

*Whatcom Countywide Housing Affordability Taskforce (CHAT)
c/o Planning & Community Development Department
City of Bellingham
210 Lottie Street
Bellingham, WA 98225*



*This is your chance to let us know your opinions and priorities.
Please complete the enclosed survey to indicate your opinions,
preferences, and priorities about housing conditions and
prospects. Help us create a countywide housing action plan.*

December 2007

Dear Survey Participant

Thank you for participating in our survey. Your opinions will help the Whatcom Countywide Housing Affordability Taskforce (CHAT) fashion a final plan and financing strategy that reflects the desires of all countywide residents (*countywide in this survey includes residents of the total county including all cities and the unincorporated county area*).

Survey - we enclose this copy of the mail-out/phone-back survey along with graphics depicting the major proposals of the draft countywide housing action plan. Please review the survey questions and the graphic materials identifying proposed projects corresponding to the question numbers.

Survey telephone call - the survey team will call to determine your survey responses in about 1 week. In the meantime, please mark this copy to indicate your response to each question. *You will greatly assist the telephone survey team, and shorten the length of the phone call, if you have completed the answers and can read your responses to the survey caller.*

To obtain the survey accuracy desired by CHAT, telephone surveys must be completed for 200 registered voter households countywide. Therefore, we need your response if the survey is to be an accurate reflection of countywide resident opinions. *We will call the persons participating in the survey until we have completed 200 responses. Consequently, please be prepared so that you may be included within the final sample.*

Note - please do not mail your survey - this will slow the response time and could also jeopardize survey reliability.

Please contact Dave Cahill, CHAT Coordinator at Bellingham Planning & Community Development Department at 676-6982 if you have any questions about the housing plan or this survey.

For more information on this survey and the housing action plan, go to: www.cob.org/government/public/chat

Sincerely,

WHATCOM COUNTYWIDE HOUSING AFFORDABILITY TASKFORCE (CHAT)

Whatcom Countywide Housing Action Plan

The federal government estimates an average household should pay no more than 30% of all household income (including all wages, salaries, pensions, stock and bond interest, and other income) for housing costs (including rent or mortgage payments, utilities, insurance, and other incidentals) if a household is to be able to pay for food, health, clothing, transportation, and other basic needs.

At the present time (2007), Whatcom County has a population of 186,479 persons that reside in 74,455 households countywide (**the county or countywide in this survey refers to the total county including all cities and unincorporated areas of the county**). Approximately 18,785 households or 25% of all countywide households are paying more than 30% of their total household income for housing. Approximately 10,180 households or 14% of all countywide households are paying more than 50% of their total household income for housing.

As a result of these conditions, we are developing a countywide housing action plan to address rising housing costs for all kinds of housing products, for all kinds of households, for all areas of all cities and the county. ***Our objective is to develop policies and programs that provide housing that is affordable for all countywide resident households – and to develop strategies for assisting with housing solutions for households that can not live affordably*** (those paying more than 30-50% of their household income for housing).

We would like to know your opinions about current housing conditions, preferences, and priorities. Please read these questions carefully, circle the appropriate response, and be prepared to read your answers when we call.

Existing countywide housing conditions

How would you rate **housing conditions in general countywide?**

		poorest / best				
5	Quality – construction, design, and visual appearance?	1	2	3	4	5
6	Density – range of lot sizes and housing types including single and multi-family housing units?	1	2	3	4	5
7	Hazard management – floodplains, mud and landslide risks, septic and well contamination?	1	2	3	4	5
8	Infrastructure – roads, curbs, gutters, storm water management, and sidewalk improvements?	1	2	3	4	5
9	Environment – woodlands and natural area retention or preservation areas within housing developments?	1	2	3	4	5
10	Amenities – street lights, trees, landscaping, and signage?	1	2	3	4	5
11	Common areas – parks, playgrounds, and open spaces?	1	2	3	4	5

How would you rate **your own current housing conditions?**

		poorest / best				
12	Overall satisfaction – with your apartment or house?	1	2	3	4	5
13	Cost – for rent or mortgage payments?	1	2	3	4	5
14	Cost for housing related services – including utilities and property taxes?	1	2	3	4	5
15	Location – community and neighborhood you live in?	1	2	3	4	5
16	Space – number of bedrooms and bathrooms?	1	2	3	4	5
17	Features – kitchen, family room, fireplace, garage?	1	2	3	4	5
18	Infrastructure – roads, curbs and gutters, sidewalks?	1	2	3	4	5
19	Amenities – playgrounds, parks, landscaping?	1	2	3	4	5
20	Services – schools, fire, police or sheriff, roads?	1	2	3	4	5

21	What percent of your household's gross monthly income - do you pay for rent or a mortgage?	0% 10% 20% 30% 40% 50% 50%+
22	What percent of your household's gross monthly income - do you pay for sewer, water, power, natural or propane gas, and other utilities?	1% 2% 3% 4% 5% 6% 7% 8% 9% 10%+
23	What percent of your household's gross monthly income - do you pay for transportation including gas, ferry, and transit?	1% 2% 3% 4% 5% 6% 7% 8% 9% 10%+

Countywide housing trends

The results of the housing analysis indicate the following factors may contribute in various ways to rising housing costs on a countywide basis. To what extent do you disagree or agree with the trends where 1 is where you most disagree and 5 where you most agree with the statement?

Market trends		disagree / agree				
24	Construction materials - wood, asphalt, insulation, and other materials are rising in cost increasing the average price of a house or apartment countywide?	1	2	3	4	5
25	Permit application times and fees - are time consuming and expensive increasing the average price of an apartment or house countywide?	1	2	3	4	5
26	Sewer, water, and storm water utility connection fees and charges - are necessary but expensive increasing the average price of an apartment or house countywide?	1	2	3	4	5
27	School, traffic, and park growth impact fees - that pay the costs of providing facilities that will be ultimately required by a housing development are necessary but nonetheless expensive increasing the average price of an apartment or house countywide?	1	2	3	4	5
28	Land supply in urban growth areas - that limits urban development to areas that are capable of being provided utilities and other urban services are important but nonetheless limit available land increasing the average price or cost of build-able lots with which to construct houses or apartments on a countywide basis?	1	2	3	4	5
29	Low interest, variable interest, and principal only loans - are allowing households to buy higher priced homes, sometimes beyond their ability to repay?	1	2	3	4	5
30	Population growth from in-migration - is increasing as people move into our area and buy available houses driving up market prices on a countywide basis?	1	2	3	4	5

The following statements were made during housing workshops concerning trends that may be affecting the housing market and household ability to cope with housing trends on a countywide basis. To what extent do you disagree or agree with the following?

Market assumptions		disagree / agree				
31	Older or retired adults - move in <u>to live full-time</u> and buy available houses at high prices driving up the price of the houses that remain for local residents	1	2	3	4	5
32	Public workers - teachers, police officers, fire fighters, and other critical public service workers can not pay rising housing costs and are not accepting local job offers?	1	2	3	4	5

33	Service workers – technical and entry level manufacturing, retail, health, and other service workers can not afford rising housing costs and are not accepting jobs affecting our ability to realize economic development on a countywide basis?	1	2	3	4	5
34	Young adults – are increasingly unable to rent or buy an affordable living unit that is manageable with local entry level job incomes?	1	2	3	4	5
35	Single headed families, especially female – are unable to rent or buy an affordable living unit and pay for daycare, health costs, and other family expenses?	1	2	3	4	5
36	Elderly adults, including single individuals – are increasingly unable to find affordable housing that fits their changing life style needs. As a result, they continue to live in and keep older lower priced housing units out of the market – possibly to the point where the house starts to deteriorate because the occupant can not accomplish or afford to pay for maintenance?	1	2	3	4	5
37	Special populations, including the mentally ill, victims of domestic abuse, and the temporary homeless – are unable to be economically housed – possibly to the point where current sponsors are unable to develop and operate necessary housing units?	1	2	3	4	5

Possible countywide housing program approaches

All cities and the county have initiated a number of actions to manage rising housing costs and growth impacts on a countywide basis. Such actions include measures that cluster housing to reduce environmental impacts and site development costs; allow innovative housing and mixed-use projects to increase site and cost efficiencies; adopt performance related design and development standards to improve the quality of the housing product and reduce development costs – to name a few. In addition, the cities and county have also amended codes to allow accessory dwelling units, cottage or small lot houses, duplex and townhouses, manufactured and modular housing products that reduce costs and provide a wider variety of rental and purchase options.

In addition to the measures listed above, the cities, county, non-profit, and for-profit housing market participants could also adopt the following measures to reduce costs and increase choice. Each one of these program approaches will involve costs to the public in some manner, some approaches costing more than others, and some programs having more impacts on housing costs and public policies and funds than others. Based on your knowledge of existing conditions, how would you prioritize the following possible programs?

Education and mentoring		lowest	/	highest		
38	Conduct housing finance classes – that provide education and mentoring assistance on how to budget and pay for household purchases, maintenance, insurance, utilities, and other expenses?	1	2	3	4	5
Rehabilitation programs to retain affordable housing		lowest	/	highest		
39	Establish a home rehabilitation and deferred payment program – where the eligible house is refurbished and the cost is deferred for payment until the house is sold to allow the current occupant to continue to reside in the house with current home payments? The rehabilitation loan is repaid when the house is eventually sold by the current occupant at no or a low cost interest rate.	1	2	3	4	5

40	Renovate eligible housing – working with Habitat for Humanity, USDA, Americorp, and other volunteer programs to reduce improvement and construction costs?	1	2	3	4	5
41	Renovate eligible housing with sweat equity – allowing the home buyer to perform some of the construction labor involved in the renovation rather than a cash down payment?	1	2	3	4	5
42	Retain and upgrade and possibly develop new mobile or manufactured home parks – to continue to provide this low cost housing alternative in the county?	1	2	3	4	5
Regulatory process governing new construction		lowest / highest				
43	Establish progressive building permit fees – based on the actual hours required to review each building submission to reduce charges where builders use pre-approved or simplified building methods?	1	2	3	4	5
44	Establish progressive park, traffic, and school growth impact fees – based on the number of people who will actually reside in each type of housing product?	1	2	3	4	5
45	Create a catalogue of pre-approved building plans – which builders may use instead of submitting custom-designed plans that require more extensive review and higher building permit review times and fees?	1	2	3	4	5
Measures that reduce land costs		lowest / highest				
46	Define minimum density requirements – for proposed moderate to high density residential districts so that developable sites are not used up at less than capacity?	1	2	3	4	5
47	Increase higher density zoning districts – of moderate to high density residential districts so that more developable sites are made available for lower cost single family and multi-family housing products?	1	2	3	4	5
48	Establish performance based design standards – that provide quality but flexible requirements for road widths, sidewalk locations, landscaping, and other amenities within more cost efficient designs?	1	2	3	4	5
49	Allow attached accessory dwelling units (ADU) – that build separate single family housing units that are attached to an existing single family house in established neighborhoods to increase housing where community, transportation, and other public services are already provided?	1	2	3	4	5
50	Allow detached accessory dwelling units (ADU) – that build separate single family housing units over the garage or as separate structures on single family lots in established neighborhoods to increase housing where community, transportation, and other public services are already provided?	1	2	3	4	5
51	Allow cottage/small lot developments – that allow smaller lots and cottage sized single family housing units in single family neighborhoods to increase housing where community, transportation, and other public services are already provided?	1	2	3	4	5
52	Allow planned unit developments (PUDs) – that allow single and multi-family housing units on the same site to increase housing density, choice and reduce land costs?	1	2	3	4	5

53	Allow infill development – of townhouse, manor house, and other attached single family housing units on vacant or underused land within existing urban neighborhoods to increase housing density, choice, and reduce land costs?	1	2	3	4	5
54	Establish transfer development rights (TDRs) – that transfer housing unit densities from less urban to more urban sites to increase density and reduce land costs where community, transportation, and other public services are already provided?	1	2	3	4	5
55	Establish differential taxing rates – that reduce tax rates for land trusts, open space, commonly-owned areas, and other properties that support residential uses but are not part of a house’s market value or price appreciation?	1	2	3	4	5
Measures that reduce labor/material costs		lowest		/	highest	
56	Adopt performance based building codes – that allow new, innovative materials and methods that can reduce construction and assembly costs?	1	2	3	4	5
57	Adopt manufactured/modular design standards – that require front porches, gable roofs, garages, and other building improvements so that manufactured housing fits into traditional single family housing neighborhoods?	1	2	3	4	5
Measures that reduce operating costs		lowest		/	highest	
58	Adopt green energy efficient building codes – that make use of solar energy, passive heating, increased insulation, energy efficient appliances, and other features that may increase initial construction costs but reduce long term operating and utility costs?	1	2	3	4	5
Measures that reduce infrastructure development costs		lowest		/	highest	
59	Establish low impact site development standards – that use natural storm drainage and treatment systems that reduce site development costs rather than the more expensive methods of creating storm water ponds or collecting and transporting storm water off-site?	1	2	3	4	5
60	Design and authorize community septic drain fields – that build clustered housing projects using shared septic drain fields within commonly-owned open spaces?	1	2	3	4	5
61	Design and authorize package treatment plants – that build housing projects in phases using package or interim sewer treatment plants until public sewers can be built to the site?	1	2	3	4	5
62	Adopt progressive sewer connection fees – based on the number of people who will actually reside in each type of housing providing reductions or waivers when affordable housing is provided?	1	2	3	4	5
63	Pre-develop public facilities – including parks, schools, fire stations, and other services on sites that will provide higher density, more affordable housing?	1	2	3	4	5
Affordable housing bonus or quota measures		lowest		/	highest	
64	Establish voluntary bonus incentives – that increases the number of allowable housing units, reduces parking requirements, and/or waives height limits when a project provides a minimum number of affordable housing units?	1	2	3	4	5

65	Establish <u>voluntary cash incentives</u> – that reduces or waives building permit fees, utility connection fees, park, traffic, and school growth impact fees, and other costs when the project provides a minimum number of affordable housing units? <i>Note –permit, utility, and impact fee costs that are reduced or waived to provide cash incentives for affordable housing must be repaid from other public funds.</i>	1	2	3	4	5						
66	Require <u>mandatory affordable housing quotas if the voluntary approach does not produce affordable housing units</u> – where each development project must provide a minimum number of affordable housing units in exchange for the density bonuses, reduced parking and other requirements, reduced or waived permit, utility, and impact fees, and other cost off-sets? <i>Note –the permit and impact fee costs that are reduced or waived to provide cash incentives for affordable housing must be repaid from other public funds.</i>	1	2	3	4	5						
67	Require <u>mandatory affordable housing quotas without testing the voluntary approach to ensure the earliest production of affordable housing units</u> – where each development project must provide a minimum number of affordable housing units in exchange for the density bonuses, reduced parking and other requirements, reduced or waived permit, utility, and impact fees, and other cost off-sets? <i>Note –the permit and impact fee costs that are reduced or waived to provide cash incentives for affordable housing must be repaid from other public funds.</i>	1	2	3	4	5						
Accountability and follow-up		lowest / highest										
68	Issue annual reports and update this housing action plan on a frequent basis - to ensure the above measures continue to provide quality and affordable housing for all income groups and household types on a countywide basis?	1	2	3	4	5						
Action plan organization and funding		lowest / highest										
69	Establish a permanent countywide housing action plan committee – to coordinate, oversee, and implement the projects and programs described in the items above?	1	2	3	4	5						
Financing options		lowest / highest										
70	Create a countywide housing action revolving fund - with which to create the funds necessary for accomplishing the housing projects and programs described in the items above?	1	2	3	4	5						
71	Assuming some public monies would be required to create the countywide housing action revolving fund - how much would your household be willing to pay <u>per year</u> to sponsor such an effort?	\$0	\$5	\$10	\$15	\$20	\$25	\$50	\$75	\$100	\$100+	\$

Countywide housing trust fund options

Whatcom County and its cities, like all jurisdictions in Washington State must structure fiscal policies to reflect recently adopted restraints on the use of property, license, and other taxes for the financing of general governmental services including any funds spent on affordable housing strategies.

Subject to voter approval, the Whatcom County Council could adopt one or more of the following alternative methods for financing affordable housing strategies **on a countywide basis**. How would you rate each of the following alternatives?

Alternative funding sources		lowest / highest				
72	Real Estate Excise Tax (REET-3) - an additional 0.25% assessment of the sales price of all real estate property (equal to \$250 per \$100,000 of sale price) paid by the seller?	1	2	3	4	5
73	Local Option Sales Tax - an additional 0.1% sales tax (equal to \$0.10 for a \$100 purchase) to be paid by residents and tourists?	1	2	3	4	5
74	Limited duration (6 year) property tax levy - a special purpose property tax that would add a limited levy assessment (between \$25 and \$50 per house per year) for up to 6 years for the sole purpose of funding affordable housing projects and programs?	1	2	3	4	5

Countywide housing action plan responsibilities

Who do you think should be primarily responsible for providing conditions that reduce housing costs as outlined in the action items described in this survey?

Sponsor		disagree / agree				
75	Public entities - Bellingham/Whatcom County Housing Authority, Whatcom County, Blaine, Lynden, Sumas, Nooksack, Everson, Ferndale, Bellingham, and Washington State?	1	2	3	4	5
76	Non-profit organizations - including community land trusts and affordable housing interest groups?	1	2	3	4	5
77	Private market - developers, realtors, and lenders?	1	2	3	4	5
78	Joint ventures - involving the public, non-profit, and private market entities?	1	2	3	4	5

Countywide housing competition prototypes

A countywide housing action organization could package properties or acquire land, create housing plans, mitigate environmental and community impacts, and then conduct design/develop competitions whereby the non-profit and private market compete to build affordable housing of most need and interest to residents on a countywide basis. How would you rate the following process and prototypes as a method of meeting affordable housing needs in each of the examples shown in the following pages?

Affordable housing project competitions - see page 11		lowest / highest				
79	Acquire and package land for affordable housing competitions - with which to develop high quality, innovative, cost efficient, mixed income housing at priority locations on a countywide basis similar to the Tierra Contenta project in Santa Fe, New Mexico?	1	2	3	4	5
80	Pre-design and pre-approve development plans - for the competition sites that resolve environmental impacts, provide public infrastructure, and integrate the site with local community objectives and interests?	1	2	3	4	5

81	Conduct design/develop competitions or request-for-proposals (RFPs) – where non-profit and for-profit builders and developers compete for the right to develop affordable housing based on design quality, cost reductions, innovative construction techniques, housing products and mix, financing assistance, and other public benefit criteria established for the project?	1	2	3	4	5
82	Establish a management program for common improvements – to ensure the housing produced by competitions remain high quality and desirable and the housing remains affordable as the houses are sold and resold in the market place?	1	2	3	4	5

Accessory dwelling units - see page 12

		lowest	/	highest		
83	Accessory detached dwelling units – are additional housing structures built behind or alongside existing single family housing units in urban neighborhoods similar to the Katrina housing illustrated. Accessory dwelling units provide housing for individuals or small families at in-town locations that are close to public transportation, work, schools, daycare, health and other services. Accessory dwelling units can increase density without altering the character of the neighborhood.	1	2	3	4	5
84	Would a member of your household be interested in living in an accessory dwelling unit?	yes	no	maybe		
85	Would you accept accessory dwelling units in your neighborhood if properly located and of quality construction?	yes	no	maybe		

Cottage housing - see page 13

		lowest	/	highest		
86	Cottage houses – are small single family cottage-type houses built on small lots in urban neighborhoods with a shared common courtyard or green space. Generally cottage houses are small efficient single family units occupied by empty-nester households, individuals, and small families. Like accessory dwelling units, cottage housing can be located in existing urban neighborhoods that are close to public transportation, retail, and health services. Cottage houses can increase density yet retain the single family character of the neighborhood.	1	2	3	4	5
87	Would a member of your household be interested in living in cottage housing?	yes	no	maybe		
88	Would you accept cottage housing in your neighborhood if properly located and of quality construction?	yes	no	maybe		

Pre-fabricated single family housing - see page 14

		lowest	/	highest		
89	Modular single family housing products – are built and assembled in a manufacturing plant then trucked and assembled at a project site. Modular housing is built to the same code as on-site or stick-built housing but save costs ranging from 5-20% over stick-built housing construction due to schedule, materials, labor, and other cost savings. Modular housing products are now available in a variety of housing types including the single family products shown.	1	2	3	4	5
90	Would a member of your household be interested in living in single family modular housing?	yes	no	maybe		
91	Would you accept modular single family housing in your neighborhood if properly located and of quality construction?	yes	no	maybe		

Mixed-use and energy efficient - see page 15		lowest	/	highest		
92	Mixed use developments - are medium to high density structures built in downtown locations with ground floor retail and upper story housing. Mixed use developments provide housing for young and elderly individuals, couples, and small families in locations that are convenient to public transportation, parks, retail, entertainment, and health services. Mixed use developments can provide increased density in a structure that also provides urban activities and services.	1	2	3	4	5
93	Would a member of your household be interested in living in a mixed-use development?	yes	no	maybe		
94	Would you accept mixed-use developments in your community if properly located within the most urban areas and of quality construction?	yes	no	maybe		
Pre-fabricated mixed-use developments - see page 16		lowest	/	highest		
95	Modular mixed-use housing products - are built as described for the single family products above but assembled in multi-story structures as mixed-used developments. Modular multi-family products can achieve the same 5-20% saving over stick-built structures.	1	2	3	4	5
96	Would a member of your household be interested in living in a modular mixed-use development?	yes	no	maybe		
97	Would you accept modular mixed-use developments in your community if properly located within the most urban areas and of quality construction?	yes	no	maybe		
Land trusts - see page 17 and 18		lowest	/	highest		
98	Land trusts - can be created for any type of housing including single family houses and mixed-use condominiums. In a land trust, the trust organization owns and leases the land to the individual household who owns the housing unit. The individual household may also participate in a homeowners association that assumes responsibility for managing the land and common road and utility improvements. Typically, the land leases and thereby overall housing costs are kept low under agreements that fix or limit the ultimate value appreciation of the land. Individual households still realize all increases in value of the housing structure but only to a limited extent in the value increases of the land.	1	2	3	4	5
99	Would a member of your household be interested in living in a land trust development?	yes	no	maybe		
100	Would you accept a land trust project in your community if properly organized?	yes	no	maybe		

Your household characteristics

101	How long have you lived in Whatcom County?	0-1	2-5	6-10	11-15	16-20	20+ years
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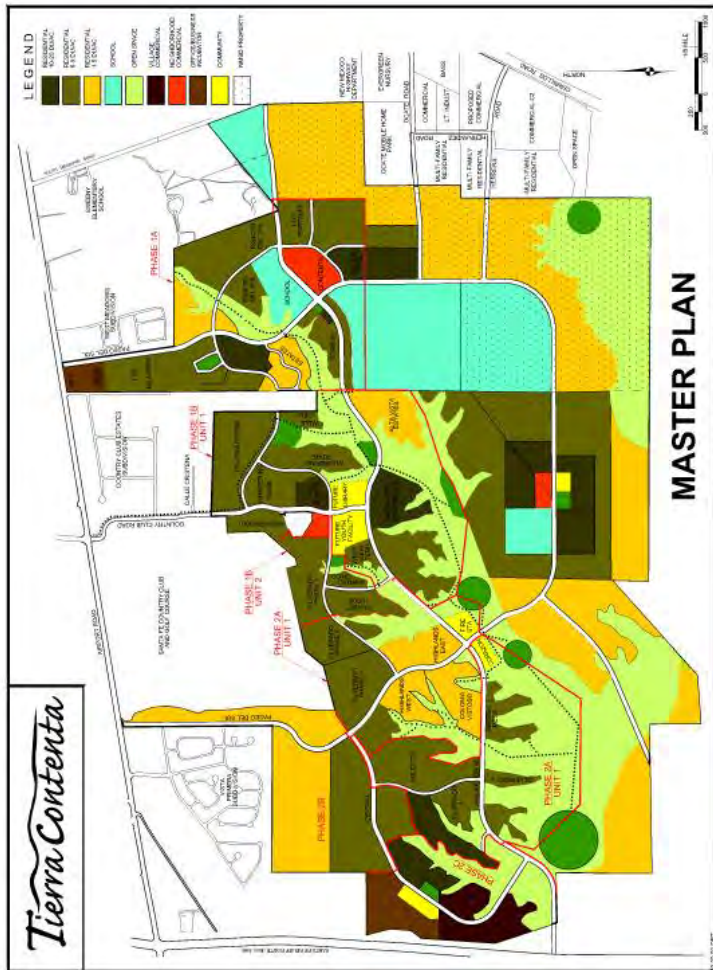
102	Which community do you live in or nearby?	<input type="checkbox"/> <i>Blaine</i> <input type="checkbox"/> <i>Lynden</i> <input type="checkbox"/> <i>Sumas</i> <input type="checkbox"/> <i>Nooksack/Everson</i> <input type="checkbox"/> <i>Birch Bay</i> <input type="checkbox"/> <i>Kendall</i> <input type="checkbox"/> <i>Ferndale</i> <input type="checkbox"/> <i>Bellingham</i> <input type="checkbox"/> <i>Sudden Valley</i> <input type="checkbox"/> <i>Other Whatcom County</i>
103	Do you rent or own your residence?	<i>rent own</i>
104	What type of house do you live in?	<i>single family duplex or town</i> <i>multifamily mobile home</i>
105	What age group are you in?	<i>19-24 24-34 35-44 45-54</i> <i>55-64 65+ years</i>
106	What is your household status?	<i>live alone</i> <i>live in an unrelated household</i> <i>live in a family</i>
107	What income group is your household in?	<i>under \$20,000 \$20-29,999</i> <i>\$30-39,999 \$40-49,999</i> <i>\$50-74,999 \$75-100,000</i> <i>\$100,000+</i>

Comments

Do you have any specific comments or recommendations to make about the housing action plan or this survey, or affordable housing in general?

108

Call Dave Cahill at the Bellingham Planning Department at 676-6982 for additional information about the housing action plan or this survey. For more information, go to: www.cob.org/government/public/chat



Tierra Contenta Development competitions - requests-for-proposals (RFPs)

Tierra Contenta is a 501(c)(3) corporation formed by the City of Santa Fe to provide builder-ready tracts of land within a master plan mixed use, mixed income community that includes low and moderate priced housing for under-served families of Santa Fe, New Mexico.

The current population of the development is 1,213 households with 3,280 persons with an estimated build-out of 3,800 households with 9,500 persons. The master plan also provides for the Santa Fe Business Incubator, elementary and middle schools, library, youth facility, rape and crisis center, and 324 acres of open space, parks, and trails dedicated to the city of Santa Fe.

Tierra Contenta is designed to be efficient and eco-friendly. Each neighborhood is served by 1 or 3 village centers containing schools, apartments, retail stores, parks, and public plazas. The centers are all within walking distance reducing the need for automobile traffic.

Lots are offered to a variety of builders including some that specialize in green buildings that are attractive and energy efficient. Architectural standards ensure conceptual uniformity.

All builders are required to provide housing that can be purchased by homebuyers who are qualified as "most affordable" and provide information concerning how purchasers may become certified. Some low-cost loans and subsidies are also available through "soft 2nd-mortgage packages offered by the Corporation.

Examples of current builder profiles, products, and services include:

BT Homes	www.bthomes.com
Centex Homes	www.centexhomes.com
Colonia Prisma/Allied Homes	www.alliedhomesonline.com
Homewise	www.homewise.org
Santa Fe Community Housing Trust	www.santafecommunityhousingtrust.com
Habitat for Humanity	www.sfhh.org

James Hicks
Tierra Contenta Executive Director
(505) 471-4551
www.tierracontenta.org

THE KATRINA COTTAGE is a small, sturdy house that can be delivered at the cost of a FEMA trailer. It may be temporary or permanent. Some permanent models are designed to expand into full-sized dwellings.



Katrina Cottages Accessory Dwelling Units

The Katrina Cottage was designed to be an alternative to the FEMA trailer following Hurricane Katrina. It is a small permanent house that can be assembled quickly as a self-help project or with the assistance of a builder. The units are engineered to withstand hurricane force winds and can be constructed with wood or steel framing finished with fiber cement siding and a metal roof.

The original Katrina Cottage I was a 308 square foot cottage designed by Marianne Cusato that debuted at the 2006 International Builders Show (www.cusatocottages.com or www.katrinacottagehousing.org/original). The demand for the unit, however, has surpassed the emergency housing market, and is currently being marketed by Lowe's as an affordable stand-alone or grow-house for the elderly, as accessory dwelling units for in-laws and guest houses, and vacation homes (see www.cusatocottages.com for Lowe's tie-in).

The first 4 floor plans in the Lowe's Katrina Series are now available in select Lowe's stores in Mississippi and Louisiana – and will be available nationwide by spring 2007.

The cottages will be sold as blueprints and materials packages. The material packages will cost approximately \$55/square foot including all materials necessary to build the cottage from the foundation plate up including studs, insulation, fixtures, electrical, plumbing, and appliances. The homeowner will need to supply the foundation, HVAC system, and furniture. Materials packages will require a contractor to assemble.



Small lot and clustered housing Cottage Houses

Cottage housing designers (Ross Chapin Architects (www.rosschapin.com) and the Cottage Company (www.cottagecompany.com)) within the region have begun to market building plans for a variety of cottage housing sizes and styles ranging from 449 to 2,000 square feet in size.




Ross Chapin's plans include accessory dwelling unit/garage plans, detached small cottage or accessory dwelling unit infill structures, to 2,000+ square foot small houses. Building plans range in price from \$750 for the smallest accessory dwelling unit structures to \$1,150 or more for customized schemes for the larger of the "small house" plans. In addition, for a fee, Chapin will also customize any of the plans to fit particular sites.

All of the plans have been used in cottage housing developments within the immediate area including Bainbridge Island, Shoreline, Kirkland, Langley, and others - and thereby conform to state and most local building codes.

First Floor
Living/Kitchen 11' x 16'
Dining 3' x 8'
Bedroom 9' x 9'
Bath full w/Laundry

Square Footage 449 sf
plus 21 sf
unheated shed
space

Footprint 32' x 32'

Floor Plan

© 2004 Ross Chapin Architects • For information on ordering plans go to www.rosschapin.com

GoodFit
Cottages and Small Houses
PO Box 25 • Langley, WA 98026 • Email: inquiry@goodfit.net • www.goodfit.net

Backyard Cottage

First Floor
Living Room 18'-0" x 11'-0"
Kitchen 9'-10" x 7'-0"
Bedroom 12'-0" x 13'-4"
Bathroom full

Second Floor
Loft 12'-3" x 10'-0"
Attic 13'-4" x 7'-0"

Heated Space 729 sq ft

Footprint 37' x 26'





First Floor

Second Floor

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Hilltop





Place Architects/Transform LLC Modular Single Family

Pre-fabricated houses include a range of construction methodologies from kit houses built of prefabricated components that are erected on-site (Place Architects – www.placearchitects.com) to complete fabrication in industrial warehouse facilities to be transported and mounted on-site (Transform LLC a subsidiary of Cabochon Construction & Development Company www.transform-llc.com). Pre-fabricated houses cost between 20-30% less than “stick-built” houses completely built on-site.

The variety of pre-fabricated house choice has increased considerably in the past few years with both firms above having entered the market in the past year.



Place Architects and builder DLH Inc offer one of the higher end choices including tiny, small, medium, and large. Their kit houses range in cost from \$250,000 for a 1-bedroom cottage with a loft to \$450,000 for a 3-bedroom family house. Three material finish packages are offered including Urban, Vanguard, and Naturalist with different inter and exterior color and finish palettes. The houses are assembled on-site and generally take from 6-9 months to complete from time of order.

Manufactured homes (typically called a “mobile home”) is built to HUD standards which may differ from state to state. HUD code homes have a permanent chassis, with removable axles, wheels and hitches to transport it to the installation site.



Transform LLC builds modular homes – which are built to the current IBC code – the same code as site-built or “stick-built” homes. Modular construction has the following advantages: 1) speed – 7 days compared to 9 months for stick-built, 2) no weather delays, 3) better quantity costing, 4) superior quality since modular homes are built with computerized equipment and material quality specifications, resulting in reduced cost – typically 5-20% less than traditional site-built homes.

Modular home are constructed in modules (3-dimensional sections measuring up to 16x68x12.5 feet (to transport on the highway) and are up 85% complete when they leave the factory. Modules are shipped to the site, attached to a standard foundation and other sections using the same techniques as site-built construction.



Denny Park Apartments **Mixed-Use Developments**

Denny Park Apartments – a 50-unit, 6-story building located a half-block north of Denny Park, is owned and operated by the Low Income Housing Institute (LIHI) of Seattle www.lihi.org.

The award-winning 55,000 square foot mixed-use structure provides 4,400 square feet of retail uses on the street level, 35 platform garage parking stalls, and 5 floors of residential units including 26 studio apartments, 11 one-bedroom units, 8 two-bedroom units, and 5 three-bedroom units. 8 units provide transitional housing for homeless families with children.

The project includes a number of green features such as natural, energy-efficient lighting, cleaner air from low-toxicity paints and building materials, and storm-water diversion to help irrigate tenants' vegetable gardens on a south-facing terrace. Tenants must sign a lease addendum which prohibits smoking anywhere on the premises – a policy aimed to protect the building's green character.

The Green Communities initiative is a 5-year, \$550,000,000 nationwide effort to demonstrate the long-term social and economic value of building environmentally friendly low-income and affordable housing.

The initiative was launched in 2004 by the private non-profit Enterprise Foundation in partnership with the Natural Resources Defense Council. The program aims to build 8,500 units of energy-efficient housing using sustainable designs and materials. Partners include the US Green Building Council, architects, lenders, local and state governments, and private organizations such as the Seattle-based Bullitt Foundation, Paul G Allen Family Foundation, and the Bill & Melinda Gates Foundation's Sound Families program.

The Columbia, Maryland-based Enterprise Foundation has invested nearly \$6,000,000,000 in affordable housing in the US over the past 20 years.

Information:

www.enterprisefoundation.org
www.greencommunitiesonline.org

Sharon Lee, LIHI Executive Director
206-443-9935 ext 111
sharonl@lihi.org



Inhabit by Unico/Transform LLC Modular Mixed-Use

Inhabit are pre-fabricated modular boxes that can be stacked into mixed-use structures of up to 50 to 100 units each. The example products were designed by Mithun and Hybrid Architecture for Unico and built by Transform LLC of Burlington.



The units are 15x45 feet long that can be coupled side by side to create apartments with up to 3 bedrooms. Studio units will be about 450 square feet, 1-bedroom units about 650 square feet, and 3-bedroom units up to 1,350 square feet.

The units can be stacked up to 5 high and arranged lengthwise or widthwise in rows to create mixed-use structures up to 100 units.

The target market for the Inhabit units are young professionals who are mobile, educated, comfortable with technology and like something environmentally responsible with design flair. The units are being priced to be affordable to renters earning between 80%-150% of median income.



The modular units provide double-paned, energy efficient windows; energy efficient heat pumps; dual-flush toilets; decking made of recycle plastic and cellulose; engineered wood floors and framing that use first-generate wood; and flat roofs that will hold a green roof system to further reduce storm water runoff.

The prototype units can be permitted in as little as 6 days in the Seattle demonstration, and built within 3 weeks at the Burlington factory. City codes control site work and foundations, state codes control construction at the prefabrication factory.

www.jetsongreen.com/2007/10/inhabit-prototy.html

www.unicoprop.com/properties/inhabit_about.html



Lopez Community Land Trust - Morgantown



Lopez Community Land Trust - Innisfree



San Juan Community Home Trust - Salal Neighborhood

Lopez, San Juan, and Kulshan Land Trusts

Community Land Trusts either rehabilitate existing housing or build new units. The trust retains ownership of the land (99-year renewal lease) while selling the house. In the process, buyers gain equity (though at a slower rate than usual) and the community gains a home that will always be affordable.

Land trusts offer another advantage – they bring diverse groups together to collaborate in decision-making. The project is governed by a board composed of land trust residents, other homeowners from the surrounding community, and stakeholders such as government or foundation officials.

There are estimated to be between 125-175 land trusts operating nationwide at the present time ranging from as few as 8 units to more than 800 units. The defining characteristics are the separation of land and housing, and the homeowner representation on the board.

Land trusts calculate the homeowner's share of an increase in equity over time. The trust typically awards the seller 100% of the principal that has been paid down with each month's mortgage payment. Sellers also receive 100% of the appraised value of any capital improvements, and 25% of the property's appreciation based on a comparison of appraisals at the time of purchase and sale. The formula provides the seller some benefit, the new buyer often pays close to the same price as the seller originally did, and the trust ends up with a considerably larger subsidy than it had the first time around.

For example, consider a homeowner whose house cost \$100,000 but who received a subsidy of \$20,000, and who decides to sell 10 years later. If the house is appraised at \$180,000, the seller receives \$105,000: the original \$80,000 mortgage, another \$20,000 for the 25% of the \$80,000 increase in value, plus about \$5,000 for the principal pay-down over the 10 years.

The trust can then sell to a new buyer for the same \$105,000, effectively gaining a built-in subsidy of \$75,000, based on the home's increase in open-market value to \$180,000.

The seller will not receive the full gain in equity that a household would receive if they bought a market-rate unit, but will be able to buy a first-time house and gain equity that they would not otherwise have the opportunity to do.

Tax assessments must be adjusted also to reflect the limited resale value of the homes. The assessments will increase based on the resale formula.




Land trusts can be very flexible tools and have recently been applied to condominium purchases, for combined housing and open space conservation, and for shared and limited equity in housing rehabilitation programs, among others.

Local Example - single family
San Juan Community Home Trust - www.hometrusted.org provides a one-time subsidy to the cost of land, infrastructure and construction. Homebuyers must agree to limit the eventual resale price of the home so that it is perpetually affordable to working people. Five new, perpetually affordable homes in the Salal Neighborhood of Friday Harbor are nearing completion, and will be ready for occupancy at the end of January, 2006. This will bring to a total of 15, the number of homes in Salal, and will complete the first project of the Community Home Trust.

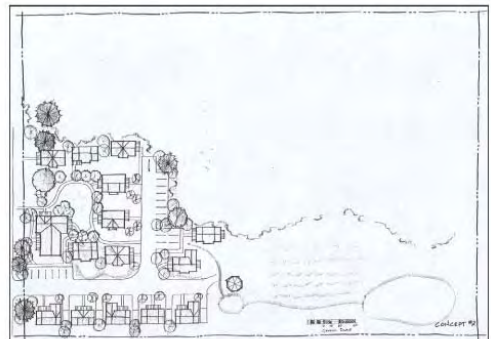
Kulshan Community Land Trust - provides resources to acquire land and remove it from the speculative, for-profit market. Its parent organization is the Institute for Community Economics (www.iceclt.org). With an inventory of 43 units (9 are condos), KCLT creates ownership or lien holder status on all properties in order to assure compliance with affordable and equity increase agreements. They are beginning their first development project in south Bellingham with 14 units.

Concept Plan # 2

- On this plan parking is dispersed throughout the site, with some adjacent to the homes and some nearby.
- In terms of phasing, there could be a shared drive with LOH, which could access future development on the north end of the property.
- The plan clusters the homes, allowing more open spaces.
- They include private garden areas.
- Water flow is shown that represent swales that accommodate seasonal movement.
- The architecture on Lopez has the shared characteristic of having a human scale. These detached homes with close parking are similar to existing Lopez homes.



- Coho and Morgantown are both 'behind' parking lots and berms, with their backs turned to the community. This plan shows the village centering around a green common area, with views toward the SE and the pond.
- The orientation of the buildings responds to light for passive solar access.



During the Charrette 28

Local Example - condos
Homestead Community Land Trust - www.homesteadclt.org provides subsidies (up to \$110,000) for purchase of condominiums in Seattle and King County. Homestead requires condo buyers to sign affordability covenants in which the owner agrees that when the unit is resold, it is offered first to buyers making less than 80% of median income. In any resale, condo owners get back their original investment and a share of appreciation of the unit, which is calculated on the amount of subsidy and the number of years the client owned the condo. If the condo depreciates, Homestead absorbs the loss.

Example - land conservation
Addison County Community Trust - combines affordable housing with land conservation - one of about 40 known affordable conservation developments in the US. In typical conservation-based affordable housing developments, the conservation and housing aspects are considered simultaneously and on the same parcel. See Conservation-Based Affordable Housing at www.conservationfund.org.