Housing Beyond the Missing Middle

Colorado Planning Conference
Keystone Resort
September 8, 2021
Why This Session?

1. Because the affordable housing crisis is not getting any better

2. Because many cities and towns are realizing that they need to make the most of limited vacant land with nearby infrastructure

3. Because many cities, towns, and counties are realizing that they need to allow higher occupancy of existing structures

4. It seems that each local government is finding unique, tailored solutions to these challenges
Today’s Panelists

Morgan Hester, AICP
- Planning Supervisor, City of Colorado Springs
- Manage policy and special projects for Land Use Review division

Shay Coburn
- Community Development Manager, City of Delta

Scott Robinson, AICP
- Director of Planning and Transportation, City of Bloomington

Don Elliott, FAICP
- Director, Clarion Associates, Denver
- Planner/lawyer drafting development codes
The Basics

1. Housing prices have risen faster than wages for the past 40 years – and there is little reason to believe that will stop

2. The U.S. expands the housing stock by less than 5% each year, so it is unlikely that adding new housing supply by itself will solve the problem
   • We need to find new and more efficient use of the existing building stock
   • Which often involves lower construction costs than constructing new housing

3. In many communities the biggest housing “gap” is for renters, who generally can afford to occupy multifamily, townhouse, and small lot housing rather than large lot housing.

4. In most communities, meeting the housing gap requires both:
   • “Deep” solutions (i.e. allowing significant additional density in key locations); and
   • “Broad” solutions (i.e. allowing “gentle density” increases across much of the community

5. Simplifying the process to allow administrative housing approvals can be more helpful than changing the rules on what types of housing is allowed.
Moving the Line for Private Market Housing

Develop & Preserve Housing for Low Income, Elderly, Special Populations
- CDBG, HOME & Emergency Shelter Grants
- Rental rehab loans
- Section 8 & Public Housing

Workforce & Primary Housing
- LIHTC & Private Activity Bonds
- CDBG & HOME
- CHFTA financing/assistance

Implement Affordable Housing Policies
- ADUs
- Inclusionary zoning requirement
- Home repair loans/grants
- Down payment assistance
- FHLB Affordable Housing Program
- CDBG & HOME

Promote Homeownership
- ADUs
- Increased density
- Increased housing variety
- Zoning code revision
Morgan Hester

Innovations in Colorado Springs
RetoolCOS – City of Colorado Springs

1. Goals of rewrite
   – PlanCOS – Colorado Springs Comprehensive Plan
   – Code has not been reworked since the 1990s

2. Residential Development

3. PUDs – here, there, EVERYWHERE

4. R-Flex District
1. R-Flex Districts
   - Based on density
   - Allows for –
     - Affordability
     - Mix of housing options
     - Neighborhood variety

2. Current work
   - Coordination with Utilities and development community
ReoolCOS – City of Colorado Springs

**Current Standards**

- Example: R-1 6000 (~5 DU/acre)
  - Minimum 6,000 sf lots
  - 25' rear setback
  - 20' front setback
  - 5' side setbacks

**Proposed Standards**

- Example: R-Flex Medium (Avg density 12 DU/acre)
  - Lot sizes vary from 2,000 to 9,500 sf
  - Front setbacks flexible with recessed garage frontage
  - Side setbacks flexible (considering easements, Building Code)
  - Single-family+
Scott Robinson

Innovating in a University Town
University Town

1. Bloomington Indiana Background
2. 2018 Comprehensive Plan
3. Unified Development Ordinance (UDO)
4. Implementation & Evaluation
University Town

City of Bloomington

1. 2020 population 85,603*
2. Housing Units 33,963*
3. Median Household Income $37,077
4. Vacancy Rate 0.4%
5. Owner/Renter Occupied 32%/58%

Indiana University

1. 2020 enrolment 43,064
2. Campus Living Units 11,500 beds and 1,100 family*
Indiana University

City of Bloomington

Parks

“Middle Housing”
2018 Comprehensive Plan

1. Recent History
   1. Comprehensive Plan 2002
   2. 2007 UDO

2. 2018 Comprehensive Plan
   1. Housing & Neighborhoods (New)
      • Affordability Policy 5.1.3 vs.
      • Supply Policy 5.3.1
UDO Update

1. UDO Update Process 2/2018 to 7/2021
   - Assessment & Modules
   - Consolidated to Adoption Drafts
   - Repeal and Replace UDO (December 2019)
   - Conversion Zoning Map (April 2020)
   - New Zoning Map (May 2021)

2. “Middle Housing” Proposal(s)
   1. Definitions
   2. New R4 Zone and Minimum Lot Sizes
   3. The “Plexes”
   4. Affordability, Inclusion, Sustainability
UDO Update V. 2.0

1. April 2020 UDO – Middle Housing unresolved
2. Fix the UDO – “3-ring binder” Rules then Map
3. 10 New Amendments
   - Only 2 “controversial” Map and Plexes
4. The Plex Compromise
   1. Duplex - 150’ buffer + 15 annual

Draft Proposal

Plan Commission/Staff
Outcomes

1. Implementation & Evaluation – too early

2. ADU’s are the “common ground”

3. Implement Change
   – Inclusive
   – Sustainability
   – Racism – Not Bloomington!
     • “The ownership and occupancy of all lots and buildings in this subdivision is forever restricted to members if the white race”
Shay Coburn

Innovating in a Small Mountain Town
Broadening Small Town Housing Options
Ridgway’s Zoning Revision Process

1. Master Plan Adopted
   6/12/19, started zoning updates right away

2. Six public meetings

3. Zoning Revisions Adopted
   6/10/20
## Amendments to Uses

P = permitted, C = conditional, blank = not allowed, blue = new/change

<table>
<thead>
<tr>
<th>District</th>
<th>Single Family</th>
<th>Duplex</th>
<th>Townhouse</th>
<th>Triplex</th>
<th>Fourplex</th>
<th>Multiple family</th>
<th>Cluster dev.</th>
<th>Cohousing</th>
<th>Live/ work</th>
<th>ADU</th>
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1 P in structures containing no more than 2 dwelling units, C in structures containing more than 2 dwelling units
2 P in structures containing no more than 4 dwelling units, C in structures containing more than 4 dwelling units
3 Removed single family and duplex from HB
Amendments to Dimensional Standards

<table>
<thead>
<tr>
<th>District</th>
<th>Use</th>
<th>Min. Lot Width (ft)</th>
<th>Size (sf)</th>
<th>Max. Lot Coverage (%)</th>
<th>Min. Setbacks (ft)</th>
<th>Max. Side on Corner Lot (ft)</th>
<th>Structure Height (ft)</th>
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Other Amendments

1. Parking
   Single family/duplex = 2 spaces
   All other units = 1 space

2. Cleaned up all things regarding manufactured and factory-built housing

3. Modified the Single Family Home Design Standards
Behind the Scenes – Part 1

• Intentional and thoughtful messaging
• Direct outreach from the start
• Detailed memo tracking all changes
Behind the Scenes – Part 2

- Distracted by private interest
- Majority of time was spent talking about allowing residential in the industrial zones
- In the end, we couldn’t figure out how to make it work
- Didn’t even talk about parking!
What Else is Going On?

1. Conversion of older hotels/motels to long-term housing
   • Colorado Department of Local Affairs has a multi-perspective task force

2. Protection of viable manufactured home parks from redevelopment for non-residential uses
   • Fort Collins study and ordinances are available

3. Use of character overlays to protect Naturally Occurring Affordable Housing from redevelopment
   • Very few examples of these that have been adopted

4. Lots of talk about Tiny Houses
   • Probably not a big part of the solution
Questions and Discussions

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