

Ponderosa Community Resident's Guide

Compilation of Questions from Ponderosa
Residents & Answers from the Different
Project Partners
Fall 2017 - March 2019



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OVERALL PROJECT QUESTIONS

BACKGROUND INFORMATION

Date - Source	Questions & Answers
<p>11/4/2017 - Resident's Guide #1 (updated Feb 2019)</p>	<p>1. City's Commitment</p> <p>The City of Boulder purchased the Ponderosa Mobile Home Park to create long-term stability for community residents by preserving affordability, annexing the property into the city, replacing outdated infrastructure, and reducing flood risk to the community. The City, Trestle Strategy Group and Flatirons Habitat for Humanity are working with residents to replace and upgrade infrastructure, and create housing choices that support the current residents. The City is committed to working collaboratively with residents in order to minimize the possibility of displacement. Key work includes:</p> <ul style="list-style-type: none"> ● A Resident Leadership Committee that gives residents a voice throughout the process and up-to-date information. ● Timely, honest and transparent City-resident communication. ● Annexation of Ponderosa Mobile Home Park into the City of Boulder. ● Identification of options and innovations to replace and improve infrastructure (water, sewer, roads, sidewalks, cable, electricity). ● Designing new community spaces and amenities in Ponderosa. ● Identifying housing options that are safe, desirable and affordable for residents, meet residents' needs, and are energy-efficient. Housing options for Ponderosa residents include remaining in existing mobile homes, or a variety of Habitat for Humanity homes (e.g. modular, single-family, duplex, carriage homes). ● Identifying a future land ownership option that maintains affordability for residents. ● Increasing Ponderosa resident access to community resources. ● Lessening impacts from infrastructure construction as much as possible. ● Short-term projects to make improvements to the mobile home park based on resident feedback.
<p>11/4/2017 - Resident's Guide #1 (updated Feb 2019)</p>	<p>2. Will I be able to stay in Ponderosa?</p> <p>YES! This is possible because:</p> <ul style="list-style-type: none"> ● If you were here (with a signed lease) at the time of the City's purchase (August 1, 2017), you have a right to stay in Ponderosa. ● The City has long valued mobile home parks as a critical housing option in the community by protecting their existence through zoning and land use tools. ● By purchasing Ponderosa, the City (as owner) can protect the long-term affordability, use and sustainability of the land. ● The City has the resources and commitment to provide expertise and assistance to overcome technical issues. ● City Council adopted a resolution affirming their commitment to the community, specifically the commitment to non-displacement. ● Funding used to support the purchase of Ponderosa, the pending infrastructure improvements and eventual housing assistance has been intentionally applied in a way that avoids displacement. ● Pending annexation and site improvements will be designed and implemented to avoid displacement as much as possible. ● Eventual community design (layout and housing options) reflect resident housing needs/desires.

3/4/2019 - RLC Meeting

3. How does the City of Boulder define aging in place? How many years can residents live in their home? Are there restrictions regarding resident's age or disabilities?

Aging in Place: In the Housing Boulder conversation, aging in place is thought of as providing “housing options for seniors of all abilities and incomes to **remain in the community**, with access to services and established support systems.” The Center for Disease Control defines aging in place as “the ability to **live in one's own home and community safely**, independently and comfortably, regardless of age, income or ability level.”

- *Aging in Place Fact Sheet, Housing Boulder, 2015:* <http://bit.ly/AgingInPlaceFactSheet>
- *Boulder County Aging and Disability Guide:* <http://boulder.co.networkofcare.org/aging/>
- *Boulder County Aging and Disability Resources:*
www.bouldercounty.org/families/seniors/services/adrc/

The goal is to provide safe options for people who want to remain in their homes as well as new housing options that enable aging safely (e.g., single story living, ground-floor bedrooms, no stairs). There are no requirements or restrictions tied to it, it is about providing housing options as well supporting easy access to daily needs (e.g., grocery store, pharmacy)

Remaining in your existing home: The Ponderosa site plan is trying to create flexibility for people to age in place safely in their home. Programs exist in the Boulder area to help you modify your home (e.g., ramp installation, grab bar install, minor home repairs, etc.).

New Ponderosa homes: Some new home designs are accessible, with ground floor bedrooms.

3/4/2019 - RLC Meeting

4. Can you guarantee that I will have a right to live out my natural life in my mobile home? Can we get it in writing?

Replacement of Ponderosa's old, historically under-maintained infrastructure is the single most important assurance that Ponderosa residents will be able to live out their lives in their mobile homes. Additionally, Resolution 1217 is the City's statement of commitment to a path forward in Ponderosa that promotes sustainability, affordability, and resilience while working with residents to minimize displacement. The site plan approach submitted by the consultant team on Feb. 19 proposes phasing of site improvements in such a way that homes won't need to be removed. If the phasing approach is approved, it allows for voluntary rather than mandatory movement of mobile homes. With that said, there may be conflicts of which we are currently unaware that could still result in removal or moving of a small number of homes. As we move through each phase of approval – site plan, then Technical Documents, and finally building permits – we will gain greater understanding of any conflicts between mobile homes and Phase I infrastructure improvements.

No homeowner can have 100 percent assurance that they may remain in a home forever. The most secure option moving forward will be the Habitat homes, which will have tenancy secured by long-term (99-year renewable) land leases or similar. In Boulder, long-term land leases are in place in the Chautauqua cottages, homes in Boulder Housing Partners-owned Poplar and Palo Park neighborhoods. Even these long-term land leases and mortgages include default provisions in the case of owners who don't pay mortgages or abide by other requirements. In the case of mobile home owners, tenancy will continue to be secured by pad leases and mobile home owners will be required to abide by the pad lease terms and the rules and regulations in place for the community. For comparison, residents in permanently affordable, resident-controlled Mapleton Mobile Home Park are also on pad leases and must abide by the rules of their community. The City has prepared a [Manufactured Housing Communities Handbook for Boulder Homeowners](#), which can help you to understand the State and local protections in place for owners of mobile and manufactured homes who live in mobile home parks.

<p>11/4/2017 - Resident's Guide #1 (updated Feb 2019)</p>	<p>5. Are there residents who have leases that the City plans to force to move as part of redevelopment?</p> <p>NO!</p> <ul style="list-style-type: none"> ● City leaders do not want to see anyone who lives at Ponderosa move unless the resident WANTS to move. City staff has worked hard to identify an approach to update Ponderosa's infrastructure and to annex Ponderosa that ensures everyone who lives in Ponderosa can remain in Ponderosa if they want. ● Also, related to immigration status, Boulder values its diversity. City employees are forbidden to cooperate with federal authorities in any investigation of a person's immigration status.
<p>11/4/2017 - Resident's Guide #1</p>	<p>6. How will I be able to afford it?</p> <p>There are many ways to ensure the long-term affordability of Ponderosa:</p> <ul style="list-style-type: none"> ● The City will use the annexation process and legal covenants to make Ponderosa permanently affordable. ● The City will pay for infrastructure improvements. ● Nonprofit ownership of the land will eliminate the cost of land taxes (there will still be some taxes on your home, but your overall monthly housing payment is expected to be affordable). ● For residents interested in a new home: <ul style="list-style-type: none"> ○ Fair compensation for their existing home can be applied toward their future home. ○ New housing choices will meet household needs and income levels. ○ Affordable financing terms will be available or homebuyers can secure their own financing if they prefer. ● Home construction methods including modular production, donated labor and sweat equity can significantly reduce the cost of a home. ● Energy-efficient home design and solar energy will ensure lower utility costs. ● For residents who choose to remain in their existing homes, the City will identify resources to address health and safety of the home.
<p>1/27/2018 - Resident's Guide #2 (updated Feb 2019)</p>	<p>7. The City has fought to protect mobile home owner rights against park owner rights. Is this different because the City now owns the land?</p> <ul style="list-style-type: none"> ● The comment that "The City has fought to protect mobile home owner rights against park owner's rights" references Ordinance No. 8043, adopted by the City of Boulder on July 28, 2015. This Ordinance came into being when a homeowner in Vista Village Mobile Home Park was told by park management that he could not sell his home because it was built prior to 1976, the year HUD (Federal Department of Housing and Urban Development) established standards for manufactured housing. Ordinance No. 8043 disallows park owners from prohibiting the sale of mobile homes built prior to 1976 that are found to be safe and habitable. ● The City is not prohibiting the sale of homes, but does not plan to issue new leases due to planned infrastructure replacement and common amenities (community gardens, common house, parks). While the City is working to avoid requiring homes to move, during infrastructure replacement, some mobile homes may need to be moved, therefore flexibility is required. This is the reason the City does not intend to allow new leases and, as a result, the City will pay fair market value for any of the mobile homes. Also, it is a possibility for one Ponderosa household to sell its home to another existing Ponderosa household, enabling a home swap.

<p>1/27/2018 - Resident's Guide #2</p>	<p>8. We have a few residents who are long-standing renters. Will they be protected? Will they be able to choose to stay? Will it be the same house? How is the City going to regard the owner/tenant agreement?</p> <ul style="list-style-type: none"> • Qualified occupants of Ponderosa Mobile Home Park at the time of the City's purchase on Aug. 1, 2017 are eligible for assistance under the Uniform Relocation Act (URA), should short-term, temporary relocation be necessary or should that person choose to leave the community. • The City is committed to a path of non-displacement as much as legally possible. In the interest of non-displacement, it is our wish that owners of rented mobile homes will work with their renters/tenants over the next several years, enabling them to remain should they wish to and enabling choice for that individual; however, the City cannot interfere with the decisions of the homeowner. If a tenant household is displaced by the decisions of the landlord/owner and wishes to return to Ponderosa, they will be placed on a waitlist and should continue to participate in community engagement activities, and work with the City. • In the long-term, investor ownership will not be allowed to continue at Ponderosa.
<p>3/20/2018 - Resident's Guide #3 (updated Feb 2019)</p>	<p>9. If our homes were built prior to 1976, are we allowed to keep them? Regardless of what year your mobile home was built, it can remain in Ponderosa.</p>
<p>3/20/2018 - Resident's Guide #3</p>	<p>10. Will I be able to stay on my lot? We cannot guarantee that every homeowner can remain on the space their trailer now occupies. Site improvements, such as stormwater detention, new utility work, and water quality, could impact an individual's ability to stay on the lot they currently occupy. Also, the new homes are required to meet building safety requirements such as fire separations; therefore, new homes aren't expected to line up with footprints of existing homes.</p>
<p>3/4/2019 - RLC Meeting</p>	<p>11. How can we be assured that we won't be forced to make expensive changes to our homes or improve them to expensive standards? It is not the City's practice to proactively require mobile homes or any other existing, nonconforming building to meet today's standards. However, if you apply for a building permit, you may be required to make changes to your home to come into conformance with building code. To understand whether or not community rules and regulations could require you to improve your home to certain standards you should review your lease as the Boulder Revised Code, 1981, 10-12-26. - Limitation on Required Upgrades to Existing Mobile Homes states, "No person, including without limitation a park owner, shall require a resident to make improvements to a mobile home provided, however, that the term "improvement" does not include maintenance, repair and upkeep associated with ensuring that the mobile home's exterior condition complies with the park's rules and regulations, if the home owner agreed to abide by such rules and regulations as part of a rental agreement, and the rental agreement and rules and regulations are not in conflict with Federal or State law."</p>
<p>3/4/2019 - RLC Meeting (Questions submitted in writing)</p>	<p>12. Where does the money come from to build the houses? Can the City identify other sources of financing so that housing does not have to be so dense? Habitat raises funds to build homes through local fundraising and other loan products. This cost has no relationship to the City's plan to eventually have 73 new homes constructed at Ponderosa. Decades from now, long after the people who live in Ponderosa today have lived out their natural lives in Ponderosa, there will continue to be a need for affordable housing in the Boulder area.</p>

	<p>Therefore, while per unit cost is an important consideration, ultimately the reason the City seeks to maintain a similar, as opposed to lower, unit count at Ponderosa and the same density, is to serve Boulder. This balance will serve the Ponderosa community more immediately and the broader community over time.</p>
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SHORT-TERM QUESTIONS

Date - Source	Questions & Answers
<p>11/4/2017 - Resident's Guide #1 (updated Feb 2019)</p>	<p>13. I plan to keep living in my home through infrastructure construction. What do I need to know?</p> <ul style="list-style-type: none"> ● What will happen to your home? We do not plan to inspect or fix homes over the next several years unless you request assistance or, if there is an unaddressed hazard. ● If you own your home: The City will not increase monthly pad rents until after infrastructure construction is completed. After this, to keep the community financially sustainable, rents will likely increase 1-3% or about \$10/month, each year. ● If you rent: Total rent is set by your landlord.
<p>11/4/2017 - Resident's Guide #1 (updated Feb 2019)</p>	<p>14. What if I own my home and temporarily leave Ponderosa?</p> <ul style="list-style-type: none"> ● If you wish to live in Ponderosa in the future, you may return. ● Be aware that the protections offered by the federal Uniform Relocation Act (URA) will not continue if you leave. ● You may leave your habitable home vacant, but you will need to continue to pay your lot rent. ● As an owner, you may sublease your home and your tenant(s): <ul style="list-style-type: none"> ○ Must be approved by park management. ○ Your tenant will get a URA move-in notice and be required to sign an agreement recognizing that they do not have the same rights to remain in Ponderosa as existing residents and are not entitled to any future URA benefits. ○ New Ponderosa residents on subleases will not be assigned a member of the RLC and will not be expected to provide input in the future of the community. ● If you can no longer live in your home because it is severely damaged (e.g., fire, severe water damage, etc.) or uninhabitable, work with the park manager to determine if you qualify to not pay lot rent while your home is vacant. ● You may ask the park manager to put your household on a waitlist to be notified if and when another Ponderosa home becomes available. In addition to the waitlist (e.g., first, second), the City will look at other criteria (e.g., need, household size, etc.) to inform the order of notice.
<p>11/4/2017 - Resident's Guide #1 (updated Feb 2019)</p>	<p>15. I own or rent and want to move out of Ponderosa permanently before infrastructure construction begins. What do I need to know?</p> <ul style="list-style-type: none"> ● If you are a renter, you may simply leave. Because you do not own your home, you may choose to move out of Ponderosa permanently at any time, subject to your rental agreement. ● If you are a homeowner and want to sell your home, here is what you need to know: be aware that... <ul style="list-style-type: none"> ○ The City does not plan to execute lot leases for any new homeowners or home investors interested in Ponderosa. ○ The City is willing to purchase the homes of homeowners who move away. ○ The City will (and is required to) pay you a fair value for your home.

1/27/2018 - Resident's Guide #2 (updated Feb 2019)	<p>16. Which rules apply until the property is annexed? City or County? Until Ponderosa is annexed, County rules will apply.</p>
11/4/2017 - Resident's Guide #1 (updated Feb 2019)	<p>17. How will my community change? What impacts can I expect prior to infrastructure construction? The City WILL:</p> <ul style="list-style-type: none"> ● Provide road safety improvements. ● Fix water leaks. ● Provide electrical connection repairs. ● Provide property management. ● Look for funding sources to help with community projects. ● Charge the same rent. ● Provide continued property management services with Greg Gustin, G4 Consulting. ● Collect rent through Greg Gustin, G4 Consulting. ● Maintain the common areas . ● Enforce the rules in your lease agreement (pet policies, yard maintenance, parking, late rent policies, rent due date, quiet hours, etc.). See the rules and regulations here: https://ponderosaboulder.weebly.com/rules-and-regs--reglas-y-regulaciones.html ● Continue to work with Resident Leadership Committee. ● Annex Ponderosa.
11/4/2017 - Resident's Guide #1 (updated Feb 2019)	<p>18. How will my community stay the same prior to infrastructure construction? The City WILL NOT:</p> <ul style="list-style-type: none"> ● Repave roads or do major construction. ● Replace water infrastructure system. ● Inspect homes to identify electrical issues. ● Fix individual homes. ● Increase rent.
11/4/2017 - Resident's Guide #1	<p>19. What happens if I want to sell my mobile home in 10 years? You can stay in your home and sell when you are ready.</p>
3/20/2018 - Resident's Guide #3	<p>20. How much time do we have to decide about whether to stay in our mobile home, buy a new home, or move out of Ponderosa? Weeks? Months? Years? We anticipate that we will not begin building the new homes until late 2020 at the earliest. The housing focus of the Ponderosa Stabilization Project will occur over time, once infrastructure is installed. Over the next few months, Habitat will begin working with households on preparing for homeownership.</p>
3/20/2018 - Resident's Guide #3	<p>21. If we decide to sell our mobile home to the City, how long do we have until we must move out? The City will work with residents on a case-by-case basis and will, within reason, accommodate your needs.</p>
1/07/2019 - Q&A with City	<p>22. What happens to my old trailer if I decide to buy a home? Eventually, the home will be removed. If the home is sold to someone outside of the Ponderosa community, then the buyer will need to move the home from Ponderosa. The City may choose to put the homes into temporary reuse in Ponderosa.</p>

LONG-TERM PLANS

Date - Source	Questions & Answers
11/4/2017 - Resident's Guide #1 (updated Feb 2019)	<p>23. What does the future hold for me?</p> <p>We are working together to create a path for you to stay in Ponderosa:</p> <ul style="list-style-type: none"> ● Either in your current home or a new home. ● No one will be forced to move out. ● All new homes will be affordable and highly energy-efficient. ● There will be paved streets, sidewalks, trees and greenspaces.
11/4/2017 - Resident's Guide #1 (updated Feb 2019)	<p>24. Will additions have to be removed?</p> <p>Additions to homes may remain in place. An addition would only be impacted if it is located in conflict with infrastructure upgrades.</p>

FINANCIAL QUESTIONS

Date - Source	Questions & Answers
11/4/2017 - Resident's Guide #1 (updated Feb 2019)	<p>25. What is the future of my house? Should I spend money on my house now, or prior to infrastructure construction?</p> <p>Ultimately, this is your decision. Some factors to consider are:</p> <ul style="list-style-type: none"> ● You will be living in your home, at a minimum, until infrastructure is replaced. ● You may wish to invest in improvements to your home that will keep it safe and livable. Safety concerns that could result in injury, such as broken stairs, should probably be addressed. ● Flatirons Habitat for Humanity is developing affordable homes for Ponderosa, for those who wish to upgrade. You will want to decide how much money to spend on your current home if you intend to live in a Habitat home or move away. ● If you have expensive necessary home repairs, please reach out to City staff to connect with community programs.
1/27/2018 - Resident's Guide #2	<p>26. Do we have current Ponderosa residents who are Section 8 voucher recipients?</p> <p>No.</p>
3/20/2018 - Resident's Guide #3	<p>27. What will new houses cost? What are our options? How long will we have to decide after we receive this information?</p> <ul style="list-style-type: none"> ● An early estimate of housing costs was shared at the November 4, 2017 workshop. It is available in a binder in Greg's office. As we move closer to home construction we will have new estimates. The City's goal is for housing to be affordable to Ponderosa residents. ● Homeowners have the option to remain in their homes. Habitat home types include one-, two- and three-bedroom duplexes (two houses that share a wall) and single-family homes, carriage houses (small homes over garages) and one triplex (three attached units). There will be additional workshops to explore housing options. ● The housing portion of the project will begin once infrastructure is in place (2020). You have time to evaluate your options and make a decision about your next steps.
3/20/2018 - Resident's Guide #3	<p>28. If we decide to sell, will we still get the benefits of relocation assistance?</p> <p>If you choose to move at this point, you are not entitled to Uniform Relocation Act benefits.</p>

1/7/2019 - Q&A with City	<p>29. If I choose to leave Ponderosa, will I be given a relocation allowance?</p> <p>No. If you are making the choice to leave, you will not be compensated for moving expenses.</p>
1/7/2019 - Q&A with City	<p>30. If I sell my mobile home to the City, will I have to pay tax on the sale?</p> <p>On February 28, 2019, Governor Polis signed into law a bill that exempts the purchase price of factory-built (mobile and manufactured) homes from state and local taxes. In other words, you cannot be taxed on the sale of your mobile home.</p>
3/4/2019 - RLC Meeting	<p>31. What will the taxes be if we move into a Habitat home?</p> <p>The homeowner will only be responsible for taxes on the home, not land taxes as a result of the 99-year land lease and land ownership by an affordable housing nonprofit. Taxes on the home will be based on the maximum allowable sales price of the home if you were to sell it, not on its actual market value. When you buy your Habitat home, these taxes will be part of the 30% estimate of housing cost which determines an affordable monthly payment for your home.</p>
3/4/2019 - RLC Meeting	<p>32. How can I be sure that my pad rent won't change?</p> <p>Since the City's purchase of Ponderosa, we have described a scenario whereby rents would remain constant through Phase I (infrastructure replacement), then could only increase a small share to continue to cover the cost of community maintenance. (Labor and material costs don't remain fixed over time.) Stabilization of pad rents in manufactured home communities is of concern to the City, not just in Ponderosa, but throughout the community. As such, we are in the process of exploring options to stabilize rents for market-rate pads in Boulder through our Manufactured Housing Strategy. However, as landowner of Ponderosa, we plan to define affordability requirements for Habitat homes and limit pad rent increases in a legal document known as a land covenant.</p>

PROJECT TIMELINE

2017-2020 TIMELINES

Date - Source	Questions & Answers
<p>11/4/2017 - Resident's Guide #1</p>	<p>33. 2017 Timeline</p> <p>Resident Leadership Committee</p> <p>APR 22: City expressed interest in purchasing Ponderosa</p> <p>AUG 1: City purchased Ponderosa</p> <p>AUG 25: Community Celebration, RLC nomination & voting</p> <p>DEC 4: Resilience Workshop</p> <p>JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC</p> <p>OCT 14: Community Workshop #1</p> <p>NOV 11: Community Workshop #2</p> <p>PLANNING Gathering Input & Ideas</p> <p>HOUSING OPTIONS Gathering Input & Ideas, Research & Developing Housing Solutions</p> <p>CONSTRUCTION No Construction until Jan. 2020</p> <p>6</p>
<p>11/4/2017 - Resident's Guide #1</p>	<p>34. 2018 Timeline</p> <p>Resident Leadership Committee</p> <p>Planning Board Hearing</p> <p>NOV DEC 2018 JAN FEB MAR APR MAY JUN JUL AUG SEP OCT</p> <p>PLANNING Gathering Input & Ideas Concept Plan Review (General Overview) Annexation & Site Plan (More Detail)</p> <p>HOUSING OPTIONS Gathering Input & Ideas, Research & Developing Housing Solutions</p> <p>CONSTRUCTION No Construction until Jan. 2020</p> <p>6</p>

<p>11/4/2017 - Resident's Guide #1 - revised January 2019</p>	<h3>35. 2019 Anticipated Timeline</h3> <p style="text-align: center;"><i>Resident Leadership Committee</i></p> <p>Planning</p> <table border="0"> <tr> <td>* Feb. 4: Application (Site Review, Annexation / Initial Zoning, Comprehensive Plan Land Change) submitted to the City</td> <td>Trestle submits revised application</td> <td>Trestle submits final application</td> <td>Technical documents submitted</td> </tr> <tr> <td>City reviews application and responds</td> <td>Trestle Team revises application</td> <td>City reviews revised application</td> <td>City reviews</td> </tr> <tr> <td></td> <td></td> <td>City reviews final application</td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td>City Council 2nd Reading (not a public hearing)</td> </tr> </table> <p>Public Hearings (Public Comments Allowed)</p> <p style="text-align: center;">Planning Board City Council 1st Reading</p>	* Feb. 4: Application (Site Review, Annexation / Initial Zoning, Comprehensive Plan Land Change) submitted to the City	Trestle submits revised application	Trestle submits final application	Technical documents submitted	City reviews application and responds	Trestle Team revises application	City reviews revised application	City reviews			City reviews final application					City Council 2nd Reading (not a public hearing)
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City reviews application and responds	Trestle Team revises application	City reviews revised application	City reviews														
		City reviews final application															
			City Council 2nd Reading (not a public hearing)														
<p>Dec 2018 - Jan 2019 Newsletter</p>	<h3>36. 2020 Anticipated Timeline</h3> <p style="text-align: center;"><i>Resident Leadership Committee</i></p> <p>Planning</p> <p>Building permit application</p> <p>Construction</p> <p>Infrastructure Replacement & West Side Housing Construction (new roadways and construction of carriage homes on the West end)</p>																

PHASING

Date - Source	Questions & Answers
<p>11/4/2017 - Resident's Guide #1 (updated Feb 2019)</p>	<h3>37. What does each phase require?</h3> <p>Concept Review (March – August 2018):</p> <ul style="list-style-type: none"> ● Conceptual site plan showing roads, access points, open spaces ● Identifies density and levels of affordability ● Goes to Planning Board for review in a public hearing ● Advisory process only <p>Site Review (February 2019 – June 2019):</p> <ul style="list-style-type: none"> ● Detailed site design and plans ● Technical and engineering reports ● Review by staff and Planning Board <p>Annexation Agreement (August 2018 – February 2019):</p> <ul style="list-style-type: none"> ● Binding agreement between the owner (City of Boulder) and the City ● Identifies REQUIRED level of affordability

	<ul style="list-style-type: none"> ● Zoning - size of lots/units, number of units ● REQUIRES phasing commitment for infrastructure replacement (timing and location). ● Review by Staff, Planning Board and City Council
3/4/2019 - RLC Meeting	<p>38. When do we become part of the City? Around August of this summer (2019) if all of the prior steps go smoothly.</p>
3/4/2019 - RLC Meeting	<p>39. What happens when you build the West side homes and nobody wants to move in them? From our conversations with Ponderosa residents, we don't believe this will be a challenge; however, if some homes on the west side remain open, after a certain period of time we will open this opportunity to households outside of Ponderosa.</p>
3/4/2019 - RLC Meeting	<p>40. A lot of people are already deciding to move. Can there be a redesign of the homes that open up? The City submitted a site plan on February 19, 2019 with 73 homes proposed. It is possible that the City, as applicant, may learn from the City, as reviewer, that all 73 cannot be built; however, it is not the City's intent, as applicant to reduce the number of houses because some Ponderosans have or will choose to leave.</p>

PHASE 1 CONSTRUCTION IMPACTS ON RESIDENTS

Date - Source	Questions & Answers
3/20/2018 - Resident's Guide #3	<p>41. Will a civil engineer be doing soil testing at Ponderosa? A geotechnical engineer will test soil and groundwater at Ponderosa during later phases of planning. The information will be used to help with the design and location of future infrastructure, utilities and any new structures.</p>
October 2018 Newsletter	<p>42. Will you be moving us out to install infrastructure? We do not plan to temporarily relocate many, if any, households during the installation of infrastructure, which will be completed in stages to reduce impacts on residents as possible. When your street is under construction you won't be able to park right in front of your home because the road will be dug up, but you will be able to walk to your home on a specified path. It is possible that a small number of homes may not be able to stay where they are due to conflicts with water detention, new utility lines, or site access. The planning team is still seeking ways to reduce the number of homes impacted, and the City will talk with any owners who will be required to move off their home sites. Any residents whose homes cannot remain in the same location would have the opportunity to relocate within the park. Construction can be disruptive. In addition to the noise and activity of construction, parking will be disrupted at times, and water and power will be shut off for periods of time. We will meet with each household to discuss individual needs such as children in school, medical conditions and work schedules. The City will pay for any costs during the time away from Ponderosa. The City will be hiring a full-service, insured company to support any temporary transitions including packing, moving, unpacking, etc.</p>
1/7/2019 - Q&A with City (updated March 2019)	<p>43. Will the City provide additional parking during the infrastructure construction? We will have a parking plan through each stage of construction. We will set up notification system for all residents and the RLC will be extremely important for developing a plan that works for everyone, getting the word out, and sharing neighbors' concerns.</p>

<p>2/4/2019 - RLC Meeting</p>	<p>44. As people pass away or move, can we use those sites to begin construction and reduce displacement? Yes. As home sites open up, it creates flexibility on the site. We don't expect many, if any, homes to be displaced by construction.</p>
<p>3/4/2019 - RLC Meeting</p>	<p>45. When will construction start? If all of the prior steps go smoothly, it is estimated that construction will start in the spring of 2020, with new utilities connections, new asphalt roadways, and the construction of the carriage houses to the West of the mobile home park.</p>
<p>3/4/2019 - RLC Meeting</p>	<p>46. Will there be power outages? Will water and sewer get disconnected during construction? What hours of the day will there be active construction? What will the noise level be? How will the City maintain Ponderosa and the construction site for the safety of our community and children? Construction can be disruptive. In addition to the noise and activity of construction, parking will be disrupted at times, and water and power will be shut off for periods of time. We will meet with each household to discuss individual needs such as children in school, medical conditions, and work schedules. All of these things will need to be discussed and planned for. The City will pay for any costs during the time away from Ponderosa. The City will be hiring a full-service, insured company to support any temporary transitions including packing, moving, unpacking, etc. We will set up notification systems for all residents to ensure that notifications are provided in advance. The RLC will be extremely important for create and implement a construction plan.</p>

SITE PLAN & HOUSING TYPES

ZONING & SITE PLAN

Date - Source	Questions & Answers
3/4/2019 - RLC Meeting (Question submitted in writing)	<p>47. Why do we need to have a "40-year plan"?</p> <ol style="list-style-type: none"> 1. The development proposal that is put forward is required to show what the end product would look like. As we design housing and communities, we are also designing for the future and just current needs. It will also take many years for Ponderosa to transition towards this complete community and in many ways will be driven by how long people want to remain in their current homes. While infrastructure replacement will occur as soon as possible, the site plan proposes phasing in new Habitat homes, green spaces, the common house and other improvements over time as space opens up in order to allow Ponderosa households to remain in their existing homes and live out their natural lives in them should they choose to do so.* 2. Any property owner seeking to annex is required to have a proposed long-term plan for the property. Annexation is required in order to replace infrastructure. 3. Finally, Boulder has a long history of thinking about how to create a sustainable community. The views of the Foothills cited by many Ponderosans as something they love about their community are as pristine as they are today due to a 1959 amendment to the City's charter, disallowing the extension of water to development beyond what is called The Blue Line. In 1967, Boulder's voters passed a tax to support purchase and long-term maintenance of Open Space, which helped acquire the land along the Foothills just west of Ponderosa that many residents enjoy. The Boulder Valley Comprehensive Plan embodies the City and County's long-term vision for the community and includes a section focused on Housing goals. This particular sentence, however, speaks well to the approach in Ponderosa: "Special efforts will also be made to preserve and rehabilitate existing housing serving low-, moderate- and middle income households and to promote a net gain in affordable and middle-income housing" (Policy 7.07, Preserving the Existing Housing Stock). <p><i>*This assumes there isn't a strong and immediate conflict between the location of a home and infrastructure improvements. As of 3/4/19, no such conflict has been identified.</i></p>
3/20/2018 - Resident's Guide #3	<p>48. Is the Holiday neighborhood considered "high-density?" Does the City intend to make Ponderosa "high-density" too?</p> <p>Wild Sage Cohousing is in an area of the Holiday Neighborhood that is a medium-to-high density zone. Ponderosa has 68 homes on 6.46 acres, which is 10.5 homes per acre, which is medium density. Wild Sage is 34 homes on 1.48 acres, which is 23 homes per acre. The City wants to keep Ponderosa at medium density. It is not our intention to develop Ponderosa at the same density as Wild Sage.</p>
2/4/2019 - RLC Meeting	<p>49. What will the new zoning be and why?</p> <p>With the annexation request, the property has to be zoned within the City of Boulder (currently it is zoned in the County). The proposed zoning, RM-2 (Residential Medium 2), provides the greatest amount of flexibility to accommodate both mobile and modular homes, and is compatible with Rosewood to the West. The zoning allows for single family homes and attached homes.s. We have requested that the RM-2 zone be amended for Ponderosa to allow mobile homes.</p>
2/4/2019 - RLC Meeting	<p>50. Why increase the housing units from 68 to 73?</p>

	<p>Our purpose on all projects in the city, including Ponderosa, is to use land wisely to be able to assist low-income families that need housing in our community. While we work for the Ponderosa community, we also work for the whole community of Boulder. We are tasked by the leadership of our City to provide housing by developing safe, healthy, energy efficient, and well designed communities for all our residents in need.</p>
<p>1/7/2019 - Q&A with City</p>	<p>51. Why are there so many duplexes in the final plan?</p> <p>Because this was the best way to give each household the maximum amount of yard space and windows, ensure enough space between homes for safe fire separation, and accommodate City required parking stall sizes and backing distances. This also allows for the same number of units and no displacement of any residents.</p>
<p>3/4/2019 - RLC Meeting</p>	<p>52. Are there any 3 story units?</p> <p>No.</p>
<p>2/4/2019 - RLC Meeting</p>	<p>Based on the Workshops that we all have attended, it is my understanding that the site plan would have only a few duplexes and a lot of free standing homes with small yards. The current site plan is very different – it shows that all of the homes are either a duplex, triplex or quadplex style home. I am disappointed with the site plan regarding the houses and also that Cherry and 10th Streets will become an intersection.</p> <p>53. Is this the site plan that will be submitted to the Planning Department for the purposes of zoning and codes?</p> <p>This is the site plan that was submitted on February 19th. A history of site plan progression follows:</p> <ul style="list-style-type: none"> ● October 2017: Housing workshops focused on 1:1 home replacement solutions with Ponderosa residents and the project team. ● January 2018: During a site design workshop, the residents and the project team explored tradeoffs between housing types and outdoor space around houses. Some final resident proposals focused on maintaining similar home layouts, while others clustered or stacked homes together in duplexes and triplexes to allow for more space for community areas and parking. Other suggestions included carriage houses over garages, and smaller single story homes for older-single residents. Other important features included keeping Broadway access open, added a new access point to Cherry/10th, adding a community center, improving mail and trash collection, and creating more open space along the river. The full workshop report can be found here: http://bit.ly/Jan2018WorkshopReport ● March 2018: The project team presented concept Site Plans for the Ponderosa community to the residents during a workshop with residents. On April 16th, 2018, Trestle submitted these concept plans to the City. "The proposal includes a mix of residential unit types, including primarily single-family and duplex homes, with some carriage houses, flats, and townhomes. The goal is non-displacement of existing residents and mobile homes would remain in the development for the foreseeable future. Construction of new homes are estimated to begin in 2021. New homes are proposed on the west edge of the property, which would allow current residents to move into a new home without having to relocate from the community for a long construction period." (Staff Report). You can access the Concept Plan here: http://bit.ly/PonderosaConceptPlan; and the staff report and comments here: http://bit.ly/ConceptPlanStaffReport. ● June 2018: The Ponderosa Concept Plan was presented at a Public Hearing to the Planning Board, including a public comment period. Planning Board provided comments and reviewed the proposal.

	<ul style="list-style-type: none"> ● August 2018: The Ponderosa Concept Plan was presented at a Public Hearing to the City Council, including a public comment period. Planning Board provided comments and reviewed the proposal. ● Fall 2018: The site design team evaluated the feedback received from staff, Planning Board, City Council, neighbors, and residents to determine the best path forward to avoid household displacement and meet fire safety separation requirements when new homes are built. Clustered housing was explored to allow for all of the required site and safety features to be accommodated within the property: <ul style="list-style-type: none"> ○ The Site Plan has evolved in its design as we received feedback from engineers in the City related to requirements for street design, site drainage, landscaping requirements, solar shading, fire and safety, and transportation requirements. All these inputs were balanced with those that we have heard from the community, as well as the needs of future families that will live in this community. ○ The Site Plan has to respond to the existing life safety concerns of both the City and the County that the mobile homes in Ponderosa are currently too close together (or have been added on to over the years) and don't meet minimum life safety requirements. The existing homes will be "grandfathered in" and allowed to remain where they are. However in order to meet the 1:1 replacement goals of the project, some new homes will have to be attached to allow for greater separation between buildings to meet safety code, including fire truck access and fire separation. Duplexes also allow us to provide better utility connections, landscaping, trees, parking and detention. It is difficult to fit all of these things around closely spaced single family homes without creating major displacement and reducing the number of units that can be built. ○ The new Site Plan will have more open space, which will include both private and public open space. ○ The additional five units that are being introduced are being placed in areas of the site that currently do not have housing. ○ The Site Plan allows for a diverse range of housing types to support the diversity of the existing Ponderosa households and provide flexibility for the future. Many of the units can be either 1 or 2 story, and can be built to single story (aging in place), two story, built 1 at a time, etc. ○ The Site Plan allows for a new connection to Cherry/10th in order to provide fire access and distribute the circulation to multiple entrances/exits. ● January 2019: The new Site Plan was shared with residents during the RLC meeting. ● February 2019: The submittal package for annexation, land use change, and site review was submitted to the City of Boulder on February 19, 2019. The package includes a comprehensive written statement that describes the project, and a set of engineering and Site Plans. Documents can be found here: http://bit.ly/PonderosaAnnexation.
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<p>2/4/2019 - RLC Meeting</p>	<p>54. How can residents influence changes to the site plan? After it is submitted to the City, will additional changes be allowed? Will we still be part of those conversations?</p> <p>The Site Plan was submitted for review by City staff on Tuesday, February 19th, 2019. During the review process, staff from a variety of work groups (Planning, Public Works, Transportation, Housing, Landscaping, Open Space, etc.) will receive the submitted Site Plan and application materials. They will review it against City policies, codes and regulations and provide comments within 3-4 weeks. City staff comment on the Site Plan and often request changes in order to ensure it meets City regulations. Then the Site Plan will go to public hearing with Planning Board and City Council. Residents can reach out to the project team any time to discuss or ask about</p>
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	elements of the Site Plan. Additionally, residents will have the opportunity to speak at both the Planning Board and City Council public hearings.
3/4/2019 - RLC Meeting (Question submitted in writing)	<p>55. Exactly which design decisions can not be changed and which decisions can we still make?</p> <p>The site design is discussed in questions no. 47 to 54. Other design decisions related to housing design will be discussed at the next Community Workshop, which is anticipated for May 2019.</p>
1/7/2019 - Q&A with City	<p>56. Can we name the streets?</p> <p>If streets are private, then yes. If public, then the community is required to meet the City's street name grid.</p>
2/4/2019 - RLC Meeting	<p>57. How will you protect or be respectful of our community history (garden, wishing well)?</p> <p>Currently, the garden and wishing well are located in a City owned right of way (utility easement). The site planning team has been advised that the wishing well and garden, understood to be important to the community, cannot remain in that location. A new location for the wishing well is proposed, as well as additional shared community spaces and larger community gardens. We will work with the community to respectfully relocate these beloved aspects to ensure that they remain into the future.</p>
2/4/2019 - RLC Meeting	<p>58. If we stay in our current homes, will our lot sizes stay the same?</p> <p>Currently the Ponderosa MHP does not have designated lot lines for individual mobile homes. The land beneath the mobile homes is one large parcel currently owned by the City (previously owned by Mantle Ranch). There are no designated lots or parcels within the mobile home park, and lot rents are the same for every mobile home owner in Ponderosa. However, mobile homes have different sized outdoor spaces that have been associated with the pads. A key element of the site plan is to maintain yard space (both private and shared) throughout the community and distribute the space equitably amongst all residents. Some of the larger yards may get smaller as homes fill in around the existing homes (particularly on the rear & sides). The fronts of the existing homes that are currently mostly used for parking will stay the same.</p>
2/4/2019 - RLC Meeting	<p>59. Why do we need a 4-way stop at the end of the park?</p> <p>The City Transportation Department requested that the connection at 10th and Cherry be improved to address traffic and safety concerns shared during the Concept Plan phase. The following various access connections were explored:</p> <ol style="list-style-type: none"> 1. Status quo (no street access from Cherry and 10th, leave things as is): <ul style="list-style-type: none"> ○ City Transportation department would not permit this option; ○ Doesn't work well with housing unit layouts, walks, and road connections for stormwater/utility purposes; ○ Creates safety issues related to fire access and ingress/egress from the site; ○ Improvements to the site (grading/utility connections) may require relocation of community wishing well. 2. 3-way intersection (Cherry ends at 10th St): <ul style="list-style-type: none"> ○ City Transportation department would not permit this option; ○ Doesn't work well with housing unit layouts, walks and road connections for stormwater/utility purposes; ○ The space east of the intersection (before the dead end street) creates safety issues related to fire access and ingress/egress from the site; ○ Improvements to the site (streets/grading/utility connections) requires relocation of the community wishing well area.

	<p>3. Access at the 10th and Cherry along the curve via a driveway cut:</p> <ul style="list-style-type: none"> ○ City Transportation department would not permit this option; ○ Safety issues with lack of stop signs, access on the curve, space issues, utility connection issues; ○ Grading and connections require relocation of the community wishing well area. <p>Therefore, the 4-way intersection proposed in the site plan was the option that was chosen a direct result of those discussions with the City. In addition, this new connection was discussed by residents at the design workshop to address concerns about traffic and access to Ponderosa. By creating a new access point, traffic will be more evenly distributed throughout the community.</p>
<p>3/4/2019 - RLC Meeting</p>	<p>60. Why do we need a detention pond in what currently is Karen’s backyard? Will you take down the beautiful tree? Will you treat the water with chemicals? How close can a house can be to that detention pond?</p> <ul style="list-style-type: none"> ● When a project increases its impervious area (new pavement or buildings) through redevelopment or new construction, a detention pond is required to mitigate the impact of the projects storm runoff. ● The detention areas can be at various locations on the site which will be known later in build out depending on how housing constructions turns out in prior phases. ● Detention areas do not actually hold standing water, except when it’s raining. The ponds usually are designed to drain within 24 to 40 hours after it rains. ● There is no chemical treatment involved. ● When we refer to water quality “treatment” we are referring to natural filtration of storm runoff. There’s no chemical treating. Detention and water quality areas will be located at low-lying spots on the site where storm water is filtered/settled out using a weir, which is a small concrete catch basin that capture sediment/debris and filters it out before the water goes back into the system. ● Detention and water quality areas are designed to look like part of the landscaping - the idea is that you don’t notice that it is for detention. ● A house can be located near the detention area as long as it is outside of the 100 year water surface elevation of the pond.
<p>3/4/2019 - RLC Meeting (Question submitted in writing)</p>	<p>61. Can you please identify which mobile homes will have to be removed to give place to the detention ponds and when they have to be removed?</p> <p>In the Site Plan submitted on February 19 for staff review, no mobile homes would need to be removed for detention in the initial phase of work. The interim design will be updated for future phases to reflect which households intend to remain in their mobile homes and which would like to move or leave. The final site plan that shows detention ponds is for final ultimate building out when all mobile home owners have moved on and new homes are built.</p>
<p>3/4/2019 - RLC Meeting</p>	<p>62. How many parking spaces will we get?</p> <ul style="list-style-type: none"> ● We’ll know in details how many parking spaces each housing unit will get as soon as we get the engineering studies done. ● Parking will be along the streets, except for the few garage spaces. ● We asked for 2 spaces per unit in the site plan in the submittal. The City typically requires less parking, but the residents have indicated a need for at least 2 spaces per unit.

HOUSING TYPES & FEATURES

Date - Source	Questions & Answers
3/4/2019 - RLC Meeting (Question submitted in writing)	<p>63. Which homes will be built by Habitat?</p> <p>The plan is for all new homes to be built by Habitat based on a pattern book that defines housing designs for the site. The City chose Habitat as a partner because Habitat has the most resources to provide high-quality, low cost homeownership. For example, they have volunteer labor, a sweat equity program, and discounts on materials that greatly reduce the cost to build.</p>
3/4/2019 - RLC Meeting (Questions submitted in writing)	<p>64. Will there be other homes aside of the homes that will be built by Boulder Housing Partners?</p> <p>At this point, Habitat for Humanity is the only builder identified to construct new homes at Ponderosa.</p> <p>65. What role will Thistle have in Ponderosa?</p> <p>Both Boulder Housing Partners and Thistle are flexible and innovative organizations, so while it is possible that either could have a role in Ponderosa in the future, currently neither organization has a role.</p>
3/20/2018 - Resident's Guide #3	<p>66. Is it possible to have basements in new homes?</p> <p>Because the site is in the 100- and 500-year floodplain, we will not build basements.</p>
3/20/2018 - Resident's Guide #3	<p>67. Can you place mobile homes alongside fixed-foundation homes? Is there an example of where this has been done before?</p> <p>Yes. Through the annexation process we are able to request this mix of housing types at Ponderosa. The housing authority in Aspen, CO owns mobile home parks where older mobile homes sit side-by-side with new fixed-foundation homes.</p>
1/7/2019 - Q&A with City	<p>68. I use a gas stove/furnace/clothes dryer. Will gas service to the site stop once infrastructure is replaced?</p> <p>The existing gas infrastructure will be maintained to the trailers that stay in Ponderosa. New homes will not be connected to natural gas, they will be all electric.</p>
1/7/2019 - Q&A with City	<p>69. What size are the carriage homes?</p> <p>Approximately 630 square feet.</p>
3/4/2019 - RLC Meeting	<p>70. For units that are on the ground floor, how do you meet both the floodplain requirements and the accessibility requirements?</p> <p>It depends where you are on the site plan; some homes are not required to be elevated because they are in the 500-year floodplain. Other homes located in the 100-year floodplain are required to be 2 feet over over the base flood elevation. Each home will be engineered to ensure that flood protection is provided and accessibility (ramps or other) are also provided.</p>
3/4/2019 - RLC Meeting	<p>71. Can you hear your neighbors through the walls in the duplexes?</p> <p>The duplexes are very quiet and walls are thick between them to provide soundproofing between units. Currently the homes have minimal sound mitigation in the exterior walls. New construction will ensure a high level of energy efficiency and sound mitigation.</p>
3/4/2019 - RLC Meeting	<p>72. Can we have Ham Radio antennas, as we have now?</p> <p>Project staff is aware of one ham radio antenna in the community. Based on a Google Street View image of the ham radio antenna in question, Planning staff at the City does not believe there will be a code compliance issue.</p>

APPRAISAL PROCESS

HOME VALUATION PROCESS

Date - Source	Questions & Answers
Ponderosa's Valuation Process: Answers to FAQs	<p>73. Why is the City of Boulder doing valuations on every home in Ponderosa?</p> <p>In order to obtain insurance on the Ponderosa property, we are required to provide an estimation of fair market value of all structures. Additionally, the City is willing to purchase homes of anyone wanting to leave the community. Should you choose to move out of the home that is being evaluated, this valuation will define the price the City would pay you for your current home.</p>
Ponderosa's Valuation Process: Answers to FAQs	<p>74. What was the method used for valuation?</p> <p>Roderick Knoll, the appraiser, uses an analysis tool provided by National Appraisal Guides, Inc., and pairs them with National Automobile Dealers Association (NADA) guidelines. NADA is the largest publisher of market-reflective vehicle pricing and information available for manufactured homes, as well as automotive, motorcycles, and boats.</p>
3/4/2019 - RLC Meeting	<p>75. What are the factors that determine the value of our homes?</p> <p>Primary considerations are age, size, manufacturer and model, which determine the “blue book” value of the home. This is also called the Base Value of Structure, which can be found on Line 1 of the Value Summary of your personal home valuation report, which you received in your folder during your meeting with Pamm (or if you did not meet with her then it was hand-delivered to you.) Further adjustments are listed below:</p> <ul style="list-style-type: none"> ● location in Colorado (6% boost in value) - Line 1(a) ● condition of home - excellent, good, fair, poor - Line 2 (detail on page 3) ● consideration of running gear - Line 3 ● cost of repairs - Line 4 (or included on bottom of page 5) ● addition of components attached to home - roofing, siding, etc. - Line 5 (details on page 4) ● location at Ponderosa MHP in Boulder (125% boost of previous subtotal) - Line 7 ● addition of accessories added to home - porches, skirting, etc. - Line 9 (details on page 5) ● comparisons of local, sold mobile homes - Line 10(a) (details on page 8) ● some homes in Ponderosa have additional livable space not original to the manufactured home - value was calculated using only the square footage of these spaces, not including any upgrades or improvements within the spaces <p><i>Note: Line numbers refer to the Value Summary, which is page 2 in your report packet. Additional page numbers refer to detail pages behind the summary.</i></p>
2/4/2019 - RLC Meeting	<p>76. How do I know that the appraisal process got my market value right?</p> <p>Assessment of home values were based on an industry standard, fair market comparison approach. All owners have been made aware of the process to appeal their value, in cases where there is concern that the process and result do not support market value.</p>
3/4/2019 - RLC Meeting	<p>77. May we get a second opinion on the value?</p> <p>You may get additional opinions on the value of your home, should you choose. The City of Boulder would not be involved in the hiring of the specialist nor would they pay for the work. Because the City-contracted Manufactured Housing Resources Group (MHRG) used one defined approach to value each of the homes, any newly submitted valuations would be subject to City review and approval to determine if the method of valuation were comparable with the approach used by MHRG.</p>

VALUATION FOLLOW-UP QUESTIONS

Date - Source	Questions & Answers
Ponderosa's Valuation Process: Answers to FAQs	78. Will the valuation impact the amount of money I pay in property taxes each year? No.
Ponderosa's Valuation Process: Answers to FAQs	79. If I make future improvements to my home after the valuation process completed in early 2019, will it increase the amount the City is willing to pay for my home? No.
Ponderosa's Valuation Process: Answers to FAQs	80. If I choose to sell my home to the City of Boulder in five years, how will the value change? The valuation of your home will increase each year based on the City of Boulder's standard adjustment that is used for home ownership units within the city. The increase is based on the Area Median Income for Boulder County and the Consumer Price Index; these typically range between 1.0% - 3.5% per year.
2/4/2019 - RLC Meeting	81. Whom do I contact if I want to sell my home to the City of Boulder and move from Ponderosa? You should contact the property manager, who will explain the next steps in the process.

OWNERSHIP

LAND OWNERSHIP

Date - Source	Questions & Answers
11/4/2017 - Resident's Guide #1	<p>82. Who will own the land in the near and long-term?</p> <ul style="list-style-type: none">● The City will own Ponderosa in the short-term.● In the long term, the City plans to transfer the land to an affordable housing nonprofit. Residents will own their homes and a 99-year renewable (forever) land lease will give residents the right to use the land. This solution is the simplest way to ensure homes will remain forever affordable, including removing from the homes the annual cost of land taxes, which are quite high and growing in Boulder.● Moving forward, a resident representative group similar to the Resident Leadership Committee will continue to make collective decisions about how to manage the community.
1/27/2018 - Resident's Guide #2	<p>83. Can we own our individual lots?</p> <p>Ownership of individual lots will not be added as a land tenure option because it will not meet the City setback requirements and minimum lot standards.</p>
1/27/2018 - Resident's Guide #2 (updated Feb 2019)	<p>84. I want to own the land underneath my trailer. Is it legally possible to privately own a lot while the rest of the land remains together within the community?</p> <ul style="list-style-type: none">● Subdivision would be necessary to create a new lot that could be transferred to you. None of the pads/lots homeowners occupy in Ponderosa would meet the lot standards in Boulder Revised Code 9-12-12. The full list of subdivision standards can be found here: https://library.municode.com/co/boulder/codes/municipal_code?nodeId=TIT9LAUSCO_C_H12SU_9-12-12STLOPUIM● Some examples of barriers to subdivision of individual lots include:<ul style="list-style-type: none">○ Each lot must have at least 30 feet of frontage on a public street.○ No portion of a lot is narrower than 30 feet.● This would also not conform to the standard lotting patterns in the City.
1/27/2018 - Resident's Guide #2 (updated Feb 2019)	<p>85. I believe it is required to own the land when you buy a modular house or stick house to get a mortgage - is this correct? I assume this is why it is necessary to form a community land trust.</p> <ul style="list-style-type: none">● Homeowners do not need to own the land under their home to qualify for mortgages. Federal Housing Administration (FHA)-approved land leases enable residents to qualify for standard mortgage products. Land leases work if another entity owns the land and residents lease the land. Local examples of land lease communities include: Chautauqua, the Poplar neighborhood and Palo Park.● Community land trusts (CLTs) also use land leases. These organizations are nonprofits that own land with the goal of balancing homeowner interests (e.g., right to earn some of the market appreciation, right to inherit, etc.) and community interests (e.g., affordability). The board for a community land trust is called a tripartite board because three types of individuals serve on the board: resident, representatives of broader community interest and housing experts.● Residents would also qualify for mortgages in communities where the land has been condoized (mapped to define private and common areas). These common interest communities have owners' association boards and can accommodate a variety of housing types including single-family homes, townhomes, condos, etc. Owners' associations are

common throughout Boulder. For example, most home-owner occupied homes in the Holiday Neighborhood are common interest communities.

HOME OWNERSHIP

Date - Source	Questions & Answers
1/27/2018 - Resident's Guide #2	<p>86. Will my heirs (e.g. spouse, partner, children, other) have the right to inherit my home?</p> <p>Prior to Annexation (2018-19)</p> <ul style="list-style-type: none"> ● Prior to Annexation, your rights will be as they were prior to the City's involvement in Ponderosa. Heirs would inherit the home even if they do not currently live in Ponderosa. The individual inheriting the home could either sell or occupy the home. In order to occupy the home, the household inheriting would need to meet the following requirements: <ul style="list-style-type: none"> ○ No prior felonies; ○ No more than two misdemeanors in the last five years; and ○ No evictions in the past 3 years. <p>After Annexation (2020 onward)</p> <ul style="list-style-type: none"> ● New Habitat Homes: The City's affordable housing covenant is written such that if a homeowner chooses to leave their property to someone following their death, that person must occupy the property as their primary residence (and abide by the covenant) or sell the property to an income-eligible buyer through the City's Affordable Homeownership Program. ● Existing Mobile Homes: The long-term vision for Ponderosa is full transition to new homes; therefore, in the case of owners of existing mobile homes who remain in their home, upon the death of the last original occupant (occupant as of Aug. 1, 2017, the date of the City's purchase) heirs may inherit the value of the home, but the home will be removed from the community.
3/4/2019 - RLC Meeting	<p>87. Will children living in the home be able to have the title transferred to them and remain in the park when they become 18 years of age?</p> <p>Under the City's Affordable Housing Program, if the occupant holds title to the home, a child who inherits the home may continue to live in it.</p> <p>However, as of this writing (March 2019), Habitat is in the process of developing an alternative option for households who wish to live in a Habitat home, but are unable to qualify for a mortgage. In this case, the title would be held by Habitat until a qualified household member could assume title. It is our goal that an adult child living in such a home could have the title transferred to them; however, the program is still being designed and we cannot yet say for certain. Habitat plans to present this program at the May 2019 RLC meeting.</p>
1/27/2018 - Resident's Guide #2	<p>88. Do I need to put my spouse on the title?</p> <p>The CU Law Clinic has offered to provide free, confidential legal advice to Ponderosa residents. Please contact Deborah Cantrell at (303) 492-5289 or deborah.cantrell@colorado.edu. The CU Law Clinic can advise residents on question such as these.</p>
3/20/2018 - Resident's Guide #3	<p>89. It is my understanding from Workshop #4, Ponderosa will have a 99-year (in perpetuity) renewable lease that allows residents to buy houses on land that is leased to us by Community Land Trust. Am I correct?</p> <ul style="list-style-type: none"> ● An affordable housing nonprofit will own the land. Homeowners in Habitat homes will each sign 99-year renewable (meaning "forever affordable") land leases.

	<ul style="list-style-type: none"> • This arrangement is similar to how a community land trust (CLT) functions. Land is owned by a nonprofit, the home is owned by the homeowner, and a land lease secures the homeowner’s connection to the land. The major difference between what we are proposing and a CLT is the board. A community land trust has a specific board type (equal representation of (a) residents, (b) the broader community and (c) experts), whereas the nonprofit would have a standard nonprofit board.
<p>11/03/2018 - Home-ownership and Home-buying workshop</p>	<p>90. How does the City of Boulder Affordable Homeownership Program work?</p> <p>All owners of permanently affordable homes sign covenants. This covenant is a legal document through which the owner agrees to follow the rules of the homeownership program. One requirement of the program is that at such time in the future that you decide to sell your home, you agree to sell the home at an affordable price to a qualified household. The purpose of this covenant is to ensure that homes remain affordable into the future.</p> <p>The City’s program staff can help owners of affordable homes when they:</p> <ul style="list-style-type: none"> • Need funding for repairs; • Are making improvements to their home, such as adding livable space, and want to see whether some of the value of those improvements qualify to increase the future sales price of the home; • Need help understanding program rules; and • Plans to sell a home.
<p>11/03/2018 - Home-ownership and Home-buying workshop</p>	<p>91. What is the Permanent Affordability Covenant?</p> <p>All permanently affordable homes come with affordability covenants that ensure the homes remain affordable into the future. As with any person buying an affordable home in the City of Boulder, everyone choosing to move into a home built at Ponderosa must accept all terms of the covenant to be eligible. These include:</p> <ul style="list-style-type: none"> • Program-eligible Homebuyers: When you sell your home, you must sell to a buyer through the program who qualifies for the home. This includes selling only to buyers whose incomes do not exceed the maximum income for the home. • Home Value on Resale: The home has a maximum resale price that limits how much the value of a home can increase each year. Typically, homes in the program appreciate between the rates of 1% to 3.5% per year. • Maintaining Your Home: Buyers are required to maintain their affordable so that when it is sold to a future owner it is in a safe, healthy and livable condition. • Home Improvements: You are welcome to make improvements to your home, such as adding living space and increasing energy efficiency. Some specific improvements can increase your home’s value. You must first receive pre-approval from the City. Then, a portion of the improvement cost can be added to the future limited sale price. • Refinancing Your Home: Homeowners refinance their homes for a variety of reasons, such as to lower the interest rate on the home loan, get a lower interest on credit card debt and other debt owed, and to take out cash from their home for home improvements. Homes that are a part of the City’s affordable homeownership program may, in most cases, only refinance up to 93% in most cases of the maximum resale price. Homebuyers must contact the City before arranging refinancing with a lender to ensure this limit is not exceeded. This is to ensure that the homes and homeowners are not at increased risk of foreclosure. • Renting Your Home: The homeowner must live in the home unless the City has approved a rental arrangement as described in the covenant. The entire home cannot be rented during the first five years of ownership. After five years of ownership, the home may be rented for one year out of every seven. One bedroom in the home may be rented at any

	<p>time of owner occupancy, providing no City code is violated. The homeowner must contact the homeownership program staff before renting any part of their property to receive specific information about the process. Homeowners must always comply with the rental ordinance.</p>
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- **Inheritance and Legacy:** The home can only be left to a child, children, or a spouse. Those individuals could live in the home and follow the covenant restrictions, or they could sell the home. Any other person inheriting the home (outside of children, spouse or domestic partner) will need to sell it through the program to a qualified buyer.

FLATIRONS HABITAT FOR HUMANITY PROCESS

HABITAT PROCESS

Date - Source	Questions & Answers
2/4/2019 - RLC Meeting	<p>92. Who is eligible to own a Habitat home? Habitat will work with each family to determine how they will fit into our qualifications. We have a general set of requirements for homes outside Ponderosa, but this is a special project and we will be working with all interested households who have interest in having a new home to make every effort to accomplish that.</p>
3/4/2019 - RLC Meeting (Questions submitted in writing)	<p>93. Do the names on the title for the mobile home need to correspond to the names of the individuals who will be on a Habitat loan? The names on the title of the home do not need to match; however the future owner must have been an original household member (resident of Ponderosa as of August 1, 2017).</p> <p>94. Can children inherit a Habitat home? Yes, however if they don't wish to live in it, they must sell it per the City's Affordable Homeownership Program rules.</p>
3/4/2019 - RLC Meeting (Question submitted in writing)	<p>95. What is the process to apply for a Habitat home? Who do we contact? What is the timeline? To begin the homeownership application process, please go to this link (https://www.flatironshabitat.org/homeownership-interest-form) and fill out the homeownership interest form. Construction of homes on the west side of Ponderosa will begin in spring 2020. One-for-one replacement will begin after homes on the west side are built.</p>
3/4/2019 - RLC Meeting (Question submitted in writing)	<p>96. Can you provide a list of requirements to qualify for a Habitat home? Habitat is actively working to create two pathways to a Habitat home; a traditional mortgage option and something like a "rent to own" or "shared equity" option. Habitat will share more details on specific requirements for each as they are available.</p>
3/4/2019 - RLC Meeting (Question submitted in writing)	<p>97. Is there a rent to own option?</p> <ul style="list-style-type: none"> ● If so, what does that mean and what will the process look like? ● How much will the monthly rent be if we are renting to own? ● Can you rent a Habitat home and never purchase it? ● How will it work if there is a married couple but only one would be on the lease? Is that okay? <p>Habitat is working to develop the details of such a scenario and will share more information as it is available.</p>

HABITAT HOMES

Date - Source	Questions & Answers
1/27/2018 - Resident's Guide #2	<p>98. Will we have Habitat for Humanity homes? The City intends to partner with Habitat for Humanity to provide home replacement options. Habitat is the only organization with the necessary tools to recreate the affordability Ponderosa residents currently experience while buying new, energy efficient homes. Habitat's tools include:</p>

	<ul style="list-style-type: none"> ● Reduced cost of construction through volunteer labor (blitz builds, sweat equity); ● Energy-efficient construction; ● Affordable mortgages that will not exceed 30% monthly family income for principal, interest, taxes and insurance at closing. There may be a second mortgage that is only payable on sale or transfer of the home to cover the difference between the first mortgage and the sales price when there is a gap to keep it affordable. Detail on the maximum percentage of the second mortgage will be determined by the end of 2019; ● Experience working with households with income at or below 60% of the Area Median Income. <p>For homeowners who wish to remain in their mobile homes, City staff will plans to identify grants and program for mobile home owners who wish to make health, safety and energy-efficiency repairs.</p>
November 2018 Newsletter	<p>99. How will Habitat homes be built?</p> <p>It is our hope and plan for the homes to be built off-site and then installed on foundation in Ponderosa. They will all have concrete foundations with vents for flooding, as required in the floodplain.</p>
November 2018 Newsletter (updated Feb 2019)	<p>100. How big will Habitat homes be?</p> <p>Habitat homes are typically no larger than 1,200 square feet. Some of the units will have garages. The City’s policy allows a household to purchase a home with one more bedroom than the number of household members. The site planning team anticipates that the maximum amount of bedrooms a Ponderosa Habitat home could have is four bedrooms. However the amount of bedrooms per home will be determined in the approved site plan for Ponderosa.</p>
November 2018 Newsletter	<p>101. How will Habitat homes be equipped?</p> <p>Currently, Habitat gets cabinets from a prison program and provides energy efficient appliances. (We are currently able to provide a refrigerator, stove, microwave, dishwasher, washer and dryer). Habitat relies on partnership for all of these amenities, so while they intend to include appliances, it is not a guarantee. It’s also possible that throughout the years of home construction, this could change. Heating and cooling systems will be defined by the City’s review of site plans and technical documents. If Habitat uses mini split pumps there is generally one pump for the home with several controllers throughout the home. Habitat home recipients may not request changes to the home before move-in. Once moved in, however, you can change features in the home (paint color, flooring, cabinets, etc.)</p>

SWEAT EQUITY HOURS

Date - Source	Questions & Answers
Nov 2018 Newsletter (updated Feb 2019)	<p>102. What is sweat equity?</p> <p>Sweat equity is a term used often when talking about the creation or building process. It’s about doing the work - the hard work - to bring an idea to life. That work becomes an investment in the project. It can be an investment as real as money or land.</p> <p>According to Investopedia, an online financial resource, sweat equity is the “contribution to a project or enterprise in the form of effort and toil. Sweat equity is the ownership interest, or increase in value, that is created as a direct result of hard work by the owner(s). It is the preferred</p>

	<p>mode of building equity for cash-strapped entrepreneurs in their start-up ventures, since they may be unable to contribute much financial capital to their enterprise.”</p> <p>Sweat equity can take many forms for partner families working with Habitat. It can mean construction work on their home or on a home for another Ponderosa family, cleaning up the build site, working in a Habitat ReStore, assisting in administrative duties, or countless other ways of helping out. Homeowner classes - learning how to manage a home or finances - also count as sweat equity. Families invest their time in the long-term success of their homeownership.</p> <p>Throughout the process of purchasing their home, Habitat partner families can earn sweat equity credit as they learn about their mortgage, insurance, maintenance, safety, and more. The majority of the sweat equity hours for a family must be put into the construction of their home or that of another Habitat home. Sweat equity does not have a cash value, but rather demonstrates commitment to the partnership with Habitat and the creation of their affordable home.</p>
Oct 2018 Newsletter (updated Feb 2019)	<p>103. Can we start volunteering at Kings Ridge and Palo Parkway and have it count towards our sweat equity at Ponderosa?</p> <p>Although we would love your contributions of volunteering, these hours will not count towards your Ponderosa sweat equity. This is not an option due to the construction process of the Ponderosa project being a few years out. We do not want residents completing all their sweat equity before they start building their very own home. We hope residents are understanding of this procedure and reasoning. If you would like to experience building on a Habitat worksite, however, please feel free to sign up to volunteer on one of our current sites.</p>
Nov 2018 Newsletter (updated Feb 2019)	<p>104. How does sweat equity work?</p> <p>Sweat equity is required to own a Habitat home. Households are required to complete 225 hours per adult household member not to exceed 450 hours per household. Households that withdraw from the program may not get credit for their sweat equity. Currently, if someone works sweat equity hours then withdraws from the program, then reapplies, their sweat equity hours may not roll over and they may have to start over.</p>
2/4/2019 - RLC Meeting	<p>105. Are sweat equity hours limited?</p> <p>Sweat equity is never given monetary compensation. Homebuyers are required to meet those hours to demonstrate their ability to partner with Habitat. It also helps keep the cost of construction down. Once the requirement is met they can stay and work on their home as many hours as they want. They can also help with other homes in the community. Most homebuyers do put in many more hours than required. We have had homeowners complete over 800 hours. Habitat doesn't calculate a dollar value for sweat equity.</p>
2/4/2019 - RLC Meeting	<p>106. How are sweat equity hours measured per house?</p> <p>Each adult must put in 225 sweat equity hours as defined by the Flatirons Habitat for Humanity Family Selection Policy at acceptance into the program. Current requirements are subject to change.</p>

HABITAT FINANCING OPTIONS

Date - Source	Questions & Answers
3/4/2019 - RLC Meeting	<p>107. How much will a home cost? Are there different price structures? Can you give us examples or a list of what the different prices will be for each home along with the details of</p>

<p>(Questions submitted in writing)</p>	<p>the home?</p> <p>As noted in the February-March Ponderosa Community Newsletter, the City is preparing a pricing estimator tool that will include all necessary information so that residents interested in Habitat homes can have more in-depth conversations with Leah at Habitat. We will not be able to provide exact pricing, only pricing if you were to purchase your home today.</p> <p>108. Will there be a difference in price based on our income brackets?</p> <p>Yes. We will be providing more information on this in May. (See previous question.)</p>
<p>Nov 2018 Newsletter (updated Feb 2019)</p>	<p>109. Are we obligated to use Habitat’s financing option(s)?</p> <p>The financing terms for Habitat homes will be defined closer to when homes are constructed and ready for move in. Habitat homebuyers are not obligated to use Habitat’s financing option(s) and always have the option to gain a mortgage from whomever they choose. Habitat’s options will, however, most likely offer the most favorable terms.</p> <p>In the 11/3/18 Home-ownership and Home-buying workshop, Habitat provided an example of their current program with FirstBank as an illustration, not a guarantee, this is what will be available when Ponderosans purchase. In that example, the monthly payment is set to not exceed 30% of a household’s income, not including utilities. (The planned Habitat homes are designed and will be built to be very energy efficient and have very low utility costs.) Thirty percent of income includes the mortgage payment, which in some cases will be principal and interest, any common area fees (such as a homeowner’s association), taxes and insurance.</p>
<p>Nov 2018 Newsletter (updated Feb 2019)</p>	<p>110. When I apply for a mortgage, the incomes of which adults in the household count toward the calculation of 30% of income?</p> <p>Currently, Habitat counts the entire household income for qualification and income level. If the person is over 18 and in school, we usually have them sign a "zero income statement" to confirm they have no income. Otherwise that person must report their income to Habitat. With that said, it is difficult to answer without knowing the details of your situation. Household income is calculated at time of application and is evaluated on a case by case basis. We encourage you to meet with Leah to discuss your current situation and identify any issues now that may be addressed before the homes are built.</p>
<p>Nov 2018 Newsletter (updated Feb 2019)</p>	<p>111. If I own a Habitat home and my household income changes due job loss, a pay increase or other life changes, will the amount of my monthly mortgage payment change?</p> <p>After the home is purchased your mortgage terms do not change if you have a fixed rate mortgage, which is the only type of mortgage for which Habitat makes arrangements.</p>
<p>3/4/2019 - RLC Meeting</p>	<p>112. Are there other loan providers who will help undocumented families qualify for a Habitat home?</p> <p>We are unaware of any. While Habitat is seeking to provide alternative routes to achieving homeownership over time, such households could reach out to Latino advocacy organizations to ask.</p>

ADDITIONAL INFORMATION

RESIDENTS INVOLVEMENT

Date - Source	Questions & Answers
11/4/2017 - Resident's Guide #1	<p>113. How can I stay involved?</p> <p>You have a stake in the future of Ponderosa. Your participation in activities that shape the future of Ponderosa...</p> <ul style="list-style-type: none"> ● ...is expected. ● ...is encouraged. A member of the RLC will keep you informed and seek your input. ● ...is welcomed. <ul style="list-style-type: none"> ○ What do you value at Ponderosa? ○ How do we make Ponderosa even better? ○ What are your housing needs (current home, future home)? ○ And more.

RESOURCES

Date - Source	Questions & Answers
11/4/2017 - Resident's Guide #1	<p>114. Where can I get more information?</p> <ul style="list-style-type: none"> ● Talk to your Resident Leadership Committee, they have up to date project information. ● Ponderosa website www.ponderosaboulder.weebly.com ● Talk to Greg about property management questions. <ul style="list-style-type: none"> ○ Greg Gustin ○ ggustin79@gmail.com ● Talk to the Trestle about project questions. <ul style="list-style-type: none"> ○ Danica Powell ○ danica@trestlestrategy.com ○ (303) 579-6221 ● If you want to talk to City Housing staff: <ul style="list-style-type: none"> ○ Crystal Launder ○ laundry@bouldercolorado.gov ○ (303) 441-4141
January 2019 Newsletter	<ul style="list-style-type: none"> ● Talk to Habitat for Humanity about their program. <ul style="list-style-type: none"> ○ Leah Gutierrez, Family Services Director ○ lgutierrez@flatironshabitat.org ○ (303) 447-3787 extension 222
1/7/2019 - Q&A with City	<p>115. Is there legal help available to me if I decide to sell my home to the City?</p> <p>Yes, Deborah Cantrell and her team at the University of Colorado Law School can provide assistance completing the City of Boulder's paperwork. They are also available to answer your questions. If you would like to talk with Deborah's team, please contact her at 303.492.5289 or deborah.cantrell@colorado.edu.</p>