

Harnessing Faith-Owned Land for Innovative Housing Solutions

A Policy Solution White Paper

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Introduction



As communities across California face ambitious State-mandated affordable housing goals and heartbreaking rates of homelessness, jurisdictions are looking for new and innovative ways to facilitate affordable housing development. To address the ongoing housing crisis, local jurisdictions can tap into hundreds of acres of unused faith-owned land, utilize cost-effective factory-built housing products, and foster cross-sector collaboration to establish cottage communities with supportive services. By leveraging these resources and partnerships, communities can meaningfully address their homelessness crisis, affordable housing shortages, and mandated housing goals, such as the Regional Housing Needs Allocation (RHNA). This White Paper delves into an innovative model that unites stakeholders to create a cohesive and effective solution to homelessness.

The purpose of this White Paper is to serve as a guide for local governments and other stakeholders who wish to encourage, fund, and support cottage communities to be developed on faith-owned land. This White Paper is based on the work supported by a [Partnership for the Bay's Future \(PBF\) Policy Grant](#) (previously called a Breakthrough Grant), generously funded by the San Francisco Foundation. The Policy Grants provide resources and technical assistance to help local governments create and successfully implement equitable affordable housing policies, and to do so in partnership with community groups that help bring the voices of renters, low-income residents, and people of color into conversation with government.

Under this grant, the City of Antioch, together with [Hope Solutions](#) (formerly known as Contra Costa Interfaith Housing) and the [Multi-faith ACTION Coalition \(MFAC\)](#) (collectively called the Antioch Policy Grant team), addressed several barriers to affordable housing production in Antioch. This White Paper focuses on the Antioch Policy Grant team's work with faith-owned land. Such a model, funded through a combination of private and public philanthropy, can become a template for future affordable housing development. We hope this paper stimulates thinking and generates action for those cities seeking to address homelessness in their communities with a new and innovative model.

Magnitude of the Problem



Contra Costa County reported that more than 10,000 people (7,200 families) experienced homelessness in 2023. We call this a housing crisis but really it's a humanitarian crisis. The problem continues to grow, and its root cause is a combination of a severe shortage of affordable units in our County, increasing cost of living, and an economy that leaves many people unable to make ends meet. Current housing supply simply does not meet demand; today we have a shortfall of more than 34,000 units for low- and very low-income individuals and families.

In addition to providing shelter, it is essential to treat the underlying drivers and outcomes of homeless trauma. Homelessness has, at its core, a number of root causes: economic conditions; mental health (including depression, anxiety, and substance use disorders); structural realities of our State-sponsored foster care system leading to a “cliff” of young adults who leave the foster care system with nowhere to turn; lack of sufficient job training; inadequate options to “age in place,” particularly for those with health conditions, including physical disabilities or traumatic health events that often lead to loss of a job; and a deficit in life skills training for many who are caught in a multi-generational cycle of poverty and economic insecurity.

As economic conditions exacerbate homelessness, traditional stick-built housing development takes too long and costs too much to address the problem adequately. The situation calls for a new and innovative approach to housing production that leverages the resources of interested parties, utilizes construction techniques that can be deployed quickly, and requires manageable investments by project partners.



Innovative Solution to Meet Affordable Housing Needs



In the past few years, the Antioch Policy Grant team has come together to pursue an innovative solution to our housing crisis: communities of permanent cottage housing with supportive services on faith-owned land. This solution addresses multiple aspects of the problem:

1. **Faith-owned property** opens an immense inventory of land for affordable housing development, often in communities with nearby essential services
2. **Factory-built, small footprint cottages** are quicker and more cost effective to build than traditional construction and are built from durable and often environmentally-friendly materials.
3. **Professional supportive services** and case management provide tailored, on-site resources to help residents heal, grow, and thrive within these cottage villages.

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Faith-Owned Land Inventory



The Turner Center for Housing Innovation has identified more than 47,000 acres of developable land owned by faith institutions in California, an amount greater than the landmass of the City of Oakland. They identified 1,159 acres on 493 distinct parcels in Contra Costa County, with an average parcel size of 1.2 acres. Statewide, almost half of the sites (45%) are located in high resource opportunity areas, meaning areas rich in amenities like high-quality schools and services. Of the higher-opportunity sites, 10% are also located near transit (i.e., within a half mile of a rail transit station or within a quarter mile of a bus stop). These faith institutions have underutilized land assets in the form of undeveloped parcels and unused parking lots that can be converted into affordable housing, opening up new sites and neighborhoods for affordable homes. Further, faith institutions that are willing to donate or lease their land at below-market prices can offer substantive cost savings to an affordable housing project.

Factory-Built Cottages



Studies suggest that it costs up to \$1 million and a minimum of 5-7 years to build an affordable housing unit in California. High cost and long lead times to build traditional housing have driven our team to explore a new housing type: a smaller footprint, factory-built home, which we call a cottage or micro-home. Regulated as either U.S. Department of Housing and Urban Development (HUD) manufactured homes or State of California Factory-Built Housing, these homes are built to high-quality standards and can be 40-50% lower in cost to build. Perhaps most importantly, because cottages are built in a factory, site work (like site clearing, grading, and utility installation) can happen simultaneously to the build of the cottages, substantially reducing the overall construction timeline.

Professional Supportive Services



Permanent housing, provided with very low barriers to entry and coupled with professional supportive services, is a proven solution to addressing homelessness on a sustainable basis. Building upon a “housing first approach,” supportive housing should always include an array of appropriate supportive services paired with condition-free housing as a foundation from which to heal and rebuild. Housing alone, however, is not enough. Once the basic need for shelter is met, the next step for residents includes professional, coordinated, supportive services that can help them build life skills, address physical and mental trauma, and begin to overcome the underlying issues that lead to homelessness.

The Hope Solutions model employs a trauma-informed and clinically-supported case management team to meet the specific needs of the population being served. For example, education and employment support are especially vital in programs targeting homeless youth so they can establish economic independence and self-sufficiency. On the other end of the spectrum, intensive support for health needs or with basic life tasks is necessary when serving homeless seniors or those with disabilities. Across populations and demographic groups, studies indicate that supportive services can have a determinative impact on improvements to health, education, housing stability, and economic outcomes. As such, supportive services are strongly recommended to be included and supported with funding when establishing supportive housing cottage communities on faith-owned land.

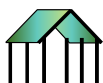
The following chapters focus on the pieces of this solution within the control of local governments (e.g., entitlement, funding), as well as considerations for nonprofit affordable housing developers that seek to partner with faith institutions.

Coordinating and Integrating Stakeholder Resources



Addressing major systemic societal issues like homelessness demands a strong public and private partnership. Even just one successful project requires a team of experts from different sectors and professions to work closely together within defined roles, coming together like a puzzle. It is useful to understand the unique challenges and motivations of each group and how this proposed model can thread the needle between all of these elements.

Non-Profit Affordable Housing Developer



A non-profit affordable housing developer like Hope Solutions is critical to making all the connections and relationships work in harmony toward a successful supportive housing cottage community (see Figure 1 below). Hope Solutions has developed a unique model for bringing all the pieces together, which includes:

- Identifying potential faith-owned land and partnering with faith-based organizations (FBOs) throughout the life of the project from permitting and construction to occupancy and sustained management.
- Raising private and public funding to support the project.
- Hiring experienced and trusted construction partners.
- Identifying the subpopulation of unhoused who will be best suited for each unique community. By working with Contra Costa County's Health Housing and Homeless Programs (H3) and the Coordinated Entry System,¹ organizations like Hope Solutions can effectively identify and select residents (including helping with screening, lease agreements, etc.) who are appropriate for the community.
- Lining up supportive services targeted to the resident communities (including specialized services like substance use disorder and mental health counseling, life skills, etc.).
- Managing the operations of the community during its lifetime.

This work requires a unique combination of relationships and expertise. In particular, the non-profit affordable housing developer and/or its construction team must have experience installing factory-built homes and successfully managing public funds, which requires a significant investment of time and resources.

¹ The Coordinated Entry System is the regionally-coordinated organizational backbone of homeless services. It serves as a centralized hub for assessing needs and connecting vulnerable people to appropriate housing services as quickly as possible.

Innovative Housing Technologies



Off-site housing construction (generically called modular, prefabricated, or “prefab”) can produce substantial cost and time savings. Off-site construction can range from two-dimensional panelized components to whole volumetric modules that can be used as independent dwelling units. These modular buildings are permanent structures made with the same materials as other structures but built in a controlled manufacturing facility. They are transported to the home site for final assembly. Today, there are hundreds of prefab and modular home builders.

Types of prefabricated homes include manufactured and modular homes. Manufactured and modular homes don’t look that different from one another, and both can look very similar to traditional site-built ones. The main difference between manufactured and modular homes is the building codes required of each. Manufactured homes are built to the national HUD code while modular homes are built to local and state building codes.

Besides the different codes they are subject to, another factor that can set them apart is the type of foundation typically used for each. Some jurisdictions may require modular homes to be permanently installed at the home site without a steel frame, while others allow on-frame foundations and lower pitch roofs.

Hope Solutions has found **cost-to-build savings of 40-50%** using off-site construction compared to traditional construction. In addition, the smaller footprint of cottages is particularly well-suited to the smaller portions of land that faith institutions may have available for housing development. Some other advantages to using off-site construction include:



- **Time savings:** Individual units are built off-site in a factory, allowing on-site construction (e.g., grading, utility work) to occur simultaneously with home construction. Construction time can be reduced by 50% compared to the traditional method of building housing. The fast building time is beneficial to increasing the overall housing stock in a shorter time period, a key strength when the typical multi-family housing project or shelter takes 4-5 years for approval and construction.
- **Reduced environmental impact:** The controlled environment of off-site construction reduces water usage and supports the recycling of scraps and other materials.
- **Inspections:** Home inspections occur throughout the prefab assembly line process. Off-site modules are inspected at the factory by a State housing inspection agency. On-site construction work is inspected by the local jurisdiction. Different building standards apply depending on a range of factors; cottages could be built to federal HUD code as manufactured housing, the California Residential Code standards as accessory dwelling units, American National Standards Institute (ANSI) or National Fire Protection Association (NFPA) codes when they're on wheels, or State of California standards for factory-built housing. Having review and permitting done through State or federal processes can create another time and cost savings, although it may require educating local jurisdictions in cases where they do not have authority to request changes to components already reviewed and permitted through other agencies.
- **Quality control and safety:** Factory tools and work platforms can offer greater quality control than on-site construction methods. A consistent indoor environment reduces the impact of weather on production, and streamlined processes can improve safety.
- **Design options:** The home-scale design and customization options of factory-built cottages allow them to blend into existing neighborhoods that may surround faith institutions, taking the wind out of arguments that affordable housing disrupts "community character," casts shadows, or otherwise negatively impacts the aesthetics of neighborhoods.

Local jurisdictions need to be educated on the advantages and characteristics of off-site construction, including the building process, transporting manufactured homes to the site, and their inherent energy efficiency.

Jurisdiction staff need to become familiar with their more limited review purview for factory-built homes and development teams must be prepared to help educate jurisdictions. In particular, stakeholders, especially local governments, must be aware of how cottage communities relate to mobile home park laws and stipulate that cottage communities are considered at least equivalent to the requirements of the California Building Code so that cottage communities are not considered mobile home parks. See Appendix A for more information.

Finally, community perception may be a barrier to using factory-built homes given outdated notions of manufactured homes and mobile home parks that some people perceive as aesthetically unattractive. Providing **pictures, 3D models, and full-size examples of cottages** can assuage these sentiments.

Working with Faith Institutions



FBOs possess a critical asset, in the form of land, that can significantly contribute to much needed solutions to address the housing crisis. As previously mentioned, this land potential in Contra Costa County totals 1,159 acres on 493 distinct parcels, representing a real opportunity for jurisdictions to consider as they seek to reach their State-mandated affordable housing goals and alleviate the humanitarian crisis in their communities. While one might assume that larger faith-owned sites may be most appealing for affordable housing development, smaller sites are still feasible for development. The average portion of land used for affordable housing developments on faith-owned sites is only 0.4 acres. Smaller pockets of land are especially well-suited for small footprint cottages.

Furthermore, FBOs can be ideal places and spaces where “communities within a community” can be created for real healing and transformation for homeless individuals. FBOs have a long history and well developed approach for creating a sense of community and belonging, something that many individuals cite as a critical loss when becoming unhoused. Through volunteerism in the form of tutoring, driving residents to medical appointments, life skills development (e.g. cooking, managing a budget), and hosting community dinners and events, members of a FBO can contribute in meaningful ways to the creation of community.

Faith institutions face two fundamental challenges today: their membership is declining (leading to declining contributions) and their capital budgets are growing (aging facilities, etc.). Approximately 1% of the nation's 350,000 congregations close each year.² Our model addresses both of these issues by offering two key elements: 1) a new mission aligned engagement opportunity for faith institutions that can serve to reinvigorate membership or attract new members of younger generations and 2) a potential new revenue stream in the form of annual land lease payments or a one time land sale. Every congregation is unique and negotiations around revenue reflect their individual needs. While a

land appraisal can help to provide some basis for a land lease or sale, FBOs must understand that affordable housing developers have to raise public or private funds to cover these costs. In search of ongoing income, many FBOs may prefer to lease their land as opposed to selling it, an expense the project operator must take into account. While residents of affordable housing units usually contribute to rent (under the suggested national standard of 30% of income), in all cases the operation of the project demands additional subsidies provided by homeless services providers like Hope Solutions. In other words, 30% of an extremely low-income household's wages is nowhere near enough to cover the costs of operating permanent housing with supportive services.

Many faith institutions are attracted to the opportunity to build cottage communities within their communities as a way to respond to the current housing sagging shortfall. The appeal of this model can be seen in Appendix B, a compilation of housing developments involving faith institutions. One of the few universal



² Nierenberg, Amelia. The New York Times. "New Spirits Rise in Old, Repurposed Churches." 2020. Available at <https://www.nytimes.com/2020/10/25/us/abandoned-churches-covid.html>.

patterns across these diverse projects is their commitment to housing low-income residents and special needs populations. However, mission-alignment is not always sufficient to persuade FBOs to participate in supportive cottage community projects. **Non-profit affordable housing developers must be aware of the apprehensions FBOs may have and be ready to assuage their fears and accommodate their needs.**

Even when FBOs have the available land and the desire to develop affordable housing on their land, there are unique circumstances that development teams and jurisdictions will need to be aware of and responsive to. For instance, many jurisdictions require affordable housing covenants for these projects that preserve affordability restrictions for decades, which may dissuade some FBOs from participating. The relationship between FBOs and their umbrella organizations is another unique characteristic of working with FBOs that may impact the development process. Appendix C compiles learnings and recommendations gathered from over two years of working with faith institutions that local governments and nonprofit organizations can consult in order to maximize the impact of affordable housing on faith-owned land coupled with supportive services.

Non-profit affordable housing developers must be aware of the apprehensions FBOs may have and be ready to assuage their fears and accommodate their needs.



Engaging Community-Based Organizations (CBOs)



NIMBYism (Not in My Backyard) remains a barrier to affordable housing development. Though new legislation such as Senate Bill (SB) 4 has made affordable housing projects on faith-owned land permitted by-right, affordable cottage communities will only thrive if neighbors and the broader community buy into the effort. Some neighbors worry about who would live in these homes, assuming they will bring crime and harm property values. However, professional supportive services coupled with experienced property management helps to address many of the fears that community members hold.

Local CBOs play an important role in championing more affordable housing in local communities. Their close connection to vulnerable residents makes CBOs ideal partners in advocacy for such communities. **Inclusive community organizing approaches that include a combination of listening campaigns, education, and advocacy, can respond effectively to potential community concerns** about who will live in the cottages, the fear of decreased property values, and the stigma around manufactured homes. Jurisdictions should encourage community engagement for the purpose of increasing awareness and education toward the goal of a long term positive relationship with affordable housing communities.

Inclusive community organizing approaches that include a combination of listening campaigns, education, and advocacy, can respond effectively to potential community concerns.

Further, jurisdictions should encourage local coalition building between CBOs in the form of an advisory group that brings people and government together in productive, creative, and proactive ways. Such an advisory group could facilitate increased information sharing between CBOs and the local government and help to break down silos to create a more collaborative relationship between the local government and its citizenry. See the Antioch Policy Grant team's [Community-Driven Housing Solutions Report](#) for more information on this concept and a roadmap to deepening community collaboration.

Engaging People With Lived Experience

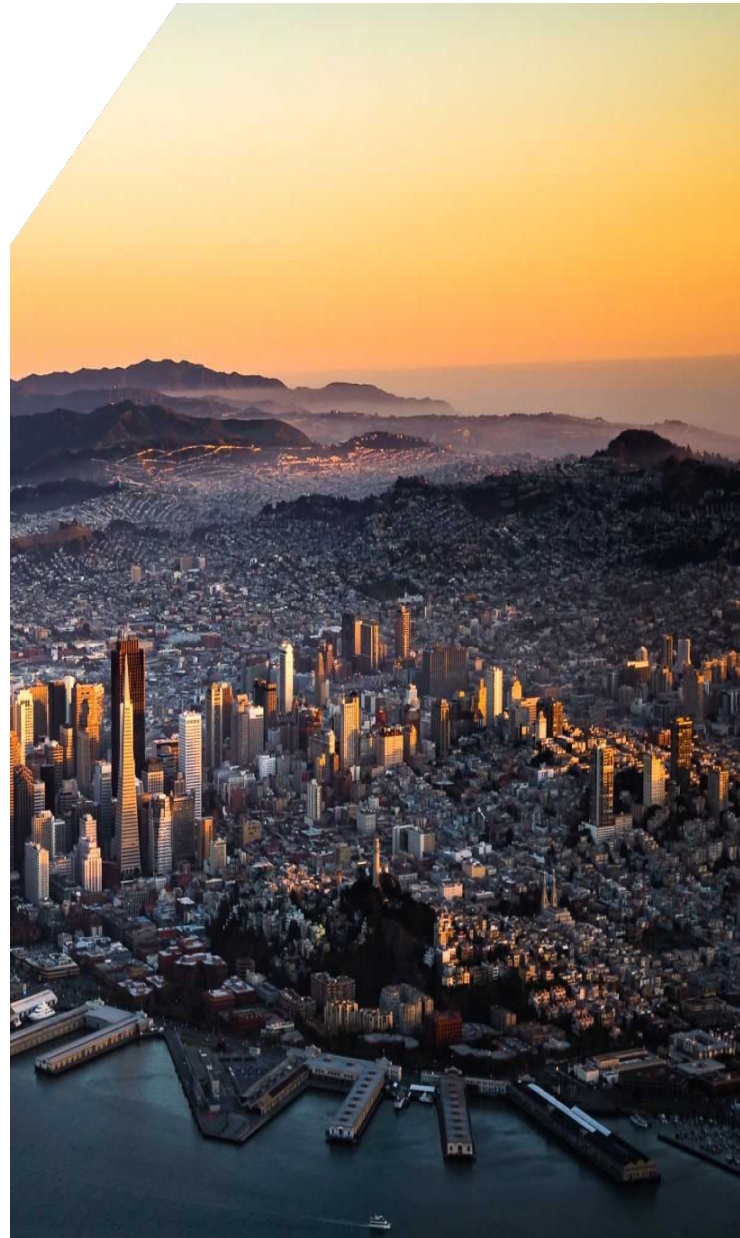


One of the critical elements to a successful model are the insights and perspectives gained from consulting with individuals who have lived experience of homelessness or housing insecurity. This unique model calls for the entire process (community organizing, planning, building, and operating the villages themselves) to be informed by the perspectives of those we seek to serve. This critical lens provides insights into the approaches that are most effective in enrolling residents into a long-term program of rehabilitation and success. Hope Solutions' Resident Empowerment Program (REP) Housing Policy Consultants have been effective in ensuring that solutions are responsive to community needs and aligned with community desires.

Local Partners



Law firms, financial consultants, architects, civil engineers, construction firms, and all the needed subcontractors have critical roles to play in the building of affordable cottage communities. Some are interested in contributing labor, donated materials, and professional services to help offset the costs of development. One outstanding model has been developed by HomeAid, the charitable arm of the home builders association, which has taken an active role to help build these communities. In projects with HomeAid, donated materials, labor, and consultants help to defray costs and make the project more financially feasible. This model has been helpful to Hope Solutions and something that jurisdictions should be aware of.



Professional Support Services



As described above, addressing homelessness starts with providing a home but must be coupled with professional supportive services. However, selecting an appropriate provider of professional supportive services is critical to ensuring the success of the resulting supportive housing project. First, it is important that partners not view these services as an ancillary or informal piece of the project; they must be provided by professionals with experience serving the target population of the project with evidence-based approaches. When funding these projects, public agencies should require a supportive services provider with a track record of success, credentialed staff, and a documented ability to collect outcome and impact data to prove their services are effective. The supportive services provider should also have a plan to sustain their services for the community indefinitely, since their services will always be needed by residents. In other words, **we cannot rely on the congregation or its members to provide supportive services**; these services must be provided by credentialed and experienced professionals. As discussed above, congregations can volunteer to help in many important ways, such as providing occasional meals, activities, transportation, and other non-technical support.

Financial Resources



Securing funding for permanent affordable housing projects with professional supportive services remains an enormous obstacle. Market rate developers can secure financing from a bank and the cost of construction can largely be passed on to residents in the form of rent. But that model does not work for building subsidized, supportive housing since developers cannot rely on cash flow from rental income sufficient to secure bank financing. Affordable housing developers must piece together funding from various local, state, and federal programs to make their projects a reality and these efforts can take years. When funding affordable housing projects with supportive services, public agencies should ensure that affordable housing projects contemplate and secure sustainable funding for both construction and ongoing operations. Homes without supportive services for homeless populations are ineffective at ending homelessness, and yet identifying long term sources of operating revenue can be very challenging, especially since local jurisdictions often limit their funding to capital expenses. **Jurisdictions should consider including funds for operating expenses** to facilitate supportive cottage communities and requiring applicants to show other sources of ongoing support.

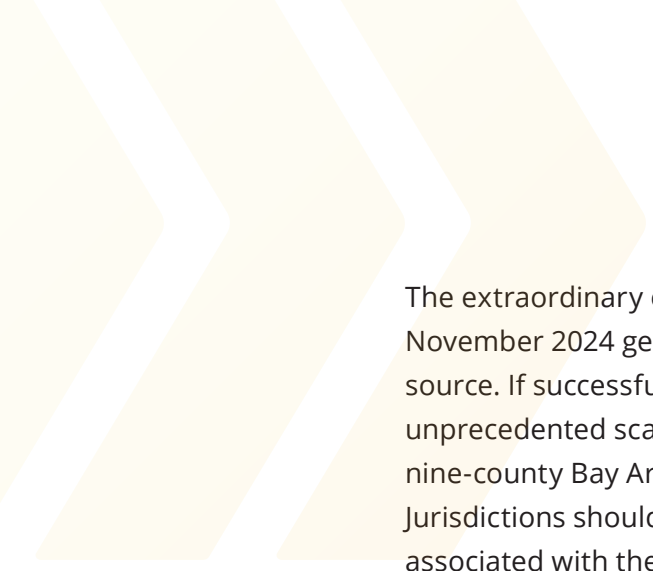
Barriers: Suitability, Lack of Sources and Frequency

Low Income Housing Tax Credits (LIHTC), one of the most important funding resources for creating affordable housing in the United States today, isn't suited for projects with fewer than 50 units. Most local affordable housing funds are structured to favor larger LIHTC projects that leverage State funds. Local jurisdictions must allocate funds to smaller-scale housing projects such as cottage communities on faith owned land, which are left out of most State and federal funding sources.

Transparency and technical assistance from the funding entity is extremely helpful. Applying for public funding demands expertise and can be extremely burdensome for smaller, less resourced affordable housing developers; many must hire a consultant to assist with the process. Timeliness requirements force a level of pre-development investment without any guarantee of receiving funding. These processes are often highly competitive and can pit should-be allies against one another. Funding entities can help affordable housing developers by being clear in their expectations and desired impact when publishing an RFP.

All public funding sources require proof of site control like a fee title, lease, or executed development agreement. Negotiations with FBOs around partnership structure and therefore land ownership take time and can be delicate. The City of Antioch cited lack of documented site control as one reason they did not pursue a faith-owned site for Project Homekey, one of the few State funding programs that does provide financial resources for smaller-scale development. This missed opportunity indicates the importance of jurisdictions working in partnership with affordable housing developers to contemplate creative solutions so as to not miss critical funding opportunities.

For jurisdictions not already doing so, there are models today for collecting affordable housing impact fees or "in lieu" inclusionary housing fees from commercial or market-rate residential developments. These funds are dedicated to affordable housing development. Many jurisdictions are already doing this, and for those who are not, it is an effective method to build resources for this much needed housing. Establishing a local housing trust fund is also one of the higher-scoring criteria on the application for a Prohousing Designation, a State of California program that gives jurisdictions eligibility for and advantages in accessing State housing and planning grant programs.



The extraordinary opportunity to raise funds for affordable housing through a November 2024 general obligation bond is another important potential funding source. If successful, the regional bond would unlock billions of dollars at an unprecedented scale to build and preserve affordable housing throughout the nine-county Bay Area in conjunction with the Bay Area Housing Finance Authority. Jurisdictions should think about how they would like to allocate flexible funding associated with the Bay Area Housing Finance Authority (BAHFA) bond measure to prioritize innovative models, deeply affordable homes, and other priorities that cottage communities on faith-owned land can address. Finally, today, many cities must more aggressively pursue opportunities to apply for State-sponsored funding, such as the National Housing Trust Fund. Advocacy is needed at the State level to ensure such programs are realistic for smaller jurisdictions.

In regards to securing funding for operating, the Housing Authority has limited vouchers and operates in an uncertain environment. However, California's Multifamily Housing Program, recently amended by Senate Bill 482 (2023), now requires the program to offer capitalized operating subsidy reserves to supportive housing units after developers have sought capitalized reserves from other potential funding sources. The capitalized operating reserves may be used for operations and supportive services in the form of a grant or rent subsidies. Development stakeholders should look for future MHP Notices of Funding Availability to access these reserves.

The extraordinary opportunity to raise funds for affordable housing through a November 2024 general obligation bond is another important potential funding source.

Finally, Hope Solutions is pursuing a new, unique formula for unlocking public money that relies upon raising private money (from both individuals and foundations) that can be leveraged to fund cottage communities. Charitable foundations and private funders are dedicating philanthropy dollars to housing development, but are particularly attracted to two key elements: (1) a model that combines affordable housing with supportive services that drives self-sufficiency among the residents and (2) a model where their philanthropic contributions unlocks public money.

Regulatory Considerations



Our model presents two critical regulatory challenges for jurisdictions aiming to facilitate this innovative approach to housing development:

1. How to best unlock **faith-owned properties** for residential land uses *(i.e., where development can happen)*
2. How to remove regulatory barriers to **cottage communities** *(i.e., what forms development can take)*

Each of these components are explored below and are informed by the experience of creating a policy explicitly for this housing development model in the City of Antioch.

Faith-Owned Land



SB 4, the Affordable Housing on Faith and Higher Education Lands Act of 2023, became effective January 1, 2024 and enables faith institutions and nonprofit colleges to build affordable housing on their property by-right, even if local zoning does not allow housing development. This law unlocks and streamlines affordable housing production on faith-owned land and, for many jurisdictions, may supersede the need to adopt any further regulations. However, there are components of SB 4 that can still be obstacles for the model in this White Paper:



- **Deed restrictions:** Affordable housing built under SB 4 must be deed-restricted for 55 years for rental homes and 45 years for ownership projects. These timelines are already baked into LIHTC and many public funding sources. However, they can be daunting to a faith institution and may be greater than otherwise required by federal and local homelessness funds, such as HUD Continuum of Care funds (15 years) and project-based vouchers (20 years). Furthermore, a minimum deed restriction period is not required for jurisdictions to count affordable units in their Housing Element Annual Progress Reports.³
- **Labor requirements:** Prevailing wages are required for construction workers on SB 4 projects with over 10 homes and additional workforce requirements are triggered for projects with 50 or more homes. These requirements help California’s construction workforce. They also add to project costs for affordable housing developers and can serve as a barrier to using donated labor or materials.
- **Cottage typology:** SB 4 was written with medium- and high-density multi-family apartment buildings in mind. Jurisdictions may struggle to apply their existing objective development standards to the cottage communities proposed.
- **Temporary:** Unless renewed, SB 4 will only be in effect until January 1, 2036.

Affordable housing built under SB 4 must be deed-restricted for 55 years for rental homes and 45 years for ownership projects.

Because SB 4 had not been passed when our team began our policy work, the City of Antioch established a new zoning overlay that applied to faith-owned sites in Antioch best suited for affordable housing development. Our approach, explained later in this section, also addressed the SB 4 barriers above and can serve as a model for other jurisdictions seeking to go beyond SB 4.

³ California Department Of Housing and Community Development Housing Element Annual Progress Report (APR) Instructions. 2023. Available at <https://www.hcd.ca.gov/sites/default/files/docs/planning-and-community/housing-element-annual-progress-report-instructions.pdf>.

Cottage Typology



Every jurisdiction has their own policies, permitting requirements, and fees for housing, and those policies may be different for small homes. Many jurisdictions do not have a definition of a cottage community and, as such, may struggle to entitle them unless emergency housing ordinances or State-mandated ministerial approval processes apply. The ambiguity around the cottage community model is clear when looking at how three different villages of tiny homes were each entitled differently in the last 10 years in Eugene, Oregon: one was administratively approved through an affordable housing provision, one processed as a homeless shelter and required a Conditional Use Permit, and one was entitled as a multi-family residential land use permitted outright in the underlying zoning district. Appendix B outlines known precedent projects that include tiny homes or cottages and the regulatory mechanisms used to permit them, which range from creating a new “Innovative or unconventional housing to alleviate homelessness” land use category to administrative approval under emergency authority.

Creating an accepted definition for cottage housing is complicated by the many different forms that cottage communities can take. Previous projects listed in Appendix B include a mix of permanent and temporary housing; ownership, rental, and limited equity co-op units; homes on foundations and on wheels; built in factories and built on site; and built to different codes and standards.

In Antioch, planning staff desired a clear definition of cottage communities with objective development standards against which to review and approve applications. This approach ensured that cottage communities were not subject to a one-off permitting process that cobbled together different State laws; a clear definition and permitting procedure gives projects credibility and replicability.

A Note on Language

The term “tiny home” or “tiny house” is a popular marketing term that can refer to a wide range of structures. Within the tiny home industry, a tiny house generally refers to a single dwelling unit that is 400 square feet or less and can be either movable (on wheels) or stationary (on a foundation). Such homes may be referred to as a tiny house, moveable tiny house, or tiny house on wheels (THOW).

In the Bay Area, many jurisdictions may also refer to pallet homes, tuff sheds, and other transitional housing structures as tiny homes. These interim housing tiny dwelling do not have the elements normally required for long-term residential use (e.g., kitchen, minimum size, sanitary sewer connection).

This report uses the term cottage to avoid the connotation of transitional housing and because the homes Hope Solutions would like to develop – which range from 680 to 1,030 square foot – are much larger than the technical definition of a tiny home (i.e., 400 square feet).

The Antioch Approach



The City of Antioch created a new zoning district, the Innovative Housing (IH) Overlay District, that applies to approximately 90 acres of faith-owned land in Antioch. The IH Overlay permits by-right cottage communities, which are defined as three or more cottages, and each unit in a cottage community is considered an accessory dwelling unit (ADU). This means that cottage communities are now clearly defined in the Antioch Municipal Code (see [Section 9-5.3850 Innovative Housing Overlay District](#)) as a new category of residential facilities, separate from single-family or multi-family dwellings, with a set of development standards (summarized in Appendix D) to ensure high-quality design. All cottages must meet affordability requirements for at least 20 years. The staff report for this work can be found [here](#).

The City of Antioch decided to create a zoning overlay that expands the use of ADUs after substantial analysis and reflection. Appendix E includes a matrix that City staff used to think through regulatory approaches. It highlights the pros and cons of each approach, as well as the implications for racial equity and economic inclusion. It is imperative for jurisdictions to keep equity considerations in mind when weighing regulatory approaches.

Strengths

The primary strength of this approach is that it enables cottages to benefit from powerful State ADU law. Because they are considered a collection of ADUs, cottages communities in Antioch must be **ministerially approved or denied within 60 days and are given relief from development impact fees**, with homes less than 750 square feet being completely exempt and larger cottages still charged an amount less than other development types. The Antioch approach is an especially strong one for jurisdictions applying for a Prohousing Designation because it hits upon several criteria to gain points in multiple categories, such as increasing allowable density beyond State ADU law, establishing by-right approval for a variety of housing types, significantly reducing development impact fees for residential development, and promoting innovative housing types that reduce construction costs. Finally, the Antioch approach was also responsive to staffing and regulatory conditions in Antioch, as listed below.

- Updates to ADU Ordinances are exempt from the California Environmental Quality Act (CEQA), and so limited resources did not need to be expended on CEQA analysis.

- California Government Code Section 65583(c)(7)) mandates that jurisdictions facilitate the development of ADUs that can be offered at an affordable rent, providing a strong legal backing for this work.
- The faith institutions in Antioch had a wide variety of zoning districts and General Plan designations, and sometimes the two were mismatched. The IH Overlay approach allowed the City to avoid amending the rules in multiple zoning districts and did not require an extensive overhaul of inconsistencies across the General Plan and Zoning Code.
- The City was able to select which sites to include in the IH Overlay based on its affordable housing and environmental justice goals.
- Creating objective standards for cottage communities allowed community input to shape how the communities will look and feel and ensured the communities are aligned with the community's needs and values.
- Because SB 4 had not passed at the time of Antioch's policy change effort, the IH Overlay approach took faith-owned land in Antioch out of California's uncertain politics, ensuring affordable housing would be allowed on faith-owned sites and permitting it sooner than State law would.
- The IH Overlay enabled the City to have control over the required or incentivized depths/amounts of affordability and the deed restriction period for affordability agreements. Antioch elected to use the same affordability requirements as SB 4, but decreased the required affordability tenure from 55 years to 20 years to align with the funding realities and community preferences in Antioch.

Weaknesses

The Antioch approach does have tradeoffs, as listed below.

- The IH Overlay applies to select sites, and any new or additional faith institutions would need to go through the rezoning process to be added.
- Some faith institutions may be interested in splitting off land and selling it for affordable housing development. The subdivision process is not subject to the streamlining benefits purposefully baked into the application process for cottage communities, and therefore projects involving lot splits are subject to a lengthier process.

- The IH Overlay only enables development in the form of cottage communities. Some jurisdictions may want to streamline other residential facilities, like multi-family buildings. (The City of Antioch has since determined that SB 4 is sufficient for streamlining these types of buildings in Antioch.)
- Bigger cottages that are 750 square feet or more, which are needed to house families, are still subject to development impact fees, especially the East Contra Costa Regional Fee and Finance Authority (ECCRFFA). For one 850-square-foot ADU, the ECCRFFA fee is over \$8,500.
- Because development rights move with the land, ownership by a mission-aligned organization is not a prerequisite. A faith-based institution in the IH Overlay could sell its land to anyone who wants it.
- Based on community feedback, funding realities, and policy tradeoffs, the Antioch approach prioritizes reducing barriers to affordable housing production over ensuring long-term affordability. In jurisdictions where longer-term affordability is a community priority, a deed restriction period of more than 20 years may be desired.

Regulatory Recommendations

With these tradeoffs and our experience in mind, the Policy Grant team provides the following recommendations:

- Educate faith institutions and applicants for development on faith-owned land on fair housing laws and **require applicants sign a fair housing agreement** to demonstrate their understanding that housing cannot be tied to religious practice or used as an opportunity for evangelizing future residents.
- Establish a streamlined, **ministerial lot split process** for developments on faith-owned land. Examples that can be helpful resources include implementation of [SB 9 in California](#), which requires ministerial approval of splitting one single-family parcel into two parcels; [SB 458 in Oregon](#), which requires “expedited land division” processes for middle housing⁴ like cottage clusters; and forthcoming implementation of [California’s SB 684](#), which requires ministerial approval to split lots on multi-family zoned sites of 5 acres or less.

⁴ Middle housing refers to medium-scale buildings between single-family homes and large apartments or condos, such as duplexes, triplexes, fourplexes, bungalow courts, townhouses, and small apartment buildings. These typologies have been an important part of our housing stock historically, but seldomly built in the last 40 years. Because of this, they are often referred to as “missing middle” housing.

- Proactively **determine which regulations to apply to cottage communities**, either as a type of multi-family development, a collection of ADUs, a new type of residential facility, or part of a middle housing ordinance. Ensure standards for cottage communities are clear, objective, and knowable to development applicants and not overly burdensome or prescriptive. Ensuring there is a regulatory procedure for this development type will ensure that cottage communities are not forced to navigate one-off entitlement pathways and instead are given recognition as a replicable model.
- Consider **defining cottages on faith-owned land as ADUs** to remove governmental constraints related to application processing and development fees and to help provide greater acceptance of this housing model. This approach also allows projects to benefit from pre-approved ADU plan programs active in many jurisdictions (and required starting in 2025 by Assembly Bill 1332).
- Ensure **development impact fees levied on cottage communities are proportional** to their small footprint, following State ADU law as an example. When projects are 100% affordable housing, jurisdictions should consider additional fee relief to achieve housing goals, implement programs in their Housing Elements, and gain points in Prohousing Designation applications.



Other Methods of Support



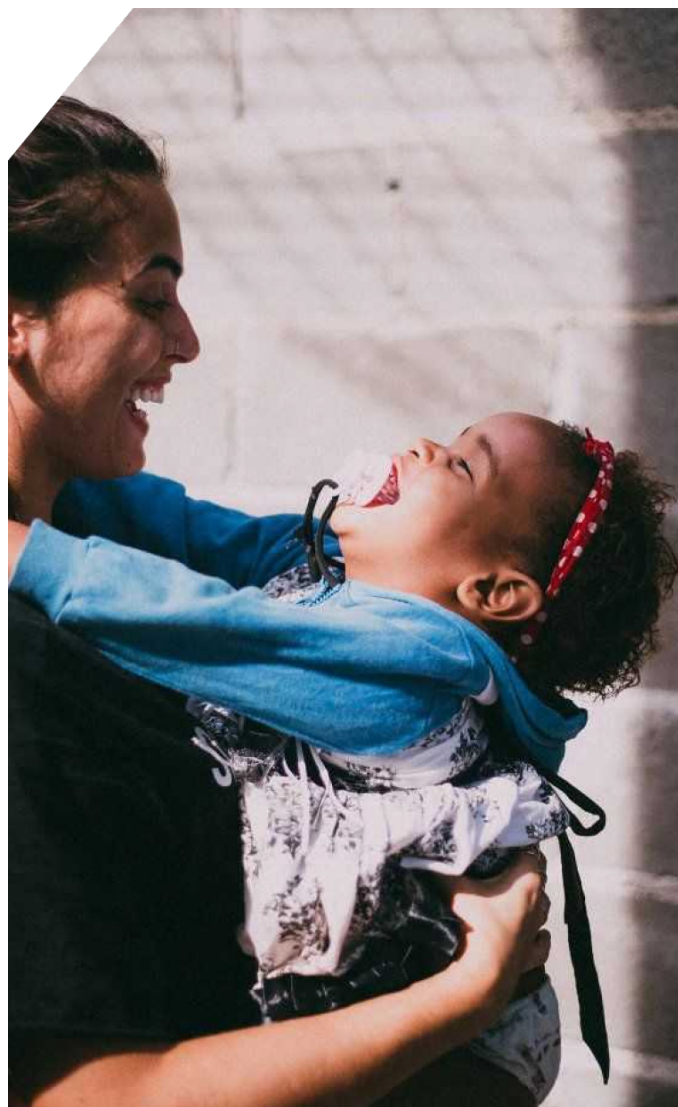
Laying the regulatory groundwork is necessary but not the only step for jurisdictions. To fully realize the potential of this model, jurisdictions need to commit financial and informational resources. At the very least, local governments should conduct an inventory of faith-owned land to understand the development potential in their jurisdiction. The inventory should include the General Plan Designation, Zoning District, environmental constraints, SB 4 eligibility, and acreage of each faith-owned parcel, which will inform the jurisdiction's regulatory approach. For example, if few sites qualify for SB 4, jurisdictions may want to consider amending their General Plan or Zoning Code to enable development on faith-owned land. Other jurisdictions may find patterns across the size or location of sites that lead them to think more strategically about how to leverage faith-owned land for affordable housing goals. **Jurisdictions will not be able to facilitate development on faith-owned land until they understand the actual sites and potential in their jurisdiction.**

In addition to conducting an inventory, local governments should conduct the following activities to more fully leverage the potential of faith-owned land and spur partnerships with faith institutions and nonprofit organizations:

- **Conduct outreach** to faith institutions to inform faith leaders of SB 4 and the possibility of adding affordable housing to faith-owned land. This outreach can be done through property owner mailings, presentations at faith leader gatherings, and partnering with capacity-building initiatives that are focused on helping faith institutions develop affordable housing.
- Provide **technical assistance** to projects involving faith-owned land. Interested faith leaders can be referred to initiatives like Bay Area Local Initiatives Support Corporation (LISC)'s [Faith and Housing Program](#) or Enterprise Community Partners' [Faith-Based Developer Initiative \(FDBI\)](#). Jurisdictions can prepare public-facing guides to explain the development process to faith institutions. At the very least, jurisdictions should be available for pre-application conferences and inter-departmental working sessions to help development teams through the development process.
- Serve as a convener to **bring together interested partners** where faith leaders can learn more about the development potential on their land and get connected to trusted partners who can help them with the next steps. This process can be conducted in tandem with a pre-application meeting before the release of a RFQ/RFP or in partnership with trusted CBOs, such as Hope Solutions, already working in the housing development and faith-based organizing spaces.

- **Advocate with utility companies** (e.g., PG&E, EBMUD) to prioritize affordable housing when it comes to conducting utility connections and to provide connections within a reasonable timeframe and cost. This messaging could be more impactful coming from a local government who can only achieve its affordable housing goals if certificates of occupancy are issued in a timely and cost-effective manner. Jurisdiction staff are encouraged to meet with utility company staff to understand one another's processes and pain points. At the least, such a meeting will empower local government staff to communicate utility processes to development applicants and ensure they are applying for utility connections as soon as possible and benefitting from potential cost-saving programs (e.g., EBMUD's Micro Unit Pilot). This convening could be done in partnership with Countywide Planning Collaboratives or the Metropolitan Transportation Commission/Association of Bay Area Governments (MTC/ABAG) and/or BAHFA to gain benefits and understanding across multiple local governments served by the same utility company. **Advocates should also monitor implementation of SB 410** (2023), the Powering Up California Act, which requires utilities like PG&E to improve delays in connections to the electric grid.⁵

Finally, local governments also need to be partners in providing funding, as explained in the previous chapter.



⁵ Key supporters of the legislation included the Natural Resources Defense Council, The League of California Cities, the California Chamber of Commerce, the Bay Area Council, Sierra Club, Environment California, and Silicon Valley Clean Energy.

Why This Will Work



By combining the puzzle pieces and bringing together faith-owned land, factory-built cottages, and supportive services, this model can have a real and scalable impact across the state and even the nation. Jurisdictions should embrace this model as one viable solution among the many needed to address the human crisis of homelessness and meet their State-mandated housing goals. Consider the promising evidence of this approach to date: Out of 26 faith-based organizations included in the IH Overlay in Antioch, 19% have expressed interest in developing affordable housing on their land, with over 115 new affordable homes now in the pre-development phase less than five months since policy adoption. The interest in Antioch is consistent with the vast interest from faith organizations across the nation to provide affordable housing, as evidenced by the number of projects included in Appendix B. Moreover, the passage of SB 4 itself proves the wave of support and faith leader interest behind this idea; the California legislature would not take up an idea and craft legislation unless it had wide applicability and viability across the state.

Moreover, the “housing first” model, coupled with voluntary supportive services, works. “Housing first” strategies offer housing as the first priority for people experiencing homelessness, with very low barriers to entry and very few restrictions on residents. These strategies must be paired with voluntary supportive services that are easy to access and provided with evidence-based approaches. This approach enables homeless people to be housed faster⁶, remain housed longer⁷, become more healthy⁸, stabilize their lives⁹, and recover from substance use issues more reliably.¹⁰


⁶ Maria C. Raven, Matthew J. Niedzwiecki, and Margot Kushel, “A randomized trial of permanent supportive housing for chronically homeless persons with high use of publicly funded services,” *Health Services Research* 55, Suppl. 2 (September 2020): 797–806, <https://doi.org/10.1111/1475-6773.13553>.

⁷ Mary K. Cunningham, Devlin Hanson, Sarah Gillespie, Michael Pergamit, Alyse D. Oneto, Patrick Spauster, Tracey O’Brien, Liz Sweitzer, and Christine Velez, [Breaking the Homelessness-Jail Cycle with Housing First: Results from the Denver Supportive Housing Social Impact Bond Initiative](#) (Washington, DC: Urban Institute, 2021).

⁸ Devlin Hanson and Sarah Gillespie, “‘Housing First’ Increased Psychiatric Care Office Visits And Prescriptions While Reducing Emergency Visits,” *Health Affairs* 43, no. 2 (January 2024): <https://doi.org/10.1377/hlthaff.2023.01041>.

⁹ National Academies of Sciences, Engineering, and Medicine. 2018. *Permanent Supportive Housing: Evaluating the Evidence for Improving Health Outcomes Among People Experiencing Chronic Homelessness*, Washington, DC: The National Academies Press.

¹⁰ Sam Tsemberis, Leyla Gulcur, and Maria Nakae. 2004. “Housing First, Consumer Choice, and Harm Reduction for Homeless Individuals with a Dual Diagnosis,” *American Journal of Public Health* 94, 651–6.



Jurisdiction staff interested in the approach outlined in this White Paper should take the following concrete actions:

- 1. Create an inventory of faith-owned land in their jurisdiction** to inform their approach to regulatory reforms and **convene FBO property owners with developable land**. This information should be made available to nonprofit housing developers and other key partners.
- 2. Look at funding streams** for affordable housing development in their jurisdictions, such as housing trust funds collected from “in lieu” fees or funds from affordable housing bonds, and think about how to co-apply with non-profits to bring in additional financial resources to support this work. Additionally, jurisdictions should seek to join non-profit and governmental organizations that track and advocate for available public and private funding. Furthermore, jurisdictions should subscribe to list services such as the [California Housing Accelerator](#) to be kept apprised of new funding opportunities.
- 3. [Sign up for updates](#) to apply for a Partnership for the Bay’s Future Policy Grant.** These grants provide capacity building support, technical assistance, peer learning, and cross-sector partnerships for local governments to advance equitable affordable housing policies across the Bay Area and transform government-community relationships.
- 4. Allocate public funding** from any eligible source for the planning, construction, and operation of affordable housing communities that utilize cottage units paired with onsite supportive services. As the homelessness crisis grips so many California communities and construction costs for traditional housing units continue to rise, everyone with an interest in eliminating the misery of homelessness must look for new approaches. Housing is the solution to homelessness, and affordable cottage communities built on faith-owned land alongside onsite professional supportive services offer a realistic path to that solution. If we are serious about urgently ending homelessness, jurisdictions, nonprofits, faith-based organizations, and communities must place their resources behind these projects now.

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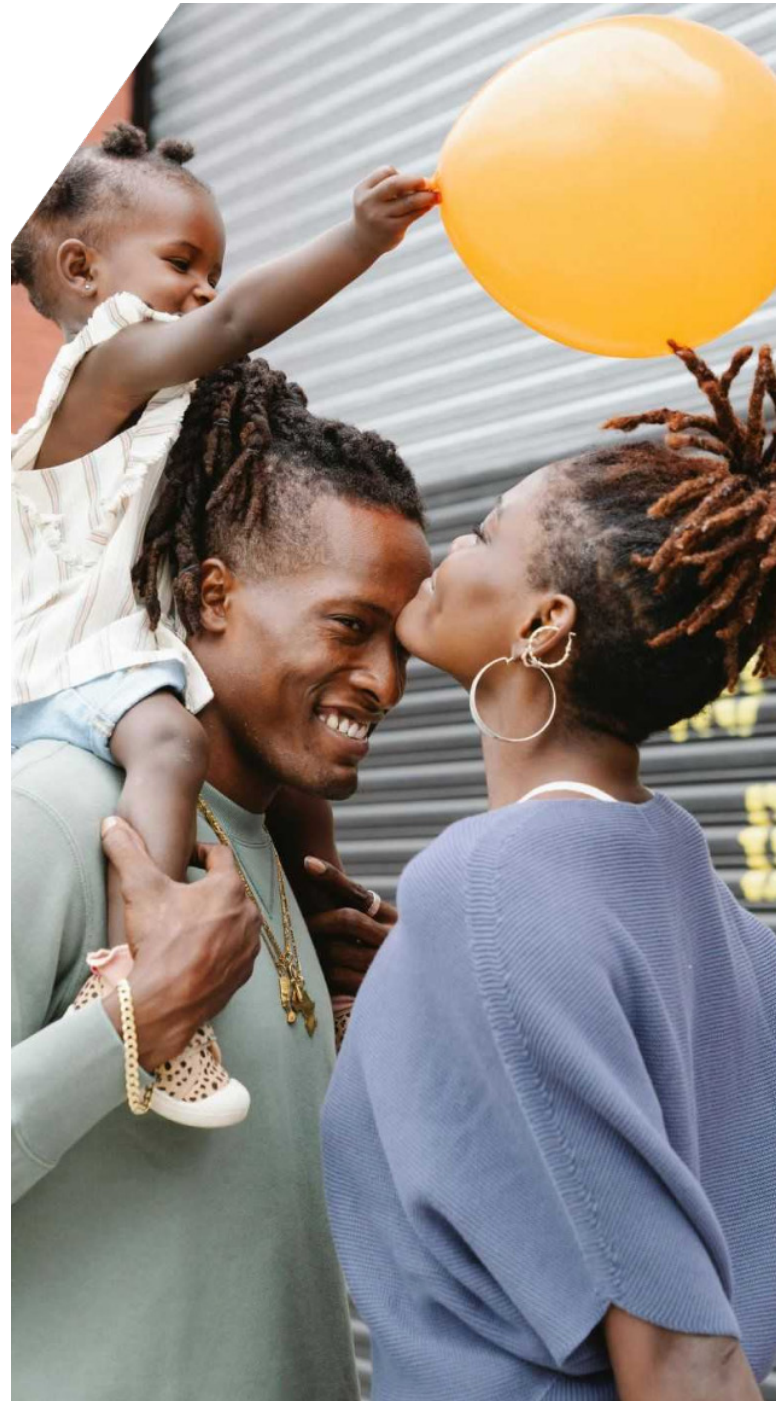
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About the Authors



Meredith Rupp

Meredith has nine years of experience in policy analysis, land use planning, and affordable housing. She has a proven track record of developing and implementing creative zoning solutions to expand and accelerate housing production. Meredith managed Antioch's faith-owned land zoning reforms, which included the creation of a new "cottage community" housing typology and a zoning overlay zone that unlocked 90 acres of faith-owned land for affordable housing development. Her achievements in Antioch build off a large body of planning and housing work, including the management of Housing Elements, One Bay Area Grant projects, specific plans, objective development standards, and zoning code amendments. She has provided due diligence and entitlements assistance for over 2,000 housing units across the Bay Area and led the Alameda County Planning Collaborative to provide housing and planning technical assistance to all 15 Alameda County jurisdictions. She has a M.S. in International Policy and Development from the Middlebury Institute of International Studies and a B.S. in Linguistics from Truman State University.

Jasmine Tarkoff

Jasmine currently serves as an independent consultant for Strategic Initiatives to Hope Solutions. Jasmine has developed the concept, implementation model, and toolkit for several concurrent developments of cottage communities on faith-owned land to be operated by Hope Solutions. She serves as the co-Chair of the Hope Solutions Capital Campaign "Homes Heal Hearts" to combine private philanthropy with public funding to build and operate these permanent cottage communities with supportive services.

Prior to her work at Hope Solutions, Jasmine was the co-convenor of the Multi-Faith Action Coalition (MFAC), a coalition of faith institutions in Contra Costa County addressing the root causes of poverty through advocacy and public policy change. Representing both Hope Solutions and MFAC in the Partnership for the Bay's Future Breakthrough Grant, Jasmine was instrumental in putting together the grant proposal and has been a driver of the community organizing and policy work. She was formally the president of Temple Isaiah, a 900 family congregation in Lafayette. Jasmine's almost two decades of experience in working with faith institutions has prepared her well to lead projects on faith owned land. Jasmine has a M.S. in Organizational Leadership and Innovation from Hebrew Union College and a B.S. degree in Computer Systems Engineering from Rensselaer Polytechnic Institute (RPI).

Appendices

Appendix A

Considerations for HUD Manufactured Homes

Appendix B

Cottage Community &
Faith-Owned Land Projects

Appendix C

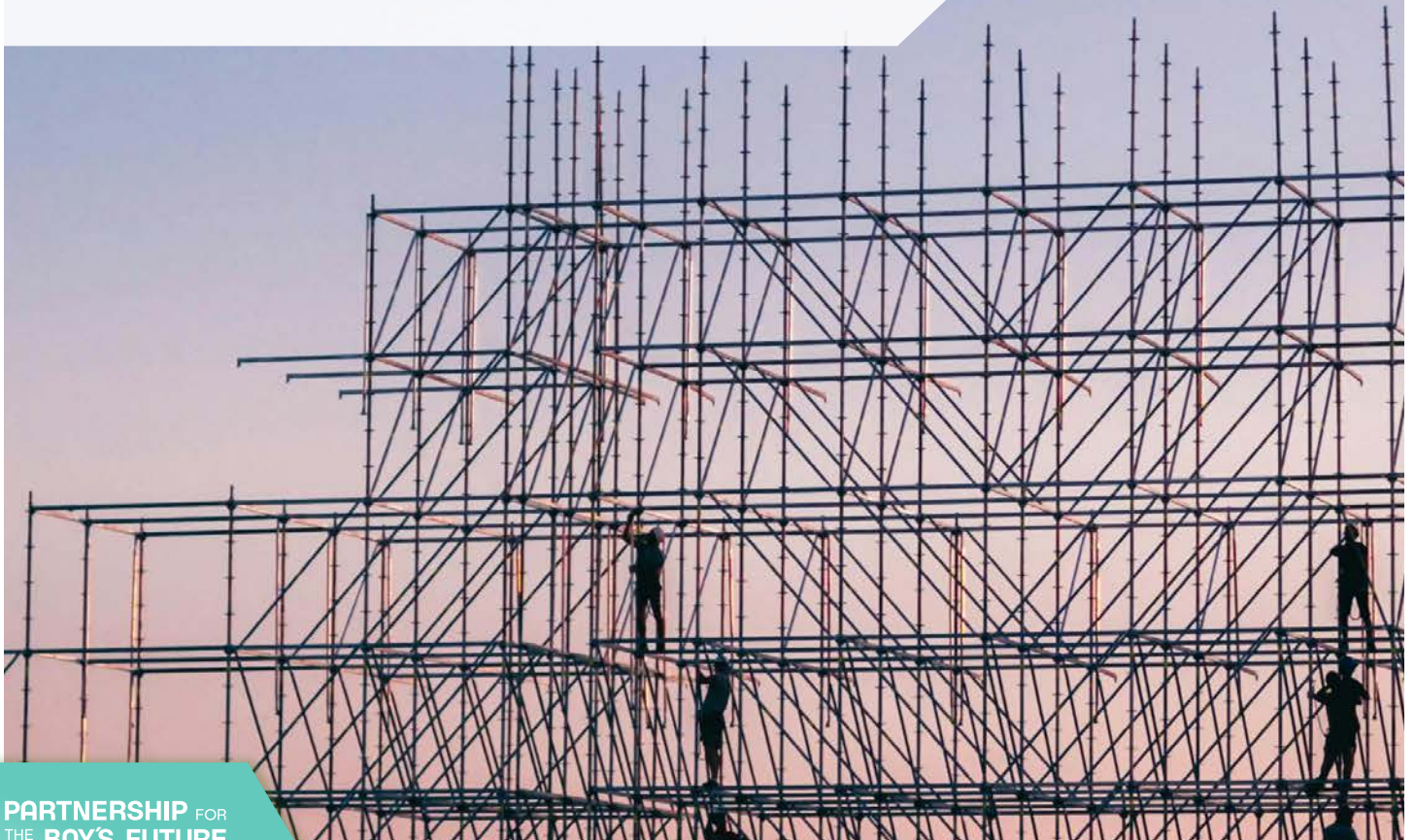
Lessons from Working with
Faith-Based Organizations (FBOs)

Appendix D

Antioch Cottage Community Standards

Appendix E

Regulatory Considerations Matrix



Appendix A: Considerations for HUD Manufactured Homes

Manufactured homes (defined in California Health and Safety Code [HSC] Section 18007) are mobilehomes built after 1976 that are at least 320 square feet when placed on site and built by a certified manufacturing plant with a permanent chassis. In many cases, two or more manufactured homes placed on a lot are considered a mobilehome park and would typically require approval and oversight from the State. However, consistent with Health and Safety Code Section 18214(c), an area of land is not a mobilehome park if the residential structures on it are rented or leased and the structures:

- Are manufactured homes constructed pursuant to the National Manufactured Housing Construction and Safety Act of 1974 or mobilehomes containing two or more dwelling units, and
- The manufactured homes or mobilehomes have been approved by a city or county pursuant to HSC Section 17951(e) as an alternative which is at least the equivalent to requirements of the California Building Standards Code in performance, safety, and the protection of life and health.

Moreover, pursuant to HSC Section 17951(e), local jurisdictions may approve manufactured homes and other methods of construction not specifically prescribed by the California Building Standards Code if the jurisdiction's building department finds that the proposed design is satisfactory and at least the equivalent of the California Building Standards Code in performance, safety, and the protection of life and health.

The cottage communities Hope Solutions develops fall under these provisions and should not be considered mobilehome parks. However, these issues are complex, even for those who enforce the regulations, and cities must be aware of this.

Appendix B: Precedent Cottage Community & Faith-Owned Land Projects

NAME/ADDRESS	PROJECT INFO	UNIT INFO	TARGET POP.	TENURE	RENTY/COST	SERVICES	MOVE IN	ENTITLEMENTS	CEQA	FINANCING	MAINTENANCE	STATUS	BARRIERS & SOLUTIONS	NOTES	KEY LESSON
Name & address First Presbyterian Church of Hayward, 2490 Grove Way, Castro Valley Category Faith-Based Land, Tiny Home Village Jurisdiction Unincorporated Alameda County (Castro Valley) Organization(s) First Presbyterian Church of Hayward, Firm Foundation Housing-HomeAid, Cobuild Construction Services, FOG Studio Website https://www.firstpresbywva.com/tiny-homes	Project site First Presbyterian Church of Hayward parking lot 2490 Grove Way, Castro Valley Site size 3,000 sf (on a 4.19-acre parcel)	Unit count/mix 6 studio Unit size 3,000 sf (on a 4.19-acre parcel) Density (du/ net acre) 86	Homeless	Transitional, Up to 18 months per cohort Total project duration of 3 yrs	\$200/per month for the first quarter of residence, this cost increases by an additional \$200/month each quarter. The program costs are utilized to cover the cost of utilities and overhead program costs, any money collected over and above utility costs are deposited into a savings account for the resident, which results with a resident transitioning out of the program with \$6,000 saved to put toward a first and last month's rent in a new residence.	All residents have access to case workers from Abode Services. 4 on-site parking spaces reserved for residents.	First Presbyterian Church of Hayward will identify, screen, and recruit eligible applicants (unhoused within Alameda County) by leveraging existing relationships with community partners, such as Community Resources for Independent Living (CRIL), South Hayward Parish, Bay Area Community Services, Tiburcio Vasquez Health Center, and Abode Services	Conditional Use Permit (innovative housing) or unincorporated/innovative housing for homeless is conditioned use in any zone Zoned C-1 (Retail Business) and B-5-D-25 (Suburban Residence, 2000 sf per du). Tiny homes on C-1 portion Parking plan was required Had to do an Addendum to the General Plan EIR to account for the policy change	Exemptions for minor alteration or expansion of existing facilities (Guidelines Section 15500) and/or new construction of small structures (Guidelines Section 15503) including up to six apartments in an urbanized area	Building trades (HomeAid) donated materials and trades so the units came at zero cost.	Complete	Originally had concerns about creating a "mobile home park" under State law (2 or more RVs). Utilizing factory-built units on permanent foundations, hooked up to utilities alleviated this concern (the homes became like any other property improvement) Land use concern: GP and zoning are for commercial use only. Regulatory changes were made (Castro Valley GP, County HE, Alameda County zoning ordinance) to allow homeless housing as conditional use in any zoning district. Definition added to Zoning Ordinance: "Innovative or unconventional housing to alleviate homelessness" means housing with no mandated limit on length of stay, linked to onsite or offsite services that assist the resident in retaining the housing, improving their health status, maximizing their ability to live and, where possible, work in the community, and operated under program requirements that call for the recruitment of the unit to another eligible program recipient at regular intervals (for example, every one to two years). Innovative or unconventional housing can include but is not limited to facilities such as tiny homes or micro-housing, co-housing, small sheds, sleeping cabins, and commercial modular buildings or shipping containers reconfigured for sleeping and living. Parking plan was required.	Factory-built units, included sprinklers (so no fire inspection was required). EBAMD required water meters for each unit. Sewer laterals were proposed to connect to existing lateral on land owned by Church, took 6 weeks to build (6 months for whole project duration). Used 14 parking spaces. Site surrounded by SF homes, apartment building, personal storage, Trader Jocks, parking lot interconnection with church's secondary parking area. Project included installation of security cameras and fencing around the homes. One resident to save as Resident Advisor (joint of contact for security) The County has performance standards for innovative or Unconventional Housing Types and Pilot Programs, including locational and site planning/designee requirements: must be within a half mile of public transit, include support services and a residents assistant on site, cannot be within 1,000 feet of another innovative/unconventional housing project to prevent undue concentration, and must be "made to be inconspicuous and away from public rights of way or visible from the general public."	Firm Foundation wanted more outdoor space based on the design used for this iteration	
Name & address St. Paul's Commons 1880-1888 Trinity Avenue Walnut Creek Category Faith-Based Land Jurisdiction Walnut Creek Organization(s) St. Paul's Episcopal Church, Resources for Community Development (RCD), Contra Costa County, and Trinity Center Architect: PVATOK GC; JH Fitzmaurice Website https://spaulscc.org/st-pauls-commons/	Project site St. Paul's Episcopal Church 1880-1888 Trinity Avenue Walnut Creek Site size .65 acres	Unit count/mix 44 total 30 studios 14 1-BR 1 2-BR (manager's unit) Unit size Studio average: 370 sf 1-BR average: 578 sf	30-60% AMI Half of units supportive permanent housing for residents with special needs or experienced homelessness (two will house a resident living with HIV/AIDS). Other half of apartments will have rental subsidies	Permanent rental housing	30% of income	On-site management and resident services, limited car and bicycle parking; security cameras; and on-site laundry. Ground floor of the building is the Trinity Center, a non-profit, residential program serving homeless and working poor.	Managed by RCD and John Steward Company or Housing Authority for vouchers	Two Conditional Use Permits (one for reconstruction and expansion of church and one for density bonus concessions and shared parking), Density Bonus, Design Review, Tree Removal, and Tree Drip-line Encroachment Permit DB Concessions: 1) The provision of secured bicycle storage in lieu of the required 200 cubic feet of storage per dwelling unit, and 2) Relief from the required side setback of the M-1 zoning district.	Exempt Per Public Resources Code Sections 15192 & 15194-Affordable Housing Exempt Resources Section 15302 - Replace or Reconstruct Existing Structures (Church Facilities)	City of Walnut Creek Loan: \$5.5 M CCC Dept of Conservation and Development (CDBG, HOME, HOPWA): \$2.9 M Federal Home Loan Bank of San Francisco (AHP) Loan: \$440,000 Bank of America Merrill Lynch Equity: \$11.7 M Bank of America Merrill Lynch Loan: \$1.4 M RCD Deferred Fee: \$444,613 Total Sources of Permanent Financing: \$22.4 M St. Paul's sold the property to RCD, who then provided a ground lease to St. Paul's for the sanctuary space. The parcel was condominiumized to facilitate the financing and reduce risk for each partner St. Paul's Church - Land Owner Construction financing - Bank of America Merrill Lynch LTRC provided by CTCAC PBIs from HACC	Managed by RCD and John Steward Company or Housing Authority for vouchers	Completed Nearly fully occupied as of April 2020	Link to staff report: https://walnutcreek.granicus.com/ViewFile.php?view_id=228&file_id=278&media_id=144951 LISC showcased the project as a case study and identified the following factors for success: • Financing plan required no capital cost to St. Paul's, including options to build out the community space. • Church to retain long term ownership of the land, unencumbered by financing. • Significant early pro bono architectural support • Clear accountability for project management & operations, and make sure same page with roles/responsibilities.	Church and Trinity Center relationship with community was pivotal for community and political support. Lots of stakeholders with different goals. Mapping out organization and funding structure was important part of process to make sure team was on same page with roles/responsibilities.	
Name & address Harmony Homes Lodi Avenue and Washington Street Category Tiny Home Village Jurisdiction Lodi Organization(s) City Website http://www.lodi.gov/1013/regionfour-mood-services-projects	Project site 301 E Lodi Avenue	Unit count/mix 4	Homeless	Permanent	Vouchers provided by Housing Authority of the County of San Joaquin	Supportive housing	In partnership with Sacramento Self-Help Housing. Referrals taken from Salvation Army, Lodi-House and Women's Center, and Housing Authority	Site was purchased by the City and the City was the developer in partnership with Housing Authority.	\$1.25 million Homeless Emergency Aid Program grant \$336,000 Permanent Local Housing Allocation grant	Housing Authority of San Joaquin County	Complete	Site was selected based on criteria created with community engagement (e.g., proximity to services, vacancy, zoning). Appears City already knew they wanted to do tiny homes for homeless. The City purchased the site from private land owner. Units purchased from All American Modular	Site was selected based on criteria created with community engagement (e.g., proximity to services, vacancy, zoning). Appears City already knew they wanted to do tiny homes for homeless. The City purchased the site from private land owner. Units purchased from All American Modular		

Appendix B: Precedent Cottage Community & Faith-Owned Land Projects

NAME/ADDRESS	PROJECT INFO	UNIT INFO	TARGET POP.	TENURE	RENTY/COST	SERVICES	MOVE IN	ENTITLEMENTS	CEQA	FINANCING	MAINTENANCE	STATUS	BARRIERS & SOLUTIONS	NOTES	KEY LESSON
<p>Name & address Youth Spirit Artworks Tiny House Empowerment Village</p> <p>Category Tiny Home Village, Faith-Based Partners</p> <p>Jurisdiction Oakland</p> <p>Publicly owned land (Caltrans and City of Oakland)</p> <p>Organization(s) YSA (interfaith job training non-profit) Housing Consortium of the East Bay (property management partner)</p> <p>Supported by local interfaith community. The following congregations are listed as lead partners: Congregation Beth El, Berkeley First Church of Berkeley, Kenilla Community Synagogue, Oakland; Shiloh Christian Fellowship, Oakland; Unitarian Universalist Church of Berkeley</p> <p>Website https:// www.lodi.gov/1013/ Neighborhood- Services-Projects</p>	<p>Project site 301 E Lodi Avenue</p>	<p>Unit count/ mix 4</p>	Homeless	Permanent	Vouchers provided by Housing Authority of the County of San Joaquin	Supportive housing	In partnership with Sacramento Self- Help Housing. Referrals taken from Salvation Army, Lodi House and Women's Center and Housing Authority	Site was purchased by the City and the City was the developer in partnership with Housing Authority.		\$1.25 million Homeless Emergency Aid Program grant \$236,000 Permanent Local Housing Allocation grant	Housing Authority of San Joaquin County	Complete		Site was selected based on criteria created with community engagement (e.g., proximity to services, vacancy, zoning). Appears City already knew they wanted to do tiny homes for homeless. The City purchased the site from private land owner Units purchased from All American Modular	Firm Foundation learned they wanted more outdoor space based on the design used for this iteration
<p>Name & address Goodness Village 1660 Freisman Road, Livermore</p> <p>Category Faith-Based Land, Tiny Home Village</p> <p>Jurisdiction Livermore</p> <p>"about an acre" Total church site is 35 acres</p> <p>Organization(s) HomeAid, Goodness Village Community, Wood Rodgers, Trumark Homes, Teichert, Triangle Construction, Anchored Tiny Homes, California Tiny House</p> <p>Website https:// gvlivermore.org/</p>	<p>Project site Behind Crosswinds Church at 1660 Freisman Road, Livermore</p> <p>Site site "about an acre" Total church site is 35 acres</p>	<p>Unit count/ mix 28 units all studios</p> <p>Unit size 160 sf 8x20, 13'6"</p> <p>Density (du/ net acre) 28</p>	Formerly unsheltered people in the Tri-Valley	Permanent supportive housing (although some staff reports also say temporary, so may want to clarify with interview)	Each resident placed at the village pays rent for their tiny homes and has the expectation of participation in the community and program which helps residents learn how to invest back into the community through work such as food service, construction, gardening, maintenance, and more	Case management, on-site support 24/7, substance counseling Center with outdoor BBQ and picnic area Resource Center for training, services (e.g., gardening, art, building)	Application, interview, and background check process. The Village's program entrance requirements are intentionally low barrier, in able to accommodate the population needing the homes most, while also accommodating ADA standards in eight of the homes. Residents primarily referred by homeless service providers	Administratively approved under emergency authority (Municipal Code Section 2.56.060.B.1). Consistency with Subcommittee on Homelessness' recommendations. Championed by a County Supervisor, Scott Hagerty		Complete (and trying to grow)	Faced construction cost increases related to meeting ADA requirements (8 of the units required ADA accessibility) and CA HCD requirements to include fire sprinkler systems in all units.	In next phase hoping to build community center and more homes Factory-built units by California Tiny House, Inc and Anchored Tiny Homes	Had a champion on BOS that made the project possible. Priest was instrumental in getting congregation ready by talking about their faith's calling to help the poor in his services each week, eventually leading up to announcement of the project.		
<p>Name & address Community First Village Austin, Texas</p> <p>Category Tiny Home Village</p> <p>Jurisdiction Austin, TX</p> <p>Organization(s) Mobile Loaves & Fishes</p> <p>Website https://mlf.org/ community-first/</p>	<p>Project site 9301 Hog Eye Road Austin, Texas</p> <p>Site site 51 acres (and growing) (Phase I - 27 ac)</p>	<p>Unit count/ mix 210 RV/Park homes 330 micro homes (done over two phases)</p> <p>Density (du/ net acre) 11</p>	chronically homeless	Permanent supportive housing	\$225/month	Laundry, restroom and shower facilities Outdoor kitchens Micro business enterprises; car care, blacksmithing shop, organic farm, screen- printing, woodworking shop, etc.			Phase III: \$120M partially financed through private philanthropy (large gift from Tito's vodka)		Complete (and growing)	Faced construction cost increases related to meeting ADA requirements (8 of the units required ADA accessibility) and CA HCD requirements to include fire sprinkler systems in all units.	City waived approx. \$414,000 in permitting fees for Phase II of the project, including planning review fees, variance fee, electrical fees, plumbing fees, inspection fees, water utility fund tap fees, energy fund fees for temporary service, and energy fund fees for construction costs and fees. Phase I fee waivers totaled \$76,450.		

Appendix B: Precedent Cottage Community & Faith-Owned Land Projects

NAME/ADDRESS	PROJECT INFO	UNIT INFO	TARGET POP.	TENURE	RENT/COST	SERVICES	MOVE IN	ENTITLEMENTS	CEQA	FINANCING	MAINTENANCE	STATUS	BARRIERS & SOLUTIONS	NOTES	KEY LESSON
<p>Name & address Fairmont Navigation Center 2055 Fairmont Dr. San Leandro</p> <p>Category Tiny Home Village</p> <p>Jurisdiction Alameda County</p> <p>Organization(s) Firm Foundation, County of Alameda, Shelterwerk, Cobuild, Building Opportunities for Self-Sufficiency (BOSS)</p> <p>Website https://www.self-sufficiency.org/tinyhomes</p>	<p>Project site Fairmont Hospital Campus 2055 Fairmont Drive San Leandro</p>	<p>Unit count/mix 34 homes (28 stand-alone tiny homes (4 ADA) and 6-unit modular, 6-unit building renovated from existing (6 ADA) 19 studios 15 respite housing Unit size ADA: approx 220 sf Non-ADA: approx 177 sf</p>	<p>Adults 65+ or high-risk for severe illness due to Covid from mid-county experiencing homelessness identified through CES. Priorities: residents in unincorporated area that are highly vulnerable, homeless from long periods, 15 tiny homes reserved for medical respite care</p>	<p>Temporary (average length of stay 3 months)</p>	<p>Vouchers provided by Housing Authority of the County of San Joaquin</p>	<p>One-on-one housing navigation and case management connections to needed services (eg health and wellness, job training, employment and behavior health support) Onsite meals 24/7 staffing and security Laundry and program office in separate building from homes</p>	<p>Referral through the County Encampment Service team</p>	<p>Emergency ordinance invoked for homeless during Covid emergency</p>	<p>Exempt per Gov Code 8698.4(a) (4) which exempts actions to facilitate construction of homeless shelters during emergency (Covid) on public land</p>	<p>\$3.9M Caros funding and \$2.5M Alameda County Homelessness Capital Project Fund Estimated need of \$1.5M for annual operating costs. Through 2022, operating costs funded by Health Care Services Agency Whole Person Care and Community Development Agency Boomerang Homelessness funds.</p>	<p>Operated by Building Opportunities for Self-Sufficiency (BOSS)</p>	<p>Complete</p>	<p>Originally approved in Homeless Action Plan (Nov 2018) as a congregate setting for 50 people and was allocated \$2.5M from Capital Program (via Boomerang funds). Covid-19 made the project untenable and pivoted to tiny homes to address.</p>	<p>Set up temporary factory on parking lot adjacent to project site (approved by HCD through National Testing Agency) and then craned units onto foundations. Construction obstacles: found asbestos contamination that required remediation. Had to replace fire hydrants and utility connections. Earthquake faults bookended site</p>	
<p>Name & address Safe Stay Community 7001-A East Parkway, South Sacramento</p> <p>Category Tiny Home Village</p> <p>Jurisdiction Incorporated Sacramento County (South Sacramento)</p> <p>Organization(s) Sacramento County</p> <p>Website https://www.sacounty.gov/homelessness/Pages/SanctionedHomes sEncampmentsFAQs.aspx</p>	<p>Project site Portion of parking lot at 7001-A East Parkway (site of the administrative offices for the Dept of Health Services). Site selected due to its size, access to infrastructure, and proximity to unincorporated encampments</p> <p>Site size 2.2-acre parcel (appears about .5 acres used for actual tiny home village)</p>	<p>Unit count/mix 45 homes 34 single occupancy (2 ADA) 11 double occupancy (2 ADA) Unit size 8' x 8' 8' x 13' Density (dur net acre) 90</p>	<p>Homeless, unsheltered adults</p>	<p>Temporary (but people will not be "kicked out" after certain amount of time)</p>	<p>Vouchers provided by Housing Authority of the County of San Joaquin</p>	<p>Medical and mental health treatments, connections to other social services (sign up for housing/ workforce programs) Shared shower and restroom facilities Security</p>	<p>Referral through the County Encampment Service team</p>	<p>County approved funding to develop and operate up to 200 spaces in sanctioned encampments as part of 2021/22 budget and directed staff to pursue non-traditional options for shelter (e.g. sleeping cabins, vehicles, shipping containers, collectively called Safe Stay Communities). Feb 15, 2022 Shelter Crisis and authorized adoption of Building Code appendices allowing use of non-traditional facilities as shelter.</p>	<p>CEQA Guidelines Section 15301 - Existing Facilities</p>	<p>American Rescue Plan Act: \$2.9M to purchase manufactured homes and construct (e.g. privacy fence, electrical) and \$709,017 to operate facility for 2 years</p>	<p>CEQA that County is in process of selecting</p>	<p>Approved</p>	<p>Site is being rented for \$7,500/month and Use Agreement with the property owner permits the County to develop and operate community onsite. Organization that manages the operations will be responsible for negotiating a good neighbor policy with local community. Will create a community advisory council made up of nearby community, safe stay residents, and county representatives. Homes manufactured by Pallet in Everett, WA. Sacramento County narrowly approved their first "sanctioned encampment" June 8, 2022 with much controversy (hours of public comment, mostly opposition from nearby residents). The first Safe Stay Community is located on vacant, privately owned lot near Florin and Power Inn road</p>	<p>City/desire to have fit in a clear definition requires time and resources.</p>	
<p>Name & address Hopa Village 2100 Tira Valley Blvd., Walnut Creek</p> <p>Category Faith-Based Land, Tiny Home Village</p> <p>Jurisdiction Walnut Creek</p> <p>Organization(s) Firm Foundation, Grace Presbyterian Church, Hope Solutions, Shelterwerk, Pullie, Pacific Interwest, Wood Rodgers, Harris & Sloan, vanderToolen</p> <p>Website https://walnutcreekgranicus.com/MetaViewer.php?view_id=12&clip_id=4329&meta_id=251065</p>	<p>Project site Firm Foundation, Grace Presbyterian Church, Hope Solutions, Shelterwerk, Pullie, Pacific Interwest, Wood Rodgers, Harris & Sloan, vanderToolen</p>	<p>Unit count/mix 4</p>	<p>Homeless</p>	<p>Permanent</p>	<p>Vouchers provided by Housing Authority of the County of San Joaquin</p>	<p>Supportive housing</p>	<p>In partnership with Sacramento Self-Help Housing Referrals taken from Salvation Army, Lodi House Center and Housing Authority</p>	<p>In progress. Development team is pursuing a Special Use Permit (SUP) per City Councils recommendation during 7/25/21 study session (instead of rezoning site of land use classification). Reasons Council cited: want to be deliberate about which sites to identify for micro housing, want to hear from community, not enough sites that would be interested/eligible to warrant a Zoning Ordinance overhaul, time it would take to rezone or amend zoning ordinance</p>	<p>TBD</p>	<p>TBD</p>	<p>In planning process</p>	<p>Micro-homes permanent housing for the homeless is not consistent with the City's "Housing for the Homeless/ Emergency Shelter" definition given it is not time-bound emergency or transitional housing. Closest definition is Single-Family Residential or Multiple-Family Residential (although this is flawed too given the footprints of micro homes). The site is zoned PD and only allows the existing use. Project team was directed by Council to pursue a Special Use Permit (Section 10-2.4.701 of the Zoning Ordinance), which will require hearing with PC. Other options presented to the Council included rezoning the site or creating a new land use classification for micro homes.</p>	<p>Council suggested staff level design review instead of design review commission.</p>		

Appendix B: Precedent Cottage Community & Faith-Owned Land Projects

NAME/ADDRESS	PROJECT INFO	UNIT INFO	TARGET POP.	TENURE	RENT/COST	SERVICES	MOVE IN	ENTITLEMENTS	CEQA	FINANCING	MAINTENANCE	STATUS	BARRIERS & SOLUTIONS	NOTES	KEY LESSON
<p>Name & address Micro Home Village at South Hayward Parish</p> <p>Category Faith-Based Land, Tiny Home Village</p> <p>Jurisdiction Hayward</p> <p>Organization(s) Firm Foundation, First Presbyterian Church of Hayward and South Hayward Parish, Dahlin Group, Cobuild, Wood Rodgers, Harris & Sloan, vanderToolen</p> <p>Website https://www.southhayward.org/tiny-homes</p>	<p>Project site 27287 Patrick Ave., Hayward, CA</p>	<p>Unit count/mix 10 Studios (all ADA)</p>	Homeless	Permanent				TBD	TBD	TBD	TBD	In planning process			
<p>Name & address All Souls Parish Jordan Court</p> <p>Category Faith-Based Land</p> <p>Jurisdiction Berkeley</p> <p>Organization(s) All Souls Parish, Satellite Affordable Housing Associates (SAHA), HKIT Architects</p> <p>General contractor: James E. Roberts-Obayashi, Inc.</p> <p>Website https://www.mercynews.com/2020/09/30/berkeley-church-breaks-ground-on-affordable-housing/</p>	<p>Project site 1601-1603 Oxford St (N Berkeley)</p> <p>Site size 14,150 sf (0.3 acres)</p>	<p>Unit count/mix 35 units</p> <p>Unit size 3,98 units for staff</p>	<p>Independent living for low-income seniors (20-60%AMI). Will be given Project Based Vouchers (PBVs). 12 units set aside for formerly homeless seniors with serious mental illness through State No Place Like Home program</p> <p>Church is building and paying separately for space for church related uses including housing for two employees</p>	Permanent	Land donated to SAHA by All Souls	SAHA		Project utilized SB 35 after neighborhood opposition threatened to make project miss county funding deadline. Approved ministerially. Prior to using SB 35, would have needed a Use Permit	Project utilized SB 35. No CEQA needed.	LHHC, Alameda County A-1 Bond, City of Berkeley funding, and bank loans Land donated to SAHA by All Souls.	SAHA	Complete	Neighbors appealed use permit for four-story building in R-3 zone in 2018 so project successfully employed SB 35 to proceed without missing funding deadline	<p>Factors of success:</p> <ul style="list-style-type: none"> Willingness to invest time and capacity early in the process to ensure that all the choices were fully understood Understanding the approval process is a representative democracy coupled with bishop review Community education and consultation with everyone from the City to the neighbors to the funders. Spoke early and often to knowledgeable stakeholders. 	Involving SB35 was essential to success. Even though spoke early and often to stakeholders, the project was challenged and would not have met funding deadlines without bypassing typical City process.
<p>Name & address Genesis Worship Center</p> <p>Category Faith-Based Land</p> <p>Jurisdiction Oakland</p> <p>Organization(s) Landowner and Worship Operator: Family Church Builder and Financial Partner: New Way Homes / Envision Housing</p> <p>Website https://cblfund.org/genesis</p>	<p>Project site 7964 Hillside Street</p>	<p>Unit count/mix 12 live/work 1-BR units</p>	<p>Adults re-entering after a period of incarceration</p>	Permanent	\$2.5M project	Genesis Worship Center provides Reentry program operated with the County Probation Department		Rehab of an existing church hall and classrooms into live-work units; Minor variance to convert non-residential civic facilities into live/work units (12 total)	15301- Existing Facilities; and 15183- Projects Consistent with a Community Plan, General Plan or Zoning	Low interest socially responsible loan from the United Church of Christ loan fund County contract for services will provide income to pay off financing. Contract services will cover Genesis staff time	Complete	Made the units live/work, ostensibly to avoid rezoning or other entitlement issues. Originally approved for four units and then 8 were added to second story in subsequent application	<p>Factors of success:</p> <ul style="list-style-type: none"> Strong church leadership; their tenacity and vision brought the project to fruition Programming expertise: Genesis Worship Center has track record of providing services to the target population Patient capital: UCC loan offers flexible terms Location is suitable for programming given expertise 	Be willing to challenge the assumption that the only way to finance affordable housing is using public money to pay for the development. In this case, public dollars will finance the residents through the long term contract with the Probation Department.	

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<p>Name & address Peace Village Co-op Eugene, OR</p> <p>Category Faith-Based Land, Tiny Home Village</p> <p>Jurisdiction Eugene, Oregon</p> <p>Organization(s) Peace Village, Peace Presbyterian Church</p> <p>Website https://www.squareonevillages.org/peace</p>	<p>Project site 3060 River Rd Eugene, Oregon</p> <p>Site site 3.6 acres</p>	<p>Unit count/ mix 70 units 18 tiny homes (4 ADA) 20-2-8R tiny homes 24-1-8R flats 8-2-8R townhomes</p> <p>Unit size range from 265 sf (+141 sf left) for tiny home to 782 sf for townhome units</p> <p>Density (du/ net acre) 19</p>	60AMI and below	Permanent ownership (co-op structure)	Residents will pay monthly rent affordable to them and their membership agreement (for resident) \$5,000 upfront membership share purchase is needed (although loan assistance is available)	Community kitchen and dining area, meeting space, laundry, shared tools and resources	Estimated at end of 2023/early 2024 Sign up page on website for interested residents	Permitted through often overlooked land use definition of "controlled income and rent housing" which allows affordable housing to have a density bonus. This allows them to bypass hearings and long process of a Planned Unit Development. Had to do low-level adjustments hearings for driveway entry orientations etc since did not conform with many multi-family development standards.	N/A	Funded by charitable contributions, public subsidies, and debt financing and resident Church solid land to Community Land Trust (CLT). CLT owns the land has long-term ground leases with Co-Op. Co-Op leases the land and owns the buildings (limited equity to residents)	Operates at-cost	Pre-Development	Multi-family standards did not apply given orientation of units. Used "adjustment review" to bypass these standards. Land use barriers were circumvented through Zoning Code's provision for Controlled Income and Rent housing which allows a density bonus. Otherwise would have had to wait 6 months for the Middle Housing Ordinance or go through arduous multi-year PUD process.	The project is founded on an innovative ownership structure that combines a Community Land Trust (CLT) with a limited-Equity Co-op (LEQ). SquareOne will retain ownership of the underlying land, with the intent of preserving long-term affordability and the residents will collectively own the housing on the land as members of the Peace Village Cooperative. Church sold entire site below market value (\$600,000) in exchange for \$1/year 25-year lease to continue to use the church buildings. Church was approached by SquareOne and otherwise would've sold for market value. Offers five different floor plans	Zoning code provisions for affordable housing made a big difference in this case. Church originally looking to sell land and was SquareOne Villages to sell below market
<p>Name & address opportunityVillage Eugene, Oregon</p> <p>Category Tiny Home Village</p> <p>Jurisdiction Eugene, Oregon</p> <p>Organization(s) SquareOne Villages</p> <p>Website https://www.squareonevillages.org/opportunity</p>	<p>Project site 111 N. Garfield St. Eugene, Oregon</p> <p>Site site 1 acre doesn't use full parcel, which is 2.5 acres</p>	<p>Unit count/ mix 30 units</p> <p>Unit size 60-80 sf (made of 4x8' sets of modular panels)</p> <p>Density (du/ net acre) 30</p>	Unsheltered singles and couples Max 45 people	Transitional No limit on how long you can stay, but average length is under 2 yrs	Residents pay \$30/month utility fee. Do not charge rent. Operating budget is funded by fundraising In 2016, annual operating budget around \$30,000 for the year—including expenses for utilities, maintenance, bus passes for all residents, insurance. This amounts to about \$57/person/night.	Common cooking, gathering, restroom and laundry facilities Do not provide on-site services, which greatly reduces operating costs. Instead partner with existing service providers to connect residents with resources. Have partnership with Portland State University where student pursuing MSW acts as intern to help residents set and pursue housing goals.	Candidates submit application and must be willing to adhere to community agreement. Undergo criminal background check and interview process with vetting committee (one SquareOne Village board member and several current residents) After acceptance, there is a 4-week probationary period before "fully" accepted as a villager.	Permitted as a homeless shelter land use, which required a conditional use permit (homeless shelters were only allowed with CUPs and only in light industrial and mixed-use employment zones). Opened as a pilot project on city-owned land in August 2013. Born out of mayor-appointed task force recommendation and subsequent Homeless Solutions Committee. Required concerted efforts to build broad political support for the village concept before Council passed motion to authorize city manager to "take the steps necessary to locate a pilot project for low-cost micro-housing project for homeless individuals."	N/A	Complete	Permitted as a homeless shelter land use, which required a conditional use permit (homeless shelters were only allowed with CUPs and only in light industrial and mixed-use employment zones). City actively worked with nonprofit partner and interpreted the tiny homes to be "temporary structures" and "sleeping units" rather than "dwelling units", which granted flexibility around foundation and utility requirements. Still had to meet Code requirements for structural strength, fire safety, means of egress, and ventilation. "Temporary" is not defined in the code, but an end date of October 2014 was set for the contract between the City and applicant and no "permanent" improvements to the site are proposed. The site was identified in the City's Roosevelt Yard Facilities Master Plan as employee parking and a materials storage yard and the City assumed that use would still occur once the temporary use has ended and the CUP would be "discontinued."	Effective use of kits and volunteers to rapidly and inexpensively build - first day built five structures. Each unit about \$2,000 in materials. 2015 survey conducted by University of Oregon's Community Planning Workshop found the village is creating a positive impact: https://www.squareonevillages.org/files/ug8/ Mapping out organization and funding structure was important part of process to make sure team was on same page with roles/responsibilities.	Church and Trinity Center relationship with community was pivotal for community and political support. Lots of stakeholders with different goals. Mapping out organization and funding structure was important part of process to make sure team was on same page with roles/responsibilities.		
<p>Name & address Cottage Village Eugene, Oregon</p> <p>Category Tiny Home Village</p> <p>Jurisdiction Cottage Village Coalition, Meyer Memorial Trust</p> <p>Website https://www.squareonevillages.org/cv</p>	<p>Project site 1430 E. Madison Ave. Cottage Grove, Oregon</p> <p>Site site 1.2 acres</p>	<p>Unit count/ mix 13 units</p> <p>Unit size 192-288 sf</p> <p>Density (du/ net acre) 11</p>	50AMI and below	Permanent ownership (co-op structure)	\$350-500/month for cover maintenance costs, reserve funds and co-op membership	Co-op structure to provide stability and asset building. Community gathering area, kitchen and laundry	Application and interview. Must attend info session, pass background check, and provide reference.	Developed as a multi-family residential land use permitted outright in zoning district. Site had existing house (4BR) and 1,400 sf shop building that were rehabbed as part of project	N/A	Mix of fundraising and donations, grants, and in-kind gifts \$1.7M development budget	Complete	Self-managed by residents with oversight and support from SquareOne Villages and Cottage Village Coalition. Residents must attend monthly meetings and volunteer at least 10 hrs/month.			

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<p>Name & address Emerald Village Eugene, OR</p> <p>Category Tiny Home Village</p> <p>Jurisdiction Eugene, Oregon</p> <p>Organization(s) SquareOne Villages</p> <p>Website https://www.squareonevillages.org/emerald https://issuu.com/squareonevillages/docs/squareone-event-prospectus-web</p>	<p>Project site 25 N. Polk St. Eugene, Oregon</p> <p>Site site 1.1 acres</p>	<p>Unit count/mix 22 units</p> <p>Unit size 160-288 sf</p> <p>Density (du/ net acre) 20</p>	<p>50AMI and below individuals, couples, and small families Currently homeless or at very high risk of homelessness</p>	<p>Permanent ownership (co-op structure)</p>	<p>Members make monthly payments of \$250-\$350 to cover utilities, maintenance, long-term reserves, and their monthly membership fee for equity building (this can be cashed out if/when they choose to leave. membership fee is \$50/ month)</p> <p>Property is held in trust by SquareOne Villages. Long-term ground lease with Square One loaning the physical assets to co-op, which ensure viability of co-op.</p>	<p>Community Clubhouse with gathering area, kitchen, laundry, restroom, storage of shared resources (e.g. tools, appliances)</p>	<p>Must submit application and interview with membership committee. Must volunteer 50 hours of sweat equity during development phase.</p> <p>Many residents come from Opportunity Village (transitional housing in the entry above)</p>	<p>Developed as a multi-family residential land use permitted outright in zoning district. Require site review, which was administratively approved by Planning Director.</p>	N/A	<p>Capital costs funded by private donations and in-kind contributions. Support from over 200 local businesses. Able to build permit, including cost of land. Architects and builders provided in-kind services for 14 homes and SquareOne did 8 with structural insulated panels (SIPs). Each resident put in at least 50 hrs of labor. Also used volunteers. Project supervisors: https://www.squareonevillages.org contributors</p> <p>Neighborhood matching grant from City used to finish and furnish community building (part of the grant is to match funds with gifts from surrounding community). Discounts on interior finishes and village residents provided 2019 hrs of sweat equity. Donated solar panels. System Development Charge (SDC) credit from the City further helped reduce cost</p>	<p>Residents manage the village. Residents attend monthly meetings, serve on a committee and contribute 10 volunteer hrs/month.</p> <p>Property is held by SquareOne Villages. Long-term ground lease to co-op in form of TA, training, leadership development.</p>	Complete	<p>Tiny homes built to Building Code definitions of permanent dwelling units. Site development permit obtained for infrastructure requirements. Building permits can be submitted individually or in phases.</p>	<p>Looked at several Eugene projects and each one was entitled a different way.</p>	
<p>Name & address Emergency Interim Housing sites (previously called Bridge Housing Communities)</p> <p>Category Tiny Home Village</p> <p>Jurisdiction San Jose</p> <p>Organization(s) City of San Jose Gensler and Habitat for Humanity for design and building. HomeFirst for supportive services HCD reviewed and worked with City on ordinance</p> <p>Website https://www.sanjoseca.gov/your-government/departments/housing/ending-homelessness/bridge-housing-communities</p>	<p>Project site First two sites: Felipe Avenue (Caltrans) Maybury Road south of flea market (VTA)</p> <p>Expansions and new sites in 2022 (1) Guadalupe Site (City owned) (2) Rue Ferrari Site (Caltrans owned) (3) Noble Avenue Site (City owned) (4) 85 South @ Great Oaks Boulevard Site (Caltrans owned) (5) 680 North @ Jackson Avenue Site (Caltrans owned); (6) 85 South @ Prospect Road Site (Caltrans owned)</p> <p>Site site Varies</p>	<p>Unit count/mix Varies. First site was proposed to have 40 houses.</p> <p>Unit size Varies 80-120 sf</p>	<p>Homeless</p>	<p>Temporary (anticipating most residents find permanent housing after 6 mo)</p>	<p>Residents will pay 10% of income for first 6 months of residency (or \$20/mo if not employed). Employed residents will have rent increase by 10% every 6 months of residency, with a cap of 30%.</p> <p>Estimated each cabin to cost \$6,500. See AttachmentD of Dec 2018 SR. Habitat leads construction off-site and on-site installation by volunteers and staff</p>	<p>Provided by HomeFirst Services Santa Clara County. Includes on-site support services (e.g., health information/linkages, employment opportunities, application assistance, management, workshops/learning opportunities. Site facilities include common bathroom building with laundry facilities, common kitchen, private and common meeting space, computer center, dog run, and community garden space</p>	<p>Managed by HomeFirst and done in conjunction with City and County Rapid Rehousing Programs.</p> <p>Must be homeless, employed, be able adult, have no conviction for arson, drug sex offenses, and have the ability to pay a minimal rent</p>	<p>City Council adopted an ordinance amending the municipal code to set standards for Bridge Housing Communities (BHCs), which are interim housing services. This ordinance suspends several local requirements, such as zoning, and includes conditions for CEQA compliance. These standards apply only to City-owned or -leased land used for BHCs during declared shelter emergencies. BHCs can only be occupied during a shelter crisis. The standards cover: -Design (kitchens, bathing facilities, garbage disposal, drinking water) -Emergency sleeping cabins (minimum dimensions: 70 sq ft for single occupancy, 120 sq ft for double live loads, minimum ceiling height: 80 inches for habitable spaces/hallways, 76 inches for bathrooms/kitchens). (cont)</p>	<p>Initial Study/ Negative Declaration for the Emergency Housing performed with first two sites and standards were set for environmental conditions for future sites (e.g., historic resource assessment, air quality, BMPs). Future sites still undergo CEQA review but it is anticipated to be abbreviated and accelerated given the environment conditions included in the standards</p>	<p>First two sites estimated to cost approx \$2.1M per site. Development funded by General Fund Homeless Rapid Rehousing Appropriation, City Housing Authority Reserve in the Multi-Source Housing Fund, and HEAP. Operating costs and sites leases (from VTA and Caltrans) funded by General Fund Homeless Rapid Rehousing</p> <p>In 2022 Budget amended to allocated General Fund (\$21.5M) and American Rescue Plan (\$18.5M) to kick start development of EIH sites and seed funding for future operation and maintenance. Goal of 400 EIH beds and 300 additional converted motel units</p>	<p>Operation and Services Plan established with community input and reviewed by HCD</p>	<p>4 villages complete (total of 249 units) under construction (Guadalupe EIH at 702 units) pe, 76 units) One in planning phase - awaiting HomeKey Decision (Branham and Monterey, 204 units)</p>	<p>AB 2176 (specific to San Jose, expires January 1, 2025 but City will likely seek extension) allows the City flexibility to develop and adopt standards in lieu of compliance with local zoning/GP and state or local building, health, habitability, or safety standards/laws. The State law does certain minimum standards (e.g., minimum of 70 square feet for single occupancy and 120 square feet for double occupancy, two forms emergency exit, privacy locks, accessibility compliance)</p> <p>The City has adopted standard for emergency housing in the Municipal Code and the Emergency Interim Housing uses are not subject to GP or zoning. The EIH use is limited to one story, which Council has viewed as a barrier to providing more units.</p>	<p>Obstacles in selecting City-owned or leased sites: (e.g., small/not conducive shapes, not City owned/nor easy to quickly control, cost to lease/purchase or make suitable for development, adjacency and neighborhood concerns, mostly remnant parcels from other public projects not originally intended for EIH purposes, such as roads, trails, riparian corridors, and easements) Anticipate neighborhood opposition to future sites. From 2022 staff report: "When the City Council directed outreach as part of the original BHC effort back in 2015, outreach on potential sites in various Council Districts was met with sustained opposition and resistance. As a result, the goal to achieve one BHC or EIH in each Council District has been very challenging due to both the lack of community support and lack of available sites. much of this opposition is typically due to residents not being fully aware of what is being constructed and how it will be operated and secured." The existing sites have run effectively with limited to no impact on neighborhoods</p> <p>Most recent HomeKey application for another village is intended to become permanent affordable housing and therefore will be developed to meet building code standards instead of San Jose's emergency shelter standards</p> <p>Future residents and neighbors of sites invited to volunteer with Program</p> <p>Habitat for construction Operations plan includes regular meetings with Advisory Group</p>	<p>Used relaxed regulations to build emergency shelter more easily, but this reduces the number of units (limited to one story) and means units cannot qualify for some funding sources. Community opposition has been a consistent problem. Key questions from town meetings: -Who has authority over proposed BHC sites and their response to public safety related incidents -What impact will the BHC have on the number of homeless in the district -What is the plan for Operations -What are the... (cont)</p>

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NAME/ADDRESS	PROJECT INFO	UNIT INFO	TARGET POP.	TENURE	RENT/COST	SERVICES	MOVE IN	ENTITLEMENTS	CEQA	FINANCING	MAINTENANCE	STATUS	BARRIERS & SOLUTIONS	NOTES	KEY LESSON
<p>CONTINUED: Emergency Interim Housing Sites (previously called Bridge-Housing Communities)</p>								<p>...Emergency Bridge Housing includes near or existing facilities, such as temporary structures like Emergency Sleeping Cabins (per California Government Code Section 66983.3), reserved for homeless persons and families. These facilities must include community support services (e.g., showers, bathrooms) on City-leased or owned property and aim to move residents to permanent housing quickly. Rents and service fees are based on HUD's low-income housing requirements.</p> <p>An Emergency Sleeping Cabin is a relocatable hard-sided structure with 70 sq ft for one occupant or 120 sq ft for two occupants, meeting standards in Section 5.09-410.</p> <p>The Bold Housing Solutions memorandum, approved September 29, 2021, greenlighted using public property for emergency interim housing.</p>						<p>...and surrounding neighborhoods to ensure good neighborly policy</p> <p>Program Performance Measures? -What impact will BHC program have on the surrounding community -What is the security plan for BHC and surrounding community? -What is the BHC program screening/eligibility criteria -What is the BHC residents exit plan -What are the locations of BHC site - community preference for industrial area</p>	
<p>Name & address Pocket House Faith-Based Land, Tiny Home Village Oakland</p> <p>Jurisdiction Oakland</p> <p>Organization(s) City of Oakland, Laney College Department, FabLab, West Side Missionary Baptist Church</p>	<p>Project site West Side Missionary Baptist Church</p>	<p>Unit count/ mix 2 units Unit size 10-14 ft. long</p>	Unhoused students	Temporary	<p>Cost \$20,000-\$30,000 per unit. Using a three-dimensional computer model, components of the tiny homes were designed and fabricated by students, and minimal tools for rapid assembly. Built on a trailer chassis</p>	<p>Access to health and employment services. Potential stipend for student to oversee the safe car parking also on the site</p>	<p>Interviews and coordination with Laney staff</p>			<p>City of Oakland: \$80,000 grant. Donated in-kind services for transport and water and electrical connections</p>		Complete		<p>Church parking lot already being used for safe parking</p>	
<p>Name & address Stuart Street Co-Op Apartments Berkeley</p> <p>Category Faith-Based Land</p> <p>Jurisdiction Berkeley</p> <p>Organization(s) McGehee Avenue Baptist Church (land owner), City of Berkeley - Berkeley Smaller Sites Program, Bay Area Community Land Trust</p>	<p>Project site 1638 Stuart Street Berkeley, CA</p>	<p>Unit count/ mix 8 units Unit size studios and 1 BRS</p>	80%AMI	Permanent	<p>Total cost: \$3.3M (\$415,000 per unit) \$1,300/mo for studio \$1,900/mo for 1BR</p>	<p>At least one accessible unit Electric vehicle for residents to share Church next door means can benefit from their services (e.g., food and plant drives)</p>	<p>"still questions about how tenants will be selected, in part because the city has no guidelines for choosing people to live in cooperative scenarios."</p>	Unsure	<p>Many funders, including City of Berkeley (\$2M) the Local Initiatives Support Corporation, The Bay's Future Fund, the San Francisco Foundation and the African American Cultural Heritage Action Fund of the National Trust for Historic Preservation.</p>	<p>Managed by Bay Area Community Land Trust Church retained ownership of the building (BACLT entered into 57-year lease with Church - 55yrs per City regs and addl time for construction) "somewhat cooperative" dynamic among tenants (non-equity co-op)</p>	Complete	<p>If units had continued to deteriorate, then current zoning would limit replacement development to 2 units (instead of current 8) Small Sites Program allowed for rehab of units.</p>	<p>Rehab was extensive - Environmental hazards: mold, asbestos and lead. Church bought the property in 1970s to house its own low-income members but leases completed due to financial hardship) to convert to an expanded sanctuary space Derrin Jourdan is chair of the McGee Baptist Board of Trustees, and led the effort from the church's side in hopes of providing an affordable place for people of color.</p>	<p>Local program - small sites program - made the project financially feasible and provided a quick permitting process</p>	

(Cont...)

Appendix B: Precedent Cottage Community & Faith-Owned Land Projects

NAME/ADDRESS	PROJECT INFO	UNIT INFO	TARGET POP.	TENURE	RENT/COST	SERVICES	MOVE IN	ENTITLEMENTS	CEQA	FINANCING	MAINTENANCE	STATUS	BARRIERS & SOLUTIONS	NOTES	KEY LESSON
<p>CONTINUED Name & address Stuart Street Co-Op Apartments Website: https://www.bayareact.org/projects-in-development-and-development https://www.kqed.org/news/11925690/yes-in-gods-backyard-berkeley-church-pioneers-new-approach-to-affordable-housing</p>	<p>Project site 1435 Elmira Rd Newfield, NY</p> <p>Site size 7 acres</p>	<p>Unit count/mix 18 units</p> <p>Unit size 16x20</p> <p>Density (du/net acre) 3</p>	Men experiencing homelessness and/or formerly incarcerated	Temporary (but no strict time limit)	Pay an affordable percentage of their income, capped at \$600. Houses cost around \$15,000 to build. All were built and designed with volunteer labor (including Habitat for Humanity) and many of the materials were donated by local businesses. The cost of developing the site to accommodate residential uses (including sewer, electricity, soil control and pollution abatement) was around \$5,000 per house.	Support team works individually with each resident. Community manager has weekly meetings for support and goal planning	Waiting list that Second Wind keeps	...Requested exceptions to SSP for: 1. capping units at 80AMI instead of average (request related to achieving a positive cash flow) 2. Developer fee in excess of program standards (because total dev costs did not include acquisition) 3. Lower vacancy reserve (because site was vacant)	N/A	Land donated and volunteers/donated materials used for building. Funding from private individuals, grants, businesses, etc.	Second Wind Cottage team	Complete		The program did meet some community resistance but was able to "win people over."	Getting volunteers involved in building the cottages helps engage the community and allows community members to get to know the men as individuals.
<p>Name & address Quikote Village Category Faith-Based Partners Tiny Home Village Jurisdiction Newfield, NY Organization(s) Community Faith Partners and several churches, started by a local businessman Website https://www.secondwindcottages.org/cottages</p>	<p>Project site 3350 Mottman Rd SW, Olympia, WA 98512</p> <p>Site size 2 acres</p>	<p>Unit count/mix 30 units</p> <p>Unit size 144 sf</p> <p>Density (du/net acre) 15</p>	Formerly homeless	Permanent supportive housing	Residents pay 30% of their incomes towards rent to go towards operation/maintenance costs. Estimated \$89,000 per house and village costs around \$220,000 to operate annually (around \$7,300 per person)	Case management, peer mentorship and support, connections with community services Community building with a kitchen bathing facilities, conference room, laundry, storage, common rooms, vegetable garden. All units have half bath and front porch	Waiting list through Community Action Council of Lewis, Mason and Thurston Counties	Conditional Use Permit. City updated SRO definition to include tiny homes.	N/A	Rent land from County for \$1/year for 41-yr lease. Try to target specific population to qualify for federal and state funding. Nonprofit does fundraising.	Panza (non-profit) churches who let original group stay on their land	Complete	Site is around industrial uses and had to be rezoned for residential. Neighboring industry had issues with the project because they felt that the plan had not been announced until it was too late for them to do anything about it and were concerned that the presence of the homes in an industrial area would lead to restrictions on their operations. They also feared that residents would sooner or later complain about noise, leading the city to change the rules governing the industrial zone. The business owners sued the city but lost. Updated SRO definition to include tiny homes. By including them as SROs, the units were available for federal HOME funds and Section 8 vouchers. Without changing the local definition, would have been ineligible because HUD did not allow units with toilets but not showers. HUD allows for facilities to meet either its definition of the definition in local code.	Church involvement was huge and the longevity of involvement impressive. Church volunteers have reported their perceptions about homelessness completely changed by volunteering at the community and they formed relationships with residents	

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<p>Name & address Occupy Madison Village</p> <p>Category Tiny Home Village</p> <p>Jurisdiction Madison, WI</p> <p>Organization(s) Occupy Madison Inc (nonprofit)</p> <p>Website https://occupymadisoninc.org/</p>	<p>Project site 304 N Third St</p> <p>Site size 17,492 sf</p>	<p>Unit count/mix 9 (and aiming to go up to 11)</p> <p>Unit size 98 sf</p> <p>Density (dur net acre) 23</p>	Formerly homeless	Permanent	<p>Tenants pay sweat equity - to move in, 10 hours/wk as "mortgage" until reach 500 hrs. After "pay off" their homes they still have to contribute 10 hrs/week for maintenance</p>	<p>Micro enterprises and self-governance structure to build independence but little to no services like job training</p>	<p>Have separate application process and waitlist managed by Board</p> <p>Must sign several contracts</p>	<p>Appears to have used a Planned Unit Development</p>	N/A	<p>Fully through donations and debt</p> <p>\$75,000 in loans made by board members as down payment to purchase property. Intent to repay board members for seed funding + 5% interest</p> <p>Also have mortgage from a credit union over \$160k for installations and repairs</p> <p>\$200/mo utility bill</p> <p>Collaborative built by residents and volunteers</p> <p>Dependent on donations</p> <p>Microenterprise</p> <p>OMGoods - has sold \$2k worth of crafts, t-shirts, bumper stickers, etc.</p> <p>Represents 0.83% of the \$239,400 principal owed on the project</p>	<p>Board of Directors made up of volunteers with professional backgrounds to handle finances and fundraising, municipal compliance, relationship + members</p> <p>Residents do 10 hrs/week of physical or clerical labor</p>	Complete	<p>Perched on trailer beds to circumvent unit size regulations (Madison code require inhabitable unit size to be no less than 150 sf, less the kitchen, bathroom and all closets). The units are classified as trailers (for which there is no min size) and have wheels on the bottom of the trailer beds.</p> <p>Built on an un-remediated brownfield (previous uses as gas station and auto repair shop) between a light industrial district and SF neighborhood.</p>	<p>Initially lots of community opposition from neighbors and police about property values and involvement as Co-founder had political and subject matter experience that made a huge difference.</p> <p>Very transparent about the project and neighborhood helped design - moved from as many homes as possible to a site plan with lots of landscaping and "deliberatively normative" with gentle curve for placement of homes. Architecture of the units (roof pitch to match neighborhood) cited as a key to successfully doing in established neighborhood. Also involved the homeless in the community meetings to put a face on residents and humanize them. Since initial village, at least two other OMV villages have opened one on a City-owned parcel. They include supportive services.</p>	<p>Architecture and community involvement as factors that boosted project support.</p> <p>Oversight from Board ensures objectivity and professionalism in tenant disputes and technical matters (code compliance, finances etc.). Supportive services and job training are essential for fostering independence.</p> <p>Project location is one of the few in the heart of town, near transit and other neighborhood ds.</p>
<p>Name & address Dignity Village</p> <p>Category Tiny Home Village</p> <p>Jurisdiction Portland, OR</p> <p>Website https://occupymadisoninc.org/</p>	<p>Project site 9401 NE Sunderland Ave, Portland, OR 97211</p>	<p>Unit count/mix 43 units</p>		Transitional (2 yrs), but can stay longer if actively working on finding housing	<p>Residents pay \$50/mo to help cover operating expenses. Rest covered by donations and micro enterprises</p> <p>Construction costs hard to estimate because most members built own home with materials they reclaimed or donated.</p> <p>There is one shared shower for whole village, portable toilets, and two shared sinks.</p>	<p>Computer lab, security, production areas for operating small businesses, and Commons room.</p> <p>Amenities are sparse - no utility hook ups in the units and few connected to electricity.</p> <p>There is one shared shower for whole village, portable toilets, and two shared sinks.</p>									
<p>Name & address El Centro Columbia City</p> <p>Category Faith-Based Land</p> <p>Jurisdiction Seattle, WA</p> <p>Organization(s) Church of Hope, El Centro de la Raza, NW WA synod, Bethlehem Lutheran</p> <p>Website https://www.elcentrodelaraza.org/get-help/housing-economic-development/columbia-city/</p>	<p>Project site 3728, 3808 and 3740 South Angeline Street</p> <p>Site size 0.76 acres</p>	<p>Unit count/mix 87 40 TBR 29 2-BR 18 3-BR</p>	Families at 30-60AMI	Permanent	<p>Rents will range from \$651-\$1,805</p>	<p>Dual language, multicultural child development center with four classrooms (El Centro de la Raza) and community church (Church of Hope) are part of the project.</p> <p>Amenities for residents include management office, community room, rooftop open space</p>	<p>Anticipated Mid 2024. Outreach and orientation workshops with translation assistance for those who wish to apply for housing once construction is underway.</p>	<p>Master Use Permit (MUP). Also required Seattle DOT street approval. Required demolition permits (3), one for each existing property. Project was within the Columbia City Residential Urban Village Overlay</p>	N/A. But was subject to Washington Equivalent (SEPA)	<p>Church sold site to El Centro de la Raza and a non-residential condo unit on ground floor will be for Church of Hope so the will own the condo space.</p>	<p>Childcare center operated by El Centro de la Raza</p>	<p>Building permit application review</p>	<p>Three parcels total across two different zoning districts. Were able to aggregate amenity space requirements and locate across whole project regardless of which zone.</p>	<p>New church site in condo space is 2,600 sf - much smaller space that will better serve their congregation.</p> <p>City of Seattle permit records: https://webb.seattle.gov/dbd/edms/detail.aspx?tel=30391401</p> <p>EG</p>	<p>Looks like pre-app conference with City staff led to good understanding of issues and potential workarounds.</p>

Appendix B: Precedent Cottage Community & Faith-Owned Land Projects

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<p>Name & address The Cottages on Vaughan</p> <p>Category Tiny Home Village</p> <p>Jurisdiction Clarkston, GA</p> <p>Organization(s) MicroLife Institute (developer)</p> <p>Website https://www.huduser.gov/portal/pdr/edge/pdr-edge-practice-122022.html?WT.mc_id=edge_Dec20&WT.src=Email</p> <p>https://www.microlifeinstitute.org/cottages</p>	<p>Project site 1182 Vaughan St, Clarkston, GA</p> <p>Site site 0.5 acres</p>	<p>Unit count/mix 8 All-1BR</p> <p>Unit size seven-492-sf cottages, one-250-sf tiny home</p> <p>Density (du/ net acre) 14</p>	workforce ("naturally affordable")	Permanent	approximately \$100,000 to \$200,000 (significantly less than the median home price of approximately \$300,000 in the city of Clarkston)	The layout encourages social interaction among residents. Every home has a front porch that faces a communal green space with a picnic table, a fire pit, and a community garden containing edible plants, fruits and vegetables. High windows on the rear side of the cottages let in natural light while preserving privacy. The units also have private backyards. Solar panels on some of the units.	Q4 2022/Q1 2023	Mayor attended a tiny event and approached MicroLife Institute about doing a project. City did have a cottage court ordinance, but it had prohibitive requirements. In 2017, the city council passed an updated ordinance to permit up to 12 cottage homes on developments as small as 7,000 square feet. The city also allowed cottages to be classified as single-family homes with fee simple ownership rather than as condominiums, which made financing easier for buyers.	N/A	No subsidy. Financed by Citizens Trust Bank. MicroLife Institute is a nonprofit. Its website identifies the following sponsors: AARP Georgia, Mitsubishi Electric, Kronberg Urbanists Architects	Residents pay \$100 monthly HOA fee for maintenance and landscaping	Complete and sold out	The developer, MicroLife Institute, worked with the City to change its zoning ordinances to allow the construction of the small homes. Clarkston previously had passed an ordinance allowing the construction of cottages under certain conditions although none had yet been built. The MicroLife Institute worked with the City for more than a year to 1) eliminate ordinances regulating minimum sizes for cottages 2) reduce the number of units required in a development and 3) reduce the number of parking spaces required per unit. Other standards that can be problematic: huge setbacks and/or requiring that all lots must front on a street. According to MicroLife Institute, the high cost of multi-family land means that cottage housing is generally only practical in single-family zoning.	The ED of the developer (MicroLife Institute) lives in one of the homes. The homes are "nested" so that open sides with large windows face side yards and "closed sides" have high windows and skylights to bring in light while preserving privacy. No neighborhoods peer into one another's living spaces.	City and developer needed to work together to make projects feasible. Reduced parking requirements, reduced number of units per community, and eliminating lot size minimums made the difference.
<p>Name & address South Park Cottages</p> <p>Category Tiny Home Village</p> <p>Jurisdiction College Park, GA</p> <p>Organization(s) Booker Washington (head of Techie Homes) was lead</p> <p>Builder @levelmindedconcepts @postpro_shadZilla Architect @admodernidesigns Developer @thewatsonrealtyp</p> <p>Exclusive Listing Broker @watsonrealtypo @quianawatson_ Closing Attorney @kimbroughlaw @closingattorney_cris Mortgage Lender @atimorgagequeen Smart Living @theohubs</p> <p>Website https://southparkcottages.com/</p> <p>https://atlantaurbanize.city/post/affordable-housing-new-modern-homes-images-south-park-cottages</p> <p>https://atlantaurbanize.city/post/affordable-housing-new-modern-homes-images-south-park-cottages</p>	<p>Project site 3120 Godby Road</p> <p>Site site 3 ac</p>	<p>Unit count/mix 29 homes</p> <p>Unit size 535-615 sf</p> <p>Density (du/ net acre) 9.7</p>	None - some buyers were Gen Z first-timers, others were investors or new to Atlanta area	Permanent ownership	Sales prices between \$190,000 and \$230,000 (half of what average house in metro area is getting)	Dog park, walking paths, edible garden, fire pit and play area. Unit upgrades for solar smart home technology, ceiling speakers)	Q4 2022/Q1 2023	College Park does not have a "tiny homes" zoning district or ordinance. The required rezoning to multifamily and several variances. One for distance between the houses and one for minimum sq. ft. of the houses. According to City Planner, "Basically, the development is being treated as a "condo development."	N/A	\$5.6 million venture was entirely crowdfunded!	Under construction and sold out		All homes are two story. Racial equity component - this is the first Black-developed micro community in the US. Done with crowd sourcing.		

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<p>Name & address Black Wealth Builders Fund</p> <p>Category Faith-Based Financing</p> <p>Jurisdiction Berkeley</p> <p>Organization(s) Arlington Community Church, United Church of Christ (UCC) Richmond Community Foundation Houses and administers the fund</p> <p>Richmond Housing Services identifies qualified candidates and supports them on their journeys into homeownership</p> <p>Website https://www.arlingtoncommunitychurchccor.org/bwb/</p> <p>https://nextcity.org/urbanist-news/bay-area-church-attempts-housing-reparations</p>	<p>Project site Varies across East Bay</p> <p>Site site Varies</p>	<p>Unit count/mix Varies</p> <p>Unit size Varies</p> <p>Density (du/ net acre) Varies</p>	Black first time home buyers	Permanent ownership	The fund offers zero-interest loans ranging from \$15,000-\$20,000 (which is the 3% minimum down payment mortgage option for low- and moderate-income home buyers). Loan is only paid back with the home is refinanced or sold	N/A	Has helped 21 Alameda and Contra Costa County Families	N/A	N/A	Raised \$50,000 was met during church's Lenten offering (churches across the East Bay participated). Church has continued to raise more than \$330,000 as of early Dec 2022. Loan repayments go back into the fund to help others.	N/A	Ongoing. Has served 21 families to date: 4 Richmond, 4 Concord, 3 Pittsburg, 2 each in Martinez, El Sobrante, Oakland, San Lorenzo and Antioch	N/A	Russell and fellow church members created an anti-racist discussion group in which they began ideating on what they could do to meet the moment as a predominantly white congregation. Speaking with several Black community leaders across the East Bay, housing came out as primary focus. Some criticize the program for requiring repayment instead of being a subsidy or grant	
<p>Name & address Third Street Cottages</p> <p>Category Tiny Home Village</p> <p>Jurisdiction Langley, WA (on Whidbey Island)</p> <p>Organization(s) The Cottage Company (founded by architect Ross Chapin and developer Jim Soules)</p> <p>Website https://rosschapin.com/projects/pocketneighborhoods/third-street-cottages/</p>	<p>Site site .66 acres</p>	<p>Unit count/mix 8 — All 1BR + loft</p> <p>Unit size 600-650 sf (with lofts up to 200 sf)</p> <p>Density (du/ net acre) 12</p>	Active singles and couples between 40 and 65 yrs. One couple had a 3 yr old	Permanent ownership (condo)	Cottages that have been resold went for as much as 250% of original price	<p>Sense of community is biggest amenity. The Commons - garden, open green space, swing</p> <p>The Workshop for working or gathering outside. Has a rooftop terrace. The Tool Shed: shared garden tools</p>		Permitted through the City's Cottage Housing Development (CHD) provision in zoning code that allows up to double the density of detached homes in all single-family zones provided the ground floor area is less than 700 sf and total area (including second floor) is less than 975 sf.	N/A		Complete and sold out	Cottages are conveyed as condominium ownership. Cottages must face a usable landscaped commons and have parking proposed from the street. Each project and design review boards to ensure "good fit" within existing neighborhoods.	<p>Parking is detached surface storage room.</p> <p>Essential design tools: layering from public to private, nested houses, eyes on the commons, cars away from the cottages, the Commons, mailbox cluster, cottage scale, individuality, room scale and storage, simple materials with rich detail</p> <p>The 8 homes fit where only 4 SF homes would have otherwise gone.</p>	One of the first contemporary "pocket neighborhood s," it showed that eight smaller cottages have less impact than four large homes on the same site and confirmed a market for cottages designed for one- and two-person households in a community-oriented setting.	
<p>Name & address Revena Cottages</p> <p>Category Tiny Home Village</p> <p>Jurisdiction Seattle, WA</p> <p>Organization(s) Threshold Housing (non profit)</p> <p>Website https://archive.seattletimes.com/archive/?date=20010225&slug=ravenma25</p>	<p>Project site 6318 5th Ave NE Seattle WA 98115</p> <p>Site site 0.25 ac</p>	<p>Unit count/mix 9</p> <p>Six cottages (2BR) and three (1BR) carriage units above nine-car parking structure</p> <p>Unit size cottages: 850 sf carriage units: 830 sf</p> <p>Density (du/ net acre) 37</p>	Single professionals, retirees	Permanent ownership (condo)	2001 sales prices: Cottages: \$285,000 to 308,000 Carriage units: \$258,000 to 268,000			N/A	Conveyed as condos. Project costs doubled during the time it took to bring the project in.	HOA	Complete and sold out	Cottage clusters were illegal and so the project went through the City's special demonstration program ordinance to test innovative residential design solutions without alienating neighbors.	<p>Neighborhood support was required by the City's program. Required a lot of community education. A 790 sf home was previously on the lot and demolished replaced with nine housing units.</p> <p>Stats: Building Height: Lowest point on site to highest point of a structure is 40 feet. Tallest structure is 30 feet. Setbacks: 15 feet front yard, 5 feet side yard, 0 along alley. Site Coverage: Structures cover 55 percent of lot. Open Space: Courtyard of approx. 1,800 sf. Parking: Nine covered stalls</p>		

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<p>Name & address Cottages at Poulsbo Place</p> <p>Category Tiny Home Village</p> <p>Jurisdiction Poulsbo, WA</p> <p>Organization(s) Security Properties</p>	<p>Site site 17.3 full site 3.7 acres used for cottages (future phases will include duplexes and larger homes)</p>	<p>Unit count/mix 45 cottages in 5x6 clusters</p> <p>Unit size Range from 870-1,265 sf</p> <p>Density (du/ net acre) 12</p>	<p>empty nesters, retirees</p>	<p>Fee simple</p>	<p>\$149,000 to 180,000 sales price (2001) Construction: \$73 per square foot</p>	<p>Common House for potluck, movie nights, and overflow guest accommodation. All cottages feature large covered porches, flower boxes, private yards, gas stove-type fireplaces, tankless water heaters, wood floors, vaulted ceilings, unique interior details, great light, and a sense of fun. Each owner has a single-car garage, plus seven unassigned parking spaces.</p>	<p>Approval anticipated in Jan. 2023</p>	<p>Planned Unit Development (PUD)</p>	<p>N/A</p>	<p>The developer plans to apply for funding from the city and state to subsidize the project. Peter and Susanna Pau of SHP Christian Foundation also committed funds.</p>	<p>HOA</p>	<p>Complete and sold out</p>	<p>Former site of military housing</p> <p>Stats: Building Height: Up to 20 feet Setbacks: 3 feet side and rear, 10 feet front Site Coverage: 33.3 percent Open Space: Courtyards within each cluster vary in size. Parking: 1 covered space per unit. Some detached, some attached.</p>		
<p>Name & address Greenwood Avenue Cottage Homes</p> <p>Category Tiny Home Village</p> <p>Jurisdiction Shoreline, WA</p> <p>Organization(s) The Cottage Company (founded by architect Ross Chapin and developer Jim Soules)</p>	<p>Site site 0.8 ac</p>	<p>Unit count/mix 8 cottages 2 and 3 BR</p> <p>Unit size 768-998 sf</p> <p>Density (du/ net acre) 10</p>	<p>single professionals, women, empty nesters</p>	<p>Permanent ownership (condo)</p>	<p>2001 Sales price: \$220,000 to 250,000</p>	<p>Common House for potluck, movie nights, and overflow guest accommodation. All cottages feature large covered porches, flower boxes, private yards, gas stove-type fireplaces, tankless water heaters, wood floors, vaulted ceilings, unique interior details, great light, and a sense of fun. Each owner has a single-car garage, plus seven unassigned parking spaces.</p>		<p>Conditional Use permit - cottage zoning ordinance permits cottages as conditional use</p>	<p>N/A</p>		<p>Complete and sold out</p>	<p>Stats: Building Height: 18-22 sf Setbacks: Average of 10 feet on side and rear. Parking structure is five feet on front. Closest cottage 30 feet on front. Open Space: 575 sf per cottage Parking: 8 covered spaces, 7 uncovered.</p>			
<p>Name & address Cathedral of Faith Church</p> <p>Category Faith-Based Land</p> <p>Jurisdiction San Jose</p> <p>Organization(s) Cathedral of Faith Church and SHP Christian Foundation (a nonprofit affiliate of Sand Hill Property Company), and City of San Jose</p> <p>Website https://www.sfgate.com/news/bayarea/article/Affordable-Housing-Development-Opens-On-Church-17677144.php</p> <p>https://sanjose.spotlight.com/san-jose-places/hundreds-of-homes-on-church-land/</p>	<p>Project site 2315 Canous Garden Avenue</p> <p>Site site 13.4 ac</p>	<p>Unit count/mix 237 units</p> <p>Density (du/ net acre) Gross: 18</p>	<p>Low and very low income families and 78 for seniors</p>	<p>Permanent supportive</p>	<p>Cost estimated at roughly \$800,000 per unit to build. (Estimate by Sand Hill Property, the developer)</p>	<p>Anticipated to include supportive services and programs to help address mental health and substance use issues. Church also has a charter school and a gay care center will not be impacted by the housing. Pastor Ken Foreman said the envisions the church campus as a village.</p>		<p>Using SB 35 to streamline approval - no CEQA or discretionary review. The City is also supportive of leveraging faith land and working on an ordinance. The Council approved the City's Residential Anti-Displacement Strategy, which included the following recommendation: Amend the General Plan and zoning ordinance to allow deed-restricted affordable housing under the Public Quasi Public (PQP) General Plan land use designation and zoning district, when such residential uses are developed as a secondary use in conjunction with the primary use of the property as an assembly use.</p>	<p>N/A - SB 35 means it's not considered a project for CEQA purposes</p>		<p>Under Review</p>	<p>Used SB 35 to bypass issues The City is currently working on a YIGBY ordinance, which was a recommendation in their 2020 Council-approved Anti-Displacement Strategy. Issues staff are working on in their strategy/ordinance: 1. defining minimum restricted affordability criteria to qualify for this rule; 2. defining terms such as 'primary use' and 'secondary use' of the property; 3. defining minimum and maximum densities for PQP; 4. tailoring this rule for properties with multiple uses (for instance, childcare spaces as part of religious space or standalone); 5. ensuring on-site parking requirements are adequate to discourage excessive street parking and preserve an adequate community supply of parking if housing is developed on surface parking lots; 6. defining a minimum period of time for an organization to own its property, to discourage abuse by developers that could purchase properties and either 'convey' in name only to faith organizations, or that could purchase properties and then file for some religious designation to take advantage of the rule; 7. researching alternatives the City could pursue if the sponsoring owner ceases operations during the period of affordability; and, 8. whether land use entitlements could legally dictate that the site would need to be transferred to another nonprofit organization.</p>			

Appendix B: Precedent Cottage Community & Faith-Owned Land Projects

NAME/ADDRESS	PROJECT INFO	UNIT INFO	TARGET POP.	TENURE	RENT/COST	SERVICES	MOVE IN	ENTITLEMENTS	CEQA	FINANCING	MAINTENANCE	STATUS	BARRIERS & SOLUTIONS	NOTES	KEY LESSON
<p>Name & address St John Vianney Church</p> <p>Category Faith-Based Land</p> <p>Jurisdiction San Jose</p> <p>Organization(s) St John Vianney</p> <p>Website https://sanjoespotlight.com/san-jose-church-tackles-teacher-housing/</p>	<p>Site site 4600 Hyland Ave</p>	<p>Unit count/mix 16 units TBR</p>	<p>St John Vianney's Catholic school teachers or student teachers that are also involved with a ministry</p> <p>Housing is open to Catholics and non-Catholics alike but tenants will have to sign a contract in which they commit to furthering the church's mission to serve others.</p>		<p>Rent: \$1,000/mo including utilities</p>	<p>Tenants get a furnished bedroom and private bathroom, with communal living spaces including a kitchen and laundry room</p> <p>Church also says tenants are part of like-minded community dedicated to service</p>	<p>Complete an application and interview with the church's pastor</p>	<p>Renovated the convent into teacher housing</p>		<p>\$4.6 million donation from Shea Family Charities to create the housing and remove the school</p>		Complete		<p>One news article reported that some tenants have been scared off by church's approach to finding tenants (e.g. commitment to providing service)</p>	

Appendix C: Lessons from Working with Faith-Based Organizations (FBOs)

LESSON	EXPLANATION	EXAMPLE	RECOMMENDATION
Thinking about how to best leverage their assets is new for FBOs.	New State law like Senate Bill 4 has raised the awareness of FBOs to contemplate their land as a financial asset and also a key contribution to addressing the homelessness crisis. Nonetheless, many FBOs have an emotional connection to their land and how it relates to their identity and future. It takes time and education (and, for many FBOs, prayer and discernment) before a FBO will be ready to pursue affordable housing development.	One church we approached was deeply committed to helping the vulnerable through direct service projects but could not imagine leasing a portion of their land that was currently unused. It has taken close to two years of meetings with the congregation and leadership to point out the opportunity to both do direct service and generate a long-term, mission-aligned revenue stream from rental income on the cottages.	Local governments and nonprofits should create and disseminate simple and clear informational materials on SB 4 and how it impacts FBOs. Jurisdiction staff and nonprofit housing developers could host or attend meetings with FBOs to answer questions and connect interested FBOs with FBOs that have gone through the process.
Most FBOs are more keen to lease their land than to sell it.	Most FBOs have expressed a desire for a closer working relationship between the professional supportive services operator and their congregants who wish to provide volunteer services. Most perceive that a land sale would create too much distance and a more “hands off” relationship that diminishes the opportunity for mission-aligned collaboration. They also worry that selling land is a more permanent choice that may not align with the long term interests of the congregation. Those who have expressed interest in land sale have wanted to sell only a portion of their land, necessitating a land subdivision as part of the land negotiation.	One church we worked with evaluated both land acquisition and lease terms for a potential project. Although the sale terms were more financially favorable, they chose to pursue the lease option so that they could ensure a long-term revenue stream and maintain more flexibility over the long term.	In cases where a land subdivision is required, cities should look to streamline and expedite the lot split process so projects can get started.
Time based affordability restrictions may require education and relationship building for FBOs to become comfortable.	Affordability covenants are required by most public funding sources and State laws that streamline affordable housing approvals. Striving to be good stewards of their institutions, many faith leaders are reluctant to enter into agreements that will extend beyond their leadership tenures at their FBO and could leave future generations on the hook for potential issues. This is magnified by the transitory nature of clergy and board turnover. We have addressed this concern by helping FBOs understand the flexibility they can retain even under an affordability covenant - allowing them to sell or encumber their land (if necessary in the future) but helping them maintain a longer term commitment to helping address homelessness while the units exist on their property.	Lease negotiations between Hope Solutions and FBOs are complicated and more challenging as a result of a 55-year affordability agreement. These agreements need to occur between the jurisdiction and FBO, creating the need for public sector expertise and understanding of the covenant. There really is no way to work around this where public funding is involved. The key to overcoming this perceived barrier is helping FBOs understand how such a covenant protects their mission on a long-term basis and prevents future generations from turning church property into future for-profit entities.	When possible, local jurisdictions can consider shorter-term covenants, such as 20-30 years, to assuage this real fear for FBOs. When 55 years is required or desired, then jurisdictions should approach negotiations with sensitivity and include language recognizing that FBOs are not experienced affordable housing operators and that the involved parties will work cooperatively to reach mutually acceptable means of compliance with regulatory agreements. Jurisdictions should also help FBOs understand deed restrictions and what monitoring and compliance looks like.
FBOs have little to no experience with housing development.	It is essential to provide FBOs with education on how real estate development works, the timeline, and typical due diligence required. FBOs need additional coaching around liability, ownership, and operations.	In working with one church, Hope Solutions needed to educate the leadership team on insurance needs.	Local jurisdictions should help publicize informational resources and programs to faith institutions. Notable programs include: <ul style="list-style-type: none"> • LISC's Faith and Housing Program • Enterprise's Faith-Based Developer Initiative • Making Housing and Community Happen
Parishioners/ members of FBOs developing affordable housing will have different reactions to development.	Some FBOs may face resistance from their members and all will face questions. Regardless of how supportive or unsupportive the FBO members may be, educating and enrolling FBO congregations in the details of the work is important. It is important to drive towards a consensus among congregations before this work is approved. There are significant opportunities for volunteerism, being part of a new and innovative model, and giving back to communities in need that should be socialized and lifted up for congregations facing concerns.	One Bay Area FBO mentioned that church members were uncertain about how to engage with the people living in supportive housing on the church grounds and needed coaching on how to interact with residents and why they won't see a difference overnight for residents who are healing after chronic homelessness.	Many questions arise around target populations, and jurisdictions can provide education on the Coordinated Entry System to help congregations understand the selection process. Cities can also help educate FBOs on the services they make available to homeless individuals and families.
FBOs may need help navigating NIMBYism.	New affordable housing development continues to be contentious in many communities. Tensions can arise for FBOs who, on one hand, want to be good neighbors and maintain relationships in their community and, additionally, want to help those in need of affordable housing.	California has made material progress in streamlining the approval of affordable housing. One particular FBO hosted a series of community listening sessions but made clear they had the legislative right to proceed without public interference. A Berkeley church invoked Senate Bill 35 to streamline the permitting process after neighbors objected to the height of their proposed affordable housing and threatened to contest the project during public hearings.	Local jurisdictions can help FBOs and their development teams navigate a ministerial entitlement path and educate the public on how State laws streamline permitting processes regardless of potential community opposition.
Neighbors and congregants have concerns and questions about rules and tenant protections.	The principles of housing first mean that housing is condition-free and that tenants deserve a dignified home in all cases. Neighbors and congregants will have questions about how this relates to substance use disorder, behavioral issues, and allowable causes for eviction.	At the Antioch listening campaign, questions about house rules and tenant behaviors were some of the most common questions.	Non-profit housing developers and supportive service providers should be prepared to help FBOs educate their congregants and neighbors on the success of housing first and best practices for implementing “house rules” that ensure the safety and recovery of community members. Testimony and storytelling from residents with lived experience of homelessness can help, such as how the Hope Solutions Resident Empowerment Program co-facilitated listening sessions and spoke to the importance of “community cafes” to empower residents to facilitate and deliver community accountability.

Appendix C Continued: Lessons from Working with Faith-Based Organizations (FBOs)

LESSON	EXPLANATION	EXAMPLE	RECOMMENDATION
<p>FBOs often want to serve specific populations that may not reflect the community's actual housing needs and/or may not comply with the Fair Housing Act.</p>	<p>Affordable housing must be rented to households below certain incomes and tenant selection must comply with Fair Housing law, which prohibits treating applicants or tenants differently because of protected characteristics like race, religion, or disability status. Furthermore, most subsidized housing will go through tenant selection systems like waitlists or the Coordinated Entry System, which removes bias in tenant selection.</p>	<p>Many FBOs talk about wanting to help retired clergy, unhoused families, and veterans who are members of their congregation. However, in Contra Costa County, 97% of households experiencing homelessness are adult-only households and only 4% of unhoused individuals are veterans. Oftentimes the key to helping FBOs understand their options is education on Fair Housing laws and the need in the community as well as helping them design units that are most attractive to the population served.</p>	<p>Jurisdictions should be prepared to provide technical assistance on Fair Housing laws. A Fair Housing Agreement may be included as part of the development application for development on faith-owned land to ensure FBOs understand the laws and that evangelizing is prohibited (see more below).</p>
<p>FBOs may be interested in evangelizing or tying the housing to religious participation.</p>	<p>It is not a compliant Fair Housing Law practice to tie housing to religious evangelism.</p>	<p>In one case, a church signaled they were interested in teaching their religious beliefs to a group who would be housed on their property. Hope Solutions made it clear that such a practice violated the policy of the developer (in this case Hope Solutions) and also would run afoul of Fair Housing laws.</p>	<p>Jurisdictions and their partners must be cautious in working with FBOs who potentially see this as a pathway to evangelism. This needs to be surfaced early and often throughout the process.</p>

Appendix D: Antioch Cottage Community Standards

DEVELOPMENT STANDARD	REGULATION
Site Qualification	<p>Sites shown with the IH Overlay District on the Zoning Map are qualified for by-right development of infill housing in the form of ADUs and applicants may submit an application to the Planning Division for ministerial review.</p> <p>For sites outside of the IH Overlay District, a rezone to the IH Overlay District is required through City Council approval.</p>
Uses	<p>Cottage communities of multiple ADUs</p> <p>Accessory uses such as resident amenity areas or supportive services for permanent supportive housing would also be allowed</p>
Existing Uses Preserved	<p>Underlying/base zoning for overlay sites still applies</p> <p>Religious institutions may remain on site</p>
Affordability	<p>100% affordable housing (for households at or below 80% of AMI), except that:</p> <ul style="list-style-type: none"> • Up to 20% of units may be moderate-income households (at or below 120% of AMI) <p>and</p> <ul style="list-style-type: none"> • 5% of units may be reserved for staff of the religious institution that owns the property
Density Range	<p>By Right: up to 15 dwelling units per acre (based on site development area and not entire parcel acreage and with one ADU counting as one unit)</p> <p>Conditional Use Permit required for anything greater than 15 units/acre</p>
Height	<p>No more than two (2) stories (up to 18 ft), except that up to 25 ft allowed when the roof is pitched with at least a slope of 6 to 12 and all parts of the roof above 18 feet are pitched.</p>
Building Footprint	<p>Single cottages: Maximum 1,200 sq ft</p> <p>Duplex cottages: Maximum 2,400 sq ft</p>
Open Space	<p>Common open space required at a sliding scale ranging from 100-250 sq ft per unit as specified in §9-5.3850(F)(4), with certain exceptions.</p> <p>Developments greater than 10 units would provide at least one community amenity from a menu of six options (e.g., community garden, barbeque area).</p>
Orientation	<p>At least 50% of cottages abut open space. Communities with at least 15% of units affordable to extremely- or very low-income households may decrease this requirement to 40% of units.</p>
Off-Street Parking	<p>One space per unit</p> <p>Consistent with Assembly Bill 1851, spaces may be shared between the religious institution and the residences for eligible projects, as codified in § 9-5.1704 "Parking Reductions."</p>
Setbacks	<p>The following setbacks would apply when the development site is adjacent to a property line.</p> <ul style="list-style-type: none"> • Front: 15 ft on arterial and collector streets, 10 ft on local streets • Interior side: 5 ft • Street side (for corner lots): 15 ft on arterial and collector streets, 10 ft on local streets • Rear: 10 ft <p>Setback requirements would not apply when development projects are internal to the parcel.</p>
Architectural Standards	<p>A cohesive architectural theme would be required across all cottages.</p>
Other Site Design Standards	<p>Requirements for pedestrian connectivity, building separation, and waste and recycling also apply.</p>
Fair Housing	<p>Housing would be subject to State and federal fair housing requirements as applicable, including prohibitions on religion-based discrimination.</p>
Review Process	<p>Applications for cottage communities on qualified IH Overlay District sites shall be submitted to the Planning Division for ministerial processing and must include an application packet and design plans. Applications will be processed administratively by staff and reviewed for conformance with the development standards.</p>

Appendix E: Regulatory Considerations Matrix

TOPIC/ISSUE	APPROACH	PROS	CONS	EQUITY CONSIDERATIONS	QUESTIONS	NOTES	EXAMPLES
	<p>a. Create a new typology of residential use (e.g., micro home community) in the Zoning Code with its own set of objective development standards. These standards would apply to site-built, factory-built, or manufactured homes.</p>	<ul style="list-style-type: none"> • Clear for staff and applicants • Allows for a more holistic approach • Micro homes given legitimacy as a new type of unit the City allows • Regulations all found in one place (i.e. Zoning Code) 	<ul style="list-style-type: none"> • Greatest level of effort • Likely to need revisions across multiple chapters (e.g. parking, open space) to ensure consistency 	<p>By increased housing diversity and affordability, allowing micro home in Antioch can enable greater outcomes for lower-income and historically marginalized people. They can also house currently unhoused residents through permanent supportive housing models. From an equity lens, it does not matter where in Antioch's regulations micro home regulations are found.</p> <p>Regulating all types of homes (site-built, factory-built, manufactured) using the same objective standards can enable cost- and time-savings for factory-built products. Overly arduous manufactured housing requirements are a barrier to manufactured homes, which are usually less expensive than site-built homes.</p>	<ul style="list-style-type: none"> • In which zoning districts should micro homes be allowed? • Should there be a minimum lot size for micro home communities? If so, what? 4,500 sf used in Eugene. Currently have 6,000 sf minimums in Antioch in R-4, -, and -10 zones. • Are there requirements specific to manufactured homes that the City thinks are necessary? • How should proximity to transit and services be considered when identifying areas suitable for affordable housing micro home communities? • How do we ensure communities of manufactured homes are not viewed by the State as mobilehome parks? Per Health and Safety Code Section 18214(c), it appears the City could avoid this by establishing that the micro homes have been approved by the City pursuant to HSC Section 17951(e) as an alternative which is at least the equivalent to requirements of the California Building Standards Code in performance, safety, and the protection of life and health. 	<p>Regulations should be based on input from professionals and the community and examples from other jurisdictions. This would include things like separation between units, open space requirements, parking requirements, and objective design standards.</p>	<p>Jurisdictions across Oregon have done this in implementation of House Bill (HB) 2001 by adding definitions and standards for "cottage clusters." HB 2001 requires medium and large cities to allow cottage clusters in all residential zones where single-family homes are allowed with standards and processes that are no more burdensome than a single-family home. Clusters are defined as at least four detached dwelling units per acre each with a footprint of less than 900 sf. Cities must allow up to eight units in a cluster. Cities can choose whether to require each cottage be on their own lot.</p> <p>Residential Vehicular Facilities (e.g. tiny homes on wheels) were added to the City of Oakland Code. They are allowed in all zoning districts where residential facilities are allowed and the maximum number of dwelling units is specified by the underlying zoning district. They are allowed as individual homes, ADUs, or in communities. Communities with 5+ units require design review with public notice. Because VRFs are considered vehicles, they are not regulated by the Building Code. The City does annual compliance inspections for VRFs.</p>
<p>Topic/Issue: <i>There are not objective development standards appropriate for micro home communities like Hope Solutions is proposing.</i></p>	<p>b. Broaden Antioch's ADU law to allow multiple detached ADUs on a lot.</p>	<ul style="list-style-type: none"> • Applicants would gain wide-ranging benefits of ADU law (e.g. ministerial process, exemptions from fees, Title 24 exemptions) • Education and publicity around the Breakthrough Grant would be more easily packaged • Residential density maximums and inconsistencies with General Plan/zoning would be resolved 	<ul style="list-style-type: none"> • Current ADU restrictions on number of bedrooms and unit size would prohibit some of the units Hope Solutions is interested in • Additional or revised regulations may be needed to allow greater lot coverage and flexibility on unit placement • City could not collect development impact fees on market-rate micro homes • As currently written, owner-occupancy restrictions would apply in 2025, which would not be appropriate for the model Hope Solutions is pursuing • Projects in the R-25 or R-35 would have density minimums, and would need to figure out how this relates with ADUs (since ADUs do not count towards density). This may not be an issue given that micro home clusters are anticipated in low- and medium-density areas 	<p>Permit streamlining and fee relief are huge benefits of the ADU approach, providing time and cost savings for these sorely needed affordable housing projects.</p>	<ul style="list-style-type: none"> • Would the City be amenable to changing its ADUs regulations to allow clusters of ADUs? Changes would include but not be limited to ADU size (bedroom and sq ft), lot coverage, and owner occupancy. • Has the City done anything related to SB 9 implementation? How would this relate? • Can we envision any unintended consequences of allowing multiple ADUs per lot? 	<p>Per HCD's ADU Guidebook:</p> <p>Local governments could elect to allow more than one ADU on a lot, and ADUs are automatically a residential use deemed consistent with the general plan and zoning. (Gov. Code, § 65852.2, subd. (a)(1) (C).)</p> <p>For State ADU Law, multiple detached single-unit dwellings on the same lot are not considered multifamily dwellings.</p>	<p>The City of San Diego has an "ADU Bonus Program" that allows property owners to build one additional ADU for every deed-restricted ADU they build. If a property is within a Transit Priority Area, there is no limit to the number of bonus ADUs (subject to space - FAR, lot coverage, setbacks, etc.). For single-family property owners outside of the TPA, three ADUs are allowed (one by right, and two through the bonus program - one deed-restricted and one unrestricted) and one JADU. For multifamily properties outside the TPA, four detached ADUs would be allowed. The Bonus Program requires deed restricting for low-income households for 10 years or moderate-income households for 15 years. The program has been successful with over 490 units in production across 46 projects as of Oct 2022. Most projects range from 2-4 deed restrict units, so going from a single-family home to six units on lots ranging from 6,000-10,000 sf.</p>
	<p>c Eliminate or reduce minimum lot size and minimum lot width requirements in the low-density zones to enable smaller footprint homes on smaller lots. Could also create a lot size exemption for micro-home projects in medium-density zones.</p>	<ul style="list-style-type: none"> • Removes a common barrier for micro homes • Could enable a greater diversity of home types and sizes within established neighborhoods 	<ul style="list-style-type: none"> • Does not address allowing multiple small footprint homes on one lot • Could face opposition from current residents in larger homes • True "tiny homes" of 400 sq ft or less will not be able to meet R-values required by the California Residential Code 	<p>By increased housing diversity and affordability, allowing micro homes in higher opportunities areas (e.g. single-family neighborhoods) can enable greater outcomes for lower-income and historically marginalized people.</p>	<ul style="list-style-type: none"> • What influenced the current lot size and width regulations? • Has the City previously though about a small lot program for infill development? 	<p>Previous research on barriers to "tiny homes" identifies regulations around lot sizes (and thus indirectly home sizes) as a primary barrier.</p>	<p>The State of Oregon's "Character- Compatible, Space-Efficient Housing Options for Single-Dwelling Neighborhoods" recommends that jurisdictions avoid minimum lot size requirements for the entire cottage cluster communities and for individual lots within it.</p>

Appendix E Continued: Regulatory Considerations Matrix

TOPIC/ISSUE	APPROACH	PROS	CONS	EQUITY CONSIDERATIONS	QUESTIONS	NOTES	EXAMPLES
<p>...Topic/Issue Continued: There are not objective development standards appropriate for micro home communities like Hope Solutions is proposing.</p>	<p>d. Add a section to City's newly adopted Objective Development Standards (ODS) on micro home communities.</p>	<ul style="list-style-type: none"> • Design standard for multi-family development would be in one place 	<ul style="list-style-type: none"> • In terms of design, micro homes are more like single-family dwellings and could therefore seem out of place in the ODS • Micro homes would not need the same level of detail given that their small scale makes many standards unnecessary (e.g. bulk and massing standards, sensitivity to single-family neighborhoods) • Architectural/urban design expertise would be needed if micro home section was to match the tone and depth of the rest of the guide 	<p>Objective development standards will enable micro home communities to utilize a streamlined permitting process that is clear for applicants and City staff. The location of those standards in the City's regulations does not matter from an equity perspective.</p> <p>The more design standards that are imposed, the more time consuming and difficult it can be for applicants to design compliant projects.</p>			
	<p>e. Enact an Emergency Shelter Ordinance/Shelter Crisis, which would allow the use of alternate building requirements (found in Appendix X of the California Building Code), including tiny homes.</p>	<ul style="list-style-type: none"> • Enables the swiftest approval process • Would not require time intensive regulatory amendments 	<ul style="list-style-type: none"> • An emergency ordinance should not be declared in order to allow a unit type; the City should decide if an emergency ordinance is required based on the number of unhoused people • Units can only be legally occupied while the state of emergency is in effect • Typically best suited for temporary shelter, which is not the aim of the Breakthrough Grant • The allowances under Emergency Ordinance include sleeping cabins, tents, and other forms of temporary shelter that the City may not have political support to allow • Requires submittal of a homelessness plan and ongoing monitoring of homelessness 	<ul style="list-style-type: none"> • Unsheltered people would be most quickly and cost-effectively sheltered under this approach. Supportive services and a pathway to permanent housing are needed to make sure residents of emergency shelters are able to find stability and long-term health. 	<ul style="list-style-type: none"> • Has the City considered declaring a shelter emergency? 	<p>See relevant Gov Code section here: https://codes.findlaw.com/ca/government-code/gov-sect-8698-4/ Associated HCD Bulletin: https://www.hcd.ca.gov/docs/lb2020-09.pdf</p>	<p>Multiple jurisdictions have used this authority to expeditiously construct tiny home villages, including Oakland and San Jose. The micro home villages facilitated by emergency declarations have all been for transitional or temporary housing.</p>
	<p>f. Create a new land use that encompasses "innovative or unconventional housing" that alleviates homelessness and/or provides affordable housing.</p>	<ul style="list-style-type: none"> • Greater flexibility - opens Antioch to development not just of micro homes but other innovative technologies (including those we don't know about that could be currently under development) • Could facilitate collaboration across departments and public-private partnerships on projects given the focus on innovation and affordability 	<ul style="list-style-type: none"> • Does not address development standards for micro home communities; uncertain how to address standards for a wide range of potential project types 	<p>Unhoused or housing insecure households are most directly impacted by this solution, which would focus on affordable housing solutions. Housing could also be built more quickly and cost-effectively through innovative methods that the policy seeks to facilitate.</p> <p>Well-established developers with the resources to try innovative techniques would be most likely to benefit from this approach. Additional outreach and technical assistance may be needed to ensure emerging developers also have access.</p>	<ul style="list-style-type: none"> • Should such a land use category be limited only to affordable housing? 	<p>Previous research on barriers to "tiny homes" identifies regulations around lot sizes (and thus indirectly home sizes) as a primary barrier.</p>	<p>Castro Valley created a definition for "innovative or unconventional housing to alleviate homelessness" to allow micro homes on faith-owned land. This land use is now conditionally allowed in any zoning district. Here is how it is defined in the Zoning Ordinance: "Innovative or unconventional housing to alleviate homelessness" means housing consisting of one or more housing units with no mandated limit on length of stay, linked to onsite or offsite services that assist the resident in retaining the housing, improving their health status, maximizing their ability to live and, where possible, work in the community, and operated under program requirements that call for the recirculation of the unit to another eligible program recipient at regular intervals (for example, every one to two years). Innovative or unconventional housing can include but is not limited to facilities such as tiny homes or micro-housing, co-housing, small sheds, sleeping cabins, and commercial modular buildings or shipping containers reconfigured for sleeping and living.</p>

Appendix E Continued: Regulatory Considerations Matrix

TOPIC/ISSUE	APPROACH	PROS	CONS	EQUITY CONSIDERATIONS	QUESTIONS	NOTES	EXAMPLES
<p>...Topic/Issue Continued: There are not objective development standards appropriate for micro home communities like Hope Solutions is proposing</p>	<p>g. Create a definition of single-room occupancy (SRO) uses that allows each unit to be separate footprint homes.</p>	<ul style="list-style-type: none"> Leverages an existing, known housing type 	<ul style="list-style-type: none"> Negative perceptions of SROs (for both housed and unhoused residents) Would still require creation of development standards SROs are currently referred to as a type of transitional housing in the Antioch Zoning Code, required further amendments to allow them as permanent housing Room and Boarding Houses (which appear to be Antioch's equivalent for SROs) are allowed in more districts than may be desired for micro homes (e.g. in commercial zones) 	<p>By increased housing diversity and affordability, allowing micro home in Antioch can enable greater outcomes for lower-income and historically marginalized people. They can also house currently unhoused residents through permanent supportive housing models. From an equity lens, it does not matter where in Antioch's regulations micro home regulations are found.</p> <p>Micro homes that fit the (expanded) definition of SROs would need to be allowed as permanent housing (not just transitional housing) to most positively impact future residents.</p>	<ul style="list-style-type: none"> Does Antioch treat "Boarding and Rooming House" as SROs? 		<p>Olympia, WA amended its definition of SROs to encompass tiny homes. By doing this, it enabled Quixote Village to qualify for federal HOME funds and Section 8 vouchers.</p>
	<p>h. Other? Combination of the above?</p>						
<p>Topic/Issue: Residential uses are not always allowed on faith-owned sites.</p>	<p>a. Create an overlay zone that allows by-right housing development on parcels with religious assembly uses (subject to certain conditions and standards).</p>	<ul style="list-style-type: none"> Consistent with City's CIH approach, which has been viewed as a success Does not require amending codes for multiple zoning districts Does not create or exacerbate problems with inconsistencies across General Plan and Zoning Code 	<ul style="list-style-type: none"> Could require ongoing maintenance to add properties to the overlay 	<p>Allowing housing on faith-owned land will increase housing inventory. The mechanism by which this is done does not matter from an equity perspective.</p>	<ul style="list-style-type: none"> Should the overlay apply just to religious assembly or all assembly uses? What kinds of standards are appropriate related to shared entries, fencing, siting, etc. given the mix of uses? Do City staff prefer a stricter or looser approach to regulating these sorts of "good neighbor" standards? Would this require an amendment to the General Plan at all? 	<p>Requires creating a definition of assembly uses to Zoning Code. Religious assembly is described in the General Plan as: "Activities typically include religious services and assembly such as customarily occurs in churches, synagogues, and temples."</p>	<p>Antioch's Commercial Infill Housing Overlay is a good example of how an overlay can add by-right housing development.</p>
	<p>b. Amend the General Plan to allow housing in the Public/ Institutional designation.</p>	<ul style="list-style-type: none"> Does not require amending codes for multiple zoning districts This approach lends itself to allowing housing on other assembly/ institutional uses, including schools Does not require ongoing maintenance of applicable properties 	<ul style="list-style-type: none"> Would not unlock all FBOs sites since some existing religious assembly uses are in other General Plan designations Presumably would still need some sort of zoning reform (like Option C) to implement the General Plan 	<p>Allowing housing on faith-owned land will increase housing inventory. The mechanism by which this is done does not matter from an equity perspective.</p>	<ul style="list-style-type: none"> What other site criteria would we need for this to work? For example, sites would need to be designation Public/Institutional and have existing assembly uses and be owned by a nonprofit.... 		<p>San Jose is currently working on leveraging faith-owned land and is intending to use this approach. They would allow sites located on land designation as "Public/Quasi-Public" to develop 100% deed-restricted affordable housing if there is an assembly use on site and the site meets certain criteria.</p>
	<p>c. Create a new typology of residential use (e.g., housing on religious facilities) in the Zoning Code with its own set of development standards.</p>	<ul style="list-style-type: none"> Clear and simple Does not require ongoing maintenance of applicable properties 	<ul style="list-style-type: none"> Could require changing land use table and references in multiple districts 	<p>Allowing housing on faith-owned land will increase housing inventory. The mechanism by which this is done does not matter from an equity perspective.</p>	<ul style="list-style-type: none"> Would this typology need to be added to the land use table and updated across the whole code? 	<p>Would likely revise and/or add the regulations to Section 9-5.3832 Churches, Preschools, Private Elementary, Middle and High Schools, and Day Care Centers in Residentially Zoned Districts</p>	<p>The City of Pasadena used this approach in their ordinance. "Religious Facilities with affordable housing" are allowed in almost all zoning districts if the religious facility is a nonprofit that has owned and operated the parcel for at least 5 years and is currently developed with a religious facility. Development standards of underlying zoning apply except parking (implements AB 1851) and density - 36 du/ac maximum allowed. Projects over 75 units total require a CUP with public hearing.</p>
	<p>d. Broaden Antioch's ADU law to allow multiple detached ADUs on a lot and to allow them on religious assembly uses.</p>	<ul style="list-style-type: none"> Applicants would gain wide-ranging benefits of ADU law (e.g. ministerial process, exemptions from fees, Title 24 exemptions) Education and publicity around the Breakthrough Grant would be more easily packaged Residential density maximums and inconsistencies with General Plan/zoning would be resolved since ADUs are not counted against allowable densities 	<p>Would open FBO sites to "ADU-like" micro homes, not conventional multi-family housing</p> <ul style="list-style-type: none"> Current ADU restrictions on bedrooms and unit size would prohibit some units Hope Solutions is interested in Revised regulations may be needed to allow greater lot coverage and flexibility on unit placement As written, owner-occupancy restrictions would apply in 2025, which would not be appropriate for this scenario 	<p>Permit streamlining and fee relief are huge benefits of the ADU approach, providing time and cost savings for these projects.</p> <p>While this approach is beneficial to Hope Solutions and others interested in small, detached housing, it would not enable larger sites to develop larger multi-family buildings.</p>	<ul style="list-style-type: none"> Could we pair this approach with another to unlock all residential typologies on faith-owned land? How many FBOs have rectories or clergy housing that could already potentially qualify for an ADU? Is that a better avenue for advancing this idea of ADUs on faith-owned land? Would the State take issue with allowing ADUs on "non-residential" land? 	<p>Per HCD's ADU Guidebook:</p> <p>Local governments could elect to allow more than one ADU on a lot, and ADUs are automatically a residential use deemed consistent with the general plan and zoning. (Gov. Code, § 65852.2, subd. (a)(1) (C).)</p> <p>For State ADU Law, multiple detached single-unit dwellings on the same lot are not considered multifamily dwellings.</p>	<p>The City of San Diego has an "ADU Bonus Program" that allows property owners to build one additional ADU for every deed-restricted ADU they build. If a property is within a Transit Priority Area, there is no limit to the number of bonus ADUs (subject to space - FAR, lot coverage, setbacks, etc.). For single-family property owners outside of the TPA, three ADUs are allowed (one by right, and two through the bonus program - one deed-restricted and one unrestricted) and one JADU. For multifamily properties outside the TPA, four detached ADUs would be allowed. The Bonus Program requires deed restricting for low-income households for 10 years or moderate-income households for 15 years. The program has been successful with over 490 units in production across 46 projects as of Oct 2022. Most projects range from 2-4 deed restrict units, so going from a single-family home to six units on lots ranging from 6,000-10,000 sf.</p>

Appendix E Continued: Regulatory Considerations Matrix

TOPIC/ISSUE	APPROACH	PROS	CONS	EQUITY CONSIDERATIONS	QUESTIONS	NOTES	EXAMPLES	
...Topic/Issue Continued	e. Other? Combination of the above?							
<p>Topic/Issue: <i>What level and depth of affordability should be required for housing on faith-owned land? Related questions: What levels of market-rate development might allow cross-subsidy and make projects more attractive to FBOs? At what point do we start to erode our grant's equity goals when allowing market-rate housing not otherwise allowed on faith-owned land? What values/priorities should guide us in this discussion and decision?</i></p>	<p>a. Require projects to be 100% affordable housing - at or below 80AMI - except that 20% of units may be for moderate income (120AMI). Manager unit exempt from the affordability requirement.</p>	<ul style="list-style-type: none"> • Prioritizes the creation of affordable units • Utilizes a threshold already used in State legislation • Would implement SB 4 (assuming its passage) • Still provides some flexibility for higher income units • Projects that meet certain requirements (e.g., not on prime farmland, flood zone, or habitat conservation area) could be exempt from CEQA either through SB 4 (assuming its passage) or SB 35 	<ul style="list-style-type: none"> • FBOs interested in market-rate development would not be served by this approach 	<p>This approach performs highest in terms of equity because it would only allow deeply needed affordable housing on faith-owned land (with a smaller portion of moderate-income housing allowed). Market-rate housing is already available in Antioch and there are abundant opportunities (both infill and greenfield) to develop market-rate projects in the city. Market-rate projects do not need the extra boost that affordable projects need and that we seek to incentivize with our policy work.</p>	<ul style="list-style-type: none"> • Do we want different affordability levels or lengths for rental versus ownership? 		<p>The City of Seattle's faith-owned land ordinance originally required 100% affordable housing at 60AMI or below. Due to response from faith institutions, this amount was increased to be below 80AMI. The ordinance preamble states that FBOs were worried the 60AMI level would jeopardize their ability to pursue projects without public subsidy and would limit the ability of members of their community to be eligible for the affordable housing.</p> <p>Pasadena Adopted Ordinance: Rental projects: 80% of units rented to low-income households (80AMI) and remainder rented to workforce income households (up to 150 AMI). Affordability covenant applies "in perpetuity," consistent with Inclusionary Ordinance Ownership: Minimum 80% sold to moderate-income (120AMI) and remaining sold to workforce (150AMI) OR Minimum 50% sold to low-income (80AMI) and remaining sold to workforce (150AMI). Ownership affordability covenant in place for 45 years, consistent with Inclusionary Ordinance</p> <p>San Jose: 100% affordable housing; exact affordability criteria to be determined</p>	
	<p>b. Require at least half of units to be affordable (80AMI) and/or require projects to meet the minimum affordability provisions of SB 35.</p>	<ul style="list-style-type: none"> • Has a note of common sense to it - "at least 50%" is easy to remember and implement • Projects that meet certain requirements (e.g., not on prime farmland, flood zone, or habitat conservation area) could be exempt from CEQA through SB 35 • Provides greater flexibility for FBOs that are looking for a market-rate housing as an income stream 	<ul style="list-style-type: none"> • Does not maximize the percentage of affordable units • To ensure consistency with SB 35, the percentage requirement would need to be vetted against HCD's SB 35 determination on an ongoing basis (at the midpoint and end of each RHNA cycle). (The regulations could be written in such a way to reference SB 35 determinations but staff and applicants would still need to be checking the determination to understand the implications) 	<p>This approach comes in somewhere in the middle related to equity. It would have a lesser percentage of affordable units than Option a, but it could create a greater cumulative number of affordable units by incentivizing more FBOs to pursue projects. It would require at least half the units in a project to be affordable.</p>	<ul style="list-style-type: none"> • Do we want different affordability lengths/levels for rental versus ownership? • Is this mix of incomes helpful to a developer? 			
	<p>c. Utilize Antioch's RHNA to inform the affordability. For example, could require at least 60% of units to be affordable (80AMI) since 57% of Antioch's RHNA is below-market-rate (26% VLI, 15% LI, 16% mod).</p>	<ul style="list-style-type: none"> • Based on data of Antioch's housing needs • Projects that meet certain requirements (e.g., not on prime farmland, flood zone, or habitat conservation area) could be exempt from CEQA through SB 35 	<ul style="list-style-type: none"> • Does not maximize the number of affordable units 	<p>This approach comes in somewhere near the top in its approach to equity. It would have a lesser percentage of affordable units than Option a, but greater percentage than Option b. It could create a greater cumulative number of affordable units by incentivizing more FBOs to pursue projects. It would require most units in a project to be affordable.</p>	<ul style="list-style-type: none"> • Do we want different affordability lengths/levels for rental versus ownership? • Is this mix of incomes helpful to a developer? 			
	<p>d. Require projects to be eligible for a density bonus (i.e. at least 5% VLI, or 10% LI, or 10% mod)</p>	<ul style="list-style-type: none"> • Consistent with AB 1851 (parking requirements for religious institution affiliated housing developments) • Allows greater flexibility for applicants • Differentiates between the depths of affordability • Utilizes a threshold already used in State legislation 	<ul style="list-style-type: none"> • Would provide the fewest affordable units per project • Some level of CEQA likely required for projects • Density bonus has not been widely used in Antioch 	<p>This approach comes in the bottom tier for its approach to equity. Projects with a very small portion of affordable units would be allowed. This approach could lead to a greater number of FBOs who are motivated to pursue a project, but it is weaker on achieving our affordability goals. Projects that are primarily market-rate would be allowed.</p>	<ul style="list-style-type: none"> • Do we want different affordability lengths/levels for rental versus ownership? • Do these thresholds provide enough affordability given our equity goals? Do projects with this level of market-rate housing need the incentive of by-right approval since they are already getting the benefits of density bonus and market-rate rents? 			
	<p>e. Require projects to meet the thresholds for mixed-income projects along commercial corridors in AB 2011 (Affordable Housing and High Road Jobs Act of 2022 that allows housing on commercial sites): <i>Rental</i> 8% of units affordable to VLI (50AMI) and at least 5% units for ELI (30AMI) OR 15% of units for LI (80 AMI) <i>Ownership</i> 30% mod (120AMI) OR 15% LI (80AMI)</p>	<ul style="list-style-type: none"> • Differentiates between the depths of affordability • Differentiates between rental and ownership • Allows greater flexibility for applicants • Utilizes a threshold already used in State legislation 	<ul style="list-style-type: none"> • Does not maximize the number of affordable units • Some level of CEQA likely required for projects 	<p>This approach comes in somewhere in the middle related to equity. It would have a lesser percentage of affordable units than Options a-c, but it could create a greater cumulative number of affordable units by incentivizing more FBOs to pursue projects. It also allows greater flexibility for FBOs by recognizing deeply affordable units are harder to build and operate than moderate-income units.</p>	<ul style="list-style-type: none"> • This threshold was established for sites on commercial corridors with a minimum frontage of 50 feet. Given the presumed higher land value of these sites compared to faith-owned sites primarily in low-density residential neighborhoods, are these thresholds appropriate? 			

Appendix E Continued: Regulatory Considerations Matrix

TOPIC/ISSUE	APPROACH	PROS	CONS	EQUITY CONSIDERATIONS	QUESTIONS	NOTES	EXAMPLES
<p>...Topic/Issue Continued: What level and depth of affordability should be required for housing on faith-owned land? Related questions: What levels of market-rate development might allow cross-subsidy and make projects more attractive to FBOs? At what point do we start to erode our grant's equity goals when allowing market-rate housing not otherwise allowed on faith-owned land? What values/priorities should guide us in this discussion and decision?</p>	<p>f. Perform outreach to establish a threshold informed by the end users of this policy, including FBOs, developers, and residents.</p>	<ul style="list-style-type: none"> Provides an opportunity to craft a feasible threshold specific to Antioch Directly shaped by the needs and vision of local FBOs 	<ul style="list-style-type: none"> Requires more time Would not be based on an existing standard used in State law and known by development world Some level of CEQA likely required for projects 	<p>Different stakeholders prioritize different things. Our site team may need to prioritize equity beyond what we hear from stakeholders, and the voices of housing insecure residents who could be housed by such projects would need to be included.</p>	<ul style="list-style-type: none"> Is the Antioch context and Antioch FBOs unique enough to require this or could the example of other jurisdictions leveraging faith-owned land be used? How do we balance our equity goals with the financial needs of FBOs? 	<p>Could set a standard to begin with and then tweak after hearing from FBOs and other stakeholders. Something similar happened in Seattle where the ordinance was amended a few times based on FBO feedback to allow up to 80AMI</p>	
	<p>g. Use technical assistance (e.g., economic analysis) to identify the mix of affordability (i.e. depth and percentage of units) that can be most impactful.</p>	<ul style="list-style-type: none"> Provides an opportunity to craft a feasible threshold specific to Antioch Directly shaped by the economic realities of Antioch 	<ul style="list-style-type: none"> Requires more time Requires use of limited and competitive TA funds from PBF Would not be based on an existing standard used in State law and known by development world Some level of CEQA likely required for projects 	<p>Would need to think about what metrics the analysis should prioritize. For example, do we want the greatest number of projects, the greatest number of affordable units, the greatest number of deeply affordable units?</p>	<ul style="list-style-type: none"> Do Hope Solutions and its connections have enough financial feasibility analyses to provide the information we need? Does the Housing Element have enough information on construction costs to inform this without additional work? Could interviews with development community provide the information we need without going through TA process? What metrics would we want the technical analysis to focus on? For example, do we want the greatest number of projects, the greatest number of affordable units, the greatest number of deeply affordable units? 	<p>Could be done in conjunction with a future inclusionary housing study.</p>	
	<p>h. Utilize carrots and sticks instead of strict requirements to incentivize affordable development. For example, the City could allow any type of housing (affordable or market rate) on faith-owned land but 100% affordable housing could be allowed by-right with subsidized fees and other incentives while market-rate development could be a conditional use that would require a public hearing.</p>	<ul style="list-style-type: none"> Allows greater flexibility for applicants Offers FBOs the greatest potential for monetary return for their assets (land) Could unlock a greater number of projects 	<ul style="list-style-type: none"> Could have zero impact on creating affordable housing Does not prioritize equity Does not maximize the number of affordable units Some level of CEQA likely required for projects Assumes that FBOs would use the generated income for purposes that helps the community, which may not always be the case 	<p>This approach is weakest when it comes to equity considerations because projects without any affordable units could come forward. It is uncertain to what degree FBOs would be interested in 100% market rate projects or whether mixed-income approaches listed above would be able to thread the needle or providing an income stream for FBOs.</p> <p>Another consideration is the missions of FBOs. If market-rate housing enables them to further their missions to serve vulnerable communities and help their congregants, is this something that should be considered? Racial equity could also be a consideration - FBOs serving mostly BIPOC communities could use income from market rate housing to better serve congregants in marginalized groups.</p>	<ul style="list-style-type: none"> Would this approach incentivize affordability to the extent we desire? To what extent are FBOs interested in market-rate housing? And what would they use the generated income for? Are there tools to tailor carrots and sticks geographically given the existing disparities between levels of investment in different neighborhoods? 	<p>Would need to ensure compliance with Housing Accountability Act. A cursory read through indicates that it would be ok to conditionally approve market-rate while permitting affordable by-right since these changes would be in the zoning code and would be knowable to applicants.</p>	
<p>i. Other? Combination of the above?</p>							
<p>Topic/Issue: Development impact fees are not calculated proportional to unit size, so small-footprint, efficient dwellings are disproportionately burdened by fees compared to large single-family homes. In addition, projects that provide a public good, like affordable housing, are still subject to the same permitting and impact fees as market-rate projects, increasing development costs for sorely-needed projects that are already challenging to finance.</p>	<p>a. Reform development impact fees for micro home communities to be charged the proportional percentage of the a. average new detached single-family home or the multi-family rate, whichever is less.</p>	<ul style="list-style-type: none"> Follows example of how DIFs are calculated for ADUs Provides some fee relief for an innovative housing typology that would increase housing diversity and use less energy 	<ul style="list-style-type: none"> Could create confusion Does not provide fee relief for more conventional affordable housing typologies 	<p>Micro homes as a typology could be rented or sold at vastly different price points, including at market rates (depending on Question 3). Providing fee relief for all micro homes regardless of their affordability levels can incentivize construction of this housing typology, which has benefits. It would not necessarily incentivize the provision of micro homes as affordable housing. Some may believe that fee relief should be reserved for affordable projects and/or situations when applicants are not savvy developers.</p>	<ul style="list-style-type: none"> Which approach is typically used for ADUs (i.e. the multi-family rate or proportional calculation)? For the sake of clarity, would it be better to simply define more than one micro home as a multi-family project for the purposes of calculating DIFs? Are there required findings to modify the master fee schedule? What are appropriate development impact fees for micro homes compared to traditional single-family and multi-family homes? 		
	<p>b. Allow micro homes to be subject to the same fee relief as ADUs. This would be automatic if we pursue an approach of expanding the definition of ADUs to classify micro homes as ADUs.</p>	<ul style="list-style-type: none"> Provides robust fee relief for an innovative housing typology that would increase housing diversity and use less energy Micro homes less than 750 sf would be exempt from all DIFs 	<ul style="list-style-type: none"> Does not provide fee relief for more conventional affordable housing typologies 	<p>Micro homes as a typology could be rented or sold at vastly different price points, including at market rates. Providing fee relief for all micro homes regardless of their affordability levels can incentivize construction of this housing typology, which has benefits. It would not necessarily incentivize the provision of micro homes as affordable housing. Some may believe that fee relief should be reserved for affordable projects and/or situations when applicants are not savvy developers.</p>	<ul style="list-style-type: none"> Are there required findings to modify the master fee schedule? Are micro home communities functionally different from ADUs in a way that affects demand for City services and infrastructure? 	<p>ADUs less than 750 sq ft are exempt from DIFs and ADUs less than 500 sf are exempt from school fees. Converted ADUs and JADUs on a single-family lot are not required to have a new or separate utility connection directly between the ADU or JADU and the utility, nor is a connection fee or capacity charge required unless the ADU or JADU is constructed with a new single-family home.</p>	

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TOPIC/ISSUE	APPROACH	PROS	CONS	EQUITY CONSIDERATIONS	QUESTIONS	NOTES	EXAMPLES
<p>...Topic/Issue Continued:</p> <p><i>Development impact fees are not calculated proportional to unit size, so small-footprint, efficient dwellings are disproportionately burdened by fees compared to large single-family homes. In addition, projects that provide a public good, like affordable housing, are still subject to the same permitting and impact fees as market-rate projects, increasing development costs for sorely-needed projects that are already challenging to finance.</i></p>	<p>c. Expand the 50% non-profit discount for minor administrative use permits to also apply to residential development applications submitted by non-profits.</p>	<ul style="list-style-type: none"> Provides fee relief for mission-driven organizations pursuing residential development Would incentivize more FBOs and non profits to pursue affordable housing 	<ul style="list-style-type: none"> Does not provide fee relief explicitly for affordable housing (although the implicit assumption is that a non-profit would be pursuing affordable housing) Opens the door for potential abuse of this provision Slightly more difficult to implement since residential applications require a \$3,000 deposit but are actually charged by staff time 	<p>This benefit would go to any non-profit pursuing residential development, regardless of the nature, scale, or affordability of the residential project or the mission of the non-profit.</p>	<ul style="list-style-type: none"> What are the origins of the non-profit discount? Is this an appropriate intervention for residential development? Is there a real possibility that developers could team up with or create nonprofits solely to utilize this fee relief? What provisions could be required to eliminate abuse of this provision? What is the typical amount for a residential development application? Would a 50% discount amount to a substantial incentive? Would the discount apply to the deposit amount or the actual billing amount? Which is a greater incentive for applicants? When is a residential development application required? It is included on the Master Fee Schedule but there does not appear to be an application like this on the City's website. Is there a more appropriate application to discount (e.g. SB 330 application)? 	<p>Per Master Fee Schedule, a \$3,000 deposit is required for residential development application and actual costs are billed monthly using staff billing rates. It is unclear to me which applications on the City's website fall under "residential development application." The City website includes a planning application, SB 330 application, and residential standards worksheet, which could all potentially fall under this umbrella.</p>	
	<p>d. Subsidize or waive all or some development impact fees for affordable housing projects.</p>	<ul style="list-style-type: none"> Projects providing a critical public good will receive fee relief All affordable housing would be helped, regardless of typology 	<ul style="list-style-type: none"> City would lose an important source of funding Affordable housing still generates demand for the services impact fees are meant to fund 	<p>Reducing project costs can make it easier to build new affordable housing.</p> <p>In general, funding infrastructure and City services through development impact fees asks less of existing property owners and more of new residents. Overly burdensome fee programs can impede new residential development, facilitate exclusion, and increase housing costs.</p>	<ul style="list-style-type: none"> What findings are required to waive or subsidize impact fees for affordable housing? What sources of funding could be used for this subsidy? Which impact fee(s) should be waived or subsidized? 	<p>Antioch does not have an Affordable Housing Impact fee, which is the fee that would be most easy to waive for affordable housing. Current impact fees are charged per unit for: General Administration, Public Works, Police, and Parks and Recreation</p> <p>According to the Housing Element, Antioch's fees are less than many Contra Costa jurisdictions.</p>	<p>Affordable housing is exempt from the City of Oakland's Affordable Housing Impact Fee and Capital Improvements Facilities (like tiny homes on wheels) are exempt from these and the Transportation Impact Fee.</p>
	<p>e. Establish a fee deferral program to build flexibility into the timing of fee collection for affordable housing.</p>	<ul style="list-style-type: none"> Allows applicants to obtain permanent financing for an affordable housing project before paying development Could reduce the costs of affordable housing by eliminating the need for developers to get loans for development impact fees 	<ul style="list-style-type: none"> May not be fiscally possible depending on City of Antioch coffers and needs Would require staff time to design and implement a program 	<p>A fee deferral program still requires projects to fund future public improvements, but it does so while accommodating developer concerns. A fee waiver or subsidy would provide a greater benefit to affordable housing projects.</p>	<ul style="list-style-type: none"> When are DIFs typically collected - during planning intake? Has the City considered a fee deferral program? Who would manage such a program? What should the eligibility requirements be for fee deferrals? 	<p>HCD identifies deferred fees as a successful strategy for reducing the effect of fees on the cost and supply of housing.</p>	<p>Offered in many jurisdictions, including Sonoma County, Sacramento, and Fresno. The City of Fremont offers a program that allows developers to defer their impact fees for 18 months if all other fees are paid at the time of building permit issuance.</p>
	<p>f. Advocate for the East Contra Costa Regional Fee and Finance Authority (ECCRFFA) to seek alternative funding streams for infrastructure improvements (e.g., State or federal grants, bond measures) instead of development fees.</p>	<ul style="list-style-type: none"> Removes a substantial project cost for new housing development 	<ul style="list-style-type: none"> Affordable housing would not receive any special incentives since all future development would be spared Requires multi-jurisdiction collaboration and staff capacity The phasing out of such a fee would be complex and controversial 	<p>The ECCRFFA regional transportation fee could be used to fund transportation improvements that serve low-income residents.</p> <p>The ECCRFFA regional transportation fee is substantially larger than any of the City's DIFs and is a large cost for housing developments in East County. Eliminating this fee while still finding a way to fund crucial transportation improvements would ensure housing and transportation are affordable and accessible to vulnerable populations.</p>	<ul style="list-style-type: none"> What are the immovable laws and obligations associated with the ECCRFFA and the City's responsibility to collect fees on its behalf? When does the fee currently sunset? 	<p>New development in East County (including the cities of Antioch, Oakley, Brentwood, and Pittsburg and the unincorporated County) collect this fee to fund the implementation of regional transportation improvements, like the Highway-4 Bypass. Currently new multi-family development pays \$9,208 per unit for the ECCRFFA fee. Single-family development: \$15,000/unit.</p>	
	<p>g. Other? Combination of the above?</p>						

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