



Regional Forum

Sustainable Workforce and Mixed-Income Housing in the West:
Opportunities and Challenges in a Changing Market

April 15–16, 2008
Boulder, Colorado

Workforce Housing in the West

Opportunities and Challenges in a Time of Change



**Urban Land
Institute**

Center for Balanced Development in the West

Workforce Housing in the West

Opportunities and Challenges in a Time of Change

Regional Forum
April 15–16, 2008
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Forum Chair

John K. McIlwain
Senior Resident Fellow
ULI/J. Ronald Terwilliger Chair for Housing
Urban Land Institute

Panel Members

Sherry Ahrentzen
Associate Director of Research
Arizona State University
Stardust Center for Affordable Homes and the Family

Richard Haughey
Senior Research Director
ULI Center for Balanced Development in the West

Amy Hosier
Director of Research and Policy
Homes for Working Families

Con Howe
Managing Director, Los Angeles Fund
CityView

Michael Leccese
Executive Director
ULI Colorado

Ehud Mouchly
Vice President and General Manager/CA-NV
UniDev, LLC

Kathi Williams
Director
Colorado Division of Housing

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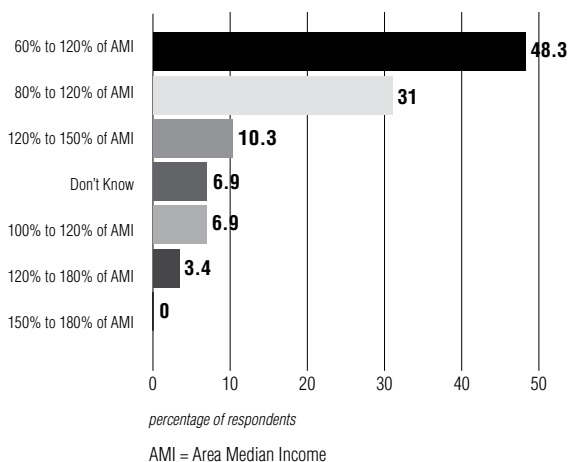
Preface

With the backdrop of a rapidly changing housing market, rising energy prices, and concerns over global warming, a group of workforce housing experts met in Boulder, Colorado, in April 2008 to make sense of the changing times and determine what it all means for the production and preservation of workforce housing. At the time of the forum, home prices were dropping in many markets but not enough to address the affordability problem; foreclosures were up in most communities, ending the dream of homeownership for many; and energy prices had spiked to record highs. Amid these dark clouds, the assembled experts sought to find a silver lining—or at least appropriate responses to the many challenges.

This report captures the findings of the forum in Boulder. It begins with an overview of the housing market, presented by Amy Hosier, then director of research and policy for Homes for Working Families (HFWF), a workforce housing advocacy nonprofit that closed in July of 2008. A lively discussion follows on sustainability and the role of workforce housing as an important component of a sustainable community. Next is the forum participants' plan for action to address the many housing, economic, social, and environmental challenges facing the production and preservation of workforce housing in the West. The report concludes with some of the innovative solutions being implemented in the West, along with images and words from the workforce housing tour. Results of a survey sent to all invited guests are interspersed throughout the report.



How do you define workforce housing in your community?



Chapter 1

Workforce Housing in a Changing Housing Market

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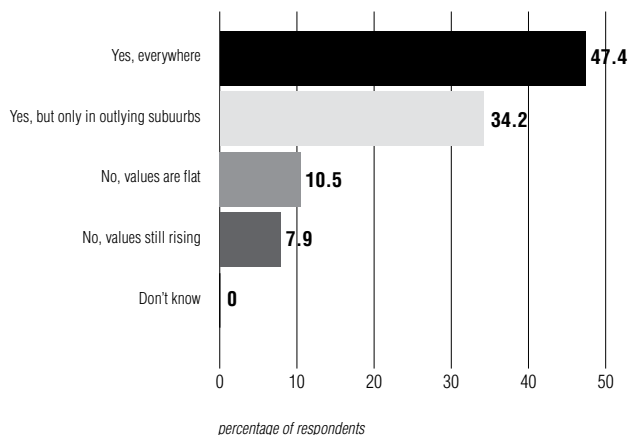
hen the housing market began to soften in late 2006, many housing experts were hoping it would mean more opportunities for affordable workforce housing. But as home prices fell in some regions and credit tightened across the United States, the housing market no longer presented predictable paths for home ownership, said Amy Hosier, HFWF director of research and policy.

Hosier said the current housing market's black cloud has no silver lining for workforce households, which HFWF defines as those earning 60 to 120 percent of area median income (AMI). The housing market has not yet hit bottom, and as of April 2008, it was expected to keep dropping until at least mid-2009. Moreover, housing affordability for lower- and middle-income households remains bleak, according to Hosier, who gave a synopsis of a January 2008 report commissioned by HFWF and conducted by Moody's Economy.com, "Analyzing Affordability in Metropolitan Housing Markets." Housing prices are only one in a complex set of factors determining housing affordability, she noted. Factors also include location, commuting costs, and mortgage costs. Despite declining prices, Hosier said, home affordability has diminished and is unlikely to return to levels last seen in the 1990s.

The recession already plagues parts of the United States, including California, Arizona, and Nevada. Job growth has slowed, single-family housing starts have plummeted, and households are under financial stress. Lower-middle-income families have been hit the hardest. One in every seven American families now spends more than half its income on housing costs. Utility, insurance, health care, food, and gas prices are all rising fast. Homeowners are turning to home equity lines of credit and credit cards to pay college tuition and health care costs. Increasingly, these forms of credit are being used for everyday necessities and to help pay down housing-related expenses and mortgage debt. An increasing number of wage earners also are drawing on their 401(k) funds to pay mortgage costs and other expenses.

Many workforce households that had a hard time qualifying to buy their first home have found that the value of their homes is declining, and they are losing equity. Bankruptcies and foreclosures are on the rise for people who no longer can afford mortgage payments because of job losses or ballooning mortgage payments. Homeownership rates have declined sharply from a high of 69 percent of households in 2004.

Have home values declined in your community?

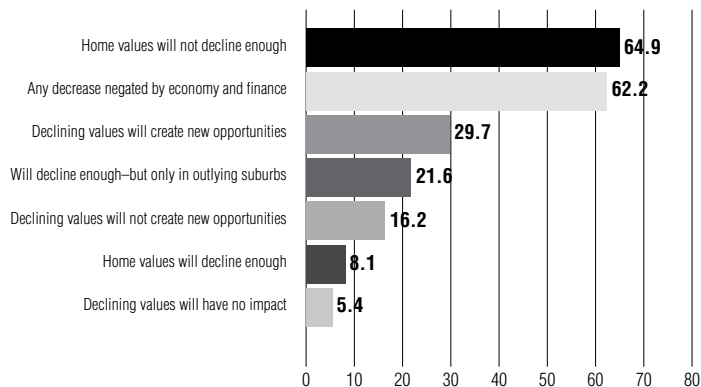


Tightening loan standards on new home purchases, the hesitancy of buyers to purchase houses, and houses put on the market by homeowners facing foreclosure have led to a high volume of available properties. The inventory of for-sale homes is at a cyclical high in some areas of the West. In April 2008, Orange County, California, had a backlog of 22 months' worth of unsold homes, compared to four months, which has been the standard in recent years. Most analysts believe that until the excess inventory returns to standard levels, markets with an oversupply of homes will not stabilize.

Housing price trends are diverse across metropolitan areas, noted Hosier, although generally the median-priced home remains out of reach for the middle-income family. The West has experienced the highest housing price increases—in California, more than 110 percent appreciation since the start of the decade. Land prices are starting a very slow decline in many areas. Some regions, such as parts of southern California, show more rapid declines in land and housing prices. Despite housing price declines in Los Angeles, for example, homebuyers still need 275 percent of the area median income to afford the median priced home. Metropolitan areas throughout the West have seen increasing demand for rentals, which has reduced availability and driven up rents, especially in the three major cities in California; Seattle, Washington; and Portland, Oregon.

A trend evident across most metropolitan areas is that housing prices in lower brackets are the most volatile. "The greater volatility of lower-priced homes hurts workforce households on both the upside and the downside," said Hosier. Prices of available homes rise more rapidly during upturns and decline more rapidly during downturns. During the current downturn, she said, "prices are falling but not enough to restore affordability to reasonable levels for the middle-income families thinking to purchase them. For families who are in purchased homes, rapidly declining values are eroding their equity and threatening their abilities to refinance and remain in their homes." This greater volatility is an important factor to consider when creating solutions for moderate-income workforce households, she added.

Whether or not home values are declining in your community, how do you think declining home values will impact workforce housing in general?



percentage of respondents
 Note: Totals do not add to 100 because multiple answers were requested.

Some analysts question whether the current housing market is providing a glimpse of the end to the phenomenon of Americans building wealth through home equity. If Americans, especially lower- and middle-class workers, cannot afford to purchase a home, what does this mean for the current generation of people in their 20s and 30s who hope to own a home and establish roots in a community? What does this potential trend away from homeownership mean for the nation? What does it mean for minority groups? (Homeownership rates in 2004 reached an unprecedented 76 percent for whites and 50 percent for Hispanics and African Americans, reflecting more movement into the middle class for minority groups.) If the first rung on the housing ladder is broken, it would mean a huge shift for the housing industry and the nation.



Issues for Further Discussion...

In the group discussion following Amy Hosier's presentation, issues raised included the following:

- > Why do analyses focus on single-family development as the benchmark of affordability? The approach to analyzing workforce housing needs is skewed against more compact homes, such as townhouses and multifamily development.
- > Is the downturn an opportunity to build smaller homes on smaller lots?
- > Form-based codes offer a more effective development pattern.
- > Can some suburban areas that are severely affected by foreclosures be redeveloped with more compact development?
- > What tools are needed to create stability in these neighborhoods?
- > Regarding inclusionary zoning: density bonuses do not work in many cases.
- > Why are transportation planning and land use planning so separate? They need to be integrated.
- > Why does the housing being built not reflect the actual demographics of America? Married couples with children represent less than a quarter of the American population.
- > Is the first rung of the housing ladder broken?
- > Has homeownership been overemphasized while rental opportunities are overlooked?
- > The growth of the storage industry is an indicator that we have too much stuff!
- > Home as a wealth builder is a new phenomenon and probably not sustainable. If homes are no longer wealth builders, what are the long-term social, political, and economic implications of this new reality?

Spot Check:
Housing Markets for Workforce Households

Here is what's happening in several key areas:

Phoenix, Arizona:

- > Foreclosures are increasing at the outskirts and downtown.
- > Tough immigration laws are removing workers from the construction workforce, resulting in labor shortages and higher construction costs.
- > Significant development speculation is occurring along the new light-rail line; however, very little of it is planned as affordable housing.

Seattle, Washington:

- > The city is still seeing strong job growth in the high-tech sector.
- > The housing market shows limited softness in outlying areas.
- > Low barrier-to-entry markets were affected the most.
- > The median price of a home in Seattle is still \$500,000.
- > Land is constrained and therefore valuable.
- > Townhouses have been introduced and are starting to be accepted in the market.
- > The rental market is strong as buyers stay on the sidelines. The rental market had provided workforce housing.
- > The office market is very tight.

Orange County, California:

- > Home prices are still in a freefall, declining 30 percent since their peak last year.
- > The market for large homes in the outlying sprawling areas is disappearing.
- > The jobs situation is still healthy.
- > Increasing evidence exists of a population shift out of the county and state by the young workforce and of more young people living with their parents.
- > Rental vacancy rates are low, driving up rents.
- > Some signs exist of corporate awakening to the housing problem.

Los Angeles County, California:

- > Home prices are dropping the fastest at the low end of the market, especially for homes in outlying areas of the San Fernando and San Gabriel Valleys.
- > Land constraints and high barriers to entry have somewhat insulated the higher-end homes in the better neighborhoods of the basin from house price declines, although even some of these neighborhoods are beginning to see house prices decline—albeit not at the rate being seen in the outlying lower-end neighborhoods.
- > Landowners in Los Angeles are holding onto properties because Proposition 13, which caps property taxes and allows adjustment only at sale of the land or property, makes doing so cheap. The taxes required to hold onto a property until prices begin to rise again are negligible for landowners with the means to pay these costs.
- > Some condominiums are converting to rental to capture the market of would-be homebuyers who cannot qualify for a mortgage or who are hesitant to lose equity from declining house prices.
- > Capital has withdrawn from funding mortgages.
- > Some capital is available for distressed properties and bargain deals.

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Chapter 2

Workforce Housing
and Sustainability

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ow do advocates make the case that workforce and mixed-income housing are important for economic development and a critical component of sustainability? The search for affordable housing drives many moderate-income families to outlying suburbs for larger homes and yards but means longer commutes, all of which dramatically expands their carbon footprint.

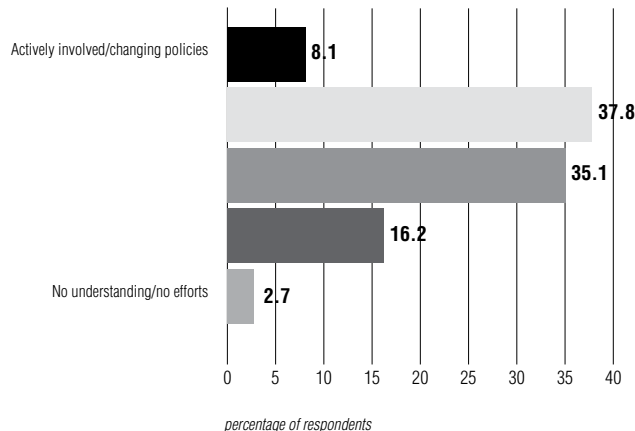
In a session on workforce housing and sustainability, forum participants discussed the best way to make the case that incorporating workforce and mixed-income housing close to jobs and transportation options is an important part of any discussion on sustainability. Forum participants suggested the following steps in a more sustainable approach to land use:

Compact Development

"We have the pieces and the popular support to develop compact communities," said John McIlwain. Workforce housing advocates now need to work "to redefine compact development and work toward a policy change."

- > **Define/redefine compact development.** Help establish policies that encourage compact development through education, expert panels, speakers bureaus, and other ways of engaging public officials and community members. The scarcity and high cost of land in metropolitan areas require using developable land more intensively through compact, or denser, development. Moderate densities of seven to 30 dwelling units per acre can be achieved through small-lot single-family homes, multiplexes, or townhomes, which support neighborhood retail, transit, and a vital community.

How would you rate your community in terms of awareness of the issues surrounding the lack of workforce housing?



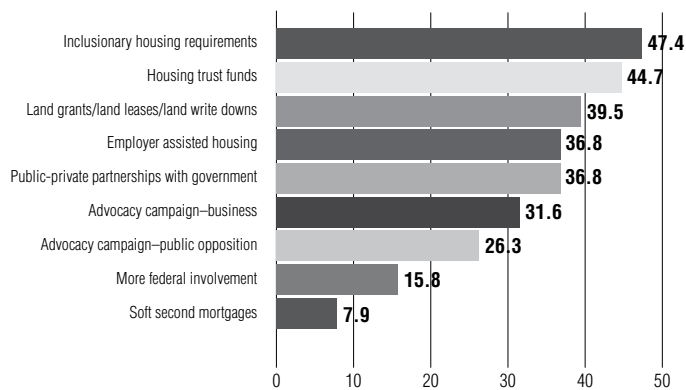
- > **Educate communities regarding the advantages of compact development.** Many people may claim that denser development costs more, noted McIlwain. The homebuilding industry, in particular, will want to measure the affordability of building compact projects, because townhouses and multifamily housing are a different product from what they have been building—detached single-family homes. In the financing market, many industries are driven by single-family homebuilding prices, requiring some adjustments. Workforce housing advocates can promote compact development with information showing that well-designed, compact, higher-density development creates more livable communities by supporting housing choices, walkability, public transportation, better air quality, economic vitality, and the preservation of land for open space and agriculture.

Zoning and Building Codes

To build more compact, higher-density housing, communities need to change zoning and building codes. Too many communities, especially in the suburbs, allow only single-family detached homes to be constructed and do not permit a variety of housing types, such as townhomes, patio homes, apartments, and condominiums. Many do not allow mixed-use development either, a key component of creating walkable compact communities. When pursuing revisions to local zoning and building codes to encourage higher-density compact development, communities should consider the following:

- > **Determine what works in each community.** What is the ideal density? Identify densities that can support sustainable development. In a dense metropolitan downtown, 100 housing units to an acre is appropriate, but in many communities in the West, doubling density to 12 or 20 units per acre may be more appropriate. In Seattle, zoning now allows compact development, with smaller units and denser development, but condominium developers often build only eight units on an acre that is zoned for 12 units because of condominium liability issues related to state law. In Boulder, Colorado, the maximum building height is 55 feet, to preserve the view of the Rocky Mountains.
- > **Consider form-based mixed-use zoning.** According to standard land use regulations, the form of buildings allowed under zoning follows function or use. Form-based codes, however, provide a better foundation for compact development because they focus on the building type, dimensions, parking location, and façade features—and less on uses. Form-based codes emphasize mixed uses and multiple housing types to meet peoples' needs at different times of their lives. They are defined around districts, neighborhoods, and corridors, compared to conventional zoning districts that may not relate to the transportation network or the larger area.

In your opinion, which three of the following options represent the most promising techniques for increasing the number of workforce housing units produced or preserved?



percentage of respondents

Note: Totals do not add to 100 because multiple answers were requested.

Integrated Land Use and Transportation

In the Denver metropolitan area, planners are moving forward with a plan to build 122 miles of light-rail lines, 57 new transit stops, and expanded bus rapid transit throughout the region. The transit system, known as FasTracks, is creating ideal opportunities to leverage this public investment in infrastructure with private investment in higher-density development at transit stops. Such new development not only creates additional tax revenues to support the new infrastructure, but it also builds automatic ridership to support the system and creates opportunities to reduce traffic congestion because the new residents of these communities have the option of taking transit to work rather than commuting by car, reducing their average vehicle miles traveled (VMT) and thereby reducing their carbon footprint. Permitting commercial uses allows residents to walk to nearby retail shops, restaurants, and other services, further reducing their auto dependency.

Elsewhere in the state, however, residential areas may not have adequate transportation services for the workforce. A January 2008 Colorado transportation financing and implementation report said the state could not build transportation fast enough to accommodate the growing population's future needs. Strong local control so far has limited the state's integration of land use and transportation planning. As demographics shift to an older population, noted one workforce housing advocate, Colorado will not be able to sustain 3,500-square-foot homes, especially on the outskirts.

- > **Connect the dots for policy makers: housing and infrastructure are inextricably linked.** Quantify the true costs of low-density development in terms of water, roads, infrastructure, lost time from congested commutes, and other factors. Emphasize the need for affordable housing connected to transportation and to environmental protection, a connection that will resonate with policy makers now that home foreclosures and economic recession are so significantly affecting the workforce.
- > **Increase density around transportation corridors.** Compact communities developed around transportation nodes and corridors should have denser development to support transit, services, and housing options. Cities should be encouraged to develop requirements that promote denser development on valuable land next to transit to ensure workforce families remain in the community and have transportation options.



Forum participants tour The Steel Yards in Boulder.

Questions on Sustainability for Workforce Housing

- > What is the actual relationship between density and affordability?
- > What effect does density really have on property values?
- > What level of density makes transit and housing work?
- > What are the true costs to communities from long commutes in terms of factors such as quality of life and loss of community volunteers?
- > What are the foreclosure rates on affordable homes, and what factors, such as educating the buyer and requiring 30-year fixed mortgages, help prevent foreclosures?
- > What are the incentives for inclusionary zoning in dense areas? How can dense development be affordable when building costs are so high? How are fee-in-lieu policies achieved and administered?
- > Are shared-equity models for buying homes the missing rung on the housing ladder, and do they build wealth?
- > What is the long-term return on housing trust funds?
- > What are the consistencies among successful workforce housing development projects in the West?

Suggestions for Linking Workforce Housing with Sustainability

- > Appeal to peoples' interests in living green and saving money and energy by linking compact, mixed-use, and transit-oriented neighborhoods with opportunities to spend less on gas, lower their carbon footprint, and improve their quality of life.
- > Add significant amounts of workforce housing to new transit nodes.
- > Incorporate alternative energy sources in new workforce housing development.
- > Disseminate the true transportation and housing costs for living in auto-dependent outer communities by collecting and analyzing data from objective sources.
- > Work with the U.S. Green Building Council's Leadership in Energy and Environmental Design (LEED) program to expand the definition of "green" and to certify projects with sustainable locations, such as urban infill.
- > Change infrastructure incentives to encourage compact, transit-oriented development and discourage sprawl.
- > Emphasize the importance of sustainable location in development and not merely the building of individual green buildings.
- > Educate communities on the constraints on natural resources in the West, including water and land.
- > Educate communities on how to retrofit existing development with new infrastructure and housing.
- > Create a Web-accessible library for communities on sustainability and workforce housing, including PowerPoint presentations and succinct, easily understood information (for example, downloadable information sheets or booklets).

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Chapter 3

Workforce Housing in the West:
A Plan for Action in a Time of Change

In breakout sessions, forum participants discussed the challenges and opportunities for workforce housing in a new market, focusing on the following five questions.

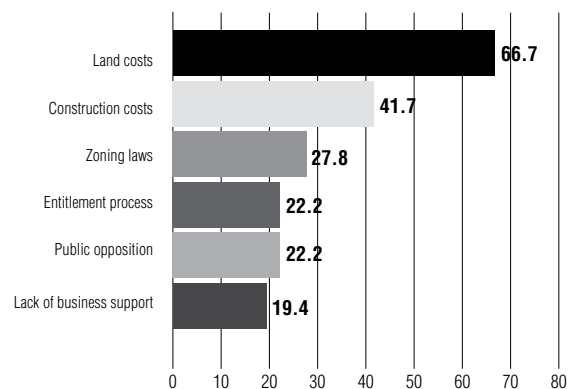
1. Has the changing housing market created a need for public policy changes or new initiatives from the public sector relating to workforce or mixed-income housing?

Action Plan

- > **Make workforce housing a higher priority.** Bring the need for workforce housing to the fore to make the issue a higher priority with local policy makers. Discuss the factors that limit affordable workforce housing. For example, two important components of smart growth are open-space preservation and support for higher-density development. Some communities choose to preserve open space without supporting the higher-density development that makes open-space preservation possible. Such actions reduce the supply of available land and increase its cost, thus making development of housing for the workforce more difficult and costly. What means are effective to advocate for making workforce housing a higher priority?
- > **Enact lending reform and educate borrowers.** Local government should protect residents from expensive and unethical lending practices through education programs. Educate consumers on how to retain and refinance their homes, and educate consumers on how to purchase foreclosed homes. If government education programs are not feasible, use private or nonprofit groups to educate the public.

- > **Educate policy makers on the costs of sprawl.** Educate local policy makers and communities on the actual costs of sprawling land use patterns related to expanding infrastructure and services (water, sewers, schools), and the financial and carbon-footprint costs related to transportation when housing is built on the fringes.
- > **Support sustainable communities.** Focus on creating socially and environmentally sustainable communities by providing affordable housing for local working people that uses alternative energy, including solar and wind sources.
- > **Create community land trusts.** Nonprofits should work with developers to create land trusts to make workforce housing more affordable.
- > **Support transit-oriented development.** Support transit-oriented development, and disseminate effective models that include workforce housing next to transit stops.

In your opinion, what are the two greatest obstacles to the production and/or preservation of workforce housing in your community?



percentage of respondents
 Note: Totals do not add to 100 because multiple answers were requested.

- > **Provide local government incentives.** Local governments should provide incentives to develop workforce housing with density bonuses and zoning and land use changes. One example would be to allow accessory units in low-density neighborhoods that do not offer affordable housing.
 - > **Create workforce housing coalitions.** Create coalitions and conduct public campaigns to encourage the development of housing according to criteria on which all members agree.
 - > **Form public/private partnerships.** Form public/private partnerships so that Community Reinvestment Act money can be invested in workforce housing.
 - > **Remove regulatory barriers.** Work to change current policies that limit mixed-use development because of infrastructure issues such as sewer capacity. Address the costs of regulatory barriers, such as environmental impact statements, which can amount to one-third the cost of a house.
 - > **Allow regional use of redevelopment funds.** Allow redevelopment money to be used regionally. Currently, redevelopment funds typically are used only in the designated community, even though more pressing workforce housing needs may exist in neighboring communities.
2. Does the changing housing market create new opportunities for private sector developers of workforce and mixed-income housing? What are these opportunities, and what action should private developers take now?

Action Plan

- > **Redevelop or reposition foreclosures.** Determine where foreclosures are happening. Review whether opportunities exist for redevelopment or repositioning of these sites. Private lenders and nonprofit organizations should work to obtain foreclosed properties. The hardest hit neighborhoods can be transformed through redevelopment or repositioning.
- > **Reenvision land planning and housing.** Opportunities exist for governments to rethink land planning and to reenvision what local housing should look like. Can local governments purchase foreclosed properties in bulk and convert them to affordable rental housing? Do the successful efforts of the former Resolution Trust Corporation offer any helpful guidance for this idea? Can housing be added to every city investment? Combine uses—for example, add housing and other uses to development sites for libraries and suburban office buildings. Enough suburban development exists, and demand may be limited for the suburban-model product. The focus should be redirected toward urban infill. Developments near transit could phase out parking, for example, from 1.5 cars per unit to 1 per unit to .5 per unit.
- > **Encourage employer incentives.** Employers can shrink their carbon footprint by providing jobs and housing on one campus. Large corporate or institutional campuses have land that could be developed for housing by public or private developers. This strategy would involve changing the mindset of corporations and institutions. Employers are also looking for housing solutions to attract and retain employees. What are housing benefits worth to employees?
- > **Search for new land development opportunities.** New land development opportunities may exist for housing, such as libraries, other municipal properties, and school district lands. Look at devalued lots as an opportunity. Create land leases for public or quasi-public lands. Churches are land rich and cash poor, and they might welcome opportunities to develop workforce housing.
- > **Build different, more flexible housing products.** Opportunities exist to create interest in different and more flexible housing products. Homebuilders should create denser housing with smaller units. Consider subdividing lots intended for 3,000-square-foot homes and replot for 1,500-square-foot homes.
- > **Add housing to retail centers.** Existing retail centers and strip malls could be reconfigured, for example, by adding one floor of housing above retail; no extra parking would be necessary, and retail tenants might benefit from the possibility of lower rents. For new developments involving national tenants, negotiate for housing, citing what the tenants have agreed to in other places (use ULI research on national tenants).

3. Has the changing housing market changed the way that nonprofit advocates and developers encourage, support, and develop workforce and mixed-income housing? If so, how? What actions should advocates and developers take in light of the changing market?

Action Plan

- > **Address demographic changes.** Demographic changes will mean a younger population, with smaller homes, located closer to urban downtowns; a greater emphasis on design; transportation connectivity; housing options with access to Zipcars, groceries, and coffee shops; and influences from the global market.
- > **Elevate the workforce housing discussion to the national level.** Housing is essential, like health care and education. Connect the dots between housing and infrastructure, and reframe the issue: housing is part of infrastructure.
- > **Support regional planning.** All planning needs to be regional and done by planners with multidisciplinary skills. Partner with local government planning offices to develop authentic, local, new urban communities.
- > **Nonprofit advocacy groups should change emphasis.** Should nonprofits really get involved in workforce housing, as opposed to affordable housing? Nonprofits should commit additional resources to preserve existing workforce housing because the production of new homes likely will be limited in the near future. Nonprofit advocates should focus on the intersection of workforce housing and sustainability. The nonprofit community does not have the resources to produce all the affordable units that will be needed in the future; private developers must produce these units without tax subsidies.

- > **Conduct research on workforce housing incentives.** How can incentives be justified? Workforce housing advocates and developers need research on and economic models for communities that show which incentives work and are appropriate. More information is needed on inclusionary zoning and the role of government beyond just building highways.

4. How can the issue of workforce housing be integrated into discussions of sustainability?

Action Plan

- > **Make the connection between energy costs and workforce housing.** Change policies to encourage sustainability by discussing what people are concerned about, such as high gas prices and climate change. Smart growth efforts, such as redeveloping urban neighborhoods with greater density and more workforce housing, save money in the long term by avoiding the development of new infrastructure and in the short term by lowering utility costs.
- > **Make workforce housing part of a sustainable vision.** Start a discussion about what having a sustainable future means, then introduce workforce housing, infrastructure, sustainability, and green building. Expand this vision to include the quality of the community, what the community could look like, and specific sustainable elements such as transportation options. Tell stories to personalize and localize the issue.
- > **Discuss the human side of workforce housing.** Discuss the role workforce housing plays in supporting a diverse community in which lower- and middle-income working people—single parents, firefighters, police officers, service workers, and others—can live. Where do your children's teachers live? Where do your parents live?

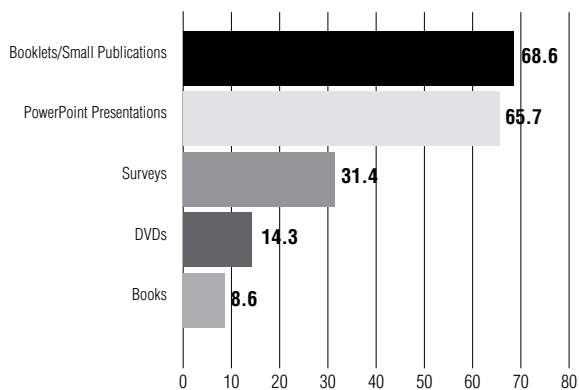
- > **Discuss the economic impact of a lack of workforce housing.** Document the need for workforce housing—for example, when the community is too expensive for workforce households to buy or rent homes or employers have moved away. Analyze the true costs of transportation, which can amount to nearly 60 percent of a household budget when combined with housing costs. Collect data from nonpartisan, objective sources.
- > **Stop subsidizing sprawl.** Change the incentives that reinforce sprawl infrastructure to incentives that support compact growth.
- > **Redefine sustainability.** Work with the U.S. Green Building Council to allow LEED certification to be achieved simply for building urban infill. LEED certification standards and the green building industry need to expand the definition of sustainability to reflect the importance of housing location and not just how green the building envelope is.

5. What research and tools can the Center for Balanced Development in the West provide that would best assist efforts to increase the production and preservation of workforce housing?

Action Plan

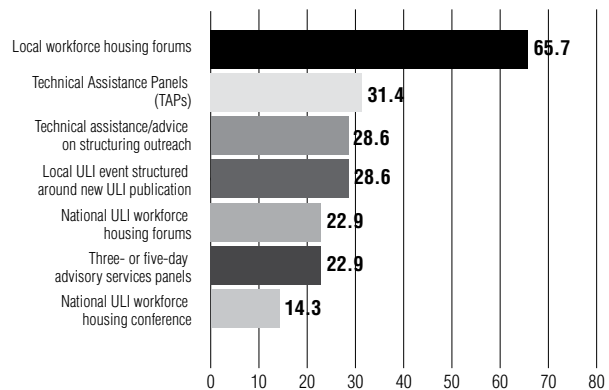
- > **Engage and collaborate.** Engage public officials to think and talk about the issues. Collaborate with others in the community who are working on housing, transportation, and sustainability. Talk to the people who need the workforce housing and the developers who provide it. Engage spokespeople to make the case for more workforce housing.
- > **Highlight good models.** Provide examples of how to retrofit communities to integrate new infrastructure with existing and new development. What is the best way to design and develop workforce and affordable housing at new light-rail stops and transit nodes? What consistencies exist among successful workforce housing development projects in the West? Define what works, such as walkable urbanism, height limits on building to protect views, and other measures. Research and highlight development projects with densities that are appropriate for Western development.

What ULI tools would most help you in the work you do in support of workforce housing?



percentage of respondents
 Note: Totals do not add to 100 because multiple answers were requested.

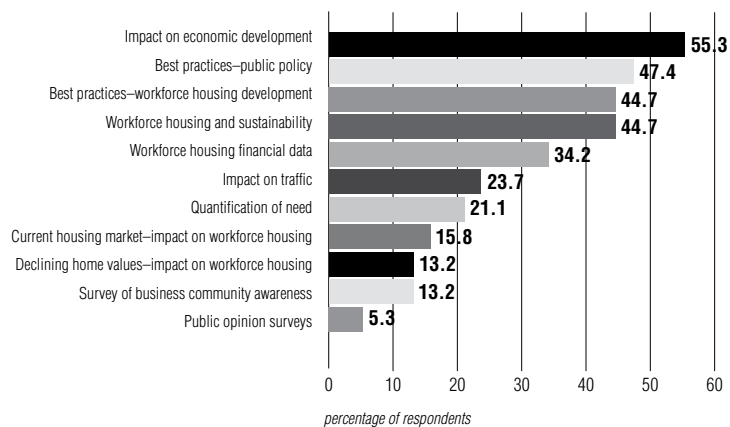
What ULI support or outreach activities would be most helpful in the work you do in support of workforce housing?



percentage of respondents
 Note: Totals do not add to 100 because multiple answers were requested.

- > **Examine the relationship between density and affordability.** Does greater density produce more affordable housing? Compare and contrast strategies for optimizing density. What level of density makes transit and housing work? How do higher densities affect property values?
- > **Address NIMBYism.** Counter NIMBYism by explaining that efforts to prevent density create “haves” and “have-nots” within a community and exclude workforce families. Be prepared to deal with sentiments that include, “Don’t dilute my equity,” and “My kid doesn’t need to afford a house in my neighborhood.” Educate the community on the advantages of compact development.
- > **Examine the true costs of commuting.** Compare workforce housing affordability and transit costs. Research the costs to transport the workforce in and out of expensive communities—what is the bigger story? Examine the effects on community livability and loss of community volunteers caused by time and money spent commuting.
- > **Study the relationship between workforce housing and VMT.** The lack of affordable workforce housing has driven many working families to the outskirts of their cities. Seeking safe neighborhoods, adequate space for their families, and good schools, many working families move 30 or more miles from their jobs, leading to long, expensive commutes that clog roadways with traffic and create significant emissions. Conduct research that demonstrates the affordability/VMT connection and therefore the importance of affordability in any discussion of community sustainability.
- > **Research inclusionary zoning programs.** Research inclusionary zoning or equivalent incentives in dense areas (eight to 12 stories or more). What does inclusionary zoning look like? How can it be done when building costs are so high? How are affordable units effectively integrated into a project? How does the fee-in-lieu option work? How is inclusionary zoning administered?
- > **Examine housing financing options.** Analyze foreclosure rates on affordable homes, which generally are low, and determine the factors that lead to low foreclosure rates—educated buyers, 30-year fixed mortgages, what else? Measure the performance of shared-equity models—are they the missing rung on the housing ladder, and do they build wealth? Provide information on how workforce housing is financed.
- > **Create a library.** Create a Web-accessible library for use by workforce housing advocates, including PowerPoints with templates and speaker notes, and brief, easily understood booklets.
- > **Conduct additional research specific to the West.** Research and disseminate information about the natural resource constraints on development in the West, such as water and land. Examine the long-term return on housing trust funds. Provide unbiased market research. Make research “policy maker friendly.” Translate research into implications for quality of life.

What ULI research would help you in the work you do in support of workforce housing? (pick top 3)



Note: Totals do not add to 100 because multiple answers were requested.



Chapter 4 Innovations in Workforce Housing

Building Housing on Employer Land

Ehud G. Mouchly, Vice President and General Manager,
California/Nevada, UniDev, LLC, Los Angeles

UniDev's mission is to develop "market-quality, middle-income workforce housing at below market prices," particularly for employers who have land that can be used for housing development to attract and retain employees who cannot afford housing nearby. In the West, the firm is working increasingly on infill development with municipalities and institutions in California, Colorado, Hawaii, Nevada, and New Mexico.

The city of Henderson, Nevada, for example, contracted with UniDev to develop workforce housing for the general populace. At California State University Channel Islands, in Camarillo, UniDev has delivered 658 units—approximately half for sale and half rental—of the 900-unit University Glen MPC. The 70-acre community is contiguous to the campus and includes a 30,000-square-foot town center with loft apartments above. A house built six years ago on the campus was recently listed for sale to eligible buyers for \$270,000; a comparable house nearby in Ventura County was listed for \$500,000.

Developed almost exclusively without subsidies, UniDev housing is intended to produce income for the landowner over time. To reduce controllable costs, the firm practically eliminates land cost by developing for-sale housing on a long-term ground lease (up to 99 years) from the institutional landowner. Additional cost reductions come from reduced project and buyer financing, low marketing and sales costs, and removal of builder's profit as a cost component. UniDev arranges debt financing collateralized with the ground-lease interest, but the landowner does not provide cash beyond funding an initial feasibility study. A special-purpose entity (SPE), such as a campus housing authority or a 501(c)(3) organization, is set up to develop and manage all aspects of the transaction between the landowner and the ultimate homebuyers or renters, relying upon UniDev's development expertise and project management services. As the owner's representative for the landowner, UniDev receives a nominal developer's fee.

Homeowners pay a small one-time capitalized ground-lease payment, which is incorporated in the initial purchase

price of the home. Resale price appreciation is limited to the original sales price escalated by the increase in the Consumer Price Index (CPI) or other indexation, plus appraised value of improvements by the homeowner. Thus, the homeowners retain the value of their money. Upon resale, the homeowner shares a small percentage (10 to 20 percent) of the appreciated value with the SPE, which also receives a 1 percent transfer fee. The home is then resold to the next eligible homeowner, again at an affordable price, which is determined by the SPE. The new price is again considerably less than prices in the surrounding market, where market appreciation typically exceeds the rise in the CPI. This structure ensures that the homes remain permanently affordable to the targeted workforce.

"In our system, the priority is absolutely [to benefit] the targeted workforce as identified and prioritized by the landowner. When an eligible worker leaves his or her employment, the SPE has the right to buy the home at the capped resale price. The homeowner cannot sell the unit in the open market for a windfall," said Mouchly. "From the employer's point of view, this is a 'golden handcuff' system because people want to stay in this attractive yet very affordable housing. It is a great deal for the homeowner and the landowner. It also allows the landowner to keep the units affordable in perpetuity."



For-sale housing for staff and faculty at University Glen at CSU Channel Islands in Camarillo, California.

Visualizing Sustainability

Sherry Ahrentzen, Associate Director of Research, Arizona State University, Stardust Center for Affordable Homes and the Family, Phoenix

In Arizona, “we don’t have a lot of good models of compact development because we grew after World War II when gas was cheap,” said Ahrentzen. Because of people moving into the state and having the third-highest birth rate in the nation, Arizona is growing rapidly again. Sixty percent of Arizona’s population lives in the Phoenix metropolitan area, known as the Valley. Despite the significant need for workforce housing, one of the major barriers is public resistance, especially to more affordable three- and four-story multifamily housing.

In 2007, the Stardust Center convened a group of 26 partners from throughout the Valley to launch a sustainable communities initiative. With help from a ULI Community Action Grant, the partners are conducting a public education and engagement process on how the metropolitan area could grow in a more sustainable way.

The community engagement efforts use PowerPoint presentations and brochures about growth to frame the discussion with public officials, citizens groups, neighborhood associations, and others. Presentations start with a series of “stories”—not case studies or best practices—about different communities, avoiding potentially negative terms such as density and infill. The presentations illustrate the

meaning of area median income and the need for workforce housing. One example involves two local teachers with median salaries of \$22,000 who cannot afford to rent a three-bedroom home even when they share the cost with another person earning a similar income. The discussion evolves into sustainability and the need for infill workforce housing in the community core, considering the actual costs to pocketbooks and to the environment of building housing on the outskirts.

Computer-generated visualization techniques are an effective and low-cost means of helping people see, step by step, how to transition to smart growth concepts such as compact development and narrower streets, said Ahrentzen. Images of metropolitan-area neighborhoods gradually filled in help people visualize how mixed-use development and higher-density housing could fit into their neighborhood. She says the message is: “Sustainability starts small. You can start on the block that you live in.”



Providing Capital for Workforce Housing

Con Howe, Managing Director,
Los Angeles Fund, CityView, Los Angeles

Founded and chaired by Henry Cisneros, the former U.S. Department of Housing and Urban Development secretary, CityView is an investment company that finances home builders of workforce housing. CityView was started with an initial investment from the California Public Employees Retirement System and in 2008 managed \$720 million in investments. The firm generally finances builders of townhouses and small single-family homes on small lots in the western and south-western United States. The firm also has invested in projects such as the Peloton in Boulder, Colorado, a \$100 million multifamily project that includes some affordable units.

Changes in the U.S. economy and housing markets have led to a withdrawal of capital from housing in general, said Howe. "Many real estate capital providers have just left the for-sale market."

Howe says at least one major pension fund was not investing in China or India but is putting more capital into the United States because it believes the downturn provides

opportunities. Some capital providers are raising funds exclusively to invest in distressed properties that may cost half of what they sold for in recent years. Capital providers are looking to buy portfolios from banks concerned about taking back properties that have been foreclosed on or are otherwise distressed, with the hope that the market will stabilize. Such properties, purchased at a lower cost, could provide options for workforce housing that are more affordable to develop or redevelop.

Howe says other opportunities to expand workforce housing options could come from discussions with local public policy makers about providing more of a housing continuum for people of all ages and needs. CityView also sees great opportunities in the role of institutions and employers as providers of workforce housing.

CityView provided the equity capital for Watt Companies to build Cobblestone (below) in Pomona, California, and for John Laing Homes to build Renaissance (right) in Inglewood, California.



ULI Colorado Identifying Workforce Housing Needs

Michael Leccese, Executive Director,
ULI Colorado, Denver

Efforts to increase workforce housing through ULI's Colorado District Council began in December 2006, when John McIlwain came to Boulder to talk about the Terwilliger Center program. To determine specific housing needs in Colorado, ULI Colorado formed a task force and began a partnership with Enterprise Community Partners.

The 30-member task force, including workforce housing developers, housing authority directors, and other experts, has focused on housing needs in metropolitan Denver's two main transportation corridors. One is FasTracks, the 122-mile light-and heavy-rail commuter system under construction; the other is Colfax Avenue, which connects 30 miles of the region from east to west through Denver. Within these corridors, the task force is focusing on five communities with the greatest workforce housing needs—Denver, Boulder, Aurora, Lakewood, and Broomfield.

The group identified another community in need: the Denver Public Schools. The school district has two real estate issues—surplus properties and a high cost of living that has created difficulties in retaining teachers. The school district has contracted with ULI Colorado to do site analyses of all its surplus properties and to create a strategic plan for disposing of or reusing the properties to benefit the school district, including redeveloping land for employee housing.

The task force created the Site Modeling Program, in which owners of properties near future transit stops are solicited to consider redeveloping their land to include mixed uses and workforce housing. The program focuses on a one-day workshop to guide landowners through issues such as zoning, financing, and tax credits for affordable housing. The two experienced developers who first accepted the Site Modeling Program invitation own property on Interstate 25 in south Denver and had never built workforce housing. Their site modeling workshop, attended by stakeholders such as

city council members, included drawings, financial modeling, and pro formas. The developers since have planned a 65-unit rental project next to a transit stop. The task force also is working with owners of key sites in the heart of Denver and Boulder. "We're creating a national model linking ULI expertise to the production of workforce housing," said Leccese.

Housing Authority Transition into Workforce Housing

Alan S. Levine, Deputy Executive Director,
Seattle Housing Authority, Seattle

Housing authorities throughout the West are searching for ways to become sustainable, given the diminishing level of federal support for low-income housing. Over the past ten years, the Seattle Housing Authority (SHA) has gained valuable experience in development with its experience in the HOPE VI federal housing program.

"Our role has evolved from a social mission of serving the very-low-income community," said Levine. "We now are also in the real estate business. How do you translate the mission into getting into the workforce niche?" He noted that in a city of Seattle housing poll conducted six years ago, workforce housing did not even register, whereas a recent poll indicated workforce housing was the greatest community need next to very-low-income housing.

With one of the highest housing costs in the United States and the West, Seattle has had to be creative. Some solutions need to come through acquisition and working more directly with the institutional partners who have a stake, said Levine. SHA has assembled a wide variety of tools, including the following:

- > **Acquiring revenue-generating housing units.** In 2000, SHA adopted a goal of adding 200 housing units to its portfolio every year. These were not low-income units; they were units that over time could generate revenue to help make the housing authority more independent and financially stable. By 2005, SHA added approximately 1,000 units, almost all through acquisitions. It bought buildings with between four and 200 units throughout the city of Seattle, using conventional financing and tax-exempt loans that SHA has the authority to issue.

- > **Maintaining credit lines.** The housing authority has four credit lines totaling about \$50 million: for tax-exempt properties, for non-tax-exempt properties with retail, for mixed-use operating, and for infrastructure (used mostly for HOPE VI development). One advantage of these credit lines is a quick turnaround on property purchases compared to other buyers.
- > **Using the power of eminent domain.** SHA has used this power ten times in the past five years and has successfully used the threat of eminent domain another ten times. The advantages to sellers include an extended IRS section 1031 exchange period, which allows the exchange of property and deferred recognition of capital gains taxes, and, in Washington state, exemption from some excise taxes.
- > **Collaborating with local employers.** SHA is working with employers such as the University of Washington and Children's Hospital that have experienced recruiting and operating difficulties because employees cannot afford to live nearby. The housing authority has negotiated deals with these employers to provide 200 units of employee housing on their land for an investment of about \$10 million.

Colorado Foreclosure Prevention Task Force

Kathi Williams, Director,
Colorado Division of Housing, Denver

When the subprime loan debacle began to take its toll, Colorado led the nation in home foreclosures—in 2006, 24 percent of all home loans made in Colorado were subprime loans. In 2006, Colorado had the highest foreclosure rate in the country.

When home foreclosure filings began to spike in 2005, the Colorado Division of Housing met with JPMorgan Chase & Co. to determine how to help keep people in their homes and maintain the economic vitality of communities facing large numbers of foreclosures, said Kathi Williams, director of the Colorado Division of Housing. In October 2005, JPMorgan Chase and the Colorado Division of Housing convened the

statewide Colorado Foreclosure Prevention Task Force.

The task force, composed of representatives of local governments, mortgage lenders and insurance companies, realty organizations, housing counseling agencies, and public trust offices, looked at best practices across the nation and started a housing counseling and loss-mitigation service with \$750,000 it raised to pay for a statewide counseling network.

In October 2006, the task force launched a hotline to offer free, impartial, confidential advice from local housing counseling agencies that would not be reported to credit agencies. The Foreclosure Prevention Task Force is sponsored by the Colorado Division of Housing, JPMorgan Chase, the Colorado Association of Realtors®, Freddie Mac, and the Colorado Mortgage Lenders Association.

As of April 2008, the hotline had received more than 33,000 calls and was credited with helping 656 families avoid foreclosure. An estimated half of all homeowners who met with counselors were able to keep their homes. Continuing risks include adjustable rate mortgages ballooning through 2009, the nation's recession, slow economic growth, and any further declines in regional real estate values.

To avoid further abuses in mortgage brokering and lending, the task force appealed to the state legislature, which in 2006 passed the Mortgage Brokers Registration Act. The task force also has been assisting local governments with foreclosure impact mitigation. In a new phase, it is working with nonprofit organizations that can help purchase and rehabilitate damaged foreclosed houses to provide homes for workforce families and to keep neighborhoods from being abandoned.

For more information on the Colorado foreclosure hotline, please visit <http://coloradoforeclosurehotline.org>.

Boulder Workforce Housing Tour

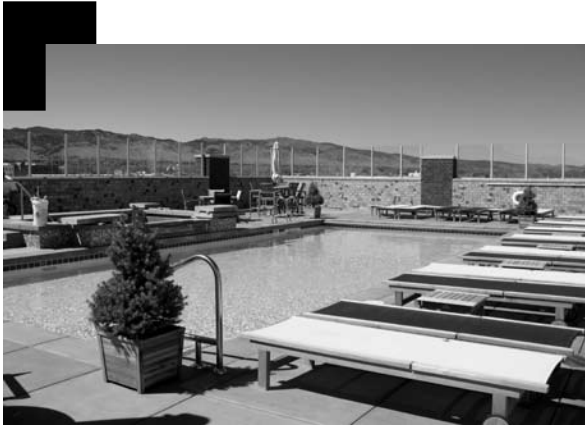
With a median house cost of \$383,700 in April 2008 and a median income of \$87,000 for a family of four, Boulder, Colorado, has great need for affordable workforce housing. In 2000, a city task force found that over 30 percent of households, both renters and owners, faced housing affordability challenges, and that high housing costs were an obstacle to many people who commuted to Boulder for work. The task force recommended the city increase the proportion of permanently affordable units to “an overall goal of at least 10 percent of the total housing stock in ten years,” or 4,500 units.

The city is working toward meeting this goal with the help of Boulder’s inclusionary zoning ordinance, established in 2000, which requires developers to build 20 percent of any new market-rate project as permanently affordable units for low- and moderate-income households. The inclusionary requirement can be met by providing units on site, dedicating existing units off site, donating land, making a contribution of cash, or combining these options. As of 2008, Boulder affordable housing regulations are responsible for the creation of 2,800 units of affordable and workforce housing, representing \$420 million in real estate and 5,000 people who might otherwise be unable to live in Boulder.

Forum participants toured nine affordable housing projects (discussed in the following section) sponsored by the City of Boulder Housing Division. Participants were joined by representatives from several local nonprofits, including Thistle Community Housing and Boulder Housing Partners (BHP), the city’s housing authority. All pedestrian-oriented and linked to public transportation, these urban infill projects either included affordable units obtained through the city’s inclusionary zoning ordinance or were built with help from the city’s affordable housing fund and other state and federal funding.







Peloton

Peloton

Arapahoe Avenue between 33rd and 38th Streets
 Developer: Bancroft Capital; Completion: as of 2008, 50 percent complete

The Peloton's four residential mixed-use buildings on ten acres feature high-quality construction and amenities not usually found in affordable housing such as a state-of-the-art fitness center, a 22-seat private screening room, and a rooftop pool and hot tubs with mountain views. The 385 condominiums include 38 affordable units, or half the number of permanently affordable units required by inclusionary zoning. The 19 affordable units completed in the first phase are all sold. High homeowners association fees will be a challenge for these buyers. The developer made a cash-in-lieu payment of over \$4 million to the city's affordable housing fund for another 38 units.

Boulder Transit Village

30th and Pearl Streets
 Developers: City of Boulder and private developers to be determined; Completion: 2015–2016

The Boulder Transit Village is a proposed transit-oriented development combining a multimodal regional bus and bus rapid-transit station with housing and commercial uses on an 11-acre site. An area plan for 160 acres surrounding the transit center will be rezoned for high-density housing and mixed-use services. The city and the Regional Transportation

District (RTD) have secured a \$7.8 million federal grant to fund concept planning for the entire site and site planning and design for the RTD facility. RTD FasTracks funds will pay for a future commuter-rail platform. The 11-acre site will have an estimated 200 to 300 housing units—up to 50 percent of them permanently affordable—and an estimated 20,000 to 40,000 square feet of privately financed retail.

Steel Yards

30th and Bluff Streets
 Developer: Coburn Development; Completion: 2006

Located on ten rezoned acres next to the city's proposed Transit Village and within blocks of a Whole Foods, shopping, restaurants, and a multiuse creek path, the site's 83 new "built green" townhouse and loft-style condominiums include 27 permanently affordable units financed through a combination of \$300,000 in housing subsidy funds and inclusionary zoning. The project, approved under a previous affordable housing program, includes 30 percent affordable homes. The site also includes live/work units, a daycare-preschool, and a park.



Steel Yards

Iris Hollow

Iris Avenue and Folsom Street
 Developer: Coburn Associates; Completion: 1999

Built as Boulder's first new urbanist neighborhood, Iris Hollow received the Governor's Smart Growth and Development Award in 1997. The mixed-use community's 85 homes, including 26 single-family houses, 13 cottages, and 46 condominium units, are laid out on 5.5 acres, with a Montessori preschool, a guest house, public green spaces, and business studios. The

project received \$189,000 in city housing subsidy funds for its 35 permanently affordable homes for middle-income families earning up to 120 percent of AMI. In 2000, after several owners who had bought properties that were restricted as affordable only for the first purchase sold those properties at market rates, the city's inclusionary zoning rules were changed to require for-sale affordable properties be deed restricted as permanently affordable.

Buena Vista

Yarmouth and 19th Avenues

Developer: Thistle Community Housing; Completion: 2000

Thistle Community Housing, a private, nonprofit real estate company, developed this mixed-income neighborhood of 57 homes—including eight market-rate single-family detached homes, and 49 one-, two-, three-, and four-bedroom condominiums and townhouses, with a 1,300 square-foot community center, community gardens, and a half-acre central green space. Thistle Community Land Trust owns the land, and the homebuyers own the home—taking land costs out of the price helps create affordability. The land trust works closely with Thistle development staff on all homeownership deals, provides resident training and support services, and offers technical support to other organizations and groups interested in replicating the land trust model.



Buena Vista

Uptown Broadway

North Broadway and Yarmouth Avenue

Developer: Loftus Investments, LLC; Completion: 2010

Uptown Broadway, located at the northern gateway to Boulder, is an 8.5-acre mixed-use development of 240 residential units, a mix of live/work lofts, townhouses, and condominiums, 38 of which are permanently affordable (six condominiums and 32 rental units). Thistle Community Housing (the Buena Vista nonprofit developer) purchased the affordable units and with a tax credit deal of \$5 million and city funding was able to reduce the sales price of the homeownership units and monthly rents on the rental units. The site includes retail, restaurants, and offices along Broadway and Yarmouth; plazas; and a municipal building site and creekside open space.

Dakota Ridge Village

North Broadway and Lee Hill Drive

Developer: Markel Homes; Completion: 2009

Located on a 57-acre site next to foothills open space, Dakota Ridge Village has 390 units, including 78 permanently affordable units in multifamily buildings that are the result of the city's inclusionary zoning ordinance. The village also includes a village center and small parks. In a previous phase of the project, Boulder Housing Partners purchased 13 permanently affordable townhomes with \$220,000 in city housing subsidy. These townhomes are now part of the Reduced Rent Program and accept Section 8 vouchers.

Holiday Neighborhood

North Broadway to 28th Street, between Yarmouth Avenue and Lee Hill Drive

Developer: Boulder Housing Partnership and private developers; Completion: 2002

The Holiday Neighborhood, located on 27 acres of the former Holiday drive-in theater in north Boulder, has won awards for design, sustainability, and innovations in affordable housing. The city purchased the site in 1997 using a Community Development Block Grant section 108 loan and later sold the site to the city's housing authority, Boulder Housing Partnership, the master developer, whose purchase was assisted by federal, state, and city dollars. The city subsidized development fees, waived excise taxes, and provided a density bonus. By carefully selecting developers, doing the basic site and infrastructure work, and designing twice the minimum required units as affordable, BHP was able to ensure that 41 percent, or 148, of Holiday's 333 units are permanently affordable; 56 are rentals, and 82 for sale. Prices for the affordable units range from \$89,000 to \$165,000, whereas market-rate home prices range from \$240,000 to \$500,000. Holiday includes retail shops, restaurants, and offices; a cohousing community; and daycare, parks, community gardens, and artists' live/work studios.



Holiday Neighborhood

Foothills Community

North Broadway and Violet Avenue

Developer: Boulder Housing Partners; Completion: 2001

The mixed-income Foothills Community is located next to a 65-acre community park and open space at the base of Boulder's northwest foothills. The 13-acre site has 74 one-, two-, and three-bedroom for-rent homes, 52 of which are permanently affordable for households with incomes between 30 and 60 percent of AMI. Thirty units are available for households at or below 50 percent of AMI. The neighborhood's 33 buildings include four-plex apartments, townhouses, duplexes, and carriage units. Some \$1.2 million in allocations from the Housing Program Funds were used to develop the project.

One Boulder Plaza

Broadway and Canyon Boulevard

Developer: Reynolds Lee Development; Completion: 2006

Located adjacent to a bus transit center and two blocks from the Pearl Street Mall and Boulder Creek path, One Boulder Plaza offers upscale living in downtown Boulder. Phase I of the three-acre mixed-use project featured structured parking and 300,000 square feet of commercial space. It also included 27 residential units, of which three are permanently affordable units. Inclusionary zoning required six permanently affordable units. The developer purchased three single-family homes off site in lieu of providing additional on-site units. The three-block project features amenities such as cafés, a private fitness club, and an outdoor ice rink.

Forum Participants

Forum Chair

John K. McIlwain

*Senior Resident Fellow,
ULI/J. Ronald Terwilliger Chair for Housing*

ULI—the Urban Land Institute
1025 Thomas Jefferson Street, NW
Suite 500 W
Washington, DC 20007-5201
Phone: (202) 624-7071
jmcilwain@uli.org

Participants

Sherry Ahrentzen

*Associate Director of Research
Arizona State University
Stardust Center for Affordable Homes
and the Family*

641 East Van Buren, Suite A150
Phoenix, AZ 85004
Phone: (480) 727-5407
sherry.ahrentzen@asu.edu

Ryan Aubry

Consultant

818 S. Grand Avenue, Suite 501
Los Angeles, CA 90017
Phone: (805) 729-2153
rpaubry@gmail.com

Gayle Berens

*Executive Director, Center for
Balanced Development in the West
ULI—the Urban Land Institute*

444 South Flower Street
Suite 3880
Los Angeles, CA 90071
Phone: (213) 213-2232
gberens@uli.org

Joanne Brothers

Manager

Thistle Community Housing

845 Folsom Street
Boulder, CO 80302
Phone: (303) 443-0007
JBrothers@thistlehousing.org

Cheryl G. Cummins

*President—Americas
ULI—the Urban Land Institute*

1025 Thomas Jefferson Street, NW
Suite 500 W
Washington, DC 20007-5201
Phone: (202) 624-7052
ccummins@uli.org

Janine Cuneo

*Project Director, Terwilliger Center
ULI—the Urban Land Institute*

1025 Thomas Jefferson Street, NW
Suite 500 W
Washington, DC 20007-5201
Phone: (202) 624-7003
janine.cuneo@uli.org

John Ewing

*Executive Director
Colorado Community Land Trust*

1730 Gaylord Street
Denver, CO 80230
Phone: (303) 355-5044
JohnE@coloradoclt.org

Hal Ferris

Partner

Lorig Associates, LLC

2025 First Avenue, Suite 420
Seattle, WA 98121
Phone: (206) 441-3167
hferris@lorig.com

Maria Fiore

*Former Deputy Director of Outreach
Homes for Working Families*

mariagiore@yahoo.com

Marta V. Goldsmith

*Senior Vice President, Community
ULI—the Urban Land Institute*

1025 Thomas Jefferson Street, NW
Suite 500 W
Washington, DC 20007-5201
Phone: (202) 624-7107
marta.goldsmith@uli.org

Phil Hart

*Managing Director for Diversity and Inclusion
ULI—Urban Land Institute*

444 South Flower Street
Suite 3880
Los Angeles, CA 90071
Phone: (213) 213-2242
phil.hart@uli.org

Richard M. Haughey

*Senior Research Director, Center for
Balanced Development in the West
ULI—the Urban Land Institute*

444 South Flower Street
Suite 3880
Los Angeles, CA 90071
Phone: (213) 213-2234
rhaughey@uli.org

Michael L. Horst

*Senior Vice President, District Councils
ULI—the Urban Land Institute*

1025 Thomas Jefferson Street, NW
Suite 500 W
Washington, DC 20007-5201
Phone: (202) 624-7121
mhorst@uli.org

Amy L.W. Hosier

*Former Director of Research and Policy
Homes for Working Families*

alwhosier@comcast.net

Con Howe

*Managing Director, Los Angeles Fund
CityView*

10877 Wilshire Boulevard
12th Floor
Los Angeles, CA 90024
Phone: (310) 566-8700
chowe@cityview.com

Ashley Korb

*Associate, Terwilliger Center
ULI—the Urban Land Institute*

1025 Thomas Jefferson Street, NW
Suite 500 W
Washington, DC 20007-5201
Phone: (202) 624-7178
ashley.korb@uli.org

Karen Lado

*Denver Office Director
Enterprise Community Partners*

899 Logan Street, Suite 300
Denver, CO 80203
Phone: (303) 376-5410
klado@enterprisecommunity.org

Michael F. Leccese

*Executive Director
ULI Colorado*

P.O. Box 13917
Denver, CO 80201-3917
Phone: (303) 893-1760
michael@ulicolorado.org

Lora LeFhae

*Consultant
Affordable Housing Resource*

PO Box 270388
Louisville, CO 80027
Phone: (303) 339-0722
loralefhae@comcast.net

Alan S. Levine

*Deputy Executive Director
Seattle Housing Authority*

120 Sixth Avenue N
P. O. Box 19028
Seattle, WA 98109-1028
Phone: (206) 615-3416
alevine@seattlehousing.org

Kelly Mann

*Executive Director
ULI Seattle*

700 Fifth Avenue
62nd Floor
Seattle, WA 98104
Phone: (206) 224-4502
kmann@uli.org

Maureen McAvey

*Executive Vice President, Initiatives
ULI—the Urban Land Institute*

1025 Thomas Jefferson Street, NW
Suite 500 West
Washington, DC 20007
Phone: (202) 624-7089
mmcavey@uli.org

Ralph M. Mesick

*Executive Vice President
Bank of Hawaii*

P.O. Box 2900
Credit Admin 304
Honolulu, HI 96846
Phone: (808) 537-8766
rmesick@boh.com

Aaron Miripol

*President and CEO
Urban Land Conservancy*

370 17th Street, Suite 5300
Denver, CO 80202
Phone: (303) 454-5369
aaron@urbanlandc.org

Ehud G. Mouchly

*VP and General Manager, CA/NV
UniDev, LLC*

3415 South Sepulveda Boulevard
Suite 875
Los Angeles, CA 90034
Phone: (310) 391-6440
emouchly@unidevllc.com

Ken Mutter

*Chief Operations Officer
Orange County Housing Trust*

198 West Lincoln Avenue
2nd Floor
Anaheim, CA 92805
Phone: (714) 490-1250
kenm@nhsoc.org

Barbara Navin

*Director
Thistle Community Housing*

845 Folsom Street
Boulder, CO 80302
Phone: (303) 443-0007
BNavin@thistlehousing.org

Pamela Patenaude

*Executive Director, Terwilliger Center
ULI—the Urban Land Institute*

1025 Thomas Jefferson Street, NW
Suite 500 W
Washington, DC 20007-5201
Phone: (202) 624-7046
pam.patenaude@uli.org

John Pollak

*Director of Housing
City of Boulder*

1101 Arapahoe Avenue
Boulder, CO 80306
Phone: (303) 441-3157
pollakj@bouldercolorado.gov

Richard M. Rosan

*President Worldwide
ULI—the Urban Land Institute*

1025 Thomas Jefferson Street, NW
Suite 500 W
Washington, DC 20007-5201
Phone: (202) 624-7060
rrosan@uli.org

William Sirois

*Manager
Regional Transportation District*

1560 Broadway
Suite 700
Denver, CO 80202
Phone: (303) 299-2417
william.sirois@rtd-fastracks.com

Alana Smart

*Executive Director
Housing Colorado*

225 East 16th Avenue, #575
Denver, CO 80203
Phone: (303) 863-0124
alana@coloradoaffordablehousing.org

Peter E. Smirniotopoulos

*Vice President—Development
UniDev, LLC*

7101 Wisconsin Avenue
Suite 1301
Bethesda, MD 20814
Phone: (301) 656-7742
psmirniotopoulos@unidevllc.com

Heidi Sweetnam

*Vice President, Community Outreach
ULI—the Urban Land Institute*

1025 Thomas Jefferson Street, NW
Suite 500 West
Washington, DC 20007-5201
Phone: (202) 624-7170
hsweetnam@uli.org

Brian Takahashi

*Senior Associate
Architects Hawaii Ltd.*

1001 Bishop Street
ASB Tower #200
Honolulu, HI 96813
Phone: (808) 523-9636
btakahashi@ahldesign.com

James Taylor

*Former Director of Outreach
Homes for Working Families*

jimetaylor@aol.com

Kathi Williams

*Director
Colorado Division of Housing*

1313 Sherman Street, #518
Denver, CO 80202
Phone: (303) 866-4977
Kathi.Williams@state.co.us

David Zucker

*President
Zocalo Community Development*

2195 Decatur Street, Suite 1
Denver, CO 80211
Phone: (303) 320-8611
dzucker@ecentral.com

ULI Project Staff

Gayle Berens

Executive Director

ULI Center for Balanced Development in the West

Margi Denton

Publication Designer

Denton Design Associates

Laura Glassman

Editor

Publications Professionals LLC

Rick Haughey

Senior Research Director

ULI Center for Balanced Development in the West

Kenita Hidalgo

Director, Meetings

Maureen McAvey

Executive Vice President, Initiatives

Kathleen McCormick

Writer

Fountainhead Communications, LLC

John K. McIlwain

ULI/J. Ronald Terwilliger Chair for Housing

Senior Resident Fellow

Marie Roman

Executive Assistant

Nancy Stewart

Director, Book Programs & Editing

About the Urban Land Institute

The mission of the Urban Land Institute is to provide leadership in the responsible use of land and in creating and sustaining thriving communities worldwide. ULI is committed to

- > Bringing together leaders from across the fields of real estate and land use policy to exchange best practices and serve community needs;
- > Fostering collaboration within and beyond ULI's membership through mentoring, dialogue, and problem solving;
- > Exploring issues of urbanization, conservation, regeneration, land use, capital formation, and sustainable development;
- > Advancing land use policies and design practices that respect the uniqueness of both built and natural environments;
- > Sharing knowledge through education, applied research, publishing, and electronic media; and
- > Sustaining a diverse global network of local practice and advisory efforts that address current and future challenges.

Established in 1936, the Institute today has some 40,000 members in over 90 countries, representing the entire spectrum of the land use and development disciplines. ULI relies heavily on the experience of its members. It is through member involvement and information resources that ULI has been able to set standards of excellence in development practice. The Institute has long been recognized as one of the world's most respected and widely quoted sources of objective information on urban planning, growth, and development.

About the ULI Center for Balanced Development in the West

The mission of the Center for Balanced Development in the West is to advance the work of the Urban Land Institute by providing responsible leadership in ensuring more sustainable urban grown patterns throughout the West.



**Urban Land
Institute**

Center for Balanced Development in the West

The ULI Western Region Office
444 South Flower Street, Suite 3880
Los Angeles, CA 90071
213.213.2230