

Conservation-Based Affordable Housing



*Improving the Nature
of Affordable Housing
to Protect Place and People*



THE CONSERVATION FUND

by Kendra J. Briechele

About The Conservation Fund

The Conservation Fund is the nation's foremost nonprofit dedicated to protecting America's land and water legacy. Seeking innovative conservation solutions for the 21st century, the Fund integrates economic and environmental goals. Since its founding in 1985, the Fund has helped its partners safeguard wildlife habitat, working landscapes, community "greenspace," and historic sites totaling more than 5 million acres. The Fund assists business, government, community and conservation nonprofit organizations work toward sustainable use of natural resources as a tool for economic development. With 1% fund raising costs and 96% program allocation, The Conservation Fund has gained top ratings by both the American Institute of Philanthropy and Charity Navigator.

This study of Conservation Based Affordable Housing is a project of The Fund's Center for Conservation and Development. Working with the private sector, conservation and professional organizations, and public officials, the Center seeks to enhance the quality of life in communities by strengthening local economic opportunities and ensuring protection of the nation's green infrastructure. Center initiatives are improving American land protection and land use through a unique vision pairing smarter conservation with smarter development.

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Contents

Executive Summary.....	v
Introduction.....	1
Why this Link?.....	2
The Connection Between Land Conservation and Affordable Housing.....	2
Why Not? Traditional Barriers To Conservation Based Affordable Housing.....	4
Definition of Terms.....	5
Methodology.....	7
Profile Format.....	8
List of Profiled Developments.....	9
Findings.....	9
Lessons Learned: The Relevance of Conservation-Based Affordable Housing.....	12
Next Steps.....	36
Conclusion.....	37
Development Profiles	
Battle Road Farm.....	38
Beacon Hill Lane.....	42
Codman Farm.....	46
Great Elms.....	50
Greenways–Paine Estate.....	53
Island Cohousing.....	58
Jay Village.....	62
Lime Kiln Apartments/Winooski Gorge.....	66
Loomis Farm.....	70
Martin Farms and Taylor Meadow.....	74
OPAL Commons and Bonnie Brae.....	79
Sepiessa Point Apartments.....	82
Stapleton–Syracuse Village and Roslyn Court.....	86
Starlake Housing and Farrell Farm.....	90
Wellington Neighborhood.....	94
Glossary.....	99
Sources and Resources.....	101
Acknowledgements.....	103

Executive Summary

Conservation-Based Affordable Housing: Improving the Nature of Affordable Housing to Protect Place and People spotlights the opportunity to develop housing for low- and moderate-income residents and also protect natural and working landscapes. These case studies, information about limited development as a conservation tool, and a perspective on where this trend may be headed are part of the Fund's report.

For decades, proponents of land conservation and affordable housing have rarely seen the common ground they might occupy. Instead of collaborating, principals from these two interests competed over development proposals and scarce funding. Thankfully, new approaches are helping communities move away from an “us-versus-them” debate and toward recognition of the connections, and even the benefits, of integrating land conservation and development.

Smart growth is prompting new partnerships between former adversaries in communities nationwide. “Sustainability” has moved beyond a mere buzzword to become a way of doing business for an increasing number of businesses and government leaders. Increasingly business, land development, and environmental professionals, along with local and state government officials, are recognizing the benefits of greater integration between the built environment and nature.

At the same time, land conservation and housing professionals are experiencing unprecedented challenges to protecting places and providing for people. The accelerating consumption and fragmentation of open space is the number one challenge to the preservation of natural areas. Each year more than two million acres of farms, woodlands, and natural areas are developed. The results too often have produced subdivisions amid Civil War battlefields, isolated and unproductive farms, fragmented wildlife habitat, and damaging stormwater discharges into wetlands and waterways.

These headlines are joined with others that report a widening gap between wages and housing costs. In Las

Vegas and Lincoln, Seattle and Sarasota, and places in between, housing prices are accelerating faster than wage increases, exacerbating the housing shortage for low- and moderate-income community members such as teachers, nurses, firefighters, and police officers. The National Low Income Housing Coalition reports that low-income workers are priced out of housing markets across the country. In 2005, nearly 95 million people—35 percent of U.S. households—had some type of housing problem.

The Response

The Conservation Fund recognizes that sustainable communities have good jobs, adequate housing, and a strong sense of place derived from local natural and cultural resources. To this end, the Fund pioneers a balanced approach to land conservation that integrates economic and environmental objectives.

The Conservation Fund embarked on its Conservation Based Affordable Housing study to discover whether conservation-based collaboration and market-based mechanisms could integrate community, economic, and environmental goals. “Green building” focuses on material composition, energy, and water use, but “conservation development” adds more emphasis on protection of the land and water resources. While the body of case material for conservation developments is growing, the well-known project examples are limited almost exclusively to the upper end of the housing market. To this end, The Conservation Fund set out to uncover and document conservation developments for the low- and middle-income housing market.

The Findings

The study details 16 successful examples of conservation-based affordable housing, ranging across urban, suburban, and rural communities. The profiles document each development's housing and conservation features, while providing background on design and financing, as well as information on the protection and stewardship of the housing and conservation land. The study also provides the lessons learned from the devel-

opers, land trusts, local governments, and housing organizations behind these developments, including site assessment, public support, and financing. The study includes promising trends for conservation-based affordable housing and strategies for forging more creative partnerships between land conservation and affordable housing. Of note,

- Communities can provide well-designed homes for low- and moderate-income residents as well as preserve treasured community lands. The profiled developments provided between 2 and 1,200 affordable homes and from 7 to 1,500 acres of open space. All but two of the developments—both urban infill redevelopment sites—provided more than 50 percent open space for a variety of conservation purposes.
- Conservation-based affordable housing can exist in urban, suburban, and rural settings. Successful examples range in age from 30 years old to as recent as 2005.
- The innovative leadership behind these developments required varied and unusual partnerships between private developers, local governments, land trusts, housing organizations, and other nonprofit groups.
- Partnerships among diverse organizations allow them to share skills and reduce risk to any one organization.
- New funding sources can spring from the pairing of land conservation and affordable housing. This counters the assumption that affordable housing or land conservation drives up costs.

- By addressing community needs for housing and natural resource protection together and engaging community members in the process, conservation-based affordable housing developments can forge new public and political support.
- The best conservation-based affordable housing examples reflect the need for connections to ensure the strategic protection of conservation areas, appropriate to the conservation intent, and the location of housing in a pattern that least disturbs the resources while ideally placed close to jobs, services, and transit opportunities, appropriate to the landscape setting.

Next Steps

The Fund hopes its study will encourage more communities to develop affordable housing that values the surrounding natural resources. These developments can and should reflect innovative site design and green building techniques that meet the needs of people, whether of modest, moderate, or wealthier means. There is a great need in the United States for a more strategic vision to achieve sustainable development protective of irreplaceable landscapes, finite natural resources, and unique community character, while enhancing economic opportunities for all.

The Conservation Fund calls for a summit on conservation-based affordable housing. Leaders from all affected interests need to pioneer new partnerships to advance land conservation and development that serves people and places. The Fund welcomes information on other examples of conservation-based affordable housing to further promote the will, commitment, and leadership that guide such successful strategic initiatives.

Introduction

LAND CONSERVATION is guided by a passion for special places and natural resources coupled with the desire to protect this legacy for future generations. In recent years, the stunning increase in land development and the accompanying consumption and fragmentation of farms, forests, and green space have led to the realization that environmental protection must stretch beyond traditional bounds. In response, some in the conservation community have developed a richer strategy toward land protection, recognizing, for example, that economic growth can and should complement land conservation and that development can also be the means to preserve, protect, and maintain land. Green infrastructure, conservation development, and the protection of working farms and forests all reflect new practices in land conservation that shift from preservation of “nature for nature’s sake,” or a single-purpose approach, towards a conservation strategy that realizes multiple goals and benefits.

In a parallel vein, the concern for people and their need for quality housing guide affordable housing advocates. Forces similar to those challenging land conservation organizations are also prompting housing advocates to become more strategic. The real estate boom and rising land and housing prices have increased the housing crisis in communities across the country. Low- and moderate-income workers are priced out of housing markets across the country as increases in housing costs surpass wage increases. Affordable housing organizations have responded by forging partnerships with traditional and nontraditional allies, advocating for smart growth, community revitalization, adaptive reuse, and economic development. Both conservation and housing advocates have realized the benefits of addressing multiple community goals.

Communities can benefit from more strategic and integrated approaches to housing and conservation. One tool for more strategic conservation pairs land conservation and development, using environmentally sensitive design to protect specific natural features or systems,

reduce the construction footprint, and create livable communities. With conservation development, landowners conserve natural resources on private lands providing a different consumer housing choice in the marketplace: residences alongside high-quality protected conservation land.

Conservation development communities such as Prairie Crossing, Jackson Meadows, and the Fields of St. Croix reflect high standards of development and conservation. Those private developments demonstrate that businesses and individuals value a good view and access to green space, that adjacency to protected land translates to a sales premium, and that private resources can provide the means to permanently protect natural resources. Other conservation developments have been led by conservation land trusts, local governments, and other non-profit organizations.

While the body of case material for conservation developments is growing, project examples are limited almost exclusively to the upper end of the housing market. For the low- to middle-income housing market, little research has been done to document case studies of development projects. This study aims to address that gap.

The link between land conservation and affordable housing is usually at the forefront when a community is growing rapidly, threatening both natural areas as well as the ability of low-income residents to find or retain a home. But, as in the smart growth movement, those two issues have typically remained separate sides of a coin. Affordable housing is proposed in one place, usually a downtown or urban center, and land conservation in another area, usually a rural or exurban area facing development pressures. Or municipal bonds fund both affordable housing and land conservation but on separate sites. Rarely are solutions proffered that address both issues simultaneously. Rarer still is the active marriage between the two areas. However, this research explores the potential for affordable housing and land

conservation to be thoughtfully planned and developed on the same site (or at the least considered within the same transaction), at a mix of scales, and in a variety of landscapes.

Such an approach harks back to the very passion for conservation—the desire to protect special places and their unique character—that is woven tightly with concern for the people and the broader community. Good land stewardship depends on meeting human needs and relating those needs to the landscape’s protection. Achieving long-term land protection hinges on meeting community needs like jobs and housing and acknowledging the fundamental human needs—regardless of financial situation—for food, shelter, clean air and water, and green space. Too often, affordable housing and land conservation are viewed as either-or propositions. All people deserve well-designed housing as well as access to green space and the benefits of protected natural systems and habitat. Gus Selig, executive director of the Vermont Housing and Conservation Board spoke of the integration of conservation and housing in *The Providence Journal*, “It’s all about the relationship between land and people,” and making room “for all species, including human beings.”

With such purpose in hand, The Conservation Fund set out to research and document examples of conservation-based affordable housing, that is, housing for low- and moderate-income households paired with direct land protection, to meet a variety of conservation objectives. These 16 development projects (in 15 profiles) show unique landscapes being protected in conjunction with affordable housing. Some of the case studies presented in this paper also include market-rate housing, commercial development, or recreational, farm, or forestry uses.

By recording and analyzing these innovative efforts, we wish to broaden the reach of conservation, to demonstrate the potential for housing solutions at a variety of income levels and in a variety of settings, and to strengthen the potential for conservation development to meet the needs of communities and people who care about the land.

Why This Link?

The Connection between Land Conservation and Affordable Housing

Forty years ago, the passage of the Land and Water Conservation Fund provided federal funds for parks, natural areas, and outdoor recreation, resulting in millions of acres of protected land across the country. But since the 1980s the amount of federal and state monies for land conservation has slowly dropped. At the same time, the pace of development across the United States has accelerated dramatically, reaching 11.2 million total acres developed in the years between 1992 and 1997.

While grassroots support for land conservation has swelled, the conservation community just does not have enough funds to purchase all the land it wants to protect. In addition, the land conservation community has frequently worked fervently to “save the farm” but in its singular focus on one property, has “lost the farming”, or a similar broad conservation purpose. It is vitally important to step back, identify the root causes of loss of natural areas, set community priorities, and use conservation techniques and resources to resolve those problems and realize those priorities.

A different course is needed, one that sets priorities, stresses multiple benefits, and makes wise use of limited resources. Gretchen Schuler with the town of Wayland, Massachusetts, says “In today’s world there’s not a way to preserve a lot of land outright so we must work strategically” in order to protect resources and simultaneously achieve multiple goals. The inclusion of affordable housing can, as in the case of other forms of conservation development, generate new sources of funding to conserve land, while helping meet a public need.

In addition, many of our country’s significant natural areas are also the poorest communities or have sizable numbers of low-income residents. Economically distressed, high amenity areas, such as the southern Appalachians, the South Carolina Sea Islands, or the Southwest, have long-time residents being displaced by second-home, retirement, or resort development, creat-

ing a desperate need for affordable housing. In other treasured natural areas, a visitor industry is driving the demand for retirement or second homes, using outside money to push up local housing prices and challenging the cost of living for long-time residents.

Many areas across the country experience a dominant second-home industry, where visitors attracted by the natural beauty decide to purchase retirement or vacation homes. Other areas just feel the pinch of rapid or poorly planned growth that displaces low-income renters or tenants, as long-time landowners sell land for development. And so many communities today require larger lots for each proposed dwelling.

In many places housing prices are accelerating faster than wage increases, exacerbating the housing shortage. For example, the Martha's Vineyard Commission documented the accelerating housing affordability gap (the gap between maximum home cost eligibility and median sales price) on the island rose from \$182,500 in 2000 to \$343,600 in 2004. On Block Island, which had the state's highest priced homes in 2005, the gap increased 198 percent between 1998 and 2004, according to a report from HousingWorks RI. Seasonal variations in housing demand as well as second-home buyers with high income may pinch the ability of local residents to locate year-round affordable housing.

The conservation-based affordable housing developments profiled herein tend to be in areas with rapidly rising or high incomes. This does not mean that such developments could not take place in lower-income areas. The author uncovered a few developments proposed for lower-income landscapes but these have not yet borne fruit.

The Conservation Fund has always recognized the need for a more strategic approach to conservation, one that achieves both economic and conservation goals. The Fund has engaged in, studied, and promoted conservation development as one tool within strategic conservation planning. In so doing, it noted the overwhelming focus on high-end conservation development. Conservation developments are sometimes described as “golf

course communities without the golf course”. Instead of the fairways, residents pay a premium for a view of protected farms, forests, wetlands, or waterways. While such development projects can, and often do, result in good conservation outcomes, this study was an attempt to locate and document the projects that instead paired *affordable* housing with land conservation.

While there are not an abundance of such developments, the profiles here underscore the diversity of geographies, scales, forms, and techniques. Even more promising is the strategic mindset of the individuals and organizations involved in such projects that led to multiple benefits for their communities and neighbors. Such a mindset came from housing and conservation advocates as well as developers—and was realized in urban, suburban, and rural settings.

Warren Hanson, president and CEO of Greater Minnesota Housing Fund stated, “Open space can and should always figure into the planning of affordable housing.” His organization has been pushing for the integration of the two areas and its Building Better Communities program holds promise for achieving it.

Others found it a natural fit. Keith Lewis of Block Island, Rhode Island, wrote in the *Block Island Times*, “On an island this size, affordable housing and conservation are related issues simply because both deal with scarce acres. Both have to contend with powerful, external market forces beyond their control. Blaming one another is counterproductive.” Instead they came together at the island's Beacon Hill Lane project.

Mark Zelnick, former executive director of the Franklin Land Trust and coordinator of the Loomis Farm project, expressed his view that the conservation community has a moral imperative to help provide affordable housing. As land conservation may limit the amount of developable land, land prices may rise due to less land availability or because of the increased desirability of the community. The community must recognize its broader needs and ensure that conservation does not displace long-time residents and their offspring from their hometowns.

“It ain’t easy” to combine conservation and affordable housing, says Stephen Johnson of Sudbury Valley Trust. But his involvement in the Greenways project led him to comment that he “will go to his grave thinking it’s the best project I’ve ever worked on.” Working together enabled his group and others to “meet numerous important public purposes that we couldn’t have achieved alone.” Both the results achieved and the partnership between the land trust and the municipality to accomplish a variety of public purposes provide a model for the conservation and housing communities.

Darby Bradley of the Vermont Land Trust spoke of the importance of thinking and planning for community needs more strategically. VLT tries to get communities think about where they want conservation and where they want development ahead of time. Land adjacent to a village is generally a more logical location for affordable housing or a town expansion. VLT set aside several parcels for affordable housing in more rural locations but ultimately decided that they weren’t appropriate given their location far from a village and its services.

A more strategic approach to land conservation and development can help make the link between conservation and affordable housing. It can also help generate funds, new sources to support both areas through a more cooperative approach, a view expressed by professionals on the nonprofit side and on the private developer side. In addition to being “the right thing to do”, affordable housing in a conservation setting can also provide a market opportunity.

Land conservation and affordable housing may not be paired all the time. But what this research demonstrates is that they can be paired successfully, with good outcomes for both housing access and land conservation. Conservation-based affordable housing should be viewed as a strategy for project managers in both camps and indeed for developers and serve as a means to broaden a project’s support when well integrated.

Why Not? Traditional Barriers to Conservation-Based Affordable Housing

Given the nascent connections between land conservation and affordable housing, there are still several reasons why more projects integrating both realms have not occurred. To start with, land conservation and affordable housing have traditionally taken place in different locations—conservation in rural or exurban areas and affordable housing in urban or town settings. In many ways this takes best advantage of the opportunities for each area: large blocks of land, relatively undisturbed natural areas, and lower land values in rural areas make for less complicated conservation while concentrated population, jobs, housing organizations, and infrastructure give logical rise to affordable housing. Affordable housing has been primarily viewed as an urban problem and urban densities provided an environment ripe for higher density housing types such as multifamily apartments, townhouses, and condominiums. But such trends discount the need for conservation of natural systems and green areas in urban areas as well as the need for low- and moderate-income housing in rural areas. This research acknowledges that conservation based affordable housing will vary in form depending on location, recognizing, for example, the economic and design challenges associated with providing large blocks of conservation land in urban development locations.

Typically, conservation and housing groups also followed a “sector” mentality, as did funding agencies, with resources and commitment devoted to the single interest. Some places witnessed a backlash against conservation or against affordable housing. Conservation was charged with taking developable land out of play, resulting in higher housing prices while opposition to affordable housing often centered around fears of negative effects on property values or concerns of increased crime. As in so many fields today, the pace of change and the realization of interconnectedness has spawned a more holistic, integrated approach in land conservation and in housing. Affordable housing, to meet the needs of police officers, teachers, and other workers, is best integrated into the fabric of the community rather than

concentrated in one area. Mixed-income developments have ensured protection of nearby property values and better echo the traditional community mix. Meanwhile, recent research on growth management has demonstrated that market demand, not land constraints, is the primary determinant of housing prices.¹ Leaders in both fields are embracing the potential of partnerships, drawing on each other's complementary strengths to achieve multiple community goals. Conservation based affordable housing helps do so. But such partnerships require commitment, resources, and effort.

Definition of Terms

CONSERVATION-BASED affordable housing demands good outcomes for both land conservation and housing. Upfront protection and ongoing stewardship and management are fundamental to achieving such outcomes. Land conservation techniques range from an outright land purchase, to deed restrictions and conservation easements, to land regulation. Similar protections need to ensure the permanence of affordable housing. For each project this study explains the character of the protection, stewardship, and management.

When combining conservation and development of any form, design plays a critical role in the creation of high-quality housing and high-quality natural areas. These principles are reflected in the profiles and the definition of terms.

Defining **land conservation** could take its own research course. Gifford Pinchot defined it as such: "Conservation means the greatest good for the greatest number for the longest time." while Aldo Leopold waxed that "Conservation is the state of harmony between man and nature." The Conservation Fund promotes conservation through partnerships to preserve the nation's outdoor

¹ See Nelson, Arthur C., Rolf Pendall, Casey J. Dawkins, and Gerrit J. Knaap. *The Link Between Growth Management and Housing Affordability: The Academic Evidence*. The Brookings Institution Center on Urban and Metropolitan Policy, February 2002.

heritage—America's legacy of wetlands and watershed, wildlife habitat, working landscapes, natural areas, and community open space. Underlying the poetry of these definitions is the sense that conservation provides long-term, permanent protection of our land and water legacy and enables realization of multiple benefits.

Land conservation:

- Provides long-term, permanent **protection** of the land.
- Should **connect networks** of conserved land rather than reflect a single parcel focus.
- Depends on the site's **context**. Land conservation can take various forms depending on its location in rural, suburban, or urban locations and its relationship to developed or conserved areas.
- Creates a conservation **amenity** that appreciates in value.
- Reflects local **character, priorities and goals**, such as protection of farmland, forestland, recreational areas, natural systems, plant and animal species, or cultural or historic landscapes.
- Should be defined through a strategic conservation planning **process**. Land inventory and analysis needs to be combined with community priorities and environmental science to determine what areas reap the strongest conservation outcome and to then enable a community to optimize parcel-level decisions. A strategic analysis of the "green infrastructure" can help define the conservation features and identify areas suitable for conservation and the areas most suitable for development.

Any approach to conservation development must first identify the conservation targets on a site (active farmland, wetlands and waterways, wildlife habitat, significant natural ecosystems, scenic viewsheds, forests, etc.), and then identify how a site must be defined to protect these targets. Good conservation groups realize that there are a host of conservation tools in addition to conservation development.

Conservation development² is development that achieves direct and lasting conservation outcomes. These outcomes include permanent protection of land

as a direct result of a site's development, or from smart growth within urbanized areas that reduces land consumption and fragmentation at the urban edge. The Conservation Fund is in the process of creating principles for conservation development, based on the conservation outcome, natural and community connections, natural systems and human health, resource efficiency, place-making, and stewardship. The conservation development featured in the profiled projects is typically residential, with either single-family or multi-family housing, but might also include a mix of commercial enterprises, from tourism uses to community-oriented retail, from live-work units to agricultural enterprises.

Conservation development takes three forms across the landscape:

1. Infill development or redevelopment in urban or village center.

Infill and redevelopment can meet development needs more efficiently, thereby reducing development pressure at the fringe and on greenfield sites and fostering off-site land conservation. Communities may have an overlooked or vacant parcel, a brownfield site, a military base slated for closure, or other land use that is no longer relevant or economically viable. Development or redevelopment of these sites presents an opportunity for on-site ecological protection or restoration. It is critical to ensure the functioning green infrastructure in urban areas as well as to provide green space for city and town residents. The higher land and development or redevelopment costs, site conditions, or size associated with an infill parcel

may limit simultaneous on-site land conservation. This study recognizes only those infill or redevelopment projects featuring on-site conservation.

2. Suburban greenfield development using strategic conservation, new urbanism, and/or smart growth.

When development does take place in a greenfield location it should consider its place within the broader ecosystem and development pattern. The development form ideally will follow new urbanist or smart growth principles, with adjacency or connections to existing development, multiple forms of transportation links, design that fosters walking for everyday needs, and a sense of community through the form. The conservation component should also reflect adjacency and connection to other natural areas, help realize multiple objectives, and be part of a broader natural system.

3. Conservation development in rural/exurban locations.

Piecemeal development decisions can often slowly eat away at the rural and agricultural landscape. But development linked to strategic conservation of the rural lands can help ensure continuation of the rural character and industries such as farming and forestry while providing housing for rural residents. Ideally such development should locate in a village center or cluster in a hamlet or village form, following traditional design patterns, and lie adjacent to other development. Barring this, it should minimize interruptions of the network of conserved land.

All three types of conservation development are reflected in this study with a skew towards projects in the suburban or rural setting. Nevertheless, all forms are included here as models for integrating land conservation and affordable housing. Land prices and availability of undeveloped land often preclude broad land conservation in urban settings but specific site features combined with the desire to provide natural areas for urban residents or to restore natural systems can offer opportunities for urban-based conservation development. Between 2003 and 2025, the United States is expected to grow by

² Randall Arendt, in *Conservation Design for Subdivisions*, defines "conservation subdivision design" as residential development where half or more of the buildable land area is designated as undivided, permanent open space, typically achieved in a density-neutral manner. Jeff Milder in his research on conservation and limited development projects (CLDPs) defines a CLDP as "a land project that uses proceeds from limited, environmentally sensitive development to finance the protection of land. CLDPs are most often conducted or facilitated by nonprofit land trusts, although they can also be initiated by private landowners or conservation-minded developers." This research uses the term conservation development and recognizes private, public, and nonprofit sectors initiating deliberate conservation and housing outcomes.

about 58 million people and, according to an Urban Land Institute report, about 18 million of these will be housed in urban infill areas, underscoring the importance of urban forms of land conservation, including restoration and protection of natural systems, creation of urban habitats, preservation of cultural and historic sites, and provision of parks and recreation areas.

The percent of open space for each project is included here as one project measure. The study did not set a percent open space threshold, instead considering the overall conservation outcome. Generally, more open space is better but in some cases, protection of a small high-quality parcel might be more critical than preservation of a large parcel characterized by lower-quality conservation value. As Jeff Milder states in his thesis on conservation and limited development projects, it often matters more *which* portion of a site is developed than *how much* of the site is developed. Communities that specify a requirement to preserve a certain percentage of the total site for open space need to encourage an outcome that goes beyond the minimum space requirement to incorporate the quality of the protected natural area.

This study uses the Department of Housing and Urban Development (HUD) definitions for **affordable housing**, based on yearly calculations of the median income for U.S. metropolitan and non-metropolitan areas. HUD establishes household income ranges by percent of the area median income (AMI). They are *extremely low income* (making less than 30 percent of the median income); *low income* (31 percent to 50 percent AMI); *moderate income* (51 percent to 80 percent AMI); and *middle income* (80 percent to 95 percent AMI). Most state and federal housing programs are for households that make up to 80 percent of the median income, adjusted for household size. The profiles herein use these classifications unless otherwise noted.

Conservation-based affordable housing (CBAH) is the marriage of these areas—providing high-quality affordable housing for low- and moderate-income residents and conserving high-quality open space in line with community conservation priorities, and within a broader strategic context. CBAH is a subset of conserva-

tion development that includes affordable residential development. Other uses, such as commercial operations, industry, or market-rate housing, might also be included in the development mix but were not necessary for inclusion in this study.

Methodology

THIS STUDY PROVIDES the first broad collection of conservation-based affordable housing developments and a study of their design and features. In order to identify projects, the author sought the professional advice of those in the conservation, housing, and development communities. The author and a researcher interviewed numerous individuals and contacted various groups; conducted Web searches on conservation-based affordable housing; reviewed literature; located additional contacts and materials; and researched existing case studies and profiles. In addition, a few other profiles were contributed and adapted for this study. These profiles are credited within and the contributors acknowledged for their work. The conclusions, recommendations, and lessons learned are derived from interviews, existing case studies and articles, and other research and reflect the author's assessment and subsequent understanding of such projects.

The study is not a comprehensive overview of all existing or planned conservation-based affordable housing developments nor is it a formal controlled study of such projects.³ Rather, the profiles reflect the best attempt at locating development projects that combined basic conservation and housing criteria (see below) and studying them as models for future activities of the conservation, housing, and development professional communities.

The research deliberately strived to locate projects that reflect different geographies. Nevertheless, the successful

³ Pam Boyd of the Vermont Housing and Conservation Board cites 25 of their 400 projects as “dual goal” projects. Four of those projects are included here. The researchers identified additional projects that were not yet ripe for profiling.

conservation-based affordable housing developments are concentrated in a few states.

The researchers chose projects that combined land conservation and affordable housing on the same site or as part of the same project (generally adjacent or otherwise connected parcels). Ideally the identification of the land for conservation was based on an assessment of the land's flora and fauna, unique natural, cultural, and historic features, connectivity to broader ecological processes and role in contributing to the health and quality of life of the community. Most projects profiled here did not include this sort of comprehensive assessment but the selection of conservation land was based on a broad set of objectives and outcomes for the open space.

Excluded were developments that protected open space primarily for active recreation such as pools, health centers, tennis courts, and golf courses.⁴ In addition, the study applauds pairing “green” architecture and building with affordable housing (see sidebar on Promising Trend: The Green Communities Initiative) but excluded such developments from study if they did not include significant land conservation.

Profile Format

EACH PROJECT PROFILE follows a similar format, demonstrating particular factors of interest and elements that illustrate the project and its form and features. They are:

⁴ As an example, Homan Square, a 55-acre redevelopment of the former Sears, Roebuck, and Co. world headquarters in the North Lawndale neighborhood of Chicago, was considered for this study. Shaw Company crafted the plan to return middle-class families and economic stability to the declining neighborhood through mixed-use development, housing for a variety of middle and low-income families, and a community center. Half of the apartments and 40 percent of the houses are supported by some form of public assistance. At the same time, Shaw dedicated one-third of the acreage as common open space and tied the site to an existing urban greenway formed by the Burnham plan. However, the open space is primarily used for parks and recreational uses. It is a project worthy of recognition and is cited as a Promising Trend in this report but it did not fit within this study's criteria for land conservation.

PROMISING TREND:

The Green Communities Initiative

In September 2004, the Enterprise Foundation together with the Natural Resources Defense Council launched the Green Communities Initiative to build more than 8,500 environmentally friendly affordable homes across the country. The five-year commitment provides more \$550 million in financing, grants, and technical assistance to developers to increase the number of affordable units that are built “green”—that is, housing that promotes health, conserves energy and natural resources, and provides easy access to jobs, schools, and services. In addition, the Green Communities Initiative will encourage government agencies at the local, state, and federal levels to “green” their affordable housing programs.

While the “greening” extends beyond the site to emphasize access, the initiative focuses primarily on the structure and materials as environmentally sensitive. Land conservation per se is not one of the program's objectives. More information is available at www.enterprisefoundation.org/resources/green/index.asp.

- 1. Basic Site Characteristics and Project Attributes:** The profiles include information on the character of the site and open space and the housing attributes, including unit price⁵, type, and number.
- 2. Background:** The profiles include a brief description of the project's history, outlining how the project evolved.
- 3. Design:** The profiles provide a portrait of the project's design, and describe the conservation and housing features. Where possible, researchers tried to

⁵ The unit price is not an “apples-to-apples” figure. It may be based on monthly rents or per unit sales price. It is also subject to local market differences, thus what is affordable in one community may not be in another. Finally, since some of the projects are older or have few units, sales may span decades with little current data available.

determine the motivation for the project, assessing whether it was due to a broad organizational commitment or because of a regulatory requirement.

4. **Graphics:** Each profile includes site photos and a site plan or map.
5. **Stewardship, Maintenance, and Management:** The research examines the stewardship and maintenance of both the land conservation and affordable housing. The researchers questioned whether and how the natural areas and the housing affordability were permanently protected and what mechanisms were in place for maintaining them.
6. **Financing:** Each profile details the funding mechanism that was used to support the land purchase, conservation, and housing construction.
7. **Contact Information:** Contact information and sources are included to allow the reader to find out more about the project.

The text is supported by sidebars. Sidebars provide general information, highlight select groups or initiatives, and feature promising trends that increase connections between affordable housing and land conservation.

List of Profiled Developments

1. **Battle Road Farm** (Lincoln, MA)
2. **Beacon Hill Lane** (Block Island, RI)
3. **Codman Farm** (Lincoln, MA)
4. **Great Elms** (Harvard, MA)
5. **Greenways** (Wayland, MA)
6. **Island Cohousing** (West Tisbury, MA)
7. **Jay Village** (Jay, VT)
8. **Lime Kiln Apartments/Winooski Gorge** (South Burlington, VT)
9. **Loomis Farm** (Ashfield, MA)
10. **Martin Farms and Taylor Meadow** (Hancock and Rochester, VT)
11. **Opal Commons and Bonnie Brae** (Orcas Island, WA)
12. **Sepiessa Point** (West Tisbury, MA)
13. **Stapleton Redevelopment** (Denver, CO)
14. **Starlake Housing and Farrell Farm** (Norwich, VT)
15. **Wellington Neighborhood** (Breckenridge, CO)

Findings

THIS STUDY discovered a range of approaches to creating conservation-based affordable housing. The profiled projects demonstrate a variety of scale, size, age, and geography. Some projects protected vast acreage, others a modest amount. Some developments provided a few affordable units; others built hundreds. Some development projects included market-rate units in addition to the affordable housing while others still provide a mix of unit types for various incomes levels, plus other uses.

Project Characteristics

The projects are completely built or significantly underway. One is almost 30 years old. A few development projects were early leaders, but the bulk of those profiled have been built in the past seven years. This section provides a summary overview of the project characteristics.

Project Location

As noted in the Methodology section, the projects come from five states, in New England and the western United States, with a majority of the projects in Massachusetts (7) or Vermont (4). Two projects lie in Washington State and another two in Colorado. Five projects are located on islands.

Project Initiator

Land trusts are a natural group to be leading conservation-based affordable housing. Chart 1 shows that land trusts or foundations initiated 10 of the projects. But rapid growth and the mix of community goals often nudged local governments to lead these efforts or partner with community groups to carry them out. Still, there are a few examples of private developers and affordable housing groups initiating conservation-based affordable housing and the opportunity is present for them to implement more.

Conservation-based affordable housing is not a widespread practice, but when it does take place, the initiator ranged from private companies, local governments, conservation land trusts or community land trusts, and other nonprofits. The projects attracted partners, by the

Chart 1

Project Initiator	Number
Local Government (town, city)	5
Land Trust or Foundation	10
Private Developer	4
Affordable Housing Nonprofit	3

Note: Some projects had more than one project lead, so the total exceeds the number of projects.

very nature of the pairing. So even with a project lead in one realm, most projects had several partners representing a variety of backgrounds. The complexity requires engagement of myriad groups and players.

Project Age

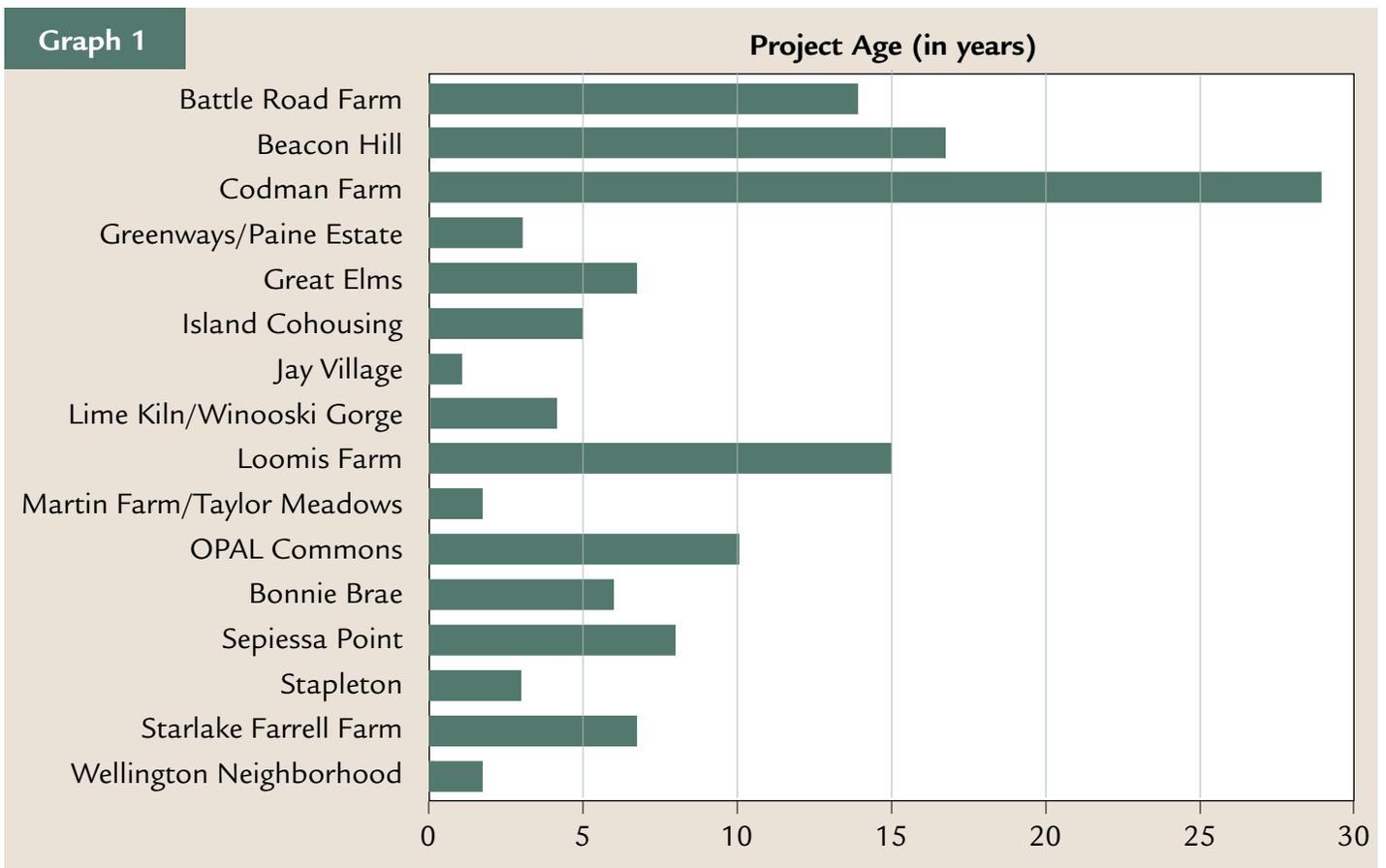
At nearly 30 years of age, Codman Farm is clearly a legacy project—setting an example for projects to follow (see Graph 1). A small cluster of projects occurred about 15 years ago but the majority of projects were launched in the past seven years. Some other early projects are cited in this study but not profiled: the Sweetened Water

Farm in Edgartown, Massachusetts (1973); and the Pilot Hill Farm of Tisbury, Massachusetts (1975). These were excluded due to lack of information because of the project’s age and the loss of the affordable housing, resulting from inadequate protection.

Project Size and Amount of Open Space

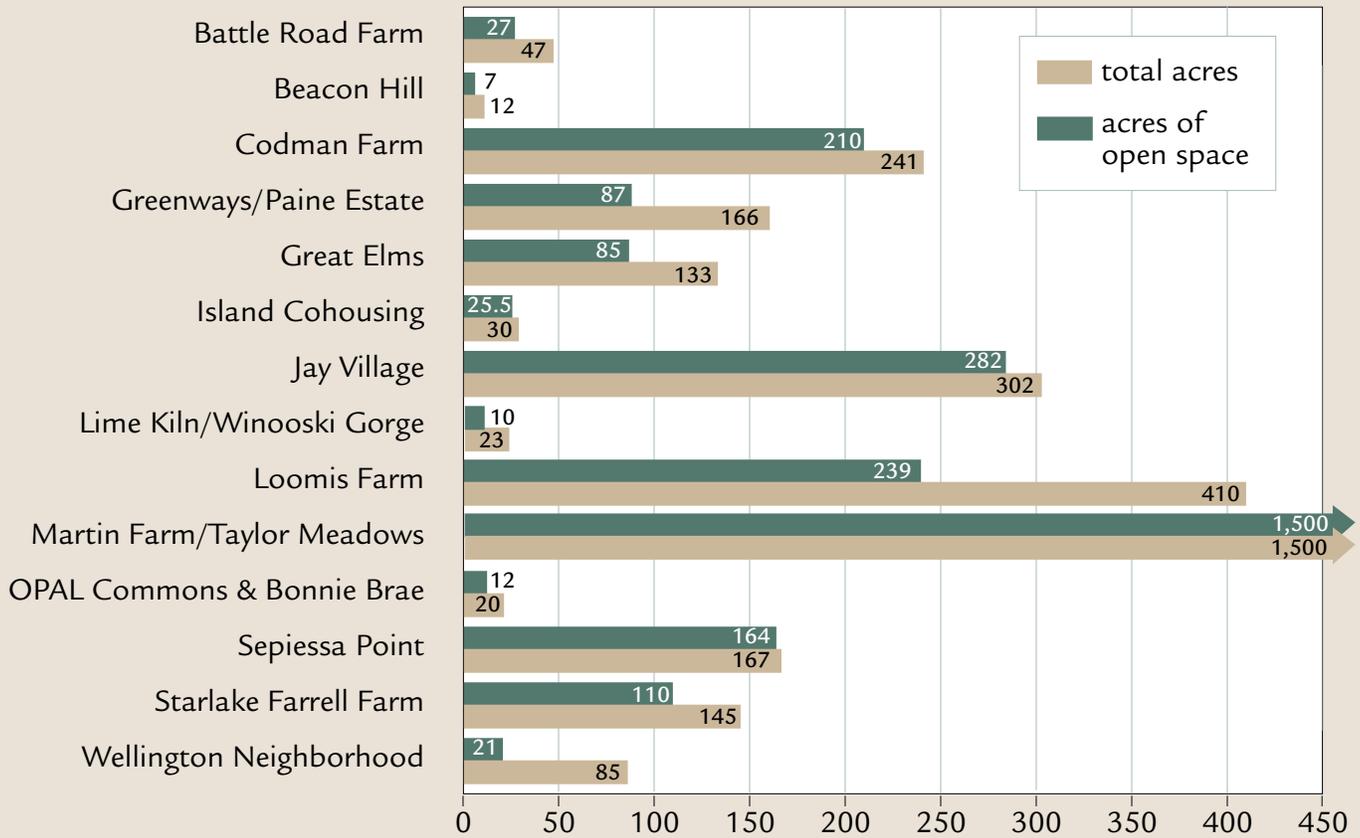
Graph 2 compares the total acres with the amount of protected open space for the profiled development projects. Each is shown, with the exception of Stapleton and Martin Farms, which skew the results because of their size. Stapleton’s 1,100 acres of open space represent almost a quarter of the overall 4,700 acres. Martin Farms has 1,475 acres of protected open space. OPAL Commons and Bonnie Brae, two smaller projects, seven and 12 acres respectively, are combined on this graph.

The bulk of the development projects are small (fewer than 50 acres) or mid-sized (50-250 acres). Only two developments, Stapleton and Wellington, protected less than 50 percent of the total site. Both developments protected a quarter of their land but link with sizable areas of adjacent open space, and, thus, lie within a land-



Graph 2

Acreage Comparison



Note: Stapleton does not appear on this graph, as its large size would skew the results. Martin Farms indicates full protection of open space because of the complex negotiations associated with conservation of the farm with simultaneous provision of a 21-acre in-town municipal site with affordable housing, municipal, and recreational uses. See the text for more information.

scape of conserved land. Both are also privately built brownfield redevelopment projects on infill sites in Colorado. The remediation of brownfield sites means higher upfront costs and requires more time to prepare for development than on greenfield sites. With private developers in the lead the projects might also have needed to be more profitable. These factors—the restoration of natural areas in redevelopment projects and the role of private actors—deserve future research and recognition when pursuing conservation development in a variety of landscapes.

Number of Affordable Housing Units

The developments provide a wide range of housing units (see Graph 3). Leading the pack is Stapleton (off the chart with 1,200 units) and Wellington with a respectable 98 units. The majority of the development projects provide a small number of affordable units—an

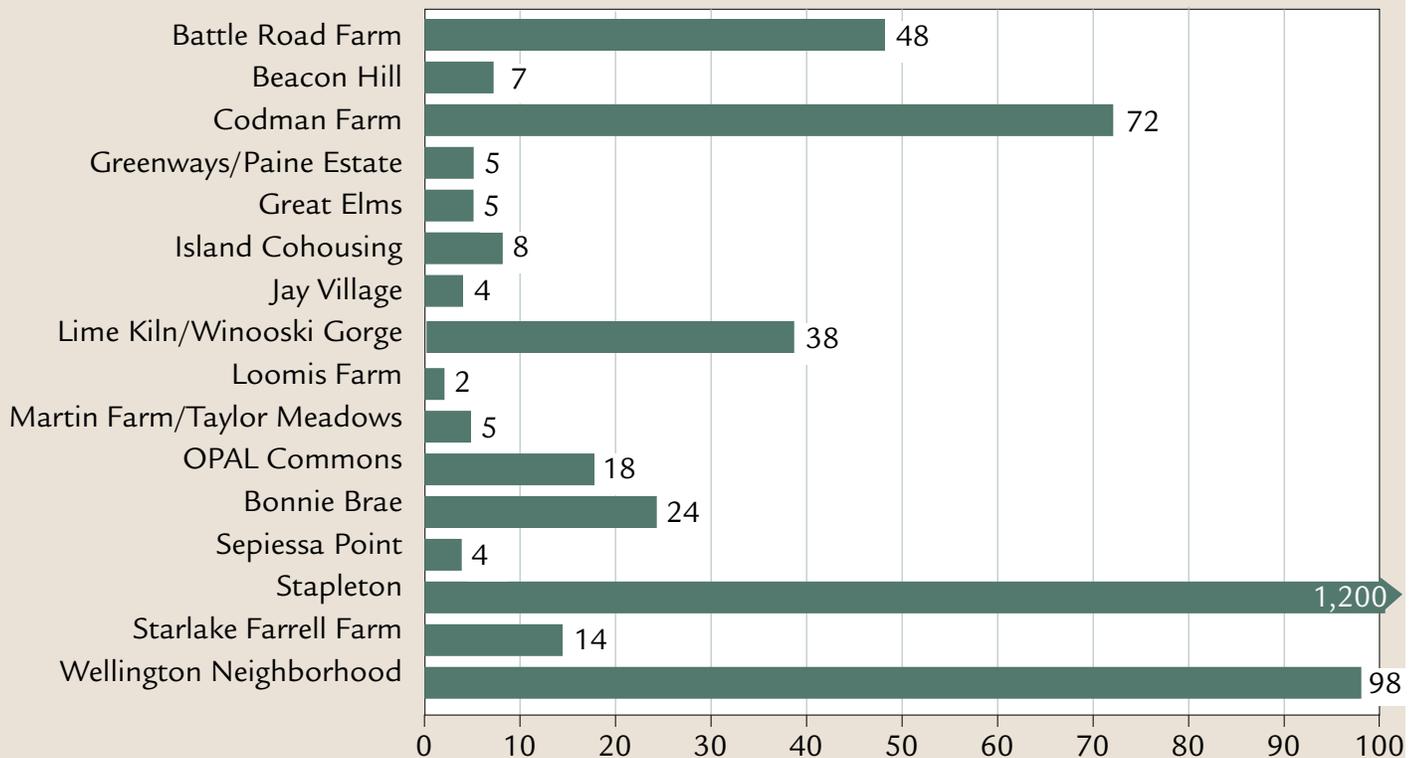
outcome based on carving off a few lots for a limited development project.

LEGACY PROJECT: Brassnocker Farm

In 1988, the Vermont Land Trust purchased, conserved, and then resold the 772-acre Brassnocker Farm subject to conservation restrictions, reserving three acres for possible future housing development. VLT later donated the reserved acreage to Craftsbury Community Care, Inc. for the construction of a 14-unit community care home, which allows aging citizens a local, and affordable, housing placement with options for care and social services. For more information, contact the Vermont Land Trust at 802-223-5234 or info@vlt.org.

Graph 3

Number of Affordable Units (by project)



Lessons Learned: The Relevance of Conservation-Based Affordable Housing

THE RESEARCH DEMONSTRATES the variety of approaches that can be used to achieve conservation-based affordable housing and a number of lessons for others interested in such pairing. Of greatest import is the realization that the two areas can be successfully combined, with positive outcomes for both land use and housing needs. As stated earlier in this document, Mark Zelnick, of the Franklin Land Trust and the Loomis Farm project, emphasized the moral imperative that the conservation community has to help provide affordable housing. Indeed, what rings true from so many of these examples are the rich benefits that accrue from taking a more holistic approach to the community. Conservation-based affordable housing can help meet critical community needs and through partnerships help realize multiple goals.

The projects reflect a diverse mix—the scale, the location, the actors, and the project age. Nonetheless, several

threads run common to many of the projects. Together these threads weave a fabric of lessons for the adoption and integration of land conservation and affordable housing.

Such lessons are worthwhile for land trusts and conservation leaders who are considering the use of land development to provide funding and meet broader community needs. They are likewise useful for housing advocates interested in crafting high-quality housing for the nation's low- and moderate-income families. Local governments can also learn from these profiles, extracting new ways to manage growth and meet community needs. Finally, the lessons are also useful for the private developer and builder, and for all people as they face a local community's desires—in fact, its need—to provide housing for their teachers and police officers, and provide a community and market asset by protecting natural resources.

What follows are the lessons that emerged with examples drawn from the 15 profiles.

1 Know the land. Conservation-based affordable housing development projects benefit from “knowing the land”. Comprehensive or site planning, public involvement, and upfront site and regional assessments help to document the on-site human uses and natural functions and to evaluate what kind of development, if any, is appropriate, what land to conserve, and what restoration is needed or possible. Conservation should be deliberate and protect more than otherwise undevelopable land. The resulting plan should ensure that the land with the highest conservation value (such as wetlands, prime agricultural soils, valued plant or animal habitat, aquifer recharge areas) is protected and that development avoids the most environmentally sensitive areas. For example, this approach is reflected in the Cherokee County, Georgia plan for conservation subdivisions, which directs that the resulting preserved land should be an amenity that appreciates in value.

Equally important: both conservation and development should maximize the connections between similar and complementary land uses to prevent the creation of an “island” of open space surrounded by isolated affordable housing. Conservation land should be connected to other protected land. Affordable housing is best located close to roads or transit, jobs, and services, and should be indistinguishable from market-rate development.

Both should be integrated into a broader land use strategy. The strongest conservation and housing outcomes come from strategic planning and placement to ensure smart development and smart conservation.

Jay’s Town Selectman Chris Young lauded his town’s CBAH project for this very reason, “As a Selectboard, we recognize the balance among the interests in our town, including those of the ski industry, agriculture, property owners, tourists and business owners. We believe by preserving these lands, we will be better able to strike a balance and continue our growth in a thoughtful, deliberate and progressive manner.”

Stapleton and Wellington featured excellent community and environmental planning. Denver’s Stapleton Development Corporation held more than 100 community meetings and spent ten years creating a strategic redevelopment plan to ensure the property was integrated with surrounding neighborhoods and connected to adjacent open space. The plan called for a transit-oriented, new-urbanist community with shops, jobs, and services within walking distance from the homes. It also restored the natural systems and ecological health of the site by recycling airport tarmac into boulders lining the creeks and swales of the community. Clearly, such an intense public process is not expected for all projects, but given the scale and significance of Stapleton’s redevelopment, it was critical. Other projects gained public input and support through lower costs and less intense means.

The development team at Wellington in partnership with Breckenridge, Colorado, town officials also created a neighborhood plan with a simple grid of connected streets and affordable homes surrounding village greens. They worked closely with national, state, and local environmental organizations to remediate Wellington’s historic gold mine site. Free public transportation links to downtown and ski area jobs and services while residents enjoy access to hiking and walking trails and thousands of acres of open space. Lime Kiln was not located in one of the state’s “growth centers” but, in consideration of the very low rate of vacancies, created 38 units of affordable housing in an area with existing nearby development, just a half mile from a college and hospital and less than a mile from the airport.

Part of “knowing the land” is linking parcels to create networks of natural areas or to connect development. Several projects did so. For example, Stapleton residents enjoy 1,100 acres of on-site open space that connects to 17,000 acres of natural area at the nearby Rocky Mountain Arsenal National Wildlife Refuge. Residents of Lincoln Woods have housing that they can afford, next to 225 acres of protected agricultural land at Codman Farm, which, in turn, connects to a 570-acre swath of conserved open space. The 87 protected acres at Wayland, Massachusetts’ Greenways project are contiguous with the 3,600-acre Great Meadows National Wildlife

Refuge. And Jay, Vermont's affordable housing is located on 20 acres, linking two conservation parcels, which in turn connect with a permanent trail easement to the Catamount Ski Trail, Vermont's end-to-end cross-country ski trail.

The affordable housing and other development associated with these projects are best located adjacent to other development or at the least clustered together, with no or minimal disturbance of environmentally sensitive areas. Not all of the projects achieved such optimal results. Ideally the conservation and development are both considered as part of a broader community strategy. When they are not, the desire for smart growth (adjacency to existing development and services) or clustered versus dispersed development must be balanced with the project's conservation goals. The Milder research indicates that higher density projects result in more negative impacts, and fewer positive ones, to the site's conservation goals. Further discussion and research is needed in at both the community level and among conservation and housing groups to evaluate the appropriate balance. (See also, #14: Choose the place and case carefully.)

2 Work in partnership. By their nature, the combination of affordable housing and land conservation begs for partnership and its many benefits. Keith Lewis of Block Island's Beacon Hill Lane project sang the praises of partnership in the *Block Island Times*, "There's much to be said for these joint efforts. Partners bring different skills to the table; partnerships spread the risks. The project wasn't easy; it unraveled a few times, but we stuck with it. We hoped this joint effort would serve as a model for future projects. Of course, every deal is different, but the value of team effort is obvious. The various groups did it before; they can—and should—do it again."

According to Pam Boyd of the Vermont Housing and Conservation Board (VHCB), the success of dual mission projects starts with a belief that it is possible to meet two missions on one piece of land. Early on, the players need to engage in a conversation on how the project will work. Most VHCB projects stem from cooperation among local nonprofit groups—often a housing

group working with a conservation group—to realize the full potential of a given site. Ongoing stewardship and monitoring are important aspects to iron out any conflicts between the dual goals. Lime Kiln Apartments provides one such example of a housing group, the Lake Champlain Housing Development Corporation, pursuing a partnership with the Winooski Valley Park District, to turn a development liability (steep limestone cliffs) into a community amenity, in the process protecting rare and unusual habitat and natural features that are part of the state Natural Heritage program. Even given some of the issues that arose between the two organizations, the shared experience resulted in the addition of 38 units of affordable housing in a community strapped for housing and protection of a unique natural community.

In general, partnerships evolved from an active engagement between groups throughout the conservation and development process. For example, the parties involved in Sepiessa stressed the need to work together during the initial determination and project planning, through implementation, and evaluation.

In a few cases, the partnership between housing and conservation was inherent in the organizational mission. The Vermont Housing and Conservation Board (see sidebar) supports the dual goals as its mandate and has carried out 25 dual-mission projects. OPAL Community Land Trust has also embraced both housing and conservation in achieving its core purpose. Some local groups fund projects in both areas, as do new state programs in Hawaii and Connecticut (see sidebar on State Efforts).

If nothing else, many of the dual mission projects resulted in a shift in the housing and conservation camps: they began thinking of each other as allies rather than competitors. The Franklin Land Trust did not want to achieve the land preservation at housing's expense, leading it to provide two affordable homes along with the Loomis Farm land protection. The Great Elms project caused the Harvard Conservation Trust to embrace a new role (managing the affordable housing), in support of the organization's mission (protect the rural character). The formation of the VHCB has had lasting effects throughout the state between housing and conservation

The Vermont Housing and Conservation Board

Since 1987, the Vermont Housing and Conservation Board has used the state's property transfer tax to create perpetually affordable housing and protect Vermont's agricultural land, historic properties, important natural areas, and recreational lands. Started by a coalition of housing and conservation groups, the Board has always pursued dual mission projects. In fact, the coalition views the dual goals of affordable housing and land conservation as fundamental to the state's economic vitality and quality of life.

The Board is an independent, state-supported funding agency providing grants, loans, and technical assistance to nonprofit organizations, municipalities and state agencies. Until 2000 (and the passage of the Massachusetts Community Preservation Act), Vermont was the only state that had combined affordable housing and land conservation in one funding agency.

In 18 years, VHCB has funded 25 "dual mission" housing-conservation projects—housing clustered on a site with conserved open space—from an overall total of 400 projects it has supported. Most of the projects are small-scale. As of January 2006, the VHCB has preserved 360,000 acres of land and created 8,000 entry-level homes.

At first, says Pam Boyd, VHCB thought that many projects would be dual goal. But the Board soon realized that housing and conservation could be advanced over time by a mix of project types.

Many towns have both affordable housing developments and conservation projects, which although not developed together, have the desired outcome of providing affordable housing and protecting valued natural resources, farm or forestland, or scenic landscapes.

Since VHCB has staff with housing and conservation specializations, the organization is able to facilitate alliances between local groups, with results of increased community support and local fundraising. VHCB also nudges collaborative thinking: its funding application asks conservation applicants to describe what has been done for affordable housing in the town where a project is proposed, and housing applicants must describe conservation efforts.

VHCB ensures that conservation lands are permanently protected through conservation easements, which are recorded in the land records. Housing is permanently affordable through housing subsidy covenants that are recorded in the land records. These restrict the income of future purchasers and the sale price of the home. In the case of single-family homes, a limited equity agreement keeps the investment of state funds with the house, to be passed on to the next buyer.

For more information, and a list of all of VHCB's dual goal projects, call 802-828-3250 or view the Web site: www.vhcb.org.

groups, within the legislature, and among communities. Partnerships between affordable housing and land conservation can manifest direct public and political support. Sepiessa on Martha's Vineyard was one such project. First envisioned as a conservation deal, initial political opposition led to the inclusion of a small number of affordable units on the site, making the transaction more politically palatable. Sepiessa and other projects

on the island brought housing and conservation advocates together, opening the door for more constant and ongoing proactive exchange between land trusts and housing organizations (see sidebar on Martha's Vineyard, page 30).

Indeed, a community land trust on Martha's Vineyard, the Island Housing Trust, is currently developing a

PROMISING TREND:

State Efforts to Couple Land Conservation and Affordable Housing

While Vermont (see sidebar on Vermont Housing and Conservation Board) is the clear leader in coupling land conservation and affordable housing, a few other states are bridging the two areas in various ways.

Hawaii's Land Legacy Act: In June 2005, Hawaii's Governor Linda Lingle signed the Legacy Lands Act (HB 1308), establishing a statewide fund for protecting wild coastline. The measure doubles the amount of funding for Hawaii's Natural Area Reserves System and nearly triples funds for building affordable rental housing. The bill is expected to generate \$38 million in its first year, including \$10 million for rental housing from increases in the property conveyance tax rates on high-end and speculative real estate transfers. The Act adopted in Hawaii is modeled on the Vermont Housing & Conservation Trust Fund Act.

Connecticut's Law: In July 2005, Governor Jodi Rell signed S.B. 410, "An Act Concerning Farmland Preservation, Open Space, Historic Preservation and Affordable Housing". The Act establishes a \$30 fee for recording land records. The municipality keeps \$4 of the fee and sends \$26 to the state to be placed in the newly established Land Protection, Affordable Housing, and Historic Preservation Account. The fee is expected to generate some \$25 million per year, to be divided into equal parts among the four goals of the act.

New Jersey's Coalition for Affordable Housing and the Environment was originally created to enable the environmental, planning and affordable hous-

ing communities to review issues of mutual concern in a collegial setting. The statewide group of planning, environmental and housing organizations and advocates has evolved to where it develops comprehensive policy strategies to advance the collective and individual goals of its members. The Coalition works to increase affordable housing opportunities, to preserve New Jersey's natural resources, and to rebuild cities throughout the state.

Massachusetts' Community Preservation Act (CPA) is statewide enabling legislation that allows cities and towns to plan for growth by raising local property taxes to:

- Acquire and preserve open space
- Create and support affordable housing
- Acquire and preserve historic buildings and landscapes

CPA also provides significant state matching funds—an estimated \$26 million annually—to participating communities. While the CPA stipulates that a minimum of 10 percent of the annual revenues of the fund must be used for each of the three core community concerns, the remaining 70 percent can be allocated for any combination of the allowed uses, or for recreational land.

Since passage in 2000, more than 108 communities have adopted CPA. CPA gives each community the opportunity to determine its priorities, plan for its future, and funds those plans. The CPA provides a steady funding source for preserving and improving a community's infrastructure.

Sources: Vermont Housing and Conservation Board's Web site: www.vhcb.org; New Jersey's Coalition for Affordable Housing and the Environment www.cahenj.org; Gordon Y.K. Pang and Derrick DePledge. "Taxes on Real Estate Purchases May Go Up," *Honolulu Advertiser*, April 30, 2005; and The Massachusetts Community Preservation Act Web site: <http://www.communitypreservation.org/index.cfm>.

guide for landowners who might donate real estate or land for affordable housing. The guide includes the possibility of donations for both conservation and housing: Contributions of ecologically sensitive land can be paired with thoughtful development of smaller non-conservation properties, or the conservation land could be protected outright with existing housing used for low- and moderate-income residents.

For some of the projects, the partnership was less a pairing of two organizations than integration with a broad plan. Stapleton's master plan was born from broad community participation and identification of needs. The public input and planning processes that led to partnerships strengthened many of the projects. Tom Macy of The Conservation Fund noted that the Aspen Village project (see sidebar, page 23) created a political force from the combination of two or more powerful social issues in the community. The testimonials in the introductory section underscore the roots of partnership in these projects and the resulting benefits.

3 Build support. Given the complexity of dual mission projects, community support was critical. Partnerships helped to build support, as did a number of other techniques.

Know the people. Engage community members in design process. Relationships within the community are often critical to the support and success of the projects. Many of the projects engaged public officials and local residents to design the project and gain input. Public meetings and outreach helped build support.

At Greenways, the Wayland public's keen interest in the Paine Estate, combined with the town's strong tradition of citizen participation, resulted in a groundswell of public involvement in the planning process. Citizens from all walks of life donated hundreds of hours of volunteer time, hosted meetings in their homes, and advocated for the town to acquire the property.

Residents of the OPAL developments in Orcas Island, Washington, actively engaged in the density decision, lot selection, and location and orientation of homes on the

lots. The resident and community engagement eased the development process by deflecting potential opposition through collaborative decision-making and trust building. The OPAL Commons process resulted in ongoing community confidence that collaboration and good design for people and nature are integral to OPAL's business model.

Future residents of Island Cohousing also contributed to the design of their neighborhood. Their participation helped them realize what trade-offs were necessary to achieve great design for all income levels and a strong conservation outcome to boot.

ORGANIZATIONAL HIGHLIGHT: 1000 Friends of Florida

In 1991, 1000 Friends of Florida, a growth management advocacy group, established an affordable housing program "to promote the provision of safe, decent and affordable housing for each and every Floridian." Jaimie Ross, the affordable housing director for 1000 Friends, promotes the concept that good planning for the environment overlaps with good planning for affordable housing. Florida has a strong tradition of land use planning and the state requires local comprehensive planning. Additionally, Florida's land conservation program is arguably the most ambitious in the world. The state has committed more than \$6 billion in bonds to land acquisition since 1989.

Florida's local governments, which are required to provide affordable housing, can access funds through the State Housing Initiative partnership, which provides block grants to entice developers to build affordable housing.

For more information, contact the 1000 Friends of Florida at 850-222-6277 or visit the Web site and see link to affordable housing at <http://www.1000friendsofflorida.org>.

Norwich, Vermont, residents partnered with the Upper Valley Land Trust. They formed two local committees to define goals and strategy and help with fundraising, holding seven public meetings to get the Starlake Housing and Farrell Farm project done.

At Wellington, the proposed new urbanist design was initially at odds with local regulations but the public process swayed the Breckenridge town leaders to not only approve the development but also to waive fees, allow requirements to favor local workers as buyers, and provide other incentives. Business owners can also become supporters of these projects, as seen in the support of the ski resort for the housing and conservation in Jay, Vermont.

This approach is an important part of another helpful strategy: *Forge partnerships with local officials*. Many towns and cities, including Harvard, Breckenridge, Denver, Lincoln, and Wayland, were active participants in planning—and supporting—the conservation-based affordable housing development projects.

Other projects built support by *integrating affordable housing with market rate housing, meeting multiple community needs*, and *creating high-quality design* to deflect criticism of affordable housing. These techniques are discussed in detail later in this section. Finally, depending on the scale of the project, the organizers could build support by *educating realtors, lenders, and appraisers* on the unique nature of the conservation-based affordable housing project although the strategy was not explicit in the studied projects.

4 Play the right role. Some conservation organizations have engaged in limited development projects and some housing groups have protected natural areas. A few groups have married the housing and conservation practice. But these are currently somewhat unusual cases.

Many involved in conservation-based affordable housing stressed the importance of participants knowing their proper roles and drawing on others to complement the project. Conservation groups, including local, regional, or national land trusts, are best at protecting the land;

affordable housing advocates such as housing authorities, community land trusts, or community development corporations, know best how to provide for low- and moderate-income residents. While each should think broadly about the needs of the community, they need to be true to their core principles and mission.

Keith Lewis of Block Island wrote, “The institutions working on these problems each have different mandates according to their charters; they would be violating their fiduciary obligations if they departed from their separate missions. However, there’s no reason why they can’t work together now and then to achieve common goals.” While a few groups have a dual mission or ongoing partnership with their counterpart, most projects sprang from partnerships between groups, each with a defined role.

Loomis Farm project leaders and others interviewed cautioned against a conservation group acting as both the developer and protector because of public perception. A land conservation group risks losing public understanding, appreciation and support for its primary conservation mission. Despite this perception however, a number of land trusts have successfully engaged in conservation development.

Conservation groups are sometimes charged with causing increasing housing costs by reducing the amount of land available for development. The same holds true for housing groups, as they face criticism leveled against affordable housing at the expense of protecting natural areas. Concern may be heightened if public funding is used to achieve the community goals of land conservation on one hand and then affordable housing is built on that same, supposedly off-limits, land. Working with partners may help ameliorate that result. Housing and conservation partners can work with local officials and civic organizations to openly communicate the process by which land was determined appropriate for housing and for conservation (ensuring the proper location of both), the relationship of affordable housing to conservation, and the community benefits that result from meeting these needs.

SPOTLIGHT ON:

Lincoln, Massachusetts

In Lincoln, the commitment for open space preservation is paired with the desire to continue providing housing opportunity for all residents. Back in the 1960s, Kenneth Bergen, a local lawyer, expressed the community's desire to "find a way to provide housing diversity as well as beauty in our town. I'd like to see us put substantial funds into moderate-income housing. Surrounded, of course, by open space." And so Lincoln has.

According to the Boston Globe, Lincoln is known for its social conscience, along with a shared philosophy to protect natural areas. The high percentage of open space in Lincoln is accompanied by Lincoln's achievement of ten percent affordable housing, one of a handful of Massachusetts's communities to meet this goal. Battle Road Farm and Codman Farm are just two examples of conservation-based affordable housing in Lincoln. The town reflects the New England concept of "common land", in the words of a former Lincoln town conservation leader, "the realization that land is not a commodity but a trust. True ownership of land resides...with all those who know and love it."

Bob Lemire characterized the town's ongoing process of building political will and the practice of creative problem solving. He also acknowledged the surrounding landscape that features development from the seventeenth through the twentieth centuries, due in part to the permanent protection of more than 40 percent of the town's land. Such a landscape may remind residents of the outcome that results from combining conservation and housing.

In Lincoln, several groups work together on affordable housing and land conservation within the com-

munity, on both stand-alone deals and combined projects. The Lincoln Foundation, a private non-profit organization, protects and develops affordable housing opportunities in the town. At the same time it "cooperates with government agencies and private charitable organizations to preserve open space and protect the environment, ...enhance the quality of life and community in the town, and preserve the essential values and characteristics of the Town's rural heritage". It works with the Rural Land Foundation, one of three major land conservation organizations in Lincoln. Dedicated to maintaining Lincoln's rural heritage, the RLF works to protect lands identified by the town to be of conservation interest. In addition, it works with the town to identify and secure property for creative land development, including low- and moderate-income housing. In the mid 1970s the RLF purchased the land for the first major affordable housing development in town known as Lincoln Woods, carved from the Codman Farm property.

The Lincoln Land Conservation Trust, a private land trust, manages 375 acres of conservation land and maintains about 60 miles of hiking and walking trails on its own property and on private property. The Lincoln Conservation Commission, a public entity, pioneered support for land acquisition and now manages the 1600 acres of town-owned conservation land.

Located just 13 miles from Boston, Lincoln's future challenge will be to continue providing affordable housing given the community's appeal, which stems in part because of the town's protected fields, meadows, and woods.

Sources: Interviews of Bob Lemire and Sarah Andrysiak; "Landsaving, Lincoln-Style," *Open Space Action*, 1968-69; Lincoln Housing Task Force. *Town of Lincoln Consolidated Housing Plan*, March 17, 2003; Boston.com Real Estate *The Boston Globe Community Snapshot*, February 8, 2004; Teri Borseti, "Lincoln Offers Rural Charm, But Not Cheap," *Boston Globe*, August 25, 2001; and Lincoln's Web site: www.lincoln-ma.com/town_groups/llct.htm.

PROMISING TREND:
White Brook Farm

The desire to provide permanent housing and intergenerational support for foster families is behind the Treehouse Foundation’s planned creation of the 100-unit White Brook Farm community in western Massachusetts. Conservation easements will protect almost half of the 45-acre site, which will connect to an existing town park and middle school. The remainder will combine affordable rental housing for foster families and seniors with 40 single-family market-rate houses. The community will offer foster children and their families animal therapy at the Big Red Barn, walks in the woods through the development-wide pedestrian system, and opportunities to cook and socialize at the community center.

For more information, contact Judy Cockerton, Executive Director, Treehouse Foundation, at 781-784-9908 or jcockerton@comcast.net, Darcy



Rendering of Treehouse Community

Jameson of Beacon Communities Development at 617-574-1141 or djameson@thebeaconcommunities.com, or Peter Flinker of Dodson Associates at 413-628-4496, e-mail peter@dodsonassociates.com, and Web site: www.treehousecommunities.org.

Each partner should stipulate the tenets that ensure a good design and management structure and result in good conservation and development outcomes. Land trusts can secure the property through legal controls and then can determine the amount and location of conservation land upfront and carve off the land to be developed. A conservation group is unlikely to have the resources and expertise to build or manage housing. Instead, a housing group or developer should lead the development. This way, both groups can exert consistent control over the outcome—and help ensure both smart conservation and smart development.

Each party to the transaction shapes public perception. The housing outcome—its site design, building lots, and development impact—will influence how the conservation is perceived and vice versa.

As discussed in Lesson Learned #2: Work in Partnership, most groups still follow a single purpose and forge partnerships to complement their role. A few groups have a dual mission—such as Vermont Housing and Conservation Board; have at times taken on a new role—like the Harvard Conservation Trust with Great Elms; or have incorporating land conservation and environmentally sensitive development practices as part of its provision of affordable housing—the OPAL Community Land Trust. And some local jurisdictions, including both Lincoln and Martha’s Vineyard, Massachusetts, have forged a new way of doing business through partnerships.

Nevertheless, the complexity of conservation-based affordable housing underscores the need for a project organizer to, in the words of Stephen Johnson, formerly of the Sudbury Valley Trustees, serve as “guardian of the

vision,” and to recruit others to the vision. An organizer—a person or a specific group—can be drawn from a conservation or a housing group, a town, or even a private company, but the position requires a long-term vision and the ability to cultivate the funding and public support for the project as well as navigate permitting challenges. The organizer would likely take on the lion’s share of work and possibly some financial risk, as it engages a consortium of groups to achieve success for the combined project.

5 Meet community needs. Conservation based affordable housing projects frequently meet several objectives. In addition to helping meet the first-tier needs of housing for low- and moderate-income resi-

dents and protecting valued landscapes in the community, some efforts also addressed or are striving to meet other community needs. Farrell Farm of Norwich, Vermont, not only offers area residents 14 units of affordable housing but also provides locally grown, organic food. The Treehouse Foundation, in discussions with the town of Easthampton regarding the Treehouse Community at White Brook Farm, discovered the need for tutoring the town’s children and responded by creating and managing a tutoring program in the town schools (see sidebar on Promising Trends). The Greater Minnesota Housing Fund (see sidebar on Promising Trends), a group at the cusp of combining land conservation with affordable housing, seeks to not only address the crisis of too few homes for families who can-

PROMISING TREND:

Greater Minnesota Housing Fund

The Greater Minnesota Housing Fund is committed to increasing the supply of affordable housing for working families throughout greater Minnesota, that area outside of the Minneapolis-St. Paul region. While working with several communities in greater Minnesota, it became apparent that high home costs were only part of the affordable housing problem. Local leaders were also concerned about creating neighborhoods that were assets to the community—neighborhoods that would remain attractive and livable over time.

GMHF responded with a strategy to develop home and neighborhood design strategies that would add value and livability to new neighborhoods at reasonable costs including incorporating more extensive landscaping, more attractive home designs, and better plans for neighborhood amenities such as parks and hiking, biking, and walking trails. Implementing these and other design strategies adds amenities that are often absent in affordable housing developments.

While the GMHF projects were not comprehensive enough to be profiled examples, the GMHF has two initiatives that are spawning better green spaces and parks. Warren Hanson, executive director, expects that that next step will be natural resource protection and a push toward protection of the green infrastructure and use of low impact development measures such as natural stormwater controls. The Building Better Neighborhoods program is often trying to retrofit redevelopment sites and create green space and parks. At a few of their projects, they have tried to integrate natural systems into the development. They made a wetland a neighborhood feature and used native vegetation along stormwater swales (Rolling Meadows in Hutchinson), preserved a prairie grass conservancy (Nicollet Meadows in St. Peter), and provided trail systems to connect to the river, open space and parks (Heritage Greens in Cambridge). Through its Green Communities Initiative, GMHF expects to promote green infrastructure and low impact development stormwater techniques.

Sources: *Building Better Neighborhoods* guidebook; GMHF Web site; Interview with Warren Hanson, president and CEO, GMHF, 4/21/05; and McKnight Foundation interview of Warren Hanson in *Embrace Open Space* newsletter, December 2004.

not afford to pay market prices, but to seize upon strategies that strengthen the whole community.

The projects profiled in this paper created park and recreational land—for walking, biking, cross-country skiing, and camping. They protected farming and forestry and the jobs associated with each. They helped maintain the traditional or rural local character. They restored natural systems or a sense of place. They created town meeting places or fostered a sense of community. They also created commercial enterprises.

In some cases, municipalities began embracing rather than opposing affordable housing as town or city residents realized the need for it and the effect the lack of housing options had on community members. Escalating housing prices prevented young people or long-time residents from staying. Townspeople began to realize that those seeking affordable housing were their own adult children or the community’s teacher, carpenter, or police officer. Such a process happened in Hancock. It took 16 years after the Vermont Land Trust first purchased the 1,550-acre Martin Farms before the affordable housing was created. In that time, affordable housing, well designed and integrated into the town’s fabric, became something that would help the community. In the case of South Burlington, Vermont, the state agencies and legislators decided to support the creation of multi-family, mixed-income housing at Lime Kiln, given a sustained period of limited rental housing availability.

6 Financing can come from many sources Due to their unusual nature the projects drew on a variety of funding sources—local private and public support, traditional bank loans, federal or state funds, and private market funding—to conserve natural areas and to build affordable housing. Some projects also benefited from donations of housing or land to launch their efforts.

Local, regional, state, and national conservation and community land trusts, and other nonprofits, including private foundations, provided both program and financial support to several of the projects. Harvard Conservation Trust, Sudbury Valley Trustees, and Vermont Land Trust are examples of local conservation land

trusts providing support. Two community land trusts were involved as project members in Washington state and Martha’s Vineyard developments: The OPAL Community Land Trust developed the OPAL Commons and Bonnie Brae communities in Washington while Island Housing Trust is involved in the Phase II of Sepiessa. The nonprofit Treehouse Foundation has been the critical support for the proposed foster family community on White Brook Farm (see sidebar of White Brook Farm) in Easthampton, Massachusetts.

Locally dedicated conservation bonds and special taxes funded the land protection at the Sepiessa project in Martha’s Vineyard while state programs support both housing and conservation in Vermont and Massachusetts. Some projects, including Jay, Vermont, received outright donations of land while a few, such as Beacon Hill Lane on Block Island, Rhode Island, had sellers offer the land at a bargain rate. In most cases, conservation lands were purchased outright, although a few projects used the purchase of conservation easements to support overall project costs.

In a few communities, local residents made cash donations to support either the conservation or housing or both. More than 61 households in Norwich, Vermont pledged financial contributions to the Starlake Housing-Farrell Farm project. Overall, individuals donated \$25,000 to protect Farrell Farm.

Among others, Island Cohousing, Loomis Farm, and Great Elms turned the increasing land values into an advantage by splitting off market-rate lots and selling them to generate the funds for housing or conservation. The Vermont Land Trust swapped some of the Martin Farms land with the U.S. Forest Service to gain the best farm and conservation land while acquiring in-town land for affordable housing. The Franklin Land Trust used market forces for its projects. Unable to attract state funding support, it used the money it could glean from land sales to achieve its core conservation goals. If market-rate lot sales cannot support affordable housing local groups must locate a funding source to underwrite the “buying down” of the stipulated limited development lots from market to affordable rates.

THE CONSERVATION FUND: Aspen Village, Colorado

In Aspen, Colorado, the Bartos Family provided the motivation for a rather unique conservation-based affordable housing project. The Bartos, owners of the 879-acre Aspen Village property, wanted to preserve the natural areas and agricultural uses of the land, while also protecting the on-site affordable housing. In addition to the stands of mature aspens that covered the land, the property had a gas station and was home to an existing 150-unit mobile home park. With the land also conveyed Snowmass Creek water rights and development rights for 14 units. The land was worth roughly \$11-\$12 million, but in 1994, the Bartos Family sold to The Conservation Fund at the bargain price of \$1 million. At the sale, Celeste Bartos provided the directive: “Do the right thing with the land, with the people, and with the water.” Tom Macy took that charge seriously and passed on the windfall to the existing residents and the community at large.

The Fund spearheaded a four-year project that culminated in the transfer of the water rights to the state’s citizens, the sale of the gas station to its operator, and the retirement of all but one of the development rights. The Fund crafted a conservation plan that entailed the sale of an 829-acre ranch, with a conservation easement that limited development to one home site while protecting the elk migration routes and natural areas.

Finally, the Fund ensured the continuation of the mobile home park. The mobile home residents—including local police officers and hospital workers—owned their homes, but leased the land on which each trailer sat. The Fund’s Macy used this opportunity to enable the long-time residents to own the land, at a very affordable rate. First, the 34 acres was subdivided into house lots, which were then sold at \$30,000 to \$35,000 apiece to the residents. While the home sales were not subject to any long-term income controls, buyers were required to be current residents or to work in the county. Those restrictions continue through the resident-run Aspen Village Homeowners Association.

Macy noted the creation of a real political force from the combination of affordable housing and land conservation. Because of the Bartos’ generosity, the project respected the interests of people and nature. The concern paid off in the widespread support for the property rezoning as it went before the county commission. Aspen Village retained low-cost housing in a high-priced resort market and allowed long-time residents to remain amid the Snowmass Creek splendor.

For more information contact Tom Macy of The Conservation Fund, Colorado Field Office at 303-444-4369 or tm@tcf-colorado.org.

Source: Interview of Tom Macy (December 13, 2005); J.T. Thomas, *High Country News*, vol. 30, no. 3, Paonia, Colo., February 16, 1998; Colorado Water Conservation Board online article, “Conservation Fund mission makes partnership unique” (undated), http://cwcb.state.co.us/isf/V2IS2_TCF.htm.

Another strategy drew on the land’s resources to finance the project. The OPAL Community Land Trust financed OPAL Commons and Bonnie Brae in part through on-site timber sales from selective, sustainable timber harvests.

The nature of the project organizer can determine the project financing. Nonprofit or public organizations do

not need to achieve the profit returns that private developers may. Thus, the project financing can be more flexible than if such projects needed to satisfy investors. For example, the town of Harvard, Massachusetts, initially spent more than \$1 million to purchase the Great Elms Farm and associated buildings. Sales of the market-rate lots and eased farmland generated \$800,000, leaving a

\$200,000 loss. Such a net cost would be unacceptable for a private development but was a reasonable investment for the town to achieve a public benefit of 85 conserved acres and five affordable units.

The need for a mix of funding and the associated complex funding requirements complicated some projects even while making them possible. Moreover, private developments, such as Wellington and Stapleton, underscore how public incentives can play a role even when no public funding is provided. However, the combination of housing and conservation can generate new funds. Billy Coster of the Vermont Housing and Conservation Board notes that limited development of affordable housing in conjunction with land protection may bring in the extra funds a conservation group may need to complete a project, while still meeting a public good. In his words, “This seems implicit, but some folks assume the affordable housing component drives up costs; instead it often creates a new income source.”

7 Know the market. Market fluctuations can affect the project’s financial picture, its funding sources and ultimate profit or break-even point. Even with great planning, some of the groups completed one project but found themselves unable to launch another because the local market no longer made such projects feasible.

Franklin Land Trust successfully combined land conservation and affordable housing at Loomis Farm. FLT’s lucky timing—the market shot up just after the large farm was purchased—allowed it to tap the sale of the market rate lots to subsidize the affordable ones. But the moribund market of the 1990s and the resulting tight financing prevented FLT from including affordable housing in other projects despite its interest in doing so.

Other projects revised their development plans because of market changes. Battle Road Farm saw local land prices rise, affecting its plans for affordable housing. Originally Battle Road planned for 60 percent of the homes to be affordable but a recession reduced the number to less than 50 percent affordable. Developments are products of their time: the market may have been right for them at one time but market changes,

such as rising land prices, made the project impossible to re-create. It is certain that other conservation-based affordable housing projects were proposed or attempted but fell victim to market fluctuations.

8 Regulations can help or hinder. The effect of local and state regulations were mixed for these projects. Local governments often require protection of natural areas or the provision of affordable housing. But state or local requirements can also limit creativity or restrict good outcomes. Randall Arendt, in *Conservation Design for Subdivisions*, underscores how local zoning typically requires more land per dwelling unit today than it did 15 or so years ago. Housing costs can be reduced by reducing the land cost per dwelling by allowing smaller lots. When design standards that follow vernacular style are used, both affordable and market-rate dwellings, even high-end homes, can be compatibly placed in a conservation development.

Given the public benefit, the projects might engender greater flexibility or even be offered streamlined approval or incentives. Public officials in Breckenridge, Colorado waived fees while Easthampton, Massachusetts, (see sidebar, Promising Trends: Whitebrook Farm, page 20) provided density increases because of the conservation, community, and design benefits.

But in some jurisdictions, regulations stymied good design or blocked a more flexible approach to community needs. At Loomis Farm, zoning prevented the use of smaller, clustered lots or alternative design that would have reduced the footprint of the development on the landscape. Breckenridge annexed the Wellington neighborhood’s 85 acres to circumvent county zoning that would have permitted only four units total. Instead, 122 single-family homes, 98 of which are affordable, were built in a new urbanist pattern, close to the existing town center, thereby maximizing proximity, connecting new with existing development, restoring the site, and protecting natural areas. (Breckenridge also forged a transfer of development rights program with Summit County.)

Developers of some leading conservation developments cited a desire to include affordable units but noted that

LEGACY PROJECTS:

Sweetened Water Farm and Pilot Hill Farm

In the 1970s Martha's Vineyard had begun to experience development pressures similar to the kind of growth that had transformed other shoreline resort areas in the 1950s and 1960s. These early examples of conservation-based affordable housing are documented by Charles Scott Burkett in his 1990 Masters' degree paper, "Limited Development: Development with An Eye on Preservation."

According to Burkett, Vineyard residents wanted to prevent the loss of the rural, open character of the island. A number of concerned citizens formed Vineyard Open Land Foundation (VOLF) in 1970 to buy and sell land, or hold land for conservation purposes. Like Rural Land Foundation in Lincoln, Massachusetts, VOLF engaged early on in limited development efforts, crafting environmentally sensitive development and working in partnership to advance strategic pairing of conservation and development. The 1973 effort to protect Sweetened Water Farm in Edgartown resulted in permanent preservation of 32 acres of the 67-acre parcel with 15 home sites instead of the 110 which local zoning would have allowed. Five home sites were



Sweetened Water Farm

set aside for sale at below-market prices for island residents of moderate income. The sale of the 15 lots covered the cost of acquiring and preserving the 32 acres in perpetuity, "proving the viability of limited development on the Vineyard".

That effort set up the larger project of Pilot Hill Farm in Tisbury. VOLF's final plans for the 182-acre tract proposed 27 building lots, including five that were designated as "Youth Lots" to be sold to young island residents of moderate income, instead of the 135 permitted through by-right zoning. An 80-acre greenbelt of pastures, meadows and brooks was protected with conservation easements while fixed building envelopes designated what areas could be built. Lot design protected the natural appearance of the shoreline by making sure that structures were not visible from offshore. It may have also reduced the ultimate market price but not enough to compromise the project.

VOLF continues to engage in planning and implementing environmentally sensitive limited developments, working alone, as a professional consultant, and in partnership, to advance strategic pairing of conservation and development.



Pilot Hill Farm conservation land

Source: Charles Scott Burkett. "Chapter III: Pilot Hill Farm," Limited Development: Development with an Eye on Preservation. MIT paper, September 1990. For more information, contact Carol Magee, VOLF, at 508-693-3280 via e-mail at volf@gis.net. Photos courtesy of VOLF.

the lack of local flexibility and incentives limited their ability to do so. They pointed to the need for a density bonus or break, reduced or waived permit or impact fees, assistance with affordable mortgages, or allowance of attached or multi-family housing to make the numbers work for such combinations.

In other cases, regulatory challenges spurred states and local jurisdictions to embrace new approaches. Several of the Massachusetts developments circumvented local zoning restrictions under the state's Chapter 40B provisions (see sidebar on 40B, page 26, and States' Efforts, page 16). That process, meant to prevent "snob" zoning, sometimes opened public officials' eyes to change their regulations and allow such development. For example, West Tisbury, Massachusetts, changed its zoning code to allow cohousing once the Island Cohousing community showed how the development benefited the island and its needs. Denver adopted a 10 percent inclusionary zoning requirement modeled on Stapleton's neighborhood plan following its implementation. Inclusionary zoning could help promote conservation based affordable housing (see sidebar, Does Inclusionary Zoning Affect Conservation-Based Affordable Housing?, page 27).

Local governments frequently played more than a regulatory role. The town or city was sometimes the lead and frequently a partner in the effort, advancing both affordable housing and land conservation as community goals. Denver took an active role in the Stapleton development. Even in smaller and less complex projects such as Waylands' Greenway development and Harvard's Great Elms land deal, the town was engaged in the many facets of preserving land and ensuring the creation or maintenance of the affordable housing.

States can also foster creation of such projects by providing incentives, technical assistance, or funding. The Vermont Housing and Conservation Board (see sidebar, page 15) has been involved in more than 25 such dual goal projects since their founding in 1987. The Massachusetts Community Preservation Act (see sidebar on Promising Trends: States' Efforts) provides funding for historic preservation, land conservation, and affordable housing.

Chapter 40B: Massachusetts' Comprehensive Permit Process

Under Massachusetts state guidelines, ten percent of the housing in a municipality must be affordable. In towns not meeting this goal, developers can use a streamlined development approval process. Under Chapter 40B developers bypass local regulations and apply for a comprehensive permit from the Zoning Board of Appeals. The so-called Anti-Snob Zoning Act requires at least 20 to 25 percent of the units be income-restricted to families earning less than 80 percent of the median, and have rents or sale prices restricted to affordable levels. These restrictions must run at least 30 years for new construction. Most affordable units are built without any public funding, subsidized instead by the market-rate units.

For more information contact the Massachusetts Citizens' Housing and Planning Association at 617-742-0820 and view its online PDF fact sheet at http://www.chapa.org/40b_fact.html.

9 Design for the long term. Just as protecting natural resources, wildlife habitats, farms, and forests leaves a land legacy for future generations, the built environment should also be designed as the next great historic neighborhood. The affordable housing should be well built as well as low-cost. Housing for low- and moderate-income residents should neither be shabby nor second-rate but rather built to last.

Affordable housing advocates have discovered that high-quality, low-cost design can diffuse the stigma of and opposition to affordable housing. The small-scale of some of the profiled developments help diffuse opposition. More importantly, the profiled developments are integrated into the fabric of the place, reflective of the community, its local architectural style, and its identity. The builder of Island Cohousing discovered that he could provide high-quality design for all residents and keep costs low by standardizing the product for homes

at all income levels. Shingled cottages, built at Beacon Hill and Loomis Farm, echoed traditional New England design. The simple, two-story gabled homes at OPAL Commons and Bonnie Brae reflect the Pacific coast region's traditional Victorian farmhouse architecture. Gilman Housing Trust in Jay, Vermont built six cape-style starter homes, called "Northern Green Homes," to high standards of energy efficiency. And while Stapleton's mix of carriage homes and modern rowhouses do not evoke a particular Colorado image, they nonetheless are quality new-urbanist design and mix well with surrounding market-rate housing.

The affordable housing at many of the developments reflects the architect's creativity and is symbolic of community values. As noted in the 1989 guidebook, *Combining Affordable Housing with Land Conservation* (see sidebar on Resource, page 28) and in several of the housing examples, historically sensitive design can be applied to affordable housing while maintaining reasonable production costs.

Yet, some of the project organizers expressed a desire for better design. Upon reflection, the participants at Waylands felt the housing—both market rate and afford-

Does Inclusionary Zoning Affect Conservation-Based Affordable Housing?

About 100 communities nationwide have turned toward inclusionary zoning to create much needed affordable housing. Inclusionary zoning is a technique used by local governments that requires developers to set aside a certain amount of housing within a larger residential project for lower-cost housing. When properly designed and enforced, inclusionary zoning can be an effective tool to ensure affordable homes and apartments. It might also be a tool to couple land conservation and affordable homes.

Conservation based affordable housing relies on a commitment to both housing and to protection of the natural resources and their subsequent coupling. Thus, inclusionary zoning might lead to more conservation-based affordable housing if jurisdictions also allow conservation or open space development or have an active land conservation program and focus.

In Massachusetts, many of the conservation based affordable housing developments did occur through the "anti-snob zoning" Chapter 40B process (see sidebar on 40B), which requires that ten percent of the housing in a municipality is affordable. And Massachusetts also has a strong

and long-time commitment and funding programs for land conservation (see sidebar on Massachusetts). The combination has spawned a number of conservation based affordable housing developments in Massachusetts. But other places with both elements have not. Montgomery County, Maryland, for example, has 20-year old growth management and farmland preservation and a 30-year old inclusionary zoning process. While the county allows conservation development, most projects are high-end developments, cashing in on the value of protected open space.

A more thorough look at this connection is needed, including an understanding of the location of affordable housing and conservation development and how other practices such as transfer of development rights or voluntary agricultural districts might factor into the location of conservation-based affordable housing. Many of these projects demonstrate that it is possible to create attractive, moderately priced housing despite scarce land, high land costs, and rising property values, in many communities, without any public subsidy. Nonetheless, inclusionary zoning seems to be one of the many tools that may be used to bring these projects to fruition.

See also: Levine, Susannah. *Creating Balanced Communities: Lessons in Affordability from Five Affluent Boston Suburbs*. Chicago: Business and Professional People for the Public Interest, February 2005.

able—was too large and too plain in design, although the project overall is viewed as both a housing and conservation success. Affordable housing at some other developments seems similarly nondescript.

Finally, part of the legacy of design is the location of the structures and the connections between the housing and other parts of the community. This was done with varying degrees of success. Wellington in Colorado combined conservation-based affordable housing with smart growth, allowing residents to afford housing that was accessible by foot or by bus to local jobs and services. Children in the Hancock, Vermont, houses can walk to school and eventually to the town green and ball fields.

10 Complexity fosters creativity. More than one of the participants in the dual goal projects confessed that “It ain’t easy,” to do them. Some of them laughed as they tried to describe the complex negotiations and multiple parties involved in the deals. But the very complexity involved in realizing multiple objec-

Resource: Guidebook on *Combining Affordable Housing with Land Conservation*

Drawn from their experience with the Loomis Farm conservation development, Dodson Associates and the Franklin Land Trust co-authored a guidebook on *Combining Affordable Housing with Land Conservation*. Designed to foster more sustainable communities that include both development of affordable housing and the conservation of natural resources, it established design and site planning principles, criteria for site analysis, and a formula for objective assessment of financial resources. It also suggests a number of ways to provide high-quality, low-cost architectural design, ideas for utilities and infrastructure, considerations for protecting visual quality, and guidelines for stewardship of open space.

See Dodson Associates and Franklin Land Trust. *Combining Affordable Housing with Land Conservation*. Ashfield, MA: Prepared for Center for Rural Massachusetts, May 1989.

tives often stimulated creativity, and sometimes made the project feasible through public and political buy-in.

Citizens of Wayland, Massachusetts, came out in droves to craft a project that addressed senior and market-rate housing, municipal uses, historic preservation, and recreational goals in addition to providing affordable housing and protecting 87 of the site’s 166 acres. The potential residents of Island Cohousing deliberately decided to include low- and moderate-income neighbors in their neighborhood by shifting a larger burden of the costs to the larger houses and minimizing customization. In addition, they challenged the local zoning, demonstrating that their process would result in a better community and ecological outcomes.

The Treehouse Community at White Brook Farm in Easthampton, Massachusetts (see sidebar, page 20), proposes to support foster families and include, as well, housing for seniors and market-rate homes. Wellington, Colorado, waived fees and provided incentives to promote redevelopment of a potential community liability: an abandoned and contaminated mine. In its place, rose an award-winning, affordable new-urbanist neighborhood, with transit and pedestrian connections to the town, and preserved open space with blue-spruce stands on site, linked to the thousands of acres in the White River National Forest.

Overall, the case studies demonstrate the creativity needed for such combinations and also underscore the possibilities.

11 Stewardship = Handle with care. Both the affordable housing and open space need to be protected and managed properly to ensure their permanent status in the community, maximizing the benefits of each while minimizing potential conflicts. Therefore, contracts, land deals, and long-term organized oversight need to be structured and managed carefully. A failure to do so can result in loss of or a breach in the land’s protection or the affordable housing.

In a few cases, protection of the land or affordable housing was not entirely permanent. Some projects lost

PROMISING TREND:

Homan Square

Homan Square is a 55-acre redevelopment project of the former Sears, Roebuck, and Co. world headquarters in the North Lawndale neighborhood of Chicago. Owned by the company since 1904, Sears, Roebuck wanted to redevelop the property in such a way that would satisfy both shareholders and stakeholders. Sears asked the Shaw Company to craft a development that would serve as a catalyst to return middle-class families and economic stability to the declining neighborhood. Begun in 1994, Homan Square included mixed-use development, including commercial space that provides jobs, job training, and community services, 310 housing units for a variety of middle and low-income families, and a community

center. Half of the apartments and 40 percent of the houses are supported by some form of public assistance. At the same time, despite the highly urban setting, Shaw dedicated one-third of the acreage as common open space, restoring native plants, green space, gardens, and parks to the neighborhood, and tied the site to an existing urban greenway formed by the Burnham plan. The private development helped create an incentive for homeownership in the area.

For more information, contact Mark Angelini of The Shaw Company at 630-990-8375 or mangelini@shaw-co.com or visit www.homansquare.org.

affordable units: Greenways in Waylands, Massachusetts, was to include 15 affordable senior units (in addition to the four single-family affordable dwellings) but the restrictions did not provide adequate protection and the units instead reverted to market rate. An early conservation-based housing project, the 182-acre Pilot Hill Farm in Tisbury, Massachusetts (see Martha's Vineyard sidebar, page 30), designated five of 27 building lots as "Youth Lots" to be sold to young island residents of moderate income. The lots were sold with a homestead mortgage, allowing the houses to revert to market rate if the original purchaser lived on the property for ten years. This resulted in the loss of these affordable units and a windfall for the original purchaser.

Instead, the affordable housing needs to be protected for the long term. Indeed, according to James M. Libby, Jr., the Vermont Housing and Conservation Board's general counsel, in the case of VHCB, the relationship with the conservation movement helped to introduce the concept of stewardship to the affordable housing community. Deed restrictions and resale provisions such as an equity and appreciation formula, with a permanent management structure, are conventional tools to protect affordable housing but other innovative approaches could be used to encourage permanent affordable housing.

Similar permanent protection is needed for the open space, with deed restrictions that preserve the character and ecology of the site while reassuring adjacent landowners and community members that the property will remain open space. An organization such as a conservation land trust, a municipal agency, or a homeowners' association needs to hold and monitor the easement and ensure the open space is being cared for in perpetuity. The 1989 Guidebook on Combining Land Conservation with Affordable Housing (see Resource sidebar) recommends a number of deed restrictions to help ensure management of the open space. The recommendations include preparing a forest management plan, ensuring continued farming of agricultural lands through agricultural use guarantees and right-to-farm notices, locating building envelope locations, and identifying no-build areas.

All of these projects had specific conservation goals and all ensured protection of the site, but used various tools. Ongoing maintenance and monitoring is an essential part of the long-term stewardship. Some of the projects have maintained farmland for more than 15 or 20 years. Others are far newer and need the time to determine the conservation outcome. Additional research would help assess the nature and success of ongoing conservation stewardship to determine the degree to which these proj-

ects result in good long-term outcomes for the land and its natural resources.

12 The roots are many. The motivations are mixed. Conservation-based affordable housing stems from a wide variety of motivations. Some of the project organizers expressed a moral obligation or a principled commitment to combine the two. Organizers of Loomis Farm, the OPAL projects, and the Treehouse community at White Brook Farm expressed such sentiments. The small towns of Lincoln, Tisbury, and Harvard, Massachusetts, as well as Denver’s large master-planned Stapleton development reflected community needs for both open space and affordable dwellings.

Gallisteo Basin Preserve, New Mexico (see sidebar, page 32), seems to also express this recognition.

Many of the combined projects grew out of the desire to protect both the local character and sense of place, as expressed in both the natural and human landscapes. Rapid and out-of-scale development simultaneously heightens awareness of the need to protect natural resources and natural areas while pushing land prices beyond the reach of long-time residents. Those issues are seen in many communities including the Florida Keys; Martha’s Vineyard and Lincoln, Massachusetts; Block Island, Rhode Island; and Breckenridge, Colorado. Most of these places have an economy based on natural

Martha’s Vineyard

Martha’s Vineyard is known for its maritime heritage and beautiful coastal plains, its bogs and its beaches. It also features extraordinary home values, which have escalated beyond the reach of many long-time residents and newcomers alike. The island’s rich conservation tradition has resulted in 34 percent of its land permanently protected but has also made the island all the more desirable. The beautiful landscape has long attracted wealthy homebuyers. The natural beauty and the development pressures have triggered the desire to protect this unique place as escalating home prices and property taxes have shut many long-time residents or their offspring out of the market.

Philippe Jordi, former executive director of the Dukes County Regional Housing Authority and current executive director of the Island Housing Trust, cited the common awareness among both conservation and housing groups on the island of the need to retain the community and the “story” of the place. In fact, the people at risk of being displaced represent a significant part of the island’s heritage, or in Jordi’s words, “the island’s DNA.”

Nonetheless, Martha’s Vineyard has had several conservation-based affordable housing develop-

ments—from the more recent Sepiessa and Island Cohousing, to projects from 30 years past, Sweetened Water and Pilot Hill Farm. The legacy of the early efforts may be the current willingness to proactively engage other organizations in the marriage of housing and conservation. There has been growing regulatory flexibility for limited development projects. The conservation of these properties also caused adjacent property owners to voluntarily place easements on their land.

Several activists, when asked why such partnership happens on the Vineyard, surmise that it is based on the desire to retain long-time community residents who reflect the place’s heritage, and yet can no longer afford to live on the island. Finding solutions to housing those native Vineyard residents also helps the land conservation movement since such residents often have frequent contact with the land and are instilled with a conservation ethic. In addition, while the Vineyard has the other tools of Massachusetts’ towns, it additionally has the Martha’s Vineyard Commission, a legislatively created body that has very powerful regulatory and planning powers, including the power to trump 40B requirements. (See sidebar on Chapter 40B).

resources and associated tourism, recreation, and seasonal residency. They also face a rapidly growing job market or increasing population that was cited as a factor in making open space preservation a social, environmental, and economic need. But communities also faced the loss of their teachers, police officers, local government employees, and long-time residents or their children, who could no longer afford to live there. Such people frequently represent the traditional values of the community or serve as long-time stewards of the place.

In no case was there an explicit regulatory requirement to combine affordable housing with land conservation. Inclusionary zoning or open space requirements (see

sidebar) or conservation subdivision zoning could potentially foster more examples of developments that link low- and moderate-income housing with land conservation. The section on regulations explores the effect of regulations on conservation-based affordable housing. But communities used a variety of tools to make these projects come to life: partnerships, donations of land and housing, bargain sales, use of public land and dollars, reduced permit fees and use of incentives.

Finally, some projects were born out of a need to gain political support. The combination of the two areas sometimes gave the project “legs”, making a challenging effort politically feasible. For example, Sepiessa was pri-

The practice of pairing conservation and affordable housing continues to evolve on Martha’s Vineyard. The island groups are shifting toward working together on the front-end, avoiding awkward positions by making joint initial determinations on how to use a property to achieve both housing and conservation objectives. Such a strategy helps minimize conflict or perceived competing interests. It also allows a housing group to lead on the development, an area in which they have experience, while keeping the conservation group focused on protecting the land. This means that housing and conservation groups stand shoulder-to-shoulder on the issues, providing a broader base of support for projects.

In part, this is due to the complexity of land use on Martha’s Vineyard. With the limited land on the island, most desirable land is built on so more and more properties that have possible conservation value also have existing structures on them. The Martha’s Vineyard Land Bank is addressing this by purchasing property jointly with Island Housing Trust, a community land trust. The landowner has

subdivided the land then sold the property separately to the IHT and the MVLB. In other cases the MVLB has simultaneously purchased conservation restrictions for some of the land purchased by the IHT. That approach provides the IHT with the necessary land area for zoning and health codes, but ensures that a certain portion of the land is permanently protected, resulting in a lower land purchase price for the IHT and an increase in the housing affordability. The IHT model has been to purchase land, build and sell the improvements (house), and ground lease the property to the owners of the improvements.

The mindset linking conservation and affordable housing becomes ever more ingrained on the island. John Abrams, the developer of Sepiessa Point and Island Cohousing, is convinced of the need for more environmentally sensitive affordable housing in concert with the island’s conservation tradition. And, groups like the Island Housing Trust foster such possibilities by promoting it in their guidebook for homeowners interested in protecting affordable housing within the community.

Source: Interviews of Philippe Jordi, Island Housing Trust; David Vigneault, Dukes County Regional Housing Authority; Matt Pelikan, The Nature Conservancy; and John Abrams, South Mountain Company.

PROMISING TREND:

Village at Galisteo Basin Preserve

The Village at Galisteo Basin Preserve is a proposed master-planned conservation community 15 miles south of Santa Fe, New Mexico’s city center. When completed, the property will include a mixed-use village center tightly clustered on 290 acres accompanied by more than 11,800 acres of permanently protected conservation land. The Basin was at risk of being developed into hundreds of 12- to 40-acre ranchettes. Instead, the project, led by the nonprofit Commonwealth Conservancy, will leverage the sale of 965 lots for both workforce and market-rate housing and commercial development, to underwrite the acquisition and stewardship of the 14,930-acre Galisteo Basin Preserve property, which includes both public and private conservation lands. The ranch adjoins 4,000 acres of public land owned by Santa Fe County, the state of New Mexico and the Bureau of Land Management.

The Village residential units will include single-family detached homes, apartments, loft-style live/work units, and cohousing units. In addition, the Village is designed to include more than 290 households that earn 50 to 120 percent of the Area Median Income (AMI), meeting or perhaps exceeding Santa Fe’s inclusive housing guidelines.

The Village will include around 150,000 square feet of commercial development and civic-serving facilities including an environmental curriculum-oriented char-



Galisteo Basin Preserve and surrounding area

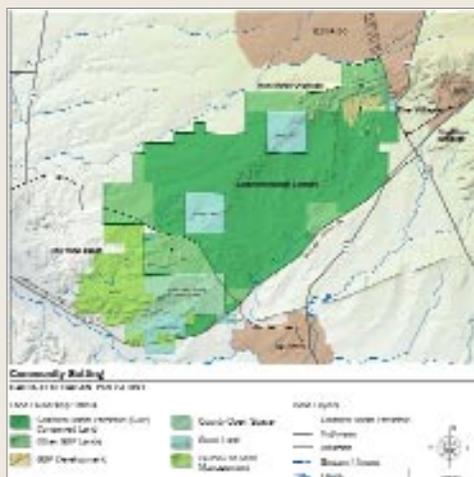
ter high school, a commuter train station, post office, firehouse, community center, library, chapel, amphitheater, retail, and a mix of residential units. The retail includes a café and restaurant, bookstore, neighborhood market, and artists’ studios. A proposed equestrian facility will be capa-

ble of boarding 100 horses. The city of Santa Fe proposed a new commuter rail system for the larger metropolitan area. Plans are to extend this line to the Galisteo Basin Preserve village center.

The Commonwealth Conservancy submitted the Preserve’s master plan to Santa Fe County in January 2006. The land’s conservation and development is guided by a rigorous analysis of the land’s hydrologic, topographical, and ecological values and constraints. Green building guidelines and design standards will ensure and encourage structures that are safe, healthy, and energy efficient, as well as reflective of the region’s beauty. A nonprofit conservation stewardship organization will oversee

care and management of the open space while a community land trust will be established to work with existing affordable housing organizations and the Village’s low- and moderate-income residents.

For more information, contact Ted Harrison of Commonwealth Conservancy at 505-982-0071 x.13 or on the Web at www.commonwealconservancy.com.



Galisteo Basin Preserve existing conditions

Source: Interview of Ted Harrison and the Village’s Master Plan, available online at www.galisteobasin-preserve.com. Photos courtesy of Commonwealth Conservancy.

marily a conservation project (and a major one by Vineyard standards), to which an affordable housing element was added, which helped build support for the land conservation. The Wayland Greenways project became a reality due to the wide support for its multiple conservation, housing, and municipal outcomes. The Vermont Housing and Conservation Board has found that combining both interests broadens community support and can make projects politically feasible.

There's been considerable action recently on the role of architectural design in affordable housing and in integrating green building into affordable housing but little on how to link site design that provides open space and protection of critical natural systems with affordable housing. This study is hopefully a catalyst for more action in this area.

13 The Northeast is a leader. The conservation development movement started in the Northeast (the first projects were in Lincoln, Massachusetts) and have slowly taken hold elsewhere. Conservation-based affordable housing seems to follow a similar pattern. In 1972, Codman Farm in Lincoln, Massachusetts became the first documented conservation-based affordable housing project.

Some credit for this trend must go to the rich legacy of conservation in the Northeast—with roots dating to the late 1800s. At that time, the region saw the start of the first land trusts and, according to J.A. Gustanski's research, the Northeast still has the highest density of land trusts in the country. The New England mindset of participatory democracy and protecting "the commons" may be at least partially responsible for a shared concern for the land and its people. This regional perception seems to influence the dual mission projects. (See sidebars, Promising Trends: Why Vermont and Massachusetts, page 36; Martha's Vineyard, page 30; and Lincoln, Massachusetts, page 19.) More support for this trend comes from the work of Randall Arendt, whose books, *Rural by Design*, *Growing Greener*, and *Conservation Design for Subdivisions*, are the oft-cited guides to conservation development. The bulk of the case studies are drawn from the Northeast and Arendt has actively advanced

PROMISING TREND:

City of Minnetonka Conservation Development

Rising land prices coupled with unique natural features or limited land for development is one combination that increases the need for conservation-based affordable housing. Minnetonka, Minnesota provides one such example. Home to the headwaters of the Minnehaha Creek as well as numerous wetlands and forested areas, the city made a commitment in the 1960s to protect natural areas as parkland. More recently, the city adopted conservation development techniques as a means to protect environmentally sensitive property. An on-staff environmental coordinator negotiates to ensure the assessment and protection of natural resources. At the same time, the city is committed to affordable housing, requiring 10 to 20 percent of multifamily development projects to be affordable, but also negotiating on a case-by-case basis for single-family projects. Underway is one such project: Meadow Woods. The redevelopment of this golf course includes 17 units on 21 acres. Amid the million-dollar single-family homes is one affordable duplex (two units). Half of the site is restored wetlands.

Another project, Portico, features six 950-square-foot accessory dwelling units adjacent to single-family homes plus six two-family homes. While not formally designated as affordable, these units might offer housing for a mix of income levels. Fifty-seven percent of the 24-acre property is set aside as protected open space with wetlands, hardwood forest, and alternative stormwater management areas.

For more information, contact Geoff Olson, Planning Director, City of Minnetonka, at golson@eminnetonka.com.

the concept of conservation development through his work with the Natural Lands Trust in Pennsylvania and throughout the Northeast.

Why Vermont and Massachusetts?

This study documents 4 development projects in Vermont and another 7 in Massachusetts, representing 11 of the profiled projects. The Vermont Housing and Conservation Board (VHCB) tallies a total of 25 “dual mission” projects, four of which were included here. The author also discovered other Massachusetts projects that were promising but were not included due to their similarity to existing cases.

Why is there such a prevalence of projects in Massachusetts and Vermont? Both states support both conservation and affordable housing through funding, legislation, policies, and programs and have the local groups to carry through. (See sidebars on Lincoln, Massachusetts; Martha’s Vineyard; Promising Trends: States’ Efforts; Chapter 40B; and the Vermont Housing and Conservation Board.)

Vermont and Massachusetts both have a long tradition of conservation, dating from the late 1800s. They each support land protection with conservation bonds (both states), general fund appropriations (Vt.), environmental license plate sales (Mass.), real estate transfer taxes (Vt.), planning support (Mass.), and local land banks (Mass.). They also allow land use tools, such as cluster subdivisions, that are consistent with affordable housing as well as land conservation.

The support for housing is strong too: Massachusetts gave rise to the first community land trust in the 1960s and has set a goal for communities to

provide 10 percent of housing as affordable. The state’s 40B provisions can challenge municipalities that do not meet the goal. Massachusetts’s Community Preservation Act provides funding for both affordable housing and land conservation while Vermont has the only state-funded agency combining both missions.

The states and local communities support the marriage of land conservation with affordable housing. But what “brings them to the altar” there at a higher rate than anywhere else in the country?

Perhaps it is a matter of imitation. John Abrams of Martha’s Vineyard’s South Mountain Company says the power of good models result in a “positive infection.” New England also takes pride in its unique identity and strong architectural character. A number of those interviewed in the course of this research spoke of an underlying culture that spawns such projects.

The New England town meeting epitomizes community activism and concern for neighbors. Places like Lincoln, Massachusetts have a “purposeful public spirit”, a culture of preservation, and a commitment to look out for fellow citizens that naturally translates to such efforts. Lincoln regularly features townwide conferences on the land use future and spends time educating townspeople on land use to raise issues ahead of time. (See also sidebars on Lincoln, page 19, and Martha’s Vineyard, page 30).

Sources: Interviews of Pam Boyd, John Abrams, Phil Jordi, Bob Lemire, Peter Flinker.; Open Space Action, 1968-69.

The Northeast has also deliberately connected affordable housing and land conservation in several frameworks—through the Vermont Housing and Conservation Board; through Massachusetts’ Community Preservation Act; through Block Island’s partnerships—that are rarely seen in other regions.

The location of conservation-based affordable housing may also be driven by growth dynamics. Polly Nichols and Pam Boyd of the Vermont Housing and Conservation Board, while speaking before a 2004 conference on Hawaii’s affordable housing dilemma, talked about the creation of VHCB. They cited growth pressures that

evolved from tourism. Tourists, who demanded an unspoiled rural landscape for recreation and relaxation, visited and decided to purchase a second home or to stay, using their purchasing power to buy up local housing. This practice limited the ability of local working families to afford housing, land, and the rising property taxes. At the same time, new development gobbled up farmland and was often poorly conceived and designed. Land conservation and affordable housing were linked.

14 Choose the place and case carefully. The Vermont Housing and Conservation Board, which has successfully shepherded at least 25 of these projects to fruition, notes that integrating conservation and affordable housing requires careful thought and a lot of hard work. When considered together each aspect can enhance the other. In VHCB's view, the most successful dual goal projects have been near or in a village or town so that residents have convenient access to services as well as access to conservation areas such as nearby farm and forest lands, swimming, skiing, town parks, trail heads, and so forth, or realize benefits such as protected habitat and species, clean air and water, and healthy natural systems.

However, conservation-based affordable housing is not appropriate in every place or case. Jeff Milder points out, in his thesis research on conservation and limited development projects, that in the case of conservation it often matters more which portion of a site is developed than how much of the site is developed.

When considering a limited development, the conservation community needs to evaluate the extent to which a project contributes to landscape fragmentation or connectivity and what that means to the conservation objective at hand. Much of that depends on the desired conservation goal or target. For example, Milder's research found that certain types of species and ecosystems were more sensitive to fragmentation and rarely compatible with development. Farmland, too, can be degraded by fragmentation. In other cases, some species, even rare ones, can do just fine in an integrated project. The severity of these impacts depends on the scale and intensity of the disturbance relative to the scale of the conserva-

tion target's space needs. Milder found that conservation development projects can help:

- a) Protect small but important conservation resources on the landscape such as riparian corridors, vernal pools, and their surrounding uplands, or small stands of old-growth forest. In this case, the project must retain the connection to the larger landscape necessary to protect the on-site resource.
- b) Function as buffers to large nature reserves or as low-intensity use zones in a regional mosaic of different land use types. In this way, conservation developments can expand the functional size of the core reserve while protecting them from influences of higher-intensity development elsewhere in the landscape.
- c) Provide core nature reserves in their own right.

The profiled projects showed fairly equal distribution in their stated conservation goals among four primary areas: farmland; wetlands, waterways, coastal zones, and riparian corridors; plant and animal habitat; or forest and woodlands. Other goals included scenic/aesthetic qualities, community gardens or parks, or unique natural features. Most projects had more than one stated conservation goal.

Groups undertaking these projects need to carefully consider the conservation goals and evaluate the possible impact the affordable housing and development might have. In some cases, it may be better to approach these projects using a community-wide strategy, integrating affordable housing in village settings while simultaneously meeting community conservation objectives on a separate site. This might benefit low- and moderate-income residents as well as the long-term protection of natural resources, working lands, and other conservation landscapes. But conservation-based affordable housing can have its place. Integrating on one site seems to be most likely in small towns or rural settings, especially to create an "edge"—with housing adjacent to existing development and conservation land buffering development from undeveloped natural resources, natural systems, or working lands. However, a military base closing or brownfield redevelopment may provide an

urban area with the opportunity to redraw the landscape, restoring natural systems and providing conserved lands (or connecting them) along with new housing or other development.

To benefit residents, the best location for the housing is adjacent to existing services, jobs, and transportation, in a smart growth setting. Some projects achieved this better than others—locating in town, adjacent to a school, shopping, commercial areas, or community park—in contrast to other projects where the housing was at scattered sites or clustered, but in an isolated location. However, some dispersed, scattered-site affordable housing might be appropriate such as for housing farm or forest workers or to minimize the overall impact on the conservation targets. In the end, community-based discussions need to continue on the most appropriate sites for affordable housing, to best provide for the people, and to ensure protection of the conservation goals.

The projects underscore the benefit of assessing conservation and development within the community—by undertaking strategic planning in each area and ensuring that land conservation and affordable housing are both intentional and deliberate and evaluating how the pairing may effect the counterpart.

Next Steps

THERE IS STRONG INTEREST and a need for land conservation and affordable housing. The public desires land conservation, as witnessed by the 76 percent success rate for land conservation ballot measures from 1996-2005. Likewise, 62 percent of Americans have deep concerns about whether firefighters, teachers, and others in their communities can afford housing, according to a recent National Association of Realtors study. Seventy-one percent believe government should put affordable housing on its agenda. Yet, data from the National Low Income Housing Coalition shows that low-income workers are priced out of housing rental markets across the country. The Coalition reports that in 2005 nearly 95 million people, 35 percent of U.S. households, had some type of housing problem.

In many cases conservation and housing will be pursued separately but as this study demonstrates, there are strong possibilities for a more strategic and integrated approach toward the two areas. Advancing conservation-based affordable housing will require creative approaches and partnerships, as demonstrated in the projects profiled here. Much of the field depends on good practices to promote both affordable housing and conservation development. Communities can benefit from greater awareness among developers, conservation professionals, and affordable housing advocates of the potential for conservation-based affordable housing at a variety of scales and in a variety of landscapes.

Communities would be well served by starting with a conservation plan: identifying the natural resources, wetlands and waterways, working farms and forests, and wildlife habitat, and determining priorities for protection. By understanding what natural assets it has and what is needed to protect them, a community can identify suitable locations for development, including limited conservation development and the integration of affordable housing.

All sectors would benefit from a defined set of principles of conservation development, to clarify the underpinnings that must be part of such projects. In addition, more can be done to ease the process of conservation-based affordable housing, allowing and enabling creativity to thrive.

Among the land trusts and the conservation community, along with private conservation developers and the public sector, there is a need to convene a discussion on conservation development in general, with special attention devoted to economic and social issues in defined regions, and specific focus on affordable housing as a community need. More advocates within the conservation community need to be made aware of the possibility of consciously linking conservation with affordable housing. Training and outreach at a variety of venues, such as including conservation-based affordable housing examples in courses, conferences, and publications that reach the land trust and affordable housing communities, can build this awareness.

The public sector also needs to know more about conservation development in general and its marriage with affordable housing. Additionally, in the view of VHCB, the involvement of community-based organizations can help restore local control over land use decisions affecting housing and conservation. The possibility for expanding conservation-based affordable housing requires creativity and flexibility from local officials, a desire for making such projects work and support for them with conservation development ordinances, funding, and policies that support affordable housing.

Public sector opposition or barriers can prevent conservation developments from including affordable units or ensuring their permanence. Other practices such as density breaks or bonuses, allowance of attached or multi-family units, breaks in permit or impact fees, or assistance on mortgages, could help foster the connection. Such changes could help make the combination financially feasible.

As for the private sector, this study has touched on integrating land conservation and affordable housing into large master-planned communities as well as mid-size and smaller-scale private conservation developments that incorporate a fewer units of affordable or moderate-income housing. Some high-end conservation ranches provide affordable dwellings for a ranch manager or land steward. Other projects provide a few units of moderately priced attached housing. Such units provide some limited options to accommodate a mix of residents and help address community housing demand.

The Conservation Fund actively seeks more information about other examples of conservation-based affordable housing in order to communicate the exciting growth of this new, productive collaboration of protecting nature and providing for basic human needs. In an effort to share these rich examples with conservation, development, housing, and public sector professionals, The Conservation Funds invites individuals to register projects on its Web site (www.conservationfund.org) or to join the conservation development list serve (www.greatlakes.net/lists/consdevelop/consdevelop.info) and discuss these issues. The Fund recognizes the need to pro-

mote and share this information and build the capacity for groups to undertake such initiatives through a better understanding of the challenges and opportunities realized from such integrated practices.

The Conservation Fund proposes to convene a summit on conservation-based affordable housing to pull together public, private, and nonprofit professional together to recognize new possibilities and benefits from the integration of conservation and affordable housing. Such a summit could include discussion on determining conservation goals, ensuring the stewardships of housing and conservation, and defining the underlying project principles.

This study cites a number of promising trends. With some gentle nudging and greater awareness, the potential exists to increase conservation-based affordable housing and add to the effective approaches that can promote a more sustainable society.

Conclusion

THESE PROJECTS inspire creativity. Projects like Stapleton, Opal Commons, Wellington, and White Brook, devised unusual and sometimes complex but inspiring solutions to common community challenges. They also require a deliberate and focused approach to make these efforts real. The poet Kahlil Gibran challenged us to “Rest in reason. Move in passion.” These projects express the realization of vision and commitment to community ideals of protecting land and providing for people. They demonstrate the interconnectedness of the natural and human systems and the complex solutions that create a win-win for all. Such distinctive combinations benefit communities by providing needed affordable housing and helping to protect the environment by preserving the landscape legacy. More than anything these examples demonstrate what can be achieved through will, commitment, and leadership.

BATTLE ROAD FARM

Lincoln, Massachusetts

PROJECT TYPE:

Mixed-income housing

DEVELOPER:

Keen Development Corp. and the Cottonwood Company

PROJECT TEAM:

William Rawn (Architect), The Architectural Team (Architect - Phase II & III), Michael van Valkenburgh Associates, Inc. (Landscape Architecture-Phase I and site), William Fleming Associates (Landscape Architect-Phase II & III); Town of Lincoln; Lincoln Foundation

SITE AREA:

Originally 47 acres including 24 acres housing; 9 acres to park buffer; 8 acres to commercial use

PROJECT SCOPE:

120 units total (30 houses with 4 condominium units in each); 40 percent affordable

CONSERVATION FEATURES:

- 59 percent of 24-acre housing site in common open space, including meadow, wetlands, Indian burial ground, and connection to town's trail system
- Trees inventoried and protected
- Adjacent to 750-acre Minute Man National Park

PRICE:

2 bedroom \$86,000 - \$184,000;
3 bedroom \$130,000 - \$234,500

STATUS:

Constructed 1987-1991

Battle Road Farm has the feeling of a traditional New-England village, with clapboard houses surrounding a town meadow, traditional landscaping, and a community meeting house. On closer examination, however, the almost 20-year-old development is 40 percent affordable, with each house containing four condominium units.



Battle Road condominium unit

OBJECTIVES

1. Help young families and first-time homebuyers purchase homes.
2. Connect to existing conserved lands and create a buffer for protected parklands.
3. Provide much-needed commercial development in the town.

BACKGROUND

The town of Lincoln, Massachusetts has demonstrated leadership in both providing affordable housing and conserving land. Until recently the affluent suburb met the state's goal of providing ten percent of the housing as affordable. In addition more than 40 percent of land in the town is permanently protected. The beautiful and desirable landscape has limited acres



Battle Road Meeting House

available for development. The rural character, combined with the proximity to Boston, resulted in high land and housing prices. Concern for the land and people have led Lincoln to be a leader in both land conservation and affordable housing—and to embrace the combination at select sites.

In the mid-1980s, Lincoln town officials grew concerned about the ability of young families and municipal employees to afford homes in the town. In response, in 1986, the town purchased 47 acres adjacent to Minute Man National Park and near the Hansom Civil Air Base on the north end of the town and designated 24 acres for mixed-income housing, nine acres for a

conservation buffer abutting the national park, (six acres of which was transferred to the National Park Service), and eight acres for an office building. The housing plan called for 120 units, all originally less expensive than the average house in Lincoln, with 40 percent permanently affordable. Voters approved the sale of 24 acres to the housing developer (see below) while town officials approved the rezoning masterplan by a vote of 10 to 1.

DESIGN

Modeled on a 19th century New England farm village, the homes feature traditional front porches and are clustered around a town meadow and a wetland, thereby minimizing the disruption of the natural environment. Instead of garages, two parking spots per unit are located in small paved lots adjacent to the homes.

The houses look like a series of farmhouses, instead of a condominium complex, although each house features four units. Even the landscaping is typical of 19th century farms with plants such as lilac, bridal wreath, and crabapple abundant. The curbsless roads echo the rural character with 24-foot width and no sidewalks. An innovative tertiary sewer treatment system is integrated on site, and uses the wetlands for effluent treatment. The development also features a common lawn, community gardens, and a meeting hall. Affordable units were limited to first-time buyers selected from a lottery. Half of the homes were reserved for local residents or their relatives, town employees, or employees of local nonprofit organizations.

FINANCING

In 1986, the town of Lincoln purchased the original 47-acre Battle Road Farm land for two million dollars, financed by a voter-approved bond. An additional \$50,000 from the bond covered consulting and legal fees. Following many community meetings and input the plan called for a mix of uses, including both market-rate and affordable housing. Voters approved the mixed use concept at special town meetings in 1986. Following an open development competition (through an RFP process), the voters also approved the \$1.4 million sale of 24 acres to Lincoln House Associates, a partnership of

The Cottonwood Company and Keen Development Company, for affordable housing. This represented a significant discount given the zoning entitlements that conveyed.

An 120,000 square foot office building constructed on an adjacent eight-acre site (part of the original Battle Road Farm) helped to subsidize the housing through its tax revenues. The office developer contributed \$150,000 to offset the project's cost and \$650,000 for access road reconstruction and alignment.

The Massachusetts Housing Partnership provided interest subsidies and a \$825,000 Community Development Action Grant, to help pay for infrastructure costs. Assistance from the Massachusetts Housing Finance Agency's Homeownership Opportunity Program allowed 40 percent of the homes to be purchased by low- and mid-income buyers; the remaining homes were sold at market value. Development financing came through loans from Eliot and First Trade Union Saving Banks.

State grants offset part of the construction of the private, package sewage treatment plant. While innovative in design, the permits needed for design and development of the sewage treatment plant delayed the housing construction. In the meantime the recession hit the Northeast, which made market-rate sales more challenging. The original construction lender, Eliot Saving Bank, was taken over by the FDIC, and then transferred to the Massachusetts Housing Finance Agency.

PROTECTION AND STEWARDSHIP

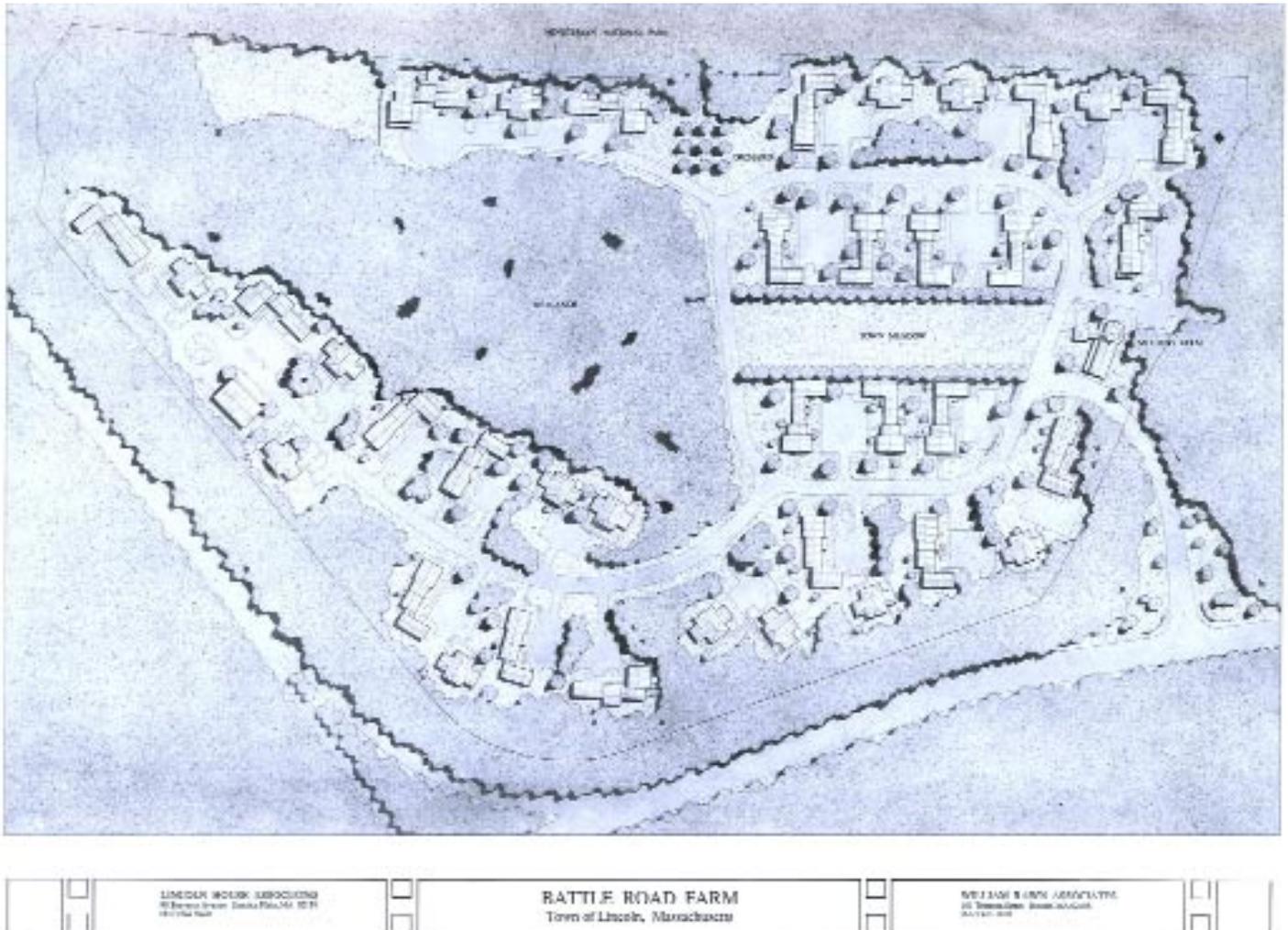
The Lincoln Foundation, a private nonprofit organization that develops and maintains affordable housing throughout the town, established deed restrictions making the units permanently affordable. The resale of affordable homes is restricted to be proportionate to a percentage of the market value originally paid. With each unit sale, Lincoln Foundation helps to find a buyer and retains the right of first refusal to ensure the unit's ongoing affordability. The Foundation also offers loan programs to help homeowners with assessments and capital improvements.

Over time, as the need for affordable housing has increased in Lincoln, the town has bought some of the market-rate units and converted them to affordable ones, in order to increase the number of affordable units in the town.

The 750-acre Minute Man National Historic Park lies to the south of the Battle Road Farm development. The town dedicated nine acres as park buffer with at least six acres conveyed to the National Park Service during the project's planning. The development's common open space, 14 of the 24 acres, includes 5.3 acres of wetlands that are used for tertiary sewage treatment. It also includes a town meadow and woodland as well as an Indian burial ground.

CHALLENGES

1. Maintaining the level of affordable housing in the town. Until recently Lincoln has provided ten percent of its housing as affordable.
2. Lengthy permitting (more than two years) for innovative sewage treatment system was an added expense and pushed the project's completion to a less favorable market situation.
3. Vagaries of the real estate market. The recession of the early 1990s contracted the market, and challenged the developers' ability to sell the market-rate units. The recession also led the FDIC to take over the primary lender, which resulted in less favorable loan terms. In



Battle Road Site Plan, courtesy of William Rawn and Associates, Architects, Inc.

more recent years, the affordable units are rising faster than the income of the targeted population.

4. The town originally planned that 75 to 80 percent of the homes would be affordable but the recession led to an adjustment to 40 to 50 percent.
5. Prices of affordable units are linked to market-rate units. In a strong market the affordable units exceed income levels of target population.
6. Delays in restructuring the financing caused home sales to fall through and resulted in weather damage to homes as construction was postponed.

LESSONS LEARNED

1. Need to carefully set formulas for sales and resale to ensure permanent affordability while still helping first-time homeowners build nest egg.
2. Combined projects can result in multiple stakeholders supporting the project and can build public support. In turn, the wide variety of interests can make the project viable.
3. The partnership between the town, the developer, state and federal agencies, and nonprofit foundation enabled this project to succeed. Battle Road Farm remains a model for the low-income housing in an affluent suburb. According to the ULI report, the town's role as initiator of the project enabled the developer to focus on the project's design and construction, instead of the political battles associated with entitlement.

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Interview of Kathy McHugh, Trustee, Lincoln Foundation (May 26, 2005).

Photos courtesy of Keen Development Corporation. Site plan courtesy of William Rawn Associates, Architects, Inc. Please contact www.rawnarch.com for more information on the site plan.

BEACON HILL LANE

Block Island, Rhode Island

PROJECT TYPE:

Greenway and owner-occupied single-family homes in traditional architectural style

DEVELOPER:

Block Island Economic Development Foundation (BIED)

PROJECT TEAM:

BIED; The Block Island Land Trust; The Conservation Foundation's Successful Communities Program; The Nature Conservancy; Manitou, Inc. (Architect); Girard Bros. Construction Company (Builder)

SITE AREA:

12 acres, with 7 acres protected open space

PROJECT SCOPE:

7 single-family homes (all affordable)

LOT SIZE:

Between .5 and .75 acre per lot

CONSERVATION FEATURES:

- 58 percent of the site preserved
- Connects to 500 acres of open space and the Great Salt Pond
- Part of the island's 2,500 preserved acres and 27 greenway miles

PRICE:

Initial sales were at \$133,000

STATUS:

Completed in 1992

Ten miles off Rhode Island's coast, Block Island is being rapidly consumed by Wall Street trophy homes. Skyrocketing land prices threaten the island's tourist economy and rural community. In response, the nonprofit Block Island Economic Development Foundation (BIED) initiated Beacon Hill Lane to provide affordable housing that is "compatible with the culture and traditions of the community". The seven homes were completed in 1992, adding a vital connection to the island's 2,500 preserved acres and 27 greenway miles.



Beacon Hill houses lie next to island open space

OBJECTIVES

1. Provide affordable housing opportunity for year-round residents, using local architectural style and siting that is compatible with island's rural landscape
2. Encourage volunteer work by providing local residents with economic stake in the Island community
3. Pursue affordable housing project without federal funding

BACKGROUND

Tiny Block Island's tourist economy depends on its open space and natural beauty. The land supports a number of rare and endangered species and habitat protection is critical.

Tourism and the popularity of the island have overcome the traditional fishing and farming economy, resulting in housing prices beyond the reach of low- and middle-income residents. There is an overwhelming need for affordable housing compatible with the rural landscape, culture, and tradition of the island community.

The Block Island Economic Development Foundation's (BIED) first affordable housing project was a rental unit structure funded with federal Department of Housing and Urban Development money. Wanting more control over their projects, BIED decided to pursue a second affordable housing development without federal funding. The development was planned to include single-family for-sale homes, recognizing the need for home ownership on Block Island.

At the same time The Conservation Foundation's Successful Communities Program (SCP) chose Block Island as a smart growth case study. SCP met with town officials and interested parties (BIED, the Block Island Land Trust and the Nature Conservancy) to identify primary concerns on the island.

All agreed that affordable housing and open space were the primary community concerns. In its comprehensive community plan, the town council set the goal to preserve 50 percent of the island as open space. The conservation organizations were concerned with habitat protection for the number of rare and endangered species being driven from the mainland. All five groups agreed on the need for more affordable housing.

Conservation and affordable housing interests worked together to acquire and build the units at Beacon Hill Lane. Conservation groups—The Conservation Foundation and The Nature Conservancy—located and acquired the land and raised acquisition funds. The housing partner—the BIED—did the planning, construction and sales.

DESIGN

The 12-acre site was purchased from Mrs. Mary Erlanger who offered to sell at a bargain price of \$275,000. The Conservation Foundation's Successful Communities Program, working with the local

Island partner organizations, held an architectural design competition to select the architect for the homes. The design reflected traditional building materials and the Island's vernacular architectural style, making the houses indistinguishable from market-rate homes. The seven houses were clustered in the corner of the property with the remaining seven acres permanently conserved.

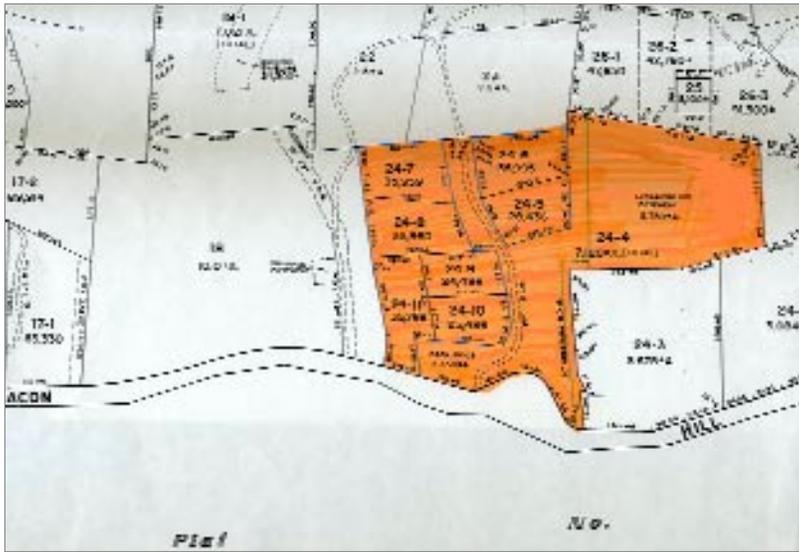
The conservation area was left in its natural state (woody vegetation) except for a greenway trail. The Nature Conservancy periodically mows the trail that connects approximately 500 acres of open space from the Long Island Sound to the island's Great Salt Pond. The greenway is part of a 27-mile island-wide system of paths that wind through and connect the island's 2,500 acres of protected open space.

Homeowners were chosen from a pre-approved waiting list and names were drawn at random during a public meeting. Applicants had to meet several criteria to get on the waitlist: income guidelines, length of time trying to get housing, year-round commitment to the island, and demonstration of volunteer work. All the homeowners were year-round island families as well as first-time homebuyers. The seven families included eight children and 12 adults, with occupations ranging from teacher to bookkeeper, real estate salesman to builder.

Each home was originally sold at \$133,000. In comparison, the 2004 market rate for a lot with a water view exceeded \$900,000. To maintain the housing affordability the homeowners must sell their homes to BIED. BIED can repurchase the homes at the original price plus the cost of improvements and any Consumer Price Index increase. One family has since sold their house back to BIED, which, in turn, sold it to another family on the waiting list. An additional benefit of the affordable sales price for the



Cynthia Pappas of the Block Island Land Trust in front of a Beacon Hill house



Beacon Hill site map

homeowner is the low real estate taxes that result, although a poor town or county government might see this as a problem.

FUNDING

The majority of the project's funding came in one \$200,000 grant from the Champlin Foundations. Beacon Hill was Champlin's first affordable housing project. Initially skeptical of the project, Champlin insisted on placing the project funds in a Nature Conservancy account, because of the conservation group's track record. Additional money was generated when the Block Island Land Trust, a municipal agency authorized to protect open space, purchased the conservation easement (funded by a three-percent real estate transfer fee). BIED arranged both construction and mortgage loans with the local Washington Trust Company bank. Additional funding was pieced together to support design, planning, and the subdivision process.

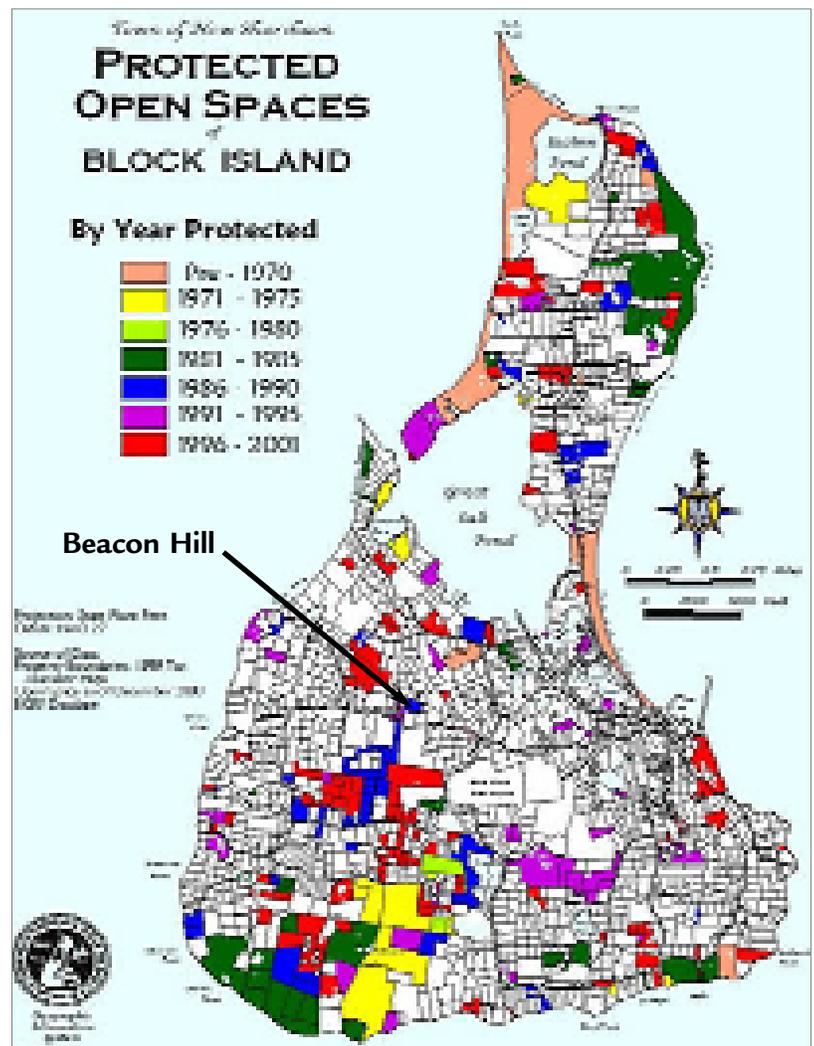
PROTECTION AND STEWARDSHIP

The Block Island Land Trust ensured that the land was protected by placing and holding a conservation easement on almost four acres of the land. The Nature Conservancy monitors the easement and maintains the greenway and open space. The remaining open space consists of buffers screening the house lots from the roads.

Homeowners maintain their own houses while the BIED manages the affordable housing, handling the sales and ensuring the ongoing affordability of the homes. Based on laws existing at the time and the bank's insistence, the resale value was limited for 30 years, which resets with each sale. This means if an individual homeowner holds the house for more than 30 years he or she could sell it at market value. BIED has apparently lengthened the time limit in its subsequent projects, thanks to evolving law.

CHALLENGES

The cost and availability of land was the largest obstacle in the Beacon Hill project. The organizations were fortunate to find a generous landowner and to secure a large private grant from a conservation funder.



Beacon Hill Lane relative to Block Island Open Space

LESSONS LEARNED

1. Affordable housing projects can succeed without federal funding.
2. Success often requires a coordinated effort.
3. Affordable housing and land conservation can occur even where land is expensive.
4. When residents own their homes they have more of an economic stake in the community, and thus, are more engaged in civic affairs, including volunteering in a variety of capacities.

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SOURCES

Interviews of Keith Lewis, The Block Island Land Trust, (June 2004) and draft case study prepared by Keith Lewis, "Beacon Hill Lane: An Open Space Affordable Housing Project on Block Island", 6/21/04.

Block Island Economic Development Foundation, Inc. Beacon Hill Lane (brochure), approximately 1986.

Photos by Malcolm Greenway. Site map courtesy of Keith Lewis. Block Island Open Space map courtesy of the Town of New Shoreham, Rhode Island.

CODMAN FARM

Lincoln, Massachusetts

PROJECT TYPE:

Historic preservation and agricultural land protection with high-density affordable housing and local shopping mall

DEVELOPER:

Action for Boston Community Development (affordable housing manager) and G. Arnold Haynes, Inc. (mall developer)

PROJECT TEAM:

Rural Land Foundation, Lincoln Land Conservation Trust, Lincoln Foundation, Houston Jackson (architect).

SITE AREA:

241 acres total with 210 acres of protected open space (farm and woodland); 12 acres of affordable housing; 4 acres of commercial mall and 15 acres of historic estate.

PROJECT SCOPE:

125 units: 72 low- to moderate-income units; rest are market-rate

PRICE:

\$447-\$669 monthly for 1-3 BR units

CONSERVATION FEATURES:

- 210 acres (87 percent open space) of agricultural lands plus historic house, gardens and barn
- Link to broad swath of protected land
- Community garden
- Ongoing community agriculture and location for community events

STATUS:

Completed 1976

In the early 1970s, residents of Lincoln, Massachusetts, a town 15 miles from Boston, worked to protect the 241-acre historic Codman Farm. Through a unique set of partnerships and town commitment, the land was used to achieve several community objectives: farmland protection on the bulk of the parcel, with the remaining acreage developed as Lincoln Woods—a low- and moderate-income housing cooperative—and as a local shopping center.

OBJECTIVES

1. Protect land and maintain economic diversity in the community
2. Preserve natural beauty and rural character of the town
3. Provide commercial center
4. Build affordable housing to maintain mix of residents

DESIGN

More than 30 years ago, a host of local organizations and businesses in Lincoln, Massachusetts, embarked on a unique conservation and development project to maintain the town of Lincoln's agricultural and rural legacy and to address the need for affordable housing. At her death in 1967, Dorothy Codman, the last of the Codman line, bequeathed her house and 15 acres to the Society for Preservation of New England Antiquities, 25 acres to the Lincoln Land Conservation Trust and 200 acres to be sold, with proceeds to be placed in trust for the benefit of Lincoln's residents. Many of Lincoln's residents, concerned about the potential development of 200 acres of open space, organized to protect the land while meeting broader community needs for affordable housing and commercial space.

As part of a broader conservation effort, the Rural Land Foundation (RLF) paired land protection with limited development on a portion of the site. In 1972, RLF purchased 71 acres of the Codman Farm parcel from the Codman trustees for \$275,000, and then worked with other civic groups on a plan to address the community's housing, commercial, historic preservation, and land conservation interests.

The town wanted to see the historic Codman farm and open space protected. A number of organizations joined in. RLF purchased the farm and held the land until the town approvals could be secured



Codman barn and crops



Lincoln Woods affordable housing

for the limited development. According to Bob Lemire, long-time area conservationist, RLF undertook a careful assessment of the land, identifying where development could take place; determining what other community needs could be met; and hewing to a town commitment to meet those needs. Then The Lincoln Foundation took the lead on the affordable housing

Since its acquisition, the majority of the site remains as agriculture and open space, managed by the Lincoln Land Conservation Trust and the town of Lincoln. In addition, the Lincoln Foundation led the development of Lincoln Woods: 125 units of high-density affordable housing and a small, privately owned sewage treatment plant located on 12 acres. And G. Arnold Haynes, Inc. developed the remaining four acres as the Mall at Lincoln Station, which was repurchased by RLF in 1991 as a revenue-generating asset of the organization.

The farmhouse, barns, and 22 acres of land were part of Dorothy Codman’s farm. The barns reflect traditional farm architecture and date from the 1740s to the 1870s. The Farm produces and sells Lincoln-grown products including eggs, pasture-raised beef, lamb, pork, and veal while promoting New England’s agricultural heritage. Field crops include sweet corn, hay, and pumpkins. Codman Community Farm and Gardens (CCF) also offers garden plots for summer tending and hosts a number of community events such as the annual autumn harvest fair and spring sheep shearing. The Lincoln Land Con-

servation Trust owns and manages the land while CCF runs the farm and garden programs.

The Lincoln Foundation committed to creating a housing cooperative, a decision that, according to some involved, may not have been the best approach. Escalating local house prices were preventing the next generation from staying in town. Lincoln Woods was an attempt to address this with for-sale units. The units served 25 percent low-income (50 to 80 percent AMI), 25 percent moderate-income (80 percent AMI), and 50 percent offered at market rate. Once the units sold, Lincoln Foundation passed management and operations to the cooperative. Barkan Management currently manages the homes and surrounding property. The mall was designed to meet community needs and scale, originally including a supermarket, bank, hardware store, and post office, plus other shops and services.



The Mall at Lincoln Station

FINANCING

In 1969, out of a series of fortunate events emerged state funding to support the acquisition of 122 acres of the Codman farm plus other lands totaling 570 acres. Funding came from the federal Land and Water Conservation Fund and the Massachusetts Self-Help Fund. The town also supported the acquisition through property tax levies, approved at the 1969 Town Meeting.

The Lincoln Foundation secured a low-interest loan to support the development of Lincoln Woods through the Massachusetts Housing Finance Administration. G. Arnold Haynes, Inc. developed privately four acres as the Mall at Lincoln Station.

PROTECTION AND STEWARDSHIP

The conserved land at the original Codman Farm estate is under a mix of ownership, with farming continuing on site. Through the support of the Codman Trust, the Codman Community Farm and Codman Community

LESSONS LEARNED

1. Conservation and affordable housing projects can bring together diverse groups and thus build community support for very complicated projects, realizing goals that alone, none of the groups could achieve.
2. Codman advanced creative development options to achieve land conservation while meeting a number of other community interests.
3. Built awareness of need for alternative to two-acre zoning. Resulted in the creation of an Open Space Residential District to protect 70 percent open space in exchange for density bonus. An even greater density bonus could be realized if a high percentage of the units were affordable.
4. Co-operative management was unwieldy. Consider condominium instead of co-operative management to allow for financing flexibility.
5. Evaluate method so people don't need to move out as their income goes up and they no longer qualify for affordable units.
6. Need to set careful formulas for sale and resale prices.

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All photos courtesy of Robert Bird.

Harvard, Massachusetts

PROJECT TYPE:

Farm and woodland protection with small number of market-rate lots and affordable units

DEVELOPER:

Harvard Conservation Trust improved already-built units

PROJECT TEAM:

Town of Harvard, Harvard Conservation Commission, and Harvard Conservation Trust

SITE AREA:

133-acre site with 85 acres of conservation land, 5 acres for farmhouse and affordable units, and remainder sold in market-rate lots

PROJECT SCOPE:

5 affordable units on site (managed with another 4 in downtown)

PRICE:

Current rental rate is around \$700-\$900 monthly

CONSERVATION FEATURES:

- Almost 65 percent of the site is permanently protected (additional conserved land surrounding farmhouse)
- Town trails through hardwood forest, marshland, fields, and rock outcroppings
- Preservation of agriculture

STATUS:

Roughly 1985-1998

In comparison to other profiles, the Great Elms project featured land conservation together with the safeguarding of existing affordable housing. In 1985, the town of Harvard purchased the 133-acre Hayes family farm to preserve the bulk of the land for its rural character. Splitting off market-rate lots generated the funding to support the land conservation. The town's partnership with the Harvard Conservation Trust resulted in the trust managing five existing affordable units.

OBJECTIVES

1. Demonstrate town's desire to guide growth and development
2. Acquire land for conservation and municipal use
3. Maintain existing moderate-income housing

BACKGROUND

Faced with the possible development of a 133-acre farm in the community, the town of Harvard borrowed \$1,100,000 to acquire the Hayes property in 1985. The Hayes family had been considering development options and had even had the land tested for septic drainage, which set off alarm bells among town citizens.

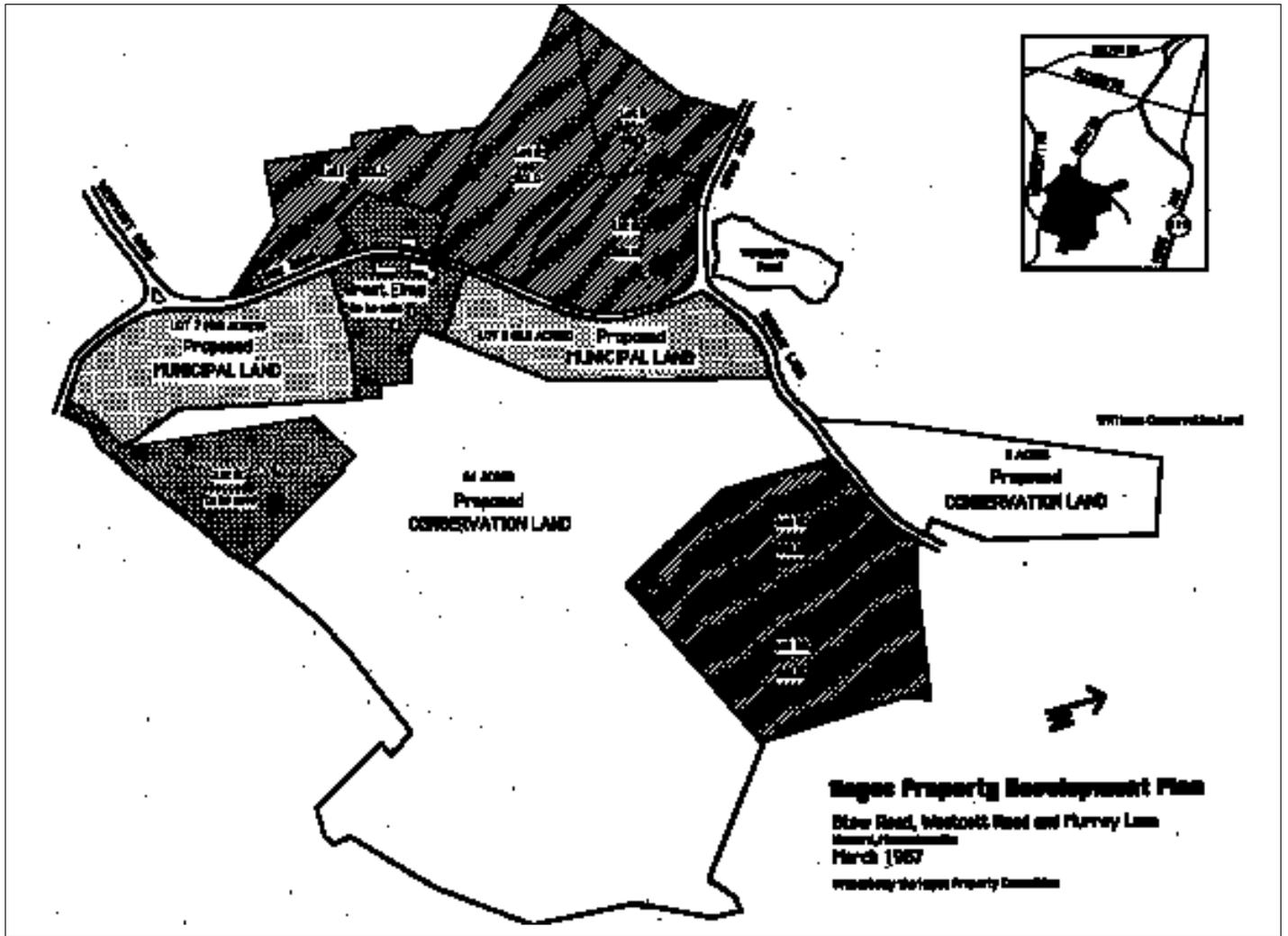
DESIGN

Using a loophole that existed at the time enabled the town to purchase land and then promptly resell it. Thus, the town bought the Hayes property, then proceeded to carve off and sell seven market-rate lots at four to five acres each, which generated close to \$1,000,000 in financial support of the conservation of the open fields and wooded areas. The lots were subject to building restrictions, including conservation easements and the requirement to be only minimally visible from the frontage road, to maintain the traditional scenic character.

Almost 70 acres of beautiful back land was given to the town's Conservation Commission, but the town still needed about \$75,000. The remaining apple cottage, barn, and nineteenth-century farmhouse, known as Great Elms, had five de facto affordable rental units. The town, lacking a housing authority or housing commission, was not in a position to manage the affordable units. So, recognizing that affordable housing was a part of protecting the rural character of the community, the Harvard Conservation Trust (HCT) purchased those, along



Great Elms farmhouse (location of affordable housing)



Great Elms Site Plan

with the barn and 4-1/2 acres, for \$75,000, with the stipulation that HCT would manage the rental units as deed-restricted affordable units for municipal employees. The town also retained the right to repurchase the property at any time at the original selling price plus the cost of capital improvements and a figure for inflation.

Eventually the HCT also acquired another four units of affordable housing, at Harvard Inn at the center of Harvard, and these were paired with the five units at Great Elms so four of the nine are reserved for municipal employees. The town also held 16 acres for future municipal use, but around 1998, the town sold these two lots, restricting them to agricultural use. Currently they are used for grazing horses.

FINANCING

The town, in a strong financial position in the mid-1980s, borrowed from a bank the \$1,100,000 to acquire the property. The sale of the seven market-rate lots generated almost \$1,000,000. The town also sold the Great Elms farmhouse, cottage, and barn for \$75,000 to the HCT. With the consultant expenses and transaction fees, the town permanently protected 69 acres of land at a net cost of \$215,000. This cost was further offset by the later sale of the 16 acres (at \$280,000 total) that had been reserved for municipal use.

PROTECTION AND STEWARDSHIP

The town's Conservation Commission manages the 69 acres of backland conservation land and the conservation easements. A public trail winds across the grassy fields and marsh lands and through the hardwood for-



Great Elms conserved land

est and past rocky outcroppings, then connects to an adjacent conservation property of more than 20 acres. Due to the limits of the Conservation Commission, HCT also maintains the conserved land.

As for the housing, when they were first acquired the Great Elms units were de facto

affordable housing. In the mid-1990s, HCT secured federal HOME grants of close to \$300,000, for de-leading, updates, and improvements. The grants stipulated that the units be permanently affordable. Now they are administered through state affordable housing requirements and have permanent deed restrictions. The Great Elms units are paired with the Harvard Inn units and offered to families earning 60 to 80 percent of the area median income. The HOME grant also made two of the units subject to a stricter requirement to offer them to families at less than 50 percent median income.

CHALLENGES

1. Starting in 1987, the Harvard Conservation Trust was thrust into managing the affordable housing, which, in the words of executive secretary Audrey Ball is “not a trivial thing to do.” The Trust assumed the role to help meet the community need but in the long-term hopes the town will resume the management.
2. The town was able to buy and sell land to generate funds for conservation through a loophole that no longer exists.
3. The Trust has not been able to determine an appropriate use for the barn at Great Elms. Currently it is vacant.

LESSONS LEARNED

1. A conservation organization should enter carefully into management of affordable housing.
2. These deals often require creative financing.
3. Some HCT trustees felt their engagement in affordable housing was a mistake but the majority found it supported their overall mission of protecting the rural character of the community.

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Development plan used from the Town of Harvard’s Report of the Hayes Property Committee (March 7, 1987). Photos courtesy of Sue Toll, Harvard Conservation Trust.

GREENWAYS-PAINE ESTATE

Wayland, Massachusetts

PROJECT TYPE:

Senior and affordable housing paired with historic preservation and protection of key conservation links

DEVELOPER:

Consortium of McNeil Group Companies

PROJECT TEAM:

Town of Wayland, Sudbury Valley Trustees

SITE AREA:

166 acres: 87 acres protected (52%), 33 acres housing and elderly facilities; 10 acres playing fields; 36 acres reserved for future municipal use

PROJECT SCOPE:

Four single-family affordable homes and one moderate-income home (15 affordable units of assisted living were supposed to be provided but they were not adequately protected so they reverted to market-rate unit)

PRICE:

Single-family homes sold for \$100,000 in 2002

CONSERVATION FEATURES:

- Adjacent to several conservation areas
- Contiguous with the 3,600-acre Great Meadows National Wildlife Refuge
- Provides migratory bird and wildlife corridor and habitat

STATUS:

Completed 2002

In the affluent suburban town of Wayland, Massachusetts, citizens pledged unanimous support for the Greenways project along the Sudbury River. The project protected the historic Noyes-Parris House and 52 percent of the 166-acre site while providing affordable and market-rate housing, senior housing, an assisted living and senior health center, and sports fields. The project also reserved land for future municipal uses.

OBJECTIVES

1. Protect one of the last remaining large undeveloped tracts in town
2. Connect to broad network of conservation land
3. Fulfill a mix of community interests including affordable housing and senior facilities
4. Restore the historic Noyes-Parris House

BACKGROUND

In the early 1990s, the Paine Estate was one of the last remaining large tracts of undeveloped but unprotected land in Wayland, Massachusetts, an affluent suburban community about 20 miles west of Boston. The location of this 166-acre site, on the banks of the Sudbury River adjacent to several conservation areas and contiguous with the 3,600-acre Great Meadows National Wildlife Refuge, made it especially valuable from a conservation standpoint. In addition, the site contained the historic 17th-century Noyes-Parris House (the oldest house in Wayland), the 1911 Greenways summer home, as well as a scenic landscape of “rolling fields, stone walls, and river [that] has remained essentially the same for over 350 years” (Clark and Windmiller 1997). Development of this site with a conventional subdivision would likely have severed the critical Sudbury River habitat corridor and destroyed much of this historic landscape.



Traditions of Wayland senior housing
(In historic Paine Estate summer home)

When the trustees of the Paine Estate indicated their intention to sell the property, interest in the site’s ecological, scenic, and historic values attracted a diverse set of stakeholders to try to shape the site’s future, including Sudbury Valley Trustees (a regional land trust), the town of Wayland, and the Massachusetts Department of Environmental Management (DEM). In 1993, the Wayland Board of Selectmen appointed a task force to study options for the acquisition and use of the property should the town decide to get

involved. Within the task force, a series of committees examined issues such as land use, historic preservation, open space and natural resources, recreation, and affordable housing.

Concurrently, Sudbury Valley Trustees (SVT) studied the feasibility of various physical layouts and financial structures for moving ahead with a limited development on the site. The Wayland public's keen interest in the Paine Estate, combined with the town's strong tradition of citizen participation, resulted in a groundswell of public involvement in the planning process. Citizens from all walks of life donated hundreds of hours of volunteer time, hosted meetings in their homes, and advocated for the town to acquire the property.

DESIGN

After considering numerous alternatives, the task force and SVT agreed on a plan to acquire the 166-acre site and partition it for multiple uses: 87 acres of conservation land in the most ecologically important areas; 33 acres to be developed with affordable and market-rate single-family housing and senior housing as well as an assisted living facility and health center for the elderly; 10 acres reserved for town playing fields; 36 acres to be reserved for future municipal uses; and a full restoration of the Noyes-Parris House. They called this project "Greenways."

SVT purchased the Noyes-Parris House and 11 acres, subsequently dividing the land into four lots to provide an additional three market-rate dwellings surrounding the historic house. Following the placement of restrictions on the historic home and preservation of the interior and exterior features guided by the Wayland Historical Society, SVT sold the house and the lots to a private developer.

Separately, the development included 17 detached single-family houses for homeownership. Of the 16 homes that were originally proposed, 25 percent were to have

perpetual restrictions for affordability. Four units are affordable, at 80 percent of the area median income. Another unit was made available for a moderate-income buyer and is restricted in sale to a town employee. In addition, the senior facility was built surrounding the Paine family summer house, Greenways, which is used as the facility's main building.

FINANCING

To raise the \$5.4 million needed to purchase the site, SVT proposed an intricate arrangement involving two



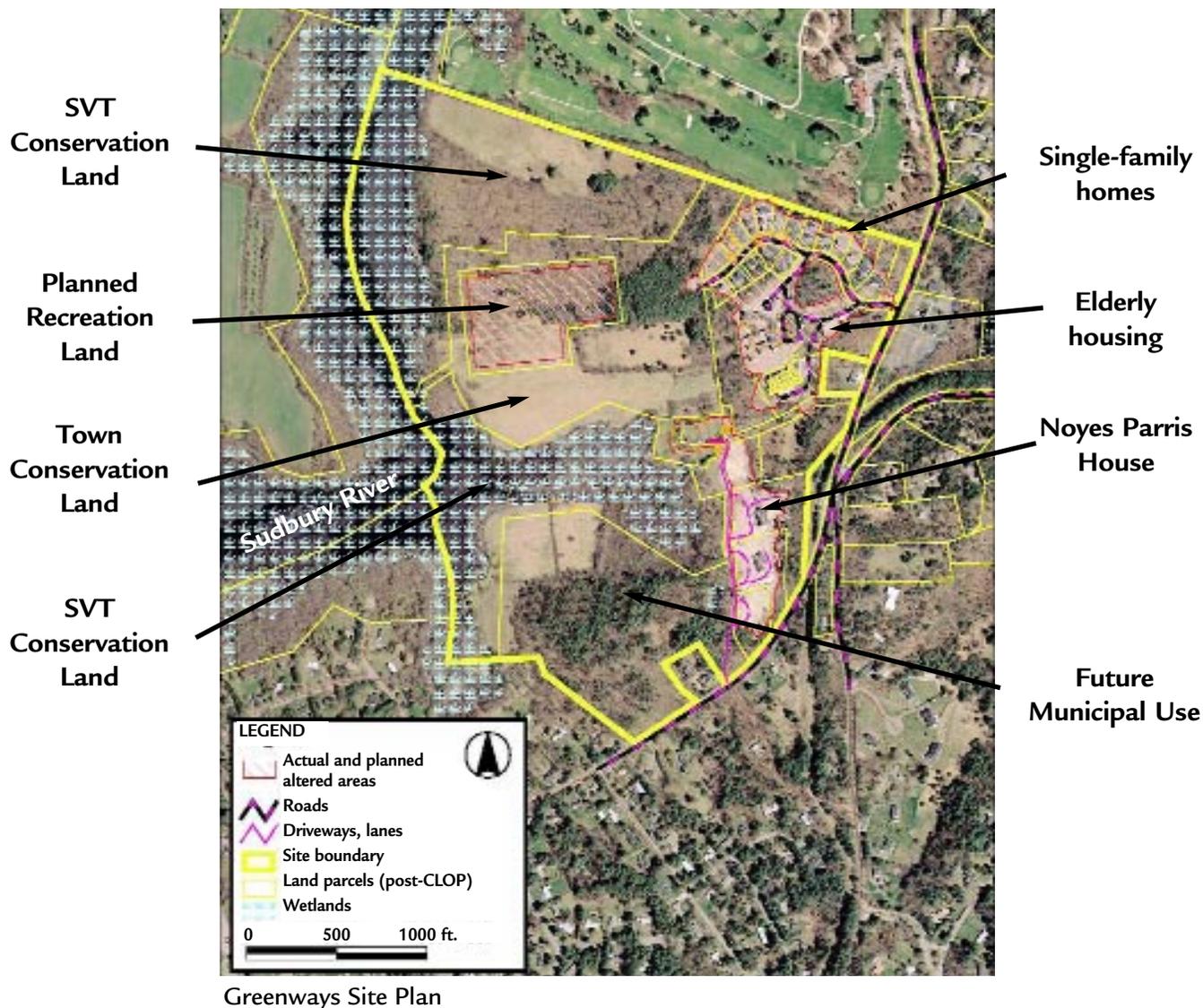
Single-family homes at Greenways

sequential land purchases and limited developments. The town of Wayland funded the first purchase after its residents, at a 1994 town meeting, voted unanimously to allocate \$3.3 million for the project. Observers attribute this unanimous support to the diversity of constituent interests that the proposal addressed; without such inclusive goals, success would have been unlikely.

Funding also came from SVT as well as from DEM, which used state and federal funds to purchase an easement over the conservation lands to which Wayland and SVT would own fee-simple and would manage. DEM continues to own and monitor the easement.

After closing on the first part of the land purchase, the town formed a new task force to formulate a request for proposals (RFP) seeking a developer to build the agreed-upon development program. Like the first task force, this one was entirely volunteer-staffed, though hired attorneys and consultants provided assistance in realizing a good financial return for the project. Simultaneous to the RFP process, SVT took the lead on acquiring the second portion of the site and implementing a separate limited development. This limited development included two high-end single-family houses and a sensitive and historically accurate restoration of the Noyes-Parris House, undertaken by a private contractor.

The development enabled the town and SVT to recoup some of their costs. SVT was able to recoup the \$1.2 mil-



Greenways Site Plan

lion invested in this land, plus expenses incurred in the process. The town recouped some of its cost through the sale of 26.3 acres to a private developer for construction of senior and single-family affordable and market-rate housing.

PROTECTION AND STEWARDSHIP

Greenways' greatest conservation values relate to the site's keystone location within a multi-thousand acre network of conservation land along the Sudbury River. As one of the largest conservation nodes in suburban Boston, as well as an attractive north-south travel route for wildlife, this complex provides critical habitat for migratory birds. Significant habitats on the site itself include several vernal pools, a wet meadow, and a late-successional mixed hardwood forest. No rare species are known to inhabit the site.

SVT and Wayland co-manage the site's open space, taking guidance from SVT's 1997 stewardship plan. In planning the Greenways limited development, SVT and the town of Wayland sought to minimize fragmentation of and impact to the more sensitive portions of the site by situating all residential development close to the main road and as far as possible from the Sudbury River. As the site now exists, these goals appear to have been met. However, the site plan calls for the development of playing fields near the middle of the site and also leaves open the possibility of a non-conservation municipal use on the southern portion of the site (see site map). If these changes come to pass, the conservation picture may change significantly.

The four affordable dwelling units are locked at 80 percent area median income and have 50-year deed restric-

tions, renewable at each sale. The senior housing was also to include 15 affordable units but the restrictions were not adequately written to protect them properly and instead they were converted to market-rate units.

In addition, the development contract language was too weak on the construction timing. The developer was selected in 1997 but didn't break ground until 2000. Legally required to "act" within two years of the issuance of a special permit or of acquiring the property, the developer waited until the day before the two years had passed, then cut down trees on-site and let them sit all winter.



View of Sudbury River from Greenways

CHALLENGES

1. Complicated negotiations and land deal.
2. Loss of some federal funding due to project complexity and resulting delays.
3. Need to build the public will and voter support for the concept.
4. Legal counsel failed to protect elements of the affordable housing and inadequately reinforced construction procedures and timing.

LESSONS LEARNED

1. Good financial planning is key but so is design. Retaining design control above and beyond zoning is critical to these kinds of projects as is insisting on good context-sensitive design. The single-family homes ended up being too large and plain.
2. Maintain community control and enforcement of the development project. This should include strong and enforceable penalties for nonperformance. The affordable units within the assisted living facility reverted to market-rate because of the poorly written contract language, as a result of inadequate legal counsel.

3. Have contract language that specifies timing and deliverables and ensures the long-term protection of the conservation and affordable housing elements. The contract language wasn't tight enough on the construction timing.

4. Land use plan must be well conceived for both development and conservation.

5. Project's complexity overwhelmed volunteers' abilities and time. The project might have benefited from a paid project coordinator.

6. So many properties are beyond reach of any one single-objective group that it requires partnership to successfully pair land conservation and affordable housing.

7. Need a group to serve as organizer to "glue" the project together and act as the "guardian of the vision", while recruiting new folks to the vision.

In the end, despite some setbacks and missed opportunities, Greenways provided something for many different constituencies in Wayland—including the elderly, affordable housing advocates, and trail users—while conserving the site's most ecologically sensitive areas.

Greenways is a very complex project, not just from a land use standpoint but also from an organizational, financial, and logistical standpoint.

Completion of the project depended on the dual and synergistic roles of SVT and the town. As a private non-profit, SVT had the latitude to bring together disparate partners, coordinate the asynchronous timing necessary to purchase the site, advocate for specific outcomes in the Wayland political arena, and buy and sell property without the need to satisfy state procurement rules. Similarly, the town accomplished things that a non-profit conservation group could not have, such as implementing a large housing development and changing

local zoning to add value to the parcel being sold for development. The project also depended on a heroic effort by Wayland's volunteers to provide not just person-power but also public support and advocacy.

Reflecting back on the project several years later, former SVT director Stephen Johnson considers Greenways a success not just because it conserved at least 87 acres and a half-mile of river frontage, but because this conservation occurred in a way that was sensitive to the community context and cultural landscape. This nature-culture link is perhaps exemplified by the fact that Henry David Thoreau used to visit a friend who lived in the Noyes-Parris House. Disembarking from his boat and walking through the fields to the house, he probably saw a landscape very similar to that which is now preserved on this site.

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Photo of senior housing courtesy of Traditions of Wayland at www.newtonseniorliving.com/wayland.html.

The bulk of this profile was taken, with permission, from the above thesis by Jeff Milder. Photos of the Sudbury River and the Greenways' homes and site map also courtesy of Jeff Milder.

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ISLAND COHOUSING

West Tisbury, Massachusetts

PROJECT TYPE:

Cohousing development in delicate island ecosystem

DEVELOPER:

South Mountain Company and Island Cohousing (Icoho) residents

PROJECT TEAM:

South Mountain Company (architect, and builder); Indigo Farm (site and landscape); Coldham Architects (design consultant); Energysmiths (systems engineering); Matthew Kiefer (legal); Martha's Vineyard Co-op bank (financing); Dukes County Regional Housing Authority (monitoring agent)

SITE AREA:

30 acres (85% open space)

PROJECT SCOPE:

16 homes, including four permanently affordable and four at moderate-income level

PRICE:

\$120,000 for the four affordable units; four other smaller houses sold within the \$200,000 range, at median income level for the island

CONSERVATION FEATURES:

- Clustered houses left 85 percent of land as open space
- Composting toilets minimize effect on island aquifer
- Mapped native trees and built around them
- Small orchard, community garden, and agricultural area

STATUS:

Completed in 2000

Inspired by Danish cohousing communities, the owner of a local design firm, along with local residents, launched the first cohousing community on Martha's Vineyard. The residents were committed to meeting a host of community needs and living lightly on the land in a development featuring sound green building practices and clustered development to protect open space. The residents were also guided by a desire for a mix of income levels and to help meet the local need for low- and moderate-income housing.

OBJECTIVES

1. Create a deliberate neighborhood to meet a variety of community needs
2. Follow ecologically sound development practices
3. Provide housing for a variety of income levels

DESIGN

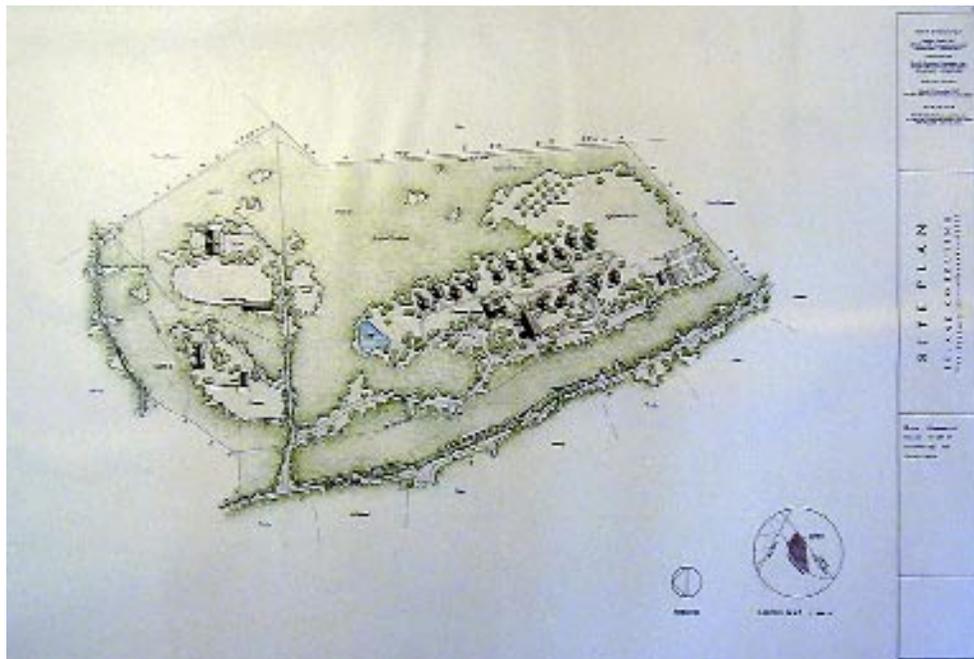
The Island Cohousing project was born from the experiences of John Abrams, owner and founder of South Mountain Company, a local design/build firm. (See also Sepiessa profile.) Abrams toured a handful of Danish communities in the 1990s and sensed that cohousing would be perfect for the Island.

Cohousing communities are neighborhoods of 12 to 35 private homes, 1,000 to 1,800 square feet in size, tightly clustered, with common facilities at the community center, and parking at the site's edge. Residents serve as the developers, determining the location and form of structures and open space. Other residents found themselves drawn to the idea and Island Cohousing (Icoho) was launched.



Island Cohousing houses

John Abrams recognized that much-needed affordable housing could be integrated into the cohousing setting and linked to other community needs including preserved land, development practices in concert with the fragile ecology, restoration of agricultural land, good location for low impact businesses, and social interaction for adults and children. This cohousing development helped to satisfy these needs.



Island Cohousing Site Plan

Island Cohousing purchased a 50-acre piece of woodland in West Tisbury and divided it into several pieces, selling off 20 acres. South Mountain Company, in need of a new facility to house staff and store salvaged lumber, decided to relocate its business to one adjacent seven-acre parcel, and share the community's access road, infrastructure, and property acquisition costs. Thirty acres remained for the cohousing community.

Island Cohousing implemented a number of environmentally sensitive building practices. It clustered the homes, resulting in 85 percent of the land in open space. It also mapped and marked the best trees, locating the houses to protect them. Island Cohousing applied green building practices such as passive solar design, used of salvaged and certified lumber, energy-efficient practices, and recycled materials. The development also features composting toilets to minimize impact on the island's aquifer. The houses were sited and designed to facilitate solar collection at a later date.

While in the planning stage, prospective residents of the 16-unit community decided to address the local need for low- and moderate-income housing. To do so, they shared fixed costs on a sliding scale among the units to reflect higher sales prices for larger houses, while allowing smaller homes to be affordable for moderate-income wage earners. Simultaneously, they planned four units of housing for low-income residents.

Abrams cites other cost control mechanisms that were employed such as use of production building methods, the shared infrastructure costs from South Mountain's relocation, the sale of several lots from the original 50-acre piece to reduce land costs, and reduced rates for South Mountain's design and construction services.

Both Sepiessa and Island Cohousing used the Chapter 40 B process whereby, under Massachusetts law, a development can fast-track projects that include a set percentage of affordable housing through local zoning if a community has less than ten percent affordable housing. (See sidebar on Chapter 40B.) Had they not taken such a course, the Island Cohousing project could not have been built under local zoning despite its broad public support. Zoning regulations limited density to one house per three acres. With no cluster provision, the houses would be scattered across the land. Tight clustering allowed the development to keep 85 percent of the land in permanent protection.

Partly due to the experience with the cohousing the town undertook a comprehensive rewrite of the town zoning, which includes a number of innovative affordable-housing initiatives and incentives. The revisions were adopted in 2000.



Aerial view of Island Cohousing houses

But working before those changes were initiated, South Mountain and ICoho had to take a proactive and innovative approach and worked with the Martha's Vineyard Commission to demonstrate the high-quality project that would result in a better community and ecological outcome compared to what the local zoning allowed.

Abrams has documented the experience of creating Island Cohousing in a few articles (cited as sources at the end of this profile).

FINANCING

ICoho provided affordable housing through several means. First, internal price structuring shifted a higher percentage of the shared costs, such as development and design costs, infrastructure, and common facilities, to the larger houses. This allows a lower relative price for smaller houses. Second, a combination of cash fundraising to the Island Affordable Housing Fund and reduced mortgage rates from two local banks allowed four of the houses to be sold to qualified buyers who made less than 80 percent of the area median income.

The sale of 20 acres of the original 50 acres generated funds to support the cohousing development. In addition, the construction was financed through advance downpayments by residents, except for those in the affordable units, who provided staggered payments totaling 20 percent of the house cost by the time of the groundbreaking.

The conserved land was financed through general development of the community and is owned and managed in common by the cohousing residents.

PROTECTION AND STEWARDSHIP

Dukes County Regional Housing Authority monitors sales of the four affordable units at Island Cohousing. Limited-equity deed restrictions ensure that units remain affordable for 100 years by limiting appreciation and future resale prices. The subsidized two-bedroom houses that appraised for about \$200,000 in 2000 sold for \$120,000 each, with deed restrictions limiting their resale to 60 percent of appraised value.

The cohousing community maintains the common open land, which is protected by general agreement and as stipulated in the zoning permit, but it is not under conservation easement. Currently it is used as community woods, for recreation, a four-season garden, orchard, and chickens, but future uses could include agriculture or sustainable forestry. Nonetheless, while it lacks permanent protection, any change in the open space land use could not be made easily: such a change would require a compelling reason and the approval of both the Zoning Board of Appeals and the Martha's Vineyard Commission.

CHALLENGES

1. The development bypassed local zoning regulations through state "anti-snob zoning" measures (chapter 40B process).
2. The design process limited customization.
3. There is a big tension in what's possible and what's desirable to create high-quality affordable housing. Affordable housing should reflect the best possible craftsmanship and design but in a slightly smaller size and supported by different financing than market-rate housing. Using good design and craftsmanship helps break down the stigma that associates affordable housing with poor quality.

LESSONS LEARNED

1. The experience with the cohousing project influenced a comprehensive rewrite of the town zoning, to include a number of innovative affordable housing initiatives and incentives. The revisions were adopted in 2000.
2. Affordable housing should ideally conform to “smart growth” principles, be located close to commercial centers and services, and have a mix of transportation uses nearby.
3. Residents compiled and adopted design objectives that spelled out commitments regarding design, environment, economy, and community. These guidelines were used frequently throughout the design process as reminders of the common vision and goals.
4. Costs were kept under control for all units by focusing on a standard simple house design, production-building methods, tight clustering, and minimal customization. Island Cohousing also shared infrastructure such as roads and power lines with the South Mountain Company.
5. Insist on good quality affordable housing design, that is low maintenance and low energy use, and link it to other community needs.
6. “Know your land. Know your people.” Success lies in the relationships within and deep knowledge of your community.

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SOURCES

John Abrams. “A Deliberate Neighborhood.” *Fine Homebuilding*. Spring/Summer 2001, pp. 65-71.

John Abrams. “Building Deliberate Neighborhoods.” *Vineyard Style*. Fall 2000, pp. 16-18.

Interviews of Philippe Jordi, Executive Director, Island Housing Trust and Island Cohousing resident, (5/23/05); David Vigneault, Executive Director, Dukes County Regional Housing Authority (5/23/05); and John Abrams, President, South Mountain Company (6/10/05).

Site map courtesy of South Mountain Company. Photos courtesy of Randi Baird and Sanford Evans.

JAY VILLAGE

Jay, Vermont

PROJECT TYPE:

Town recreation lands and habitat paired with single-family starter homes

DEVELOPER:

Gilman Housing Trust

PROJECT TEAM:

Town of Jay; Vermont Housing and Conservation Board; Vermont Land Trust; Gilman Housing Trust; David Lawes & Associates (civil engineers); HomeOwnership Center (marketing)

SITE AREA:

247 acres of conservation land managed for habitat and forestry, with trails, 35 acres conserved for intensive community recreational use; 20-acre site for affordable homeownership opportunities

PROJECT SCOPE:

Four affordable units and two market-rate units

PRICE:

\$100,000 sales price per affordable unit

CONSERVATION FEATURES:

- Almost 82 percent of the site in permanently protected open space
- Connection to Vermont state cross-country ski trail
- Winter habitat for deer
- Protection of town forest lands

STATUS:

Underway with expected completion in 2006.

In the northern ski resort town of Jay, Vermont, five miles from the Canadian border, a booming second home market is driving up the cost of land and housing. Thanks to the inclusive thinking and philanthropy of Vermont's largest private conservation organization, the Vermont Land Trust, the town was able to conserve 282 acres with public trails and develop four affordable single-family homes in a six-home development on 20 acres with a right-of-way connecting to the recreation lands.

OBJECTIVES

1. Protect land for town recreation, deer wintering, and town forestry
2. Provide affordable housing in response to rising home prices
3. Promote thoughtful, deliberate growth for the town

BACKGROUND

In March 2005, the town of Jay purchased two parcels from the Vermont Land Trust (VLT) totaling 282 acres for use as forestland, wildlife habitat, and town recreation lands. The town used an \$119,575 grant from the Vermont Housing & Conservation Board (VHCB) to purchase the two parcels at a bargain sale rate of 30 percent of fair market value.

At the same time, VLT donated a separate, 20-acre parcel that had been permitted for housing development to the Gilman Housing Trust, a regional nonprofit housing development organization. Six homes for residents of Jay, including four affordable units, will be developed on the site, which is adjacent to the larger of the two conserved parcels.



Selectboard member Chris Young, Gilman Housing Trust director Ed Stretch, and Town Clerk Emeline Harmon in front of one of the new homes built in Jay by the Gilman Housing Trust on land donated by the Vermont Land Trust

The genesis of this achievement was the donation of 302 acres of land by five families to VLT's capital campaign in 1999 and 2001. VLT determined that the location of the two parcels—35 acres on the access road to Jay Peak Ski Area and 247 acres just outside Jay Village—paired with the 20-acre parcel, could be used to address Jay's needs for affordable housing and recreation. A local committee made up of two Select board members and five Jay residents worked with VLT to flesh out the specific conservation restrictions for the land and to develop a preliminary recreational management plan.



View of Jay Peak from conserved recreation land.

With the donation of the previously permitted 20-acre site, Gilman Housing Trust seized the opportunity, developing “Northern Green Homes,”—six cape-style starter homes built to high standards of energy efficiency. In May 2005 VHCB awarded Gilman \$100,000 to subsidize the purchase price of four of the homes, enabling their sale to income-eligible families (at or below 100% of median income) at below market rate. A limited equity agreement requires 75 percent of any equity to remain with the homes upon resale, ensuring the homes remain affordable for future buyers.

DESIGN

The town's immediate goal is to establish a trail system through the community using the two conservation parcels as anchors. Most of the land will be managed for forestry, wildlife and non-intensive forms of recreation (hiking, cross-country skiing, etc.). Within the larger 247-acre parcel, 50 acres just north of the village center and Jay Elementary School has been reserved for more intensive recreational use, including eventual development of ball fields, parking, public gathering areas, and a possible skating rink.

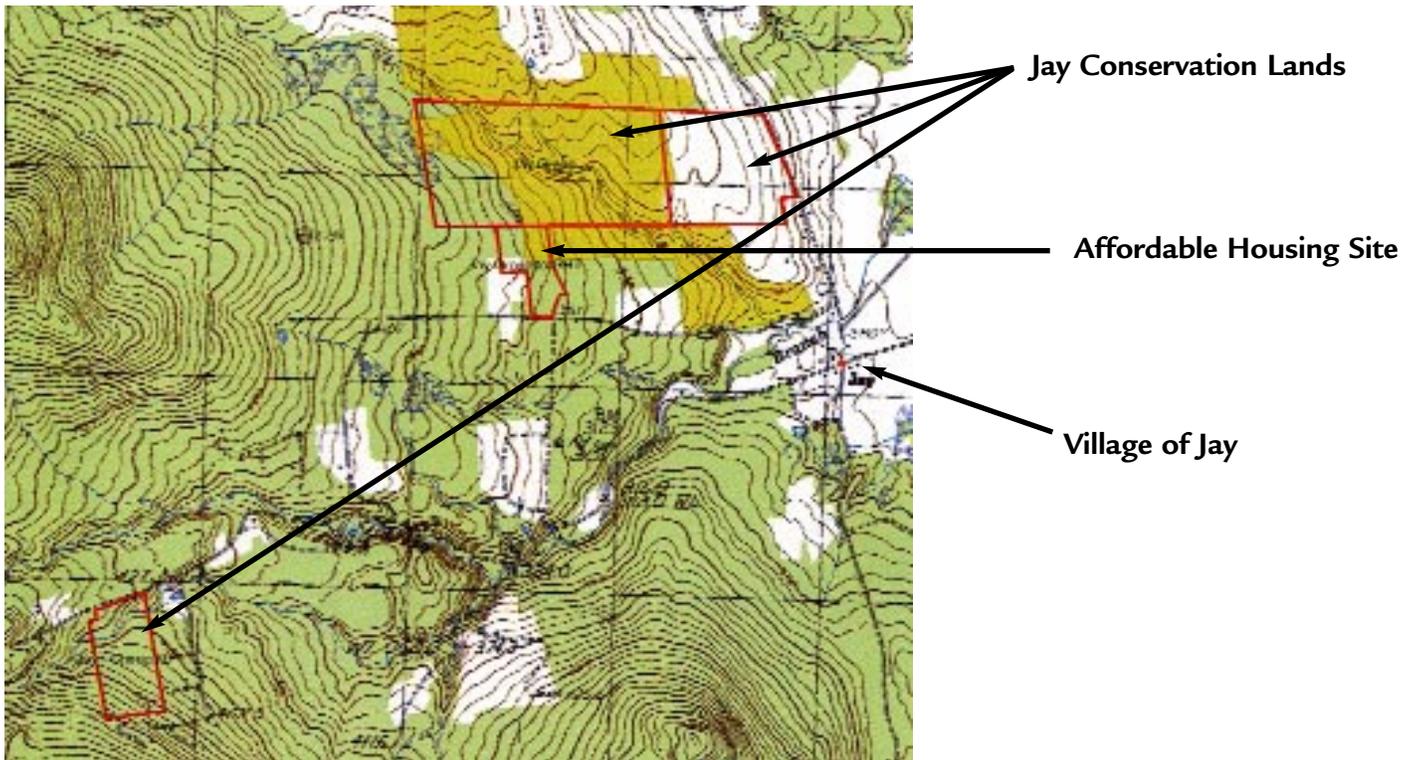
A series of future trails will create opportunities for hiking, skiing, and a broad range of non-motorized recreational uses. Limited trail access by snowmobiles may be permitted, subject to the management plan to be developed by the town. The property sale to the town also included a permanent trail easement to the Catamount

Ski Trail, Vermont's end-to-end cross-country ski trail, which borders the property.

Enthusiasm about the project comes from many parties, including the Gilman Housing Trust, the town staff and elected officials, the Catamount Trail Association, the owners of Jay Peak Resort, and local residents.

Ed Stretch, Executive Director of Gilman Housing Trust, said that the homes, two of which are now completed, present “... a remarkable opportunity for the creation of affordable homeownership, a building alternative to manufactured housing that promotes local jobs, and an integration of affordable housing that fits into the Jay community. The Jay homes will serve working families where household income is far outpaced by housing prices.” The resort owners encouraged the development and the collaboration between the community and the NeighborWorks® HomeOwnership Center by sponsoring homebuyer education and housing counseling to help families become mortgage-ready.

Town Selectman Chris Young also lauded the project, “As a Selectboard, we recognize the balance among the interests in our town, including those of the ski industry, agriculture, property owners, tourists and business owners. We believe by preserving these lands, we will be better able to strike a balance and continue our growth in a thoughtful, deliberate, and progressive manner.” He summed up the sense of excitement by looking ahead to



Topo map showing Jay conservation and housing lands

winter's snow so "We can get out on the property and start planning trails!"

FINANCING

Five families donated 302 acres of land to the Vermont Land Trust's capital campaign. In turn, VLT donated the 20-acre permitted housing site to the Gilman Housing Trust and sold the recreational land at a bargain sale of 30 percent of appraised value. Support from the Vermont Housing & Conservation Board (VHCB), an independent state agency, was instrumental in helping the town achieve its conservation objectives by funding the purchase of the recreation lands. VHCB provided \$100,000 in purchase subsidies to four homebuyers through the regional NeighborWorks® HomeOwnership Center to enable sales to income-eligible families at below market rate.

Funding from the Neighborhood Reinvestment Corporation allowed Gilman to provide an additional subsidy of \$5,000 per home. Gilman also secured private construction financing and support from the Vermont Housing Finance Agency. The project's blend of support allowed Gilman to reduce the cost of each house from a real market value of \$168,500 to \$115,000.

PROTECTION AND STEWARDSHIP

In exchange for the purchase subsidy, homebuyers agree to a limited equity agreement requiring 75 percent of any equity to remain with the homes upon resale, ensuring long-term affordability. Gilman Trust is responsible for construction and marketing of the homes, and retains a right of first refusal. Gilman will market the homes to lower-income purchasers upon resale, recycling the initial public subsidy to subsequent homeowners.

VLT and the VHCB retain a permanent conservation easement restricting development and ensuring public access to the recreation lands. The town will manage the lands for wildlife habitat, forestry and public recreational use. Deer wintering areas will be protected under the terms of the conservation easements. The town will develop a management plan with public input and will be responsible for trail maintenance.

CHALLENGES

1. Projects that incorporate both housing and conservation require patience. There are many interested parties that must be brought into the discussion and planning, including town officials, neighbors, funders, regulatory agencies, and partners from afford-

able housing and conservation organizations. The landowner and any partners must be able to carry the costs of ownership (taxes, insurance, planning, etc.) during this period, which may be several months or several years.

2. Gilman's current challenge is in marketing the homes. In other parts of the state, nonprofit housing developers have used the limited equity model with great success for more than 15 years, providing lower income households a means to enter the home ownership market. Slow sales of the Jay homes may be due to changing market conditions or to prospective buyers' reluctance about the limited equity agreement, which is being used for the first time in this part of the state. Time will tell, but meanwhile Gilman assumes carrying costs as long as the homes are unsold.

LESSONS LEARNED

1. The two nonprofits involved, the Vermont Land Trust and the Gilman Housing Trust, are sophisticated, practiced entities with good track records in the community. This project was a win-win-win for land conservation, town forests and trail systems, and affordable housing.
2. Because Vermont's long-standing Housing and Conservation Coalition fosters associations between housing and conservation nonprofits, during the project design the Vermont Land Trust, one of the founding members of the Coalition, was able to 1) envision the idea of housing on suitable lands and 2) gift the housing site to the Gilman Housing Trust which considerably increased the affordability of the housing.

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SOURCES

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This profile was originally written by Pam Boyd of VHCB and modified by the author of this report, with permission.

Housing photo courtesy of Craig Line. Jay Peak photo courtesy of Vermont Land Trust

South Burlington, Vermont

PROJECT TYPE:

Affordable rental apartments alongside protected limestone cliffs and pine forest

DEVELOPER:

Lake Champlain Housing Development Corporation and Winooski Valley Park District

PROJECT TEAM:

Vermont Natural Heritage Program; Housing Vermont (low-income housing tax credit syndicator); Burlington Housing Authority (Section 8 housing vouchers); City of South Burlington; Vermont Housing & Conservation Board (funder); Vermont Residential Energy Efficiency Program

SITE AREA:

22.7 acres (44 percent open space)

PROJECT SCOPE:

48 total multi-family apartments (38 affordable)

PRICE:

Below market-rate rents to income-eligible households at several different income tiers

CONSERVATION FEATURES:

- Dramatic limestone bluffs
- Part of State Natural Heritage site
- Pine-cedar forest
- New park and trails
- Views of Mt. Mansfield and river

STATUS:

Housing development completed in 2002; urban park to be developed in phases, with expected completion in 2006.

In South Burlington, a partnership evolved between the regional park district and the housing development corporation. The partnership was able to turn a potential liability—steep limestone cliffs adjacent to a new multi-family housing complex—into an amenity and resulted in good conservation outcomes paired with affordable housing.

OBJECTIVES

1. Create affordable rental apartments within a 48-unit housing development
2. Preserve a vital natural area, allowing public access

BACKGROUND

In 2000, the Lake Champlain Housing Development Corporation began pre-development work on a 48-unit multi-family rental development to be constructed in the city of South Burlington, Vermont. On the backside of the site, dramatic limestone cliffs dropped over 100 feet to the Winooski River—clearly a hazard for a residentially developed site. As the project was put together, the housing group reached out to the Winooski Valley Park District, a regional conservation group, asking them to take ownership of the 10-acre natural area for addition to park holdings, and to protect the site for flood control, as rare and unusual habitat, as river viewshed, and for nature trails.

A striking geologic feature, the limestone bluffs represented a rare upland natural community, characterized by the northern white cedar. Home to rare and unusual plant and animal species associated with this natural community, the site is also part of a State Natural Heritage Site that also has historical significance due to the lime quarries in the area.

DESIGN

The housing design of the site clusters all the units in two multi-story buildings each with underground parking. This design approach is consistent with comparable housing options in the area. The density helped to control costs and lessens the impact on the natural features of the site.

The land conservation aspect was developed in reaction to the “problems” presented by the



Lime Kiln apartment building

steep gorge on the back of the site. Realizing that the natural features of the site presented both a potential liability as well as an important amenity, and with the encouragement of the city manager who had been working with the Winooski Valley Park District on a plan to conserve the cliffs for more than five years, project underwriters at the Vermont Housing & Conservation Board (VHCB) stimulated the conversation between Lake Champlain Housing Development Corporation (LCHDC) and the Winooski Valley Park District (WVPD). Although both entities had concerns about the potential liability presented by hazardous areas, a solution was crafted to address the parties' concerns and to improve recreational access for the public.

In order to further the conservation goals and protect recreational users from the hazards presented by the cliffs, LCHDC decided to donate the 10-acre natural area to the Winooski Valley Park District. The Park District applied to VHCB for grant funds to assist with the costs of establishing a new park and erecting fencing along the edge of the cliff. In the second phase of project development, the Park District will create trails to make it safe and accessible by the public. A parking lot and overlook with interpretive signs will also be provided at the site.

VHCB required the two entities to complete site plans in cooperation with one another delineating the boundaries between the conservation and housing parcels. Funds from the housing budget were used to erect a second fence separating the housing from the parkland. The housing site plan submitted by LCHDC was required to identify features such as fencing, paths and sidewalks to be constructed and LCHDC was required to address steps that would be taken to address safety and liability concerns, including the feasibility of notifying and educating residents regarding potential hazards on the site and nearby.



View of Winooski Gorge

The Winooski Valley Park District worked with the Vermont Natural Heritage Program to design fencing drilled into the bedrock to minimize ecological degradation to the site. Appropriate signage and overlooks are planned to minimize trail use impacts to the site.

FINANCING

Given the fact that the Burlington area had sustained a vacancy rate of less than one percent for the preceding two years leading up to this development proposal and a general trend over three years of declining vacancies, state agencies decided to support the proposed development, subsidizing

the development of permanently affordable housing. A special state legislative commitment supporting the production of affordable new construction and a HUD Special Purpose loan complemented state and private funds to bring the housing to the market.

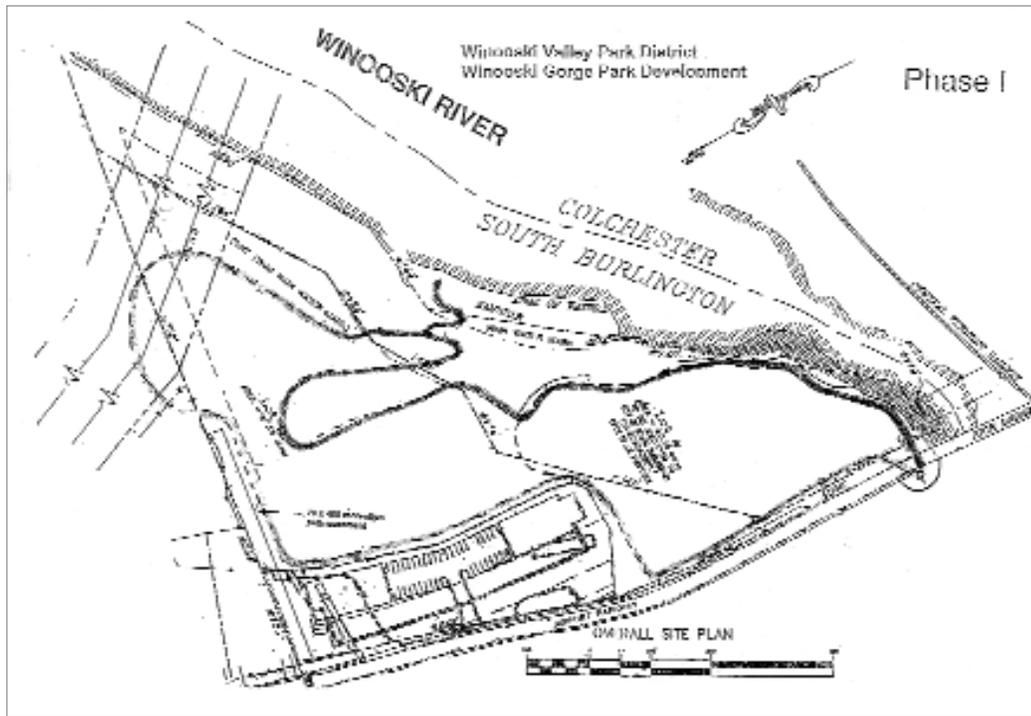
The multi-family housing was financed through a variety of sources: \$1,074,000 from a Low-Income Housing Tax Credit Equity; \$1,161,711 from a Vermont Housing Finance Agency bond; \$60,000 from a developer loan; \$200,000 from HUD's Special Purpose loan; and \$1,387,470 in a deferred loan from VHCB.

For the land conservation VHCB provided a \$23,000 grant for fencing and for the staff costs associated with the initial phase of taking ownership of and creating an urban park.

PROTECTION AND STEWARDSHIP

VHCB holds housing subsidy covenants on the rental housing, ensuring permanent affordability for households residing in income-restricted units.

VHCB holds a conservation easement on the conserved parkland. Easement provisions will protect the two significant natural communities.



Lime Kiln Site Plan

CHALLENGES

1. An important criterion of Vermont state housing policy is the location of proposed housing within or close to developed areas or identified “growth centers.” Although the Lime Kiln site was not ideal from a smart growth perspective, it is within an area of commercial, industrial and residential use, one half mile from a college and hospital and less than one mile from the airport. It is served by municipal water and sewer, close to several significant employers, public transportation, and Interstate Route 89. In addition, a new bridge will provide pedestrian access to public transportation.
2. The portion of the site designated for the housing development bordered the Winooski River. As proposed, the rear of one of the buildings would be less than 100 feet away from a steep bank down to the river. The natural features immediately adjacent and in the area of the site presented important safety and landowner liability concerns.
3. Appraisers were reluctant to offer a value for the donation of the 10-acre parcel to the Park District. Two opposing factors in valuation were the possible

amenities of the open space versus the increased risk and liability associated with the dangerous cliff/ledge areas.

4. The scale and location of this project offered an opportunity to create a true mixed-income community. Although mixed income housing makes good sense and is a goal of Vermont’s Consolidated Plan for Housing, it is difficult to achieve in practice because of the small scale of most Vermont affordable housing

projects, the nature of governmental assistance for housing, and location issues.

LESSONS LEARNED

1. At project closing, issues arose between LCHDC and the Park District, probably as a result of inadequate planning and communication. Even significant “cultural” differences in how the organizations perceived these issues could probably have been more easily resolved with discussion well in advance of the pressure of closing deadlines. As an intermediary of sorts, VHCBC staff could play a more active role in building bridges and facilitating communication between housing and conservation organizations partnering on dual goal projects. VHCBC should expect that such projects will pose challenges and take steps to make sure that there has been sufficient joint planning in the preparation of dual goal projects.
2. The WVPD is experienced with the management of land with similar natural features and was enthusiastic about sharing its expertise with the housing developers. Matching up the appropriate conservation group with the housing developer proved to be a winning combination to bring new units of affordable housing to a community strapped by lack of supply.

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SOURCES

This profile was originally written by Pam Boyd of VHCB and adapted for this report, with permission.

Photos and map courtesy of VHCB.

LOOMIS FARM

Ashfield, Massachusetts

PROJECT TYPE:

Farm and woodland protection with small number of market-rate and affordable lots

DEVELOPER:

Franklin Land Trust and local Community Development Corporation

PROJECT TEAM:

Franklin County Community Development Corporation (affordable housing); Harry Dodson (landscape architect); Trust for Public Land (upfront lender)

SITE AREA:

410-acre site with 180 acres of farmland, 59 acres of woodlands plus wildlife habitat and houselots

PROJECT SCOPE:

9 houselots, 4 to 60 acres in size (7 market-rate and 2 affordable units)

PRICE:

Affordable units sold at 33 percent of market value

CONSERVATION FEATURES:

- 59 percent of the site is permanently protected (additional land under conservation easement on large lots)
- Preservation of active farming
- Housing used native timber to follow New-England style architecture
- Protection of woodland habitat
- Public use of some lands

STATUS:

Completed in 1990

In the late 1980s, a dedicated group of community members formed the Franklin Land Trust (FLT) to protect Loomis Farm, a 410-acre dairy farm under threat of residential strip development. The Trust protected the farm's core 180 acres by selling the development rights to the state, then sold the farmland and its farmhouse and barns at below-market rate to two young farmers. Calling it a "moral imperative" to provide affordable housing together with conserved land, the land trust carved off nine house lots—creating seven market-rate and two affordable units. A final woodland piece was protected as rare species habitat.

OBJECTIVES

1. Protect farm and forestland in western Massachusetts
2. Maintain rural life and character
3. Create affordable housing opportunities



Affordable house at Loomis Farm

BACKGROUND

To protect the scenic 410-acre Loomis Farm from sprawling residential building lots, the Franklin Land Trust forged an innovative and practical approach by blending outright land conservation with limited development, including affordable housing.

The landowner needed to sell the property rather quickly and had offers from two local land speculators. Convinced of the threat to the rural character of the area, a determined group of local citizens, farmers, and farm supporters formed the Franklin Land Trust and cultivated local, state, and national resources to purchase the farm. The subsequent project provided the landowner the full financial benefit from the property's sale, while pre-

servicing the farm, habitat, and woodlands in perpetuity, and simultaneously, creating affordable housing opportunities.

DESIGN

Under local zoning regulations, the 410-acre site could have been subdivided into 43 market-rate houselots. Instead, FLT placed easements on the core 180-acre farmstead and 59 additional acres of woodlands to ensure their conservation. The woodlands were preserved as natural habitat for public use and enjoyment and the farm was sold at below-market-rate to two young farmers.

FLT sold the farm's development rights to the state's agricultural preservation program, and then carved off nine lots (seven market-rate and two affordable lots), placed deed restrictions on them, and sold them. The sale of the market-rate lots generated funds for the affordable housing and land conservation aspects of the project.

The two affordable units were sold at 33 percent of market rate to local moderate-income, first-time homeowners, as qualified by the state. FLT also stipulated that the builders of the two affordable homes construct them with local timber. This provided an additional demonstration of how local materials could be used, thereby helping the local timber economy.

As described by former executive director Mark Zenick, FLT viewed the provision of affordable housing along with the conservation a "moral imperative". Since conservation reduces the land available for development, it may contribute to an increase in building lot prices. Protection of the natural resources and availability of affordable housing were both important community goals. Members of the Franklin Land Trust did not want to see achievement of the land protection come at the detriment of housing opportunities.

Franklin Land Trust documented the Loomis Farm experience in a guidebook on farmland preservation and affordable housing and their integration. The handbook includes principles, site selection criteria, and specific



Original Loomis Farmstead

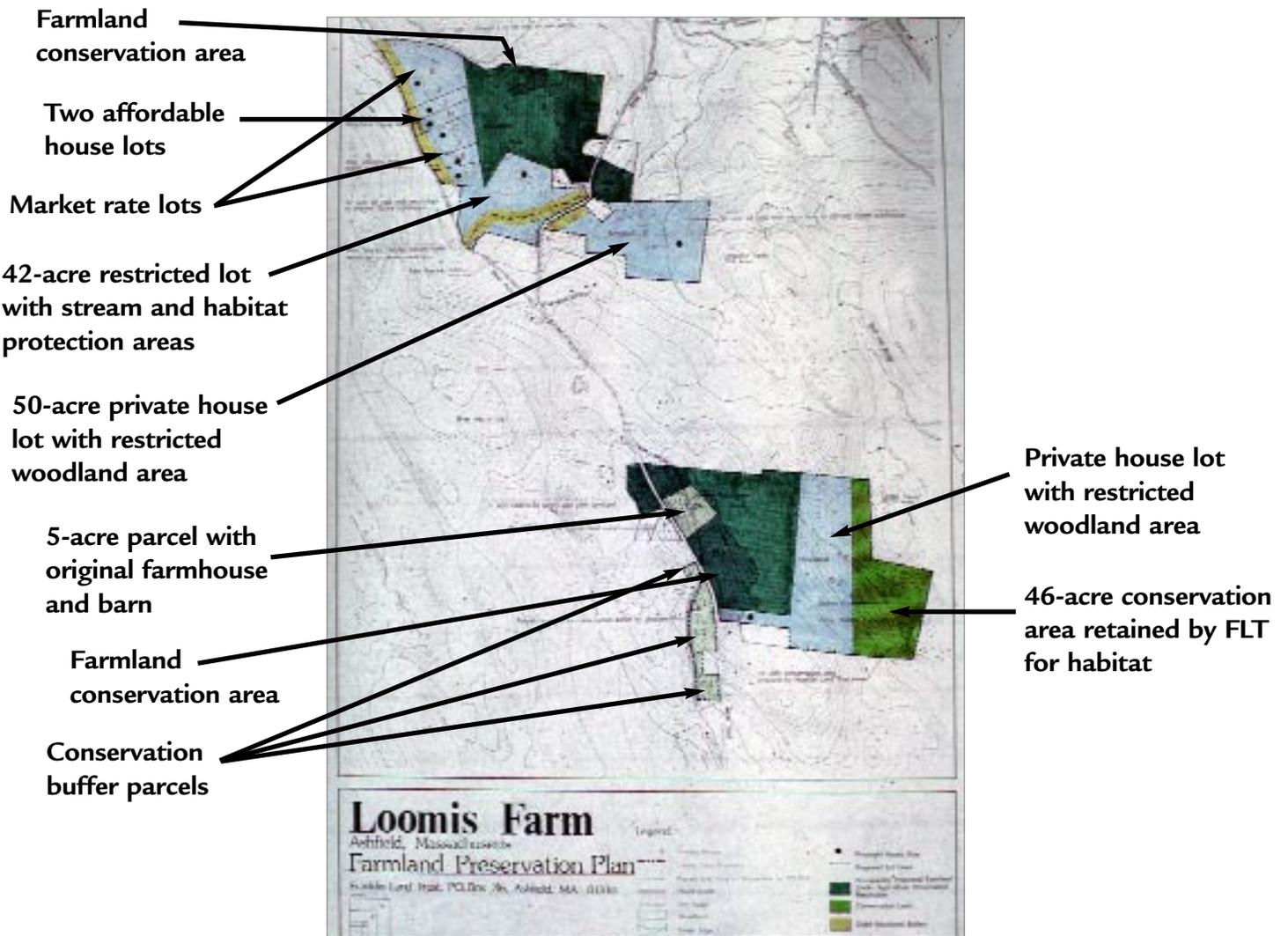
site planning and design criteria to guide the density, location, architectural design, landscape use, and the relationship of the affordable limited development to the land being preserved.

FINANCING

A determined group of local citizens, farmers and farm supporters were the driving force behind the formation of the Franklin Land Trust (FLT) and cultivation of local, state, and national resources for land conservation. The Trust for Public Land provided the up-front funding to purchase the farm, and entered into an agreement with the fledgling FLT to manage the project. FLT launched the limited development plan to generate the needed revenue for the site's protection.

Harnessing the market was the crucial ingredient in this project's financing. FLT sold the farm's development rights to the state, for placement under the Massachusetts Agricultural Preservation Restriction program. FLT then sold off the market-rate lots and the farm with its development restrictions intact. FLT also cultivated local donors and secured funding from the Massachusetts Department of Food and Agriculture for the farmland easement. But other than the sale of the agricultural preservation easement, no public funding or public grants were involved.

The revenue from the land sales provided the resources for the land conservation. As it became obvious that the project would be financially successful, FLT was able to create two affordable lots, and sell them to the Franklin County Community Development Corporation (CDC)



Loomis Farm Farmland Preservation Plan

as well as help choose the local builders. The CDC managed the affordability details with the state programs.

PROTECTION AND STEWARDSHIP

Franklin Land Trust protected the farmland through deed-restricted conservation easements. The development rights were sold to the state and the land to two young farmers who continue to raise goats on the property. Woodland habitat was also protected through easements then maintained for public use through a donation to the Trustees of Reservations, a Massachusetts land trust in operation since 1891. The Loomis woodland parcel abuts a sizable public recreation property that the Trustees own and manage. FLT placed further limitations on the nine houselots, restricting building setbacks and driveway widths, burying power lines, and establishing a greenway buffer of trees along the roads.

Long-term affordability of the homes is secured through the use of a mortgage provision stipulating an equity and appreciation formula that guarantees the turnover of the houses will result in a sale price well below the current real estate market at the time.

CHALLENGES

1. Stringent zoning required minimum two-acre lot size and 200 feet of road frontage and forbade cluster design or flag lots.
2. Building limitations in the woodland area made the project dependent on state funds to pay for farmland development rights.
3. FLT needed to tackle the perception that land preservation and housing creation are competing forces.

LESSONS LEARNED

1. Strong public education is a MUST. Any kind of limited development effort opens itself to public criticism that conservation groups are “playing developer”.
2. By managing their finances tightly, land trusts can undertake these limited development projects, since they don’t need to achieve the private sector’s handsome profit returns.
3. Because there was no interest cost, the project was not hamstrung by the cost of borrowed money.
4. Land trusts require a broad community vision—here deemed a “moral imperative”—to realize both conservation and affordable housing opportunities.
5. Cooperative partnerships are essential to produce the housing. Land trusts do not have the resources or expertise to do so themselves.
6. Deed restrictions are needed to preserve the rural character of the limited development areas as well as to reassure potential purchasers that the neighborhood will retain its visual integrity. Deed restrictions are also an important tool in sustaining the farm economy and ensuring ownership of farms by younger farmers, as a means of preserving the rural landscape.
7. The cost of using money, or the loan’s interest, is usually the greatest expense associated with acquiring a large parcel and carrying out limited development. This project benefited greatly from interest-free loans and grants.
8. Permanently protected land often results in higher value for adjacent building lots.
9. It is critical to stipulate the site design, building lots and the overall development impact because these criteria shape the public’s perception of the land trust and the project’s final effect on the community.

10. Involve municipal officials whenever possible in the design and achievement of the project’s goals.
11. Be visionary in setting goals and prudent in reaching them.

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Much of this profile was drawn from:

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Photos courtesy of Peter Flinker. Farmland Preservation Plan provided by Dodson Associates.

Interviews of Peter Flinker of Dodson and Associates (5/23/05) and Mark Zenick, former executive director of Franklin Land Trust (via email) (May 2005).

MARTIN FARMS AND TAYLOR MEADOW

Hancock, Vermont

PROJECT TYPE:

Small town farm and forestland preservation coupled with in-town affordable housing

DEVELOPER:

Addison County Community Trust (ACCT) and Vermont Land Trust (VLT)

PROJECT TEAM:

VLT and ACCT; U.S. Forest Service; Vermont Housing and Conservation Board (funder); Peter Morris (architect); White River Timber Framing (construction)

SITE AREA:

290 acres conserved; 21-acre municipal site includes two acres for affordable housing

PROJECT SCOPE:

Five single-family affordable homes located in the town center

PRICE:

Homeowners subsidized price was \$83,500-\$89,500

CONSERVATION FEATURES:

- Protection of productive farm
- Substantial addition to National Forest
- Recreational land providing access to the White River
- Land conservation helped maintain rural character of community

STATUS:

Completed 2003

Through complex land negotiations and the involvement of various partners, two Vermont communities were able to conserve a 1,500-acre dairy farm and construct five affordable single-family homes for local residents.

OBJECTIVES

1. Protect 1,500-acre dairy farm
2. Set aside land for future municipal use
3. Create housing for residents who couldn't afford to buy in local market

BACKGROUND

In 1986, the 1,500-acre Martin dairy farms located in the towns of Hancock and Rochester, Vermont, was put on the market. The farm consisted of 300 acres of fertile river bottom farmland in the White River Valley, 1,200 acres of sloping woodlands adjacent to the Green Mountain National Forest, and a strategic parcel next to Hancock Village that could provide room for recreation and future development, including affordable housing. Three developers were lined up to buy the land, with plans that would have dramatically altered the character of the town.



Taylor Meadow residents include two young mothers who grew up in the village.

The Vermont Land Trust (VLT) purchased the farm and, in a series of subsequent complex land transactions with the U.S. Forest Service (USFS), protected the land, preserving the most productive farmland, trading forestland, and selling some land to the Haystack Mountain Ski Area. Today the farm raises organic meats for sale to local markets and restaurants.

In recognition of the potential loss of property tax base to the town of Rochester resulting from the sale of land to the USFS, the Vermont Land Trust conveyed 12 acres to Rochester for commercial or light industrial use. Additionally, VLT donated a 21-acre pasture in the town center to Hancock, stipulating that two acres be reserved for affordable housing. Hancock designated the remaining acreage for municipal use. Sixteen years after VLT purchased the farm, the Addison County Community Trust (ACCT), a local nonprofit housing developer, and the town of Hancock were able to agree on a plan and build the housing.

During that same period, the price of housing had steadily escalated to the point that young people who had grown up in Hancock and Rochester were hard pressed to purchase homes in their communities. Townspeople who had opposed building “affordable housing” came to realize that the potential homeowners would probably be people they knew—even their own children.

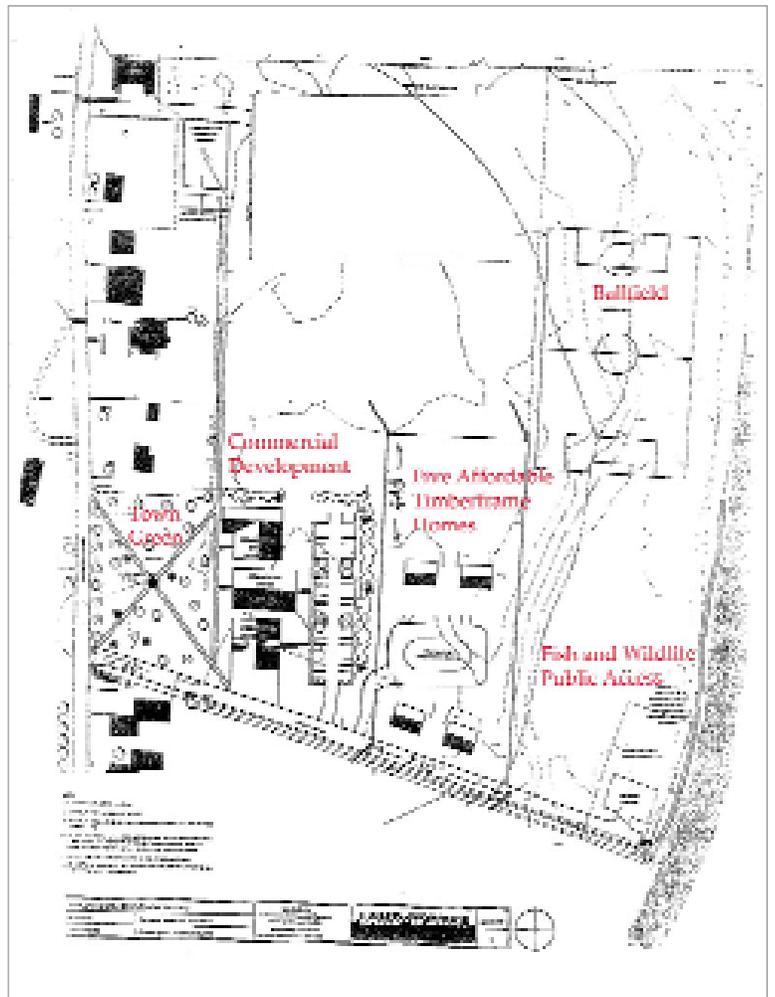
DESIGN

In 2003, ACCT took on the task of developing housing on the two-acre parcel set aside so many years before. Along the back rim of Taylor Meadow, a broad, conserved green space in the center of Hancock, five new, trim white houses now face the meadow, with their backs to the White River. Local architect Peter Morris donated the home design and area contractors built the homes and provided the infrastructure.

Five households from Hancock and the neighboring town of Rochester, four of whom have incomes below half of the county median, now reside in the new Taylor Meadow homes. Four of the five households are purchasing their homes with a subsidy provided by Vermont Housing and Conservation Board’s (VHCB) HOMELAND Program and with very low-interest mortgages from USDA Rural Development. Three of the five homeowners are single mothers. One works for a local doctor and one provides visiting home care for a local senior. Resident children can walk to the village school, which is just a few yards away, as is the white-steeped Community Church.

An eight-acre field behind the homes will be developed as a recreational area with access to the White River. Almost 18 acres are still open for a variety of uses by the community. The town envisions a town green or common there, along with possibly a new fire station and light commercial use.

The Hancock Planning Commission and Selectboard worked closely with ACCT to incorporate the housing at Taylor Meadow into the new town plan. As part of the plan, the town approved expanding the number of



Taylor Meadows site plan

homes from four to five, a 25 percent increase, which reduced the cost of each house.

Throughout the extended period between VLT’s purchase of the Martin Farm to the final disposition in 2004, the parties negotiated a deal which kept alive the opportunity to someday develop affordable housing in the village center. It was almost 16 years before the housing was completed—largely due to misconceptions about what that housing would look like—or what it would mean to the town. In the end, the town gained a large parcel of land to develop for multiple municipal purposes, while five single-family homes add to the stock of affordable housing available within the community.

FINANCING

Vermont Land Trust coordinated the initial land purchase and subsequent transactions to protect farm and forest land, provide municipal land and property for

affordable housing, and arrange the sale of land to the Haystack Ski Area.

VLT borrowed the money to purchase the Martin Farm. Two VHCB grants helped cover the mortgage payments, while VLT covered the interest, insurance, taxes, maintenance, etc. out of its own funds.

VLT rented the farm and received lease payments for a time, but then the lessees ran into trouble, stopped making lease payments, and eventually filed for Chapter 13. It took VLT several years and \$25,000 plus attorney fees to extract the farm from Chapter 13 so that it could be sold to the Bowen family. In the meantime, VLT was able to reduce some of the carrying costs by (1) the sale of the forestland to USFS, (2) the sale of a conservation easement to USFS, and (3) the mortgage of Taylor Meadow to VHCB.

This project put VLT under severe financial stress, but the organization managed, with help and some good fortune, to stagger through. VLT lost at least \$150,000 on the project, but managed to achieve its objective to protect one of Vermont's most beautiful valleys. According to VLT founder Rick Carbin, "Sometimes it is necessary to take big risks and not everything will always go smoothly. In the end, it's the results that count. In the long run VLT was able to accomplish most of the conservation and affordable housing goals set out in the beginning."

The Vermont Housing and Conservation Board helped to secure the Taylor Meadow parcel with a \$50,000 loan. (VHCB also made some earlier grants to help VLT cover mortgage interest payments.) In 1999, VHCB discharged this loan and the parcel was transferred to the town.

VHCB's HOMELAND program helped to finance the individual homes, providing purchase subsidy grants of \$19,000-25,000 to credit-worthy, income-eligible buyers



Taylor Meadows houses in snow

to purchase the homes. Additional grants of \$6,500 per home were used to further increase affordability in this underserved area of the state. Loans of up to \$2,000, repayable upon the sale of the home, assisted buyers with down payment and closing costs. Residents also benefited from one-percent interest mortgages pro-

vided by USDA Rural Development and contributed their own cash resources toward the purchase. One thing not reflected in the price of these homes is the value of the land. The \$115,000 price covers only the infrastructure and construction costs (\$575,000 divided by 5). The donation of land by the Vermont Land Trust made the homes affordable to very low-income buyers.

Another innovative idea that helped increase affordability is that the homes were left unfinished on the second floor. Wiring and plumbing was roughed in, and insulation put in place. As they are able to afford to do so, families have the option of finishing off the second floor to increase the square footage of living area.

Gus Seelig, Director of the Vermont Housing and Conservation Board, said, "The donation of land by the Vermont Land Trust combined with the HOMELAND purchase subsidies and the low interest mortgages from Rural Development make these homes among the most affordable new construction we've seen. The ability of the public and private sectors to work together in cooperation with the town has made the dream of homeownership real for these five families."

Jolinda LaClair, State Director of USDA Rural Development, said, "When a small town like Hancock can approve permitting for a development like Taylor Meadow, Vermonters can find affordable homes in their own communities. Kids at Taylor Meadow can walk across a field to the elementary school. These homes fit in to the

small town landscape—this is a blueprint for the kind of housing development we need more of in towns across Vermont.”

PROTECTION AND STEWARDSHIP

Four homebuyers had incomes less than 50 percent of county median income; a fifth earned less than 100 percent of county median income. In order to maintain affordability for subsequent buyers and to recycle the initial public investment, limited equity restrictions are placed on the future sales price of homes purchased through the HOMELAND Program. The Addison County Community Trust retains a right of first refusal on the homes and will market to income-eligible properties upon resale.

Permanent conservation deed restrictions ensure protection of the 290 acres of farmland. The farm owners manage the land, producing locally sold organic meats. The U.S. Forest Service Forestland holds and maintains 1,150 acres of forest, resulting from the multiple transactions associated with this project. The USFS also maintains a public trail easement along the White River located behind the housing development.

CHALLENGES

1. Large, complicated transaction with multiple parties (VLT, farmers, U.S. Forest Service, Town of Hancock).
2. Originally some town officials expressed animosity to the idea of affordable housing.
3. In the midst of the process, one of the farm lessees of the partnership operating the farm went through bankruptcy. It took over a year for VLT to extract the farm from bankruptcy court and locate a new buyer for the farm.
4. The nonprofit housing developer sought a density variance from the town to increase the economy of the housing development.
5. Assembling a financing package to enable homes to be purchased by households with less than 50 percent of median income was challenging. The homes were

sold with the second story unfinished for future expansion. The first story includes a kitchen, living room, dining area, bathroom, and three bedrooms; the second floor is plumbed, wired, and insulated.

LESSONS LEARNED

1. At the time VLT undertook the Martin Farm project, the concepts of land conservation and affordable housing were virtually unknown to the local community. Many local officials and residents were, at best, indifferent to the effort or, at worst, opposed to the general concepts. Too often, feelings were based upon rumor or assumptions that were not accurate. Although the Rochester Planning Commission was very supportive, VLT lacked a strong and supportive local steering committee that would have helped guide the organization in its decisions and build confidence and trust within the two communities.
2. VLT was too undercapitalized to take on a project of this magnitude at the time. There were a number of adverse circumstances which occurred that were beyond the organization’s control. The lack of capital added pressure to VLT’s decision to lease the farm to provide additional revenue to carry the property, a decision which ultimately cost the organization far more when the lessees declared bankruptcy. Had the Vermont Housing and Conservation Board not been supportive of the project, it may well have failed. Because this was the first farmland conservation project considered by VHCB and it also included affordable housing as a potential component it became a pilot project demonstrating the dual purposes of Vermont’s housing and conservation legislation.
3. Affordable housing projects take time and patience. Aside from overcoming potential opposition from neighbors, who may simply be resisting change, these projects require careful planning, engineering, permit reviews, financing, and construction before the housing can be occupied. Even in less prolonged circumstances than the Martin Farms case, the landowner must anticipate carrying the property for a considerable length of time.

4. Projects involving the federal government tend to be arduous. Throughout the project, the local staff of the U.S. Forest Service worked diligently and in good faith with the Vermont Land Trust in acquiring the additions to the National Forest. However, the federal acquisition process requires an extensive appraisal and review appraisal of each property, followed by internal reviews within USFS. Landowners expecting to sell property to the federal government must be prepared to wait.
5. Ultimately, if the land trust can overcome the barrier and meet the carrying costs, the wait and added expense are worthwhile. Today, an extensive part of a beautiful valley has been permanently protected. A local farm is in operation and contributing to the local economy and food supply. Families that might otherwise be shut out of the local real estate market are able to live in their communities. There are new recreational opportunities for residents and visitors. And local people who were once opposed to land conservation and affordable housing have come to understand how important and valuable both can be to their communities.

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SOURCES

This profile was originally written by Pam Boyd of VHCB and adapted for this report, with permission.

Resident photo by Robert Eddy. Snowy houses photo courtesy of Pam Boyd. Site plan courtesy of VHCB.

OPAL COMMONS AND BONNIE BRAE

Orcas Island, Washington

PROJECT TYPE:

Affordable housing and land protection in a resort town

DEVELOPER:

OPAL Community Land Trust

PROJECT TEAM:

Fred R. Klein (Master planner and architect); Webster Associates (Designer); Sound Construction (Contractor)

SITE AREA:

OPAL Commons: 7 acres (58% open space) and Bonnie Brae: 12 acres (66% open space)

PROJECT SCOPE:

42 single-family affordable homes (18 at OPAL Commons and 24 at Bonnie Brae)

PRICE:

OPAL Commons: average house size is 975 square feet with an average mortgage under \$100,000. Bonnie Brae: average home is 1,100 square feet with an average mortgage of \$115,000.

CONSERVATION FEATURES:

- Permanent protection through subdivision plat and covenants, conditions and restrictions (CC&R)
- Community garden with edible landscaping
- Wooded native trees
- Grassy common space

STATUS:

Completed 1999

On scenic Orcas Island, the largest of the San Juan Islands in Washington State, the OPAL Community Land Trust seeks to house island people and maintain the unique island character. Two of its projects, OPAL Commons and Bonnie Brae, together provide 42 families with affordable homes. The two properties total 20 acres, with homes clustered on just eight of the acres, surrounded by nearly 12 acres of protected common land including forest, community gardens, and grassy common space. Despite their density, both projects retain the rural island character.

OBJECTIVES

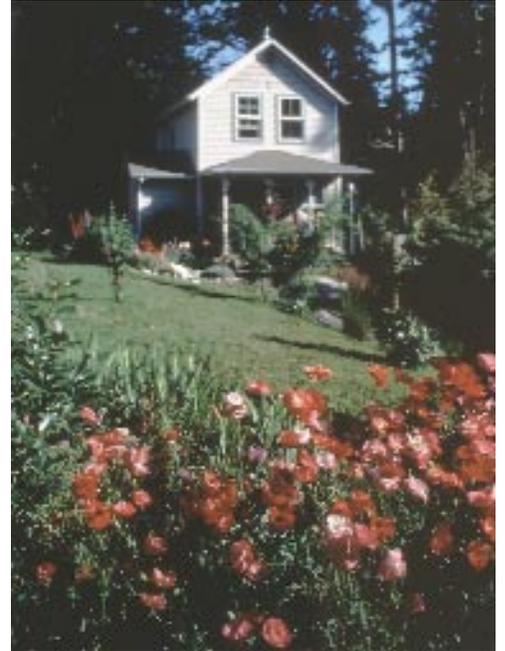
1. Provide permanently affordable access to land and housing
2. Follow ecologically sound development practices

DESIGN

OPAL (Of People and Land) helps to maintain community diversity that is threatened by the growing gap between wages and the cost of land and housing. San Juan County has among the highest real estate values and the lowest wages in Washington State. OPAL strives to maximize its ability to serve the island's residents who cannot afford the high cost of local housing. As a community land trust, OPAL provides affordable housing by owning the land and leasing it to those who live in houses built on the land (see Financing section for more information on community land trusts). OPAL acquires the land through grants and foundations, so the homeowners need only buy the house, not the land.

OPAL followed Randall Arendt's conservation design process. The development's design started with an ecological inventory of the property's natural features and identifying primary and secondary conservation areas before evaluating the remaining land for development.

OPAL staff, designers, and community members engaged in a collaborative design process. For its projects, the OPAL staff drafts design ideas in line with the property's character and overall affordable nature of the project. They then present those ideas to applicants for review, trying to stimulate creativity within the parameters of the overall development goals. For exam-



OPAL Commons two-bedroom house

ple, since one goal was to minimize impervious surfaces, the design located parking at the property's perimeter, rather than a more traditional garage and driveway. Residents actively engage in the density, lot selection, and location and orientation of homes on the lots.

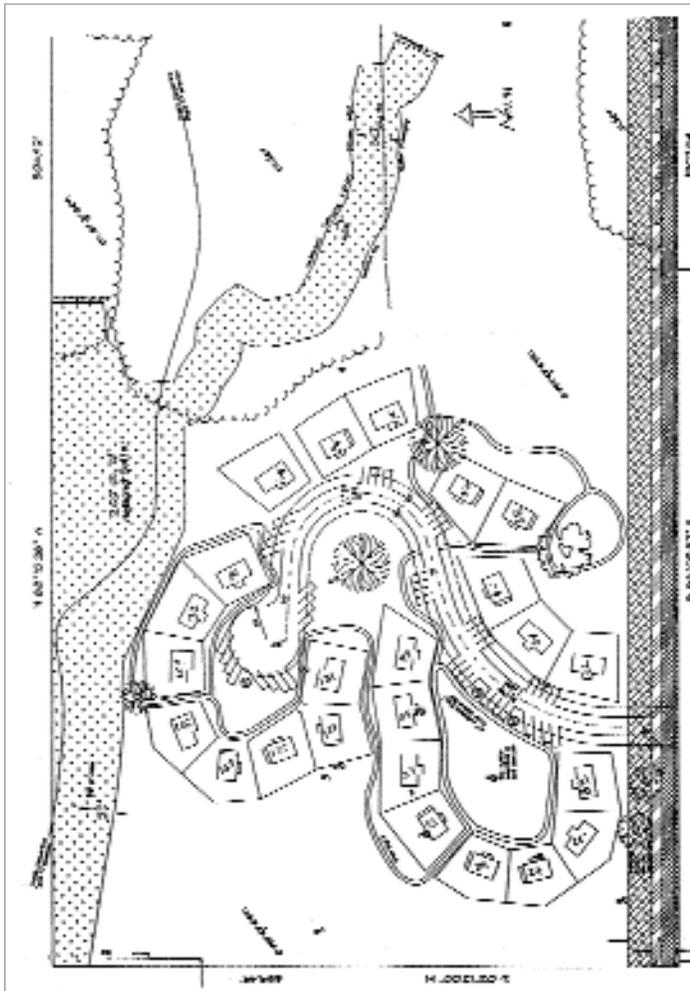
The resident and community engagement also eased the development process by deflecting potential opposition through collaboration and trust building. The OPAL Commons process has resulted in community confidence that collaboration and good design for people and nature are integral to OPAL's business model.



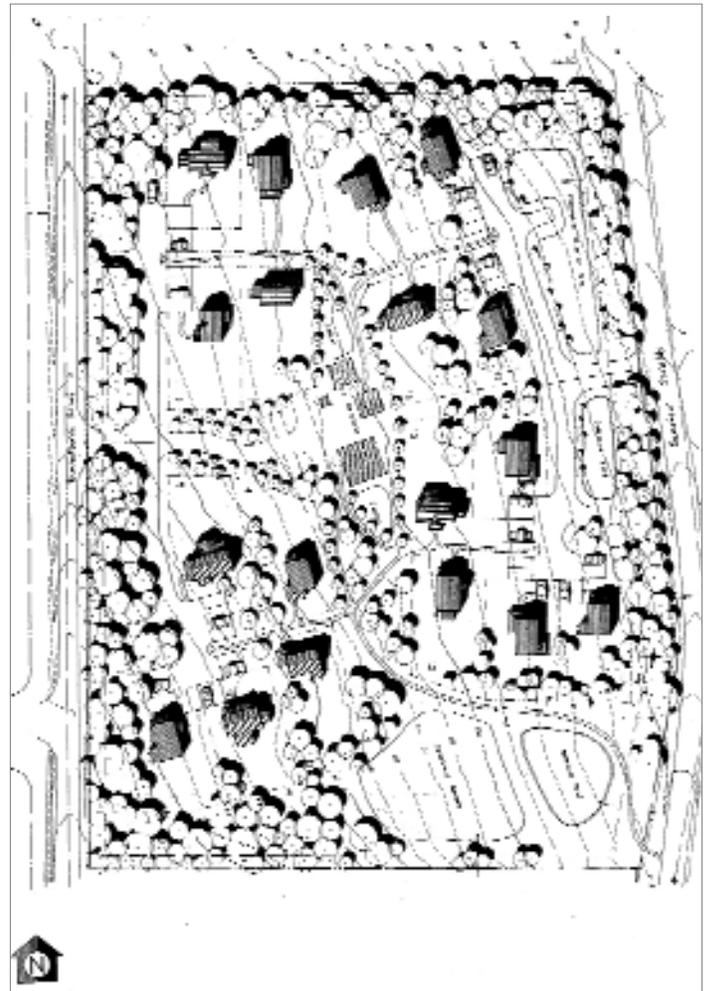
View of OPAL Commons houses

OPAL Commons, the land trust's first development project, features 18 units on 6.73 acres. Previously a woodlot subjected to three rounds of clear cutting, the site's development featured natural restoration techniques. The simple, two-story gabled homes reflect the region's traditional Victorian farmhouse architecture. Sited on less than three acres, the development allows nearly four acres of common land, maintained

as community gardens with edible landscaping such as orchard trees, wooded native madrona and Douglas fir trees, and grassy common space.



Bonnie Brae Site Plan



OPAL Commons Site plan

The 12-acre Bonnie Brae site had a more mature and healthy landscape, including diverse tree species that OPAL tried to protect through the development process. For example, OPAL employed horse logging rather than conventional mechanized commercial logging practices over a 3-month period, allowing careful choices on tree removal and protection and less land disturbance. The removed timber generated additional funds for the development. Nearly eight acres of the twelve-acre Bonnie Brae site remains as common land.

FINANCING

As a community land trust OPAL acquires land through purchase or donation and then leases that land to resi-



Bonnie Brae house across commons

dents without passing the land cost on to the homeowner. OPAL retains ownership in perpetuity—the land is never resold. The land is leased to individuals, families, cooperatives, community organizations, or businesses.

Residents own houses, outbuildings or other improvements on the land, with their rights secured by a renewable 99-year lease. When leaseholders sell their home or improvement, the sale price is limited to ensure affordability for future generations, while also providing some equity gain for the seller. Land use restrictions protect the natural environment and assure quality of life for neighbors.

The OPAL Commons and Bonnie Brae developments drew on a variety of financing tools including federal grants (Farmers' Home Administration, Community Development Block Grant, and Housing Assistance Programs); state funds (Washington State Housing Trust); and federal and private mortgage loans, timber sales, and local donors.

PROTECTION AND STEWARDSHIP

The subdivision plat filed with the county identifies the common areas and their uses. Further protection lies with the covenants, conditions, and restrictions that were outlined as part of the subdivision process and are part of the community land trust lease. These covenants delegate to the residents the responsibility for maintaining the land, although ultimately the responsibility lies with OPAL. OPAL also established a homeowners association, which uses a portion of the lease fees for site maintenance.

CHALLENGES

1. Overcoming community skepticism
2. Setting an example for affordable, conservation-based housing
3. Navigating the time-consuming regulatory process

LESSONS LEARNED

1. Start with principled commitment from the beginning and use it to instill creativity throughout the process.
2. Document land for both human and natural uses.
3. Clearing land through horse logging had multiple benefits; it employed local workers over 3 months, allowed more careful choices, and resulted in a more mature and healthy landscape by protecting the understory.

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SOURCES

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SEPIESSA POINT APARTMENTS

West Tisbury, Massachusetts

PROJECT TYPE:

Affordable housing and land protection in island coastal ecosystem

DEVELOPER:

South Mountain Company and Dukes County Regional Housing Authority

PROJECT TEAM:

Martha's Vineyard Land Bank; The Nature Conservancy; Community Development Corporation of Dukes County; Martha's Vineyard Cooperative Bank

SITE AREA:

167 acres (98% conserved land)

PROJECT SCOPE:

Four-unit multi-family apartment scaled to look like a large rambling house (expected to double number of units in 2006)

PRICE:

One-bedroom: rent of \$625 per month; two-bedroom: \$725.

CONSERVATION FEATURES:

- 164 acre nature preserve with frontage on Tisbury Great Pond and island coves
- 7,300 feet of shoreline along Atlantic barrier beach
- Walking and horseback-riding trails as well as sailing, canoeing, and other recreational outlets

STATUS:

Completed 1997

Martha's Vineyard, while well known for its maritime heritage and beautiful coastal plains, bogs and beaches, also features extraordinary home values, escalating beyond the reach of many long-time residents and newcomers alike. The island's rich conservation tradition has resulted in 34 percent of its land permanently protected but has also made the island all the more desirable for high-end development. Two recent developments, Sepiessa Point and Island Cohousing (see separate profile), by a local design-build firm offer environmentally-sensitive affordable housing in concert with the island's conservation tradition.

OBJECTIVES

1. Provide permanently affordable access to land and housing
2. Follow ecologically sound development practices
3. Protect relatively pristine Island habitat

BACKGROUND

In an editorial of the *Martha's Vineyard Times*, the Sepiessa Point apartments were called "remarkable" due to their "marriage of conservation—the land bank—and the shelter needs of islanders".

Sepiessa Point is one of a number of peninsulas separating coves on the northern side of the Tisbury Great Pond. The pond itself is an important regional resource for shellfish, recreation, and biodiversity. The coves and the shorelines are especially important in biological terms. While most of the great pond shoreline is in private ownership, with a light mix of seasonal and some year-round residences, Sepiessa remained quite pristine. In 1990, the Martha's Vineyard Land Bank, assisted by The Nature Conservancy's (TNC) bridge financing, began purchasing the entire peninsula. The conservation acquisition was complex and encountered disputes over public access,



Sepiessa Point apartments

combined with new rules against pet cats (to reduce predation) and limits on outdoor lighting (to protect rare moth species), should actually lessen some of the negative environmental impacts. DCRHA already requires the exclusive use of native plant species in landscaping and bans inorganic pesticides and fertilizers. No new parking, roads, or lawns will be created.

Currently, the Vineyard Conservation Society (VCS), TNC, and the DCRHA are working together to ensure strong protection of the environmental conditions within the development plans. The Island Housing Trust, a community land trust, will develop the next phase.

Both Sepiessa and Island Cohousing (see separate profile) followed the state's Chapter 40B process, whereby, under the Massachusetts's law, a development can fast-track projects that include a set percentage of affordable housing through local zoning if a community has less than ten percent affordable housing. (See sidebar on Chapter 40B.)

FINANCING

The island created the Martha's Vineyard Land Bank in 1986, funding it through a two percent real estate transfer tax. In 1992, the land bank purchased the Sepiessa Point Reservation and sold three acres to the Dukes County Regional Housing Authority for \$18,420. To facilitate the Sepiessa housing, the authority transferred the land to the Community Development Corporation of Dukes County (CDCDC). The CDC obtained financing from the Martha's Vineyard Cooperative Bank. The Authority partnered with the local social and ecological-minded design and construction firm, South Mountain Company, to build the homes.

PROTECTION AND STEWARDSHIP

The Sepiessa conservation land and the affordable housing units are now separately owned and managed. According to Vineyard groups this model is becoming the norm. During the time of initial project approvals it is helpful to present the conservation and housing elements together. Yet separate management helps to ensure ongoing stewardship of both aspects. This design prevents the conservation group from being in the posi-

tion of both developer and protector of the land and lets both groups do what they do best.

Thus, Sepiessa Point Reservation conservation land is owned and managed by the Martha's Vineyard Land Bank Commission. The public has access to the 164-acre preserve and its 7,300 feet of shoreline, enjoying walking and horseback-riding trails, sailing, and other recreation, and the natural beauty of the Tisbury Great Pond.

The Dukes County Regional Housing Authority manages the apartments. Household income may not exceed 80 percent of the area's median income. The fixed-rate mortgage should allow Sepiessa's residents lower rent as times goes by.

CHALLENGES

1. Development coordinators needed to undertake the Chapter 40B process (Massachusetts "anti-snob zoning" law) due to restrictive local zoning regulations.
2. Project included affordable housing in order to make conservation project politically feasible.

LESSONS LEARNED

1. This project and a few others helped build relationships between housing and conservation activists and was an important demonstration of the partnership's viability. At Sepiessa, conservation and affordable housing "reinforce each other" as "natural allies, not competitors." Sepiessa laid the groundwork for other pairings (see Island Cohousing) as well as a more strategic approach toward working on the initial land use determination (see Lesson #6 below).
2. Affordable housing should ideally conform to "smart growth" principles, lying closer to commercial centers and services and have a mix of transportation uses nearby.
3. New affordable-housing incentives adopted in 2000 allow more units to be built at Sepiessa. Such an increase was acceptable because it could actually be achieved with an increased level in environmental protection.

4. The original housing was environmentally compatible by the standards of the day but improved knowledge and increased development pressures quickly rendered those standards obsolete.
5. Affordable housing needs to be a reflection of the community. It can be a model by respecting architectural style and identity of community. Even though it's affordable it should be quality housing, preferably small-scale and integrated into the community and the landscape.
6. Housing and conservation groups need to work together on new projects before sales purchase, together crafting the initial determination of how the land will be used.

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Interviews of Matt Pelikan, The Nature Conservancy (5/23/05), Philippe Jordi, Executive Director, Island Housing Trust, and former Executive Director, Dukes County Regional Housing Authority (5/23/05), David Vigneault, Executive Director, Dukes County Regional Housing Authority (5/23/05) and John Abrams, President, South Mountain Company (6/10/05).

Photo courtesy of Phillippe Jordi. Site map courtesy of Matt Pelikan.

STAPLETON—SYRACUSE VILLAGE AND ROSLYN COURT

Denver, Colorado

PROJECT TYPE:

Redevelopment of old airport, nation's largest infill development

DEVELOPER:

Stapleton Development Corporation and Forest City Enterprises (master developer)

PROJECT TEAM:

Numerous state, municipal, and local partners, including public agencies, community and private organizations, and individuals. Peter Calthorpe (land planner); EDAW (landscape architect); Wolff-Lyon Architects (design guidelines)

SITE AREA:

4,700-acre site, almost one-quarter of which had been covered with runways

PROJECT SCOPE:

12,000 total units, 10 percent of which are reserved as affordable

PRICE:

Low to high \$100,000s

CONSERVATION FEATURES:

- 1,116 acres of open space/parks
- Natural filtration and constructed wetlands minimize use of scarce water resources
- Bike and trail system links into the 17,000-acre Rocky Mountain Arsenal National Wildlife Refuge
- Recycled 1,100 acres of runways as base for roads and sidewalks
- Restored a creek that was buried in concrete culverts

STATUS:

Opened for residents 2002

The redevelopment of Stapleton, Denver's former airport, has provided the city with an unprecedented opportunity to create a new mixed-use, transit-oriented community using traditional neighborhood form. Almost a quarter of the 4,700-acre site was set aside for recreational and ecological functions. The developer also employed ecological restoration, material recycling, green building, greenways, and natural filtration and constructed wetlands. At the same time, ten percent of the homes are set aside as affordable.

OBJECTIVES

1. Redevelop municipal airport site using new urbanist design principles
2. Restore natural systems and protect land for both recreational and ecological functions
3. Provide housing for a mix of residents

BACKGROUND

Denver's former Stapleton airport is the nation's largest infill development, planned for 12,000 units by the 2020s. The city's Stapleton Development



Roslyn Court's carriage houses

Corporation held more than 100 community meetings and spent ten years creating a strategic redevelopment plan to ensure that the land was integrated with surrounding neighborhoods and provided shops and services for the area. The corporation engaged Forest City Enterprises, a \$7.8 billion, family-owned and publicly-traded real estate company, as master developer to create a mixed-use and transit-oriented community following new urbanist design principles.

While the planning of conservation lands and affordable housing were not formally linked at Stapleton, both aspects reflect high standards and demonstrate the vision of the whole community.

DESIGN

Ten percent of Stapleton's owned homes and twenty percent of the rental units (all of which meet or exceed Colorado's Built Green standards) will be affordable dwellings and will include duplexes, fourplexes, and carriage homes. Stapleton's 1,116 acres of open space covers almost a quarter of the

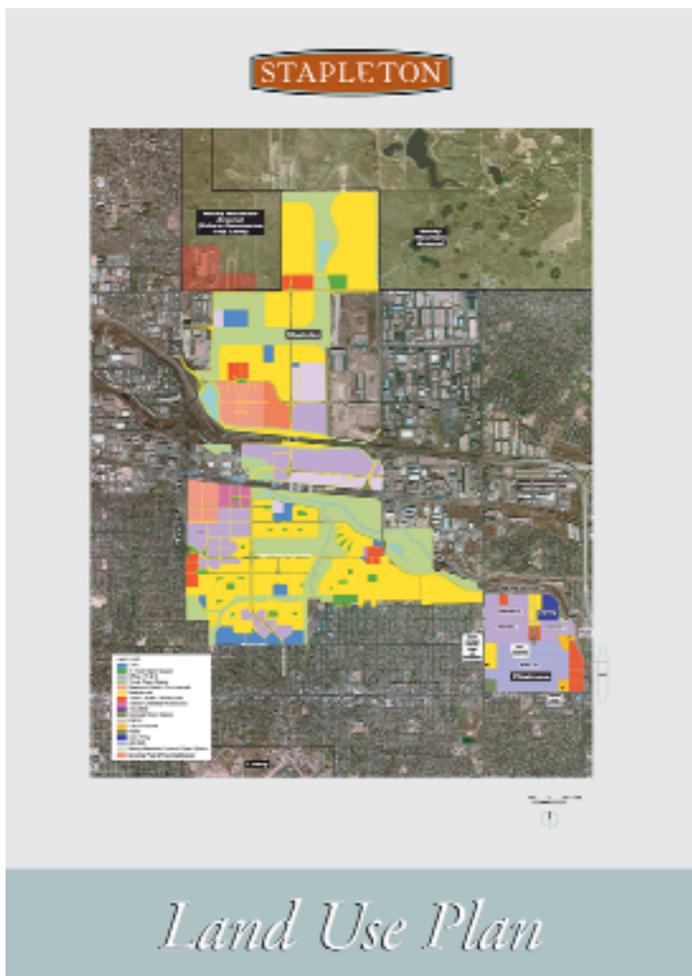
community's area and features the 80-acre Central Park, the 123-acre Bluff Lake Nature Center, and a 23-acre Urban Farm. Westerly Creek, buried under a runway for decades, now flows again above ground, providing stormwater management, wildlife habitat, and hike and bike trails. Additional land will be devoted to a golf course and pocket parks.

Once Stapleton's protected land is conveyed to the city and county, it will increase Denver's open space by 25 percent. The green space was selected with an eye to restoring the underlying green infrastructure and ecological health. First, Stapleton's team identified the natural swales and restored the Sand and Westerly Creeks. The creeks provided the natural connections for the nodes created along them. They also allowed connectivity to development centers and adjacent municipalities, transit, parks and natural areas, such as the 17,000-acre Rocky Mountain Arsenal National Wildlife Refuge.



Syracuse Village

Roslyn Court and Syracuse Village are the first two income-qualified ownership neighborhoods at Stapleton. Both are located a walk away from schools, shopping, and parks. TP Development, developer of Roslyn Court, is a small Denver-based development company, headed by Jackie Peterson, who drew from her experi-



ences of building two senior-citizen rental projects. Roslyn Court has four different for-sale home designs and units with one to three bedrooms, ranging from 673 to 1,100 square feet in size.

Syracuse Village is the first venture by a new development company, Syracuse Street Condominiums, LLC, headed by a couple of former Denver Bronco football players. Syracuse offers 78 units with five floor plans in ranch condos and two-story townhouses. The two- and three-bedroom units range from 788 to 1,155 square feet and are priced from \$135,000 to \$175,000.

Stapleton also includes Clyburn at Stapleton, a 100-unit affordable apartment community for seniors. Mercy Housing at Parkside will provide another 68 affordable rental units at 30 to 50 percent of the area median income (AMI) in the near future.

The broader Stapleton landscape includes a mix of housing types—ranging from six single-family detached home products to two types of rowhouses; four and six-plex buildings that look like mansions; lofts; paired homes; and rental apartments. The Urban Land Institute case study and the Stapleton Web site provide more information about the broader development and the rich mix of housing types and uses.

All homes at Stapleton follow the Colorado BuiltGreen program's criteria. These criteria, known as the Built Green Checklist, include an energy efficiency requirement, and a menu of options addressing a range of "green" items from which the builder must select a minimum number. Because of the range and number of options available under the checklist, every builder may build "green" a little differently.

FINANCING

In 1999, Forest City agreed it would purchase Staple-



Westerly Creek

ton's 2,935 developable acres at the appraised value of \$79.4 million, increased annually by the Consumer Price Index. The appraisal assumed that there would be approximately 1,100 acres of regional parks and open space in addition to neighborhood parks, and that the land would be environmentally remediated, the appropriate buildings

demolished, and runways removed. In addition to the purchase price Forest City is paying a \$15,000-per-acre "System Development Fee" totaling \$44 million to be used by the Park Creek Metropolitan District to construct and develop the regional parks and other protected lands at Stapleton.

The developer advanced the front-end financing, to be repaid through tax increment financing (TIF), capturing the net increase in property taxes that result from redevelopment. The large size of Forest City enabled the developer to bear many of the upfront costs, and will allow it to reap the ultimate financial rewards. Lehman Brothers financed Forest City's purchase of \$145 million in bonds from the Park Creek Metropolitan District to underwrite the initial infrastructure required for redevelopment. Forest City also secured a \$25 million loan from National City Bank for the initial purchase from SDC.

The affordable housing has been financed in part by Fannie Mae Foundation's American Communities Fund, tax exempt bonds, and low-income housing tax credits. In addition, Forest City, Stapleton's master developer, sold the land at a discounted rate to the individual developers. Stapleton worked with the Colorado Housing and Finance Authority (CHFA) to help residents finance their homes.

PROTECTION AND STEWARDSHIP

While Stapleton's start preceded Denver's inclusionary zoning regulation, the ordinance echoes the communi-

ty's requirement for 10 percent of units to be affordable. Homes are sold to buyers at 80 percent of AMI or below. The Forest City Community Investment Fund or the city of Denver formulates the price. The resale of the property allows for a maximum annual five percent increase with appreciation limited to 25 percent total. Deed restrictions ensure the affordable nature of the units over 30 years.

Forest City Stapleton, a subsidiary of Forest City Enterprises, partnered with the Park Creek Metro District (the regional park authority) to create the open space system and nodes. Following a two-year initial maintenance, the "trunk" parks, those larger park areas within Stapleton, will be conveyed to the city and county of Denver. The addition of this park land will increase the Denver park system by 28 percent and link to existing city, county, and federal open lands. Maintenance by the neighborhood homeowners' associations will help the numerous small pocket parks retain their neighborhood orientation.

CHALLENGES

1. Overcoming political opposition to affordable housing.
2. Resale will be a crucial point.
3. Development companies had little or no experience and faced a learning curve on building affordable housing.

LESSONS LEARNED

1. Professional presentation and marketing of affordable units helped allay neighbors' concern.
2. Units are a great deal, they look nice, and they are close to services.
3. Master developer, Forest City, helped affordable development companies go through process.
4. Affordable units are proximate to town centers and integrated with market-rate homes to minimize stigma.

5. Education of realtors, lenders, and appraisers is critical to pricing the units for their value and affordability.

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Photos courtesy of Stapleton Denver.

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STARLAKE HOUSING AND FARRELL FARM

Norwich, Vermont

PROJECT TYPE:

Affordable housing combined with farmland preservation

DEVELOPER:

Twin Pines Housing Trust

PROJECT TEAM:

Twin Pines Housing Trust; Saucier & Flynn, (Landscape architects); Upper Valley Land Trust; Vermont Housing and Conservation Board

SITE AREA:

145 acres (110 acres preserved farmland)

PROJECT SCOPE:

14 affordable single-family homes

CONSERVATION FEATURES:

- 73% of site protected
- 110 acres of prime agricultural soils preserved and actively farmed
- Homes clustered on 2.5 acres of the 15-acre development parcel

PRICE:

Affordable units: \$110,000 to \$120,000 (recent sales)

STATUS:

Opened 1998

In the fast-growing Connecticut River Valley, the town of Norwich faces a serious housing shortage and the loss of its farms. The Starlake Housing development provides affordable housing for town residents, alongside a protected 110-acre farm.

OBJECTIVES

1. Preserve farm and prime agricultural soils.
2. Provide affordable housing in fast-growing area.

BACKGROUND

In 1988, the Upper Valley Land Trust (UVLT) conserved one of the last remaining dairy farms in Norwich—the Farrell Farm—while providing land for affordable housing. UVLT conserved 110 acres of agricultural land and transferred a 15-acre parcel at the north end of the farm to the Twin Pines Housing Trust for the development of 14 affordable single-family homes in a new neighborhood known as Starlake Housing.

Located on the Vermont/New Hampshire border, just across the Connecticut River from Dartmouth College in Hanover, the Norwich area is one of Vermont's fastest growing population centers. Today, there is a serious housing shortage in the region. Many large manufacturing and service industries have located in the Upper Valley region, resulting in the creation of approximately 10,000 new jobs over the past decade. At the same time, the Connecticut River Valley has some of Vermont and New Hampshire's prime agricultural soils.

The Farrell Farm project provides an example of collaboration between housing and conservation interests in the region. From the earliest stages of



Starlake Housing



Farrell Farm fields

The 110-acre conserved portion of the Farrell Farm transitioned over time consistent with the agricultural economy trends of the region. At this writing, the prime agricultural soils are farmed by Jake and Elizabeth Guest of what is now known as Killdeer Farm. The Guests grow and sell certified-organic arugula, varieties of red and green lettuce, cilantro, carrots, and potatoes as part of their diversified farm operation. Fallow deer and buffalo thrive on the Farrell Farm’s pasture and hay; additional livestock is anticipated to join or replace them.

Farmers in Vermont face formidable challenges, but as a result of a dynamic conservation agreement, changes in agricultural ventures and methods are anticipated and supported. The land has remained a scenic and productive resource for fresh produce and meats within a rapidly growing community that values locally grown food.

FINANCING

Farmland

The total cost of the farmland conservation portion was \$497,000. The Vermont Housing and Conservation Board provided \$257,000 in grant funds for acquisition and feasibility studies and another \$210,000 in low-interest loans. Local individuals donated \$25,000 and the Norwich Conservation Commission contributed \$5,000.

Housing

When the Upper Valley Land Trust transferred the 15-acre housing parcel to the Twin Pines Housing Trust

(TPHT), VHCB converted \$100,000 of the UVLT loans to a grant to Twin Pines. Additionally, VHCB made grants of \$35,000 in development fees to TPHT, and provided purchase subsidies for home buyers and construction subsidies, bringing VHCB’s total contribution to the housing portion of the project to \$15,000 per unit. Homebuyers applied for low-interest mortgage financing from the Vermont Housing Finance Agency.

PROTECTION AND STEWARDSHIP

UVLT, the Vermont Housing and Conservation Board and the Vermont Agency of Agriculture co-hold the conservation easements on 110 acres of the original 150-acre farm. UVLT conducts annual monitoring of the property to ensure compliance with the terms of the easement.

Permanent resale restrictions on the homes ensure that the homes will remain affordable for income-eligible buyers into the future.

CHALLENGES

1. An adjacent gravel and sand operation filed an appeal to Twin Pines’ Act 250 permit, alleging that the new neighborhood would increase traffic and possibly generate complaints about the noise from the crushed stone business. Vermont’s development law, Act 250, allows qualified parties and citizens to challenge development plans in a public hearing process.



Elizabeth and Jake Guest grow organic vegetables at Killdeer Farm

The appeal was dismissed, but the delay slowed the construction schedule and pushed construction into the winter months, which increased costs.

2. As construction interest accumulated, there was a staff turnover at Twin Pines, which caused further delays and expense to the project. Twin Pines eventually contracted with a realtor to sell the homes.

LESSONS LEARNED

1. Input and support from the local community was critical to project success.
2. The homes were built one at a time, which dragged out the development schedule and allowed Twin Pines to collect development fees only in small amounts as each home was completed and sold.
3. Because of the delays, homebuyers who had contracted to buy at a certain price were sold homes that cost more than the contract price, resulting in financing gaps. Twin Pines came back to VHCB to ask for additional funds to complete the last homes.
4. Sales were slow because it was difficult to find income-qualified buyers. VHCB made an adjustment to allow households with higher incomes to qualify to purchase the homes.

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SOURCES

This profile was originally written by Pam Boyd of VHCB and adapted for this report, with permission.

Starlake Housing photo: Courtesy of Jenny Devost of Twin Pines Housing Trust

E. and J. Guest photo: Courtesy of Elizabeth Ferry of Hanover Consumer Cooperative.

THE WELLINGTON NEIGHBORHOOD

Breckenridge, Colorado

PROJECT TYPE:

Affordable housing at mountain redevelopment site

DEVELOPER:

David O'Neil, Wellington Neighborhood, LLC

PROJECT TEAM:

Wolff-Lyon Architects (Master planners and architects); John Humphreys & Associates (Land planner), Tetra Tech ISG -FLO Engineering (Project engineer); Traditional Neighborhood Builders, Inc. (Builder)

SITE AREA:

85 acres (with 21 acres open space)

PROJECT SCOPE:

122 single-family homes (98 affordable)

CONSERVATION FEATURES:

- 25% open space with 100-year old blue spruce trees
- Trail links to adjacent White River National Forest and thousands of acres of open space
- Restoration of 1,800 acres of disturbed mining lands
- New urbanist design close to existing town center
- Access to hundreds of miles of paved bike trails

PRICE:

Affordable units: \$110 to \$180 per square foot (\$225,000 to \$375,000); Market value \$375,000

STATUS:

Phase I opened in 2003

The resort town of Breckenridge annexed an 85-acre site to promote affordable housing and smart growth. Called “a model for the entire state” by the Denver Post, award-winning Wellington is child-friendly, walkable, affordable, and authentically tied to its region.

OBJECTIVES

1. Provide needed community housing for a variety of residents
2. Restore significantly disturbed land
3. Encourage sustainable development

BACKGROUND

By the late 1990s Breckenridge's popularity as a ski resort destination was booming and driving the town into a housing crisis. The median single-family home price surpassed \$800,000, forcing the year-round population of 3,100 locals to live elsewhere.

The Wellington development was proposed on a historic gold dredge-boat mining site, located on the town's outskirts. From the late 1800s until the Second World War, dredge boats scooped and processed rock from the river valley in an effort to find gold and other precious metals. The process destroyed the riparian habitat and left behind 30-foot-high piles of clean river rock, all organic matter having been removed and washed downstream.

Further up the valley, Tom's Baby was discovered. This was the largest gold nugget ever discovered in Colorado and is part of the permanent collection at the Denver Museum of Nature and Science. Nearby sits the Wellington-Oro Mine.



Willow Green at Wellington

Town officials worked closely with national, state, and local environmental organizations to remediate the Wellington-Oro Mine. Leaders from the town of Breckenridge and Summit County worked together to purchase the 1,800-acre Wellington-Oro Mine site from the B&B mining company. In addition to ensuring proper environmental cleanup and staving off possible Superfund designation, the leaders wanted to prevent unplanned or unregulated development. The town and county agreed to assume responsibility for cleaning up the acid mine runoff polluting French Gulch in exchange for acquiring the land they wanted for back-country open space. [For more information on the compelling Wellington-Oro mine cleanup process, see Jane Braxton Little’s case study listed in references below].



Wellington houses in winter

Some standard land-use requirements (e.g. alley and road widths) were also waived to allow the community-oriented design.

DESIGN

The community forms an urban edge less than one mile from the Breckenridge town center and adjoining the town’s rodeo grounds and the White River National Forest. The neighborhood

features a new urbanist design with large front porches, back alleys, houses close to narrow streets (20-foot wide), higher density homes, and community open space. Free public transportation links to downtown and ski areas. Grid streets connect neighborhood homes, which surround “greencourts” while cars remain on the perimeter. The color and architectural design reflect historic Breckenridge design patterns.

At the same time, area developer David O’Neil was looking for a location for affordable housing. He purchased 85 acres adjoining the town from B&B Mines. All of the proceeds of the purchase were directed to an EPA lock box and used to fund part of the EPA’s Wellington-Oro Mine environmental assessment and surface remediation.

Breckenridge annexed the 85-acre neighborhood site to allow for development of affordable housing and a significant increase in density from the existing one-unit-per-acre designation. The town council also provided regulatory incentives for the development. These included waived planning and inspection fees, free water taps, and subsidized sewer



Wellington Development Area Site Plan—Phase I



Wellington's mountain setting

Prior to acquisition, the site was pockmarked with 30' high abandoned dredge piles made up of basketball-sized rocks. Now the site is characterized instead by a traditional neighborhood with five greens, approximately 13 acres of private open space (including a five-acre parcel with 100-year old blue spruces and a stretch of land along the French Creek) and eight acres of public open space. Also, a network of trails connects Wellington to adjacent Forest Service land.

In the first phase of development more than 120 homes have been built and sold since 2000. New homeowners include the town manager, district attorney, government employees, shop owners, teachers, and police officers. In addition, Breckenridge and Summit County forged an intergovernmental agreement creating a transfer of development rights (TDR) program to transfer potential development from the backcountry to the town. An additional 40 acres will feature 160 units in the second phase of development.

FINANCING

The purchase and the cleanup work of the Wellington-Oro Mine will be funded through the town and county's open-space programs and they will work together to preserve and protect the 1,800-acre acquisition as open space. In 2004, voters in Breckenridge approved a bond measure to fund the purchase of the 1,800-acre B&B-owned property for open space. Summit County voters, in turn, agreed to a property tax increase to fund the county's share of the cost. The \$9 million purchase, which closed in May 2005, outlines the scope of and responsibility for the site's cleanup. The town and coun-

ty will also build and operate a water treatment plant to address acid mine drainage from the Wellington-Oro site to improve water quality in the Blue River.

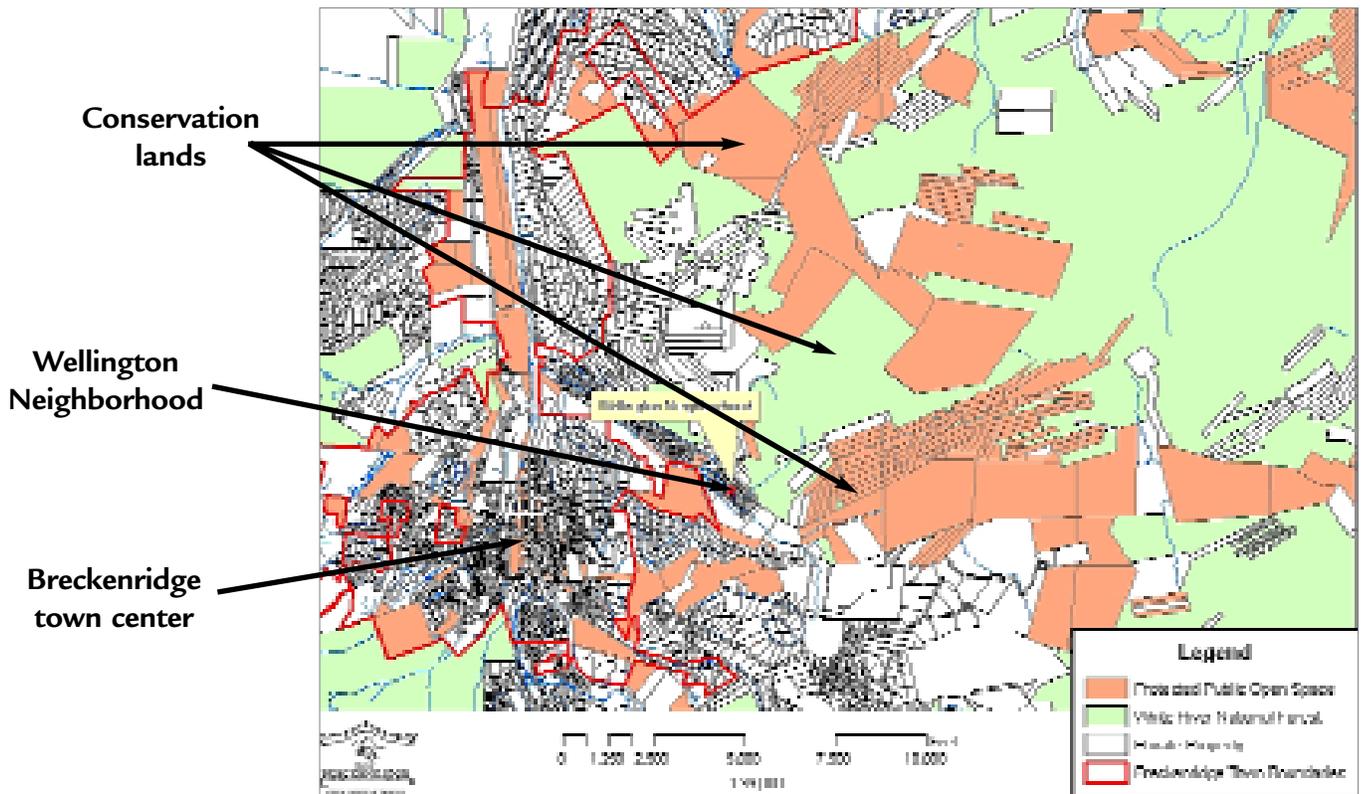
In addition to strong local support for the open space acquisition, Great Outdoors Colorado has awarded two lottery grants totaling \$1.1 million toward the Wellington-Oro acquisition. One grant will fund the preservation of a biologically significant wetlands area on B&B Mines land located upstream of the Wellington-Oro Mine. A second grant will fund protection of a 127-acre area for expansion of nordic trails and terrain, as well as summer trail activities on B&B property in Gold Run Gulch.

The Wellington Neighborhood itself was built with conventional, local-bank construction lending. In addition, the developers estimate the town's regulatory waivers were worth approximately one million dollars. (Building inspection, annexation and development review fees totaled about \$7,500 per unit and a one percent transfer tax equaled close to \$2,500 per unit). The town also approved an increased density of 24 units (worth \$30,000 per home). No direct public funding was used for the affordable housing.

On-site open space was provided as part of the overall development costs.

PROTECTION AND STEWARDSHIP

All deed-restricted Wellington homes will be sold initially at significantly less than the area median single-family home price, but only 98 units are technically considered affordable. Eighty percent of the homes are reserved for people who work in Summit County. To qualify for affordable units, buyers must work at least 30 hours per week in Summit County and agree to private deed restrictions that limit resale appreciation to the greater of three percent or the percentage increase in the area's median income. The homeowners accept reduced appreciation potential in exchange for owning a home. The first phase has no income-qualifying requirements. Wellington actively marketed the homes to local government employees and others who qualified for the affordable homes.



Wellington Neighborhood and surrounding conservation lands. Note: Wellington Neighborhood is now within Breckenridge town boundary.

The Wellington Neighborhood Association manages 13 acres of private open space and the neighborhood’s green courts. Plat restrictions limit the use of the open space to protect the 100-year spruce trees and riparian corridors. The association takes an active role relative to the private open space, e.g. addressing access and use issues. The town requested ten percent of the site, resulting in a dedication of eight acres as town-managed public open space. Left in an undisturbed state, the space links the town with the 1,800-acre Wellington-Oro Mine/B&B Open Space (recently purchased by the town and county) and Gold Run Gulch, a historic and popular area chock full of historic mine sites and trails.

CHALLENGES

1. Locating an affordable and available site
2. Creating a pedestrian-oriented neighborhood with narrow streets, while still providing sufficient room for snow removal and storage
3. The proposed new urbanist design was at odds with local regulations, but the public process swayed the

town leaders, as did requirements to allow local workers as buyers. The town ultimately supported the project and waived fees.

LESSONS LEARNED

1. Regulatory incentives can be valuable smart growth tools.
2. The project initially used offsite built modular housing; however, the developer switched to conventional “stick built” construction for better, onsite quality control.
3. High-quality housing and community design won local support and regard as well as earned strong market demand.
4. Private resale-price deed restrictions may be useful affordable-housing tool in other communities.
5. People—developers, planners, policymakers—need to take a risk, a leap of faith, to pull off such projects.

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Interview of David O'Neil, Wellington Neighborhood, August 29, 2005.

Photos and site map provided courtesy of The Wellington Neighborhood. Conservation context map courtesy of Town of Breckenridge.

Glossary

brownfield development – development of land that may or may not be contaminated by hazardous substances or pollutants, often to help regenerate decaying in-town areas. This approach is deemed preferable to building on previously undeveloped land and intends to make better use of existing infrastructure and promote a generally more sustainable environment.

building envelope – everything that separates the interior of a building from the outdoor environment, including the windows, walls, foundation, basement slab, ceiling, roof, and insulation. Also, the buildable area of a lot.

community land trust – a private non-profit corporation created to acquire and hold land for the benefit of a community and provide secure affordable access to land and housing for community residents.

deed restrictions – Restrictions placed within a deed that control the use of the property. Restrictions travel with the deed, and cannot generally be removed by new owners.

density-neutral – a technique that allows the same overall number of dwellings despite a more compact form. Allows strategic placement of lots to maximize common conservation land.

easement – a legal restriction contained within a deed that prohibits certain land uses in perpetuity; landowners voluntarily place a conservation easement on their property to protect natural resources, such as water quality, wildlife habitat, or scenery, or to protect the land for a certain type of use, such as farming; the landowners retain rights to use the land for any purpose that is not prohibited by the terms of the easement.

exurban – region that is beyond a city or urban area and its suburbs. Exurbs may be characterized by active farms, interspersed with very low-density residential development, including roadside houses, new housing subdivisions, estate homes, and mobile homes.

green building – building techniques that incorporate a variety of sustainability features such as energy and water efficiency, natural stormwater management, and indoor environmental quality. They are also known as high performance buildings.

green infrastructure – a strategically planned and managed interconnected network of waterways, wetlands, woodlands, wildlife habitats, and other natural areas; greenways parks, and other conservation lands; working farms, ranches, and forests; and wilderness and other open spaces with conservation value, that supports native species, maintains natural ecological processes, sustains air and water resources, and contributes to the health and quality of life for America's communities and people.

inclusionary zoning – a land-use practice in which local ordinances require builders to include a certain amount of housing for low- and moderate-income households.

live-work units – buildings that are specifically designed to enable both residential and business use in the same unit.

new urbanism – promotes the creation and restoration of diverse, walkable, compact, vibrant, mixed-use communities composed of the same components as conventional development, but assembled in a more integrated fashion, in the form of complete communities.

purchase of development rights (PDR) – a voluntary land use incentive program, that helps private landowners achieve an economic return through the sale of development rights to a land trust or a public agency. A permanent deed restriction is then placed on the property, which restricts the type of activities that may take place on the land in perpetuity.

smart growth – strategies for planning development in ways that economically sound, environmentally friendly, supportive of community livability, and that enhance

quality of life. Land use patterns that are compact, transit-oriented, walkable, bicycle-friendly, mixed-use development with a range of housing choices are considered to be central to the principles of smart growth.

strategic conservation planning – planning that encompasses the wide range of natural and cultural resource protection methodologies, emphasizing best practices of the planning profession within the “life cycle” of planning efforts from defining goals to implementation and evaluation.

tertiary treatment – post-secondary treatment of water designed to improve the quality of the water to the point where it can be put to a particular beneficial use such as drinking water.

Transfer of Development Rights Program (TDR) – a voluntary land use incentive program that helps private landowners achieve an economic return through the sale of development rights to landowners whose parcel of land can accommodate additional growth landowners.

working lands – land used for agriculture, forestry, ranching, or other resource industries.

Sources and Resources

Additional sources are listed at the end of each project profile. For additional resources, see The Conservation Fund's Web site at www.conservationfund.org.

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