



WESTERN PLACES / WESTERN SPACES

DESIGNING FOR *the* FUTURE:

BUILDING ENDURING VALUE

RMLUI 2019 HOME STUDY COURSES
AFFORDABLE HOUSING 101



MARCH 7-8, 2019

BONUS WORKSHOP / MARCH 6 / AFFORDABLE HOUSING 101

RMLUI
ROCKY MOUNTAIN
LAND USE INSTITUTE



2019

Western

Places/Western

Spaces:

Designing for the Future: Building Enduring Value

Imagine your ideal community. What makes a place of enduring value? Does it preserve and appreciate its local history or is it a high-tech, future-oriented, master-planned development? Is it dense, urban, walkable, and transit-oriented or is it rural in nature, producing food, providing habitat, or protecting our natural heritage? Is it welcoming to all, regardless of income, ethnicity, ability, or age? Is it accessible, easy to navigate, and comfortable? Is it resilient and sustainable, able to cushion the impacts of climate change and reduce our impacts on the environment? And what is the role of art and beauty in creating places of enduring value? How important is it to create spaces that inspire awe, that promote civic engagement, that provide a respite, or that encourage recreation?

As economic recovery has spread across the West, the demands of rapid growth threaten to undermine our ability to plan for and design places of lasting value. And yet, good design ensures that what we build works for the communities now and into the future. High quality design can transform a mundane block of apartments into a vibrant community; it can help revitalize a struggling Main Street; and it can promote sustainability by ensuring that our investments are durable.

For RMLUI's 28th Western Places/Western Spaces conference, we looked at the ways in which the quality of design informs and shapes our communities. What works and what doesn't? How are small towns using design to encourage growth and economic opportunities? How are cities ensuring that their focus on affordability doesn't come at the expense of quality infrastructure? How are suburban areas re-designing spaces to meet changing market demands amid a retail revolution? How are regions using design to ensure that communities build on their diversity, leverage their collective resources, improve their connectivity, and preserve their natural assets? What design disasters should we learn from and avoid in the future? And what tools can we use to promote more thoughtful, more effective, and more beautiful design?

Sessions from the conference are recorded for use in RMLUI's Home Study Program. This course, *Affordable Housing 101*, examines how affordable housing can be developed, exploring some of the existing barriers to ensuring affordability as well as innovative tools that can be used to deliver more permanently affordable housing.

Affordable Housing 101: An Introduction to Tools and Approaches

Wednesday, March 6, 2019

This workshop examines how affordable housing can be developed, exploring some of the existing barriers to ensuring affordability as well as innovative tools that can be used to deliver more permanently affordable housing. Topics include the elements influencing whether, where, and how affordable housing will be developed; land use and regulatory tools that are being used by local governments to promote a range of affordable housing options; and cutting-edge approaches being used for public and private financing. The workshop will end with a roundtable discussion of the most persistent problems in providing permanently affordable housing and cutting-edge ideas for how to address them.

This training is designed for planners, lawyers, real estate professionals, and others who are interested in understanding how to develop affordable housing options.

8:30-10:00 SETTING THE STAGE: DIAGNOSING THE PROBLEM (90 MINUTES)

This panel of real estate professionals, policy experts, and suppliers of affordable housing will provide an introduction regarding the nature and causes of our affordability crisis. What constitutes affordable housing? Why did prices rise so quickly? What macro and micro economic factors contributed to rising prices? Topics to be discussed include demographic and housing trends, structural barriers to affordability, and the relationship of affordable housing to transportation and site location.

MODERATOR

Heidi Aggeler, Managing Director and Founder, Root Policy Research

SPEAKERS

Kristin Hyser, Community Investment Program Manager, Boulder Division of Housing

Aaron Miripol, President and CEO, Urban Land Conservancy

Jennifer Newcomer, Director of Research, Shift Research Lab/The Piton Foundation

10:15-12:00 MANDATING AND INCENTIVIZING AFFORDABILITY: REGULATORY TOOLS AND APPROACHES (105 MINUTES)

This panel covers local regulatory approaches to incentivize or require affordable units, including statutory and constitutional limits on these efforts. Topics include the use of Inclusionary housing ordinances; overlay and incentive zoning to promote affordability; land banking; and development agreements.

MODERATOR

Erin Clark, VP of Master Site Development, Urban Land Conservancy

SPEAKERS

Albus Brooks, Denver City Councilman for District 9

Don Elliott, Director, Clarion Associates

Clay Frickey, City Planner, Fort Collins

Jenni Grafton, Housing Policy and Development Manager, City of Westminster

12:00-1:15 LUNCH PRESENTATION: ERIKA MALONE: A VIEW FROM SEATTLE (30 MINUTES)

On the front lines of addressing some of the nation's most challenging affordable housing issues, Erika Malone will lend her expertise to our discussion in Denver, providing a perspective from more than 20 years of working on these issues in Seattle.

SPEAKER

Erika Malone, Senior Homeownership Specialist, City of Seattle

1:15-3:00 MAKING HOUSING AFFORDABLE: FINANCING TOOLS AND APPROACHES (105 MINUTES)

This panel will cover funding sources, available subsidies, strategies for reducing costs, and tools for maintaining affordability over time. Covered topics will include the availability of federal funds; tax policy and tax credits; strategies for reducing costs (e.g., shared parking, donated land, TOD); and protecting affordability through deed restrictions/shared equity.

MODERATOR

Rodger Hara, Affordable Housing Development Consultant

SPEAKERS

Laura Brudzynski, Director of Housing Policy, City and County of Denver

Anthea Martin, Senior Vice President of Affordable Housing and FHA Lending, Bellwether Enterprise Real Estate Capital

Christi Smith, VP of Strategy and Communications, Urban Land Conservancy and Director of the Metro Denver Impact Facility

Tasha Weaver, Manager of Tax Credit Allocation, Colorado Housing and Finance Administration

3:15-4:15 LIVING DIFFERENTLY: ALTERNATIVE APPROACHES TO AFFORDABILITY (60 MINUTES)

This session will explore how alternative ways of occupying a dwelling unit contribute to housing affordability. It will begin with who is living in these environments, why, and how alternative living environments and ownership structures are helping communities with housing affordability. Living differently will be defined as coops, tiny home communities, ADUs, and shared equity homeownership. We will visit definitions of household and family, occupancy maximums, limits on unrelated persons, and mobility constraints – and how these conflict with how people live in urban and suburban environments today.

MODERATOR

Heidi Aggeler, Managing Director and Founder, Root Policy Research

SPEAKERS

Paul Bindel, Co-Founder, Queen City Cooperative

Cole Chandler, Colorado Village Collaborative/Beloved Community Village

Stefka Fanchi, President and CEO, Elevation Community Land Trust

Will Martin, Co-Founder and Chief Strategist, Studiobvio

4:15-5:30 ADDRESSING THE CHALLENGES AHEAD: A ROUNDTABLE DISCUSSION OF NEW APPROACHES (75 MIN.)

This panel will bring together the region’s most experienced experts in affordable housing to discuss the intractable problems and hard questions. What are the biggest challenges ahead and what are the most creative ideas for addressing them?

SPEAKERS

Aaron Miripol, President and CEO, Urban Land Conservancy

John Parvensky, President and CEO, Colorado Coalition for the Homeless

Jaime Gomez, Deputy Executive Director and COO, CHFA

Melinda Pollack, Senior VP for National Initiatives, Enterprise Community Partners

SPEAKERS

Heidi Aggeler

Managing Director, Root Policy Research
Denver, CO

Heidi is a member of the Denver Planning Board and Denver's Group Living Advisory Committee. She leads a policy research firm and, for the past 20 years, has specialized in housing market research and fair housing. Through her work, she has surveyed and conducted focus groups with residents who have faced barriers to housing choice ranging from transgender youth to artists to seniors, all desiring shared living arrangements and finding these challenging to find or illegal.

Paul Bindel

Co-Founder, Queen City Cooperative

Paul Bindel is a digital marketing strategist at Doghead Creative, a creative content agency focused on arts and real estate/housing organizations. He is the cofounder of Queen City Cooperative, a limited equity housing cooperative, and Colorado Solidarity Fund, an investment club focused on cooperatives. Paul is a 2018 New Leaders Council Fellow and was named Who's Next: Housing by Denverite in 2019.

Albus Brooks

Denver City Councilman for District 9

Community service and leadership has long been a piece of Albus Brooks' identity. Before his time in the political arena, Albus Brooks dedicated his life to working with young people in Denver's urban neighborhoods. He served as the Director of the Issachar Center for Urban Leadership (ICUL), an organization that invests in emerging leaders throughout Denver. After ICUL in 2010, Albus Brooks helped then-Mayor John Hickenlooper get elected Governor of Colorado, acting as his Outreach and Political Director, managing field and constituency outreach operations.

Cole Chandler

Colorado Village Collaborative/Beloved Community Village

Cole is the Co-Director of the Colorado Village Collaborative, the organization behind Denver's first tiny home village. He holds a Master of Divinity degree from Baylor University, is an ordained Mennonite Minister, and is a member of the Denver Catholic Worker Community. A moral commitment led Cole into his work among poor and marginalized people, where he found himself to have become a part of a community whose struggle became his own.

Erin Clark

VP of Master Site Development, Urban Land Conservancy

Erin Clark is an urban planner and real estate attorney who currently serves as Vice President of Master Site Development for Urban Land Conservancy (ULC), a Denver-based non-profit organization with a mission of creating equitable communities through affordable real estate. At ULC, Erin leads efforts to create long-term community benefits such as affordable housing and office space for other non-profit organizations on large, multi-phased and multi-use sites throughout the Denver metro area, particularly in transit-oriented development areas. Erin is committed to seeing development of thoughtful and sustainable urban infill projects that promote walkability and community cohesion. A Denver native, Erin has worked in the fields of planning and development since 2001, starting with a role in real estate and affordable housing at the Lowry Redevelopment Authority. She later spent five years in the City of Pasadena, CA, as a planner in both long-range planning and economic development. There, she participated in the drafting and adoption of a citywide Recreation & Parks Master Plan, and also oversaw large commercial and institutional development projects.

Immediately prior to joining ULC, Erin worked as a transactional a real estate attorney and land use consultant in Denver and Boulder. She holds a bachelor's degree in sociology from Brown University, a master's degree in urban planning from the University of Southern California, and a law degree from the University of Wisconsin.

Don Elliott

Director, Clarion Associations
Denver, CO

Don Elliott is a Director with Clarion Associates, a national consulting firm with offices in Denver and Chapel Hill; and affiliate offices in Chicago, Philadelphia, and Cincinnati. Mr. Elliott's practice focuses on plan implementation, zoning, development regulations, and international urban development. He has served as project manager for major zoning reform efforts in Detroit, Philadelphia, Indianapolis, and Albuquerque, among others. Prior to joining Clarion, Mr. Elliott was Project Director for the Denver Planning and Community Development Office. He has also advised numerous local governments in Russia on land use issues, served as Democracy and Governance Advisor for USAID in Uganda, completed research projects on planning and slum upgrading issues in India, and drafted land use regulations for the city of Ulaanbaatar, Mongolia. He is the author of *A Better Way to Zone* (Island Press, 2008), and co-author of *The Rules That Shape Urban Form* (APA 2012) and *The Citizens Guide to Planning* (APA 2009). He also serves as a member of the Denver Planning Board. Mr. Elliott holds a Master's Degree in City and Regional Planning from the John F. Kennedy School of Government at Harvard University, a Juris Doctor degree from Harvard Law School, and a Bachelor of Science Degree in Urban Planning and Policy Analysis from Yale University. Don is also a member of the Denver Planning Board.

Stefka Fanchi

President and CEO, Elevation Community Land Trust

Stefka Czarnecki Fanchi holds a Bachelor degree in International Affairs from the George Washington University and a Master of Arts in International Management with a specialization in Sustainable Development. With fourteen years experience in affordable housing, she specializes in the development of home ownership opportunities for low and moderate income families, and public policy development to support that mission. Stefka believes that affordable, stable housing is a critical piece of infrastructure in a Colorado economy that works for everyone. Stefka's background is in large-scale non-profit fundraising, and she has held executive level positions with statewide nonprofits and municipal government, including Habitat for Humanity of Colorado and the City of Lakewood. She was recognized in 2008 as one of the Denver Business Journal's Forty Under 40 and in 2009 as one of Midwest CEO Magazine's Most Influential Women. She currently serves as President & CEO for Elevation Community Land Trust, and is leading the new organization's efforts to develop and preserve more than 700 affordable home ownership opportunities in Colorado by 2022.

Clay Frickey

City Planner, Fort Collins

Jenni Grafton

Housing Policy and Development Manager, City of Westminster

Jenni Grafton, Assoc. AIA, LEED AP-ND, serves as the Housing Policy and Development Manager for the City of Westminster, where her primary focus is on redevelopment efforts in the Westminster Station TOD area and coordinating the City's affordable housing policy and strategy initiative. Her expertise includes design project management, public policy development, sustainability practices, and urban infill projects. For the past 17 years, she has worked across the spectrum of land development in the non-profit sector, local government and in universities. Previously as the design project manager for Habitat for Humanity of Metro Denver, she advanced sustainability initiatives through LEED, Enterprise Community Partners, and EPA certification programs targeting energy efficiency, water conservation, and access to transit. Jenni holds dual Master's degrees in Architecture

and Urban Design from the University of Colorado. She has taught design courses for the University of Colorado and Iowa State University.

Rodger Hara

Affordable Housing Development Consultant

Rodger Hara is owner and Principal of Community Builders Realty Services, a firm that helps government agencies and for-profit and non-profit developers find their way through the affordable housing finance and development maze. He has worked in affordable housing finance and development for 40 years at HUD, the Colorado Housing and Finance Authority, the Denver Housing Authority and various mortgage companies. He is actively involved with a variety of community service organizations and serves on the Boards of the Recovery and Sam S. Bloom Foundations and the Colorado Housing Assistance Corporation. He is a Denver native, life-long user of public transit, a graduate of the Transit Alliance Citizens Academy and a member of the Denver Regional Transit District Citizens Advisory Committee. He has a Bachelor of Science in Business Administration from the University of Denver.

Kristin Hyser

Community Investment Program Manager, Boulder Division of Housing

Kristin Hyser serves as the Deputy Director of Housing and Human Services for the City of Boulder. In this role, she provides strategic leadership to achieve the city's housing and human services goals. Her scope of work includes supporting the work of Children, Youth and Families, Senior Services, affordable housing planning and development, housing and human services community investment programs and general operations management. Prior to joining the City of Boulder, Kristin held several positions in the public sector at the state and local levels related to community development, neighborhood revitalization, city planning, affordable housing and economic development. Kristin has a B.A. in Sociology and Anthropology from Earlham College in Richmond, Indiana and a Masters in Regional Planning from Cornell University in Ithaca, New York.

Will Martin

Co-Founder and Chief Strategist, Studiobvio

Will Martin is an urbanist and architectural designer. A Denver native, Will is the co-founder and owner of Studiobvio, a Denver based architecture firm engaged in housing design, research, and advocacy. The firm's current research project utilizes Geographic Information Systems (GIS) to analyze the opportunity and impacts of design on affordable, wheelchair accessible, net-zero energy, accessory dwelling units (ADUs) and co-housing. Through ongoing work with The Architecture Lobby (a national labor advocacy organization for architects) and Warm Cookies of the Revolution (a civic action organization in Denver), Will is committed to collaborating with others to make Denver awesome. With a Master of Architecture from the University of Michigan as well as a bachelor's degree in development economics and geography from Middlebury College, Will wields a range of expertise and skills that he leverages to make the world a more resilient, equitable, and beautiful place for everyone.

Aaron Miripol

President and CEO, Urban Land Conservancy

Aaron Miripol has 20 years' experience running community development and affordable housing companies. Aaron joined ULC in 2007 and leads this unique real estate company in partnering with a wide range of organizations in the Denver metro area on the strategic acquisition and development of land and buildings to preserve and enhance their ability to create sustainable benefits in underserved communities. To date ULC has invested in 26 properties totaling \$66 million, and ranging from vacant lots, to 600,000 square feet of nonprofit facilities, and preserving and developing over 1,000 units of affordable housing. Prior to his work at ULC, Aaron was the Executive Director of Thistle Community Housing, providing oversight on one of the fastest growing non-profit housing providers in Colorado. Before moving to Colorado, Aaron worked in Baltimore running two

inner city non-profit community development corporations, Southwest Visions and The Loading Dock. He was a Goldsmith Scholar in International Studies at Hebrew University in Jerusalem, has his BA in History & International Studies from Macalester College in St. Paul, and a Masters in Public Policy from Johns Hopkins University in Baltimore.

Jennifer Newcomer

Director of Research, Shift Research Lab/The Piton Foundation

Jennifer Newcomer is the Director of Shift Research Lab, which is a program of The Piton Foundation. She leads Shift's efforts to transform data into actionable information that improves the social sector's ability to serve Colorado's low-income communities. Her research focuses on social and built environment related issues, particularly around household and neighborhood life cycles and the factors impacting family economic well-being. Prior to working at Shift, Jennifer worked at the Denver Regional Council of Governments conducting land use forecasting and regional economic analysis. She also has worked in real estate and construction managing projects from planning and design to build out. Jennifer holds a Masters in Urban and Regional Planning, with a focus on economic development from the University of Colorado at Denver, and a Bachelor's in Environmental Design from the University of New Mexico.

John Parvensky

President and CEO, Colorado Coalition for the Homeless

John Parvensky has served as President and CEO of the Colorado Coalition for the Homeless since 1985. Under his leadership, the Coalition, which began as a single health center, has grown to serve over 18,000 people experiencing homelessness per year through comprehensive housing and healthcare. John has been a leader in developing integrated housing for people experiencing homelessness and low-income families and individuals, developing the state-of-the-art Stout Street Health Center, and bringing the Housing First approach for those who chronically experience homelessness to Colorado. During his tenure, John has received local and national recognition for his work. Most recently, John was awarded the 2018 Philip W. Brickner National Leadership Award from the National Healthcare for the Homeless. John serves as the President of the Board of Directors for the National Coalition for the Homeless and was past board president of the National Healthcare for the Homeless Council.

Melinda Pollack

Senior VP for National Initiatives, Enterprise Community Partners

Melinda Pollack is SVP of National Initiatives at Enterprise Community Partners, Inc. She oversees Enterprise's national programs including SPARCC (Strong, Prosperous and Resilient Communities Challenge) and efforts focused on economic mobility. Melinda joined Enterprise in 2007 to focus on affordable transit oriented development (TOD) financing solutions and policy efforts for the Denver region and guided the creation of the Denver Regional TOD Fund, a \$24 million tool for preservation and land acquisition for affordable housing. She also co-founded Mile High Connects, a collaboration of more than 20 philanthropies and nonprofits dedicated to ensuring that all people benefit from the Denver region's transportation expansion, with an agenda focused on transportation, housing, jobs, education and health. Melinda also led Enterprise's work on the Denver Social Impact Bond (SIB), one of the first city-level SIBs in the United States to address chronic homelessness. Nationally, Melinda guides the implementation of SPARCC, a \$90 million initiative seeking to develop communities that are racially equitable, climate resilient and healthy. In addition, she's Enterprise's lead on developing partnerships to understand barriers to and realize greater economic mobility for low-income communities. Melinda holds a bachelor's degree in communications and human services from The George Washington University and a master's public administration from the University of Colorado.

Christi Smith

VP of Strategy and Communications, Urban Land Conservancy and Director of the Metro Denver Impact Facility Christi joined Urban Land Conservancy in 2010 and is a leader in strengthening the internal and external operations as well the management and creation of ULC impact investments and creative financing strategies. She is responsible for overseeing the day to day business of the organization as well as all fundraising and communication efforts including public relations, marketing and outreach related to ULC projects and programs. Before joining ULC, Christi gained her appreciation of community serving real estate when she was Program Director for the ACE Mentor Program of Colorado. She was responsible for organizing volunteers to work with high school students in 14 schools within 4 districts where they mentored in the fields are architecture, construction and engineering. Christi's degree is from the University of Colorado, Boulder (she is coping with the fact that her daughter refuses to attend CU), she also excels in soccer player management thanks to her son and spends a lot of her free time vacuuming thanks to her golden retriever.

Tasha Weaver

Manager of Tax Credit Allocation, Colorado Housing and Finance Administration

Tasha Weaver, Manager of Colorado Housing and Finance Authority's (CHFA's) Tax Credit Program, has over 20 years of Low Income Housing Tax Credit program experience. She served as the Manager of Program Compliance for many years at CHFA and has taught numerous tax credit classes and workshops. Prior to joining CHFA, Ms. Weaver worked for a Denver property management firm managing conventional and affordable housing as well as commercial real estate.