

Rocky Mountain Land Use Institute

Living Differently: Alternative Approaches to Affordability

PRESENTED BY

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Our Esteemed Panel— and what they will discuss

Panelists and Topics

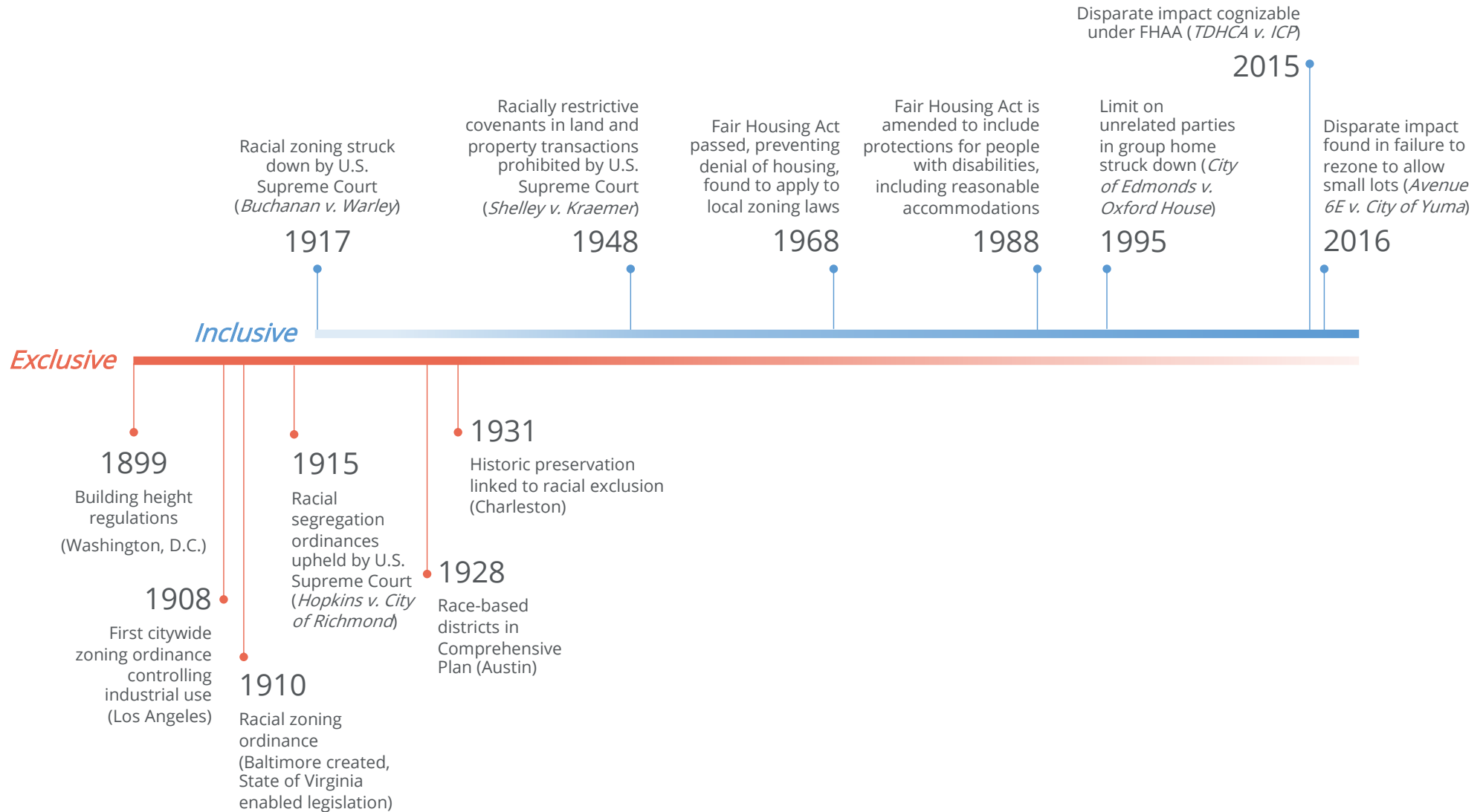
- Andrew Webb: City of Denver experience rethinking code
- Cole Chandler: Tiny Home Village
- Will Martin: Accessory Dwellings
- Sarah Wells: Coops

(We will begin with a bit of context)

Q&A



Drivers for Living Differently: Historical Lack of Opportunity



Drivers: Demographics and Household Economics

1. People marry later: Age at first marriage in 1980 = 22 for women and 25 for men; now 29.5 for men and 27.5 for women
2. People delay childbirth: Mean age of childbirth in 2000 = 27; now 28
3. Flexible living arrangements needed to make up for lack of housing subsidies and assistance (e.g., lower use of public subsidies by Hispanic households yet higher rates of overcrowding)
4. U.S. growth is driven by international immigration and nontraditional household arrangements:
 - Immigrants are more likely to be renters, to have lower incomes
 - Extended family settings contribute to economic stability through free child care, faster language acquisition, cultural assimilation, si

City of Denver Experience

Updating City Code



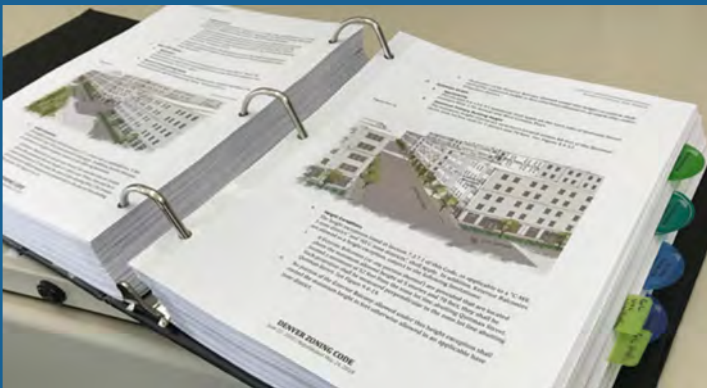
City and County efforts to address affordability



- Finance new affordable housing and preserve existing affordable units
 - Affordable Housing Fund
 - Safe Occupancy Program
- Incentivize inclusion of affordable units in market-rate projects
- Invest in supportive housing and shelters
- Rent assistance and anti-displacement efforts
- Update land use regulations and policies to encourage diversity of housing types, remove barriers to affordability

Group Living Zoning Code Update Project

- Outdated, complicated language
- Emerging and re-emerging uses not clearly addressed
- Changing housing needs
- Evolving city housing policy
- Updated state and federal regulations



How does the Zoning Code impact affordability?



- Complicated, confusing process for opening group homes, shelters or other residential options.
- Lack of clear regulations for emerging low-cost housing models like tiny house villages, re-emerging uses like single-room occupancy (SRO)
- High requirements for off-street parking, reducing land area that could be used for housing

How does the Zoning Code impact affordability?



- Household definition is one of the most conservative in the west, permitting only two unrelated adults to live together in a typical house. This limits:
 - Adults renting or buying a home together
 - Cooperative housing and other intentional living models
 - Intergenerational living
 - Artist/DIY space housing

Household Size: Peer City Limitations on Unrelated Adults

2	3	4	5	6	8	Unlimited
Denver	Boulder	Aurora	Arvada	Austin, TX	Seattle, WA	Most California Cities
Englewood	Commerce City	Brighton	Castle Rock	Bend, OR	Vancouver, WA	Bend, OR
	Fort Collins	Golden	Colorado Springs	San Diego, CA*		
	Littleton	Northglenn	Lakewood	Spokane, WA		
	Loveland	Thornton	Longmont	Portland, OR		
	Wheat Ridge	Westminster	Parker			
	Salt Lake City, UT	Las Vegas, NV	Unincorporated Adams Co.			
	Minneapolis, MN	*Boston, MA	Unincorporated Arapahoe Co			
		New Orleans, LA	Albuquerque, NM			
			Boise, ID			
			Kansas City, MO			
			Oklahoma City, OK			
			Phoenix, AZ			

History of “Household” in Denver



- First zoning code, adopted in 1925, did not specify relationships in a household.
- Prior to and during WWII, homeowners encouraged to convert basements and rooms, rent to boarders.
- Beginning in 1956, series of amendments to zoning code began to narrow permissions for who could live in a “household.”
- By 1968, code had specific list of relatives: Husband, wife, siblings, niblings, etc.

Source: B. Erin Cole, R-O: Race, Sexuality and Single Family Zoning in Denver's Park Hill and Capitol Hill Neighborhoods, 1956-1989

History of “Household” in Denver



- Reflects nationwide postwar evolution toward “single family” zoning, aimed at reducing rental of rooms or units, limiting unrelated people from living together.
 - Separating “families” from “non-families” of renters, friends, etc.
- “Husband and wife” not changed to “Spouses” or “partners” until 2018
- Homeowners still need a rooming and boarding permit to rent an extra room and are limited to 1 roommate in single-unit zone districts.

Source: B. Erin Cole, R-O: Race, Sexuality and Single Family Zoning in Denver’s Park Hill and Capitol Hill Neighborhoods, 1956-1989

Project Status

Denver Group Living Code Update Consolidated Problem Statement

July 11, 2018

Summary: During a series of meetings that began in March, the Group Living Stakeholder Advisory Committee identified a set of challenges with regulations in the Denver Zoning Code (DZC) that govern Group Living – residential uses where a group of people larger than a typical household occupy a structure, often with common eating and restroom facilities. These issues have caused difficulties for residents/clients (people who want/need group living arrangements), neighborhoods where group living facilities are located currently, providers/operators of group living facilities and City and County staff who implement the regulations. The Committee worked in subgroups focused on specific use types in the DZC related to members' work or interests:

- Adult and Elder Housing
- Community Corrections
- Artist/DIY/Cooperative housing
- Emerging Residential Uses (tiny house villages, Single-Room Occupancy, co-living, etc.)
- Shelter for the Homeless
- Transitional and Special Care Homes

The subgroups prepared detailed documents outlining Zoning Code issues related to each of the topics



Committee/Subgroup Criteria

City Criteria

1. The proposed change is consistent with adopted policies (DZC 12.01, 12.02, 12.03, 12.04, 12.05, 12.06, 12.07, 12.08, 12.09, 12.10, 12.11, 12.12, 12.13, 12.14, 12.15, 12.16, 12.17, 12.18, 12.19, 12.20, 12.21, 12.22, 12.23, 12.24, 12.25, 12.26, 12.27, 12.28, 12.29, 12.30, 12.31, 12.32, 12.33, 12.34, 12.35, 12.36, 12.37, 12.38, 12.39, 12.40, 12.41, 12.42, 12.43, 12.44, 12.45, 12.46, 12.47, 12.48, 12.49, 12.50, 12.51, 12.52, 12.53, 12.54, 12.55, 12.56, 12.57, 12.58, 12.59, 12.60, 12.61, 12.62, 12.63, 12.64, 12.65, 12.66, 12.67, 12.68, 12.69, 12.70, 12.71, 12.72, 12.73, 12.74, 12.75, 12.76, 12.77, 12.78, 12.79, 12.80, 12.81, 12.82, 12.83, 12.84, 12.85, 12.86, 12.87, 12.88, 12.89, 12.90, 12.91, 12.92, 12.93, 12.94, 12.95, 12.96, 12.97, 12.98, 12.99, 13.00, 13.01, 13.02, 13.03, 13.04, 13.05, 13.06, 13.07, 13.08, 13.09, 13.10, 13.11, 13.12, 13.13, 13.14, 13.15, 13.16, 13.17, 13.18, 13.19, 13.20, 13.21, 13.22, 13.23, 13.24, 13.25, 13.26, 13.27, 13.28, 13.29, 13.30, 13.31, 13.32, 13.33, 13.34, 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--

Next Steps



- Draft zoning and building code amendments for DIY/artist housing that combines living, work and performance spaces
- Committee consensus around new household definition
- Committee consensus on regulating small group homes, sober living homes, etc.
- Public outreach and adoption process
 - Late summer and fall 2019

www.denvergov.org/groupliving

Tiny Homes

Challenges with Code and Location



**COLORADO
VILLAGE
COLLABORATIVE**

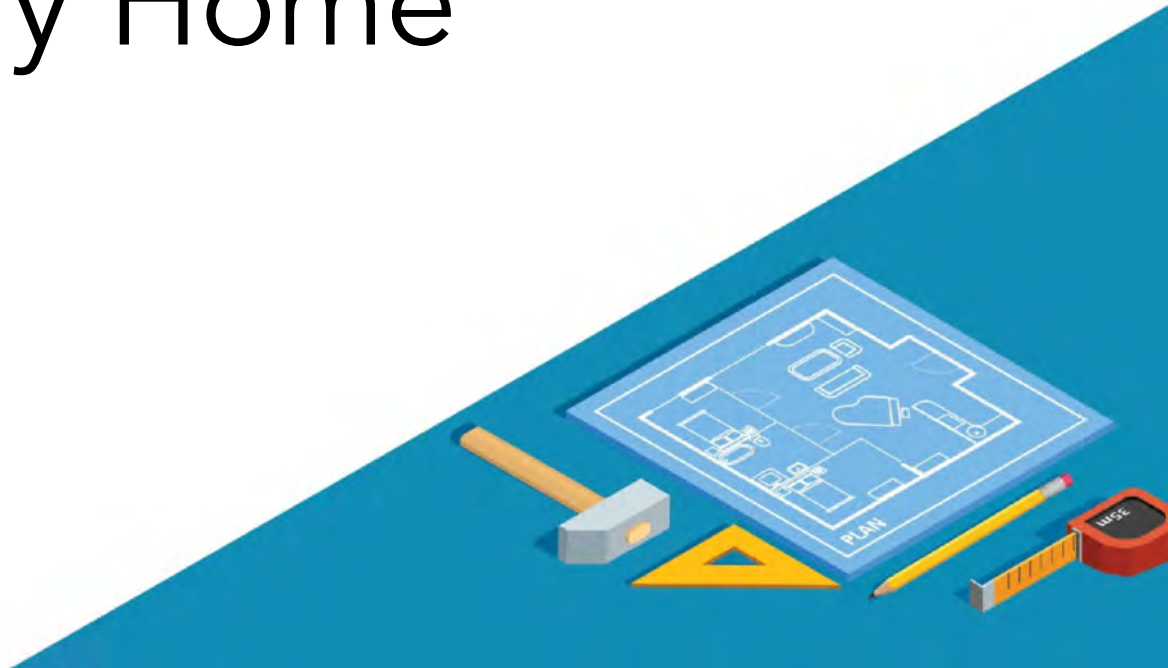
Let's be NEIGHBORS!

A look at tiny home villages
as an emerging solution
to homelessness





What is a Tiny Home Village?



Elements of a Tiny Home Village



- **TINY HOMES** - Individual homes of 400 square feet or less
- **COMMON BUILDING(S)** - Shared facilities and resources to supplement tiny homes
- **NON-PROFIT SPONSOR** - An entity that provides ongoing administration, oversight, and support
- **VILLAGE MEETING** - Residents meet as a community at least once a month
- **COMMUNITY AGREEMENT** - A basic code of conduct that all residents agree to abide by
- **SELF-GOVERNANCE** - Involvement of residents in decision making and management
- **LOW COST** - Between \$2,500-25,000 per unit



Opportunity Village

Eugene, OR



Community First! Village

Austin, TX



Beloved Community Village

Denver, CO

A Tiny Home Village is...

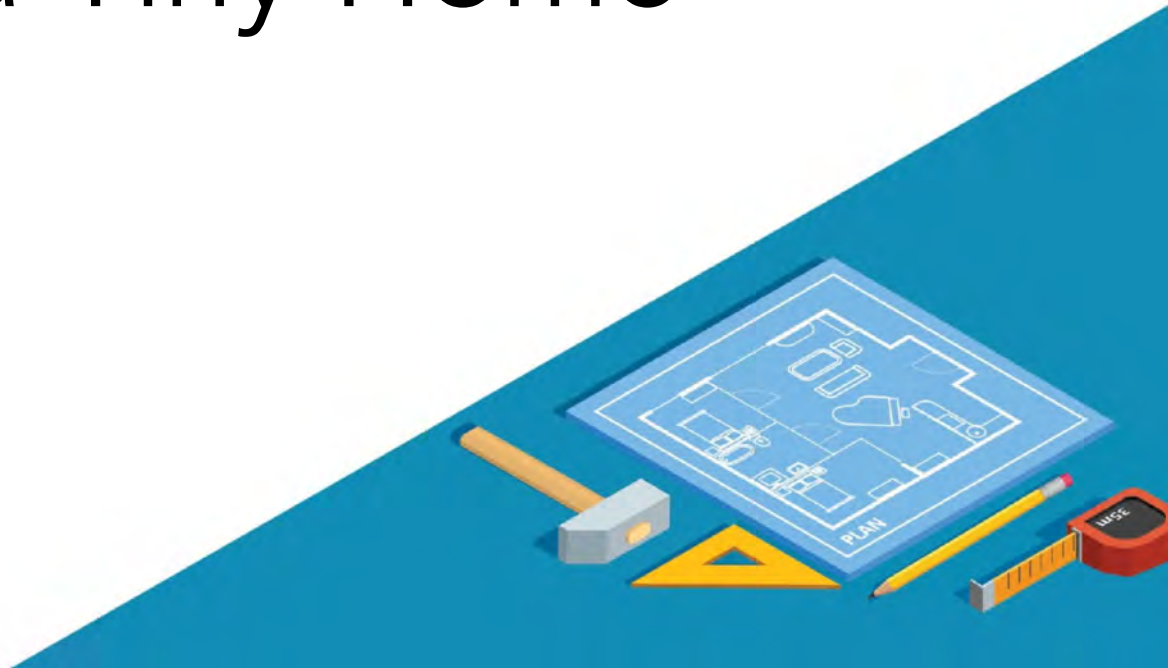


**A RADICAL SHIFT IN OUR
APPROACH TO HOMELESSNESS**





Who lives in a Tiny Home Village?



Those not well served by the existing shelter system

- Couples
- LGBTQ People
- People with pets
- People with disabilities
- People who are working





What is a Tiny Home Village for?







Provide a safe, stable, healing environment that connects with the broader continuum of housing.





Housing is *first*,
but it is not our *end*.



Voice & Power

Justice

Healing



Equity

DEEP WELL BEING

Community

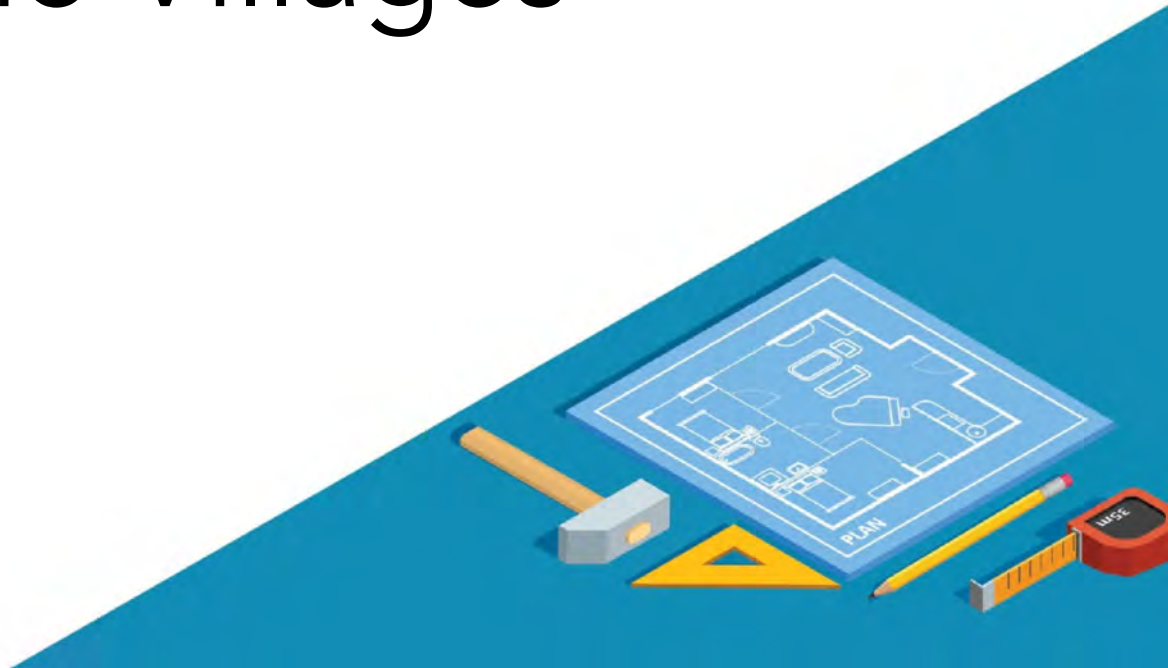
Rights

Opportunity





Are Tiny Home Villages working?



PROVEN IMPACT



UNIVERSITY of
DENVER

GRADUATE SCHOOL OF SOCIAL WORK
Burnes Center on Poverty and Homelessness



COLORADO
VILLAGE
COLLABORATIVE

- **Beloved Community Village has had a demonstrably positive impact on local community**
 - Previously unserved people are housed
 - Neighbors report very few concerns with village
 - No increase in crime near the village
- **Improved outcomes for villagers in the areas of:**
 - Education & Employment
 - Health & Well-being
 - Reduction in Theft
- **Villagers report:**
 - An increase in social capital
 - Increased feelings of safety



PEOPLE WHO WERE PREVIOUSLY UNSERVED ARE HOUSED.



- Despite that fact that most had been chronically homeless, 10 of the 12 original residents are still housed 9 months after the launch of the village
- Of these 10 initial villagers, 3 have moved into permanent housing to be replaced by new residents of the village



VILLAGERS ARE MORE STABLE.



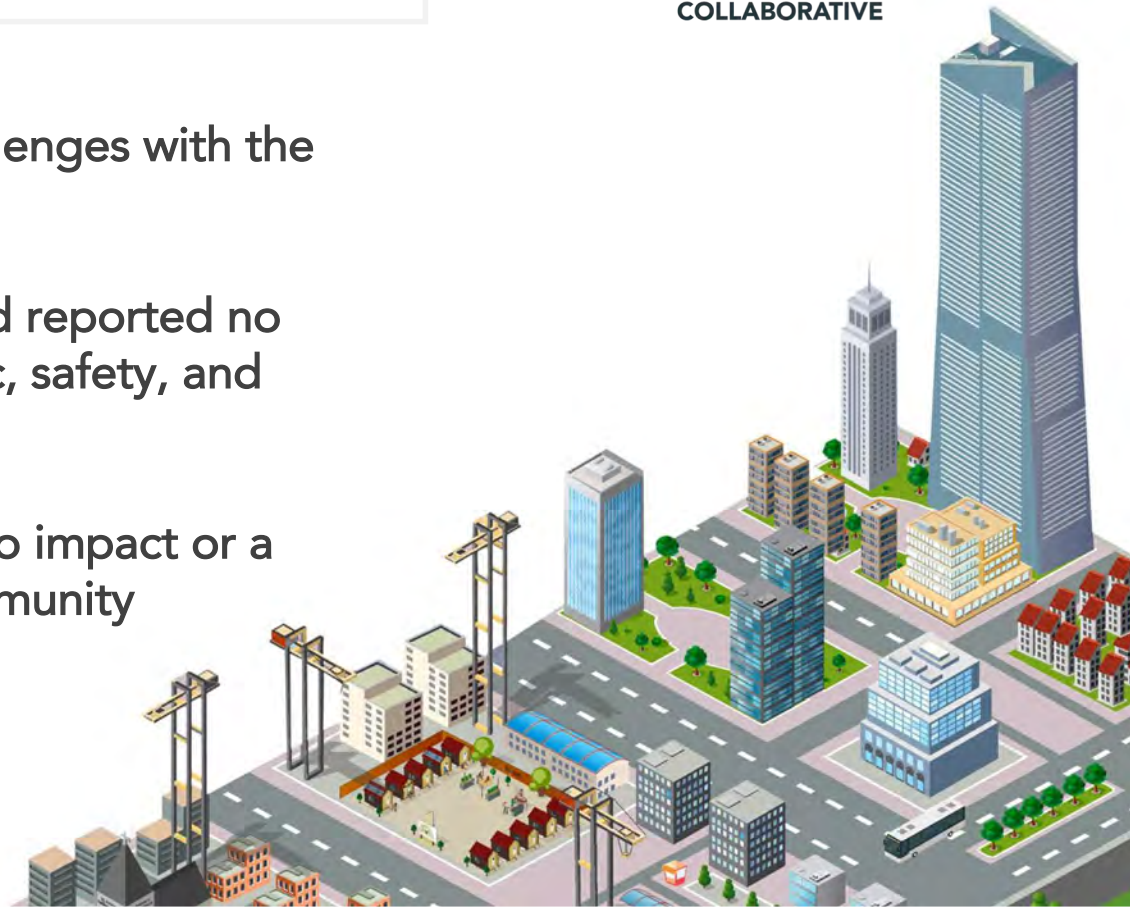
- The village has contributed to a statistically significant decrease in anxiety and an increase in satisfaction
- By the end of the 9-month evaluation, all of the residents were either employed or in school, with one person on disability
- Villagers valued the increase in social capital and the opportunity to be part of something larger than themselves



TINY HOME VILLAGES MAKE GOOD NEIGHBORS



- Neighbors reported few, if any, challenges with the village
- Nearly 80% of neighbors interviewed reported no impact or a positive impact on traffic, safety, and noise
- Nearly 90% of neighbors reported no impact or a positive impact on the sense of community

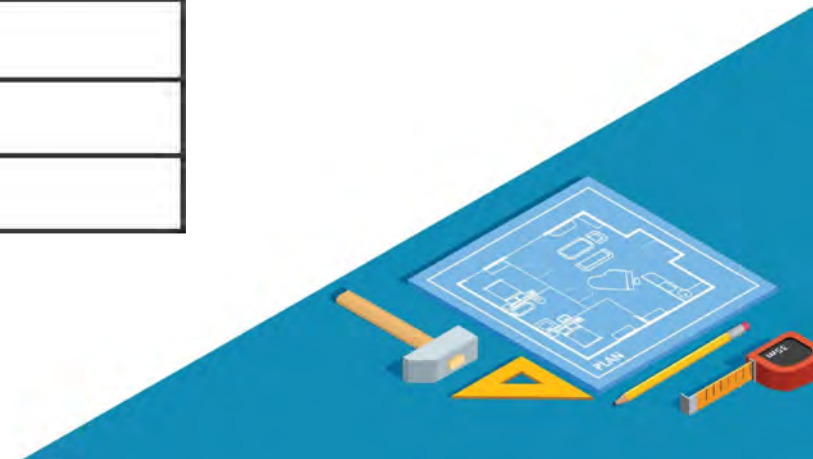


NEIGHBORHOOD PERCEPTION OF THE VILLAGE'S IMPACT



	% Respondents Report No Impact/Positive Impact
Traffic flow	83%
Safety	78%
Noise	83%
Sense of community	87%

SAMPLE SIZE: 23 NEIGHBORS

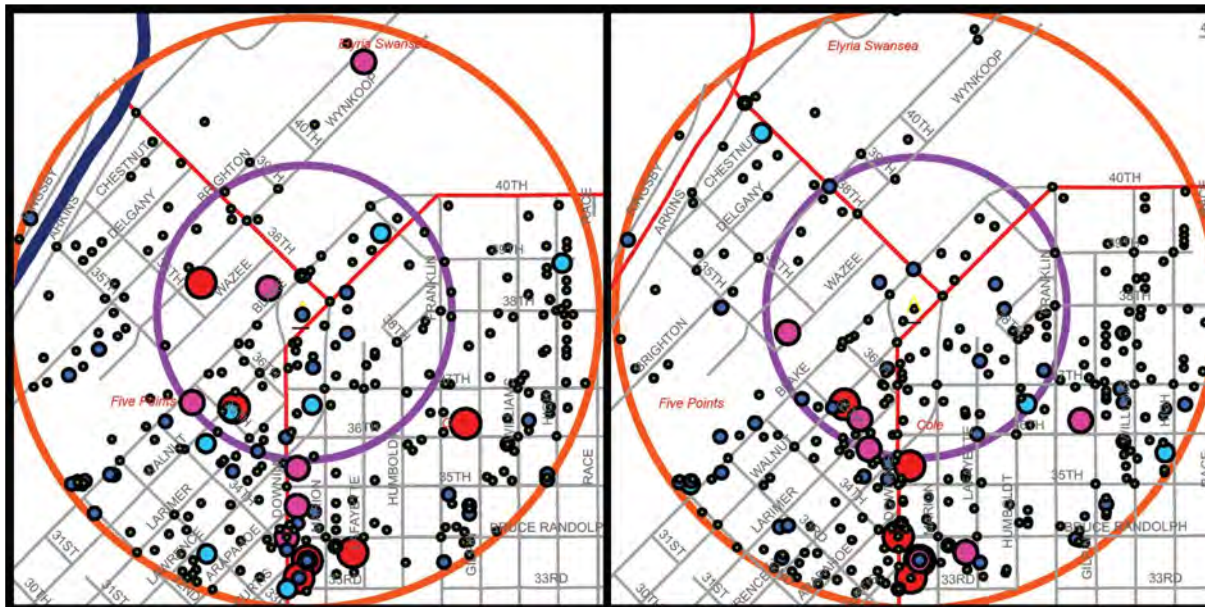


MAPS COMPARING REPORTED CRIME



JUL - DEC 2016

JUL - DEC 2017



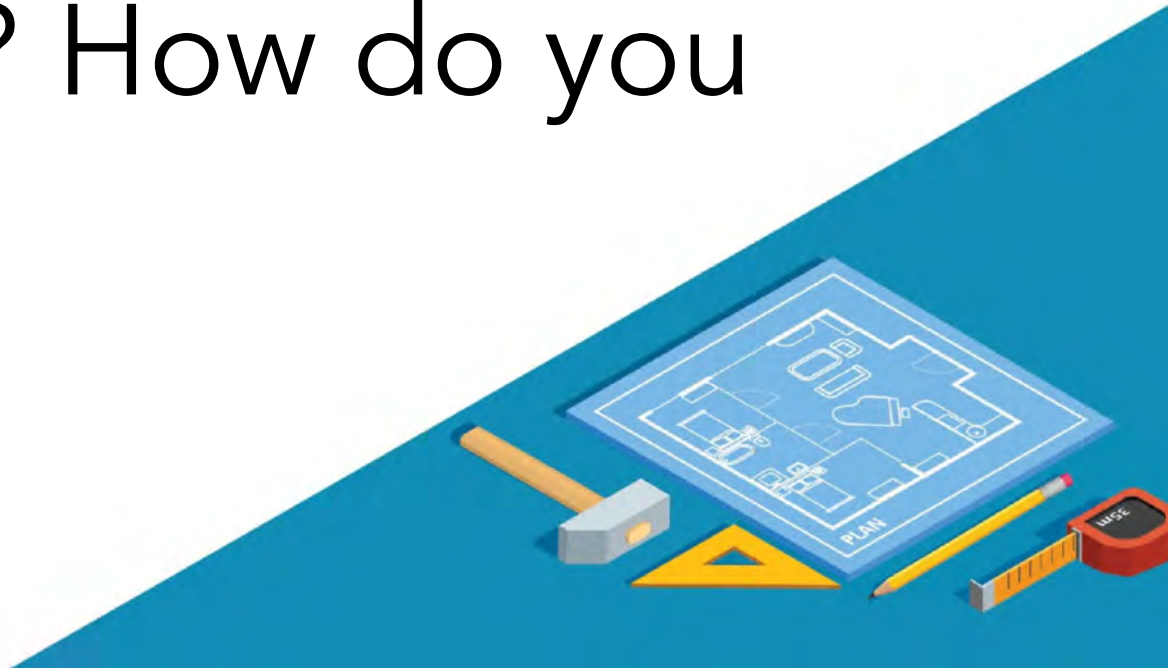
Half Mile Total = 585
Quarter Mile Total = 177

Half Mile Total = 592
Quarter Mile Total = 166





Where do you put a tiny home village? How do you permit one?



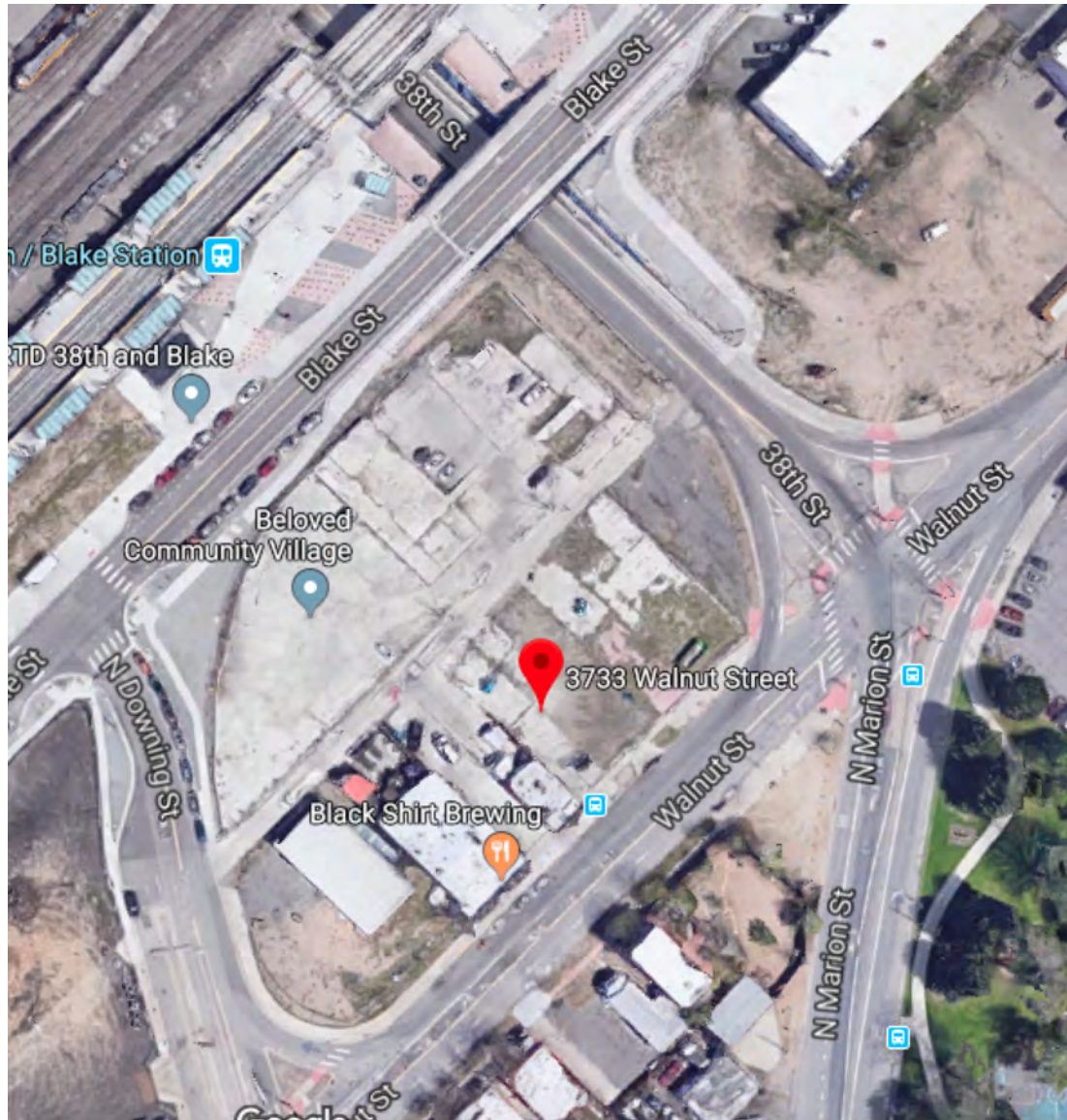
Accessible Land Options



- Urban Infill
- Parking lots
- Congregation owned land
- City owned land
- Industrial areas awaiting development
- Unincorporated county land

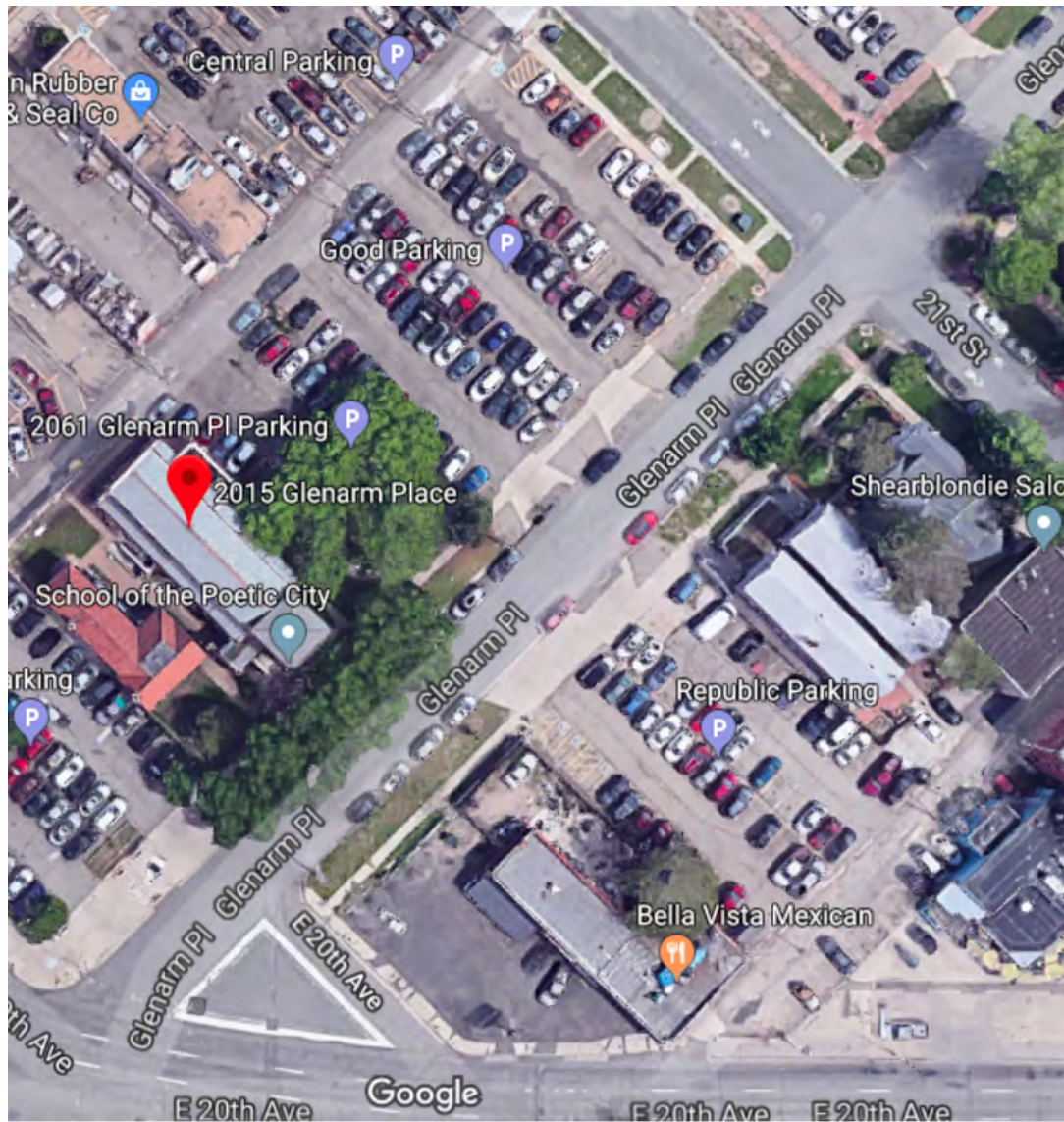
*Approximately 10,000 sq. ft with impervious surfaces and access to transit, and fire hydrants



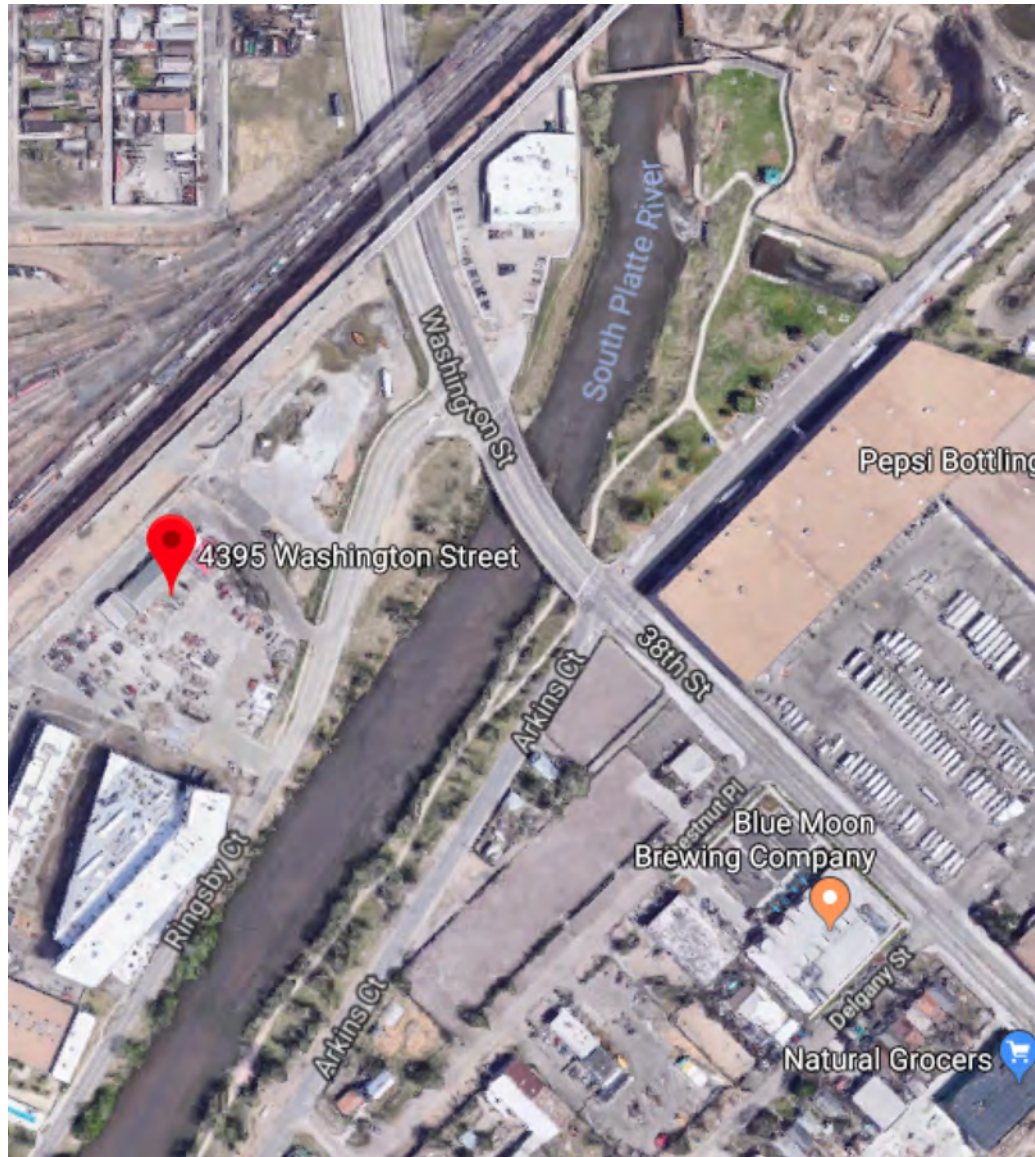


3733 Walnut St./

1420 38th St.



2015 Glenarm Place



4395 Washington St.



4400 N. Pearl St.

Permitting Pathways



- Short-term temporary (Denver Building Code Amendments Section 134.1, Denver Zoning Code Article 11.11.1)
- Longer-term temporary
- Permanent

* Denver Councilwoman At-Large, Robin Kniech, Emergency Housing for Homeless Research Table:

<https://www.denvergov.org/content/dam/denvergov/Portals/695/documents/Emergency%20Housing%20Research%20Table.pdf>





What are the challenges
to scaling Tiny Home
Villages?



Challenges to Scalability

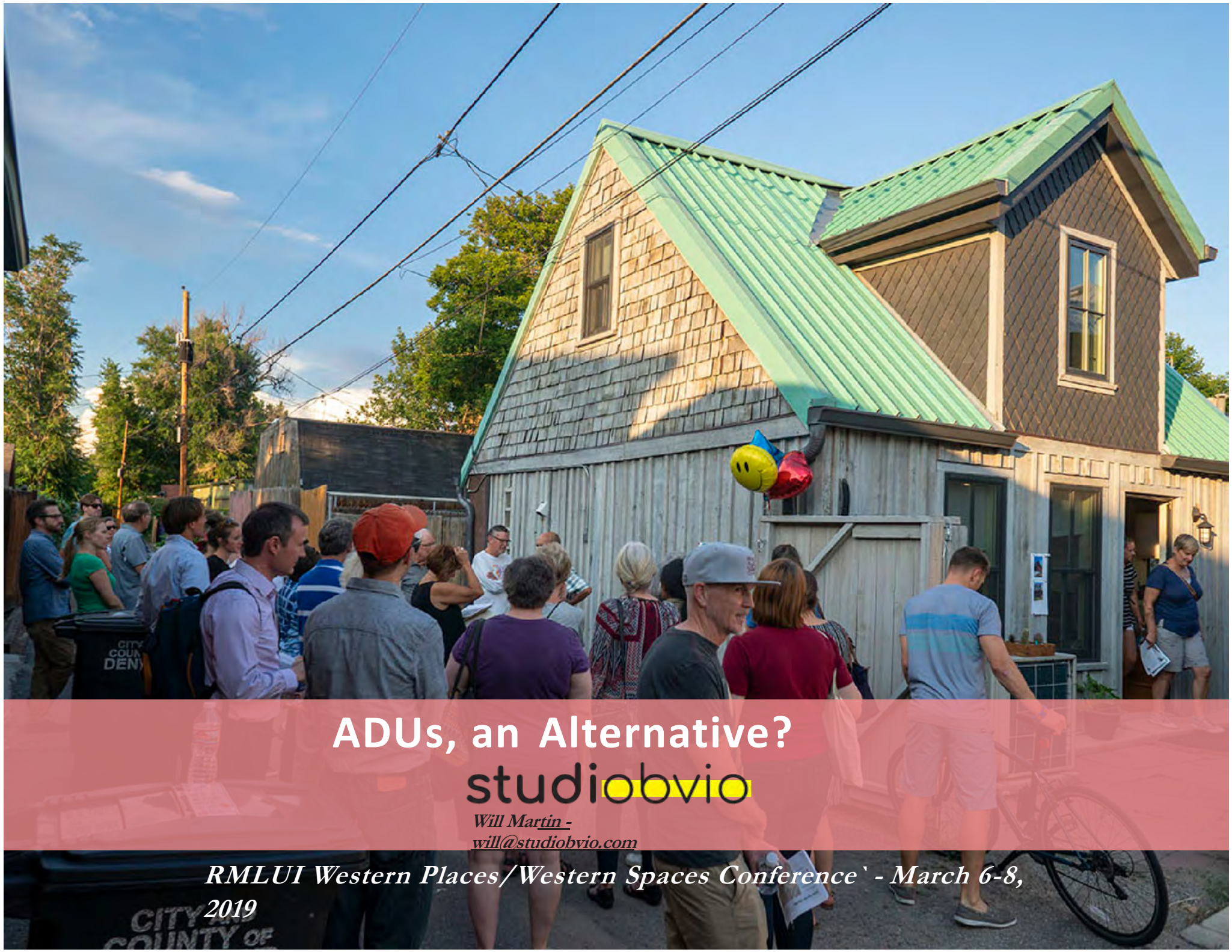


- Land Access
- Policy/Regulation
- Finances
- Neighborhood Pushback



Accessory Dwelling Units

Challenges with Cost, Location and Financing



ADUs, an Alternative?

studiobvio

Will Martin -
will@studiobvio.com

RMLUI Western Places/Western Spaces Conference - March 6-8,
2019

1) HISTORY

2) CURRENT CONTEXT

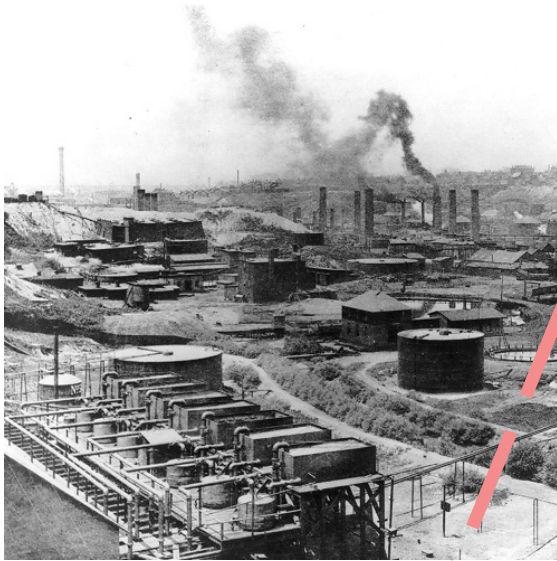
3) OPPORTUNITIES

4) CHALLENGES

5) OPPORTUNITIES

Village of Euclid vs Amber Realty Co (1926)

O.G. NIMBY



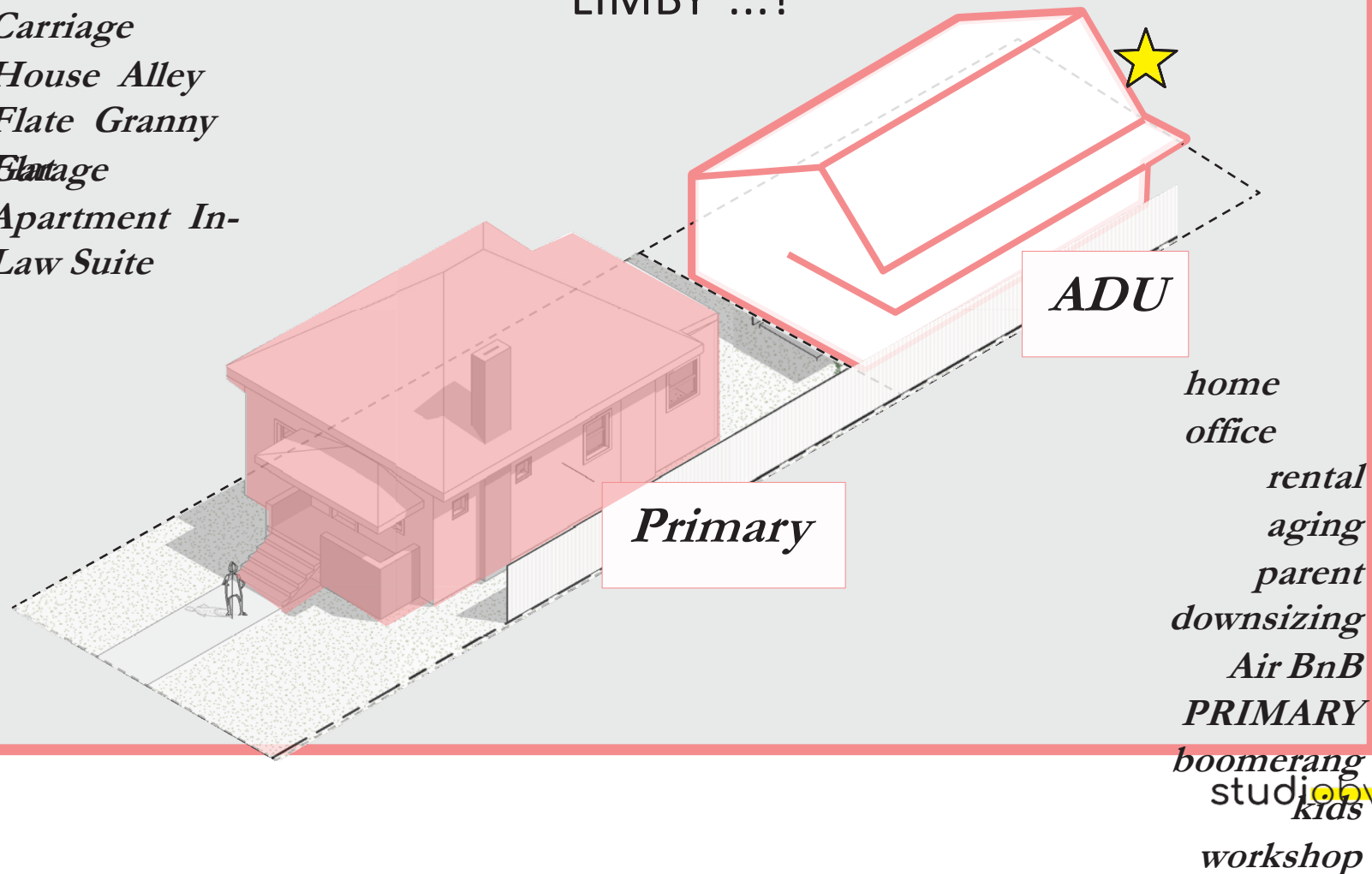
ACCESSORY DWELLING UNIT

a **secondary** housing unit on the back of a residential lot

LITERALLY, IN MY BACK YARD...

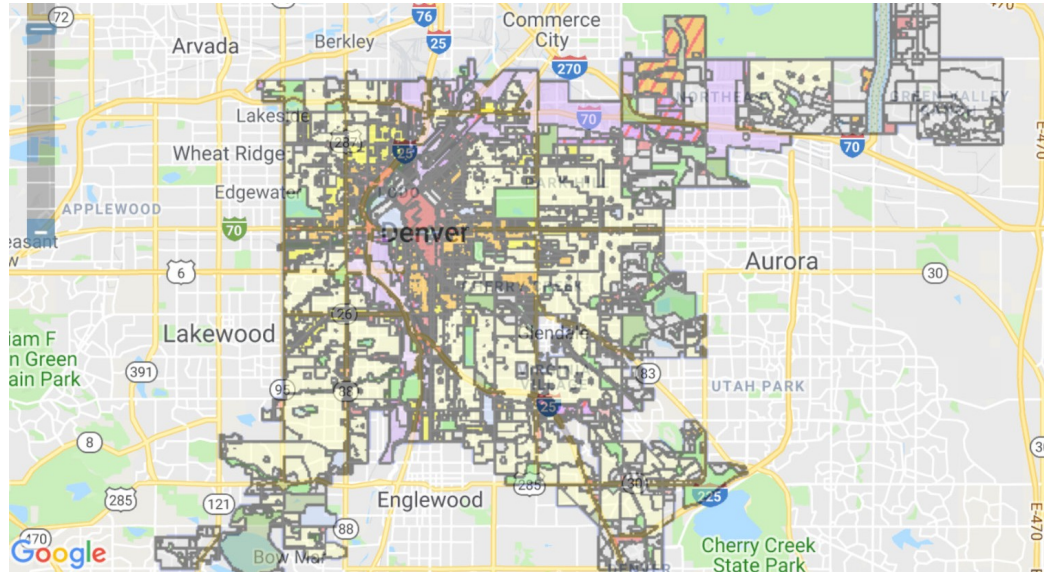
"LIMBY"...?

*Carriage
House Alley
Flate Granny
Flatage
Apartment In-
Law Suite*



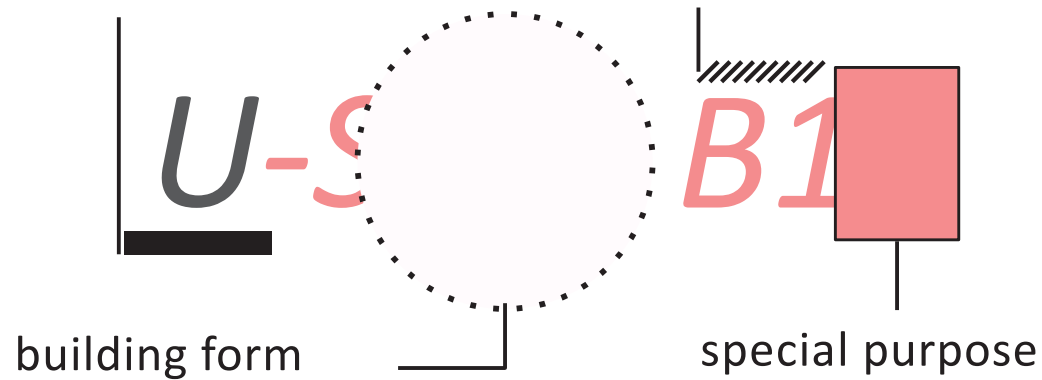
DENVER ZONING CODE IMPLEMENTATION (2010)

CRACK THE
CODE!

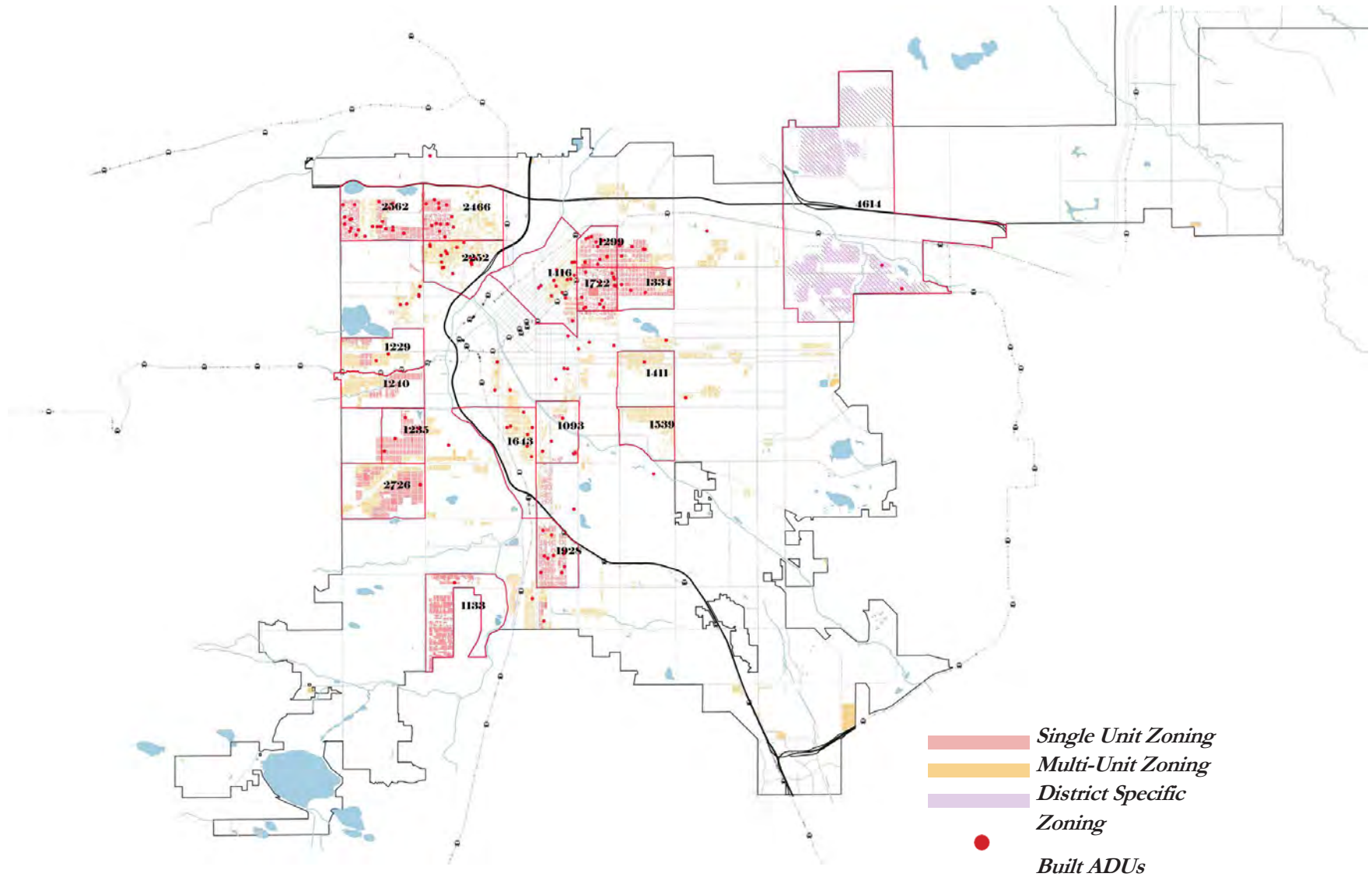


context

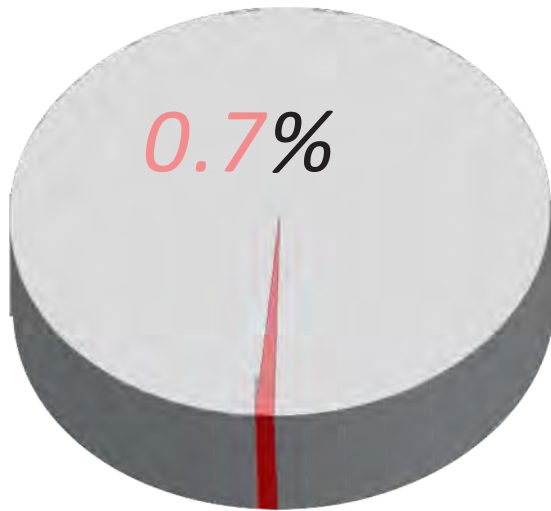
lot size



Inclusion of the Accessory Dwelling Unit form



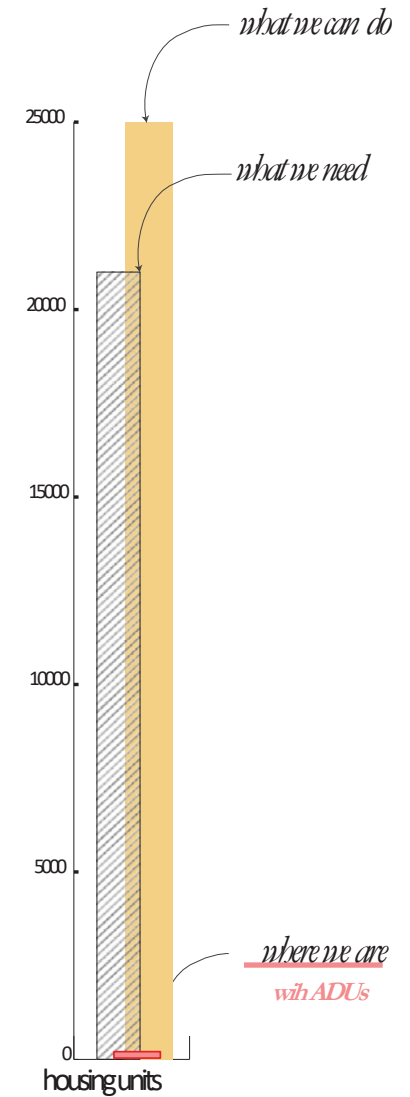
High Demand + Limited Early Development



ADU eligible parcels built to date

~25,000
Eligible Parcels
~21,000
Needed Units

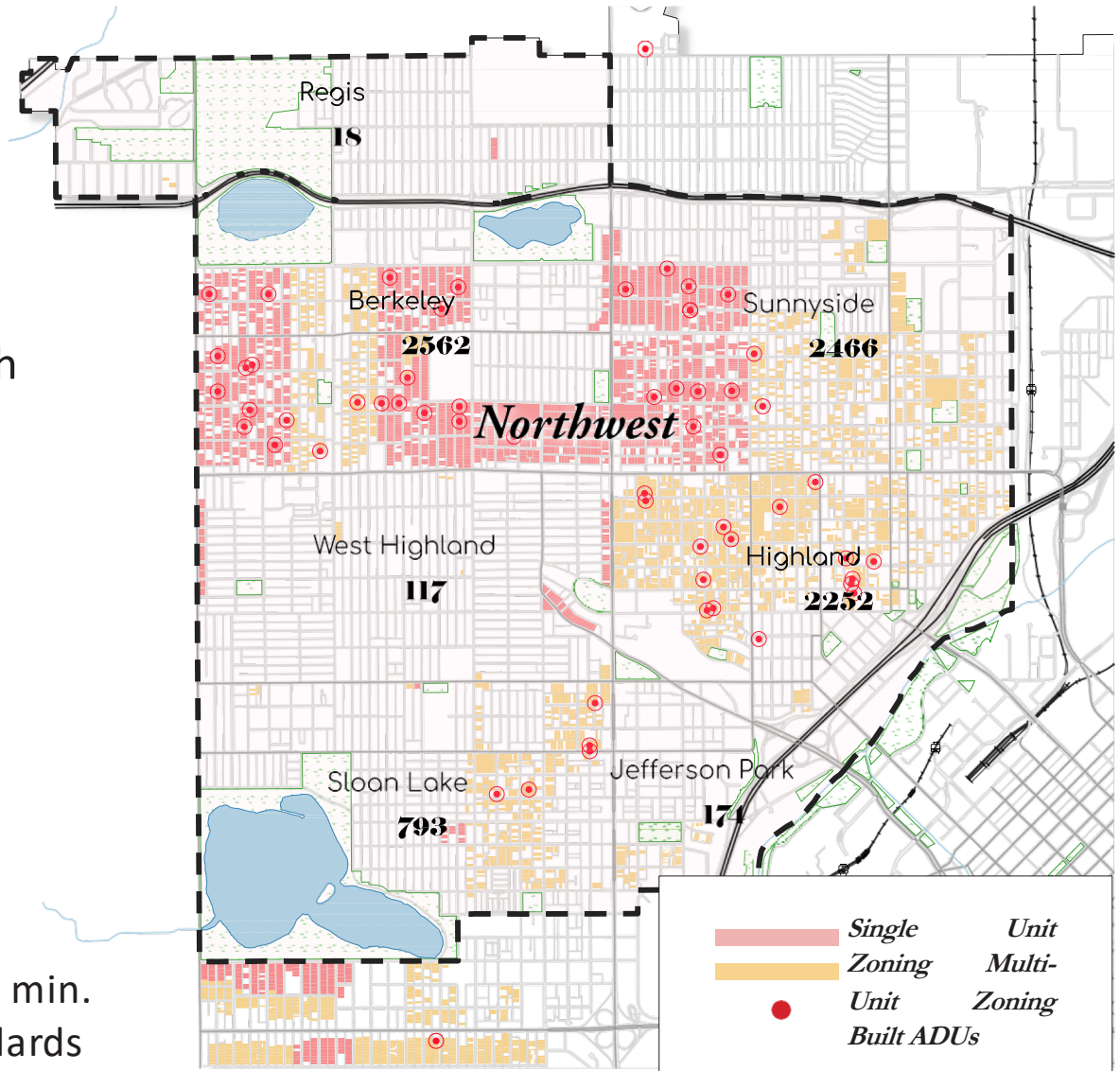
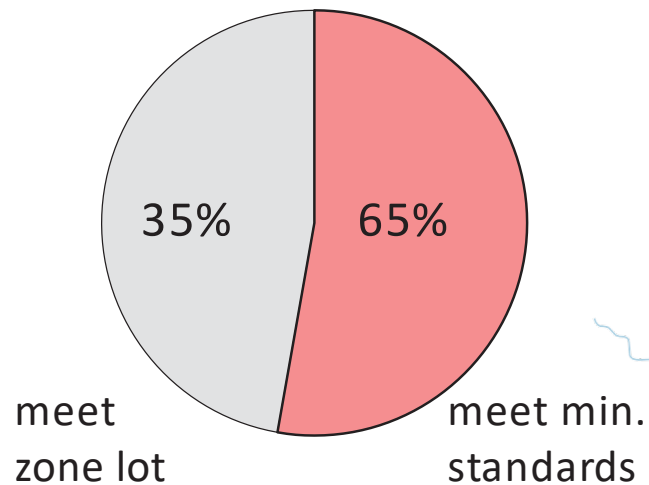
~200
ADUs built since 2010



"MISSING TEETH"

48/78

Denver Neighborhoods with
ADU eligible parcels



COMPLEX REGULATIONS

	Height					Siting					Primary Building Form		Design Elements									
			Bulk Plane		Zone Lot Size	setbacks			Urban house	Suburban House	Building Footprint Habitable (max sf)				Space (maxsf)							
			Side Interior and Side Street Zone Lot Line	Zone Lot Line							Zone LotSize	Zone Lot Size Constraint			Zone Lot Size Constraint							
Zone Lot	Stories (max)	Feet (max)	Height at (ft)	Slope from(deg)	Zone Lot Size (min sf)	Side Interior (min ft)	Side Street (min ft)	Rear (min ft)	Building Coverage (incl. accessory struct.) % Zone lot sf			<= 6,000sf	if 6,000 sf < x <= 7,000 sf	if 7,000 sf <= x	if x <= 6,000sf	if 6,000 sf < x <= 7,000 sf	if 7,000 sf <= x	Horiz Dim (max ft)				
U-SU-A1	1.5	24		10	45	3,000	5	5	5	50% / 37.5%	na		650	864	1000	650	864	1000	36			
U-SU-B1	1.5	24		10	45	4,500	5	5	5	50% / 37.5%	na		650	864	1000	650	864	1000	36			
U-SU-B2	1.5	24		10	45	4,500	5	5	5	50% / 37.5%	na		650	864	1000	650	864	1000	36			
U-SU-C1	1.5	24		10	45	4,500	5	5	5	50% / 37.5%	na		650	864	1000	650	864	1000	36			
U-SU-C2	1.5	24		10	45	4,500	5	5	5	50% / 37.5%	na		650	864	1000	650	864	1000	36			
U-SU-E1	1.5	24		10	45	7000	5	5	5	50% / 37.5%	na		650	864	1000	650	864	1000	36			
U-SU-H1	1.5	24		10	45	10000	5	5	5	50% / 37.5%	na		650	864	1000	650	864	1000	36			
U-TU-C	1.5	24		10	45	5500	5	5	5	50% / 37.5%	na		1000	1000	1000	na	na	na	36			
U-TU-C1	1.5	24		10	45	5500	5	5	5	50% / 37.5%	na		1000	1000	1000	na	na	na	36			
U-TU-B	1.5	24		10	45	4,500	5	5	5	50% / 37.5%	na		1000	1000	1000	na	na	na	36			
U-TU-B2	1.5	24		10	45	4,500	5	5	5	50% / 37.5%	na		1000	1000	1000	na	na	na	36			
U-RH-2.5	1.5	24		10	45	3000	5	5	5	50% / 37.5%	na		1000	1000	1000	na	na	na	36			
U-RH-3A	1.5	24		10	45	3000	5	5	5	50% / 37.5%	na		1000	1000	1000	na	na	na	36			
E-SU-D1 E-SU-D1x E-SU-G1	1.5	24		10	45	6000	5	5	5	50% / 37.5%	37.5% / 37.5%		650	864	1000	650	864	1000	36			
	1.5	24		10	45	6000	5	5	5	50% / 37.5%	37.5% / 37.5%		650	864	1000	650	864	1000	36			
	1.5	24		10	45	9000	5	5	5	50% / 37.5%	37.5% / 37.5%		650	864	1000	650	864	1000	36			
E-TU-B	1.5	24		10	45	4500	5	5	5	50% / 37.5%	37.5% / 37.5%		1000	1000	1000	na	na	na	36			
E-TU-C	1.5	24		10	45	5500	5	5	5	50% / 37.5%	37.5% / 37.5%		1000	1000	1000	na	na	na	36			
E-TH-2.5	1.5	24		10	45	4500	5	5	5	50% / 37.5%	37.5% / 37.5%		1000	1000	1000	na	na	na	36			
E-MU-2.5	1.5	24		10	45	4500	5	5	5	50% / 37.5%	37.5% / 37.5%		1000	1000	1000	na	na	na	36			
S-SU-F1 S-TH-2.5	1.5	24		10	45	8500	5	5	5	na	all widths	50%	650	864	1000	650	864	1000	36	150		
	1.5	24		10	45	6,000	5	5	5	na			1000	1000	1000	na	na	na	36	na		
			Side Wall (Max)				Over 30' wide	Under 30' wide		all widths												
G-RH-3	1.5	24	15	na		3000	5	3	5	50%	na		1000	1000	1000	na	na	na	36			
G-MU-	2	24	na	na		3000	5	3	5	50%	na		1000	1000	1000	na	na	na	36			
G-RO-	2	24	na	na		3000	5	3	5	50%	na		1000	1000	1000	na	na	na	36			
S-MU-	1.5	24	10	na		6,000	5	5	5	50%	na		1000	1000	1000	na	na	na	36			

CHALLENGES TO AFFORDABILITY

Financing

Limitation of the MLS

Limited number of
Comps for underwriters/
appraisers

Limited financial
instruments

Construction

Infill Development

Shortage of Labor

Permitting Process

Development Fees

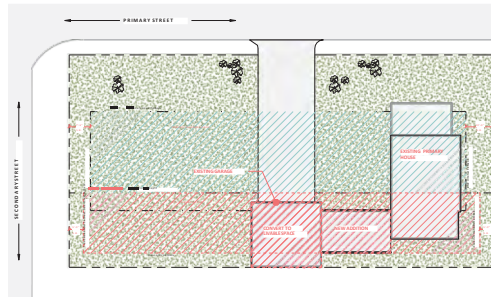
OPPORTUNITIES

UNPACKING YOUR BUNDLE OF RIGHTS!

OPTIONS PLANS

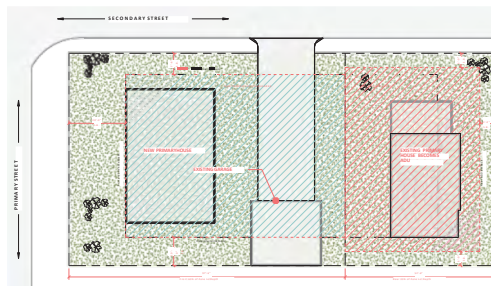
Option 1

Addition +
Garage
Conversion



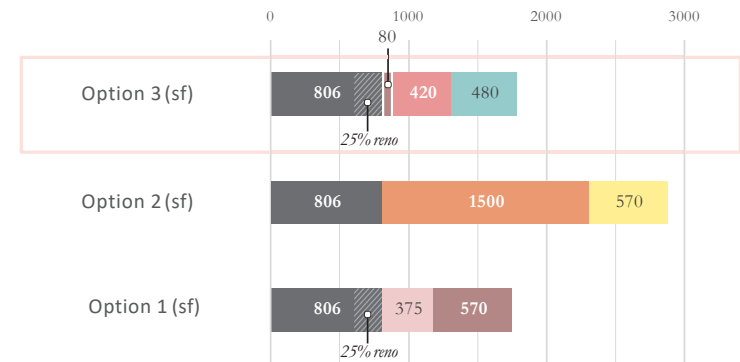
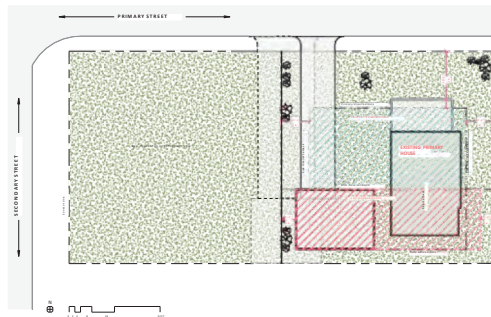
Option 2

New Primary



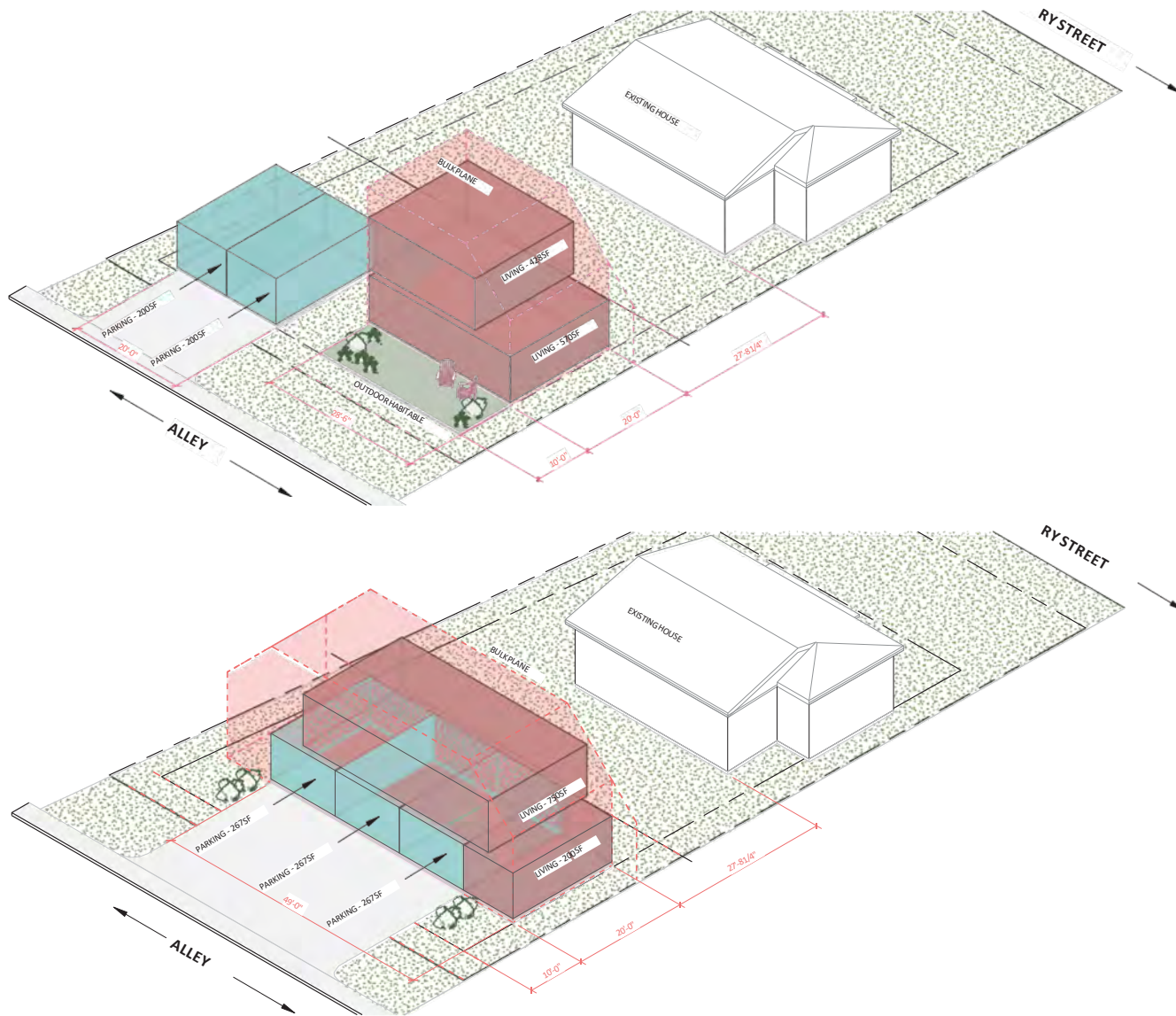
Option 3

Detached ADU
+ Site Split

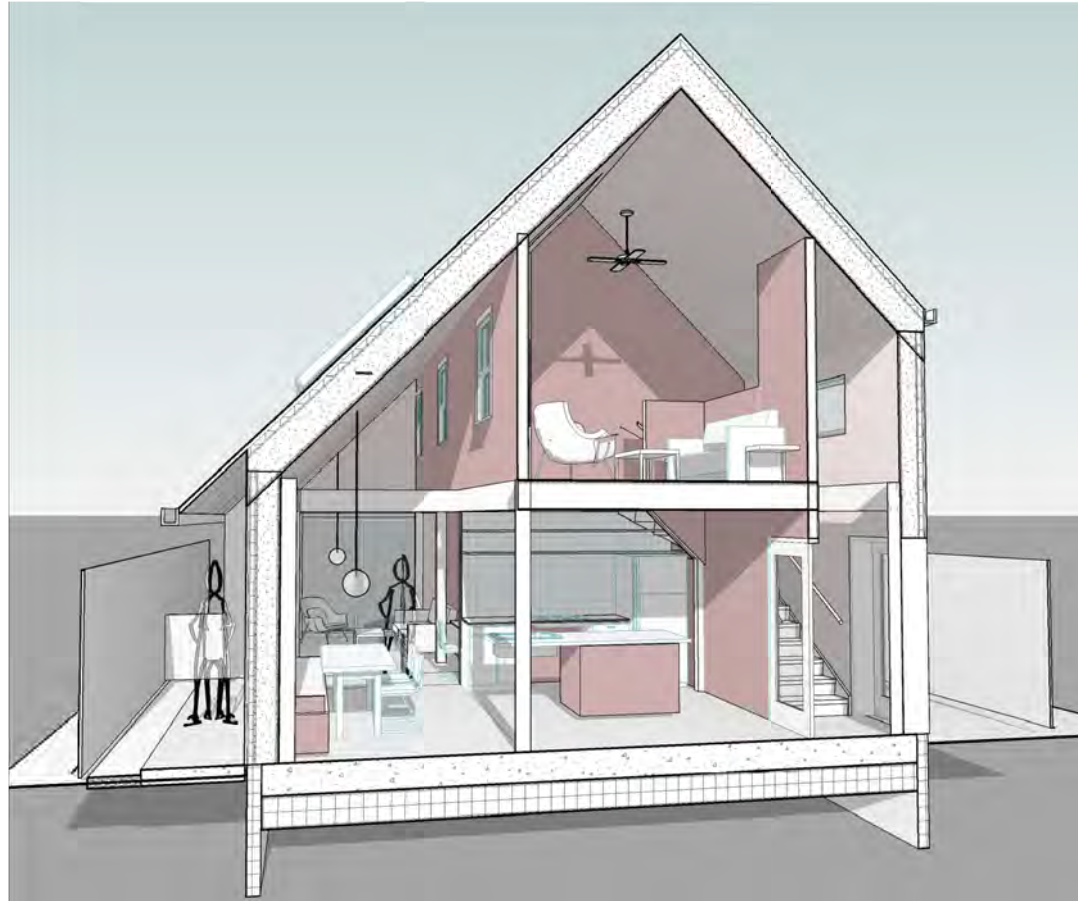


	Option 1 (sf)	Option 2 (sf)	Option 3 (sf)
Existing Dwelling	806	806	
Addition to Existing Dwelling	375	0	
Garage ADU Conversion	570	0	
New Urban House	0	1500	
Detached Garage	0	570	
New ADU First Floor Living	0	0	
New ADU First Floor Garage	0	0	480
New ADU Second Floor	0	0	420

COMPARATIVE ANALYSIS



ARCHITECTURE



accessibility

energy efficiency

flexibility

Recommendations



POLICY
BACKGROUND
STRATEGIES

04

Diversify housing choice through the expansion of accessory dwelling units throughout all residential areas.

Accessory dwelling units (ADUs) can add variety to the housing stock in low density residential neighborhoods without significantly changing the existing character. As Denver allows ADUs throughout the city, it is important to understand impacts in areas vulnerable to displacement.

- A. Study and implement allowances for ADUs in all neighborhood contexts and residential zone districts. Use an inclusive community input process to respond to unique considerations in different parts of the city.
- B. Identify strategies to prevent involuntary displacement —especially in areas that score high for Vulnerability to Displacement—in conjunction with expanding the allowance of ADUs into new neighborhoods.
- C. Create a citywide program to expand access to the construction of ADUs as a wealth-building tool for low- and moderate-income homeowners.
- D. Study and implement incentives to encourage income-restricted ADUs, so they are more likely to provide affordable housing options, and to encourage the use of ADUs for long-term housing options, rather than short term rentals.
- E. A citywide approach to enable ADUs is preferred. Until a holistic approach is in place, individual rezonings to enable ADUs in all residential areas, especially where adjacent to transit, are appropriate. These rezonings should be small in area in order to minimize impacts to the surrounding residential area.

05

Remove barriers to constructing accessory dwelling units and create context-sensitive form standards.

The zoning code already allows ADUs in some areas of the city. ADUs can be attached to the main home, such as a basement unit, or detached. There are opportunities to remove barriers—especially since the cost of constructing a detached ADU is high—and to better calibrate form standards for detached ADUs by neighborhood context.

- A. Evaluate existing barriers to ADU construction and revise codes and/or fees to remove or lessen barriers.
- B. Revise the zoning code to allow ADUs as accessory to more uses than only single-unit homes.
- C. Revise detached ADU form standards to be more context-sensitive, including standards for height, mass and setbacks.
- D. Establish context-specific patterns or templates to facilitate the approval process of detached ADUs.

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Will Martin

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Visit us @ studiobvio.com

Cooperative Living

Challenges with Household Definition and Financing



BEGINNER'S GUIDE TO

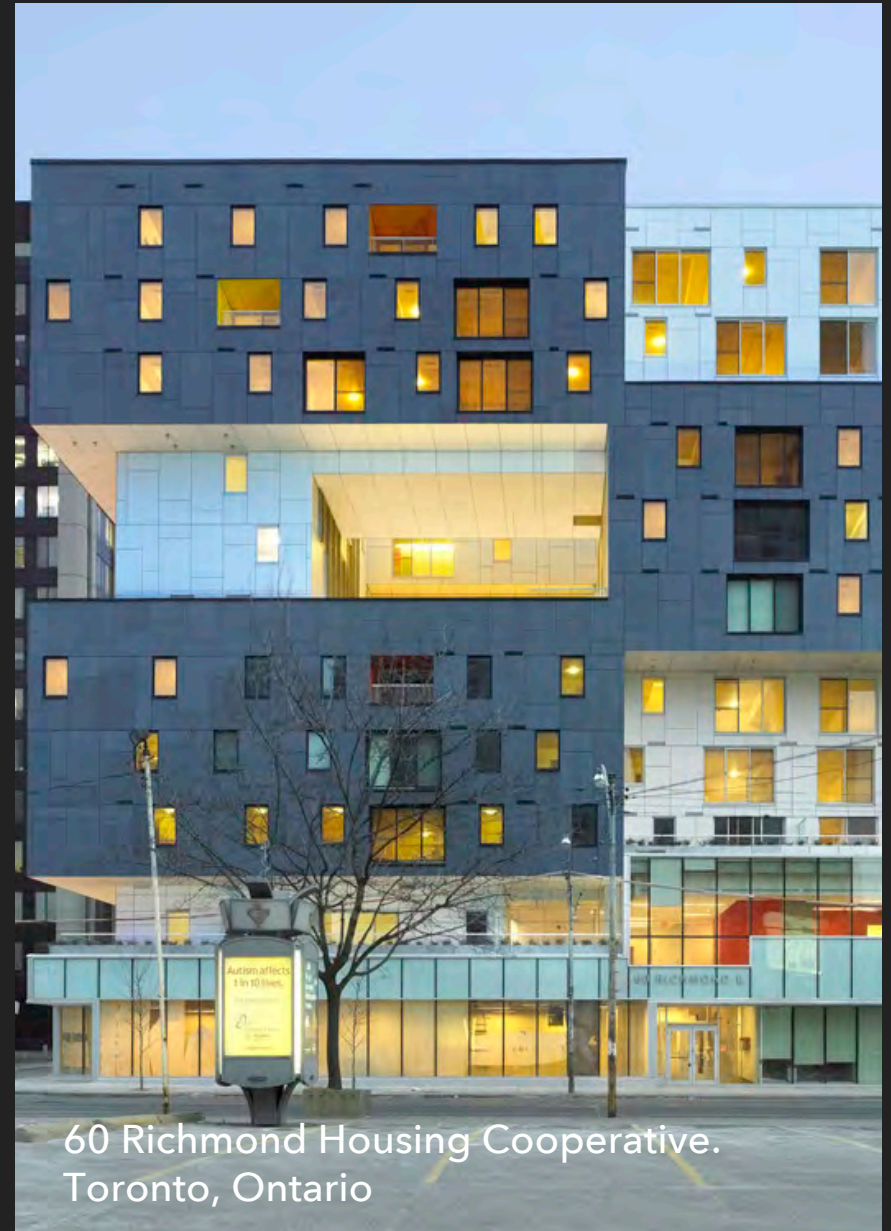
COOPERATIVE HOUSING

WHAT IS A HOUSING COOPERATIVE?

HOUSING THAT IS OWNED OR RENTED BY MEMBERS WHO INTENTIONALLY AND EQUITABLY SHARE RESOURCES, GOVERNANCE, RIGHTS AND RESPONSIBILITIES

WHY DO WE NEED THEM?

- ▶ Secure and stabilize access to housing for all
- ▶ Increase opportunities for home ownership and wealth building for middle income earners
- ▶ Provide opportunities for community-focused living environments that increase human connection



60 Richmond Housing Cooperative.
Toronto, Ontario



AVERAGE RENT FOR 1
BEDROOM
APARTMENT IN
DENVER: \$1,388

REQUIRED INCOME TO
NOT BE 'RENT
STRESSED': \$50,000

**WE NEED
INNOVATION IN
HOUSING!**



MEDIAN HOME VALUE
IN DENVER METRO:
\$418,000

ANNUAL INCOME
REQUIRED FOR \$400K
HOME: \$96,000

**WE NEED
INNOVATION IN
HOUSING!**

**COLLECTIVES,
COOPERATIVES,
CO-HOUSING, OH MY!**

TYPES OF COMMUNITY HOUSING

RENTAL COLLECTIVES

- ▶ Ownership stays with a landlord
- ▶ Shared labor systems and democratic governance

MARKET RATE COOPERATIVES

- ▶ Ownership of the building belongs to the members, as shareholders.
- ▶ Units are bought and sold based on the real estate market. Similar to condominiums.

999 Lakeshore Drive. Chicago, Illinois.



NONPROFIT COOPERATIVES

- ▶ Affordable housing often serving 30-60% Area Median Income
- ▶ Residents are renters, with access to housing but ownership of the building stays with the nonprofit
- ▶ Shared labor systems, often shared food and democratic governance
- ▶ Also called 'Group Equity' or 'Zero Equity' Cooperatives



Chrysalis Cooperative, Boulder, CO

TYPES OF COMMUNITY HOUSING

LIMITED EQUITY COOPERATIVES

- ▶ Ownership of the building belongs to the members, as shareholders.
- ▶ Residents can purchase or earn equity over time
- ▶ Individual equity payouts are capped or limited, not based on the market.
- ▶ Shared labor systems and democratic governance, varying based on layout/private space
- ▶ Also called 'Private Equity Cooperatives'



TYPES OF COMMUNITY HOUSING

CO-HOUSING

- ▶ Ownership of the building belongs to individual members
- ▶ Residents purchases homes / individual units
- ▶ Amenities / Layout features shared resources (community kitchens, parks)
- ▶ Often includes community management, shared labor of outdoor and community space, events



TYPES OF COOPERATIVES - AT A GLANCE

	Equity Stays with Organization	Equity Stays with Individuals	Shared Living Expenses	Shared Living Space	Democratic Management
Rental Collectives			X	X	X
Nonprofit Shared House Co-Op	X		X	X	X
Nonprofit Apt Co-Ops	X				X
Limited Equity Cooperatives	X	X	X	X	X
Market Rate Cooperatives		X			X
Co-Housing		X		X	X

ZONING CHALLENGES

- ▶ Single Family Zoning restrictions related to unrelated adults for shared house cooperatives
- ▶ Co-Housing is often new-build, planned urban development; can have a lengthy launch period re: plan approval
- ▶ Building code use restrictions and/or complicated or restrictive code related to Live/Work and multi-use spaces

FINANCING COMMUNITY HOUSING

- ▶ Nonprofit Cooperatives often financed via grant funding, municipal affordable housing programs, and cooperative housing nonprofits
 - ▶ Example: Boulder Housing Coalition financed via NASCO and then Boulder Housing Partners
- ▶ Co-Housing is often privately financed via founding group or private housing developer
- ▶ Limited Equity is often privately financed via founding stakeholders and purchased via a group-owned entity
 - ▶ Opportunity: municipal financing/support for limited equity cooperatives
 - ▶ Financing Challenge: Traditional mortgage lenders are not educated about / don't experience with shared ownership models

BOULDER HOUSING COALITION

- Four permanently affordable shared-living rental houses
- Serves 20-50% Area Median Income
- 50+ residents



QUEEN CITY COOPERATIVE

- ▶ Shared Single Family Home
- ▶ Cooperative Governance
- ▶ Limited Equity Structure



WILD SAGE COHOUSING

- ▶ 34-home community, mixed income
- ▶ Monthly meetings, weekend workdays
- ▶ Tool library, home brew club



**WHAT KIND OF HOUSING DO YOU
WANT? HOW MUCH DO YOU WANT
TO SHARE? HOW MUCH ROOM DO
YOU NEED? WHAT SHARED
RESOURCES WOULD YOU LOVE TO
HAVE? WHAT DO YOU HAVE TO
CONTRIBUTE?**

CONTACT:



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Q&A for Panelists— and contact information



Q&A

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