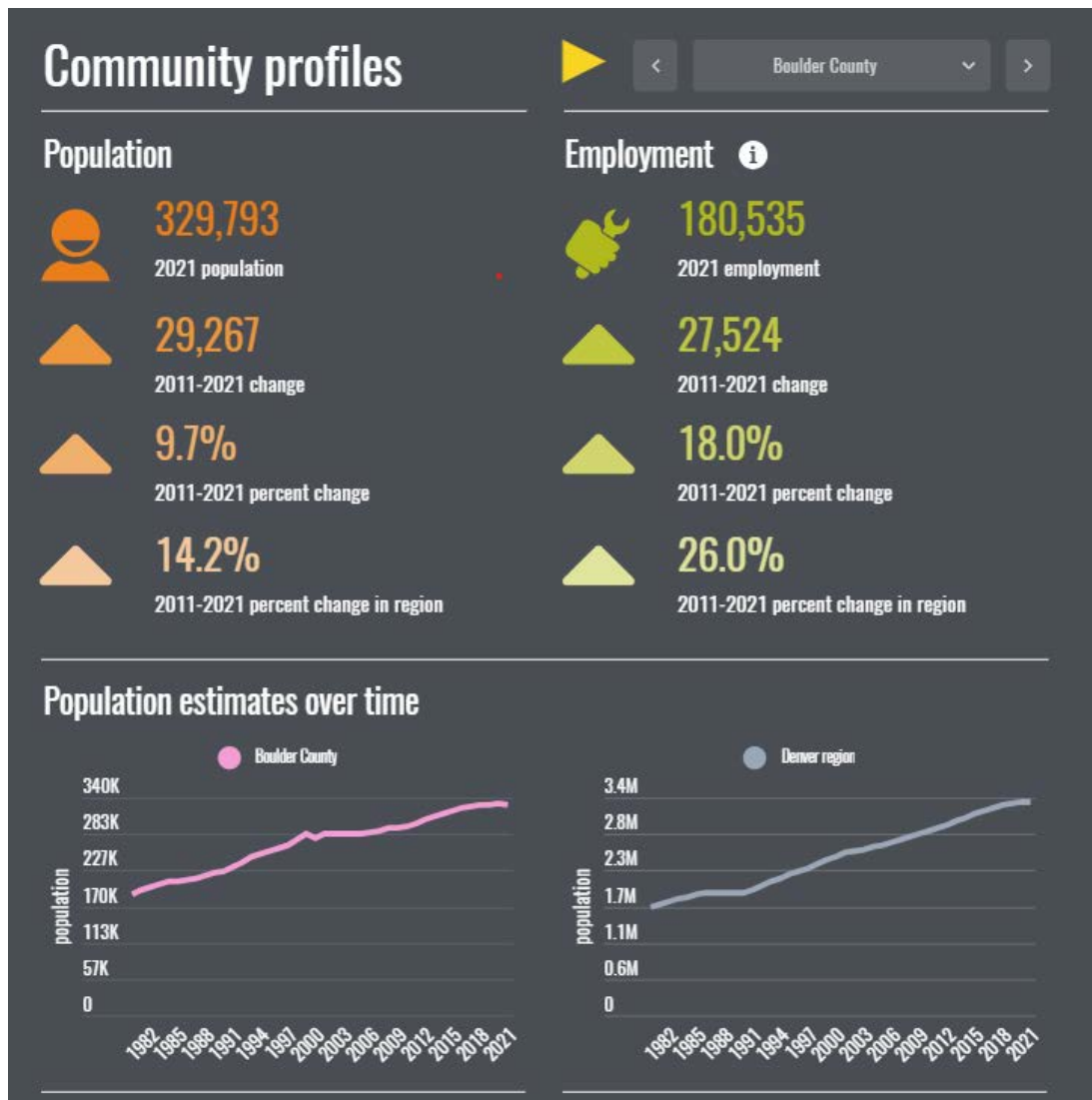


HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 1 – NEED

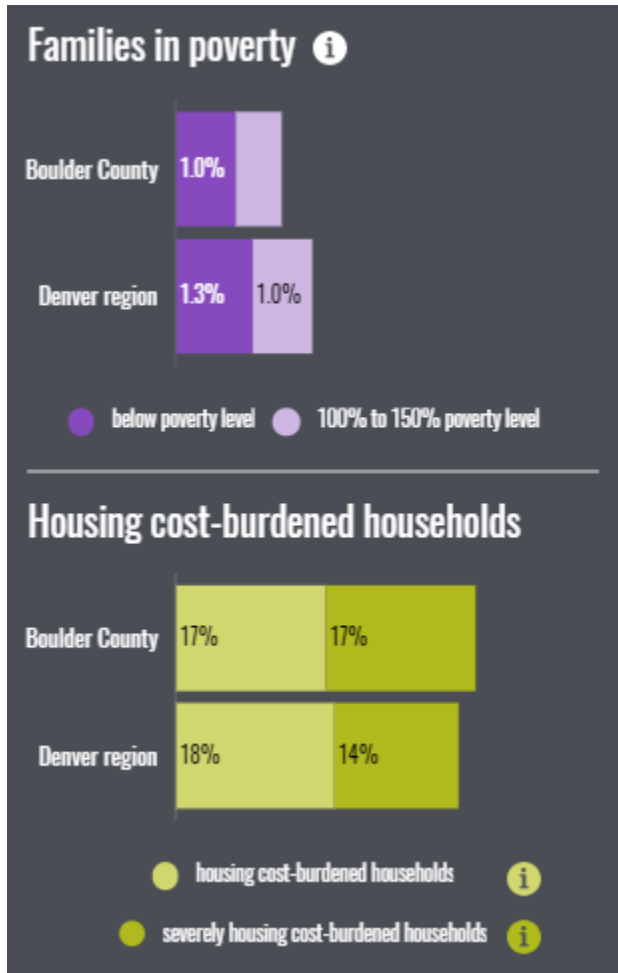
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Describe your efforts so far to identify, address, mitigate, or remove barriers to affordable housing production and preservation.

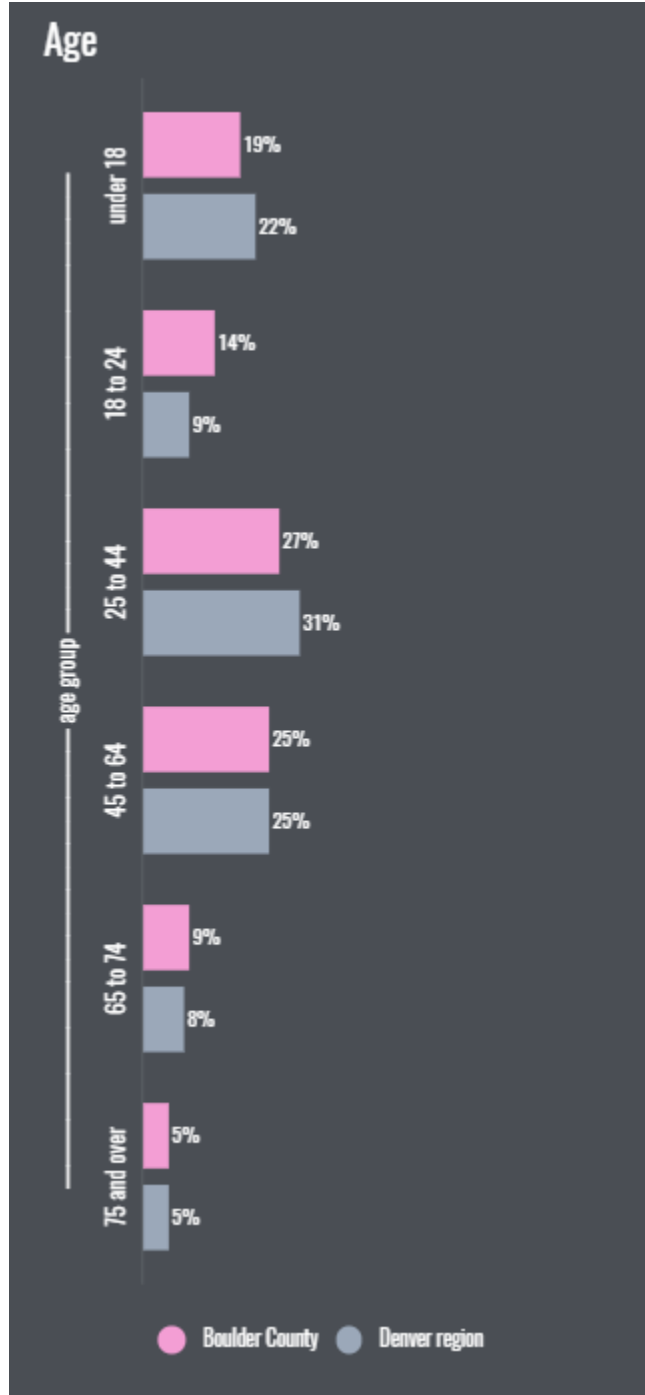
A quick snapshot: Boulder County is the Denver Colorado metropolitan area, one of the fastest growing metropolitan areas in the United States. Boulder County is approximately 10% of the Denver metro region population. The county is a strong housing market in a strong regional market.



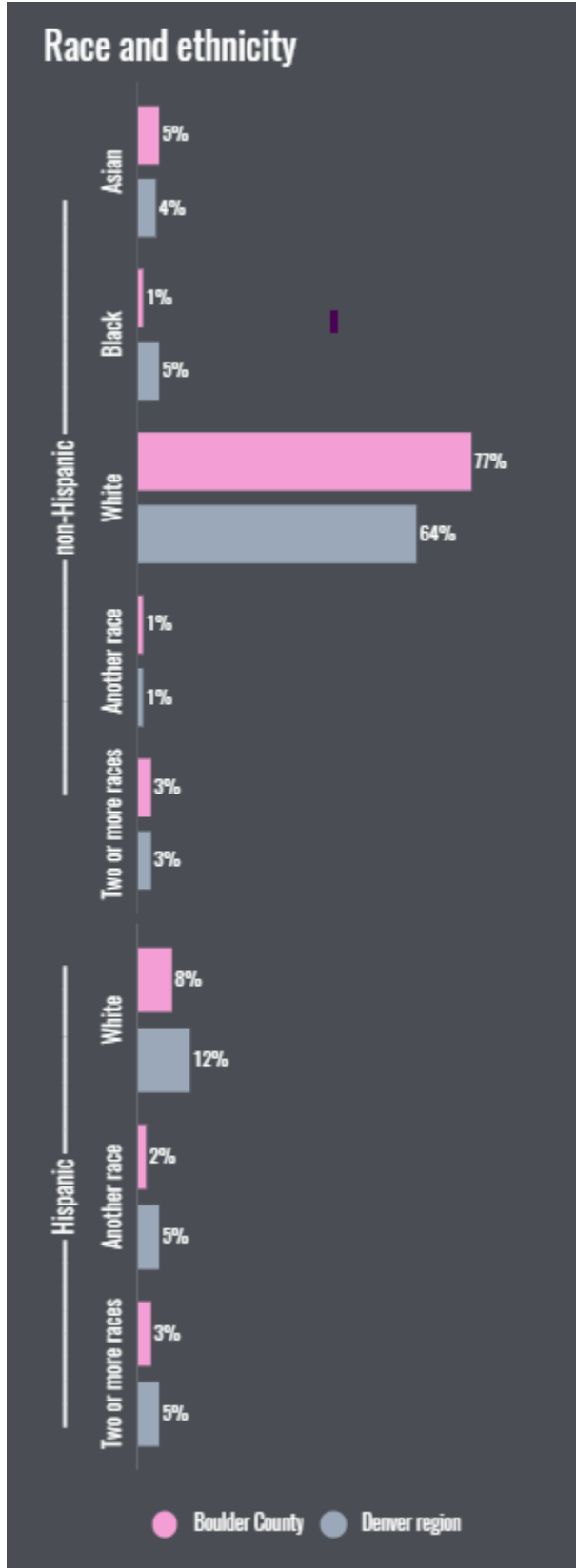
HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 1 – NEED



HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 1 – NEED



HUD PRO Housing Grant Application
 Boulder County, Colorado – October 2023
 FACTOR 1 – NEED



**HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 1 – NEED**

The Boulder County Regional Housing Partnership (BCRHP) was formed in 2016 under the guidance of the Boulder County Consortium of Cities to help address our area’s escalating housing costs. The Partnership is steered by the Cities of Boulder, Lafayette, Longmont, and Louisville, the Town of Erie, and Boulder County engaging housing, health, and human services experts and leaders from across the county. *The BCRHP received the 2018 Best in Category Award for Human Services from the National Association of Counties as a model for cross-jurisdictional collaboration pursuing a critical common goal around housing affordability.*

In 2017, the Boulder County Regional Housing Partnership published the **Expanding Access to Diverse Housing for our Community Regional Housing Strategy** with the following findings:

Across Boulder County and beyond, the rising cost of renting and buying a home has placed tremendous burdens on our neighbors in communities throughout the region. This regional plan is being created through a collaboration across the region, seeking a unified vision, goals, and set of strategies to better rise to this challenge. The regional plan represents a regional, coordinated effort to adopt the following five strategies:

- **Establish a Regional Goal** The Boulder County Regional Housing Partnership recommends a goal of ensuring 12% of the housing inventory will be permanently affordable to low, moderate, and middle-income households by 2035. This goal requires securing 800 homes per year for 15 years, which would be achieved through a combination of acquisition, redevelopment, and new construction.
- **Bolster Financial Resources** Increase local funding sources by \$20 million per year to invest in community housing and attract additional funding from the private sector, state, and federal resources. A diverse set of approaches will be required to meet this ambitious goal.
- **Secure Land and Redevelopment Opportunities** Land for housing is increasingly scarce in the communities within Boulder County. Securing land and prioritizing its use for community housing are key requirements to meeting the regional housing goal.
- **Preserve Affordability** Price escalation is pushing homes out of reach of low- and middle-income owners and renters each year. Three strategies are recommended for preserving affordability of existing housing.
- **Consider Regulatory Processes** Each community has acknowledged housing as a community value in its comprehensive plan. Each community is encouraged to act upon those value statements by reviewing and aligning their regulatory processes to create a more favorable environment for diverse housing types and income. Regulatory alignment includes increasing incentives, reducing barriers, and creating requirements through annexation and inclusionary housing policies. Adopting these strategies will strengthen our regional housing response. Establishing local community specific goals is also encouraged. The plan has been widely vetted. In the first half of 2017, the plan was presented to 35 different audiences, including business leaders, elected and appointed officials, community groups and non-profit organizations. A range of goals from 10% to 15% of the housing inventory were discussed.

**HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 1 – NEED**

The general consensus based on feedback the Partnership has received, was that 10% is insufficient, but that 15% would be very difficult to achieve. This current plan version incorporates the extensive feedback received from those meetings and includes the Partnership's recommended 12% goal.

While the COVID pandemic temporarily interrupted the work of the BCRHP, its value was recognized as the affordable housing crisis worsened as the region began to emerge from the pandemic. Boulder County committed funds to support the BCRHP. With a director hired in late 2022, the BCRHP regrouped and is organizing to take advantage of the new opportunities offered under Colorado's new Proposition 123 programs.

A recent snapshot of housing issues in Boulder County reveals the details of the ongoing challenges:

Affordable Housing in Boulder County



What is affordable housing?







A home is considered affordable if people spend less than 30% of their income to live in it. Restrictions on the deed of a home can limit its rent or sales amount based on prices in the surrounding area. This is what housing authorities, the most frequent creators of affordable housing, specialize in. Affordable housing can be created through building it or converting it from existing stock, and through ensuring existing affordable homes such as manufactured housing stay affordable.

Reduced rent in a Boulder County Housing Authority affordable home can look like this: A three-person household earning \$70,000 (less than 60% of the Area Median Income) would pay about \$1,794 per month for a two-bedroom rental *including utilities* compared to about \$2,750 per month including utilities (median market rate). **This results in savings of \$1,000 each month for these residents.**

People living in affordable housing can save significant amounts of money to spend on other necessities such as food, health care, childcare, and transportation. In fact, in the average Boulder County Housing Authority affordable two-bedroom rental home, **a household can save nearly \$12,000 per year when compared to a market rate rental plus utilities.**

Importantly, affordable housing in Boulder County also helps link community members with needed supportive services such as connections to food, health care, child care, mental health services, and other kinds of financial assistance.

Affordable housing need

-  **\$750,000**
Median sale price of a home in Boulder County (Redfin).
-  **\$2,575 per month**
Median price for a two-bedroom rental in Boulder not including utilities (Zillow).
-  **37%**
of people living in Boulder County are **renting** (U.S. Census).
-  **24,762 (14% of population)**
people in Boulder County are in **service occupations** (U.S. Census).
-  **6.1% of all Boulder County families**
live in **poverty**. 27% of all **families with single mothers with children** live in poverty.
-  **65% of Boulder County workers**
drive alone to work and the mean travel time to work is now 24 minutes. The need to commute is increasing due to very high housing costs.

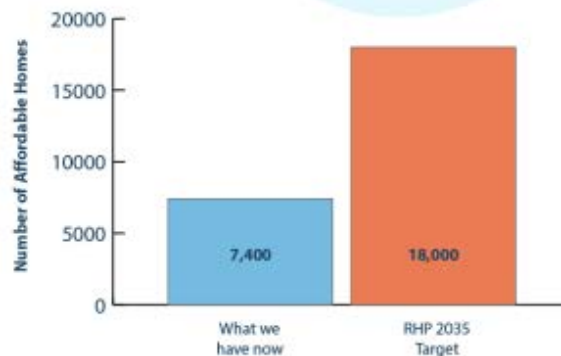
Boulder County currently has about **7,400 permanently affordable homes** (including rentals and ownership). Just to meet the current need for the **16,116 households spending over half their income on rent**, many of whom are service industry workers, older adults on fixed income, and single parents with children, we need a **118% increase** in the number of affordable homes we have available.

The Boulder County Regional Housing Partnership stresses that we need to **triple** our 2018 number (6,000) of affordable homes by 2035 to have enough housing for our workforce, aging population, and so many others in need of support. The Partnership estimates an **additional \$25 million per year** is needed to accomplish this in Boulder County.

16,116 households in Boulder County spend more than **half their income on rent** every month (U.S. Census). Many of these households are service industry workers, older adults on fixed income, and single mothers with children. Over 28,000 households in Boulder County are **housing cost burdened**, meaning they spend more than is sustainable (over 30% of their income) on housing.

The lack of availability of affordable homes in Boulder County **most impacts people with lower income** and as in many other places around the country, this hits hardest for people of color, who are also struggling with other barriers created by systems, processes, and policy.

A family of four (two adults and two children) in Boulder County needs to earn **\$107,462 per year** (almost 30% higher than the national average) to meet their basic needs, including housing (Colorado Center on Law and Policy, *Self-Sufficiency Standard for Colorado 2022*). **About 30,000 families in Boulder County earn less than this each year** (U.S. Census).



HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 1 – NEED

In 2018, each of the following jurisdictions signed on with a resolution committing to the regional priorities outlined in the BCRHP Housing Plan. Most have continued to work towards the goals (despite the COVID interruption) and more recently, several communities have made the Proposition 123 commitment to increase their supply of affordable housing 3% each year.

Specifically, each jurisdiction is working on advancing affordable housing as described below:

BOULDER COUNTY: The County has allocated funds to support both the staffing of the BCRHP and an additional \$1.2 million to fund the City of Boulder staff to assist the smaller Boulder County communities to implement tracking, compliance, and preservation of new affordable units to be created in their communities. Boulder County Commissions are advancing a new tax to support affordable housing and working on a new minimum wage law that, if passed in November 2023, would provide approximately \$18 million/year in support of new funding for affordable housing.

CITY OF BOULDER: By 2035, the City of Boulder intends to have 15% of all homes *permanently* affordable to low-, moderate- and middle-income households. In 2022, 8.3% (3,946 homes) of Boulder's homes were permanently affordable. Since 1991, Boulder has achieved a fourfold increase in its affordable housing stock due to significant local sources of affordable housing funding (commercial linkage fees, inclusionary housing, property taxes, etc.), a skilled housing authority and other affordable housing nonprofit and for-profit partners, and regulatory tools that produce affordable homes (inclusionary housing, annexation, an affordable housing "community benefit" requirement in exchange for additional development potential, etc.). Complementary to permanent affordability, in the land use code exist various tools to diversify and preserve housing (e.g., Affordable Housing Preservation Ordinance, Accessory Dwelling Unit (ADU) Ordinance, Cooperative Housing Ordinance, Form Based Code applied in two planning area with high percentage of affordable housing, Mobile Home (MH) zoning). The Planning Department also prioritizes planning approval of affordable housing projects. A member of the Boulder/Broomfield HOME Consortium, every five years, the city analyzes housing and development need, including with an analysis of market data and affordability gaps and a resident survey. A Housing Advisory Board advises the city council and staff on housing issues, strategies, goals, and policies. In 2016, the city adopted a Middle-Income Housing Strategy and in 2019 a Manufactured Housing Strategy. Another project explored the topic of development fees and taxes for affordable housing, determining to offset this expense of affordable developments with Affordable Housing Funds. The city operates robust affordable housing compliance and affordable homeownership stewardship programs. Related to racial equity and engagement, the city has adopted a Racial Equity Plan and post-pandemic has built a robust engagement team. Related to Fair Housing, under its Human Rights Ordinance, the city is staffed to investigate and enforce discrimination complaints. In 2021, an eviction prevention and rental assistance program began. Partnered with the local Habitat for Humanity chapter and school district, construction is also underway on an affordable housing modular factory with an annual capacity of 50 homes. Boulder's city council continues to prioritize moving the needle on housing access. In 2023, seven of council's 10 work plan priorities would expand housing, including: (1) revising the accessory dwelling unit code, (2) updating Inclusionary Housing, (3) "Zoning for Affordable Housing" (an ordinance that would enable more,

**HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 1 – NEED**

smaller units), (4) a new middle-income downpayment assistance program, (5) occupancy reform, (6) two area plans, and (7) exploring expanding services to the urban planning reserve.

CITY OF LAFAYETTE: The City of Lafayette is ramping up to tackle affordable housing in the following ways:

- Committed to Proposition 123.
- Completed a needs assessment in their recently adopted Economic Development and Housing Strategic Plan.
- Current efforts also include:
 - Hiring a Housing Manager
 - Just expanded the use of ADUs citywide
 - Reexamining our Affordable Housing fee
 - Supporting key Affordable Housing projects financially, like Willoughby Corner and mobile home park acquisitions
 - Potential participation in the regional IH program
 - Adopted the 2021 suite of building codes with sustainability strengthening amendments, including increasing certain requirements for apartments (e.g., more EV charging, efficiency)
 - Rewriting our land use code to allow for a variety of housing types in each zone district and form-based codes in areas expected to see change

CITY OF LONGMONT: The City of Longmont has a longstanding commitment to creating and preserving affordable housing. The mission Longmont’s Housing and Community Investment (HCI) Department is to connect residents with safe, affordable housing options, support small businesses with opportunities for economic growth, and form partnerships to create and maintain vibrant neighborhoods within our community.

HCI identifies the housing, community and economic development needs of Longmont's low- and moderate-income residents, and funds programs that help meet those needs. These programs include:

- [Down Payment Assistance Program](#)
- [Housing Rehabilitation Programs](#)

HCI also facilitates and invests in the addition of affordable housing to the city housing stock:

- [Inclusionary Housing Program](#)
- [Affordable Housing Program](#)
- [Funding Opportunities](#)

In 2023, Longmont completed a Housing Needs Assessment and a review of their Inclusionary Housing Ordinance which was implemented in 2018.

CITY OF LOUISVILLE: The City of Louisville is completing a Housing Needs Assessment.

**HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 1 – NEED**

THE TOWN OF ERIE: The Town of Erie created an Affordable Housing Division within the Planning and Development Department; completed a Housing Needs Assessment and Affordable Housing Strategy in February 2023, earmarked most of its \$6.7 million ARPA funds in support of affordable housing. Erie has bought one parcel of land for 35 affordable homeownership units that are scheduled to go into construction in 2024. Erie also has another parcel adjacent to the downtown business district under P&S for housing. And Erie is working with the owners of an existing elderly rental development to create additional rental units for elders and family on their existing parcel. In 2022, Erie implemented a requirement for affordable/attainable housing creation when approving special districts (special districts are created to fund infrastructure for housing developments). Erie adopted “fast track” permitting in 2023.

TOWN OF JAMESTOWN: The Town of Jamestown endorsed the regional housing goals in 2018.

TOWN OF LYONS: Construction underway in the Town of Lyons on a 90-unit affordable housing development with both single family detached and townhomes currently under construction; the Town is also supporting the redevelopment of a site with 7 units into a new 9-unit rental project. Although Lyons is a small town, approximately 9% of their housing stock will be permanently affordable once these two developments are complete.

TOWN OF NEDERLAND: The Town of Nederland endorsed the regional housing goals in 2018.

TOWN OF SUPERIOR: The Town of Superior is starting to emerge from the Marshall Fire emergency and looking forward to re-engaging in affordable housing issues. Considering the Proposition 123 commitment and is currently completing a Housing Needs Assessment.

Do you have acute demand for affordable housing? What are your remaining affordable housing needs and how do you know?

This Boulder County application **serves a priority geography that has an affordable housing need greater than a threshold calculation for ALL three measures as outlined in the HUD PRO Housing spreadsheet. Specifically:**

- **Affordable housing not keeping pace**
- **Insufficient affordable housing; and**
- **Widespread housing cost burden or substandard housing**

In addition to HUDs measure of need above, several of the Boulder County communities have recently completed a housing needs assessment or are actively engaged in completing HNAs for their jurisdictions. These assessments provide situational data for these jurisdictions and identify each community’s specific needs.

**HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 1 – NEED**

Housing Needs Assessments Completed:

City of Boulder - Home Consortium Consolidated Plan

City of Longmont – Housing Needs Assessment July 2023

Town of Erie – Housing Needs Assessment and Affordable Housing Strategy -February 2023

Town of Lafayette - Economic Development and Housing Strategic Plan – September 2023

Housing Needs Assessments in process:

Town of Louisville

Town of Superior

What key barriers still exist and need to be addressed to produce and preserve more affordable accessible housing?

- **Permitting procedures and approval timing and predictability** – The State of Colorado has recognized the challenge that the permitting process creates for timing and predictability. In November 2022, the Proposition 123 ballot initiative passed overwhelmingly. Implementation of Proposition 123 not only provides new sustained funding for affordable housing but also calls on communities to implement a requirement for “fast track” permitting by November 2026 to continued access new state level affordable housing resources under Proposition 123. Several of the communities in Boulder County have fast track already (Longmont) and some have just implemented it (Erie) . We are looking to evaluate how we can improve the process to increase the predictability and decrease the time for permitting and approvals for affordable housing.

- **Fees and taxes (excluding impact and nexus fees for affordable housing)**
 - **Water tap fees** for new construction can add a significant cost. (in Erie this is calculated at \$31,500/unit for SFD). This recently has been further complicated by the adoption of IBC 2021 codes that require sprinkler systems which triggers an increase in the size of the water lines servicing houses from ¾’ to a 1’ line

 - **Homeowner Association Fees** can deeply affect the affordability of homeownership. While **families** might qualify for a mortgage, the cost of the monthly homeowner’s fees (on top of insurance and taxes) may push potential buyers over the housing cost ratios allowed by the banks. Self-governed, HOAs can reduce the impact and extent of zoning reforms such as zoning that allows accessory dwelling units (ADUs).

**HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023**

FACTOR 1 – NEED

- Additionally, Colorado allows the creation of **special districts** that serve as a funding source for the infrastructure required for new subdivisions. The special districts issue revenue bonds which are then paid off with special district fees that are assessed on future property owners.

- **Zoning and land use controls** Planned Unit Developments (PUDs): Deviations from standard zoning, Planned Unit Developments can enable municipalities to negotiate for desired outcomes, such as higher densities or less common unit types, each is uniquely negotiated, which initially can impose additional time on development and can be difficult to interpret in the future and enshrine previous densities while eliminating future innovations.

- **Infrastructure constraints** -the availability of water, sewer, storm drainage, streets and sidewalks/shared paths limit the development potential of sites; and funding for infrastructure is a critical nut to crack as we seek to expand affordable housing. Additionally special district funding for infrastructure present unintended cost challenges for housing affordability, especially where affordable and market rate homes are constructed on the same parcel.

- **Prohibitive building codes** – It would be remiss to consider the adoption of the 2021 IBC building codes as prohibitive – but the implementation of some of the new standards do add cost to construction (sprinkler systems may trigger higher water line requirements (from ¾” to 1” lines; new energy code requirements add an estimated \$20,000/unit to construction costs according to a local developer – more research is needed on this issue). Some communities have added additional “strengthening amendments”, which are usually intended to support climate adaptation/mitigation concerns.

- **Availability of financing and subsidies for affordable housing**- In addition to the existing funding and subsidies the State of Colorado has in place, a state level ballot initiative created in November 2022 created a new stream of funding for affordable housing in those communities that commit to increase the supply of affordable housing – Proposition 123. In this first year of Proposition 123 implementation, communities are working to assess their roles in helping housing developers access these new funds.

- **Capacity to conduct meaningful community engagement, procedural delays associated with soliciting engagement or community review, and/or opposition to new and or affordable housing** The beauty of Proposition 123 is that it clearly offers municipal leadership a new and tangible roll for jurisdictions to engage in creating affordable housing. Staff had more actively come to recognize the need for upfront community education around affordable housing and the need to enlist supportive organizations (housing advocates, faith communities, civic organizations, and the business community) to proactively engage in the affordable housing discussion and “make the case” in advance of specific affordable housing developments entering the local review processes.

**HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023**

FACTOR 1 – NEED

- **Capacity of local affordable housing developers and managers** – Boulder County has a few existing local housing developers that specialize in affordable housing development (Boulder County Housing Authority, Brothers Redevelopment, Habitat for Humanity affiliates, Veterans' Community Project). Inclusionary Housing Ordinances, Proposition 123 and Special Districts are now bringing the production builders into the world of affordable housing development. This will require that local municipal staff become more versed in affordable housing in order to facilitate this broader market engagement.

- **Other relevant barriers unique to your community** –Another major barrier to creation of affordable housing is the contractor liability laws that have chilled the construction of new condominiums in the State of Colorado. Since the law was enacted in 2009, new condominium construction in Colorado has dropped precipitously, thus eliminating a very important housing type enabling households to enter the ownership market at a relatively affordable price.

**HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 2 – SOUNDNESS OF APPROACH**

What is your vision?

Grounded in a strong collaboration among the county, cities and towns, the region has laid the groundwork to strengthen our ability to increase production and preserve affordable housing across the full region. Several years ago, municipal leadership came together and acknowledged that our jurisdictions were a regional housing market. Recognizing this connection, the Boulder County Regional Housing Partnership (BCRHP) formed and to date, ten jurisdictions have pledged to work towards a regional goal of each community striving to have at least 12% of its housing stock affordable by 2035. The Partnership includes Boulder County, four cities (Boulder, Lafayette, Longmont, & Louisville), and five towns (Erie, Jamestown, Lyons, Nederland, & Superior).

The BCRHP brought together the communities that had been very active in addressing affordable housing issues (Boulder and Longmont) and the small communities who were concerned about affordable housing but had little capacity to act. From their involvement in the BCRHP, several of the smaller communities started to get organized and act. These actions included seeking funding to complete a housing needs assessment (Erie, Louisville, Longmont, and Superior) or to include an assessment of housing needs in other planning studies (Lafayette and Boulder). As the smaller communities in BCRHP began to get organized, the State of Colorado opened new funding resources to assist communities with this planning.

In November 2022, the people of Colorado voted in Proposition 123, which created a new dedicated funding source for affordable housing in those communities which make an affirmative commitment to increase the percentage of affordable housing in their communities. Once a community commits to Proposition 123, funds for new affordable housing are “unlocked”. Communities are requested to increase their stock of affordable housing by three percent per year for three years in order to have continuing access to these new funds.

As of October 1, 2023 – six jurisdictions in Boulder County have made the Prop 123 commitment (Boulder County, City of Boulder, Town of Erie, City of Lafayette, City of Longmont, & City of Louisville). In order to remain eligible for Proposition 123 funding after three years, the communities must have met the percentage goals (as measured by building permits issued) and must also implement a “Fast Track” permitting process for affordable housing.

HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 2 – SOUNDNESS OF APPROACH

This HUD PRO Housing grant will provide resources to:

- 1) Support and advance the work of the Boulder County Regional Housing Partnership

The formation of the BCRHP has been instrumental in advancing and supporting the community leadership on affordable housing issues. While the cities of Boulder and Longmont have a long history of involvement in housing (they are HUD entitlement communities and have had staff CDBG capacity for decades), the smaller communities in the Partnership are for the most part new to involvement and leadership on affordable housing. This supportive collaboration had empowered many of the smaller communities to be able to learn the issues from local peers and their leadership and involvement in a more localized housing market creates a sense that something can be done. This partnership is invaluable as the State of Colorado engages more actively in housing and as the citizens of Colorado are supporting additional public resources to respond to this crisis which has the potential to dampen the state's economic future.

Working regionally, local leadership is able to make the case for why communities need to weigh in and take action to support the preservation and creation of housing. Our region's ability to attract and retain talent for local economic clusters as well as for local services hinges on the region's ability to provide reasonable and affordable housing.

The BCRHP has started to pull together the region's data which is especially important as we ramp up data collection as we begin to track and document new housing units created under Proposition 123. Tracking at the jurisdictional level as well as at the regional level will assist us to identify where the housing needs to be and what are the challenges in getting the housing created in different communities. "That which gets measured gets done" We are relying on our mutual working relationships to craft a solid process that can accurately track our efforts to create and preserve affordable housing. We are looking to the BCRHP to lead as we formulate a meaningful tracking process.

Currently, BCRHP staffing is funded with ARPA thru the end of 2025. Members of the BCRHP are looking to create a long-term funding model to support this work of regional collaboration. Funds from the partnership communities, as well as this grant will help institutionalize the partnership for the long term.

HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 2 – SOUNDNESS OF APPROACH

- 2) Secure technical assistance to evaluate land use and regulatory barriers to affordable housing including:
- a. Secure technical assistance to assist communities with developing and implementing fast track permitting processes (to be required by Prop 123 by November 2026); TA to existing fast track permitting processes; provide forum for regional collaboration on fast track permitting to increase developer’s awareness and willingness to engage with AH production
 - b. Funds from this grant will be used to secure a consultant to provide technical assistance for two specific projects:
 - i. Evaluate the land use and regulatory barriers and,
 - ii. Provide specific technical assistance to Proposition 123 communities to implement “fast track” permitting.
 - b. Recent studies have shown the impact on local land use and regulations as playing a significant role as barriers to the creation of affordable housing. Several of the communities that recently have completed a housing needs assessment have also started to examine the relationship our local land use regulations can have on discouraging affordable housing development. Developing any housing involves a level of risk – and developing affordable housing adds an additional layer of risk that also includes neighborhood resistance to housing (and especially affordable housing). Local permitting process across the county have shown that the approval process gives greater opportunities for community opposition than to community support. The folks who may reside in the affordable homes for the most part do not have a seat at the table in the approval permitting process.
 - c. BCRHP will engage a consultant to review local land use regulations and identify opportunities for change that will improve the opportunity for affordable housing to be developed. Several of the communities that have recently completed Housing Needs Assessments (or are in the process) have already started to identify some of these barriers. A consultant will be able to pull together this information on a regional basis and identify a strategy for communities to make changes to reduce these barriers.
 - d. The consultant will also review specific regulations as they relate to the process and cost of providing water to new housing developments. The consultant will also survey the use of special districts for the purposes of funding infrastructure for new subdivision and identify opportunities to ensure that this funding mechanism does not thwart the long-term financial sustainability of new affordable homes that are created within these special districts.

**HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 2 – SOUNDNESS OF APPROACH**

As previously mentioned, Colorado passed a new law, Proposition 123. In the first three years, communities are eligible for funding as long as they commit to increase affordable housing. To renew their Proposition 123 commitments, communities must have enacted “fast track” permitting for affordable housing. Colorado is in the process of defining what is meant by “fast track” permitting. Some of the local communities in Boulder already have a form of “fast tracking” affordable housing developments. The consultant will review existing fast track processes to develop best practices that can serve as a basis to guide Boulder County communities as they develop (or refine) this “fast track” process in line with emerging state guidelines.

- e. Create a pool of ready resource capital to:
 - i. Acquire and hold sites for affordable housing development in advance of securing Colorado Land Banking funds
 - ii. Acquire and hold small mobile home parks (MHPs) with efforts underway to develop a resident ownership MHPs
 - iii. Provide bridge capital to exercise acquisition of existing AH units that have municipal right of first refusal
- f. A major challenge to preserving and creating affordable housing is that the private market has more ready access to capital needed at the upfront of development. The BCRHP is looking to create a Ready Resource Fund (RRF) so that communities can have access to resources to secure a site while the long-term acquisition and funding plan is developed. Specifically, BCRHP will use funds from the RRF to:
- g. Acquire an option on properties that are strong candidates for securing funding under the Colorado Land Banking Program. Additionally, the proposed housing on the site must ensure that at least 20% of the housing units will be affordable to households earning less than 80% AMI. This will give communities an opportunity to engage with a property owner and to show seriousness of intent to apply for the Land Banking funds which is expected to be available regular funding rounds.
- h. A significant amount of the naturally occurring affordable housing in Boulder County is manufactured housing in mobile home parks (MHP). While once owned largely as mom-and-pop operations, mobile home parks have increasingly become a very profitable investment opportunity for investor-owners (how do you say cash cow?). Boulder County communities have a total of 35 mobile home parks registered in the Colorado State MH Park Registry. MHC residents have an opportunity-to-purchase provision under Colorado law which gives park residents a 90-day window to complete due diligence on a park and make a purchase offer when a park is available for sale. There are many small “trailer

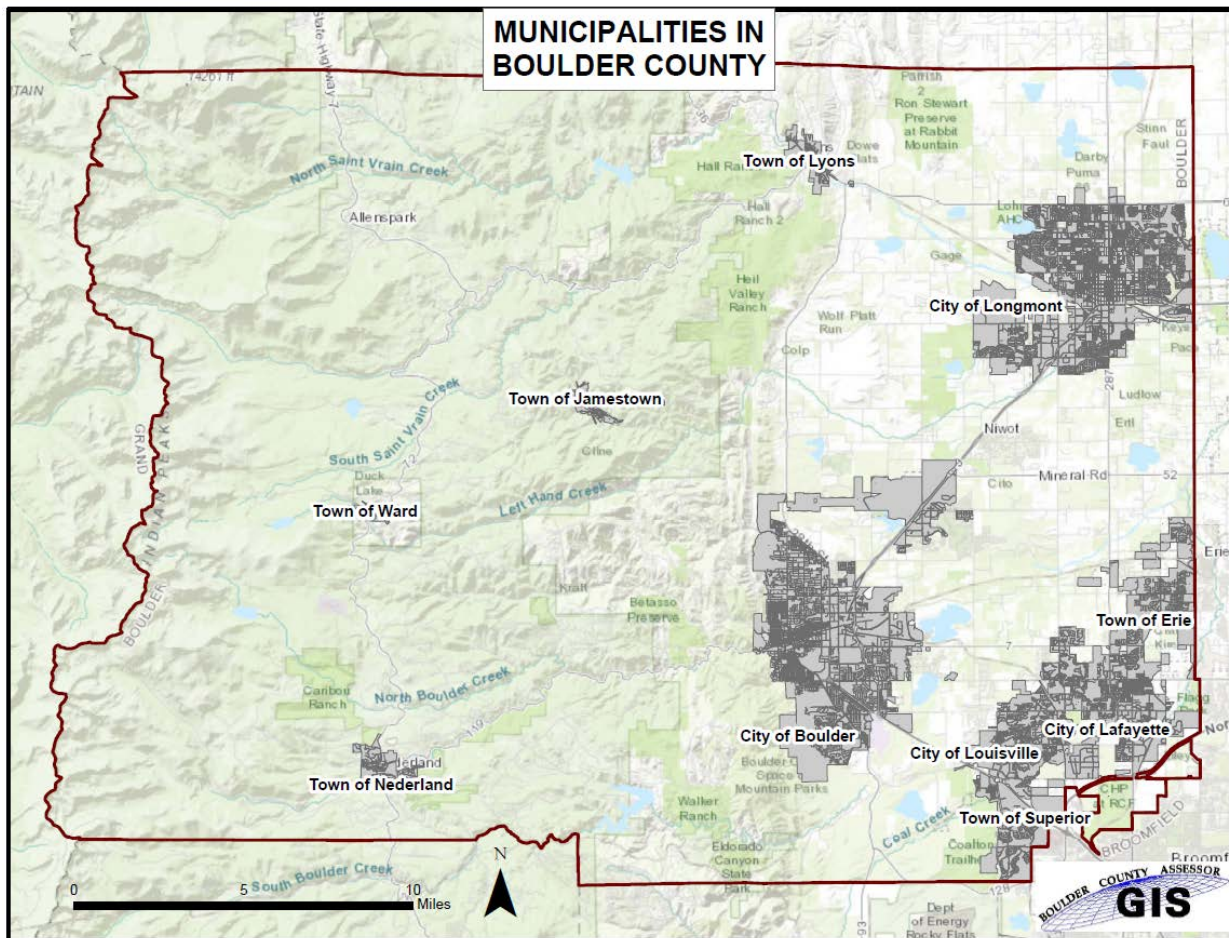
HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 2 – SOUNDNESS OF APPROACH

parks” in the region that are too small to gain access to the State’s mobile home parks resources. The RRF will be available to assist these smaller mobile home parks explore if a resident owner park is a viable option and, if need be, to acquire an option from the owner/seller to give the residents the three months to organize see if becoming a resident owned MHP community is desired and feasible.

- i. In some of the deed-restricted housing units that have been (or will be) created, jurisdictions may hold a right of first refusal for the sale of the property. The RRF will be available to jurisdictions in need of funds to exercise their right of first refusal to purchase deed-restricted homeownership units, when existing owners need to sell their homes and are not able to find a buyer at the deed restricted sale price in a timely fashion. With fluctuations in interest rates, the ability of income eligible potential buyers to move as quickly in the purchase process as the seller may need creates time friction in the process. The funds for right of first refusals will give communities the ability to hold the properties until the resale to an eligible buyer is accomplished. This RRF also provides buyers of deed restricted homes a level of comfort in buying, in that at the time they go to sell, if a buyer cannot be immediately located, the community can purchase the home for the deed-restricted price and work to find an income eligible buyer.
- j. 4) The RRF will be available for housing agencies to acquire newly constructed units that may become available at a more affordable price as the market fluctuates. Occasionally when there is over building, a developer may make units available at a deep discount to a housing agency. Timing for these opportunities may be critical to securing the deepest discount possible – and the RRF would provide upfront funds for a housing agency to acquire these units.

HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 2 – SOUNDNESS OF APPROACH

What is your geographic scope?



Our geographic scope includes Boulder County and those slivers of Weld County that are within the jurisdictions of City of Longmont and Town of Erie.

Who are your key stakeholders? How are you engaging them?

Welcome the multitudes! Boulder County enjoys the full range of stakeholders that line the housing spectrum. Our approach has been active community engagement and involvement at the local, regional, and state level, active outreach to stakeholders not typically at the table during affordable housing, land use, regulatory and financial decision-making, and an active engagement with the range of private sector and non-profit players critical to the construction of housing.

While affordable housing is a national concern, “all politics are local”. Each jurisdiction in the BCRHP is addressing the issue at the local level, analyzing their own specific housing inventory and needs, and grappling with developing strategies to tackle their highest priorities. The housing needs assessment process that most BCRHP communities have committed to provides

**HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 2 – SOUNDNESS OF APPROACH**

a solid, data driven, time relevant analysis that can serve as the basis for identifying and implementing strategies. Each community completing a housing needs assessment includes a gameplan for a community engagement. Elected and appointed officials, community residents, local business leaders, and housing advocates have attended and engaged in the housing needs assessment process at the local levels. The details of community engagement are detailed in the Housing Needs Assessment reports (see Attachments HNAs).

Several communities are also in the process of updating their comprehensive plans and housing is an element of this process which also has a strong community engagement plan. Boulder County and Broomfield County have a HOME Consortium. The consolidated plan for the Consortium is updated on a regular basis and involves significant outreach and engagement of housing, human and homeless service organizations.

Boulder County has a handful of non-profit housing organizations and some housing authorities that create and preserve affordable housing. Included in this mix are two local Habitat for Humanity affiliates, the Boulder County Housing Authority which has taken on the role of developer for a new 400-unit affordable development in Lafayette (Willoughby Corner), the Veteran’s Community Project (building tiny homes for homeless veterans, and Brothers Redevelopment (a regional non-profit that has developed and manages affordable rental housing developments).

In terms of engaging the private sector stakeholders, the City of Boulder adopted an Inclusionary Housing Ordinance in 2000. Longmont, Louisville, and Superior adopted Inclusionary Housing Ordinances within the last five years. Erie is exploring the adoption of an Inclusionary Housing Ordinance in the near future.

Inclusionary Housing, by definition, brings the private sector stakeholders into the affordable housing arena. This engagement helps communities better understand the perspectives of the private sector and hopefully informs the private sector more fully of the challenges and opportunities the community as whole encounters when trying to support a broad range of housing types needed in a community.

We are looking for opportunities under this HUD PRO Housing Grant to strengthen connections and understanding of the challenges to creating public/private partnerships.

How does your proposal align with requirements to affirmatively further fair housing?

From Day 1, most of the jurisdictions in the region has been acutely aware that it is less diverse than the Greater Denver Metro region. This is in part due to cost of housing and limited public transit options, as well as community cultures that may be less than welcoming to diverse populations.

HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 2 – SOUNDNESS OF APPROACH

Equity, Diversity, and Inclusion (EDI) is a key vision for several municipalities participating in the RHP, seeking to eliminate racism and all other forms of oppression. Boulder County, City of Longmont, City of Boulder, City of Louisville, and Town of Erie have hired staff and made commitments that focus on advancing equity work and yield long-lasting systemic change. Boulder County and its Office of Racial Equity are committed to anti-racism and a multiculturalism, emphasizing “participation and shared power with diverse racial, cultural, and economic groups in determining its mission, structure, constituency, policies, and practices. A place where members of all identity groups are full participants in decisions that shape the institution for full inclusion of diverse races, cultures, lifestyles, and interests.”

Similarly, the City of Boulder’s mission is to ensure race does not predict life outcomes, which shows up in intergenerational wealth, job opportunities, health outcomes, housing opportunities, and economic mobility. In their 2022 housing study, City of Boulder staff reported overrepresentation of Black, Indigenous, and People of Color (BIPOC) in the house cost burdened category along with underrepresentation in homeownership, recognizing that addressing affordable housing is also addressing racial equity.

Longmont, Louisville, and Erie intersect racial equity with climate action, economic wellbeing, housing, and health. Their staff work closely with departments across the institution to collect disaggregated data, embed equity processes, and establish shared ownership of advancing equity work. As part of their affiliation with the RHP, these municipalities name housing as a core component of advancing racial equity and eliminating longstanding systems of oppression that have and continue to hinder full participation of BIPOC families and the opportunity to reap all the benefits of homeownership and belonging in a community where folks of all races and income levels can live, work, and play.

Again, recognizing the importance of implementing Affirmative Fair Housing efforts, the Boulder County Regional Housing Partnership made specific efforts to reach out to low/moderate income households and families for whom housing was a challenge. A very early step was to create a website Home Wanted (www.homewanted.org) with a clear message (in English and Spanish) that we were reaching out to all in the region who wanted more affordable stable housing. By garnering expertise from all our communities, Home Wanted aims to adopt strategies and policies and secure adequate funding for stable, affordable housing for low- and middle- income residents.

**HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 2 – SOUNDNESS OF APPROACH**

What are your budget and timeline proposals?

- Provide a budget for the proposed activities that documents all projected sources of funds and estimates all applicable costs. Describe how you determined the budget and how you will ensure that the project will be cost-effective, in line with industry standards, and appropriate for the scope of the project. HUD will evaluate your proposed project cost estimate on the extent to which projected sources, including PRO Housing funds and any leveraged funds, are sufficient for the scope of the proposed project as a whole.

Personnel	\$ 802,002
Fringe	\$ 320,801
Travel	\$ 4,320
Equipment	\$ 5,616
Consultant	\$ 300,000
Other Direct Costs (Property Acquisition)	\$ 6,000,000
Indirect	\$ 112,280
Total	\$ 7,545,019

Budget is based on hiring a full time Project Specialist 2, twenty percent of the Housing Partnership and Policy Manager’s time, and ten percent of Mobile Home Project Manager’s time. Standard county costs for travel/mileage reimbursement, phone, and ten percent for indirect. Budget includes \$300,000 for hiring a consultant and \$6,000,000 for property acquisition.

Activities include hiring a consultant to assess barriers to affordable housing in Boulder County, including ordinances, tax policies, building codes, zoning, land use, homeownership, concentrations of poverty, racial equity, development fees and charges, HOA fees, gap financing, and growth limits. After the assessment is completed, the county would work with jurisdictions to create model ordinances and codes for adoption by the county and municipalities.

Property acquisition funds will be used for quickly purchasing property for acquisition of exiting housing to convert to affordable housing, land banking and purchasing mobile home parks. Developable land in Boulder County is minimal and prices are very high, especially in the City of Boulder where any property suitable for multifamily affordable housing is often bought up by the University of Colorado for student housing. After the acquisition funds are used, the county will then apply for state funding, which takes months to apply for and receive funding, to replenish funds for future acquisitions.

**HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 2 – SOUNDNESS OF APPROACH**

Please describe how you would budget for and manage a successful project if HUD awards a different dollar amount than you are requesting. What is the minimum funding amount that would allow you to carry out your proposal in some form, and what would that proposal achieve? If you were to receive only 50% of your request, what would you be able to achieve?

If the county was awarded a different dollar amount than requested, the minimum amount of funding would be \$1,545,019. The county would adjust the amount proposed for property acquisition if the funding amount was between the minimum amount and the requested amount. The county would still achieve the assessment of barriers to affordable housing and create model ordinances and codes for adoption across the county.

- Provide a schedule for completing all of the proposed activities in advance of the expenditure deadline at the end of FY 2029. The schedule should identify each significant activity and milestone required for completing the planning process as well as relevant sub-tasks and should list the planned start and completion dates of all items. The application may include additional description of the schedule in the narrative exhibits.

FY 2024: Personnel, fringe, travel, equipment, property acquisition, and indirect expenditures. RFP and hiring of consultant and start of assessment of barriers.

FY 2025: Personnel, fringe, travel, equipment, property acquisition, and indirect expenditures. Completion of consultant assessment of barriers. Start development of model ordinances and codes.

FY 2026: Personnel, fringe, travel, equipment, property acquisition, and indirect expenditures. Continued development of model ordinances and codes.

FY 2027: Personnel, fringe, travel, equipment, property acquisition, and indirect expenditures. Continued development and adoption of model ordinances and codes.

FY 2028: Personnel, fringe, travel, equipment, property acquisition, and indirect expenditures. Continued development and adoption of model ordinances and codes.

FY 2029: Personnel, fringe, travel, equipment, property acquisition, and indirect expenditures. Final adoption of model ordinances and codes.

**HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 3 – CAPACITY**

What capacity do you and your Partner(s) have? What is your staffing plan?

- Describe your capacity for managing a federal grant of this size and scope. In evaluating this subfactor, HUD will consider the degree to which applicants demonstrate clear capacity, or a plan to develop capacity, in managing Federal funds; project management on the scale of the idea or proposal; and leadership capacity to coordinate among proposed partners. Rather than measuring general capacity, HUD will measure your specific capacity to carry out your proposal, and your responses should reflect this. A complete response should address the following:

- Which specific agency or entity will lead implementation of the proposed activities? What is its role and management capacity?

Boulder County will lead the implementation of the proposed activities, work with the consultant and municipalities across the county in the assessment of barriers and development and adoption of ordinances and codes to reduce affordable housing barriers in unincorporated and incorporated areas and oversee the administration of the grant and compliance of grant requirements. The Housing Partnership and Policy Manager managed the CDBG and HOME programs at the state level for several years in Washington State. The Mobile Home Park Project Manager has 30 years of experience working for HUD and was the Director of the Office of Community Planning and Development CPD in New Mexico for 18 years.

- Describe how the agency or entity has (or plans to obtain) the relevant project management, quality assurance, financial and procurement, and internal control capacity to quickly launch and implement a major project.

Boulder County receives and manages millions of dollars in federal and state grant funding. The county has well established processes for quality assurance, financial and procurement, and internal control capacity to quickly launch and implement a major project. As noted above, two of the staff who will work on the project have experience managing the CDBG and HOME programs at the state level and have the relevant project management experience and capacity.

- Describe your jurisdiction's leadership capacity and legal authority to effectively implement your proposed reforms. If other government entities are necessary for implementation, describe how their support is secured.

Boulder County and the municipalities within the county formed the BCRHP through an IGA in 2016 and in 2018 set an affordable housing goal of 12% by 2035. The RHP coordinates the preservation and development of affordable housing with municipalities throughout the County by the sharing of information and best practices and advocating for affordable housing projects; supporting municipal programs including rental and home ownership compliance and home rehabilitation; fostering partnerships; and developing affordable housing policies to be used by the County and municipalities.

**HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 3 – CAPACITY**

- If your proposed approach includes partners, describe each partner’s capacities and credentials related to its role in implementing the project. Is your capacity to design, plan, or remove a barrier dependent on partner capacity? If yes, describe the dependency. What is your plan to regain capacity if a partner drops out?

The proposed approach includes municipalities and housing authorities within Boulder County as partners. Several of the municipalities have dedicated housing staff, but most of the smaller ones do not. The three largest jurisdictions (Boulder County, City of Boulder, and City of Longmont) all have housing authorities and work closely with them on the development and preservation of affordable housing. Through other county-wide organizations, the housing authorities share information in bi-weekly meetings, including the number and use of vouchers. The RHP meets monthly with half of the municipalities, as a Steering Committee, and quarterly with all the municipalities and support the smaller jurisdictions with their affordable housing work. The assessment of barriers will be done across the county and take advantage of the partnerships we have developed over the past seven years. The RHP will work with smaller jurisdictions to adopt model ordinances and codes to remove the identified barriers. With the Partnership in place and the amount of collaboration that has been occurring for the past seven years across the county through other organizations working on homelessness and affordable housing, the likelihood of a partner dropping out is very unlikely.

- Describe the agency’s or entity’s experience working with and coordinating partners (including contractors, funders, subrecipients, community stakeholders, and other government agencies) in previous projects similar in scope of scale to the proposed activities. If you do not have such experience, how will you obtain it?

Boulder County has received both CDBG and HOME funding in the past for housing rehabilitation work and the development of new affordable housing. The county has also received millions of dollars over the past ten years related to disaster recovery and had a good working relationship with HUD and the Colorado Department of Local Affairs which administers the CDBG and HOME Funds. The county has a long history of community engagement when it comes to spending local, state, and federal funds, most recently with ARPA funding received over the past two years. This year the county has done extensive outreach to the mobile home parks within the county to gather demographic data and input on how to spend funds set-aside for their communities. The county provides millions of dollars funding to our non-profit partners working on homelessness, food insecurity, affordable housing, and other social determinants of health throughout the county.

**HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 3 – CAPACITY**

- Who wrote this application: applicant staff, or a professional technical or grant writer in a consulting or contract capacity? Please provide name(s), title(s), and organization(s). If the application was drafted by someone external to the applicant’s organization, describe how the applicant staff and decision makers were actively engaged in the development of this proposal and how this coordination may continue over time.

The writers of this application are:

MJ Adams, Affordable Housing Manager, Town of Erie
Deborah Callies, Housing Investment Manager, City of Longmont
Bill Cole, Housing Partnership and Policy Manager, Boulder County
Crystal Launder, Housing Policy - Senior Project Manager, City of Boulder

- Do you or any partner(s) have experience working with civil rights and fair housing issues including, for example, working with data to analyze racial or economic disparities? Do you or your partner(s) have experience designing or operating programs that have provided tangible reductions in racial disparities?

Yes. The county, municipalities, and housing authorities have experience working with civil rights, fair housing, and designing and operating programs that have provide tangible reductions in racial disparities.

- Provide an organizational chart that identifies names and positions of key management for proposed PRO Housing activities. In addition to key management, be sure to include a count of all full-time staff that will manage PRO Housing activities. Please also include a description of your existing management structure and staff roles, including any gaps, vacancies, or positions contingent on award. If you are applying with a partner or partners, provide this information for each organization.

Below is the organizational chart for the Housing Division within the Boulder County Department of Housing and Human Services.

Bill Cole, the Housing Partnership and Policy Manager, has managed the BCRHP since December of 2022 and reports directly to the Housing Division Deputy Director. Bill works across many partnerships in the county, including organizations working on affordable housing, homelessness, social services, and housing for individuals with intellectual disabilities. Bill also works on housing policy at the county and state level.

Frank Padilla, the Mobile Home Project Manager, has managed the Mobile Home Program since May 2023. He oversees the program that will be repairing and replacing mobile homes using local, state, and federal dollars.

Twenty percent of Bill Cole’s time and ten percent of Frank Padilla’s time will be spent overseeing the grant, activities, and reporting. The department will hire a full-time Project Specialist 2 to manage the grant and the activities and will be supervised by Bill Cole.

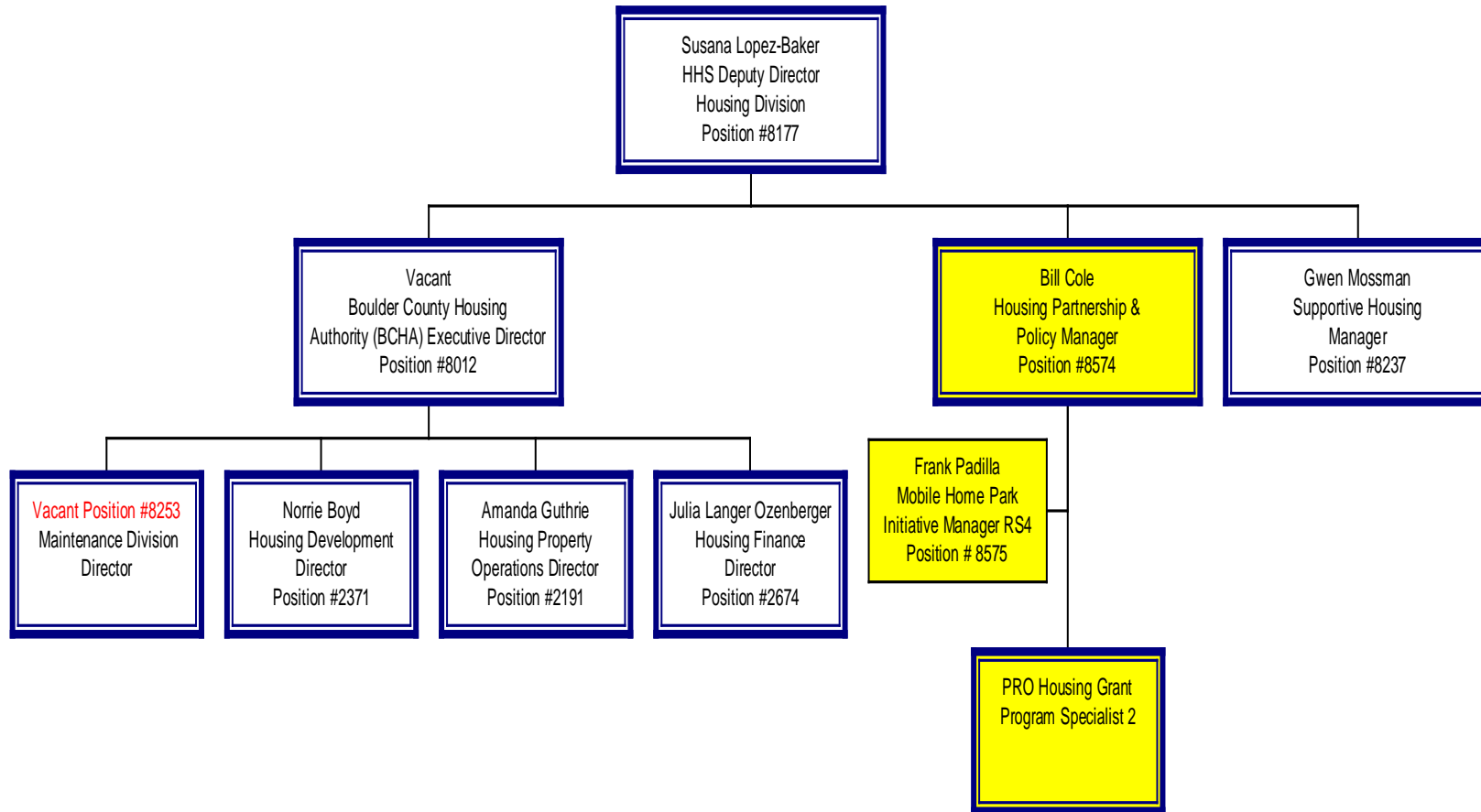
**HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 3 – CAPACITY**

As mentioned above, Bill Cole has managed the CDBG and HOME programs at the state level for several years in Washington State and Frank Padilla has 30 years of experience working for HUD and was the Director of the Office of Community Planning and Development CPD in New Mexico for 18 years.

HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 3 – CAPACITY

HHS HOUSING DIVISION

Boulder County Housing Authority (BCHA); Housing Partnership (ARPA) Supportive Housing; Housing Finance



**HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 4 - LEVERAGE**

Are you leveraging other funding or non-financial contributions?

Boulder County has committed \$1.5 million in ARPA funds for the BCRHP. The county hired the Housing Partnership and Policy Manager position to coordinate the BCRHP for \$241K and has an Intergovernmental Agreement with the City of Boulder to expand their Homeownership and Rental Compliance program to other municipalities in the County. Boulder County also used \$10 million in ARPA funding to assist with Phase I of the Willoughby Corner development in Lafayette, which will result in almost 200 units of senior and multifamily affordable housing as well as the rehabilitation of a 34-unit farm worker housing development in Longmont.

The Town of Erie has committed \$1.15 million in ARPA funds to acquire a site to build 35 affordable homeownership units and an additional \$3.3 million in ARPA funds to acquire a second parcel for affordable homeownership development. The Town also has \$450,000 in affordable housing funding that will be received as a fee in lieu payment for approval of a metro district that chose the fee in lieu of constructing affordable homes on site.

**HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 5 – LONG-TERM EFFECT**

What permanent, long-term effects will your proposal have? What outcomes do you expect?

Boulder County has a very strong start at achieving a deep and lasting impact on increasing the number of and diversifying the type of housing needed to serve our region. The HUD PRO Housing funds will improve our ability to accomplish the 12% of all housing to be permanently affordable by 2035. With the cities of Boulder and Longmont as long-term leaders, the region came together and created the BCRHP which has served as a strong anchor as the large and smaller communities recognize and act on working collaboratively to respond to the needs in a REGIONAL housing market.

While the BCRHP started up pre-COVID, it did not disappear as priorities shifted during COVID. With the recognition that we are now moving past the urgent pandemic-induced community demands, the region recommitted to the collaborative approach and has reaffirmed the important role of a regional housing approach. Boulder County leadership, recognizing the importance of housing issues and valuing the regional approach allocated funds to both support staffing for the BCRHP and funding to assist in the administration of new affordable housing initiatives by providing funds for the smaller communities to engage our experienced sister city (City of Boulder) to assist with start-up and long-term monitoring/compliance of affordable units to be created.

Concurrently with the renewed financial support for the BCRHP, residents of Colorado voted a new ballot initiative to provide a long-term dedicated state source of funding to support affordable housing, known as Proposition 123. Prop 123 first asks cities and towns to commit to increase the supply of affordable housing by three percent per year. For communities that make this pledge, financial resources are unlocked for organizations to finance new affordable housing developments. Boulder County has five communities (representing 95% of the existing housing stock) that have signed onto Prop 123. The Prop 123 commitment is initially for three years and communities that wish to continue with access to this new funding are required to adopt a “fast track” permitting process for affordable housing by November 2026. Communities in Boulder County are already well on the track to accomplishing this, however, as we start up this process, we will need to refine it as we evaluate how it is working for each community. Important to note, however, is that developers in the Boulder County region will have greater opportunities to partner with communities to tackle the affordable housing challenges.

The Proposition 123 legislation, commitments and funding will trigger a new process to track the creation and preservation of affordable housing. With the requirements that communities who want continued access the new funding, communities must develop a tracking method to inventory new and preserved affordable units that meet the Prop 123 definitions. Developing this system in concert with a regional collaboration of communities who have made initial commitments will increase the ease and efficiency of maintaining and tracking these affordable units. Our intention is to use this new data collection opportunity to inform what’s being accomplished and what gaps remain to be addressed. “That which gets measured, gets done.” We expect to be able to create a dashboard that shows the progress each community and the region as a whole are making towards the 12% affordable by 2035.

HUD PRO Housing Grant Application
Boulder County, Colorado – October 2023
FACTOR 5 – LONG-TERM EFFECT

The HUD PRO Housing Grant stipulates the creation of a website to help keep the public up to speed on what the region is accomplishing with the grant funds. BCRHP has already created a website “Home Wanted” ([Home Wanted: Tripling the Number of Affordable Homes in Boulder County](#)) as it started up outreach and education about housing affordability back in 2017. This grant will enable the BCRHP to update and expand this website as a major communication outlet for the region’s efforts.

By the end of 2029, we expect to have a strong institutionalized Regional Housing Partnership that is facilitating decisions within the Boulder County region about where and what type of housing efforts are needed to continue to advance the region’s goal (12% of all housing stock is permanently affordable by 2035). Recognizing that many factors will affect where and what type of housing is most needed by the region, the partnership will support efforts for each community to do what they can to achieve the 12%. The BCRHP will provide a strong backbone for communities to encourage affordable housing developments and will assist the communities in identifying and applying for resources to develop the housing. This strong regional network will provide the institutional anchor for communities to advance efforts, even as municipal staff and leadership might change.

One of the challenges the region faces, is the dearth of public transit resources. While the region was once promised light rail from Denver, it is not on the horizon anytime soon. And hybrid/remote work is profoundly changing commuter patterns in ways we do not yet fully understand. While Boulder is starting up its own transit services and there is a strong bike and walk ethic, one of the issues the region has struggled with is creating transit-oriented nodes with no clear timeline on when that transit will be available. Nevertheless, the region is committed to maximizing efforts to reduce vehicle miles traveled and greenhouse gases, by creating affordable housing opportunities in close proximity to where people work and where people have access to existing (and hopefully future) transit.