#### Rocky Mountain Land Use Institute

## 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*Paul Bindel, *Queen City Cooperative*Stefka Fanchi, *Elevation Land Trust* 



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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
- ➤ Paul Bindel: Coops
- > Stefka Fanchi: Land trust model

(We will begin with a bit of context)

Q&A



## 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 antidisplacement 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- Outdated, complicated language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?



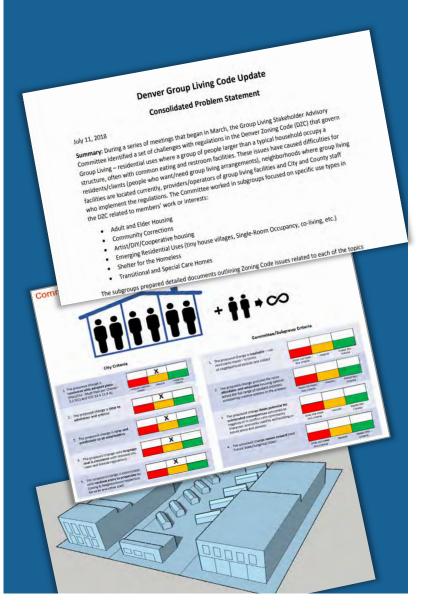
- Complicated, confusing process for opening group homes, shelters or other residential options.
- Lack of clear regulations for emerging low-cost housing models like tiny house villages, re-emerging uses like single-room occupancy (SRO)
- High requirements for off-street parking, reducing land area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

#### Project Status



- 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 offstreet 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



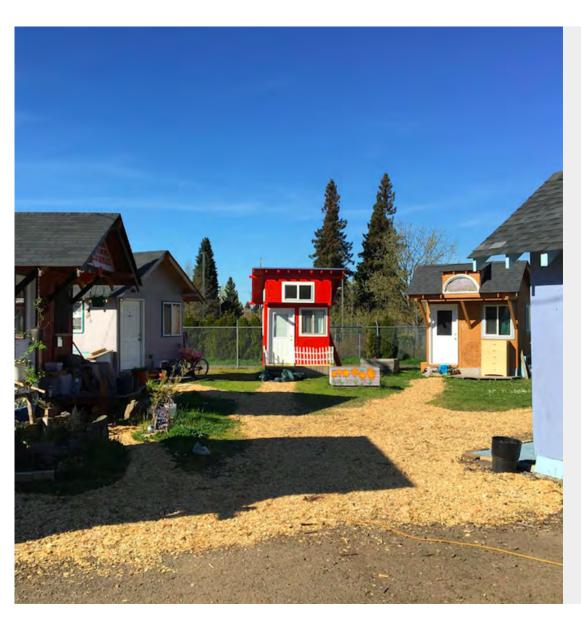


## What is a Tiny Home Village?

## Elements of a Tiny Home Village

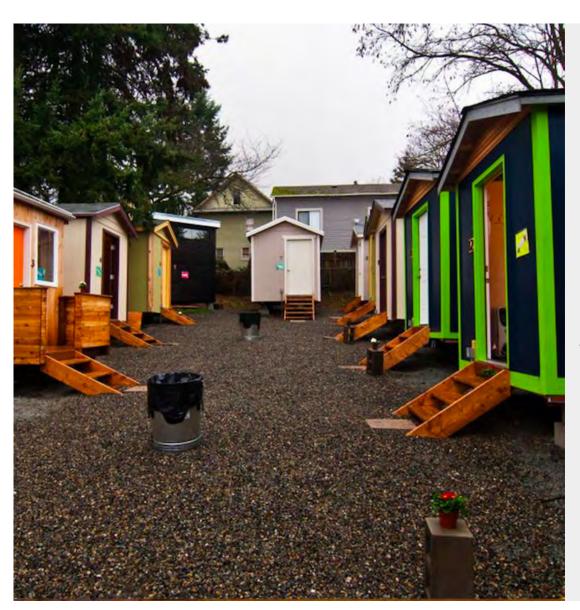


- TINY HOMES Individual homes of 400 square feet or less
- COMMON BUILDING(S) Shared facilities and resources to supplement tiny homes
- NON-PROFIT SPONSOR An entity that provides ongoing administration, oversight, and support
- VILLAGE MEETING Residents meet as a community at least once a month
- COMMUNITY 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



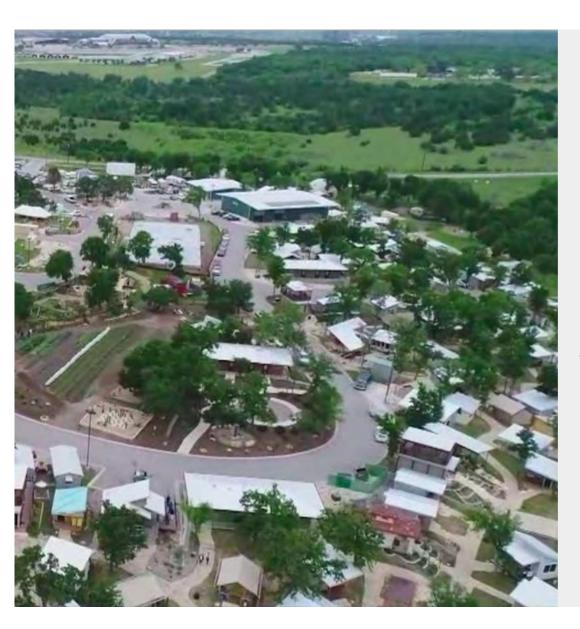
#### Opportunity Village

Eugene, OR



#### Nickelsville

Seattle, WA



#### **Community First! Village**

Austin, TX



#### Beloved Community Village

Denver, CO

#### A Tiny Home Village is...







## 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



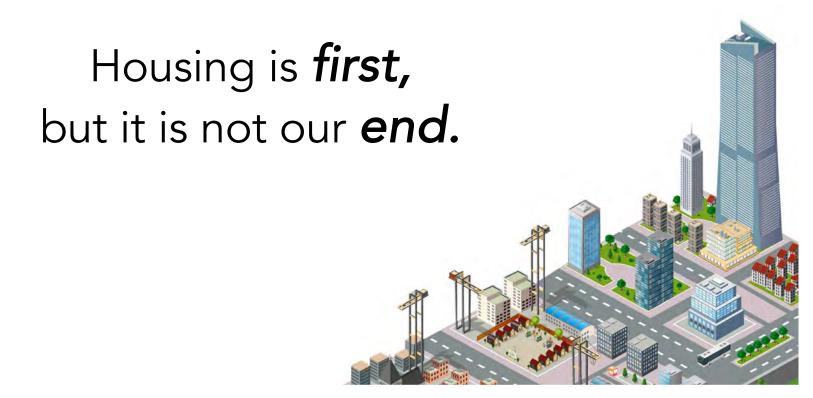
## What is a Tiny Home Village for?





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

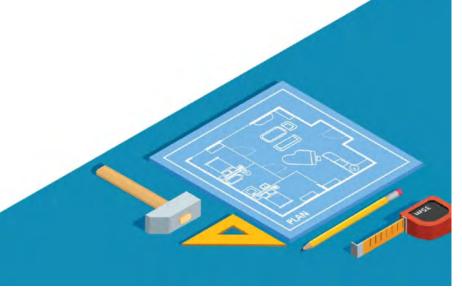








## Are Tiny Home Villages working?



#### **PROVEN IMPACT**





- 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

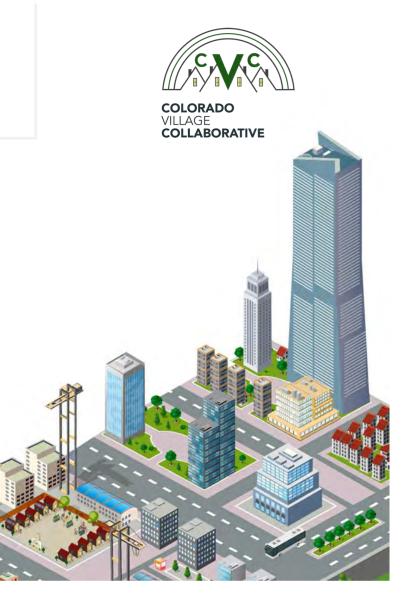


### TINY HOME VILLAGES MAKE GOOD NEIGHBORS

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%

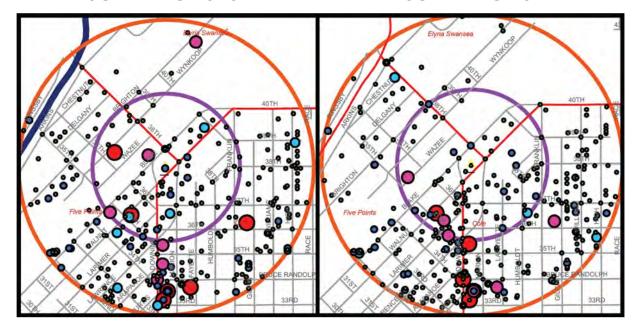
SAMPLE SIZE: 23 NEIGHBORS

### 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



#### **Accessory Dwelling Units**

Challenges with Cost, Location and Financing



#### ADUs, an Alternative? studiobvio

Will Mar<u>tin -</u> will@studiobvio.com

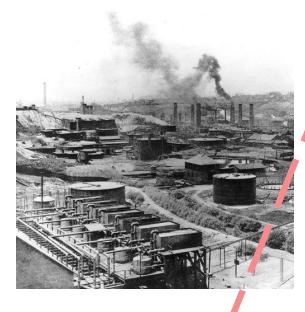
RMLUI Western Places/Western Spaces Conference' - March 6-8,

#### 1) HISTORY

- 2) **CURRENT CONTEXT** 
  - 3) **OPPORTUNITIES** 
    - 4) **CHALLENGES**
  - 5) **OPPORTUNITIES**

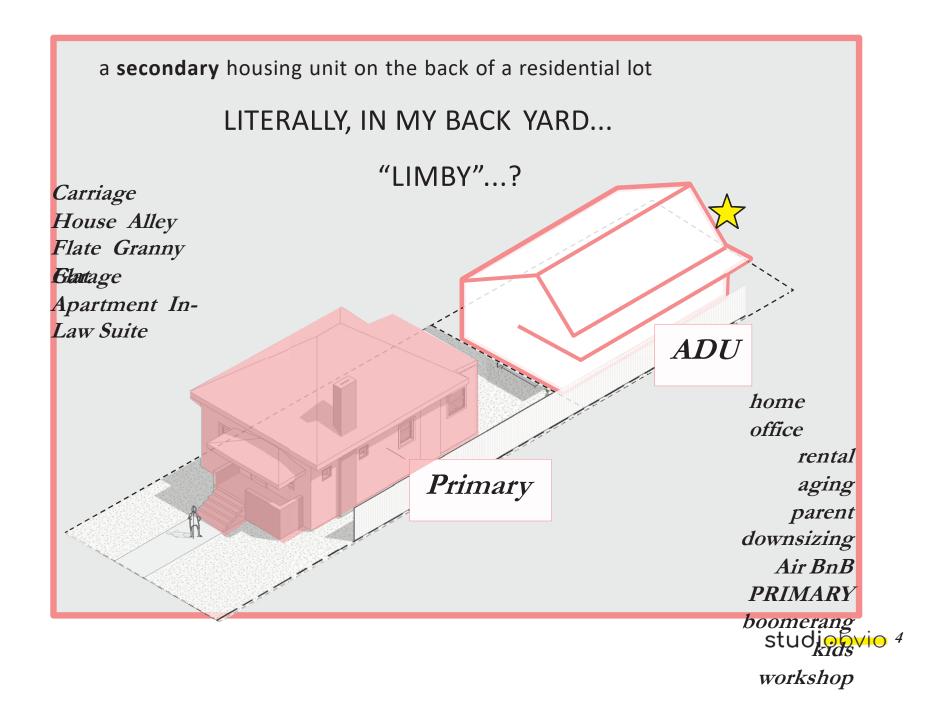
# Village of Euclid vs Amber Realty Co (1926)





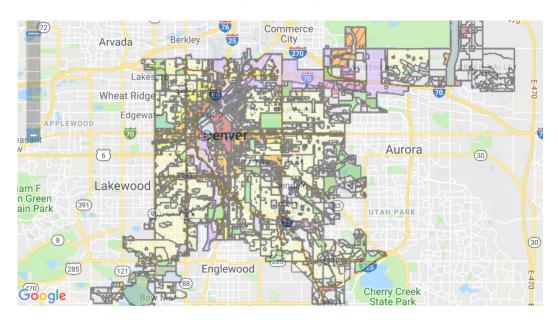


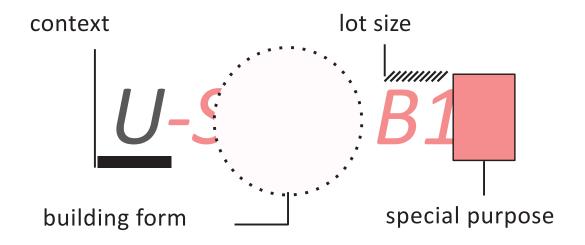
## **ACCESSORY DWELLING UNIT**



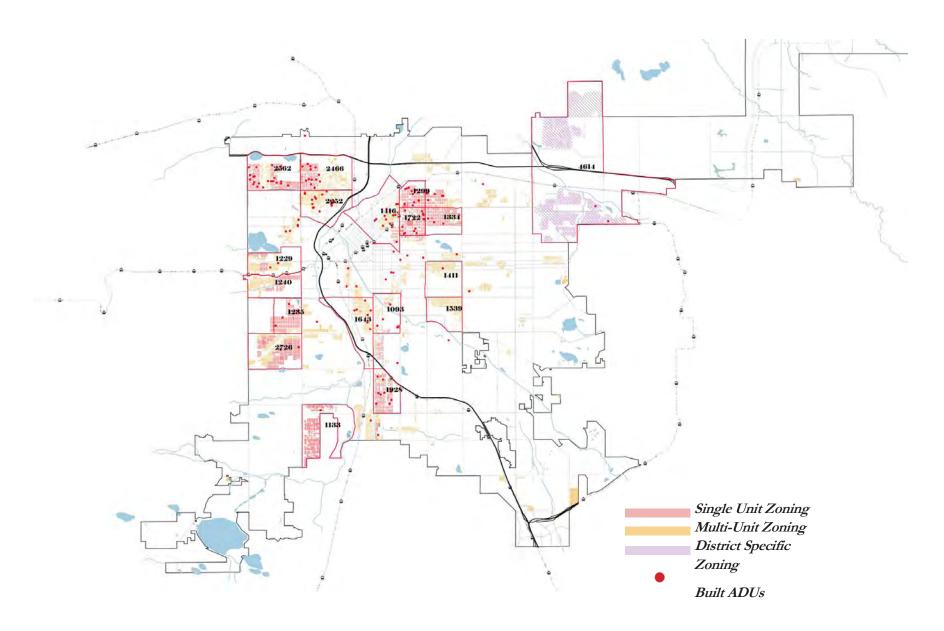
# DENVER ZONING CODE IMPLEMENTATION (2010)

CRACK THE CODE!

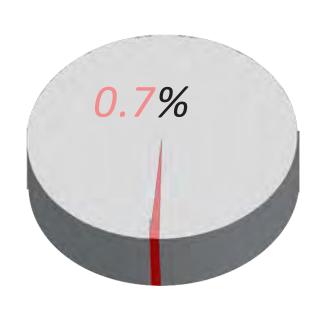




# Inclusion of the Accessory Dwelling Unit form



# **High Demand + Limited Early Development**



ADU eligible parcels built

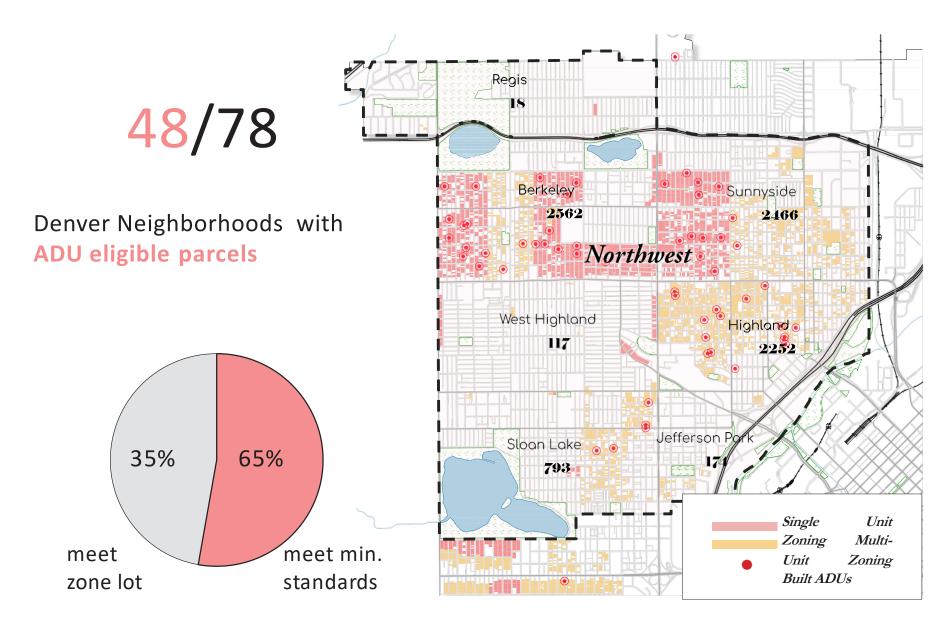
to date

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

nhat ne can do 25000 nhat we need 20000 10000 nhere ne are wih ADUs housingunits

**~200** ADUs built since 2010

## "MISSING TEETH"



# **COMPLEX REGULATIONS**

	Height				Siting				Primary Building Form		Design E	lements	5						
				Zone Lot Size Setbacks				Urban house	Suburban House	Building Footprint Habitable (max sf) Space (max sf)									
			Side Interior and S Street Zone Lot Lin	ide ie					LotWidth <30' />30'	Lot Width <61' / >61' Cor	Zone LotSiz straint	е		Zone Lot Constrai	Size nt				
ZoneLot U-SU-A1	Stories (max)	Feet (m ax)	Height at (ft)	Slope from(deg)	Zone Lot Size (min sf)	Side Interior (min ft)	Side Street (min ft)	Rear (minft)	Under the state of	1	Js 0000'9 = >	if 6,000 st < x <= 7,000 st	# 7,000 sf <= x	ff x <= 6,000 sf	If 6,000 sf < x <= 7,000 sf	1000 if 7,000 sf <= x	Horiz. Dim (maxft)		
U-SU-B1	1.5	24	10	45		5	_		50% / 37.5%	f Ina	650	864	1000	650	864	1000	36		
U-SU-B2	1.5	24	10	45	1	5			50% / 37.5%	na	650	864	1000	650	864	1000	36		
U-SU-C1	1.5	24	10	45		5			50% / 37.5%	na	650	864	1000	650	864	1000	36		$\dashv$
U-SU-C2	1.5	24	10	45		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% n		1000	1000 10	00	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% n		1000	1000 100	0	na	na	na	36		
E-SU-D1 E-	1.5	24	10	45	6000	5	5	5	50% / 37.5%	37.5% / 37.5%	650	864	1000	650	864	1000	36		
SU-D1x E-	1.5	24	10	45	6000	5	5	5	50% / 37.5%	37.5% / 37.5%	650	864	1000	650	864	1000	36		
SU-G1	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		
										all widths								Zone Lot Width (Min)	
S-SU-F1 S-	1.5	24	10	45		5			na	50%	650	864	1000	650		1000	36		150
TH-2.5	1.5	24	10	45	6,000	5	5	5	na		1000	1000 100	0 na		na	na	36	na	
			Side Wall (Max)			Over 30' wide	Under 30'wide		all widths										
G-RH-3	1.5	24		na	3000	5	_	5 5	50%	na	1000	1000	1000 na		na	na	36		+
G-MU-	2	24	na	na	3000	5	_	5	50%	na	1000	1000	1000	na	na	na	36		$\dashv$
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 100	) na		na	na	36		

# **CHALLENGES TO AFFORDABILITY**

# **Financing**

**Construction** 

Limitation of the MLS

Limited number of Comps for underwriters/ appraisers

Limited financial instruments

Infill Development

Shortage of Labor

Permitting Process

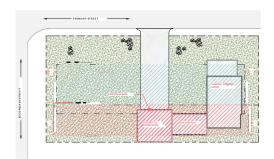
**Development Fees** 

## **OPPORTUNITIES**

### **OPTIONS PLANS**

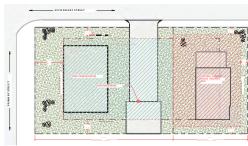
### Option 1

Addition + Garage Conversion



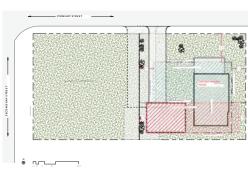
### Option 2

**New Primary** 

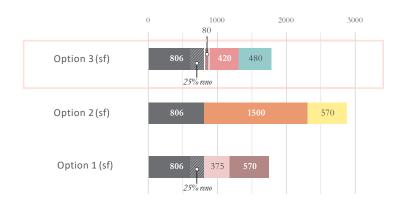


### Option 3

Detached ADU + Site Split

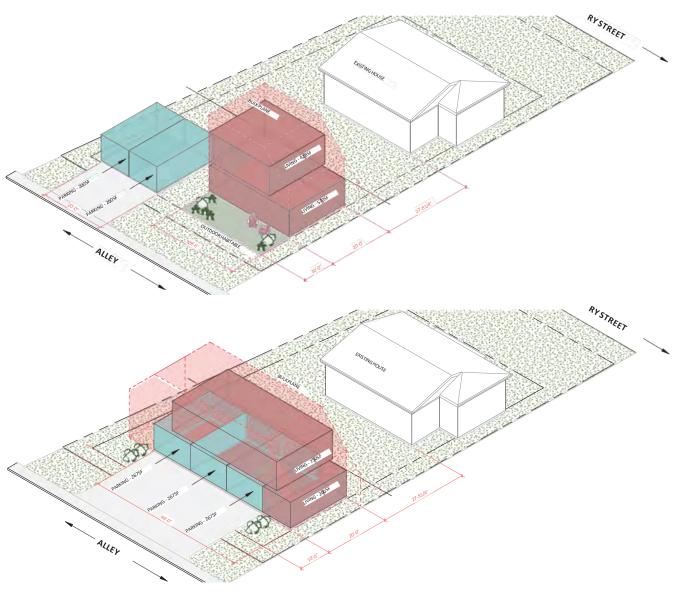


# UNPACKING YOUR BUNDLE OF RIGHTS!



	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	4
■ New ADU Second Floor	0	0	42^

# **COMPARATIVE ANALYSIS**



# ARCHITECTURE



accessibility

energy efficiency

flexibility

## BLUE PRINT DENVER

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PUBLIC REVIEW DRAFT - 8/6/18

# Recommendations



OLIC Y



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
- 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.

City and County of Denver

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# **Cooperative Living**

Challenges with Household Definition and Financing

# The Power of "What if?"

- We might not be able to afford a home in Denver separately.
   Could five of us afford a house together?
- The market excludes specific people from access to ownership.
   What if we designed an inclusive alternative?
- Banks, real estate and local government are biased toward ever-increasing mortgages.
   What if we imagined permanent affordability?

# Cooperative Building Blocks:

Self Help

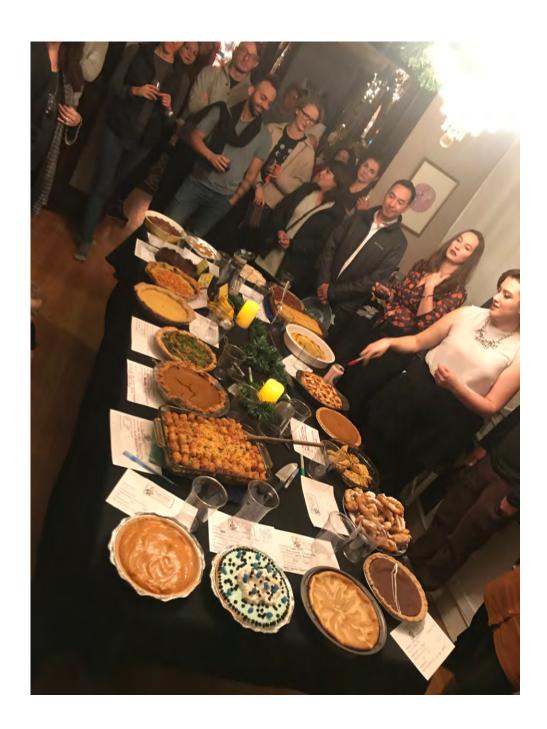






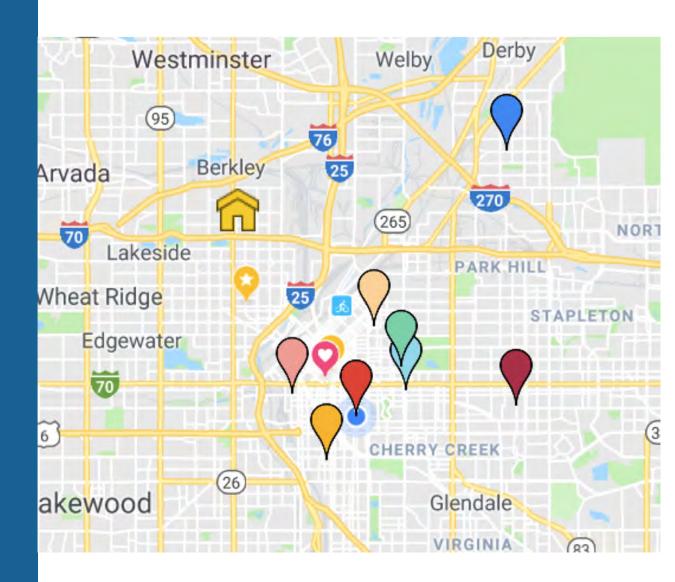
# Cooperative Building Blocks:

**Mutual Aid** 



# Cooperative Building Blocks:

**The Future** 



# **Land Trusts**

Part of the Solution





# The housing crisis is impacting Colorado's families

**Housing Costs** 



Denver metro rents are up 46.2%

Wage Growth



Colorado wages are only up 11.4%

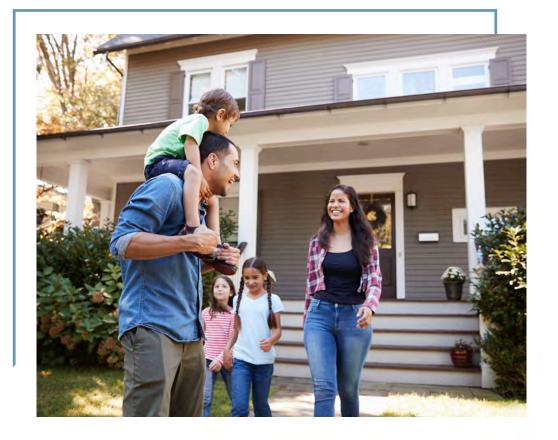
People Impacted



Firefighters, teachers and construction workers struggle more than ever with housing costs

**Sources:** Between 2011 and 2015, Stats from Shift Research Lab

We recognize housing as the backbone of family stability, AND as a critical piece of public infrastructure.



# Why Home Ownership?



Homeownership is the fastest and best way to build wealth and improve the social determinants of health for families and

**Sources:** See GCI's Community Land Trust Brief (2017), Center for Housing Policy (2007), Habitat for Humanity (2012 and 2018)

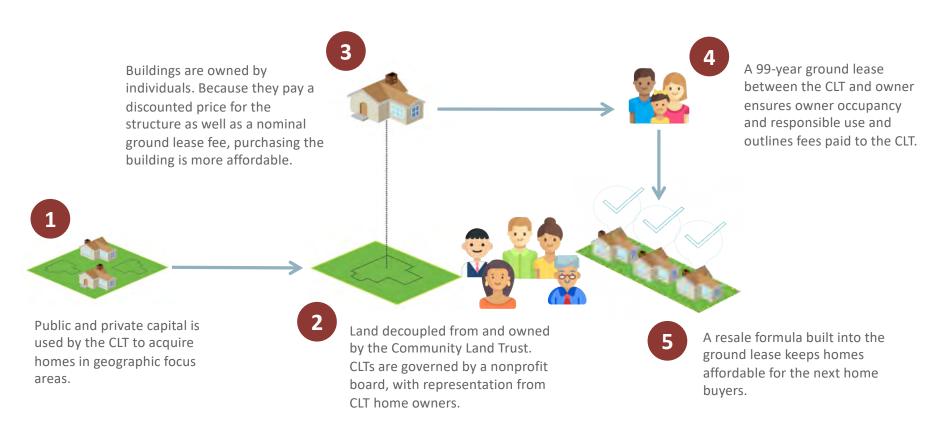
- 1. Families who are involuntarily displaced are more likely to move to disadvantaged, less-resourced neighborhoods. *Homeowners are 9 times more likely to vote and participate as leaders in improving their communities.*
- 2. A typical renter's net worth in 2013 was \$5,400. A typical homeowner's net worth at that same time was \$195,400.
- 3. Children are 50% more likely to be in fair or poor health after moving multiple times due to displacement. Once stabilized by affordable homeownership, 75% of low income families report improved family health.
- 4. A single change in elementary schools results in a decrease in math/reading equivalent to a 4-month learning disadvantage. Children of homeowners consistently outperform their peers who rent in both math and reading, and have higher graduation rates. Page 4

# What is a community land trust?



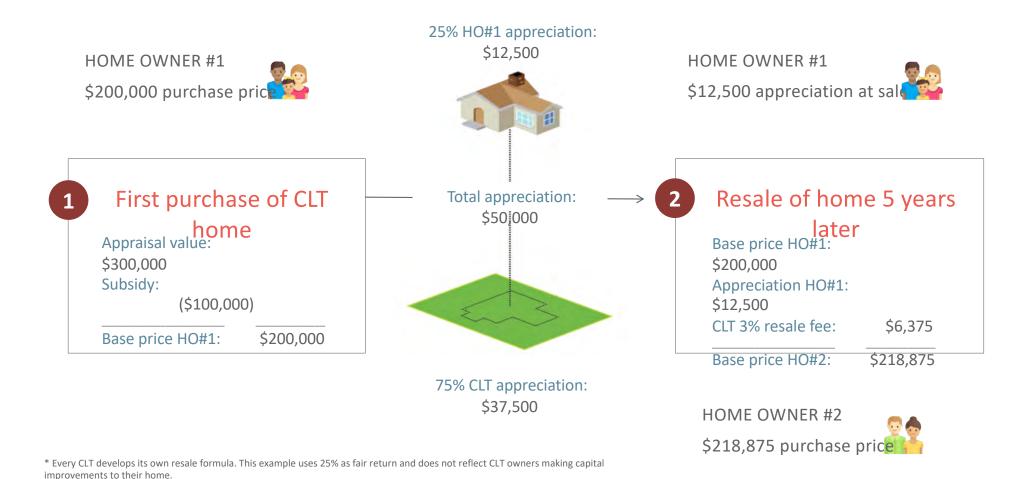
# What is a community land trust?

Modifying the normal process of home buying to make housing permanently affordable.

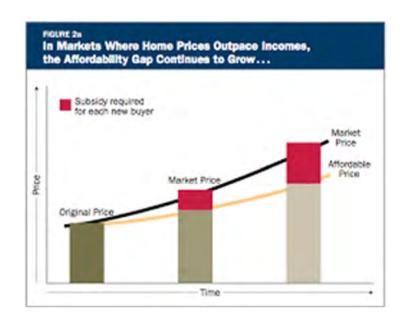


Source: Community Land Trust Infographic, CommunityWeath.org

# A model for permanent affordability & shared equity

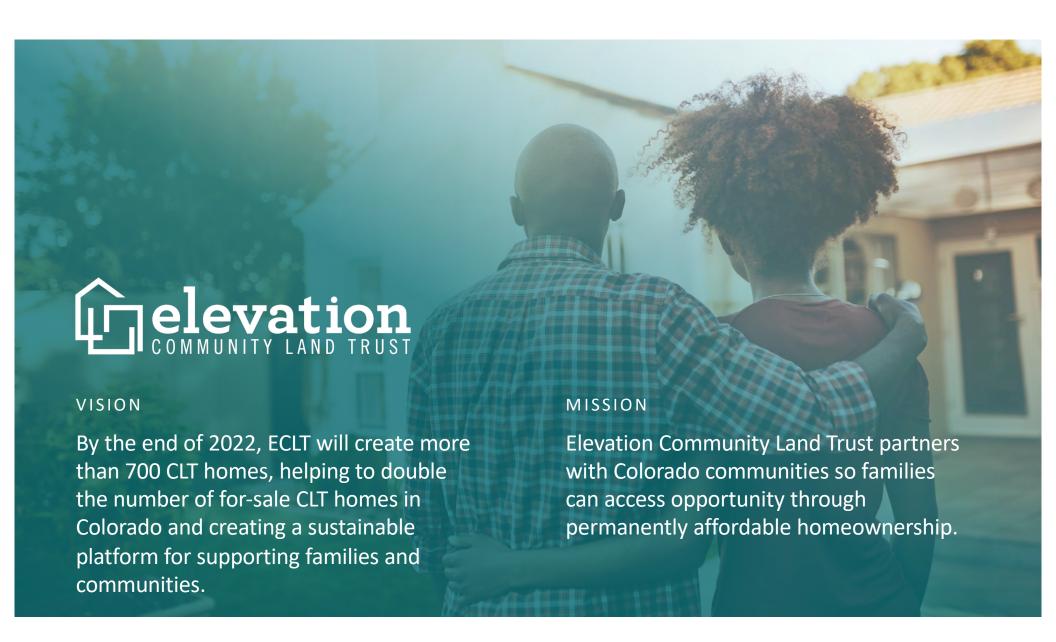


# Subsidy Retention = PERMANENT Affordability





Sources: Santa Ana CLT





700 affordable homes within 5 years



Building a long-term platform for CLT residents

to access supportive health and human

# Equity and the Land: the Origins of the CLT

### Southwest Georgia Farmers Cenefit From Cooperative Farm

ATRANY, Ga. — Take the Meshay, at 1-reall consensative form. Add a reach of all-file hands Arrivata method to the hands arrivata and the second of all-file hands arrivate arrivates. A bit of militorophy take from the voil or vite movement, Dai, fil all on 6.002 area of 1-red in Suthwest Georgia and von heve New Communities, Inc., the largest single mass of laws in the U-second of the consensation of the

Sect. Descriptions, throughout the Decorporary prints ground and alternative to stem the flow of land from the handed of sent the land from the handed of sent the land to the Communities for a time seeme stated for dearler. But it reached traviting point this year, and with 200 acres under cultivation now appear headed for success.

New Communities was the brainful fill of the Rev. Charles Sperroll, an intense young Bantist min-ter and 15 year vertexa of the civil rights movement. Sherred shares management as the form with the picular, highly of freest Harrison Miles who spent Typers as an exercit of Arricellure he fore spraining on with New Communities last Jonosary.

nities last January.
The land is held in frust by a 2 nember board of directors responsible for policy and decision makes shelf of policy and decision makes Sherred, Miller, and il other fix inne workers are emilyor's by the board and receive salaries. When No Communities begins to turn a profite money will be plowed back in the project for housing developme of light industry, clinics, day caucalers and other social services.

But that day is still a join way of Pruderital bolds a 8825, 900 inorgo on the land and saven individuals a church groupt hold bonds total \$15.000. Broadway Hanted Coverch (Christ in New York City h-lds \$20,000 bond. So do the Reform Church in America and the Pres personal management of the at 100 not let. The remainder of the at 100 not let. The remainder of the at 100 not let. The remainder of the rema

from the Commiss on for Recial J. Use of the Interest Church of Carist.

Charles Schemol first began to a complete Schemol first began to a control of the Charles Schemol first began to the South in the early 60%. "So die people told me that whether the would register or not depended a complete sold me that whether the would register or not depended a complete sold in the control of the contro

Fresh from Union Seminary, he a scholarship and joined a mroup of black clavil rights lead going to trasel to study the kibb and the mentalsw. "We decided the concept of the mostaw verbed the concept after the congertative form but does not able to the rittation of blacks in rural South than the kibbinat." St red says, And so, the New Comit Lies 1/14 was born.

was acquired in late 1969; the second acres, was purchased January 1970, both from white far era who wanted out of the busine From that point there was nothing I trorble.

The New Communities plan was

here's a formed tacked by the press in the All Ga., area as "communist." A portion of the land went up in fi.



REV. CHARLES SHERROD, founder of the 6,000 are black-owner. New Communities cooperative farm in Georgia. This is the larges consolidated black farm in the country and is an attempt to help black farmers stay on the land.

giarred by an around. New Commisnie. Sinc. I offer was what inc. A. larner grant, Low the Offer of Keonomic Opportunity for the farm projce. As we need by Granton Governor Called the Commission of the Comgrant of the Commission of the Comtended States of the Comtend

Throughout all of this New Communities survived. The lary element was hope, mostly Sherroft "I came out of the same era as Snakely Carmonical and II. Rap Brown," he says, "But the reason I didn't go the way they did it because even in black clouds of darpair, I've always been able to find nothing the control of the says.

"I believe that block and white people have in learn in live (neghber in his country, or we'll die; so won't give up uift the last glimmer o hepe is gone. Through New Communities we hope to show frustrate brobbers and states across the country that it is possible to live to restain this country without killing each of the country without killing each other.

other. "Relationships between blace people and white people have alway been on white terms. It isn't possible for us to erare our backgrounds, but it appresshe for us to build a new aprovence on which to relate to eacher—not always on white terms," In any appropriate the semetimes on black terms," In any any appropriate the semetimes on black terms," In any appropriate the semetimes on black terms, and the semetimes on black terms, it is any appropriate the semetimes on black terms, and the semetimes of the semetimes of the semetimes are the semetimes of the semetim

miller came big year with the sale bands to Broadway United Cluir and others, which not only provide substantial founds but convinced off cred fors to take a chance on the pr ct. The advisor of Harrison Miller considerable technical expertise we also a boon. Multer forced New Constroutiles, 2019, Decease he was "tired of settle 2019, Decease he was "tired of settle

Muller pained New Communities, he save, because he was "lared of sitting behind a circk — I wanted to get back to the practical side of farming. At the same Cime, I was always asking my sell 'are you really helping people.'

"Prankly, if taken a buchelor or seers derive to under and good of the information distributed by the goverment. That's not much help to the small farmer in this area. He produce to be shown what can be come and me other morgram has taken the time to

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Most of the larger cross we green noder contract but some, we as the remaining freed open, who are the contract to most division of the benefit of the some concernition farmer, who strates the facilities to a node of the facilities to node of the facilities. The proof which farmer in the Switch has transfer facilities to the facilities of the facil

In the Swith has traditionable by a valueded in a various other faceout en in marketing by predicts saved as the same of the saved as the saved as Federal Investors or understeement by mil onerators. The New Communities directors hone that Inter-cere conservative farming will give blartic because the saved of the saved as the saved of the latest the saved of the saved of the saved of the latest the saved of the saved of the saved of the face of the saved of the saved

"I think the government has a soon"hitty to observ and e wy'e moved objectivity." said Osservant. "If successful, it could the answer to stopping mieration i wrbus ghettoes in both the North. South and the crisis in black-white lations today.

Our Landed History

Ownership vs.Stewardship

Ashram, Kibutz, and Collectives

 Civil Rights and Economic Equity





# Q&A for Panelists— and contact information

# Q&A

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