Providing a Range of Housing Options

Prepared for:

The Washington County Multi-Jurisdictional Comprehensive Plan
Housing, Utilities and Community Facilities, & Economic Development (HUED) Work Group

Prepared by:
Washington County Planning & Parks Department
Debora M. Sielski, Assistant Administrator for Planning
Joshua Glass, Planner

Washington County’s Multi-Jurisdictional Housing, Utilities and Community Facilities, and Economic Development (HUED) work group is faced with a challenge. When developing goals, objectives, and recommendations, the workgroup must keep in mind that section 66.1001(1) (b) of the Wisconsin Statutes states that the Housing Element of a Comprehensive Plan must identify specific policies and programs that do three things:

1) Promote the development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs;
2) Promote the availability of land for the development or redevelopment of low-income and moderate-income housing; and
3) Maintain or rehabilitate the local governmental units’ existing housing stock.

In addition, the following comprehensive planning goals need to be addressed:
- Promotion of the redevelopment of lands with existing infrastructure and public services and the maintenance and rehabilitation of existing residential, commercial and industrial structures.
- Building of community identity by revitalizing main streets and enforcing design standards.
- Providing adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential and local levels.

As Washington County and its local government partners complete their comprehensive plans, housing issues will be addressed and possible tools and solutions will be contemplated. This document is intended to aid the HUED workgroup by providing examples and ordinances enforced throughout the Country.
**Housing Examples:**

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Conservation Subdivisions</td>
<td>3</td>
</tr>
<tr>
<td>2</td>
<td>Conservation Based Affordable Housing</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>a. Beacon Hill Lane – Block Island, Rhode Island</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>b. Great Elms – Harvard, Massachusetts</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>c. Jay Village – Jay, Vermont</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td>d. Loomis Farm – Ashfield, Massachusetts</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>e. Martin Farms and Taylor Meadow – Hancock, Vermont</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>f. Sepiessa Point Apartments – West Tisbury, Massachusetts</td>
<td>25</td>
</tr>
<tr>
<td>3</td>
<td>Density Bonuses – King County, Washington</td>
<td>29</td>
</tr>
<tr>
<td>4</td>
<td>Inclusionary Zoning – City of Redmond, Washington</td>
<td>38</td>
</tr>
<tr>
<td>5</td>
<td>Accessory Dwelling Units – Redmond, Washington</td>
<td>42</td>
</tr>
<tr>
<td>6</td>
<td>Backyard Homes – Education Hill, Washington</td>
<td>45</td>
</tr>
<tr>
<td>7</td>
<td>Consideration of Senior Housing</td>
<td>48</td>
</tr>
<tr>
<td></td>
<td>a. Use of Existing Infrastructure – Seaford, Delaware</td>
<td>48</td>
</tr>
<tr>
<td></td>
<td>b. ECHO Housing – Hamburg, Michigan</td>
<td>48</td>
</tr>
<tr>
<td>8</td>
<td>Resources</td>
<td>56</td>
</tr>
</tbody>
</table>
1. Conservation Subdivisions

The intent of conservation development is to concentrate structures in those areas most suitable for building while preserving natural or cultural features. Residential conservation subdivisions cluster houses on smaller parcels of land while additional land that would have been allocated to individual lots is preserved as open space. Conservation developments can keep land available for agricultural use, but generally the land is kept as open space. In a typical conservation subdivision, each homeowner has access to all of the open space areas, which may be permanently preserved by a conservation easement.

Figure 1 illustrates how conservation/cluster zoning can accommodate development and conserve natural/open spaces.

**Figure 1: Conventional Development vs. Cluster Development**

Source: *Rural Cluster Development Guide*, SEWRPC
2. Conservation-Based Affordable Housing

Conservation-based affordable housing provides high-quality affordable housing for low- and moderate-income residents and conserves high-quality open space and working landscapes in line with community conservation priorities. While the body of case material for conservation developments is growing, the well-known project examples are limited almost exclusively to the upper end of the housing market. The Conservation Fund developed the Conservation-Based Affordable Housing study which details 16 successful examples of conservation-based affordable housing.

The link between land conservation and affordable housing is usually at the forefront when a community is growing rapidly, threatening both natural areas as well as the ability of low-income residents to find or retain a home. Those two issues have typically remained separate sides of a coin. Affordable housing is proposed in one place, usually a downtown or urban center, and land conservation in another area, usually a rural or exurban area facing development pressures. But such trends discount the need for conservation of natural systems and green areas in urban areas as well as the need for low- and moderate-income housing in rural areas.

The Conservation Fund study documents examples that address both issues simultaneously:

a. Beacon Hill Lane – Block Island, Rhode Island
b. Great Elms – Harvard, Massachusetts
c. Jay Village – Jay, Vermont
d. Loomis Farm – Ashfield, Massachusetts
e. Martin Farms and Taylor Meadow – Hancock, Vermont
f. Sepiessa Point Apartments – West Tisbury, Massachusetts

---

1 Conservation-Based Affordable Housing: Improving the Nature of Affordable Housing to Protect Place and People, The Conservation Fund
Ten miles off Rhode Island’s coast, Block Island is being rapidly consumed by Wall Street trophy homes. Skyrocketing land prices threaten the island’s tourist economy and rural community. In response, the nonprofit Block Island Economic Development Foundation (BIED) initiated Beacon Hill Lane to provide affordable housing that is “compatible with the culture and traditions of the community”. The seven homes were completed in 1992, adding a vital connection to the island’s 2,500 preserved acres and 27 greenway miles.

Beacon Hill houses lie next to island open space

**OBJECTIVES**

1. Provide affordable housing opportunity for year-round residents, using local architectural style and siting that is compatible with island’s rural landscape
2. Encourage volunteer work by providing local residents with economic stake in the Island community
3. Pursue affordable housing project without federal funding

**BACKGROUND**

Tiny Block Island’s tourist economy depends on its open space and natural beauty. The land supports a number of rare and endangered species and habitat protection is critical.

Tourism and the popularity of the island have overcome the traditional fishing and farming economy, resulting in housing prices beyond the reach of low- and middle-income residents. There is an overwhelming need for affordable housing compatible with the rural landscape, culture, and tradition of the island community.
The Block Island Economic Development Foundation’s (BIED) first affordable housing project was a rental unit structure funded with federal Department of Housing and Urban Development money. Wanting more control over their projects, BIED decided to pursue a second affordable housing development without federal funding. The development was planned to include single-family for-sale homes, recognizing the need for home ownership on Block Island.

At the same time The Conservation Foundation’s Successful Communities Program (SCP) chose Block Island as a smart growth case study. SCP met with town officials and interested parties (BIED, the Block Island Land Trust and the Nature Conservancy) to identify primary concerns on the island.

All agreed that affordable housing and open space were the primary community concerns. In its comprehensive community plan, the town council set the goal to preserve 50 percent of the island as open space. The conservation organizations were concerned with habitat protection for the number of rare and endangered species being driven from the mainland. All five groups agreed on the need for more affordable housing.

Conservation and affordable housing interests worked together to acquire and build the units at Beacon Hill Lane. Conservation groups—The Conservation Foundation and The Nature Conservancy—located and acquired the land and raised acquisition funds. The housing partner—the BIED—did the planning, construction and sales.

**DESIGN**

The 12-acre site was purchased from Mrs. Mary Erlanger who offered to sell at a bargain price of $275,000. The Conservation Foundation’s Successful Communities Program, working with the local Island partner organizations, held an architectural design competition to select the architect for the homes. The design reflected traditional building materials and the Island’s vernacular architectural style, making the houses indistinguishable from market-rate homes. The seven houses were clustered in the corner of the property with the remaining seven acres permanently conserved.

The conservation area was left in its natural state (woody vegetation) except for a greenway trail. The Nature Conservancy periodically mows the trail that connects approximately 500 acres of open space from the Long Island Sound to the island’s Great Salt Pond. The greenway is part of a 27-mile island-wide system of paths that wind through and connect the island’s 2,500 acres of protected open space.

Homeowners were chosen from a pre-approved waiting list and names were drawn at random during a public meeting. Applicants had to meet several criteria to get on the waitlist: income guidelines, length of time trying to get housing, year-round commitment to the island, and demonstration of volunteer work. All the homeowners were year-round island families as well as first-time homebuyers. The seven families included eight children and 12 adults, with occupations ranging from teacher to bookkeeper, real estate salesman to builder.

Each home was originally sold at $133,000. In comparison, the 2004 market rate for a lot with a water view exceeded $900,000. To maintain the housing affordability the homeowners must sell their homes to BIED. BIED can repurchase the homes at the original price plus the cost of improvements and any Consumer Price Index increase. One family has since sold their house back to BIED, which, in turn, sold it to another family on the waiting list. An additional benefit of the affordable sales price for the
homeowner is the low real estate taxes that result, although a poor town or county government might see this as a problem.

FUNDING
The majority of the project's funding came in one $200,000 grant from the Champlin Foundations. Beacon Hill was Champlin's first affordable housing project. Initially skeptical of the project, Champlin insisted on placing the project funds in a Nature Conservancy account, because of the conservation group's track record. Additional money was generated when the Block Island Land Trust, a municipal agency authorized to protect open space, purchased the conservation easement (funded by a three-percent real estate transfer fee). BIED arranged both construction and mortgage loans with the local Washington Trust Company bank. Additional funding was pieced together to support design, planning, and the subdivision process.

PROTECTION AND STEWARDSHIP
The Block Island Land Trust ensured that the land was protected by placing and holding a conservation easement on almost four acres of the land. The Nature Conservancy monitors the easement and maintains the greenway and open space. The remaining open space consists of buffers screening the house lots from the roads.

Homeowners maintain their own houses while the BIED manages the affordable housing, handling the sales and ensuring the ongoing affordability of the homes. Based on laws existing at the time and the bank's insistence, the resale value was limited for 30 years, which resets with each sale. This means if an individual homeowner holds the house for more than 30 years he or she could sell it at marker value. BIED has apparently lengthened the time limit in its subsequent projects, thanks to evolving law.

CHALLENGES
The cost and availability of land was the largest obstacle in the Beacon Hill project. The organizations were fortunate to find a generous landowner and to secure a large private grant from a conservation funder.

Conservation-Based Affordable Housing
LESSONS LEARNED

1. Affordable housing projects can succeed without federal funding.

2. Success often requires a coordinated effort.

3. Affordable housing and land conservation can occur even where land is expensive.

4. When residents own their homes they have more of an economic stake in the community, and thus, are more engaged in civic affairs, including volunteering in a variety of capacities.

SOURCES

Interviews of Keith Lewis, The Block Island Land Trust, (June 2004) and draft case study prepared by Keith Lewis, “Beacon Hill Lane: An Open Space Affordable Housing Project on Block Island”, 6/21/04.

Block Island Economic Development Foundation, Inc. Beacon Hill Lane (brochure), approximately 1986.

Photos by Malcolm Greenway. Site map courtesy of Keith Lewis. Block Island Open Space map courtesy of the Town of New Shoreham, Rhode Island.

CONTACT INFORMATION

Block Island Economic Development Foundation
PO Box 619
Block Island, RI 02807
Gerry Pierce, President,
Phone: 401-466-5470

Block Island Land Trust
PO Drawer 220
Block Island, RI 02807-0220
Phone: 401-466-3207
Fax: 401-466-3219
E-mail: landtrust@new-shoreham.com
In comparison to other profiles, the Great Elms project featured land conservation together with the safeguarding of existing affordable housing. In 1985, the town of Harvard purchased the 133-acre Hayes family farm to preserve the bulk of the land for its rural character. Splitting off market-rate lots generated the funding to support the land conservation. The town’s partnership with the Harvard Conservation Trust resulted in the trust managing five existing affordable units.

OBJECTIVES
1. Demonstrate town’s desire to guide growth and development
2. Acquire land for conservation and municipal use
3. Maintain existing moderate-income housing

BACKGROUND
Faced with the possible development of a 133-acre farm in the community, the town of Harvard borrowed $1,100,000 to acquire the Hayes property in 1985. The Hayes family had been considering development options and had even had the land tested for septic drainage, which set off alarm bells among town citizens.

DESIGN
Using a loophole that existed at the time enabled the town to purchase land and then promptly resell it. Thus, the town bought the Hayes property, then proceeded to carve off and sell seven market-rate lots at four to five acres each, which generated close to $1,000,000 in financial support of the conservation of the open fields and wooded areas. The lots were subject to building restrictions, including conservation easements and the requirement to be only minimally visible from the frontage road, to maintain the traditional scenic character.

Almost 70 acres of beautiful back land was given to the town’s Conservation Commission, but the town still needed about $75,000. The remaining apple cottage, barn, and nineteenth-century farmhouse, known as Great Elms, had five de facto affordable rental units. The town, lacking a housing authority or housing commission, was not in a position to manage the affordable units. So, recognizing that affordable housing was a part of protecting the rural character of the community, the Harvard Conservation Trust (HCT) purchased those, along

Great Elms farmhouse (location of affordable housing)
with the barn and 4-1/2 acres, for $75,000, with the stipulation that HCT would manage the rental units as deed-restricted affordable units for municipal employees. The town also retained the right to repurchase the property at any time at the original selling price plus the cost of capital improvements and a figure for inflation.

Eventually the HCT also acquired another four units of affordable housing, at Harvard Inn at the center of Harvard, and these were paired with the five units at Great Elms so four of the nine are reserved for municipal employees. The town also held 16 acres for future municipal use, but around 1998, the town sold these two lots, restricting them to agricultural use. Currently they are used for grazing horses.

FINANCING
The town, in a strong financial position in the mid-1980s, borrowed from a bank the $1,100,000 to acquire the property. The sale of the seven market-rate lots generated almost $1,000,000. The town also sold the Great Elms farmhouse, cottage, and barn for $75,000 to the HCT. With the consultant expenses and transaction fees, the town permanently protected 69 acres of land at a net cost of $215,000. This cost was further offset by the later sale of the 16 acres (at $280,000 total) that had been reserved for municipal use.

PROTECTION AND STEWARDSHIP
The town’s Conservation Commission manages the 69 acres of backland conservation land and the conservation easements. A public trail winds across the grassy fields and marsh lands and through the hardwood for-
est and past rocky outcroppings, then connects to an adjacent conservation property of more than 20 acres. Due to the limits of the Conservation Commission, HCT also maintains the conserved land.

As for the housing, when they were first acquired the Great Elms units were de facto affordable housing. In the mid-1990s, HCT secured federal HOME grants of close to $300,000, for de-leading, updates, and improvements. The grants stipulated that the units be permanently affordable. Now they are administered through state affordable housing requirements and have permanent deed restrictions. The Great Elms units are paired with the Harvard Inn units and offered to families earning 60 to 80 percent of the area median income. The HOME grant also made two of the units subject to a stricter requirement to offer them to families at less than 50 percent median income.

CHALLENGES

1. Starting in 1987, the Harvard Conservation Trust was thrust into managing the affordable housing, which, in the words of executive secretary Audrey Ball is “not a trivial thing to do.” The Trust assumed the role to help meet the community need but in the long-term hopes the town will resume the management.

2. The town was able to buy and sell land to generate funds for conservation through a loophole that no longer exists.

3. The Trust has not been able to determine an appropriate use for the barn at Great Elms. Currently it is vacant.

LESSONS LEARNED

1. A conservation organization should enter carefully into management of affordable housing.

2. These deals often require creative financing.

3. Some HCT trustees felt their engagement in affordable housing was a mistake but the majority found it supported their overall mission of protecting the rural character of the community.

CONTACT INFORMATION

Audrey Ball
Executive Secretary, Harvard Conservation Trust
Post Office Box 31
Harvard, Massachusetts 01451
Phone: 978-456-3552
Fax: 978-456-9292
E-Mail: audreyball@verizon.net
Web site: www.harvardtrust.org

SOURCES


JAY VILLAGE

Jay, Vermont

PROJECT TYPE:
Town recreation lands and habitat paired with single-family starter homes

DEVELOPER:
Gilman Housing Trust

PROJECT TEAM:
Town of Jay; Vermont Housing and Conservation Board; Vermont Land Trust; Gilman Housing Trust; David Lawes & Associates (civil engineers); HomeOwnership Center (marketing)

SITE AREA:
247 acres of conservation land managed for habitat and forestry, with trails, 35 acres conserved for intensive community recreational use; 20-acre site for affordable homeownership opportunities

PROJECT SCOPE:
Four affordable units and two market-rate units

PRICE:
$100,000 sales price per affordable unit

CONSERVATION FEATURES:
- Almost 82 percent of the site in permanently protected open space
- Connection to Vermont state cross-country ski trail
- Winter habitat for deer
- Protection of town forest lands

STATUS:
Underway with expected completion in 2006.

In the northern ski resort town of Jay, Vermont, five miles from the Canadian border, a booming second home market is driving up the cost of land and housing. Thanks to the inclusive thinking and philanthropy of Vermont’s largest private conservation organization, the Vermont Land Trust, the town was able to conserve 282 acres with public trails and develop four affordable single-family homes in a six-home development on 20 acres with a right-of-way connecting to the recreation lands.

OBJECTIVES
1. Protect land for town recreation, deer wintering, and town forestry
2. Provide affordable housing in response to rising home prices
3. Promote thoughtful, deliberate growth for the town

BACKGROUND
In March 2005, the town of Jay purchased two parcels from the Vermont Land Trust (VLT) totaling 282 acres for use as forestland, wildlife habitat, and town recreation lands. The town used an $119,575 grant from the Vermont Housing & Conservation Board (VHCB) to purchase the two parcels at a bargain sales rate of 30 percent of fair market value.

At the same time, VLT donated a separate, 20-acre parcel that had been permitted for housing development to the Gilman Housing Trust, a regional nonprofit housing development organization. Six homes for residents of Jay, including four affordable units, will be developed on the site, which is adjacent to the larger of the two conserved parcels.

Selectboard member Chris Young, Gilman Housing Trust director Ed Stetch, and Town Clerk Emeline Harmon in front of one of the new homes built in Jay by the Gilman Housing Trust on land donated by the Vermont Land Trust.
The genesis of this achievement was the donation of 302 acres of land by five families to VLT’s capital campaign in 1999 and 2001. VLT determined that the location of the two parcels—35 acres on the access road to Jay Peak Ski Area and 247 acres just outside Jay Village—paired with the 20-acre parcel, could be used to address Jay’s needs for affordable housing and recreation. A local committee made up of two Select board members and five Jay residents worked with VLT to flesh out the specific conservation restrictions for the land and to develop a preliminary recreational management plan.

With the donation of the previously permitted 20-acre site, Gilman Housing Trust seized the opportunity, developing “Northern Green Homes,”—six cape-style starter homes built to high standards of energy efficiency. In May 2005 VHCBA awarded Gilman $100,000 to subsidize the purchase price of four of the homes, enabling their sale to income-eligible families (at or below 100% of median income) at below market rate. A limited equity agreement requires 75 percent of any equity to remain with the homes upon resale, ensuring the homes remain affordable for future buyers.

DESIGN
The town’s immediate goal is to establish a trail system through the community using the two conservation parcels as anchors. Most of the land will be managed for forestry, wildlife and non-intensive forms of recreation (hiking, cross-country skiing, etc.). Within the larger 247-acre parcel, 50 acres just north of the village center and Jay Elementary School has been reserved for more intensive recreational use, including eventual development of ball fields, parking, public gathering areas, and a possible skating rink.

A series of future trails will create opportunities for hiking, skiing, and a broad range of non-motorized recreational uses. Limited trail access by snowmobiles may be permitted, subject to the management plan to be developed by the town. The property sale to the town also included a permanent trail easement to the Catamount Ski Trail, Vermont’s end-to-end cross-country ski trail, which borders the property.

Enthusiasm about the project comes from many parties, including the Gilman Housing Trust, the town staff and elected officials, the Catamount Trail Association, the owners of Jay Peak Resort, and local residents.

Ed Stretch, Executive Director of Gilman Housing Trust, said that the homes, two of which are now completed, present “… a remarkable opportunity for the creation of affordable homeownership, a building alternative to manufactured housing that promotes local jobs, and an integration of affordable housing that fits into the Jay community. The Jay homes will serve working families where household income is far outpaced by housing prices.” The resort owners encouraged the development and the collaboration between the community and the NeighborWorks’ HomeOwnership Center by sponsoring homebuyer education and housing counseling to help families become mortgage-ready.

Town Selectman Chris Young also lauded the project, “As a Selectboard, we recognize the balance among the interests in our town, including those of the ski industry, agriculture, property owners, tourists and business owners. We believe by preserving these lands, we will be better able to strike a balance and continue our growth in a thoughtful, deliberate, and progressive manner.” He summed up the sense of excitement by looking ahead to
winter's snow so “We can get out on the property and start planning trails!”

FINANCING
Five families donated 302 acres of land to the Vermont Land Trust’s capital campaign. In turn, VLT donated the 20-acre permitted housing site to the Gilman Housing Trust and sold the recreational land at a bargain sale of 30 percent of appraised value. Support from the Vermont Housing & Conservation Board (VHCB), an independent state agency, was instrumental in helping the town achieve its conservation objectives by funding the purchase of the recreation lands. VHCB provided $100,000 in purchase subsidies to four homebuyers through the regional NeighborWorks® HomeOwnership Center to enable sales to income-eligible families at below market rate.

Funding from the Neighborhood Reinvestment Corporation allowed Gilman to provide an additional subsidy of $5,000 per home. Gilman also secured private construction financing and support from the Vermont Housing Finance Agency. The project’s blend of support allowed Gilman to reduce the cost of each house from a real market value of $168,500 to $115,000.

PROTECTION AND STEWARDSHIP
In exchange for the purchase subsidy, homebuyers agree to a limited equity agreement requiring 75 percent of any equity to remain with the homes upon resale, ensuring long-term affordability. Gilman Trust is responsible for construction and marketing of the homes, and retains a right of first refusal. Gilman will market the homes to lower-income purchasers upon resale, recycling the initial public subsidy to subsequent homeowners.

VLT and the VHCB retain a permanent conservation easement restricting development and ensuring public access to the recreation lands. The town will manage the lands for wildlife habitat, forestry and public recreational use. Deer wintering areas will be protected under the terms of the conservation easements. The town will develop a management plan with public input and will be responsible for trail maintenance.

CHALLENGES
1. Projects that incorporate both housing and conservation require patience. There are many interested parties that must be brought into the discussion and planning, including town officials, neighbors, funders, regulatory agencies, and partners from afford-
able housing and conservation organizations. The landowner and any partners must be able to carry the costs of ownership (taxes, insurance, planning, etc.) during this period, which may be several months or several years.

2. Gilman’s current challenge is in marketing the homes. In other parts of the state, nonprofit housing developers have used the limited equity model with great success for more than 15 years, providing lower income households a means to enter the home ownership market. Slow sales of the Jay homes may be due to changing market conditions or to prospective buyers’ reluctance about the limited equity agreement, which is being used for the first time in this part of the state. Time will tell, but meanwhile Gilman assumes carrying costs as long as the homes are unsold.

LESSONS LEARNED
1. The two nonprofits involved, the Vermont Land Trust and the Gilman Housing Trust, are sophisticated, practiced entities with good track records in the community. This project was a win-win-win for land conservation, town forests and trail systems, and affordable housing.

2. Because Vermont’s long-standing Housing and Conservation Coalition fosters associations between housing and conservation nonprofits, during the project design the Vermont Land Trust, one of the founding members of the Coalition, was able to 1) envision the idea of housing on suitable lands and 2) gift the housing site to the Gilman Housing Trust which considerably increased the affordability of the housing.

CONTACT INFORMATION
Ed Stretch
Gilman Housing Trust
P. O. Box 405
Newport, VT 05855
Phone: 802-334-1541
ed@ght-nek.org

Tracy Zschau
Vermont Land Trust
P.O. Box 427
1129 Main St., 2nd Floor
St. Johnsbury, VT 05819
Phone: 802-748-6089
tracy@vlt.org

SOURCES
Emeline Harmon, Jay Town Clerk and Treasurer
Chris Young, Jay Selectman
802 988-2996

This profile was originally written by Pam Boyd of VHCB and modified by the author of this report, with permission.

Housing photo courtesy of Craig Line. Jay Peak photo courtesy of Vermont Land Trust
LOOMIS FARM

Ashfield, Massachusetts

PROJECT TYPE:
Farm and woodland protection with small number of market-rate and affordable lots

DEVELOPER:
Franklin Land Trust and local Community Development Corporation

PROJECT TEAM:
Franklin County Community Development Corporation (affordable housing); Harry Dodson (landscape architect); Trust for Public Land (upfront lender)

SITE AREA:
410-acre site with 180 acres of farmland, 59 acres of woodlands plus wildlife habitat and houselots

PROJECT SCOPE:
9 houselots, 4 to 60 acres in size (7 market-rate and 2 affordable units)

PRICE:
Affordable units sold at 33 percent of market value

CONSERVATION FEATURES:
- 59 percent of the site is permanently protected (additional land under conservation easement on large lots)
- Preservation of active farming
- Housing used native timber to follow New-England style architecture
- Protection of woodland habitat
- Public use of some lands

STATUS:
Completed in 1990

In the late 1980s, a dedicated group of community members formed the Franklin Land Trust (FLT) to protect Loomis Farm, a 410-acre dairy farm under threat of residential strip development. The Trust protected the farm’s core 180 acres by selling the development rights to the state, then sold the farmland and its farmhouse and barns at below-market rate to two young farmers. Calling it a “moral imperative” to provide affordable housing together with conserved land, the land trust carved off nine house lots—creating seven market-rate and two affordable units. A final woodland piece was protected as rare species habitat.

OBJECTIVES
1. Protect farm and forestland in western Massachusetts
2. Maintain rural life and character
3. Create affordable housing opportunities

BACKGROUND
To protect the scenic 410-acre Loomis Farm from sprawling residential building lots, the Franklin Land Trust forged an innovative and practical approach by blending outright land conservation with limited development, including affordable housing.

The landowner needed to sell the property rather quickly and had offers from two local land speculators. Convinced of the threat to the rural character of the area, a determined group of local citizens, farmers, and farm supporters formed the Franklin Land Trust and cultivated local, state, and national resources to purchase the farm. The subsequent project provided the landowner the full financial benefit from the property’s sale, while pre-
serving the farm, habitat, and woodlands in perpetuity, and simultaneously, creating affordable housing opportunities.

DESIGN
Under local zoning regulations, the 410-acre site could have been subdivided into 43 market-rate houselots. Instead, FLT placed easements on the core 180-acre farmstead and 59 additional acres of woodlands to ensure their conservation. The woodlands were preserved as natural habitat for public use and enjoyment and the farm was sold at below-market-rate to two young farmers.

FLT sold the farm’s development rights to the state’s agricultural preservation program, and then carved off nine lots (seven market-rate and two affordable lots), placed deed restrictions on them, and sold them. The sale of the market-rate lots generated funds for the affordable housing and land conservation aspects of the project.

The two affordable units were sold at 33 percent of market rate to local moderate-income, first-time homeowners, as qualified by the state. FLT also stipulated that the builders of the two affordable homes construct them with local timber. This provided an additional demonstration of how local materials could be used, thereby helping the local timber economy.

As described by former executive director Mark Zenick, FLT viewed the provision of affordable housing along with the conservation as a “moral imperative”. Since conservation reduces the land available for development, it may contribute to an increase in building lot prices. Protection of the natural resources and availability of affordable housing were both important community goals. Members of the Franklin Land Trust did not want to see achievement of the land protection come at the detriment of housing opportunities.

Franklin Land Trust documented the Loomis Farm experience in a guidebook on farmland preservation and affordable housing and their integration. The handbook includes principles, site selection criteria, and specific site planning and design criteria to guide the density, location, architectural design, landscape use, and the relationship of the affordable limited development to the land being preserved.

FINANCING
A determined group of local citizens, farmers and farm supporters were the driving force behind the formation of the Franklin Land Trust (FLT) and cultivation of local, state, and national resources for land conservation. The Trust for Public Land provided the up-front funding to purchase the farm, and entered into an agreement with the fledgling FLT to manage the project. FLT launched the limited development plan to generate the needed revenue for the site’s protection.

Harnessing the market was the crucial ingredient in this project’s financing. FLT sold the farm’s development rights to the state, for placement under the Massachusetts Agricultural Preservation Restriction program. FLT then sold off the market-rate lots and the farm with its development restrictions intact. FLT also cultivated local donors and secured funding from the Massachusetts Department of Food and Agriculture for the farmland easement. But other than the sale of the agricultural preservation easement, no public funding or public grants were involved.

The revenue from the land sales provided the resources for the land conservation. As it became obvious that the project would be financially successful, FLT was able to create two affordable lots, and sell them to the Franklin County Community Development Corporation (CDC)
as well as help choose the local builders. The CDC managed the affordability details with the state programs.

PROTECTION AND STEWARDSHIP
Franklin Land Trust protected the farmland through deed-restricted conservation easements. The development rights were sold to the state and the land to two young farmers who continue to raise goats on the property. Woodland habitat was also protected through easements then maintained for public use through a donation to the Trustees of Reservations, a Massachusetts land trust in operation since 1891. The Loomis woodland parcel abuts a sizable public recreation property that the Trustees own and manage. FLT placed further limitations on the nine house lots, restricting building setbacks and driveway widths, burying power lines, and establishing a greenway buffer of trees along the roads.

Long-term affordability of the homes is secured through the use of a mortgage provision stipulating an equity and appreciation formula that guarantees the turnover of the houses will result in a sale price well below the current real estate market at the time.

CHALLENGES
1. Stringent zoning required minimum two-acre lot size and 200 feet of road frontage and forbade cluster design or flag lots.

2. Building limitations in the woodland area made the project dependent on state funds to pay for farmland development rights.

3. FLT needed to tackle the perception that land preservation and housing creation are competing forces.
LESSONS LEARNED

1. Strong public education is a MUST. Any kind of limited development effort opens itself to public criticism that conservation groups are “playing developer.”

2. By managing their finances tightly, land trusts can undertake these limited development projects, since they don’t need to achieve the private sector’s handsome profit returns.

3. Because there was no interest cost, the project was not hamstrung by the cost of borrowed money.

4. Land trusts require a broad community vision—here deemed a “moral imperative”—to realize both conservation and affordable housing opportunities.

5. Cooperative partnerships are essential to produce the housing. Land trusts do not have the resources or expertise to do so themselves.

6. Deed restrictions are needed to preserve the rural character of the limited development areas as well as to reassure potential purchasers that the neighborhood will retain its visual integrity. Deed restrictions are also an important tool in sustaining the farm economy and ensuring ownership of farms by younger farmers, as a means of preserving the rural landscape.

7. The cost of using money, or the loan’s interest, is usually the greatest expense associated with acquiring a large parcel and carrying out limited development. This project benefited greatly from interest-free loans and grants.

8. Permanently protected land often results in higher value for adjacent building lots.

9. It is critical to stipulate the site design, building lots and the overall development impact because these criteria shape the public’s perception of the land trust and the project’s final effect on the community.

10. Involve municipal officials whenever possible in the design and achievement of the project’s goals.

11. Be visionary in setting goals and prudent in reaching them.

CONTACT INFORMATION

Peter Flinker
Dodson Associates
Post Office Box 160
463 Main Street
Ashfield, Massachusetts 01330
Phone: 413.628.4496
Fax: 413.628.3216
E-Mail: peter@dodsonassociates.com
Web site: www.dodsonassociates.com

Rich Hubbard, Executive Director
(former Executive Director Mark Zenick contributed to this profile)
Franklin Land Trust
P.O. Box 216
Ashfield, MA 01330
Phone: (413) 628-4696
E-mail: franklinlandtrust@verizon.net
Web: www.franklinlandtrust.org

SOURCES

Much of this profile was drawn from:

Mark Zenick. “Limited Development and Affordable Housing: Complements of Farmland Protection,” LTA Exchange, Land Trust Alliance, Fall 1998, pp. 9-10; and e-mail interviews of Mark Zenick.


Photos courtesy of Peter Flinker. Farmland Preservation Plan provided by Dodson Associates.

Interviews of Peter Flinker of Dodson and Associates (5/23/05) and Mark Zenick, former executive director of Franklin Land Trust (via email) (May 2005).
MARTIN FARMS AND TAYLOR MEADOW

Hancock, Vermont

PROJECT TYPE:
Small town farm and forestland preservation coupled with in-town affordable housing

DEVELOPER:
Addison County Community Trust (ACCT) and Vermont Land Trust (VLT)

PROJECT TEAM:
VLT and ACCT; U.S. Forest Service; Vermont Housing and Conservation Board (funder); Peter Morris (architect); White River Timber Framing (construction)

SITE AREA:
290 acres conserved; 21-acre municipal site includes two acres for affordable housing

PROJECT SCOPE:
Five single-family affordable homes located in the town center

PRICE:
Homeowners subsidized price was $83,500-$89,500

CONSERVATION FEATURES:
- Protection of productive farm
- Substantial addition to National Forest
- Recreational land providing access to the White River
- Land conservation helped maintain rural character of community

STATUS:
Completed 2003

Through complex land negotiations and the involvement of various partners, two Vermont communities were able to conserve a 1,500-acre dairy farm and construct five affordable single-family homes for local residents.

OBJECTIVES
1. Protect 1,500-acre dairy farm
2. Set aside land for future municipal use
3. Create housing for residents who couldn’t afford to buy in local market

BACKGROUND
In 1986, the 1,500-acre Martin dairy farms located in the towns of Hancock and Rochester, Vermont, was put on the market. The farm consisted of 300 acres of fertile river bottom farmland in the White River Valley, 1,200 acres of sloping woodlands adjacent to the Green Mountain National Forest, and a strategic parcel next to Hancock Village that could provide room for recreation and future development, including affordable housing. Three developers were lined up to buy the land, with plans that would have dramatically altered the character of the town.

The Vermont Land Trust (VLT) purchased the farm and, in a series of subsequent complex land transactions with the U.S. Forest Service (USFS), protected the land, preserving the most productive farmland, trading forestland, and selling some land to the Haystack Mountain Ski Area. Today the farm raises organic meats for sale to local markets and restaurants.

In recognition of the potential loss of property tax base to the town of Rochester resulting from the sale of land to the USFS, the Vermont Land Trust conveyed 12 acres to Rochester for commercial or light industrial use. Additionally, VLT donated a 21-acre pasture in the town center to Hancock, stipulating that two acres be reserved for affordable housing. Hancock designated the remaining acreage for municipal use. Sixteen years after VLT purchased the farm, the Addison County Community Trust (ACCT), a local nonprofit housing developer, and the town of Hancock were able to agree on a plan and build the housing.
During that same period, the price of housing had steadily escalated to the point that young people who had grown up in Hancock and Rochester were hard pressed to purchase homes in their communities. Townspeople who had opposed building "affordable housing" came to realize that the potential homeowners would probably be people they knew—even their own children.

**DESIGN**

In 2003, ACCT took on the task of developing housing on the two-acre parcel set aside so many years before. Along the back rim of Taylor Meadow, a broad, conserved green space in the center of Hancock, five new, trim white houses now face the meadow, with their backs to the White River. Local architect Peter Morris donated the home design and area contractors built the homes and provided the infrastructure.

Five households from Hancock and the neighboring town of Rochester, four of whom have incomes below half of the county median, now reside in the new Taylor Meadow homes. Four of the five households are purchasing their homes with a subsidy provided by Vermont Housing and Conservation Board's (VHCB) HOMELAND Program and with very low-interest mortgages from USDA Rural Development. Three of the five homeowners are single mothers. One works for a local doctor and one provides visiting home care for a local senior. Resident children can walk to the village school, which is just a few yards away, as is the white-steepled Community Church.

An eight-acre field behind the homes will be developed as a recreational area with access to the White River. Almost 18 acres are still open for a variety of uses by the community. The town envisions a town green or common there, along with possibly a new fire station and light commercial use.

The Hancock Planning Commission and Selectboard worked closely with ACCT to incorporate the housing at Taylor Meadow into the new town plan. As part of the plan, the town approved expanding the number of homes from four to five, a 25 percent increase, which reduced the cost of each house.

Throughout the extended period between VLT's purchase of the Martin Farm to the final disposition in 2004, the parties negotiated a deal which kept alive the opportunity to someday develop affordable housing in the village center. It was almost 16 years before the housing was completed—largely due to misconceptions about what that housing would look like—or what it would mean to the town. In the end, the town gained a large parcel of land to develop for multiple municipal purposes, while five single-family homes add to the stock of affordable housing available within the community.

**FINANCING**

Vermont Land Trust coordinated the initial land purchase and subsequent transactions to protect farm and forest land, provide municipal land and property for
affordable housing, and arrange the sale of land to the Haysack Ski Area.

VLT borrowed the money to purchase the Martin Farm. Two VHCB grants helped cover the mortgage payments, while VLT covered the interest, insurance, taxes, maintenance, etc. out of its own funds. VLT rented the farm and received lease payments for a time, but then the lessees ran into trouble, stopped making lease payments, and eventually filed for Chapter 13. It took VLT several years and $25,000 plus attorney fees to extract the farm from Chapter 13 so that it could be sold to the Bowen family. In the meantime, VLT was able to reduce some of the carrying costs by (1) the sale of the forestland to USDA, (2) the sale of a conservation easement to USDA, and (3) the mortgage of Taylor Meadow to VHCB.

This project put VLT under severe financial stress, but the organization managed, with help and some good fortune, to stagger through. VLT lost at least $150,000 on the project, but managed to achieve its objective to protect one of Vermont's most beautiful valleys. According to VLT founder Rick Carbin, "Sometimes it is necessary to take big risks and not everything will always go smoothly. In the end, it's the results that count. In the long run VLT was able to accomplish most of the conservation and affordable housing goals set out in the beginning."

The Vermont Housing and Conservation Board helped to secure the Taylor Meadow parcel with a $50,000 loan. VHCB also made some earlier grants to help VLT cover mortgage interest payments.) In 1999, VHCB discharged this loan and the parcel was transferred to the town.

VHCB's HOMELAND program helped to finance the individual homes, providing purchase subsidy grants of $19,000-25,000 to credit-worthy, income-eligible buyers to purchase the homes. Additional grants of $6,500 per home were used to further increase affordability in this underserved area of the state. Loans of up to $2,000, repayable upon the sale of the home, assisted buyers with down payment and closing costs. Residents also benefited from one-percent interest mortgages provided by USDA Rural Development and contributed their own cash resources toward the purchase. One thing not reflected in the price of these homes is the value of the land. The $115,000 price covers only the infrastructure and construction costs ($575,000 divided by 5). The donation of land by the Vermont Land Trust made the homes affordable to very low-income buyers.

Another innovative idea that helped increase affordability is that the homes were left unfinished on the second floor. Wiring and plumbing was roughed in, and insulation put in place. As they are able to afford to do so, families have the option of finishing off the second floor to increase the square footage of living area.

Gus Seelig, Director of the Vermont Housing and Conservation Board, said, "The donation of land by the Vermont Land Trust combined with the HOMELAND purchase subsidies and the low interest mortgages from Rural Development make these homes among the most affordable new construction we've seen. The ability of the public and private sectors to work together in cooperation with the town has made the dream of homeownership real for these five families."

Jolinda LaClair, State Director of USDA Rural Development, said, "When a small town like Hancock can approve permitting for a development like Taylor Meadow, Vermonters can find affordable homes in their own communities. Kids at Taylor Meadow can walk across a field to the elementary school. These homes fit in to the
small town landscape—this is a blueprint for the kind of housing development we need more of in towns across Vermont.”

PROTECTION AND STEWARDSHIP
Four homebuyers had incomes less than 50 percent of county median income; a fifth earned less than 100 percent of county median income. In order to maintain affordability for subsequent buyers and to recycle the initial public investment, limited equity restrictions are placed on the future sales price of homes purchased through the HOMELAND Program. The Addison County Community Trust retains a right of first refusal on the homes and will market to income-eligible properties upon resale.

Permanent conservation deed restrictions ensure protection of the 290 acres of farmland. The farm owners manage the land, producing locally sold organic meats. The U.S. Forest Service Forestland holds and maintains 1,150 acres of forest, resulting from the multiple transactions associated with this project. The USFS also maintains a public trail easement along the White River located behind the housing development.

CHALLENGES
1. Large, complicated transaction with multiple parties (VLT, farmers, U.S. Forest Service, Town of Hancock).

2. Originally some town officials expressed animosity to the idea of affordable housing.

3. In the midst of the process, one of the farm lessees of the partnership operating the farm went through bankruptcy. It took over a year for VLT to extract the farm from bankruptcy court and locate a new buyer for the farm.

4. The nonprofit housing developer sought a density variance from the town to increase the economy of the housing development.

5. Assembling a financing package to enable homes to be purchased by households with less than 50 percent of median income was challenging. The homes were sold with the second story unfinished for future expansion. The first story includes a kitchen, living room, dining area, bathroom, and three bedrooms; the second floor is plumbed, wired, and insulated.

LESSONS LEARNED
1. At the time VLT undertook the Martin Farm project, the concepts of land conservation and affordable housing were virtually unknown to the local community. Many local officials and residents were, at best, indifferent to the effort or, at worst, opposed to the general concepts. Too often, feelings were based upon rumor or assumptions that were not accurate. Although the Rochester Planning Commission was very supportive, VLT lacked a strong and supportive local steering committee that would have helped guide the organization in its decisions and build confidence and trust within the two communities.

2. VLT was too undercapitalized to take on a project of this magnitude at the time. There were a number of adverse circumstances which occurred that were beyond the organization’s control. The lack of capital added pressure to VLT’s decision to lease the farm to provide additional revenue to carry the property, a decision which ultimately cost the organization far more when the lessees declared bankruptcy. Had the Vermont Housing and Conservation Board not been supportive of the project, it may well have failed. Because this was the first farmland conservation project considered by VHCB and it also included affordable housing as a potential component it became a pilot project demonstrating the dual purposes of Vermont’s housing and conservation legislation.

3. Affordable housing projects take time and patience. Aside from overcoming potential opposition from neighbors, who may simply be resisting change, these projects require careful planning, engineering, permit reviews, financing, and construction before the housing can be occupied. Even in less prolonged circumstances than the Martin Farms case, the landowner must anticipate carrying the property for a considerable length of time.
4. Projects involving the federal government tend to be arduous. Throughout the project, the local staff of the U.S. Forest Service worked diligently and in good faith with the Vermont Land Trust in acquiring the additions to the National Forest. However, the federal acquisition process requires an extensive appraisal and review appraisal of each property, followed by internal reviews within USFS. Landowners expecting to sell property to the federal government must be prepared to wait.

5. Ultimately, if the land trust can overcome the barrier and meet the carrying costs, the wait and added expense are worthwhile. Today, an extensive part of a beautiful valley has been permanently protected. A local farm is in operation and contributing to the local economy and food supply. Families that might otherwise be shut out of the local real estate market are able to live in their communities. There are new recreational opportunities for residents and visitors. And local people who were once opposed to land conservation and affordable housing have come to understand how important and valuable both can be to their communities.

CONTACT INFORMATION
Darby Bradley
Vermont Land Trust
8 Bailey Avenue
Montpelier, VT 05602
Phone: 802-223-5234
Email: darby@vlt.org

Terry McKnight
Addison County Community Trust
282 Boardman Street
P.O. Box 256
Middlebury, VT 05753
Phone: 802-388-9080
Fax: 802-388-0606
Email: terry@addisontrust.org

SOURCES
This profile was originally written by Pam Boyd of VHCB and adapted for this report, with permission.

Resident photo by Robert Eddy. Snowy houses photo courtesy of Pam Boyd. Site plan courtesy of VHCB.
SEPIESSA POINT APARTMENTS

West Tisbury, Massachusetts

PROJECT TYPE:
Affordable housing and land protection in island coastal ecosystem

DEVELOPER:
South Mountain Company and Dukes County Regional Housing Authority

PROJECT TEAM:
Martha’s Vineyard Land Bank; The Nature Conservancy; Community Development Corporation of Dukes County; Martha’s Vineyard Cooperative Bank

SITE AREA:
167 acres (98% conserved land)

PROJECT SCOPE:
Four-unit multi-family apartment scaled to look like a large rambling house (expected to double number of units in 2006)

PRICE:
One-bedroom: rent of $625 per month; two-bedroom: $725.

CONSERVATION FEATURES:
■ 164 acre nature preserve with frontage on Tisbury Great Pond and island coves
■ 7,300 feet of shoreline along Atlantic barrier beach
■ Walking and horseback-riding trails as well as sailing, canoeing, and other recreational outlets

STATUS:
Completed 1997

Martha’s Vineyard, while well known for its maritime heritage and beautiful coastal plains, bogs and beaches, also features extraordinary home values, escalating beyond the reach of many long-time residents and newcomers alike. The island’s rich conservation tradition has resulted in 34 percent of its land permanently protected but has also made the island all the more desirable for high-end development. Two recent developments, Sepiessa Point and Island Cohousing (see separate profile), by a local design-build firm offer environmentally-sensitive affordable housing in concert with the island’s conservation tradition.

OBJECTIVES
1. Provide permanently affordable access to land and housing
2. Follow ecologically sound development practices
3. Protect relatively pristine Island habitat

BACKGROUND
In an editorial of the Martha’s Vineyard Times, the Sepiessa Point apartments were called “remarkable” due to their “marriage of conservation—the land bank—and the shelter needs of islanders”.

Sepiessa Point is one of a number of peninsulas separating coves on the northern side of the Tisbury Great Pond. The pond itself is an important regional resource for shellfish, recreation, and biodiversity. The coves and the shorelines are especially important in biological terms. While most of the great pond shoreline is in private ownership, with a light mix of seasonal and some year-round residences, Sepiessa remained quite pristine. In 1990, the Martha’s Vineyard Land Bank, assisted by The Nature Conservancy’s (TNC) bridge financing, began purchasing the entire peninsula. The conservation acquisition was complex and encountered disputes over public access,
management, and other issues. The addition of affordable rental housing made the deal more palatable to the community. The Land Bank transferred three acres to the Dukes County Regional Housing Authority (DCRHA), subject to restrictive covenants ultimately held by TNC.

DESIGN
The development features two traditional island style homes, which in reality include four units, linked by a shared laundry room. The project also includes space for tenant gardens and children’s play equipment. The housing, at the northern end of the preserve, is essentially as far from the pond and coves as possible, and as close as possible to existing roads and development. Despite that, according to Matt Pelikan of TNC, the location is less than ideal for affordable housing; it’s in an environmentally sensitive area and far from public transportation and commercial centers.

The original development covenants dictated that the housing would be kept small, low, and inconspicuous as possible and that land outside the building envelope would be left in its natural state. They also limited the density to four affordable units on site.

But recent interest in increasing the number of units spurred a review of the proposal and the existing covenants. This led to TNC’s realization that, even with the proposed doubling in the number of units, it could substantially strengthen the conservation aspect of the agreement. A planned state-of-the-art denitrification system, for both the new and existing septic systems, promises to reduce the nitrogen draining in the pond. That,
combined with new rules against pet cats (to reduce predation) and limits on outdoor lighting (to protect rare moth species), should actually lessen some of the negative environmental impacts. DCRHA already requires the exclusive use of native plant species in landscaping and bans inorganic pesticides and fertilizers. No new parking, roads, or lawns will be created.

Currently, the Vineyard Conservation Society (VCS), TNC, and the DCRHA are working together to ensure strong protection of the environmental conditions within the development plans. The Island Housing Trust, a community land trust, will develop the next phase.

Both Sepiessa and Island Cohousing (see separate profile) followed the state’s Chapter 40B process, whereby, under the Massachusetts’s law, a development can fast-track projects that include a set percentage of affordable housing through local zoning if a community has less than ten percent affordable housing. (See sidebar on Chapter 40B.)

FINANCING
The island created the Martha’s Vineyard Land Bank in 1986, funding it through a two percent real estate transfer tax. In 1992, the land bank purchased the Sepiessa Point Reservation and sold three acres to the Dukes County Regional Housing Authority for $18,420. To facilitate the Sepiessa housing, the authority transferred the land to the Community Development Corporation of Dukes County (CDCDC). The CDC obtained financing from the Martha’s Vineyard Cooperative Bank. The Authority partnered with the local social and ecological-minded design and construction firm, South Mountain Company, to build the homes.

PROTECTION AND STEWARDSHIP
The Sepiessa conservation land and the affordable housing units are now separately owned and managed. According to Vineyard groups this model is becoming the norm. During the time of initial project approvals it is helpful to present the conservation and housing elements together. Yet separate management helps to ensure ongoing stewardship of both aspects. This design prevents the conservation group from being in the position of both developer and protector of the land and lets both groups do what they do best.

Thus, Sepiessa Point Reservation conservation land is owned and managed by the Martha’s Vineyard Land Bank Commission. The public has access to the 164-acre preserve and its 7,300 feet of shoreline, enjoying walking and horseback-riding trails, sailing, and other recreation, and the natural beauty of the Tisbury Great Pond.

The Dukes County Regional Housing Authority manages the apartments. Household income may not exceed 80 percent of the area’s median income. The fixed-rate mortgage should allow Sepiessa’s residents lower rent as times goes by.

CHALLENGES
1. Development coordinators needed to undertake the Chapter 40B process (Massachusetts “anti-snob zoning” law) due to restrictive local zoning regulations.

2. Project included affordable housing in order to make conservation project politically feasible.

LESSONS LEARNED
1. This project and a few others helped build relationships between housing and conservation activists and was an important demonstration of the partnership’s viability. At Sepiessa, conservation and affordable housing “reinforce each other” as “natural allies, not competitors.” Sepiessa laid the groundwork for other pairings (see Island Cohousing) as well as a more strategic approach toward working on the initial land use determination (see Lesson #6 below).

2. Affordable housing should ideally conform to “smart growth” principles, lying closer to commercial centers and services and have a mix of transportation uses nearby.

3. New affordable-housing incentives adopted in 2000 allow more units to be built at Sepiessa. Such an increase was acceptable because it could actually be achieved with an increased level in environmental protection.
4. The original housing was environmentally compatible by the standards of the day but improved knowledge and increased development pressures quickly rendered those standards obsolete.

5. Affordable housing needs to be a reflection of the community. It can be a model by respecting architectural style and identity of community. Even though it’s affordable it should be quality housing, preferably small-scale and integrated into the community and the landscape.

6. Housing and conservation groups need to work together on new projects before sales purchase, together crafting the initial determination of how the land will be used.

CONTACT INFORMATION
John Abrams, President
South Mountain Company
Red Arrow Road
West Tisbury, MA 02575
Email: jabrams@vineyard.net
Web: www.somoco.com

Philippe Jordi, Executive Director
Island Housing Trust
P.O. Box 779
West Tisbury, MA 02575
Phone: 508.693.1117
Email: pjordi@vineyard.net
Web: www.vineyardhousing.org

David Vigneault, Executive Director
Dukes County Regional Housing Authority
P.O. Box 4538, Vineyard Haven, MA 02568
Phone: (508) 693-4419
Email: dcrha@vineyard.net
Web: www.vineyardhousing.org/DCRHA.html

SOURCES
E. St. John Villard. “At Sepiesa, Housing is Affordable and Stylish.” (article) and “Admirable Housing” (editorial), The Martha’s Vineyard Times, May 29, 1997, p. 3.


Interviews of Matt Pelikan, The Nature Conservancy (5/23/05), Philippe Jordi, Executive Director, Island Housing Trust, and former Executive Director, Dukes County Regional Housing Authority (5/23/05), David Vigneault, Executive Director, Dukes County Regional Housing Authority (5/23/05) and John Abrams, President, South Mountain Company (6/10/05).

Photo courtesy of Phillipe Jordi. Site map courtesy of Matt Pelikan.
3. Density Bonuses – King County, Washington

The Growth Management Act (GMA), passed by the State of Washington Legislature in 1990, requires that counties and cities develop a collaborative set of framework policies to guide development of each jurisdiction's comprehensive plan.

King County provides residential density incentives to developers of residential lands in urban areas and rural activity centers, in exchange for public benefits to help achieve Comprehensive Plan goals of affordable housing, open space protection, historic preservation and energy conservation. The density incentive is expressed as additional bonus dwelling unit, or fractions of dwelling units, earned per amount of public benefit provided.

King County has exercised a density bonus program designed to nearly if not completely offset the net loss that a developer might experience with the incorporation of affordable housing units, open space, historic preservation, energy conservation, public art, and cottage housing. Bonuses vary depending on what is incorporated into development. Density Bonus Provisions are outlined in Chapter 21A.34 of the County’s zoning code.
21A.34.010 Purpose. The purpose of this chapter is to provide density incentives to developers of residential lands in urban areas and rural activity centers, in exchange for public benefits to help achieve Comprehensive Plan goals of affordable housing, open space protection, historic preservation and energy conservation, by:
A. Defining in quantified terms the public benefits that can be used to earn density incentives;
B. Providing rules and formulae for computing density incentives earned by each benefit;
C. Providing a method to realize the development potential of sites containing unique features of size, topography, environmental features or shape; and
D. Providing a review process to allow evaluation of proposed density increases and the public benefits offered to earn them, and to give the public opportunities to review and comment. (Ord. 10870 § 560, 1993).

21A.34.020 Permitted locations of residential density incentives. Residential density incentives (RDI) shall be used only on sites served by public sewers and only in the following zones:
A. In R-4 through R-48 zones; and
B. In NB, CB, RB and O zones when part of a mixed use development. (Ord. 10870 § 561, 1993).

21A.34.030 Maximum densities permitted through residential density incentive review.
A. Except as otherwise provided in subsection B. of this section, the maximum density permitted through residential density incentive (“RDI”) review shall be one-hundred fifty percent of the base density of the underlying zone of the development site.
B. The maximum density permitted through RDI review shall be two hundred percent of the base density of the underlying zone of the development site for the following RDI proposals:
   1. For proposals where one hundred percent of the units are affordable units; or
   2. For cottage housing proposals. (Ord. 15245 § 9, 2005: Ord. 10870 § 562, 1993).

21A.34.040 Public benefits and density incentives.
A. The public benefits eligible to earn increased densities, and the maximum incentive to be earned by each benefit, are in subsection F of this section. The density incentive is expressed as additional bonus dwelling unit, or fractions of dwelling units, earned per amount of public benefit provided.
B. Bonus dwelling units may be earned through any combination of the listed public benefits.
C. The guidelines for affordable housing bonuses including the establishment of rental levels, housing prices and asset limitations, will be updated and adopted annually by the council in the consolidated housing and community development plan.
D. Bonus dwelling units may also be earned and transferred to the project site through the transfer of development rights (TDR) program established in K.C.C. chapter 21A.37, by providing any of the open space, park site or historic preservation public benefits set forth in subsection F.2. or 3. of this section on sites other than that of the RDI development.
E. Residential development in R-4 through R-48 zones with property specific development standards requiring any public benefit enumerated in this chapter, shall be eligible to earn bonus dwelling units in accordance with subsection F of this section if the public benefits provided exceed the basic development standards of this title. If a development is located in a special overlay district, bonus units may be earned if the development provides public benefits exceeding corresponding standards of the special district.
F. The following are the public benefits eligible to earn density incentives through RDI review:

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>DENSITY INCENTIVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Benefit units consisting of rental housing permanently priced to serve nonsenior citizen low-income households (that is no greater than 30 percent of gross income for households at or below 50 percent of King County median income, adjusted for household size). A covenant on the site that specifies the income level being served, rent levels and requirements for reporting to King County shall be recorded at final approval.</td>
<td>1.5 bonus units per benefit unit, up to a maximum of 30 low-income units per five acres of site area; projects on sites of less than five acres shall be limited to 30 low-income units.</td>
</tr>
<tr>
<td>b. Benefit units consisting of rental housing designed and permanently priced to serve low-income senior citizens (that is no greater than 30 percent of gross income for 1- or 2-person households, 1 member of which is 62 years of age or older, with incomes at or below 50 percent of King County median income, adjusted for household size). A covenant on the site that specifies the income level being served, rent levels and requirements for reporting to King County shall be recorded at final approval.</td>
<td>1.5 bonus units per benefit unit, up to a maximum of 60 low-income units per five acres of site area; projects on sites of less than five acres shall be limited to 60 low-income units.</td>
</tr>
<tr>
<td>c. Benefit units consisting of senior citizen assisted housing units 600 square feet or less.</td>
<td>1 bonus unit per benefit unit</td>
</tr>
<tr>
<td>d. Benefit units consisting of moderate income housing reserved for income- and asset-qualified home buyers (total household income at or below 80 percent of King County median, adjusted for household size). Benefit units shall be limited to owner-occupied housing with prices restricted based on typical underwriting ratios and other lending standards, and with no restriction placed on resale. Final approval conditions shall specify requirements for reporting to King County on both buyer eligibility and housing prices.</td>
<td>0.75 bonus unit per benefit unit.</td>
</tr>
<tr>
<td>BENEFIT</td>
<td>DENSITY INCENTIVE</td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>------------------------------------------</td>
</tr>
<tr>
<td>e. Benefit units consisting of moderate income housing reserved for income and asset-qualified home buyers (total household income at or below 80 percent of King County median, adjusted for household size). Benefit units shall be limited to owner-occupied housing with prices restricted based on typical underwriting ratios and other lending standards, and with a 15 year restriction binding prices and eligibility on resale to qualified moderate income purchasers. Final approval conditions shall specify requirements for reporting to King County on both buyer eligibility and housing prices.</td>
<td>1 bonus unit per benefit unit.</td>
</tr>
<tr>
<td>f. Benefit units consisting of moderate income housing reserved for income- and asset-qualified home buyers (total household income at or below 80 percent of King County median, adjusted for household size). Benefit units shall be limited to owner-occupied housing, with prices restricted to same income group, based on current underwriting ratios and other lending standards for 30 years from date of first sale. A covenant on the site that specifies the income level and other aspects of buyer eligibility, price levels and requirements for reporting to King County shall be recorded at final approval.</td>
<td>1.5 bonus units per benefit unit.</td>
</tr>
<tr>
<td>g. Projects in which 100 percent of the units are reserved for moderate income - and asset-qualified buyers (total household income at or below 80 percent of the King County median, adjusted for household size). All units shall be limited to owner-occupied housing with prices restricted based on current underwriting ratios and other lending standards, and with prices restricted to same income group, for 15 years from date of first sale. Final approval conditions shall specify requirements for reporting to King County on both buyer eligibility and housing prices.</td>
<td>200 percent of the base density of the underlying zone. Limited to parcels 5 acres or less in size and located in the R-4 through R-8 zones. Housing types in the R-4 or R-6 zones shall be limited to structures containing four or less units, except for townhouses. Such RDI proposals shall not be eligible to utilize other RDI bonus density incentives listed in this section.</td>
</tr>
<tr>
<td>h. Benefit units consisting of mobile home park space or pad reserved for the relocation of an insignia or noninsignia mobile home, that has been or will be displaced due to closure of a mobile home park located in incorporated or unincorporated King County.</td>
<td>1.0 bonus unit per benefit unit.</td>
</tr>
</tbody>
</table>
2. OPEN SPACE, TRAILS AND PARKS

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>DENSITY INCENTIVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Dedication of park site or trail right-of-way meeting King County location and size standards for neighborhood, community or regional park, or trail, and accepted by the parks division.</td>
<td>0.5 bonus unit per acre of park area or quarter-mile of trail exceeding the minimum requirement of K.C.C. 21A.14 for on-site recreation space or trail corridors, computed on the number of dwelling units permitted by the site's base density.</td>
</tr>
<tr>
<td>b. Improvement of dedicated park site to King County standards for developed parks.</td>
<td>0.75 bonus unit per acre of park improvement. If the applicant is dedicating the site of the improvements, the bonus units earned by improvements shall be added to the bonus units earned by the dedication.</td>
</tr>
<tr>
<td>c. Improvement of dedicated trail segment to King County standards.</td>
<td>1.8 bonus units per quarter mile of trail constructed to county standard for pedestrian trails; or 2.5 bonus units per quarter mile of constructed to county standard for multipurpose trails (pedestrian/bicycle/equestrian). Shorter segments shall be awarded bonus units on a pro rata basis. If the applicant is dedicating the site of the improvements, the bonus units earned by improvements shall be added to the bonus units earned by the dedication.</td>
</tr>
<tr>
<td>d. Dedication of open space, meeting King County acquisition standards to the county or a qualified public or private organization such as a nature conservancy.</td>
<td>0.5 bonus unit per acre of open space.</td>
</tr>
</tbody>
</table>
3. HISTORIC PRESERVATION

a. Dedication of a site containing an historic landmark in accordance with K.C.C. chapter 20.62, to King County or a qualifying nonprofit organization capable of restoring and/or maintaining the premises to standards set by the King County landmarks commission.

b. Restoration of a site or structure designated as an historic landmark in accordance with K.C.C. chapter 20.62 to a specific architectural or site plan approved by the King County landmarks commission.

4. ENERGY CONSERVATION

a. Benefit units that incorporate conservation features in the construction of all onsite dwelling units heated by electricity that save at least 20 percent of space heat energy use from the maximum permitted by the Northwest Energy Code, as amended. No more than 50 percent of the required savings may result from the installation of heat pumps. None of the required savings shall be achieved by reduction of glazing area below 15 percent of floor area. Energy use shall be expressed as allowable energy load per square foot or as total transmittance (UA).

b. Benefit units that incorporate conservation features in the construction of all onsite dwelling units heated by natural gas, or other nonelectric heat source, that save at least 25 percent of space heat energy use from the maximum permitted by the Northwest Energy Code, as amended. None of the required savings shall be achieved by reduction of glazing area below 15 percent of floor area. Energy use shall be expressed as allowable energy load per square foot or as total transmittance (UA).

c. Developments located within 1/4 mile of transit routes served on at least a half-hourly basis during the peak hours and hourly during the daytime nonpeak hours.
5. PUBLIC ART

a. Devoting 1% of the project budget to public art on site. 5 percent increase above the base density of the zone.
b. Contributing 1% of the project budget to the King County public art fund for development of art projects. The contribution shall be used for projects located within a one mile radius of the development project. 5 percent increase above the base density of the zone.

6. COTTAGE HOUSING

Provision of three to sixteen detached cottage units clustered around at least one common open space. Two hundred percent of the base density of the underlying zone. Limited to parcels in the R4-R8 zones. Such RDI proposals shall not be eligible to utilize other RDI bonus density incentives listed in this section.

If proposed energy conservation bonus units of this section are reviewed in conjunction with a subdivision or a short subdivision, the applicant shall provide data and calculations for a typical house of the type to be built in the development that demonstrates to the department's satisfaction how the required savings will be achieved. A condition of approval shall be recorded with the plat and shown on the title of each lot specifying the required energy savings that must be achieved in the construction of the dwelling unit. The plat notation shall also specify that the savings shall be based on the energy code in effect at the time of preliminary plat application. (15032 § 38, 2004: Ord. 14190 § 36, 2001: Ord. 14045 § 56, 2001: Ord. 10870 § 563, 1993).

21A.34.050 Rules for calculating total permitted dwelling units.
A. The formula for calculating the total number of dwelling units permitted through RDI review is as follows:

\[
\text{TOTAL RDI DUs} = \text{DU}\text{s allowed by RDI site base density} + \text{Bonus DUs} + \text{DU}\text{s allowed by sending site density (if any)}
\]

B. The total dwelling units permitted through RDI review shall be calculated using the following steps:
1. Calculate the number of dwellings permitted by the base density of the site in accordance with K.C.C. chapter 21A.12;
2. Calculate the total number of bonus dwelling units earned by providing the public benefits listed in K.C.C. 21A.34.040;
3. Add the number of bonus dwelling units earned to the number of dwelling units permitted by the base density;
4. Add the number of dwelling units permitted by the base density of the site sending TDRs, if any;
5. Round fractional dwelling units to the nearest whole number; .49 or less dwelling units are rounded down; and
6. On sites with more than one zone or zone density, the maximum density shall be calculated for the site area of each zone. Bonus units may be reallocated within the zones in the same manner set forth for base units in K.C.C. 21A.12.180. (Ord. 14190 § 37, 2001: Ord. 10870 § 564, 1993).
21A.34.060 Review process.
A. All RDI proposals shall be reviewed concurrently with a primary proposal to consider the proposed site plan and methods used to earn extra density as follows:
   1. For the purpose of this section, a primary proposal is defined as a proposed subdivision, conditional use permit or commercial building permit.
   2. When the primary proposal requires a public hearing under this code or Title 19A, the public hearing on the primary proposal shall serve as the hearing on the RDI proposal. The reviewing authority shall make a consolidated decision on the proposed development and use of RDI and consider any appeals of the RDI proposal under the same appeal procedures set forth for the development proposal;
   3. When the development proposal does not require a public hearing under this title or K.C.C. Title 19A, the RDI proposal shall be considered along with the development proposal, and any appeals of the RDI proposal shall be considered under the same appeal procedures set forth for the development proposal; and
   4. The notice for the RDI proposal also shall include the development's proposed density and a general description of the public benefits offered to earn extra density.
B. RDI applications which propose to earn bonus units by dedicating real property or public facilities shall include a letter from the applicable county receiving agency certifying that the proposed dedication qualifies for the density incentive and will be accepted by the agency or other qualifying organization. (Ord. 14190 § 38, 2001: Ord. 10870 § 565, 1993).

21A.34.070 Minor adjustments in final site plans. When issuing building permits in an approved RDI development, the department may allow minor adjustments in the approved site plan involving the location or dimensions of buildings or landscaping, provided such adjustments shall not:
   A. Increase the number of dwelling units;
   B. Decrease the amount of perimeter landscaping (if any);
   C. Decrease residential parking facilities (unless the number of dwelling units is decreased);
   D. Locate structures closer to any site boundary line; or
   E. Change the locations of any points of ingress and egress to the site. (Ord. 10870 § 566, 1993).

21A.34.080 Applicability of development standards.
A. RDI developments shall comply with dimensional standards of the zone with a base density most closely comparable to the total approved density of the RDI development, provided that an RDI proposal in the R-4 through R-8 zone shall conform to the height requirements of the underlying zone in which it is located.
   B. RDI developments in the R-4 through R-8 zones shall be landscaped as follows:
      1. When 75 percent or more of the units in the RDI development consists of townhouses or apartments, the development shall provide perimeter landscaping and tree retention in accordance with K.C.C. 21A.16 for townhouse or apartment projects.
      2. When less than 75 percent of the units in the RDI consists of townhouses or apartments, the development shall provide landscaping and tree retention in accordance with K.C.C. 21A.16 for townhouses or apartments on the portion(s) of the development containing such units provided that, if buildings containing such units are more than 100 feet from the development's perimeter, the required landscaping may be reduced by 50 percent.
      3. All other portions of the RDI shall provide landscaping or retain trees in accordance with K.C.C. 21A.16.
   C. RDI developments in all other zones shall be landscaped or retain trees in accordance with K.C.C. 21A.16.
D. RDI developments shall provide parking as follows:

1. Projects with 100 percent affordable housing shall provide one off-street parking space per unit. The director may require additional parking, up to the maximum standards for attached dwelling units, which may be provided in common parking areas.

2. All other RDI proposals shall provide parking for:
   a. market rate/bonus units at levels consistent with K.C.C. 21A.18, and
   b. benefit units at 50 percent of the levels required for market rate/bonus units.

E. RDI developments shall provide on-site recreation space as follows:

1. Projects with 100 percent affordable housing shall provide recreation space at 50 percent of the levels required in K.C.C. 21A.14.

2. All other RDI proposals shall provide recreation space for:
   a. market rate/bonus units at levels consistent with K.C.C. 21A.14, and
   b. benefit units at 50 percent of the levels required for market rate/bonus units. (Ord. 10870 § 567, 1993).
4. Inclusionary Zoning – City of Redmond, Washington

The City of Redmond, Washington has enforced an inclusionary zoning regulation in the Grass Lawn, Willows/Rose Hill, and City Center neighborhoods. Inclusionary zoning is also planned to be enforced in a fourth neighborhood, Education Hill. The City’s purpose was to help address the shortage of housing in the City for persons of low- and moderate-income, helping to provide opportunities for low- and moderate-income persons who work in the City to live here, rather than in locations distant from employment that contribute to increased length and number of vehicle trips. In addition, the City wanted to help assure an adequate affordable housing supply by offsetting the pressure on housing costs resulting from high job growth and construction of high-end housing.

Inclusionary zoning was enforced in the City of Redmond about 15 years ago. Inclusionary regulations are structured so that at least 10 percent of the units in new housing development of 10 units of greater must be affordable units. A density bonus of up to 15 percent is also allowed during the construction of affordable units. (See: City of Redmond Zoning Ordinance Section 20D.30.10-020.)

More than 110 affordable units have resulted in the three neighborhoods that enforce inclusionary zoning in Redmond, with 50 more affordable units in the works in the Downtown area.
City of Redmond Community Development Guide

20D.30.10 Affordable Housing.

20D.30.10-010 Purpose.

The purpose of this section is to:

(1) Implement through regulations the responsibility of the City under State law to provide for housing opportunities for all economic segments of the community.

(2) Help address the shortage of housing in the City for persons of low- and moderate-income, helping to provide opportunities for low- and moderate-income persons who work in the City to live here, rather than in locations distant from employment that contribute to increased length and number of vehicle trips.

(3) Help assure an adequate affordable housing supply in the City by offsetting the pressure on housing costs resulting from high job growth and construction of high-end housing.

(4) Preserve land for affordable housing as the City continues to grow.

(5) Promote development of housing that would not otherwise be built in the City. (Ord. 2126; Ord. 1756. Formerly 20C.20.016)

20D.30.10-020 General.

This section applies to: (1) all new senior housing developments and congregate care senior dwelling units, not including nursing homes; (2) all new dwelling units within the City Center Neighborhood, and (3) all new single-family attached and detached dwelling units within the Willows/Rose Hill Neighborhood. In areas where density limitation is expressed as a floor area ratio (FAR), density bonuses will be calculated as an equivalent FAR bonus.

(1) Affordable Housing. At least 10 percent of the units in new housing developments of 10 units or greater must be affordable units. At least one bonus market rate unit is permitted for each affordable unit provided, up to 15 percent above the maximum allowed density permitted on the site. For example, if the maximum allowed density for the site is 20 units per acre, the density bonus shall not exceed three units per acre, yielding a total allowed density, with bonus, of 23 units per acre, or, 20 units x 15 percent = 23 units. The bonuses granted under this provision are in addition to any bonuses granted for senior housing under RCDG 20D.30.15, Affordable Senior Housing Bonus.

(2) Affordable Housing – Low Cost Units. Each low cost affordable unit provided counts as two affordable units for the purpose of satisfying the affordable unit requirement under subsection (1). For purposes of computing bonus market rate units under subsection (1) of this section, two bonus market rate units are permitted for each low cost affordable unit provided, up to 20 percent above the maximum density permitted on the site.

(3) Affordable Housing Calculation. The number of required affordable housing units is determined by rounding fractional numbers up to the nearest whole number from 0.5. The project proponent may propose to provide alternative payments for fractional portions of units, as provided for in RCDG 20D.30.10-020(2)(b).

(4) Housing Construction Timing. Affordable home construction shall be concurrent with construction of market rate dwelling units unless the requirements of this section are met through RCDG 20D.30.10, Alternative Compliance Methods.

(5) Duration. An agreement in a form approved by the City must be recorded with the King County Department of Records and Elections to stipulate conditions under which required affordable housing units will remain as affordable housing for the life of the development. This agreement shall be a covenant running with the land, binding on the assigns, heirs, and successors of the applicant. Prior to the issuance of any building permit, the owner shall sign any necessary agreements with the City to implement these requirements. The City may agree, at its sole discretion, to subordinate any affordable housing regulatory agreement for the purpose of enabling the owner to obtain financing for development of the property, consistent with any applicable provision of the Community Development Guide in effect at the time of the issuance of the development permit(s).
(6) City Center Neighborhood. The definitions of and requirements for affordable housing for projects in the City Center neighborhood shall be as provided in the following table. This subsection shall apply to those projects which meet the affordability requirements on-site or off-site, but within the boundaries of the City Center neighborhood, but shall not apply to those projects which elect to use an alternate payment method as authorized in subsection (2)(b) of this section.

The affordable housing requirements for projects vested on or after the effective date of the ordinance codified in this section must be targeted for households whose incomes do not exceed the following:

<table>
<thead>
<tr>
<th>Number of Total Units</th>
<th>Median Income Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>First 250 units</td>
<td>Inclusionary requirements optional</td>
</tr>
<tr>
<td>Second 250 units</td>
<td>90% of median income</td>
</tr>
<tr>
<td>All subsequent units</td>
<td>80% of median income</td>
</tr>
</tbody>
</table>

Number of Total Units shall mean the total number of housing units (affordable and otherwise) permitted to be constructed within the City Center neighborhood and to which this subsection shall apply. In establishing an affordable rent or sales price, Median Income Level shall be adjusted for household size, as determined by the United States Department of Housing and Urban Development for the Seattle MSA, and shall assure that no more than 30 percent of household income is used for housing expenses.

(7) Supplemental Requirements: Willows/Rose Hill Neighborhood.

(a) Calculation of Affordable Housing Requirement. The required number of affordable housing units shall be calculated as a minimum of 10 percent of the greater of: (i) proposed dwelling units on the site, excluding cottage housing density bonus or other bonuses, or (ii) net buildable area multiplied by the site’s allowed or “zoned” density.

(b) Development of a Size-Limited Dwelling as Defined by RCDG 20A.20.190. A duplex unit, or cottage as defined by RCDG 20A.20.030 may be used to meet affordability requirements as prescribed in RCDG 20D.30.10-020.

(c) Demonstration Project. As provided for in N-WR-E-7, the allowed density shall be seven units per acre for a demonstration project in which at least 20 percent of the total dwelling units are affordable as defined by RCDG 20A.20.010. Other bonuses allowed by the RCDG may be used in addition to this bonus.

(d) Design Standards. Affordable dwelling units shall meet neighborhood design standards contained in RCDG 20C.70.50-040 and 20C.70.50-050 and be compatible with the exterior appearance of nearby market-rate dwellings.

(e) Alternative Compliance Methods. In addition to meeting the provisions in RCDG 20D.30.10-030, a project proponent who proposes off-site location of affordable housing units shall locate the dwellings within the Willows/Rose Hill Neighborhood unless there is no feasible site. If no site in the neighborhood is feasible, the preferred alternative compliance method is construction of affordable housing elsewhere in the City (method 2b). (Ord. 2126; Ord. 2115; Ord. 1756. Formerly 20C.20.016)


(1) General. The Technical Committee may approve a request for satisfying all or part of the affordable housing requirements with alternative compliance methods proposed by the applicant, if they meet the intent of this affordable housing section.

(2) Alternatives. The project proponent may propose one or more of the following alternatives, and must demonstrate that any alternative compliance method achieves a result equal to or better than providing affordable housing on-site. Housing units provided through the alternative compliance method must be based on providing the same type of units as the units in the project which gives rise to the requirement.

(a) Affordable housing units may be provided off-site provided the location chosen does not lead to undue concentration of affordable housing in any particular area of the City and the site is within close proximity to employment opportunities and transit services.
(b) Cash payments in-lieu of providing actual housing units may be provided. The formula for alternative payments will be established by an administrative order. The payment obligation will be established at the time of issuance of building permits or preliminary plat approval for the project.

(c) The Technical Committee will consider other options for satisfying the affordable housing requirements, as proposed by the project proponent. (Ord. 2126; Ord. 1756. Formerly 20C.20.016)
5. Accessory Dwelling Units (ADU’s) – Redmond, Washington

The City of Redmond’s allowance of Accessory Dwelling Units (ADU’s) provide homeowners with an opportunity for companionship and security; better utilize existing infrastructure and community resources; provide a housing type that responds to changing needs and lifestyles (e.g., small families, retired couples); add to Redmonds’ stock of affordable dwelling units; and protect neighborhood character and stability by ensuring that ADU’s are compatible with surrounding land uses.

Redmond’s Community Development Guide defines an ADU: “An accessory dwelling unit (hereinafter referred to as “ADU”) is a habitable living unit that provides basic requirements for living, sleeping, eating, cooking, and sanitation. An ADU is accessory to the primary unit on a lot and may be added to, created within, or detached from the primary single-family dwelling unit. (Ord. 1901)” ADU’s are popular housing options for young adults and elderly relatives of the owners of the primary housing unit. The nickname “mother-in-law apartment” has derived due to this common scenario. No subdivision of property is required for the construction on an ADU. (See: City of Redmond Zoning Ordinance Section 20C.30.35.)
Redmond Community Development Guide

20C.30.35 Accessory Dwelling Units.

20C.30.35-010 Purpose.

The purpose of the accessory dwelling unit (ADU) provisions are to: (1) provide homeowners with an opportunity for companionship and security; (2) better utilize existing infrastructure and community resources; (3) provide a housing type that responds to changing needs and lifestyles (e.g., small families, retired couples); (4) add to Redmond’s stock of affordable dwelling units; and (5) protect neighborhood character and stability by ensuring that ADUs are compatible with surrounding land uses according to the conditions of this section. (Ord. 1901)

20C.30.35-020 Applicability.

One accessory dwelling unit is permitted as a subordinate to an existing single-family dwelling unit provided that the criteria presented in this section are met. An approved accessory dwelling unit permit is required. (Ord. 1901)

20C.30.35-030 Requirements.

(1) Number. One ADU shall be allowed in each residential lot as a subordinate use in conjunction with any new or existing detached single-family dwelling unit in the City of Redmond.

(2) Location. The ADU may be added to or included within the primary unit, or located in a detached structure on the same lot as the primary dwelling unit. Both detached ADUs and the primary dwelling unit must conform to all setback, height, and lot coverage restrictions and any other standards or regulations required of a single-family dwelling unit in a residential zone.

(3) Size/Scale.

(a) If any ADU is located in a structure which does not include the primary housing unit, the total square footage of the ADU shall not exceed the lesser of (i) 1,000 square feet or (ii) 40 percent of the total square footage of the primary dwelling unit and the accessory dwelling unit combined, excluding any garage area.

(b) In no case shall the ADU exceed 1,500 square feet in total area. If an ADU occupies an entire single floor, the Technical Committee may allow for an increase in the allowed size of the ADU in order to efficiently use all of the floor area, so long as all other standards of this section are met.

(4) Subdivision. An ADU shall not be subdivided or otherwise segregated in ownership from the primary dwelling unit.

(5) Occupancy. Either the primary dwelling unit or the ADU must be occupied by an owner of the property. The owner-occupied unit shall not be rented to others. Owner occupancy is defined as a property owner, as reflected in title records, who makes his or her legal residence at the site, as evidenced by voter registration, vehicle registration, or similar means, and actually resides at the site more than nine months out of any given year.

(6) Parking. One off-street parking space is required for an ADU in addition to the parking required for the primary dwelling unit. Parking spaces must be paved and may include private garages, carports, or off-street areas reserved for vehicles.

(7) Exterior Modification. Only one entrance on the front of the primary dwelling unit is permitted. Additional entrances are permitted on the side and rear of the primary structure.
The Technical Committee may allow, under special circumstances, for both entrances to the primary and accessory units to be located on the front of the structure where design, site layout, and construction considerations significantly hinder other options. Additions to an existing structure or the development of a newly constructed detached ADU shall be designed consistent with the existing facade, roof pitch, siding, and windows of the primary dwelling unit.

(8) Home Business. Home business shall be allowed, subject to existing regulations, in either the ADU or the primary unit, but not both.

(9) Applicable Codes. The portion of the single-family dwelling in which the accessory dwelling unit is proposed must comply with all standards for health and safety contained in all applicable codes, with the exception of the ceiling height requirements of the Uniform Building Code. The Building Official may waive the ceiling height requirements of this chapter if it is determined that the structure was built in compliance with past Building Code requirements. (Ord. 1901)

20C.30.35-040 Penalty for Violation.

Each owner of a structure who maintains or permits an accessory dwelling unit therein in violation of any provision of this section shall be subject to a civil penalty in accordance with the RMC 1.14.050(b). (Ord. 1901)

20C.30.35-050 Cancellation.

Cancellation of the ADU approval may be accomplished by the owner filing a certificate with the Planning Director for recording at the King County Department of Records and Elections. Cancellation may also occur as a result of an enforcement action. The cancellation certificate will confirm that the property has reverted to use as a single dwelling unit and that the former ADU is not to be used as a separate dwelling unit. (Ord. 1901)

Education Hill, a neighborhood in the City of Redmond, Washington, is experimenting with a new concept called “Backyard Homes.” The purpose of the backyard homes provisions is to: (1) enhance opportunities for ownership housing; (2) provide opportunities for households of various sizes, ages and incomes to live in a neighborhood by promoting diversity in the size, type and price of new single-family development; (3) blend infill development with existing residential development to help maintain neighborhood character; (4) provide a type of single-family housing that responds to changing household sizes and ages (e.g., small families, single-person households, retirees); and, (5) add to Redmond’s stock of affordable dwelling units.

This regulation would enable property owners to build an additional dwelling unit on their property if they have a suitable amount of land that is available for development, possibly behind their existing house. The additional land required for the Backyard Home is slightly less than would be required to create an additional standard sized home. Also, the Backyard Home would be limited in size to 1,000 square feet and would be maintained as affordable to persons earning 120% of the King County Median Income by providing resale controls. Backyard Homes are similar to Accessory Dwelling Units (ADU’s) but are intended to suit those receiving a slightly higher income than those who ADU’s are intended to suit.
BACKYARD HOME REGULATIONS

20C.30.43  Backyard Homes.

20C.30.43.010  Purpose.

The purpose of the backyard homes provisions described in this section is to:
1. enhance opportunities for ownership housing; 2. provide opportunities for households of various sizes, ages and incomes to live in a neighborhood by promoting diversity in the size, type and price of new single-family development; 3. blend infill development with existing residential development to help maintain neighborhood character; 4. provide a type of single-family housing that responds to changing household sizes and ages (e.g., small families, single-person households, retirees); and, 5. add to Redmond’s stock of affordable dwelling units.

20C.30.43.020  Applicability.

One backyard home is permitted on a lot with an existing single-family dwelling unit provided that the criteria presented in this section are met. The property owner of the lot with the existing home must obtain approval of a short subdivision in addition to the specific backyard home requirements.

20C.30.43.030  Requirements.

1. Number. One backyard home shall be allowed on a separate, fee simple lot that is 200% of the underlying single family zone as a residential use in conjunction with any new or existing detached single-family dwelling unit in the City of Redmond. For larger properties, additional backyard homes may be permitted provided that for each additional home, the lot size requirement shall be the average lot size for the residential zone. RCDG 20C.30.25-050(e) Areas of Lots with Access Corridor shall not apply.

2. Location. The backyard home property may be located behind a new or existing home, or on any other area of the lot, provided that required setbacks and access of both structures are maintained. Both dwellings units must also conform to height, lot coverage restrictions and any other standards or regulations required of a single-family dwelling unit in a residential zone.

3. Size/Scale. The total square footage of the backyard home shall not exceed 1,000 square feet, excluding any garage area. The backyard home with garage shall not exceed 1,500 square feet.

4. Subdivision. A backyard home shall be subdivided or otherwise segregated in ownership from the other dwelling unit on the lot.

5. Parking. Two off-street parking spaces are required for a backyard home in addition to the parking required for the other dwelling unit on the lot. Parking spaces must be paved and may include private attached garages,
carports, or off-street areas reserved for vehicles. No detached garages serving a backyard home shall be permitted.

(6) Affordability. A backyard home shall be required to be affordable to an individual or family that has an income that is 120% or less than the annual median income as defined in RCDG 20A.20.020.

(7) Legally Binding. A backyard home shall be so identified and legally binding on the title of the home such that enlargement in excess of 1,500 square feet, including attached garage shall not be permitted. The affordability requirement shall also be identified on the title of the home for the duration of 50 years.
7. Consideration of Senior Housing

As Washington County and the HUED workgroup explores possible housing options, it is important that housing options for senior citizens be considered. Numerous efforts have been made to specifically address the issue of senior housing in communities across the nation. A few methods that have been attempted include the awarding of density bonuses, use of existing infrastructure, and construction of senior cottage housing.

a. Use of Existing Infrastructure – Seaford, Delaware

An example of the use of existing infrastructure occurred in the City of Seaford, Delaware. An old sewing factory was abandoned and the building was purchased by a non-profit housing organization. With a loan from USDA Rural Development and a zoning variance granted by the City, the old sewing factory was converted into 11 comfortable apartments for the elderly. The building was originally grandfathered into the City’s Zoning structure as a non-conforming use. After a variance was given, the building was then zoned as an R-3 High Density Residential Unit sitting in an R-1 Low Density Residential District.

The property is 100% occupied and rents for these apartments run from $345 to $580 serving seniors from 50% to 80% of MHI. There are three one-bedroom and eight two-bedroom apartments plus an office and a community room in the building. The residents have an internal hallway allowing them to visit one another without leaving the building.

For a copy of the full article, go to www.rurdev.usda.gov.

b. Cottage Housing – Hamburg, Michigan

Cottage housing has been provided in the Township of Hamburg, Michigan. In the early 90’s, the high cost of living and expensive housing was forcing seniors to move out of town. The Township decided to take action and developed a unique housing program for citizens ages 55 and older. The program is called “Elderly Cottage Housing Opportunities” or “ECHO.”

The township’s zoning ordinance encourages “the construction of more affordable single family residential detached dwelling for elderly persons units utilizing cluster septic tank drainfields and common water supply systems.” It also aims to preserve the rural character of the community, protect the natural environment, and promote safety and security for senior citizens. The program was adopted into Hamburg’s zoning ordinance in 1994, was updated in 2004, and has sense produced more than 50 elderly housing units.
Hamburg Zoning Ordinance

ARTICLE 15.00
ELDERLY COTTAGE HOUSING OPPORTUNITY (ECHO) VILLAGE
(Adopted 7-20-04, Published 9-8-04, Effective: 9/08/04)

Section 15.1. Intent

It is the intent of this Article to offer an alternative to traditional single family detached housing developments for elderly or disabled persons through the use of planned unit development legislation as authorized by Section 16(c) of the Township Rural Zoning Act (Public Act 184 of 1943, as amended) for the purpose of:

# encouraging the construction of more affordable single family residential detached dwelling for elderly persons units utilizing cluster septic tank drain fields and common water supply systems;

# facilitating the construction of affordable single family residential detached housing units for elderly or disabled persons on a smaller scale than conventional multi-family developments that require public infrastructure improvements such as roads, and public water and sewer to accommodate higher density and lower cost dwelling units;

# offering an alternative to multi-family residential developments in order to provide affordable housing for elderly or disabled persons in a small scale, less dense neighborhood setting;

# preserving the rural character and appearance of the township through the construction of small scale environmentally sensitive elderly person developments on scattered sites.

# encouraging the clustering of detached single family elderly person dwelling units to promote the safety and security of the senior citizen residents.

These regulations are intended to preserve a traditional rural character to the land use pattern in the Township through the creation of small elderly person residential nodes contrasting with open space and less intensive land uses. This Article is not intended as a device for circumventing the zoning regulations of the township, the standards set forth therein, nor the planning concepts upon which the zoning ordinance has been based.

These regulations are intended to result in a specific development substantially consistent with zoning ordinance standards, yet allow for modifications from the general standards.

Section 15.2. Definitions

A. ECHO Lot: Land occupied or to be occupied by ECHO units and accessory buildings permitted herein, together with such open spaces as are required under this Ordinance and having its principal frontage upon a street.

B. ECHO Unit: A single family residential dwelling unit with full facilities for residential self-sufficiency in each individual dwelling unit
C. **ECHO Village**: An ECHO Village is a housing development which meets the unique needs of the elderly through the provision of significant facilities and services specifically designed to meet the physical or social needs of such residents.

**Section 15.3. Zoning**

An ECHO village may be located after approval of a special use permit in accordance with Section 3.5 in the following zoning districts: RAA, RA, RB, RC, CS, OH or MD, or WFR provided the development does not have riparian rights (i.e. does not have shoreline along a lake or river). (as amended 3/29/95)

**Section 15.4 - Development Design Standards**

ECHO village housing shall meet the following criteria:

A. On-site sewage disposal and water supply must be approved by the Livingston County Health Department.

B. **ECHO Village Size.** No fewer than four (4) ECHO units nor more than twenty (20) ECHO units shall be permitted per lot.

C. **Acreage and Density Requirements.** An ECHO village development may be approved upon any residentially zoned land with density as permitted below:

<table>
<thead>
<tr>
<th>District</th>
<th>Minimum Acreage</th>
<th>Minimum Density Per ECHO Unit</th>
</tr>
</thead>
<tbody>
<tr>
<td>RAA</td>
<td>3 acres</td>
<td>15,000 square feet</td>
</tr>
<tr>
<td>RA</td>
<td>2 acres</td>
<td>10,000 square feet</td>
</tr>
<tr>
<td>RB</td>
<td>2 acres</td>
<td>10,000 square feet</td>
</tr>
<tr>
<td>WFR</td>
<td>2 acres</td>
<td>10,000 square feet</td>
</tr>
<tr>
<td>CS</td>
<td>1 acre</td>
<td>5,000 square feet (as amended 3/29/95)</td>
</tr>
<tr>
<td>RC</td>
<td>1 acre</td>
<td>5,000 square feet</td>
</tr>
<tr>
<td>VR</td>
<td>1 acre</td>
<td>5,000 square feet</td>
</tr>
<tr>
<td>MD</td>
<td>1 acre</td>
<td>5,000 square feet</td>
</tr>
</tbody>
</table>

D. **Unified Control.** The ECHO village shall be initially under single ownership or control, so there is a single person, entity or condominium having proprietary responsibility for the development of the ECHO village as evidenced by a title company licensed to do business in Michigan.

E. **Guarantee of Open/Common Space.** At least fifteen (15) percent of the total site area shall be reserved as open space. This open space shall be held in common ownership by all residents of the ECHO village. This open space shall be utilized for recreation facilities such as picnic areas, walking trails or other open space uses which provide elderly residences the opportunity to enjoy the natural features of the site. The open space shall be configured to be integrated with the individual units and maximize the proximity of each housing unit to natural open space. If the open space is close and accessible for residents of all individual units, it need not be owned in common. A guarantee to the satisfaction of the Township Planning Commission that all open/common space portions of the development will be maintained in the manner...
approved shall be provided. Documents shall be presented that bind all successors and future owners in fee title to commitments made as a part of the proposal. This provision shall not prohibit a transfer of ownership or control, provided notice of such transfer is provided to the township and the land uses continue as approved in the ECHO village plan.

F. **Area, Height, Bulk and Layout Regulations.**

- **Minimum ECHO unit floor area:** 400 square feet
- **Maximum ECHO unit floor area:** 980 square feet
- **Maximum building height:** 1 story
- **Required roof pitch:** 4:12 ratio or greater
- **Minimum building width:**
  - any dimension: 14 feet
- **Minimum gazebo:** 60 square feet
- **Distance between roof overhangs of Buildings:** 10 feet
- **Handicap ramps:** May encroach into any setback space.
- **Basement:** Optional
- **Shed:** Optional
- **Garage:** Optional
- **Covered parking:** Optional
- **Minimum setbacks:**
  - 15 ft. from Street or private road right-of-way
  - 10 ft. side and rear lot lines
  - 5 ft. from common access drives
  - 4 ft. from all lot lines

G. **Garages.** Detached garages can be located no more than one hundred (100) feet of walking distance from the ECHO unit which it serves.

H. **Porches.** Each ECHO unit shall have at least one (1) covered porch of at least twenty four (24) square feet in area.

I. **Common Area.** Each ECHO village which contains 5 or more ECHO units shall have a common area containing at least one (1) gazebo, deck, patio or terrace that shall be covered with a roof of the same architectural style and design as the ECHO units located on the lot.

J. **Storage Sheds.** Any storage sheds shall be so designed as to have the same roof pitch and architectural style as the ECHO units in the development. Storage sheds may be linked so as to have common walls; however, each shed must have its own private, lockable access door. The dimensions of any shed servicing an ECHO unit shall conform to other size provisions of the zoning ordinance.

K. **Water and Septic System Service.** If there is public water and/or sewer service available to the lot or in the area on which an ECHO development is located, connection into the system may be required.

L. **Roads.** The ECHO village shall have paved access designed and constructed to AASHTO standards and shall provide adequate access for emergency vehicles.
M. **Off-Street Parking Requirements.** The parking standards for an ECHO village shall be 2 (two) spaces per unit. Each parking space shall have a minimum size of 180 square feet (10 feet by 18 feet), and may be located either on-site or within one hundred (100) feet of the site.

N. **Construction Drawings Required.** Scaled floor plan and building elevation drawings shall be presented for each ECHO unit within the ECHO village that has a different interior layout and square footage of living space.

O. **Sidewalks and Access Ramps.** All pedestrian circulation walkways and sidewalks shall be hard-surfaced with either asphalt, concrete or brick paving and be accessible to the handicapped according to the standards set forth in the Americans With Disabilities Act. Handicapped access ramp structures may encroach into any required setback space.

P. **Interior Design.** The interior of each ECHO unit shall be designed to provide ease of mobility by seniors who may have mobility limitations. The following standards shall be met for all ECHO units:

1. All doors, shall provide a minimum 32 inch clear opening when the door is standing 90 degrees open.

2. All hallways or passageways shall be at least three feet, six inches (3'-6") in width.

3. There shall be no raised thresholds in the units. Floors shall continue through door openings at the same level.
4. All bathroom and kitchen features shall be designed in accordance with the American National Standards Institute (ANSI), Specifications for Making Buildings and Facilities Accessible to and Usable by Physically Handicapped People, section 4.34, Dwelling Units, of ANSI A117.1 (1980), or structurally designed and laid out to accommodate these standards.

Q. Design Compatibility. The exterior of each ECHO unit shall be compatible in terms of architectural design, materials and color with the residential structures in the immediate neighborhood within 300 feet of the development parcel or lot. However, all housing units shall be a minimum of fourteen (14) feet wide at their least horizontal dimension and attached to a permanent foundation. The roof pitch of an ECHO unit shall be at least a 4:12 pitch. Accessory buildings for an ECHO unit, such as a detached garage and shed, shall also conform to the minimum roof pitch and be architecturally compatible with the design and style of the ECHO unit. Compatibility of design shall be decided by the planning commission.

R. Waiver of Standards. The planning commission is hereby empowered to waive site design standards and development area requirements if public health and safety are not compromised. The planning commission is further empowered to specify conditions in issuing any special use permits as may be required.

Section 15.5 - Development Special Use Standards

Special Use Permit Required: A Special Use Permit shall be required in accordance with the provisions of Article 3.5, "Special Use Permits," of the zoning ordinance including a site plan in accordance with Article 4.00. In considering any application for approval of an ECHO village, the planning commission shall make its determinations on the basis of the following standards and requirements:

A. Compliance with the ECHO Concept. The overall design and land uses proposed in connection with an ECHO village shall be consistent with the intent of the ECHO concept, as well as with the specific design standards set forth herein.

B. Compatibility with Adjacent Uses. The proposed ECHO village site plan shall set forth in detail, all specifications with respect to height, setbacks, density, parking, circulation, landscaping, views and other design features that exhibit due regard for the relationship of the development to surrounding properties, the character of the site, and the land uses. In determining whether this requirement has been met, consideration shall be given to:

1. The bulk, placement, and materials of construction of proposed structures.
2. Pedestrian and vehicular circulation.
3. The location and screening of vehicular use or parking areas.
4. The provision of landscaping and other site amenities.
C. **Protection of Natural Environment.** The proposed ECHO village shall be protective of the natural environment. It shall comply with all applicable environmental protection laws and regulations.

D. **Common Area and Unit Maintenance.** The ECHO village shall include in the Master Deed, Community Bylaws and Covenant provisions for the maintenance of the common open space, including landscaping maintenance, snow removal and repairs to building exteriors.

E. **Compliance with Applicable Regulations.** The proposed ECHO village shall comply with all applicable federal, state and local regulations.

F. Because of the specialized character of such uses, the limited class of occupants and the potentially limited market for such units, the planning commission may require a market study and or surveys of elderly residents in the vicinity of Hamburg Township as to documenting the long term marketability of the development and which supports both the need and market for the development. The planning commission may require written supporting evidence from national elderly assistance groups such as American Association of Retired Persons (AARP) that units of such floor area and density, and developments of such an arrangement are attractive and feasible for the elderly.

G. The planning commission may require the submission of letters of endorsement or support for the development from public and private elderly service provider agencies as to the suitability of such dwellings for elderly persons.

H. The planning commission may base its action on experience with and competition from similar developments in the area.

I. The planning commission may base its approval on the long-term availability of senior services to be provided by the developer, operator, government or private elderly support agencies, such as medical assistance, meals assistance, proximity to shopping, personal services and medical care, transportation (including access to major roads), recreation and other elderly needs.

**Section 15.6 - General Requirements**

A. **Effect of Approval.** Approval of an ECHO village proposal shall not require, nor shall it be an amendment to the zoning ordinance.

B. **Recording Action.** The applicant shall record an affidavit with the Register of Deeds containing the full legal description of the development site, specifying the date of final township approval, and declaring that all improvements will be carried out in accordance with the approved ECHO village plan unless an amendment is adopted by the township. In addition, all deed restrictions and easements shall be duly filed with the Register of Deeds of Livingston County, and copies of the recorded documents shall be presented to the township.

C. **Initiation of Construction.** If construction has not commenced within twenty-four (24) months of final approval, all township approvals become null and void. The
applicant may apply in writing for an extension, not to exceed twelve (12) months. A maximum of two (2) extensions may be allowed.

D. **Performance Guarantee.** The planning commission may require a performance guarantee, in accordance with the zoning ordinance.

E. **Scheduled Phasing.** When proposed construction is to be phased, the development shall be designed in a manner that allows each phase to fully function on its own regarding services, utilities, circulation, facilities, common areas and open space. Each phase shall contain the necessary components to insure protection of natural resources and the health, safety, and welfare of the users of the ECHO village and the residents of the surrounding area.

F. **Timing of Phases.** Each phase of the development shall be commenced within twenty-four (24) months of the schedule set forth on the approved site plan. If construction of any phase is not commenced within the approved time period, approval of the plan shall become null and void, subject to the requirements of Section 15.6.5.

**Section 15.7 - Revision of Approved Plans**

A. **General Revisions.** Approved plans for an ECHO village may be revised in accordance with the procedures set forth in Section 15.5.

B. **Minor Changes.** Notwithstanding Section 15.7.1, minor changes to an approved ECHO village plan may be permitted by the body which granted the initial approval, following normal site plan review procedures outlined in Article 4.00, "Site Plan Review," subject to the finding of all of the following:

1. Such changes will not adversely affect the initial basis for granting approval;

2. Such minor changes will not adversely affect the overall ECHO village in light of the intent and purpose of such development as set forth in this Article; and

3. Such changes shall not result in the reduction of ECHO village common areas as required herein.
8. Resources

King County, Washington
King County Courthouse
516 Third Avenue
Seattle, WA 98104
Contact: Allan Johnson, Affordable Housing Planner
Phone: 206-296-0100 or Toll-free: 800-325-6165
Email: Allan.Johnson@METROKC.GOV
Web: www.metrokc.gov

City of Redmond Department of Planning and Community Development
City of Redmond
PO Box 97010, MS: CHPL
Redmond, WA 98073-9710
Contact: Sarah Stiteler, Senior Planner
Phone: 425-556-2469
Email: planneroncall@redmond.gov
Web: www.ci.redmond.wa.us

City of Seaford, Delaware
P.O. Box 1100, 414 High Street
Seaford, DE 19973
Contact: Dolores Slatcher, City Manager
Phone: (302)629-9173
Email: dslatcher@seafordde.com
Web: www.seafordde.com

Hamburg Planning & Zoning Department
10405 Merrill Road P.O. Box 157
Hamburg, Michigan 48139-0157
Contact: Patrick Hagman, Administrator
Phone: 810-231-1000 Ext. 219
Email: pathagman@hamburg.mi.us
Web: www.hamburg.mi.us

Washington County Planning and Parks Department
333 E. Washington St. Suite 2300
P.O. Box 2003
West Bend, WI 53095
Contact: Deb Sielski, Assistant Administrator for Planning
Phone: 262-335-4445
Email: webplan@co.washington.wi.us
Web: www.co.washington.wi.us/smartgrowth
Additional Resources


