Living Differently: Alternative Approaches to Affordability

PRESENTED BY
Heidi Aggeler, Root Policy Research
Andrew Webb, City of Denver CPD
Cole Chandler, Beloved Community Village
Will Martin, The Architecture Lobby
Sarah Wells, Queen City Cooperative
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

- **1899**: Building height regulations (Washington, D.C.)
- **1908**: First citywide zoning ordinance controlling industrial use (Los Angeles)
- **1910**: Racial zoning ordinance (Baltimore created, State of Virginia enabled legislation)
- **1915**: Racial segregation ordinances upheld by U.S. Supreme Court (Hopkins v. City of Richmond)
- **1917**: Racial zoning struck down by U.S. Supreme Court (Buchanan v. Warley)
- **1928**: Race-based districts in Comprehensive Plan (Austin)
- **1931**: Historic preservation linked to racial exclusion (Charleston)
- **1948**: Racially restrictive covenants in land and property transactions prohibited by U.S. Supreme Court (Shelley v. Kraemer)
- **1968**: Fair Housing Act passed, preventing denial of housing, found to apply to local zoning laws
- **1988**: Fair Housing Act is amended to include protections for people with disabilities, including reasonable accommodations
- **1995**: Limit on unrelated parties in group home struck down (City of Edmonds v. Oxford House)
- **2015**: Disparate impact cognizable under FHAA (TDHCA v. ICP)
- **2016**: Disparate impact found in failure to rezone to allow small lots (Avenue 6E v. City of Yuma)
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

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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.

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.

- Zoning Code Problems identified by affected stakeholders
- Committee recommendation to cease regulating between related and unrelated individuals
- Draft proposals for tiny home village zoning and building code amendments
- Draft reorganization of shelter types
- Recommendations to reduce off-street parking requirements
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
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
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*.
DEEP WELL BEING

Justice

Voice & Power

Community

Healing

Opportunity

Rights

Equity
Are Tiny Home Villages working?
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
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
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

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<th>% Respondents Report No Impact/Positive Impact</th>
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<td>Traffic flow</td>
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<td>Safety</td>
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<td>Noise</td>
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<td>Sense of community</td>
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SAMPLE SIZE: 23 NEIGHBORS
MAPS COMPARING REPORTED CRIME

JUL - DEC 2016

Half Mile Total = 585
Quarter Mile Total = 177

JUL - DEC 2017

Half Mile Total = 592
Quarter Mile Total = 166

Legend

- BCV - 3733 WALNUT ST
- Reported Offenses:
  - 1 - 2
  - 3 - 4
  - 5 - 6
  - 7 - 9
  - 10 - 19
- Neighborhood Boundary
- Half Mile Radius
- Quarter Mile Radius
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
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?

Will Martin
will@studiobvio.com
1) HISTORY

2) CURRENT CONTEXT

3) OPPORTUNITIES

4) CHALLENGES

5) OPPORTUNITIES
Village of Euclid vs Amber Realty Co (1926)

O.G. NIMBY
a secondary housing unit on the back of a residential lot

LITERALLY, IN MY BACK YARD...

“LIMBY”...?

Carriage
House Alley
Flat Granny
Garage
Apartment In-Law Suite

ADU

Primary

home office
tenental aging
parent downsizing
Air BnB
PRIMARY boomerang kids
workshop
DENVER ZONING CODE IMPLEMENTATION (2010)

CRACK THE CODE!

context

lot size

building form

special purpose

U-S-B1
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
48/78

Denver Neighborhoods with ADU eligible parcels

meet zone lot

meet min. standards

35% 65%

“MISSING TEETH”

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**COMPLEX REGULATIONS**

- **Height Siting**
- **Primary Building Form**
- **Bulk Plane**
- **Zone Lot Size**
- **Setbacks**
- **Urban House**
- **Suburban House**
- **Building Footprint Habitable (max sf)**
- **Space (max sf)**

**Footnotes**

- **Zone Lot Width (min)**
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
OPTIONS PLANS

Option 1
Addition + Garage Conversion

Option 2
New Primary

Option 3
Detached ADU + Site Split

UNPACKING YOUR BUNDLE OF RIGHTS!

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Option 3 (sf):

805
420
480

806
1500
570

806
375
570
ARCHITECTURE

accessibility  energy efficiency  flexibility
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.

Recommendations

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.

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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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Cooperative Living

Challenges with Household Definition and Financing
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
WE NEED INNOVATION IN HOUSING!

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
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.
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
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

Hearthstone Co-Housing, Denver
## Types of Cooperatives - At a Glance

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<th>Types of Cooperatives</th>
<th>Equity Stays with Organization</th>
<th>Equity Stays with Individuals</th>
<th>Shared Living Expenses</th>
<th>Shared Living Space</th>
<th>Democratic Management</th>
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</table>
TYPES OF COMMUNITY HOUSING

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:

- Queen City Cooperative Founder
- Cooperative Housing Consultant
- Licensed Broker Associate - Real Estate Sales and Purchasing

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Q&A

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