

## Case Study: City Life Courtyard Housing

City Life Courtyard Housing is a project in Portland, Oregon. It was designed by Robertson, Merryman, Barnes Architects Inc. and completed in 1995.

### Uses:

- Housing
- Live/work town homes

### Number of Units:

- 10 total attached and detached

### Amenities:

- Live/work
- Underground parking

### Size:

- .29 acres

### Density:

- 35 units/acre

### Aspects of City Life Courtyard Housing that are relevant to this project:

- Affordable housing
- Infill project
- Attractive central courtyard encourages community
- Shared open space
- Rural style





# State Resources

## Subsidized Infrastructure

As construction costs increase, the installation of infrastructure is also becoming increasingly expensive. The cost of installing infrastructure varies widely, but this can often cost upwards of \$10,000 per lot. By subsidizing the installation of infrastructure, organizations can significantly reduce housing costs to qualified homebuyers.

Through the Arizona State Housing Fund, funds are available to pay for the installation of infrastructure for affordable housing. Local governments, nonprofit organizations, and private development agencies are eligible for funding through this program. The Arizona State Housing Fund is administered by the Arizona Department of Housing.

## Reduced Interest Rate Programs

The Arizona Housing Finance Authority is another program of the Arizona Department of Housing, and provides assistance to first-time homebuyers with incomes not exceeding 120% of the area median income. The Authority administers assistance through three different programs:

### Mortgage Revenue Bond (MRB) Home Loans for First Time Buyers

This program provides 30-year, fixed-rate mortgages below market rate for qualified first-time homebuyers. These loans can be combined with the ADOH Down Payment and Closing Cost Assistance program. Participating lenders in Camp Verde include the National Bank of Arizona and Wells Fargo Home Loans.

## Community Land Trusts

### Down Payment and Closing Cost Assistance Program

This program is administered through a network of non-profit agencies and ADOH staff, depending on the location of the unit to be purchased. The assistance is provided in the form of a 0% interest, deferred payment loan and must be repaid when the unit is sold. Homebuyers must provide a minimum investment of \$1,000 of their own funds.

### Mortgage Credit Certificate (MCC) Tax Benefits for First Time Buyers

The Mortgage Credit Certificate program reduces the homebuyer's federal income tax liability by crediting the homebuyer for 20% of their annual mortgage interest payment. The amount of the federal tax credit cannot exceed the borrower's annual income tax liability after all other credits, and deductions and credits can generally be carried forward three years for federal tax purposes.

More information on these three programs can be found on the Arizona Department of Housing's website at [www.housingaz.com/azhfa](http://www.housingaz.com/azhfa).

Community Land Trusts (CLT's) are an excellent way to develop long term affordable housing. CLT's are most prudent in markets where land prices have escalated so that the price of land is a significant barrier to constructing affordable housing.

### Buyer perceptions and participation:

The non-traditional equity structure of CLT homes often discourages buyers from entering an agreement. Buyer education programs are necessary to overcome this.

### Limited Buyer Equity:

CLT agreements are structured so that the home is purchased and the land is leased. When the homeowner sells the home, they only sell the house, and the land stays in the trust. In this way the price of the home remains affordable to the next qualified buyer. A drawback of this is that the value of the home may depreciate rather than appreciate. The original homeowner may lose money. To overcome this, some CLT's offer homeowners a percentage of increased land equity when they sell their home.

### Land Acquisition:

Acquiring land can often be the most challenging aspect of developing affordable housing through a CLT, and developing affordable housing by any means as well. In many cases, land is donated to a CLT by public or private sources.

### Land Appraisal:

Most appraisers are not familiar with CLT's. It is important to find an appraiser who is trained to handle the ground leases associated with CLT's.

### Commonly used financing sources for CLT's:

HOME  
Federal Home Loan Bank (US Dept. of HUD)  
Community Development Block Grant  
City Funds

Public Land Donations  
Private Land Donations

### Useful Resources:

Newtown, a Community Development Corporation, operates a community land trust as part of their efforts to develop affordable housing in Tempe, Arizona. A primary strategy they have used is to acquire homes in need of rehabilitation. After rehabilitating these homes, they sell them to eligible buyers and maintain the land in the CLT.

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News article:

## *Affordable Housing Subject of Camp Verde Workshop*

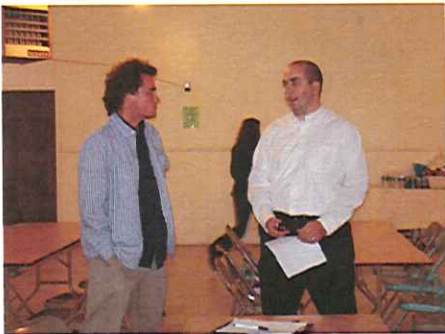
*The Town of Camp Verde has partnered with the Arizona Department of Housing and the Drachman Institute at The University of Arizona to develop attainable housing options for the residents of Camp Verde. As part of this initiative, the Drachman Institute, which serves as the community outreach and research arm of the College of Architecture and Landscape Architecture, will be facilitating a Design Development Workshop on Jan. 30, 6 p.m. at Town Hall Complex Room 206 and 207.*

*Community members are strongly encouraged to take part in this workshop to help determine what features should be included in new attainable workforce housing development in the community. Some aspects to be explored include green building initiatives, native plants and landscape design, streetscape, walking paths, housing densities, housing types and design, and mixed-use development including neighborhood retail and light commercial.*

*The Town of Camp Verde has identified a five-acre site adjacent to the Bluff's Subdivision fronting Cliff's Parkway as a promising site for implementing housing, and this site will be the focus of the Design Workshop. Architectural designers from Drachman Institute and staff members from the Town of Camp Verde and the Arizona Department of Housing will be present during this hands-on, participatory session to record ideas, concerns, and goals for the development of the site and to answer questions. The workshop will be offered in one session only. Refreshments will be provided.*



# Public Design Process



# Public Design Workshop 1



## January 30 Town Meeting

### Brainstorming session

#### General Town Concerns

- Prefer library on site
- Additional water demand by new housing
- Water pressure in Town
- Deteriorating property values by renters
- Housing development
- Need for a Homeowners Association

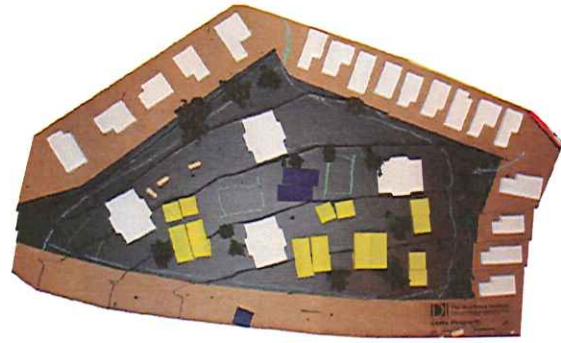
#### Concerns that can be addressed by design

- Heights of buildings
- Parking issues & traffic
- Match adjacent properties



**Legend:**

- Residential Use
- Community Use
- Commercial Use



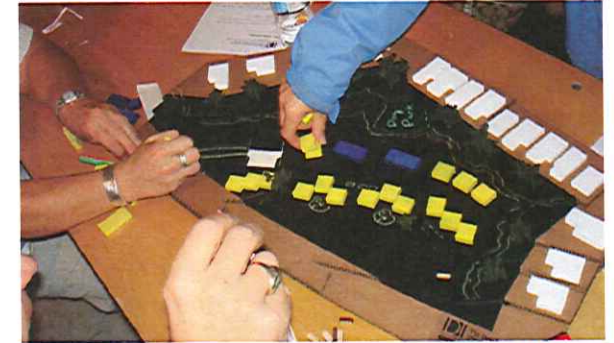
## Workshop Scheme 1

### Housing:

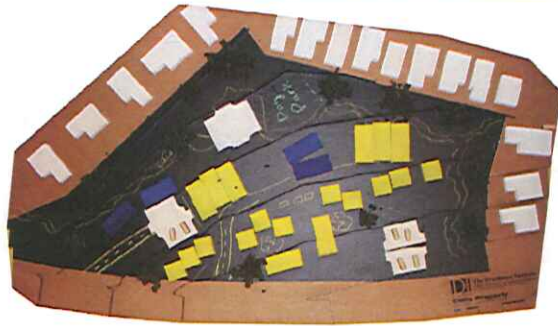
- 20 units total (19,600 s.f.)
- Split-level homes

### Amenities:

- Community center, centrally located (2,800 s.f.)
- Play fields, centrally located
- Landscape buffer with loop trail
- Individual garages on lower level of split-level homes
- 40 parking spaces







## Workshop Scheme 2

### Housing:

- 20 units total (20,300 s.f.)
- seniors & families
- Split-level homes
- Triplexes

### Amenities:

- Community facilities (2,800 s.f.)
- Dog park
- Courtyards between unit clusters
- Landscape buffer
- Loop trail
- 33 parking spaces



## Workshop Scheme 3

### Housing:

- 30 units total (29,400 s.f.)
- Senior housing units (8) by Cliffs Parkway
- Split-level homes to use contours

### Amenities:

- Community center, centrally located (2,800 s.f.)
- Loop trail
- Landscape buffer
- 10 parking spaces



## Programmatic Outcomes:

### Housing:

- 20 - 30 units total
- Split-level homes

### Amenities:

- Community facilities (2,800 s.f.)
- Park / dog park
- Landscape buffer
- Trail
- 10-40 parking spaces



## Public Comment Cards

### What do you hope to see on this site?

#### Housing Types:

- Senior housing combined with single family housing
- Attainable housing
- Single-story detached housing
- No low-income housing
- No apartments

#### Uses:

- Park / green areas
- Meandering nature trails / pathways
- Dog park
- Health services / Doctor's office
- Community center
- Childcare
- Kids recreation area
- Senior recreation with BBQ
- Library
- Mixed residential uses and neighborhood commercial
- No commercial

#### Most requested uses:

- Open Space / Trails / Parks (75%)
- Residential (in some form) (57%)
- Library (29%)

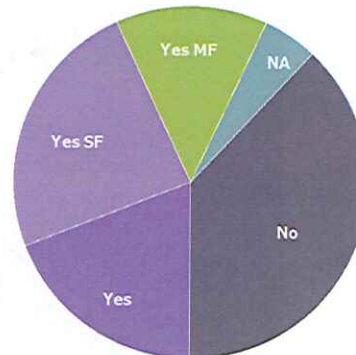
### Are there design elements you would like to see incorporated in the design of Parkway Homes?

- Water conserving
- Irrigated vegetation
- Maintenance-free open space
- Street trees
- Use shrubs as a buffer between existing homes and

- new development
- No pedestrian access with adjacent neighborhoods
- Walkways and linkages between units
- Public art
- Historical references
- Rural feeling
- Preservation of vistas
- Same type of structures and materials as surrounding
- Attractive compatible homes
- Preservation of views for adjacent neighbors
- Low rise
- Cluster town homes
- Single story
- Garages under split-level
- Courtyards
- Green-roofs and gardens

### Would you like to see more affordable housing options?

- YES (33%)
- YES, but single family only (24%)
- NO (38%)
- NA (5% did not respond)



### Are there examples of housing projects or developments that you would like to see on this site?

#### At the bluffs

Irvine Corona, CA

- Quality housing
- Affordable
- Parkways
- Set standards
- Parks
- Pathways

Verde Santa Fe, Cornville

- patio homes

Cave Creek

- cluster housing
- private courtyards

The Coves, Cottonwood

Mountain Gate, Clarkdale

### General or additional comments?

- Need for Homeowners Association & CCRs
- Do not turn over to a developer, the city should develop it
- Avoid significant grading
- Consider watershed issues
- Avoid rental potential
- Traffic impact on Cliffs Parkway
- Housing for teachers
- Transportation infrastructure
- Consider impact of grading and infrastructure costs
- Do not make this another Phoenix, Los Angeles, or Chicago!

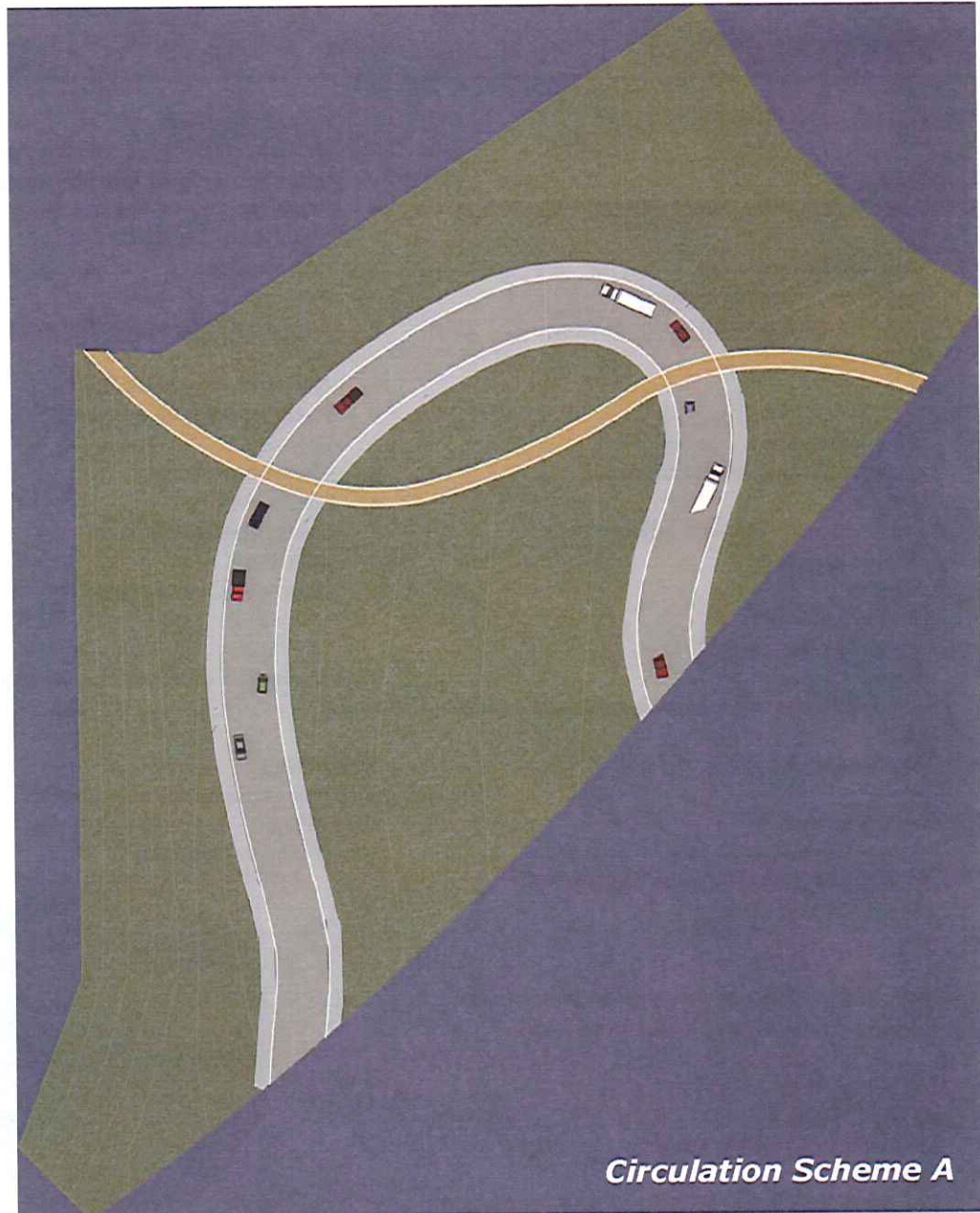


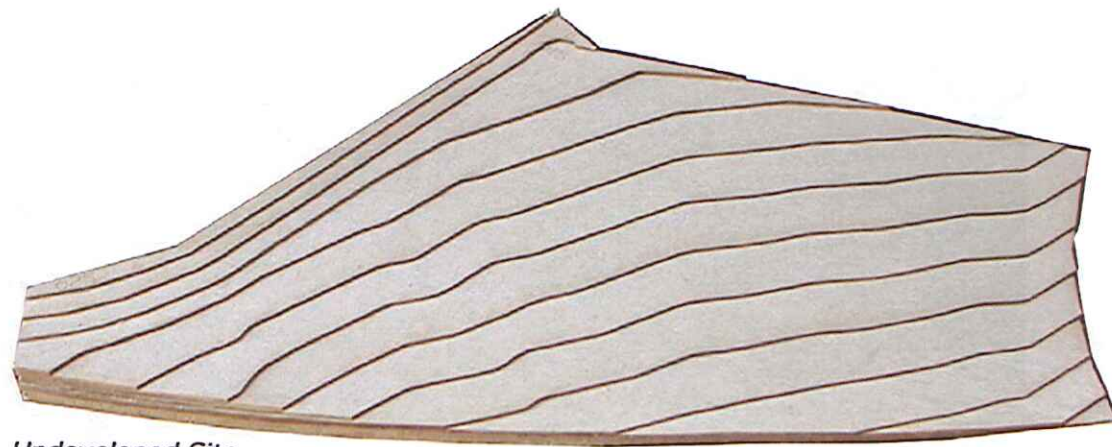
## Public Design Workshop 2

The focus of this workshop was to consider alternative circulation schemes which allowed everyone involved to consider the most appropriate strategy as an independent variable from density and aesthetics. The impact of circulation on this site is significant because of its unconventional shape, vehicular access limited to Cliffs Parkway, and a steep slope.

### Circulation Scheme A

- Two-way neighborhood road with sidewalks
- Pedestrian-only pathway that intersects the road at two locations
- This connects the existing and proposed neighborhoods with local services further along Cliffs Parkway.
- Provides two points of connection with Cliffs Parkway to distribute vehicular access and provide suitable emergency vehicle access.
- The road traverses the site parallel to the topography improving siting options for housing units and reducing grading.
- Opportunity for shared community recreation is created by the intersection of the pedestrian and vehicular circulation paths.

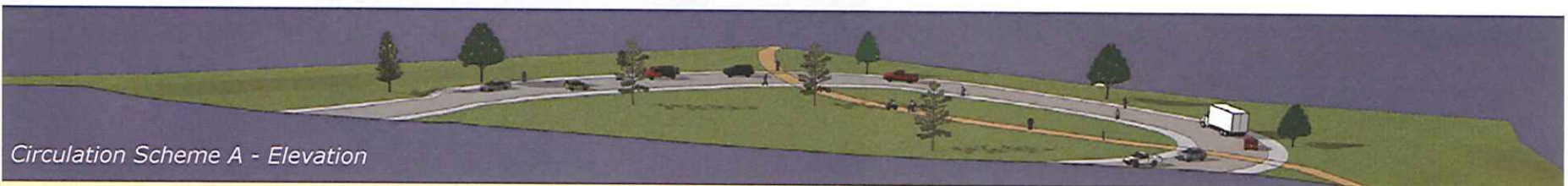




Undeveloped Site



Circulation Scheme A



Circulation Scheme A - Elevation

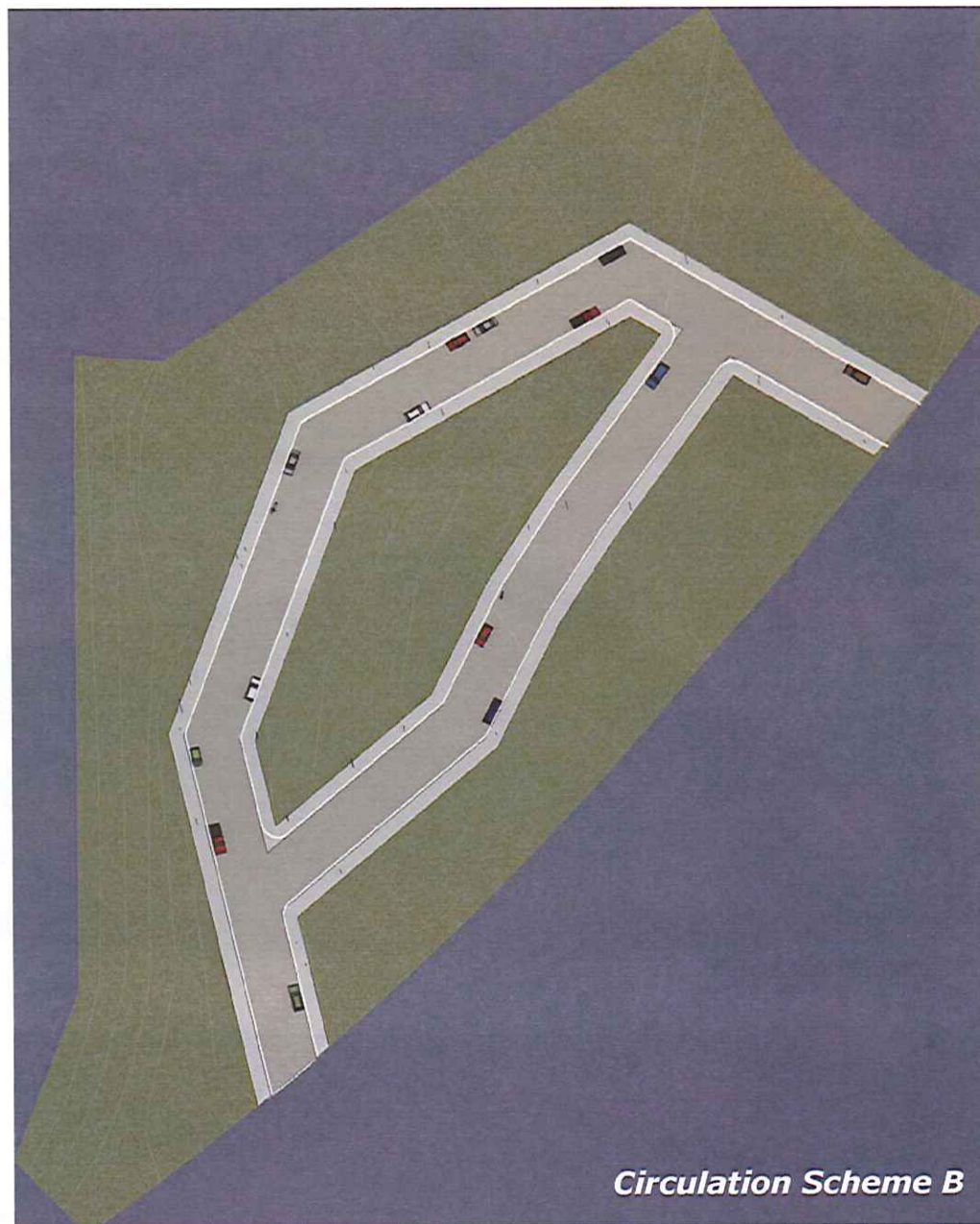
## Public comments:

- They should all be affordable, not just 5 to 7 homes.
- Loop the road with only upper entrance.
- Don't need 2 entrances!
- Not bad - 2nd choice - Love the path - Idea of park - Better for traffic
- Lose the walkway and the road plan is good
- Great plan - love the trail concept - fits with General Plan perfectly!
- Like park idea between road and trail
- Nice idea, but does it "fit" for surrounding neighborhoods?
- I think they should all be affordable. It could also be subsidized or have to qualify with low enough income so investors don't buy them up to rent them out. It could also be restricted to people living in Camp Verde for - # of years
- Excellent! If loop 1st choice (diagram loops road around back to self)
- Single family homes around the outside (duplex middle) - if necessary
- Only one entry for traffic safety
- Wide landscape buffer between new and existing, no pedestrians here, drainage, otherwise like this one!



## Circulation Scheme B

- Two-way neighborhood street circuit with sidewalks
- Two points of connection to Cliffs Parkway to allow vehicular access and provide for emergency vehicle access
- Street is circular to encourage neighborhood interaction and a sense of community
- Streets generally follow contour lines to reduce serious difficulties in grading site
- No public space created adjacent to existing houses, though a vegetated buffer zone could still be employed for privacy



*Circulation Scheme B*