

THE PEAK ONE NEIGHBORHOOD: AN ATTAINABLE HOUSING DEVELOPMENT

by

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A REPORT

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Abstract

This report examines the Town of Frisco, Colorado development process utilized to implement an attainable housing development within a resort style community. This report begins with the review of historic trends in affordable housing initiatives in American culture that has led to the importance of creating a diverse housing stock. The report was conducted by review of articles, government records, private and public reports, and research on the housing demand and analysis in the regional area. This report was conducted to provide resort style communities, similar to the Town of Frisco, a clear process of implementing an attainable housing development through the use of private/public partnerships. Frisco's private/public partnership with the development team of Ten Mile Partners serves as a plausible process a community can undertake to increase a community's housing stock diversity and affordability for long term residents.

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Dedication

For my cousin,
Tyler.

I will always cherish the memories we built.

Chapter 1 - Introduction

“The most casual look at housing conditions in the United States reveals a seeming paradox. While the majority of Americans are well housed, with many owning large, well equipped homes that are the envy of millions throughout the world, a large less affluent minority continues to be poorly housed” (Mallach, 2009, p. ix). Burdened by housing costs, or the lack of housing availability, citizens who hold everyday jobs as school teachers, public officials, store clerks, and firefighters find housing an unobtainable feat.

“The recognition of society’s obligation to the poor and needy is part of the heritage of the human race, a theme of social responsibility and interdependence that mingles throughout history with darker themes of oppression and violence” (Mallach, 2009, p. x). Yet, when neighborhoods become subject to the discussion of affordable housing developments, the topic becomes controversial. Fear of depreciating land and housing values strike nerves of homeowners who invest dearly in their housing. In efforts to combat these fears about affordable housing, housing authorities and advocates have suggested new terms such as “Workforce Housing” and “Attainable Housing”. While these terms are symbolic gestures at allaying fears, affordable housing still remains an important and intricate part of every community’s housing inventory.

Importance of Affordable Housing

Franklin Delano Roosevelt stated in his second inaugural address that he saw “one-third of the nation ill-housed” (Mallach, 2009, p. 2). Referring to the state of the physical condition of the nation’s housing stock, Roosevelt saw many families living in substandard housing without needed sanitary systems, electricity, and many of the common amenities available today. While much has changed since Roosevelt’s presidency, housing problems are still very much a part of the American housing discussion.

The housing problem that affects the largest number of Americans today is cost burden. Cost burden derives from the situation where families must spend a significantly greater portion of their gross income towards housing where other necessities of life are compromised. “While the weight of the burden varies widely from household to household, depending on their income and size of their non-housing expenses such as health care, commuting, and child rearing, the federal government and other public agencies have adopted the standard that a household spending more than 30 percent of its gross income for shelter is cost burdened, and one spending more than 50 percent is severely cost burdened” (Mallach, 2009, p. 4). In 2000, more than three-quarters of all cost-burdened households were lower income households, totaling nearly 22 million households. Of those 22 million households in 2000, 11 million were severely cost-burdened (Mallach, 2009, p. 5).

“Although cost burdens have been rising steadily since 1950, they took a sharp upward turn between 2000 and 2005, both for renters and even more so for homeowners, as house prices skyrocketed to unprecedented levels” (Mallach, 2009, p. 6). The number of cost burdened renters increased from just over 13 million to nearly 17 million from 2000 to 2005. Similarly the number of cost burdened homeowners increased from 12 million to 21 million (Mallach, 2009, p.

7). Due to the unprecedented increase in housing costs, those households' already experiencing high housing costs prior to 2000 saw their burden become substantially greater.

Importance of a Diverse Housing Stock

Within every community there are certain aspects that must exist to foster a successful and livable community. Political capital, human capital, and financial capital are those aspects. Within each capital, there are numerous subcategories that have a great deal of influence on the structure of a community. Subcategories residing within each capital include, but are not limited to, a diverse job market, public leadership, education services, access to public amenities, and commerce. A community lacking the structure of one such element restrains the community from future growth.

Within this report, the element of human capital will be addressed. Human capital can be defined as "...the stock of competences, knowledge and personality attributes embodied in the ability to perform labor so as to produce economic value..." (Sheffrin, 2006, p. 163).

Human capital plays a vital role in every community. In order to fully serve and continue future development, certain jobs need to be performed, furthering the importance of a diverse workforce. Jobs such as teachers, police officers, nurses, and service-based jobs are an intricate and essential aspect of every community. "Children need to be taught. Law and order needs to be maintained. The sick need to be nursed back to health. Shoppers in local stores need to have their purchases processed" (NAHB, 2010). However, in many cases across the nation the essential workforce cannot find affordable housing within communities where they work, forcing the workforce to find housing outside of their community's boundaries. This predicament emphasizes the importance of a diverse housing stock to serve the needs of a community's citizens.

From the earliest days of the concept of affordable housing development, projects for lower income households were seen as separate from the private housing markets. Mallach (2009) indicates “First developed by philanthropists, and then by government agencies, they occupied a separate physically distinct space, driven by different impulses than those driving developers of private market housing” (p.10). However, this view began to shift as the realization occurred that there was no reason why lower income families could not live in the same areas as more affluent families, but that there were astounding reasons for why they should. This realization brought about the idea that affordable housing could be implemented into market driven developments to take hold of advantages in development trends, location, and significant gains in building a diverse housing stock.

“In the realm of urban planning and design, the basic idea is this: the combinations of mixtures of activities, not separate uses, are the key to successful urban places” (Montgomery, 1998, p. 98). Diversity is seen as the primary generator of urban vitality because it increases interactions among multiple components thus increasing the probability of success. In the realm of housing, a diverse housing stock allows for diversity in income to interact and further a wider array of cultural aspects. Jane Jacobs in her book entitled *The Death and Life of Great American Cities* states that diversity promotes economic health because it fosters opportunity (Jacobs, 1961). Studies have shown that class segregation, in fact, lowers regional economic growth (Ledebur & Barnes, 1993). By developing a diverse housing stock that supplies opportunities to an array of income levels, communities become able to take care of themselves, becoming more durable against fluctuating economic conditions. Measures that will be discussed in this report will address the use of attainable housing developments to assist in creating a diverse housing stock.

Frisco, Colorado: The Housing Crisis and the Need for Affordable Housing

Situated in the heart of Summit County, Frisco, Colorado is home to a vibrant and socially diverse community. Home to 2,697 year-round residents and 4,209 second homeowners, the community is influenced by its early mining heritage. At 9,097 feet above sea level, Frisco covers three square miles of space surrounded by Lake Dillon to the north and east, the White River National Forest to the south, and a large mountain range to the west. Because of these natural barriers, Frisco is completely blocked from future development on all sides.

In 2005, the Summit County Housing Authority compiled a Housing Needs Assessment Survey prepared by RRC Associates from Boulder, Colorado (RRC Associates, 2005). Compiled to address and study current and future problems in housing for the county, the study showed grim current and future conditions of affordable housing for numerous cities within the county (RRC Associates, 2005).

According to the Housing Needs Assessment Survey (RRC Associates, 2005), population within the county increased about 83 percent (+10,700 persons) between 1990 and 2000, whereas the number of housing units increased only 42 percent (+7,110 units) (RRC Associates, 2005 p. 10). This difference in growth rates contributed to higher unit occupancies by residents in 2000 (38 percent) than in 1990 (31 percent) (RRC Associates, 2005, p. 10). During the same decade, single-family homes increased by 3 percent, whereas multifamily and manufactured homes saw little to no comparative growth (RRC Associates, 2005, p. 10). Because of these influences, demand skyrocketed, thus increasing land and home prices.

Summit County is home to a large number of resort style communities with a high incidence of second homeowner interest and demand. Because of these factors, housing prices are escalated at a faster rate than typical. Due to the increase of demand and limited developable

sites, the value of single-family homes in Summit County increased 161 percent between 1990 and 2000, whereas household incomes increased only 61 percent and the per capita income increased 65 percent (RRC Associates, 2005, p. 10). Rental rates also outpaced incomes, increasing about 66 percent during the same decade (RRC Associates, 2005, p. 10). Median home prices during the 1990 to 2000 decade increased from \$121,600 to \$772,708 whereas the median income only changed from \$35,220 to \$55,200 respectively (Frisco, 2007, p. 1).

Due to the increased cost of homeownership and cost of living, communities like Frisco experienced a major shift in population cohorts. In the 1990 to 2000 decade, Frisco had a decrease in residents of ages 0-4 and 35-39. The 5-9 and 30-34 age groups stayed about the same, but the 50-64 groups more than doubled, and the 65-79 age groups more than quadrupled. This information suggests that young families and workers may not be able to find affordable housing within the City of Frisco, thus forcing those who worked within the community to live elsewhere (Frisco, 2007, p. 1).

“A critical mass of local working residents is needed to sustain a community. A vibrant community that is economically and socially healthy requires a mix of residents from a wide range of ages and income levels. If the people who run the local businesses and teach in the local schools can no longer afford to live in Frisco...” (Frisco, 2007, p. 1), the community will become unattainable for those who are needed to support daily activities. Influenced by the high cost of living in 2006, 67% of Frisco businesses indicated that employment retention/recruitment and lack of affordable housing were the greatest challenges they faced (Frisco, 2007, p. 1).

The Solution

Since the completion of the 2005 Housing Needs Assessment Survey, Frisco has taken an active role in creating affordable housing. In 2008, the Frisco Community Development Department created the Town of Frisco Affordable Housing Policies (Frisco, 2008) based on county and state affordable housing policies. “The purpose of the Town of Frisco’s affordable housing programs and incentives was to provide housing opportunities for persons who are actively employed in Frisco and Summit County” (Frisco, 2008, p. 2). Under the “Master Deed Restriction Guidelines” section of the study, the City of Frisco established that in order to qualify for affordable housing, owners must work a minimum of 30 hours per week, year round in the County (Frisco, 2008, p. 7). These restrictions allowed for the city to provide housing to those who work within the community to live within the community. Under an array of deed restrictions, the City of Frisco was able to create a rental housing lottery system for four rental-housing options. This was the first step the City of Frisco took towards establishing affordable housing within the community.

The Peak One Neighborhood

Due to the success and demand for the city-operated rental housing lottery system, the city ordained Zoning Ordinance 09-01, which established an attainable housing district zoned Residential Conservation (RC) (Gage, 2008, p. 1) to facilitate homeownership opportunities in Frisco. This district was created in part to begin the planning process of completing a 72 residential unit affordable housing development consisting of 24 cottage/cabin style units, 15 single family units, 13 single family hillside units, and 20 duplex units (Gage, 2010, p. 2) to increase the number of long term residents living within Frisco. Later coined as an attainable housing development, which will be discussed in greater detail in the next section, the

development was named “The Peak One Neighborhood”. The purpose of this report is to research the planning process the Town of Frisco underwent to implement an attainable housing development, and the measures that have been taken to ensure the future affordability to the local workforce. Future sections will address attainable housing as a useful tool for planners, as well as supportive literature and methodology of the case study for the Peak One Neighborhood planning process report.

Attainable Housing: An Affordable Housing Tool

There are many tools municipalities can use to implement an array of affordable housing options within a community. Attainable housing is one such tool used to create affordable housing and increase homeownership opportunities for the local workforce. Relatively new in the realm of affordable housing, attainable housing has little documentation and literature published about planning processes and measures used to implement an attainable housing development.

Attainable housing as highlighted in Donald Elliott’s (Elliott, 2008) book entitled *A Better Way to Zone*, is a zoning process that allows for a more diverse housing stock to exist, allowing for housing to become a more affordable option to those with lower incomes (p. 154). Allowing for, and planning for, a diverse housing stock allows community members of all professions to find housing that is affordable for their living situation. Attainable housing is based on the idea of zoning land into categories that supports and allows a wider range of housing options within a single district (Elliott, 2008, p. 154). Through zoning ordinances and a community’s comprehensive plan, these attainable housing districts can be established exclusively for a community’s needs addressed by housing stock surveys or housing needs

surveys. In using attainable housing tools, a city can build in these zoned areas to suit the needs of the community.

Attainable housing districts, according to Elliott remove regulatory barriers that hinder affordable housing developments (Elliott, 2008, p. 155). The most obvious regulatory barriers that exist in most zoning are minimum lot sizes, minimum dwelling unit sizes, and maximum densities of development (Elliott, 2008, p. 156). Attainable housing zoning districts allow for planners to adjust the district in ways that fits the need for the community's affordable housing demand by eliminating these regulatory barriers.

Attainable housing, when used in conjunction with deed restrictions, public policy measures, and long range planning, can ensure affordability as the long-range goal of an affordable housing development. Attainable housing and the planning process can greatly benefit, and increase, the diversity of the housing stock located within the city limits.

Purpose of Report and Format

This report is focused on studying the planning process for implementing and sustaining the affordability of an attainable housing development, through a case study of Frisco, Colorado and its Peak One Neighborhood project. Through an in-depth look at historical housing trends of the community and current planning tools, this report will serve as a guide for future development of attainable housing for resort style communities, much like Frisco, Colorado.

The report will analyze the historical background of affordable housing leading up to the present day housing initiatives for creating affordable housing. Along with studying the historical aspects of affordable housing, the author will discuss and asses current-planning tools used in creating housing for all professions within Frisco, Colorado. The local government's process for implementing the development will be outlined step-by-step through the case study

analysis to provide a written document usable as a guide for future attainable housing developments.

Chapter 2 - Literature Review

“Throughout history, the treatment and arrangement of shelter have veiled more about a particular people than have any other products of creative art. Housing is an outward expression of the inner human nature; no society can be fully understood apart from the residences of its members. A nineteenth-century melody declares, ‘There’s no place like home,’ and even though she had Emerald City at her feet, Dorothy could think of no place she would rather be than at home in Kansas” (Jackson, 1985, p. 3). Markets are driven by it, jobs rely on it, and because of this fixation of the American dream, housing as a high priority and its seeming havens from the world, has been established. Because of this, much speculation, study, and reinvention of the housing field has been addressed.

Studies on housing however reveal a darker side to the American dream. While much of the nation is well housed, many find suitable housing an unattainable feat. Market trends and an increasing cost of homeownership have created a mixture of distress for those striving to break free from poor housing conditions. For the purpose of this report, the history, importance, and measures of affordable housing will be examined through literature.

In Alan Mallach’s (Mallach, 2009) book entitled *A Decent Home: Planning, Building, and Preserving Affordable Housing* published by the American Planning Association, Mallach highlights and discusses in-depth the importance of affordable housing to our nation. Mallach dives deep into the topic of the need for decent housing in America. Dissecting the various problems that exist within current housing trends, Mallach focuses on three main problems in America’s housing; substandard housing, cost burden, and overcrowding. For the purpose of this report, Mallach’s insight on cost burden analysis provides an intricate look into the importance

of providing attainable housing within a community infused with an inflated housing market (Mallach, 2009).

Along with discussing the different issues associated with developing affordable housing, assessing needs, evaluating development sites, gaining approvals, and putting together the financial backing for an affordable housing development, Mallach also outlines a step-by-step process for bringing a development from concept to operation. Outlining the American Planning Association's guidelines and criteria for site selection, zoning, local government involvement, construction, and civic participation initiatives, Mallach's insight proves valuable to understanding the planning process (Mallach, 2009).

Last, Mallach's insight provides an understanding of the process of preserving affordable housing. Mallach states that while his book is important for understanding how to create affordable housing, making sure that affordable housing, once built, remains affordable and continues to serve the people for whom it was initially intended, is as important and as complicated an issue as building it. For the purpose of this report, Mallach's study on preserving affordable homeownership through windfalls or community benefits, resale controls, legal mechanisms, and appreciation formulas will serve as useful references in analyzing affordability controls (Mallach, 2009).

Attainable housing is an emerging affordability measure being used today in numerous communities around the nation. However, because of the progressive and new nature of attainable housing, little research or publication has been produced in the realm of implementing attainable housing. Donald Elliott (Elliott, 2008), and his book entitled *A Better Way To Zone*, however, proves to be a leading source for understanding and defining the use of attainable housing. Geared towards the zoning efforts to produce attainable housing within a community,

Elliott's book outlines the zoning process a local government can follow in an effort to encourage the private sector to build attainable housing.

Elliott (2008, p. 161) argues five points for providing zoning ordinances that promote the goal of attainable housing. The five points are:

1. It would correct an oversimplification in the basic structure of zoning by acknowledging that the affordability of housing (not just the supply) is a zoning topic.
2. It would tend to offset the inflation in housing standards (especially large minimum lot sizes and minimum dwelling unit sizes) that has occurred since 1916 and especially since 1945 as Greenfield standards became the norm.
3. It would allow the market to produce smaller, more efficient, and more innovative types of housing.
4. By reducing the need for rezoning or obtaining special approvals or variances, it would also help reduce opportunities for NIMBYism (NIMBY stands for Not In My Back Yard).
5. Because the economic health of most mature cities depends in part on having a good stock of attainable housing, and because the existing stock must be replaced and renovated over time, promoting attainable housing would make zoning more effective.

(Elliott, 2008, p. 161)

Elliott's expertise, shown through his book on zoning, provides a detailed outlook on the way local governments can address attainable housing by providing incentives and laying out the framework for the private market to supply what the community needs and thus taking the

majority of the risk and process away from the local government (Elliott, 2008). This will be an insightful look into how the Town of Frisco, Colorado spurred on the development of The Peak One Neighborhood within its community through a public/private partnership.

Chapter 3 - Methodology

The primary nature of this research is a qualitative case study. By evaluating research solely on statistical and raw data information, the research will provide a clear description of the planning process used in implementing an attainable housing development. Content for this study will be gathered from county and local government sources and will provide information concerning housing stock surveys, housing demand surveys, zoning ordinances, staff notes and grant applications. Additional content will be gathered from existing literature describing the implementation of affordable housing, the attainable housing zoning process, and how deed restrictions are used as an enforcement tool to keep housing affordable for future residents. Apart from books, information was obtained from government records, newspaper articles, and local government surveys.

Research Methods

Scott Campbell's working paper entitled "Case Studies in Planning: Comparative Advantages and the Problem of Generalization" will serve as a guideline for structuring the case study analysis of the Peak One Neighborhood. Campbell indicates that the planning profession relies heavily on case studies due to their action-oriented process of studying cause and effect understanding of local government actions (Campbell, 2003, p. 2). Campbell also states that because of the lack of scientific backing to much of the planning profession, connectivity plays a major role in the understanding of the effects planners make on communicating issues (Campbell, 2003, p. 2). For the purpose of this research, connectivity will play a vital role in dissecting the current practices in effect, that surround the Peak One Neighborhood. For the

Peak One Neighborhood, the connectivity of the cost of homeownership and the local economy will be addressed based on the case study analysis.

Case studies investigate a specific occurrence in depth to analyze and pay special attention to the various aspects such as social, historical, economic setting for the case, while also taking into effect the information gathered from observations and written material (Creswell, 1998, p. 61). As stated earlier, case studies help address connections in a complex study in understanding the nature on a single case basis. This allows for certain attributes to be singled out of the complex issue at hand and to be dissected and understood on a local level.

Through the case study analysis, information will be gathered on a qualitative basis, in that data will be gathered from research done to date concerning the connections found within the case study. Qualitative information will include data pertaining to statistical information on housing market trends for the county and local area, as well as data pertaining to previous case studies done to date by the City of Frisco, Colorado. Creswell's qualitative data review will be used to understand the process in gathering and registering information pertaining to the case study.

Specific Research Tasks

Methodology for this research will consist of specific research tasks, which will help in the understanding and processing of the information pertaining to the Peak One Neighborhood. The following are specific research tasks that will be a part of this report:

Historical Information

Historical information will play a vital role in the understanding of the current and past housing market trends for Frisco, Colorado and surrounding areas. Tracing the data to the price break point where housing became unaffordable to those working within the community will provide information useful in understanding the affordability standards established for the Peak One Neighborhood.

Housing Stock Information

Housing stock data will provide a detailed look into the structure and hierarchy of the housing found within the city limits of Frisco, Colorado. Information gathered will provide information on the housing stock diversity as well as the market trends currently established in the Town of Frisco, Colorado.

Government Documentation Collection

Collection of government documentation to date, concerning the planning process, will be gathered to fully understand the process that has been implemented to allow the attainable housing zoning district to be established. The documentation collected includes meeting minutes, ordinances, staff reports, and press releases.

Research Design

The Peak One Neighborhood, an attainable housing development in Frisco, Colorado will serve as the case study for the analysis on attainable housing development and the planning process. The Peak One Neighborhood is a highly renown and sought after development that has

shaped the attainable housing development process, serving as an idea example for how the planning process should be completed.

Government documentation will be the sole qualitative information source. Because the information is the most recent gathered data, the government documents, including housing stock surveys, housing needs surveys, and area median income surveys, will produce the most accurate information pertaining to the case study area.

Data Analysis

A review of the literature of current practices and case study analysis has provided useful insight on the planning process for implementing an attainable housing development. As a result of the case study, the author has drawn conclusions on the planning process to produce information usable for future applications. This information provides useful step-by-step processes for developing an attainable housing project in cities across the nation facing similar housing challenges to those of Frisco. This study provides valuable information to the field of affordable housing as a measure of creating a diverse housing stock.

Research Tools

The tools used in this case study include a literature review and local government documentation. These two tools have provided a valuable basis for drawing conclusions on the planning process as it is used to implement an attainable housing development.

Chapter 4 - The Housing Crisis

History of American Affordable Housing

In the early 19th century, the United States saw a dramatic shift of growth as millions of immigrants began to flood the streets of American cities. As the United States came to recognize that it was becoming an increasingly urban nation, the nation began to confront the implications of its status as a growing urban environment. Due to the growth, housing within American cities began to suffer from a lack of legislation and was inadequate to suit the need for the growth incurred. Gwendolyn Wright, in Alan Mallach's book entitled *A Decent Home* described early tenement housing for the poor in American cities as:

Larger, more crowded than earlier types of housing, the 'railroad tenement' was a ninety-foot-long solid rectangular block that left only a narrow alley in the back. Of the twelve to sixteen rooms per floor, only those facing the street or the alley received direct light and air. There were no hallways, so people had to walk through every room to cross an apartment, and privacy proved difficult. The open sewers outside, usually clogged and overflowing, a single privy at best in the backyard, garbage that went uncollected, and mud and dust in alleys and streets made these environments unpleasant and unsanitary. (Mallach, 2009, p. 30)

As millions of immigrants continued to arrive, the issue of tenement housing and its consequences, not only for public health but also for social order, came to be seen as a national issue (Mallach, 2009, p. 30). During the early 20th century, reformers focused on two principles: "the creation of tenement housing codes to ensure that future tenements would meet minimum standards of light, air, and sanitation, and construction of 'model tenements', affordably priced

apartment buildings that met higher standards than those being built by speculative, profit minded builders” (Mallach, 2009, p. 30).

Figure 4-1 Crowded New York City Streets



Source: United States Library of Congress, Retrieved February 20, 2011

An early attempt to regulate tenement housing was enacted in New York in 1879, which required tenements to provide minimal air and light to the interior rooms of a building. This regulation came to be known as the “dumbbell” plan due to its two narrow interior airshafts that resembled the shape of a dumbbell. Following the 1879 New York code regulations, the Tenement Housing Act of 1901 enhanced the standards for ventilation, fireproofing, and adequate sanitary facilities. While steps were taken by reformers to protect residents from “ill health and social pathology spawned by the physical conditions and overcrowding of the tenement housing environment” (Mallach, 2009, p. 30), affordability, while important, was not addressed in early legislation as a priority surrounding tenement housing.

Current Crisis

While early development of affordable housing in the United States dealt with health and social reform, today, the major dilemma faced by millions of Americans is housing cost. The housing problem that affects the largest number of Americans today is cost burden. Cost burden derives from the situation where families must spend a significantly greater portion of their gross income towards housing, where other necessities of life are compromised. “While the weight of the burden varies widely from household to household, depending on their income and size of their non-housing expenses such as health care, commuting, and child rearing, the federal government and other public agencies have adopted the standard that a household spending more than 30 percent of its gross income for shelter is cost burdened, and one spending more than 50 percent is severely cost burdened” (Mallach, 2009, p. 4). In 2000, more than three-quarters of all cost-burdened households were lower income households, totaling nearly 22 million households. Of those 22 million households in 2000, 11 million were severely cost-burdened (Mallach, 2009, p. 5).

“Although cost burdens have been rising steadily since 1950, they took a sharp upward turn between 2000 and 2005, both for renters and even more so for homeowners, as house prices skyrocketed to unprecedented levels” (Mallach, 2009, p. 6). The number of cost burdened renters increased from just over 13 million to nearly 17 million from 2000 to 2005. Similarly the number of cost burdened homeowners increased from 12 million to 21 million (Mallach, 2009, p. 7). Due to the unprecedented increase in housing costs, those households’ already experiencing high housing costs prior to 2000 saw their burden become substantially greater.

Chapter 5 - Current Initiatives in Affordable Housing

In order to combat the effects of unaffordable housing, national and local initiatives have been developed to assist in creating tools that can be used to lower the cost of housing. Current tools used in the planning field to lower the cost of housing, that pertain to the purpose of this study, include land trust systems, workforce housing, and attainable housing.

Community Land Trust Systems

According to the Lincoln Institute of Land Policy, “a community land trust (CLT) is a nonprofit organization formed to hold title to land to preserve its long-term availability for affordable housing and other community uses. A land trust typically receives public or private donations of land or uses government subsidies to purchase land on which housing can be built” (Davis & Jacobus, 2008, p. 6). CLTs allow for homes to be sold at a lower cost since the CLT retains the ownership of the land, which provides, in many cases, a long-term lease to the homeowner. In order to keep housing within the land trust affordable, the CLT retains the first right of refusal to purchase the home if the residence is to be sold. Land stewardship roles vary from one CLT to the next, however most CLTs perform several common tasks. The Lincoln Institute of Land Policy provides the following tasks CLTs typically perform:

- Assembling and managing land;
- Ensuring that owner-occupied houses remain affordably priced;
- Marketing the homes through a fair and transparent process;
- Educating prospective buyers about the rights and responsibilities of owning a resale-restricted home;
- Selecting income-eligible buyers for the homes;

- Monitoring and enforcing homeowner compliance with contractual controls over the occupancy, subletting, financing, repair, and improvements of their homes;
- Verifying that homeowners maintain property insurance and pay all taxes;
- Managing resale to ensure homes are transferred to other income-eligible households for no more than the formula-determined price; and
- Intervening in cases of homeowner's mortgage default. (Davis & Jacobus, 2008, p. 8)

The CLT movement is young, but it expands the tools used to create affordable housing. The Lincoln Institute of Land Policy (LILP) outlines in an article by John Emmeus Davis and Rick Jacobus two key policy needs that are driving the expansion of CLTs, particularly in communities that put a social priority on promoting homeownership for lower-income families. Davis and Jacobus suggest that long-term preservation of subsidies and long-term stewardship of housing are the driving forces behind the expansion of CLTs within the United States (Davis & Jacobus, 2008). Davis and Jacobus outline the priorities as:

- **Long-term preservation of subsidies.** With local governments now assuming greater responsibility for creating affordable housing, policy makers must find ways to ensure that their investments have a sustained impact. CLT ownership of the land, along with durable affordability controls over the resale of any housing built on that land ensures that municipally subsidized homes remain available for lower-income homebuyers for generations to come.
- **Long-term stewardship of housing.** Preserving affordability requires long-term monitoring and enforcement, an administrative burden that local governments are neither equipped for nor generally interested in taking on. CLTs are well positioned to play this stewardship role by administering the

municipality's eligibility, affordability, and occupancy controls, while also 'backstopping' lower-income owners to protect subsidized homes against loss through deferred maintenance or mortgage foreclosure. (Davis & Jacobus, 2008, p. 2)

CLTs allow for municipalities to reduce responsibility in creating a subsidy that allows homebuyers to reduce the purchase price of a home to an affordable level. By taking the price of land out of the cost of housing, the cost of a home is the sole cost transferred in the purchase price to the homeowner. In many cases, CLTs can reduce the cost of housing substantially due to the high cost of land in many communities. By taking the cost of land out of the purchase price of housing, payments towards the cost of housing for the homeowner are reduced to an affordable level.

Workforce Housing

The Urban Land Institute Terwilliger Center for Workforce Housing defines workforce housing affordable to "...those earning between 60 percent and 120 percent of the area median income (AMI). These residents, who work in important growth industries such as education, health care, and professional services..." must contend with high housing prices orientated towards higher-income households (Haughey, 2001, p. 4). Defined by The U.S. Department of Housing and Urban Development (HUD), AMI is an indicator that is used to determine the affordability of housing within a specific area or region. Using the AMI, communities are able to determine if housing is affordable for the workforce in specific areas within a community.

The idea of workforce housing was developed to provide housing for important growth industries needed by every community. In a study concluded by the National Association of Home Builders entitled, "Where is Workforce Housing Located", details that without adequate

housing options, communities experience a donut effect where housing is unaffordable other than on or at the fringe of a community. Workforce housing in essence helps to relieve the donut effect by creating housing within the core of the community to reduce the donut effect.

The U.S. Department of Housing and Urban Development (HUD), has consistently affirmed that a top priority for the agency is the expansion of homeownership to low-income and working moderate-income families as defined by HUD as earning from 60 percent to 120 percent of the AMI. Studies conducted by HUD on the effects of homeownership reaffirm this priority in that homeownership has shown to have positive effects in early childhood through adulthood. In a study by Green and White in 1997 entitled “Measuring the Benefits of Homeownership”, determined that children of homeowners are more likely to stay in school than are children of renters, especially among households earning low to moderate incomes (McEwain, 2007). Green and White draw various additional findings, concluding that the importance of homeownership is increasingly important for establishing family stability and meeting the various aspects of a family’s needs.

As the cost of housing and the demand for homeownership continue to rise, workforce housing will become an increasingly important component of every community’s housing policy. This will assist in providing housing to a critical mass of individuals within every community.

Attainable Housing

Attainable housing is relatively new in the realm of affordable housing. Little documentation and literature has been published about the planning processes and measures used in implementing an attainable housing development. Increasing in popularity across the Front Range and central region of the Colorado Rocky Mountains, attainable housing is a development

process used to provide homeownership possibilities for those who wish to live in the community where they work.

As discussed previously, attainable housing, highlighted in Donald Elliott's (Elliott, 2008) book entitled *A Better Way to Zone*, is a zoning process that allows for a more diverse housing stock to exist, allowing for housing to become a more affordable option (p. 154). Allowing for, and planning for, a diverse housing stock allows community members of all professions to more likely find housing affordable to them at their income levels.

Attainable housing is based on the idea of zoning land into categories that support and allow a wider range of housing options within a single district (Elliott, 2008, p. 154). Through zoning ordinances and a community's comprehensive plan, these attainable housing districts can be established exclusively for a community's needs; these needs are determined by housing stock surveys or housing needs surveys for a community. By determining a community's needs through a housing stock survey or a housing needs survey, affordable housing can be planned and built in these zoned areas to suit the needs for the community.

Attainable housing districts, according to Elliott, help remove regulatory barriers that often hinder affordable housing developments (Elliott, 2008, p. 155). The most obvious regulatory barriers that exist in most zoning ordinances are standards for minimum lot sizes, minimum dwelling unit sizes, and maximum densities of development (Elliott, 2008, p. 156). Attainable housing zoning districts allow planners to adjust the district so that it fits the needs of the community's affordable housing demand by eliminating these regulatory barriers.

Attainable housing, when used in conjunction with deed restrictions, public policy measures, and long range planning, can help ensure affordability as a long-range goal of an affordable housing development. Attainable housing and the planning process can greatly

benefit a community's affordable housing efforts and can increase the diversity of the housing stock located within the community.

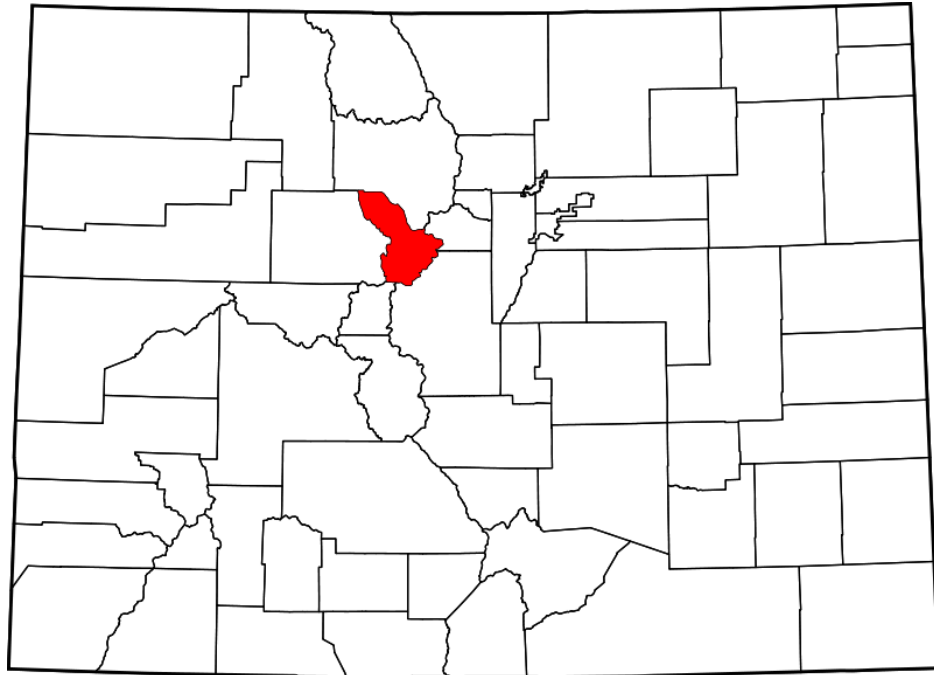
Chapter 6 - Case Study

Case studies are illustrative and exploratory tools that, nevertheless, cannot easily be generalized or consistently replicated (Campbell, 2002). Because the planning profession resides in a highly diverse and consistently changing realm, case studies can identify specific aspects that can be analyzed and applied to similar situations. Case studies in essence help outline a path which can be taken to achieve a final goal. The Peak One Neighborhood, an attainable housing development located in Frisco, Colorado, is used as a case study for analyzing the planning process utilized by the local government to implement an attainable housing development.

Summit County, Colorado

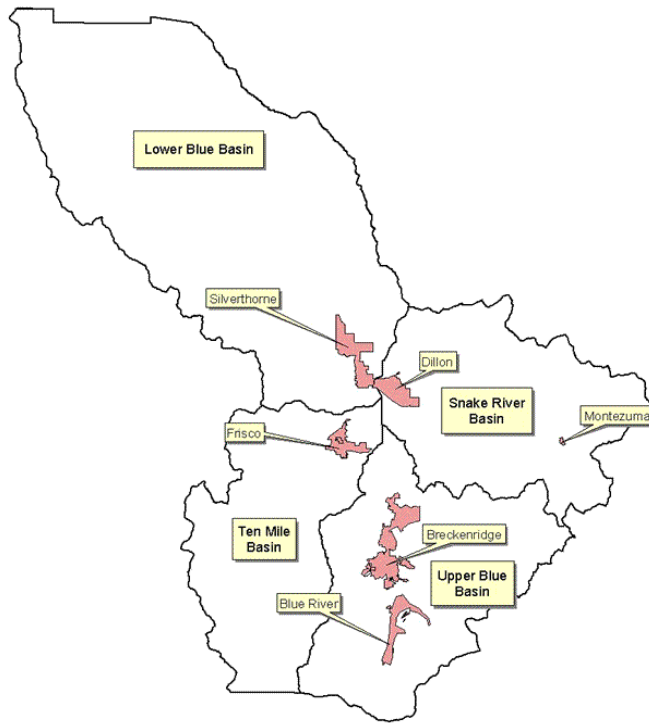
As displayed in Figure 6-1, Summit County is located 65 miles west of Denver, Colorado in the central Rocky Mountain Region of the state. Four primary population centers are located within the county consisting of Breckenridge, which is the county seat, Dillon, Frisco, and Silverthorne. The locations of the four primary population centers are provided in Figure 6-2. Summit County is home to an estimated 2009 population of 27,239 residents that reside predominantly within the four primary population centers. From April 1, 2000, to July 1, 2009, Summit County had a population increase of 15.7 percent and remains one of the fastest growing counties in Colorado.

Figure 6-1 Summit County Colorado



Source: Town of Frisco, 2011

Figure 6-2 Primary Summit County Populations



Source: Town of Frisco, 2011

Frisko, Colorado

Home to 2,697 year-round residents and 4,209 second homeowners, Frisko, Colorado is influenced by its early mining heritage and has a unique downtown central business district based on the early settlement of the community. At 9,097 feet above sea level, Frisko's city limits cover three square miles of land and is surrounded by Lake Dillon to the north and east, the White River National Forest to the south, and a large mountain range to the west. Because of these natural barriers, Frisko is completely restricted from future development on all sides.

Figure 6-3 Frisko Distance from Denver



Source: Town of Frisko, 2011

History

Frisco was incorporated in 1879, during the boom days of mining (Town of Frisco, 2011). Gold, silver, galena ore, and fur trade attracted settlers seeking fortune to the Frisco area. The Frisco population increased to 250 residents by 1882. The name Frisco was derived from a combination of letters associated with the St. Louis-San Francisco Railway Company that established roots in the community during the height of the mining boom (Town of Frisco, 2011). The name Frisco is created by combining the **F** and **R** from Francisco, the **I** and **S** from St. Louis, the **C** and **O** form Company, which produced F-R-I-S-C-O (Town of Frisco, 2011). Due to the increase in business and trade activity, downtown Frisco became a central hub for the Summit County area and had numerous businesses, hotels, and saloons. An early photograph of Frisco's downtown is provided in Figure 6-4 below.

Figure 6-4 Early Frisco Downtown



Source: Town of Frisco, 2011

Following the country's depression in the late 1920s, and the overwhelming diminishing value of gold and silver, Frisco's mining industry was crippled. Due to the loss of mining, Frisco's permanent population dropped to only 18 residents during the Great Depression (Town

of Frisco, 2011). However, firmly engrained with the railroad systems established within the community, Frisco reached 50 residents by 1946 surviving on niche markets and serving as an access point within the surrounding area (Town of Frisco, 2011). After World War II, Frisco's and Summit County's economies shifted from silver, gold, and ore, to recreational activities and tourism.

With the rise in recreational activities and the desire for open space between the 1940s and the 1960s, Frisco's population began to substantially rise due to the influence of outdoor activities and the influence of ski resorts ushering in the idea of "white gold" (Town of Frisco, 2011). White gold refers to tourism attracted to the region by local ski and outdoor recreational activities. The influence of surrounding ski resorts and the rise in recreational activities within the area has caused much of Frisco's economy to rely on tourism. Today, Frisco's population is estimated at 6,906 total residents with 2,697 year-round and 4,209 second homeowners (Town of Frisco, 2011). Over 60 percent of Frisco's population is second homeowners; this aspect has increased the demand for housing and inflated housing costs and reduced housing opportunities for many in the local workforce.

Government Structure

In August of 1988, the Town of Frisco became a home rule municipality framed in conformity with Article XX of the Colorado Constitution and Municipal Home Rule Act of 1971, and has a Council-Mayor-Manager form of government. In keeping with the goals outlined in the Home Rule Act of 1971, the legislative powers are held within the Town Council composed of a Mayor and six Council members elected at large for four-year overlapping terms, limited in the number of consecutive terms that a member can serve (Town of Frisco, 2011).

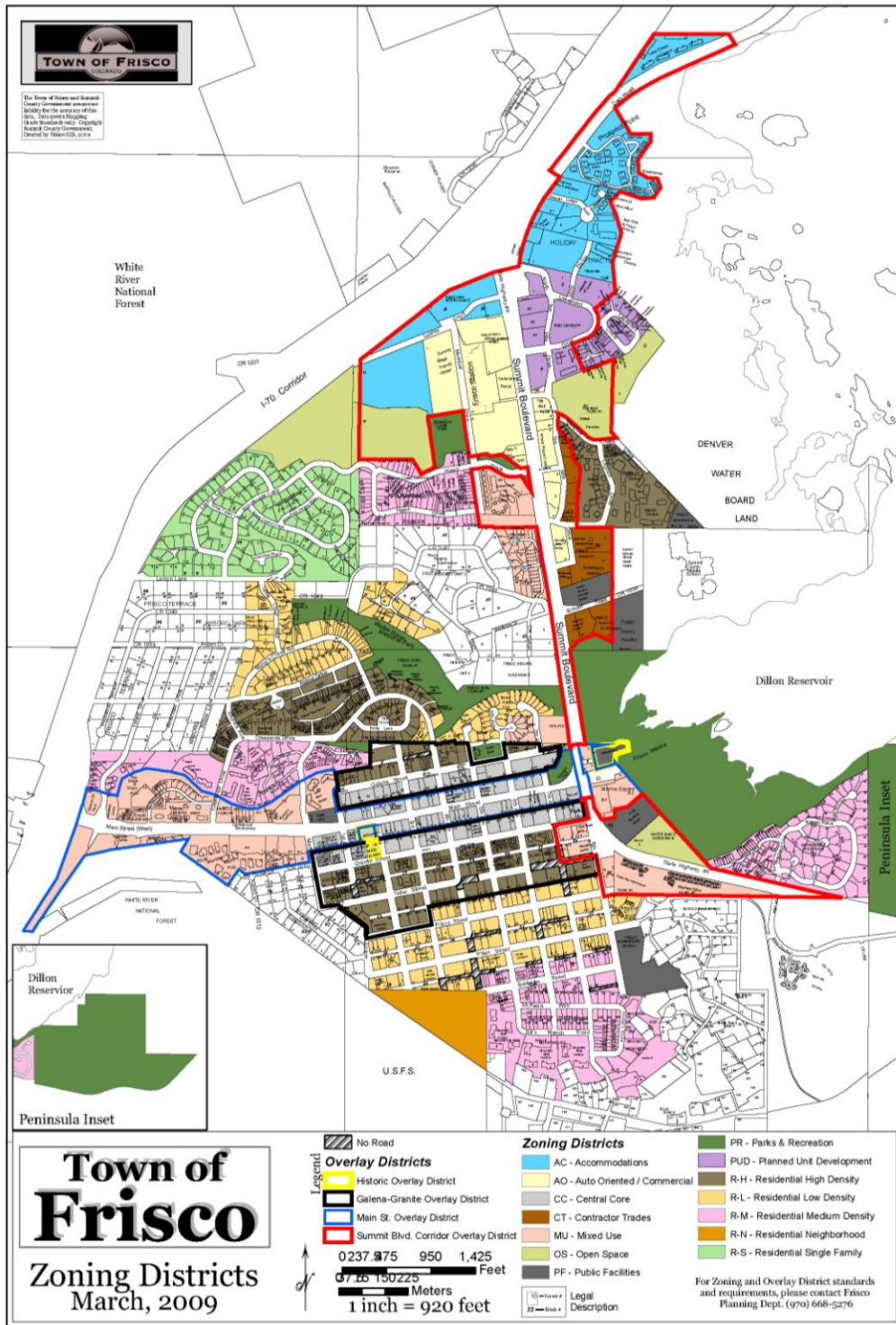
The Town of Frisco is required to maintain and update a comprehensive Master Plan of the community, and to review all ordinances at least once every five years. Section 14-6, Master Plan, of the Frisco Town Charter states:

The Council shall maintain a comprehensive master plan for the physical development of the town. No land development, by any private or government entity, which in the judgment of the Council will significantly affect the town, and no subdivision of land, zoning change, or annexation, shall be approved without considering the effect of such approval on the master plan. (Town of Frisco, 2011)

The Town of Frisco's comprehensive Master Plan of the community was last revised in 2005 and is currently undergoing an updating process to comply with current land use changes and housing initiatives. Frisco's current land use map, shown in Figure 6-5, illustrates the current land uses found within the Town's jurisdiction.

Much of Frisco's core is situated around the downtown and historic district and laid out in a grid pattern. With much of Frisco's land zoned as residential land use, Frisco has been able to sustain a downtown serving the needs of the residential uses surrounding the core. New development is found to the north of the Frisco central business district in zoning districts Accommodations (AC) and Auto Oriented / Commercial (AO); these districts harness much of the perimeter of the city limits for commercial shopping and general services. Within the AC and AO districts, grocery stores and hotels fulfill the growing tourism markets catering to the ski resorts and tourism industries. On the other hand, Frisco's downtown, zoned Central Core (CC), harnesses a much higher density and thus encourages walkability and provides general services and attractions surrounding historical sites and public facilities. Figure 6-5 below, illustrates the transition between the three zoning districts AC, AO, and CC.

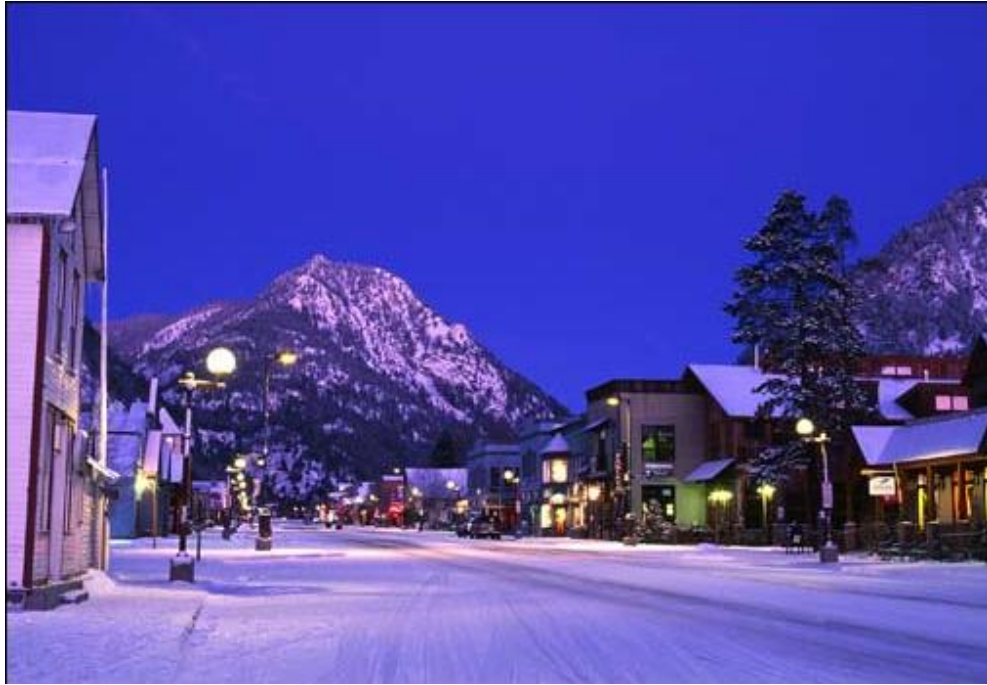
Figure 6-5 Town of Frisco Current Land Use Map



Source: Town of Frisco, 2011

Frisko Today

Figure 6-6 Downtown Frisko Today



Source: Town of Frisco, 2011

Much like its historical past serving as a business hub for the mining business, Frisco, today, has transitioned into a hub for business, recreational activities, and an escape to the Rocky Mountains. Approximately 2,697 year-round residents call Frisco home. Combined with 4,209 second homeowners, Frisco's population during peak months reaches approximately 6,906 residents. Occupying only three square miles, Frisco is serviced by 34 restaurants/bars, 46 shopping avenues, a historic district, and numerous parks including pocket parks, a Nordic center, and the Frisco Marine located on Lake Dillon (Town of Frisco, 2011), all of which are identified below in Figure 6-7.

Figure 6-7 Downtown Frisco Today



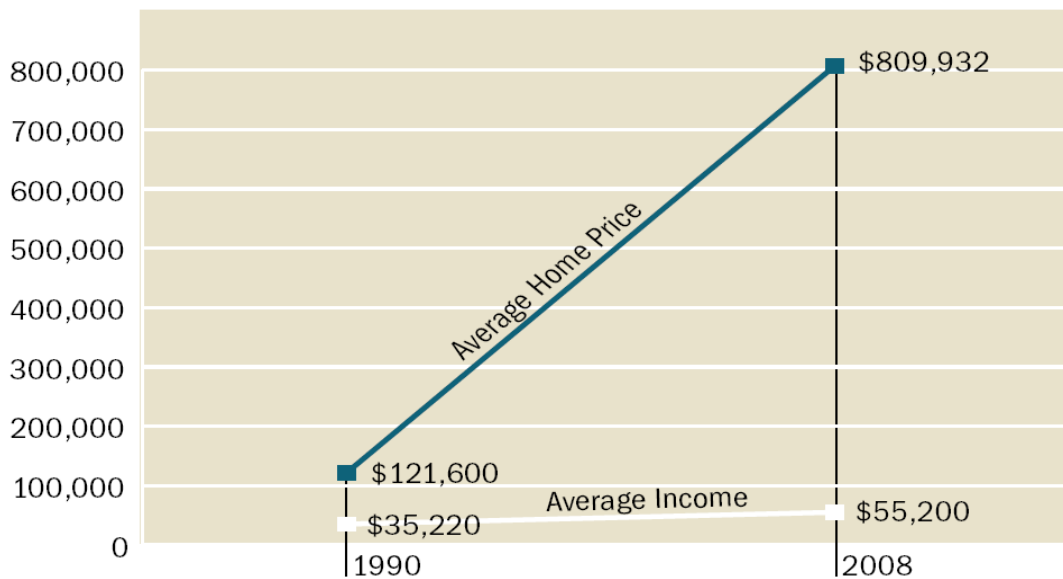
Source: Town of Frisco, 2011

Frisco, while full of culture and character, is influenced by a great epidemic of high housing cost which is greatly shaping the future of the community. Frisco is home to one of the highest cost of homeownership found within the State of Colorado and also Summit County. This aspect impacts the town and its ability to support an economically diverse community that provides housing for those who work in the community to keep the community running.

Over the past decade, home prices and rental rates within the Town of Frisco have increased faster than household incomes. In 1990, Frisco’s average home price was three times higher than average household family income. Whereas in 2008, the average home price rose to nearly 15 times higher than average household family income (Town of Frisco, 2008, p. 2). As seen below in Figure 6-8, in 1990 the average household income was \$35,200 and the average home price was \$121,600. This gap significantly shifted in 2008 where average household income was \$55,200 and the average home price rose to \$809,932.

A 2005 Rural Resort Region study evaluated the cost of housing in Colorado’s mountain counties. Compared to the United States standard for a family with median household income, the study concluded Summit County housing is 283 percent higher than the national average (Town of Frisco, September 2007, p. 2).

Figure 6-8 Average Income vs. Average Home Price



Source: Town of Frisco, 2008, p. 2

During the period between 1990 and 2007, the town of Frisco also experienced a shift in population by age cohort. Between 1990 and 2000, residents of ages 0-4 and 35-39 significantly

decreased. The age groups 5-9 and 30-34 stayed about the same. However the 50-64 age groups more than doubled, and the 65-79 age groups more than quadrupled between 1990 and 2000 (Town of Frisco, September 2007, p. 1). Review of the Census information indicated Frisco's growth and workforce population sectors were disappearing from the community. In relation to the shift in age cohorts, the Frisco Elementary School has seen a decline in enrollment for Frisco children. "In 2006 the school's total enrollment was almost 10 percent lower than it was in 2005" (Town of Frisco, September 2007, p. 1).

Not only was the Frisco Elementary School experiencing a rapid decline in school enrollment, the city likewise experienced a decline in its labor pool. The 2006 Frisco Community Survey, conducted by the Town of Frisco, found that 67 percent of Frisco businesses indicated that employee retention/recruitment and lack of affordable housing were the greatest challenges the businesses faced in keeping their businesses thriving (Town of Frisco, September 2007, p. 1). In order to combat the effects of housing prices on the local workforce, the Summit County Housing Authority concluded that about 3,150 affordable homes needed to be constructed countywide by 2010 (RRC Associates, 2007, p. 16). This, in theory, would provide more affordable housing options for the local workforce and help in growing the economic prosperity of the Town of Frisco by supplying housing for a greater number of fulltime resident employees.

For many, the cost of homeownership within Frisco is too high, thus forcing households into severely cost burdened homeownership situations within the city limits. Those who cannot afford the high cost of homeownership, and desire to be homeowners, are forced to live in areas where more affordable housing exists. In many cases, those forced to commute, live great distances from the Town of Frisco, in communities where they find housing that fits their various

needs. This creates a gap within the social capital found within the community. The Town of Frisco has addressed the housing issue in the following statement:

Over the past decade, home prices and rental rates have increase faster than incomes. This makes it difficult for Frisco’s working residents to afford homes for their families and become vested members of the community. These people are our teachers, firefighters, nurses, police officers, business owners and other employees that help make Frisco a great place to live! (Town of Frisco, 2011)

The goal of the Town of Frisco, as stated in the Town of Frisco Affordable Housing Policies, is to provide housing opportunities for persons who are actively employed in Frisco and Summit County to create housing for long-term residents (Frisco Community Development Department, January 2008). Actively pursuing the goals outlined in the Affordable Housing Policies, the Town of Frisco has initiated numerous affordable housing developments that are found within the city limits. In many of the affordable housing developments within the community, the Town has supplied land to be developed by private developers who specialize in the sale of homes at an affordable price to families and individuals within specific income ranges. To keep homes affordable, each affordable unit has a deed-restriction, usually limiting the amount of annual appreciation, should the owner sell the home at some future time. In this way, the home remains affordable for the next buyer in future instances, and the technique leaves room for the existing homeowner to build equity, without a mortgage payment that would place the homeowner in a severely cost burdened situation.

The Peak One Neighborhood is one such affordable housing development coined as an attainable housing development that seeks to offset the cost of homeownership for those who wish to live and work within the community. By using previous knowledge of similar

developments within the community, Frisco has set out to build housing that will be affordable to the local workforce and encourage long-term residency within the community.

The Peak One Neighborhood

The Peak One Neighborhood is an attainable housing development in Frisco, Colorado. Developed in partnership between the Town of Frisco and Ten Mile Partners, LLC. The Peak One Neighborhood consists of 72 residential units consisting of 24 cottage/cabin style units, 15 single family units, 13 single family hillside units, and 20 duplex units (Gage, 2010, p. 2).

Figure 6-9 Sketch and Preliminary Plan for Peak One Development



Source: Ten Mile Partners, LLC, 2009. Used with permission of Ten Mile Partners

Background

In 1998, the Town of Frisco purchased a 12.68-acre piece of land, delineated in Figure 6-10, from the United States Forest Service. Commonly known as the Peak One Parcel, the Town purchased the land for municipal purposes with the goal of developing affordable housing at some point to serve the community's growing need for affordable housing. Located near Second Avenue and Belford Street, The Peak One Parcel is surrounded by multi-unit dwellings, duplex and triplex units, and single family residences to the north and east. Landlocked by natural barriers, the land served as the final open land available for development within the city limits and was the largest contiguous parcel of land owned by the Town (Town of Frisco, 2001).

Figure 6-10 Location of Peak One Neighborhood



Source: Ten Mile Partners, LLC, 2009. Used with permission of Ten Mile Partners

In January of 2005, the Summit County Housing Authority and RRC Associates of Boulder, Colorado prepared the “Summit County Housing Needs Assessment”. The purpose of the study was to provide a baseline of information that local municipalities could use. In addition, the information provided within the study derived several housing goals and objectives to suit the various communities’ needs. The study indicated that a housing gap existed within a majority of the Summit County communities due to the unbalanced growth in housing costs as compared to median household income. This gap represented a growing need within the communities to create affordable housing options for the needed workforce essential to each community. The study further indicated that households earning incomes of 50 percent to 120 percent of the AMI were more greatly affected by the increasing cost of homeownership.

Due to the findings of the report, and the importance of the 2005 Summit County Housing Needs Assessment study, the Summit County Housing Authority and RRC Associates conducted additional studies in 2007, including the “Summit County Housing Demand Study” and the “Summit County Housing Demand Analysis”. The three documents became influential in the creation of affordable housing within Summit County, and in providing statistical information to support the need for affordable housing.

Using the three studies, Frisco, Colorado created the “Town Council’s 2008-2010 Strategic Plan” and the “2005 Frisco Master Plan”. These two plans utilized information gathered from the Summit County studies, and created specific actionable items on the topic of housing in the Town of Frisco. Two specific actionable items are, “...to ensure diverse housing opportunities are available that will support the town’s economic and social diversity, and enhance Frisco’s sense of community” (Perry Rose, LLC, November 2008, p. 5). Frisco’s

current master plan, the 2005 Frisco Master Plan, utilizing information from the Summit County studies, states the following as goals for affordable housing:

The Council Goal: To Pursue a balanced and sustainable local economy.

- Implement the Town Owned Parcel Plan, specifically Peak One Parcel.
- Increase the number of affordable housing units in Frisco.

Frisco Community-Wide Master Plan

Housing Chapter Vision Statement: To Provide a variety of housing types that meet the needs of a diverse housing community.

- Housing Principle HS-1: Create a vibrant, diverse community by ensuring a variety of housing opportunities.
 - Policy HS 1.1: Ensure new housing is compatible with adjacent properties and compliments the existing neighborhood.
 - Policy HS 1.2: Encourage a mixture of housing unit types, prices and accessibility within each development.
 - Policy HS 2.2: Provide for a variety of attainable housing types that meet the economic needs of Frisco's residents.
- Housing Principle HS-2: Promote new housing strategies that will compliment existing programs to increase the supply of attainable homes for people who work in the community.
 - Policy HS 2.3: Public funds should be used for acquiring land on which attainable housing could be built partnering with the private sector and/or for acquiring existing units for deed restriction.
 - Policy HS 2.4: Promote and encourage public/private partnerships for the development and management of attainable housing to achieve the highest quality housing possible.
 - Action HS 2.4: Continue to initiate private/public partnerships to provide attainable housing utilizing town owned lands.
 - Policy HS 2.5: ensure that the town's attainable housing stock targets a variety of income levels at or below 120% of area median income. (Perry Rose, LLC, November 2008, p. 5)

The “Town Council’s 2008-2010 Strategic Plan” and the “2005 Frisco Master Plan” both emphasized the importance of the Peak One Parcel, and the parcel’s opportunity to be used as an attainable housing development site.

In seeking opportunities to fund future development of the Peak One Parcel to fulfill the goal of using the site as a possible attainable housing development, the Town of Frisco in the November 2006 election, asked the community to vote on “Measure 5A” which would provide funding for affordable housing. Measure 5A, also known as SCHA 5A was created as an intergovernmental agreement between all municipalities within Summit County for the use of expanding the affordable housing options within the county.

Each community within the county that sought to become a part of the fund was required to vote on approving the measure and abide by the Summit County Housing Authority bylaws and regulations of the fund. The measure passed by a wide margin with 61 percent of Frisco’s residents voting in favor of Measure 5A. As a result of the measure passing, the Town of Frisco annually receives an impact fee on all residential structures constructed within town limits, as well as a dedicated sales tax percentage designated by Measure 5A for affordable housing (Town of Frisco, 2011). Communities within Summit County that likewise passed the measure share the benefits of the impact fees and dedicated sales taxes which are pooled together and allocated to specific affordable housing projects within the various communities.

Chapter 7 - The Planning Process for an Attainable Housing

Development: The Peak One Neighborhood

Chapter 7 will address and outline the process the Town of Frisco, and specifically the Community Development Department, utilized to develop an attainable housing development in conjunction with private party entity Ten Mile Partners. By addressing the information in timeline format, including the preliminary process, public process, post public process, implementation process, and the post construction process, this chapter will outline a process that similar resort style municipalities could undertake to develop attainable housing within a community. Awarded the 2010 Excellence Award in the category of Outstanding Planning Project for the “Town of Frisco Peak One Parcel: Vision to Neighborhood” project, from the Colorado Chapter of the American Planning Association, the development serves as an example for the expansion of the attainable housing market (Summit Daily News, 2011).

Preliminary Process

Alan Mallach in his book, *A Decent Home*, emphasizes that the preliminary process is a critical stage in development of an affordable housing project (2009, p. 140). While much of the preliminary process takes place prior to the construction process, this step is an ever-changing and even-adapting portion of the complete process. When adequately developed, the preliminary process can have long-term positive outcomes. Developments that fail to give adequate weight to the preliminary process can overlook important details. For the Town of Frisco, the preliminary process was implemented in numerous steps. Three steps that must be included in the preliminary process include preliminary studies, assessment of community needs, and development team selection. While these three steps were completed early in the development

process, the three steps outlined are the initial steps needed to understand the scope of the development. These steps are not only to be completed in the preliminary process but throughout the entire development process.

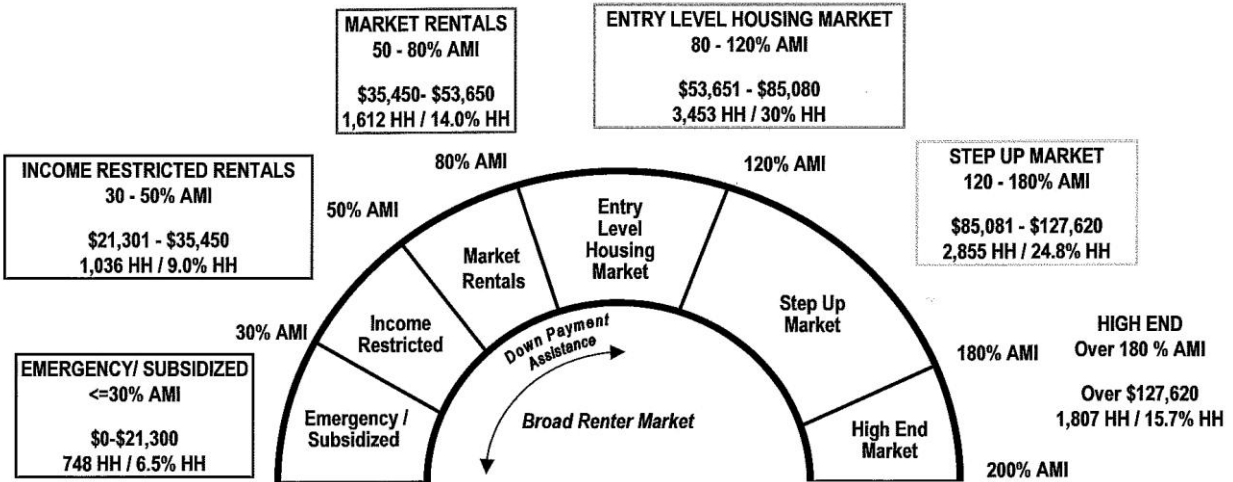
Preliminary Studies

Preliminary studies help to unveil, in many cases, complex community needs. Through information gathering and analysis, preliminary studies help to outline possible avenues a community can undertake to reduce or eliminate the need at hand within a community. As addressed in earlier chapters, the Summit County Housing Authority conducted three significant studies that proved influential in the predevelopment process for the Peak One Neighborhood.

The three pivotal studies included the 2005 Summit County Housing Needs Assessment, the 2007 Summit County Housing Demand Analysis, and the 2007 Summit County Housing Demand Study. These three studies provided qualitative documentation of the housing needs many of the Summit County communities faced. As addressed in Chapter 6, the studies indicated that the Town of Frisco was experiencing a growing gap between the median household income of current residents and the median home price.

Within the three studies, the “Summit County Housing Continuum” was established by RRC Associates to illustrate housing attainment by AMI for the communities within the county. This continuum helped shape the development of housing within income categories where additional housing growth was needed. By using the continuum, communities could decide what level of housing was needed by specific AMI groups. The continuum can is provided below in Figure 7-1.

Figure 7-1 Summit County Housing Continuum



Source: RRC Associates, 2007

In establishing the Summit County Housing Continuum, RRC Associates analyzed the demand by AMI and each cohort’s maximum purchase price and what level of housing different AMI cohorts could afford. Table 7-1, below provides 2007 county demand for housing by AMI. Through the studies, Frisco was able to indicate that the highest, or the most acute demand for housing was for market rentals, entry-level housing market, and the step up market housing sectors.

Table 7-1 Summit County Demand by AMI

AMI	Max Purchase Price	Percent	Number
≤ 30%	N/A	4.1	295
31% - 50%	N/A	6.5	466
51% - 80%	\$173,417	10.8	776
81% - 100%	\$241,922	23.4	1,677
101% - 120%	\$298,271	14.9	1,071
121% - 150%	\$383,794	17.6	1,262
151% - 180%	\$467,270	11.6	833
181+%	N/A	11	792
Total	-	100%	7,174

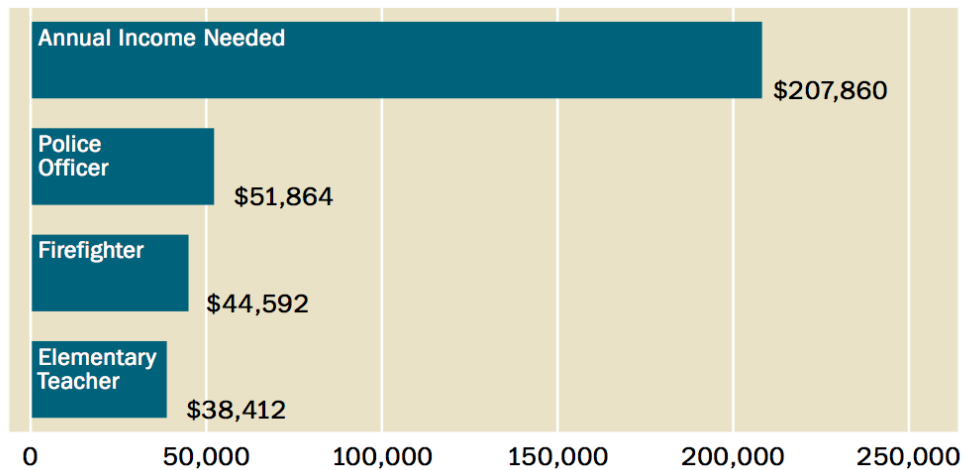
Source: RRC Associates, 2007

Assessing Needs / Data Analysis

After reviewing the Summit County studies, the Town of Frisco began to turn its focus to assessing the needs of the population that fell within the defined continuum cohorts of market rentals, entry-level housing market, and the step up market housing sectors, which encompassed Frisco’s workforce population. Frisco chose to concentrate its housing efforts for those households that were essential to the local economy and were potentially long-term residents of the community.

Due to the drastic increase in home price over the previous decade, Frisco found that in order to afford housing within the community, households would need an annual income of \$207,860 to purchase the average priced home in the community. As depicted in Figure 7-2, critical workforce employees earned far less than the income needed to purchase the average priced home in Frisco, making homeownership unattainable.

Figure 7-2 Income Levels Compared to Income Needed To Purchase the Median Priced Home in Frisco



Source: Town of Frisco, 2007

While housing prices were out of reach for the Town of Frisco’s workforce, the demand for housing and rentals still existed. The Town of Frisco was gradually losing its long term

workforce primarily because long term housing was either unavailable or unaffordable. After analyzing the qualitative data from the three studies, The Town of Frisco established goals that encouraged housing that was affordable to the community’s workforce. The efforts of the Town of Frisco eased the housing cost burden for the workforce in five AMI categories. This allowed households to meet HUD’s standards that housing costs not exceed 30 percent of the household income. Frisco established the following five categories for both for-sale units and rental units, seen below in tables 7-2 and 7-3:

Table 7-2 For Sale Units

Category 1	80% AMI and below
Category 2	81% to 100% AMI
Category 3	101% to 120% AMI
Category 4	121% to 160% AMI
Category 5	161% AMI and greater

Source: RRC Associates, 2007

Table 7-3 Rental Units

Category 1	60% to 80% AMI
Category 2	81% to 100% AMI
Category 3	101% to 120% AMI
Category 4	121% to 160% AMI
Category 5	161% AMI and greater

Source: RRC Associates, 2007

Development Team Selection / Private Sector Selection

After completing a thorough analysis to understand the housing needs of the community, the Town of Frisco's next step was to seek skilled professionals in the realm of attainable housing that could implement the attainable housing project. In order for the development to be a success, the development team would need a variety of experiences. By providing a well-balanced development team, Frisco planned to incorporate a vast base of knowledge in the realm of attainable housing and, as a result, create housing that would be affordable to a greater number of long-term residents within the community.

In 2007 the Town of Frisco began creating a concept master plan for the Peak One Parcel with Perry Rose, LLC, a Jonathan Rose Company, to evaluate the site's potential to provide affordable housing for the community (Town of Frisco, 2011). Perry Rose, LLC, a "green" real estate policy, planning, development, civic development and investment firm based in Denver, Colorado assisted in the preliminary phases of evaluating the Peak One Parcel for its ability to meet the needs established through Frisco's analysis process.

Through Perry Rose's in-depth research and background in affordable housing developments surrounding the Colorado Rocky Mountain Region, the Town of Frisco was able to establish that the Peak One Parcel suited the needs for the community as an attainable housing development in both size and scope. In addition to completing a land suitability analysis, Perry Rose also served as the preliminary planners for the development and completed a financial feasibility analysis plan that not only fit the community's needs, but also ensured that the development would not be financially overbearing for the municipality (Perry Rose, LLC, November 2008). Upon concluding that the attainable housing development was financially

feasible for the community to undertake, Frisco began to assemble a development team that would carry the project to completion.

Frisco sought a development team that would have “regionally based expertise in the development of high altitude, resort community design, development and construction experience” (Peak One Neighborhood, 2011). In doing so, Frisco sought out to develop a team that would ensure the success of the attainable housing development for the community.

After concluding a selection process, the Town of Frisco hired Wolff Lyon Architects as the chief architectural firm for the Peak One Neighborhood. Wolff Lyon Architects was selected due to its expertise in the realm of affordable housing in the regional area. Founders of the Affordable Housing Alliance and architects for the Poplar Project, an award-winning affordable housing owner-occupied joint venture with the City of Boulder Housing Authority, Wolff Lyon Architects was a clear choice in adhering to the goals of the development team (Peak One Neighborhood, 2011). Due to the firm’s experience in the development of affordable housing options, Wolff Lyon Architects brought numerous avenues of expertise to the development team. Along with Wolff Lyon Architects, Matthew Stais Architects was selected for the firm’s knowledge in LEED Accreditation. Matthew Stais Architects primary focus is to ensure the residential sustainability of the development (Peak One Neighborhood, 2011).

Tetra Tech ISG – FLO Engineering was selected as the civil engineering firm for the project. Located in Breckenridge, Colorado, a Summit County community, the engineering firm has a vast knowledge of the local systems engineering. Tetra Tech ISG – FLO Engineering would help assist in the process of providing infrastructure solutions to the Peak One Neighborhood at an affordable rate (Peak One Neighborhood, 2011).

Upon completion of the development team's design portion of the project, Traditional Neighborhood Builders, Inc., was selected as the builder and contractor for the development. With over 22 years of experience in the Summit County area, Traditional Neighborhood Builders, Inc. has completed the construction of 280 attainable housing units in Breckenridge, Colorado's Wellington Neighborhood (Peak One Neighborhood, 2011). Through the firm's experience and knowledge gained from the construction of the Wellington Neighborhood, in nearby Breckenridge, Traditional Neighborhood Builders served the development team with knowledge in building affordable priced homes for the local area. Traditional Neighborhood Builders is also responsible for the initial sale of housing in the Peak One Neighborhood, operating under the name "Ten Mile Partners" (Peak One Neighborhood, 2011).

Along with the design team for the Peak One Neighborhood, the Town of Frisco also assembled a group of other professional services under the limited liability corporation, Peak One Neighborhood, LLC, including Courtney Kenady, who serves as liaison between potential buyers, lawyers David O'Neil, and Stephen West (West, Brown & Huntley) (Peak One Neighborhood, 2011).

Public Process

After beginning the preliminary process, the Town of Frisco shifted its focus to reaching out to the public. Using an array of avenues to reach the public, Frisco and the development team sought to bridge the gap between second homeowners, current residents, and future residents. In order to bridge this gap, Frisco took a multimodal approach towards providing information to the public. The Town of Frisco recognized that in order for the development to be successful, it was important for the community to have support from all residents. Due to the unique nature of the resident makeup of the Town of Frisco, the development team understood that the public process would be an influential aspect of creating an attainable housing development that truly fit the needs and vision of the existing residents as well as future residents of the community.

The Town of Frisco's public process, organized by Perry Rose, LLC, proved to be an influential aspect that made the Peak One Neighborhood possible. The Town of Frisco's public process can be divided into three processes: public outreach, public funding, and land acquisition. By bringing the community into the decision making process in these three outreach processes of the development, the community supported the development and began to establish a vested interest in the completion and success of the development.

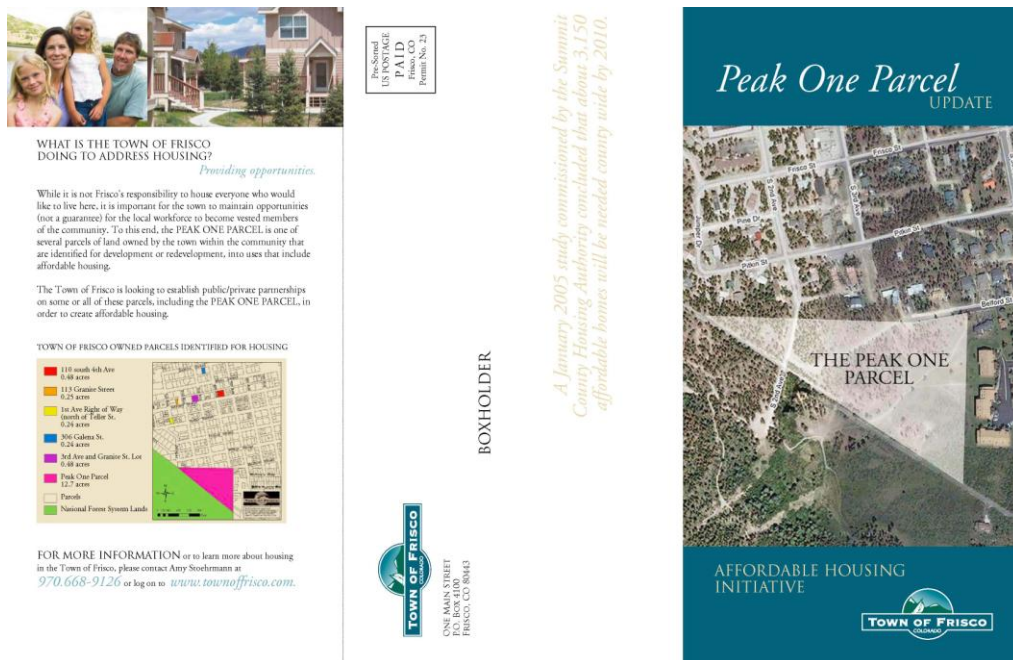
Public Outreach

Orchestrated by Perry Rose, LLC, Frisco's public process was based on the idea of bringing the community together. Whether it was current residents or second homeowners, the Town of Frisco understood that in order for the development to gain the needed support, all

residents had to be involved in the creation of the Peak One Neighborhood. Frisco set out to achieve this goal by connecting with residents through mailings and public input meetings.

The Town of Frisco began sending brochures, much like the one shown in Figure 7-3 below, and other various informational pamphlets to all homeowners and local community members addressing the growing need for creating a more diverse housing stock and incorporating the use of the Peak One Parcel. Mailings were geared towards reassuring residents that the project would not lower home prices, would not place a hardship on residents, and reiterated that previous studies had determined a need for additional affordable housing within the community. Through these mailings, Frisco provided avenues through which local residents could become involved in the Peak One Development review process and voice concerns or possible solutions.

Figure 7-3 Peak One Parcel Update Mailing



Source: Town of Frisco, 2011

Public participation included public input meetings. Three public input meetings were held in the year 2007 on September 27th, November 29th, and in 2008 on February 16th. The meeting process included information gathering, individual and small group input, and preparation of alternative site plans. Over 200 citizens, residents, and business owners attended meetings to discuss the future of the community's attainable housing development (Perry Rose, LLC, November 2008, p. 4). Through these meetings, residents were able to sit down with representatives from the Community Development Department and Perry Rose, LLC representatives and provide input on preliminary sketches of the development and were allowed to address issues and voice concerns. Through the public outreach in mailings and meetings, the Town of Frisco was able to gain the support it needed to see the development come into existence.

Public Funding

Allan Mallach in his book *A Decent Home* states that, "...no plan, however worthy, will come into being..." without adequate and feasible funding (2009, p. 135). Mallach further explains that funding and scale of any development must be closely interwoven in the understanding that the project will closely adhere to what funding exists for the community to use. In order to make the Peak One Neighborhood plausible, the voters of Summit County, on November 7, 2006, approved the Summit Combined Housing Authority Measure 5A (Town of Frisco, SCHA 5A Fund, 2011). Measure 5A authorizes a 10 year "...sales and use tax of .125% and a development impact fee of two dollars or less per square foot of new construction to be used for affordable housing purposes" (Town of Frisco, SCHA 5A Fund, 2011). Through Measure 5A, the Town of Frisco "...entered into an intergovernmental agreement with other area local governments to share the revenues..." where revenues generated from the fund must be

spent or allocated within three years (Town of Frisco, SCHA 5A Fund, 2011). Measure 5A funds thus became available to assist in creating affordable housing options.

Along with Measure 5A, the Town of Frisco also utilized existing community assets. Using the previously purchased Peak One Parcel, the Town of Frisco was able to cut down development costs in a speculative land market using land previously purchased in 1998 with community tax dollars allocated for the purchase of open space and future use for affordable housing. By doing so, Frisco was able to capitalize on preexisting infrastructure and minimize costs in land acquisition.

Land Acquisition / Selection / Annexation

The Town of Frisco's land acquisition portion of the development process is unique to the development, in that the community was able to use the Peak One Parcel, previously purchased and acquired in 1998. While the land was within the community's control, it took numerous steps to ensure the parcel be used for the intended purpose. In order to use the Peak One Parcel for an attainable housing development, the Town of Frisco had to develop appropriate zoning for the site and annex the land into the city boundaries.

On December 18, 2008, the Town of Frisco proposed an ordinance it had developed specifically for a new residential zoning district in Frisco for the Peak One Neighborhood. Proposed as the Residential Conservation (RC) Zoning District, the district promotes a cohesive and eclectic identity that is sustainable and livable, respects existing residential neighborhoods, promotes the natural environment, and provides connections to existing recreational trails (Gage, 2008).

The district regulations allow Carriage Style Housing and High Density Residential both within the same district (Gage, 2008), a goal as outlined in the town's affordable housing

strategies. The Town of Frisco's goal for the zoning district was to create attainable housing strategies to be used, not only for the Peak One Neighborhood, but also in other situations existing around the community. Because the ordinance furthered the community's policies, principles, and action items of the Master Plan, the Planning Commission approved the zoning ordinance.

On January 27, 2009, the Town of Frisco proposed in Ordinance 09-03, the annexation of the Peak One Parcel into the city limits. Because the Peak One Parcel fell into alignment with the proposed RC zoning, the planning department suggested approval, and the ordinance passed. Upon approval of the ordinance, the land was annexed and rezoned to RC, finalizing the land acquisition, selection, and annexation portion of the process.

In order to reduce the price of housing in the Peak One Development, and to ensure that the housing would be perpetually affordable, the Town of Frisco arranged to place the land in a Community Land Trust (CLT). As discussed earlier in this report, this allows for housing to be more affordable by subtracting the cost of the land from the price of housing. Placing the land in trust also ensured that the Town of Frisco keep all housing located on the CLT under the municipality's control, ensuring the affordability of all housing in future years to future residents.

Post Public Process

After successfully completing the public process, the Town of Frisco began using the knowledge it had gained through the public input process to shape the development. Through public meetings and public outreach, Frisco now had a grasp on what the public wanted and what future residents needed in the attainable housing development. The post public process for the

Peak One Neighborhood consisted of two main focuses; the concept formulation process and guidelines and regulation establishment process.

Concept Formulation

Design plays a major role in the success of a development. The concept portion of the development process helped to ensure the development's goals established early on in the development process are carried into the construction process. Mallach (2009) states "Housing is not a commodity. It is an all-but permanent, all-but-immovable product that affects the lives not only of those who live in it, but those who live around it, whose experience is powerfully or subtly affected by it" (p. 53). Because the design of a development plays a concrete role in the perception of the development by the community, the concept formulation portion of the Peak One Neighborhood was an important process.

Using information gathered from the Perry Rose, LLC master plan process, public meetings, and public outreach, Ten Mile Partners created the "Peak One Parcel, Sketch Plan Submittal". The overall vision of the sketch plan, as outlined, was to set forth as:

...a vision for creating an affordable traditional neighborhood with a sense of community and place that strikes a balance between 'value' and 'cost'. It resists the temptation to 'value engineer' away all that gives the neighborhood its character. Yielding to this temptation results in affordable housing that is essentially 'beds and parking spaces', and that fails to meet expectations of both the residents and the community. (Ten Mile Partners, 2009, p. 3)

The sketch plan's vision, "to build a traditional neighborhood, with a sense of community and place", has seven objectives. Through these objectives both the Ten Mile Partners and also

the Town of Frisco, sought to build a community that interacted within existing neighborhoods and had many of the same characteristics of these neighborhoods. The seven objectives are:

- Provide Frisco affordable home ownership opportunities
- Create a sense of community within the neighborhood
- Establish a true sense of place by respecting the physical design patterns of a traditional neighborhood
- Provide needed community housing for a variety of residents
- Encourage sustainable development
- Preserve and enhance neighborhood connections to the Peak One Trailhead and the Bike Path (Ten Mile Partners, 2009, p. 3)

The sketch plan and preliminary plan for the Peak One Neighborhood included 72 residential units consisting of 24 cottage/cabin style units, 15 single family units, 13 single family hillside units, and 20 duplex units (Gage, 2010, p. 2). By building a diverse housing stock within the development, Frisco hoped to provide housing for households in the five age cohorts identified in the early development process. Figures 7-4 and 7-5, below, provide a rendering of the Peak One Neighborhood as illustrated in the Sketch Plan submitted for consideration.

Figure 7-4 Peak One Sketch Plan

PEAK ONE PARCEL, SKETCH PLAN SUBMITTAL

FRISCO, COLORADO
DECEMBER 28, 2009

1. SITE PLAN CRITERIA

A. CONNECTIONS AND RESOLVING THE STREET GRID



Above is an aerial showing the Peak One Parcel in its context. Resolving the street grid by means of two "T" intersections and a loop is the guiding principle for this street geometry.

B. TOPOGRAPHY AND STREET LAYOUT



An earlier site plan study where Belford Street and Second Avenue create a four-way intersection with the service road to the trailhead. To accomplish this connection, Belford Street must climb up the face of the hill, requiring costly cut and fill and creating several oddly sloping building sites.

By keeping the Belford alignment at the foot of the slope, less cut and fill is needed, and several similar lots are created on the uphill and downhill sides, requiring fewer building prototypes to fit the lot.

C. CREATING MINI-NEIGHBORHOODS (EACH WITH ITS UNIQUE CHARACTER)



The Peak One Neighborhood consists of various mini-neighborhoods, each with its own unique character. The cottage/court courts are more rustic and informal in character. The hillside houses relate to the street through second story living accommodations. The central neighborhood provides strong street character.

D. DESIGNING FOR SNOW



The right-of-way has adequate space on each side for snow storage, but garages are located relatively close to the street to reduce the amount of snow shoveling required. Concrete curbs along the front of homes create habitable space along the building edge and welcoming faces to the street.

E. DESIGNING BUILDINGS THAT RESPOND TO THE SITE CONSTRAINTS



Hillside homes need to be designed with two fronts. One faces the street and one faces the hilltop Park and trail. Living spaces on the second level overlook the street to the south and open to patios and outdoor living spaces on the park side.

WOLFF LYON ARCHITECTS
MATTHEW STAIS ARCHITECTS

SKETCH PLAN

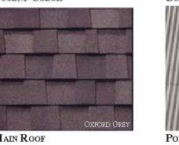
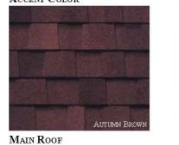
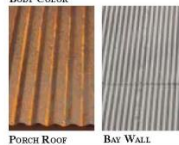
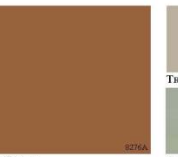
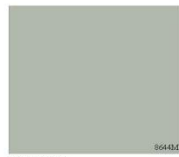
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© 2009 Ten Mile Partners, LLC

Source: Ten Mile Partners, 2009. Used with permission of Ten Mile Partners

Figure 7-5 Peak One Housing Sketch Plan

PEAK ONE PARCEL, SKETCH PLAN SUBMITTAL

FRISCO, COLORADO
DECEMBER 28, 2009



WOLFF LYON ARCHITECTS
MATTHEW STAIS ARCHITECTS

THE FRISCO LOOK: STANDARD SINGLE FAMILY

7
© 2009 Ten Mile Partners, LLC

Source: Ten Mile Partners, 2009. Used with Permission of Ten Mile Partners

By establishing a sketch plan and, eventually, a preliminary plat that responded to the needs of the community as well as complemented the character of the surrounding neighborhoods, the Peak One Neighborhood was able to move from the public process to approval.

On April 1, 2010, Ten Mile Partners and the Town of Frisco submitted a development application to create the Peak One Neighborhood subdivision in accordance with the design of the sketch plan and preliminary plan. Jocelyn Mills, a senior planner for the Frisco Community Development Department indicated in her staff report the plan followed the Frisco Master Plan and the Peak One Parcel Master Plan. Both the Planning Commission and Town Council approved the development application due to the findings within the Town of Frisco Community Development Department staff report. The Peak One Sketch Plan can be found in Appendix A.

Guidelines and Regulations Establishment

After gaining approval for the sketch plan and preliminary plan, the Town of Frisco's next action was to establish the affordability guidelines and development regulations for the Peak One Neighborhood. This portion of the development process would likely be the most important aspect, in that the affordability guidelines and development regulations would help to ensure the affordability of the development.

In order to mesh with the Summit County Housing Authority's Affordable Housing Policies, Frisco added additional affordability standards to the January 2008 version of the "Town of Frisco Affordable Housing Policies" to suit or meet the various additional affordability needs of the Peak One Neighborhood. In an effort to provide continuity between all municipalities in the Summit County area, the Town of Frisco used similar master deed restriction guidelines as used by the Summit County Housing Authority. The master deed

restriction guidelines for the Peak One Neighborhood and all affordable housing options in the community are as follows:

1. All deed restricted owners must work a minimum of 30 hours per week, year round in the County.
2. Foreclosure assurance. A provision ensuring that in the event of a foreclosure of a deed restricted unit, the deed restriction will remain in place and will be included in all deed restriction language.
3. AMI Cap. Each municipality may specify the AMI cap needed...ranging from < 80% - 180% for that particular development. Income testing would only be done at initial purchase to make sure a new owner qualifies to purchase a deed restricted property matching that particular AMI Cap.
4. Real estate commissions and other sale-related costs are not to be included in any deed restricted resale calculations.
5. Property must be owner-occupied, and owner cannot own any other residential property.
6. [However] [e]mployers can purchase deed restricted units as rentals for their workforce and must follow HUD Guidelines regarding rental amounts charged.
7. Resale cap on all deed restricted units shall be 3% OR the percentage change in AMI, whichever is less.
8. Owners may retire and remain in deed restricted units, as long as owner has lived in that particular unit for 7 years and is a minimum of age 65.
9. Capital improvements will not be reimbursed in deed restricted units going forward. (Town of Frisco, 2008, p. 7)

Along with the established deed restrictions, the Frisco Affordable Housing Policies also established maximum sale prices and rental rates that included various housing payments and monthly HOA dues. Tables 7-4 and 7-5 provide the maximum sales price and the maximum rental rate. As seen in the tables, each housing type is categorized into the five categories

established by the Frisco Housing Needs Assessment. The establishment of the five categories was discussed in the “assessing needs” section in this chapter indicating the five categories where housing needed to be developed, per the AMI cohorts.

Table 7-4 Maximum Sales Price

Unit Type	Category 1	Category 2	Category 3	Category 4	Category 5
Studio	\$124,676	\$134,351	\$177,771	\$221,191	\$284,433
One Bedroom	\$136,475	\$146,622	\$193,110	\$239,597	\$308,976
Two Bedroom	\$171,675	\$183,749	\$239,519	\$295,288	\$383,230
Three Bedroom	\$204,417	\$218,517	\$282,978	\$347,440	\$452,764

Source: Town of Frisco, 2008

Note: See Table 7-2 for AMI categories

Table 7-5 Maximum Rental Rate

Unit Type	Category 1	Category 2	Category 3	Category 4
Studio	\$828	\$1,104	\$1,380	\$1,656
One Bedroom	\$887	\$1,182	\$1,478	\$1,773
Two Bedroom	\$1,064	\$1,418	\$1,773	\$2,127
Three Bedroom	\$1,229	\$1,639	\$2,049	\$2,459
Four Bedroom	\$1,371	\$1,828	\$2,285	\$2,742

Source: Town of Frisco, 2008

Note: See Table 7-3 for AMI Categories

The Frisco Affordable Housing Policies were also updated in 2008 with language concerning the role of private sector development to meet local housing needs. Recognizing the private sector as an important aspect in meeting the town’s housing needs, the Town of Frisco implemented standards that allowed private developers, like the Ten Mile Partners, to be able to take advantages of various programs in Frisco to create affordable housing developments. The Town of Frisco enabled private sector housing to utilize affordable housing incentives if the following conditions are met:

- For sale units where the average sales price for each unit is no higher than Category 3 and the units consist of one and two bedrooms.

- For sale units where the average sales price for each unit is no higher than Category 2 and consist of studio units.
- Rental units at Category 2 consisting of studio and one bedroom units.
- For sale family oriented units where the average sales price for each unit is no higher than Category 4. A family oriented unit is a unit with three bedrooms or more with direct ground floor access to a usable yard area. (Town of Frisco, 2008, p. 4)

The updated Affordable Housing Policies for the Town of Frisco also included unit size requirements for each of the five different household categories. Due to the importance of diversity within housing types, the Town of Frisco felt that this was an important aspect in creating variable ranges of housing types and size within the Peak One Neighborhood. The policy listed the following minimum size requirements applying to for sale units and rental units:

Table 7-6 Unit Minimum Size For Sale Units

Unit Type	Categories 1 and 2 Square Feet	Categories 3 and 4 Square Feet	Category 5 Square Feet
Studio	400	500	600
One Bedroom	600	700	800
Two Bedroom	850	950	1,000
Three Bedroom	1,000	1,250	1,350

Source: Town of Frisco, 2008, p.5

Table 7-7 Unit Minimum Size For Rental Units

Unit Type	Categories 1 and 2 Square Feet	Categories 3 and 4 Square Feet	Category 5 Square Feet
Studio	300	350	400
One Bedroom	400	500	600
Two Bedroom	500	650	850
Three Bedroom	1,000	1,250	1,350

Source: Town of Frisco, 2008, p. 5

By establishing clear guidelines and regulations within the Town of Frisco Affordable Housing Policies, the local government was able to establish precise rules to follow in the initial sale of the Peak One Neighborhood housing for the Ten Mile Partners.

Implementation Process

Following the Guidelines and Regulations portion of the development process, the Peak One Neighborhood was ready for implementing the efforts agreed upon by the Town of Frisco and the Ten Mile Partners. The implementation portion of the development process relied heavily on the Ten Mile partners rather than on the Town of Frisco in that the development had completed all initial portions of the development. This section highlights the responsibility of the private sector in the process of construction, qualifying residents, financing homes, and down payment assistance.

Construction

Ten Mile Partners began construction in the fall of 2010 with the first phase of homes to be built for those who were prequalified and government employees, and already in Frisco's established housing lottery system. Ten Mile Partners plans to build the homes on a need basis as the continual desire for the homes rises.

Qualifying Residents

Perhaps one of the most important aspects of the complete development process is to qualify residents that will live within the development. Ten Mile Partners, the developers selected for the Peak One Neighborhood, was given the responsibility to qualify all residents to purchase housing or rent employer-owned units. By adhering to the master deed restrictions

outlined in the Town of Frisco Affordable Housing Policies, Ten Mile Partners qualifies residents per the community's regulations.

The Peak One Neighborhood's deed restrictions and purchase agreement defines a qualifying "resident" as follows:

'Resident' means a person and his or her Dependents, if any, who (i) at the time of purchase of a Unit and all times during ownership or occupancy of the Property, earns his or her living from a business operating in Summit County, by working at such business an average of at least 30 hours per week on an annual basis, or (ii) is a person who is approved, in writing, by SCHA or the Town/County which approval shall be based upon criteria including, but not limited to, total income, percent of income earned within Summit County, place of voter registration, place of automobile registration, and driver's license address and other qualifications established by the SCHA or the Town from time to time. (Compliance with each of these criteria is not necessary; in certifying Residents, the SCHA or the Town shall consider the criteria cumulatively as they relate to the intent and purpose of this Restriction). A person over 65 years of age shall remain a Resident regardless of his or her working status, so long as he or she has owned and occupied the Property for a time period of not less than seven (7) years. The term 'business' as used in this Article I, Subsection M, and Section 5.1.B. shall mean an enterprise or organization providing goods and/or services, whether or not for profit, and shall include, but not be limited to, educational, religious, governmental and other similar institutions. (Peak One Neighborhood Master Deed Restriction, 2011)

By following the above definition of resident, Ten Mile Partners is able to approve those who seek to live within the Peak One Neighborhood to purchase the subsidized housing. The intent of this regulation is to limit purchase to those that work in the community or in Summit County. Future sale of the property is also regulated by the deed restriction, requiring the

property to be sold to another income-qualifying resident. This aspect not only limits those who seek to live within the attainable housing development but ensures the affordability of the development for the future.

Financing Homes

After approving a qualified resident, Ten Mile Partners then takes on the responsibility to help finance the initial purchase of the various housing types. Ten Mile Partners does not personally finance the purchase of housing but does help in finding down payments and contingency sale contracts. A Sale Contingency makes the purchase of the new home located within the Peak One Neighborhood subject to or contingent to the sale of an existing home. This is important in that it allows current residents of the Town of Frisco to get out of cost burden situations and purchase new homes within the Peak One Neighborhood that would lower their housing cost burden.

Ten Mile Partners can also assist prospective homebuyers access down payment assistance. Some of the options include:

- Summit Revolving Loan Fund
 - No interest of first 2 years
 - Loan amount up to \$10,000
 - 3% interest rate for 7 year term
 - Monthly payments deferred for 2 years
 - Income limits 81% to 160% of Area Median Income (AMI)
- Division of Housing down payment assistance
 - Loan amount up to \$25,000
 - 3% interest rate for 20 year term
 - Low income limit 75% of AMI
- CMHC Loan
 - No interest for first 2 years

- Loan amount up to \$25,000
- 5% equity share on appreciation with no monthly payment
- Income limits not to exceed 160% AMI (Peak One Neighborhood, 2011)

Post Construction Process

Looking towards the future, the Town of Frisco and Ten Mile Partners both have taken the initiative to ensure the affordability of the development in the future through two avenues including future financing options and continual assessment on the success of the development. The community and Ten Mile Partners have stated that both will continually monitor affordability standards and ensure the future affordability of housing within the development.

Affordable Forever and Resale of Peak One Neighborhood Housing

To help ensure the affordability of the housing found within the Peak One Neighborhood for the future, the Town of Frisco has agreed to grant fee waivers, pay the Frisco Sanitation District fees, put aside funds for future down payments and home financing assistance using the funds enabled by Measure 5A. The town will also allocate funds available through state and local affordable housing programs (Row, January 11, 2010). Along with providing subsidies, the Town of Frisco will also control the resale of all properties located within the Peak One Neighborhood through Frisco's establishment of a CLT and deed restrictions on each unit.

As established in the Peak One Neighborhood Deed Restrictions, in the event that an owner desires to transfer his or her property, the Summit County Housing Authority (SCHA) must be notified. The home will then be placed on the SCHA listings at a 2% commission to the sale price and must be sold to a qualified resident. The sale price of the home can only increase at three percent on an annual basis. Homebuyers must comply with all resale conditions

established for the development (Peak One Neighborhood Master Deed Restriction, 2011). By establishing the guidelines for resale of any property found within the Peak One Neighborhood, the Town of Frisco has ensured the affordability for future residents.

Chapter 8 - Conclusions

Summary

This report has attempted to outline a plausible process which could be used to implement an attainable housing development. Many municipalities, in a situation similar to that of the Town of Frisco's high cost housing, need to provide housing for the community's workforce as the cost of homeownership forces households to become severely cost burdened. Due to the high cost of living in resort style towns, many of the workforce households are forced to live outside of the community in which they work, causing the community to face losses in its social, economic and physical capital.

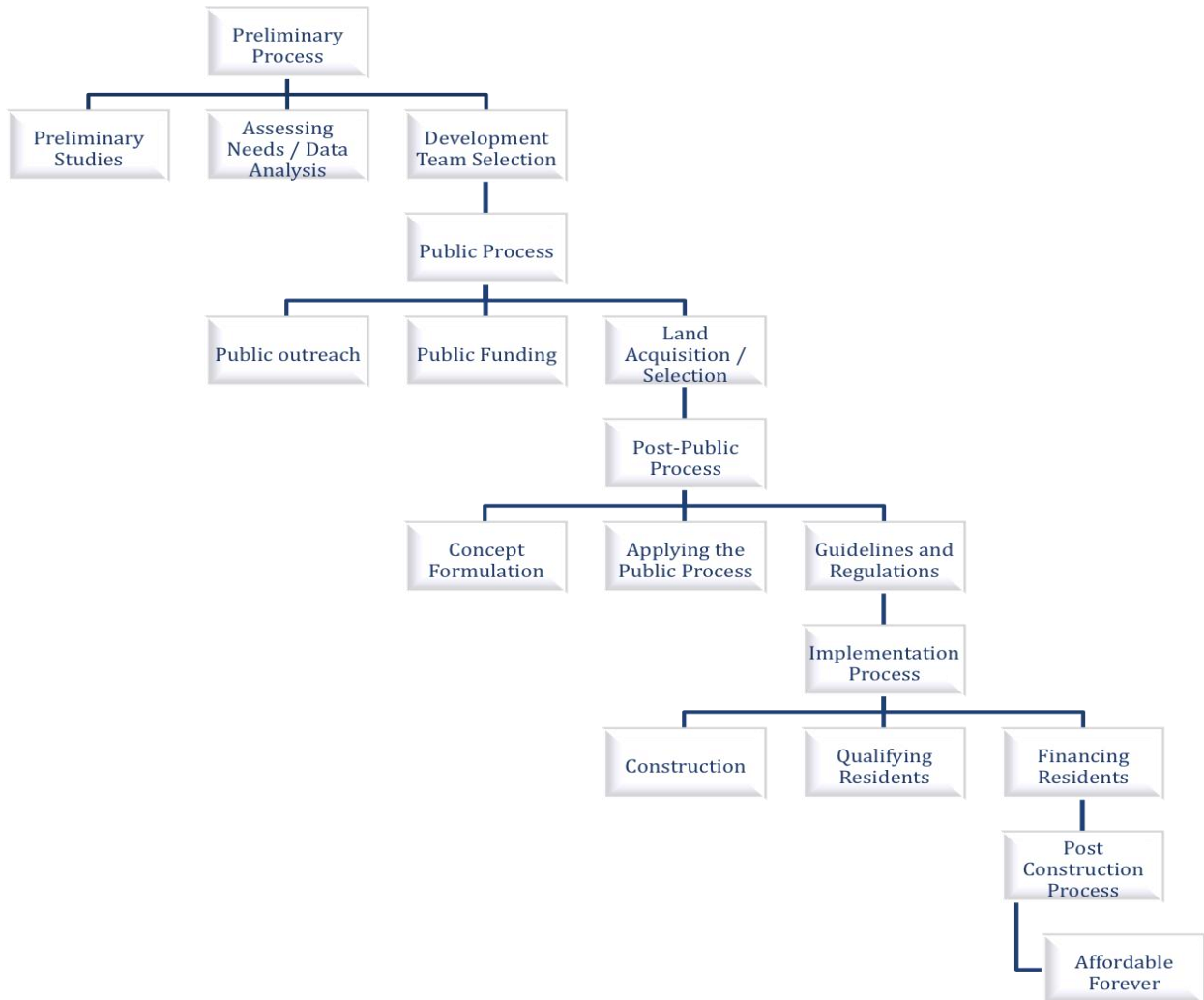
Attainable housing developments can be effective in reducing the number of severely cost burdened households. The following sections, together, will outline the Town of Frisco's process in implementing an attainable housing development and then compare it to the standardized affordable housing predevelopment process as outlined in Allan Mallach's book *A Decent Home: Planning, Building, and Preserving Affordable Housing*. In concluding this report, the author will make recommendations for future development in the realm of attainable housing.

The Peak One Neighborhood Flow Chart

The Town of Frisco initially implemented an attainable housing development to counteract the growing gap between the community's increasing home prices and household incomes. In order to create more affordable housing options in the community, the Town of Frisco partnered with Ten Mile Partners, a private sector development team, to develop the Peak

One Neighborhood. Figure 8-1 provides a simplified version of the development process utilized by the resulting public/private partnership.

Figure 8-1 Peak One Neighborhood Simplified Flow Chart of Affordable Housing Process



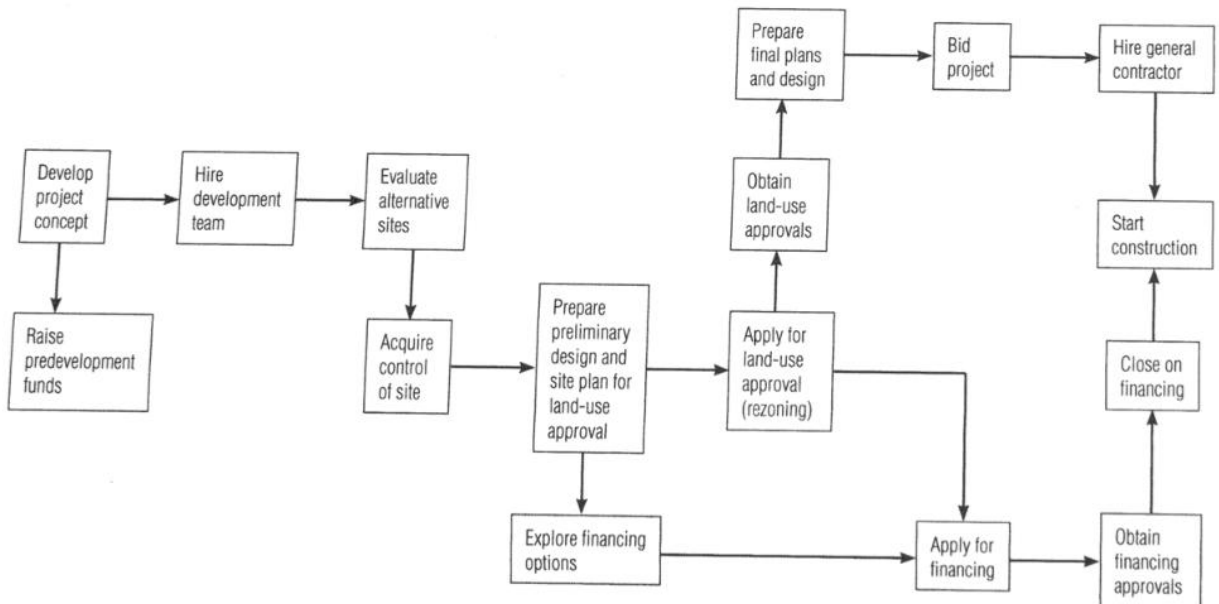
Source: Author, 2011

Through the simplified Peak One Neighborhood development process listed above, the Town of Frisco was able to successfully implement an attainable housing development to meet the needs of the community. Although this development process is unique to the Peak One Development, it serves as a guide for other local governments who may be interested in pursuing attainable housing.

Comparison to the APA Flow Chart

Figure 8-2 provides a flowchart of the APA affordable housing development process utilized in Mallach’s book. Although the development steps of the Frisco process differ slightly from the APA process, it is in many ways closely aligned. Areas where the APA flow chart and the Town of Frisco flow chart differ can be illustrated in the land development team process, land acquisition, and financing portion of the development process.

Figure 8-2 APA Simplified Flowchart of Affordable Housing Development Process



Source: Mallach, 2009, p. 135

In regard to the development team process, Frisco sought to create a team that brought knowledge to the development process from previous affordable housing experiences. This experienced team helped Frisco ensure success and smooth transitioning between the various predevelopment stages. The development team consisted of architectural firms, builders, city officials, professional legal services, and real estate professionals. This benefited the development greatly due to the diversity in the backgrounds of the team members.

The Town of Frisco's predevelopment process also differed from the APA predevelopment process in that land currently existed within the municipality's control, allowing the land acquisition process to become a minor, but important, part of the predevelopment process. By using the previously acquired land, and designating the land as a community land trust, the predevelopment process focused on gaining approval of zoning and annexation; this greatly reduced the cost of the development and enticed private sector players to join the process.

The financing of the Peak One Development also differs slightly from the method used in the APA development process. Since the development team consisted of a private market entity, Ten Mile Partners, the town was able to reduce the development risk by providing subsidies to the developers who, in turn, were able to reduce the purchase price of the housing found within the Peak One Neighborhood. Housing subsidies were made possible by Measure 5A funds which the Summit County Housing Authority allocated to the development. Because there funds were in place prior to development, the Town of Frisco reduced the financial risk involved in the development.

While the Frisco and APA development processes are similar, the initiatives undertaken by the Town of Frisco's greatly enhanced the project's success. Long range planning initiatives

and the involvement of the private market in the project resulted in improved housing diversity within the community.

Recommendations

The Peak One Development planning process utilized by the Town of Frisco is a good example for resort style communities to follow. Through the study of the Peak One Neighborhood, the author concludes that the success of the development process the Town of Frisco implemented has provided realistic approaches similar communities can undertake. The following sections outline the recommendations reached by the author.

Public Outreach

The public outreach portion of the Frisco development process proved to be one of the most influential aspects in the planning process for implementing the Peak One Neighborhood. Due to the fact that a majority of Frisco households are second homeowners, the Town implemented a strategic initiative to bridge the gap between these part-time residents and full-time current residents. By implementing public outreach through mailings, meetings, and public involvement in the process, Frisco was able to achieve the goals set forth early in the development process. By emphasizing the need for the community to implement the Peak One Neighborhood, and provide affordable attainable housing for the workforce, the local government was able to build support for the development. A well-planned public outreach program is essential to the predevelopment process. By gaining approval from the public, and allowing for the public to become knowledgeable about housing needs, the development process and the development itself can greatly benefit from the public interaction.

Public Funding

Another recommendation useful for the future attainable housing developments relates to the use of public funding. In using Measure 5A, the Town of Frisco was able to allocate funding for the development of the Peak One Neighborhood. By creating a specific fund that allocates funding for affordable housing options, a community can make attainable housing possible.

Future attainable housing developments should emphasize the importance of funding prior to the development process. By creating sales or use tax or a development impact fee dedicated for affordable housing, a community can use these funds to subsidize the cost of affordable housing or to assist in home financing.

Site Selection

Frisco also greatly benefited from the use of previously purchased land. In purchasing the land prior to build-out and the consideration of attainable housing, Frisco avoided the effects of land speculation on the price of housing within the Peak One Neighborhood. By setting the land aside for future affordable housing and designating the land as a CLT, the Town of Frisco greatly reduced the cost of housing in the development. Through its successful site selection process, the community was able to reduce land costs. For future development in attainable housing, early land allocation and a feasible site selection process should be used in reserving land for future affordable housing.

CLTs and Private Market Incentives

The Town of Frisco also utilized a community land trust to allow the community to hold ownership of the land in perpetuity. This allowed the Town of Frisco to reduce the cost of housing found within the Peak One Neighborhood. While the land trust enabled the community to control the sale and resale of housing, it also allowed the developer to make a profit on the

sale of housing. By providing incentives that reduced the cost of development, the community was able to develop a well-balanced neighborhood that suited the needs of the community and involved a public/private partnership.

Current Status of the Peak One Development

Currently, the Peak One Neighborhood is finalizing phase one of five phases. Phase one of the development has sold and constructed 12 single family detached housing units which were begun in the late summer of 2010. Driven by market trends, the Ten Mile Partners are building the housing as demand requires, staying ahead of demand by two dwelling units. Due to the interest in the development as an affordable housing option, the Ten Mile Partners plans over the next several years to finalize all five phases.

Because of the Peak One Neighborhood, the Town of Frisco has been able to successfully create long term housing for 12 families within the community, a major goal set forth in the preliminary phases of the development process. In the future, the community hopes to provide an additional 72 affordable owner-occupied homes. By creating long term housing options, the Town of Frisco hopes to allow the workforce to live in the community. As housing continues to become available, The Town of Frisco is eager to see the results of the completed project.

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Appendix A: Peak One Neighborhood Sketch Plan



PEAK ONE PARCEL, SKETCH PLAN SUBMITTAL

FRISCO, COLORADO
DECEMBER 28, 2009

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WOLFF LYON ARCHITECTS
MATTHEW STAIS ARCHITECTS

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VISION STATEMENT

OVERALL VISION

This sketch plan sets forth a vision for creating an affordable traditional neighborhood with a sense of community and place that strikes a balance between "value" and "cost." It resists the temptation to "value engineer" away all that gives the neighborhood its character. Yielding to this temptation results in affordable housing that is essentially "beds and parking spaces," and that fails to meet expectations of both the residents and the community.

The vision is a simple one. To build a traditional neighborhood, with a sense of community and place. The vision has seven compelling objectives.

PROVIDE FINANCIAL AFFORDABLE HOME OWNERSHIP OPPORTUNITIES

Affordable housing maintains community diversity and vitality. It gives people a chance to live in the community where they work, to serve on boards, to volunteer in their kid's classes, and to take full measure in "reinvesting where they live and work." Providing affordable housing near existing town centers enhances the entire community's quality of life by eliminating commuting and reducing traffic congestion, noise, and pollution. It also enhances the quality of life of each neighborhood resident. Time spent in the car can be redirected. A two car family might be able to get by with one. Providing affordable housing is only half the puzzle. Providing affordable housing near town centers is the other half.

CREATE A SENSE OF COMMUNITY WITHIN THE NEIGHBORHOOD: Opportunities for neighborhood interaction and public life are encouraged through ensuring the well being of the residents and the vitality of the neighborhood. This sense of community is fostered by a variety of design responses. Although many of these may seem small in themselves, over time and together they will produce significant results.

ESTABLISH A TRUE SENSE OF PLACE BY RESPECTING THE PHYSICAL DESIGN PATTERNS OF A TRADITIONAL NEIGHBORHOOD: The relationship between buildings, the mix of uses, and the neighborhood's friendly and walkable human scale all contribute to a memorable place. These qualities are created and even enhanced by understanding the old principles, through careful evaluation, and where necessary inventing new patterns.

PROVIDE NEEDED COMMUNITY HOUSING FOR A VARIETY OF RESIDENTS:

An appropriate mix of building types creates diversity within the neighborhood and is more responsive to the needs of different kinds of residents, including families, singles, the elderly, or other special populations. Good quality affordable housing is created without compromising other community objectives.

ENCOURAGE SUSTAINABLE DEVELOPMENT:

The neighborhood can be sustainable and of positive benefit to an existing town when its concept and site planning are based on certain principles.

The housing is located close to the community it serves, helping to eliminate long commutes which create problems of pollution and traffic congestion. Having a location within walking distance of a mix of uses encourages residents to leave their cars at home when possible. Sustainability is encouraged through an appropriate selection of building materials that use renewable or recycled products. The goals of water and energy conservation, as well as solar access and design are promoted through careful site and building design. Finally, buildings are arranged in a compact community which will facilitate mass transit alternatives and leave more land available for parks and open space.

PRESERVE AND ENHANCE NEIGHBORHOOD CONNECTIONS TO THE PEAK ONE TRAILHEAD AND THE BIKE PATH:

Informal social trails have existed for decades connecting Frisco's south side to the National Forest and, more recently, the Summit County Recreation Path. These trails are important recreational amenities for residents on the south side of town. In addition, the trails have experienced a significant increase in use over the last several years. The plan preserves and enhances these important trails. The trails continue to work as they originally evolved by remaining the shortest distance from point "A" to point "B", e.g., the connection from the south end of Third Street to the Peak One Trail Head remains direct and convenient. The trails are enhanced by being surfaced and widened so as to accommodate the recent increase in usage and by creating pedestrian interest along the path through the use of portals, landscaping and thoughtful orientation of adjoining structures. In addition, where the trails cross the bike path, there will be improvements to minimize the danger of crossing the bike path during periods of heavy use.



NEIGHBORHOOD PARKS AND PATHWAYS: A central park at the end of the Third Avenue pedestrian trail is provided as the heart of the community. The street and alley system contribute to pedestrian connectivity as well.



Gates, kiosks, and fencing are integral parts of the open space system. These amenities encourage use and create a strong sense of place.

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THE FRISCO LOOK: THE CONTEXT

Frisco was founded in 1873. Today, the year-round population is around 2,000 residents. The town began as a mining camp with simple wood frame houses and by the late 1890's became a trading center with service via two railroads due to its centralized location in Summit County. After some lean years in between the mining and slating eras, tourism is now the mainstay of the economy. Yet the Frisco look, use of functional simple architectural forms, has continued to stand the test of time. The laid-back friendly, rustic mountain town vibe strikes a chord with residents and visitors alike, and this existing context is the starting point for the design of the Peak One Neighborhood.



Central Frisco: Main Street and Dillon Reservoir



The Frisco Look: Rustic mountain details with simple forms, eclectic and earthy colors.

THE FRISCO LOOK: DIVERSITY AND MINI-NEIGHBORHOODS



By forming mini-neighborhoods that respond to the specific features of the site, the site plan sets the stage for a diversity of locations each with its own unique character.



With their two to two and a half story heights and second story terraces and porches the Hillside homes provide a unique front presentation different from the buildings across the street.



Cottages with their modest scale and massing orient to the common court and create a cozy scale.

Reduced second story plate height and narrow width have many historical precedents.

The second story located within the roof creates a unique scale along the street.

Hillside homes create a different character and scale with second story porches facing the street.

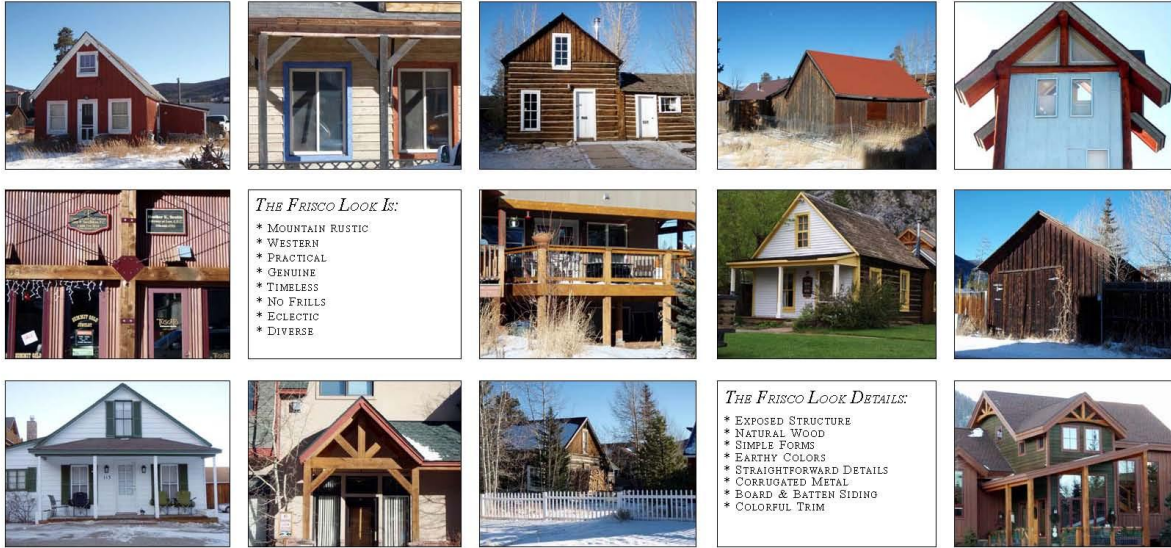


The cottage / cabin courts have a rustic and cozy feel which is more rural compared to the street oriented parts of the neighborhood.

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THE FRISCO LOOK

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THE FRISCO LOOK IS:

- * MOUNTAIN RUSTIC
- * WESTERN
- * PRACTICAL
- * GENUINE
- * TIMELESS
- * NO FRILLS
- * ECLECTIC
- * DIVERSE

THE FRISCO LOOK DETAILS:

- * EXPOSED STRUCTURE
- * NATURAL WOOD
- * SIMPLE FORMS
- * EARTHY COLORS
- * STRAIGHTFORWARD DETAILS
- * CORRUGATED METAL
- * BOARD & BATTEN SIDING
- * COLORFUL TRIM

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THE FRISCO LOOK: SOURCE PHOTOS

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The building forms, massing and details of the Peak One Neighborhood will reflect existing buildings found throughout Frisco. Sizes, roof forms, materials, colors and details will vary from building to building and give each a unique character and personality.



The corner duplex form echoes two story gable with subordinate shed forms, as seen on Main Street and elsewhere in Frisco.

The narrow plan single family home reflects a 1 1/2 story exterior wall, as found in and near Frisco Historic Park.

The single family home with the main gable to street, hip roofed porch, and one story exterior wall height can be seen in several older Frisco homes.

The two story angle family home with cross gable roof forms and front porch at first floor can also be found throughout Frisco.



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THE FRISCO LOOK: BUILDING FORMS AND DETAILS

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4 BR, 2 BA - 1,665 SF



3 BR, 2 BA - 1,463 SF



3 BR, 2 BA - 1,425 SF



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THE FRISCO LOOK: STANDARD SINGLE FAMILY

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3 BR, 2 BA - 1,250 SF



2 BR, 1.5 BA - 1,000 SF



3 BR, 2 BA - 1,250 SF



2 BR, 2 BA - 1,000 SF



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THE FRISCO LOOK: COTTAGE/CABIN SINGLE FAMILY

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3 BR, 2 BA - 1,250 SF



3 BR, 2 BA - 1,250 SF



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THE FRISCO LOOK: CORNER DUPLEX

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3 BR, 2 BA - 1,450 SF



3 BR, 2 BA - 1,550 SF



3 BR, 2 BA + LOFT - 1,650 SF



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THE FRISCO LOOK: HILLSIDE SINGLE FAMILY

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STANDARD SINGLE CAR GARAGE 240SF



STANDARD TWO CAR GARAGE 400SF



FRONT SHED SINGLE CAR GARAGE 240SF



TWO CAR GARAGE WITH STORAGE LOFT 600SF



SIDE SHED SINGLE CAR GARAGE 240SF

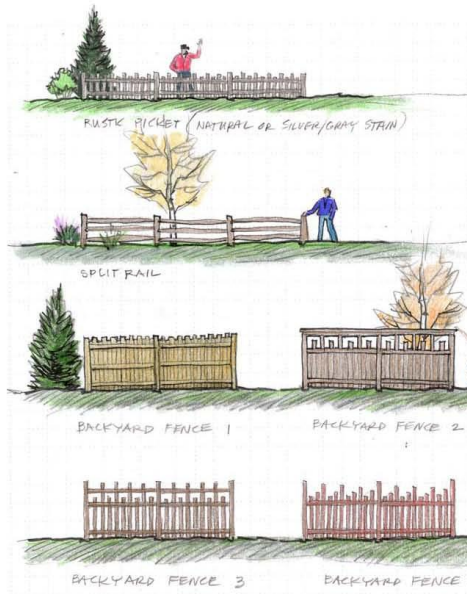


TWO CAR GARAGE WITH BONUS ROOM 700SF

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THE FRISCO LOOK: GARAGES

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THE FRISCO LOOK: FENCES AND PORTALS

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PEAK ONE PARCEL, SKETCH PLAN SUBMITTAL

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1. SITE PLAN CRITERIA

A. CONNECTIONS AND RESOLVING THE STREET GRID



Above is an aerial showing the Peak One Parcel in its context. Resolving the street grid by means of two "T" intersections and a loop is the guiding principle for this street geometry.

B. TOPOGRAPHY AND STREET LAYOUT



An earlier site plan study where Belford Street and Second Avenue create a four-way intersection with the service road to the trailhead. To accomplish this connector, Belford Street must climb up the face of the hill, requiring costly cut and fill and creating several oddly sloping building sites. By keeping the Belford alignment at the foot of the slope, less cut and fill is needed, and several similar lots are created on the uphill and downhill sides, requiring fewer building prototypes to fit the lot.

C. CREATING MINI-NEIGHBORHOODS (EACH WITH ITS UNIQUE CHARACTER)



The Peak One Neighborhood consists of various mini-neighborhoods, each with its own unique character. The cottage/courts are more rustic and informal in character. The Hillside houses relate to the street through second story living accommodations. The central neighborhood provides strong street character.

D. DESIGNING FOR SNOW



The right-of-way has adequate space on each side for snow storage, but garages are located relatively close to the street to reduce the amount of snow-shedding required. Clearance porches along the fronts of homes create habitable space along the building edge and welcoming faces to the street.

E. DESIGNING BUILDINGS THAT RESPOND TO THE SITE CONSTRAINTS



Hillside homes need to be designed with two fronts. One faces the street and one faces the Hilltop Park and trail. Living spaces on the second level overlook the street to the south and open to patios and outdoor living spaces on the park side.

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SKETCH PLAN

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2. THE GREENHOUSE, THE TOWER AND THE PARKS

The neighborhood has three primary focal points --- the Greenhouse/Community Garden, the Hilltop Park with an Observation Tower, and the Crescent Park.

THE GREENHOUSE

The Greenhouse accomplishes multiple goals, including the creation of:

- A positive terminating vista from within the neighborhood looking south and from the bike path looking north,

- A center for neighborhood involvement and activity, including a place for hosting neighborhood gatherings and events, and
- A well defined and engaging "outdoor room" along the west elevation and adjoining the community gardens that will be a great place to "hang out" and interact with neighbors.

The Greenhouse design program needs to be defined by the residents; however, there is opportunity for community gardens, photovoltaic power, trombe wall, composting and recycling.



At the southern edge of the site, accessible from the Temple Trail, a community garden and greenhouse could provide a focal point for the neighborhood. Access to the bike path is provided at two controlled points to help avoid conflicts with pedestrians and bicyclists.



THE TOWER

The Tower and surrounding Hilltop Park creates the second strong neighborhood focal point and terminating vista. In addition, it will create a well defined and engaging public space that will be a great pedestrian "destination". The views from the observation deck will be stunning.



THE PARKS

Finally, the neighborhood will have three well defined parks. The first will be the Crescent Park located to the north of the greenhouse which is defined by the fronts of homes in a gentle arc along its northern edge. The Hilltop Park, being located on the high point of the site, will have a unique mountain character. Finally, at the west end of the neighborhood, the cabins will be grouped around an informal green. The green will provide a great place for neighbors to interact and children to safely play.



The mid-block pedestrian trail fits into a generous 20 foot wide Right-of-Way. Low fences, gentle earth mounds, and privacy fences in places create a diversity along the path. Homes along either side can be placed so that the side porches orient toward the trail, encouraging neighborly interaction.

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SKETCH PLAN

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STREET DESIGN

Streets on the Peak One Parcel need to be pedestrian-friendly, efficient and attractive. At the same time they need to be easily plowed and maintained. The Sketch Plan contemplates two street

types and an alley. Use of alleys is crucial in providing service and vehicular access to the lots without compromising street life. Having narrow streets is the best way to calm traffic and create a

pedestrian-friendly environment. These designs balance the needs of the automobile owner, snow plow operator, emergency vehicle driver and last, but not least, the child on a bicycle.

BELFORD STREET AND THE ENTRANCE SEGMENT OF SECOND AVENUE



On Second Avenue and Belford Street 26-foot pavement for two-way traffic is a reasonable dimension. A detached sidewalk of 6 feet is provided on one side with ample tree lawns on both sides to allow space for sufficient snow storage. This street can be accommodated within a 50-foot right-of-way.

THE LOOP

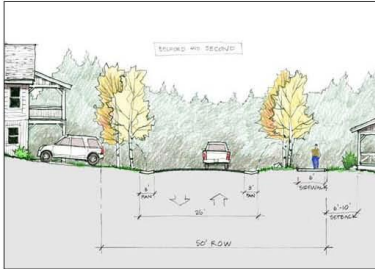


The Loop does not have on-street parking, but instead has occasional parking pockets, a solution which has proved to be very maintenance friendly especially in mountain areas with high amount of snowfall. This street fits easily within a 50-foot right-of-way.

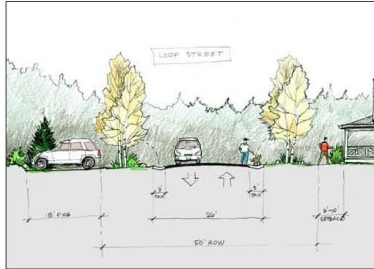
THE ALLEY



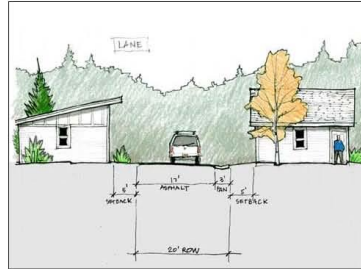
The alleys need to be wide enough to accommodate snow storage. A 20-foot right-of-way with 5-foot setbacks provides an ample garage-to-garage dimension which is wide enough to allow for snow plowing and storage.



Belford Street and Second Avenue cross-section.



Loop Street cross-section.



Cross-section of a typical alley

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SKETCH PLAN

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PEAK ONE

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An observation tower could be placed at the highest point of the site creating a memorable focal point.

The Third Avenue trail splits when it meets the northern edge of the site. One trail leads west along the edge of the Hilltop Park down to the trail head parking access. The other spur leads south to the Crescent park.

Belford Street enters the site and curves gently to the south along the toe of the slope. Hillside homes line the uphill side of the street.

A generous 6 ft wide sidewalk is placed on the south side of Belford Street making a strong pedestrian connection from east to west. Ample space is provided for snow storage on both sides of the right-of-way.

The front porches of these homes face the wetland area to the south and are visible from the Loop Street and Crescent Park.

The Crescent Parks is the center of the community. Its northern edge is defined by fronts of homes in a gentle arc.

The wetland area at the southeast corner of the site will be preserved and enhanced. Buildings are set back a minimum of 25 feet from its edge.

A site is set aside for Community Gardens and a greenhouse adjacent to the Temple Trail.

An informal arrangement of small cottages lines the southeastern edge of the property and responds to the natural setting of the adjacent national Forest land across the bike trail.

Access to the National Forest trailhead is maintained. Crossings of the bike path are limited to two places and each one will have appropriate signs and features to make the intersection safer.

At the western end of the property a cottage cluster forms an informal green court. Parking for the homes is located in two small parking pockets at either side of the site.

Second Avenue continues into the site as one of the main access points.

Residence Type	# of Units
Cottage/Cabin single family	24
Standard single family	95
Hillside single family	13
Corner duplex units	20
Total	152

WOLFF LYON ARCHITECTS
MATTHEW STAIS ARCHITECTS

SKETCH PLAN

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