FHC

FUTURE HOUSING COALITION

powered by Civic Results

COMMUNICATIONS TOOLKIT: KEY TERMS

Figure 1: Habitat for Humanity of Metro Denver

FOREWORD

From the President & CEO, Civic Results

I am proud to introduce the Future Housing Toolkit, a resource designed to help Colorado communities expand housing choices and strengthen local economies. Across our state, the demand for housing that meets the needs of working families, older adults, and first-time home buyers continues to grow. At the same time, communities are striving to preserve character, address infrastructure demands, and ensure long-term sustainability.

This toolkit is the result of thoughtful collaboration through the Future Housing Coalition (FHC) – a partnership of mayors, local leaders, housing experts, and community stakeholders. The initial toolkit includes communications and public sector components, and illustrative examples that showcase how missing middle housing can fit seamlessly into existing neighborhoods.

Our goal is simple: to equip local governments and partner organizations with practical tools to inform dialogue, foster trust, and move from concept to implementation. By supporting transparent engagement and providing clear policy pathways, we aim to help communities of all sizes expand housing opportunities for residents while maintaining the qualities that make each place unique.

Future iterations of the toolkit will build on this foundation, adding components for the Private Sector and Financing Options. These additions will focus on ensuring that middle housing serves households in the 80–120% AMI range, including teachers, healthcare and essential workers, and the public safety workforce, who are vital to the prosperity of every community.

While the FHC offers useful references, the toolkit is NOT intended to serve as a template for state legislation, but rather as a resource to help LOCAL governments identify approaches that best fit their own community needs.

This is just the beginning. As we continue to refine and add to the Future Housing Toolkit, I invite you, local leaders, community members, and partners, to use these resources, adapt them, share your experiences and send us examples. Together, we can create stronger communities, more resilient economies, and a future where every Coloradan has a place to call home.

With gratitude,

Heidi K. Williams
President & CEO, Civic Results

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COLLEGE OF ARCHITECTURE AND PLANNING
UNIVERSITY OF COLORADO **DENVER**

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Civic Results Team

Heidi Williams, President & CEO

Maggie Graves, Program Manager

Christina Noto, Program & Operations Associate

Civic Results Board of Directors

Kasia Iwaniczko-MacLeod, Board Chair. Managing Partner, 5280 Consulting Group, Inc.

Bob Murphy, Board Vice Chair. Former Mayor, City of Lakewood

Marilee Utter, Board Secretary/Treasurer. President, Citiventure Associates, LLC.

Rick Pilgrim, Past Board Chair. Senior Vice President & Principal Consultant, HDR, Inc.

Jackie Millet, Chief Operating Officer, Douglas County School District

Linda Olson, Reservist & Training Manager, FEMA

Adam Paul, Director of Government Affairs, CCD

Carolynne White, Shareholder, Brownstein Hyatt Farber Schreck

Raymond Gonzales, President, Metro Denver Economic Development Corporation. Executive Vice President, Denver Metro Chamber of Commerce

FHC Steering Committee

Alison George, Former Director, Colorado Department of Local Affairs (DOLA) Division of Housing

Anthony Graves, Principal, Graves Civic Solutions. FormerManaging Director of Partnerships & Innovation, University of Colorado Denver

Bev Stables, Legislative & Policy Advocate, Colorado Municipal League

Bill Mahar, Principal, Norris Design

**The views expressed in this toolkit do not necessarily reflect the work or views* of the individuals listed.

ACKNOWLEDGEMENTS

Bud Starker, Former Mayor, Wheat Ridge. Former Chair, Metro Mayors Caucus (MMC), MMC Housing, Homelessness and Hunger Committee
Hilary Cooper, Director of Innovative Funding for Housing Programs, Colorado Office of Economic Development and International Trade
Kelly Flenniken, Executive Director, Colorado Counties, Inc.
Kevin Bommer, Executive Director, Colorado Municipal League
Lauren Cecil, Director of Government Affairs, Denver Metro Association of REALTORS®
Maria De Cambra, Executive Director, Colorado Department of Local Affairs (DOLA)
Marilee Utter, President Citiventure Associates, LLC. Board Secretary/Treasurer, Civic Results Board of Directors
Peter Lifari, CEO, Maiker Housing Partners. Housing Fellow Common Sense Institute
Peter Wall, Wall Kane Consulting
Rodney Milton, Executive Director, Colorado Urban Land Institute
Steve Conklin, Mayor, City of Edgewater. Former Chair, Denver Regional Council of Governments (DRCOG). Executive Committee Member Metro Mayors Caucus (MMC)
Ted Leighty, President & CEO Home Builders Association of Metro Denver and Colorado Home Builders Association

Contributors
Brian Rossbert, Executive Director, Housing Colorado
Don Elliott, Senior Consultant, Clarion Associates, LLC.
Jeannine Rustad, Director of Planning & Business Development Director, City of Aurora
Jenni Hall, Director of Community and Economic Development, Adams County Government
Laura Weinberg, Mayor, City of Golden

Policy and Land Use Work Group
Amy Schwartz, Vice President Social Responsibility and Community Partnerships, Oakwood Homes
Bev Stables, Policy Advocate, Colorado Municipal League
Don Elliott, Senior Consultant, Clarion Associates, LLC.

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Greg Fisher, Long-Term Planning Manager, Denver Water
Jeannine Rustad, Director of Planning & Business Development, City of Aurora
Jenni Hall, Director Community & Economic Development, Adams County Government
Kelly First, Director of Community Development, City of Lone Tree
Michael Penny, City Manager, City of Castle Pines
Susan Wood, Project Manager, RTD

Private Industry Construction Work Group
Amy Schwartz, Vice President Social Responsibility and Community Partnerships, Oakwood Homes
Bill Mahar, Principal, Norris Design
Chrissy Faraci, Owner/Partner, DJCA
Jeannine Rustad, Director of Planning & Business Development, City of Aurora
Kelly Pickering, Founder, Addazu Homes
Marilee Utter, President Citiventure Associates, LLC. Board Secretary/Treasurer, Civic Results Board of Directors
Morgan Cullen, Director of Government Affairs, Home Builders Association of Metro Denver.

Financing Tools And Options Work Group
Bob Munroe, Owner, RMM Advisors, LLC.
Carl Koelbel, President &CEO, Koelbel & Co.
Jeff Romine, Economic Vitality Director & Economist, City and County of Broomfield
John Lucero, Founder & Principal, Lucero Development Services
Kelly Pickering, Founder, Addazu Homes
Neal Drobenare, Senior VP of Acquisitions, NHP Foundation
Shak Powers, Regional Project Manager, Region 9 Economic Development District

Community Engagement Materials Work Group
Ben Fulton, Development Policy Analyst, Adams County
Don Elliott, Senior Consultant, Clarion Associates, LLC.

ACKNOWLEDGEMENTS

Jenni Hall, Director Community & Economic Development, Adams County Government
Jim Licko, Founding Partner GFM, Center Table
John Stoll, Long Range Planning, Adams County
Kelly Pickering, Founder, Addazu Homes
Maria Ciano, Executive Director, Douglas County Housing Partnership
Shak Powers, Regional Project Manager, Region 9 Economic Development District
Susan Wood, Project Manager, RTD

Other Contributors
Arin DeGroff, Housing Navigator, Douglas County Housing Partnership
Carrie L. Makarewicz, Associate Professor & Department Chair, University of Colorado Denver Urban and Regional Planning Department
David Pardo, Technical Founder, woodhaus
Jack Becker, Founder & Principal at Grounded Solutions
Jack Suva-Urwin, Research Assistant, University of Colorado Denver Urban and Regional Planning
Jennifer Steffel Johnson, Assistant Teaching Professor, University of Colorado Denver Urban and Regional Planning Department
Kristina Higgins, Candidate, University of Colorado Denver Master of Urban and Regional Planning & Master Urban Design
Mark Schenberger, Research Assistant, University of Colorado Denver Urban and Regional Planning
Sheila Lynch, Director of Regional Planning and Development, DRCOG

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ACCESSORY DWELLING UNIT

Accessory Dwelling Unit (ADU) - is a smaller, secondary housing unit on a property that already has a residential unit. ADUs are built for several reasons including increasing property values, adding affordable housing, and/or providing a private space for family members like adult children or aging parents. ADUs are sometimes called secondary suits, accessory apartments, granny flats, in-law suits, backyard cottages, carriage houses, among others. ADUs may be attached or detached from the primary structure. AARP has some helpful information about ADUs.

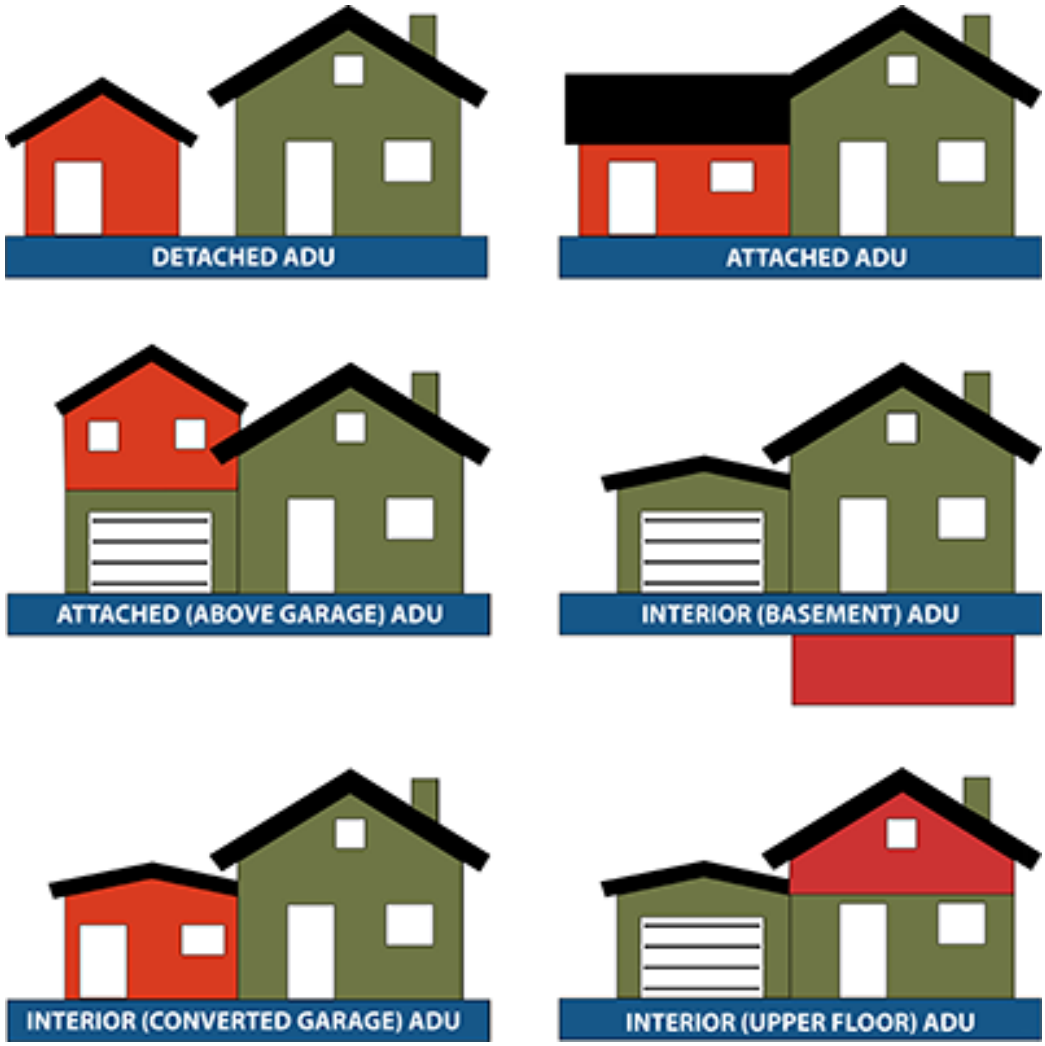


Figure 2: Various Types of ADUs.
Source: APA

ADAPTIVE REUSE VS. RETROFIT VS. REHABILITATION

Adaptive reuse, retrofitting, and rehabilitation all refer to construction related to existing buildings.

Adaptive Reuse - "is the practice of refurbishing an existing building for a new purpose."

Figure 3: Pancratia Hall in Denver was a dormitory that was converted into afforable housing.
Source: Denverite

Rehabilitation – is the process of renovating and restoring older (or deteriorating) buildings and properties. This term is often associated with historic buildings.

Figure 5: Example of a rehabilitiation of a home.
Source: Business Insider

Retrofit – is the process of renovating an existing building to improve its energy performance.

Figure 4: Examples of a different types of retrofitting.
Source: Civic Results. Image derived from Building Energy Experts

AFFORDABILITY

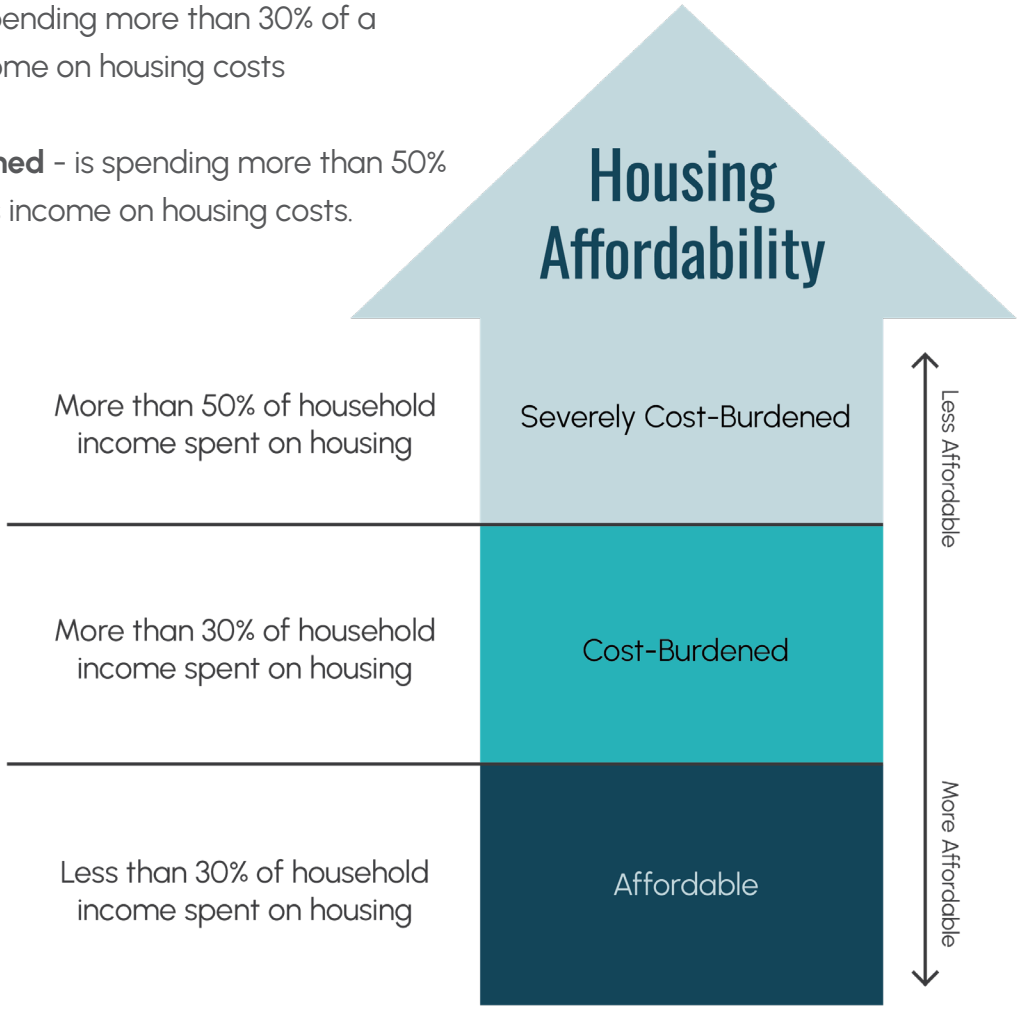
Housing Affordability - is when a household pays less than 30% of their gross income (income before taxes) towards housing costs.

Big "A" Affordable - is formal, government-subsidized housing with strict income limits.

Little "a" affordable - unsubsidized housing that is naturally affordable based on market rates or older construction

Cost-Burdened - is spending more than 30% of a household's gross income on housing costs

Severely Cost-Burdened - is spending more than 50% of a household's gross income on housing costs.



Holly Springs

AGE IN PLACE

Age in Place – is when an older adult lives in their own home or smaller homes in their communities while they age.

AREA MEDIAN INCOME (AMI)

Area Median Income (AMI) - is the median (midpoint or middle) income of a region. This means 50% of households earn more than at the midpoint, and 50% earn less than at the midpoint. This is calculated by the size of the household. AMI is determined yearly by the Department of Housing and Urban Development (HUD).

The Colorado Department of Local Affairs (DOLA) explains, AMI "accounts for the typical income in a specific housing market and compares needs across markets/ regions."

The Eagle County Housing and Development Authority explains that AMI is important because it:

- Determines Housing Affordability: It establishes benchmarks for affordable housing
- Qualifies for Housing Programs: Many housing assistance programs use AMI to determine eligibility
- It helps in setting rent limits for affordable housing units

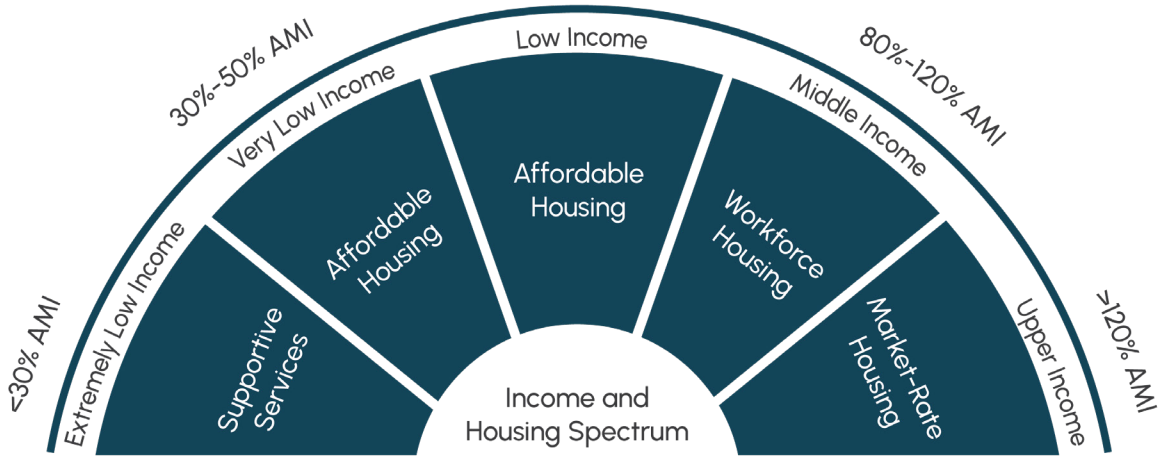


Figure 7: Income and Housing Spectrum. Source: Civic Results. Image derived from Camoin Associates

To understand AMI better, below is an example:

- If a 1-person household makes $58,000 per year:
  - In 2025, the AMI (100%) in Douglas County is $98,100 for a 1-person household.
    - The $58,000 income would be roughly 60% of the AMI.
  - In 2025, the AMI (100%) in Lake County is $73,100 for a 1-person household.
    - The $58,000 income would be roughly 80% of the AMI.
- If a 3-person household makes $75,000 per year
  - In 2025, the AMI (100%) in Douglas County is $126,100 for a 3-person household.
    - The $75,000 income would be roughly 60% of the AMI.
  - In 2025, the AMI (100%) in Lake County is $94,000 for a 3-person household.
    - The $75,000 income would be roughly 80% of the AMI.
- If a 6-person household makes $73,000 per year
  - In 2025, the AMI (100%) in Douglas County is $162,600 for a 6-person household.
    - The $75,000 income would be roughly 45% of the AMI.
  - In 2025, the AMI (100%) in Lake County is $121,300 for a 6-person household.
    - The $73,000 income would be roughly 60% of the AMI.

DOUGLAS COUNTY 2025 INCOME LIMITS

AMI Levels by Household Size

100% AMI or the midpoint

erson Household f $58,000 would ughly 60% of AMI

AMI	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
120%	117,720	134,520	151,320	168,120	181,680	195,120	208,560	222,000
110%	107,910	123,310	138,710	154,110	166,540	178,860	191,180	203,500
100%	98,100	112,100	126,100	140,100	151,400	162,600	173,800	185,000
90%	88,290	100,890	113,490	126,090	136,260	146,340	156,420	166,500
80%	78,480	89,680	100,880	112,080	121,120	130,080	139,040	148,000
70%	68,670	78,470	88,270	98,070	105,980	113,080	121,660	129,500
60%	58,860	67,260	75,660	84,060	90,840	97,560	104,280	111,000
55%	53,955	61,655	69,355	77,055	83,270	89,430	95,590	101,750
50%	49,050	56,050	63,050	70,050	75,700	81,300	86,900	92,500
45%	44,145	50,445	56,745	63,045	68,130	73,170	78,210	83,250
40%	39,240	44,840	50,440	56,049	60,560	65,040	69,520	74,000
30%	29,430	33,630	37,830	42,030	45,420	48,780	52,140	55,500
20%	19,620	22,420	25,220	28,020	30,280	32,520	34,760	37,000

A 6-Person household income $73,000 would be roughly 45%

A 3-Person household income of $75,000 would be roughly 60% of AMI

LAKE COUNTY 2025 INCOME LIMITS

AMI Levels by Household Size

100% AMI or the midpoint

erson Household f $58,000 would ughly 80% of AMI

AMI	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
120%	87,720	100,320	112,800	125,800	135,480	145,560	155,400	165,480
110%	80,410	91,960	103,400	114,950	124,190	133,430	142,450	151,690
100%	73,100	83,600	94,000	104,500	112,900	121,300	129,500	137,900
90%	65,790	75,240	84,600	94,050	101,610	109,170	116,550	124,110
80%	58,480	66,880	75,200	83,600	90,320	97,040	103,600	110,320
70%	51,170	58,520	65,800	73,150	79,030	84,910	90,650	96,530
60%	43,860	50,160	56,400	62,700	67,740	72,780	77,700	82,740
55%	40,205	45,980	51,700	57,475	62,095	66,715	71,225	75,845
50%	36,550	41,800	47,000	52,250	56,450	60,650	64,750	68,950
45%	32,895	37,620	42,300	47,025	50,805	54,585	58,275	62,055
40%	29,240	33,440	37,600	41,800	45,160	48,520	51,800	55,160
30%	21,930	25,080	28,200	31,350	33,870	36,390	38,850	41,370
20%	14,620	16,720	18,800	20,900	22,580	24,260	25,900	27,580

A 6-Person household income $73,000 would be roughly 60%

A 3-Person household income of $75,000 would be roughly 80% of AMI

Figure 8: Examples of the differences in AMI by comparing Douglas County and Lake County. Source: Civic Results. Image derived from [CHFA 2025 Income Limit and Maximum Rent Tables for All Colorado Counties]

BY RIGHT DEVELOPMENT

By Right Development - is development that does not require discretionary approval. This right is granted to the property owner in the zoning code. For example, if someone owns land that is zoned for single-family housing, they are allowed to build a single-family home without requiring a special permitting process.

COMMUNITY ENGAGEMENT

Community Engagement - is the process of including community members in the planning process. This can include informing, consulting, involving, collaborating, and/or empowering. There are various techniques for community engagement which are determined by the goal/needs of the community and project.

CONDITIONAL USE PERMITS

Conditional Use Permits (CUP) - "allows property owners to use their buildings in ways that are not otherwise permitted within the zone in which the property is located." This could include permitting a school or church in an area that is zoned as single family residential. CUPs allow for exceptions to the zoning through a specific process.

Figure 9: The spectrum of uses outlined by a zoning code.
Source: Madison Division of Extension

DENSITY BONUSES

Density Bonuses - incentivize the development of affordable units. Local Housing Solutions explains that density bonuses allow "developers to build more units than would ordinarily be allowed on a site by the underlying zoning code, in exchange for a commitment to include a certain number of below-market units in the development."

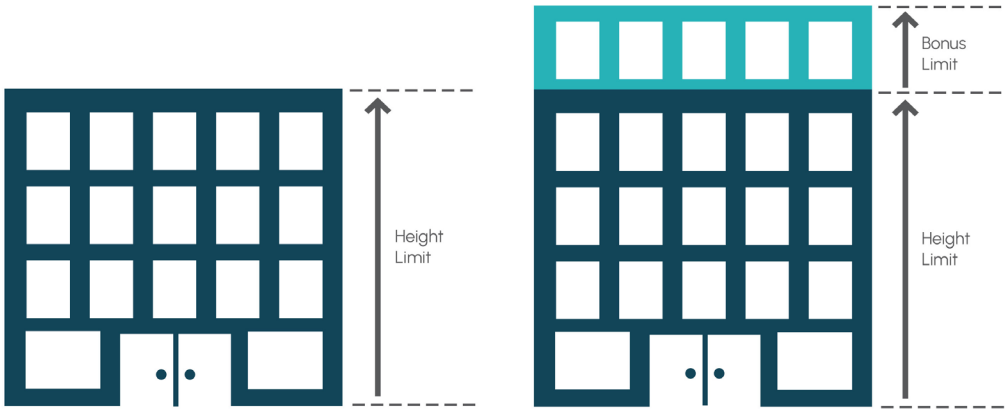


Figure 10: Visualizations of Density Bonuses.
Source: Civic Results. Images derived from MRCS

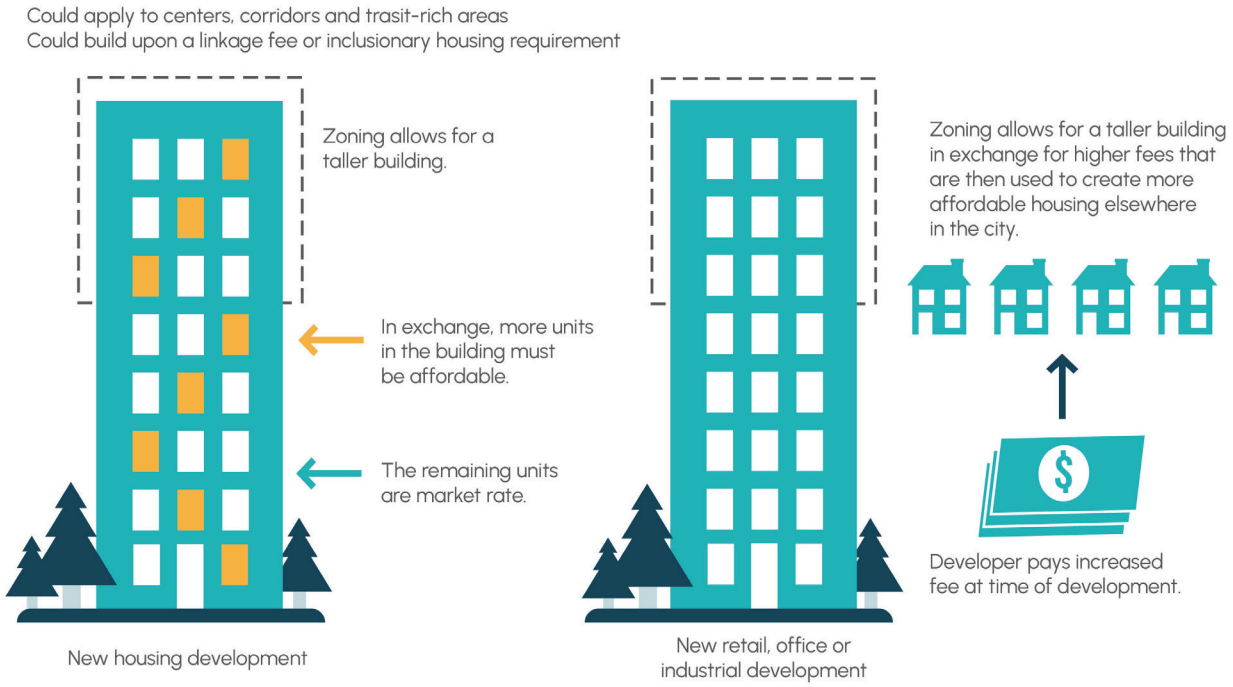


Figure 11: Visualizations of Density Bonuses.
Source: Civic Results. Images derived from City and County of Denver.

DESIGN REVIEW

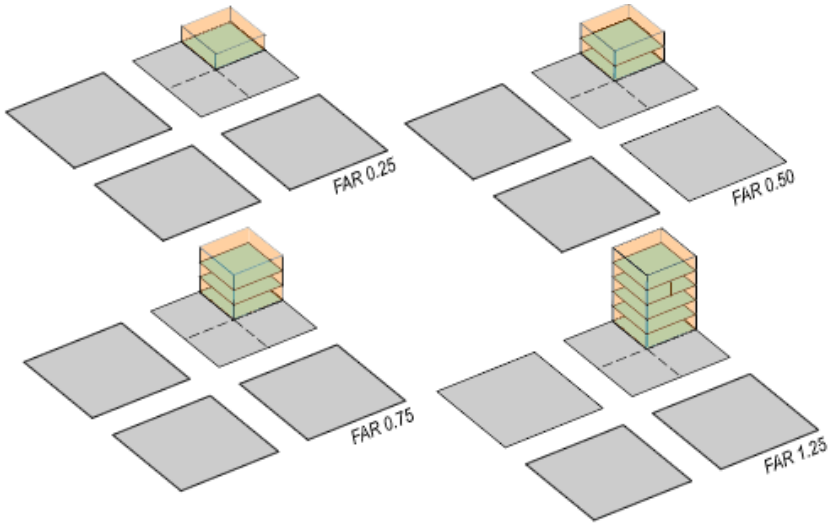
Design Review - is a formal process to confirm that a development meets the design standards set by a city.

DESIGN STANDARDS

Design Standards - are formal guidelines for development related to the design of a project.

FLOOR AREA RATIO (FAR)

Floor Area Ration (FAR) - is a zoning tool that controls the size of buildings in relation to the parcel of land. FAR = Gross Floor Area / Parcel Size



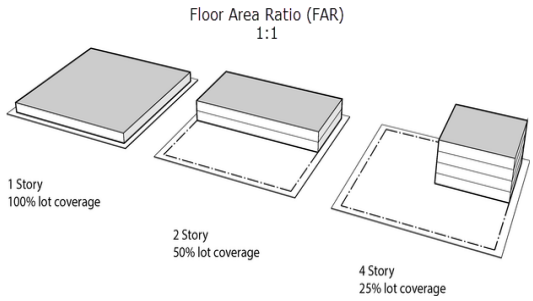


Figure 12: FAR Explained.
Source: Matthew Lehman Real Estate (Left), Strong Towns (Right)

HEIGHT LIMITS

Height Limits - set restrictions on the maximum height of a building. Height limits can be imposed for many reasons including to preserve views, as well as the look and feel of neighborhoods. Height limits can also restrict density.

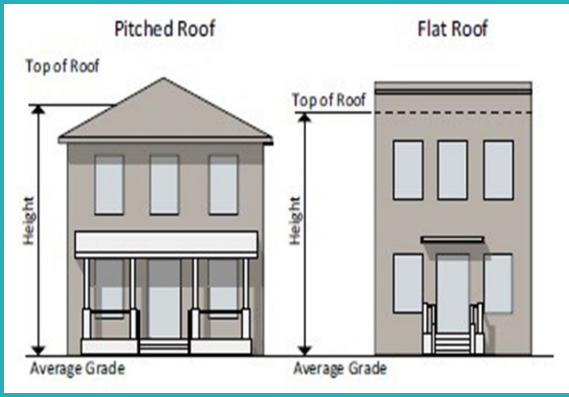


Figure 13: Different Building Height Standards.
Source: Montgomery County Department of Permitting Services

HOUSING STOCK VS SUPPLY

Housing supply and housing stock have various definitions and are sometimes used interchangeably. For the purposes of this toolkit, we will use the following definitions:

Housing Stock - is the total number of residential units, occupied or vacant in a specific area.

Housing Supply – is the number of residential units available for sale or rent in a specific housing market. This housing market could refer to a neighborhood, city/town, county, region, state, country, etc.

Factors that impact housing supply include but are not limited to:

- Interest Rates
- Economic Conditions
- Public Policies
- Economic Growth
- Mortgage Availability & Rates
- Population Change
- Demographic Change
- Higher Incomes
- Unemployment
- Home Rrices
- High Rents
- Economic Conditions
- Location
- Construction Costs

INFILL DEVELOPMENT

Infill Development - refers to new construction on already developed land. This development is "within unused and underutilized lands within existing development patterns," by developing vacant land, reusing existing buildings and/or demolishing existing buildings for new construction.

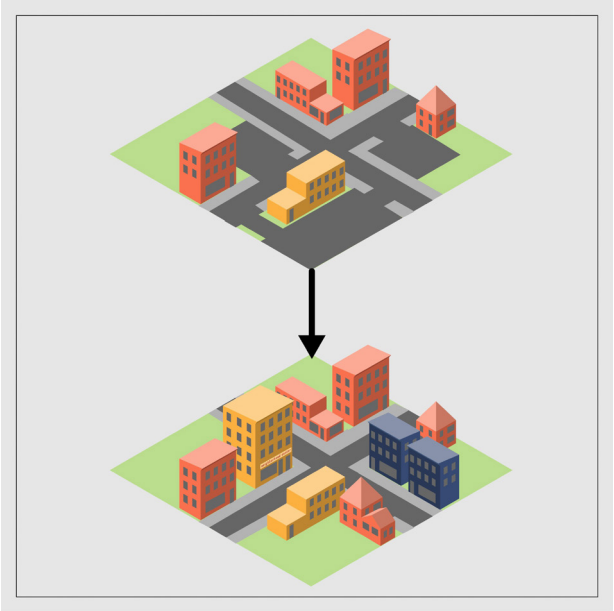


Figure 13: Example of Infill Development.
Source: NH Housing Toolbox

Figure 15: Example of infill development in Edmonton, Canada.
Source: Infilled Monton

LAND USE

Land Use - refers to the activities that occur on specific land. Common land use categories include:

- **Residential:** land designated for housing
- **Commercial:** land designated for business and economic activities
- **Industrial:** land designed for manufacturing, processing, or storage of raw materials
- **Agricultural:** land designated for farming and livestock
- **Recreational:** land designed for activities (ie. parks)

On land use maps, different land uses are represented with specifc colors specified in the Land Based Classification Standards.

LARGE LOT MINIMUMS

Large Lot Minimums - set a minimum lot size for development. This can ensure that all developments have access to public infrastructure like water and sewer access. On the other hand, it can be used to maintain the "social and economic exclusiveness of an area." Large lots can also create affordability issues because large lots generally increase the price per square foot and encourage building larger homes.

Figure 16: Lot Sizes and Density.
Source: Mid Coast NSW

LINKAGE FEE PROGRAMS

Linkage Fee Programs - are sometimes called impact fees and are alternative ways to fund affordable housing. Market-rate development is linked to affordable housing production by charging a fee to market-rate development. The revenue generated from fees is then used to fund affordable housing.

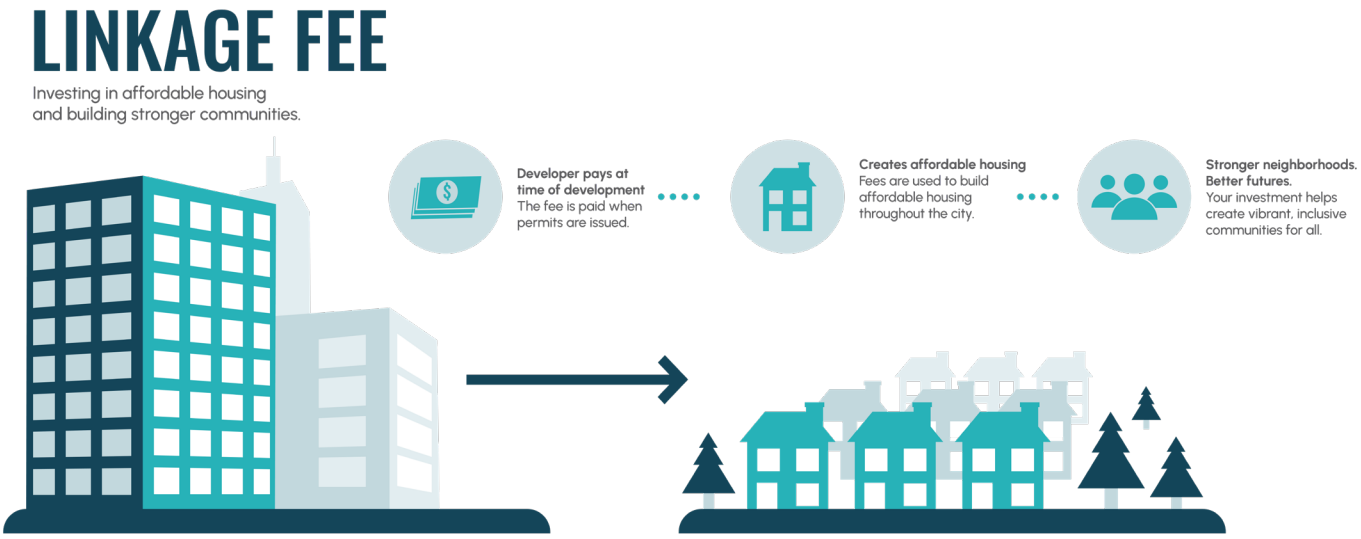


Figure 17: Linkage Fees.
Source: Civic Results. Derived from City and County of Denver

LOT COVERAGE

Lot Coverage - is the percentage of property that may be covered by development.

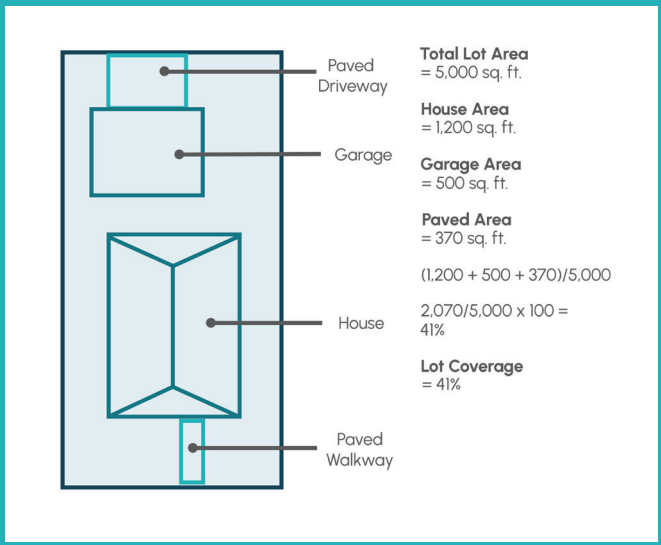


Figure 18: Sample Lot Coverage Circulation.
Source: Civic Results. Derived from: Covington, KT Neighborhood Development Code.

MIDDLE HOUSING

Middle Housing - can refer to a specific income range and housing type. Middle housing refers to the housing that is between detached single-family homes and high-rise apartment buildings. These include a variety of housing types which include:

- Duplexes
- Cottage courts
- Townhomes
- Triplex
- Fourplex
- Multiplex (can include condominiums or rental)
- Live-Work

These housing types were once widely popular but have decreased since the rapid expansion of single-family homes restricted or limited their development. Middle housing is often referred to as "Missing Middle Housing" for this reason.

Figure 19: Middle Housing Spectrum.
Source: Opticos Design

Colorado's Middle Income Housing Authority considers middle income to be between 80% and 120% AMI, or 140% AMI for rural resort areas. (Note: SB22-232 and revised by SB23-035 created the Middle Income Housing Authority.)

PARKING MINIMUMS

Parking Minimums - regulate the number of parking spaces for new construction. This number is determined by the type of development. Zoning codes may require a specific number of parking spaces per dwelling unit or square foot. Generally, parking minimums are viewed as a barrier to developing affordable housing and drive up the cost of development. But, if there is not reliable public transportation, then it is difficult to reduce parking.

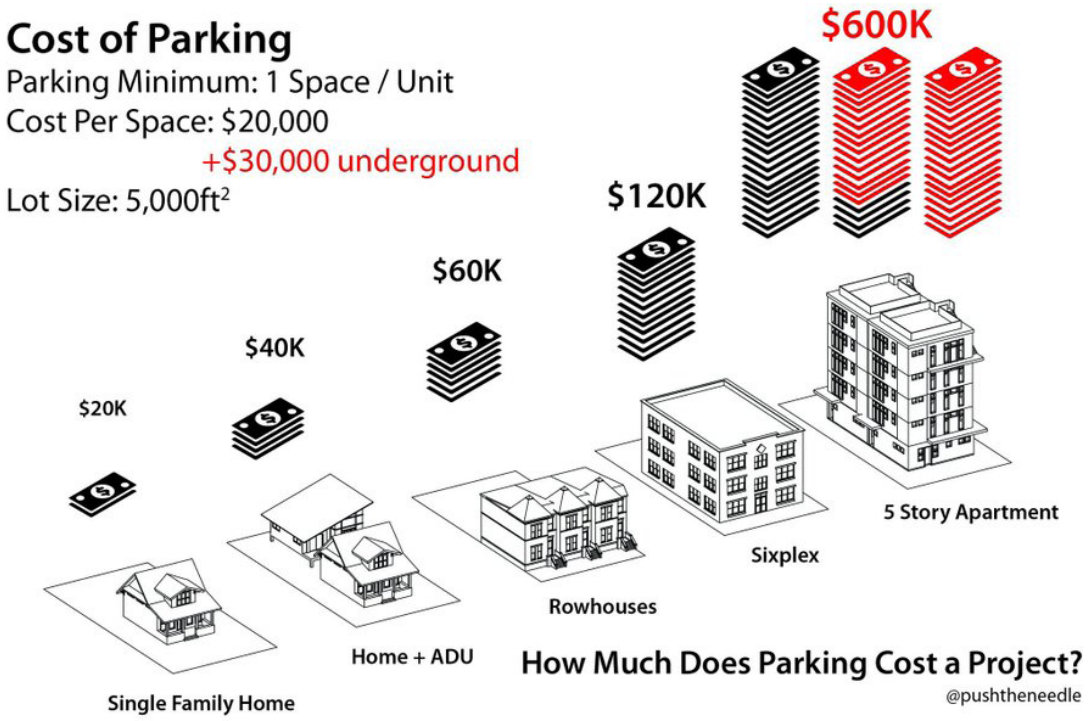


Figure 20: Cost of parking compared to lot size.
Source: Parking Reform

RESIDENTIAL DENSITY

Residential Density is the "number of housing units (such as houses, apartments, or condos) within a specific area, usually measured per acre." Zoning codes and requirements impact the density of an area.

Types of Density:

- **Low Density:** few housing units per acre. Generally housing units are single-family homes.
- **Medium Density:** more housing units per acre. Generally housing units are a mix of single-family homes and middle housing.
- **High Density**: many housing units per acre. Generally housing units are large apartment complexes / high-rise buildings.
- **Gentle density**: is used when discussing the density increase caused by middle housing. The Brookings Institute explains, "gentle density also enables better matching between the size of one's house and the size of one's household."

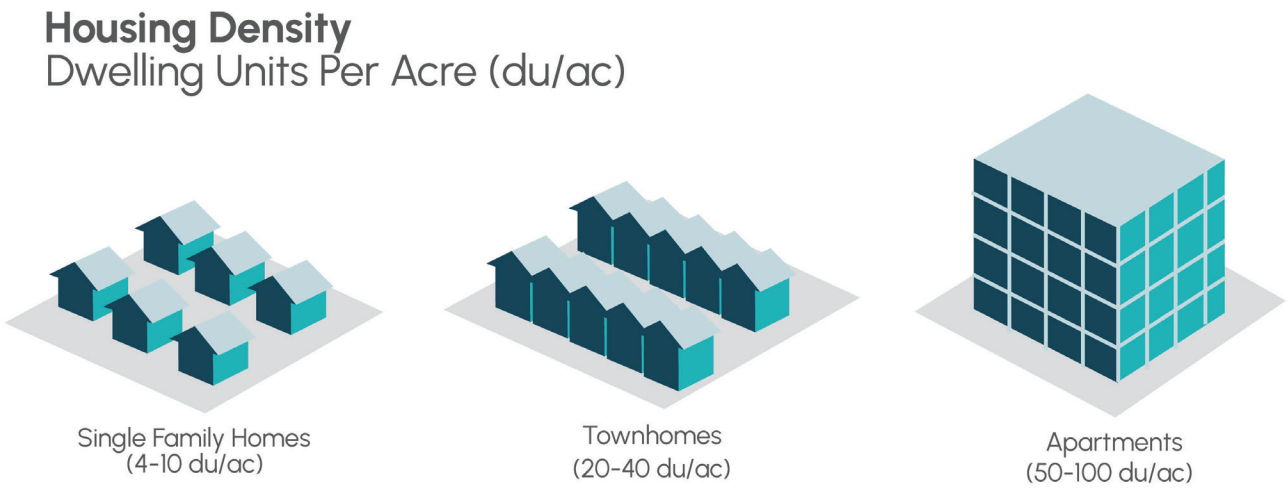
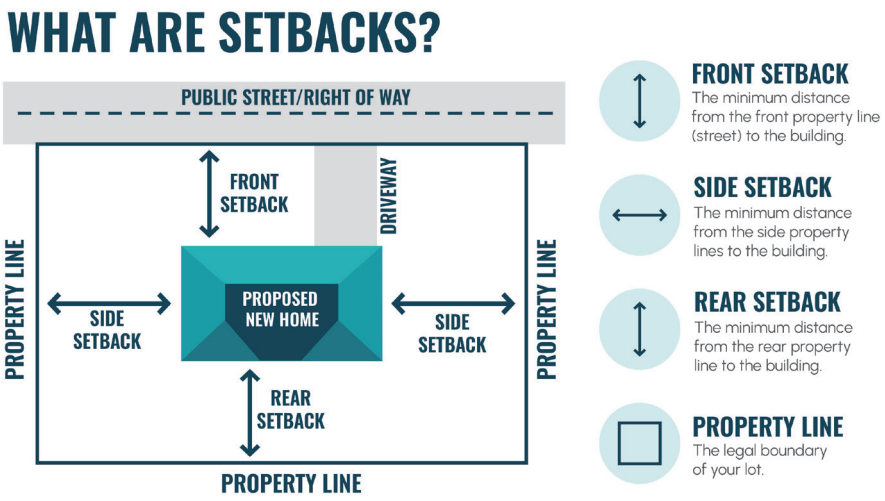


Figure 21: Housing Density and Dwelling Units Per Acre.
Source: Civic Results. Derived from Livable Communities Coalition

SETBACKS

Setbacks - are the required distance from the property line to a structure on the property (fences, buildings, etc.). There are different requirements for front, side and rear setbacks. Setbacks can impact the roof pitch, chimneys, decks, windows, among other structures.



City of Sanford, NC

STARTER HOMES

Starter Homes - are generally smaller and affordable homes for first-time home buyers. Examples include small single-family homes, condominiums, townhomes, and multiplex homes, among other examples. The Common Sense Institute developed a free Starter Home Zoning Template for Freestanding Single Unit Dwellings With or Without Accessory Dwelling Units.

Figure 23: Example of a Starter Home
Source: The Starter Home Project

TRANSIT ORIENTED DEVELOPMENT

Transit Oriented Development (TOD) - is a mixed-use neighborhood development strategy near transit facilities. The Federal Highway Administration explains the potential benefits of TODs may include:

- Increased land values
- Establishes new prime retail spaces for businesses to attract customers
- Increased higher-density development and up-zoning
- Increased foot traffic and visibility to customers for businesses
- New development subsidies to improve and maintain community infrastructure

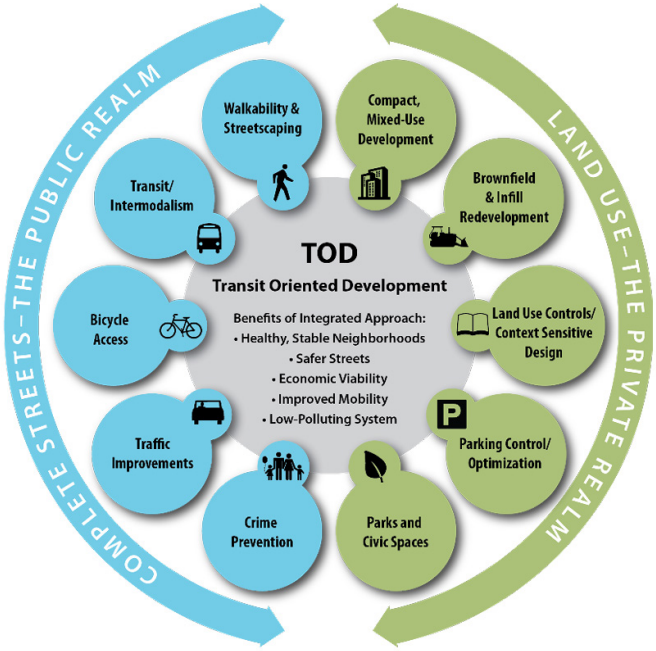


Figure 24: Components of TODs.
Source: AECOM

VARIANCE

Variance is a "request to deviate from current zoning requirements" based on use or areas/dimensions. For example, this could be a request to exceed the maximum height requirements or reduce the number of parking spaces required. Variances can provide flexibility, create economic benefits, and support community development. Each municipality has a different process for requesting a variance. In Colorado, to receive a variance, property owners must prove hardship without negatively impacting the public good or changing the intent of the zoning code (C.R.S. 30-28-118).

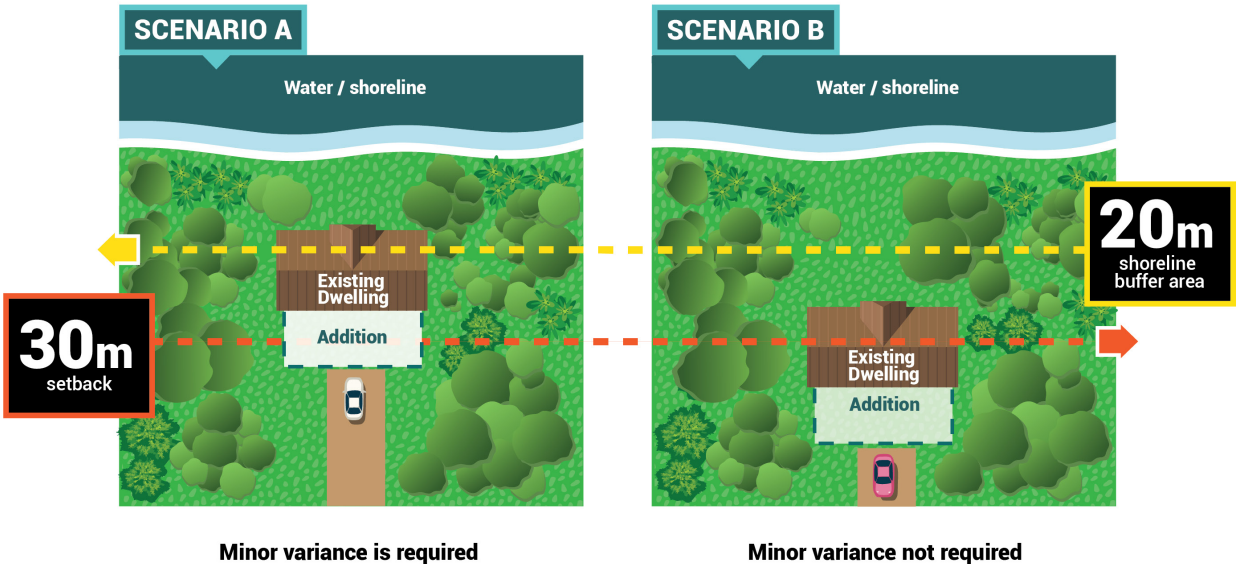


Figure 25: Scenario for a Variance.
Source: Greater Grand Sudbury

ZONING

Zoning - "is the division of an area into zones within which uses (e.g. residential, retail/commercial, open spaces/parks, institutional uses, and industrial used) are permitted as set out in the zoning ordinance." This includes site layout requirements (e.g. maximum building coverage and minimum lot size), requirements for structures (e.g. height structure and maximum stories), and procedures (e.g. appeal process). Each city has a unique zoning code. Zoning codes are made up of zoning text and zoning maps.

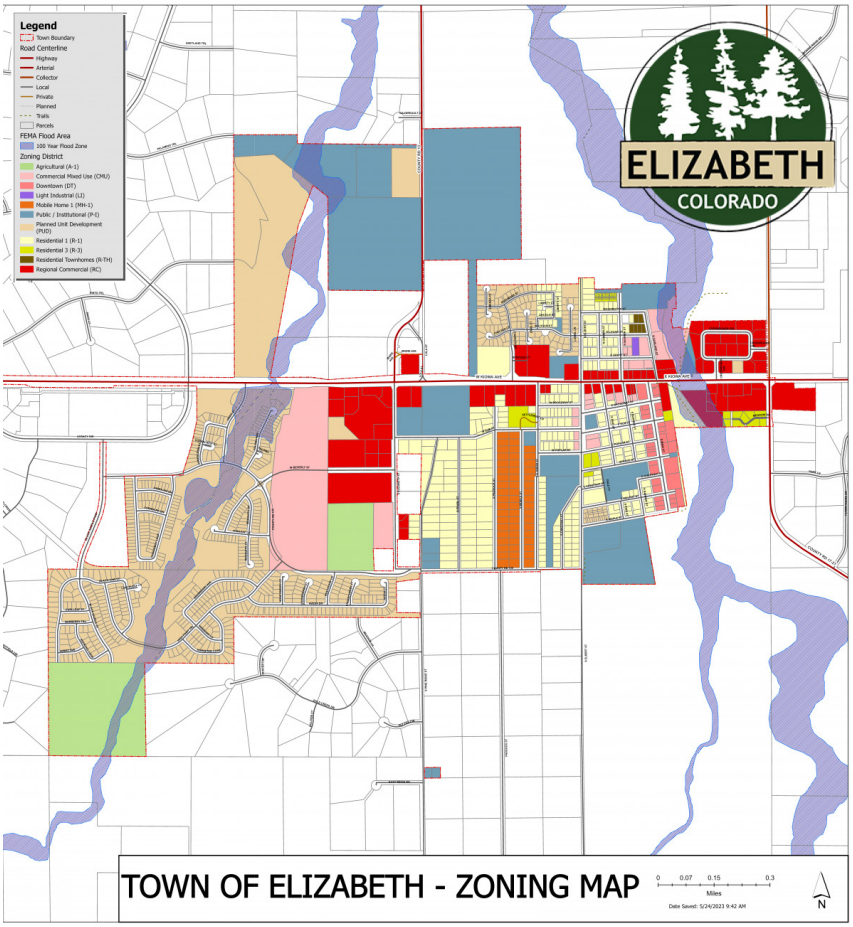


Figure 26: Town of Elizabeth's Zoning Map.
Source: Town of Elizabeth

CONTEXTUAL ZONING

Contextual Zoning - requires that new buildings meet the existing neighborhood character. This includes setbacks, building materials, height requirements.

CUMULATIVE ZONING

Cumulative Zoning - creates a hierarchy of uses with single-family at the top.

For example:

- An industrial zone may allow industrial, commercial, and residential uses;
- A commercial zone may permit commercial and residential uses but not industrial uses;
- A residential zone, being the most restrictive, typically permits only residential uses.

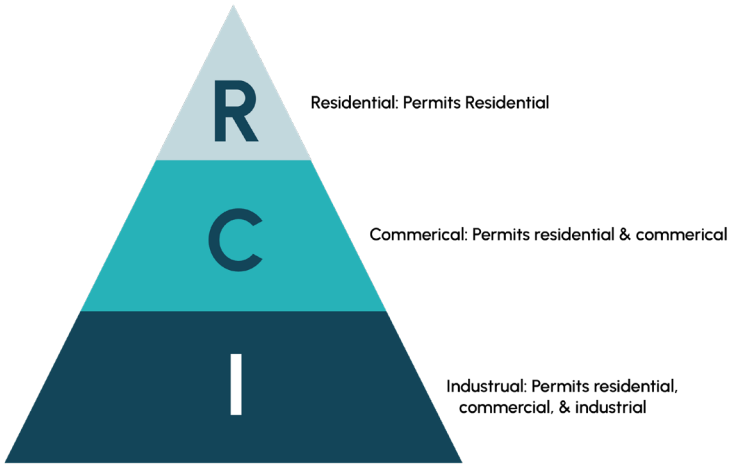


Figure 27: Visualization of Cumulative Zoning.
Source: Civic Results. Image derived from Hirt

DOWNZONING

Downzoning - is the opposite of upzoning. It is the rezoning of land to allow to less intensive/ dense uses.

FORM BASED ZONING

Form Based Zoning - Instead of only regulating land uses like Cumulative and Euclidean based codes, form-based codes focus on building "form" or design and land use.

Form based codes allow for mixed uses, including middle housing in neighborhoods. Many middle housing advocates argue for more form-based codes.

Figure 28: Examples of Form Based Codes.
Source: The Urbanist

EUCLIDIAN ZONING

Euclidian Zoning - is a type of zoning based on permitted land uses. Each type of land use is segregated from the other For example, land zoned as single family, can only have single family homes, and land zoned as commercial can only have commercial buildings.
This type of zoning was upheld as constitutional in the landmark Supreme Court case Village of Euclid v. Ambler Realty Co. (1926). The Court recognized zoning as a legitimate exercise of a community's police power to protect public health, safety, and welfare. Single family residential zoning prohibits the construction of middle housing on designated land.

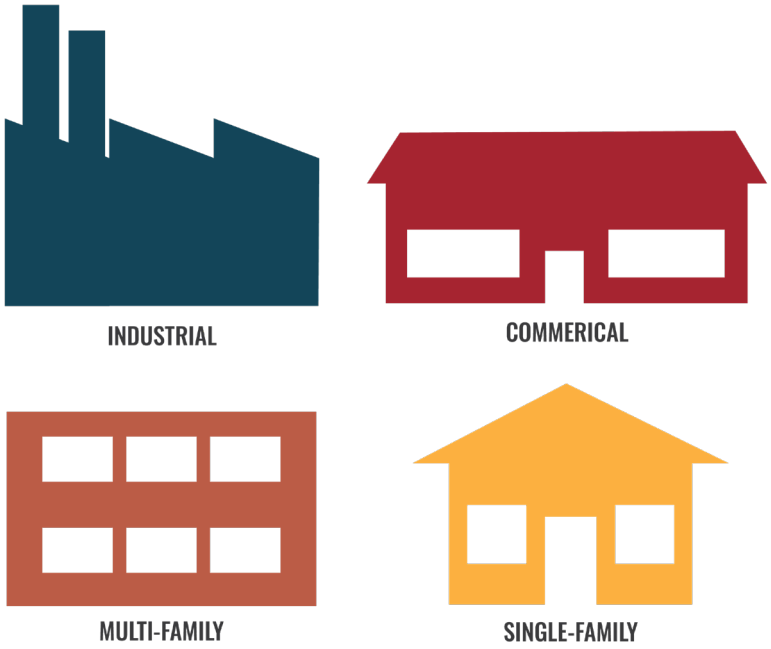


Figure 29: Visualization of Euclidian Zoning. Source: Civic Results. Image derived from Neighborhood Space

MIXED-USE ZONING

Mixed-Use Zoning - allows for two or more additional land uses on a parcel. For example, this could look like having a barber on the first floor (commercial use) and apartments on the second and third floors (residential use). Mixed-use development can:

- Foster community due to the availability of several activities and spaces in the area
- Provide a range of housing options
- Support the use of public transportation, walking and rolling (scooters, bikes, skateboard, etc.) rather than cars which can "reduce traffic congestion and improve air quality by bringing residents closer to jobs, neighborhood retail, and other sources of trips;
- Generate new tax revenue while using fewer public infrastructure resources

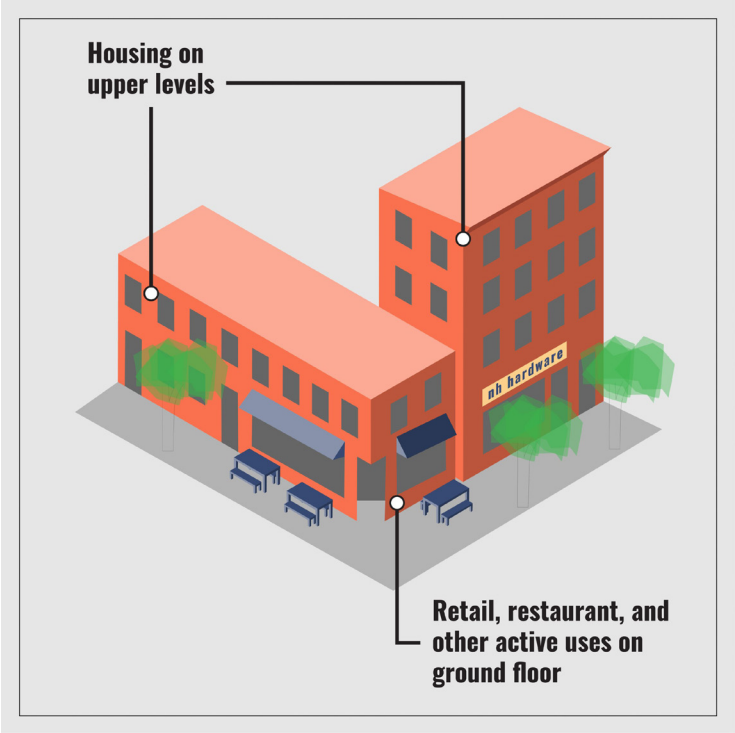


Figure 30: Example of Mixed-Use Development. Source: NH Housing Toolkit

Colorado Springs, for example, has 6 mixed-use zone districts. These districts permit (allow for) residential and commercial uses. Each district has specific dimensional standards to align with the context of the neighborhood.

Alarado Business Park in Estes Park is a mixed-use building with Jimmy Johns restaurant and Estes Park Health Urgent Care on the ground floor and residential units on the remining floors.

Bradburn Village is a 125-acre mixed-use community in Westminster. According to Continuum, Bradburn Village has "750 residential units including townhomes, live/work units and row house apartments, all within a short walk of Bradburn's village core with 100,000 square feet of shops, restaurants, offices and a newly opened Whole Foods Market."

Figure 31: Photo of Alarado Business Park in Estes Park (Top).
Source: Saunders
Arial view of Bradburn Village, CO (Bottom).
Source: Homes.com

OVERLAY ZONES

Overlay Zones are special/additional zoning requirements related to natural resource protection or development guidance in addition to the base zoning code. Some examples include:

- Wildfire Hazard Overlay District, Douglas County
- Geological Hazard Overlay District, Weld County
- Streamside Overlay, Colorado Springs
- Floodplain Overlay District Overview, Jefferson County
- Old Town Neighborhood Overlay District, Lafayette
- South Sloan's Lake Design Overlay, Denver

SINGLE FAMILY ZONING

Single Family Zoning - differs by city and state but is generally defined as "residential land zoned for detached single-family homes."

Figure 32: Aerial view of single-family housing.
Source: Luskin School of Public Affairs, UCLA

SPOT ZONING

Spot Zoning - is the rezoning of a small area or specific parcel of land that is different and incompatible from the surrounding area. This is illegal because it generally benefits the property owner and harms the surrounding properties

Figure 31: Diagram of Spot Zoning.
Source: Illustration by Paul Hoffman for PlannersWeb

UPZONING

Upzoning - updating zoning codes to allow for greater density. Upzoning does not ban single-family zoning. Instead, it allows multifamily housing to be built in zones that were initially single-family.

Protentional Benefits of Upzoning:

- Increased Density
- Housing Affordability
- Increased Diversity
- Increased Housing Supply