



## Next Generation Advisory Committee

Thursday December 9, 2021

ULUC/Zoning Subcommittee

**Participation Options for Non-Broadcast Virtual Meetings:** To participate during the public comment portion of this meeting, or to listen to the meeting live, please call **(669) 900-6833**. When prompted, enter the **Webinar ID: 955 9569 9352**

### **ULUC/Zoning Sub-Committee Agenda Thursday, December 9, 2021 @ 6:30 PM**

#### Zoning/ULUC

- Affordable Housing
  - Recap Call with Vibrant Littleton
  - Narratives – Deadline of End of Year
    - **Attachment: Work Plan**
    - **Attachment: Narratives**

#### **ULUC/ZONING SUBCOMMITTEE MEMBERS**

Michael Steighner, Lauren Geber, Greg Anderson, Alyssa Campbell

**Work Plan – Zoning 2021/2022**

Project	Tasks	Delivery	Format	Contact	Completed
Littleton Blvd. Corridor	<ol style="list-style-type: none"> <li>1. Review ULUC code pertaining to corridor</li> <li>2. Schedule a walking tour</li> </ol>	Postponed until taken up by City Council/Staff	Postponed	Greg Anderson	Postponed
Accessory Dwelling Units	<ol style="list-style-type: none"> <li>1. Review Envisions Studios</li> <li>2. Review ULUC code pertaining to ADUs</li> <li>3. Collect research and reference material</li> <li>4. Assign sections to committee members</li> <li>5. Draft white paper</li> <li>6. Finalize white paper</li> </ol>	July 2021	White Paper	Stephen Barr	Completed
Affordable Housing	<ol style="list-style-type: none"> <li>1. Review Housing Study Documents</li> <li>2. Meet with South Metro Housing Option</li> <li>3. Discuss the housing perspective of the Next Generation</li> <li>4. Discuss Education opportunities for citizens regarding home ownership</li> <li>5. Research government education opportunities provided by other municipalities</li> <li>6. Discuss Holistic view of housing</li> <li>7. Request members of NGAC submit testimony about their experience living in Littleton and what staying in Littleton would need to look like</li> <li>8. Meet with Vibrant Littleton</li> <li>9. Draft Affordable housing narratives</li> <li>10. Finalize affordable housing narratives</li> <li>11. Draft final white paper recommendations based on narratives and research</li> <li>12. Finalize white paper recommendations</li> </ol>	<p>December 2021 – Narrative Regarding Affordable Housing</p> <p>March 2022 – White paper regarding policy recommendations</p>	White Paper	Alyssa Campbell	In progress

Molli Luke

Thank you for the opportunity to share a little about my experience owning a house and growing our family in Littleton.

There are so many things I love about living in Littleton. Although Littleton in many ways feels like a suburb of Denver, it is not. It has its own unique character with an engaged community giving it community feel. The houses and neighborhoods are not cookie cutter. Walking around the various neighborhoods is enjoyable because each house has unique features and interesting landscaping, and people seem to be invested in their homes and their community. Similarly, our house was built in the 1950s. Inspectors have been impressed with how well it is built and been maintained over the years by various owners. We were told that a previous owner also owned the store Willow in downtown Littleton – which makes us feel even more connected to the city. We are in walking distance from two parks, the library and museum, downtown Littleton, trails, the light rail, and wonderful neighbors. Aside from trips to the mountains or special outings, we rarely leave Littleton because we can access most everything we need from local restaurants and stores, grocery stores, parks, etc. within a few miles of our house.

We purchased our first home in Littleton. Fortunately, we purchased it 6 years ago (before we had kids) because there is no way we could purchase our first home here now with the cost of housing. And even when we bought it, we were lucky to get it because it was a holiday weekend. Our house is in a wonderful location in many ways except it is on uncharacteristically busy street for a fully residential area (S. Windermere south of Littleton Boulevard). This street has narrow sidewalks (although all streets in our neighborhood have narrow sidewalks that barely allow enough room for strollers) and constant cars and trucks (sometimes even big construction vehicles, semi-trucks, etc.). Most of the traffic goes well above the speed limit because there aren't any traffic calming or safety measures in place. With young kids, the location of our house is becoming a bigger safety concern. For instance, we love that we can walk to their preschool, but we need to cross Windermere and I am terrified every time that we are going to be hit by a car. I am also concerned that our kids will grow up with lung issues because of all the car exhaust that comes into our house. So, for us personally, one of the biggest things that would keep us in Littleton is that *everywhere* in Littleton would be safe for walking, biking, strollers, etc. (not just safe for cars and not just safe in downtown Littleton). Although maybe not directly related to housing affordability, I do think it would make a big difference that, for example, every house/apartment/townhouse, etc. had a safe walking route to all the things we love about Littleton making every location in Littleton valuable.

Due to the busy street, I am also regularly keeping an eye out for other houses. We want a house that is big enough for four people with a yard on a quiet street that is walkable street to all the parts of Littleton we love, but the houses in the area cost way more than I would be willing or able to pay. I am sure this is common for my generation, but I am very weary of paying more than I think a house is worth because of the fear that there will be another housing crash. It seems like you need to take big gambles to

buy a house in Littleton anymore which I assume makes many people who lived through the housing crash (i.e., people my age) less likely to live here. I want to stay in Littleton, but I have as a young, middle-class family, it does feel like either we need make several compromises or move to another area. I am not sure that there is much that the city can do about it, but I appreciate their willingness to explore ways to keep and attract residents who love this city like we do.

Lauren Geber

I will never forget the first time I visited historic downtown Littleton. New to Colorado, I was driving around aimlessly near where I lived in Englewood and stumbled upon Main Street. I was immediately enthralled by the charming historic buildings and slew of local businesses, a city full of life, but also a city full of promise. I knew I wanted to live there someday, and frankly, it's the only place in the front range that has ever felt like home to me. I don't think it's an accident that my husband and I found the perfect first home here almost exactly two years ago. We live a short walk from Ketring Park and can walk to the Littleton Museum and Bemis Library. I often reflect on this reality and can hardly believe it. I feel so incredibly grateful to live in a community with so much green space, parks, and quality public services such as the Library and Museum. To live in a place with so many vibrant and deep-rooted local businesses, and with a heart for people and this city. To live somewhere where there's even enough interest in a Next-Generation Advisory committee; that others in my age group are also passionate about this little place that feels like home to me. I couldn't be more grateful to have achieved my dream of living here, yet it continues to exceed any expectation I could've ever had.

But I do feel the fragility of it as the cost of housing continues to increase significantly, as well as the cost of living here. For example, our property taxes in Arapahoe County increased \$1800 after the last assessment, and along with our insurance rates going up our mortgage recently increased by an additional \$200 per month. We were stunned that within a two-year period, our cost to live here increased substantially enough to price someone right out of their home. It's a unique situation we are in, paying property taxes to Arapahoe County while we watch the streets in Aberdeen Village disintegrate; another unique situation as home prices in that pocket are pushing \$1 million. How much more will our mortgage go up over the life of our 30-year loan? We feel grateful that we can still afford our mortgage after that increase, but what will happen in a few years? What about the people who have called Littleton home for decades, yet can no longer afford it right now?

It's not lost on me that Littleton is not alone in this housing crisis. The entire metro area and arguably the entire country is facing this similarly in comparable markets, so I understand the challenge that the housing crisis does not stop and end in Littleton. However, there are very specific and practical ways in which Littleton can combat the increased cost of living and homeownership plaguing our nation. Littleton needs to maintain and preserve not only their historic districts and green spaces, but the residential areas as well. Littleton will not grow if young families can't afford to live here. Whether buying or renting, the cost of a basic "starter home" has become out of

reach for young families who saw their parents purchasing very comparable homes at their age. The solution? Write legislation that will create as many opportunities as possible for homeowners to cash-flow their property. Write legislation that limits the control that larger-scale investment groups could inevitably have on real estate in the area. Create incentives that will in fact promote homeowners to cash flow their home.

Why? The median age in the city of Littleton, per the last census, was 41. This is relatively high compared to data from other front-range cities, considering that the median age in Denver is 34.5, Aurora is 34.4, and Englewood is 36.4. Has the city ever considered the fact that affordability is keeping younger people, who hold the future of Littleton in their hands, from moving here? What about the fact that the average salary earned by an individual is \$49,411. Based on that income, one could qualify for a MAXIMUM mortgage of approximately \$365,922, per data on NerdWallet, although the recommended affordability is \$321,452. This is assuming a conventional loan, meaning a buyer would be held to a 20% down payment. According to my research, the average price of a home in Littleton right now is \$649,990, which has ticked down slightly from the summer. As someone with a current and active Colorado Real Estate license, I knew the data would paint this picture, but even I was shocked at how drastic this is. And again, this imbalance is clearly not only affecting the City of Littleton. However, Littleton is in a position to act fast to preserve its charm amongst a climate that threatens to leave it all behind. Here are some practical solutions:

- Allow flexibility for ADU's and short-term rentals for OWNER-OCCUPIED homes ONLY.
- Put more limitations on non-owner-occupied properties, including investment properties.
- Create incentives (perhaps govt-funding or tax breaks) to those providing short-term accommodations in the city.
- STRATEGICALLY re-develop Aspen Grove to provide affordable housing solutions and create better options for public transportation, namely the RTD light rail.

I beg the question, if there weren't short-term rental properties within Littleton's city limits, where would people stay?!?! From a conversation with the former City Manager, Littleton has four hotels located within its boundary. I ask anyone reading this to think about whether or not they would feel safe staying in those run-down motels off of Santa Fe with their families. Short-term rentals are indeed instrumental to the City of Littleton. As an example, Littleton is home, or at least neighboring, many wedding venues, including Hudson Gardens, Breckenridge Brewery, and Ashley Ridge to name a few. Those who attend those weddings need safe and comfortable places to stay so they can perhaps stick around for a few days, supporting other local businesses and putting more money in the city's pocket, which is clearly a desperate need right now. Those who operate such accommodations shouldn't be seen as a problem to the city but rather as a local business that is creating more opportunities for people to visit and

pour into our local economy. Further, why not consider a lodging tax that would generate even more income that directly impacts those visiting as tourists?

Another solution for affordable housing could be found with Aspen Grove. It's been quite a controversial conversation surrounding what to do with this space, however it seems clear that the way it exists today is not fruitful nor sustainable. Upon briefly reading the proposed plan for Aspen Grove, my opinion is that more strategy needs to be in place before any redevelopment occurs. While I am in support of adding residential units, I do think this should be limited and that a stringent height requirement be put into place. Littleton should consider income-restricted housing and develop this space as a SOLUTION to affordable housing rather than create a larger issue in the multi-family housing realm.

However, before any housing should be considered, Littleton should fight for more central public transportation to Downtown Denver. Those who qualify for more affordable or income-restricted housing often have limited access to transportation, which limits where they can live and work. The Littleton-Mineral station has an excellent location being walkable to Aspen Grove as well as the apartment complexes behind it. This station should be able to provide more options, especially for those who may be headed to downtown Denver. I urge the City to fight for reinstatement of the 'C' line, which used to take passengers straight to Union Station. This creates significantly more access into Denver, including access to the 'A' line, taking people to the airport. Bringing back the C line will not only create more options for those who may not have a car, it will be a solution to many of the concerns citizens have regarding adding residential units to Aspen Grove and the traffic congestion that will create on Santa Fe. From a sustainability perspective, it will further encourage locals to drive less, creating less fuel emissions. I would also suggest the idea of creating a more streamlined way to travel by RTD rail to the DTC area, as that part of the metro area provides lots of jobs.

Our entire nation faces a crisis when it comes to home affordability and sustainability. However, Littleton is in a unique position as a city of its size to create a community that is not only a safe and pleasant place to live, but is within reach for a variety of ages, incomes, and walks of life. Littleton will NOT flourish without the incorporation of younger people and an incentive for them to come here. In fact, it will cease to exist. I sincerely hope I will be able to raise my children here in Littleton one day, but many factors are at play. Will we be able to cash-flow our home to help offset the increasing cost of our mortgage as well as the cost of generally living here? Will the city have enough funding to maintain its highly regarded LPS school system? Will the streets be paved smoothly enough for my kids to be able to learn to ride their bikes? I may be new to the world of city government per my Next Gen position, but my passion comes from nothing other than genuine love for this city, and a firm belief that Littleton CAN continue to not only grow but THRIVE for many years to come.

Michael Steighner

I was born and raised in Littleton and have witnessed it's popularity and housing issues increase. Attempting to buy a home in Littleton right now can seem like a daunting task. For young people in our community it can feel almost impossible. Although it seems like we are constantly building, in reality Littleton's inventory remains low, keeping prices and demand high. The main issue that I see in my work as a real estate agent is the lack of funds that are available for a down payment. However, I believe education regarding real estate and finances as a whole could be extremely impactful for generations to come. Many of my own clients, young and old, are unaware of the different avenues that are available when it comes to purchasing a home. A large down payment may not be necessary or there may be a loan option that can help a first time home buyer. Different strategies are available and I believe if we hold classes, seminars etc. we can have a more informed community that may have a better chance when it comes time to purchase. Furthermore, I believe this education could start in Littleton schools, whether a part of the curriculum, or a yearly symposium that is held at the schools. I feel this city has often been proactive when addressing community issues and financial/home buying literacy should be no different.

Alyssa Campbell

I have lived in unincorporated Jefferson County for most of my life but have always considered Littleton my home. Growing up in the outskirts of the city, but was always finding myself in the city, even attending Heritage High School's prom my senior year of high school. In 2018 I knew I wanted to begin the process to purchase my own home. At the time I was living in a rental for roughly \$1,200/month in the city of Lakewood, but I wanted to move back closer to my family and the city I called home. With a \$1,200/month rent payment in addition to all other living expenses, there was no room in my paychecks to save any money for a down payment for a future home.

Due to this struggle, I found myself moving back home and in with my parents for a year while I saved the \$1,200/month instead of spending it on rent. I recognize how fortunate that I was to have a family that allowed me to move back home, a home that was a safe place for me both physically and mentally. Not everyone is able to move back home with their parents, or even if they have a safe and caring family, the financial strain can increase on that home, and it is not a viable option.

After a year of saving, I began to get anxious to move out and into a home of my own. I began the process of touring condominiums around the Denver Metro area. Only two units in the City of Littleton were available in the four months I was touring homes. The first home was a studio condo with no upgrades, which was still on the higher end of my budget. And the second was a two-bedroom condo over my budget that was under contract within an hour of it going on the market. I wanted to be close to my job located in Littleton, and I wanted to live in the city I loved so dearly. But there were no available options for a single income with a budget of \$185,000.

I ended up purchasing in unincorporated Jefferson County, just outside the City of Littleton because the unit was in my price range and didn't go under contract within the same day.

Housing in the City of Littleton is unattainable for working, single income homes. I had a well saved down payment, an extremely low debt to income ratio, high credit, and a stable well-paying salary, and there was nothing in the city that was accessible to me. This is devastating for the individuals who want to return to their roots and are unable to even get a foot in the door. Affordable housing measures are needing to bring in a younger, more vibrant generation, as well has a greater diverse population to influx Littleton with new demographics and families to better sustain its economic path for the future.

Greg Anderson

I immigrated to Littleton in 2019. My wife and newborn son are natives.

We are the second owners of our home which was built in 1958. We purchased our home from the Williams' who had lived in our home for more than 60 years. Needless to say, it is filled to the brim with good history and love.

In order to get here, we navigated a circuitous route. We met in California, but have each spent time in New York, Boston, and rural Georgia. My past careers include preschool teacher and soldier, while my wife has been a professor and illustrator. In each of our previous careers, neither of us had ever made over \$45,000/yr.

Now, we work in tech. My company makes pop-ups. Her company builds luxury homes that no one we know could ever afford. Our salaries are great, but we abandoned careers of passion in order to expand our economic potential.

We spent two focused years paying off our advanced degrees that no longer apply to our field- eight years after we had graduated. We lived with my wife's parents in order to save on rent. Finally, at 34, we were debt-free.

We bought wine to celebrate the day we were worth \$0 and started to look for a house. With the VA loan we were able to make an offer without a down payment. We bought the home from the Williams' a month later. The entire house needs to be renovated. The price was closer to the high end of our budget than the lower end. Our first offer was \$5k over asking. We went another \$20k over in a competition with a developer.

We were lucky enough to withstand a list of obstacles including career changes, cross-country moves, debt, recessions, over 50 roommates combined in our 20's, a multi-year pandemic, and the military- which includes an entirely different set of roommates and brand of living. Having supportive parents with means to help has been just as critical.

This is a lot to ask for someone looking for a starter home.



## Meeting Agenda

Thursday, December 9, 2021

---

I want more people in my community to experience what we have. We now live five blocks from where my wife was born. My child will go to the same schools as his mother. His mother goes to the same art studio that drove her to become an illustrator. There is a lot of magic that comes with our home.

Let's make that magic accessible.