

ELEMENT

Provide a range of housing opportunities and choices to meet the needs of both seasonal and permanent residents

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A comprehensive approach to housing that offers options for seasonal and permanent residents, visitors, and workers provides a strong basis for a vibrant economy.

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Fernandina Beach, Florida's zoning code allows for residential use on the second floor.



Orenco Station in Hillsboro, Oregon, has won accolades for both livability and design.

As individuals pass through various stages of their lives, their housing needs, as well as what they can afford, vary. Young adults just starting out, families, and retired people all need different types of housing, but because of the way housing is built in many communities, they may not be able to stay in the same neighborhood as their needs and income levels change. Communities with smart growth policies meet these challenges by providing a broad range of housing types, with easy access to jobs, schools, shops, and recreation, to meet the needs of households at varying income levels. Implementing this approach lets communities use infrastructure more efficiently, accommodate the housing needs of all residents, and help everyone, from aging citizens to young people getting their first home, remain in the community.

Waterfront communities face the additional challenge of providing housing for permanent and seasonal residents and workers. Seasonal influxes of visitors and demand for second homes can overwhelm the existing housing supply in resort towns or vacation destinations, driving prices up and adding to the cost premium already associated with land near water. The result is that housing is unaffordable for much of the workforce, such as police officers, teachers, and retail employees, that communities need to grow and thrive. These employees may choose to endure long and costly commutes from less expensive inland locations, generating congestion and pollution. In the long term, affordable housing choices help protect the environment and keep the local economy viable.

For all the challenges that communities have in providing affordable housing, there are a variety of tools to help meet the need. For example, local

jurisdictions can use land more efficiently by encouraging flexibility for single family homes, including the construction of accessory dwelling units (ADUs). Detached cottages, spaces above garages, or attic units with separate entrances are all potential homes for seasonal visitors, as well as the elderly, single adults, or young singles and families. These “mother-in-law” apartments can generate seasonal rents for permanent residents and provide affordable options for workers, part-year residents, and seniors.¹⁴ To reap the benefits of ADUs, communities may have to revise their zoning ordinances and building codes and consider the concerns of neighbors, such as the need for increased parking, to ensure that ADUs will not make the look and feel of a neighborhood less appealing. In addition, condo-hotels in a dense, multi-family arrangement can help respond to the demand for second homes and reduce pressure on the existing housing supply. Furthermore, communities can use inclusionary zoning to require developers to construct or pay for new affordable housing units as part of the approval of new developments. Communities that have found the greatest success with inclusionary zoning have offset the additional cost of these requirements with density bonuses for the developer, thereby allowing the affordable units to be constructed at little or no net cost to the builder or the local government.

Where consistent with state and local regulations, well-managed marinas and mooring fields provide another opportunity to increase housing options. Live-aboard vessels can provide an alternative for seasonal and permanent residents in areas with high land and housing costs, although environmental and public access impacts must be addressed.^{15,16} Many marinas in Maryland accommodate live-aboard



The award-winning Katrina cottage was developed in response to the hurricanes of 2005 to meet the demand for affordable housing while respecting the architectural tradition of the Gulf region.



Houseboats on Lake Union provide an alternative housing option for Seattle, Washington, residents.



Winooski, Vermont's downtown revitalization effort added much-needed housing, stores, and public space.

vessels and protect coastal water quality from adverse effects by adopting environmentally sound operating and maintenance procedures as part of the Clean Marina Initiative.¹⁷

These land- and water-based approaches help ease pressure to convert undeveloped land into new housing construction, and better distribute the demand for housing over a larger number and wider range of housing types. Yet the coastal premium in home prices requires policies that go beyond expanding the supply of affordable housing to also maintain affordability over time. Deed restrictions can be attached to units developed with public funds to limit the share of appreciation that homeowners can claim upon resale of the units, thereby guaranteeing a permanent supply of affordable housing to local low-wage employees.

In coastal and waterfront economies dependent on tourism, the need to provide affordable workforce housing can be an opportunity to galvanize support among a broad range of stakeholders, including environmentalists, business owners, civic leaders, and other community members. A comprehensive approach to housing that offers options for seasonal and permanent residents, visitors, and workers provides a strong basis for a vibrant and sustainable local economy.



Santa Cruz, California

Like many communities in northern California, Santa Cruz has seen its housing costs increase dramatically, in part because of its coastal location on Monterey Bay and its desirability as a vacation, retirement, and second-home destination. In response to concerns over how to retain teachers, police officers,

and service workers, the city created an Accessory Dwelling Unit (ADU) Development Program.¹⁸ The program makes it easier for homeowners to build a new structure or to convert all or part of a garage into an ADU. The city revised its zoning ordinance, commissioned design guidelines, and produced

architect-generated building prototypes that have been pre-reviewed by city departments, thereby reducing processing time, planning fees, and design costs. To encourage affordable housing, loan and fee waiver programs are available to homeowners who will rent the unit at an affordable level. The program has been



The High Point Redevelopment Project in Seattle, Washington, increased low income housing opportunities by 43%.

Housing can be conveniently located above commercial space.

KEY ACTION OPTIONS	POLICIES, TOOLS, AND TECHNIQUES FOR IMPLEMENTATION
<p><i>Provide a range of housing types</i></p>	<ul style="list-style-type: none"> • Create inclusionary zoning, which requires new construction to include a portion of affordable units • Create increased zoning for construction of multi-family and rental units • Allow increased density near waterfront amenities • Consider vessel live-a-boards, while addressing public-access issues and environmental impacts • Provide seasonal rentals and time-shares
<p><i>Promote affordable housing for permanent and seasonal residents</i></p>	<ul style="list-style-type: none"> • Provide workforce housing accommodations (e.g., single-room occupancy projects, college dorm conversions) • Develop live-near-your-work programs for permanent and seasonal workers • Allow accessory dwelling units
<p><i>Maintain affordable housing for permanent and seasonal residents</i></p>	<ul style="list-style-type: none"> • Have community land trusts retain ownership of underlying land while the house is bought and sold, lowering cost for buyers and ensuring long-term affordability • Write deed restrictions to maintain permanent affordability

successful. In 2003, the program's first full year, 35 accessory units were built—a fourfold increase over the eight units built in 2001. Between 40 and 50 new accessory unit building permits have been issued each year since the program began.¹⁹ (See photo (left) and illustration (right) for example of garage conversion.)



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Left: Waterfronts Florida Program; Right: U.S. EPA

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