BUILDING OUTSIDE OF THE BOX by Natalie Floyd

Panel III: Perspectives on Affordability: Lessons Learned



This essay is a critical reflection on the panel discussion conducted by Korkut Onaran, on October 25, 2019, as part of the conference titled *Squeezed Out: Challenges of Diversity and Affordability in Colorado Communities*. The participants were Tony Chacon, Fernando Pagés Ruiz, and Peter Swift. Each presenter touched on a different topic within the greater themes of affordability and livability.

"If you're not breaking down affordability into components, you need to be doing so," Tony Chacon asserted in the beginnings of his presentation. He emphasized that affordability is different when discussing rental versus homeownership affordability, location of affordable housing, and the providers of affordable housing. Through his presentation, Tony elaborated on the importance of looking at the regional scale when tackling affordable housing. We live, work, and play on a regional scale, but most plans, ordinances, and funds regarding affordable housing are at a municipal or county level. Not addressing housing, especially affordable housing, on the same scale has proven to contribute to the tight supply of housing. Tony later explained the three top contributors to the affordable housing dilemma; escalating costs of commodities, including land and labor, influx of inner city migration, and costs of local government regulation strain the ability for the public and private markets to provide the range of housing affordability matching the range of incomes.

Another component of Tony's presentation was an explanation of how municipalities need to shift from a reactive approach to affordable housing to a proactive approach. He contended that the more proactive cities and towns can be about anticipating the demand, the better position they have in the future. He continued explaining that economic downcycles are a key time for municipalities to acquire land for affordable housing projects. He used Boulder County as an example; Boulder County has experienced significant increases in costs of housing due to growth management, and a large influx of jobs. These factors, plus others, have forced Boulder County to face the housing imbalance, especially in regard to affordable housing, in a market where land is inherently expensive.

"Housing is a cultural expression, just like food or clothing," Fernando Pagés Ruiz emphasized through his presentation; truly knowing and understanding your client or customer is critical to providing a high quality of life. As an affordable housing developer, primarily in multicultural communities, he thought as long as his product met the price point of his consumer, his product would sell. However, he was reminded through his realtor that cultural amenities and design elements play a huge role in the livability of the home. Cultures and traditions are passed on within and outside of homes; the more the aesthetics and spaces homes contribute to providing the lifestyles people are accustomed to through their culture, the greater quality of life he is able

to provide through filling this market niche. Fernando explained the differences between how American architectural and cultural values within homes differ from some of his primary customer culture groups; bathroom arrangements and outdoor kitchens are a few examples he used to illustrate how homes are used differently by different cultures.

"Our transportation network is dysfunctional," were some of Peter Swift's first words in his presentation, which set the parameters of his focus; expanding our highways have only caused more damages to our communities through time. Peter Swift explained the influence of transportation networks on the ability of people to live healthily and affordably. From the many highway and road expansion projects that caused displacement from many urban neighborhoods, to profound negative health impacts, to accessibility challenges, highways have cost us more than what they are worth. Peter refers to highways, arterials, and other auto-dominant street types as "car sewers," an uninviting place where nobody wants to be. He explains some context behind why municipalities are always feeling the pressure to expand highways, rather than exploring alternate mobility solutions. Our systems in place overestimate traffic volumes, parking needs, and other auto-related infrastructure needs.

Peter explained further the importance of rethinking right-of-way space as public space, and as part of the public realm; through a series of case studies, he illustrated the concept of contracting or eliminating highways and arterial streets to add to the quality of life for residents and bring economic benefits to communities. One of his most illustrative examples was in Lancaster, California, where the removal of an arterial street provided additional public space, safer streets, and over \$270 million in economic output. This vivid illustration exposes his concept of rethinking right-of-ways as usable public space as extremely beneficial and viable, yet politically and financially challenging in many contexts.

Through the panel presentation, each presentation revealed some best practices and recommendations on tackling challenges related to affordable housing. Tony provided some best practices through explaining some of the strategies Longmont is using to integrate more affordable housing. Their inclusionary housing ordinance includes provision of housing or fee-in-lieu requirements, regulatory incentives are provided to developers in the form of additional density allowances, reduced parking requirements, and including benefits from their metropolitan and special districts. Another best practice that was introduced was their affordable housing fund, and how it operated to support their goals. The importance of being proactive about land acquisitions and collaborating with nearby Boulder County jurisdictions on addressing affordability in a holistic manner was his final best practice example from Longmont, bringing his presentation back to some of his first statements.

Fernando hammered on the importance of knowing your client, customer, or constituent when developing, but especially in regard to housing. He alluded to the fact building codes and standards are created to develop a product that does not create a safe, habitable place for everyone; he proved that advocating for providing what your client needs is a critical component to building a successful product and relationship. Peter Swift brought up advocacy as a best practice in a different light, through advocating for space for people over cars. As part of advocacy, he believes that tactical urbanism is key to trying to work towards solutions that provide more community benefits. Rethinking public space in right-of-ways and through the contraction of highways has proven to provide more individual and community benefits through the best practice case studies provided in the presentation.

In their own way, all the presenters brought a similar message to the panel; by doing things differently from the status quo, and thinking outside of the box, they were able to bring the desired or needed changes to communities in order to help provide a higher quality of life. Each presenter displayed through their presentations that change is possible through collaboration and deliberate actions that worked towards their desired outcomes. The regulations and systems in place today can change to support more equitable communities; each presenter brought essential parts to the larger conversation of how we begin and continue to address complex challenges in our communities regarding affordable housing. Planning has its roots in being a reactive profession, but it was demonstrated by this panel that the profession can change to become a more proactive approach to addressing the challenges faced by communities today and in the future.