

# Affordable Housing and Zoning

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## What does housing cost?

- Median rental prices in Jefferson County, 2009, Q2
  - 1 BR - \$694/month
  - 2 BR/1 BA - \$757/month
  - 3 BR - \$1,087/month
- Lakewood median single family sales price in September 2009 - \$215,500

## What is “affordable”?

Total costs (i.e. rent plus utilities, or mortgage, taxes, insurance, utilities and maintenance) consume no more than 30% of a household’s gross annual income.

*Example:* Income of \$24,000/year, or \$2,000/month  
30% of \$2,000 = \$600/month

## What is “affordable housing”?



*Not this.*

## What is “affordable housing”?

- Housing that is specifically developed to serve low-income individuals and families:
  - Supportive housing
  - Transitional housing
  - Affordable rental housing
  - Affordable homeownership
- Housing programs may also include:
  - Rental assistance
  - Homebuyer assistance
  - Foreclosure prevention

## Affordable Housing in Lakewood



## Who needs affordable housing?

- A home health aide earning \$10/hour would have to work
  - 56 hours/week
  - 52 weeks/yearto afford the median one-bedroom apartment (\$694 rent, \$40 utilities)
- 1 in 8 Lakewood residents earns less than \$20,000, and most of them are housing cost-burdened

## Who needs affordable housing?

- Seniors living on social security
  - About 30% of seniors in Colorado rely on Social Security for 90+% of income
  - Average benefit for a retired worker is \$1,161/month
  - A senior earning average benefit would have to spend 63% of income to afford typical one-bedroom in Jefferson County
- Approximately 17,000 seniors in Lakewood – over 2,000 very low income

## Why does housing matter? Impact on Schools

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- The greater the number of moves, the lower the average reading score for a child
- Highly mobile students are 30% less likely to graduate high school
- Your child can be affected too –
  - Schools perform better when student turnover is low

## Why does housing matter? Impact on Community

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- Kids living in substandard housing are more likely to suffer from respiratory ailments, asthma, lead paint poisoning and development delays
- Parents have less time to spend with kids if they are traveling long distances from home to work.
- “Driving until you qualify” contributes to sprawl and traffic congestion

## Role of Zoning

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- Barriers
- Incentives

## First do no harm – Eliminating Barriers

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- Single family
  - Minimum lot sizes
  - Accessory dwelling units
- Multifamily
  - Permitted densities
  - Minimum unit sizes
  - Minimum parking requirements
  - Maximum lot coverage
  - Building setback requirements
- All: cumbersome development review procedures

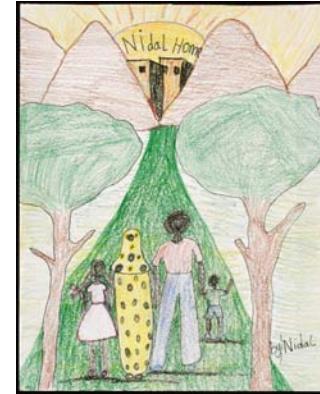
## Then try to help: Incentives and Requirements

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- ❑ Density, FAR or height bonuses
- ❑ Parking reductions
- ❑ Overlay zones
- ❑ Inclusionary zoning
- ❑ Fee reductions and expedited processing

## What a home can mean...

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