Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

During the 2018 Program Year (PY2018), The County expects to receive $987,783 in HOME dollars and $1,052,175 in Jefferson County CDBG dollars. HOME match dollars will be leveraged with this federal funding. In addition, approximately $5,000 in CDBG Program Income and approximately $20,000 of HOME Program Income is expected, which will be utilized to support existing CDBG and HOME projects.

These HUD allocations will be used to address the rapidly growing housing and community development needs for Jefferson County residents in the City of Lakewood and the Urban County. The Urban County includes the cities of Golden, Wheat Ridge, and Edgewater, the towns of Lakeside and Mountain View, and Unincorporated Jefferson County. The HOME consortium includes the Urban County as defined above, as well as the City of Lakewood. Jefferson County is the leading agency for the Consortium's HOME funds.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

This Annual Action Plan covers the period June 1, 2018 through May 31, 2019 and outlines the annual projects which will support the goals from the 2015 – 2019 Consolidated Plan:

- Providing funding to nonprofits that provide services to the homeless and other special needs populations, self-sufficiency programs that allow seniors to age in place & housing-related supportive services for low-income residents,
- Providing low-income homeowners assistance with needed improvements to their homes,
- Acquiring and maintaining existing affordable housing units, and
- Providing funding to nonprofits and/or developers for the creation of affordable rental housing.

Specific projects and goals are outlined in the "Annual Goals & Objectives" section of this plan.

3. Evaluation of past performance
This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The lack of supply of affordable housing continues to be a concern for Jefferson County. A large focus over the past several years has been to increase the stock of affordable housing and to maintain the current affordable housing stock for low-income residents. Therefore, the County will be focusing on similar goals to last year with an emphasis on creating and maintaining housing by: (1) enabling low-income households to remain in their homes through rehabilitation, rental/mortgage assistance, housing counseling and legal aid, and (2) improving and expanding the supply of affordable housing, particularly for families and vulnerable populations.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Jefferson County’s Annual 2018 Action Plan Public Comment Period was from May 22, 2018 to June 25, 2018. This 30-day public notification was posted in both English and Spanish in an effort to encourage participation from Spanish speaking citizens. The notice was published in the Denver Post and posted on the County’s website in both English and Spanish. The notice was also emailed to all community partners as well as posted at numerous locations throughout the community. The notice included notification of a public hearing which was held at the county offices on Thursday, June 21, 2018 from 10:00am to 11:00am. In addition, community and stakeholder meetings were held during the Annual Planning process to assist in guiding overall goals and project selection.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No public comments were received for the 2018 Annual Action Plan.

6. Summary of comments or views not accepted and the reasons for not accepting them

No public comments were received for the 2018 Annual Action Plan.
7. Summary

In addition to the required citizen participation process Jefferson County engages the community throughout the year and planning cycle. The Community Development Advisory Board was utilized to ensure consistent resident and community feedback is used to develop plans to address the communities largest needs. The resident, business and community voices and opinions help develop a plan that best matches Jefferson County needs.
PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

<table>
<thead>
<tr>
<th>Agency Role</th>
<th>Name</th>
<th>Department/Agency</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDBG Administrator</td>
<td>JEFFERSON COUNTY</td>
<td>Community &amp; Workforce Development</td>
</tr>
<tr>
<td>HOME Administrator</td>
<td>JEFFERSON COUNTY</td>
<td>Community &amp; Workforce Development</td>
</tr>
</tbody>
</table>

Table 1 – Responsible Agencies

**Narrative**

Jefferson County is a direct recipient of CDBG and the lead agency for the HOME Consortium. The county was responsible for preparing both the CDBG and HOME Consolidated Plan.

**Consolidated Plan Public Contact Information**

Emily Sander

Jefferson County

Dept. of Human Services/ Community and Workforce Development Division

3500 Illinois Street

Laramie Building
AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

This section describes the stakeholder consultation process conducted for the Jefferson County CDBG and HOME Consortium 2015-2019 Consolidated Plan. Stakeholder consultation and citizen participation efforts were conducted in collaboration with the City of Lakewood, and are representative of the 2018 Action Plan.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

Jefferson County will contract with both public (non-profits and housing authorities) and private organizations during PY 2018, as well as mental health and service providers. The varied partnerships enhance the economic vitality of the county and provide more options to better serve our residents. The county is fortunate to have a strong network of providers with little duplication of efforts, many of whom participated in stakeholder consultation meetings held for the Consortium Consolidated Plan.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Jefferson County coordinates its programs and services to assist persons who are homeless through its participation in metro Denver Continuum of Care efforts and by supporting the Heading Home Committee, a group of nonprofit service providers and individuals dedicated to ending homelessness in the county. The Heading Home Plan was developed and adopted, and the plan is being implemented across the county through the coordinated efforts of a variety of stakeholders.

The plan addresses the coordination of emergency services during periods of severe and/or cold weather. During severe weather, the county Department of Human Services, city and county police, the school system, the faith-based community and a variety of non-profit service providers utilize a communication system to share the current availability of shelter space and motel vouchers. This enables those who come into first contact with a homeless individual or family to provide accurate information during such an emergency.
In addition, the county supports agencies with vouchers during non-severe weather situations, serving the homeless populations in general, as well as individuals with serious mental illness, and those residents who are being released from the criminal justice system and do not have a permanent place to live.

Jefferson County has a maximum of seventy-seven (75) shelter beds available to serve the homeless population at any given time: thirty (30) shelter beds for victims of domestic violence at Family Tree, fifteen (15) shelter beds for five families through churches at Family Promise, and up to thirty (30) beds for singles and/or five to seven families in congregations through the Severe Weather Collaboration. The Action Center shelter which had twenty two (22) beds recently closed and so the County lost those shelter beds causing more strain on an already strained system.

Jefferson County is also an advisor and participant in the Metropolitan Denver Homeless Initiative (MDHI). MDHI is the organization which administers metro Denver’s Continuum of Care, whose goal is “to provide maximum personal independence opportunities for homeless persons and persons at risk of becoming homeless through design and implementation of a Continuum of Care and Opportunities model for the metropolitan Denver community.” Jefferson County is an active participant in the metro Denver Point-in-Time study organized by MDHI. The study counts homeless individuals one day of the year, gathering data to plan and to educate the public about the homeless population in their communities.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction’s area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

Jefferson County does not receive the Emergency Solutions Grant (ESG) directly; ESG funds are evaluated at the regional level. As mentioned previously, Jefferson County participates in MDHI, the leading agency for Continuum of Care planning for metro Denver.

MDHI uses the Homeless Management Information System (HMIS), which assists continuum of care planning groups to identify needs and gaps in order to better provide housing and services to assist persons who are homeless.

2. Agencies, groups, organizations and others who participated in the process and consultations
Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

The agencies and organizations were consulted in the development of the 2015-2019 Consolidated Plan through participation in public meetings and interviews to discuss housing and community development needs in Jefferson County. The organizations also participated in various stakeholder groups and interviews as part of the Community Needs Assessment completed in Summer and Fall 2017 to help develop this plan as well as other community plans including the Community Services Block Grant Needs Assessment.

N/A; The Consortium provided an opportunity and invited participation and comments from all organizations serving low and moderate residents and residents with special needs.

Other local/regional/state/federal planning efforts considered when preparing the Plan

<table>
<thead>
<tr>
<th>Name of Plan</th>
<th>Lead Organization</th>
<th>How do the goals of your Strategic Plan overlap with the goals of each plan?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continuum of Care</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Table 3 – Other local / regional / federal planning efforts

Narrative

Please see above.
AP-12 Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting

Jefferson County Community Development conducted a Public Hearing on June 21, 2018 to receive citizen input for the Jefferson County’s Annual Action Plan. Citizens were invited to submit written comments for consideration by no later than June 25, 2018. The Board of County Commissioners approved the 2018 funding plan on June 26, 2018.

During the Consolidated Plan community meetings, citizens identified and prioritized needs individually and as a group. The county continues to include these needs in annual planning, along with demographic trends and housing data, which informed the following priority goals:

- Providing housing for persons who are homeless;
- Maintaining and increasing the inventory of affordable rental housing;
- Continuing home rehabilitation efforts; and

Funding services for low- and moderate-income residents. In addition, Jefferson County Community Development displays all the potential projects (Pre-applications/Applications) for the public to view on the Jefferson County website.
## Citizen Participation Outreach

<table>
<thead>
<tr>
<th>Sort Order</th>
<th>Mode of Outreach</th>
<th>Target of Outreach</th>
<th>Summary of response/attendance</th>
<th>Summary of comments received</th>
<th>Summary of comments not accepted and reasons</th>
<th>URL (If applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Public Meeting</td>
<td>Minorities, Persons with disabilities, Non-targeted/broad community, Residents of Public and Assisted Housing</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

Table 4 – Citizen Participation Outreach
## Expected Resources

### AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

#### Introduction

During the 2018 Program Year the County expects to receive $987,783 in HOME dollars and $1,052,175 in Jefferson County CDBG dollars. Twenty-five percent of all HOME project dollars will be matched and leveraged with private resources. In addition, approximately $5,000 in CDBG Program Income and approximately $20,000 of HOME Program Income is expected, which will be utilized to support existing CDBG and HOME projects.

#### Anticipated Resources

<table>
<thead>
<tr>
<th>Program</th>
<th>Source of Funds</th>
<th>Uses of Funds</th>
<th>Expected Amount Available Year 1</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Annual Allocation: $</td>
</tr>
<tr>
<td>CDBG</td>
<td>public - federal</td>
<td>Acquisition</td>
<td>1,052,175</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Admin and Planning</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Economic Development</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Housing</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Public Improvements</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Public Services</td>
<td></td>
</tr>
</tbody>
</table>

Annual Action Plan

2018

OMB Control No: 2506-0117 (exp. 06/30/2018)
<table>
<thead>
<tr>
<th>Program</th>
<th>Source of Funds</th>
<th>Uses of Funds</th>
<th>Expected Amount Available Year 1</th>
<th>Narrative Description</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Annual Allocation: $</td>
<td>Program Income: $</td>
</tr>
<tr>
<td>HOME</td>
<td>public - federal</td>
<td>Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA</td>
<td>987,783</td>
<td>20,000</td>
</tr>
</tbody>
</table>

Program income projected to be available.

Table 2 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The HOME Program requires matching funds. The county will utilize the following sources to meet match obligations: Cash from non-federal sources, value of waived taxes and fees, value of land or real property, costs of infrastructure improvements associated with HOME projects, proceeds of housing bonds and value of donated materials and/or labor. Jefferson County Community Development utilizes a match form and log for reporting and tracking of the matching funds. Projects are typically leveraging a large amount of matching funds and identifying match dollars has not been an issue.
If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

None.

Discussion

Please see above.
### Annual Goals and Objectives

**AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)**

#### Goals Summary Information

<table>
<thead>
<tr>
<th>Sort Order</th>
<th>Goal Name</th>
<th>Start Year</th>
<th>End Year</th>
<th>Category</th>
<th>Geographic Area</th>
<th>Needs Addressed</th>
<th>Funding</th>
<th>Goal Outcome Indicator</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Self Sufficiency and Supportive Services</td>
<td>2015</td>
<td>2019</td>
<td>Affordable Housing</td>
<td>All jurisdictions in the urban county and the City of Lakewood</td>
<td>Self Sufficiency and Supportive Services</td>
<td>CDBG: $135,000 HOME: $0</td>
<td>Public service activities other than Low/Moderate Income Housing Benefit: 664 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 76 Households Assisted</td>
</tr>
<tr>
<td>2</td>
<td>Homeownership Assistance</td>
<td>2015</td>
<td>2019</td>
<td>Affordable Housing</td>
<td>All jurisdictions in the urban county and the City of Lakewood</td>
<td>Homeownership Assistance</td>
<td>CDBG: $100,000</td>
<td>Homeowner Housing Added: 2 Household Housing Unit</td>
</tr>
<tr>
<td>3</td>
<td>Homeowner and Renter Rehabilitation</td>
<td>2015</td>
<td>2019</td>
<td>Affordable Housing Non-Homeless Special Needs</td>
<td>All jurisdictions in the urban county and the City of Lakewood</td>
<td>Homeowner and Renter Rehabilitation</td>
<td>CDBG: $160,000 HOME: $0</td>
<td>Homeowner Housing Rehabilitation: 32 Household Housing Unit</td>
</tr>
<tr>
<td>4</td>
<td>Affordable Rental Housing</td>
<td>2015</td>
<td>2019</td>
<td>Affordable Housing</td>
<td>All jurisdictions in the urban county and the City of Lakewood</td>
<td>Affordable Rental Housing</td>
<td>CDBG: $376,740 HOME: $775,654</td>
<td>Rental units constructed: 165 Household Housing Unit</td>
</tr>
<tr>
<td>Sort Order</td>
<td>Goal Name</td>
<td>Start Year</td>
<td>End Year</td>
<td>Category</td>
<td>Geographic Area</td>
<td>Needs Addressed</td>
<td>Funding</td>
<td>Goal Outcome Indicator</td>
</tr>
<tr>
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<td>---------------------------------------------------------------</td>
</tr>
<tr>
<td>5</td>
<td>Program Administration - HOME and CDBG</td>
<td>2015</td>
<td>2019</td>
<td>Affordable Housing</td>
<td>All jurisdictions in the urban county and the City of Lakewood</td>
<td>Permanent Supportive Housing</td>
<td>CDBG: $210,435 HOME: $98,778</td>
<td>Other: 4 Other</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Public Housing</td>
<td></td>
<td>Affordable Rental Housing</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Homeless</td>
<td></td>
<td>Housing</td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Non-Homeless Special Needs</td>
<td></td>
<td>Homeowner and Renter</td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Non-Housing Community Development</td>
<td></td>
<td>Rehabilitation</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Self Sufficiency and Supportive Services</td>
<td></td>
<td></td>
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<tr>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>Homeownership Assistance</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Public Facilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Public Facilities</td>
<td>2015</td>
<td>2019</td>
<td>Non-Housing Community Development</td>
<td>All jurisdictions in the urban county and the City of Lakewood</td>
<td>Public Facilities</td>
<td>CDBG: $75,000</td>
<td>Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 600 Persons Assisted</td>
</tr>
<tr>
<td>7</td>
<td>Permanent Supportive Housing</td>
<td>2015</td>
<td>2019</td>
<td>Homeless</td>
<td>All jurisdictions in the urban county and the City of Lakewood</td>
<td>Permanent Supportive Housing</td>
<td>HOME: $133,351</td>
<td>Rental units constructed: 78 Household Housing Unit</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Non-Homeless Special Needs</td>
<td></td>
<td>Affordable Rental Housing</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Housing</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Table 3 – Goals Summary**

**Goal Descriptions**
<table>
<thead>
<tr>
<th></th>
<th>Goal Name</th>
<th>Goal Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Self Sufficiency and Supportive Services</td>
<td>The funds will be used to assist low to moderate income residents with housing and related services.</td>
</tr>
<tr>
<td>2</td>
<td>Homeownership Assistance</td>
<td>Funds will be used to acquire land to subsidize single family housing and increase affordability for low to moderate income homebuyers.</td>
</tr>
<tr>
<td>3</td>
<td>Homeowner and Renter Rehabilitation</td>
<td>These funds will provide emergency repair and accessibility improvements to the homes of low to moderate income residents.</td>
</tr>
<tr>
<td>4</td>
<td>Affordable Rental Housing</td>
<td>These funds will be used to increase the inventory of affordable housing for Jefferson County residents through acquisition and construction of affordable rental units.</td>
</tr>
<tr>
<td>5</td>
<td>Program Administration - HOME and CDBG</td>
<td>This funding will be used for the administration of the HOME and CDBG programs.</td>
</tr>
<tr>
<td>6</td>
<td>Public Facilities</td>
<td>Dedicated funds will be used to support the rehabilitation of Jefferson County's only detox center, recently acquired by Jefferson Center for Mental Health, a 501c3.</td>
</tr>
<tr>
<td>7</td>
<td>Permanent Supportive Housing</td>
<td>The County will partner with Archway Investment Corporation, a certified CHDO, to construct a 78-unit permanent supportive housing development.</td>
</tr>
</tbody>
</table>
AP-35 Projects - 91.420, 91.220(d)

Introduction

The following projects are proposed for the 2018 program year.

<table>
<thead>
<tr>
<th>#</th>
<th>Project Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Housing Support Services / Self Sufficiency and Supportive Services</td>
</tr>
<tr>
<td>2</td>
<td>Homeownership Assistance</td>
</tr>
<tr>
<td>3</td>
<td>Housing Rehabilitation &amp; Improvements</td>
</tr>
<tr>
<td>4</td>
<td>Construction of Affordable Housing</td>
</tr>
<tr>
<td>5</td>
<td>Acquisition to Construct Affordable Housing</td>
</tr>
<tr>
<td>6</td>
<td>HOME &amp; CDBG Administration</td>
</tr>
<tr>
<td>7</td>
<td>Public Facilities &amp; Improvements</td>
</tr>
</tbody>
</table>

Table 4 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The limited supply of affordable housing in Jefferson County continues to challenge families, seniors, employers, and many other residents. Therefore, 2018 CDBG and HOME funds will be primarily used to increase and maintain affordable housing within the County. Housing providers, developers and service providers agree the biggest barrier to addressing these needs is a severe lack of available funding.
<table>
<thead>
<tr>
<th>Project Name</th>
<th>Housing Support Services / Self Sufficiency and Supportive Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Target Area</td>
<td>All jurisdictions in the urban county and the City of Lakewood</td>
</tr>
<tr>
<td>Goals Supported</td>
<td>Self Sufficiency and Supportive Services</td>
</tr>
<tr>
<td>Needs Addressed</td>
<td>Self Sufficiency and Supportive Services</td>
</tr>
<tr>
<td>Funding</td>
<td>CDBG: $135,000</td>
</tr>
<tr>
<td>Description</td>
<td>Provide services to help residents maintain or obtain affordable housing, including: motel vouchers, rent/mortgage/utility assistance, first month's rent/deposit and housing counseling/navigation.</td>
</tr>
<tr>
<td>Target Date</td>
<td>12/31/2019</td>
</tr>
<tr>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
<td>Roughly 1,209 households consisting of low to moderate income (LMI) persons including the elderly, disabled, homeless and veteran populations are estimated to benefit from CDBG funds this program year.</td>
</tr>
<tr>
<td>Location Description</td>
<td>Programs will be implemented throughout the Urban County.</td>
</tr>
<tr>
<td>Planned Activities</td>
<td>Provide services to help residents maintain or obtain affordable housing, including: motel vouchers, rent/mortgage/utility assistance, first month's rent/deposit and homeowner education.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Project Name</th>
<th>Homeownership Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Target Area</td>
<td>All jurisdictions in the urban county and the City of Lakewood</td>
</tr>
<tr>
<td>Goals Supported</td>
<td>Homeownership Assistance</td>
</tr>
<tr>
<td>Needs Addressed</td>
<td>Homeownership Assistance</td>
</tr>
<tr>
<td>Funding</td>
<td>CDBG: $100,000</td>
</tr>
<tr>
<td>Description</td>
<td>Funds will be used to subsidize home purchase costs and increase affordability.</td>
</tr>
<tr>
<td>Target Date</td>
<td>12/31/2019</td>
</tr>
<tr>
<td>Estimate the number and type of families that will benefit from the proposed activities</td>
<td>It is estimated that two families earning up to 80% of area median income will benefit from homeownership assistance during the 2018 program year.</td>
</tr>
<tr>
<td>Location Description</td>
<td>Anticipated in Evergreen and/or Kittredge Colorado.</td>
</tr>
<tr>
<td>Planned Activities</td>
<td>2 homes will be made available to purchase by eligible families.</td>
</tr>
<tr>
<td>Project Name</td>
<td>Housing Rehabilitation &amp; Improvements</td>
</tr>
</tbody>
</table>
### Project Name: Target Area

| **Target Area** | All jurisdictions in the urban county and the City of Lakewood |
| **Goals Supported** | Homeowner and Renter Rehabilitation |
| **Needs Addressed** | Homeowner and Renter Rehabilitation |
| **Funding** | CDBG: $160,000 |
| **Description** | Provide grants and loans to mainly senior and disabled homeowners to address emergency home repairs and modifications. |
| **Target Date** | 12/31/2019 |
| **Estimate the number and type of families that will benefit from the proposed activities** | Roughly 32 households consisting of low and moderate income persons (LMI) earning 0-80% AMI including elderly, disabled, veterans, and female heads of household are estimated to benefit from CDBG funds this program year under this activity. |
| **Location Description** | Programs will be provided throughout the Urban County. |
| **Planned Activities** | Provide emergency home repair and modifications. |

### Project Name: Project Name

| **Target Area** | All jurisdictions in the urban county and the City of Lakewood |
| **Goals Supported** | Permanent Supportive Housing  
Affordable Rental Housing |
| **Needs Addressed** | Permanent Supportive Housing  
Affordable Rental Housing |
| **Funding** | HOME: $909,005 |
| **Description** | Provide funds to construct affordable rental housing. |
| **Target Date** | 12/31/2019 |
| **Estimate the number and type of families that will benefit from the proposed activities** | Approximately 78 formerly homeless and special needs individuals and families and approximately 115 families will benefit from the construction of these units. |
| **Location Description** | The City of Lakewood. |
| **Planned Activities** | Provide funds for the construction of multi-family rental housing. |

### Project Name: Project Name

| **Target Area** | All jurisdictions in the urban county and the City of Lakewood |
| **Goals Supported** | Affordable Rental Housing  
Homeownership Assistance |
| Needs Addressed | Affordable Rental Housing  
| Homeownership Assistance |
| Funding | CDBG: $376,740 |
| Description | Acquisition of land for construction of affordable rental housing. |
| Target Date | 12/31/2019 |
| Estimate the number and type of families that will benefit from the proposed activities | An estimated 50 families will benefit from the acquisition of land to construct affordable rental housing, and approximately 2 families will benefit from the acquisition of land to construct single family homes for purchase. |
| Location Description | Activities will be planned throughout the Urban County. |
| Planned Activities | Acquisition of land for construction of multi-family rental housing and for the construction of single family homes for purchase. |

6
| Project Name | HOME & CDBG Administration |
| Target Area | All jurisdictions in the urban county and the City of Lakewood |
| Goals Supported | Program Administration - HOME and CDBG |
| Needs Addressed | Permanent Supportive Housing  
| Affordable Rental Housing  
| Homeowner and Renter Rehabilitation  
| Self Sufficiency and Supportive Services  
| Homeownership Assistance  
| Public Facilities |
| Funding | CDBG: $210,435  
| HOME: $98,778 |
| Description | Administration of HOME & CDBG funds. |
| Target Date | 12/31/2019 |
| Estimate the number and type of families that will benefit from the proposed activities | N/A |
| Location Description | N/A |
| Planned Activities | Administration of HOME & CDBG programs. |

7
<p>| Project Name | Public Facilities &amp; Improvements |
| Target Area | All jurisdictions in the urban county and the City of Lakewood |
| Goals Supported | Public Facilities |</p>
<table>
<thead>
<tr>
<th><strong>Needs Addressed</strong></th>
<th>Public Facilities</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Funding</strong></td>
<td>CDBG: $75,000</td>
</tr>
<tr>
<td><strong>Description</strong></td>
<td>Improve public facilities and infrastructure serving low to moderate income residents.</td>
</tr>
<tr>
<td><strong>Target Date</strong></td>
<td>12/31/2019</td>
</tr>
<tr>
<td><strong>Estimate the number and type of families that will benefit from the proposed activities</strong></td>
<td>Roughly 600 low to moderate income persons (LMI) are estimated to benefit from this activity this program year utilizing CDBG funds.</td>
</tr>
<tr>
<td><strong>Location Description</strong></td>
<td>4643 Wadsworth Blvd, Wheat Ridge, CO 80033</td>
</tr>
<tr>
<td><strong>Planned Activities</strong></td>
<td>Improve public facilities and infrastructure serving low to moderate income residents.</td>
</tr>
</tbody>
</table>
AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The geographic distribution of CDBG and HOME funds will be determined by the developments funded. All funds will be utilized for low to moderate-income residents within the Urban County and the City of Lakewood. Please refer to the Geographic Priorities (SP-10) section of the current Consolidated Plan for a description of each geographic area of entitlement.

Geographic Distribution

<table>
<thead>
<tr>
<th>Target Area</th>
<th>Percentage of Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>All jurisdictions in the urban county and the City of Lakewood</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Please see above.

Discussion

Please see above.
Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The allocation of CDBG and HOME dollars in 2018 will be dedicated primarily to the expansion and preservation of affordable rental and homeowner housing. Affordable housing vacancy rates in Jefferson County continue to remain low. The large increase in the cost of land has added to the challenge of creating greatly needed higher subsidized units. In Jefferson County the terrain is often more costly to build upon and this exacerbates this issue. Few incentives are offered by county jurisdictions to produce affordable housing in this high cost market. With the limited dollars available to the Consortium and no additional funding from the jurisdictions, the allocation of dollars will primarily be used to address the most pressing need of the region, affordable rental housing and housing-related services.

<table>
<thead>
<tr>
<th>One Year Goals for the Number of Households to be Supported</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeless</td>
</tr>
<tr>
<td>Non-Homeless</td>
</tr>
<tr>
<td>Special-Needs</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Table 6 - One Year Goals for Affordable Housing by Support Requirement

<table>
<thead>
<tr>
<th>One Year Goals for the Number of Households Supported Through</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental Assistance</td>
</tr>
<tr>
<td>The Production of New Units</td>
</tr>
<tr>
<td>Rehab of Existing Units</td>
</tr>
<tr>
<td>Acquisition of Existing Units</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

Please see above.
AP-60 Public Housing - 91.420, 91.220(h)

Introduction

Three public housing authorities are currently operating within Jefferson County: The Jefferson County Housing Authority (JCHA), Metro West Housing Solutions (MWHS) of Lakewood and the Arvada Housing Authority (AHA). The "Discussion" section below describes the type of housing that each housing authority has available for the jurisdiction.

Actions planned during the next year to address the needs to public housing

N/A; All remaining public housing has been sold by PHAs through the disposition program and funds have been redistributed to support other types of affordable housing.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

N/A

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A; The PHAs are not designated as troubled.

Discussion

Jefferson County Housing Authority (JCHA):

JCHA serves the entire Consortium region with the administration of Housing Choice Vouchers (about 1400) and provision of affordable housing. As previously noted, JCHA no longer owns public housing and instead owns and operates 19 affordable housing properties in Jefferson County: five are located in Arvada, two in Evergreen, two in Golden, two in Lakewood, seven in Wheat Ridge and one in Westminster. JCHA also supports many units through project-based vouchers including 320 units in tax credit properties and 185 senior and family units within new construction projects. JCHA does not maintain a wait list for Housing Choice Vouchers and instead uses a lottery system. The lottery application process will open again around August of 2018. The rental market continues to present challenges for voucher holders as there are few vacant units and moderate and higher income renters are willing to pay more than the allowable voucher payment standards. The application processes JCHA uses are all open, public processes and the agency is consistently held to the same requirements as all
other grantees.

Metro West Housing Solutions (MWHS):

MWHS serves as the housing authority for the City of Lakewood. The organization's mission is to be a leader in providing quality housing options and transformative opportunities for people and communities. MWHS does not currently own and operate public housing but instead administers the Housing Choice Voucher program and operates as an affordable housing and service provider throughout the City of Lakewood. MWHS currently owns and operates eight apartment communities and four senior living communities, with one apartment community currently under construction and one more planned. MWHS administers approximately 1,200 Housing Choice Vouchers and the wait list is typically 1,500 - 2,000. MWHS staff report that the tightening of the rental market has reduced the supply of apartments available to voucher holders and forced clients to locate in lower income, more central communities within the city. Staff report it is much harder for clients to find affordable rentals in high opportunity areas than it has been in the past.

The Arvada Housing Authority (AHA) was created in 1975 by the Arvada City Council to assist low income renters with their rent payments. The AHA is governed by the seven members of the City Council who also serve as the Commissioners of the Authority. The Manager for the Housing and Neighborhood Revitalization Division serves as executive director and employs five other staff members. The primary purpose of the AHA is to administer the Housing Choice Voucher program. There are approximately 4,300 people on the voucher wait list, and the list will remain closed for at least two more years. The AHA administers approximately 508 vouchers.
AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

The section discusses the 2018 program year activities that will benefit persons who are homeless and populations with special needs.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Jefferson County's one-year goals and actions for reducing and ending homelessness will include the following:

- Continue participation in Metro Denver Homeless Initiative efforts

- Support the efforts of and participate in the provider-initiated Heading Home organization

- Support the creation of permanent supportive and transitional housing to serve those who are at risk of homelessness

- Fund affordable rental housing developments

- Look for opportunities to increase the housing and support services opportunities of residents who are at risk of becoming homeless

- Prevent homelessness by funding programs that add stability to residents' housing situations

- Continue educating community leaders and the public about the needs of low income residents in the County

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency shelter needs during periods of cold weather will be met through County funding of motel vouchers. The County will also participate in the communication network of non-profit service providers to understand the current availability of shelter space and motel vouchers. This enables those who come into first contact with a homeless individual or family to provide accurate information during such an emergency.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to
permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Jefferson County staff participates in a sub-committee of Heading Home called the Permanent Supportive Housing Sub-Committee. Members include Jefferson County, the City of Lakewood and a variety of affordable housing developers, service providers, faith-based institutions and members of the community. The goal of the sub-committee is to provide permanent supportive housing solutions to meet the long-term needs of homeless individuals and families. The County also supports annual activities and programs to create additional affordable housing, keep residents in their homes, and provide supportive services. All of these activities help the community prevent and overcome homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Homelessness prevention activities are largely accomplished through the provision of supportive services to low income households as discussed in the "Institutional Structure" portions of the current Consolidated Plan. The project section of this reports describes the current activities for 2018.

Discussion

Please see above.
AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

Please see below.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

As discussed previously, the 2012 Analysis of Impediments conducted for Jefferson County found few negative effects of public policies on affordable housing development. The primary challenges of developing affordable housing in the County are market-related: high land costs, terrain that is costly to build upon and a lack of private incentives to produce affordable housing in the high cost market.

The Community Development Advisory Board (CDAB) formed a task force group to explore the barriers to affordable housing. Working with a graduate intern through Colorado University of Denver, the group created a developer survey and subsequent report. This “Affordable Housing Study” explores the survey results and makes recommendations to lessen the barriers to developing affordable housing in Jefferson County. The CDAB task group may focus on alternative funding sources for affordable housing development during FY 2017 and is awaiting further direction from County leadership.

Discussion

Please see above.
AP-85 Other Actions - 91.420, 91.220(k)

Introduction

This section describes a variety of other efforts Jefferson County will continue during the program year to help address housing and community development needs.

Actions planned to address obstacles to meeting underserved needs

During the 2015-2019 Consolidated Plan year, CDBG and HOME funds will be the primary vehicle through which underserved needs are addressed, affordable housing is created and families and persons living in poverty are served.

Actions planned to foster and maintain affordable housing

Beyond the activities described in this Action Plan, the County will continue to be involved in regional housing planning efforts and work to expand awareness and understanding of housing needs among residents and community leaders.

Actions planned to reduce lead-based paint hazards

Lead-based paint removal continues to be conducted according to all required regulations by certified risk assessors, removal and abatement workers and inspectors. Additionally, all Jefferson County Community Development contracts contain a lead-based paint clause.

Actions planned to reduce the number of poverty-level families

Jefferson County Community Development remains committed to efforts that provide housing, community development and community service programs to help reduce the number of persons living in poverty. The County does not have a formal anti-poverty program. Instead, the County addresses poverty through its funding and support service providers, housing providers and organizations that assist residents at risk of homelessness.

Actions planned to develop institutional structure

Jefferson County will continue to support the efforts of its agency partners through public services funding, and through offering assistance with coordination of new groups to address needs, such as with Heading Home. According to service providers in the County, gaps in institutional structure are not significant, although the coordination of housing and services could be improved. Limited housing to serve the County's lowest income residents remains the most critical need in the County.

Actions planned to enhance coordination between public and private housing and social
service agencies

Please see above.

Discussion

Please see above.
Program Specific Requirements
AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

Introduction

Projects are eligible for CDBG funding if they meet certain criteria as established by the U.S. Department of Housing and Urban Development (HUD). A project must benefit low and moderate income people, address conditions of slum or blight, or meet an urgent community need. Approximately 90% of CDBG funds will be used for activities that benefit persons of low or moderate income in 2018. Projects will also address a priority community need as outlined in Jefferson County’s 2015-2019 Consolidated Plan.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed 0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee’s strategic plan. 0
3. The amount of surplus funds from urban renewal settlements 0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan 0
5. The amount of income from float-funded activities 0
Total Program Income: 0

Other CDBG Requirements

1. The amount of urgent need activities 0

2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 90.00%
HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

N/A

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

N/A

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

N/A

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

N/A

None.
Attachments
Jefferson County Affordable Housing Study: Strategies & Incentives for Attracting Affordable Housing Developers to the Region

Commissioned by the Jefferson County Community Development Advisory Board

Jennifer McGinnis, MURP & MPA
University of Colorado Denver
December 2015
What challenges do affordable housing developers face in Jefferson County?

and

What solutions can Jefferson County provide?
# Table of Contents

- Literature Review .................................................................................................................. 1
- Introduction ............................................................................................................................. 1
- Background .............................................................................................................................. 1
- Overview of Jefferson County ................................................................................................. 2
- Types of Affordable Housing ................................................................................................. 3
- Why Does Affordable Housing Matter? .................................................................................. 3
  - Figure 1. Inventory of Existing Affordable Housing ............................................................ 4
- Barriers to the Development of Affordable Housing .............................................................. 5
- Federal Programs for Affordable Housing ............................................................................. 6
- Local Government Strategies ................................................................................................. 7
- Summary ................................................................................................................................ 7

## The Study
- Methodology ......................................................................................................................... 9
- Study Sample .......................................................................................................................... 9
- Method .................................................................................................................................. 9
- Analysis .................................................................................................................................. 9
- Limitations .............................................................................................................................. 10

## Surveys
- Survey Results ....................................................................................................................... 10
- Summary of Survey Results .................................................................................................. 11
  - Figure 2. Survey Results ...................................................................................................... 12

## Interviews
- City Interview Themes .......................................................................................................... 13
- Developer and Advising Agency Interview Themes ............................................................... 14

## Analysis and Recommendations
- ............................................................................................................................................. 15

## Conclusion
- ............................................................................................................................................. 16
  - Figure 3. Recommended Action Steps ................................................................................ 17

## Works Cited
- ............................................................................................................................................. 19

## Appendix
- List of Study Participants ........................................................................................................ 21
- Survey Instrument .................................................................................................................. 22
- Interview Guide- City Staff ..................................................................................................... 26
- Interview Guide- Developers & Advising Agencies ................................................................. 27
Literature Review

Introduction

Affordable housing is one of the greatest needs facing the United States today, and a need that continues to grow. Housing is considered affordable if it constitutes 30% or less of a household’s income, and families who pay more than this are considered cost-burdened (Department of Housing and Urban Development [HUD], 2015). Jefferson County, Colorado, has recognized the significant need for affordable housing and is taking steps to address the issue. In 2014, the County’s Community Development Advisory Board (CDAB) created an Affordable Housing Task Force, in addition to making affordable housing development a priority for annually-awarded federal Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) dollars. The County distributes these funds to community development, housing, economic development, and community service projects for low and moderate-income residents. In the past, many applications for their CDBG and HOME funds have been for projects such as community centers, nonprofit office space, and other community uses.

While these are highly valued uses, the CDAB has decided “the allocation of CDBG and HOME dollars in 2015 will be dedicated primarily to expansion and preservation of affordable rental housing. HOME and CDBG dollars awarded to Jefferson County have been in decline for more than a decade, and HOME funds have been decreasing at a faster rate. With the limited dollars available to the Consortium, the allocation of dollars will primarily be used to address the most pressing need of the region, affordable rental housing” (BBC Research, 2013, p. 74). As of now, these funds are the only consistent support the County offers to developers building affordable housing projects.

The Affordable Housing Task Force has commissioned this study to answer the questions, “What challenges do affordable housing developers face in Jefferson County,” and “What solutions can Jefferson County provide?” By answering these questions, Jefferson County will be in a better position to support affordable housing developers by implementing financial and regulatory mechanisms that will address the challenges they face and encourage them to submit applications for HOME and CDBG funds, furthering the overall goal to increase the number of affordable units in the County.

Background

An affordable housing shortage is predominantly considered to be a function of the gap between wages and increasing housing prices (National Low Income Housing Coalition [NLIHC], 2014), but can also be exacerbated by events such as recessions and natural disasters. Optimally, the free market would provide housing that is affordable to a wide range of incomes in every community; however this does not usually happen as the costs to build housing are increasingly higher than an affordable rent or sale price.

Across the United States in 2014, the hourly wage required to afford an average two-bedroom rental unit was $18.92. This is more than two-and-a-half times the federal minimum wage, and 52% higher than it was in 2000. In no state can a full-time minimum wage worker afford a one-bedroom or a two-bedroom rental unit at Fair Market Rent (FMR). In 2014, the hourly wage in Colorado necessary to afford a Fair Market Renta two-bedroom apartment was $17.61, however 34% of total households were renters with an estimated hourly mean wage of $14.90 (NLIHC, 2014, p. 4). In addition, Colorado was the seventh fastest growing state in 2014 (Denver Business Journal, 2015), with a population that has dramatically increased by 6.5% in the past 5 years, particularly within the Metro Denver area (United States Census Bureau [US Census], 2015).
The increase in population has led to low vacancy rates, which subsequently increases rents. While the Denver vacancy rate has recently increased to 6.3%, Jefferson County’s is still extremely low at 3.2% (Denver Post, 2015). Metro Denver has top national rankings for both apartment rent increases and home-price appreciation, and housing costs have outpaced income gains and overall inflation (Case-Shiller Index, 2015). Wages in the Metro Denver area have increased by about 27% from 2004 to 2014, compared to home prices, which have increased 91% from 2005 to 2015 (Denver Business Journal [DBJ], 2015). While seemingly great for the economy, due to the booming construction industry, and benefiting those selling their homes, this drastic rise in prices has made it more and more difficult for a family of more modest means to afford to live in the Metro Denver area. Housing prices are generally more affordable in suburban areas, however, the entire Metro Denver area has seen increases in rents and home prices.

Overview of Jefferson County

Jefferson County is located between the city of Denver to the east and the Rocky Mountains to the west. It is the fourth-most populated county in the state of Colorado with an estimated population of 558,503, up 4.5% from 2010 (US Census, 2015). The incorporated County includes the cities of Arvada, Edgewater, Golden, Lakewood, Littleton, Westminster, and Wheat Ridge, as well as the towns of Bow Mar, Lakeside, Morrison, Mountain View, and Superior. The unincorporated area of Jefferson County includes the rural towns of Buffalo Creek, Conifer, Evergreen, Foxton, Idledale, Pine, and Pine Junction. Edgewater, Golden, Mountain View, Lakeside, Wheat Ridge, and unincorporated Jefferson County have all been designated part of the “Urban County,” which means the CDAB manages the CDBG and HOME funds for these areas. The CDAB also administers the HOME funds for the City of Lakewood. Other cities in the County receive their own CDBG and HOME allocations from HUD.

In Jefferson County, the hourly wage necessary to afford a two-bedroom apartment at FMR was $18.46, but 29% of households were renters whose estimated mean hourly renter wage was $11.32 (NLHC, 2014). A two-bedroom apartment at FMR costs $960 per month. This means that there must be 2.3 full time minimum wage earners in the household to afford this apartment. With an Area Median Income (AMI) of $76,700, rent is affordable if it is at or below $1,918 monthly. However, for those earning 30% of AMI, rent is only affordable at $575 or below. According to a Housing Needs Study conducted by Jefferson County in 2010, a significant number of households were rent-burdened in the Urban County, meaning these households were paying more than 30% of their income on rent. It can only be assumed that the percentage of rent-burdened households has increased since 2010 with the dramatic increase in housing prices in the Metro Denver area and without concomitant increases in wages for most jobs.

The primary vision for Jefferson County, as stated in the 2013 Jefferson County Comprehensive Plan, is a balance of residential, commercial, community, recreational, agricultural and open space land uses. A section of the Jefferson County Comprehensive Plan is dedicated to affordable housing specifically. Housing goals are to:

1) Ensure a variety of housing types in order to ensure economic and social diversity in the County
2) Place a priority on locating affordable housing near major transportation corridors, schools, and services
3) Integrate affordable housing into market rate housing (Jefferson County Planning & Zoning, 2013).
Types of Affordable Housing

Affordable housing can be classified in multiple ways. Some classifications are described below.

**Market-rate affordable vs. subsidized:** Market-rate affordable housing is often affordable due to its physical characteristics, such as size, age, or quality. Subsidized housing is partially or completely financed by either private investors or more often, government entities, or a combination of both.

**Tenant’s income level:** Low-income housing is usually characterized as a unit for households making 30%-50% of Area Median Income (AMI) or below. Workforce housing is usually considered to be units for someone making from 60-80% of AMI (Homebase, 2015).

**Population served:** Some examples of specific populations are senior citizens, families, veterans, or mentally or physically disabled individuals.

**Tenure:** Tenure can range from temporary or transitional housing, to rental, to for-sale units.

The CDAB sees a need for all types of affordable housing in Jefferson County.

Why Does Affordable Housing Matter?

In communities that have made affordable housing a priority, extensive research has demonstrated positive outcomes in a variety of aspects, including health, education, the economy, and neighborhood stability. Affordable housing enhances the wellbeing of residents, such as freeing household resources so that they can be used instead for nutritious foods and health care; reducing stress and related adverse health outcomes (Center for Housing Policy [CHP], 2007); reducing health problems associated with poor quality housing, such as asthma; improving health outcomes of children (Lipman, 2005); providing a stable platform for health care services for the elderly and disabled (CHP, 2007); and alleviating crowding, which reduces the risk of infectious disease (Mueller & Tighe, 2007).

In addition to improving health, educational outcomes for children are greatly improved by access to affordable housing. Affordable housing provides the opportunity to leave cramped, inadequate, and noisy conditions, allows parents to work less hours and be more involved with their children, and increases stability by reducing the frequency of unwanted moves due to increasing rents and poor conditions (Young, 2001). A reduction in unwanted moves can improve grades and lower the probability of dropping-out. This, in turn, increases the likelihood of finding a well-paid job and staying off of public assistance, which benefits the public budget (United States Government Accountability Office, 1994).

On a larger scale, the local and regional economy also benefits from affordable housing by increasing the ability of a household to purchase goods in the local economy, reducing commute time, increasing the productivity of workers, reducing turnover, and improving businesses’ ability to recruit and retain talent (Cohen & Wardrip, 2011; Joint Center for Housing Studies [JCHS], 2005). When workers, such as those in healthcare, retail, and social service provision, are able to live and work in their neighborhood, it increases the diversity and vibrancy of the economy and workforce (JCHS, 2005). Affordable housing has the potential to not only improve the lives of the residents, but also those in the surrounding community.
Barriers to the Development of Affordable Housing

Despite the proven benefits of affordable housing, there remain significant barriers to affordable housing development. These barriers often lead to increased costs for developers due to redesign of plans, lost funding opportunities, legal fees, and increased construction time. In some cases, these barriers can render a project undevelopable. These barriers fall into three main categories: financial, regulatory, and local opposition (Tighe 2010; HUD 2004; Enterprise, Terwilliger Center & Urban Land Institute (ETCUULI), 2014).

Financial barriers include the complexity of piecing together numerous funding sources, obtaining financing (especially for acquisition of multifamily developments needing little rehabilitation, smaller multifamily projects, and mixed-income projects), the project-based nature of affordable housing development (ETCUULI, 2014), the cost and availability of properly zoned land, the cost to secure and provide quality water, systems to properly collect and treat waste water, and the cost to provide services that lead to a better quality of life for residents. In addition, property taxes in more affluent areas may be too high for the budgets of affordable housing projects once operational.

Financial and regulatory barriers are often deeply intertwined. Regulatory barriers can be defined as “public processes and requirements that significantly impede the development of affordable housing without commensurate health or safety benefits” (HUD, 2004). They include high infrastructure costs, local building practices, long permit processing times, and inflexible zoning codes. For example, high parking or recreational space requirements can drive up costs. Many cities have unintentionally (or intentionally, in some cases) created exclusionary zoning by requiring large lot sizes, large square footage per dwelling or high-end features (Enterprise 2014; Equitable Housing Institute [EHI], 2015).

Regulations that restrict higher density housing, multifamily rental housing, accessory dwelling units (ADUs), and manufactured homes also contribute to the problem by limiting affordable housing options (ETCUULI, 2014; HUD, 2004). In addition, many regulatory trends have emerged in recent years such as increased environmental regulations, misuse of smart growth, and impact fee expansions for infrastructure development costs (HUD, 2004). State and federal regulations, such as Davis-Bacon wages and construction defects legislation, also hinder production.

A 1991 HUD report concluded that a major motive behind many of these regulatory barriers is opposition to affordable housing by residents and public officials. This practice, known as, “not in my backyard,” or “NIMBYism” (Iglesias, 2002), has been found to be a pervasive, powerful force in motivating political officials to limit affordable housing in their areas. The lower the income level, the more likely that a project will experience resistance from the community. Rental housing is hit particularly hard by opposition because not only is it subject to the affordability stigma, it is also subject to increasing opposition to growth and development of all kinds (Iglesias, 2002).

Attitudes toward the overall housing system are another barrier. Unlike other systems, such as healthcare or education, the general public does not see the housing system as universally flawed (Lang, Anacker, & Hornburg, 2008). Instead, it is often seen as a failure of an individual rather than a system-wide issue, leading to less motivation for communities to fix the problem. It is not a particularly salient issue, meaning that people do not think about the issue unless it directly affects them, such as those who need affordable housing or those who live near a proposed affordable housing development. Thus, those personally affected will have a strong opinion while those unaffected will not (Tighe, 2010). Affordable housing has been shown to become a major concern only when it affects the middle class or, more specifically, when it is perceived as a problem by the middle class (Lang Anacker, & Hornburg, 2008).
Federal Programs for Affordable Housing

Due to the issues a lack of affordable housing causes, the federal government has instituted programs that contribute funding to new development, preservation, and rehabilitation of affordable housing. The major source of financing for most affordable housing projects is the Low Income Housing Tax Credit (LIHTC). Created in 1986, “the LIHTC program gives state and local LIHTC-allocating agencies the equivalent of nearly $8 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households” (HUD, 2015). There are two types of LIHTC: 4% and 9%. The 9% LIHTC is highly competitive due to the large amount of equity it provides. The 4% LIHTC is noncompetitive, however it provides significantly less equity. For this reason, 9% credits are typically used on smaller but more deeply subsidized projects whereas the 4% credits are typically used on larger projects at a higher AMI. According to the Colorado Housing Finance Authority, nearly 100% of 4% projects in Colorado are at the 60% AMI level because otherwise rents would be too low for developers to fill the funding gap (Colorado Housing Finance Authority, personal interview, 2015).

Two other main forms of funding for affordable housing are Community Development Block Grant (CDBG) or Home Investment Partnership (HOME) funds. These are known as “gap funds” as they fill in the gaps left after LIHTC equity and permanent mortgage financing are taken into account. The CDBG program distributes annual grants to local governments, including larger cities and urban counties, to provide communities with resources to address a wide range of unique community development needs such as neighborhood redevelopment, public facility provision or improvements, services for low-income community members, or to create jobs through the expansion and retention of businesses. Each government unit can set its own priorities based on the unique needs of the community (HUD, 2015). Although CDBG funds cannot be used for production of new affordable units, they can be used by a non-profit organization or municipality to acquire or rehabilitate affordable housing.

The HOME program is the largest federal block grant to states and local governments designed exclusively to create affordable housing for low-income households. Participating jurisdictions may use HOME funds to “provide home purchase or rehabilitation financing assistance to eligible homeowners and new homebuyers; building or rehabilitating housing for rent or ownership; or for ‘other reasonable and necessary expenses related to the development of non-luxury housing,’ including site acquisition or improvement, demolition of dilapidated housing to make way for HOME-assisted development, and payment of relocation expenses, or provide tenant-based rental assistance contracts” (HUD, 2015).

In recent years, the CDBG and HOME programs have undergone severe funding cuts. In fiscal year 2010, the HOME program received a $1.8 billion appropriation from the federal government compared to only $900 million in fiscal year 2015 – a 50% decrease. (NUHC, 2015). As these are some of the main funds affordable housing developers rely upon, cutting these sources has made the already difficult financing of developments even more challenging.

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<th>CDBG vs. HOME funds in Jefferson County</th>
<th>CDBG</th>
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<td>Can NOT be used for new development of affordable housing</td>
<td>MUST be used to create new affordable housing units: typically in the form of new construction, acquisition and rehab, homeowner rehab, or down payment assistance for new buyers</td>
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<td>CAN be used by a non-profit or municipality to acquire or rehabilitate affordable housing</td>
<td>HOME funds may be utilized by private, non-profit, and municipal developers</td>
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<td>For profit entities may only use CDBG to provide economic development opportunities</td>
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<td>4 month funding period from application to award</td>
<td>Solicit proposals from specific organizations</td>
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<tr>
<td>Do not solicit proposals from specific agencies</td>
<td>Received $946,314 in 2015, slowly but steadily declining</td>
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<tr>
<td>Received $716,189 in 2015, dropped significantly in 2012, but increased in 2013 and has remained about the same since</td>
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Local Government Strategies

While significant barriers exist, numerous cities and counties around the country have developed strategies to address the affordable housing shortage. The Urban Land Institute, Terwilliger Center for Housing, and Enterprise created a comprehensive joint report in 2014 through interviews with over 200 affordable housing practitioners, developers, financiers, and policy makers that describes recommended actions to address these barriers called “Bending the Cost Curve: Solutions to Expand the Supply of Affordable Rentals.” This report groups recommended actions into five categories. The first category is promoting cost effectiveness through consolidation, coordination, and simplification, which includes coordinating and consolidating competitive funding competitions, improving and coordinating zoning codes, and streamlining HUD financing. The second category is removing barriers in order to reduce construction costs and delays, which includes implementing smart parking requirements, reviewing unit size and amenity requirements, supporting innovative building techniques, and making rehabilitation easier. The third category is facilitating a more efficient deal assembly and development timeline which includes eliminating zoning barriers to by-right housing development, creating clarity and structure in the public engagement process, and adopting efficient timelines. The fourth category is improving and aligning incentives, which includes targeting local subsidies toward land acquisition, adopting impact fee waivers or smart impact fees, providing expedited review and permitting for affordable housing developments, offering property tax abatements, subsidizing land or infrastructure costs, and creating “first-look” programs when disposing of public land. The fifth category is improving flexibility of existing sources of financing which includes facilitating investment in the acquisition of existing multifamily properties with expiring affordability restrictions, supporting acquisition of properties needing little or no rehabilitation, and creating public/private partnerships. Lastly, the report suggests supporting the development and dissemination of information and best practices, which includes creating a competition to support innovative practice and creating a forum for sharing data and best practices (ETULI, 2014).

Summary

In summary, the literature shows affordable housing is an important component of the community due to its effects on health, education and the economy. Despite these benefits, affordable housing developers face many regulatory, financial, and community barriers – particularly the drastic reduction in federal affordable housing funds. Although the barriers are numerous, many strategies and incentives exist to help cities and counties support the work of affordable housing developers.
The Study

Methodology

To study how some of these issues can be addressed in Jefferson County and increase the amount of affordable housing, this study employed two main instruments: a survey of parties involved with affordable housing development and in-depth interviews with participants from the initial survey, with the addition of staff from cities and towns within Jefferson County. The study focused on answering three main questions, which were explicitly stated to respondents so that they understood the overall goal of the study:

1. What are the perceived barriers to developing affordable housing in Jefferson County?
2. What are the most important factors to developers in choosing a location?
3. What financial and regulatory incentives and tools can be implemented that will appeal to affordable housing developers?

Study Sample

The sample consisted of city staff, affordable housing developers, and affordable housing advising agencies in the Jefferson County area. City staff members were selected through contact with each major city in the County to determine the person in charge of housing programs. Developers and advising agencies were selected from the Community Development Advisory Board’s Notice of Funding Availability list, which is the list of people that are notified when CDBG and HOME funds are available from the County. These developers have varied experience with the County and cover a variety of housing types, including multi-family, senior, low-income and workforce housing, as well as rental and homeownership units.

Method

A survey and semi-structured interview were used to collect insight on barriers and potential incentives impacting affordable housing development within the county. The survey was sent electronically to the list of affordable housing professionals through a link to an online survey. Participants were given an initial time limit of two weeks to fill out the survey. Two reminder e-mails were sent: one after a week had passed and one the day before the survey time limit was over. After two weeks, the time limit was extended to allow for more responses. Professionals who had not filled out the survey within this time limit were contacted personally by a member of the CDAB. The survey consisted of 4 background questions; 3 Likert-scale questions about factors, barriers, and incentives; a follow-up question to each of the Likert-scale questions; and 6 open-ended questions. The Likert-scale questions required respondents to rank a list of potential factors, barriers, and incentives on a five-point scale of impact. In the follow-up questions, respondents were asked to rank the top three factors, barriers, and incentives. The open-ended questions focused on what CDBG funds should be used for, the most pressing affordable housing need in Jefferson County, and the most impactful funding the respondent has received for an affordable housing project.

In addition to the survey, an interview was used to collect data from a staff person from each city within the county. All professionals from the survey list were also contacted to participate in a phone interview. Interviews with city staff consisted of questions surrounding existing policies and incentives for affordable housing development. Interviews with affordable housing professionals consisted of a more intensive, personal discussion around what developers need to build affordable housing, ideas for incentives, and what they would like to see Jefferson County offer to affordable housing developers. Interviews ranged from 30-60 minutes.

Analysis

Responses to the interviews and open-ended questions from the survey were first coded based on key words. After they were coded, the answers were analyzed for patterns and themes. The 5-point Likert-scale questions were tabulated to determine the percentage and number of responses for each level on the scale. The number of respondents at the top two levels and bottom two levels were added together to determine the importance of each factor to the overall development community.
Limitations

There are several limitations to this study. First, the study was conducted with a small sample size. This is especially evident when the surveys and interviews are broken down by the frequency of for-profit developers, non-profit developers, advising agencies, and cities. However, affordable housing is a somewhat minimal universe so the small sample size is reflective. In addition, interviews were only conducted with the larger cities in the County and not the smaller, more rural towns, which may have a very different outlook. Further, some interviewed cities are not part of the Urban County and receive funding directly from HUD, so their experience is not as directly related to what Jefferson County has influence over. Cities were not able to share information unless it had already been made official by the jurisdiction. Some developers have had very limited experience working with Jefferson County. Another limitation is that respondents may not have been completely transparent due to a fear of losing funding or damaging their relationship with the County. Lastly, even though an effort was made to keep questions

Surveys

Survey Results

There were a total of 17 responses to the survey from affordable housing professionals in various areas: finance (2), private developers (3), non-profit developers (7), development consultants (3), property management (1), and other non-profit (1). Eleven specialize in rental, 1 specializes in homeownership, 3 work on both rental and homeownership projects, and 2 do not specialize in either rental or homeownership projects. All have at least 15 years of experience in developing or working on affordable housing projects.

Respondents were first asked to rate the importance of certain factors to development from 1 to 5 (1 being not at all important, 5 being very important). These factors included: land cost, infrastructure cost, amount of fees, technical assistance, financial assistance, community/political support, ease of development, market demand, site conditions, and regulatory situation. Respondents were then asked to rank their top three factors of consideration. The factors rated most important when considering a site for development were: land cost (70% of respondents rated as a 5, 94% rated as a 4 or higher), infrastructure cost (69% rated as a 5, 94% rated as a 4 or higher), and financial assistance (76% rated as a 5, 88% rated as a 4 or higher). All other factors were rated highly by the majority of respondents as either a 4 or 5 except for technical assistance (6% rated as a 5, 12% rated as a 4 or higher). The most important factors were corroborated when respondents ranked their top three factors. Forty-seven percent (47%) ranked land cost as their top factor, and 76% included it in their top 3 factors. Although no one ranked infrastructure as the top factor, 47% ranked infrastructure as either their second or third most important factor. Twenty-nine percent (29%) ranked financial assistance as their top factor, and 65% included it in their top 3 factors. Other factors listed as important were access to transit, employment, education and healthy food, appropriate zoning, and tap & impact fee waivers.

Next, respondents were asked to rate how restrictive from 1 to 5 (1 being not at all restrictive, 5 being very restrictive) certain factors were to developing affordable housing in Jefferson County. These factors included: land cost, infrastructure cost, roads, infrastructure cost- water & sanitation access, infrastructure costs- water & tap fees, infrastructure costs- internet access, impact fees, lack of funding, political environment, processing time, public opinion, property taxes, housing type restrictions, building codes- lot size, building codes- density restrictions, building codes- setback requirements, building codes- parking requirements, and building codes- open space requirements. Respondents were then asked to rank their top three barriers. The factors rated most restrictive were water & tap fees (56% rated as a 5, 87% rated as a 4 or higher), lack of funding (44% rated as a 5, 69% rated as a 4 or higher), land cost (25% rated as a 5, 69% rated as a 4 or higher), and impact fees (35% rated as a 5, 39% rated as a 4 or higher). Internet access, water & sanitation access, and property taxes were rated as less restrictive. The top barriers were corroborated when respondents ranked their top three barriers. Thirty-six percent (36%) ranked lack of funding as their top barrier and 50% included it in their top three. Although infrastructure (including roads, water access, and tap fees) did not receive as many top factor rankings (14%), 86% included infrastructure in their top three barriers. Twenty-one percent (21%) ranked land costs as the top barrier, and 43% included land costs in their top three barriers.
Lastly, respondents were asked to rank the usefulness of certain financial and regulatory incentives/tools from 1 to 5 (1 being not at all beneficial, 5 being very beneficial). These incentives included: density bonus, parking requirement flexibility, open space flexibility, impact fee waivers, inventory of vacant or underutilized land, inclusionary housing policy, property tax abatement, affordable housing fund, developer ombudsman, public land for sale, expedited review, accessory dwelling unit program, and credit enhancement program. Respondents were then asked to rank their top three desired incentives/tools. Nearly all incentives/tools were rated as very beneficial, with the exception of an accessory dwelling unit program. A local affordable housing fund was rated the most highly desired (88% rated as a 5, 100% rated as a 4 or higher). The next most highly rated incentives were public land for sale (75% rated as a 5, 100% rated as a 4 or higher) and impact fee waivers (86% rated as 5, 88% rated as a 4 or higher). Incentives and tools that were rated as less important were the accessory dwelling unit program (13% rated as a 5, 20% rated as a 4 or higher) and developer ombudsman (13% rated as a 5, 44% rated as a 4 or higher). However, no incentive mentioned was given a low rating by a majority of respondents. Most were either rated as highly or somewhat useful. This leads to the conclusion that the majority of respondents will view any and all strategies as beneficial to some degree. The top tools were corroborated when respondents ranked their top three incentives. Twenty-nine percent (29%) ranked an affordable housing fund as their top incentive, and 65% included it within their top three. Twenty-four percent (24%) ranked impact fee waivers as the top incentive, and 53% included it within their top three. Flexibility on requirements (open space & parking) was ranked as a top factor by 12%, and was included within the top three by 35%. Public land for sale was not ranked by any as the top incentive, but was included among the top three by 35% of respondents.

Respondents were also asked open-ended questions, which generated varied answers. The question “What would be the most impactful use of CDBG funds?” generated multiple answers from single respondents ranging from preservation of existing subsidized affordable and market-rate affordable housing, land acquisition, predevelopment fees, and brownfield remediation. Multiple respondents (24%) answered that it should be used for infrastructure improvements. The next survey item was, “Please provide examples of the most impactful funding you have received for an affordable housing project.” Each respondent provided a different answer. Answers included: LIHTC, tax-exempt bonds, grants, reduction in impact fees and property taxes, amortizing flex loans, forgivable loans, tax-increment financing (TIF), Neighborhood Stabilization Program (NSP) funding, 100-year land lease, and transit-oriented development (TOD) fund money. The next question was, “What is the most pressing need in Jefferson County?” Each respondent provided a different answer to this question as well, and responses included: low-income housing, transit-oriented development along the “W” commuter rail line, infrastructure improvements, addressing the needs of baby boomers, senior low-income housing, workforce housing, forming an Urban Renewal Authority, and affordable housing in the mountain communities. See figure 2 for all survey results.

Summary of Survey Results

In summary, the most important factors to developers when selecting a site are: land cost, financial assistance, and existing infrastructure. The most challenging barriers to affordable housing development in Jefferson County are: water & tap fees, lack of infrastructure, lack of funding, and cost of available, properly zoned land. Lastly, the most highly desired incentives or tools are: an affordable housing fund, impact and cap fee waivers, public land for sale, and property tax abatement. Respondents saw a variety of needs within the county, predominantly ranking the type of housing their organization built as the most important. Surprisingly, none of the building codes items (including parking requirements, density restrictions, setback requirements, open space requirements, and lot size) ranked highly as barriers. This may have been because each was listed as separate item, rather than building codes as a whole.
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Figure 2: Survey Results
Interviews

A total of 23 interviews were conducted with representatives from 5 cities, 2 housing authorities, 4 for-profit affordable housing developers, 7 non-profit affordable housing developers, and 5 affordable housing advising agencies.

City Interview Themes

Questions during the interviews with city staff were focused on four topics: City Goals, Existing Tools & Incentives, Types of Housing Permitted & Encouraged, and Barriers.

Goals

• **Diversity in Housing Stock:** Representatives from every city described the need for a balanced mix of rental and for-sale units, as well as housing that is appealing and available to all income levels and household types, including families, first time homebuyers, seniors, workforce, veterans, and the homeless.

• **Identified Needs are Senior Housing and Maintenance of Older Housing Stock:** All cities, when asked if there were specific needs in their community, said they were concerned with housing an aging population and promoting maintenance and repair of existing housing stock due to the older nature of much of the housing stock in the County. Jefferson County also has the largest number of baby boomers of all the counties in the state, which will lead to great need for senior housing in the coming years.

• **Recognition of Current or Potential Future Need:** Some communities “feel” more affordable than others, due to a lack of community concern, but representatives from all cities say that housing prices have risen significantly in recent years. Golden, Arvada, and Lakewood are in the midst of exploring potential strategies or incentives for increasing affordable housing development.

Tools & Incentives

• **Lack of Incentives:** No city spoken with offers incentives for affordable housing projects on a regular basis other than Lakewood, which allows for a height increase for mixed-income LIHTC properties. Some cities occasionally give fee waivers or offer other incentives for specific projects, but no jurisdiction has set incentives for affordable housing projects. Although cities have generally been flexible with developers by giving them waivers if needed, this is not guaranteed, which contributes an element of uncertainty to the cost of a project.

• **Flexibility through Zoning:** Most jurisdictions do not offer any kind of flexibility or incentive specifically for affordable housing projects. However, zoning has recently been updated in three communities to offer higher density, especially near rail lines, and to increase Planned Unit Development-zoned area. This zoning was not implemented expressly to aid affordable housing development, but it does help affordable housing developers by offering more flexibility. For example, in Lakewood, zoning was changed to follow a form-based code. It requires mixed-use development near rail, but allows affordable housing projects to count community centers as a commercial space.

Types of Housing Permitted and Types of Housing Encouraged

• **Traditional Housing, but Strong Interest in Accessory Dwelling Units:** Communities are primarily interested in supporting traditional housing, although two currently allow ADUS and two are currently exploring ADU programs. This form of housing fits in with the single-family character of many communities within the county. Other nontraditional forms of housing, such as manufactured housing and tiny homes, are allowed in some jurisdictions, but not encouraged.

Barriers

• **Construction Defects Legislation:** Arvada and Lakewood have passed construction defects ordinances that encourage or require negotiation between developers and condominium owners before pursuing a lawsuit. This may help encourage development of condominiums and lower overall housing costs.

• **Affordable Housing Not Identified as a Priority by Community:** The three jurisdictions that indicated that affordable housing is not currently a priority stated that they have not made it a priority because they have not heard it identified as a need by the community.
Developer and Advising Agency Interview Themes

Questions during the interviews with affordable housing developers and affordable housing advisors were focused on four topics: Perceptions of Jefferson County, Developer Needs, Funding Sources, Past Experience in Jefferson County & Elsewhere, and Barriers.

Perceptions of Jefferson County

- **Need Everywhere and Across the Board**: Everyone interviewed said there was a great need for affordable housing in Jefferson County and the region. Developers saw need across the entire spectrum of housing, for both rental and homeownership.
- **Housing Authority Competition**: Multiple developers felt no need to develop in Jefferson County because the two housing authorities, Jefferson County Housing Authority and Metro West Housing Solutions, are so active and often get priority for funding.
- **Generally easy to work with**: Nearly everyone who has worked with the County for funding felt staff were friendly and helpful. However, two respondents mentioned there was a significantly long period between being approved for funds and receiving funds.

Developer Needs

- **Importance of Transit**: Nearly all developers said that proximity to transit, both rail and bus, was either the top or one of the top factors when determining a site for development.
- **“Whole Community”**: Developers and cities alike described the need for a “whole community” that includes services near potential affordable housing, such as grocery stores, healthcare, schools, recreation, and retail, as well as a mix of housing at every income level. Developing communities with all of these amenities has benefits for the entire neighborhood, not just the affordable housing tenants, and it may be useful to communicate this to the public to combat public opposition.
- **Use of Real Estate Brokers and Word of Mouth**: Developers seem to use real estate brokers and word of mouth most often for site identification, but some did report a County inventory would be useful. An inventory may be difficult to maintain due to rapid changes in available sites, however, it would allow developers to easily identify available resources and position government staff as a knowledgeable asset. This process could also provide increased zoning control and oversight for city and county leadership.

Funding Sources

- **Need for Local Funds**: Cuts to federal funding are a major barrier, especially for non-profit developers. Nearly everyone interviewed said that local governments need to step up and help fill the gaps from the loss of CDBG and HOME funding.

Past Experience in Jefferson County and Elsewhere

- **Scattered NIMBYism and Importance of Quality Development**: Most developers said that community support depends on the specific project and neighborhood. This was also a theme heard from city staff. Public opposition seems to be surmountable by working with neighbors, being transparent, and most importantly, building quality, attractive affordable housing. Public opposition did not often derail projects, but it did increase time and cost.

Barriers

- **Rising Costs**: Developers noted that costs across the board have increased. Land costs have risen due to low levels of vacant land. Construction costs have risen because the development boom in the Metro Denver region has led to a lack of available contractors.
- **Availability of Affordable Land**: Multiple developers noted how difficult it is to find available affordable land in today’s market.
- **Lack of Infrastructure**: Lack of infrastructure such as sidewalks is a huge deterrent to many developers as developing this infrastructure along with housing adds major cost to the project.
- **High Cost of Sewer and Tap Fees**: Many developers identified the higher than average cost of sewer and tap fees in Jefferson County due to the existence of multiple water authorities as an important barrier. This seemed to especially be a problem in the smaller, more rural towns. For example, one developer noted that in Evergreen, water is owned by individuals. These individuals set their own prices and charge exorbitant rates if they do...
not support the incoming development.

- **CDBG Timeline in Hot Housing Market:** Often times developers need to buy a property very quickly because it will go off the market within just a couple days. However, with the current structure of the CDBG application and granting process, developers have to take a risk and buy land as it becomes available before knowing if they will receive funds. This seems to be much greater issue with public and non-profit developers than for-profit developers since for-profit developer can use the land for a market-rate development if they do not receive grants for an affordable project.

**Analysis & Recommendations**

The results from the survey and interviews suggest developers are willing and cities generally want to be supportive. However, there are some clear missed opportunities as well as very real barriers that should be addressed in order for Jefferson County to meet its goals for affordable housing. The interviews verified what was reported in the surveys: financial assistance, land cost, and existing infrastructure (sidewalks, roads, schools, transportation, etc.) were the most important factors when looking for a site for development; water & tap fees, lack of infrastructure, lack of funding, impact fees, and land cost were the biggest barriers to developing in Jefferson County; and an affordable housing fund, impact fee waivers, public land for sale, and property tax abatement were the incentives that the affordable housing community felt would be most beneficial. Some recommendations based on these findings are listed below, keeping in mind the different ways CDBG and HOME funds can be used to create or support affordable housing development.

**Take a Proactive Approach by Setting Strong Goals and Action Steps:** Moving forward, it will be crucial to create clear, attainable goals and action steps. In addition, there must be plans and policies in place to keep the county accountable. Jefferson County has taken the first step by addressing the need for affordable housing in the Comprehensive Plan. However, this commitment needs to be cemented by holding funds aside for affordable housing developers with a proven track record. In addition, county staff should place a priority on building relationships with affordable housing developers. Many developers said that they would increase their efforts to find a site in Jefferson County if staff reached out to them specifically. The County needs to determine what their affordable housing priorities are, then solicit developers that are known for quality development in these areas or work with the housing authority to ensure these types of development are built.

**Possible Action Steps:**

- The County could set a number of overall affordable housing units to be built in “X” number of years and form a team of trusted developers to help reach that goal.
- Specific developers could be provided with consistent annual funding to increase planning efficiency and reduce uncertainty.
- The County could set goals for the type of units desired, then reach out to developers who specialize in this specific type of housing and invite them to submit an application for CDBG and HOME funds.
- Select a certain area to focus on each year and drive all available funds into this area. This could create a noticeable impact area by area. Providing supporting infrastructure through CDBG funds in this targeted area, such as sidewalks, could provide further incentive for the developers to respond to the target.

**Create a Local Affordable Housing Fund:** This is by far the number one ask from developers. With federal funds diminishing, developers will have an increasingly difficult time funding affordable housing projects and will need to make up the difference somehow. A financial commitment from the local jurisdiction shows that the County is serious about their goals. It allows developers to use the County source as equity, which it is easier to secure debt, and also helps developers obtain funding from state sources by demonstrating that the local government supports the project. Therefore, the County should explore the options for creating such a fund.

**Infrastructure Assistance/County Strategy for Building Infrastructure:** Lack of infrastructure (including sidewalks, roads, water lines, etc.) and the cost of building infrastructure ranked high as a barrier for developers considering building in Jefferson County. The County could address this either by building the infrastructure or gathering a fund to pay for infrastructure improvements for affordable housing developments.
Work with Water Districts or Help Fund Tap Fees: The above-average cost of tap fees was consistently mentioned by developers and advising agencies. The County should further examine the impact of these water districts, then work with the various water districts to the extent of the County’s power to bring these costs down or designate funding to assist with these fees. This would be a benefit for all residential development.

County-Wide Collaboration: The Affordable Housing Task Force is a start, however it does not include members from incorporated cities that are not part of the Urban County. These cities may have valuable input and could potentially host workshops and seminars for newer developers in addition to knowledge sharing between cities that have similar goals. The County should study other housing collaborations, for example, the Douglas County Housing Partnership.

Expedite and Streamline the Process for Priority Developments and Trusted Developers: This is one more way to show the County’s commitment to affordable housing and build a relationship with affordable housing developers. The County should publicize the streamlined and expedited process through a brochure that shows the process and commits to an expedited timeframe.

Land Bank: Due to the interest in public land for sale shown by the surveys and the trouble developers are having finding appropriate land, the county could buy land and hold it to sell or give to developers for affordable housing purposes. The County could also inventory its land to determine if any could be used for affordable housing.

Designate Annual Funds to the Jefferson County Housing Authority: As the affordable housing developer for the County, this agency should be given priority. Designated funds will help the housing authority plan ahead for the feasibility of projects. This organization does a lot of work to help seniors age in place which is one of the County’s stated priorities as well as an area of concern for cities.

Address Demand: In addition to focusing on affordable housing development, the County should also promote and support development that helps with job creation and training for low-income residents in order to lower need for affordable housing by helping to raise wages. The County should work with the Office of Economic Development to explore free-market solutions to the affordable housing shortage. One example is helping seniors to age in place, which reduces the need for new affordable units.

Advocate for federal funding and regulatory relief for affordable housing: As federal funds continue to diminish, local governments must inform state and federal legislators of the importance of federal and state housing programs through direct communications as well as through professional associations or organizations, as well as advocate for regulatory relief to expand county and local capability to efficiently address affordable housing needs.

Perform further study: Areas for future study could include further exploring the differences in experiences between for-profit and non-profit developers, housing needs in the mountain and rural communities within the County, incentives and strategies of surrounding counties (especially Denver and Boulder), fees of surrounding counties, and strategic plans specific to housing an aging population. Areas of study should also include strategies to increase affordable housing development as a whole, such as incentivizing or requiring traditional residential and commercial developers to provide affordable units, looser zoning and permitting, affordable housing bond programs, etc.

See Figure 3 on the following page for more information on initial steps for each recommendation.

Conclusion

Above all, developers want to see a strong commitment to developing affordable housing from Jefferson County through outreach to affordable housing developers, advocating for developments, and designating local funding for affordable housing. Developers are looking for sites with existing infrastructure near transit, however these sites often come at a premium. In addition to infrastructure costs and rising land costs, developers must pay impact, water, and tap fees. With costs increasing and federal funding diminishing, it is crucial for the local government to assist affordable housing developers in any way they can. In particular, developers are interested in Jefferson County providing a local affordable housing fund, impact and tap fee waivers, public land for sale, and property tax abatement. Implementing these strategies will require further study into feasibility, however with residents of all incomes currently being hit with housing price increases, Jefferson County has a unique opportunity to work with the public to increase awareness of the benefits of affordable housing to the community, and with developers to build quality projects.
Figure 3. Recommended Action Steps

<table>
<thead>
<tr>
<th>Recommendation</th>
<th>Initial Steps</th>
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| **Take a Proactive Approach by Setting Strong Goals and Action Steps** | Update the Housing Needs Assessment to determine areas of need  
Determine priorities for housing types and locations  
Set goals for number of units per type/location  
Compile list of affordable housing developers that work in these areas  
Reach out to those on list to build awareness of goals  
Create a coalition of trusted developers to reach the goals |
| **Create a Local Affordable Housing Fund** | Research other models, including Boulder and Denver  
Research and prioritize options for creating a sustainable source of local funding  
Determine legality and practicality of each option  
Work with county officials to implement |
| **Infrastructure Assistance/County Strategy for Building Infrastructure** | Determine scope of need across county by working with jurisdictions  
Get an estimate of cost to developers to build infrastructure  
Determine priorities: whether to focus on rural or urban areas or fund by individual development  
Determine whether to build infrastructure or provide funding  
Research options for funding |
| **Work with Water Districts or Help Fund Tap Fees** | Study existing water districts: number, location, fees  
Create a map of water districts  
Determine problem areas  
Talk to water districts to explore possibility for collaboration. Focus on water districts in rural areas with individual owners  
Explore legality of fee waivers  
Explore potential funding sources |
| **County-Wide Collaboration** | Examine other models, including the Douglas County Housing Partnership  
Reach out to city planning departments in the County to determine interest in participation  
Determine purpose of collaboration. Potential purposes could be knowledge-sharing, setting areas for research, hosting workshops, etc. |
| **Expedite and Streamline the Process for Priority Developments and Trusted Developers** | Look through existing process to find sections that are unnecessarily long or difficult  
Determine sections of the process that could be modified or done away with for affordable housing developers  
Create brochures and include information on website  
Promote new and improved process to affordable housing developers |
| **Land Bank** | Ensure state legislation supports the creation of a land bank  
Examine other Colorado models of land banks  
Create an inventories of existing abandoned, vacant, and foreclosed properties that identifies their location, condition, and ownership information  
Examine relevant tax codes, zoning ordinances, case law, building and construction permit procedures, and land use statutes  
Explore sustainable sources of funding for purchasing land  
Educate stakeholders and vital constituencies on the utility of land banks  
Promote available sites to affordable housing developers |
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<th>Recommendation</th>
<th>Initial Steps</th>
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<tbody>
<tr>
<td><strong>Designate Annual Funds to</strong></td>
<td>Start a conversation with Jefferson County Housing Authority about their</td>
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<tr>
<td>the Jefferson County Housing</td>
<td>funding needs</td>
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<tr>
<td>Authority**</td>
<td>Determine how much CDBG and HOME funding Jefferson County can realistically</td>
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<td></td>
<td>set aside for one developer</td>
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<td></td>
<td>Determine if stipulations will be placed on those funds and if so, what the</td>
</tr>
<tr>
<td></td>
<td>stipulations will be (for certain types of housing, certain locations, etc.)</td>
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<tr>
<td><strong>Address Demand</strong></td>
<td>Explore what other areas are doing to reduce the need for affordable housing</td>
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<td></td>
<td>Conduct research on types of skills possessed by lower-income earners in the</td>
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<td>County</td>
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<td></td>
<td>Work with OEO to share this research and promote job creation relevant to</td>
</tr>
<tr>
<td></td>
<td>these types of skills</td>
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<tr>
<td></td>
<td>Determine locations for a job training center</td>
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<tr>
<td><strong>Advocate for Federal</strong></td>
<td>Create a list of professional associations and organizations that might be</td>
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<td>Funding &amp; Regulatory Relief</td>
<td>interested in and able to advocate the issue (NAHRO, National and Colorado</td>
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<td>League of Cities, etc.)</td>
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<td></td>
<td>Work with these organizations to create an advocacy action plan</td>
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<td>Determine what federal and state regulations on affordable housing funding</td>
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<td>create unnecessary barriers or inefficiencies</td>
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<td></td>
<td>Directly communicate to state and federal legislators through letters and</td>
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<td></td>
<td>phone calls</td>
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</table>
Works Cited


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Lubell, J., Crain, R. & Cohen, R. Framing the Issues- the Positive Impacts of Affordable Housing on Health, Center for Housing Policy. 2007


National Low Income Housing Coalition. (2014). Out of Reach 2014: Twenty-five years later, the Affordable


Strengthening Our Workforce and Our Communities Through Housing Solutions. Joint Center for Housing Studies, Harvard University and Center for Workforce Preparation, (2005).


Appendix

Study Participants

Cities and Towns

- City of Wheat Ridge
- City of Golden
- City of Lakewood
- City of Arvada
- Town of Edgewater

Housing Authorities

- Jefferson County Housing Authority
- Metro West Housing Solutions
- Arvada Housing Authority (same as City of Arvada)
- Wheat Ridge Housing Authority (same as City of Wheat Ridge)

For-Profit Developers

- St. Charles Town Company
- Burgwyn Company
- Medici Communities
- Community Capital Corp

Non-Profit Developers

- Habitat for Humanity Denver
- Rocky Mountain Communities
- Urban Land Conservancy
- Blue Spruce Habitat
- Colorado Coalition for the Homeless
- Community Resource & Development
- Archway Housing
- Community Faith in Action

Advising Agencies

- Colorado Housing Finance Authority
- Dwelling Development Advisors
- Affordable Housing Advisors
- Solvera Affordable Advisors
- Community Builders Realty
Survey Instrument

Email:
You are receiving this email because you are a key player in affordable housing development in the Denver Metro Area.

The Jefferson County Community Development Advisory Board (CDAB) is a voluntary board that is responsible for recommending to the Board of County Commissioners how to allocate federal funding for the Community Development Block Grant and HOME funds for an area of Jefferson County called the Urban County. The Urban County consists of unincorporated Jefferson County, and the municipalities of Edgewater, Golden, Lakeside, Mountain View, and Wheat Ridge. It also includes the City of Lakewood for the distribution of HOME funds. In 2014, approximately $900,000 in CDBG and $700,000 in HOME funds were allocated. CDAB developed the following survey to determine what current incentives and what obstacles exist for affordable housing developments. Please think about these questions from the perspective not just of the Urban County but from throughout the Metro area when thinking about incentives, processes and new trends.

The survey will take approximately 15 minutes to complete. Survey comments are due October 7. Thank you for your participation!

Survey Landing Page:
The Jefferson County Community Development Advisory Board (CDAB) is a voluntary board that is responsible for recommending to the Board of County Commissioners how to allocate federal funding for the Community Development Block Grant and HOME funds for an area of Jefferson County called the Urban County. The Urban County consists of unincorporated Jefferson County, and the municipalities of Edgewater, Golden, Lakeside, Mountain View, and Wheat Ridge. It also includes the City of Lakewood for the distribution of HOME funds. In 2014, approximately $900,000 in CDBG and $700,000 in HOME funds were allocated.

CDAB developed the following survey to determine what incentives and obstacles currently exist for affordable housing development in this region, and what steps the County can take to encourage more affordable housing development. Please think about these questions from the perspective not just of the Urban County but from throughout the Metro area when thinking about incentives, processes and new trends.

In completing the survey, please note which jurisdiction your answer is for in the Additional Comments line and be as specific as possible with answers.

Thank you for your participation!

Background questions: *= mandatory
1. In what sector do you work: *
   □ Finance
   □ Private Developer
   □ Non-profit Developer
   □ Non-profit - Other
   □ Other, Please specify:

2. How long have you been working in this sector?*
   □ 0-5 years
   □ 5-10 years
   □ 10-15 years
   □ 15-20 years
   □ More than 20 years
3. If you have participated in the development of affordable housing projects, please identify which jurisdictions:
(Drop down Menu with space for number of projects)
Arvada -
Edgewater -
Golden -
Lakeside -
Lakewood -
Mountain View -
Morrison -
Unincorporated Jefferson County -
Westminster -
Wheat Ridge -
Denver Metro Area other than Jefferson County -
Other areas in Colorado -
Other States -
Additional Comments: __________________________

4. Do you specialize in rental, homeownership or both?
   □ Rental □ Homeownership □ Both □ Neither
   Additional Comments: __________________________

5. How important on a scale from 1-5 (1 = Not important at all, 5 = Very important) are the following factors a location to develop affordable housing?
   (5 point Likert scale)
   • Land cost
   • Infrastructure cost
   • Amount of fees
   • Amount of technical assistance offered by city/county
   • Amount of financial assistance offered by city/county
   • Community/political support
   • Ease of development (processing time, few regulatory hurdles)
   • Market demand
   • Site conditions (access, visibility, topography, current uses, adjacent uses)
   • Regulatory situation (Zoning, parking, density, and height requirements)
   • Other: __________________________

Please rank the top 3 factors from above for developing affordable housing (within the County if knowledgeable, otherwise in general)
1. __________________________
2. __________________________
3. __________________________

6. Rate how restrictive from 1-5 (1 = Not at all restrictive, 5 = Very restrictive) the following are to building affordable housing in Jefferson County.
   (5 point Likert scale)
   • Land cost
   • Infrastructure cost (rate the following infrastructure costs)
     o Roads
     o Water and Sanitation Access
     o Water and Sanitation tap fees
     o Internet access
     o Other infrastructure cost: __________________________
• Impact fees
• Lack of financing
• Political environment
• Processing time
• Public opinion
• Property taxes
• Housing type restrictions (for example, manufactured housing restrictions, ADU restrictions)
• Building code requirements (which ones?)
  o Lot size
  o Density restrictions
  o Setback requirements
  o Parking requirements
  o Open space requirements
  o Other building code requirement: ____________
• Other: ____________

Please rank the top 3 barriers from above to developing affordable housing (within the County if knowledgeable, otherwise in general)
1. ______________________
2. ______________________
3. ______________________

7. On a scale of 1-5, how beneficial would the following financial and regulatory incentives be (1=Not at all beneficial, 5=Very beneficial)?
5 point Likert scale
• Density bonus
• Parking requirement flexibility
• Open space requirement flexibility
• Impact fee waivers
• Inventory of vacant land
• Inclusionary housing zoning
• Property tax reduction/exemption
• Affordable housing fund
• Expedited review processing
• Developer ombudsman (someone to guide developers through process)
• Public land for affordable housing program (if a parcel is surplus to needs of County, will be sold or leased for affordable housing)
• ADU program (incentives/help building new ADUs and permitting currently unpermitted ADUs)
• Credit enhancement program (projects that meet County priorities receive credit enhancement that reduces financing costs)
• Other: ______________________

Please rank the top 3 incentives from above that you would like to see implemented (within the County if knowledgeable, otherwise in general)
1. ______________________
2. ______________________
3. ______________________

8. Have you ever evaluated an affordable housing project in Jefferson County and found it infeasible? What attracted you to the project and what were the factors that made it infeasible? Please specify the jurisdiction.

Factors: ______________________ Jurisdiction: ______________________
9. What tools or resources have local jurisdictions offered that you found helpful in the development of affordable housing? Please specify the jurisdiction.

Tool/Resource: ________________ Jurisdiction: ________________

10. In your opinion, what would be the most impactful use of CDBG and HOME funds be and why?

11. Please provide examples of the most impactful financing from local jurisdictions that you have received for affordable housing projects? Please specify jurisdiction and financing type/source.

Financing type: ________________ Jurisdiction: ________________

12. Please provide examples of non-monetary incentives from local jurisdictions that you have received for affordable housing projects (for example: expedited review processing, density bonus, parking reductions etc). Please specify jurisdiction and financing type/source.

Incentive: ________________ Jurisdiction: ________________

13. In your opinion, what is the most pressing affordable housing need in Jefferson County?

14. Is there anything else you wish to add?

15. Would you be willing to be contacted by a Community Development Board Member to discuss affordable housing issues in more detail?

☐ Yes ☐ No

Contact Name: Contact Email: Phone Number:

If you have questions about this survey please contact the Community Development Advisory Board.
Interview Guide: City Staff

Themes:
- Goals for Implementation
- Tools & Incentives
- Types of Housing Allowed & Encouraged
- Barriers

Goals for Implementation

- Does your city have goals for affordable housing?
  - Is it listed in the Comprehensive Plan?
  - What types of housing do you want?
  - What types do you permit?

Tools & Incentives

- How is the city following through on its goals for affordable housing?
  - Financial incentives?
  - Expedited processing time or reduction in processing fees?
  - Reductions or exemptions in property taxes?
- Does the city/town keep an inventory of public or private vacant properties that can be sold or granted?
- Do you keep an inventory of public or private properties that are underutilized (value of the land is greater than the value of the improvements on the land)?

Types of Housing Allowed & Encouraged

- Would the city allow unconventional housing models?
  - ADUs
  - SROs
  - Manufactured housing
  - Modular units (shipping containers)
  - Multi-generational projects
- Have you had anyone apply to build a project like this?
- Does the town offer any flexibility to developers wishing to build projects like this?
- Main question: Are unconventional types allowed and are unconventional types encouraged?

Barriers

- Do you have a sense of what the general public in your city/town thinks about affordable housing? Do they support it? Are they opposed to it?
- Is there support from elected officials for affordable housing?
  - If you believe the public’s opinion is negative, have there ever been any “marketing” or public awareness campaigns to change the perception of affordable housing in the city/town?
- Do you offer flexibility on requirements for open space, parking, lot size, environmental regulations, etc for affordable housing projects?
- Do you have restrictions on rental and multi-family developments?

Last Question

- What, in your opinion, could be done in your city/town to encourage affordable housing developers to build in your city/town?
Interview Guide: Developers & Advising Agencies

Themes:
- Perceptions of Jefferson County
- Developer Needs
- Funding Sources
- Past Experience: Jefferson County & Elsewhere
- Barriers

Perceptions of Jefferson County

- Have you ever developed in Jefferson County?
  - If yes,
    - How many projects have you completed within Jefferson County?
    - How many projects have you applied for within Jefferson County?
    - Why did you decide to build there?
    - Where in JeffCo?
    - Why did you select these particular locations? Are there any locations you avoid?
    - Have you used CDBG funds to build these projects?
  - If no,
    - Have you ever applied to do a project here?
    - Why not?
    - How do you think Jefferson County’s affordable housing need compares with surrounding areas? Have you seen the County’s Housing Needs Assessment from 2018?
- How often are you in contact with the County? Is it pretty much just during CDBG funds or during the whole process of development?
  - Is the County helpful in guiding through the process- do you work much with the county when pursuing development?
- Do you feel the County and cities within the county are flexible with requirements that might make affordability difficult?

Developer Needs

- Why do you build where you build? What are the site characteristics you are looking for?
- How do you usually go about finding a site?

Funding Sources

- Do you get the CDBG notifications from the County?
  - Is this the financing you use when developing in JeffCo?
  - How do you found the process of applying for CDBG funds from the County? Is it difficult?
  - Have you ever been turned down for funds?
- Is the County the only place you get funds from? What other sources do you use?
- What financing is easiest to use and get? (direct funds, credit, tax breaks, etc)

Past Experience: Jefferson County & Elsewhere

- Confirm type of housing they build.
- What are the challenges to developing this particular type of housing in Jefferson County?
- Did the City/County offer anything to help? (flexibility, reduced fees, etc)
- Have you ever tried to develop a non-traditional form of housing? (ADUs, SROs, etc)
• Have you personally developed affordable housing in other areas?
  o If yes,
    • How did it compare? Was it easier or more difficult than in Jefferson County?
    • Did those areas have any useful tools or incentives?

For Housing Authorities that span multiple counties:

• How would you compare ease of process/cost across the two counties?

Barriers

• Do you have a sense of what the general public in your city/town thinks about affordable housing? Do they support it? Are they opposed to it? Has it ever affected a development?
• Is there support from elected officials for affordable housing?
• What is the most difficult part of development?
• What would make the affordable housing development process easier?
  o Developer ombudsman
  o Relaxation on regulations/standards- parking, open space etc
  o Fee reductions/exemptions
  o Inventory of available land
  o Something else

Last Question

• What, in your opinion, could the County do to make affordable housing development easier/more appealing?
  o Top barriers?
  o Top incentives/tools?