



# 2024 STRATEGIC HOUSING PLAN





# Acknowledgments

The Town of Superior thanks the Colorado Department of Local Affairs (DOLA) for the award of funding to assist with development of the Town's first Strategic Housing Plan.

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# 1. Introduction

## A Call to Action

**The Town of Superior developed its Strategic Housing Plan as a response to a changing housing market, scarce vacant land availability, and a widespread need for high-quality, affordable housing opportunities for all.**

Housing prices continue to rise across Boulder County and the broader region, impacting residential communities differently. The Town of Superior is one of many communities in the County searching for tailored solutions to address its specific housing needs and challenges. Superior faces similar issues to other regional communities, including the unaffordability of rental and homeownership options, increasing construction costs, and limited available land. However, Superior also has distinct challenges that necessitate focused solutions.

The Colorado Department of Local Affairs (DOLA) awarded the Town of Superior an “Innovative Housing Planning Grant Program” (IHOP) grant to fund consultant services to assist town staff in developing a Housing Needs Assessment (HNA) and Strategic Housing Plan. The strategic plan aims to help the Town of Superior understand its current housing characteristics, Town demographics, and housing needs. In receiving this grant, the Town committed to adoption of strategies and implementation of zoning code and policy updates that incentivize and/or reduce barriers to affordable housing development.

### What is Affordable Housing?

Housing is defined as affordable if its occupants pay no more than 30 percent of their income toward rent and utilities or for mortgages, taxes, and insurance.

# What is a Strategic Housing Plan?

A Strategic Housing Plan (the “Plan”) is a road map for the Town of Superior to follow to further its housing objectives. This Plan provides a framework of programmatic, funding, regulatory, and partnership actions that Superior can implement to better meet a wide range of housing needs and increase the overall supply of affordable housing.

The Plan also outlines three strategic objectives that will guide implementation over the next decade:

1. Increase housing choices for people.
2. Support and promote local and regional affordable housing efforts.
3. Remove housing barriers for people who often encounter them.



## Where did the Plan Strategies come from?

The strategies elevated in this Plan stem from various components of this project, including feedback from the public and other stakeholders, a review of existing development standards and regulations, findings from the Housing Needs Assessment, DOLA’s qualifying strategies, and best practices across communities in the Front Range. The Plan strategies were developed based on the following:

- Housing Needs Assessment
- Development Feasibility Analysis
- Community Engagement Events and Open Houses
- Online Survey
- Stakeholder Group Engagement Interviews
- Consultant and Staff Experience

# Background

## Why does the Town of Superior need to address housing affordability?

The Town of Superior is a great place to live and to do business. However, the scarcity of housing choices threatens the Town's well-being and future economic success. Many residents in Superior have unmet housing needs. One measure of housing need is 'cost-burden' which indicates if people might have trouble paying for their homes and risk having to move. Two in five renters in Superior pay more than 30 percent of their income on housing, requiring them to make difficult choices among what necessities they can afford. Similarly, about one in five homeowners pays more than 30 percent of their income on housing. While homeowners are less likely to be affected by changes in the housing market, mostly due to mortgages being fixed for a long period of time, renters are more vulnerable to price changes in the housing market.

Overall, making housing affordable is not just about offering attainable homes. It's about promoting economic growth, equity, and environmentally sustainable town development.

## What does affordable housing mean?

Affordable housing refers to the degree to which a household or individual can afford to pay for housing without experiencing financial hardship or sacrificing other essential needs.

According to the US Department of Housing and Urban Development (HUD), affordable housing refers to a residence that a household or family can acquire—either through buying, renting, or other means—that requires payment of no more than 30 percent of the household's income. Typically, households paying more than 30 percent of their annual income toward housing are considered to be "cost burdened."

## Do "affordable housing" and "subsidized housing" mean the same thing?

Affordable housing and subsidized housing are related but distinct concepts. Affordable housing refers to homes that are priced so that they do not exceed

30 percent of a household's income, making them manageable for those with a median or lower income. Some housing is naturally affordable due to market conditions and/or household incomes. Affordable housing can also be influenced by government and private entities through policies, programs, and actions which may not result in direct financial support to a household.

Subsidized housing involves direct financial and policy assistance from governments or private entities to help low and moderate-income families afford housing, among other reasons. This support can include rent assistance, tax credits, or incentives for developers to build affordable units.

## What are the social and economic benefits of affordable housing?

Affordable housing offers several social benefits. It helps reduce poverty by allowing families to spend less on housing and more on necessities like food, healthcare, and education. It also supports community stability, as people are less likely to move frequently when they can afford their homes. This stability can enhance neighborhood cohesion and social connections, making communities safer and more engaged. Having access to affordable housing can lead to better health outcomes, as financial stress decreases and living conditions improve. These outcomes can have a pronounced effect on the lives of the most vulnerable, particularly children and seniors.



Communities with accessible, affordable housing can attract and retain a diverse workforce, essential for maintaining community services. It allows essential workers such as baristas, teachers, and police officers to live near their jobs, reducing commuting costs and enhancing job satisfaction.

## What are the environmental benefits of affordable housing?

Nationwide, conventional housing development has contributed to converting rural land to housing development at a rate three times faster than population growth and a rise in vehicle miles traveled triple the population growth rate. Conventional, large-lot dispersed housing development challenges our ability to maintain and protect air and water quality, as well as local governments' ability to finance and maintain infrastructure including schools, utilities, street networks, and police and fire protection.

Housing is commonly more affordable on the outer edges of metropolitan regions, which results in a “drive until you qualify” for many who desire homeownership. New housing in areas with existing development is typically more compact, which can result in less water and energy use and allow households to locate closer to jobs, which reduces vehicle miles traveled. Reducing vehicle miles traveled has several community-wide benefits, including improved air quality, reductions in energy use, and less required maintenance on public roadways.



# The Language of Housing

**Affordable Housing** – Housing that costs no more than 30 percent of a household’s total, pre-tax income.

**Area Median Income (AMI)** – The area median income (AMI) is the midpoint of a community’s income distribution, which means that 50 percent of the households in that community have a total, pre-tax income higher than the AMI and 50 percent of the households in the community have a total, pre-tax income lower than the AMI.

**Cost Burdened Household** – A household is considered “cost burdened” when it spends more than 30 percent of its total, pre-tax income on housing (including utility payments).

**Extremely Low-Income Households** – A household is considered to be an ‘extremely low-income household’ when its total, pre-tax income is less than 30 percent of the community’s AMI.

**Housing Tenure** – Household tenure refers to the way in which an individual or a household occupies their home, such as renting a home or owning a home.

**Low-Income Housing Tax Credit (LIHTC)** – The Low-Income Housing Tax Credit (LIHTC) program is a program designed to create affordable housing in communities across the United States. The LIHTC gives state and local agencies an annual budget to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.

**Missing Middle Housing** - Refers to a range of housing styles between a single family home and high density development. See image below.

**Severely Cost Burdened Household** – A household is considered “severely cost burdened” when it spends more than 50 percent of its total, pre-tax income on housing (including utility payments).

**Very Low-Income Households** – A household is considered to be a ‘very low-income household’ when its total, pre-tax income is less than 50 percent of the community’s AMI.



# Strategic Housing Plan Overview

The findings of the Housing Needs Assessment and Public Outreach and Engagement, Sections 2 and 3 below, provide insights into Superior's housing issues and needs. The most pressing housing issues include the following:

**Affordability:** Reduce the cost of housing for households, especially for low-income and cost-burdened households.

**Housing Supply:** Increase the inventory and variety of housing to meet the diverse needs of Superior households.

**Senior Housing:** Increase the stock of housing options for aging adults.

**Improve Access to Housing:** Increase awareness of housing programs and services to residents and form partnerships to close the gap in housing resources.

The strategies included in this plan address multiple objectives of these housing issues and needs. Each strategy is accompanied by a set of actions or implementation tools, along with an estimated timeline, potential partners, income levels served, impact level, and strategy type. While the ranking of these action elements is qualitative, the purpose is to highlight the complex factors that make some strategies require more time and resources than others.

As part of this planning effort, the consultant team conducted a feasibility analysis, included as an appendix. This study informed the recommendations below.

Additionally, this plan acknowledges that many of these strategies require funding. Over the life of this plan, the Town expects to receive funding from the 2023 Boulder County Affordable Housing Tax and intends to remain eligible for funds from the State of Colorado through Proposition 123 and other housing programs. Some strategies may require additional funds beyond what these measures can provide. As the State of Colorado and Boulder County develop the distribution plans for these dollars, the Town can better understand the likelihood of anticipated funding amounts.

*Section 4 of this Plan contains complete descriptions of the Objectives, Strategies, and Actions.*

## How does the Strategic Housing Plan relate to the upcoming Comprehensive Plan and Home Rule Efforts?

The Strategic Housing Plan is intended to identify and evaluate potential strategies that could result in housing development that achieves the Town's policy objectives, and does not propose any specific development or development project or location within the Town. Strategies explored in this plan that could result in housing development within the Town will be further considered through the upcoming Comprehensive Plan process to determine appropriate locations, if any. The Comprehensive Plan process will include full evaluation of site considerations, intensity of development, integration with other Town-wide goals, compatibility, and other location-specific elements.

Adoption of the Strategic Housing Plan is unrelated to the Town's effort to consider adoption of a Home Rule Charter. This plan itself will not limit the applicability of any legislation adopted by the State of Colorado on the Town. Beyond the requirements of the grant supporting this plan, it does not obligate the Town to take any specific action.



# Housing Strategies & Actions at a Glance

## Objective 1: Increase Housing Choices for People

- Remove regulatory barriers to support the production of various housing types, such as missing middle housing, senior housing, multifamily housing, and mixed-use housing.
- Increase opportunities for Accessory Dwelling Unit (ADU) development.
- Promote the development of Missing Middle Housing.

## Objective 2: Support & Promote Local and Regional Affordable Housing Efforts

- Support existing and create new partnerships to address affordable housing needs.
- Create an incentive program and pair it with the existing inclusionary housing ordinance to promote the creation of affordable housing.
- Explore local funding or partnerships to reduce the cost of land for affordable housing.
- Explore opportunities to generate revenue for affordable housing development.

## Objective 3: Remove Housing Barriers for Those Who Often Encounter Them

- Promote housing choices for seniors.
- Promote housing for people with intellectual and developmental disabilities (IDD).
- Improve access to housing resources.
- Support English Language Learners and BIPOC residents.

# 2. Summary of the Housing Needs Assessment

## A Snapshot of Existing Housing and Demographic Conditions and Needs

*The complete Housing Needs Assessment is provided as an appendix.*

### Who Lives in Superior Today?

**The population of Superior is generally younger, and most households consist of families with children.**

- Superior's population skews younger; 30% of residents are under age 19, and 29% of residents are between 25 and 44 years old.
- Approximately 40% of households are couples with children, and half of Superior's households consist of three or more persons, indicating that these household characteristics are likely those of families.

**Superior's senior population is rapidly growing. This growth is unlikely to slow as Millennials and GenXers grow older.**

- Seniors aged 65 years and older experienced the fastest growth since 2011, increasing by 246%, suggesting that Superior is experiencing a substantial aging trend. This could be due to factors such as access to health care, an attractive environment for retirees, families aging in place, or an influx of older adults seeking a peaceful lifestyle.
- Millennials and Gen Xers represent about 57% of Superior's population. As this population ages, Superior's senior population will continue to grow.

**Renter households are typically smaller in size (1 and 2-person households) and generally live in apartments.**

- About 62% of renter-occupied housing in Superior is occupied by households with one to two persons.
- Owner-occupied housing is generally occupied by families with three or more persons.

**Superior is an affluent community where households have one of the highest median household incomes in the county.**

- In 2021, Superior had a median household income of \$131,000 — the second-highest median household income when compared to the following comparison cities of Erie, Lafayette, Louisville, Longmont, and Boulder.
- Incomes for owner households are generally higher than renter households.

## Superior's population has grown to be more racially and ethnically diverse.

- While the majority (70%) of Superior's population identifies as White, the number of racial and ethnic groups has increased since 2011. The Asian population is the second-largest racial group (17%), followed by the Hispanic population (9%).
- The Black or African American population was the only racial group that experienced a decrease since 2011.

## What are the Current Housing Conditions in Superior?

### The majority of superior's housing stock is single-family detached—with a limited diversity of housing types.

- The majority (60%) of housing inventory in Superior is single-family detached. Superior primarily built single-family homes throughout the 2000s and 2010s. Only starting in 2020 did multifamily building permits outnumber single-family permits.

### The Marshall Fire has further exacerbated the lack of available housing in Superior. While demand for housing is high, overall housing vacancy is very low.

- The Marshall Fire of 2021 destroyed 390 residential properties (approximately 8% of the Town's housing units) and 4 commercial properties.
- Superior had a housing vacancy of 2.5% in 2021, one of the lowest among Erie, Lafayette, Louisville, Longmont, and Boulder. For comparison, Boulder County had a housing vacancy rate of 5.9% in 2021.

## Homeownership rates have fallen in Superior as increasing numbers of households tend to rent.

- In Superior, homeownership rates have decreased 10% since 2010, while homeownership rates remained stable in Boulder County and Colorado.
- The share of Superior households who rent increased from 30% in 2011 to 40% in 2021. This underscores the significance of having rental housing that is both of good quality and reasonably priced, and increasing opportunities for home ownership in the Town.

## Incomes have not kept pace with rising housing costs, and housing attainability in Superior has become challenging for many residents.

- While a household earning 100 percent of the area median income (\$144,100 is AMI for a family of four in Boulder County in 2023) can afford the average rent, they cannot afford to purchase a home at the median price (\$724,300). A Superior household would need to make \$181,000 or more to afford a median-priced home in 2023. This suggests that higher-income households likely have a better chance of homeownership while lower and median-income households might be limited to renting.
- The inability of a moderate-income household to afford the median-priced home raises questions about the potential barriers to homeownership in Superior. Factors like high down payment requirements, stricter mortgage lending criteria, and rising home prices relative to income growth can make it difficult for many households to enter the homeownership market.
- In 2021, about 40% of renter households in Superior were considered cost burdened.

## What Types of Housing Will Future Residents Need?

Superior needs a diversity of housing types to support the needs of its existing residents and those who are employed in Superior but can't afford to live here. Increasing the supply of both renter and ownership housing units is important for Superior.

- If the demand for housing, particularly for homeownership, exceeds the available supply, it can drive up home prices and make it challenging for households with moderate incomes to purchase a home. Similarly, if the demand for rental housing exceeds the available supply, it can drive up rent prices and price out households that rent in Superior.
- Downtown Superior, a key growth area, has added several hundred housing units of diverse housing types. These newly built housing units can help meet some of the town's housing needs; however, Superior should continue looking for strategic locations for infill development.

**As Superior's population ages, there will be a growing need for housing to accommodate this demographic group.**

- Superior's aging population will need housing that meets various household needs, such as wanting to downsize, aging in place, or multigenerational living.
- Increasing property tax valuations have led to large increases in property tax, impacting the ability of households with fixed incomes to remain in their homes.

**Superior will have more middle-aged millennials wanting to enter the homeownership market.**

- As they age, more Millennials are likely to desire to own their homes. As a result, there will be an increased demand for starter homes and relatively affordable types of ownership and rental housing.
- Additionally, to accommodate the housing needs of this population group, there will need to be more one- and two-bedroom housing units and housing options near major employment centers and services.



### 3. Public Outreach and Engagement

The Strategic Housing Plan was developed between May 2023 and July 2024. The community engagement process for the Plan involved a series of interactive and online activities aimed at gathering input from residents.

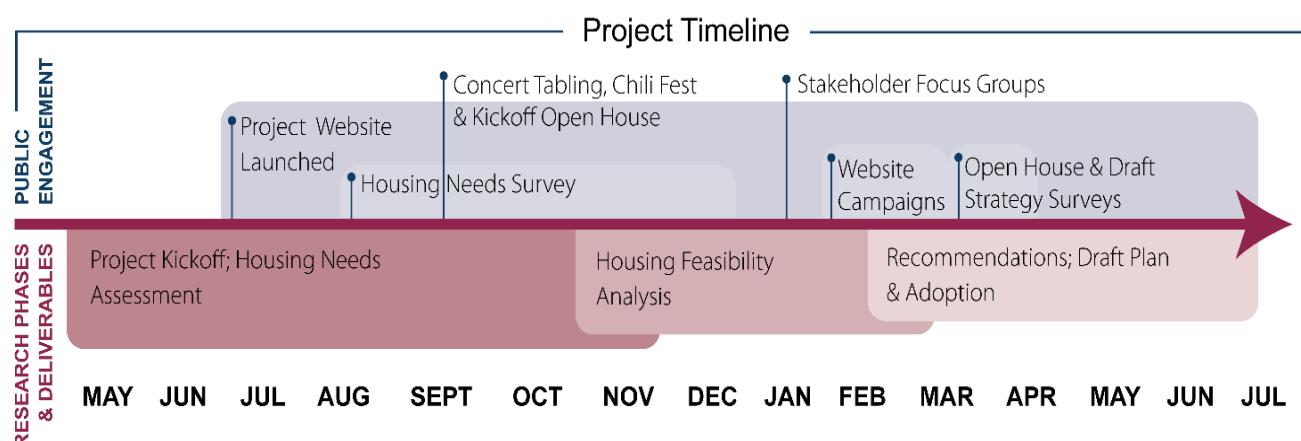
Events like open houses and community festivals provided forums for face-to-face discussions, while focus groups helped address specific concerns of vulnerable populations such as seniors and people with disabilities. Online surveys and a dedicated website allowed for broader community participation, ensuring that even those unable to attend in-person events could have their voices heard.

Additionally, social media played a role in keeping the community updated and engaged throughout the process. This comprehensive approach helped capture a wide range of opinions and suggestions, aiding in the development of a well-rounded housing plan.

#### What Public Engagement Activities Were Conducted?

- 3 Open Houses
- 4 Stakeholder Interview Events
- 2 Booths at Community Events
- 7 Online Surveys and Engagement Prompts
- 1 Project website on ShapeSuperior.com

**APPROXIMATELY 200 PEOPLE PARTICIPATED AT IN-PERSON EVENTS AND THE TOWN RECEIVED MORE THAN 1,340 SURVEY RESPONSES THROUGHOUT THE PROJECT.**





## What Housing Issues Are on the Top of Superior Residents' Minds?

The following key findings elevated by residents highlight a mix of challenges related to affordability, diversity of housing options, and maintaining the quality of life as the town grows and changes.

- Superior residents care most about aging in place, affordable homeownership, preserving community character in the face of development pressure, and Superior as a “complete community” with amenities and activities.
- Many Superior residents recognize that there is a need for housing that is affordable to low-income households.
- Superior residents identify costs, overall supply, and availability of options as the greatest housing challenges in the community.
- Stakeholders identified a need for supportive, affordable, and mixed income communities to support seniors and residents with disabilities.
- Stakeholders identified community misunderstanding and opposition, cost, market variability, and funding limitations as key barriers to supportive and affordable housing provision.
- Superior residents expressed a strong preference for traditional single-family homes occupied by the owner(s), but also indicated robust and varied interest in other housing options.

**“By building more (affordable) housing you’re essentially reducing the cost of existing homeowners equity”**

- Superior residents expressed mixed support and opposition for draft housing strategies, with more support for strategies that reduce housing barriers (Objective 3), and least support for strategies that support affordable housing efforts (Objective 2).
- Stakeholders recommended a variety of potential strategies and resources to promote and allow for housing that supports community members who are most vulnerable.

**“We need to find ways to increase housing supply and provide affordable housing so we can be an inclusive community.”**

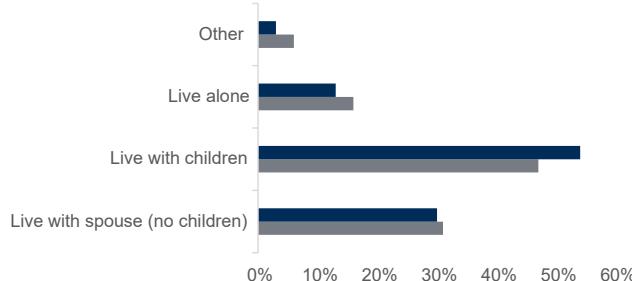
## Engagement Outcomes

By comparing self-reported survey responses to data obtained for the Housing Needs Assessment, the Town has a measure for evaluating the effectiveness of our outreach campaign. The survey data used below comes from respondents who indicated that they are current residents of Superior (96%). Judging by this comparison, the engagement efforts were fairly successful at reaching most segments of the population, though residents who live alone, rent apartments, have lower incomes, and are more housing cost burdened remain underrepresented.

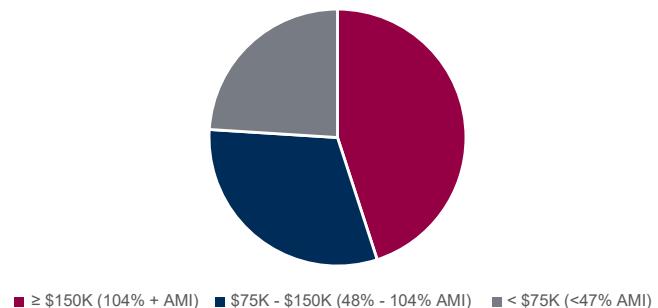
## Comparisons of Housing Needs Assessment and Survey Responses

### Household Composition

■ Survey Response ■ ACS 5-Year 2021

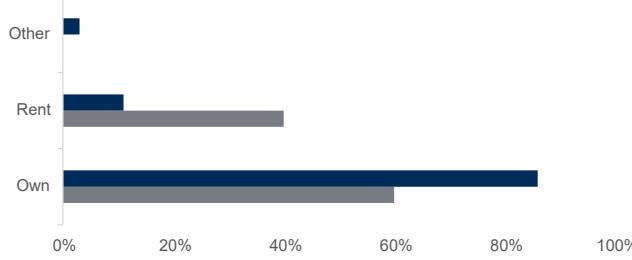


### Household Income ACS 5-Year 2021

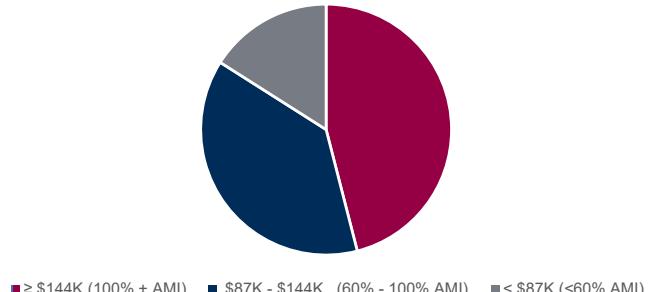


### Housing Tenure

■ Survey Response ■ ACS 5-Year 2021

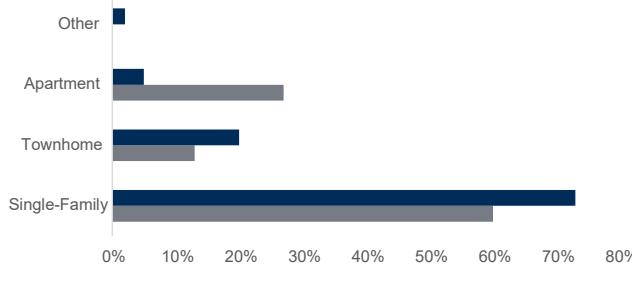


### Household Income Survey Response



### Housing Type

■ Survey Response ■ ACS 5-Year 2021



<p><b>Percentage of residents that report they are cost burdened</b></p>	<p>Survey responses: 29% 2021 ACS 5-Year: 40%</p>	
<p><b>Percentage that report that transportation costs negatively impact housing choices</b></p>	<p>Survey responses: 18% <i>Average Local Annual Transportation Cost: \$14,589</i></p>	
<p><b>Likelihood of moving in the future</b></p>	<p>Planning to relocate in the next 5 years: 42% Hoping to remain in Superior: 75%</p>	
<p><b>Overall satisfaction with housing choices in Superior</b></p>	<p>Survey responses: 56% are satisfied 44% are unsatisfied</p>	

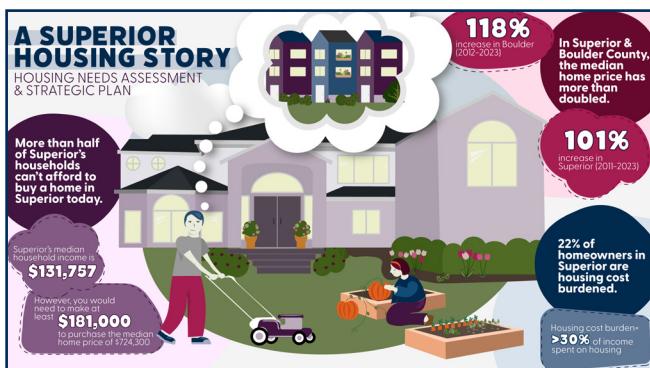
## How was this input used?

- Understand housing needs and preferences.
- Provide insights into what key barriers need to be addressed.
- Inform strategy objectives.
- Collect input on future housing vision.
- Shape specific strategies and implementation actions.
- Prioritize strategies and actions.

“I hope to see a mix of permanently affordable homes to own, subsidized rental units, as well as attainable middle income housing built in Superior. All housing needs to be in close proximity to public transportation and amenities.”

## Beyond the Numbers

The Town of Superior's Housing Needs Assessment got staff musing on a little ditty about longtime Superior residents Jack and Diane. The following stories were shared for idea generation with Town residents.



The story was intended to be relatable and to humanize the facts and figures uncovered by the housing data.



Jack and Diane are a middle aged couple who, like so many other Superior residents, have good jobs with salaries that have failed to keep up with up housing costs, young adult child who they would like to help get a good start in life by supporting their education, and aging parents to whom they both want and need to live in closer proximity.



"It's unfortunate that living in Boulder County is becoming increasingly expensive. Sadly, I advise figuring out a way to make more money, move to a less expensive town, or find a small home that costs less."

"Sell and downsize perhaps in another municipality with more reasonably priced homes."

"Move. You'll never be able to afford to downsize in Superior without having to pay substantially more, which is the unfortunate situation many of us with kids in college or finishing college are discovering. It's very unfortunate that our town is pricing us out."

"Be a voice and advocate for your needs."

"Stay where you are, even though you have good equity there are no smaller ranch houses under a million in Superior, except for the tiny homes which are too small and ridiculously priced in the 600,000."



## Potential Solutions & Strategies

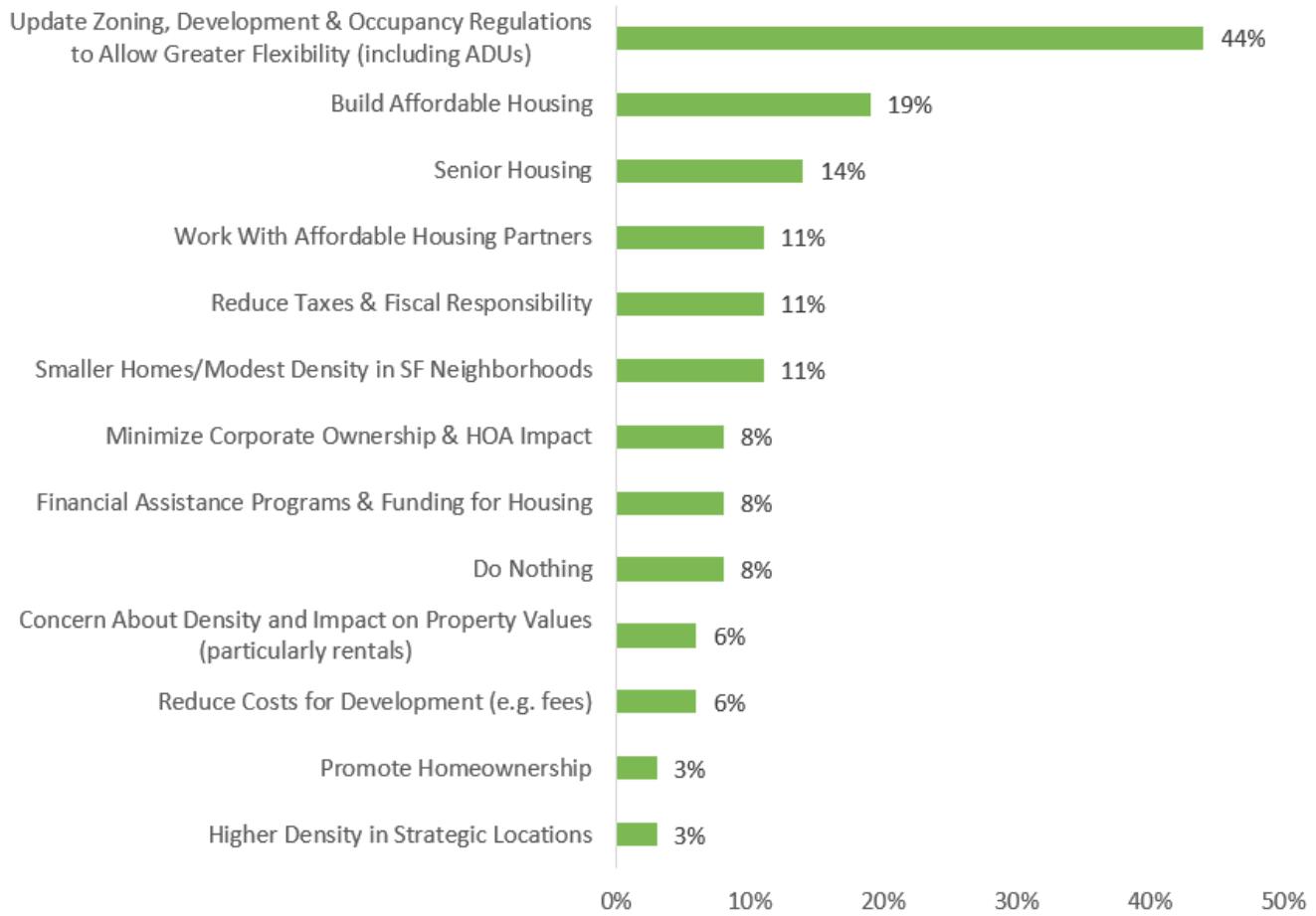
### Approaches & Potential Solutions Identified by the Community

Open-ended responses resulted in 13 key themes related to outcomes, approaches, and strategies related to housing in Superior. Those that rose to the top include updates to regulations (such as zoning, development code, etc.) to allow for more flexibility around what's permitted in the housing market and efforts to build affordable housing.

### Draft Strategy Prioritization

In general, participants were more supportive of strategies to support reduce housing barriers (Objective 3), and less supportive of strategies to support affordable housing efforts (Objective 2). Support for strategies related to providing more housing choice overall was mixed.

### Key Themes from Community Comments ("what should the Town do?")



# 4. Implementing the Strategic Housing Plan

The complete descriptions of each Objective, Strategy and Action are provided in this section, along with the guiding principles of the Strategic Housing Plan. Each action includes the information in the table below to help understand implementation timeline, type of action, potential partners, the level of effort required for implementation, the income level served, and the type of strategy type; Programmatic, Housing Production, Partnership, Funding and/or Regulatory.

<b>Timeline:</b>	Short-term (1-2 years), Mid-term (3-5 years), Long-term (5+ years)												
<b>Action:</b>	What level of time commitment is needed. One-time or On-going.												
<b>Partners:</b>	What partners might be needed to support implementation.												
<b>Level of Effort</b>	The level of staff time, resources, and potential funding to implement the action: Low, Moderate, High.												
<b>Income Level Served:</b>	The income-level that this action will serve.												
<b>Impact Level:</b>	What is the likely impact of this action: Low, Medium, and High.												
<b>Strategy Type:</b>	<table><tr><td></td><td>Programmatic</td><td></td><td>Funding</td></tr><tr><td></td><td>Housing Production</td><td></td><td>Regulatory</td></tr><tr><td></td><td>Partnership</td><td></td><td></td></tr></table>		Programmatic		Funding		Housing Production		Regulatory		Partnership		
	Programmatic		Funding										
	Housing Production		Regulatory										
	Partnership												

# Strategic Housing Plan Principles: A Guide to Decision-Making

These “rules of the road” offer guidance for decision making to maintain clarity as the Town pursues its housing goals. Whether the Town of Superior’s approach to housing is ultimately opportunistic and flexible or targeted and rigid, these tools can operate inside a set of high level principles that reflect both the community’s values and aspirations, as well as its economic, political, and fiscal realities.



## Be action-oriented and embrace incremental progress

Housing markets are complex, powerful, and difficult to affect. This can appear daunting to those who seek different market outcomes. But the Town of Superior is a forward-thinking and creative local government with a history of getting things done. There are action items in the following strategies that the Town can begin working on quickly, with demonstrable results to follow. Superior should have no hesitation about getting started right away, and beginning the process of stacking up small but important wins that add up over time.



## Aim for mixed- income outcomes

Just as housing monocultures run counter to the need for flexibility for individual households and the community over time, so too do income monocultures. A focus on increasing affordability townwide will help to maintain income diversity as Superior considers the few remaining parcels in Town and redevelopment of underutilized areas in the upcoming Comprehensive Plan. Mixed-income housing development should be front of mind when planning for housing in the future.



## Pursue geographic dispersion

No part of the community should be “off limits” to new housing or affordable housing. Each neighborhood should have opportunities for the location of new and affordable housing. This is not to say that every opportunity will be the same, or that a project that is the right fit for one location could easily be relocated somewhere else. But if housing affordability is a townwide challenge, then every part of the Town has some role to play in helping to address it.





### **Get the right project in the right place**

Affordability is a critical consideration for newly built housing, but it is not the only consideration that matters. Superior is a community with a well-established existing planning context, and new housing, if not properly designed for its site, block, street, or neighborhood, may fail to contribute positively to the town. Simply being affordable may not be enough to outweigh a poorly planned site, inappropriate architecture, or a shoddily constructed building. The town's planning system, from the comprehensive plan to the land use code, should set rules within which any housing developer, including affordable housing developers, must operate.

### **Support other affordable housing developers when possible and lead when necessary**

Housing development, especially affordable housing development, is a difficult and financially complex undertaking. The Town cannot provide housing directly, but there are existing organizations that are expert in housing development, and are able and willing to build affordable housing in Superior. The Town may consider a number of tools to increase affordable housing that no other entity can achieve such as land use designations and development regulations including zoning and allocation of meaningful financial resources to fill financing gaps.

### **Act regionally**

Although the town has an affordability challenge, it is not Superior's alone. It is a regional phenomenon across the entire Denver and Boulder area. Superior should show leadership by implementing this Plan and the Town should also stand ready to collaborate with other regional actors, from neighboring jurisdictions to the Regional Housing Partnership, as opportunities present themselves.

# Objective 1

## Increase Housing Choices for People

Several market factors have contributed to Superior's housing unaffordability. These include limited housing availability due to geography constraints, strict zoning rules, laws related to construction defects, and public approval processes, combined with high demand from population growth, all of which drive up prices. Land use policies that limit housing types and density can often exacerbate the problem and limit housing mobility for households to downsize or purchase their first starter home. High construction costs, including land, materials, and labor, along with changes in loan interest rates, also play a role in making housing less affordable. To tackle these issues and ensure that all residents can remain in the community as their housing needs change, Superior should consider implementing strategies that focus on making it easier to build more varied types of homes and creating more affordable housing.

### STRATEGY

#### 1.1 Remove regulatory barriers to support the production of various housing types, including missing middle housing, senior housing, multifamily housing, and mixed-use housing.

While the Town of Superior does not directly produce or control housing, the town's land use policies, development code, infrastructure investments, and programs influence the housing market as well as what types of housing get built. These same policies and regulations often act as barriers to the viability and financial performance of housing. Amending and/or removing regulatory barriers can yield great benefits, such as making certain housing types viable, producing more housing, and potentially lowering housing costs to build and to the end consumer.

##### Action 1.1.1

Explore reductions in minimum parking requirements for desired housing types



##### Action 1.1.2

Establish clear and objective development standards and approval processes for desired housing.



##### Action 1.1.3

Develop pre-approved housing plan sets for ADUs and missing middle housing types



# THE DETAILS

## 1.1.1. Explore reductions in minimum parking requirements for desired housing types.

Reducing parking requirements for residential housing projects can lower construction costs, increase the efficiency of land use, and promote more sustainable urban environments. Removing regulatory barriers that act as financial hurdles is one of the policy tools that Superior has at its disposal to promote the production of a variety of housing types.

Cities and towns can take different approaches to structuring parking requirements. For example, jurisdictions may choose to apply parking reductions based on the location of the housing, with lower parking requirements more common in areas closer to transit stations or frequent bus service. In some locations, increasing allowances for the use of on-street parking may also be considered.

<b>Timeline:</b>	Short-term
<b>Action:</b>	One-time
<b>Partners:</b>	N/A
<b>Level of Effort</b>	Moderate
<b>Income Level Served:</b>	All Income Levels
<b>Impact Level:</b>	High
<b>Strategy Type:</b>	Housing Production, Regulatory

## 1.1.2. Establish clear and objective development standards and approval processes for desired housing.

Establishing clear and objective development standards can help create a transparent and predictable process for building new housing by reducing uncertainties and often lowering project costs. For the Town, these standards can simplify the approval process, requiring less staff time and resources, as well as ensure that new developments meet community needs and housing goals. The Town of Superior can implement such improvements to new infill or/greenfield neighborhoods providing higher-quality housing that adheres to consistent standards.

Following establishment of clear and objective standards, some communities take a further step to ensure predictability by removing requirements for public hearings. This allows developers to meet the stated goals and standards of the Town, while removing the uncertainty that occurs with public review. Alternatively, applications that meet standards could be placed on a “fast-track” review to ensure public hearings happen quickly.

<b>Timeline:</b>	Mid-term
<b>Action:</b>	One-time
<b>Partners:</b>	N/A
<b>Level of Effort</b>	Moderate
<b>Income Level Served:</b>	All Income Levels
<b>Impact Level:</b>	Medium
<b>Strategy Type:</b>	Housing Production, Regulatory

### 1.1.3. Develop pre-approved housing plan sets for ADUs and missing middle housing types

Developing pre-approved plan sets facilitates and expedites the construction of desired housing types. Pre-approved plans reduce the costs of designing new homes and streamline the permitting of missing middle housing.

Several benefits of pre-approved housing plans include:

- Increased awareness of missing middle housing types, allowing the community to become more familiar with duplexes, cottage housing, and small-scale apartments.
- Reduces overall project costs and shortens timeframe for project.
- Promote higher-quality design, while making it easier for to build them.
- Promote a set of building designs that fit well within the community context, and which reduces regulatory friction in obtaining permit approvals.

**Timeline:** Long-term

**Action:** One-time

**Partners:** N/A

**Level of Effort:** High

**Income Level Served:** All Income Levels

**Impact Level:** Medium

**Strategy Type:** Housing Production, Regulatory

### Case Study: Portland Land Use Review

The City of Portland's permit review process is innovative in the way that they tier their review process based on the scale and type of development proposed. The city has five different types of land use reviews.

These include: Type I, Type II, Type IIx, Type III, and Type IV

Each one varies in the type of review from simple review procedures required for historic properties, to demolitions, and more complex reviews that required for land divisions or multi-story development project. Each review type clearly states procedural requirements, public notice timeline, hearing timeline, and when approval decision would be made. These clear review procedures give developers insights into what is needed for their development but also clear timelines for when they can expect a review to be completed.

## STRATEGY

### 1.2. Increase opportunities for Accessory Dwelling Unit (ADU) development.

Allowing Accessory Dwelling Units (ADUs) to be built on single-family lots or within existing single-family homes can modestly increase housing density town-wide. ADUs offer flexible living solutions that can adapt to changing family needs. They can serve as a home for aging parents facilitating multigenerational living, a starter apartment for adult children, or a separate space for guests. Additionally, ADUs can generate passive income if rented out, providing economic benefits to homeowners if children reside on the property.

#### Action 1.2.1

Explore allowing ADUs town-wide.



#### Action 1.2.2

Review and clarify ADU development standards to make it easier to develop ADUs.



#### Action 1.2.3

Explore incentives for ADUs and tie them to affordability, such as deed restrictions



## THE DETAILS

### 1.2.1. Explore allowing ADU's town-wide.

While some ADUs have been built in Superior, this housing type is only allowed in a small geographic area in Original Town. Allowing ADUs town-wide can help advance the goals of the housing plan. There are several ways to encourage the development of ADUs, including zoning changes to remove development barriers as well as offering financial incentives.

Beyond allowing ADUs town-wide, the Town can facilitate the construction of ADUs for residents by implementing the following actions:

- Offer dedicated technical assistance for the development of ADUs
- Promote and participate in ADU tours.
- Develop pre-approved ADU permit plans to streamline the review process and reduce cost.

**Timeline:** Short-term

**Action:** One-time

**Partners:** HOAs

**Level of Effort:** Moderate

**Income Level Served:** All Income Levels

**Impact Level:** Medium

**Strategy Type:** Housing Production, Regulatory

## 1.2.2. Review and clarify ADU development standards to make it easier to develop ADUs

Key themes emerged from the community engagement process and development feasibility analysis such as a need to clarify ADU development standards and removing building regulatory code barriers to make it easier to build ADUs within existing single-family homes. This also includes simplifying the building code for residents wanting to create internal ADUs. The Town can promote the construction of ADUs by implementing the following actions:

- Clarify and simplify ADU development standards within the municipal code.
- Create materials to help guide the building permit process.
- Amend code to remove ADU parking requirements.
- Develop strategy to bring existing ADUs into compliance.
- Partner with housing builder organizations and State of Colorado to support minimal building requirements for internal/attached ADU's such as fire wall separation, separate entrance from primary dwelling unit, and separate HVAC system.

<b>Timeline:</b>	Mid-term
<b>Action:</b>	One-time
<b>Partners:</b>	ADU developers and home builders
<b>Level of Effort</b>	Moderate
<b>Income Level Served:</b>	All Income Levels
<b>Impact Level:</b>	Medium
<b>Strategy Type:</b>	Housing Production, Regulatory

## 1.2.3. Explore incentives for ADUs and tie them to affordability requirements such as deed restrictions.

Development incentives are powerful tools used to encourage desired housing types by helping offset the costs of construction. Since ADUs will be typically built by homeowners of single-family homes, there exist only a limited number of ways to fund the construction of an ADU. Homeowners will either have to fund the ADU construction through cash savings or obtain a loan from a bank. Superior can help offset the costs of ADU construction by waiving or subsidizing permitting fees, or by providing loans or funding assistance. While some jurisdictions do not place affordability requirements in exchange for financial help, many jurisdictions do enact some type of affordability requirement and deed restriction to the ADU property in exchange for financial assistance.

<b>Timeline:</b>	Mid/Long-term
<b>Action:</b>	One-time
<b>Partners:</b>	Homeowners
<b>Level of Effort</b>	High
<b>Income Level Served:</b>	80% AMI and below
<b>Impact Level:</b>	High
<b>Strategy Type:</b>	Housing Production, Regulatory

## Case Study: Napa County Affordable ADU Loan Program

In 2022, Napa County launched the Affordable ADU Loan Program, funded initially with \$5 million from ARPA funds, to promote affordable housing through the development of Accessory Dwelling Units (ADUs). The program offers forgivable loans ranging from \$25,000 to \$105,000 to homeowners willing to build ADUs and maintain rent levels affordable to households earning up to 80% of the Area Median Income (AMI) for five years. The loan amounts are calculated based on the projected difference between market and affordable rents over this period, effectively making these loans the capitalized value of a five-year rental subsidy.

The program witnessed substantial interest upon its launch in February 2023, quickly utilizing the available funds with hundreds of homeowners applying. Future funding rounds will tap into hotel tax revenues, allowing the program to continue supporting the construction of ADUs at a smaller scale compared to traditional multiunit projects.

## Case Study: West Denver Single Family Plus Program

The Accessory Dwelling Unit (ADU) program in West Denver, developed in partnership with Habitat for Humanity and local nonprofits, aims to assist homeowners, particularly those with low to moderate incomes, in constructing affordable ADU's on their properties as a way to supplement their income and minimize potential displacement. The program significantly reduces construction costs from around \$200,000 to between \$100,000 and \$140,000, partly by using pre-approved designs. It also offers financial support through forgivable loans of \$25,000 and covers initial costs like soil testing, which can be incorporated into a mortgage. Additionally, the city's loans are forgivable over 25 years, and housing counselors provide necessary guidance, ensuring the financial feasibility for participants.

## STRATEGY

### 1.3. Promote the development of Missing Middle Housing

To respond to the need for affordable housing, several housing types can be encouraged in multiple forms, densities, sizes, and locations. Through land use changes, the Town of Superior can encourage a diversity of housing types such as cottage housing, duplex, triplex, and other missing middle housing types that can moderately increase housing density and housing units.

#### Action 1.3.1

Consider allowing moderate density increases in single-family zones to allow for duplexes and triplexes.



#### Action 1.3.2

Identify locations for small-lot zoning and smaller housing units.



## THE DETAILS

### 1.3.1. Consider allowing moderate density increases in single-family zones to allow for duplexes and triplexes.

Superior's housing is fairly homogenous, where 60 percent of the housing stock is single-family detached homes. Building a wider range of housing options is one way to support broader affordability within the Town of Superior. Moderately increasing density in single-family zones can increase the number of units that can be built on a lot, creating an efficient use of land and economies of scale. Generally, per unit construction cost is lower for duplexes and triplexes compared to single-family homes, mostly due to shared building components like roofs and foundations, which spreads out costs and can lower prices for buyers and renters, reducing the overall housing costs burden within Superior.

Superior could evaluate modest density increases across single-family zones with the upcoming Comprehensive Plan to support a greater number of housing units to be built.

Additional actions the Town should consider as part of the Comprehensive Plan include:

- Clearly define each missing middle housing type, including explicit standards for building scale, unit count, configuration/form, or any combination of these parameters
- Seek out best practice guidance around parking, regulating intensity, and where to allow missing middle housing, to ensure its implementation is rooted in feasibility and equity.

#### Timeline:

Long-term

#### Action:

One-time

#### Partners:

N/A

#### Level of Effort

High

#### Income Level Served:

All Income Levels

#### Impact Level:

High

#### Strategy Type:

Housing Production, Regulatory

### 1.3.2. Identify locations for small-lot zoning and smaller housing units.

Superior has limited vacant land remaining to develop. Small lot zoning allows single-family homes and other smaller dwelling units (e.g., ADUs) and duplexes to be built on lots smaller than those typically allowed in single-family zone districts. Development on these small lots can be permitted by ordinances that reduce or relax minimum lot size, setbacks, or lot coverage requirements.

Small lot zoning is most effective in developed residential zones with fragmented lots, where, under present land use regulations, additional housing units would not be allowed. It can also be applied effectively in areas below maximum density where large or adjacent lots could be subdivided to create denser development.

As part of the Comprehensive Plan update, Superior should consider evaluating residential areas that could support higher-density housing and allow for greater housing options. Small lot zoning is often created and applied to focused areas through individual ordinances or amendments to existing codes or Planned Developments.

<b>Timeline:</b>	Long-term
<b>Action:</b>	One-time
<b>Partners:</b>	N/A
<b>Level of Effort</b>	Moderate
<b>Income Level Served:</b>	All Income Levels
<b>Impact Level:</b>	High
<b>Strategy Type:</b>	Housing Production, Regulatory

# Objective 2

## Support and Promote Local and Regional Affordable Housing Efforts

Currently, the Town lacks permanently affordable rental properties and homes with deed restrictions for affordability. While the Town has passed an inclusionary housing ordinance that requires new residential developments of 10 units or more to set aside a certain percentage as affordable, the Town has not yet seen any new affordable housing units. It is crucial for Superior to considerably expand its supply of affordable housing choices to meet the needs of households with low and moderate incomes

### Affordable Housing Efforts To-Date:

In 2018, the Town of Superior committed to the county-wide goal of 12% of housing stock being affordable by 2035. In Superior, this is roughly 575 housing units.

**Inclusionary Housing Ordinance:** In 2020, the Town adopted an IHO that requires 15% of units be affordable within new developments containing 10 or more homes.

**Proposition 123:** The Town intends to remain eligible for Prop 123, which requires construction of 22 affordable units by 2027.

### STRATEGY

#### 2.1 Support existing and create new partnerships to address affordable housing needs

While the Town of Superior relies on the support from regional partners such as the Boulder Housing Authority, Habitat for Humanity, or private affordable housing developers to build affordable renter and ownership housing, these relationships can be deepened, and new partnerships can be built with other housing providers and builders to facilitate and encourage the development of affordable housing in Superior. These partnerships can be instrumental in supporting the production of affordable housing.

##### Action 2.1.1

Partner with organizations such as Habitat for Humanity and Boulder County Housing Authority to support the creation of affordable homes



# THE DETAILS

## 2.1.1. Partner with organizations such as Habitat for Humanity and Boulder County Housing Authority to support the creation of affordable homes.

The Town of Superior has ongoing partnerships with Boulder County Housing Authority and can make new partnerships with Habitat for Humanity to support their mission of building affordable homeownership units in Superior.

While the Town of Superior does not build housing itself, partnerships with local nonprofit housing providers and builders can substantially increase the likelihood of affordable homeownership housing getting built. These partnerships allow towns and cities to leverage the nonprofits' expertise in affordable housing development and access to diverse funding sources. Nonprofits bring strong community ties that facilitate public engagement and trust, ensuring projects are well-received and meet specific local needs.

These ongoing partnerships are also beneficial to nonprofits as they allow for direct dialogue with town staff to help overcome potential development barriers and address them with code amendments or modifications to get the housing projects built.

As part of the Town's inclusionary housing program, the town can also consider partnering with these nonprofit housing providers and builders to help administer eligibility requirements and ensure that the for-sale housing units remain affordable to future generations.

<b>Timeline:</b>	Mid-term
<b>Action:</b>	Ongoing
<b>Partners:</b>	BCHA, Habitat for Humanity
<b>Level of Effort</b>	Moderate
<b>Income Level Served:</b>	120% AMI and below
<b>Impact Level:</b>	High
<b>Strategy Type:</b>	Housing Production, Partnerships

## STRATEGY

### 2.2. Create an incentive program and pair it with the existing Inclusionary Housing Ordinance to promote the creation of affordable housing.

Explore developing an incentive program to encourage the development of affordable housing. Incentives may include land development, regulatory, or financial incentives.

Action 2.2.1	Incentivize affordable housing development through density and height bonuses and parking and landscape reductions.	
Action 2.2.2	Expedite review processes for affordable housing projects.	
Action 2.2.3	Subsidize or reduce fees for affordable housing projects.	

## THE DETAILS

### 2.2.1. Incentivize affordable housing development through density and height bonuses and parking and landscape reductions.

Some communities realize additional affordable housing through approval of density and/or height bonuses, or offer exceptions from development standards such as minimum landscape or parking requirements. Density and height incentives can be utilized to increase the number of affordable units beyond the minimum standards or help offset some of the cost. Additionally, in some instances, incentives can be utilized to make building affordable units on-site more economically attractive than paying the fee-in-lieu.

The Town of Superior can pair a list of incentives with mandatory requirements to promote the construction of affordable units on-site and use enhanced incentives to increase the supply of both market-rate and affordable housing.

As noted in strategies within Objective 1 above, parking requirements that have been set too high can create several problems, including increased development costs and challenges to utilizing smaller sites for infill development or providing other services and amenities on-site. Beyond height, density, parking and landscaping, other development standards may be appropriate for relief including lot coverage, lot size, setback, etc. These considerations are particularly important for affordable housing developers.

Timeline:	Mid-term
Action:	One-time
Partners:	BCHA, other housing developers
Level of Effort	High
Income Level Served:	80% AMI and below
Impact Level:	High
Strategy Type:	Housing Production, Regulatory

## 2.2.2. Expedite review processes for affordable housing projects.

Expedited permitting and review processes can help increase the supply of housing and reduce development costs as a project moves from design and engineering to construction. Expedited reviews typically allow qualifying affordable housing projects (which can sometimes include the conversion of some underused commercial properties into affordable housing) to be processed faster to help minimize project delays and unexpected costs.

Overall, expedited permitting and review policies help increase the supply of homes and apartments that are affordable to families by expediting and simplifying the permitting and review process.

Expedited reviews look different across many communities and can include some or all of the following:

- Allowing affordable housing projects that meet the Town's development code and design standards to be approved administratively;
- Fast-tracking affordable housing project applications through the review process, and prioritizing affordable housing applications over other applications;
- Assigning a Town staff member as a project advocate/expediter to help resolve development code issues that come up during project review.

<b>Timeline:</b>	Mid-term
<b>Action:</b>	One-time
<b>Partners:</b>	BCHA, other housing developers
<b>Level of Effort</b>	High
<b>Income Level Served:</b>	80% AMI and below
<b>Impact Level:</b>	High
<b>Strategy Type:</b>	Housing Production, Regulatory

## 2.2.3. Subsidize or reduce fees for affordable housing projects.

The Town of Superior can enhance the viability of income-restricted affordable housing projects by offering development fee reductions or waivers which help lower the overall development costs for a project, making it more feasible to develop a project. Many communities offer partial or full waivers of planning fees, permit fees, impact fees, or utility connection fees to projects that include affordable units. While this can be an easy way to offer real financial benefit to projects that provide affordable housing, jurisdictions often rely on these fees to provide essential services. As a result, most often when jurisdictions waive some or all fees for a project, the jurisdiction covers the fees that would have been paid by the project through other general fund sources, which basically subsidizes these fees.

To effectively implement such program, the Town must make strategic decisions to the following:

- Conduct an analysis to see how waiving or reducing impact fees for affordable housing projects could impact the Town's overall general fund;.
- Consider selectively reducing only certain development-related fees and setting a sunset date or cap on eligible projects to gauge program's demand and impact;.
- Identify alternative revenue sources or new revenue sources, such as the Boulder County Affordable Housing tax extension to subsidize/compensate for the waived fees;.

- Consider conducting a detailed financial feasibility analysis and calibrate the inclusionary housing ordinance to tailor development incentives and determine what enhanced incentives could be provided to further affordability goals within development projects (e.g., deeper affordability or a greater number/percentage of affordable units).

Instead of offering fee reductions or exemptions, the Town might consider implementing a development fee deferral program. This program would align with the developer's financial planning by allowing them to pay development fees when the property begins to generate revenue through rent or sales rather than at the time of permit issuance. Such an arrangement would enable developers to manage payments as funds become available, potentially reducing the need for additional financing and the associated interest costs on construction loans.

<b>Timeline:</b>	Short-term
<b>Action:</b>	One-time
<b>Partners:</b>	BCHA, other housing developers
<b>Level of Effort</b>	Moderate
<b>Income Level Served:</b>	80% AMI and below
<b>Impact Level:</b>	High
<b>Strategy Type:</b>	Housing Production, Regulatory

## STRATEGY

### 2.3. Explore funding or partnerships to reduce the cost of land for affordable housing.

Superior is primarily a built-out community and some future housing will require redevelopment, infill development, or conversion of property to a more productive use. The Town should consider using Town-owned land or other undeveloped properties that could be used for new affordable homes. The cost of land is a significant portion of the overall cost to develop housing, and the Town can take an active role in helping to overcome this barrier.

#### Action 2.3.1

Create a land donation, land acquisition or land banking program.



## THE DETAILS

### 2.3.1. Create a land donation, land acquisition or land banking program.

This action would establish a comprehensive land disposition policy that clearly outlines its goals for the use of publicly owned land, including the purchase of land and creating a priority for affordable housing development. In residential development, land is often the largest expense, which can make up roughly 20 percent of the overall project costs. Subsidizing or reducing this cost, or using Town-owned land, for the creation of affordable housing can substantially increase the financial feasibility and/or the number of affordable housing units. A key element of this program is partnerships with affordable housing providers to build affordable housing units and to redevelop vacant or underutilized land.

Program details should consider the following:

- Criteria to assess specific sites for affordable housing (e.g., location, zoning, readiness for development, size, value, etc.).
- Criteria for purchasing vacant or underutilized land for affordable housing (e.g., value, size, zoning, infrastructure needs, readiness, etc.)
- Establish a formal partnership agreement with local nonprofit housing providers and builders to support the site's development and access to construction funding, as well as ongoing administrative monitoring of affordability.
- Outline a disposition strategy for when to hold, develop, or sell land based on market conditions.
- Require terms of affordability (e.g., deed restrictions).
- Develop pre-approved ADU permit plans to streamline the review process and reduce cost.

<b>Timeline:</b>	Mid/Long-term
<b>Action:</b>	One-time
<b>Partners:</b>	BCHA, other non-profit housing providers
<b>Level of Effort</b>	High
<b>Income Level Served:</b>	120% AMI and below
<b>Impact Level:</b>	High
<b>Strategy Type:</b>	Housing Production, Partnership

## STRATEGY

### 2.4. Explore opportunities to generate and manage revenue for affordable housing development.

The Town primarily relies on federal, state, and county funding to support housing development and services. Creating a dedicated housing trust fund to manage revenue from a variety of sources can promote the construction of affordable housing, and to help support a range of actions including assistance to first-time homebuyers, providing supportive housing, and other services.

#### Action 2.4.1

Explore the creation of a housing trust fund to support a variety of affordable housing activities.



#### Action 2.4.2

Explore the creation of a commercial and/or residential linkage fee to provide financial support of affordable housing.



#### Action 2.4.3

Establish the fee-in-lieu amounts as intended in the inclusionary housing ordinance.



## THE DETAILS

### 2.4.1. Explore the creation of a housing trust fund to support a variety of affordable housing activities.

A housing trust fund is a dedicated source of funding created by jurisdictions to support affordable housing initiatives. Their popularity is mostly due to their funding flexibility. The primary purpose of housing trust funds is to provide financial assistance for the development, maintenance, and support of affordable housing projects.

This financial assistance can include things like:

- Funding for the construction of new units.
- Subsidies/rental assistance.
- Purchasing of existing residential properties.
- Renovations and remodels of existing housing stock.
- Programmatic support related to housing.

Housing trust funds are aimed at addressing housing shortages, improving housing affordability, and assisting vulnerable population groups in obtaining stable housing. The funding of these trusts often comes from specific revenue sources such as one-time general fund allocation and ongoing funding from fees and taxes.

## Example Fees and Taxes

- Residential and Commercial Impact Fees
- Inclusionary Housing In-Lieu Fees
- Sale of CityTown-Owned Land
- Real Estate Transfer Tax
- Short-term Rental Fee

<b>Timeline:</b>	Mid/Long-term
<b>Action:</b>	One-time
<b>Partners:</b>	N/A
<b>Level of Effort</b>	High
<b>Income Level Served:</b>	80% AMI and below
<b>Impact Level:</b>	High
<b>Strategy Type:</b>	Housing Production, Funding, Programmatic

### 2.4.2. Explore the creation of a commercial and/or residential linkage fee to provide financial support for affordable housing projects.

A commercial linkage fee is a fee applied to new commercial development like office or retail. This fee is charged because these developments often lead to higher employment and demand for housing, which overall puts upward pressure on housing demand and increases home prices. The revenue collected from these fees is used to help fund affordable housing projects, making it easier for people of all income levels to find homes in the community. This fee nexus connects the growth of business space directly with efforts to keep housing affordable.

If established, the Town of Superior can utilize funds from a commercial linkage fee and funnel them to the housing trust fund to directly finance the development of income-restricted housing projects or other affordable housing needs.

Additional considerations include:

- Conduct a study on the impacts of a fee on commercial development to ensure it is balanced to support affordable housing goals without overburdening new commercial projects.
- Conduct a nexus study to establish a reasonable connection between the fee and the need for affordable housing, which is prerequisite for adopting the fee program.

<b>Timeline:</b>	Mid-term
<b>Action:</b>	One-time
<b>Partners:</b>	N/A
<b>Level of Effort</b>	High
<b>Income Level Served:</b>	80% AMI and below
<b>Impact Level:</b>	High
<b>Strategy Type:</b>	Housing Production, Funding, Programmatic

### 2.4.3. Establish the fee-in-lieu amounts as intended in the Inclusionary Housing Ordinance.

In 2020 the Town of Superior passed an inclusionary Housing Ordinance to advance affordable housing in the Town, and to support the Boulder County Regional Housing Partnership's goal of 12% of all housing being affordable. The ordinance requires that new residential developments of 10 units or more are required to have 15 percent of the units as restricted residential units serving persons making up to 80 percent of AMI. The ordinance provides a fee-in-lieu option, which allows developers to pay a fee instead of building affordable housing units within their new developments. The fee collected is then used by towns and cities to fund affordable housing projects elsewhere in the community.

While the fee-in-lieu is an option for developers within the inclusionary housing ordinance, the actual fee amounts and schedule have not been established by the Board of Trustees or town staff. This action would initiate a study to help town staff calculate and establish a fee-in-lieu payment.

Generally, the fee-in-lieu should be similar to the cost of producing a unit on site. For example, if the fee is set too high or too low, it can disrupt the housing market, influence developer's choices of where to build, and impact the creation and location of affordable housing. Setting these fees is complex and must consider factors like market trends, construction costs, and the varying need for affordable housing across different income groups.

Additional considerations include:

- Conduct a fee-in-lieu study to understand how much it costs to build a unit in Superior and help set a fee rate.
- Conduct a more comprehensive study to calibrate the Town of Superior's inclusionary housing ordinance with a fee-in-lieu study and development feasibility that models a tiered incentives program.

<b>Timeline:</b>	Short/Mid-term
<b>Action:</b>	One-time
<b>Partners:</b>	N/A
<b>Level of Effort</b>	High
<b>Income Level Served:</b>	80% AMI and below
<b>Impact Level:</b>	High
<b>Strategy Type:</b>	Housing Production, Funding, Programmatic

# Objective 3

## Remove Housing Barriers for Those that Encounter Them

Superior residents emphasized the need for greater access to housing for specific population groups such as renters, low-income households, senior adults, and residents with intellectual and developmental disabilities. It is important for the Town to maintain and increase partnerships with organizations that provide programmatic support and that build housing units specific to the needs of these population groups. These types of organizations include nonprofit housing providers and builders, community organizations, and regional partners.

### STRATEGY

#### 3.1 Promote housing choices for seniors.

Superior has experienced an increase in the number of older adult households. This will increase the demand for home remodels to facilitate aging in place and an increased demand for multifamily developments with services geared to the varying needs of older adults.

##### Action 3.1.1

Explore programs and partnerships to support housing rehabilitation to help senior homeowners make repairs, accessibility modifications, or energy efficiency improvements to their homes.



##### Action 3.1.2

Explore land use policy changes to support the development of housing for seniors.



##### Action 3.1.3

Explore incentive programs and partnerships that promote the creation of senior housing.



# THE DETAILS

## 3.1.1. Explore programs and partnerships to support rehabilitation to help senior homeowners make repairs, accessibility modifications or energy efficiency improvements to their homes.

Several housing providers and some city housing departments offer programs to assist homeowners and tenants of single-family homes with housing rehabilitation and major home repairs (e.g., roof replacements, plumbing, heating, or electrical). These home rehabilitation programs can also help occupants make their homes safer and livable by offering low-cost loans and grants to make needed accessibility improvements such as constructing ramps, widening doorways, and modifying bathrooms and kitchens.

Both the City of Boulder and the City of Longmont have a housing rehabilitation program that helps occupants of single-family homes make needed improvements to their homes. Only eligible households are able to access these resources, which typically include income qualifications, must be within the jurisdiction limits, and must be eligible for home repairs/improvements.

The Colorado Energy Office provides a weatherization assistance program to all counties in Colorado. Promoting this program on a centralized housing resource page within the Town's webpage can increase the awareness of this program among residents and improve the quality of housing.

The Town of Superior is limited on funding and the number of new staff it could add to its team to create and administer new programs (e.g., home rehabilitation programs). However, the Town can examine the viability of partnering with existing programs, such as the Boulder-Longmont accessibility program, to provide services to Superior residents. This partnership will likely require ongoing annual funding to support with low-cost loans and or grants to residents.

<b>Timeline:</b>	Mid-term
<b>Action:</b>	Ongoing
<b>Partners:</b>	Boulder, Longmont, BCHA, State of Colorado, non-profits
<b>Level of Effort</b>	Moderate
<b>Income Level Served:</b>	80% AMI and below
<b>Impact Level:</b>	Medium
<b>Strategy Type:</b>	Programmatic, Partnership, Funding

## 3.1.2. Explore land use policy changes to support the development of housing for seniors.

The Town of Superior last updated its Comprehensive Plan in 2012 and since then several housing types have emerged that support a wide range of household needs that the current land use and zoning code does not allow.

To support the development of housing for seniors, the Town of Superior can take several actions in its upcoming Comprehensive Plan. These include but are not limited to:

- **Zoning amendments.** Modify zoning regulations to allow for higher density residential developments specifically tailored for seniors. This may include reducing minimum lot sizes, and relaxing height restrictions in strategic locations to encourage the construction senior housing.
- **Mixed-use Zoning.** Promote mixed use development that integrates residential living with retail, healthcare, and recreational facilities. This helps create an environment where seniors can live comfortably with easy access to services.

- **Accessibility Requirements.** Introduce or strengthen regulations that ensure all senior housing development projects are fully accessible. This may include wider doorways, no-step entries, elevators, and other features that accommodate mobility aids and enhance mobility for seniors.
- **Transportation Access.** Ensure that senior housing developments are located near public transportation routes and stations. Accessibility to transportation can substantially improve the quality of life for seniors, allowing them independence and easy access to healthcare services and the rest of the community.
- **Cohousing.** Encourage development of cohousing opportunities within Superior that can support senior residents with daily needs and improve social connections.
- **Community Services Integration.** Encourage the integration of community services within or nearby senior housing. This includes health care facilities, senior centers, and social services that are geared toward older adults.

<b>Timeline:</b>	Short-term
<b>Action:</b>	One-time
<b>Partners:</b>	Senior housing developers and service providers
<b>Level of Effort</b>	Moderate
<b>Income Level Served:</b>	All Income Levels
<b>Impact Level:</b>	Medium
<b>Strategy Type:</b>	Housing Production, Regulatory

### 3.1.3. Explore incentive programs and partnerships that promote the creation of senior housing.

Superior's senior population is rapidly growing, and it is unlikely to slow down as millennials and Gen Xers grow older. The lack of senior housing in Superior puts additional pressure on the existing housing stock as multiple households compete for the same housing because aging seniors who don't need large homes don't have alternative housing in Superior to move into. Superior has an immediate demand for senior housing and establishing an incentive program for higher-density housing can promote the creation of senior housing.

The following list of incentives can greatly help developers increase the viability of senior housing projects.

- **Incentives for developers.** Offer density and height bonus, fee reductions, or expedited permitting processes for developers who build affordable housing geared towards seniors.
- **Land Dedication.** Implement policies that set aside public land specifically for senior housing developments. This can reduce developers' land acquisition costs, thereby lowering the overall cost of housing units.

<b>Timeline:</b>	Short/Mid-term
<b>Action:</b>	Ongoing
<b>Partners:</b>	Senior housing developers and service providers
<b>Level of Effort</b>	Moderate
<b>Income Level Served:</b>	All Income Levels
<b>Impact Level:</b>	High
<b>Strategy Type:</b>	Housing Production, Partnerships

## STRATEGY

### 3.2. Promote housing for people with intellectual and developmental disabilities.

While the Town of Superior does not directly produce or control housing, it can partner with organizations that serve the housing needs of people with intellectual and developmental disabilities (IDD).

#### Action 3.2.1

Support and/or partner with mission driven affordable housing providers to provide affordable housing and support services for people with IDD in the Town.



#### Action 3.2.2

Evaluate the Town's group home regulations to identify barriers to group home development.



## THE DETAILS

### 3.2.1. Support and/or partner with mission driven affordable housing providers to provide affordable housing and support services for people with IDD in the Town.

Through the community engagement process, residents expressed the need for housing for specific population groups, particularly for those with intellectual and developmental disabilities. While this housing type is less commonly built because residents require services tailored to their specific needs, these residents also require housing to be affordable. Several factors, including market demand, rent, service and programmatic costs, and development costs, can make this housing type challenging to build. However, partnering with agencies like Trailhead Community, which helps Colorado communities build this housing type, can provide insights into the type of help cities and towns can provide to promote this type of housing development.

To help meet the unique needs for this population, there are several state and regional organizations that offer many different programs that assist both children and adults with intellectual and developmental disabilities. Most programs provide a form of educational, advocacy, self-sufficiency, and recreational programs to support children and adults with all aspects of their life journey. Supporting and promoting these programs on Town-owned web pages can increase awareness among residents and provide valuable resources and information sharing.

Timeline:	Mid-term
Action:	Ongoing
Partners:	Trailhead Community, other IDD housing providers
Level of Effort:	Moderate
Income Level Served:	80% AMI and below
Impact Level:	Medium
Strategy Type:	Partnerships

### 3.2.2. Evaluate the Town's group home regulations to identify barriers to group home development.

Group homes, which provide residential accommodations and supportive services to specific populations like seniors, individuals with disabilities, or those recovering from substance abuse, can face regulatory barriers that impede the development of this housing type.

The Town of Superior should consider reviewing and amending the following regulatory elements that often limit the development of group homes.

- **Zoning Restrictions.** Many cities and towns have zoning laws that restrict the locations where group homes can be established. These restrictions might limit group homes to certain areas that are not suitable for the residents to access community services and support networks.
- **Occupancy Limits.** Regulations often cap the number of occupants allowed in residential dwellings, which can be problematic for group homes that need to accommodate more individuals to be economically viable or to fulfill their mission.
- **Permitting Process.** The permitting process can be cumbersome and time-consuming, with multiple levels of approval needed. This can often lead to community pushback that influences local governments to impose stricter regulations or to reject proposals altogether. Simplifying the permit approval process without the need for public hearings or Town Board approvals can help expedite the process and increase the likelihood of this development being built.
- **Impact on Local Services.** Local regulations might consider the potential impact of group homes on neighborhood services and infrastructure (e.g., increased demand for local healthcare or other services), which can lead to additional requirements or limitations being placed on these homes.

<b>Timeline:</b>	Short/Mid-term
<b>Action:</b>	One-time
<b>Partners:</b>	N/A
<b>Level of Effort</b>	Moderate
<b>Income Level Served:</b>	All Income Levels
<b>Impact Level:</b>	Medium
<b>Strategy Type:</b>	Regulatory, Partnership

## STRATEGY

### 3.3. Improve access to housing resources.

Ensuring renters have access to housing-related resources and information can help improve housing stability.

#### Action 3.3.1

Create a centralized Town webpage that provides links to regional housing provider programs that serve Superior residents.



#### Action 3.3.2

Advocate for and support existing regional and state tenant protection regulations that serve to improve outcomes for renters.



## THE DETAILS

### 3.3.1. Create a centralized Town webpage that provides links to regional housing provider programs that serve Superior residents.

Having a centralized webpage dedicated to housing resources offers significant benefits to residents. It serves as a one-stop shop for residents, providing easy access to comprehensive information about local and regional housing programs. This can include information on affordable housing options, emergency shelters, rental assistance, home rehabilitation, and homeownership options. This kind of webpage can simplify the search process, saving residents time and effort. Additionally, it can help increase awareness and utilization of available housing services, ensuring that more residents benefit from the support they need. For the Town of Superior, this centralized hub enhances communication with residents and promotes transparency in available services.

The Town of Superior should consider translating this webpage into multiple languages to ensure that a diverse set of residents have access to the same resources as others.

**Timeline:**

Short-term

**Action:**

Ongoing

**Partners:**

BCHA and other housing providers

**Level of Effort**

Moderate

**Income Level Served:**

All Income Levels

**Impact Level:**

Medium

**Strategy Type:**

Programmatic, Partnerships

### 3.3.2. Advocate for and support existing regional and state tenant protection regulations that serve to improve outcomes for renters.

Advocating, supporting, and expanding tenant protection laws can further the housing stability of renter households. This support can prevent unlawful evictions and rent hikes, contributing to housing stability in the community. Additionally, it fosters a fairer rental market where tenants can feel safe and landlords are held accountable to specific standards. Cities and towns have gone above standard tenant protection laws, implementing emergency ordinances to further tenant protections. Ordinances that the Town of Superior can consider include:

- Require ample notice periods for rent increases (e.g., 6-month notice); lease terminations; and the need to vacate due to renovations.
- Prohibit discrimination based on source of income.
- Require landlords to provide a summary of tenant's rights upon leasing a rental unit.

<b>Timeline:</b>	Short/Mid-term
<b>Action:</b>	Ongoing
<b>Partners:</b>	BCHA and other housing providers
<b>Level of Effort</b>	Moderate
<b>Income Level Served:</b>	All Income Levels
<b>Impact Level:</b>	Medium
<b>Strategy Type:</b>	Programmatic, Partnerships

## STRATEGY

### 3.4. Support English Language Learners and BIPOC residents.

Non-English speakers often face challenges due to the absence of translators and translated materials. Tenants sometimes need to report issues requiring repairs in their apartments but struggle to communicate clearly with landlords or city code compliance personnel. Consequently, they typically turn to cultural organizations for help with translation and comprehension of documents, such as those pertaining to their housing conditions.

#### Action 3.4.1

Form partnerships and work with culturally specific organizations to promote the availability of programs, incentives and housing availability.



#### Action 3.4.2

Remove language barriers to accessing housing resources and information by using technological solutions and/or partnering with culturally specific organizations.



# THE DETAILS

## 3.4.1. Form partnerships and work with culturally specific organizations to promote the availability of programs, incentives and housing availability.

Partnering with culturally specific organizations to promote housing programs and incentives can bring significant benefits to Superior residents. These organizations often have insight into the needs and preferences of the community they serve, enabling more effective communication and outreach about housing options. Such partnerships can ensure that information about housing programs is culturally relevant and accessible, which increases engagement and trust among community members. These collaborations can also create a two-way information sharing and help inform the Town about how to tailor housing initiatives to better address the unique challenges faced by different cultural groups.

<b>Timeline:</b>	Short/Mid-term
<b>Action:</b>	Ongoing
<b>Partners:</b>	Boulder County Housing, SUMA
<b>Level of Effort</b>	Moderate
<b>Income Level Served:</b>	All Income Levels
<b>Impact Level:</b>	Medium
<b>Strategy Type:</b>	Programmatic, Partnerships

## 3.4.2. Remove language barriers to accessing housing resources and information by using technological solutions and/or partnering with culturally specific organizations.

While there is no “one-size-fits-all” approach to meeting the diverse needs of populations living in Superior, there are a few steps the Town can take to increase access to housing resources. These steps include removing language barriers like translating webpages and housing documents in multiple languages to increase awareness of available resources. Commonly, language barriers can create challenges in comprehending the types of assistance residents can access and determining their eligibility for various programs.

<b>Timeline:</b>	Short/Mid-term
<b>Action:</b>	Ongoing
<b>Partners:</b>	Boulder County Housing, SUMA
<b>Level of Effort</b>	Low
<b>Income Level Served:</b>	All Income Levels
<b>Impact Level:</b>	Medium
<b>Strategy Type:</b>	Programmatic, Partnerships