

Legacy Crossing PUD Narrative

February 2024

Project Overview

Loveland Housing Authority (LHA) has the opportunity to significantly address affordable housing needs in Loveland with the proposed Legacy Crossing affordable housing development. Including both rental and homeownership opportunities, Legacy Crossing will provide over 300 affordable housing units serving households with incomes of 30%-120% of the Area Median Income (AMI).

Working in close collaboration with the project partners, LHA will be the developer of the project. LHA has a proven track record of developing over 1,000 affordable rental units, and recently completed the similar Grace Gardens project. Also starting with land donated by a church, this project created 47 single family home lots for Loveland Habitat for Humanity and a separate parcel on which LHA will develop 120 affordable apartments.

Legacy Crossing will be located on a 74-acre (~52 developable acres) parcel acquired from Crossroads Church. The following partners will both invest in the project and purchase permit ready lots once completed, on which their respective affordable products will be constructed:

- Loveland Habitat for Humanity: 35%-80% AMI homeownership
- Impact Development Builders: 80%-120% AMI homeownership
- Mission Homes: "Right sized" market rate, non-deed restricted homes, 80%-120% AMI homeownership
- LHA: 30%-60% AMI rental

The City of Loveland is also an important partner in the project. The Unified Development Code (Sec. 18.17.15.04) provides flexibility and support for Affordable Housing projects including expedited development review, design flexibility, and incentives. Legacy Crossing is an opportunity to provide a broad spectrum of attainable and affordable housing products for over 300 households, providing both rental and ownership opportunities. The innovative partnership led by LHA supports the Loveland Affordable Housing Task Force's priority of creating new affordable housing units and will be a model of what is possible when agencies work together to address community needs.

Intent of Planned Unit Development (PUD)

The intent of the Legacy Crossing PUD is to provide for a zoning district that will support the affordable housing development described above. The current property zoning is PUD, approved in 2003 to facilitate construction of Crossroads Church. The current application seeks to amend the existing PUD to allow for the uses and development standards to support the Legacy Crossing project.

How the proposal meets the PUD Standards of the Unified Development Code

The following identifies how each of the PUD Standards in Section 18.17.08.07 are met:

Generally. *A Zoning Document establishes standards for the development of property zoned for PUD, including allowable land uses and bulk standards. A Zoning Document covers all of the land area to be included in the PUD and identifies:*

1. The type and total amount of development to occur within the PUD (land use, number of dwelling units, and nonresidential floor area);
2. The proposed plan for pedestrian and vehicular circulation within and leading to the PUD; and
3. Required buffering or transitions along the boundaries of the PUD zone.

The proposed PUD Zoning Plans identify the residential uses and densities, planned vehicular access (roads and points of ingress/egress), off-street pedestrian connections, natural features and buffer areas.

Modification of Zoning Standards. Development within a PUD shall comply with the design and use standards in the UDC, unless deviations to the standards are set out in the Zoning Document. In the event that the Zoning Document fails to address a standard of this UDC that is not district-specific, the standard of this UDC shall be applied.

Deviations from the UDC are identified in the PUD Zoning Plans and listed below.

Design Guidelines. The Zoning Document may include design guidelines for development within the PUD, in order to provide for a particular building character or theme.

Descriptions of planned improvements and specific Design Standards for each use are included in the PUD Zoning Plans.

Housing Diversity. To encourage a variety of housing products, PUDs on property designated as low density residential in the Comprehensive Plan are eligible for an increase of up to 2 units per acre if the PUD meets the minimum housing mix in Table 18.17.08 and complies with the provisions in this subsection. Increases in the number of units are subject to compliance with applicable City standards not specifically waived or modified by the Zoning Document. The increase in units is considered an incentive and does not require an amendment to the Comprehensive Plan.

The proposed PUD Zoning Plan meets the eligibility for increased density incentives of up to 2 units per acre based on these Housing Diversity requirements. The PUD gross area is 74.0 acres, which requires a minimum of three housing types.

1. For the purpose of determining compliance with this provision, the following land use categories are considered different housing types:
 - a. Single-family detached, duplex, townhouse, multiplex, multifamily, and clustered housing categories are each considered a different housing type.
 - b. In addition to the land use categories above, within the single-family detached category, the following are considered different housing types:
 - i. Lots that vary in lot size by at least 3,000 sf.; or
 - ii. Houses with an integrated attached or detached accessory dwelling unit.

The proposed PUD includes single-family detached, side-by-side duplex, and multi-family dwelling units (three housing types).

2. To meet the minimum requirement for diversity, a PUD that includes only single-family detached housing shall include not less than 30 percent of any one lot type used to comply with the housing diversity standard.

Not applicable.

3. PUDs that are over 51 acres in size must include at least 30 percent of units in a housing type that is not single-family detached.

Multifamily and side-by-side duplex units will comprise 50 percent or more of the planned housing units.

Table 18.17.08.07 Minimum Housing Mix in Planned Unit Developments	
25-50 acres	2
51-100 acres	3
Greater than 100 acres	4
TABLE NOTES:	
¹ Total gross acreage of residential development	

In addition, based on comments received from the 5/4/2023 Concept Review Meeting with City Staff, while the proposed density is slightly higher than the Low Density Residential 2-4 du/acre range (proposed at 5 du/acre), a Comprehensive Plan Amendment is not required.

*F. **Subsequent Development.** After approval of a Zoning Document, subsequent development may be carried out using a Sketch Plat, Sketch Site Development Plan, Site Development Plan, or Final Plat that are consistent with the Zoning Document. Areas identified as public or common amenity areas in the PUD shall be processed as a Sketch Site Development Plan or Site Development Plan or Site Development Plan concurrently with the Sketch Plat or Final Subdivision Plat that creates the boundaries for the public or common amenity area.*

Subsequent submittals and reviews of site-specific engineering plans will take place for each development phase and will be consistent with the Zoning Document.

*G. **Simultaneous Processing.** An applicant may, at the applicant’s sole risk, submit a Sketch Plat, Sketch Site Development Plan, Final Plat, or Site Development Plan for simultaneous processing with a Zoning Document.*

Understood.

*H. **Standards.** A Zoning Document may be approved if it is demonstrated that it complies with all of the following standards:*

- 1. The Zoning Document is substantially consistent with the policies and goals of the Comprehensive Plan, any applicable adopted area plan, or community plan of the City, or reflects stated conditions that have changed since the adoption of the Comprehensive Plan;*

The proposed Zoning Plan is consistent with the policies and goals of the Comprehensive Plan:

- The property is currently zoned PUD and is indicated as Low Density Residential (LDR) in the Future Land Use Plan. LDR is envisioned as a mixture of housing types with primarily detached single family residential. The planned single family and multi-family uses are consistent with this plan especially in context with the existing nearby single family detached neighborhoods.



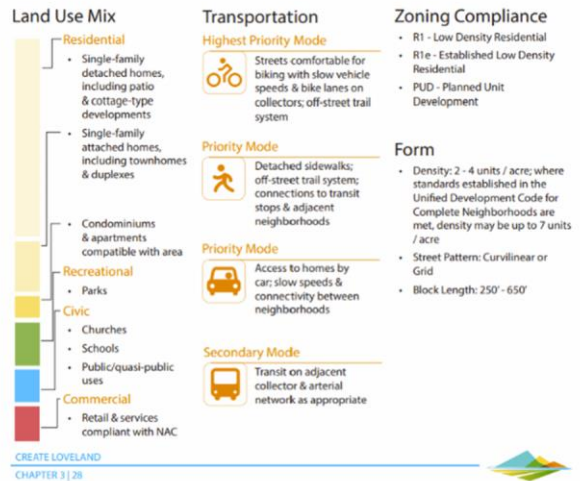
LDR - LOW DENSITY RESIDENTIAL

- Can consist of a variety of housing types, but includes primarily detached single family residential housing.
- Represents the largest residential component (geographically) of the City's Land Use Plan and the majority of newly developing neighborhoods.



Example: Marianna Butte

- Residential uses are proposed with densities as allowed by the UDC. LDR densities are envisioned as 2-4 units per acre, with increased density incentives of up to 2 units per acre for affordable housing projects with increased Housing Diversity. The proposed Zoning Plan achieves this increased Housing Diversity and is proposed with a density of 5 units per acre.



- The Zoning helps to achieve key Policies of the Comprehensive Plan: to encourage development of diverse housing types, and to support housing that meets the needs of low- and moderate-income households by offering a mix of single family detached, single family attached and multi-family units each targeting specific levels of affordability. In addition, the Zoning Plan achieves this by aligning the new housing development with resident needs and community values by providing a transition in density from the existing adjacent single-family detached neighborhood. The Zoning Plan locates the lower-density units closer to the boundary with this neighborhood with higher density multi-family units further away and adjacent to the arterial roadways. The Zoning Plan protects and enhances the natural features of the site and provides buffers adjacent to existing residential uses.

2. The Zoning Document advances the following policy objectives:

i. Promoting more economical and efficient use of land while providing a harmonious grouping of a variety of land uses; The Zoning Plan allows for the efficient use of the undeveloped portions of the property by providing protection and enhancement of site's natural features along with a mix of residential uses and the existing Crossroads Church facility.

ii. Allowing for a project that assists in the implementation of adopted City plans (and not as a device to circumvent the standards of this UDC and good planning practice); The Zoning Plan supports implementation of the Comprehensive Plan policies for affordable housing and diverse housing types and in alignment with the Unified Development Code.

iii. Addressing a unique situation or conferring a substantial benefit to the City; The Zoning Plan allows for the unique partnership of Loveland Housing Authority, Habitat for Humanity, Impact Development Builders, and Mission Homes to provide mixed density affordable housing as a substantial benefit to the City.

3. *The PUD complies with all applicable City standards not specifically modified or waived by the Zoning Document; **The Zoning Plan complies with all such standards.***

4. *The PUD is integrated and connected with adjacent development through street connections, sidewalks, trails, multi-use pathways, and similar features; **The Zoning Plan identifies street connections with sidewalks that will connect to existing adjacent development to the south. It includes off-street trails providing connections through the neighborhood and adjacent to the natural features of the site.***

5. *To the maximum extent feasible, the proposal mitigates any potential significant adverse impacts on adjacent properties or on the general community; **A Traffic Impact Study and Environmentally Sensitive Areas Report have been prepared to guide both the Zoning Plan and future development phases. The Zoning Plan reflects the recommendations of these studies. A buffer zone ranging from a minimum of 56 to a maximum of 298 feet (average of 167 feet) will be created between the edge of lots and the edge of the wetland located on the eastern portion of the property. A landscape buffer (30' minimum) is provided along the south boundary of the proposed residential areas adjacent to existing residential uses.***

6. *Sufficient public safety, transportation, and utility facilities and services are available to serve the subject property, while maintaining sufficient levels of service to existing development; **Adjacent streets and utilities are available to serve the property and are indicated on the Zoning Plan. The development will be responsible for appropriate enhancements as required.***

7. *The same development could not be accomplished through the use of other techniques, such as complete neighborhood development, application of the Enhanced Corridor Overlay Zone, height exceptions, variances, minor modifications, or a planned unit development is a preferable way to regulate the subject property due to its large land area or multi-year build-out schedule; **The site is already zoned PUD. The current application seeks to amend the current PUD to allow for the uses and development standards to support the Legacy Crossing project.***

8. *As applicable, the proposed phasing plan for development of the PUD is rational in terms of available infrastructure, and capacity. **Not applicable.***

Proposed Deviations

Minimum Lot Area - Single-Family Detached (Urban), AND Duplex (Side-by-Side Duplex)	
UDC:	Lot Area is specified as 'a minimum of 3,500 sf.' In table 18.04.02.03A of the UDC.
PROPOSED:	Reduce the minimum Lot Area from 3,500 sf. to 2,800 sf.
JUSTIFICATION:	The Legacy Crossing Development is planned to provide a mix of small-lot single family homes to provide options for affordability. While these lots generally meet the UDC requirements for Urban and Large Urban lot types, Legacy Crossing will offer an option for a small lot area similar to the Urban, with smaller rear setbacks, but on a wider 35ft lot. This allows for a smaller, more affordable lot area while maintaining a wider street frontage better allowing for on-street parking. The PUD includes shared open space areas and buffers rather than larger back yards.
Lot Width - Duplex (Side-by-Side Duplex)	
UDC:	Lot width is specified as 45 ft. (per unit) in table 18.04.02.04 of the UDC.
PROPOSED:	Reduction of lot width from 45 ft. min. to 35 ft. min.
JUSTIFICATION:	The reduction of the Street Side Setback allows for a smaller lot to better support options for smaller home types similar to those that have been built historically by Loveland Habitat for Humanity. With this deviation, the Street Side Setback dimensions for this lot type would match those of the Urban Cottage, Urban, and Large Urban lot types in the Legacy Crossing PUD. Utility easements would still be provided as required by the UDC.
Front Setback - Duplex (Side-by-Side Duplex)	
UDC:	Front Setback is specified as 20 ft. in table 18.04.02.04 of the UDC.
PROPOSED:	Reduction the front setback of living portion of building from 20 ft. to 15 ft. Garage Setback would remain at 20 ft.
JUSTIFICATION:	The reduction of the Front Setback allows for a smaller lot to better support options for smaller home types similar to those that have been built historically by Loveland Habitat for Humanity. With this deviation, the Front Setback dimensions for this lot type would match those of the Urban and Large Urban lot types in the Legacy Crossing PUD. Utility easements would still be provided as required by the UDC.

Street Side Setback - Duplex (Side-by-Side Duplex)	
UDC:	Street Side Setback is specified as 10 ft. in Table 18.04.02.04 of the UDC.
PROPOSED:	Reduction of the Street Side Setback from 10 ft. min. to 8 ft. min. The UDC currently allows for Alley-Loaded Duplexes to have a Side Street Setback of 8 ft.
JUSTIFICATION:	The reduction of the street side setback allows for a smaller lot to better support options for smaller home types similar to those that have been built historically by Loveland Habitat for Humanity. With this deviation the street side setback dimensions for this lot type would match those of the Urban Cottage, Urban, and Large Urban lot types in the Legacy Crossing PUD. Utility easements would still be provided as required by the UDC.

Rear Setback - Single-Family Detached (Street Loaded)	
UDC:	Rear setbacks for street loaded residential units is specified as 15 ft. on tables found in section 18.04.02 of the UDC.
PROPOSED:	Reduction of the Rear Setback from 15 ft. min. to 10 ft. min.
JUSTIFICATION:	The reduction of the rear setback allows for a smaller lot to better support options for smaller home types similar to those that have been built historically by Loveland Habitat for Humanity. The Legacy Crossing Development sees the benefit of shifting the unbuilt space from backyards to the common open space, which contributes to open viewsheds and wider buffer areas.

Bufferyard Requirement - PUD Non-Residential Standards	
UDC:	Bufferyard for Place of Assembly is specified in Section 18.02.04.07(G)(1)(b) of the UDC.
PROPOSED:	The UDC requires a type B bufferyard that includes a noise barrier or fence, if the use adjoins a property that is used or zoned for residential purposes. This PUD proposes that UDC removes bufferyard requirements for Places of Assembly.
JUSTIFICATION:	The Place of Assembly uses of Crossroads Church and the residential uses of the Alford Lake subdivision (located to the south of this PUD) are existing. This deviation does not negatively affect the Alford Lake subdivision, because there are no changes planned for the area between the uses. A goal of the Legacy Crossing project is to create a strong connection between the planned residential uses with in this PUD and the existing Crossroads Church. Placing a bufferyard and sound barrier or fence between the two uses diminishes this connection and goes against the project goal.

Architectural Diversity Standard	
UDC:	Architectural Diversity Standards are specified in Section 18.04.05.02(F) of the UDC.
PROPOSED:	The UDC requires that no two buildings of similar front elevation shall be constructed or located on more than three proximate lots. Front elevations shall be deemed to be similar if there is no substantial difference in the roof lines, fenestration, and color and type of cladding. The PUD proposes that a minimum of 3 distinguishing characteristics should be used to deem front elevations as dis-similar. Distinguishing characteristics include: Roof Lines, Fenestration, changes in color, Changes in cladding material or synthetic veneers, shingle colors, and mirrored elevations
JUSTIFICATION:	Legacy Crossing has identified three different single family housing types (Alley-loaded Urban Cottage, Street-loaded Urban, Alley / Street-loaded Large Urban) and one duplex housing type (Side-by-Side Duplex) allowed within a relatively small development area to create architectural diversity. In addition, the PUD requires alternative housing characteristics to ensure architectural diversity with more cost-effective measures to support housing affordability.

Utility layout	
UDC:	Utility layout information is specified in Loveland Water and Power Standards and Details.
PROPOSED:	The Loveland Water and Power Standards and Details outlines how utilities are layout on a site. The 'Utility Layout' bullets shown on sheet S4 under 'Public & Private Improvements' propose changes to these standards and details.
JUSTIFICATION:	This is the utility layout required to provide services to the smaller lot sizes proposed in the Legacy Crossing PUD. With this deviation, lot sizes can remain affordable, and overall density numbers can remain in place.