Seeking Housing Affordability in the Denver Metro Area:
Detailing the causes and outcomes of the housing crisis to inform local and national solutions

CU Denver MURP Research Forum

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Carrie Makarewicz, PhD

Current Research Team: Ebru Altintas, Brenn Anderson-Gregson, Ethan Greene, Francesca Rossi

Prior Research Members: Rey Hernandez Sosa, Laura Santos Granja, Dani Slabaugh, Wes Wright

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Outline

Study Approach: Purpose, approach, and study goals

The Denver Metro case

Communicating our findings

Next steps: using information to stimulate actions

# The need for a _regional_ study

Metro Denver's Affordable Housing Situation

- ~400,000 households (30%) are extremely/housing cost burdened

- Housing Price Increases were among the top 5 in the nation

- Colorado has 250,000+ job vacancies (employers assume housing is one reason)
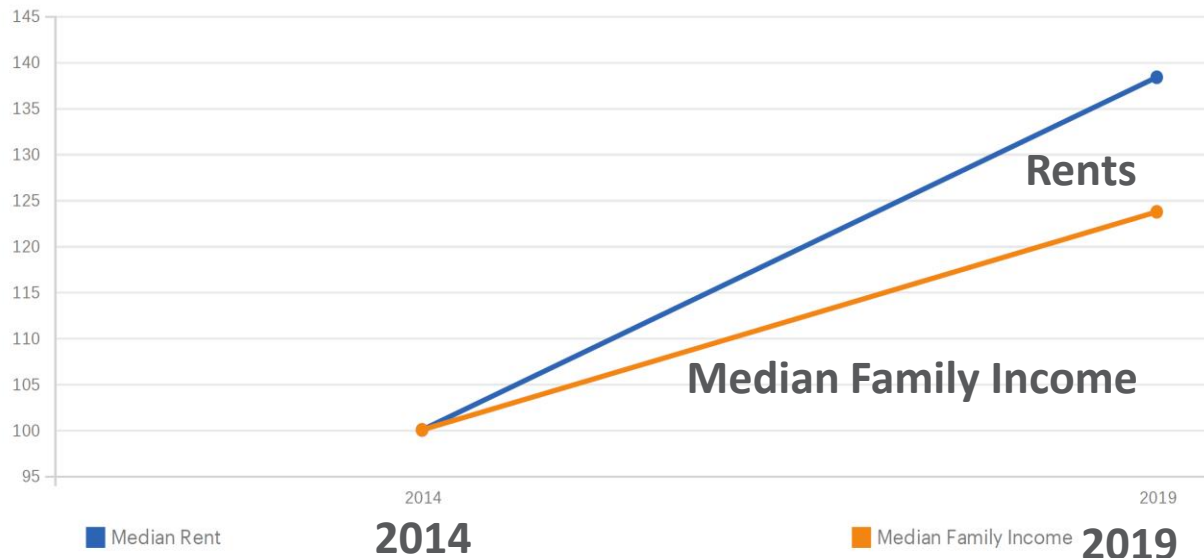
Median Home Value Versus Median Family Income (Indexed) 2014 to 2019

Home Values

Median Family Income

Median Home Value   Median Family Income

2014   2019

Rents

Median Family Income

Median Rent   Median Family Income
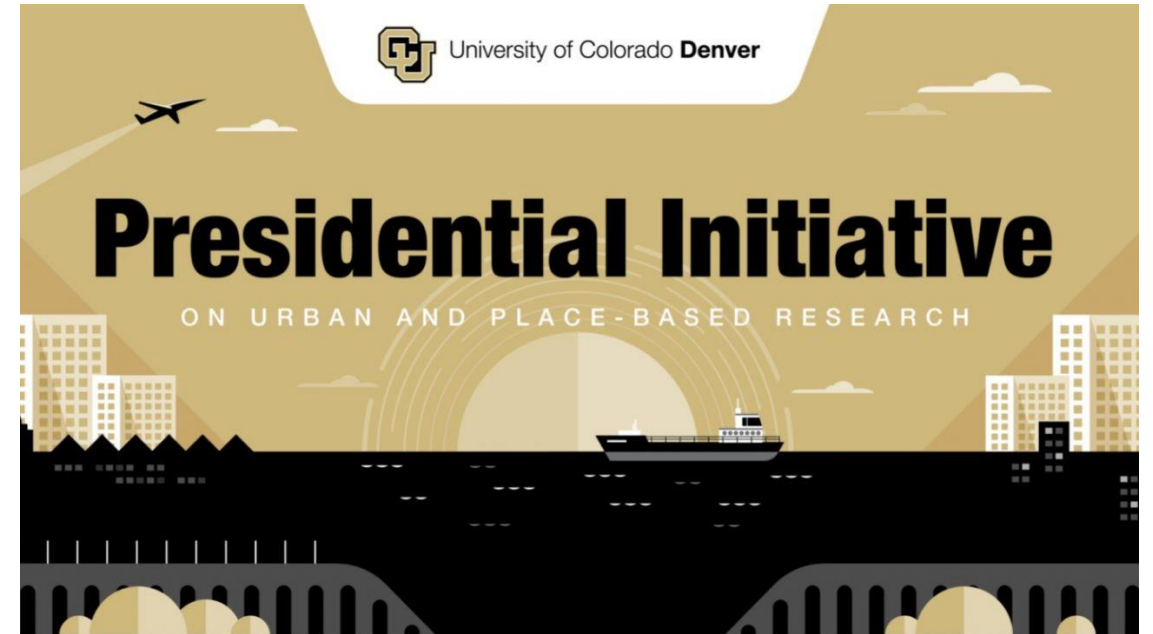
2014   2019
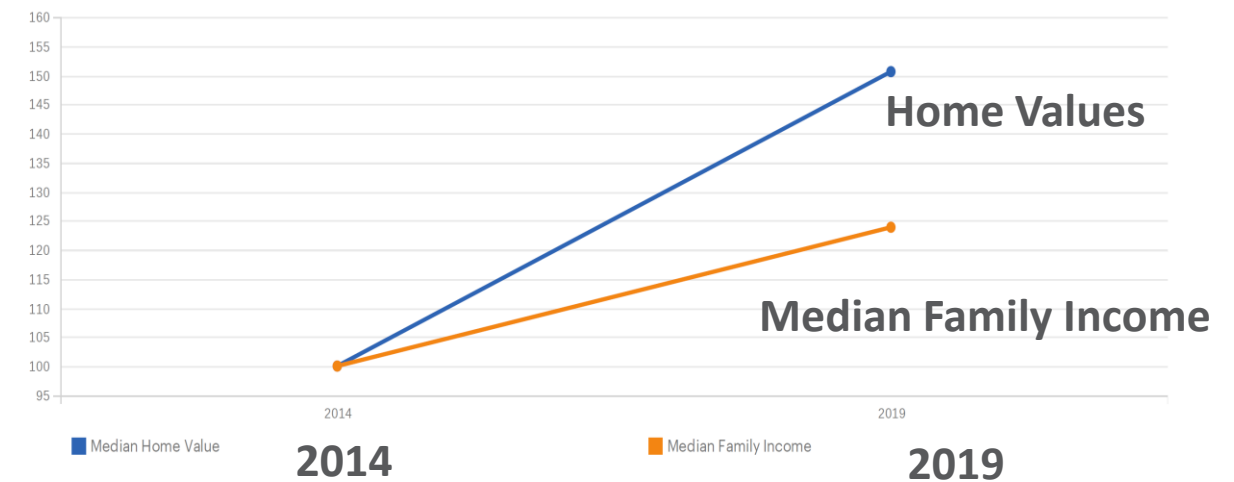
Partners & Funder

Denver Region Council of Governments (DRCOG)

Metro Denver Homelessness Initiative (MDHI – the HUD Continuum of Care)

ArLand Development (private economic development and affordable housing consultant)

Advisory Group for feedback & direction

Partners' interests

The work you have already done on the topic of Affordable Housing has provided an important impetus for DRCOG to continue to work with key strategic partners…on better understanding what the needs, challenges and opportunities are on that topic in the metro region. This proposal would certainly add critical information… [and] a deeper understanding of the complexities, challenges and opportunities for the metro region in providing affordable housing.

The aim of creating a deeper understanding of the housing needs of our community is critical to addressing homelessness and housing instability throughout the region. The number one reason people experience homelessness in the metro-Denver region is a lack of attainable housing.

Research questions

- **DATA ANALYSIS RQ1:** Is it possible to **identify local and sub-regional patterns in housing developer responses to various local, economic, regulatory, and demographic conditions** through a longitudinal and in-depth analysis of the **number, type, price, and fine-grained location** of housing units throughout the region over a 15-year period (2005-2020)?

- **INTERPRETATION RQ2:** Will the detailed results from RQ1 allow for meaningful and **targeted focus groups and** *interviews* **with developers, financiers, and planners** that result in a comprehensive and nuanced understanding of why the market developed certain types of housing in specific locations at certain times?

- **RESPONSE FROM DECISION MAKERS RQ3:** In what ways might detailed local housing gap data for all jurisdictions in the region **affect collective decision making on policies or** principles regarding affordable housing by **the 58 members of DRCOG's Board of Directors?**

- **PUBLIC MESSAGING RQ4:** What experiences, characteristics, or other circumstances explain housing precarity for households experiencing homelessness, or at risk of becoming homeless? How might these **individual experiences be explained to the general public** in relation to the study's findings in order **to gain community support for more affordable housing?**

Study Strategy

Identify multiple and cumulative causes for the affordable housing shortage at fine geographies through plans, zoning codes, permits, and parcel data

Ground quantitative findings and solutions through interviews with planners, financiers, developers, elected officials, nonprofits, renters, and others

Illustrate the impacts on individuals, households, employers, communities, and environment

Craft short- and long-term solutions at multiple scales across sectors, and build a coalition to achieve regionwide commitment

Goal: Spur concrete action and commitment to address the region's significant affordable housing needs *(i.e., "crisis")*

The failures of typical "RHNAs" Regional Housing Needs Allocations/Assessments

- RHNAs are long reports that discuss housing demand versus housing supply, not necessarily causes for housing shortages

- People may gloss over, distrust, or dismiss the numbers

- Others assume: if we don't zone for it, they won't build it, and people won't move to our communities

- In most states, RHNA's lack "teeth"

  - Even in states with "Regional Housing Needs *Allocation*" systems, like CA, communities don't comply with the number of units allocated to their community and the compliance system is broken.

- Researchers have called them: "neoliberal alchemy" (Palm & Whitzman, 2020) and Superficial plans without action (Ramsey-Musolf, 2017)

RHNA's in a weak planning state?

Colorado, and 9 other states, allow, but do not require cities to plan.

If CO cities choose to plan, the state only requires a Recreation & Tourism element

CO is also a strong home-rule state

This would make a mandatory regional housing allocation to each jurisdiction nearly impossible to suggest, let alone enforce…unless some of the new legislation is passed.

Municipalities and counties are *authorized [not required]* to prepare comprehensive plans as a long-range **guiding** document for a community to achieve its vision and goals. The comprehensive plan (or master plan) provides the policy framework for regulatory tools like zoning, subdivision regulations, annexations, and other policies. A comprehensive plan promotes the community's vision, goals, objectives, and policies; establishes a process for orderly growth and development; addresses both current and long-term needs*; and provides for a balance between the natural and built environment. (See C.R.S. 30-28-106 and 31-23-206.) **Elements addressed in a comprehensive plan <u>may</u> include:** *recreation and tourism* (<u>required by state statutes</u>), *transportation*, **land use**, **economic development**, **affordable housing**, **environment**, **parks and open space**, natural and cultural resources, **hazards**, **capital improvements***, **water supply and conservation**, **efficiency in government**, **sustainability**, **energy**, and **urban design**.

A RHNA in Denver Metro?

DRCOG's ability to work on housing issues

- Prohibited from working on housing from 1985 until 2014

  - (DRCOG is an MPO, i.e., a *transportation* planning agency it should not govern or study land use and housing, unless it relates to transport)

- 2014: DRCOG's 2nd attempt to win the HUD Sustainable Communities Initiative grant required plans to coordinate housing, transportation, and the environment

- April 2022: DRCOG weekend board retreat approved DRCOG to add housing to their work program (funding is uncertain)

- Special projects staff at DRCOG slowly working on affordable housing through guest speakers, work sessions, T.A., endorsement of academic research

Our Advisory Group Members

Convenings:

1. *Summer (5 meetings due to vacations)*
2. *Planning May 2023 in-person, with additional groups*

June 30th

1. Denver Housing Authority
2. Adams County Housing Authority, "Maiker Housing"
3. Denver Streets Partnership
4. DRCOG
5. RTD
6. City of Denver Mayor's Office
7. Metro Mayors Caucus
8. ULI
9. Co Housing Finance Authority
10. Housing Colorado
11. Cappelli Consulting & NDC
12. City of Aurora Community Development

August 11

10-11:30a

14. ArLand Consulting
15. Heidi Grove, Boulder HHS
16. Foothills Housing Authority

1-3:30p

18. DRCOG
19. Habitat for Humanity
20. ULI
21. Salvation Army
22. Radian
23. Archway Housing Authority
26. Brighton Housing Authority
27. Co Coalition for the Homeless

August 16th

28. Enterprise Community Partners

August 17th

29. Metro Denver EDC & Chamber of Commerce
30. Co Futures Center, CSU
31. UNE Colorado

Preliminary findings

The Past and Present Housing Situation

Production, mis-match, need, and the case through jobs
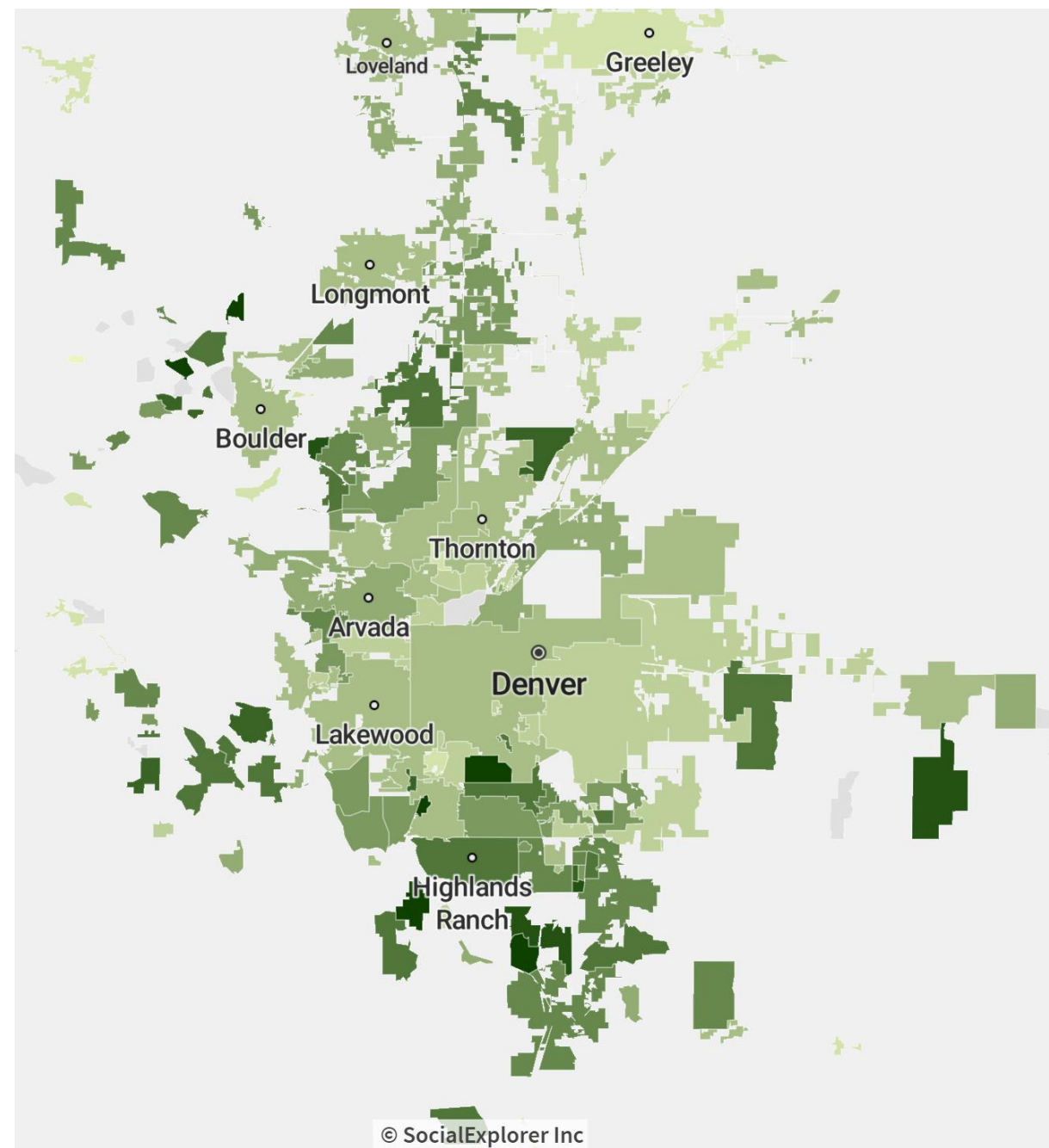
Household Median Income

Data Inputs

Housing : Households

Housing Units
- Number of units
- Rent or own
- Price
- Size
- Age

Households/Individuals
- Income
- Number of persons
  - Children
  - Adults
- Unhoused

Locations: zoning, tract, municipality, county, mobility

Parcels : Uses : Regulations

Parcel Data:
- Land & improvement values
- Uses
- Density
- Zoning
- Sales activity
- Year built
- Etc.

Jobs : Workers : Incomes

Workers' O&D
- home block
- work block

Worker income
- <$15K
- $15K-$39K
- $40K +

Number of workers with similar Home/Work pattern

Workers by income summed to each city

Transport : Users

By incomes and O&D:
- Modes to work
- Trip distances
- Commute length

Bus & Light Rail stops near job types

Big Picture: A Perfect Storm since 2010

Development Restrictions + Market Contraction + Pop. & Job Growth = high costs, long commutes
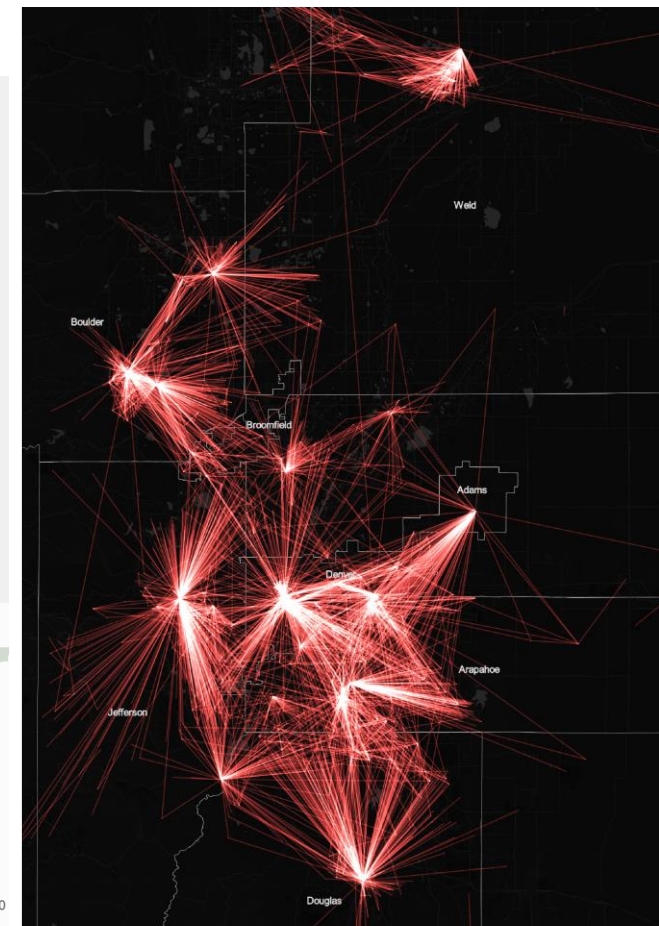

DRAFT Region's Zoning is mostly SF Residential
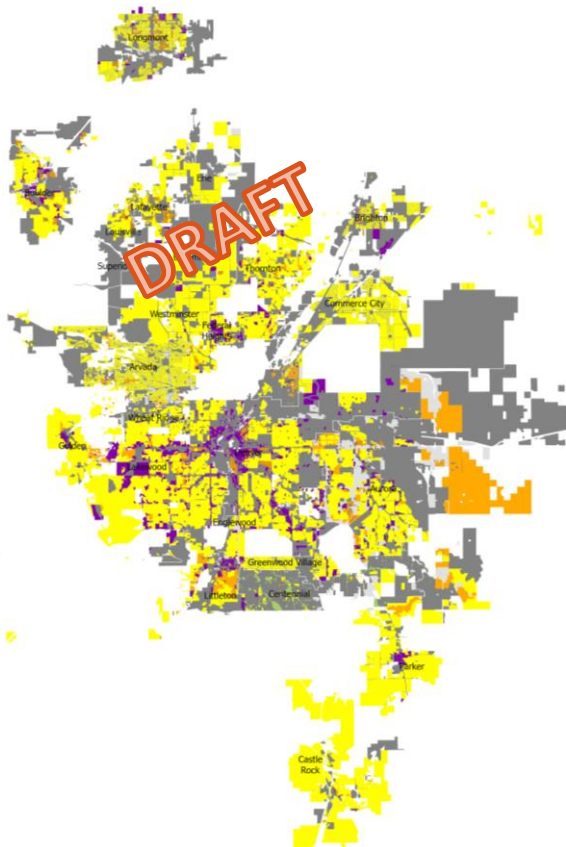
Housing Unit Production declined (2010 – 2019)
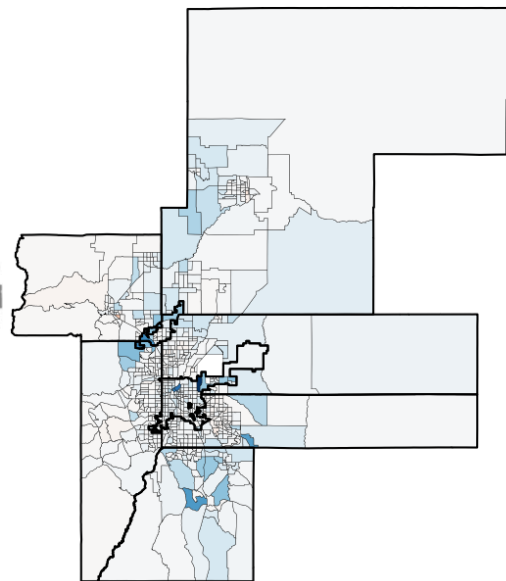
**Increased Income polarization with Population Growth**

Median Household Income (In 2020 Inflation Adjusted Dollars)
ACS 2020 (5-Year Estimates)

< $15,000
$15,000 to $20,000
$20,000 to $25,000
$25,000 to $30,000
$30,000 to $35,000
$35,000 to $40,000
$40,000 to $45,000
$45,000 to $50,000
$50,000 to $75,000
$75,000 to $100,000
> $100,000

10 mi

© SocialExplorer Inc
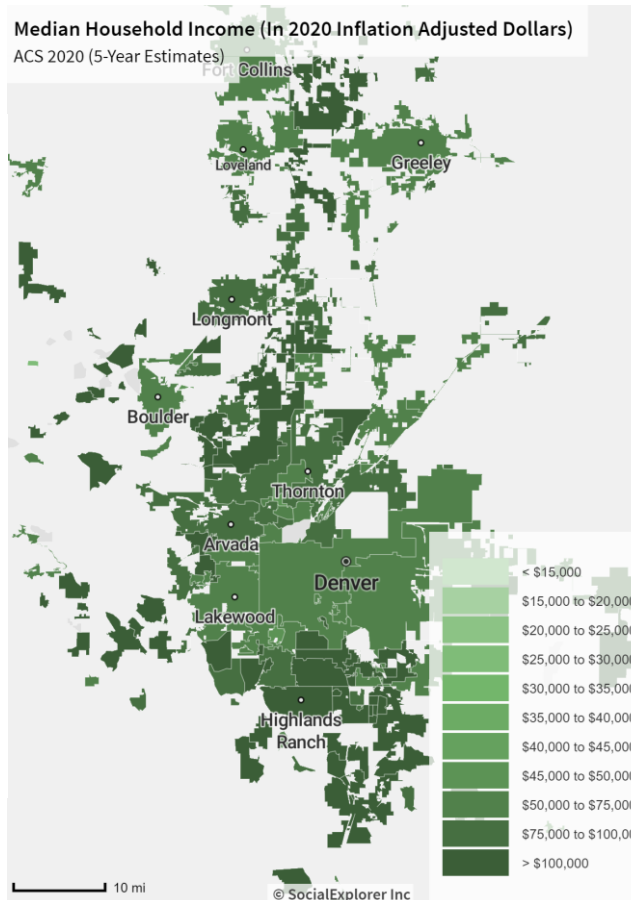
Longer Worker Commutes

Housing Data

Mismatched by size & price...and not enough

Annual Housing Production declined in most cities
(from 1000-2000/year to 0 to 1000)

1990-2000   **2000-2010**   **2010-2019**
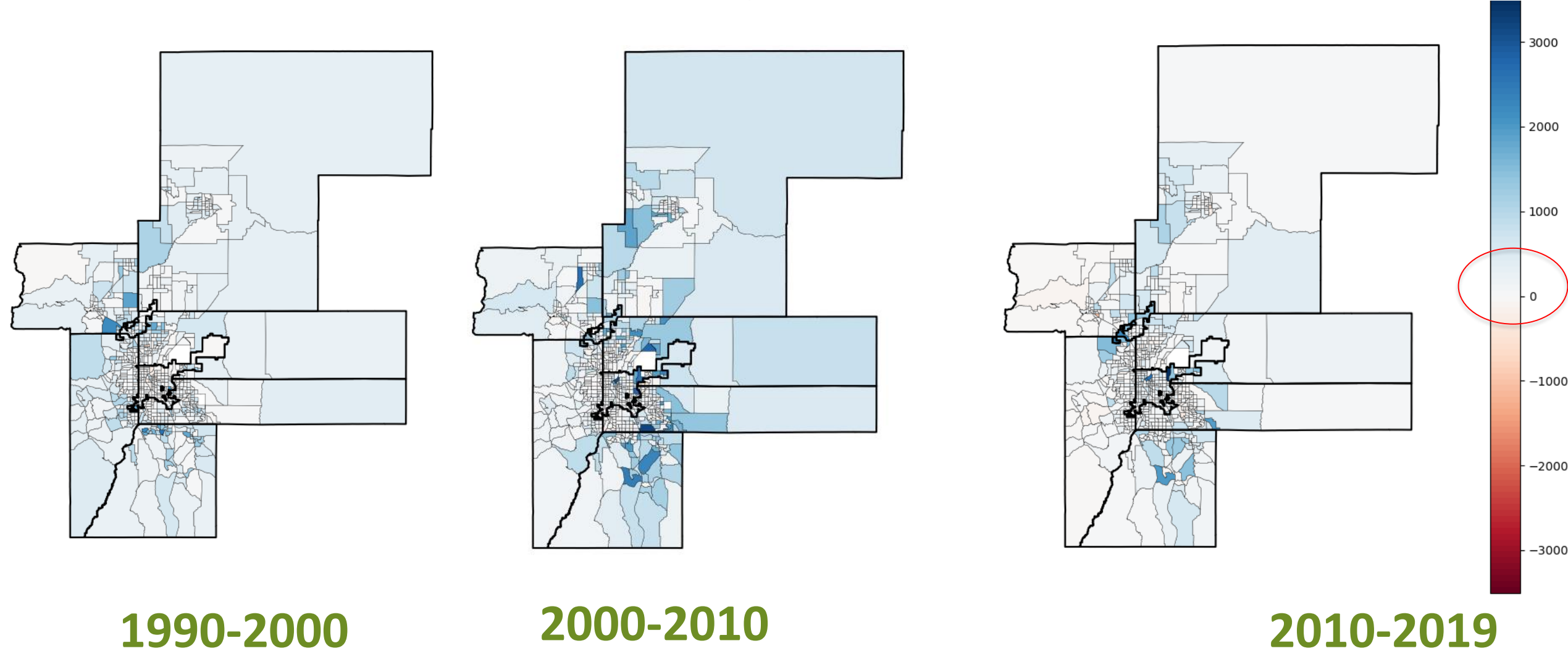
Based on historical normalized census tract data* on housing units from 1990-2019

*Markley, S.N., Holloway, S.R., Hafley, T.J. *et al.* Housing unit and urbanization estimates for the continental U.S. in consistent tract boundaries, 1940–2019. *Sci Data* **9**, 82 (2022).
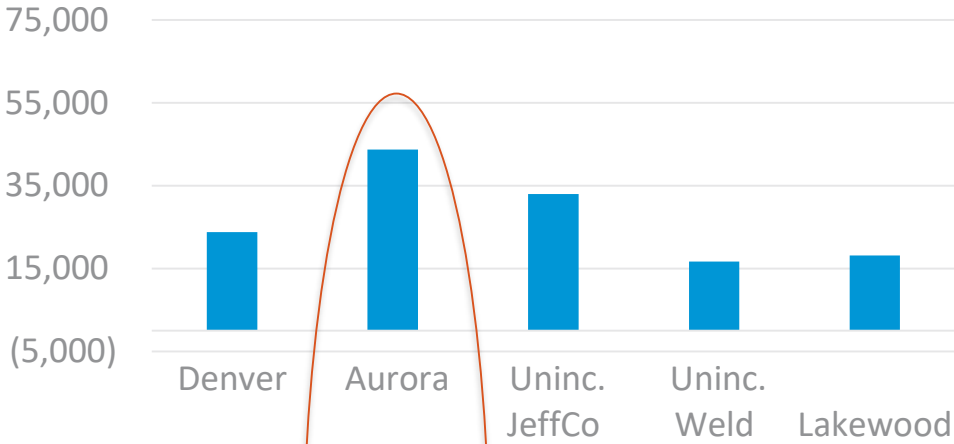
Housing Units 1980-2019

- Significant declines in certain counties and cities – growth controls, low density zoning, and other limits

- New growth in Denver and outer counties hasn't been enough

Boulder Area % Change in Housing Units 1980 - 2019
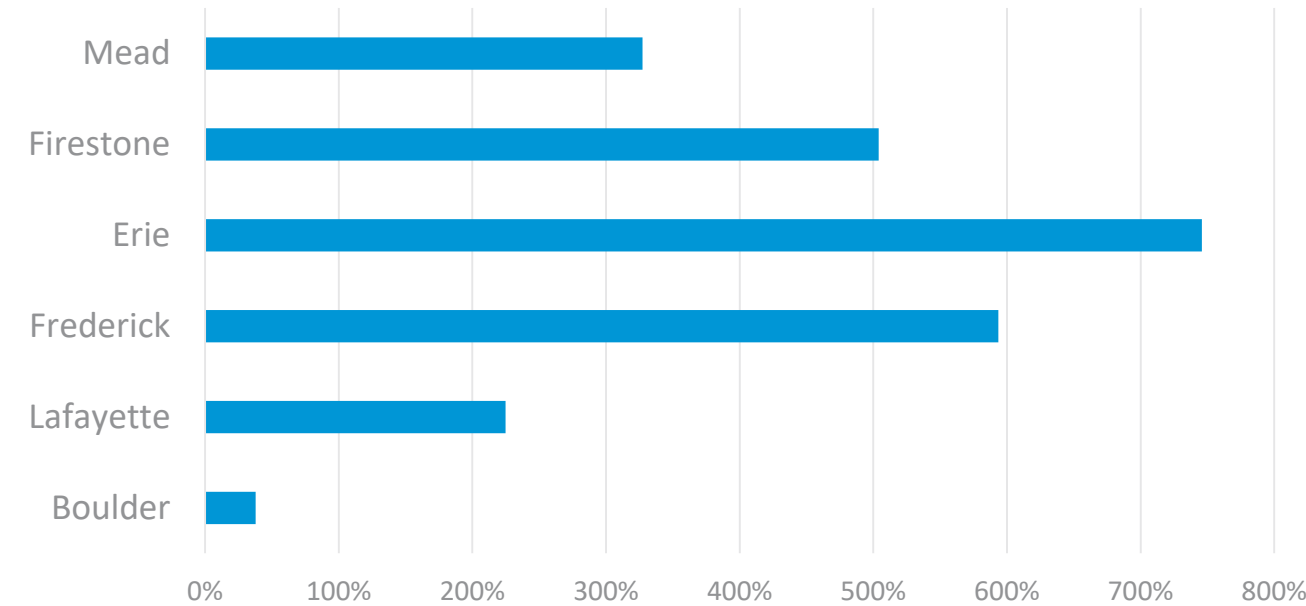
TOP FIVE JURISDICTIONS FOR HOUSING UNIT GROWTH 1980-2000 VS. 2000-2019
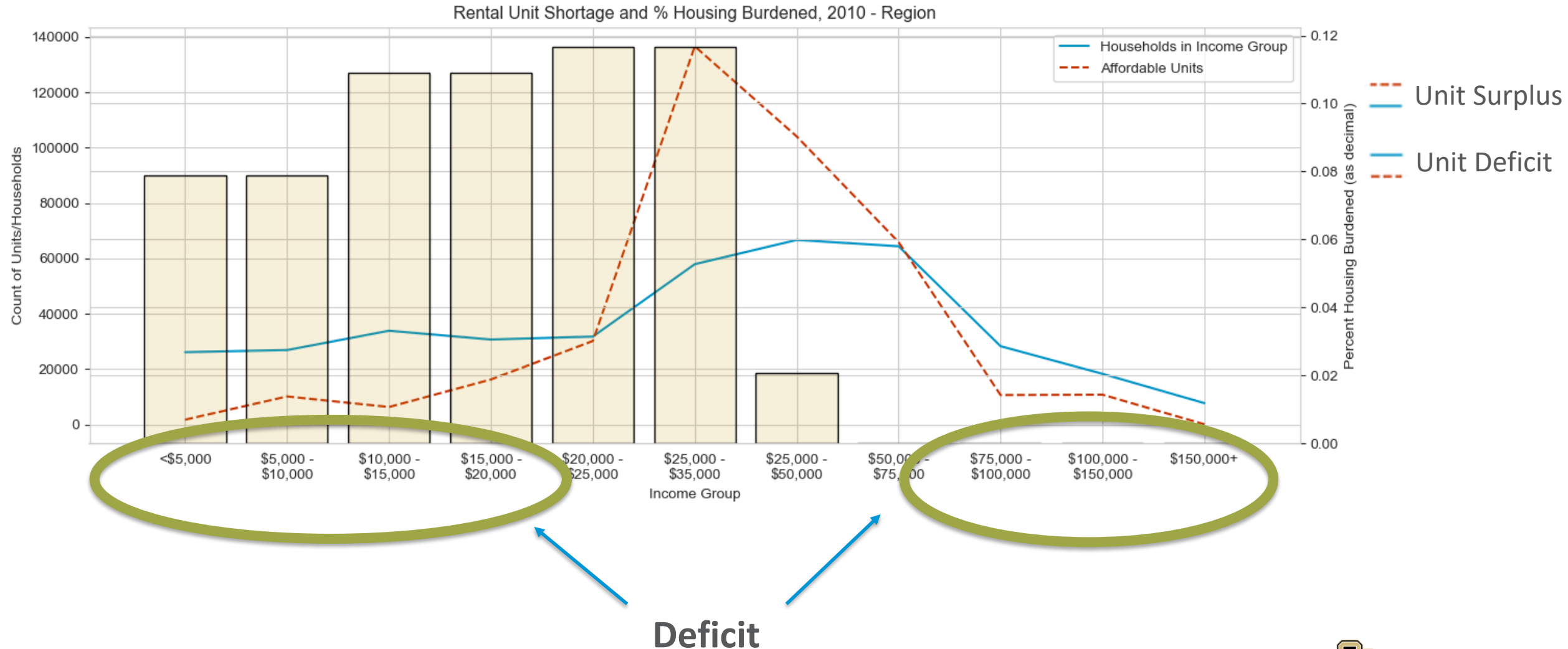
Metro Denver Housing Units Change 1980 - 2000

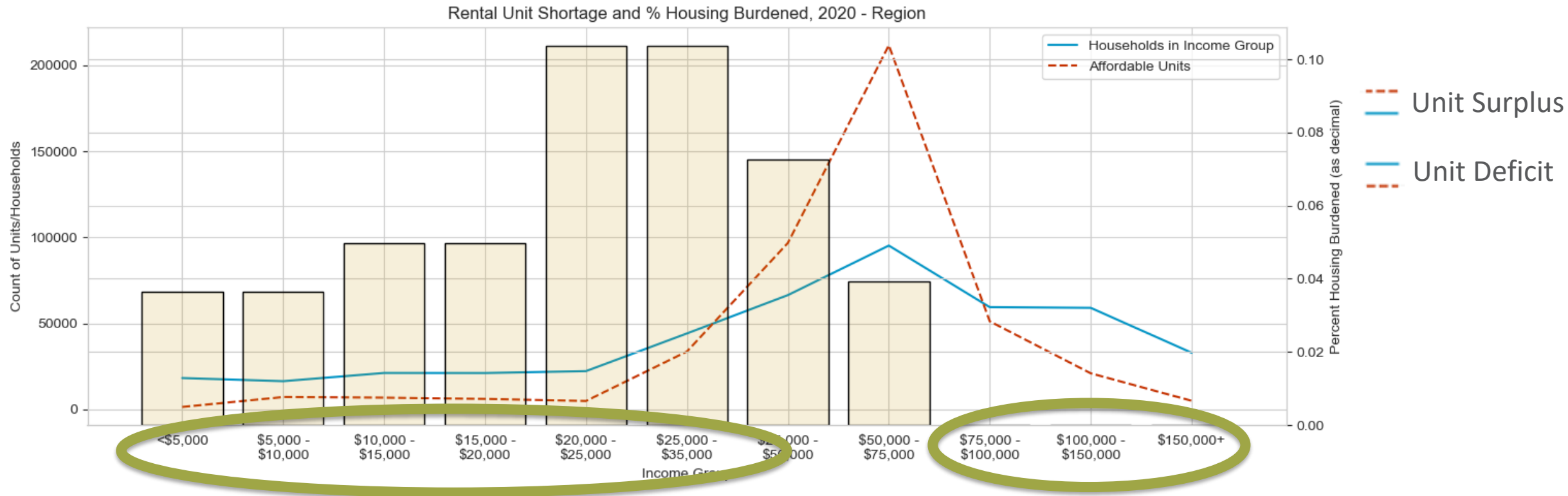
Metro Denver Housing Units Change 2000 - 2019

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2010 Regional Rental Shortage by Income

Rental Unit Shortage and % Housing Burdened, 2010 - Region

2020 Regional Rental Shortage by Income


Rental Unit Shortage and % Housing Burdened, 2020 - Region

All counties follow this regional trend from 2010 to 2020
- Unit deficit at most income levels: *except* ~$50,000-$75,000
- % Housing Burdened concentrated around lower income levels: increased from 12% in 2010 to 36% in 2020
- Significant number of renters "renting down" and "renting up"

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In addition to income mismatch: household/home size mismatch

Unmet Need for Smaller Households
(0-2 bedrooms)
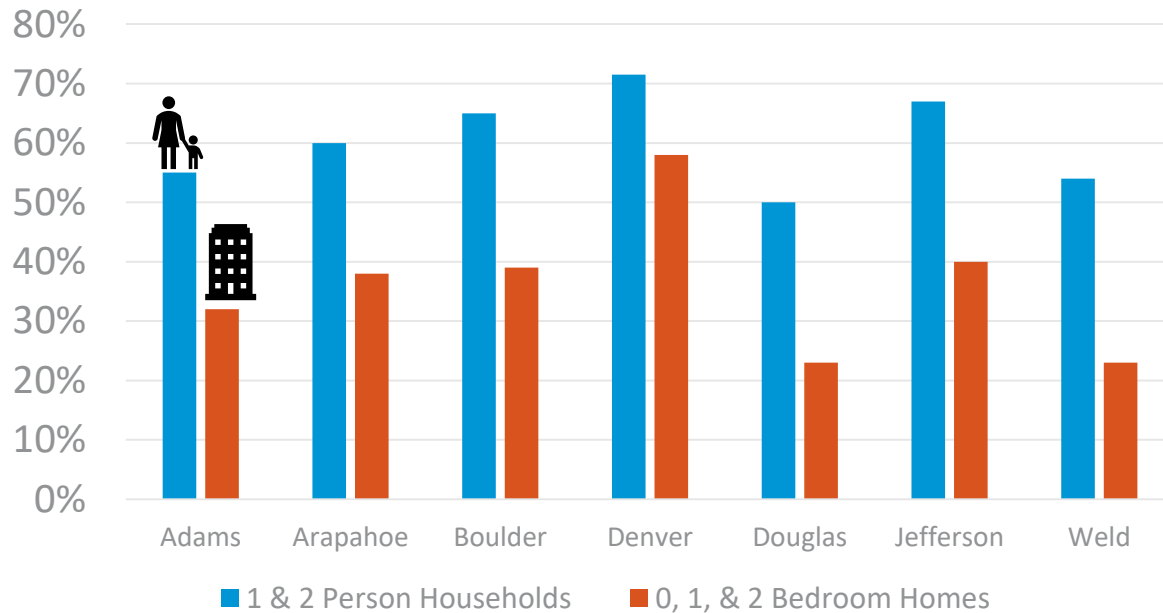
Excess Supply of Large Homes
(3-5+ bedrooms)

1 & 2 Person Households   0, 1, & 2 Bedroom Homes

3-7 Person Households   3-5 Bedroom Homes
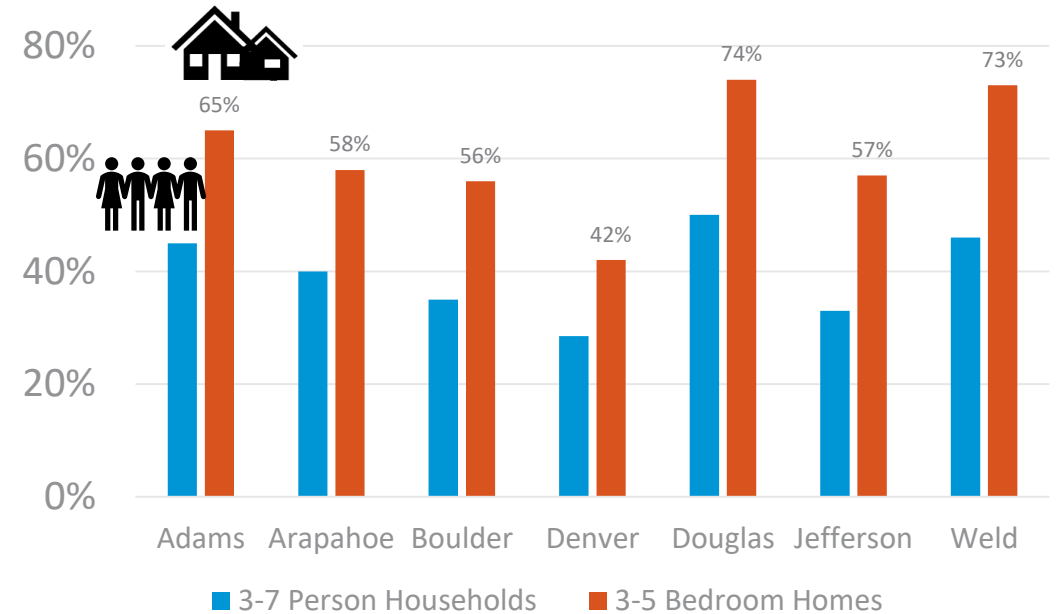
The picture is different for family households with low incomes: future analysis with protected Census data

Early PUMS Analysis

In Jefferson County:

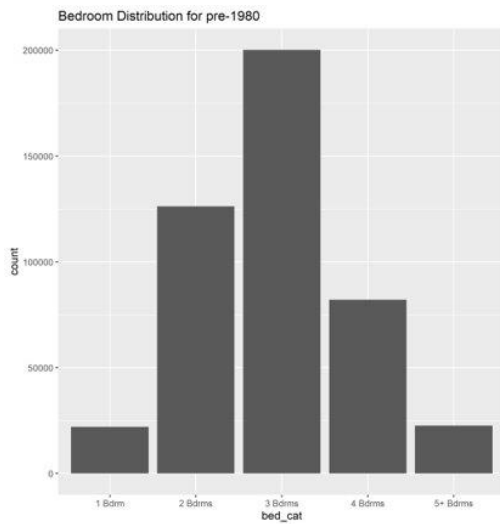54% of older adult households (70 y.o.+) with 1 or 2 persons live in 3, 4, and 5 BR homes

JeffCO PUMA Analysis

- ⊠ Jefferson County
- ▧ JeffCO Attributed PUMAreas
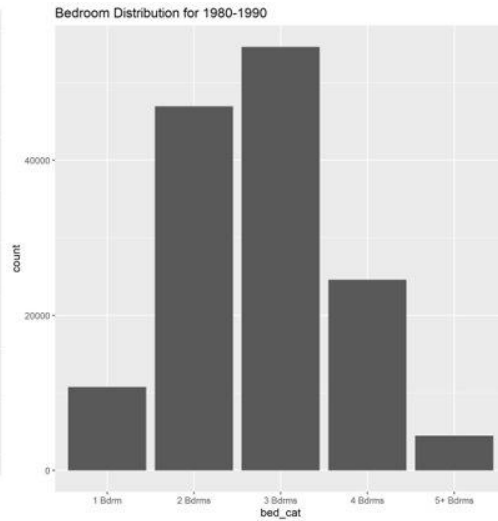- ▩ All JeffCO PUMAreas
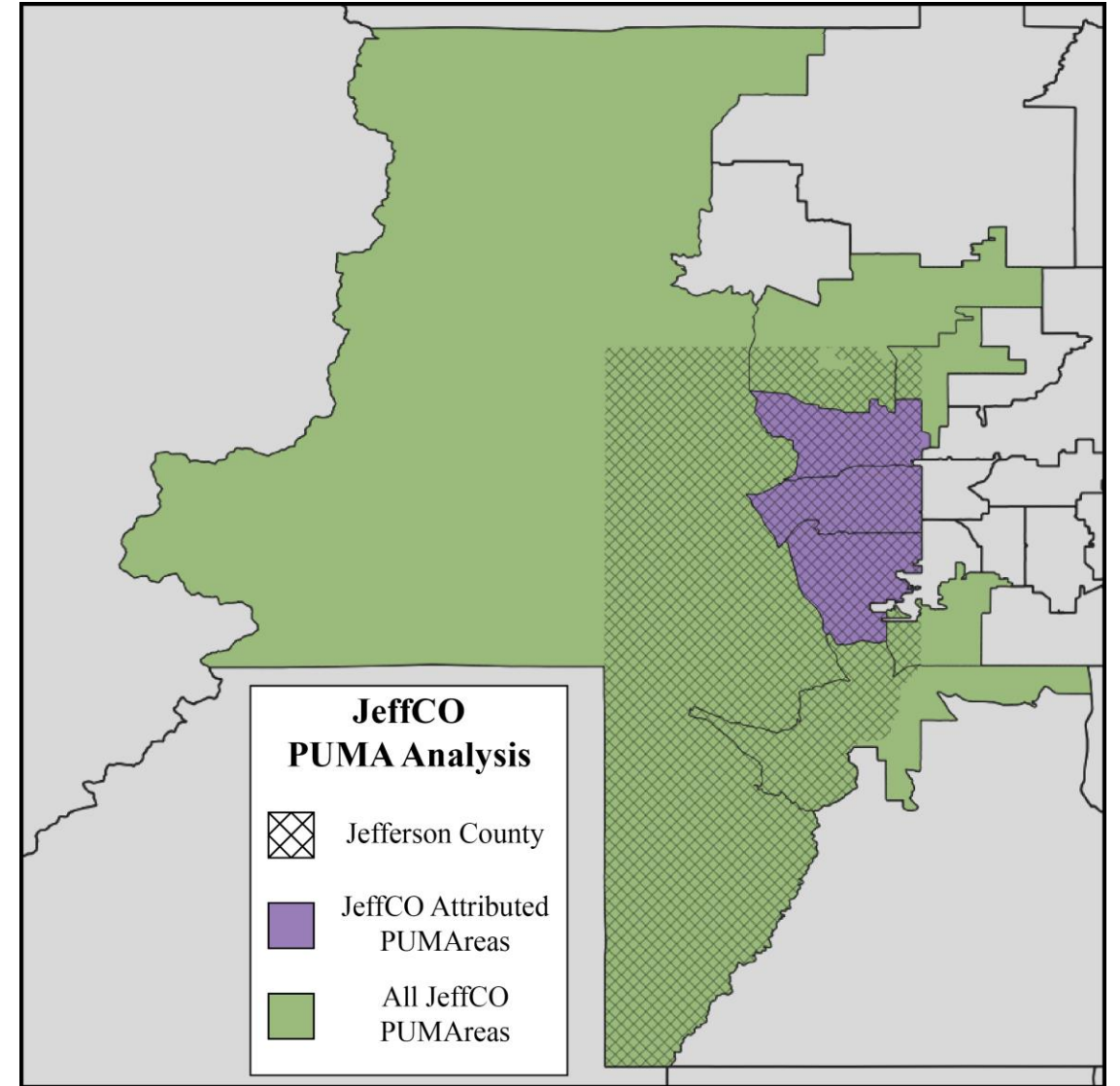
Are larger homes a relic?

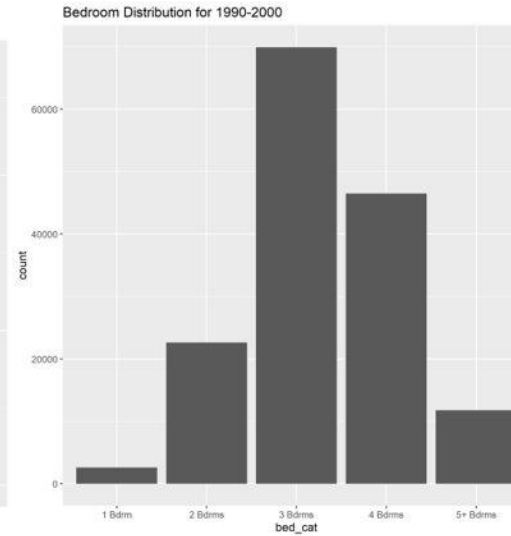Or have developers started to build smaller homes?
No.

Distribution of 1, 2, 3, 4, and 5+ bedroom homes: 3, 4, and 5 bedroom homes are still dominant
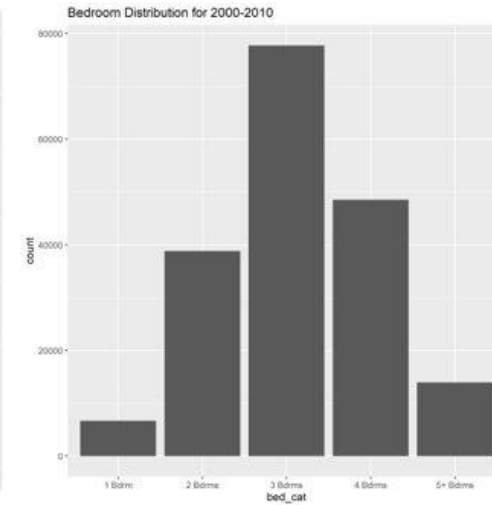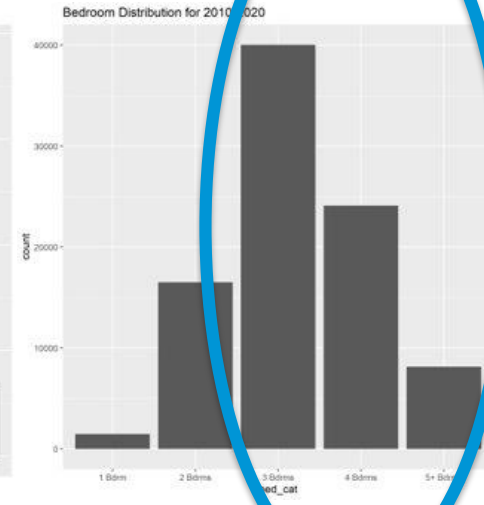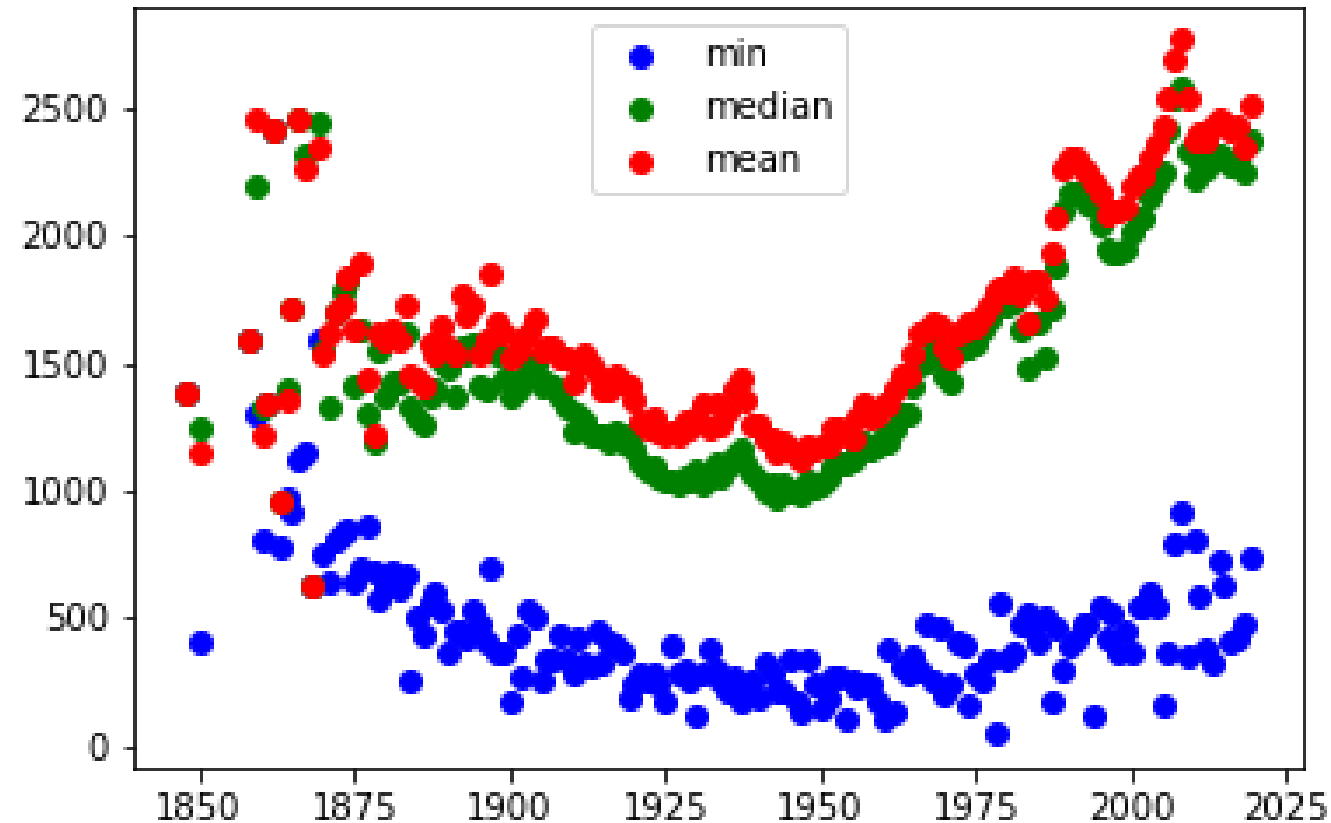

Pre 1980   **1980-1990**   **1990-2000**   **2000-2010**   **2010-2020**

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Homes have also increased in size

SF Homes: Year Built by Building Square Footage

Distribution of Homes by Year Built
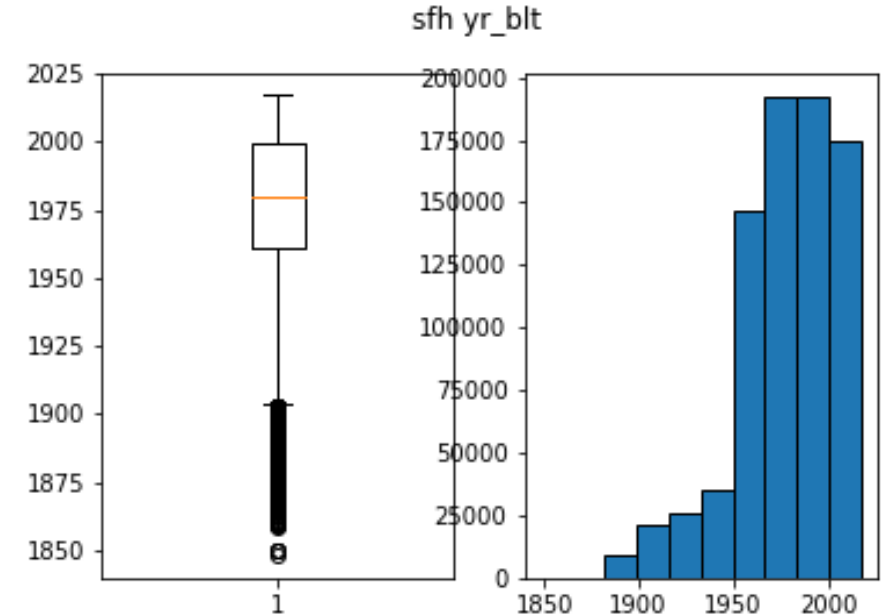
Distribution of Homes by Sq. Feet

Source: Lightbox RE parcel level data, 2021, Year built field
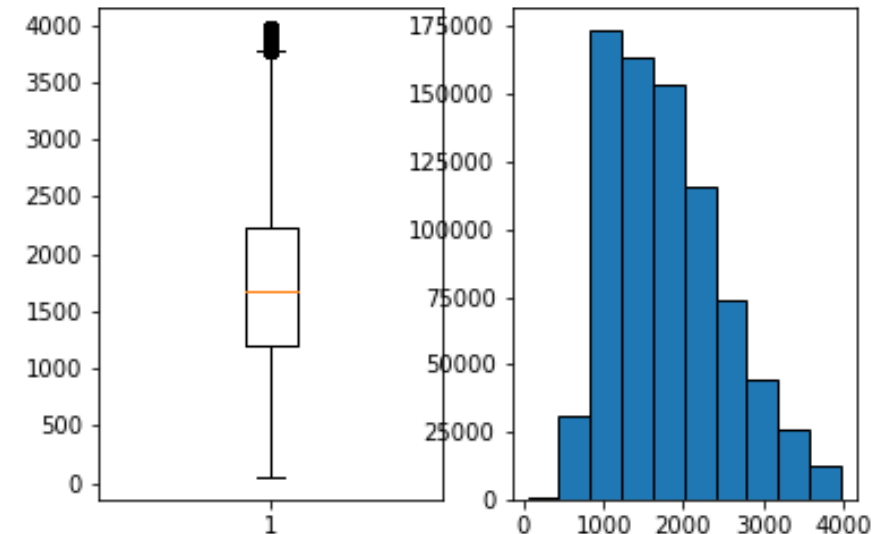
With larger homes, come higher prices

Distribution of Homes by Value

SF Homes: Year Built by Improvement Value
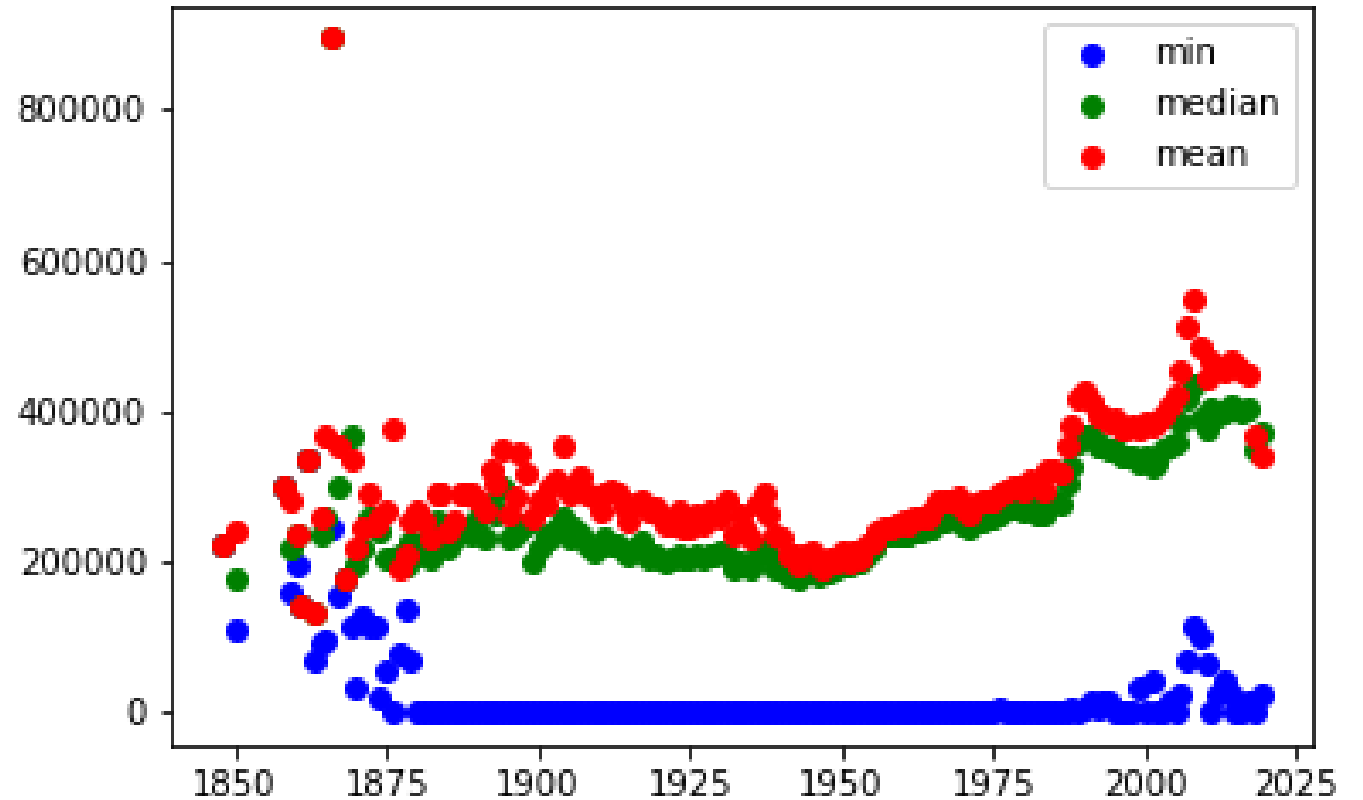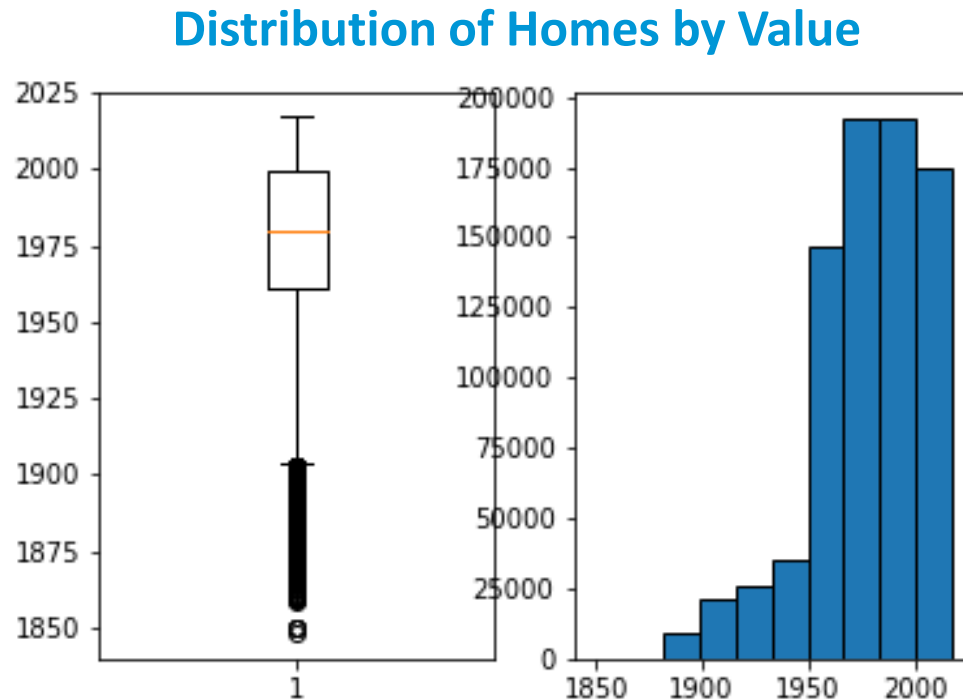
Why the mismatch?

1) Developers targeting same small markets: 1) high-income households with kids | high-income singles

2) Zoning does not reflect demographics and need for the "middle" housing type
- Only 2.2% of housing permits from 2005-2020 were for the "middle" type (2-9 units)
- 2-9 unit housing structures are just 4.6% of existing housing in the region

Figure 1. The Spectrum of Housing

DETACHED SINGLE-FAMILY HOMES

DUPLEX

TRIPLEX/ FOURPLEX

COURTYARD APARTMENT

BUNGALOW COURT

TOWNHOUSE

MULTIPLEX

LIVE/WORK

MID-RISE

MISSING MIDDLE HOUSING
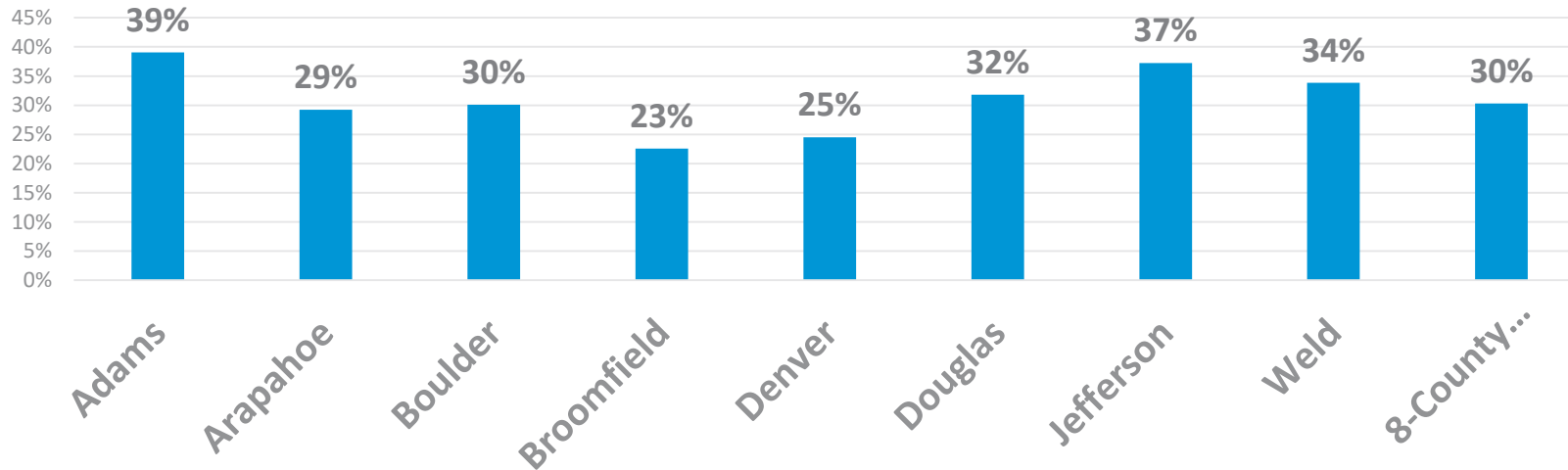
Source: Opticos Design

Jobs

Do jobs pay enough for housing? Can workers live near work?

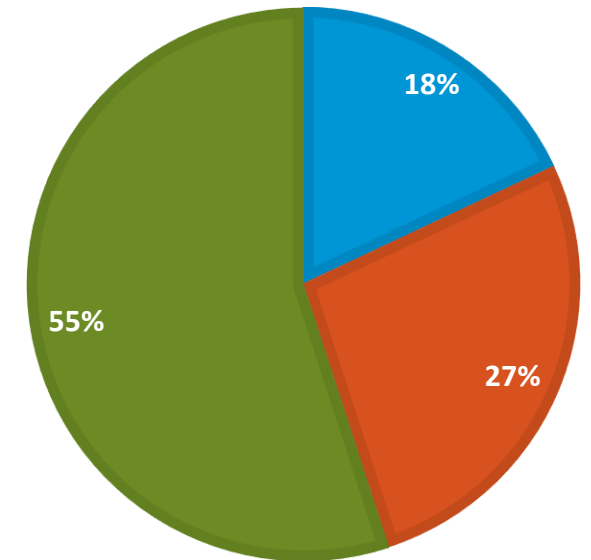# Regional workers requiring affordable housing

- *30% of <u>private</u> sector jobs (402,785) pay less than $43,000 a year (50% AMI) (Census, QCEW)*

- 45% of <u>all</u> (private and public) jobs pay less than $40,000 a year (Census, LODES)

% of Jobs paying <$43,000 (50% AMI) by County

DISTRIBUTION OF JOBS BY LODES INCOME CATEGORIES

■ <$15,000   ■ $15k-$39k   ■ $40K+

Economic Development vs. Affordable Housing

Region's fast growing Financial Services Cluster:

Median wage for 41% of the most prevalent jobs pay <70% AMI

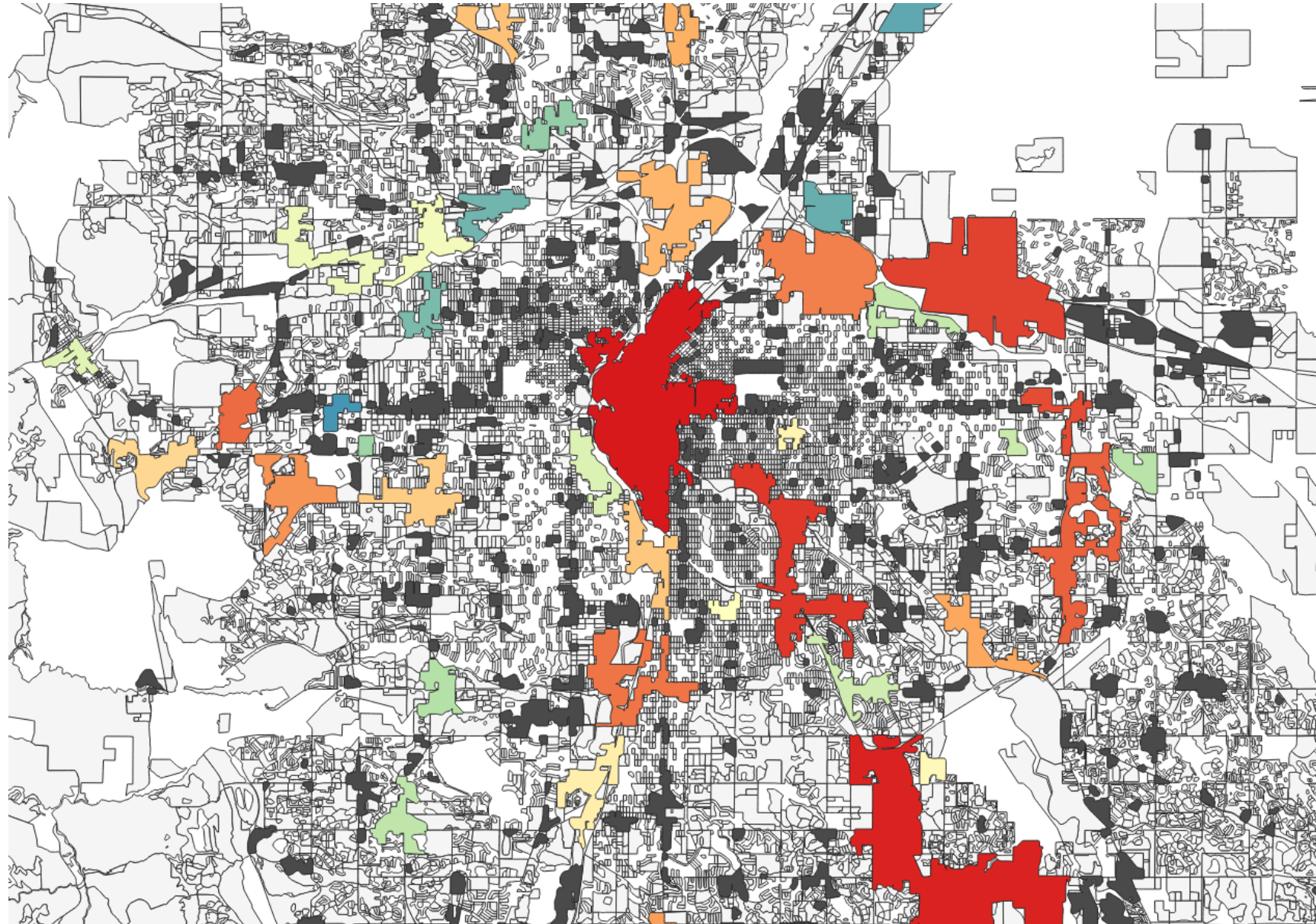*Depending on household size, at least **68,000** financial services workers require affordable housing*

Metro Denver & Northern Colorado Financial Services Occupation & Salary Profile, 2020[9]

10 Largest Financial Services Occupations in Metro Denver & Northern Colorado	Total Working Across All Industries (2020)	Number of Available Applicants (2020)	Number of Graduates (2019)	Median Salary	10th Percentile Salary	25th Percentile Salary	75th Percentile Salary	90th Percentile Salary
1. Insurance sales agents	12,665	917	0	$54,730	$26,753	$36,793	$80,283	$121,697
2. Securities, commodities, & financial services sales agents	10,345	749	0	$54,089	$27,285	$37,396	$83,471	$127,247
3. Customer service representatives	36,553	2,646	0	$37,342	$25,232	$29,976	$47,988	$60,833
4. Personal financial advisors	5,103	369	472	$93,699	$43,554	$62,595	$151,159	$235,478
5. Tellers	4,512	327	0	$32,674	$25,875	$28,800	$37,883	$43,974
6. Loan officers	4,264	309	472	$60,143	$31,408	$43,152	$84,068	$110,284
7. Claims adjusters, examiners, & investigators	4,417	320	0	$71,197	$43,546	$55,650	$88,391	$109,647
8. Financial & investment analysts, financial risk specialists, & financial specialists, all other	7,429	538	486	$83,180	$50,232	$62,910	$115,906	$160,983
9. Software developers & software quality assurance analysts & testers	39,511	2,860	1,671	$108,957	$66,127	$84,400	$135,987	$163,147
10. Project management specialists & business operations specialists, all other	42,873	3,103	50	$80,642	$45,847	$58,960	$108,751	$142,539

Source: Metro Denver EDC, Financial Services Industry Cluster Study (9-county) https://www.metrodenver.org/regional-data/industry-cluster-studies

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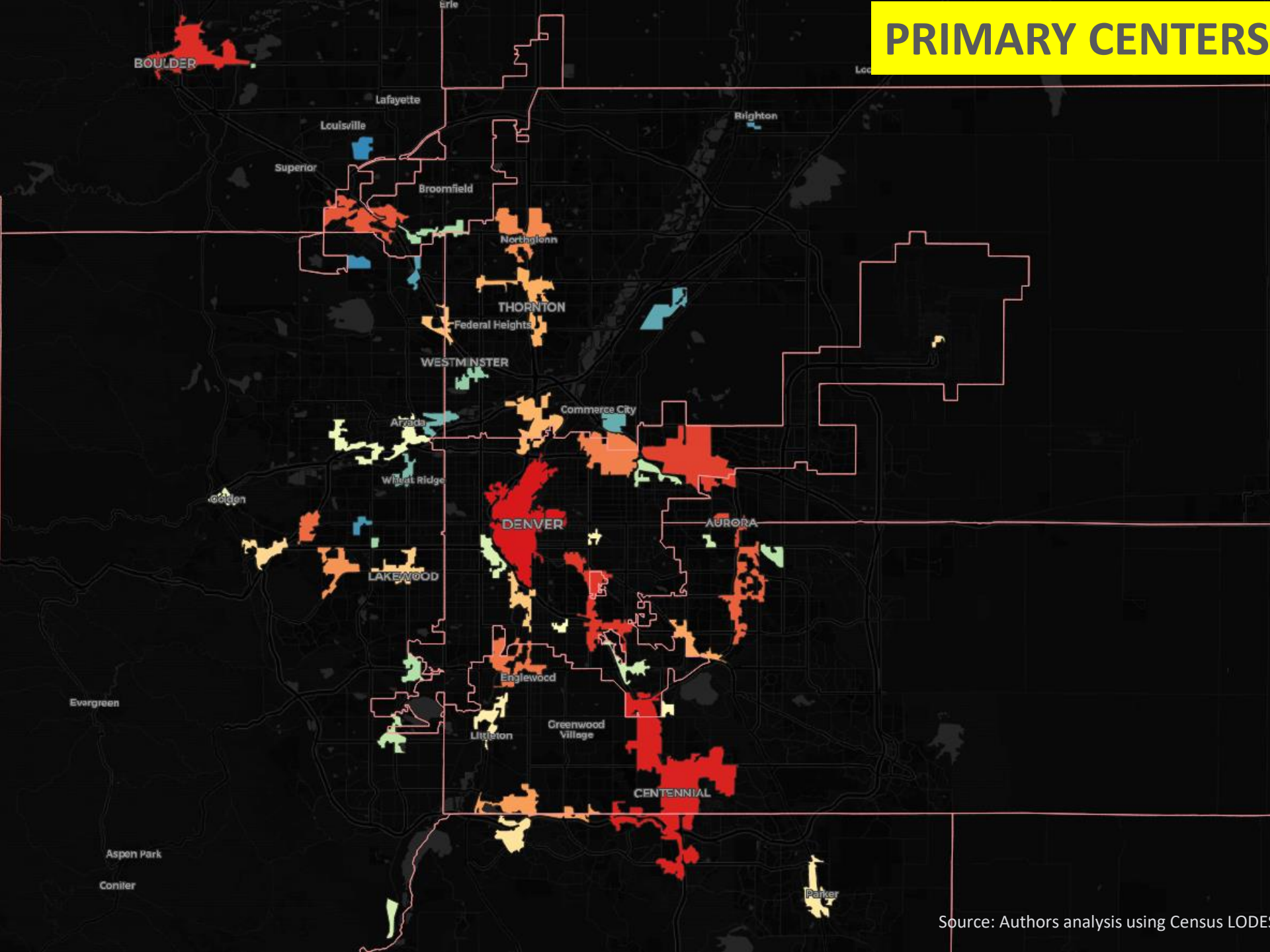COLLEGE OF ARCHITECTURE AND PLANNING
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Employment Centers and Nodes

Access to housing and transportation

Source: Authors analysis using Census LODES

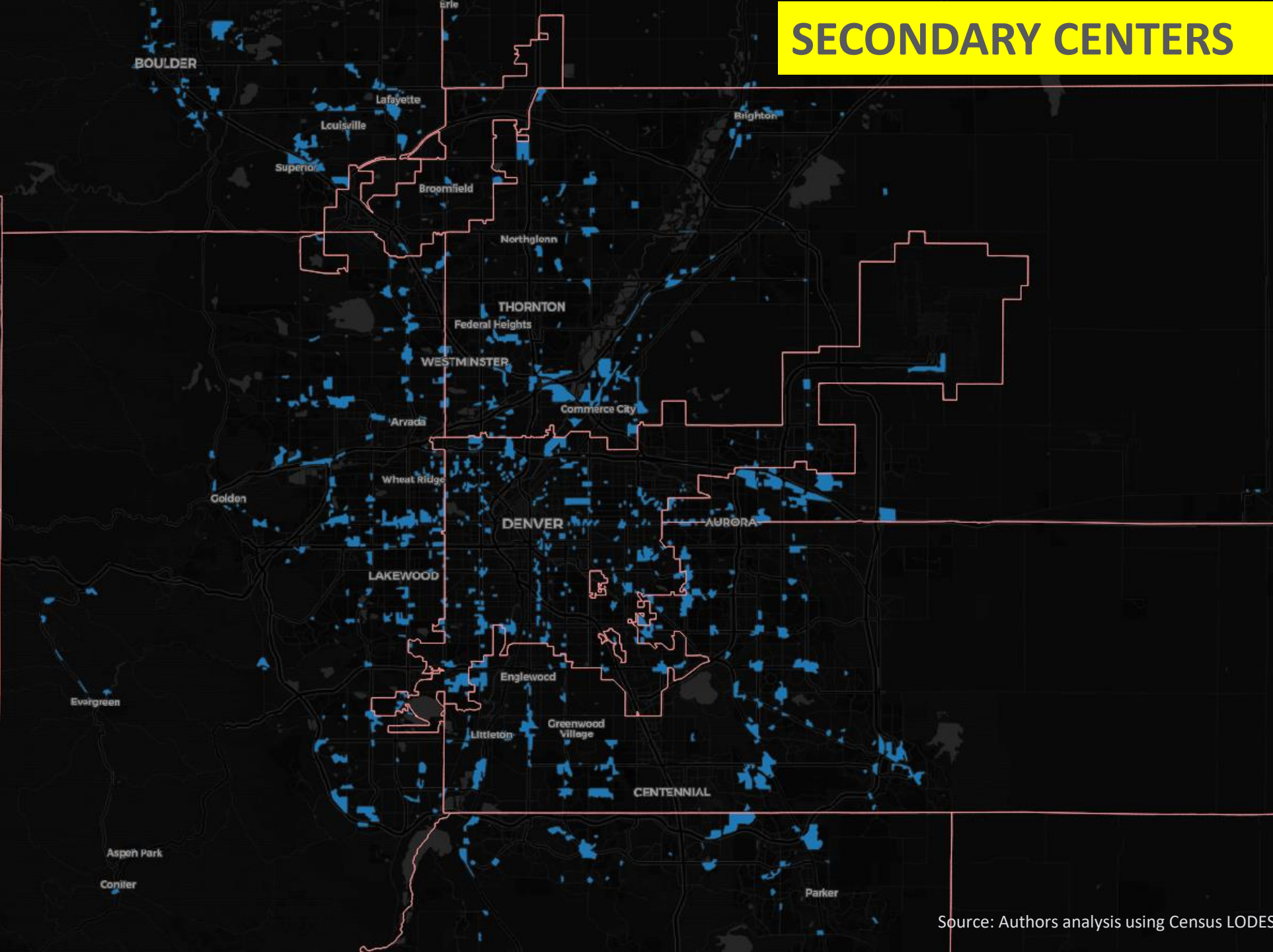60% of Jobs in 58 "primary centers"

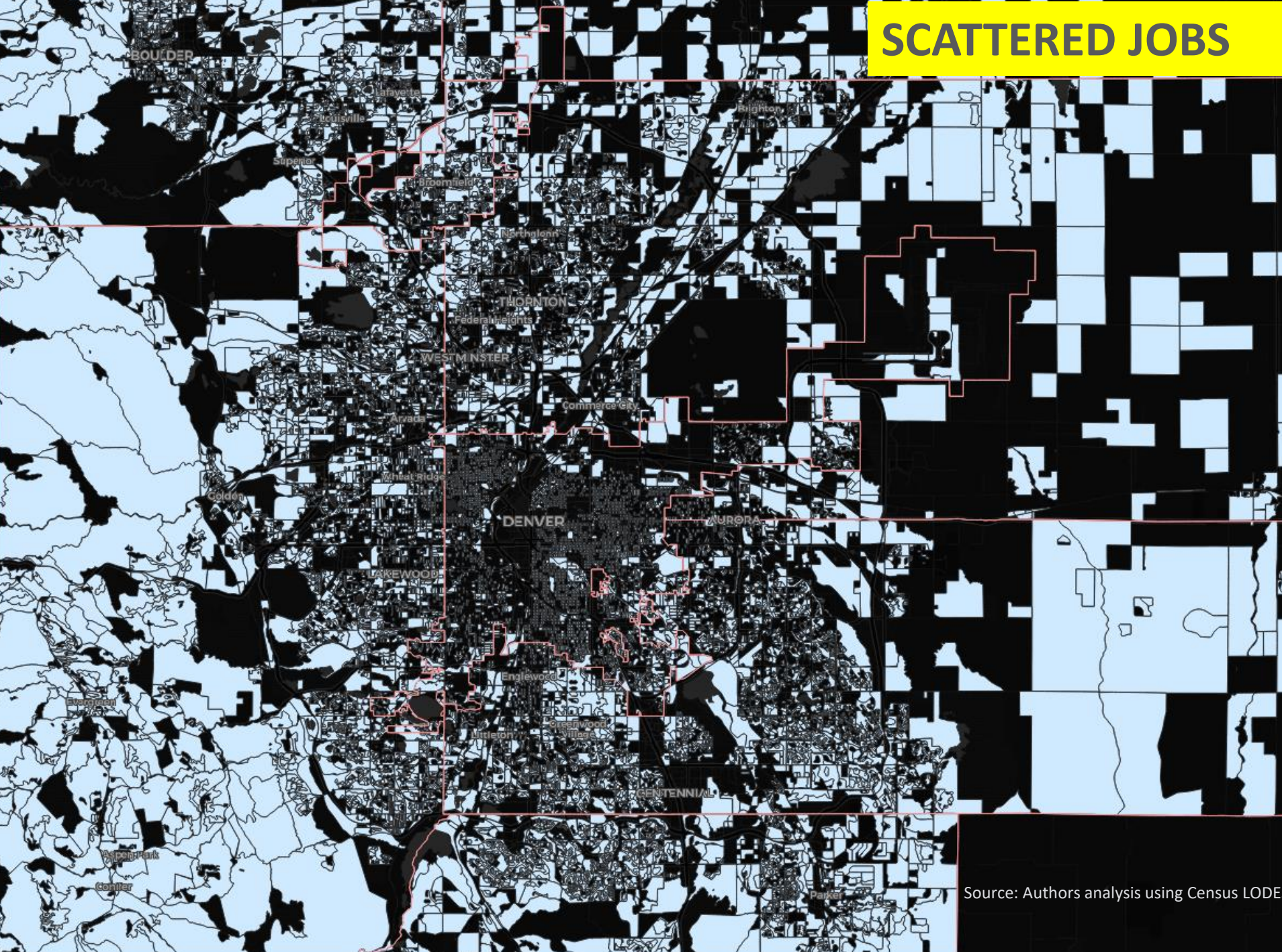Source: Authors analysis using Census LODES

SECONDARY CENTERS

20% of Jobs in "secondary centers"

Source: Authors analysis using Census LODES

SCATTERED JOBS

20% of Jobs are outside of centers, e.g. "uncentered"

Source: Authors analysis using Census LODES

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Differential Distributions of Primary Employment Clusters for High, Medium, and Low Income Groups
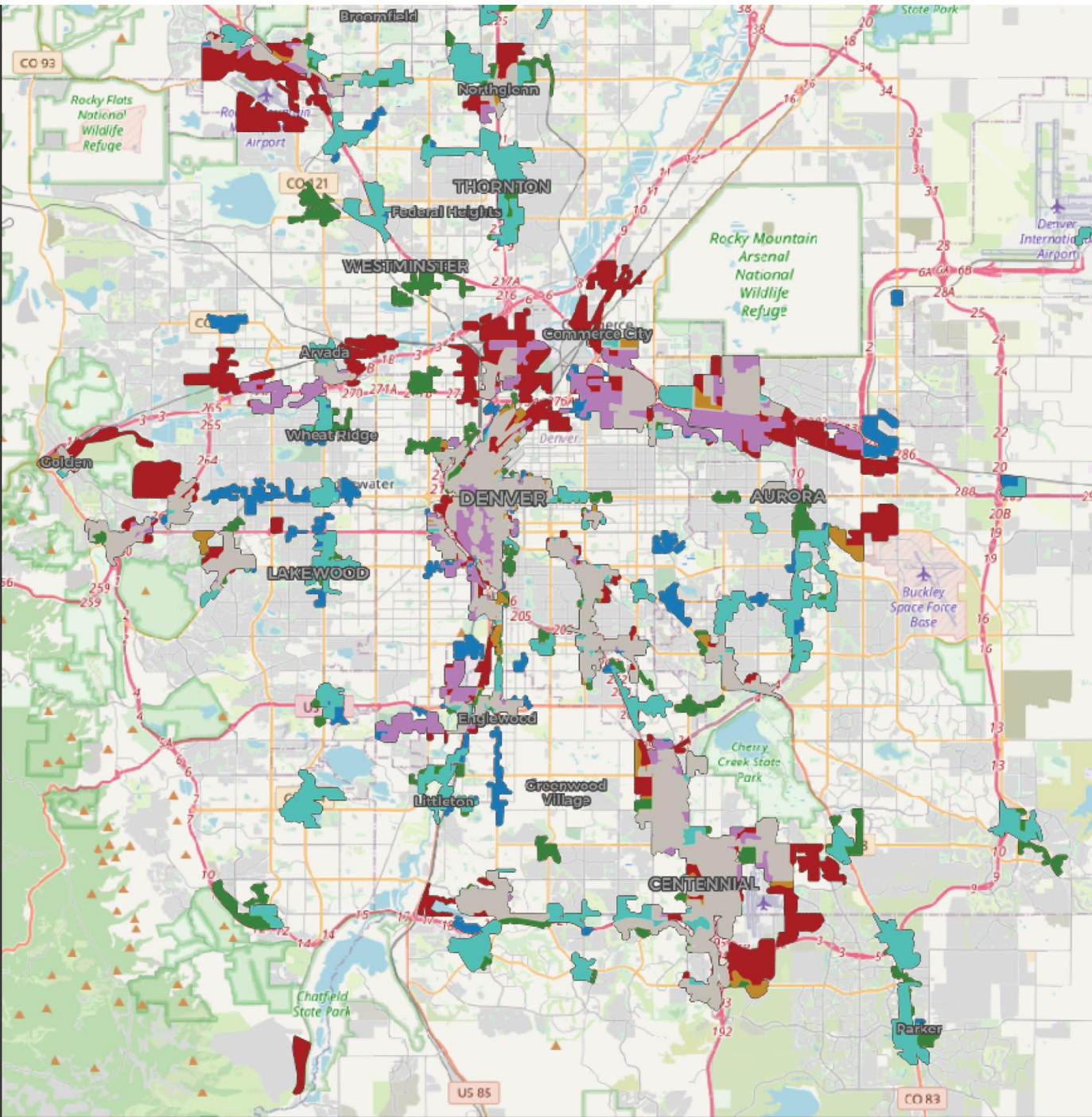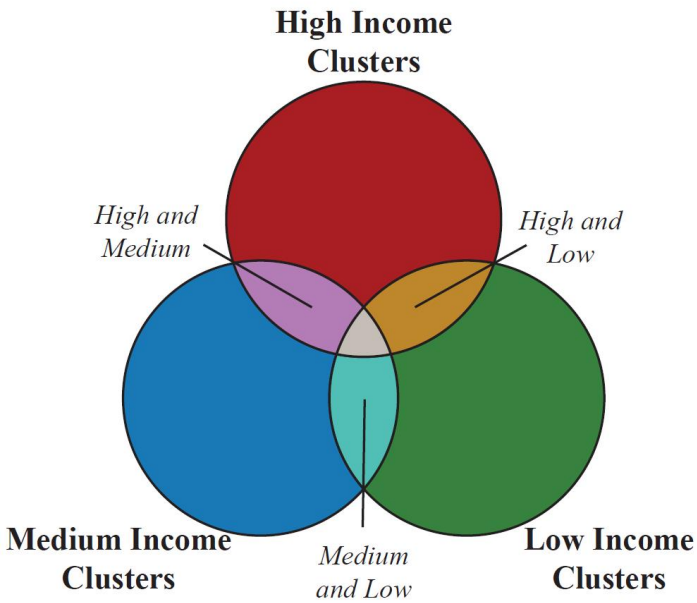
Significant* differences in shares of workers by income across the 3 types of centers

Lower wage jobs are in secondary and uncentered locations

Source: Authors analysis using Census LODES

Bus and rail near centers

Primary job centers are closest to light rail

Workers in non-centered jobs (mostly lower wage) have lower access to transit

Distance to Nearest Transit Facility by Employment Center Classification
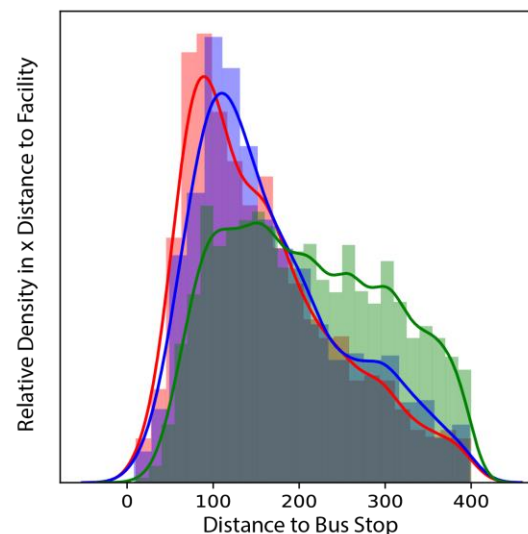
Cluster Type
Primary Cluster
Secondary Cluster
No Cluster
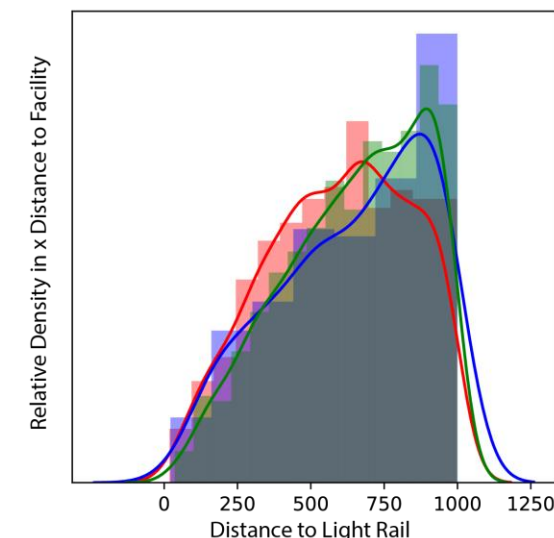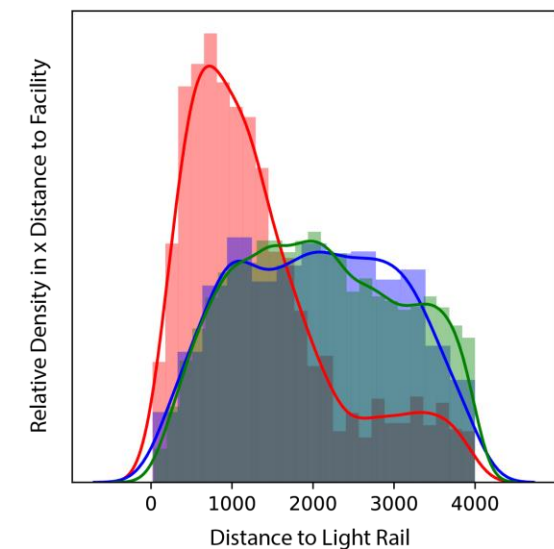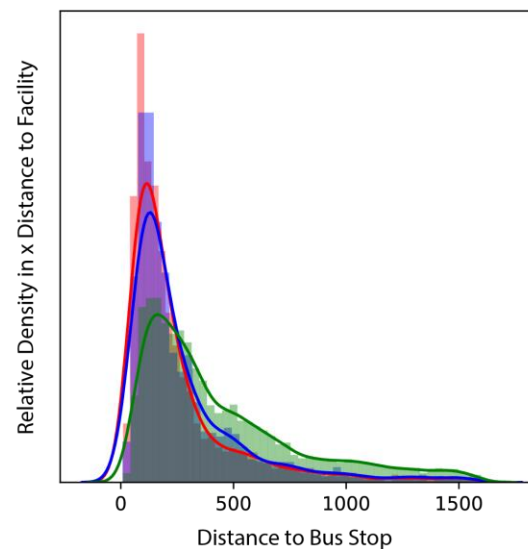
Douglas County

Future data analysis by city and county:

- Live and work
- Live, don't work
- Work, don't live

By income, and compared to zoning and planning for affordable housing

Live-Work Flows for People Working in Douglas County

Adams County

Arapahoe County

Jefferson County

Elbert County

Douglas County

Each line represents at least 2 workers traveling from a block group to another block group

Works and lives in Douglas County

Lives in Douglas County but works outside of it

Works in Douglas County but lives outside of it

Source: Authors analysis using Census LODES

Origin-Destination Pairs for Commutes Originating and/or Terminating in Jefferson County

Jefferson

Works and Lives in Jefferson County

Lives in Jefferson County but works outside of it

Works in Jefferson County but lives outside of it

* Each line represents at least two workers traveling from the same origin block to the same destination block.

Source: Authors analysis using Census LODES

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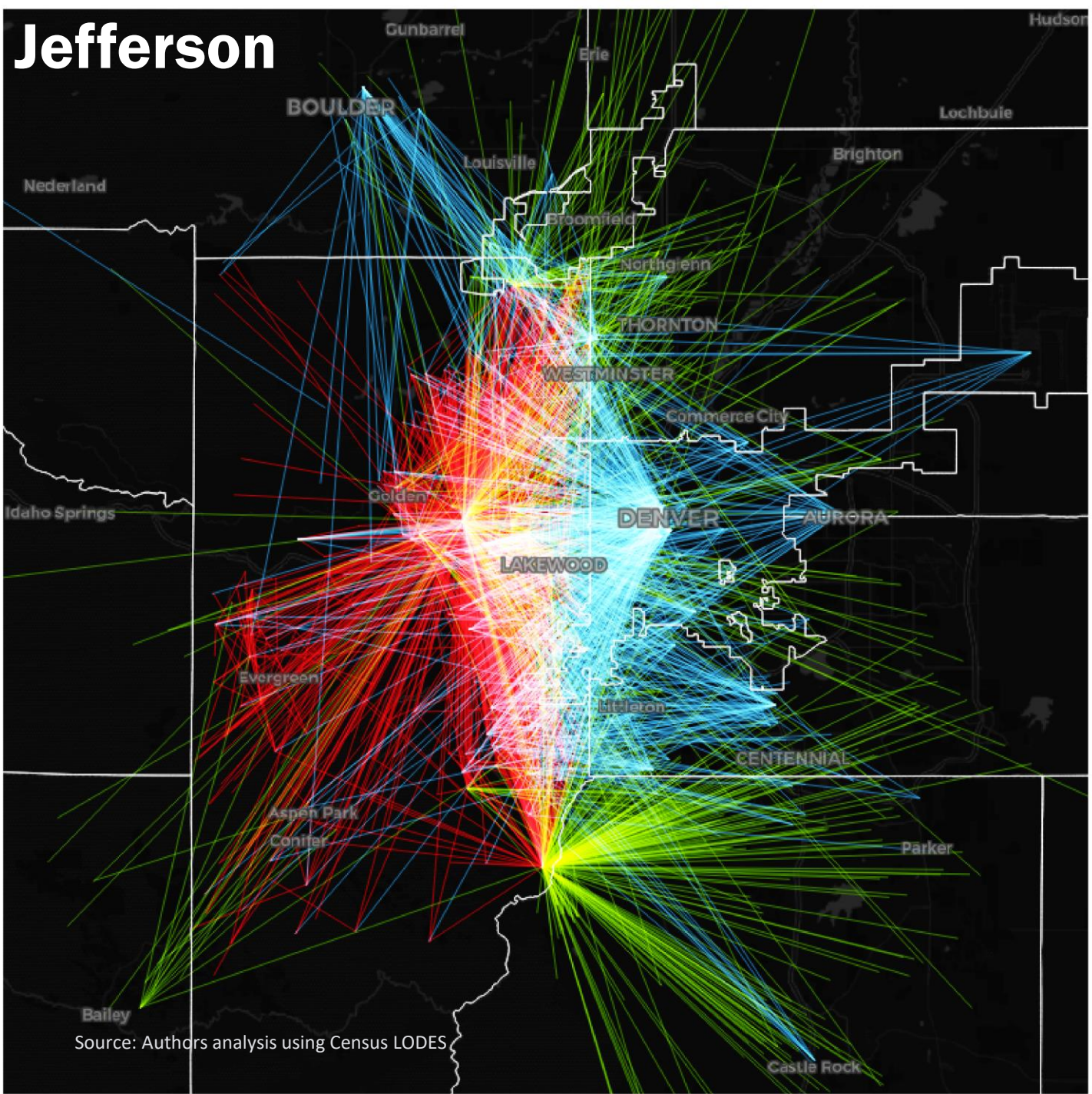
Preliminary Findings
Part II

The Why: Plans, Zoning, other Regulations & Housing Investments

Evaluation of municipal planning contexts for affordable housing?

41 largest cities: scoring Comprehensive Plans, Housing Plans, Zoning Code, and HOME/CDBG Applications and Performance Reports, etc. in 16 categories and 60 "Yes/No" questions regarding plans and actions for AH. Additional 10 questions require zoning calculations in GIS

Affordable Housing Goals

1. Is affordable housing a **well-defined goal** with a housing shortfall analysis?
2. Are affordable housing goals are **cohesive with overall plan?**
3. Do affordable housing goals **include unhoused** individuals?
4. Do affordable housing goals include people with **physical disabilities and older adults**?

Actions that Enable Affordable & Attainable Housing

5. **Applied** for available HUD funding at a reasonable scale?
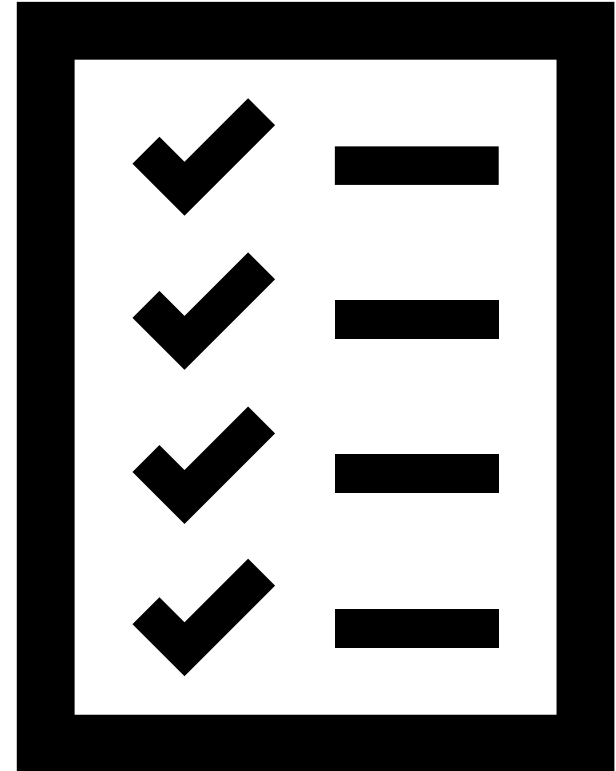6. HUD **application include accessibility retrofits** and AH for older adults
7. Zoning code **allows for affordable and compact development**, e.g., mixed use, medium-high density
8. **Multi-family units** of all scales are allowed **by right**
9. **Supportive and transitional** housing is allowed **by right**
10. **Inclusionary zoning** requires a percentage of permanently affordable units in all developments
11. **ADUs or backyard rental homes are allowed** throughout existing low and medium density neighborhoods, and programmed as affordable units?
12. Coordinates with city or county **housing authority**

Affordable Housing Outcomes

13. Number of **subsidized units**
14. Share of households with **housing burden**
15. Share of housing units in **moderate- and high-density housing**
16. **Housing Choice Voucher** holders/units

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Initial scoring results: just the plans, not zoning

Low scoring cities:

- Wealthy "villages": fine with their score
- Developing rural towns: prefer development over affordability
- Fast growing newly incorporated suburbs with tech jobs: starting to realize they need affordability
- Inner-ring suburbs, high poverty, low municipal capacity to plan "don't need/want more affordable housing"

Higher scoring cities

- Inner ring suburbs recognizing growth and diversity from new immigrants, refugees, people displaced from Denver

City	Share of Workers earning <$39K	Plan Score
Bow Mar	25%	0%
Cherry Hills Village	40%	0%
Foxfield	72%	1%
Columbine Valley	56%	16%
Deer Trail	74%	25%
Firestone	60%	29%
Greenwood Village	32%	29%
Bennett	66%	37%
Lochbuie	53%	38%
Northglenn	58%	40%
Mead	34%	41%
Centennial	38%	43%
Frederick	39%	49%
Federal Heights	73%	50%
Brighton	50%	60%
Littleton	45%	66%
Commerce City	40%	72%
Sheridan	50%	72%
Westminster	54%	75%
Thornton	64%	81%
Aurora	51%	90%

Where Do Municipally Mandated Density Requirements and Zoning Prevent More Affordable Housing?

A significant percent of housing cost comes from minimum lot size.
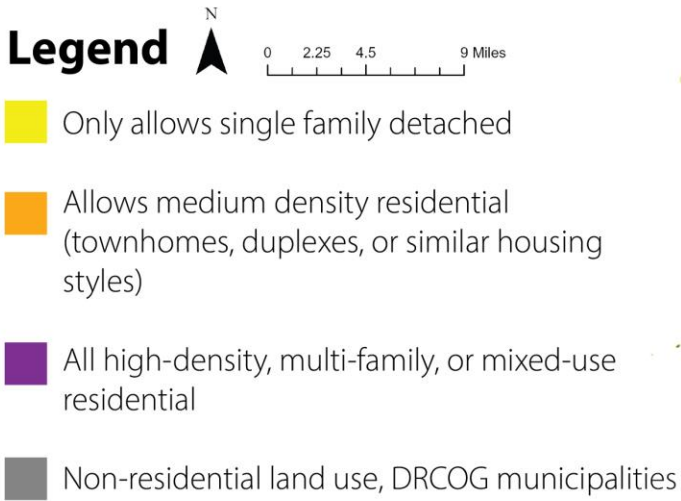
NOTE: Map is made from an initial collapse of 1000 zoning categories regionwide.

Legend

- Only allows single family detached
- Allows medium density residential (townhomes, duplexes, or similar housing styles)
- All high-density, multi-family, or mixed-use residential
- Non-residential land use, DRCOG municipalities

0   2.25   4.5   9 Miles

Source: DRCOG consolidated zoning, 2021, recoded by authors

Zoning Code Calculations

Commerce City's Original Code with PUDs

Commerce City with our Regional Collapsed Code
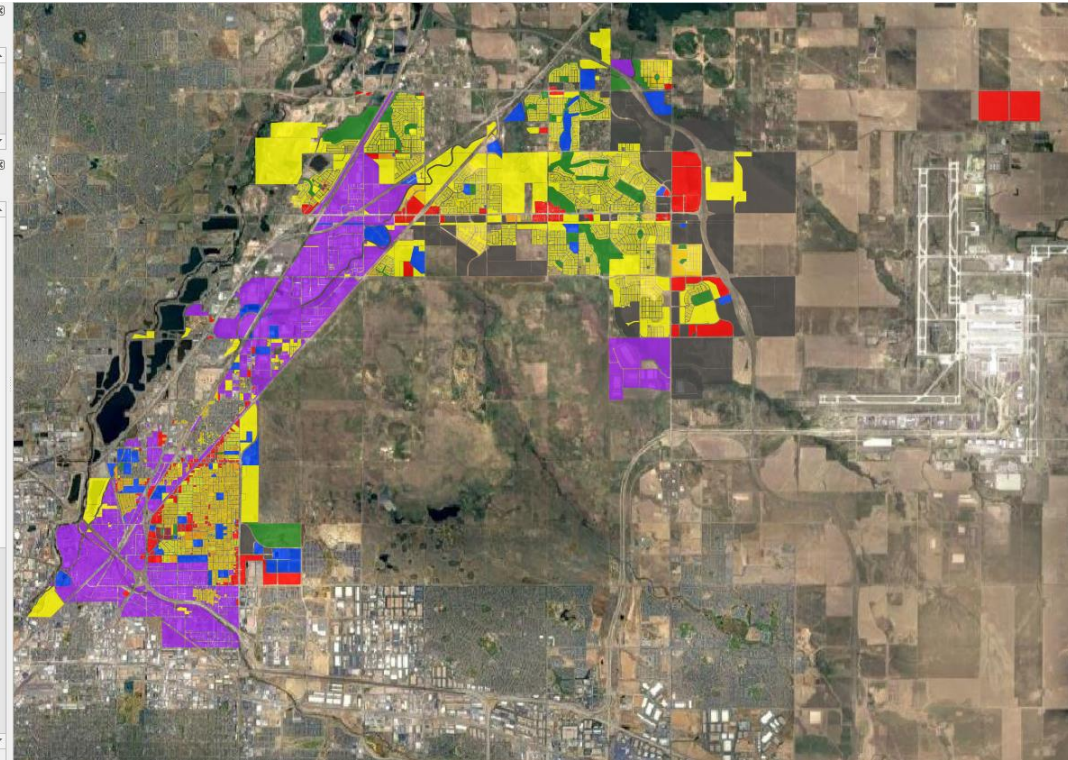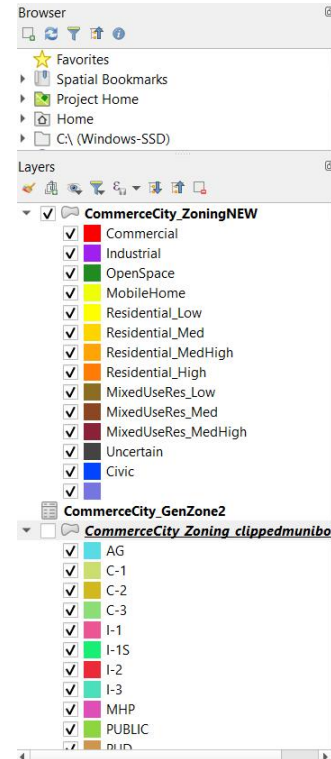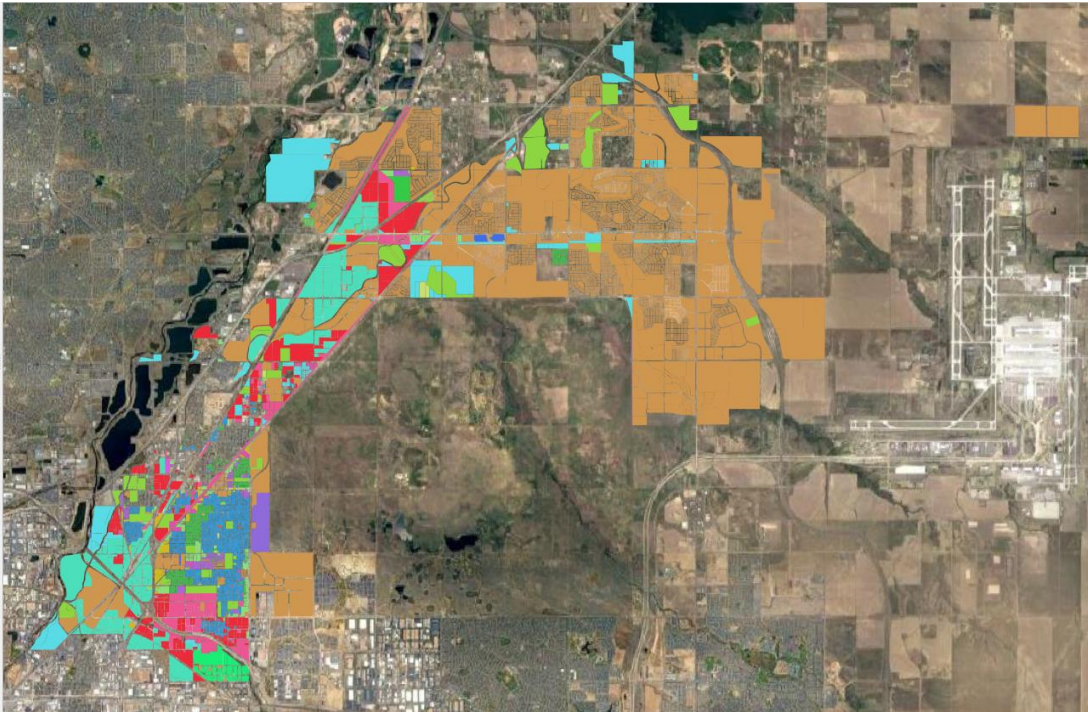
Communicating the Findings

- Nov. 8th: City & County Managers on at DRCOG quarterly meeting

- Dec. 1st: Jefferson Co. Commissioners, City Managers, and Mayors

- Dec. 14th: Jefferson Co. Housing Plan Task Force

- March 8th: Jefferson Co. Plan Commission work session

- ...more to come

Jefferson County Municipalities Generalized Zoning

Legend:
- Mobile Home
- Residential Low
- Residential Medium
- Residential Medium High
- Residential High
- Mixed Use Low
- Mixed Use Medium
- Mixed Use Medium High
- Mixed Use High
- Open
- Civic
- Commercial
- Industrial
- Uncertain

0   3.5   7   10.5   14 mi
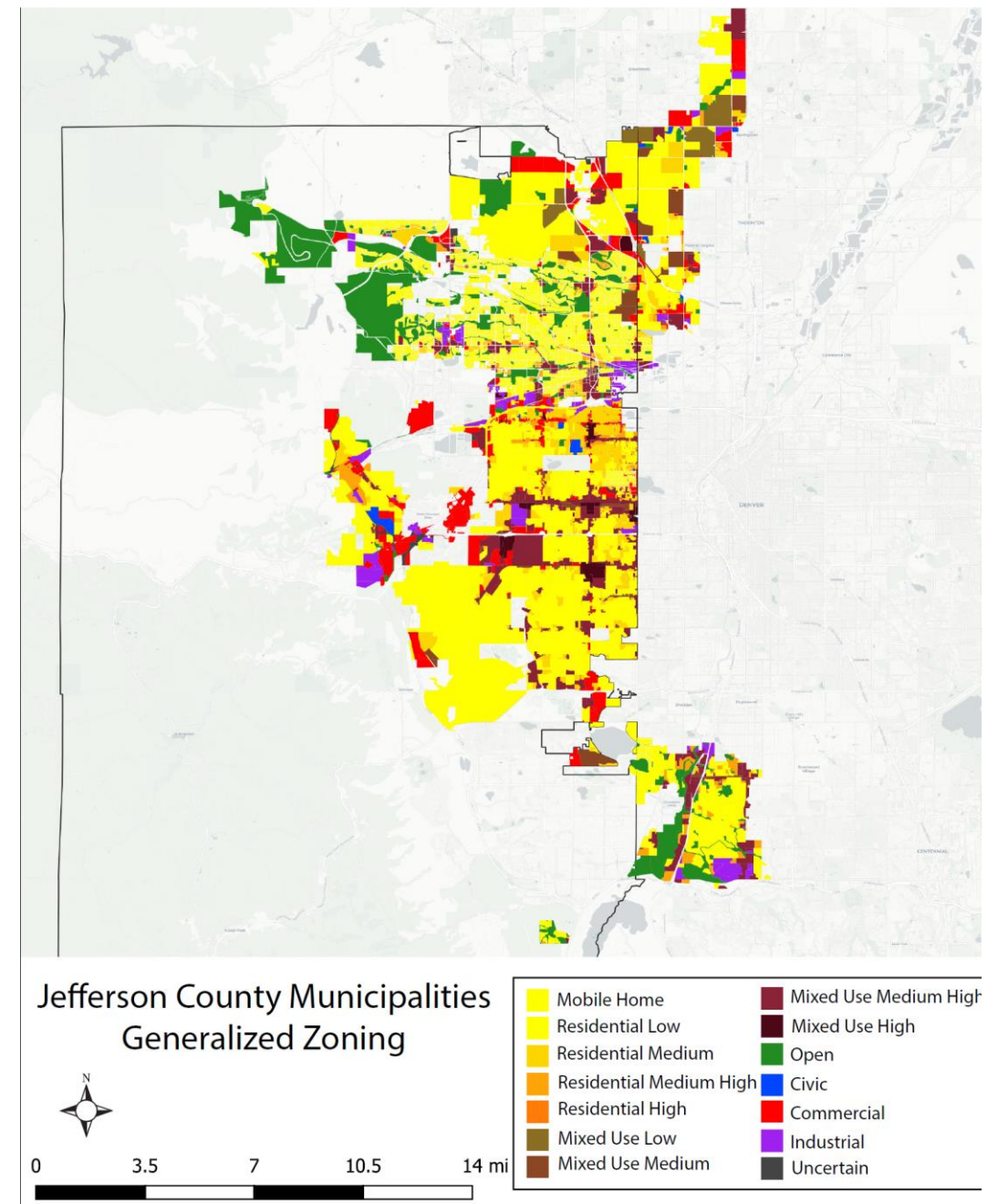
Incorporated JeffCo Residential Zoning
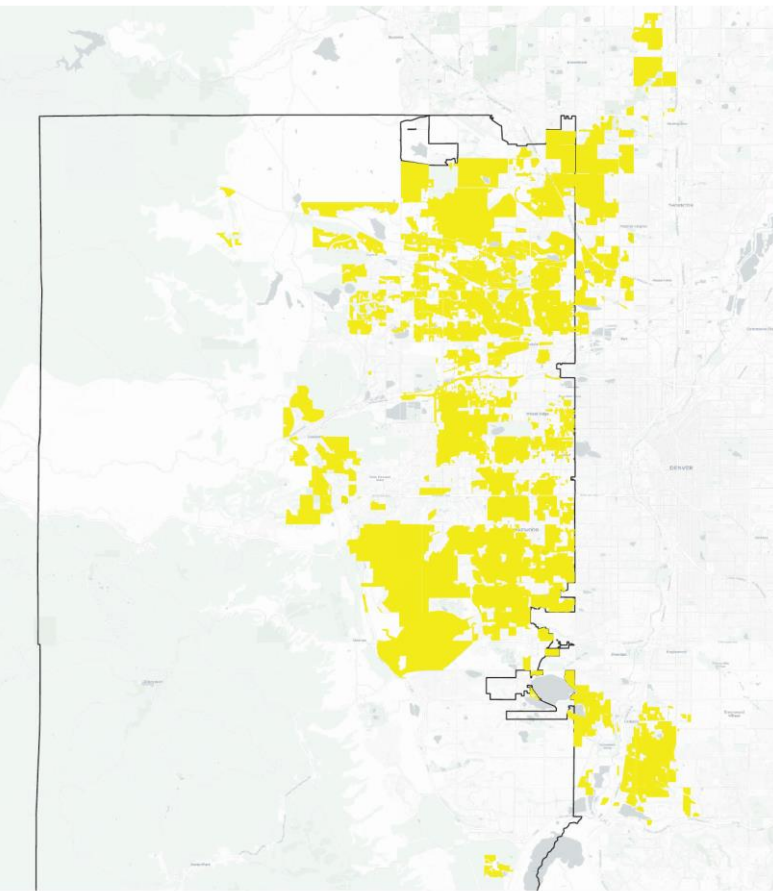
Jefferson County Municipalities
Single-Family Zoning

Single-Family

0   3.5   7   10.5   14 mi
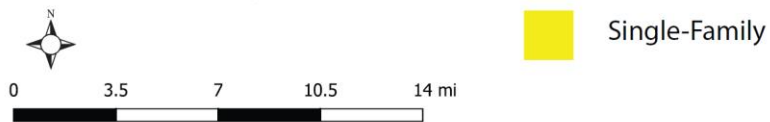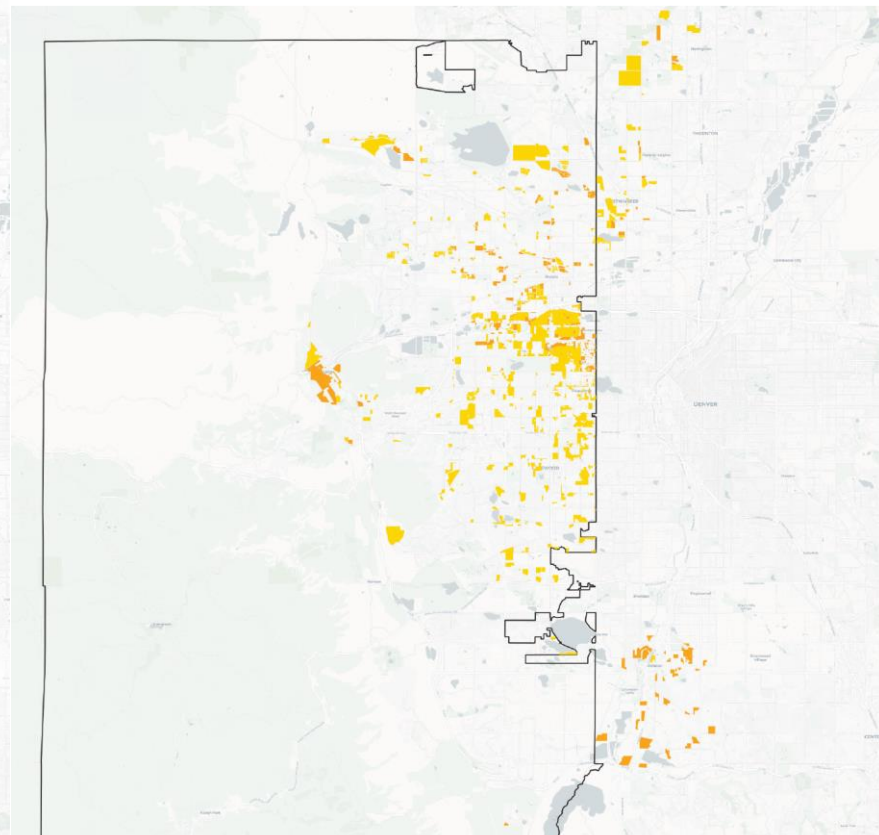
SF Residential

Jefferson County Municipalities
Medium to High Residential Zoning

0   3.5   7   10.5   14 mi

Residential Medium
Residential Medium High
Residential High
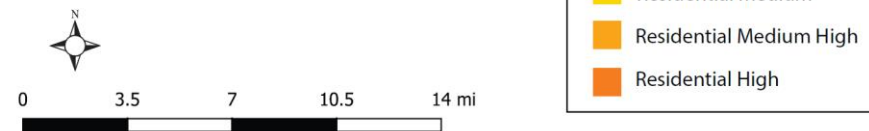
Medium & High Density Residential
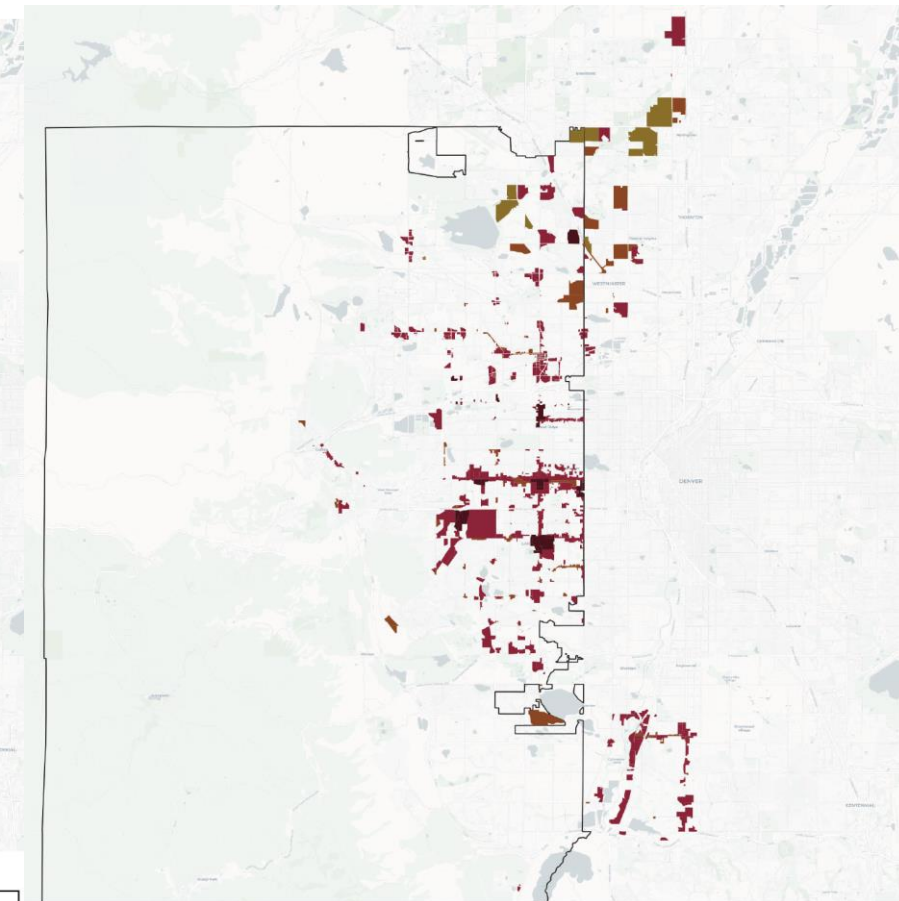
Jefferson County Municipalities
Mixed Use Zoning

0   3.5   7   10.5   14 mi

Mixed Use Low
Mixed Use Medium
Mixed Use Medium High
Mixed Use High

Mixed Use

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Final Scores for Incorporated Jefferson Co.

City	Score
Arvada	33
Bow Mar	0
Edgewater	32
Golden	31
Lakewood	46
Littleton	38
Westminster	43
Wheatridge	31

Reasons for low scores

- Limited multi-family areas
  - Some only as conditional uses, i.e., public hearing
- No housing plan
- No economic development plan, and/or doesn't address workforce housing issues
- No by-right institutional housing, group homes and group living (transitional/supportive housing, nursing facilities, re-entry, homeless shelters, SROs, housing first)
- Little use of CDBG for affordable housing and homeless shelters

Arvada's Zoning:

Some mixed use, but it's conditional

Table 3-1-2-2: Residential Land Use by Zoning District

Land Use	Open Space and Residential						Mixed-Use				Olde Town							Commercial and Industrial			Reference
	OS	RA	RN	R6	R13	R24	MX-N	MX-S	MX-U	MX-T	OT-E	OT-EY	OT-GV	OT-OW	OT-RN	OT-RR	OT-W	CG	IL	IG	
Single-Family Detached		A	A	A	A	A	L	C	C				A	A	A						3-1-3-2
Duplex		L¹	L	L	L	L	C	C							A						3-1-3-2
Townhome			L	L	L	L	C	C	C	A	A				A	A					3-1-3-2
Multiplex			A	A	A	A	C	C	C			A	A	A	A	A					-
Multifamily			A	A	A	C	C	C	A	A	A	A		A	A						-
Cottages, Micro-Homes, or Co-Housing			A	A	A	A	C	C													-

TABLE NOTES:
¹ Duplex units are only allowed in the RN-D subdistrict.

Scores vs. Need

Summary Plan Scoring Results					
Average Plan Score	Number of Cities	Avg. Total jobs	Avg. Share of jobs paying <$39K	Avg. Share of Single Family Detached	Avg. Share of Housing Cost Burdened Households	Avg. Share of Households in Poverty
41-50	5	170,374	46%	47%	14%	12.7%
31-38	11	25,362	53%	60%	11%	8.7%
20-29	12	7,763	55%	75%	11%	6.5%
0-19	13	15,901	50%	71%	9%	5.3%

Next Steps: Getting to our Goal

Spur concrete action and commitment to address the region's significant affordable housing needs *(i.e., "crisis")*

Feedback from summer advisory group

- Focus on impacts from housing instability and unaffordability: tell the stories of impacts on schools, families, employers, etc.

- Focus on how to improve plan score, not why their score is bad

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Early Solutions Analysis

Missing Middle Housing Feasibility

Pilot data

https://www.mywdrc.org/adu-pilot-program

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Missing Middle Housing Feasibility

All Components
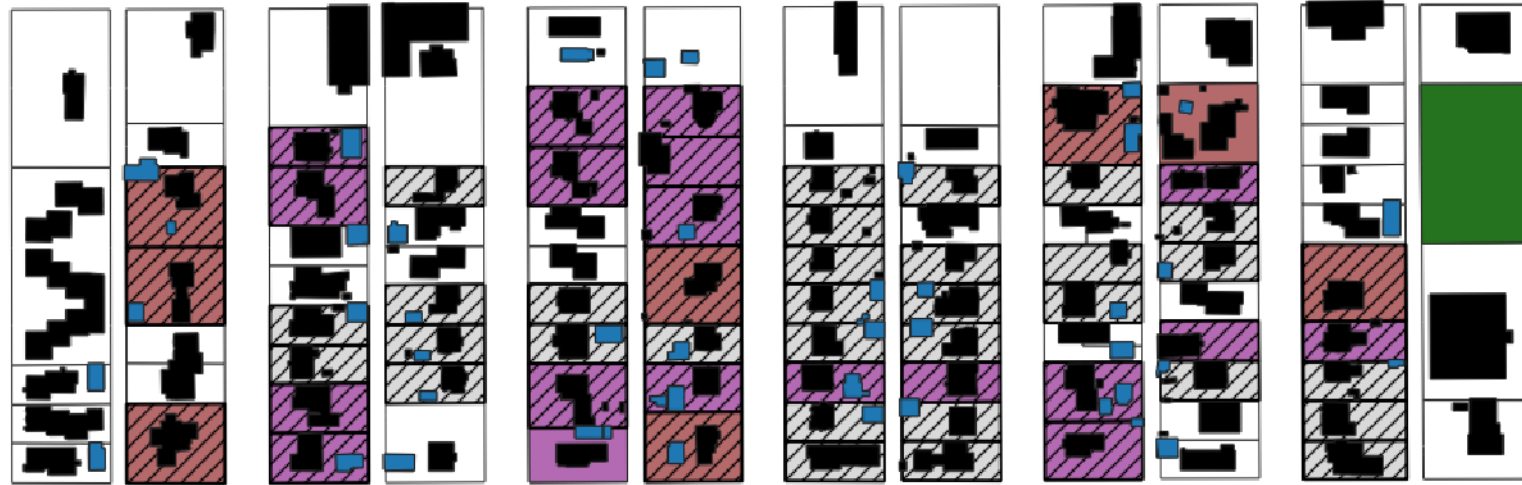
Individual Components
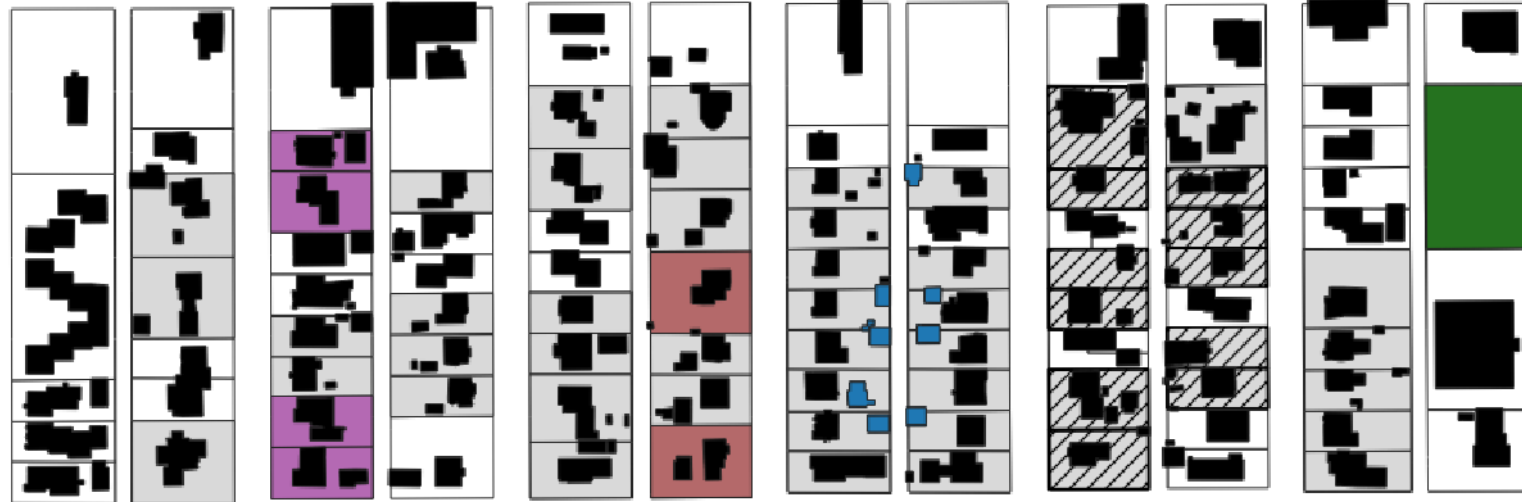
Legend:
- ☐ All Parcels
- ▨ Existing Single Family Homes
- ▨ (purple) Redevelop as Duplex
- ▨ (red) Redevelop as Courtyard Building
- ▮ (blue) Convert Garage to an ADU
- ▨ (hatched) Add ADU to existing layout
- ▮ (green) Add Cottage Court on Vacant Land

Existing Conditions

Conversions and Redevelopment

Additions and New Development

Test case: analysis in a Denver neighborhood

Future scenario analysis based actual zoning and potential to change zoning regionwide

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Next Steps

Finish the zoning map and database: We joined the National Zoning Atlas effort as the Colorado Team

Complete interactive website with zoning and plan scoring

Next Advisory Group meeting: in person and with more members, ~May 2023 with 30+ organizations

Begin Interviews

Depict consequences: tell the stories

Work toward solutions