



# Regional Housing Needs Assessment STAKEHOLDER ENGAGEMENT SUMMARY

November 2023 – April 2024

Prepared by MIG, Inc.



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## Key Takeaways: Engagement Process

### Engagement Events

- 2 engagement phases
- 13 group discussions in total
- 11 focused interviews in total

### Participant Representation

- Municipal & County Departments & Staff
- Developers & Operators (Market & Affordable)
- State & Regional Agencies
- Advocacy & Service Organizations
- Professional Associations
- Consultants
- Utility Providers
- Current & Former Elected Officials
- Lending & Investment Institutions

## Key Takeaways: Phase 1

<b>Engagement Events</b>	<ul style="list-style-type: none"> <li>• 2 group discussions</li> </ul>
<b>Top Preliminary Barriers Identified</b>	<ul style="list-style-type: none"> <li>• Land availability and cost</li> <li>• Infrastructure, funding, and political will</li> <li>• Staff capacity, gentrification, siloed policy planning</li> </ul>
<b>Greatest Needs Identified</b>	<ul style="list-style-type: none"> <li>• Needs across the income spectrum; greatest being low- and- middle-income</li> <li>• Missing middle housing</li> <li>• Senior needs</li> <li>• Housing within proximity of jobs, services, and transit</li> </ul>
<b>Addressing Housing and Sustainability</b>	<ul style="list-style-type: none"> <li>• Need to quantify costs and benefits (scenarios of action and outcomes)</li> <li>• Need to encourage compact development (proximity)</li> <li>• Prioritize equity and sustainability focused policies, practices, and programs</li> </ul>

## Key Takeaways: Phase 2

<b>Engagement Events</b>	<ul style="list-style-type: none"> <li>• 11 group discussions</li> <li>• 11 focused interviews</li> </ul>
<b>Top Discussion topics</b>	<ul style="list-style-type: none"> <li>• Policies, processes &amp; regulations</li> <li>• Housing needs &amp; current conditions</li> <li>• Financing &amp; funding</li> </ul>
<b>Top Conditions, Challenges &amp; Barriers Identified</b>	<ul style="list-style-type: none"> <li>• Funding availability, access, and complex funding systems</li> <li>• Lack of understanding, bias, opposition, and fear of change (community, elected officials, staff)</li> <li>• Lack of regional and collaborative attitudes and approaches</li> </ul>
<b>Top Opportunities for DRCOG's Role in Housing</b>	<ul style="list-style-type: none"> <li>• Act as convener and facilitator for collaboration and partnerships</li> <li>• Advocate for funding, legislation, and alignment between housing and transportation</li> </ul>
<b>Housing Strategy Input: Themes</b>	<ul style="list-style-type: none"> <li>• General support for draft vision and guiding principles with minor recommendations</li> <li>• Political will and collective action is the largest anticipated barrier for collective action and agreement</li> <li>• Metrics for measuring success and direct guidance will be key for implementation</li> </ul>

# Overview

## Context

The Denver Regional Council of Governments (DRCOG) is undertaking a Regional Housing Needs Assessment (RHNA) to better understand current and future housing needs in the region to inform the future development of a Regional Housing Strategy to better meet those needs. Throughout the project, the Project Team convened multiple focus groups and individual stakeholder meetings representing an array of interests and perspectives. This summary serves as a record for all focus group and interview discussions with key stakeholders, held during the second phase of the project.

Twenty-four events were held between November 2023 and April 2024, including:

- **11 large-group focused discussions** with topic-specific professionals or existing committees and boards
- **2 small group discussions** with topic-specific professionals
- **11 one-on-one or small group interviews** with specific organizations or individuals across a range of housing-related professions

## Participants

Participants represented the following communities and organizations:

### **Municipal & County Departments & Staff**

- Adams County Health; Housing Policy; Planning & Development
- Arapahoe County Community Development; Planning; Health & Human Services; Public Works & Development
- Boulder County Housing Partnership; Planning
- Cherry Hills Village Community Development
- City and County of Broomfield Engineering; Community Development; Planning
- City and County of Denver Planning; Affordable Housing
- City of Arvada Planning
- City of Aurora Water; Planning
- City of Boulder Planning
- City of Broomfield Planning
- City of Castle Pines Community Development
- City of Castle Rock Planning
- City of Centennial Manager's Office
- City of Commerce City
- City of Federal Heights Community Development
- City of Golden Affordable Housing Resources; Public Works; Thriving Communities
- City of Greenwood Village Planning
- City of Lafayette Public Works; Planning & Building
- City of Littleton Housing Policy; Manager's Office
- City of Lone Tree Community Development
- City of Longmont Housing & Community Investment
- City of Northglenn Planning
- City of Sheridan Manager's Office; Community Development
- City of Thornton Active Adult Program; Planning
- City of Westminster Planning

- Clear Creek County Strategic & Community Planning
- Douglas County Community Services
- Gilpin County Community Development
- Town of Bennett Manager's Office; Community & Economic Development
- Town of Erie Planning
- Town of Nederland Administrator's Office; Planning
- Wheat Ridge Sustainability; Community Development

### **Developers & Operators (Market & Affordable)**

- Brothers Redevelopment
- Cardinal Group Management
- Centre Communities
- Citiventure Associates
- E5X Management
- Eaton Senior Communities
- Enterprise Community Partners
- Equity Residential
- Foothills Regional Housing
- Habitat for Humanity of Metro Denver
- Metro West Housing Solutions
- On2 Homes
- Oread Capital & Development
- Southern Land Company
- Thrive Homebuilders
- Toll Brothers
- TRI Pointe Homes
- Taylor Morrison
- Zocalo Community Development
- Douglas County Housing Partnership

### **State & Regional Agencies**

- Colorado State Division of Housing
- DRCOG Area Agency on Aging
- State Demographer's Office
- RTD
- DRCOG Board of Directors

### **Advocacy & Service Organizations**

- Colorado Futures Center
- Enterprise Community Partners
- Growing Home
- Housing Colorado
- Metro West Housing Solutions
- Foothills Regional Housing
- National Multifamily Housing Council
- Senior Support Services
- Southwest Energy Efficiency Project
- Douglas County Housing Partnership
- Peak to Peak Housing & Human Services Alliance

### **Professional Associations**

- Apartment Association of Metro Denver
- Homebuilders Association
- Housing Colorado
- National Multifamily Housing Council
- Special Districts Association of Colorado

### **Consultants**

- Community Builders Realty Services
- CRL Associates
- Equity Policy Solutions
- JRES Intelica CRE
- Root Policy Research

### **Utility Providers**

- CORE Coop

### **Current & Former Elected Officials**

### **Lending & Investment Institutions**

This list is not exhaustive of all partners and entities invited to participate in the process. Many additional partners engaged with DRCOG through more informal methods, such as individual outreach, public comment opportunities at meetings, and others. A few invitees and participants of formal events also provided additional comments via email.

## Phased Approach

To align with the project's assessment and production phases, engagement efforts were also split into two phases. The majority of engagement activities took place in the second phase, while the first phase included two large-group discussions. Details regarding event details, structure and methods, and input results are presented below for each phase.

## Phase 1

### Structure

Each discussion began with a presentation from DRCOG and consultants to review the purpose and context for this project and high-level methodology for the needs assessment. Along with introductions, participants were asked to share with the group what they see as major concerns and/or opportunities related to housing in the region. The presentation concluded with several digital polling questions using Mentimeter software. Participants then self-selected into small breakout discussion groups to dive deeper into one of three topics. Structural details for each event are provided below.

**DRCOG Member Governments Planning & Housing Staff** (November 29<sup>th</sup>) – Focus group convened by DRCOG, in-person. Discussion questions include:

- Which housing barriers impact housing the most in your community?
- What are the greatest housing needs by income in your community?
- What are some ways we can overcome housing barriers as a region?
- What do you see as DRCOG's role in addressing housing needs in the region?

**Sustainability & Climate Professionals** (November 30<sup>th</sup>) – Focus group convened by DRCOG, in virtual format. Discussion questions include:

- Which housing barriers impact housing the most in your community?
- What specific challenges and incompatibilities exist between climate and housing goals?
- What are some ways we can overcome housing barriers as a region?

## Discussion Results – Member Governments

### Concerns

The following list represents key themes and issues discussed as major concerns or barriers to housing development in the region:

- Construction costs
- Infrastructure and resource capacity, particularly water
- Community pushback, education, communication, and political will

- Business as usual development practices (lacking innovation or flexibility to try new approaches and products)
- Financing, especially for affordable housing
- Aging population needs and challenges for downsizing (costs)
- Mix of conditions across municipalities: “room to grow” vs. “essentially built out”
- Land costs and acquisition
- Utility provision in unincorporated areas
- Few developers who want to do affordable
- Staffing capacity
- Reliance on sales tax revenue

## Opportunities

The following list represents key themes and issues discussed as opportunities for housing development in the region:

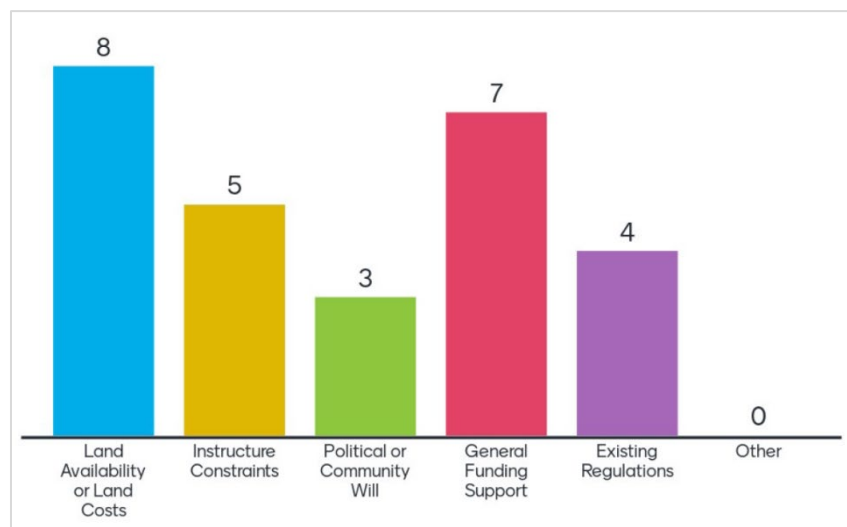
- Proposition 123
- Land availability (some communities more than others)
- Community or political support (some communities more than others)
- Naturally occurring affordable housing (to preserve; some communities more than others)

## Polling<sup>1</sup>

Participants indicated that land availability and costs and general funding support are the two greatest barriers that impact housing development.

Participants reported that the lowest income brackets (0-50% and 50-80%) have the greatest need for housing that they can afford.

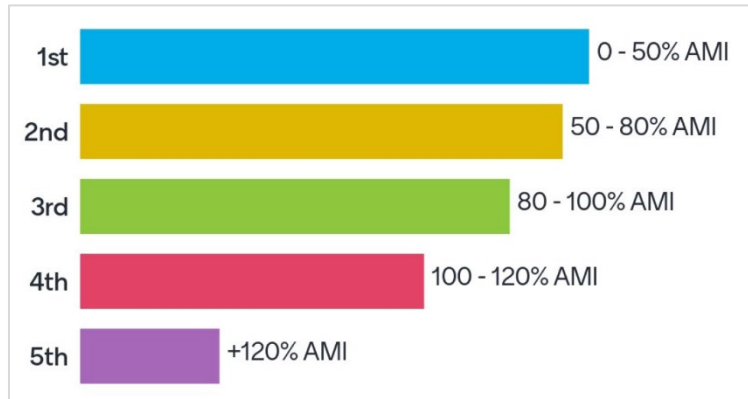
**Which barriers impact housing most in your community?**



<sup>1</sup> Responses to open-ended polling questions are provided in Appendix A.

Participants were also given the opportunity to share open-ended comments about barriers, how DRCOG can support local efforts to meet housing needs, and any other critical considerations for this RHNA process. These comments reflected what was heard in large group and breakout conversations. All submitted responses are included at the end of this document.

### What are the greatest housing needs by income in your community?



### Breakout Discussion – DRCOG’s Role

The following items were discussed from local perspective and experience, recommended, or requested for DRCOG to consider as they move forward with this project and take on a more direct housing needs and development in the region:

- Create a housing dashboard with data and resources to help local jurisdictions in their individual efforts (Twin Cities Metro Council mentioned as an example)
- Encourage data consistency across communities and scales (e.g. in individual Housing Needs Assessments and Housing Plans).
- Provide economic data about market conditions to help communities communicate with developers and residents (e.g. costs to build different housing types, case studies, rate of physical change experienced following upzoning, etc.)
- Serve as a central source of information and resources to support vulnerable residents (e.g. eviction prevention, legal help, affordable housing and voucher opportunities, homeownership assistance programs, transitional housing and homelessness resources, etc.)
- Convene developers to share successful projects and approaches; encourage innovation and flexibility to try new products
- Advocate at state level for resources, guidance, and funding (while still allowing for flexibility)
- Advocate to fix construction defect law (to encourage a greater range of ownership options)
- Provide guidance for and advocate for resources to address growing senior needs while also freeing up existing (larger) homes that empty nesters currently occupy (e.g. clarify Homestead Law, encourage ownership downsizing options and universal design for aging in place).
- Allow municipalities to take advantage of opportunities and leverage resources as they are available (avoid attaching strict conditions to funding that might make an otherwise feasible project infeasible, e.g. tying funds to TIP).

- Expand and/or renew opportunity analysis related to TOD, considering various scenarios for housing development that is or is not tied to planned transit investments; coordinate closely with RTD.
- Encourage MOST, but not ALL, housing development around job centers and services, tying housing and transportation costs together.
- Top-down determination of specific housing allocations or targets at the local level will probably not be received well; maybe encourage sub-regional housing partnerships that each receive a target range and the municipalities within each partnership then have the flexibility (potentially with DRCOG guidance/involvement) to determine how they will achieve those targets (e.g. Boulder County Regional Housing Partnership).

### **Breakout Discussion – Housing Needs by Income Brackets (AMI)**

The following items were discussed from local perspective and experience, recommended, or requested for DRCOG to consider as they move forward with this project and take on a more direct and strategic role in planning for housing needs and development in the region:

- There is need across the spectrum, but more focus should be on supporting the middle and lower brackets that are less likely served by the market.
- Communities that are currently high income skew the scale and thus analysis and understanding of need
- Need more incentives to build for the lowest bracket
- Need more missing middle (1-2 households but also households with children, especially single parent, or multigenerational) – many households with multiple people but just one source of income.
- Issue of second/vacation homes
- Hotel conversions as option for lowest brackets
- Housing for lowest income brackets and seniors should be near services and transit
- Need affordable ownership downsizing options for seniors.

### **Breakout Discussion – Overcoming Barriers**

The following items were discussed from local perspective and experience, recommended, or requested for DRCOG to consider as they move forward with this project and take on a more direct and strategic role in planning for housing needs and development in the region:

- Utilize mixed-use overlays
- Provide incentives (e.g. easier, more flexible design guidelines; reduction in fees and/or permitting timeline; density bonuses)
- Navigation issues for 120 compliance thresholds
- Where ADUs are now allowed, they aren't necessarily being developed
- Construction Defect Law prevents development of more diverse ownership options (i.e. condos)
- Staffing limitations
- Impacts of variable mortgage rates
- Infrastructure tied to affordable housing
- We hate Excel



## Discussion Results – Climate & Sustainability Reps

### Barriers

The following list represents key themes and issues discussed as major barriers to housing and climate needs in the region:

- Gaps in resources and support to keep vulnerable residents housed
- Status quo is sprawl; people forced to travel farther
- Housing and climate are currently siloed
- Gentrification
- EVs threaten movement toward alternative transportation modes; still impact infrastructure and safety (vision zero)
- Sustainable development practices are usually more expensive; therefore at odds with housing affordability needs
- Zoning/regulations
- Homelessness
- Equity
- Community pushback, education, communication, and political will
- Currently funding resources are not coordinated; each have their own objectives and requirements which are sometimes at odds.
- Hard to control where people live and work, no matter how land develops
- No incentives for multifamily property owners to update utilities/implement green practices

### Opportunities

The following list represents key themes and issues discussed as opportunities for housing development in the region:

- Advancements in clean energy and building electrification
- Integrate housing policies and goals with climate policies and goals
- TOD
- Potential or land use decision and construction practices to reduce environmental harms (retrofit, redevelopment & new development)
- Funding pools available, e.g. Inflation Reduction Act, Prop 123, etc.

## Polling<sup>2</sup>

Participants indicated that land availability and costs and political or community will are the two greatest barriers that impact housing development.

Participants reported that the workforce housing (50-80% AMI) is the greatest need in terms of housing costs and affordability.

Participants were also given the opportunity to share open-ended comments about barriers, how DRCOG can support local efforts to meet housing needs, and any other critical considerations for this RHNA process. These comments reflected what was heard in large group and breakout conversations. All submitted responses are included at the end of this document.

## Breakout Discussion – DRCOG’s Role

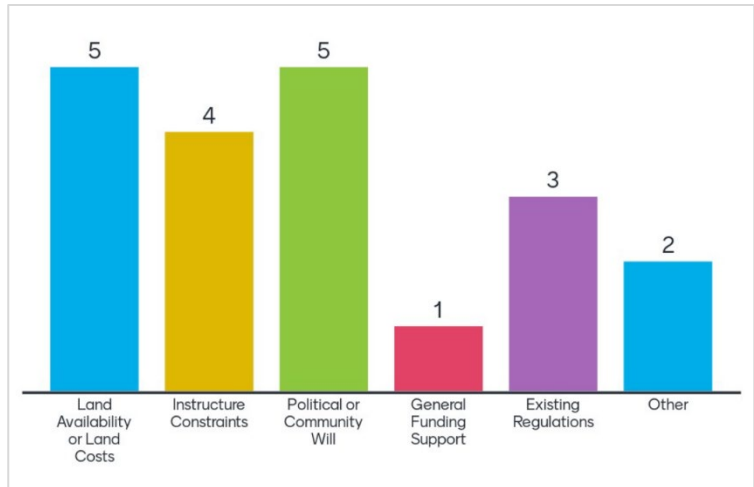
No participants in this Focus Group session self-selected to discuss this topic in more detail.

## Breakout Discussion – Incompatibilities Between Housing & Climate Objectives

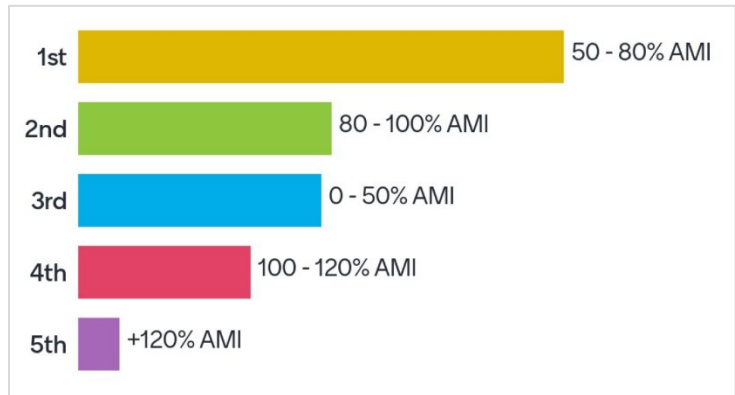
The following items were discussed from local perspective and experience, recommended, or requested for DRCOG to consider as they move forward with this project and take on a more direct and strategic role in planning for housing needs and development in the region:

- Additional upfront costs for more sustainable development prevent regulation requirements or voluntary implementation, maintaining the status quo, even though there are often long-term cost savings as well as environmental benefits (DRCOG could facilitate support resource cataloguing, case studies, advocacy, etc.)
  - Example mentioned of how DRCOG efforts to incorporate Complete Streets into TIP altered standards for transportation investments

### Which barriers impact housing most in your community?



### What are the greatest housing needs by income in your community?



<sup>2</sup> Responses to open-ended polling questions are provided in Appendix A.

- Broad lack in construction skill to implement sustainable development practices – need to foster technical training programs that create a pipeline to meet these needs in the economy.
- Flexibility and support is necessary for residents recovering from disasters (e.g. tax relief, support to implement green standards with rebuilds, etc.)
- TOD has high risk for gentrification and displacement; affordable housing must be integrated and work closely with RTD to advocate for more transit investment, including amenities to improve comfort and convenience.
- Explore and support expansion for micro transit for first/last mile connections (Elyria-Swansea/Montbello as example)
- Revitalize/advocate for portable Homestead Act to carry with seniors, vets, etc. who choose to downsize
- Push for transportation costs to be incorporated into housing cost burden assessments

### Breakout Discussion – Overcoming Barriers

The following items were discussed from local perspective and experience, recommended, or requested for DRCOG to consider as they move forward with this project and take on a more direct and strategic role in planning for housing needs and development in the region:

- Where land availability exists, sprawl is the easiest option
- Development is so focused on ROI – how can we integrate sustainable development practices into that framework and mindset? (what are the cost benefits?)
- More interagency and interdepartmental coordination is needed to align housing development and infrastructure/transit; also between public and private investment
- Where is there political will and opportunity for more compact and transit-oriented development? Prioritize and coordinate efforts and resources to tackle low hanging fruit, rather than expending energy on projects that ultimately fail.
- DRCOG could help with technical assistance and best practices to help local jurisdictions understand what makes the most sense across the region
- DRCOG can facilitate difficult conversations between staff and elected officials and/or the public to help build consensus and support; particularly in emphasizing how housing and climate are both regional issues with multiple contributing and responsible entities who are all working on these issues together – providing a collective objective.
- Create models and illustrate methodologies to quantify VMT and GHG savings for different development scenarios. Quantify the environmental, economic, and social impacts of sprawl for residents and governments.
- Quantify how new telecommuting trends impact transit systems
- Illustrate necessary regional housing and jobs balance and how local governments are accountable to provide housing that matches their economic development and benefits
- Provide standards, toolkits, models, and advocacy for tools to incentivize more sustainable and responsible development (e.g. tax policies, metro district reform, annexation policies, housing and comprehensive planning, zoning, etc.)

# Phase 2

## Structure

Each large- and- small-group discussion began with a presentation from DRCOG and consultants (MIG & ECO Northwest) to review the purpose and context for this project and high-level methodology and findings for the assessment. Then, participants were asked to engage in full group or subgroup discussions depending on the size of the group, following question prompts. Structural details for each event are provided below.

**DRCOG Board Work Sessions** (January 3<sup>rd</sup> and April 4<sup>th</sup>) – Standing meeting in a virtual format. The first session focused on providing an initial introduction to the project and proposed approach, while the latter focused on key results from the needs assessment and engagement process. Discussion questions include:

- Do participants have any questions or thoughts they'd like to share related to the project and presentation?
- What are you hearing from your staff and constituents about the barriers to housing development and affordability they experience?
- How do you see the roles, responsibilities, and strengths of agency partners, the development community, and non-profit organizations for addressing housing affordability and accessibility in the Denver region? How can they work better together to meet current and future needs?
- How can DRCOG support regional strategies to address these barriers?

**DRCOG Member Governments City & County Managers Meeting** (February 22<sup>nd</sup>) – Standing meetings, two in-person, one virtual (virtual option added in addition to standing meetings). Discussion questions include:

- In your community, what are the biggest barriers to housing production?
- Where do you see opportunity to work together to address and overcome these barriers?

**Infrastructure Professionals** (March 5<sup>th</sup>) – Focus group convened by DRCOG, in-person. Discussion questions include:

- What do you see as the biggest opportunity or concern regarding housing in your community?
- In your community, what are the biggest barriers to housing production?
- Where do you see opportunity to work together to address and overcome these barriers?
- In small groups, participants used matrices with example barriers as a launching point for discussion. These example barriers were grouped into the following categories:
  - Land use and zoning

- Funding capacity for below market-rate housing
- Political will and collective action
- Infrastructure

**Housing Advocates & Affordable Housing & Service Providers** (March 6<sup>th</sup>) – Focus group convened by DRCOG, in-person. Discussion questions include:

- What do you see as the biggest opportunity or concern regarding housing in your community?
- In your community, what are the biggest barriers to housing production?
- Where do you see opportunity to work together to address and overcome these barriers?
- In small groups, participants used matrices with example barriers as a launching point for discussion. These example barriers were grouped into the following categories:
  - Land use and zoning
  - Funding capacity for below market-rate housing
  - Political will and collective action
  - Infrastructure

**Regional Economy Experts** (March 12<sup>th</sup>) – Small group discussion convened by DRCOG in virtual format. Discussion questions include:

- There is significant need for housing at or below 60% AMI. How does this impact the regional economy?
- How will housing availability and prices affect competitiveness and sustainability of the regional economy over time? (state forecasts show slowing employment growth long-term)
- How will the boom and bust nature of construction and labor availability impact housing production over time? How can the region work to stabilize housing production?
- How do you see the forecasts for an aging population affecting the regional economy and housing, especially when senior households are more and more likely to qualify as “low income”?
- We see different development trends in different subregions, what are the barriers to providing both ownership and rental options for all income levels across the region?

**Housing Advocates & Affordable Housing & Service Providers** (March 14<sup>th</sup>) – Focus group convened by DRCOG in virtual format. Discussion questions include:

- What do you see as the biggest hurdles in meeting housing needs for households at or below 60% AMI?
- How do current local and state policies impact the feasibility and sustainability of developing and maintaining affordable housing in the Denver region? What improvements could help overcome these barriers?

- What are the most significant funding and financing gaps for developing affordable housing in the Denver region? How can these gaps be addressed through innovative financing strategies?
- How do trends in the Denver region, such as its rapid growth, limited water and land availability, and high cost of living, affect the development of affordable housing? What solutions could be adapted from other communities to address these issues in Denver?
- What strategies can be employed to ensure that affordable housing developments (including natural) remain affordable and well-maintained over the long term? What solutions for ownership and operations, resident services, and the role of local and regional partners can promote broader housing stability and economic mobility for residents?
- What role can DRCOG facilitate regional collaboration, data sharing, and policy coordination among local jurisdictions? What specific actions or initiatives should DRCOG prioritize to help overcome the barriers to delivering this type of housing at a large scale?

**Housing Finance Professionals** (March 19<sup>th</sup>) – Small group convened by DRCOG in virtual format. Discussion questions include:

- What key trends or changes in the housing finance landscape have impacted the ability to secure funding for projects, either market rate or affordable, over the past few years?
- Are there any policies, regulations, or programs at the local, state, or federal level that you believe are hindering access to housing finance for developers?
- Can you share any specific examples of projects, either market rate or affordable, that faced significant financing challenges? What were the primary obstacles in these cases, and how did they impact the project's timeline, scope, or viability?
- What types of financial resources would be helpful to support the development of both market rate and affordable housing?

**Homebuilders Association Meeting** (March 28<sup>th</sup>) – Standalone meeting organized by the Association at the request of DRCOG, in-person. Discussion questions include:

- What do you see as the biggest challenges or barriers currently preventing homebuilders from pursuing a wider range of product types?
- What changes would need to happen, whether on the policy side, market demand, or within the homebuilding industry itself, to make it more feasible for builders to diversify their housing products?
- What support or resources would be most helpful?
- Given the estimated need for over 500,000 new housing units in the Denver region over the next 20+ years, what will be necessary for this industry to maintain production to meet demand?

**Interviews** (March 27<sup>th</sup> – April 10<sup>th</sup>) – Focused interviews by invitation in virtual format. Participants were asked similar discussions as other groups, depending on their area of expertise. Some participants were asked additional questions directly relevant to their role and work. Participants included professionals with experience in advocacy, finance, development, operations and services, and government and politics.

**DRCOG Member Governments Planning & Housing Staff** (April 23<sup>rd</sup> & April 24<sup>th</sup>) – Focus group convened by DRCOG, one in-person, one virtual. These discussions focused on preparing for the Housing Strategy. Participants were presented with a draft vision and guiding principles and example action areas. Discussion questions include:

- What is your reaction to the draft vision? Should anything be changed, removed, or added?
- What is your reaction to the draft guiding principles? Should anything be changed, removed or added?
- Imagine that it's 2035 and you're sitting on a panel to discuss the great success of Denver's efforts as a model for regional housing collaboration.
  - What happened over the last 10 years that made this success a reality?
  - What were the hard parts and how were they addressed?
  - What happened during the strategic planning process that laid a foundation for success?
- What should the scope and process for the housing strategy look like?
  - Who needs to be at the table?
  - How detailed and prescriptive should the deliverables be vs. open-ended?
  - Should the strategy focus on all the details of implementation (who, when how, etc.)?
  - What are the key milestones?
  - How can the process engage and educate?

## Data Recording & Analysis Methodologies

### Recording & Documentation

For most events, participant conversations and input were recorded via one or more staff note-takers. Three in-person events also utilized sticky notes and graphic recording to capture comments and conversations, written either by staff or participants. For one virtual event, Mural was used to capture notes online by staff members during discussion.

### Analysis

All staff notes and sticky note comments were transcribed into a single database, culling responses in instances where multiple notes sets recorded the same conversation to minimize duplication. As part of the analysis, due to the high volume of qualitative input, the consultant team entered the data into Displayr, a software for processing qualitative data. Displayr identified key topical themes across all comments, including how frequently those topics were addressed. These preliminary results were then reviewed and edited for correction by the

consultant team. Finally, the consultant team reexamined all data by hand to identify key conditions, challenges, barriers, and suggestions for DRCOG’s role in regional housing that emerged from participant input. The consultant team also documented how frequently each of these themes was addressed.

The full set of comments is provided in Appendix B.

Results from the final two discussions with DRCOG member governments planning and housing staff were processed and analyzed separately as the discussion focused on next steps and scoping for the Housing Strategy, rather than barriers and challenges related to housing production and meeting identified needs. Input from these discussions were processed by staff and summarized to capture key themes and trends.

Images that capture input from these conversations are provided in Appendix C.

## Results & Findings - Barriers

### Key Topics

Analysis results highlighted seven key topics of discussion. Results illustrated that almost half of stakeholder input involved discussion of policies, processes, and regulations, followed by about a third of input each involving needs and current conditions of the housing system, as well as funding and financing.

Topic	Frequency <sup>3</sup> Count	Frequency % (frequency count/all comments)
Policies, Processes & Regulations	241	41%
Housing Needs & Current Conditions (Stock, Market, Supportive Services Operations, etc.)	205	35%
Financing & Funding	189	32%
Conditions & Effects on Development & Construction	142	24%
Infrastructure, Utilities & Transportation	122	21%
Advocacy, Partnerships, Collaboration & Coordination	121	21%
Politics, Opposition & Understanding	79	14%

<sup>3</sup> Frequency is captured both as a count and a percentage. The frequency count is a raw number of how many comments addressed an identified topical theme or issue. The frequency percentage is the frequency count divided by the total number of comments, i.e. what portion of all comments addressed the identified topical theme or issue. Many comments addressed multiple themes or issues.



## Conditions, Challenges, and Barriers

Additional analysis identified 18 conditions, challenges, and barriers to housing production (displayed in the following table) as key themes that emerged from stakeholder discussions. The frequency<sup>4</sup> at which each of these conditions or challenges was addressed in stakeholder input is recorded and corresponds with a relative rank of its impact on housing production. The rank is based on frequency percentage groupings. For example, one identified challenge had the highest frequency percentage, but two identified challenges had the second highest frequency percentage. Thus, these two challenges rank at a similar level of impact based on stakeholder input. This ranking system begins to provide indication for which challenges may be most important to address.

By a significant margin, challenges related to funding availability, access, and complex funding systems rose to the top as the greatest barrier to meeting identified housing needs.

Condition, Challenge, or Barrier	Frequency % (frequency count/all comments)	Rank of Impact
There is a shortage of available funding to support affordable housing development or to achieve other goals related to housing (sustainability, infrastructure, etc.), and those funding sources that do exist usually have limitations on use, requirements, matches, specific cycles, and application and management processes that can be prohibitive or significantly add to overall cost. There is also a general lack of alignment across different sources, making them more difficult to pair for a single project.	19%	1
Lack of understanding, bias, opposition to growth, and fear of change from the community, elected officials, and municipal staff that can be prohibitive or add costs to housing projects and regulatory changes that can support housing, particularly regarding density and affordable housing.	8%	2
While smaller-scale regional partnerships are becoming more common to address housing, the Denver region still struggles with approaching housing as the interconnected region that it is. Attitudes of competition, disparities in resources and capacity, and lack of coordination and collaboration are prohibitive to equitable and innovative solutions.	6%	3

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<sup>4</sup> Ibid.

Condition, Challenge, or Barrier	Frequency % (frequency count/all comments)	Rank of Impact
Challenges associated with supportive services, housing operators, and housing navigators: Rising costs, restrictive zoning regulations, limited funding, disconnected systems for land use and service policy, disjointed and location-specific systems for qualifying and matching households, and staffing shortages.	6%	3
New development, added density, and land use conversions require infrastructure upgrades and expansions, for which the rising cost is usually prohibitive to governments under current revenue circumstances, often resulting in higher costs for users and residents. Flat rate tap fees and increasing utility rates contribute to high costs for infrastructure and utilities.	5%	3
Market conditions have driven up costs, such labor costs and shortages, materials costs, land costs, interest rates, insurance, etc.	5%	3
Permitting processes have become more subjective, lengthy, costly, and vulnerable to opposition.	4%	4
Regulation complexity drives up cost and, in some cases, prohibits smaller developers entirely; regulations are often grounded in worthwhile goals (sustainability, affordability, design, etc.) but all these layers add cost.	4%	4
Pairing housing opportunity with transit service is a popular and logical strategy to meet various goals in the region, however these efforts come with challenges, including: inadequate transit service, land costs and RTD partnerships, restrictive land use regulations, vulnerability to community and political opposition, incorporating affordable and permanent supportive housing, and others.	4%	4
The existing stock of deed-restricted affordable housing and naturally-occurring affordable housing (particularly mobile homes) is at risk and there are currently not enough available tools to protect and preserve it, including funding and regulations, as well as others.	3%	4

Condition, Challenge, or Barrier	Frequency % (frequency count/all comments)	Rank of Impact
Near and long-term water availability is a significant factor that impacts development potential and costs, both currently and in the future, necessitating coordinated planning and incentives for use reductions and efficiency.	2%	5
Construction defects liability laws have prohibited the development of for-sale attached housing products, and driven up costs (insurance) for existing or new condos.	2%	5
Conversion of commercial space to residential is a growing strategy, with both opportunities and challenges (tax revenue, infrastructure, retrofit, opposition, approach to zoning change).	2%	5
Current systems for understanding need and determining "affordability" do not accurately capture and address needs as income thresholds keep rising, and the criticality of housing need is not accounted for. Status quo data analysis is not enough to understand the challenges and needs of the most vulnerable.	2%	5
While valuable goals, the pressure and need to electrify utilities and provide vehicle charging adds to infrastructure expansion and upgrade needs (and thus, costs).	1%	6
Capacity for writing and managing grants is limited, especially in smaller communities, which is often prohibitive to getting necessary funding.	1%	6
Planning for land use and infrastructure are not aligned, so there is often a disconnect in ensuring that the necessary infrastructure can be there to support development.	1%	6
Because infrastructure costs are prohibitive to governments, municipalities often rely on Special/Metro Districts and developers to fund necessary infrastructure, which drives up development and housing costs.	1%	6

## DRCOG's Role

Finally, the consultants' analysis revealed six key opportunities for DRCOG to play a role in meeting housing needs for the Denver region. The two most commonly referenced opportunities include acting as a convener and facilitator for collaboration and partnerships, and advocating for funding, legislation, and alignment between housing and transportation. The table on the following page illustrates all seven opportunities and their relative frequencies<sup>5</sup> in stakeholder discussion.

DRCOG's Role in Housing	Frequency Count	Frequency % (frequency count/all comments)
Convener and facilitator for collaboration, partnerships, and collective action	48	7%
Advocacy for housing funding, legislation, and expanded transit service/TOD	40	6%
Analysis and data collection, provision, and standardization, including benchmarking	23	4%
Promote regional systems for equitable resource-sharing and efficiency	23	4%
Technical assistance, expanded capacity, guidance, and project endorsement	13	2%
Housing tied to transportation funding	4	1%

## Results & Findings – Setting Up the Housing Strategy

### Purpose & Vision

Participants were presented with the draft vision for the Regional Housing Strategy, and asked to provide reactions and feedback:

- *Support and further Metro Vision 2050.*
- *Develop a consistent, data-informed, and equity-centered approach to analyzing and responding to housing needs.*
- *Foster a culture of accountability and shared responsibility for addressing housing needs.*
- *Build consensus around a shared framework for action.*
- *Increase capacity within local communities to advance housing strategies and respond to evolving needs.*
- *Build a region that is more resilient, inclusive, and equitable.*

<sup>5</sup> Frequency is captured both as a count and a percentage. The frequency count is a raw number of how many comments addressed an identified opportunity. The frequency percentage is the frequency count divided by the total number of comments, i.e. what portion of all comments addressed the identified opportunity. Many comments addressed multiple opportunities.

## Key feedback and discussion points include:

Some uncertainty whether Metro Vision is something that resonates with or is particularly meaningful to local communities.

Desire to ensure that all member communities buy-in and feel the vision reflects their values and positions.

Some concern about whether current systems and processes (that encourage competition) will truly allow for a collective vision

Desire for the vision to provide more of a “north star” or guide for what we’re aiming to achieve.

Desire to incorporate more about creating complete, quality places, rather than just housing as an isolated target.

Desire to address the full spectrum of housing needs.

Desire for the vision to be a living statement, with continual reevaluation and evolution, including recognition for the importance of both short-term and long-term goals and actions

Like that data-informed is a strong component; want to ensure the balance of enough detail while also being accessible to broad understanding.

Desire to see the dual goals of housing and sustainability addressed.

Curious if the sub-region approach should be addressed here.

Desire to incorporate recognition for shared action while preserving flexibility and local control.

Like the capacity piece; desire to emphasize bottom-up efforts with top-down support through resources, information, etc.

## Guiding Principles

Participants were presented with seven draft guiding principles, and asked to provide reactions and feedback:

1. *Be data-informed, grounded in and responsive to a clear and shared understanding of the region’s diverse housing needs.*
2. *Align with Metro Vision, providing consistency with its planning areas and goals.*
3. *Ensure flexibility in responding to the diverse needs and contexts of communities across the region.*
4. *Be comprehensive in addressing the barriers that are keeping housing production from meeting the full spectrum of needs.*
5. *Provide near-term impact while building long-term value, understanding that housing is needed now but lasting solutions will take time.*

6. *Reflect the unique roles and authorities of each sector while facilitating improved communication, coordination, and collaborative action.*
7. *Identify resource requirements for delivering desired outcomes.*

**Key feedback and discussion points include:**

Desire to see 0% - 60% AMI addressed directly in the guiding principles, since there is such a significant need (RHNA) and it's difficult to meet.

Desire to see a principle related to data-measured benchmarks and progress tracking, particularly at local level that is inclusive of complete, quality communities.

Desire to align #2 with state legislation that will support collective action.

Some uncertainty about what "resource requirements" means in #7.

Desire to see sustainability and equity carried forward into the guiding principles too.

Desire to include advocacy at state-level, maybe under #4.

Desire to see more education, resources, and training, for communities to better incorporate Metro Vision and use it locally (#2).

Desire to incorporate language about living, iterative regional processes with continuous involvement and input from member communities (maybe in #3 or #6).

Feel that this vision may provide an alternative narrative for collective action, rather than the complexities, and in some cases division, that has resulted from state legislative efforts recently.

Recommendation to combine #1 and #3.

Desire to see innovation encouraged.

Desire to address DRCOG as a convenor.

Feel that #1, #3, #4, and #7 resonate most.

## Achieving Success

Participants were asked to imagine that it is 10 years down the road and the Regional Housing Strategy has been a great success and serves as a model for regional housing collaboration. Participants were asked to reflect on what they think made that success possible and what were the challenges overcome.

**Key feedback and discussion points include:** (following page)

Maybe intergovernmental agreements utilized to capture shared commitment and accountability (Boulder County as model).

Commitment to collective housing goal incorporated into all local Comprehensive Plans.

Stubbornness and power of local control is a potential and likely challenge; DRCOG may be able to play a key role in encouraging participation.

Less subjectivity and vulnerability to politics in affordable housing approvals.

Better guidance and collaboration between governments and developers to achieve better design outcomes and development that contributes to great places and neighborhoods.

Innovative solutions so that affordable housing doesn't lower property values.

State mandates may be an essential tool but there is also a lot of resistance to them; could be the silver bullet or dismantle trust and collective will.

Robust investigation into why permitting processes take so long and implemented solutions to reduce times.

Better collaboration between community, government, and developers to allow for outcomes that are feasible, meet needs, and contribute to great places.

Communities preserve multifamily zoning and expand allowances for variety of housing types

Measurable metrics to track progress.

Community education and collective messaging.

Investment in staffing capacity across all industries involved.

Expanded funding.

Actions that reduce risk for development.

Coordination and flexibility to account for market variability between jurisdictions and over time.

Fear of risk/political will is a potential and likely challenge.

Greater attempts at collaborative efforts and documented lessons learned for what worked, what didn't, and what can be improved next time.

Efforts that do not upset the entire real estate market.

Clear indication that this planning effort was a key turning and rallying point for change.

Strategy outcomes contribute to affordable housing and affordable living in the region.

## Regional Housing Strategy Scoping

Participants were asked to consider and provide feedback on what the Housing Strategy planning process should look like.

### Key feedback and discussion points include:

The process and outcome should be detailed and direct enough to allow for real implementation and success.

Include a regional TDR program related to fair share housing concept.

Include regional housing goals by type and community/subregion.

Incorporate metrics and guidance for measuring success.

Include analysis of physical barriers and opportunities, e.g. water availability, land, etc.

Include a shared agreement and collective commitment.

The process and outcome should acknowledge, and operate within, the framework of differences across the region.

Celebrate and acknowledge local successes.

Clearly identify what is needed from the state level.

Communicate and promote collective/community benefit over individual interests.

Educate around affordable housing and who it serves.

Clearly identify a shared understanding of what success is and how to measure it (target numbers, percentages, any progress in the right direction, policy changes, other qualitative factors?).

Include guidance for governments as “good development partners.”

Address Prop. 123 and urban renewal (counties) as tools that can be made more accessible.

Send out a call for involvement to ask/invite those who want to participate (share with their networks).

Involve the business community and relate the project to economic development and sustainability.



## Appendix A – Phase 1 Polling Comments

The following are raw comments provided from open-ended polling responses

Regardless of the last barrier you selected, what other barriers do you see to providing housing in your community?

Single family zoning.	NIMBY-ism	Federal regulations and timelines for land acquisition.	WATER
Infrastructure	Lack of teeth in zoning codes and comprehensive plan.	Balancing infrastructure costs/planning with planning for increased densities	Public support from community/nimby issue.
Diversity of housing options.	Water availability	Infrastructure and WaterFunding	Nimby
Lack of transit	Regulations around mixed use, transportation access	NIMBY	Infrastructure costs
Our NIMBY friends	Resident pushback against increased density. Infrastructure and infill costs.	Land availability	Cost of infrastructure construction, time spent in entitlement process, general funding for project (LIHTC, gap funding, etc.)
Complexity to funding opportunities and coordination among developers and partners.	Utility and impact fee costs	High growth rate threatens sense of community identity	requests for Metro Districts drive up costs for homeowners

Unwillingness to change designs to be in character with the city, developers push for cookie cutter designs	Complexity of funding opportunities and lack of coordination among developers and partners	balancing housing and retail needs	Resident pushback to density increase/changes. Infrastructure and infill costs. Policies don't support affordable housing strongly enough.
Technical support / assistance	Convene jurisdictions to identify regional opportunities	Quality data to support educating elected officials on the need and importance	Create a simple straightforward housing dashboard that which gets measured gets done
Public perception of affordable housing	Funding, community will, competitive applications for affordable housing funding sources	Diversity of housing options and mixed income models	Complexities of entitlement process(es) across agencies (public works, planning, etc.)
Statutory counties are very limited in the role of affordable housing.	State limits on county powers	Staffing bandwidth and expertise	Limited public services (fire, police, etc)
Development protections	Zoning and height limits	Inventory and affordability	Residents of the community are scared of change - I'm here now, shut the gate.
Historical zoning of available property for development.	Code changes	Community Opposition	Transit/transportation availability

Make more housing development by-right, remove risk and uncertainty for developers to hopefully increase housing supply generally.	(Perceived) preference for single family homes	Coordinated infrastructure and capacity	Regarding homeownership, condo defect.
Overreliance on deeply affordable housing at the expense of middle-income and market-rate housing supply.	affordability or access to funding to make energy efficiency accessible	Infrastructure needs - water, road construction / maintenance , etc.	Knowledge too -- many homeowners don't understand the importance of energy efficiency and don't want to disrupt their lifestyle
Lacking efficiency and coordination in shared infrastructure planning and deployment.	Inequity in housing site locations for existing community	Discretionary review processes that move the goal posts on uses, density, parking, affordability, etc	Cost to build
Large landowner holdings who are used to a certain development model and unwilling to retool the factory.	Looking forward to what community needs will be in 10, 20, 50 years in the future	Community opinion that people should move to cheaper areas if they cannot afford our community	Land that has exorbitant costs to develop
Providing consistency in data - housing needs assessments in different jurisdictions are often hard to compare	Accurate more detailed data around existing housing stock and the need by income levels.	Help create regional relationships	Combine data to represent the region
Make best practice models available			

## What are the biggest incompatibilities or contradictions between housing targets and climate goals?

Cost	Concern regulations that boost sustainability (ev readiness, solar) increase the cost of housing units	Desire to build housing cheaply, frustration with the new development regs and climate considerations	Increased costs to build and the costs for sustainable infrastructure
Cost of initial construction to include renewable energy, despite long term return on investment	Community GHG reduction targets may disincentivize population & job growth. Need to focus on both total GHG and per capita GHG reductions.	Community readiness	Cost, capacity of contractors, risk of displacement in existing housing,
Invisible, unwitting subsidizing of single family, drive-oriented development without having them pay for their climate externalities.	Disconnect between sustainability value and best practices	Integrating climate action into housing is still largely seen as a "nice to have" not a critical component of public health and equity	Cost, cost, cost. Electricity is much more expensive in terms of infrastructure and as a heating source.
Affordable housing typically pushes cheaper materials, less green space, need to keep costs down to make the project viable. BUT some things like cool roofs aren't always a cost increases.	expansion into extra-urban and rural areas to accommodate SFH development and lack of connectivity to transit and services	Policies that subsidize sprawling development patterns.	Lack of coordinated planning and impact to GHG emissions (everything we've already been talking about)
Developer/architect/contractor re-education needed about sustainable design and long term benefits	Too much focus on technocratic solutions (EVs, heat pumps, solar), which are super important! but can't solve everything. Multifamily & mixed-use development inherently use less water & energy, VMT.	Belief affordable units should not be nicer or better than existing market rate units	There isn't a shared understanding on the affordable housing and climate sides of the conversation on the value of increasing density.
Climate action without a more comprehensive approach having the potential to drive up housing costs - making affordability less accessible, perpetuating narrative that it's too costly for LMI resident	Opportunities to leverage the different funding opportunities (housing, climate, transportation).		

## How can DRCOG best support you and your community as you tackle housing needs?

Support statewide zoning reform that local governments will not support.	Funding and technical assistance in terms of policies and programs.	Set up consistent use of terms, methodology for Housing Needs Assessments to be reliable across jurisdictions	Represent the regional perspective in state policy conversations
Providing best practices for land use planning	Navigating funding opportunities	Providing data and helping tell the story from a regional perspective	Regional housing vision and initiatives
Consider local concerns for transit connection to housing and suburban development factors	Data collection support, funding opportunities/support,	Communication and education with elected officials	Funding (for transportation or housing) tied to outcomes
Ongoing data resource	Regional planning efforts and continued regional engagement	Support state-wide zoning initiatives that are not one-size-fits-all and takes into account where resources (water!) are located and available land.	Provide technical assistance/temporary staffing where we can not fill vacancies in our housing staff
Looking at the best land uses for the areas in transit corridors	Create regional housing strategy that tries to connect the differences between jurisdictions	Quality data to educate elected officials on the need and importance	Further tie housing development to transportation projects/funding
Understand individual jurisdictional needs, infrastructure, and funding structures	Clarify for residents how 1 or 2 apartment developments do not solve the problem	Helping understand the economics of vertical mixed use construction and smaller multifamily building types.	

Education for politicians and developers

Metro wide community support and buy-in for affordable housing

Agent of resource collection

One on one solution navigation, working with local governments individually for solutions

Data to support conversations with community members

Support with funding, education, helping set best practices

Advocate state legislature for funding. Prop 123 is a good start, but does not meet existing needs

Uniting voices and bringing about policy and public sentiment change

Tools, resources, guidance for how municipalities should partner with developers to create "high-quality" developments with infrastructure that provides benefits to the community and is sustainable.

I think your message about strategic prioritization of investments and aligned regional action can help advance a cooperative and more impactful approach to these investments.

Is there anything that you think is critical to consider at any stage in this process that we did not discuss in detail?

Mixed income	costs of building affordable housing and allocation of funding	Equity in the placement of Affordable Housing	Long term investment
Need workforce housing, even us city planners cannot afford to live in our own cities	Buy-in from elected officials	Construction defect litigation	Need for permanent supportive housing and transitional housing for the homeless
Impact of taxes and mill levies by area on affordability	Racial equity	Don't let the homeless discussion hijack a productive housing conversation	Friction in land use change conversations with communities
Housing for special need populations	Ability to construct condos!	More density near light rail stops	Projected incomes 20 years in the future
Regional equity of affordable housing	Transit support/funding needs to be a part of the discussion and impact of regional differences in available transit services	Construction defect law	Senior focused affordable housing allowing for aging in place
Tap fees	Transit support	regional strategy for housing folks experiencing homelessness	Diversity of housing stock and the market responding to that need

Intersection of public health impacts of greening affordable housing	How does increasing sustainability benefit CURRENT residents (not just new residents of affordable units)	Equity	Facilitating a combined look at the three categories of funding opportunities (climate, housing, transportation).
Uncoordinated development (and redevelopment) of infrastructure and therefore missing the opportunity to encourage efficiency and how that infrastructure is implemented.	What code waivers and exceptions are appropriate to incentivize affordable housing without putting us behind on sustainable development targets	Open space and location of housing	Savings from ongoing costs as a result of more energy efficient, sustainable housing not part of the conversation often
Density + Transit Oriented Development	Tools and policies that enable sprawl and make it cheaper than infill (tax policy, special/metro districts, annexation policy, etc)	Can we quantify any benefits of denser development?	Dispelling myths about missing middle housing
Public education, change hearts and minds	affordable housing policies that can be integrated into climate action work	Land use and transit. If we build more car-dependent housing, we are locking in future emissions	Benefits of adaptive reuse
Alternatives to standard approaches to affordable housing (i.e. direct funding to residents, transportation improvements, holistic approaches, etc.)	Data to align housing priorities with current workforce	Social service needs tied to affordable housing	Strategies/best practices to create housing across various income levels, particularly those just above of 60%/80% AMI levels.
Location of affordable housing should be distributed to be accessible to all, dictating locations is not helpful	Homeownership vs investor competition		
Please explore existing, especially vulnerable (to disaster) housing stock. How do we keep people safe and comfortable as high heat days and disasters increase?	Uniting voices and helping to bring about policy change		



## Appendix B – Compilation of Phase 2 Barriers Input

The following is a compiled, simplified version of staff notes and sticky note responses from all Phase II engagement events. All raw inputs were transcribed into a single database, culling responses in instances where multiple notes sets recorded the same conversation to minimize duplication. In some instances, notes were lightly paraphrased to reduce complexity for data processing.

Need for interim services while folks are on waitlists for housing
Growing number of households on fixed incomes
Lack of housing inventory
Growing number of seniors at risk of displacement (fixed incomes that can't keep up)
Low income and senior housing needs to be near and accessible to services and other needs
Too much red tape for funding that supports affordable housing and related support services, including for direct assistance (e.g. rental assistance)
Short-term solutions are necessary but ultimately people want long-term solutions
Should be considering land trusts more as a strategy
Need more condos (multifamily owner occupied)
Seniors and children are the most vulnerable demographics when it comes to housing security
Need for data and methodology consistency across housing needs assessments
Urgency of need should be weighted when assessing housing needs (i.e. displacement risk)
Displacement and homelessness prevention is just as important as providing housing for those who are homeless
Many landlords won't accept low income programs, such as vouchers
Need to consult those with lived experience of housing insecurity when determining need and considering solutions, and need to pay them for their time
Healthcare is another really important issue for those who are most housing insecure
There is a lack in reliable, long-term funding sources
Landlords and lobbies are a barrier to new policies and funding being passed
Need a better and more comprehensive regional system for housing assistance (i.e. qualifications, applications, and matching)
Zoning is usually restrictive for supportive services such as soup kitchens, pantries, transitional housing or shelters, etc.
The definition that we use for affordable housing isn't actually affordable, particularly for those who are most vulnerable to displacement and homelessness
Construction defects laws are a barrier
Hard to be in a position where first right of refusal works successfully every time but a worthwhile strategy
Need to preserve existing older housing that is naturally occurring affordable
Need more leadership and education for affordable service-based and shelter housing (explain how the system works)
Disconnect between social services that are at the County level while zoning and politics are local
Service providers should be considered as essential infrastructure that is continuously funded as a function of government
Need more incentives for financial investment

Need more investment in eviction mediation
Need more eviction mediators who have similar experience (low income)
Enterprise Community Partners have a Housing Equity Guide that is a great resource
People often seek help when they're already in deep water; with more funding and staffing capacity and service provision, we could theoretically get people the assistance they need before it's critical or too late
Need to partner with and gather data from service based organizations when preparing housing needs assessments
House Keys Action Network published a great study in 2023 about key issues related to homelessness and the unhoused population
A regular regional housing summit to convene all partners working on housing would be beneficial
Homelessness case management regulations have caps, which are generally in place for good reason, but with case manager shortages it means that some people are left without any guidance or assistance
Costs to operate housing communities is increasing and there isn't enough rental assistance
Need more early intervention programming, such as financial planning and retirement planning
There is a lack of alignment between funding for housing and funding for health care
Funding availability, with better consistency, reliability, and limited or easily navigable requirements are the single biggest need to support the most vulnerable and keep people housed.
There is a lack of well-rounded education for market economics
Local governments are often more restrictive than the state
Registered Neighborhood Organizations often have loud voices against housing in the form of density opposition
Zoning with clear use by right standards is much more predictable and faster to process than PUDs
Seems like zoning and development review has taken on more PUD than traditional zoning
We need more education to combat NIMBYism
Housing supply is the key issue but we run a risk with micromanaging one segment of the need
DRCOG could provide a model for zoning standards and development regs
DRCOG could advocate and support for state level control and universal rules
Need permanent supportive housing
Need expedited review as increasing review delays leads to increased costs and uncertainties
Government funded projects have the highest level of restrictive requirements (e.g. low AMI, sustainability, etc.), which usually means that they produce fewer units overall
Fast changes in quality control wreak havoc when it often takes years and a lot of funding to plan and design projects
Red tape that comes with funding is a major barrier
Utility providers operate as businesses serving self-interest, rather than broad community benefit
Government funded projects have strict timelines, are more likely to get NIMBY pushback, etc. which delays the projects and jeopardizes the funding, and the outcomes
There is a lot of unease and uncertainty around housing right now with recent and current state level legislative efforts on the topic
Will the continued production of luxury homes actually help the affordable housing market by simply adding supply?
Sustainability or design regulations often impede the development of both market rate and affordable housing by driving up costs and making the process more complex
Need permanent supportive housing
Need permanent supportive housing

How do we incentivize more ADUs
Feel like the housing market is not actually a free market
Home rule can prevent state interventions
Site plan review processes have become highly subjective, unpredictable , and more vulnerable to opposed neighbors and organized groups
Need to get on board that when people are properly housed, it supports the economy and our communities
HOAs can be a big barrier
There are no incentives tied to inclusionary zoning which just results in a greater burden and higher prices on the market-rate units
Sometimes lose the potential for many units at a higher income threshold because we put too much focus on prioritizing just few very low income units
LIHTC projects are really popular, there just isn't enough funding to go around
Worry that potential strategies can lead to unintended consequences, including higher prices
Colorado has become very inhospitable for real estate and development
Need to understand realities and lived experience of navigating the housing market to inform strategies and regulations (i.e. talk to developers, financiers, operators and landlords, etc.)
Incentivizing more supply, period, is key
Multifamily development operation has become more expensive, which drives up rents
Need more creative funding and investment opportunities, including Social Impact Bonds
There is misunderstanding about who falls within "low income" and qualifies for affordable housing
Need to educate and promote funding for housing by demonstrating the cost difference between building and providing adequate affordable housing and permanent supportive housing versus paying for those people's needs anyway via ER visits and policing, and mental health responders, jails and the criminal justice system, etc.
Only certain people have a voice in political settings like council meetings
Red tape and bureaucracy related to funding is a barrier
What are the stats on small-scale privately owned rentals vs. large rentals with management company
A big challenge in some places is the high number of different utility providers
Permanent supportive housing needs to be near services, transit, needs, etc.
We should be monitoring how many people are on the brink of displacement and homelessness
Need efficient and predictable review and entitlement processes to allow for projects to move more quickly, to improve predictability in viability and outcomes, and to reduce risk that can have a big impact on overall costs
Entitlement timing is very costly currently
Funding availability is a significant barrier
There has been some success with allowing multifamily development within commercial areas
In general, it can be very difficult to get projects to pencil
Providing housing for the lowest income brackets is hardest and really only works with significant subsidy
Requiring affordable housing at lower income brackets for inclusionary zoning or incentives-based private development will often kill the project as it can't pencil, or it just significantly drives up costs for the market-rate units
Should we change the goal to highest unit count and maximizing densification, rather than specific income levels

There are many unintended consequences of well-meaning policies, such as design, sustainability, or affordable housing
There needs to be public funding easily available with little to no red tape if we want affordable housing.
Increased density to accommodate more units and TOD is good generally but it doesn't make sense everywhere so we need flexibility based on contest
Labor and construction costs are a huge barrier and issue that drives up cost so what can we do to reduce these costs
Need policies that embrace public funding and overall support for public housing, both at state and local levels
Prop. 123 has been great but very competitive and difficult to tap into
Public-private partnerships are essential for the production of affordable housing and we need to foster these relationships and connections
Local governments that have affordable housing development have dedicated funds to support it, for example from inclusionary zoning fee in lieu option or other sources.
It can be a challenge to dedicate local funds to affordable housing due to political opposition, but once in place it can have a big impact
Water availability and uncertainty is a big barrier for housing development
Utilize bank qualified bonding abilities (small issuer exception) to reduce overall debt costs
Utilize concessionary debt from CHFA
Technical assistance for complying with regulations around funding would be helpful (e.g. fast-tracked permitting required by Prop. 123)
It would be helpful to have a guide for affordable housing developers and healthcare providers to partner, e.g. CHFA is about to publish a report on this highlighting instances where healthcare facilities have land or unused buildings that could be repurposed for workforce housing or for discharge rehab facilities for low income/homeless population
NIMBYism is often grounded in some piece of truth but it's a matter of balancing community needs and desires so we need more robust community engagement to build consensus for housing projects to mitigate last-minute or prolonged opposition
Need more guidance and commitment to education on community benefits of housing, specifically affordable or workforce housing
Maybe we need to produce and track metrics that illustrate the broad-scale community benefits of housing
Right of first refusal should be considered, but must be paired with funding streams and availability to allow for purchase when the opportunity arises.
Operation costs and functions for housing developments acquired or produced by local gov can be challenging or prohibitive
Regional efforts to pool resources and staffing is a growing approach
Partnerships with private and non-profit organizations is essential, as well as with anchor institutions or employers
There has been some success with partnerships to convert hotels into permanent housing, but rely on partnership and funding if affordable
There is generally a lot of broad cultural frustration with restrictive entry to homeownership, leading to mistrust in the market to meet housing needs and desires as well as upward mobility generally
How can we work collaboratively to restore some faith in the American Dream and work collectively to provide adequate housing

DRCOG could provide a sort of opt-in facilitation or serve as a liaison to broker services between developers and local governments or other partner organizations for housing projects that support DRCOG's goals
DRCOG can help by sharing success stories from across the region, serving as a megaphone to help communities learn from one another
Zoning has moved from use by right, which was predictable, to more of a site-by-site unpredictable, complex, lengthy, and costly process
We have many worth goals that we're working towards (e.g. affordability, efficiency, design, sustainability) but the unintended consequences of regulations that work towards these goals is that the process becomes too complex and costly
DRCOG could support local grant applications by endorsing them
There is an inherent conflict in asking the private sector to develop affordable housing because profit is always the necessary goal.
Deed restrictions must be utilized for any affordable housing provided by the private sector
zoning restrictions and permit backlogs are major barriers for housing
There is a lack of commitment to long-term affordability over developer profits
Rising construction costs are an issue as well as a lack of well-paying labor jobs
Even "affordable housing" isn't actually affordable to a lot of people
People on fixed incomes are particularly vulnerable
There is a significant group of people who make just enough to not qualify for housing assistance but are still spread too thin because of how much of their earnings they have to spend on housing
Naturally occurring affordable housing in mobile home parks are very vulnerable because the land can be sold at the whim of the owner, without any input from the residents
We should implement first right of refusal with ample notice to allow for communities to realistically compile a funding package and purchase the property, particularly for mobile home communities
We need regularly budgeted long-term financial assistance, specifically for homeowners on fixed incomes
DRCOG could be a more visible and outspoken ally, rather than taking on a more neutral position.
Funding needs to go more directly to housing, rather than bureaucratic processes
We need to shift power to the people who are experiencing the worst housing insecurity
Capital costs are killing development
Look at entitlement grants
Revolving fund is targeted on low income
Service charge begins, license fees to cover change
Need a funding source for capital costs
Special interest rates
Reliance on private development special districts is a "stake in the heart of affordable housing"
Subsidies for development to bring in low income workforce
Construction defects changes will create new stepping stone
Code to incentivize smaller construction
60% AMI not taxing the overall system
Zoning requirements to reduce turf
Need a sustainable funding source for infrastructure beyond grants
Golden's tap structure is not flat rate, which could be a good example to follow
Need more money for electric policy

Need more money for infrastructure growth
Need to implement more systems for greywater recycling
Plat and utility easements are separate processes, which can be a challenge
More funding and code changes are necessary
Existing infrastructure capacity in many places cannot support the amount of new development and growth we're talking about, requiring significant investment in capacity upgrades
Costs to expand or improve infrastructure are increasing quickly, exacerbated by inflation and supply chain issues
We need to think critically about who will pay for necessary infrastructure upgrades or expansions and how
We have limited resources spread across a vast geography and wide range of needs
Permitting processes take a long time which adds to costs and ability to build
Political commitment to affordable housing is key
EV charging and building electrification requirements are adding to infrastructure capacity and upgrade needs
Electrification of utilities doubles the electricity load and demand for each unit
Even something like adding an ADU can significantly contribute to rising capacity needs for infrastructure in developed neighborhoods
Want to keep user costs low and not put the additional burden of necessary expansions or improvements on residents
Getting new regulations passed to support housing can take a lot of time and money (example of inclusionary housing that took 2 years to pass)
Should have more state funding for housing
Concern about whether state-level mandates to build housing is really feasible
Land use and infrastructure planning are diverging, which creates issues for compatibility and ensuring that the infrastructure can support the development
Need to pair affordable housing with transit options and service
We need an equitable regional effort and dispersion of opportunities for all
Washington state has a good model where general taxes pay to develop infrastructure, as well as a revolving fund
Right now users pay in significant rate increases to cover infrastructure upgrades
Converting commercial land to allow residential is a good approach, except for the fact that the infrastructure isn't set up to accommodate residential currently
Some communities don't even have the political will to support ADUs, which seems to be one of the key strategies under consideration right now
Denser development and infill is more efficient from a utility perspective, but there are still significant needs to bring existing infrastructure to where it needs to be
Construction defects laws have been a big barrier for developing missing middle housing
Even with adjustments in zoning to allow for more housing types, construction costs often make housing development difficult
Interest rates are really impacting feasibility right now
Many communities are property tax dependent, with pressure for downward rates to keep things affordable
Trying to focus on the preservation of existing affordable or naturally occurring affordable housing

There is a challenge and disconnect between funding cycles and when opportunities arise, so we need some kind of consistently available funding pool for these circumstances
Preservation of existing units will become an increasingly important strategy and goal as construction and land costs will probably just continue to rise
Have been trying to use congressional projects funding for some projects, e.g. Safer Streets & Bridges, or Department of Defense (have a military base)
Larger communities usually have staff dedicated to grant applications and management, but many smaller communities can't afford this and thus don't have the capacity or expertise to tap into key grant opportunities
Grants are an expensive process in themselves
Projects have to be shovel-ready when applying for grants, which can be a tricky chicken or egg scenario
Would be great to have a funding source that has minimal reporting and managing requirements to make grants more feasible and less costly
Could DRCOG or some other organization provide technical assistance support for small communities to seek and manage grants
Grant matching or overage requirements can also be prohibitive for some communities
Even communities that do have grants specialists often pass up some opportunities because the cost and headache just isn't worth the benefit
Infrastructure costs and deferred maintenance are already a big issue, so needs to expand capacity for new development and growth feels really daunting
Concern about losing access to critical funding if certain requirements aren't met that are a huge challenge to implement locally without support
Even just convening different actors to discuss challenges and helpful approaches or tools for grants application and management can be really beneficial to learn from others
The potential state mandate to update land use and zoning codes could add a huge strain on governments that already have really long to-do lists
Any mandate for updated zoning and land use must be paired with supportive tools and be tied to infrastructure planning as well
Need to protect naturally occurring affordable housing in mobile home parks within any state-level legislation to prevent displacement
Can DRCOG provide some guidance on best practices or assessment to determine whether retrofit for existing buildings or demo and rebuild is a better option (e.g. hotel or commercial building conversion)
How do we fill any gap in revenue left by conversion from commercial to residential
Maybe we need a regional approach to tax generation
There is a lot of opposition to housing because of perceived concern about traffic impacts
If we can't provide financial support to fund sustainability within buildings, then we shouldn't be requiring it, especially for affordable housing, as that just adds to construction costs that are passed down to consumers
It would be great to have a streamlined permitting process at all levels of government
Development projects are taking 5, 10, or more years to build, which is a huge risk and adds significant cost to the final product
Need broader incentives and regulations to reduce water and energy use and improve overall utility efficiency
We currently plan for future water needs based on historic trends but we need to update that methodology as it may not be accurate

We need to be planning and preparing more for extreme worst case scenarios with water, such as storage, etc.
There is a big issue with how much water goes to agriculture and irrigation
Transportation needs a lot of attention if we're truly going to grow as much as anticipated, and housing needs to be aligned with that
Preserving existing housing doesn't align with funding currently available and it's difficult to compete with private developers to acquire those properties to preserve them
Actual costs to preserve housing is generally much lower than developing new housing
Have adopted zoning changes that promote smaller construction
Considering a tap fee structure that calculates both inside and outside uses, which is proportionally accurate and reduces costs for small units and lots
Want to reduce utility costs but cities rely on tap fees as they are
Water availability is a major barrier for greenfield development as existing wells are starting to go dry
Considering zoning regulations to limit turf
Need to consider and promote more recycled water solutions
Water rights is a complex issue that significantly impacts development potential
Concern about parking needs to support infill development
EV electrification requirements may hurt future residents because those costs will be passed down to users, and grant funds are not a sustainable source for capital upgrades on that scale
A huge opportunity is to fix the construction defects laws to allow for more variety in homeownership options
Water and sewer require a self-sustaining system where infrastructure is funded through enterprise and user fees
Upgrading water or sewer lines to accommodate denser housing is a huge cost that can't often be shouldered by developers, especially if including affordable housing or if you want costs to remain low
Could consider shifting the cost of infrastructure upgrades to a capital source rather than up-front fees that impact the users
CBDG or HOME could provide gap funding for public infrastructure, especially to help LIHTC projects
Some developers don't want to meet labor standards that come with certain funding sources
Workforce for construction and infrastructure projects is limited
Example utility co-op costs have increased 40% in 4 years, due to required upgrades and market conditions
There is a significant reliance on developers and special districts which just passes costs on to future residents via higher property taxes
Significant subsidy is necessary for developers to meet affordable housing, especially below 60% AMI
Transportation costs are another significant factor that contributes to quality of life and both job and housing security
Lack of housing affordability results in lower levels of service for the community (e.g. house cleaners, restaurants, etc.) and longer commutes for many people
Lack of housing affordability can result in people moving elsewhere as they are priced out, or because they are dissatisfied with the lower levels of service
States with lower living costs will be able to attract new talent and economic growth
Maybe it's okay if Denver's economic growth slows a bit to allow us to catch up on development to meet needs
Factors that we can't control are really the biggest issue impacting housing supply and costs, such as interest rates, demand, construction costs, market volatility, etc.



How can we better prepare for fluctuations in the market so that we can continue building and reliably producing housing across different market conditions over time
The biggest opportunity for DRCOG in the housing field is to tie housing production to transportation dollars
Slower economies with high housing costs generally just attract more high income households
DRCOG could help in convening jurisdictions to help them benchmark one another and share resources
No community wants to feel like they are the only one addressing the issue so bringing jurisdictions together to share their ideas and efforts could be very beneficial in building collective momentum
Need to normalize large-scale collaborative discussions around housing on a regular and continual basis (maybe 2 times per year)
DRCOG could help by sharing best practices and case studies
Example from Minneapolis Metro that produce an annual "Beige Book" with interviews from panelists each quarter to understand trends, considerations, etc.
Need to promote more TOD, including funding and regulatory allowances to enable more development
Parking near transit stations is a low hanging fruit opportunity, particularly partnering with RTD on underutilized lots
Need to ensure that affordability and equity are incorporated into any TOD development
School districts need to be part of the conversation to understand how housing can help maintain enrollment levels and serve families
Need a more regional system and approach for matching low income households with available housing (Dahlia example in San Francisco)
Need to be assessing projections annually because things can change very quickly
The National Housing Preservation Database is a great resource and would be a good model for the entire Denver region
Need to be flexible in our policies and approaches to account for changing trends and forecasts
There will always be demand for 60% AMI or less, but it requires so much support and there is so much political opposition that it will probably always be underproduced
Need to help people understand economics and the importance of having low income housing in all communities to support lower wage jobs that are tied to essential and desired community services
There is currently not a regional mindset and local jurisdictions are at-odds with state efforts, which indicates a need for an honest fair share conversation and better sharing of experiences and data
Need more funding to support development for less than 60% AMI
Need to reconsider and discuss how bond caps are used, distributed, etc. re: collective pooling versus siloed by issuer
Smaller communities seem to often get a bond allocation but don't have a specific plan for how to use it, especially if they don't have dedicated housing staff
Funders expect a higher level of supportive services for affordable housing but it can be challenging to find organizations to do so and adds to cost, although it is important
There are varying approaches to providing services and they all have funding challenges
There have been major increases in insurance premiums, in some cases as much as 200% in a year, which can be hard on property managers and owners, especially affordable
Operators and owners have to absorb the costs of increasing insurance because they can only increase rents by so much, or require formal processes and approvals
It would be great for DRCOG to advocate for a state fund to support unforeseen changes in costs, such as insurance (California as a case study)
Areas affected by the Marshall Fire are feeling insurance increases acutely right now

It is challenging to provide permanent supportive housing for seniors, as it takes certain expertise to manage Medicaid
There's been a lot of innovation lately to try to reduce construction costs, such as modular homes, but it doesn't seem to actually be lowering costs as much as promised or intended
Modular development often requires 25% to 50% down upfront, which starts interest accrual earlier than traditional development construction loans
Transportation costs for modular can also drive up costs
Modular construction still faces challenges related to scale and efficient production as the market hasn't really absorbed or integrated it yet
Tax credits are a very important and very competitive piece of capital stacks for affordable housing
RTD is statutorily prohibited from taking less than market value for heir land, so they can't donate or subsidize TOD projects with their land, however example of lower interest rate construction loan from RTD for project on their land
Need to be creative with funding streams and sources, including more collaboration across different sectors and entities
formal DRCOG endorsement and support on financing applications could be really helpful
Tools like inclusionary housing regulations just forces developers to increase the price for market-rate units
Developer group has stopped developing multifamily housing entirely because of inclusionary regulations that force market-rate prices to go unrealistically high
Seems like "voluntary" tools to promote things like affordable housing aren't actually voluntary because if developers submit a proposal that doesn't include it, they won't get approved
Places like Denver, California, Washington, and Oregon have become a very hostile place to develop, whereas places like Texas, Arizona, and Florida are much easier to develop in so they get more
Construction defects laws have killed attached for-sale development
Local jurisdictions are attacking special districts (Title 32), which is the only way that necessary infrastructure for new development can be paid for currently
Many jurisdictions are abusing the purpose of special districts by requiring developers to pay for things for the broader community, like parks, plazas, or affordable housing, rather than just necessary utilities infrastructure for that area
Increasing community benefit and infrastructure requirements for developers is prohibitive or just drives up housing prices for consumers
All housing under 80% AMI realistically needs subsidy so we need a lot more funding, and where will that come from
When the City of Denver rezoned in 2010, they implemented regressive and more restrictive zoning by reducing many areas from 2 to 4 units by right down to just 1
While Denver's 2010 zoning allowed for higher density along corridors, construction defects laws and now inclusionary zoning have resulted in additional limitations, so building housing is becoming less and less feasible, especially for-sale
In addition, the available forms in Denver's code haven't kept up with desires and needs to allow for the diversity of housing types they want to see
Denver's process for updates to the zoning code take way too long, leaving developers working with an outdated code
The Needs Assessment indicates that more than half of units over the next decade need to be 60% AMI which might make jurisdictions turn down developments that don't fall in range, essentially stifling housing development

How can DRCOG enforce or encourage all jurisdictions to support and accept affordable housing
Need to make it clear that any housing production is good and helps to meet the goals and needs
Should create a trust fund for minerals severance tax revenue to fund infrastructure with no strings attached (New Mexico case study)
Tap fees are based on fixture counts rather than household size and actual use
Modular projects aren't saving on plan review and inspections because the process is not treated differently, even though the state is doing its own inspections at manufacturing stage
Parking requirements are also often an issue and prohibit more units, so even allowing for more flexible options (e.g. off-site), can be really beneficial
Complex regulations make development very difficult if not impossible for smaller developers, which is why many small developers have gone away and we're just left with larger developers who want to do big projects with high unit counts
TABOR is a barrier that prevents jurisdictions from funding services and maintenance, contributing to backlogs and shortages that make capital projects much harder to fund
Many jurisdictions are holding onto commercially zoned land, even though the demand balance for commercial versus residential is not matched, just because of reliance on commercial tax revenue
Need to be more explicit with rezoning commercial to mixed use to indicate exactly what uses are allowed and do it by right, rather than requiring a more lengthy and subjective process to figure out whether housing is allowed or not
Permitting processes have become way too long and expensive, and sometimes you spend all that time and money and then the project isn't approved
Example of permitting process taking 6+ years and more than \$1 million or 8 years and \$6 million
Jurisdictions have staffing issues for permitting, particularly because in-office standards haven't rebounded since COVID, so the time that people are actually available for discussion or appointments is vastly reduced
During lengthy permitting processes, codes often change, which may require additional time and adjustments for the project, costs and market conditions change, maybe certain materials aren't available anymore so you have to go back to ask for permission to change the material, and this whole time you have to be financing the project without revenue
Trades labor hasn't recovered since the 2008/2010, requiring higher costs for training but lower quality products due to less experience and expertise
Small-scale and independent builders have virtually disappeared, and those are the laborers that typically work on smaller-scale infill and missing middle development
Insurance costs have contributed to smaller development and construction businesses dissipating
Denver's review process for any project larger than 5 acres requires a special review process that takes 3-4 years and they usually try to squeeze every ounce of public benefit from the developers
Planners and jurisdictions want to control an increasing amount of detail in development, all of which makes the process harder and more expensive
We need to prioritize and subsidize housing the same way that we do with economic development and jobs growth
NIMBYism is often embedded within local planning staff and elected officials
Example of a municipal staff person who was very helpful to work with was let go
Difficult to navigate all the differences and specific requirements for each jurisdiction so developers often find the ones that are most flexible and easy to work with and try to stay there
Often the more flexible and supportive municipalities are those on the outskirts, resulting in more sprawl
Even a small amount of direct subsidy goes a long way

Apart from limiting condo construction, construction defects laws have increased insurance costs significantly and some insurers are leaving the state entirely
Organizations and people who provide services to low income and homeless populations should be consulted during this process and future housing discussions
Land costs, public funding, and politics are key barriers
Some communities have limited land and residents often fight hard against increased density and TOD
Example of board willing to support help and assist homeownership programs more than others
Uncertainty and challenge with balancing lower costs for affordable housing vs maintaining revenue, e.g. what fees to waive and how to make up those revenues
Water and sewer districts do not offer waivers for affordable housing, which can be a big cost for taps, so how do we get service providers to support these efforts too
Fee in lieu revenue from inclusionary zoning sometimes helps to offset loss of revenue from affordable projects where fees are waived
Some developers have told municipalities that they won't build to max densities around transit stations because the market won't support it with current levels of transit service
A regional housing summit to help drive collaborative discussion and collective goals would be really beneficial
Example of municipality having issues protecting and preserving naturally occurring affordable housing in mobile home parks, since the land is usually owned privately by someone who doesn't care about community benefit
Another municipality seconded challenge of preserving and protecting mobile home parks
For infill or brownfield development remediation can be prohibitive
Example of municipality and county working together on deed restrictions
Example of new efforts to create a small-scale regional housing authority to help streamline codes across the county and to help with education and outreach to combat NIMBYism
One-off exemplary projects can be used as a pilot for certain regulatory or programmatic changes, such as reducing parking minimums for one project to help spur support for wider revision to parking regs
Excel doesn't have enough service for new development in some places and sometimes that isn't clear until the project is already underway
People tend to think that smaller communities don't need transit service but from a perspective of proportional growth impact, small communities are experiencing a lot of change and often the growing number of residents need to get to larger job centers
We need to advocate for more transit everywhere in order to support housing production everywhere
Need to address construction defects laws to encourage and allow for more affordable homeownership options in condo development
Would like this regional housing needs assessment and strategy to be a tool to inform legislation, including specifically identifying what legislative changes are recommended with greatest impact and to achieve regional goals
State legislation defines the boundaries of opportunities and successes at the local level
Need to emphasize the importance of and continue to produce plans and assessments to help inform legislation that is context-sensitive and appropriate
Legislative approaches really need to be regional in the sense that they account for contextual nuances
Need to factor in transportation costs when thinking about affordability and housing security, and need to promote location efficiency
Any strategy suggestion or mandate comes with costs, we need to clearly identify what those costs are and provide a pathway for funding those costs

Lack of housing stock is rooted in labor shortage that resulted from 2008 recession and hasn't rebounded, so how do we encourage and support labor force growth in this industry
Infrastructure and politics were not able to keep up with development boom and growth in demand from young people that occurred in the 90's and 2000's.
Housing unaffordability snuck up on us pretty quick and has been a shock to the private sector which has turned more to public private partnerships
Denver has also had to put a lot of resources towards immigration influxes recently, which strains resources for other existing needs
There is a big backlog in City of Denver permitting right now because so many people wanted to submit before inclusionary zoning went into effect at the same time that there were staffing shortages
Many of the more urban jurisdictions that neighbor Denver have reacted to rising prices and influx of development so they started to crack down more
More suburban communities tend to offer cheaper and more available land as well as easier permitting processes
NIMBYism is a huge problem, even for more subtle adjustments like allowing ADUs
It's shocking how forthright some residents and even elected officials are in opposing any kind of growth or economic diversity
We don't currently have and need guidelines for financial institutions to understand how many spaces you actually need
Parking is really expensive and takes up valuable land so parking requirements can kill a deal fast, especially for affordable housing
Starting to make some headway on reducing or removing parking requirements for affordable housing
Example of a project in Denver where a developer is trying to build affordable ownership housing and has a lot of political support but the land is appraised quite high and RTD can't sell below market value
Example of an affordable housing developer having difficulty with the Urban Renewal Authority because of public sector policies and procedures that don't have compelling alignment with affordable housing
Denver has been reticent to do credit guarantees to protect their own credit
Because most communities are funded primarily through sales tax, TIF used to be used mostly for commercial development rather than housing, but with housing and property prices rising, we're starting to see it more with housing too
It's important to note the lack of coordination and shared responsibility for meeting housing needs across the region
DRCOG doesn't have a history of being particularly influential, so the more that this project can encourage them to take bold and specific action, the better
We need local level housing targets and information to break down the huge number for the region, because it amounts to trillions of dollars and people need to know what they can be responsible for and what they can do
Local developers respond to the market
Construction defects laws are a big barrier and it drives up insurance, even with proof that developers can win cases
Everything about building condos is riskier right now than detached single family or rental, limiting the new condo market only to very high end that is extremely expensive
Housing is too expensive, people will charge whatever the market dictates, even if they could charge less
Many landlords are big corporate companies that keep raising rents and don't keep up with maintenance, so people are paying way more than they should be for sub-quality living conditions
Funding and seed money is a big issue

Example of a project that's been in the works for 12 years and just finally got funding to support a developer with ARPA funds
First time homebuyer loans and grants are helpful
There are a lot of tools in the tool box, but each one is underfunded and they each have a specific purpose or temporary timeframe
NIMBYism and prejudice against people who have been dealt a tough hand are a big issue
Housing affordability is also affected by low wage jobs, high medical costs, mental health, etc.
People oppose affordable housing without even knowing who will actually live there, its all based on biased preconceived notions
Concern about efforts to lower parking minimums because that can lead to big issues with cars parked on streets and traffic problems.
Support for ADUs
It is tricky to find the right balance between creating more opportunity for housing while also mitigating against potential nuisances or issues
There can be real issues with too many people living in a house or young adults who live together being really rowdy and disruptive to neighbors
People in Colorado still want the 1950's white picket fence American Dream
Some commissioners think DRCOG is overreaching their role by stepping into housing
It makes sense for DRCOG to coordinate housing around transportation as a place to start
In particular, DRCOG can help coordinate low income housing in TOD areas, whether it's helping to secure or providing regional grants, etc.
DRCOG should serve as a convener and facilitator to bring all the housing people together to figure out goals and what they can do collectively
Attitudes and understanding about housing issues from elected officials is a barrier, often resulting in NIMBYism
communities that are landlocked have a harder time with housing, and very susceptible to bias and opposition
Its hard to find developers who are willing to take on affordable projects that may pencil differently
Technical assistance for small cities could make a difference in helping these communities get what they need
Example of difficulty getting council to support a large vacant commercial building to housing
Pressure and financial assistance for affordable housing in TOD areas would be helpful
Example of local efforts to upzone single family, including 3-unit incentive if one unit affordable, that caused an uproar, including racism and council recall
Condo defect liability law is a big issue, resulting in a lot of apartment development but low income households can't afford them and there aren't enough vouchers
Big issue with people not able to gain wealth the way they used to because housing is so expensive
Hard to find organizations to operate affordable housing developments led by municipalities, such as hotel conversions
Denver region doesn't act like a region, even though you can't usually tell when you've crossed from one jurisdiction to another
Need to align transit funds and HUD funds
Need an MPO for housing
Need more facilitation at the local level to make on-the-ground impact

Need a formal plan for the region that everyone can get behind and provides clear support for a variety of housing strategies that local municipalities can implement, and need to incentivize housing the same way we did with transportation
Have looked at models in Minnesota for TOD, family-oriented, mixed-use developments
Need to pilot some ideas, which DOLA can fund
DOLA has staffing shortages which makes distribution of their funds difficult
Would like to see an alliance between DRCOG, DOLA, and local planning department
What is the Area Agency on Aging role in housing at the regional level
Good funding sources include the Mile High Community Loan Fund/Impact Development Fund, TOD Fund, and CO Affordable Housing Preservation Fund
Need to ensure that people can stay in their homes has become a more acute need since emergency rental assistance has dried up, this includes regulations being worked on like warranty and habitability, rights to renew, source of income anti-discrimination, etc.
Right of first refusal is also important for income-restricted units so that local governments and partner organizations can preserve them
Would like to see local governments do more to support tenant stability
Preservation of existing units gets less attention but is really important and less expensive
Prop. 123 is helpful but there is always a need to expand financing and funding options at the state level
Technical assistance for nonprofits is helpful, example of helping them with electrification without raising utility costs
Transit hubs/TOD and ADUs seem to be the talk of the town these days
Should be pushing for public resources to go towards housing for 60% AMI and lower
Mountain communities have been pushing for subsidy at AMI well above 100% because prices are so high there, but the lower income brackets are still in greater need there and in metro areas, so public funds should go there first
Land availability, land costs, water, and land use regulations are also big barriers
Strategies essentially need to address displacement, low-income communities, and building affordable housing
Trying to figure out how to increase tax credits
Eliminating single family zoning is probably not practical here
Challenge in ensuring that affordable housing, including permanent supportive housing, is financially viable over time, especially since Colorado doesn't have a funding source to pay for services and operating costs
Increasing insurance and operating costs, paired with low rent collections put all affordable housing at risk
As a region, we need to create opportunities to raise low-cost capital, provide flexible and fast capital for acquisitions, along with private debt
Can we use a similar approach as Denver Prop/Amendment B that diverts tax revenue for homeless services to provide service and operation funding for affordable housing
Can we create some long-term regional financing mechanisms
Need better coordination by governments and providers to look at broad regional needs and strategize how to meet those needs
Need to increase density near transit, including partnerships with RTD, and can use some of California's financing tools as models
Need to partner with anchor institutions, such as schools, faith-based organizations, employers, etc.

DRCOG should help with pulling people together to focus on resources, land use, acquisition, land availability, etc.
Financing is a big challenge for providing housing at or below 60% AMI
LIHTC programs are oversubscribed
Would love to see dedicated and sustained funding at the local level
Have talked with many developers who feel like local governments could be better partners
Projects are way more likely to bypass opposition if they don't need a zoning change, variance, etc. so changing the land use regs to allow more of these projects can make a big difference
Water tap fees are exorbitant, and water availability is an issue
Though governments can't do anything about it, construction costs are a big barrier
There are sales and use tax exemption benefits that come from partnering with a nonprofit
Need to make sure that subjective regulatory processes don't become too burdensome and rather make these processes more efficient
The Transit Oriented Communities bill could really help with getting zoning regulations to support housing and avoid opposition
Prop. 123 expedited review requirement may be really impactful, but also may require new staffing
Have not heard yet that developers are shifting to Prop. 123 communities
Summit County as a model using STR fees for affordable housing, or lodging tax in other mountain communities
Additional property tax to fund affordable housing is also a common strategy, but wouldn't be good to do so with sales tax since it's regressive
Naturally occurring affordable housing often sold off and either scraped or remodeled at higher prices
Land availability and water are issues, especially as we think about balancing housing needs and climate goals, including open space preservation
Most available land is far from transit and jobs, so what are the costs of allowing housing there
Need to keep existing deed restricted units in the system
Need to keep naturally occurring affordable units in the system, especially mobile homes
Need funding sources to support residents of mobile home parks to buy their land in cooperative (Elevation, Thistle, and Sharing Connections as resource and model for this)
Need to promote local governments working with Housing Authorities to acquire and preserve naturally occurring affordable housing as deed-restricted
More community land trusts
DRCOG has credibility and opportunity to show what regional collaboration can look like through a strategy that has buy in from local governments
Need to get everyone on board to commit to this as a broader region since there are many smaller regional or local efforts that those jurisdictions will want to hold onto
DRCOG should provide an implementation plan to meet identified needs, without giving specific direction to local communities
Communities, especially smaller ones, will need guidance for implementing strategies in a regional plan, e.g. upzoning or rezoning commercial land, expedited review, etc.
Habitat for Humanity has historically high home purchase prices between \$300 and \$325 for a 3-4 bedroom, but having trouble finding households who qualify and can afford mortgage payments, even with no downpayment
Hard for Habitat for Humanity to go lower than 50% AMI and some grants require 80%
AMI's have been going up which hurts the lower income households



Challenge to find enough subsidy to fill the gap between development costs and what households in low income ranges can afford, both up front and in the long-term
Long term affordability covenants help, where homeowners sell back to the trust and those homes remain affordable
Need help advocating for more grants and funding
Not many local jurisdictions have their own funding sources, which limits opportunity and viability for affordable housing; Denver has the most money
Prop. 123 is helpful but won't make up the difference for communities that don't have their own funding
Downpayment assistance funding for land trusts only help the first owner
Long-term investment in development is better than one-time interventions
Not building as densely as we could be for affordable homeownership because of construction defects laws
Community land trusts not only make the units more affordable but also provide supportive services to help first time homebuyers navigate the system and responsibility
DOLA/DORA emergency mortgage assistance program is a good resource
Community land trusts keep affordable ownership units while allowing residents to build modest equity
Sustainability efforts in building like energy efficiency are worthwhile because they reduce utility costs but need to be able to leverage funding to do that work
Faith-based organizations have provided key partnerships for affordable housing with their land
Anything at the state and local level to improve zoning for affordable housing would have a big impact
Split lots, by-right affordable housing development on land owned by anchor institutions such as faith-based organizations, schools, or employers are potential strategies
With school enrollment shrinking and schools closing, this may be a key opportunity for affordable housing
NIMBYism is a barrier with rezoning
Would be great to have a regional housing fund, preferably grants
DRCOG could help by advocating for additional state and local funding, and working with entities like DOLA to make sure that available funds are as helpful as possible
Regional solutions could be an alternative for state-level reforms that have failed
Opposition to ADUs in some areas is a barrier, due to stigma, bias, and worry about reduced values
Habitat for Humanity has had success working with the Denver Housing Authority to build ADUs and private owners on larger single family lots, either providing additional income if the owner is in a low income bracket, or restricting the ADU to low income if the owner is higher income
Biggest change in the last decade is that housing is becoming so much more expensive, and more renters are having difficulty finding affordable housing
What used to be "affordable" housing isn't anymore
People are looking really far out into the suburbs to find something more affordable
Hear from local governments that they can't hire public employees and civil servants because those people can't afford to live in their communities
There are a lot of specific needs with additional services beyond just affordable housing, e.g. previously incarcerated, people with disabilities, people with mental health issues, etc.
Missing middle is more of a need now than ever
There is a need for funding to fill the gap and jurisdictions aren't filling it on their own
Now there are needs for affordable housing in the higher income brackets too where it used to just be lower AMI households

Some people are starting to struggle with higher property taxes
Stabilizing projects in the long term is hard, because they require a lot of compliance and management for grants and funding which is becoming more costly
Need to focus more on the impacts and needs associated with an aging population, while recent focus has been more on unsheltered homelessness and immigration
Need to develop more types and modes of senior housing, that provide a spectrum of services, from independent all the way through fully supported
DRCOG already provides some good resources and programs to support seniors
Would be great if DRCOG could play a role in deals, providing resources for development, particularly for TOD or seniors or housing that aligns with their focus areas
The costs associated with delivering services has increased, including insurance, licensures for different communities, tools, trucks, labor, etc.
Have worked on a pilot with DRCOG to help seniors with home modifications after a healthcare incident, also with support from healthcare systems and entities, which could gain more momentum potentially
DRCOG can convene and leverage and advocate to get local players to make concrete investments and commitments
DRCOG could provide guidance and advocacy, especially for communities that have historically been stubborn when it comes to affordable housing and help facilitate relationships and partnerships with nonprofits and developers
Would like to see how the barriers vary by subregion to understand amenability and capacity for housing development and/or specific challenges
What can we do to overcome the issue of collective and political will, as that has been an ongoing major issue
Would like to see an inventory of all land in the region zoned for residential currently and how many units that land could theoretically produce to understand current capacity from a zoning perspective
There is not enough funding for low AMI housing so we need to preserve existing deed-restricted and naturally occurring affordable housing, and how do we do that
Building more housing in general, even higher end housing, will take pressure off of older (outdated, usually small) homes that would otherwise be naturally occurring affordable but people with enough money are willing to pay high prices for them
Just because one community has better resources for writing and managing grants doesn't mean they deserve that funding any more than another community that doesn't have the resources or capacity, so we need a better model for distributing funding for housing equitably across the region (DRCOG could play a role).
Concern and frustration that communities are doing a lot of good work to create more flexibility and opportunity for housing development and aren't seeing results
Construction defects laws are a huge barrier
Would like to see an assessment or investigation as to why development isn't happening in some areas where those zoning changes have been made to support more housing
Local governments should be recognized and get credit for the efforts and achievements they accomplish to move the dial on housing opportunity because it's very frustrating to put in a ton of work and just continue to hear that communities aren't doing enough
Would like to see an analysis and acknowledgement of the disparities and variable conditions even within each subregion, because sometimes lumping these disparate conditions together leads to skewed data and outcomes
It's important to be strategic in planning, and a big driver in meeting these needs will be to be able to build where land is available

Tax policy at the state and federal level is also really important, because many households are in a situation where they've appreciated a lot of value on their house and may be ready to downsize but if they were to sell their house, after capital gains tax, they wouldn't be able to afford even a smaller house.
Construction defects is not only preventing new condo construction but also makes existing condos more expensive because of insurance, and sometimes those units would otherwise be naturally occurring affordable housing, so it would be nice to have a funding source to protect and preserve existing condos or have some kind of reinsurance fund (maybe Prop. 123)
Would like to see barriers nuances by subregions
A lot of people (e.g. families) want a townhome or single-family home product rather than a condo or other multifamily unit so we need to make sure we're also providing the kind of housing that people want that is affordable to existing residents
Would like to see the city and county makeup for each subregion to understand who is included in each.
Affordable housing deals are 3x more difficult to get done currently with fewer tax credit deals overall
Colorado has good resources for middle income housing but those funds are becoming more constrained
Many affordable housing advocates or developers don't think middle income housing is good enough and look down on it
Available resources need to be paired together more and more to fill the gap and are generally producing fewer units due to costs
There are banks that focus on low-end affordable housing but there is a gap in lending for middle income
A big challenge is social impact investing, where the return levels expected are in line with conventional financing and are not realistic
There isn't a lack of lending capacity in the region for affordable housing
A big challenge is finding gap funding with need for equity solutions rather than debt
The region needs a Think Tank with developers willing to acquire affordable housing properties that are about to expire and stack resources efficiently to compete with the market in those moments to preserve existing affordable housing
Nonstandard projects are important for providing a spectrum of housing but face timing challenges because people aren't as used to them and in that lag time partners can drop out
Bureaucracy and red tape with government orgs is a challenge
In terms of workforce, affordable housing development doesn't pay as well which is also a challenge
All housing supply production contributes to the solution, not just affordable
Most resources are focused on one product type, which limits diversity of outcome
It's challenging to truly build to meet demand in terms of income levels
DRCOG has and should continue to play a role in dismantling various biases and stigma around housing
Affordable projects generally need LIHTC and other local funding sources
Waiting for funding to come through makes it hard to jump on opportunities and move projects along
Need higher bond cap
Need a significantly bigger source of equity
Tides are changing with zoning to provide more flexibility and opportunity for housing projects, but there are still challenges and limitations
Municipalities and communities often don't want affordable housing along developing transportation corridors where they are visible
Not enough LIHTC to go around, it's very competitive and limited

Community opposition is a major barrier, but can be combatted by supportive residents organizing and showing up during the process
There is a false sense that affordable housing and open space objectives can't both be met and how strategic density is part of this
Housing needs to be close to amenities
It's hard to keep housing operations staff, partially because market-rate properties offer really competitive wages
There isn't enough funding for supportive services, which project investors often want to see too
Crime and mental health are an issue on some affordable housing properties, which adds more costs when security is needed because local police don't want to handle it
Have had some success in purchasing and preserving naturally occurring affordable housing, using LIHTC for rehab
DRCOG can help by coordinating with RTD to encourage collaboration with housing developers and authorities to allow for affordable housing near transit
Need guarantees from RTD that there will be good transit service to support housing development efforts/TOD
City managers and elected officials are scared of and get the brunt of community opposition so housing providers and developers need to do the best they can to minimize potential issues and provide backing and support to change the culture around housing
DRCOG can help by monitoring state legislation and advocating for policies that support housing and affordable housing specifically
Worry about what the effects of anti-eviction legislation may have on project feasibility as investors might not want to support projects if we don't have the ability to evict problem tenants
Denver region is not keeping up with affordable housing needs, especially for seniors
Waitlists for affordable senior housing is 1.5 years out and some others are even longer
At the rate we're building affordable housing and how long it takes for affordable housing projects specifically to go through permitting and development processes, we aren't going to be able to keep pace with needs
Many affordable housing units for seniors capped at 80% AMI are going to people at much lower income brackets, so they're still cost burdened
It's difficult to have all your ducks in a row in time to beat out competitors for acquisition, especially for affordable projects
You really need to be well versed in the tax credit system and process if you have a chance of getting it, so that's a hurdle on its own
Partners that specialize in one necessary part of the intended project don't necessarily have the knowledge for another critical part, e.g. LIHTC and supportive services for seniors or people with disabilities
The complexity of capital stacks, funding requirements, and other factors that contribute to how long the development process takes is a major barrier
Navigating the variety and difference in regulations across jurisdictions contribute to time and complexity for each project, e.g. parking requirements for senior housing are still really high even when most of those residents aren't driving
Services for seniors who are aging in place and alternatives to assisted living will be critical as the aging population grows
Finding and securing land for affordable projects, esp. senior housing, is challenging in terms of location, etc.

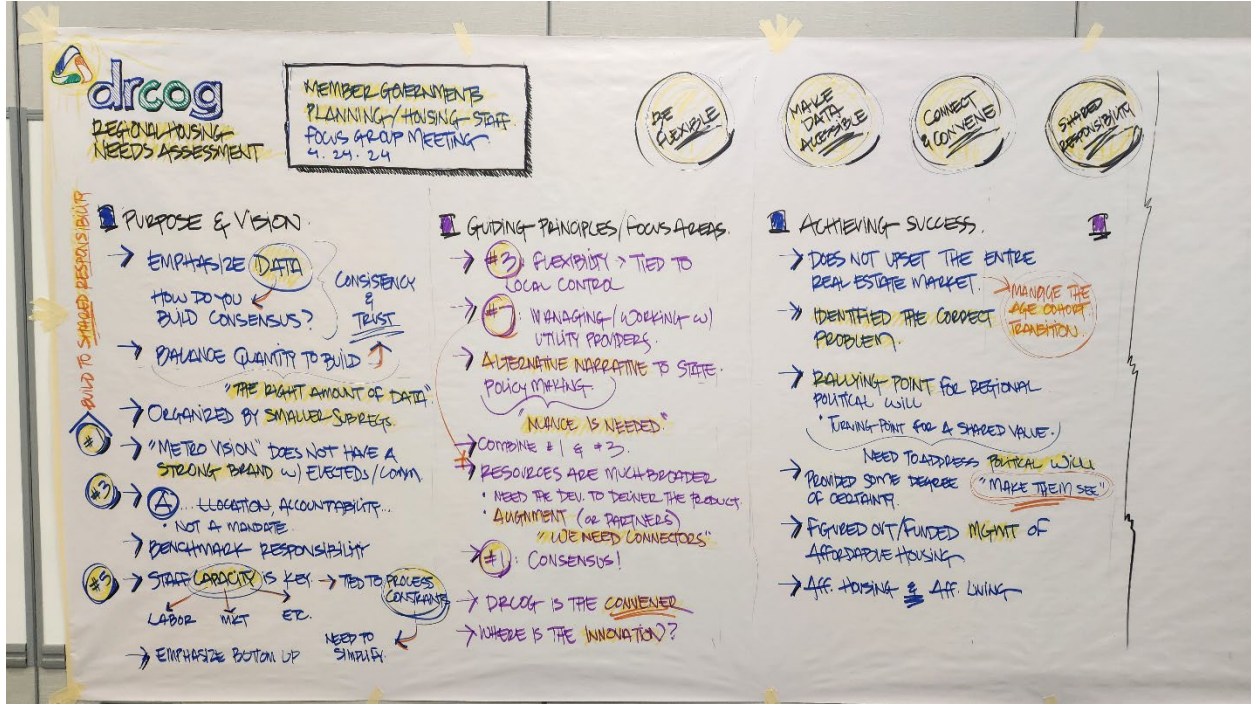
One limitation of LIHTC is that you have to have land secured before you can apply for the credits
Prop 123 is a little hard to understand who can and how to access funds
Grants are essential to maintaining staff and services for non-profit senior affordable housing, and need to have the capacity to go after and manage those grants
Education and shared knowledge around available funding sources, partners, etc. is really important
A housing summit at the state level or some kind of think tank for funding sources, partners, collaboration, and opportunities would be great
DRCOG's AAA services are an asset and could be better integrated with housing providers probably
DDRCOG can help advocate for funding, both for housing development and supportive services, operations and management, and other related programs
Housing is the foundation of healthcare
affordability and homelessness are a major and growing issue
"protect our neighborhoods" is modern-day discrimination and desire to keep out people and cultures that are different
Communities that are less welcoming and willing to play a part in the housing crisis and accommodate regional growth put more burden and pressure on those that are more welcoming and open to accommodating those realities
We need to have an honest conversation and examination in the development world about what the actual and realistic profit margins are because that always seems to be the bottom line issue while it seems like most developers are continuing to build and living pretty comfortable lives themselves
Utility costs, tap fees, etc. and finding capital are major challenges for housing development, especially for affordable
There are infrastructure challenges with infill and densification
Land availability and prices are a major challenge for keeping housing affordable and making Affordable housing projects feasible
Misunderstanding and bias about who qualifies for affordable housing is an issue and there doesn't seem to be a lot of political will to try to change that narrative and provide education
Need the housing stock to provide more opportunities for natural cycles, esp. for seniors to downsize
There is an issue with shrinking school enrollment but people also don't want to redevelop school sites
Metro Districts are complex and many are poorly managed, and are really just a band-aid for the gap left by TABOR
The high number of different utility service districts are an issue in artificially inflating utility costs and limiting growth potential
We need zoning that allows for more creativity in ownership, like smaller units, shared common spaces and outdoor areas, etc.
We need state-run insurance safety nets, similar to worker's comp to help developers
Need housing authorities to venture more into affordable homeownership, rather than mostly rental
Construction defects law scares a lot of people from ownership development
People are pretty resistant to projects and processes that aren't status-quo and require them to venture into unknown territory
There is an inherent challenge with the need for more state-level support and effort to help address housing needs and development and the priority of protecting local control
Deferred maintenance and backlog for much-needed infrastructure improvements are a huge impediment to growth and development, which is partially a product of TABOR
Key institutions with land provide a key partnership opportunity for housing, e.g. schools, churches, etc.

DRCOG should be a convener of various housing partners and entities, share best practices, and think about potential funding opportunities that could provide regional-level funding for a wide spectrum of housing needs, projects, and programs

DRCOG can learn from other MPOs

# Appendix C – Phase 2 Member Governments Staff Feedback

The following are recorded comments from meeting discussions – both in-person (1 group) and virtual (3 groups).



Purpose & Vision	Guiding Principles	Achieving Outcomes & Success	Scoping															
<p><b>Draft Vision</b></p> <p>Support and further Metro Vision 2056</p> <p>Develop a consistent, data-informed, and equity-centered approach to analyzing and responding to housing needs.</p> <p>Foster a culture of accountability and shared responsibility for addressing housing needs.</p> <p>Build consensus around a shared framework for action.</p> <p>Increase capacity within local communities to advance housing strategies and respond to evolving needs.</p> <p>Build a region that is more resilient, inclusive and equitable.</p> <p><b>Should anything be changed, removed, or added for the Housing Strategy Vision?</b></p> <p>Living document - how do we keep this vision and strategy process ongoing and iterative?</p> <p>Like the data component especially. That which is measured gets done. Having a consistent framework for data collection and analysis would be helpful (regional, subregional, and local).</p> <p>Is this content regional and applicable to all local jurisdictions?</p> <p>This does resonate in general. Reference to furthering Metro Vision seems broad.</p> <p>Safe, resilient, natural and built environments. Access to greened innovation on conservation, energy sustainability, etc. Would like to see this more explicitly incorporated into the vision. Maybe could be added to the capacity piece? More resources to tackle these challenges.</p> <p>Short-term horizons are very important as well as longer-term visioning.</p> <p>Maybe add something related to policyholder perspective - collective decision making and consensus building.</p>	<p><b>Draft Guiding Principles</b></p> <ol style="list-style-type: none"> <li>Be data-informed, grounded in and responsive to a clear and shared understanding of the region's diverse housing needs.</li> <li>Align with Metro Vision, providing consistency with its planning areas and goals.</li> <li>Ensure flexibility in responding to the diverse needs and contexts of communities across the region.</li> <li>Be comprehensive in addressing the barriers that are keeping housing production from meeting the full spectrum of needs.</li> <li>Provide near-term impact while building long-term value, understanding that housing is needed now but lasting solutions will take time.</li> <li>Reflect the unique roles and authorities of each sector while facilitating improved communication, coordination and collaborative action.</li> <li>Identify resource requirements for delivering desired outcomes.</li> </ol> <p><b>Which of these resonate most with you?</b></p> <p><b>Should anything be changed, removed, or added for the Housing Strategy Guiding Principles?</b></p> <p>#1 - key component here is education. Would like to see DRCOG providing education materials to help local jurisdictions educate within their communities. Also to incorporate into training periods after elected body turnover.</p> <p>#7 - identify resources, and their requirements? updated list of resources available? Again, this should incorporate components of sustainability too.</p> <p>#6 - maybe make more clear that there is a continuous iterative process for which local communities can provide input on the strategy and future goals (also relevant to #3)</p> <p>Appreciate the approach to breakdown by subsectors. There are differences across the region but still need to be collaborative with neighboring jurisdictions.</p> <p>Advocacy at state level - would this fall under #4 e.g. construction defects, etc?</p>	<p><b>Imagine this...</b></p> <p>It's 2030, and Denver's Front Range is seen as a national model for regional collaboration and action to address housing needs. You've been invited to give a talk so that other regions can learn from this amazing success story.</p> <p><b>Action Areas, Goals &amp; Outcomes</b></p> <table border="1"> <thead> <tr> <th>Action Area</th> <th>Goal</th> <th>Outcome</th> </tr> </thead> <tbody> <tr> <td>1. Increase housing production</td> <td>1.1. Increase housing production by 100,000 units by 2030</td> <td>1.1.1. Increase housing production by 100,000 units by 2030</td> </tr> <tr> <td>2. Increase housing affordability</td> <td>2.1. Increase housing affordability by 10% by 2030</td> <td>2.1.1. Increase housing affordability by 10% by 2030</td> </tr> <tr> <td>3. Increase housing quality</td> <td>3.1. Increase housing quality by 10% by 2030</td> <td>3.1.1. Increase housing quality by 10% by 2030</td> </tr> <tr> <td>4. Increase housing sustainability</td> <td>4.1. Increase housing sustainability by 10% by 2030</td> <td>4.1.1. Increase housing sustainability by 10% by 2030</td> </tr> </tbody> </table> <p><b>What happened over the last 10 years that made this success a reality?</b></p> <p><b>What were the hard parts and how were they addressed?</b></p> <p><b>What happened during the strategic planning process that led the foundation for success?</b></p> <p>We've addressed a lot of the regulatory challenges but we need more funding success means there is more funding available for affordable housing projects.</p> <p>Public policy is a component but not the driving force - often reacts to market dynamics. Actions to reduce risk will result in more success.</p> <p>Strong, or weak, relations and relationships to neighboring jurisdictions have a strong impact on outcomes and whether policy changes work, or which policy changes are necessary. Need to be able to be flexible to this and intentional about market viability - coordination.</p> <p>Fear of risk is a challenge - both for developers and for local officials and staff.</p> <p>Staff capacity is a challenge - success would be the ability to measure the process that allowed for "yes" and development success. Be able to replicate?</p> <p>Success would also involve more attempt at collaborative efforts - what was attempted, what worked, where were there shortcomings or challenges? esp for funding.</p> <p>Follow leaders' example (e.g. those who are already spearheading regional collaboration on smaller scales).</p> <p>Is success tied to some target related to the identified needs?</p>	Action Area	Goal	Outcome	1. Increase housing production	1.1. Increase housing production by 100,000 units by 2030	1.1.1. Increase housing production by 100,000 units by 2030	2. Increase housing affordability	2.1. Increase housing affordability by 10% by 2030	2.1.1. 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(% #), more broad?</p> <p>Strategy should focus on all aspects of implementation - with limited capacity turnover, etc. the "how, when, by whom" is really important to help with efficiency.</p> <p>How - DRCOG as an advocate to support local counties for urban renewal (old converting various courtyards, hotels, theaters, etc.)</p> <p>Deliverables/who involved - help the region pull down and access prop 123 funds more efficiently and effectively.</p> <p>Deliverables - what would make local jurisdictions a good development partner? What can jurisdictions do to make development easier, more efficient, predictable, etc?</p> <p>Who involved - more broadly ask who wants to be or should be involved (cross-boundary). Ask contacts and jurisdictions to share with and invite their contacts and other departments.</p> <p>Business community (can provide some political weight?) should be involved. ability to attract and retain talent is critical and directly related to housing.</p>
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## Purpose & Vision

**Draft Vision:**  
Support and further Metro Vision 2050.  
Develop a consistent, data-informed, and equity-centered approach to analyzing and responding to housing needs.  
Build consensus around a shared framework for action.  
Foster a culture of accountability and shared responsibility for addressing housing needs.  
Increase capacity within local communities to advance housing strategies and respond to evolving needs.  
Build a region that is more resilient, inclusive and equitable.

**Should anything be changed, removed, or added for the Housing Strategy Vision?**  
Support and further MV2050  
Might already be some buy in to this, but different levels.  
What ones that mean? That doesn't resonate with all districts or general public.  
Expand this to reflect vision of each community for itself as well as the idea of building pieces below.  
Is there a different way of addressing things outside of MVT? Is it a statutory requirement? Can be easier to tie to documents like MV that call.  
Jurisdictional boundaries aren't rational. Sales tax pays the bills that creates competition. Until we can make rational decisions around land use/ transportation, there won't be a regional, collaborative vision.

**Draft Vision as a whole**  
It would be nice to have a north star, but not sure the draft vision as a whole does that.  
Are we building housing or are we building places? Doing to quality in places with no services, shopping, transit or walkability. The idea is probably in MV but not as a standalone overarching goal.  
What about state-level requirements and adoption by municipal governments?  
Look at requirements from the state coding. Anything that DRCOG can do to help local governments will be appreciated.

## Guiding Principles

**Draft Guiding Principles:**  
1. Be data-informed, grounded in and responsive to a clear and shared understanding of the region's diverse housing needs.  
2. Align with Metro Vision, providing consistency with its planning areas and goals.  
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4. Be comprehensive in addressing the barriers that are keeping housing production from meeting the full spectrum of needs.  
5. Provide near-term impact while building long-term value, understanding that housing is needed now but lasting solutions will take time.  
6. Reflect the unique roles and authorities of each sector while facilitating improved communication, coordination and collaborative action.  
7. Identify resource requirements for delivering desired outcomes.

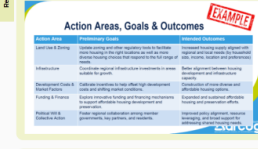
**Which of these resonate most with you?**  
Development across AMM... requirements or incentives for 0-30 and 30-50 ranges. Not just one sector, but across the spectrum.

**Should anything be changed, removed, or added for the Housing Strategy Guiding Principles?**  
Development across AMM... requirements or incentives for 0-30 and 30-50 ranges. Not just one sector, but across the spectrum.  
Using data to measure progress. MV doesn't provide benchmarks for success and how are we measuring progress towards the vision.  
64% need to be in 0-50 range. That range is not provided by the market. How do we get there? What resources are needed? Doesn't happen except through LHFC, LZ, but that only covers a small percentage.  
The market will build a certain sector, but local governments will have to focus on the lower income. Need the tools to help us get that built (land banking, etc.)

Quantitative metrics around needs for housing on a micro scale. If you just require certain regulatory requirements, it'll create a radioactive market response that doesn't create communities. Neighborhoods will attract massive amounts of change that don't create places. We don't control the levels at the national/regional level. Need to be thoughtful around share of AHJ and need but also where are those resources even that will see market pressures promote change.  
F2: align with legislation at state level - helping each other out on meet requirements.  
Most revenues  
#1  
#2  
#4  
#7

## Achieving Outcomes & Success

**Imagine that...**  
It's 2035, and Denver's Front Range is seen as a national model for regional collaboration and action to address housing needs. You've been invited to give a talk so that other regions can learn from this amazing success story.



**What happened over the last 10 years that made this success a reality?**  
What were the hard parts and how were they addressed?  
What happened during the strategic planning process that led the foundation for success?

Taking a regional approach to housing market. "Coop effort" Working together Boulder County does this, but best to happen regionally. Not between municipalities to work together on AHJ. Lots of housing in EC by 2035 will be affordable. Shared vision, working together rather than competing. There are limited resources, so working across jurisdictions brings success. Also working across counties, Boulder, County and Broomfield.  
Included within jurisdictions' comp plans and implemented.  
Some jurisdictions do not want to participate. Local control allows for this. Could be a challenge. In OR - COG was part of getting communities to participate. Now part of a state process, however it's required. Here to meet a regional goal when some communities do not want to participate.  
May be political will to participate, but elected officials get backlash. If we need large amounts of 50 AMM housing, there will be backlash in public hearings. In CA, it's a state mandate which can be helpful. How much really needs to go to a hearing process? Overcome mental when public who show up in are in opposition to what we need to achieve.  
Could making the process better help with this problem?  
Developers are trying to meet a need while meeting it poorly so cities are responding with controls. Amenity and placemaking important when setting this chunk of AHJ.  
Could be standardized in code. Could be by right.  
The process is not always the city. Aurora has tried to make it easier. Developers and consultant teams can't keep up with workload.  
Negative responses aren't always irrational - it's our biggest investment. Going to speak up in opposition when home values could drop. Need to reorganize AHJ in a way that doesn't drop values.  
When there are state mandates, can take the heat off.  
Entirement process takes a lot of time because staff are pushing for quality. Development community points to timeline of process. Dive into that with them - what does it mean? What's the bottleneck?

## Scoping

**We've identified needs and barriers. Next comes the strategy and implementation.**  
The first step in achieving success is defining and getting buy-in on the strategic planning process.

**What should the process look like?**  
How are some of the key milestones?  
How detailed and prescriptive should the strategy be vs. open-ended?  
Should the strategy focus on "how," "when," and "by whom" or just focus on the "what"?

**What are the deliverables?**  
Who needs to be at the table?  
How do we engage and educate?

Should be open-ended. Can be too vague and hard to implement. Detailed and prescriptive. Admin reviews and how it impacts things at the regional level.  
Regional IDR - trade regional housing need.  
Regional goals - MetroCouncil sets housing goals for communities broken down by housing type. Details for individual communities would be helpful - help us measure success.  
Analysis to help overcome political will.  
Rather than affirmations, also think about where there is actually capacity (water, transit, etc.) - realistic thought process on where we can push housing that makes quality places in the short term.  
Shared agreement - we say what we can deliver and an understanding of that.

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Build a region that is more resilient, inclusive and equitable.

**Should anything be changed, removed, or added for the Housing Strategy Vision?**  
Increased capacity with local communities with the state  
Have the ability to create ADU's but people haven't been building them  
Supporting member governments that best meet their needs.  
Communities can make it difficult to create ADU's but some communities still aren't seeing ADU's so need to look at the barriers  
Fear of impacts from ADU's from parking, traffic, noise, loss of community  
Need to get ADU's to understand the impacts  
Needless has seen ADU's since changing the code to make it easier to build ADU's.  
It's expensive to build ADU's and impacts the infrastructure  
Local government finance is impacted by residential development - it does not bring in money - can't pay for the services for housing  
Need to think about all the people - homelessness - might not be solved with the higher level ideas, need to look at the full spectrum of people

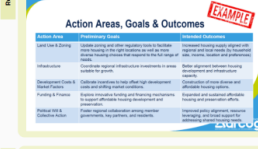
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6. Reflect the unique roles and authorities of each sector while facilitating improved communication, coordination and collaborative action.  
7. Identify resource requirements for delivering desired outcomes.

**Which of these resonate most with you?**  
What is meant by resource requirements? - Could be staff or financial resources, support to local governments  
How would you define resources? - access to infrastructure, need partnerships, special districts are difficult to negotiate, water/sewer providers might not be interested in saving affordable housing projects  
Constructor select law would open up a new set of opportunities for construction of different types of units  
Identify we need to work on the construction defect issue  
Great set - staff capacity, staff turnover, need to wear multiple hats (asking to get the outcomes they want)

## Achieving Outcomes & Success

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**What happened over the last 10 years that made this success a reality?**  
What were the hard parts and how were they addressed?  
What happened during the strategic planning process that led the foundation for success?

Matching the desire of the team to have a variety of housing and the builders constructing what makes sense for them.  
Need to level multi-family zoning  
Partner with private developers to develop the type of housing desired  
Want a variety of housing and work towards that  
Long term issue - fearful of looking at something that can be solved, the metrics might not be great, Colorado is a desirable place to live so success looks like the problem and getting more people not paying more for housing, we need to take time to focus on it, need to track and make commitments over time.  
Need more tools to get diversity of housing, helping developers think outside the box on how to make money with different housing types.  
Do have private developers wanting to help meet Prop 123 goals, but there is fear about what will be developed.  
There is a long term goal and we need education of what the variety of housing means.  
People are afraid that the new housing will change the character of place  
Locals are leaving because they can't get in place, we will never be able to get in place at the rate we are going, seniors are needing to leave for cost and services.  
Short staffing means not all impacts can be identified  
Communication materials for local governments to have information to share with community members and elected officials.  
How do we message a variety of housing  
Partners see things as a net benefit, but the public gets upset. Partners need tools to communicate with the public.

## Scoping

**We've identified needs and barriers. Next comes the strategy and implementation.**  
The first step in achieving success is defining and getting buy-in on the strategic planning process.

**What should the process look like?**  
How are some of the key milestones?  
How detailed and prescriptive should the strategy be vs. open-ended?  
Should the strategy focus on "how," "when," and "by whom" or just focus on the "what"?

**What are the deliverables?**  
Who needs to be at the table?  
How do we engage and educate?

It would be nice to each area of concern could be highlighted, mountains - it would help buy in for state bills.  
Can we celebrate the success of the communities?  
Start thinking about what is happening in other parts of the region.  
It would be great to identify what we need help from the state - those ideas which are a problem for everyone, so we need a state response.  
Barriers where we need state help to address - not all areas have the same barriers.  
Community wide effort to have a greater variety of housing - individual impact might be in opposition to the community goals.  
Communicate the overall benefit - top down direction isn't going to help, needs to come from the community - need an education piece.  
How do you harmonize the people needing affordable housing  
People are community are commuting long distances because they can't afford to live in the community in which they work.