod Rehab), and serve as a rent ceiling in the HOME rental assistance program. To assure a sufficient supply of rental housing for program participants, FMRs must be set high enough to permit a selection of units and neighborhoods but also low enough to serve as many low-income families as possible.

**Homeless shelters** are temporary residences for homeless persons and households. They typically provide shelter to a variety of people, though families and youth are often served in separate facilities. Homeless shelters typically require that clients leave during the day, and clients are often subject to curfews and house rules. Shelters often provide services including soup kitchens, job training, and drug rehabilitation.

**Homeownership Programs:** The City of Boulder Division of Housing's Homeownership Programs help qualified homebuyers purchase affordable homes in the city. Programs include Homeworks (permanently affordable new development and resale homes available to households with low- to middle-incomes), House to Homeownership (H2O) Loans (a deferred loan program, NOT resale restricted), and the Solution Grant (one-time grants to assist low-/moderate-income households with down payment and closing costs on permanently affordable homes; grants remain invested in the homes).

**HUD Income Categories:** In Boulder, "low income" is between 50 and approximately 70 percent AMI, as set by the HUD. "Very low income" is between 30 and 50 percent AMI. "Extremely low income" is 30 percent AMI and below.

**Permanent Supportive Housing:** Permanent supportive housing provides long-term, community-based housing and supportive services for homeless persons with disabilities. The intent of this type of

supportive housing is to enable special needs populations to live as independently as possible in a permanent setting. The supportive services may be provided by the organization managing the housing or provided by other public or private service agencies. There is no defined length of stay.

**Special Needs Housing:** Special needs housing accommodates and supports specific populations, such as persons with physical or mental disabilities, seniors, ex-offenders, mentally ill adults and runaway youth. Typically, this type of housing is subsidized by federal, state, and/or local funds.

**Supported or Supportive Housing:** Supportive housing provides permanent housing with services. The type of services depends on the needs of the residents and can include management, medical or psychological counseling and supervision, child care, transportation, and job training provided for the purpose of facilitating the independence of residents. Services may be short term, sporadic, or ongoing indefinitely. The housing is usually “affordable”, or intended to serve persons on Social Security income.

**Transitional Housing:** Per HUD, “a program designed to provide housing and appropriate support services to homeless persons to facilitate movement to independent living within 24 months.” Per the Boulder Revised Code, “a facility providing long-term housing in multi-family dwelling units with or without common central cooking facilities, where participation in a program of supportive services is required as a condition of residency to assist tenants in working towards independence from financial, emotional, or medical conditions that limit their ability to obtain housing for themselves.”

## **EDITS TO FACT SHEET (NOTED IN ITALICS IN BODY OF FACT SHEET)**

---

### Edits Made Prior to Working Group Meeting #3:

- Per request of working group at February 11, 2015 meeting, added **Housing Policy 7.13 Integration of Permanently Affordable Housing**

# **Strengthen Current Commitments Working Group #3 Homework Results Summary**

---

## **Summary**

### **Draft Screening Considerations for Possible “Strengthen Current Commitments” Tools**

*These were highlighted by the “Strengthen Our Current Commitments” Working Group at the Feb. 11 meeting:*

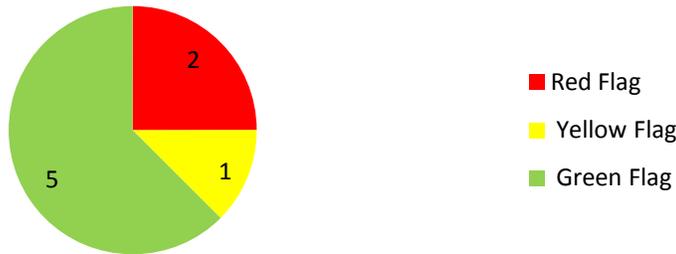
- High quality
- Sustainable development
- Preserves affordable housing
- Provides steps into permanent housing
- Prevents further loss
- Spreads out affordable housing, integrated with market rate
- Provides housing choices
- Nothing wrong with current list (list of potential screening criteria in meeting #2 packet)

### **Additional Considerations Proposed in Survey**

Addresses identified needs or barriers for a particular target group

# Possible Tools for Strengthen Current Commitments Goal

## A1. Accessible Housing



- Red Flag** – tools and policies that do not merit further consideration **2** **25%**
- Yellow Flag** – tools and policies that may have merit but additional understanding is required **1** **13%**
- Green Flag** – tools and policies that have merit and deserve addition discussion and analysis **5** **63%**

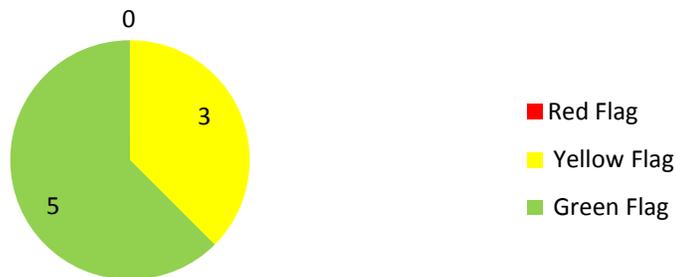
A worthy model but not for this goal.

There are easy accessibility features like door width. Don't have to mandate max accessibility Not relevant for this particular group as it applies across all housing.

i live in a condo association that is quasi universally accessible

Do we have information on how many of the accessible units in the city's affordable housing inventory are occupied by limited mobility households?

## A2. Accessory Dwelling Unit/Owner’s Accessory Unit Requirements



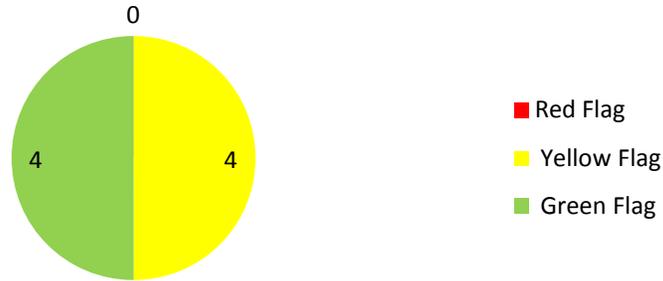
- Red Flag** – tools and policies that do not merit further consideration **0** **0%**
- Yellow Flag** – tools and policies that may have merit but additional understanding is required **3** **38%**
- Green Flag** – tools and policies that have merit and deserve addition discussion and analysis **5** **63%**

melds with the tiny house idea

Expansion of OAUs and ADUs could be a win/win solution.

Neighborhood impacts should be the critical factor. Could make it easier for owners, but only if public notice and public input provisions are strengthened.

## A5. Mobile Home Parks



<b>Red Flag</b> – tools and policies that do not merit further consideration	<b>0</b>	<b>0%</b>
<b>Yellow Flag</b> – tools and policies that may have merit but additional understanding is required	<b>4</b>	<b>50%</b>
<b>Green Flag</b> – tools and policies that have merit and deserve addition discussion and analysis	<b>4</b>	<b>50%</b>

Preserve existing parks. Watch out on redevelopment to ensure that low income residents are not displaced and replace with moderate income residents. Possibility: Help with upgrading infrastructure in exchange for making them permanently affordable.

I do wonder if mobile homes are the best solution from a density and design perspective but the kind of stock they provide is needed

Could Thistle or BHP own some to keep lot fees low?

how about manufactured homes on privately owned lots in some zoning districts.

How can we ensure that the affordability of our current mobile home parks is preserved?

## A7. Small Homes

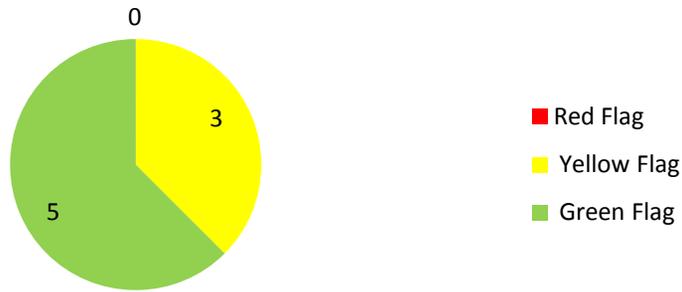


<b>Red Flag</b> – tools and policies that do not merit further consideration	<b>0</b>	<b>0%</b>
<b>Yellow Flag</b> – tools and policies that may have merit but additional understanding is required	<b>1</b>	<b>13%</b>
<b>Green Flag</b> – tools and policies that have merit and deserve addition discussion and analysis	<b>7</b>	<b>88%</b>

Preserve existing small homes (but not by landmarking them willy-nilly. Encourage, but only in appropriate neighborhoods (like CU area)

tiny houses? adu? stick built?

## A8. Tiny Homes



<b>Red Flag</b> – tools and policies that do not merit further consideration	<b>0</b>	<b>0%</b>
<b>Yellow Flag</b> – tools and policies that may have merit but additional understanding is required	<b>3</b>	<b>38%</b>
<b>Green Flag</b> – tools and policies that have merit and deserve addition discussion and analysis	<b>5</b>	<b>63%</b>

This idea is sweeping the nation. I am not sure I completely understand issues related to the habitability of the units and though cheap and easily constructed do they provide the dignity and permanency of a home or are they designed just to take someone off the street.

Do not allow backyard units, unless permitted as ADU/OAU. Do not allow units that don't meet minimum housing standards.

Only for a pilot. Don't invest city \$

How can we adjust parking requirements and Inclusionary Housing regulations to promote more micro-units? Especially in the parking district zones like downtown, Uni Hill and Boulder Junction?

## A9. Housing the Homeless



<b>Red Flag</b> – tools and policies that do not merit further consideration	<b>0</b>	<b>0%</b>
<b>Yellow Flag</b> – tools and policies that may have merit but additional understanding is required	<b>2</b>	<b>25%</b>
<b>Green Flag</b> – tools and policies that have merit and deserve addition discussion and analysis	<b>6</b>	<b>75%</b>

FMR barriers are a big problem for all low & moderate HCV. City should be strong advocate  
Let's learn from the projects that have been recently built to replicate or improve next time.

All solutions need to be considered in a proportional way

Housing cures homelessness, save public money.

recent data are that getting homeless people into permanent housing situation is the first step to breaking the cycle

Of course. Use BVCP and other collaborative efforts to take a regional approach. Housing First is great for the most at-risk, but too expensive for others; scattered site is preferable. Location is very important: stop permitting concentration in just a few areas. Get HUD to raise FMR.

### B1. Home Rehabilitation Loan Program



- Red Flag** – tools and policies that do not merit further consideration **2** **25%**
- Yellow Flag** – tools and policies that may have merit but additional understanding is required **5** **63%**
- Green Flag** – tools and policies that have merit and deserve addition discussion and analysis **1** **13%**

What are the repayment terms and default rates?

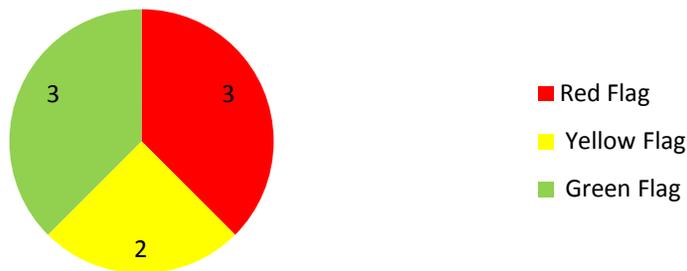
no pop ups and scrape offs for income property

I am not sure this relates to our goal

Not relevant to this group.

Already working. Determine cost to increase to 120% AMI. Don't feature in-commuters; emphasize current residents.

### B2. Homebuyer Assistance Programs

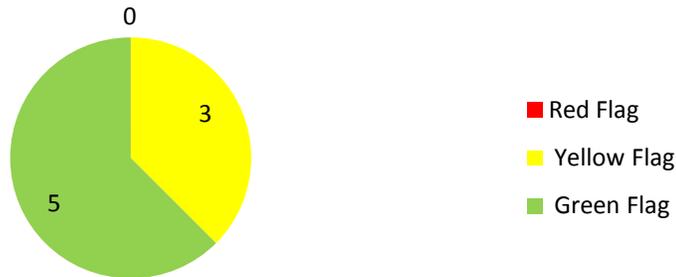


- Red Flag** – tools and policies that do not merit further consideration **3** **38%**
- Yellow Flag** – tools and policies that may have merit but additional understanding is required **2** **25%**
- Green Flag** – tools and policies that have merit and deserve addition discussion and analysis **3** **38%**

Keep the upper limit where it is and save the subsidy \$\$ for the lower end of the income scale.  
 If a home purchase requires a 20% down payment, and the max amount of the loan is \$50,000, a home would need to be purchased for less than \$250,000 unless the home buyer is making an additional contribution. Do we have a lot of these?

Not for our <80% AMI

### B3. Inclusionary Housing (IH) Program



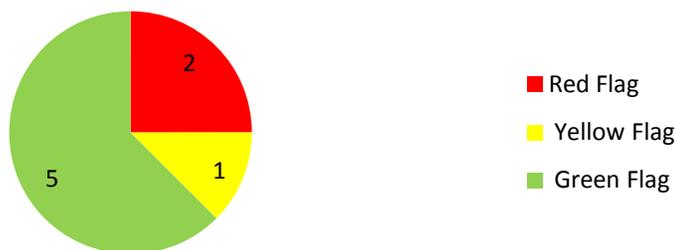
- Red Flag** – tools and policies that do not merit further consideration **0** **0%**
- Yellow Flag** – tools and policies that may have merit but additional understanding is required **3** **38%**
- Green Flag** – tools and policies that have merit and deserve addition discussion and analysis **5** **63%**

Raise CIL cost to promote on-site affordable. Consider making on-site a requirement, but at least require affordable units to be in the same neighborhood as the development instead of sending them all to North Boulder. If economic integration is a goal, make it required. Target to low-mod income more than middle. Do voluntary work-arounds to state prohibition of rent control.

How has Inclusionary Housing contributed to the high cost of housing in Boulder?

Needs lots of analysis. Ownership for middle is not the same issue as rental to low/mod. Very low & low need more public subsidy than from IH.

### B4. Revenue Sources for Affordable Housing



- Red Flag** – tools and policies that do not merit further consideration **2** **25%**
- Yellow Flag** – tools and policies that may have merit but additional understanding is required **1** **13%**
- Green Flag** – tools and policies that have merit and deserve addition discussion and analysis **5** **63%**

How much money is currently in the affordable housing fund? Is money what's preventing more low-income housing developed in town?

A new tax is simply not a viable option. Asking voters who are already stretching to afford Boulder to subsidize those only a couple of rungs lower on the economic ladder will not succeed.

I would add that in exploring this it would be good to see how we can tie actual unit development to the funds generated

Also talk to CML about transfer tax repeal.

## B5. Annexation



<b>Red Flag</b> – tools and policies that do not merit further consideration	<b>2</b>	<b>25%</b>
<b>Yellow Flag</b> – tools and policies that may have merit but additional understanding is required	<b>2</b>	<b>25%</b>
<b>Green Flag</b> – tools and policies that have merit and deserve addition discussion and analysis	<b>4</b>	<b>50%</b>

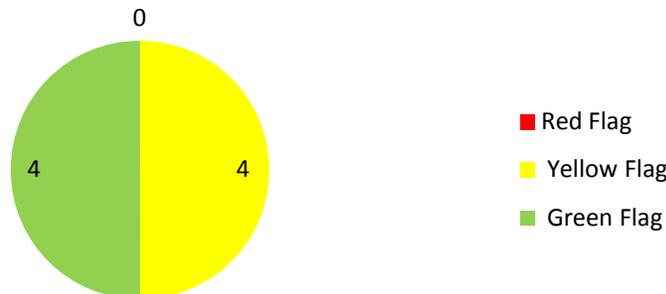
Existing policies/practices are sufficient.

urban sprawl for housing? not the best idea

Can't solve with this. A project w/ 40% permanently affordable means 60% will cost more.

We need to recognize that not all housing can be in downtown boulder

## C2. Land Banking



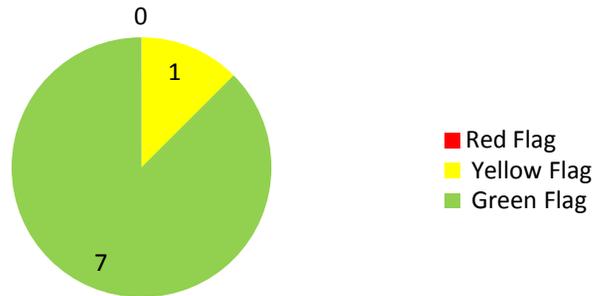
<b>Red Flag</b> – tools and policies that do not merit further consideration	<b>0</b>	<b>0%</b>
<b>Yellow Flag</b> – tools and policies that may have merit but additional understanding is required	<b>4</b>	<b>50%</b>
<b>Green Flag</b> – tools and policies that have merit and deserve addition discussion and analysis	<b>4</b>	<b>50%</b>

Do it, but watch the geographical distribution. Target land banking to areas that don't already have affordable housing.

dunno

The cost of land isn't going down and land banking would be a great investment of city affordable housing dollars.

### C3. Preservation of Rental Affordability

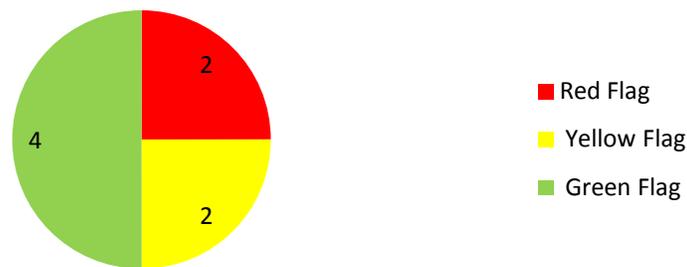


<b>Red Flag</b> – tools and policies that do not merit further consideration	<b>0</b>	<b>0%</b>
<b>Yellow Flag</b> – tools and policies that may have merit but additional understanding is required	<b>1</b>	<b>13%</b>
<b>Green Flag</b> – tools and policies that have merit and deserve addition discussion and analysis	<b>7</b>	<b>88%</b>

cu should figure out how to do this

Preserve the LTRA supply, by buying it up if necessary. "Encourage" BHP and other nonprofit developers to focus their resources on low-mod income more than middle income. These players should be doing the hardest part of the job.

### D1. Employer-Assisted Housing



<b>Red Flag</b> – tools and policies that do not merit further consideration	<b>2</b>	<b>25%</b>
<b>Yellow Flag</b> – tools and policies that may have merit but additional understanding is required	<b>2</b>	<b>25%</b>
<b>Green Flag</b> – tools and policies that have merit and deserve addition discussion and analysis	<b>4</b>	<b>50%</b>

This opportunity could enhance many city goals. In addition to affordable housing it would limit in-commuters and boost our local economy.

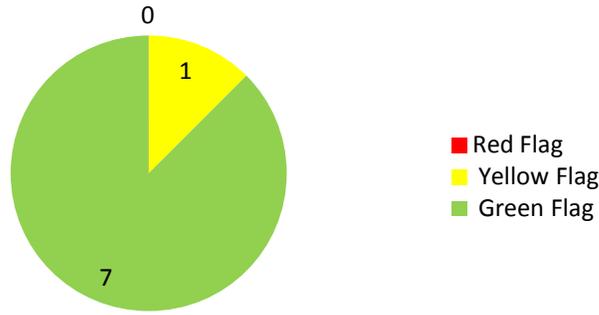
This may not relate to our goal and could create market forces (ie employers able to force out regular renters) that would be counter to our goal

See E5

i've seen this work in the wyoming energy boom towns. i don't know if any single employer will bring a large enough employee base. maybe this google thing.

Linkage fee is a better mechanism for commercial/industrial employers, although CU and Boulder Community Health could consider it to be in their self-interest to invest in housing that is affordable to their employees.

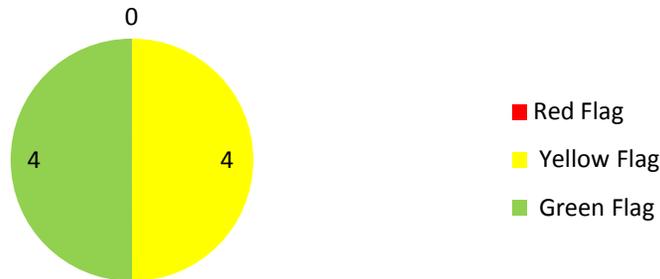
### D3. Housing Choice (Section 8) Voucher Options



<b>Red Flag</b> – tools and policies that do not merit further consideration	<b>0</b>	<b>0%</b>
<b>Yellow Flag</b> – tools and policies that may have merit but additional understanding is required	<b>1</b>	<b>13%</b>
<b>Green Flag</b> – tools and policies that have merit and deserve addition discussion and analysis	<b>7</b>	<b>88%</b>

Anything that gets HUD to increase FMR. Landlord incentives/Fair Housing enforcement.  
Lobby HUD & Congress!

### D5. University Student, Faculty, and Staff Housing



<b>Red Flag</b> – tools and policies that do not merit further consideration	<b>0</b>	<b>0%</b>
<b>Yellow Flag</b> – tools and policies that may have merit but additional understanding is required	<b>4</b>	<b>50%</b>
<b>Green Flag</b> – tools and policies that have merit and deserve addition discussion and analysis	<b>4</b>	<b>50%</b>

see d1 above

Insist on CU 2030 Plan to house 20% upperclass

Though not really in our area, the theory would be that if there was more designated housing for CU this would alleviate pressure on the current market

The moratorium on student housing on the Hill is incredibly stupid. Satisfying some of the high-end student demand will take pressure off the rental market for everyone else.

## E1. Bonuses for Affordable Housing and Certain Housing Types



<b>Red Flag</b> – tools and policies that do not merit further consideration	<b>1</b>	<b>13%</b>
<b>Yellow Flag</b> – tools and policies that may have merit but additional understanding is required	<b>3</b>	<b>38%</b>
<b>Green Flag</b> – tools and policies that have merit and deserve addition discussion and analysis	<b>4</b>	<b>50%</b>

Conflicts with BVCP policy of geographic dispersal of affordable housing.

No answer

This could be so easy!

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



<b>Red Flag</b> – tools and policies that do not merit further consideration	<b>1</b>	<b>13%</b>
<b>Yellow Flag</b> – tools and policies that may have merit but additional understanding is required	<b>3</b>	<b>38%</b>
<b>Green Flag</b> – tools and policies that have merit and deserve addition discussion and analysis	<b>4</b>	<b>50%</b>

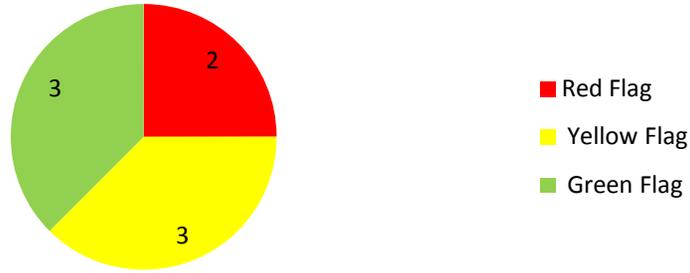
I am not in favor of implementation options 1 through 3, but option #4 would be worth considering.

Affordable shouldn't mean substandard. Development give-aways without a binding quid pro quo are criminal.

Yes. this is important. Imposing IH on affordable housing projects makes them more difficult.

Boulder has an extremely difficult development process and does nothing to allow for the projects that provide the community benefit that City Council talks about.

### E3. Height Limit



- Red Flag** – tools and policies that do not merit further consideration **2** **25%**
- Yellow Flag** – tools and policies that may have merit but additional understanding is required **3** **38%**
- Green Flag** – tools and policies that have merit and deserve addition discussion and analysis **3** **38%**

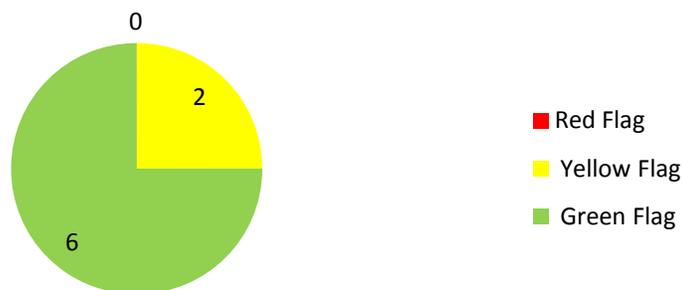
No way!

developers would love to build high into the sky.

There are areas in town where higher density is appropriate and badly needed. Especially along our transit corridors.

Seems interesting, but politically unfeasible at the moment.

### E4. Land Use Designation and Zoning Changes

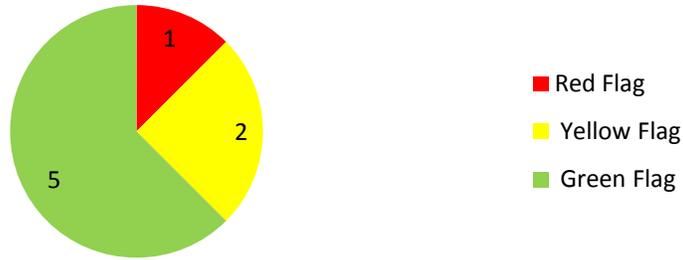


- Red Flag** – tools and policies that do not merit further consideration **0** **0%**
- Yellow Flag** – tools and policies that may have merit but additional understanding is required **2** **25%**
- Green Flag** – tools and policies that have merit and deserve addition discussion and analysis **6** **75%**

Be more proactive! eg Long-vacant large lots along N Broadway should have been rezoned. very effective tool in this town.

Density isn't the answer.

## E5. Linkage Fees for Non-Residential Development

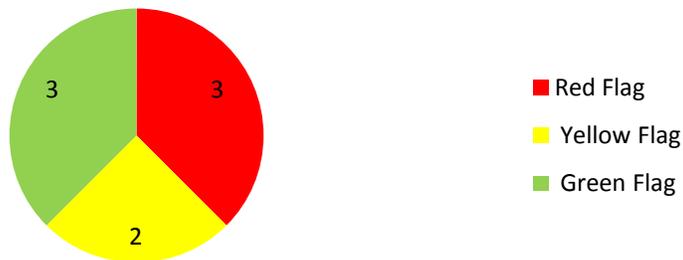


<b>Red Flag</b> – tools and policies that do not merit further consideration	<b>1</b>	<b>13%</b>
<b>Yellow Flag</b> – tools and policies that may have merit but additional understanding is required	<b>2</b>	<b>25%</b>
<b>Green Flag</b> – tools and policies that have merit and deserve addition discussion and analysis	<b>5</b>	<b>63%</b>

Apply to all office/industrial, not just in certain zones. Apply to total square footage.  
i think a tax maybe better to spread around the cost all over town

Are linkage fees being promoted to promote affordable housing development or as an anti-growth measure?

## E7. Residential Growth Management System



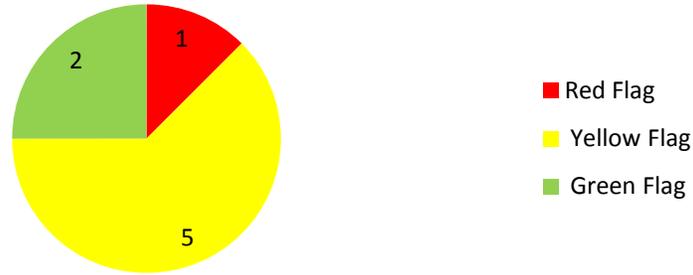
<b>Red Flag</b> – tools and policies that do not merit further consideration	<b>3</b>	<b>38%</b>
<b>Yellow Flag</b> – tools and policies that may have merit but additional understanding is required	<b>2</b>	<b>25%</b>
<b>Green Flag</b> – tools and policies that have merit and deserve addition discussion and analysis	<b>3</b>	<b>38%</b>

The middle-income will suffer the most from the resident growth management system. I'd like to live in a community where people work.

Unsure of what this is.

There are already so many exceptions as to make growth management an oxymoron. Don't add more.

## F1. Homeowners' Association (HOA) Fee Affordability



<b>Red Flag</b> – tools and policies that do not merit further consideration	<b>1</b>	<b>13%</b>
<b>Yellow Flag</b> – tools and policies that may have merit but additional understanding is required	<b>5</b>	<b>63%</b>
<b>Green Flag</b> – tools and policies that have merit and deserve addition discussion and analysis	<b>2</b>	<b>25%</b>

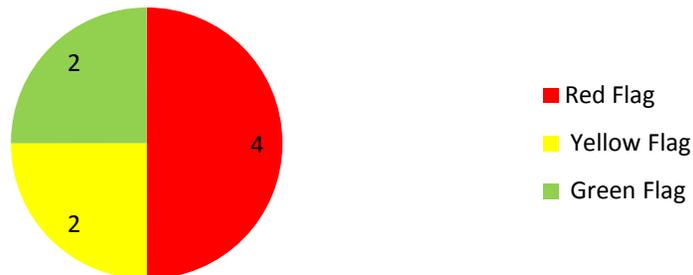
Green flag for "continue outreach efforts with HOAs" - HOAs need to be involved in housing discussions

big problem with small developments.

This is a complicated problem. Owners in HOA already paid more for their homes costs of HOA depend on size of units not value. Affordable owners who pay into adequate reserves can't sell for more than owners in bad HOA's.

Affordable units have to pay their way. If they are rental, then the landlord has to pay. Owner-occupied would likely be middle income, rather than low-mod, which should have lower priority for additional resources.

## F2. Housing Advisory Board



<b>Red Flag</b> – tools and policies that do not merit further consideration	<b>4</b>	<b>50%</b>
<b>Yellow Flag</b> – tools and policies that may have merit but additional understanding is required	<b>2</b>	<b>25%</b>
<b>Green Flag</b> – tools and policies that have merit and deserve addition discussion and analysis	<b>2</b>	<b>25%</b>

Use BHP for loq/moderate

Without power, such a board would be a waste of members' and staff time. BHP should be

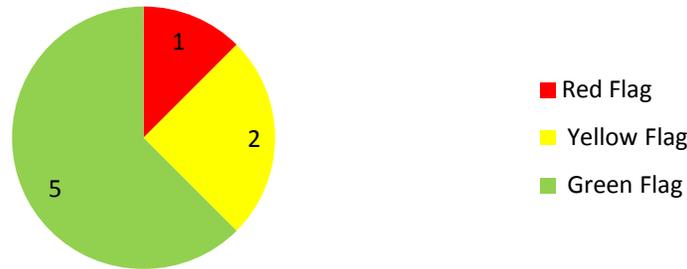
playing this role, as Boulder's housing authority.

Is the point of a housing board to promote low-income housing or is it a tool for the NIMBY crowd?

more committees with no power is a waste of time

Why, in the toolkit, does it indicate that a Housing Advisory Board would only help to address the "Strengthen Our Commitments" goal. In my mind such a Board would/could absolutely help the city meet all of its goals.

### F3. Regional Solutions and State-Level Advocacy

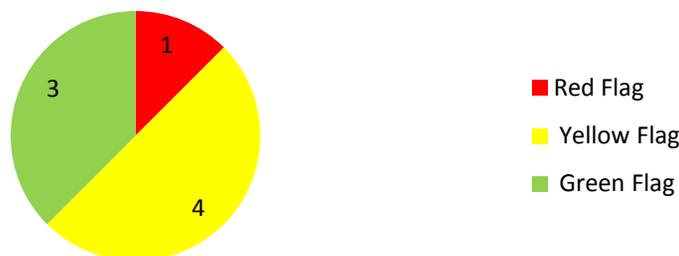


- Red Flag** – tools and policies that do not merit further consideration **1** **13%**
- Yellow Flag** – tools and policies that may have merit but additional understanding is required **2** **25%**
- Green Flag** – tools and policies that have merit and deserve addition discussion and analysis **5** **63%**

Housing affordability is as much a transportation issue as it is a housing issue. Need regional solutions.

good idea, but a tough political nut to crack

### F4. Rent Control



- Red Flag** – tools and policies that do not merit further consideration **1** **13%**
- Yellow Flag** – tools and policies that may have merit but additional understanding is required **4** **50%**
- Green Flag** – tools and policies that have merit and deserve addition discussion and analysis **3** **38%**

cu should check this out.

Look at voluntary arrangements, but only if affordable units are provided on-site with access to the same amenities as the market-rate tenants. No "poor doors!"

## **Additional Tools**

E6. Occupancy Limits

A4 - Cooperative Housing

A4 Cooperatives

Yellow: Consider pilots in neighborhoods where there is broad support -- not neighborhoods that already have high student populations. Perhaps limit to elderly.

I think that this tool can help provide market-rate affordable housing by decreasing the cost per person.

Could be option for single low income, disabled, seniors who have large homes

## **Additional Tools**

E6 - Occupancy Limits

Similar to Cooperative Housing, I think this tool can help provide market-rate affordable housing.

## **Additional Tools**

No responses yet for this question.

No responses yet for this question.